



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)												
	2023												2024
	1	2	3	4	5	6	7	8	9	10	11	12	1
Financial sector													
Depository corporations monetary survey	18	15	16	17	18	15	18	15	15	16	15	15	17
	12/22	01/23	02/23	03/23	04/23	05/23	06/23	07/23	08/23	09/23	10/23	11/23	12/23
Central bank monetary survey	12	9	10	11	12	9	12	9	11	10	9	11	11
	12/22	01/23	02/23	03/23	04/23	05/23	06/23	07/23	08/23	09/23	10/23	11/23	12/23
Other financial corporations monetary survey		28			31			31			30		
		4Q22			1Q23			2Q23			3Q23		
External sector													
Balance of payments			31			30			29			29	
			4Q/22			1Q/23			2Q/23			3Q23	
International reserves and foreign currency liquidity	31	28	31	28	31	30	31	31	29	31	30	29	31
	12/22	01/23	02/23	03/23	04/23	05/23	06/23	07/23	08/23	09/23	10/23	11/23	12/23
Official reserve assets	12	9	10	11	12	9	12	9	11	10	9	11	11
	12/22	01/23	02/23	03/23	04/23	05/23	06/23	07/23	08/23	09/23	10/23	11/23	12/23
International investment position			31			30			29			29	
			4Q/22			1Q/23			2Q/23			3Q23	
External debt			31			30			29			29	
			4Q/22			1Q/23			2Q/23			3Q23	
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

I. General economic trends

1.1. Main macroeconomic indicators

	2018	2019	2020	2021	2022				2023						
					Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	Jan.-Mar.	Jan.-Jun.	Jan.-Jul.	Jan.-Avg.	Jan.-Sep.	Jan.-Oct.	Jan.-Nov.
Gross Domestic Product, bln. KZT	61 820	69 533	70 649	83 952	19 696	40 034	65 488	103 766	23 583	47 245	...	...	75 547	...	...
as % to same period of the previous year	4.1	4.5	-2.5	4.3	4.6	3.6	3.0	3.2	5.0	5.3	...	...	4.9	...	...
Volume of Industrial Production, bln. KZT	27 576	29 103	26 743	37 048	11 637	23 825	35 963	48 008	11 234	22 612	26 273	29 952	33 973	38 120	42 131
as % to same period of the previous year	4.1	3.8	-0.7	3.8	5.8	3.5	2.1	1.1	2.8	3.8	3.6	3.8	4.4	4.7	4.3
Capital Investments, bln. KZT	11 130	12 546	12 323	13 221	2 263	5 681	9 860	15 064	2 741	6 718	8 104	9 650	11 641	13 333	15 292
as % to same period of the previous year	17.2	8.5	-3.4	3.5	1.5	2.6	7.0	7.9	16.1	13.1	12.4	12.2	12.1	12.6	14.6
Consumer Price Index															
% for the last month of the period					103.7	101.6	101.8	101.2	100.9	100.5	100.6	100.7	100.6	100.7	101.0
% to same month of the previous year (annual inflation)	105.3	105.4	107.5	108.4	112.0	114.5	117.7	120.3	118.1	114.6	114.0	113.1	111.8	110.8	110.3
Unemployed population, thsd persons *	442	441	...	450	460	460	459	456	452	452	452	452	451	451	452
Unemployment rate, % *	4.8	4.8	...	4.9	4.9	4.9	4.9	4.9	4.8	4.7	4.7	4.7	4.7	4.7	4.7
Minimum of subsistence (average, per capital), KZT*	26 440	29 721	33 133	37 579	39 934	44 887	47 420	44 719	46 365	49 619	49 451	52 874	52 806	53 054	47 501
Average per capita money income, KZT*	97 221	109 184	115 704	136 312	143 921	145 592	152 612	149 510	167 836	174 035	174 171	178 176	179 088	177 464	...
as % to same period of the previous year	10.6	9.0	2.1	11.1	17.2	12.2	17.1	13.8	17.9	15.6	15.6	15.2	15.9	4.0	...
Export fob, mln. USD **	59 025	59 541	44 065	65 791	21 944	21 118	21 363	21 188	18 993	19 811	...	...	20 132	...	...
Import fob, mln. USD **	34 987	41 121	38 056	41 562	9 796	12 305	13 475	15 054	13 780	15 464	...	...	15 094	...	...
Gross Foreign Debt, mln. USD**	160 331	159 544	163 980	164 133	159 873	164 183	160 613	160 608	161 929	161 894	...	...	161 917	...	...
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***	384.2	382.6	420.9	431.8	466.3	470.3	476.7	462.7	451.7	452.5	446.1	459.7	474.5	469.7	458.0

Source: BNS

* For the last month of period

** NBK's Estimation for the Quarter

*** by year - annual average

I. General economic trends

1.2. Price indices

	2018	2019	2020	2021	2022				2023						
					03.22	06.22	09.22	12.22	03.23	06.23	07.23	08.23	09.23	10.23	11.23
Consumer Price Index															
% changes to December of the previous year*	105.3	105.4	107.5	108.4	105.2	110.5	115.3	120.3	103.2	105.3	105.8	106.6	107.2	107.9	108.9
% changes to the previous month					103.7	101.6	101.8	101.2	100.9	100.5	100.6	100.7	100.6	100.7	101.0
as % to the corresponding period of the previous year**	106.0	105.3	106.8	108.0	109.8	111.9	113.4	115.0	120.0	117.8	117.2	116.7	116.1	115.5	115.0
Price Index Food Goods															
% changes to December of the previous year	105.1	109.6	111.3	109.9	108.2	115.7	119.5	125.3	104.1	105.8	105.9	105.9	106.2	106.8	107.5
% changes to the previous month					105.8	101.9	101.2	101.6	101.1	100.2	100.1	100.0	100.3	100.5	100.7
Price Index Non-Food Goods															
% changes to December of the previous year	106.4	105.0	105.5	108.5	103.6	108.4	114.1	119.4	102.5	105.1	105.9	106.4	107.1	107.9	108.5
% changes to the previous month					102.8	101.9	101.9	101.3	100.8	100.7	100.7	100.5	100.6	100.8	100.5
Price Index Marketable Services															
% changes to December of the previous year	104.5	100.7	104.2	106.5	102.6	105.3	110.8	114.1	102.8	104.6	105.7	107.7	108.7	109.6	111.5
% changes to the previous month					101.4	100.8	102.7	100.5	100.8	100.6	101.0	101.9	100.9	100.8	101.7
Price Index for Industry															
% changes to December of the previous year	112.4	101.4	95.8	146.1	147.1	128.2	121.8	109.4	92.4	93.5	88.8	92.3	99.5	96.8	97.5
% changes to the previous month					112.4	102.5	96.8	100.2	99.3	99.1	99.9	101.7	104.3	104	98.5
Price Index for Construction															
% changes to December of the previous year	103.9	101.6	99.7	105.7	104.5	102.3	104.2	101.4	101.2	105.7	105.2	105.3	105.3	104.0	104.2
% changes to the previous month					100.1	99.8	100.2	99.6	99.9	100.2	100.6	100.3	100.2	100.3	100.4
Index of Tariffs for Freight Shipping															
% changes to December of the previous year	131.1	103	102.8	108.8	106.5	102.7	105.5	104.5	99.9	103.8	103.1	103.5	103.6	103.2	103.3
% changes to the previous month					104.2	100.4	100.7	100.5	100.4	100.4	101.3	100.3	100.8	100.4	100.3

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

	2018	2019	2020	2021	2022	2022				2023 9 months	2023		
						I	II	III	IV		I	II	III
Current Account	-1 765.7	-7 027.7	-10 960.4	-2 671.8	7 078.7	4 718.7	1 516.9	1 213.9	-370.9	-6 661.8	-1 463.1	-3 390.6	-1 808.0
Trade balance	24 038.4	18 420.8	6 009.0	24 228.1	34 983.8	12 147.7	8 813.2	7 888.6	6 134.3	14 597.9	5 213.4	4 346.9	5 037.6
Exports	59 025.3	59 541.4	44 065.1	65 790.6	85 613.1	21 943.7	21 118.0	21 363.2	21 188.3	58 936.2	18 993.3	19 811.1	20 131.9
Imports	34 986.9	41 120.7	38 056.1	41 562.5	50 629.3	9 796.0	12 304.7	13 474.6	15 053.9	44 338.4	13 779.9	15 464.2	15 094.3
Services	-4 761.7	-3 786.7	-3 237.4	-2 099.5	-1 550.1	-451.9	-344.6	-182.4	-571.3	-1 543.1	-396.9	-625.9	-520.4
Exports	7 319.9	7 754.3	5 208.3	5 935.0	7 967.9	1 481.4	1 876.1	2 328.8	2 281.6	7 590.3	2 203.1	2 613.9	2 773.3
Imports	12 081.6	11 541.0	8 445.7	8 034.6	9 518.1	1 933.3	2 220.7	2 511.1	2 852.9	9 133.5	2 599.9	3 239.8	3 293.8
Primary income	-21 960.6	-22 724.5	-15 077.7	-24 165.8	-25 515.2	-6 852.2	-6 741.1	-6 261.5	-5 660.4	-18 946.1	-6 080.6	-6 789.7	-6 075.9
Compensation of employees, net	-1 583.9	-1 599.4	-899.9	-1 137.8	-1 283.9	-227.1	-312.3	-323.8	-420.7	-1 071.4	-298.9	-386.9	-385.5
Investment income, net	-20 511.7	-21 257.0	-14 304.6	-23 163.1	-24 366.5	-6 658.9	-6 462.5	-5 971.6	-5 273.4	-17 976.0	-5 815.4	-6 436.5	-5 724.2
Income receivable	2 481.9	2 380.6	1 933.1	2 086.5	3 454.7	475.2	809.3	1 248.5	921.7	2 992.3	870.6	1 073.5	1 048.3
Income on direct investment	653.0	659.4	382.9	611.8	1 411.7	68.8	339.4	741.4	262.1	471.3	54.3	260.6	156.4
Income on portfolio investment	1 215.9	1 273.5	1 180.8	1 188.3	1 464.4	320.4	368.6	342.9	432.5	1 590.3	517.9	490.0	582.4
Income on other investment	613.0	447.7	369.5	286.3	578.6	86.1	101.3	164.1	227.1	930.7	298.3	322.9	309.4
assets of the National Fund	1 311.8	1 171.8	972.0	934.1	1 172.9	253.5	293.5	285.3	340.6	1 444.4	443.8	481.7	518.9
Income payable	22 993.7	23 637.7	16 237.7	25 249.6	27 821.2	7 134.1	7 271.9	7 220.0	6 195.1	20 968.4	6 686.0	7 509.9	6 772.4
Income on direct investment	20 337.7	21 232.2	14 071.1	22 817.9	25 293.9	6 581.6	6 670.5	6 512.7	5 529.1	18 536.6	6 012.9	6 646.8	5 876.9
Income on portfolio investment	1 182.3	991.9	897.7	1 097.0	1 078.9	237.8	267.9	319.6	253.6	910.5	199.4	370.9	340.3
Income on other investment	1 473.7	1 413.5	1 268.9	1 334.8	1 448.3	314.7	333.5	387.7	412.4	1 521.2	473.7	492.3	555.2
Other primary income, net	135.0	131.9	126.8	135.1	135.1	33.8	33.8	33.8	33.8	101.3	33.8	33.8	33.8
Secondary income	918.2	1 062.8	1 345.7	-634.6	-839.8	-124.8	-210.6	-230.8	-273.6	-770.4	-199.0	-322.0	-249.4
Capital account balance	251.0	231.1	239.2	233.1	246.0	30.2	189.9	13.8	12.0	1 185.3	11.9	-24.0	1 197.3

Continuation

	2018	2019	2020	2021	2022	2022				2023 9 months	2023		
						I	II	III	IV		I	II	III
Financial account (excluding reserve assets)	2 690.3	1 298.4	-12 542.5	-2 464.3	5 917.1	4 464.6	2 766.2	-543.9	-769.8	246.2	431.4	-1 536.4	1 351.2
Direct investment	-4 992.6	-5 904.4	-5 875.4	-1 901.5	-8 024.0	-1 519.1	-586.0	-6 079.3	160.4	-3 135.9	-2 465.7	-1 838.3	1 168.1
Net acquisition of financial assets	-4 639.3	-2 173.6	1 330.5	2 665.2	-3 097.4	391.2	1 124.1	-1 392.3	-3 220.4	2 576.6	829.0	-62.0	1 809.6
Net incurrence of liabilities	353.3	3 730.9	7 206.0	4 566.7	4 926.6	1 910.4	1 710.0	4 687.1	-3 380.9	5 712.5	3 294.7	1 776.4	641.4
Portfolio investment	2 899.6	5 118.2	-7 743.9	-3 578.1	13 227.0	191.7	3 818.6	4 187.5	5 029.2	6 822.3	2 471.0	1 941.1	2 410.2
Net acquisition of financial assets	-728.7	4 887.7	-6 339.6	-1 200.0	10 124.8	-253.3	3 064.3	3 836.1	3 477.7	6 286.5	2 418.0	1 524.4	2 344.1
Central bank and general government	-854.3	1 885.9	-7 566.2	-5 826.6	7 144.7	-79.5	3 058.5	3 425.2	740.6	432.6	944.6	654.5	-1 166.5
Banks	-91.9	748.8	-746.6	1 305.3	534.3	-15.2	55.5	140.5	353.5	645.8	516.2	101.6	28.0
Other sectors	217.6	2 253.0	1 973.3	3 321.2	2 445.7	-158.5	-49.7	270.3	2 383.6	5 208.2	957.3	768.3	3 482.6
Net incurrence of liabilities	-3 628.3	-230.5	1 404.3	2 378.0	-3 102.2	-445.0	-754.3	-351.5	-1 551.5	-535.8	-52.9	-416.7	-66.1
Central bank and general government	-73.5	1 270.8	854.9	1 735.4	-1 095.9	-407.9	-183.7	-513.2	8.9	-714.9	-150.6	-218.7	-345.5
Banks	-164.5	-96.9	-309.4	311.8	-1 007.0	44.7	-354.8	-23.7	-673.3	-239.7	-40.9	-211.9	13.1
Other sectors	-3 390.2	-1 404.4	858.8	330.9	-999.3	-81.8	-215.7	185.4	-887.2	418.8	138.6	14.0	266.2
Financial derivatives, net	109.4	-81.0	71.2	105.9	259.8	402.8	-121.3	-130.1	108.4	64.1	-0.1	15.7	48.5
Other investment	4 673.9	2 165.6	1 005.6	2 909.4	454.3	5 389.2	-345.1	1 478.1	-6 067.8	-3 504.3	426.2	-1 654.9	-2 275.6
Other equity, net	36.0	21.7	31.7	-7.3	16.3	-1.9	19.5	1.3	-2.6	35.5	22.6	3.8	9.1
Medium- and long term debt instruments	2 426.7	-329.8	-2 025.2	-2 890.0	-855.6	-1 706.9	-218.8	2 198.2	-1 128.1	-869.7	-861.7	-193.1	185.1
Net acquisition of financial assets	-4.5	51.6	-668.4	-212.6	1 067.6	218.7	441.4	230.3	177.2	883.2	-140.0	573.6	449.7
Central bank and general government	-14.0	-4.4	-6.5	-6.0	-1.2	-0.5	0.0	-0.5	-0.2	-1.1	-0.5	0.0	-0.6
Banks	-44.2	119.1	142.4	124.9	222.8	16.6	71.3	-3.4	138.3	170.3	45.4	24.0	100.9
Other sectors	53.7	-63.2	-804.3	-331.6	846.0	202.6	370.2	234.1	39.0	714.0	-184.9	549.6	349.4
Net incurrence of liabilities	-2 431.2	381.4	1 356.7	2 677.4	1 923.2	1 925.6	660.2	-1 968.0	1 305.3	1 753.0	721.7	766.6	264.6
Central bank and general government	-284.7	-717.8	357.5	2 198.6	71.0	-108.0	-77.5	-82.5	339.0	-364.9	-77.4	-68.9	-218.5
Banks	-645.7	-512.1	137.7	-166.9	706.9	1 946.4	90.8	-2 090.9	760.6	1 707.5	610.5	564.4	532.5
Other sectors	-1 500.8	1 611.3	861.6	645.6	1 145.3	87.2	646.9	205.4	205.7	410.3	188.6	271.1	-49.4
Short term debt instruments	2 211.1	2 473.7	2 999.1	5 806.7	1 293.7	7 098.1	-145.8	-721.4	-4 937.2	-2 670.1	1 265.4	-1 465.6	-2 469.9
Net acquisition of financial assets	3 478.2	3 505.8	3 830.0	8 860.3	6 996.6	6 545.9	1 800.9	1 422.9	-2 773.1	-509.1	2 067.1	-1 280.7	-1 295.5
Net incurrence of liabilities	1 267.1	1 032.1	831.0	3 053.6	5 703.0	-552.2	1 946.8	2 144.3	2 164.1	2 161.0	801.7	184.9	1 174.4
Net errors and omissions	2 678.8	1 495.3	-5 013.9	-4 823.8	-3 587.6	-3 801.4	347.7	637.9	-771.9	-1 247.9	128.5	315.7	-1 692.1
Overall balance	1 526.2	6 599.7	3 192.6	4 798.2	2 180.0	3 517.1	711.6	-2 409.6	361.0	6 970.6	1 754.1	1 562.4	3 654.0
Financing	-1 526.2	-6 599.7	-3 192.6	-4 798.2	-2 180.0	-3 517.1	-711.6	2 409.6	-361.0	-6 970.6	-1 754.1	-1 562.4	-3 654.0
Reserve assets NBK	-1 526.2	-6 599.7	-3 192.6	-4 798.2	-2 180.0	-3 517.1	-711.6	2 409.6	-361.0	-6 970.6	-1 754.1	-1 562.4	-3 654.0
IMF Credits	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
Exceptional funding	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

* 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

	01.01.2019	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
External debt	160 331.3	159 544.2	163 980.1	164 132.8	159 872.6	164 182.8	160 613.0	160 608.5	161 690.1	161 848.7	161 916.6
Short-term	8 150.5	8 801.2	9 481.0	12 009.6	11 720.5	14 151.0	15 538.7	16 347.3	17 182.0	17 147.8	18 079.2
Long-term	152 180.8	150 743.0	154 499.1	152 123.2	148 152.1	150 031.8	145 074.2	144 261.2	144 508.1	144 700.8	143 837.4
General Government	11 554.8	12 417.6	13 885.0	15 859.3	14 153.2	14 283.6	12 939.2	13 390.1	12 857.6	12 686.4	12 545.1
Short-term	17.9	14.9	24.6	24.3	30.4	35.9	35.2	55.4	60.0	54.6	49.5
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	17.9	14.9	24.6	24.3	30.3	35.9	35.0	55.2	59.9	54.6	49.5
Other debt liabilities	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.2	0.1	0.0	0.0
Long-term	11 536.9	12 402.7	13 860.4	15 835.0	14 122.8	14 247.7	12 904.0	13 334.6	12 797.6	12 631.8	12 495.6
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*	4 554.3	6 133.4	7 202.7	8 748.7	7 187.7	7 527.4	6 417.3	6 336.2	5 844.0	5 765.5	5 909.3
Loans	6 982.6	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
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	770.4	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
Short-term	286.2	409.7	828.0	494.6	501.9	270.4	182.8	230.9	255.3	119.7	185.2
Currency and deposits	6.9	3.9	2.6	7.9	255.1	11.3	11.1	12.8	10.4	13.6	13.0
Debt securities*	275.3	401.6	821.2	483.3	242.9	254.4	166.5	214.4	240.8	101.9	168.2
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	4.0	4.2	4.2	3.4	3.9	4.7	5.1	3.7	4.1	4.2	4.0
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
Long-term	484.2	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
Special Drawing Rights	483.2	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
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

	01.01.2019	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
Banks	5 752.0	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
Short-term	997.1	1 097.7	1 312.4	1 837.7	2 659.5	3 409.1	4 199.1	5 658.3	6 012.9	5 264.6	5 330.0
Currency and deposits	704.2	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
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	132.1	95.5	23.9	9.3	1 022.1	987.3	555.8	797.6	1 128.9	609.7	766.6
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	160.8	138.6	139.1	216.2	271.2	430.6	294.4	404.1	449.6	495.9	525.5
Long-term	4 755.0	3 720.5	3 525.0	3 656.1	5 565.8	6 266.5	3 807.2	4 017.1	4 612.5	4 898.0	5 301.2
Currency and deposits	306.1	237.4	244.0	226.2	396.7	459.1	748.9	1 462.6	2 141.3	2 685.2	3 158.7
Debt securities*	2 441.9	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
Loans	2 006.9	1 607.2	1 712.8	1 541.2	3 411.1	4 404.2	1 697.1	1 801.9	1 728.5	1 659.1	1 630.7
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	39 661.7	41 040.5	41 388.0	43 995.9	40 504.7	43 577.2	43 743.6	42 165.5	43 001.8	43 723.9	44 454.3
Short-term	6 849.3	7 278.9	7 316.0	9 653.0	8 528.6	10 435.6	11 121.6	10 402.7	10 853.8	11 708.9	12 514.5
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	616.3	522.5	465.2	927.9	867.9	1 069.2	1 592.2	1 191.4	1 040.8	1 047.6	1 788.8
Trade credit and advances	6 124.2	6 696.4	6 787.7	7 616.8	7 533.7	8 774.2	8 871.9	8 760.9	9 299.8	10 094.8	10 231.2
Other debt liabilities	108.7	59.9	63.0	1 108.3	127.0	592.2	657.5	450.3	513.2	566.5	494.6
Long-term	32 812.4	33 761.7	34 072.1	34 342.9	31 976.1	33 141.6	32 622.0	31 762.8	32 147.9	32 014.9	31 939.8
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*	10 097.8	9 491.1	10 540.2	10 724.1	8 546.8	7 708.9	7 404.2	6 936.5	7 077.4	6 971.9	7 050.2
Loans	20 680.9	22 309.9	21 572.2	21 262.0	20 979.3	23 153.7	22 945.4	22 701.9	22 852.1	22 959.5	22 719.7
Trade credit and advances	1 831.8	1 749.2	1 689.9	1 894.0	1 959.8	1 495.5	1 542.4	1 465.4	1 464.1	1 304.9	1 402.0
Other debt liabilities**	201.9	211.5	269.8	462.7	490.1	783.5	730.1	658.9	754.3	778.6	767.9
Direct investment: Intercompany lending	102 592.4	100 376.8	102 540.2	96 248.0	94 470.0	94 432.1	93 880.2	93 205.7	92 987.5	93 210.8	92 188.3

*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.
2019												
Refinancing	9.25	9.25	9.25	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.25	9.25
Base interest rate	9.25	9.25	9.25	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.25	9.25
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	

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2018	2019	2020	2021	2022	06.23	08.23	09.23	10.23	11.23
Net Foreign Assets	34 320 584	34 818 521	39 760 122	38 636 769	42 270 389	42 816 485	43 166 048	42 975 099	42 780 339	42 882 904
Net International Reserves	11 694 581	10 893 009	14 787 581	13 961 529	15 270 417	14 565 829	14 427 068	14 218 385	15 048 468	14 769 047
Gross International Assets	11 882 164	11 078 854	15 000 426	14 844 409	16 227 925	15 592 037	15 436 721	15 127 741	15 948 984	15 663 400
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	10 504 466	9 688 845	9 931 561	9 871 006	10 310 789	10 154 153
Foreign Currency	107 910	113 325	122 838	112 378	129 890	129 352	130 699	134 493	132 587	138 970
Transferable Deposits	1 358 852	1 390 599	2 168 713	1 236 529	1 828 429	2 163 800	1 918 846	1 685 046	2 121 084	2 171 899
Other Deposits	1 682 502	1 371 493	781 013	-	-	-	-	-	-	-
Securities (other than shares)	2 611 550	634 575	874 648	756 723	2 293 930	2 134 818	1 923 726	1 878 495	1 847 721	1 645 155
Financial Derivatives	-661	2 995	2 227	2 309	2 687	1 598	29 577	31 358	30 610	35 016
Aseets in the External Management	1 453 962	1 424 177	1 571 609	1 564 765	1 468 522	1 473 625	1 502 312	1 527 344	1 506 193	1 518 207
Less: Foreign Liabilities	187 583	185 844	212 845	882 880	957 508	1 026 208	1 009 653	909 355	900 515	894 354
SDR	185 638	183 804	210 611	880 941	897 515	879 847	891 305	906 946	898 039	892 369
Nonresidents Transferable Deposits	1	1	1	6	57 826	143 972	116 066	37	37	37
Other Deposits	-	-	-	-	-	-	-	-	-	-
Credits	374	373	410	420	451	441	448	462	457	446
Other Accounts Payable	1 570	1 667	1 824	1 513	1 716	1 948	1 834	1 910	1 982	1 502
Assets of the National Oil Fund	22 278 915	23 624 917	24 705 811	23 887 862	25 781 944	27 057 577	27 532 426	27 428 206	26 465 070	26 861 678
Other Net Foreign Assets	347 087	300 595	266 730	787 378	1 218 028	1 193 079	1 206 554	1 328 508	1 266 800	1 252 179
Gross Assets	977 347	963 796	1 195 531	1 579 649	1 914 431	1 824 947	1 891 708	2 012 065	1 934 135	1 888 292
Less: Foreign Liabilities	630 260	663 201	928 801	792 271	696 402	631 868	685 154	683 557	667 335	636 113
Net Domestic Assets	-25 090 254	-26 594 047	-28 725 025	-26 580 205	-29 694 206	-30 996 244	-32 733 031	-32 651 571	-31 547 577	-31 715 658
Net Claims to the Central Government	-852 663	-303 019	-1 287 322	-842 901	-1 956 640	-2 850 014	-2 870 754	-2 493 422	-2 813 040	-2 985 078
Claims	421 009	586 473	547 448	383 230	444 783	424 593	390 907	391 632	393 114	394 999
Securities	421 009	586 473	547 448	383 230	444 783	424 593	390 907	391 632	393 114	394 999
Less: Liabilities	1 273 672	889 492	1 834 770	1 226 130	2 401 423	3 274 608	3 261 661	2 885 055	3 206 154	3 380 077
Transferable Deposits	488 734	492 985	1 564 901	1 061 546	1 999 481	2 912 610	2 846 770	2 423 395	2 702 772	2 935 967
Other Deposits	74 592	197 589	84 108	164 152	400 056	361 607	414 437	461 166	502 711	443 294
Other Accounts Payable	710 346	198 918	185 761	-	-	-	-	-	-	-
Resources of the National Oil Fund	23 790 104	25 161 475	25 949 629	25 792 993	26 783 661	28 039 168	28 600 807	28 615 721	28 078 066	29 152 869
Claims to Banks	-2 173 740	-2 162 063	-1 838 449	-1 083 402	-1 756 226	-1 542 033	-1 944 781	-2 096 692	-1 579 147	-133 852
Securities	688	514	560	-	-	-	-	-	-	-
Credits	314 124	110 911	63 809	360 551	35 587	365 822	73 627	30 587	107 226	141 352
Less: NBK Notes	2 493 061	2 273 558	1 902 818	1 444 004	1 791 813	1 907 855	2 018 408	2 127 279	2 610 165	1 198 995
Financial Derivatives	4 509	70	-	51	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	-	-	-	923 792	923 792
Claims to Nonbank Financial Institutions	1 963 099	3 044 011	4 966 023	5 317 553	5 362 793	5 649 689	5 212 201	5 107 526	5 289 764	5 286 977
Credits	-	-	-	229 908	273 021	556 633	104 675	-	6 025	3 109
Shares and other Equity	1 963 099	3 044 011	4 966 023	5 087 645	5 089 773	5 093 027	5 107 526	5 107 526	5 107 526	5 107 526
Financial Derivatives	-	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	29	-	-	176 213	176 341
Claims to the Rest of the Economy	759 060	772 600	782 439	848 440	596 980	718 945	734 861	788 188	768 469	778 428
Other Net Domestic Assets	-1 799 771	-3 595 930	-6 200 350	-5 869 902	-6 040 554	-5 910 727	-6 255 208	-6 339 943	-6 676 317	-7 663 283
Other Financial Assets	957 528	14 673	9 714	3 901	7 164	8 430	10 660	10 631	3 165	-1 095 731
Nonfinancial Assets	44 369	45 335	50 849	60 527	65 127	63 240	63 217	62 869	63 745	63 754
Less: Other Liabilities	92 053	70 264	65 707	60 709	226 293	47 358	50 329	52 685	52 264	60 323
Less: Capital Accounts	2 709 614	3 585 674	6 195 206	5 873 621	5 886 551	5 935 039	6 278 757	6 360 758	6 690 962	6 570 983

Continuation

	2018	2019	2020	2021	2022	06.23	08.23	09.23	10.23	11.23
Liabilities	9 230 330	8 224 474	11 035 097	12 056 564	12 576 183	11 820 241	10 433 018	10 323 528	11 232 762	11 167 246
Narrow Reserve Money	5 995 748	5 430 745	5 087 846	6 945 442	7 374 898	6 860 013	6 551 424	6 493 873	6 529 219	6 577 664
Reserve Money	6 650 873	6 893 176	9 777 551	10 957 714	11 874 422	10 440 847	9 068 158	8 843 495	9 620 615	10 126 464
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 823 793	3 914 126	3 950 919	3 960 098	3 965 167	3 902 340
Transferable Deposits of Banks	2 608 448	1 700 882	1 299 270	2 074 806	2 202 901	1 309 348	1 449 843	1 271 845	1 347 906	1 283 778
Other Deposits of Banks	655 125	1 462 431	4 689 705	4 012 272	4 499 524	3 580 834	2 516 734	2 349 622	3 091 396	3 548 799
Transferable Deposits of Nonbank Financial Institutions	637 676	943 102	443 937	1 370 737	1 115 521	1 601 872	1 139 433	1 251 453	1 208 285	1 382 942
Current accounts of Public Nonfinancial Institutions in KZT	130 773	98 496	94 260	48 177	232 683	34 667	11 229	10 476	7 861	8 605
Current accounts of non-state non-financial organizations in tenge	-	-	7	7	1	-	-	-	-	-
Other Deposits	1 117 251	425 077	580 266	473 891	341 074	473 969	654 840	723 082	757 047	659 566
Foreign Currency Current Accounts of Public Nonfinancial Institutions	225	1 748	5	32	657	2 396	1 445	1 562	1 375	1 649
Other Deposits of Public Nonfinancial Institutions	491 792	193 360	126 972	87 413	1 581	1 539	125	126	125	125
Other Deposits of Nonbank Financial Institutions	229 630	225 811	452 119	383 339	337 347	466 968	650 248	718 654	752 958	652 726
Other Deposits of Liquidated Banks	3 869	4 158	1 170	3 106	1 489	3 067	3 022	2 740	2 588	5 066
Nonprofit Institutions	391 735	-	-	-	-	-	-	-	-	-
Securities (other than shares)	1 217 035	874 051	576 683	474 845	354 628	900 722	710 020	669 662	843 355	365 377
Other Financial Institutions	1 130 850	833 778	432 566	291 892	110 269	302 997	237 285	135 736	447 613	171 858
Public Nonfinancial Institutions	65 579	31 917	112 919	133 783	167 123	493 207	448 037	493 167	304 715	108 067
Private Nonfinancial Institutions	5 121	5 557	30 978	47 382	69 676	96 545	22 750	37 839	90 357	79 700
Households	129	0	1	891	282	4 677	4	70	670	117
Nonprofit Institutions	15 356	2 800	219	897	7 278	3 295	1 944	2 850	-	5 636
Credits	127 241	27 941	100 597	150 098	6 059	4 704	-	87 289	11 744	15 839
Banks	91 200	27 941	95 480	-	-	4 704	-	-	-	7 207
Nonbank Financial Institutions	36 041	-	5 117	150 098	6 059	-	-	87 289	-	8 324
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	11 744	308
Financial Derivatives	117 930	4 228	-	16	-	-	-	-	-	-
Banks	117 930	4 228	-	16	-	-	-	-	-	-
Nonbank Financial Institutions	-	-	-	-	-	-	-	-	-	-
With liquidation banks	-	-	-	-	-	-	-	-	-	-

II. Key monetary indicators

2.3. Banks Monetary Survey

mln. of KZT, end of period

	2018	2019	2020	2021	2022*	08.23	09.23	10.23	11.23
Net Foreign Assets	1 099 181	1 817 861	1 311 176	1 769 349	810 249	962 186	825 402	794 546	987 635
Net Foreign Assets, CFC	919 799	1 656 042	1 100 665	1 567 010	820 973	1 686 920	1 614 572	1 594 923	1 735 147
Claims to Nonresidents, CFC	1 864 712	2 488 108	1 957 617	2 330 781	3 293 138	3 865 532	3 923 198	3 894 259	4 117 701
Foreign Currency	216 096	204 972	340 275	264 941	370 974	387 956	460 729	399 052	393 539
Transferable Deposits	465 053	546 873	575 858	757 233	1 132 797	1 247 144	1 234 735	1 297 049	1 396 690
Other Deposits	497 733	928 082	484 540	466 087	477 359	534 139	497 725	578 002	733 739
Securities (other than shares)	441 150	573 031	322 535	501 724	838 832	1 210 391	1 171 432	1 082 853	1 005 061
Credits	188 457	170 325	195 385	279 970	399 142	368 026	419 964	432 885	457 694
Financial Derivatives	14 342	18 742	5 968	4 689	473	49 254	75 972	29 886	44 378
Shares and other Equity	22 881	25 580	4 275	4 373	4 675	4 646	4 793	4 745	4 627
Other Accounts Receivable	19 000	20 504	28 780	51 766	68 885	63 977	57 850	69 786	81 973
Less: Liabilities for Nonresidents, CFC	944 913	832 066	856 953	763 771	2 472 164	2 178 613	2 308 626	2 299 336	2 382 554
Transferable Deposits	105 938	133 557	300 345	349 911	1 413 594	1 075 353	1 161 040	1 145 308	1 208 787
Other Deposits	199 818	146 359	149 592	280 553	836 243	968 792	967 659	1 006 737	953 306
Securities (other than shares)	478 721	379 331	350 043	41 400	24 253	-	-	-	-
Credits	124 195	146 502	16 917	47 273	157 398	55 205	34 501	68 334	116 613
Financial Derivatives	8 185	12 195	10 225	9 176	2 507	46 116	99 772	36 737	49 806
Other Accounts Payable	28 056	14 123	29 831	35 458	38 168	33 146	45 654	42 219	54 042
Other net Foreign Assets, OFC	179 382	161 820	210 511	202 338	-10 724	-724 733	-789 170	-800 378	-747 512
Gross Assets	374 934	415 017	459 460	507 000	666 949	630 796	673 480	614 705	636 896
Less: Foreign Liabilities	195 551	253 197	248 949	304 662	677 673	1 355 529	1 462 650	1 415 082	1 384 407
Domestic Assets	19 146 433	19 196 552	22 806 573	28 273 963	32 860 771	33 387 613	34 189 122	34 755 795	35 090 976
Reserves	3 593 256	3 575 334	5 999 511	6 516 208	7 430 749	4 634 044	4 317 495	4 937 119	5 463 503
Transferable and Other Deposits in NBK	3 234 561	3 187 575	5 577 185	6 062 216	6 967 609	4 197 540	3 910 768	4 503 785	5 033 089
National Currency	358 695	387 759	422 326	453 992	463 140	436 503	406 727	433 334	430 414
Other Claims to NBK	2 301 260	2 356 522	2 575 073	1 589 764	1 845 120	2 088 950	2 145 617	1 769 550	1 361 404

Continuation

	2018	2019	2020	2021	2022*	08.23	09.23	10.23	11.23
Net Claims to the Central Government	2 051 484	2 127 891	3 238 397	4 235 214	4 417 488	5 954 348	6 188 993	6 362 084	6 275 172
Gross Claims	2 093 852	2 224 420	3 368 010	4 438 508	4 664 553	6 202 029	6 437 038	6 611 462	6 538 581
Securities (other than shares)	2 092 552	2 154 357	3 268 116	4 332 090	4 555 217	6 092 465	6 324 286	6 499 238	6 429 489
Credits	311	68 866	98 914	101 473	108 723	108 027	111 500	110 372	107 639
Other Accounts Receivable	989	1 198	979	4 945	614	1 537	1 252	1 851	1 452
Less: Liabilities	42 368	96 529	129 613	203 294	247 065	247 681	248 045	249 378	263 409
Transferable Deposits	20 058	10 623	15 714	23 713	15 832	5 484	6 360	6 708	8 918
Other Deposits	330	3 533	791	1 947	2 542	3 629	3 178	4 136	4 701
Credits	21 314	81 644	43 076	56 444	64 948	61 239	61 729	62 214	63 141
Other Accounts Payable	667	729	70 033	121 190	163 744	177 328	176 779	176 320	186 649
Claims to the Regional and Local Government	13 024	0	2	14 469	13 224	13 522	13 002	13 054	13 169
Securities (other than shares)	13 024	-	-	14 468	13 223	13 522	13 002	13 053	13 168
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	0	2	1	1	1	1	1	1
Claims to Nonbank Financial Institutions	882 848	1 131 287	1 377 525	2 397 563	2 441 767	2 347 839	2 791 489	2 692 776	2 643 838
Transferable Deposits	1 030	2 155	5 314	13 986	135 465	33 017	62 049	60 918	41 559
Other Deposits	3 048	949	51	52	-	-	-	-	-
Securities (other than shares)	22 353	173 209	353 993	639 721	884 278	834 264	834 412	843 298	817 547
Credits	345 326	570 290	729 508	1 275 313	836 937	875 104	1 204 734	1 132 616	1 129 714
Financial Derivatives	345 099	229 002	62 634	54 716	72 008	36 241	69 908	67 278	63 876
Shares and other Equity	108 371	109 430	156 212	296 402	300 200	327 571	365 406	369 598	369 598
Other Accounts Receivable	57 622	46 251	69 813	117 372	212 878	241 643	254 981	219 067	221 543
Claims to Public Nonfinancial Institutions	719 907	680 296	582 619	605 536	873 865	790 112	887 786	897 517	807 216
Other Deposits	72	-	-	-	-	-	-	-	-
Securities (other than shares)	443 879	381 721	318 413	458 448	564 961	551 680	591 332	585 930	587 952
Credits	274 677	297 478	263 219	146 736	308 618	237 540	295 239	310 777	218 401
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	2	-	-	-	-	-
Other Accounts Receivable	1 277	1 095	985	351	286	892	1 215	811	863

Continuation

	2018	2019	2020	2021	2022*	08.23	09.23	10.23	11.23
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 297	9 266 501	9 441 668	9 516 202	9 589 928	9 764 840
Securities (other than shares)	15 029	200 218	216 586	254 543	266 881	273 003	277 281	275 631	272 858
Credits	8 067 017	7 309 904	7 252 207	7 901 000	8 673 393	8 809 168	8 885 846	8 951 358	9 117 501
Financial Derivatives	3 736	2 416	1 133	1 378	1 251	2 132	696	1 344	1 583
Shares and other Equity	149 203	172 276	166 057	162 909	191 382	209 603	202 372	203 046	204 343
Other Accounts Receivable	231 297	225 037	233 723	154 467	133 593	147 762	150 006	158 549	168 555
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 391	2 961	3 343	3 470	3 800
Credits	6 904	5 014	1 967	2 939	2 268	2 655	2 968	3 130	3 435
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other Accounts Receivable	537	950	738	74	120	302	373	337	362
Claims to Households	5 501 464	6 823 806	7 684 251	10 869 025	14 243 981	16 808 438	17 140 834	17 460 354	17 945 286
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 442 036	6 767 785	7 631 145	10 795 904	14 177 198	16 735 093	17 069 658	17 385 915	17 875 793
Financial Derivatives	163	204	242	530	-	-	-	-	-
Other Accounts Receivable	59 265	55 818	52 863	72 590	66 783	73 344	71 176	74 439	69 493
Other Net Assets	-4 390 534	-5 414 401	-6 523 218	-6 431 129	-7 674 314	-8 694 268	-8 815 641	-8 970 056	-9 187 252
Other Financial Assets	143 976	128 424	114 431	98 964	128 385	111 955	110 813	120 406	118 263
Nonfinancial Assets	715 840	782 909	783 226	796 805	834 083	841 064	850 643	853 722	870 908
Less: Other Liabilities	315 235	534 521	1 299 656	1 238 334	1 556 149	1 648 354	1 668 423	1 646 321	1 644 640
Less: Capital Accounts	4 935 114	5 791 213	6 121 219	6 088 565	7 080 633	7 998 932	8 108 673	8 297 863	8 531 783
Liabilities	20 245 614	21 014 413	24 117 749	30 043 312	33 671 020	34 349 799	35 014 523	35 550 341	36 078 612
Transferable Deposits	5 214 097	5 517 237	6 271 889	7 786 368	8 187 666	7 262 084	7 195 871	7 305 154	7 398 049
Central Bank	7	2	1	1	1	1	1	1	1
Regional and Local Government	287	298	822	886	864	1 352	1 200	1 174	1 142
Nonbank Financial Institutions	330 277	246 545	384 939	543 070	484 231	494 950	456 715	501 303	539 068
Public Nonfinancial Institutions	497 896	566 964	494 327	572 609	852 319	554 757	582 952	541 846	630 476
Private Nonfinancial Institutions	3 248 632	3 387 347	3 688 676	4 276 021	4 455 259	3 915 016	3 834 601	3 931 141	3 928 395
Nonprofit Institutions	119 719	110 571	103 080	116 056	131 520	162 860	131 955	131 864	125 094
Households	1 017 279	1 205 510	1 600 043	2 277 724	2 263 471	2 133 148	2 188 448	2 197 825	2 173 873

Continuation

	2018	2019	2020	2021	2022*	08.23	09.23	10.23	11.23
Other Deposits	11 457 294	12 041 812	14 700 551	17 425 495	21 059 848	21 907 789	22 243 737	22 759 221	22 758 565
Central Bank	-	-	-	0	-	-	-	-	-
Regional and Local Government	109	-	-	28	504	9 160	11 771	11 033	7 298
Nonbank Financial Institutions	777 690	778 738	1 117 559	812 750	971 535	836 497	945 057	946 409	780 653
Public Nonfinancial Institutions	572 942	568 177	587 706	821 283	1 356 166	1 211 699	808 403	909 308	1 011 751
Private Nonfinancial Institutions	2 002 734	2 181 247	3 103 678	4 235 938	4 608 925	4 879 559	5 123 934	5 378 391	5 314 766
Nonprofit Institutions	464 342	548 300	699 600	568 295	738 950	518 157	551 857	537 229	513 030
Households	7 639 476	7 965 350	9 192 008	10 987 200	13 383 768	14 452 719	14 802 715	14 976 850	15 131 066
Securities	1 516 362	1 671 702	1 664 317	1 943 608	1 985 457	2 233 919	2 664 115	2 808 292	2 802 454
Nonbank Financial Institutions	1 449 141	1 585 266	1 550 898	1 743 393	1 773 039	2 010 271	2 436 386	2 577 394	2 570 200
Public Nonfinancial Institutions	57 731	64 679	91 815	148 963	150 815	152 732	154 072	153 005	154 341
Private Nonfinancial Institutions	622	634	1 425	1 447	2 885	2 768	2 832	2 896	2 947
Households	8 868	21 123	20 179	49 805	58 718	68 147	70 824	74 996	74 966
Credits	1 058 107	793 512	696 911	2 152 007	1 606 866	2 173 858	2 179 177	2 032 081	2 465 861
Central Bank	278 910	14 386	14 094	6	6	6	6	6	6
Regional and Local Government	1 196	3 798	3 115	6 460	12 359	17 358	18 248	19 116	19 274
Nonbank Financial Institutions	706 164	750 543	657 439	2 137 729	1 586 217	2 147 810	2 152 206	2 004 185	2 437 753
Public Nonfinancial Institutions	68 788	22 533	22 153	7 739	8 250	8 663	8 702	8 759	8 814
Private Nonfinancial Institutions	2 782	2 046	47	21	9	5	5	5	5
Households	267	205	63	52	26	15	10	11	11
Financial Derivatives	362 293	244 847	83 755	54 828	74 613	33 823	69 564	67 664	64 026
Central Bank	4 330	15 858	21 046	-	-	-	-	-	-
Nonbank Financial Institutions	357 666	228 967	62 632	54 673	73 653	33 014	69 063	67 323	63 990
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	228	22	50	155	959	809	502	340	36
Households	69	-	28	-	-	-	-	-	-
Other Accounts Payable	637 460	745 304	700 326	681 006	756 571	738 327	662 060	577 931	589 657
Central Bank	15 989	76	102	24	211	8	200	77	153
Regional and Local Government	2	9	1 382	3 789	5 581	4 925	4 934	4 890	5 014
Nonbank Financial Institutions	10 103	43 735	14 914	65 337	88 071	63 106	68 224	71 661	79 977
Public Nonfinancial Institutions	5 847	4 078	55 599	103 266	97 753	99 318	118 885	99 371	99 037
Private Nonfinancial Institutions	262 225	263 489	225 557	228 250	245 255	282 073	272 761	267 497	268 751
Nonprofit Institutions	191	721	742	704	389	880	1 975	997	925
Households	167 686	180 374	178 471	197 877	201 800	214 095	213 712	224 243	241 318
Interbank Accounts	175 417	252 823	223 559	81 759	117 511	73 921	-18 630	-90 805	-105 517

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2018	2019	2020	2021	2022*	08.23	09.23	10.23	11.23
Net Foreign Assets	35 419 764	36 637 097	41 091 030	40 426 251	43 086 563	44 128 234	43 800 500	43 574 885	43 870 539
Claims to Nonresidents	13 746 876	13 566 962	16 958 044	17 175 190	19 521 062	19 302 253	19 050 939	19 843 243	19 781 101
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	10 504 466	9 931 561	9 871 006	10 310 789	10 154 153
Foreign Currency	324 006	318 297	463 113	377 319	500 864	518 654	595 222	531 638	532 509
Transferable Deposits	1 823 905	1 937 471	2 744 572	1 993 762	2 961 226	3 165 990	2 919 780	3 418 134	3 568 588
Other Deposits	2 180 235	2 299 574	1 265 553	466 087	477 359	534 139	497 725	578 002	733 739
Securities (other than shares)	3 052 700	1 207 606	1 197 183	1 258 447	3 132 763	3 134 117	3 049 927	2 930 574	2 650 216
Credits	188 457	170 325	195 385	279 970	399 142	368 026	419 964	432 885	457 694
Shares and other Equity	22 881	25 580	4 275	4 373	4 675	4 646	4 793	4 745	4 627
Financial Derivatives	13 680	21 737	8 196	6 997	3 160	78 832	107 330	60 496	79 394
Other Claims	1 472 962	1 444 681	1 600 389	1 616 531	1 537 406	1 566 289	1 585 194	1 575 979	1 600 180
Liabilities for Nonresidents	1 132 496	1 017 911	1 069 798	1 646 651	3 429 672	3 188 265	3 217 982	3 199 851	3 276 907
Transferable Deposits	105 939	133 558	300 346	349 916	1 471 421	1 191 420	1 161 077	1 145 345	1 208 823
SDR	185 638	183 804	210 611	880 941	897 515	891 305	906 946	898 039	892 369
Other Deposits	199 818	146 359	149 592	280 553	836 243	968 792	967 659	1 006 737	953 306
Securities (other than shares)	478 721	379 331	350 043	41 400	24 253	-	-	-	-
Credits	124 569	146 875	17 327	47 694	157 848	55 653	34 963	68 791	117 059
Financial Derivatives	8 185	12 195	10 225	9 176	2 507	46 116	99 772	36 737	49 806
Other Accounts Payable	29 626	15 790	31 655	36 971	39 885	34 980	47 565	44 201	55 544
Assets of the National Oil Fund	22 278 915	23 625 632	24 725 542	23 888 930	25 787 868	27 532 426	27 428 206	26 465 070	26 861 678
Other Net Foreign Assets	526 470	462 414	477 242	1 008 782	1 207 304	481 821	539 337	466 423	504 667
Assets	1 352 281	1 378 813	1 654 992	2 105 715	2 581 380	2 522 504	2 685 545	2 548 840	2 525 187
Foreign Liabilities	825 811	916 399	1 177 750	1 096 933	1 374 076	2 040 683	2 146 207	2 082 417	2 020 520
Net Domestic Assets	-14 606 393	-15 315 027	-16 173 245	-10 326 961	-8 790 608	-9 641 467	-8 825 250	-8 008 073	-8 195 954
Net Claims to the Central Government	1 198 821	1 824 873	1 951 075	3 392 313	2 460 848	3 083 594	3 695 570	3 549 044	3 290 094
Claims	2 514 861	2 810 894	3 915 458	4 821 738	5 109 337	6 592 936	6 828 671	7 004 576	6 933 580
Securities	2 513 561	2 740 830	3 815 565	4 715 320	5 000 000	6 483 372	6 715 918	6 892 352	6 824 488
Credits	311	68 866	98 914	101 473	108 723	108 027	111 500	110 372	107 639
Other	989	1 198	979	4 945	614	1 537	1 252	1 851	1 452
Liabilities	1 316 039	986 021	1 964 383	1 429 424	2 648 488	3 509 342	3 133 100	3 455 532	3 643 486
Transferable Deposits	508 791	503 608	1 580 615	1 085 259	2 015 312	2 852 254	2 429 754	2 709 479	2 944 884
Other Deposits	74 922	201 123	84 899	166 099	402 598	418 067	464 344	506 847	447 995
Securities	-	-	-	-	-	-	-	-	-
Credits	21 314	81 644	43 076	56 444	64 948	61 239	61 729	62 214	63 141
Other	711 013	199 647	255 794	121 622	165 630	177 782	177 273	176 991	187 466

Continuation

	2018	2019	2020	2021	2022*	08.23	09.23	10.23	11.23
Claims to the Regional and Local Government	13 024	0	2	14 469	13 224	13 522	13 002	13 054	13 169
Securities (other than shares)	13 024	-	-	14 468	13 223	13 522	13 002	13 053	13 168
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	0	2	1	1	1	1	1	1
Resources of the National Oil Fund	23 790 104	25 162 190	25 969 361	25 794 061	26 789 585	28 600 807	28 615 721	28 078 066	29 152 869
Claims to Nonbank Financial Institutions	2 845 947	4 175 298	6 343 549	7 715 115	7 804 560	7 560 040	7 899 015	7 982 539	7 930 815
Transferable Deposits	1 030	2 155	5 314	13 986	135 465	33 017	62 049	60 918	41 559
Other Deposits	3 048	949	51	52	-	-	-	-	-
Securities	22 353	173 209	353 993	639 721	884 278	834 264	834 412	843 298	817 547
Credits	345 326	570 290	729 508	1 505 220	1 109 958	979 780	1 204 734	1 138 641	1 132 824
Financial Derivatives	345 099	229 002	62 634	54 716	72 008	36 241	69 908	67 278	63 876
Shares and other Equity	2 071 470	3 153 442	5 122 235	5 384 048	5 389 972	5 435 096	5 472 932	5 477 125	5 477 125
Other Accounts Receivable	57 622	46 251	69 813	117 372	212 878	241 643	254 981	395 280	397 884
Claims to Public Nonfinancial Institutions	1 477 240	1 451 462	1 352 901	1 443 209	1 461 118	1 518 120	1 669 247	1 659 344	1 579 066
Other Deposits	72	-	-	-	-	-	-	-	-
Securities	450 261	388 208	318 413	458 448	564 961	551 680	591 332	585 930	587 952
Credits	274 677	303 679	263 219	146 736	308 618	237 540	295 239	310 777	218 401
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	750 002	750 002	541 968	629 490	690 401	665 612	676 126
Other Accounts Receivable	2 227	9 573	21 266	88 024	45 571	99 410	92 275	97 026	96 587
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 348	9 266 501	9 441 668	9 516 202	9 589 928	9 764 840
Securities	15 029	200 218	216 586	254 543	266 881	273 003	277 281	275 631	272 858
Credits	8 067 017	7 309 904	7 252 207	7 901 000	8 673 393	8 809 168	8 885 846	8 951 358	9 117 501
Financial Derivatives	3 736	2 416	1 133	1 378	1 251	2 132	696	1 344	1 583
Shares and other Equity	149 203	172 276	166 057	162 909	191 382	209 603	202 372	203 046	204 343
Other Accounts Receivable	231 297	225 037	233 723	154 517	133 593	147 762	150 006	158 549	168 555
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 391	2 961	3 343	3 470	3 800
Credits	6 904	5 014	1 967	2 939	2 268	2 655	2 968	3 130	3 435
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other	537	950	738	74	120	302	373	337	362

Continuation

	2018	2019	2020	2021	2022*	08.23	09.23	10.23	11.23
Claims to Households	5 503 191	6 825 240	7 696 408	10 879 741	14 253 707	16 815 291	17 147 562	17 466 996	17 951 864
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 443 764	6 769 218	7 643 303	10 806 620	14 186 925	16 741 946	17 076 386	17 392 557	17 882 371
Financial Derivatives	163	204	242	530	-	-	-	-	-
Other	59 265	55 818	52 863	72 590	66 783	73 344	71 176	74 439	69 493
Other Net Domestic Assets	-11 132 102	-13 157 355	-16 222 495	-17 298 111	-18 146 474	-20 467 313	-21 151 965	-21 735 142	-21 730 752
Other Financial Assets	1 101 503	143 098	124 145	102 866	135 549	122 615	121 444	123 571	-977 469
Nonfinancial Assets	760 208	828 244	834 075	857 332	899 210	904 281	913 512	917 467	934 663
Less: Other Liabilities	5 349 085	4 751 809	4 864 290	6 277 057	6 214 048	7 216 521	7 717 489	7 787 355	6 585 180
Less: Capital Accounts	7 644 728	9 376 887	12 316 425	11 981 252	12 967 184	14 277 689	14 469 431	14 988 825	15 102 766
Liabilities	20 813 371	21 322 070	24 917 785	30 099 291	34 295 955	34 486 768	34 975 250	35 566 812	35 674 585
Currency in Circulation	2 260 157	2 300 505	2 828 046	2 997 723	3 360 653	3 514 416	3 553 371	3 531 833	3 471 926
Transferable and Other Deposits	18 553 214	19 021 565	22 089 738	27 101 567	30 935 301	30 972 352	31 421 879	32 034 979	32 202 660
Regional and Local Government	396	298	822	914	1 368	10 511	12 971	12 207	8 440
Nonbank Financial Institutions	1 975 272	2 194 196	2 398 554	3 109 897	2 908 634	3 121 128	3 371 879	3 408 955	3 355 389
Public Nonfinancial Institutions	1 693 628	1 428 746	1 303 270	1 529 514	2 443 405	1 779 254	1 403 518	1 460 516	1 652 606
Private Nonfinancial Institutions	5 251 366	5 568 594	6 792 361	8 511 966	9 064 184	8 794 575	8 958 535	9 309 532	9 243 161
Nonprofit Institutions	975 796	658 871	802 680	684 352	870 470	681 017	683 812	669 093	638 124
Households	8 656 755	9 170 860	10 792 051	13 264 924	15 647 239	16 585 866	16 991 163	17 174 675	17 304 939

* including final turnovers

II. Key monetary indicators

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

	2018	2019	2020	2021	12.22**	03.23	06.23***	09.23
Net Foreign Assets	829 191	1 552 973	2 455 298	3 603 191	3 584 793	3 796 186	4 414 448	4 981 352
Claims on Nonresidents	2 289 576	2 843 049	3 810 828	5 248 149	5 008 923	5 188 759	5 709 966	6 313 112
Foreign Currency	16	4 591	1 566	3 025	1 081	402	2 087	625
Deposits	428 512	365 805	423 772	146 381	135 879	139 880	138 989	226 048
Securities (other than shares)	1 737 988	2 151 764	2 432 159	3 574 836	3 395 916	3 424 724	3 720 988	3 807 324
Loans	0	48 362	49 967	58 624	44 565	47 399	53 558	42 796
Financial Derivatives	0	0	0	0	0	0	8 411	0
Other	123 060	272 527	903 365	1 465 281	1 431 481	1 576 354	1 785 933	2 236 319
less: Liabilities to Nonresidents	1 460 385	1 290 075	1 355 530	1 644 957	1 424 131	1 392 572	1 295 518	1 331 760
Deposits	0	0	0	0	74 296	72 579	72 747	76 319
Securities (other than shares)	747 855	749 681	731 146	1 067 545	661 735	659 355	552 186	575 969
Loans	690 228	510 435	599 892	541 365	645 577	618 483	600 133	611 888
Financial Derivatives	0	0	0	0	0	0	8 414	0
Other	22 302	29 959	24 491	36 047	42 523	42 155	62 037	67 583
Claims on Banking System	3 290 186	3 366 421	2 748 063	2 581 784	2 040 126	2 525 870	2 785 123	2 519 284
National Currency	752	792	902	627	925	1 500	1 306	740
Other Claims	3 289 434	3 365 629	2 747 161	2 581 157	2 039 201	2 524 370	2 783 817	2 518 544
Net Claims on Central Government	3 987 154	4 399 224	6 134 924	5 943 344	8 082 617	8 224 355	8 696 549	9 029 647
Claims on Central Government	4 010 877	4 416 237	6 192 864	6 043 497	8 172 655	8 321 121	8 761 010	9 162 654
Securities (other than shares)	3 969 009	4 405 537	6 184 300	5 875 755	8 117 593	8 169 938	8 569 996	9 047 337
Other Claims	41 868	10 700	8 564	167 742	55 062	151 183	191 014	115 317
Less: Liabilities to Central Government	23 723	17 013	57 940	100 152	90 038	96 766	64 461	133 007
Deposits	0	0	0	0	0	0	0	132
Other Liabilities	23 723	17 013	57 940	100 152	90 038	96 766	64 461	132 875
Claims on Other Sectors	2 644 950	2 914 693	4 107 384	4 281 035	4 150 618	4 125 489	4 016 332	4 112 152
Regional and Local Government	11 759	10 052	788 535	857 776	811 212	828 280	836 897	880 431
Public Nonfinancial Institutions	617 122	815 579	781 663	966 553	924 349	956 397	936 590	1 041 409
Private Nonfinancial Institutions	1 818 326	1 867 553	2 276 047	2 201 762	2 188 402	2 118 713	2 028 099	1 969 955
Other Resident Sectors	197 743	221 509	261 139	254 945	226 654	222 099	214 746	220 357

Continuation

	2018	2019	2020	2021	12.22**	03.23	06.23***	09.23
Deposits	1 174	2 534	397	25 307	15 330	12 217	21 987	39 472
of which: Depository corporations	0	0	0	0	6 564	4 316	7 900	11 844
Securities (other than shares)	6 075	164 992	6 992	7 502	8 051	8 189	8 338	980 435
of which: Depository corporations	0	156 454	0	0	0	0	0	21 950
Loans	379 655	449 082	859 400	884 294	941 983	968 734	990 551	980 636
of which: Depository corporations	6 012	2 987	4	393	48 485	59 172	85 964	65 601
Financial Derivatives	0	0	0	0	0	0	0	250
of which: Depository corporations	0	0	0	0	0	0	0	250
Insurance Technical Reserve	9 999 944	11 300 324	13 510 920	13 836 287	15 606 629	16 405 701	17 121 563	18 292 395
Net Equity of Households in Life Insurance Reserves	208 334	274 562	348 569	450 152	551 701	536 405	549 717	574 434
Net Equity of Households in Pension Funds	9 547 441	10 802 154	12 914 140	13 071 798	14 663 411	15 401 256	16 077 683	17 227 967
Prepayment of Premiums and Reserves against Outstanding Claims	244 168	223 607	248 211	314 337	391 517	468 039	494 164	489 994
of which: Depository corporations	5 735	7 319	7 064	5 928	7 962	8 045	8 839	7 076
Shares and other Equity	1 230 649	1 189 768	1 483 131	1 629 798	1 741 458	1 849 583	1 991 190	2 095 493
Other Items (NET)	-866 017	-873 388	-415 171	26 166	-455 298	-572 525	-221 177	-1 746 244

* 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

	2018	2019	2020	2021	12.22**	03.23	06.23	09.23
Net Foreign Assets	14 158 409	14 922 176	19 109 367	20 736 842	21 285 087	21 690 949	21 290 811	21 634 444
Claims on Nonresidents	17 062 005	17 636 339	22 101 325	23 845 714	26 205 842	26 656 945	26 377 355	27 007 613
less: Liabilities to Nonresidents	2 903 596	2 714 163	2 991 958	3 108 871	4 920 755	4 965 997	5 086 544	5 373 169
Domestic Claims	22 459 681	24 310 251	28 392 353	32 778 672	39 195 881	40 088 852	42 247 477	44 747 988
Net claims on Central Government	4 292 493	5 143 293	7 341 467	7 643 999	10 006 006	10 512 564	11 471 119	12 233 691
Claims on Central Government	6 525 738	7 227 131	10 108 322	10 865 234	13 281 991	14 311 712	15 373 628	15 991 325
Less: Liabilities to Central Government	2 233 245	2 083 837	2 766 856	3 221 236	3 275 986	3 799 148	3 902 509	3 757 634
Claims on Other Sectors	18 167 188	19 166 957	21 050 887	25 134 673	29 189 875	29 576 288	30 776 358	32 514 298
Regional and Local Government	24 783	10 052	788 537	872 244	824 436	841 333	850 175	893 433
Public Nonfinancial Institutions	2 111 033	2 283 785	2 151 307	2 426 506	2 402 211	2 384 966	2 454 272	2 729 737
Other Resident Sectors	16 031 372	16 873 120	18 111 043	21 835 923	25 963 228	26 349 988	27 471 912	28 891 128
Currency outside Financial Sectors	2 259 406	2 299 714	2 827 144	2 997 097	3 359 729	3 217 645	3 494 034	3 552 631
Deposits	16 579 116	16 829 903	19 691 582	24 016 977	28 035 420	27 274 900	27 806 330	28 077 628
Securities (other than shares)	159 481	135 247	264 528	390 671	464 827	445 167	825 771	1 720 139
Loans	446 676	474 677	884 774	898 173	914 141	930 895	927 433	942 000
Financial Derivatives	297	22	78	155	959	709	1 301	502
Insurance Technical Reserve	9 994 209	11 293 004	13 503 855	13 830 359	15 598 666	16 397 656	17 112 724	18 285 319
Shares and other Equity	7 021 013	8 512 722	11 787 263	12 122 518	12 958 773	13 952 728	13 742 618	14 790 877
Other Items (net)	157 892	-312 862	-1 457 503	-740 434	-851 546	-439 898	-371 923	-986 662

* 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

	2018	2019	2020	2021	2022*	08.23	09.23	10.23	11.23
1. RM (Reserve Money)	6 650 873	6 893 176	9 777 551	10 957 714	11 874 422	9 068 158	8 843 495	9 620 615	10 126 464
% changes to the previous month	11.1	2.6	1.1	4.6	1.3	-5.4	-2.5	8.8	5.3
% changes to December of the previous year	20.1	3.6	41.8	12.1	8.4	-23.6	-25.5	-19.0	-14.7
from them:									
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 823 793	3 950 919	3 960 098	3 965 167	3 902 340
Deposits of Banks and other organizations in NBK	4 032 021	4 204 912	6 527 179	7 505 999	8 050 629	5 117 238	4 883 397	5 655 448	6 224 124
Narrow Reserve Money	5 995 748	5 430 745	5 087 846	6 945 442	7 374 898	6 551 424	6 493 873	6 529 219	6 577 664
% changes to the previous month	4.3	-1.8	-9.7	12.9	6.9	0.9	-0.9	0.5	0.7
% changes to December of the previous year	16.1	-9.4	-6.3	36.5	6.2	-11.2	-11.9	-11.5	-10.8
from them:									
Reserve deposits of Banks in NBK	2 608 448	1 700 882	1 299 270	2 074 806	2 202 901	1 449 843	1 271 845	1 347 906	1 283 778
M0 (Currency in Circulation)	2 260 157	2 300 505	2 828 046	2 997 723	3 360 653	3 514 416	3 553 371	3 531 833	3 471 926
% changes to the previous month	8.5	4.5	4.5	3.2	3.4	0.2	1.1	-0.6	-1.7
% changes to December of the previous year	16.1	1.8	22.93	6.00	12.11	4.58	5.73	5.09	3.31
M1	5 605 006	5 928 085	7 186 951	8 788 006	9 382 455	9 358 085	9 416 814	9 421 155	9 431 066
% changes to the previous month	10.9	0.0	-0.2	14.8	3.8	-0.9	0.6	0.0	0.1
% changes to December of the previous year	12.8	5.8	21.2	22.3	6.8	-0.3	0.4	0.4	0.5
from them:									
Transferable deposits of individuals in national currency	775 726	978 601	1 319 207	1 871 282	1 805 022	1 762 992	1 818 823	1 822 901	1 792 237
Transferable deposits of non-banking legal entities in national currency	2 569 122	2 648 979	3 039 698	3 919 000	4 216 780	4 080 677	4 044 620	4 066 421	4 166 904
M2	14 467 056	16 054 341	19 134 928	23 750 269	28 025 384	29 291 631	29 720 800	30 356 335	30 487 873
% changes to the previous month	3.0	5.1	2.1	6.6	6.7	1.5	1.5	2.1	0.4
% changes to December of the previous year	7.1	11.0	19.2	24.1	18.0	4.5	6.0	8.3	8.8
from them:									
Other deposits in tenge and transferable deposits of individuals in foreign currency	4 017 509	4 630 021	5 612 324	7 243 362	9 651 760	11 249 417	11 562 867	11 813 809	12 055 329
Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	4 844 542	5 496 235	6 335 653	7 718 900	8 991 169	8 684 129	8 741 118	9 121 371	9 001 478
M3 (broad money)	20 813 371	21 322 070	24 917 785	30 099 291	34 295 955	34 486 768	34 975 250	35 566 812	35 674 585
% changes to the previous month	247.6	4.1	1.1	4.9	4.7	0.8	1.4	1.7	0.3
% changes to December of the previous year	7.0	2.4	16.9	20.8	13.9	0.6	2.0	3.7	4.0
from them:									
Other deposits of individuals in foreign currency	3 863 520	3 562 238	3 860 519	4 150 280	4 190 457	3 573 457	3 609 473	3 537 966	3 457 374
Other deposits of non-banking legal entities in foreign currency	2 482 795	1 705 491	1 922 337	2 198 742	2 080 113	1 621 680	1 644 978	1 672 512	1 729 339

* including final turnovers

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

mln. of KZT, end of period

	2018	2019	2020	2021	2022**	08.23	09.23	10.23	11.23
Deposits - total*	18 553 214	19 021 565	22 089 738	27 101 567	30 935 301	30 972 352	31 421 879	32 034 979	32 202 660
of which:									
national currency:	9 568 984	10 820 833	13 855 690	17 337 508	21 150 007	23 206 695	23 571 509	24 191 149	24 183 844
Nonbanking Legal Entities	5 017 301	5 439 121	7 204 994	8 629 305	10 151 674	10 564 441	10 559 443	10 929 364	10 717 915
Individuals	4 551 682	5 381 712	6 650 695	8 708 203	10 998 332	12 642 254	13 012 065	13 261 785	13 465 929
foreign currency:	8 984 230	8 200 731	8 234 049	9 764 059	9 785 295	7 765 657	7 850 370	7 843 830	8 018 816
Nonbanking Legal Entities	4 879 157	4 411 584	4 092 693	5 207 338	5 136 388	3 822 044	3 871 272	3 930 940	4 179 806
Individuals	4 105 073	3 789 147	4 141 355	4 556 721	4 648 906	3 943 612	3 979 098	3 912 890	3 839 010
From total sum of Deposits:									
Nonbanking Legal Entities	9 896 459	9 850 705	11 297 688	13 836 643	15 288 062	14 386 485	14 430 716	14 860 304	14 897 720
Individuals	8 656 755	9 170 860	10 792 051	13 264 924	15 647 239	16 585 866	16 991 163	17 174 675	17 304 939
Transferable Deposits									
in national currency:	3 344 848	3 627 580	4 358 905	5 790 283	6 021 802	5 843 669	5 863 443	5 889 322	5 959 140
Nonbanking Legal Entities	2 569 122	2 648 979	3 039 698	3 919 000	4 216 780	4 080 677	4 044 620	4 066 421	4 166 904
Individuals	775 726	978 601	1 319 207	1 871 282	1 805 022	1 762 992	1 818 823	1 822 901	1 792 237
Other Deposits in national currency:	6 224 135	7 193 254	9 496 785	11 547 225	15 128 205	17 363 026	17 708 066	18 301 827	18 224 704
Nonbanking Legal Entities	2 448 179	2 790 142	4 165 297	4 710 305	5 934 894	6 483 764	6 514 824	6 862 943	6 551 011
Individuals	3 775 956	4 403 112	5 331 488	6 836 921	9 193 311	10 879 262	11 193 242	11 438 885	11 673 693
Transferable Deposits in foreign currency:	2 637 915	2 933 002	2 451 192	3 415 037	3 514 724	2 570 520	2 595 919	2 633 353	2 832 103
Nonbanking Legal Entities	2 396 362	2 706 093	2 170 356	3 008 596	3 056 275	2 200 365	2 226 294	2 258 428	2 450 467
Individuals	241 553	226 909	280 836	406 442	458 449	370 156	369 625	374 924	381 636
Other Deposits in foreign currency:	6 346 315	5 267 729	5 782 856	6 349 022	6 270 571	5 195 136	5 254 451	5 210 477	5 186 713
Nonbanking Legal Entities	2 482 795	1 705 491	1 922 337	2 198 742	2 080 113	1 621 680	1 644 978	1 672 512	1 729 339
Individuals	3 863 520	3 562 238	3 860 519	4 150 280	4 190 457	3 573 457	3 609 473	3 537 966	3 457 374

* without Nonresidents Accounts

** including final turnovers

II. Key monetary indicators

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
2018	8.32	4.52	3.10	6.52	7.98	5.08	8.50	6.66	12.50	3.16	2.49	4.67	8.30	1.82	1.62	6.59	8.30	1.79	0.50	6.59	11.28	2.26	2.26	6.25
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
01.22	11.15	2.50	--	8.12	11.15	--	--	8.15	24.00	2.50	--	4.25	9.21	0.21	0.91	7.95	9.21	0.06	--	7.95	--	0.28	0.91	--
02.22	14.73	3.21	--	14.64	14.73	8.50	--	14.99	--	2.75	--	4.47	9.91	0.22	1.05	8.28	9.91	0.10	--	8.28	15.50	0.28	1.05	--
03.22	14.50	2.57	3.00	--	14.50	--	--	--	24.00	2.57	3.00	--	12.79	0.28	--	16.47	12.79	0.11	--	16.47	--	0.40	--	--
04.22	14.83	2.56	--	--	14.81	--	--	--	24.00	2.56	--	--	12.86	0.39	--	14.66	12.86	0.20	--	14.66	--	0.55	--	--
05.22	15.01	2.75	--	--	14.99	--	--	--	24.00	2.75	--	--	13.24	0.68	--	9.39	13.24	0.36	--	9.39	--	0.93	--	--
06.22	15.01	0.38	--	--	15.00	8.50	--	--	24.00	0.38	--	--	13.24	1.13	0.95	8.91	13.24	0.85	--	8.91	13.00	1.36	0.95	--
07.22	15.01	--	--	--	15.00	--	--	--	24.00	--	--	--	13.29	1.37	0.93	7.70	13.29	0.92	0.91	7.67	--	1.78	1.00	13.00
08.22	15.50	--	--	--	15.50	--	--	--	24.00	--	--	--	13.76	1.96	0.44	6.97	13.75	1.02	0.45	6.78	14.50	2.53	0.30	22.34
09.22	--	2.39	--	--	--	--	--	--	--	2.39	--	--	13.74	2.14	0.50	7.71	13.74	1.17	0.50	7.71	--	2.74	--	--
10.22	15.50	2.02	--	--	15.50	--	--	--	--	2.02	--	--	14.00	2.55	3.34	7.10	14.00	1.90	3.37	6.75	--	3.28	0.90	18.89
11.22	16.00	2.06	--	--	16.00	--	--	--	--	2.06	--	--	15.24	3.12	1.53	6.93	15.24	2.19	1.42	6.93	--	3.85	1.81	--
12.22	16.75	5.35	--	--	16.75	--	--	--	--	5.35	--	--	15.75	2.97	2.90	7.31	15.75	1.78	2.90	7.03	--	4.26	--	21.00
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

II. Key monetary indicators

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

%, for the period

	12.18		12.19		12.20		12.21*		12.22**		08.23		09.23		10.23		11.23	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Deposits of Legal Entities	7.1	0.9	7.4	0.8	7.3	0.4	7.4	0.4	14.4	1.0	14.7	2.1	14.6	2.2	14.2	2.3	14.6	2.7
including:																		
Demand Deposits	4.6	0.1	0.8	0.1	0.0	0.1	0.7	0.1	0.5	0.0	1.2	0.1	0.6	0.1	0.0	0.1	0.1	0.1
Conditional	2.2	0.9	3.0	0.2	3.1	0.2	4.6	0.5	6.2	0.5	12.6	1.8	11.6	2.2	7.3	0.9	9.9	1.5
Time and Saving Deposits, total	7.1	0.9	7.4	0.8	7.3	0.4	7.4	0.4	14.4	1.0	14.7	2.1	14.6	2.2	14.2	2.3	14.6	2.7
of which with maturity:																		
up to 1 month	7.1	0.1	7.3	0.3	7.2	0.1	7.4	0.2	14.6	0.2	14.8	2.3	14.7	2.3	14.3	2.5	14.7	3.0
from 1 to 3 month	4.3	0.2	8.4	0.3	7.6	0.1	8.4	0.2	14.5	0.6	14.4	1.8	14.6	2.1	14.3	1.7	14.6	2.4
from 3 month to 1 year	7.2	1.0	8.1	1.1	7.5	0.7	7.5	0.5	13.2	1.5	14.0	1.6	14.2	1.7	13.9	1.7	13.9	1.8
from 1 to 5 years	8.6	2.0	8.3	1.5	8.6	0.7	8.1	0.5	12.5	1.4	13.2	1.4	11.8	1.7	14.3	1.7	14.2	2.0
over 5 years	8.6	3.3	7.3	2.6	4.6	2.0	5.6	0.5	10.1	0.7	12.2	0.8	11.1	1.9	12.9	1.9	11.1	0.8
Deposits of Individuals	9.7	1.3	8.8	1.4	9.2	1.0	8.0	0.8	13.3	0.9	13.9	0.8	14.0	0.9	14.0	0.8	13.9	0.9
including:																		
Demand Deposits	0.4	0.2	0.8	1.0	0.1	0.8	0.1	3.2	0.1	0.2	0.2	0.9	0.1	0.8	0.1	0.7	0.1	0.6
Conditional	9.6	4.1	1.5	5.0	9.6	0.3	0.4	0.4	11.2	0.6	1.9	1.5	10.7	0.7	4.2	2.2	3.4	0.4
Time and Saving Deposits, total	10.4	1.4	9.0	1.4	9.2	1.0	8.0	0.8	13.3	0.9	14.0	0.8	14.0	0.9	14.0	0.8	13.9	0.9
of which with maturity:																		
up to 1 month	7.3	0.9	7.3	1.0	7.7	1.0	7.8	0.4	14.6	0.8	14.7	1.0	14.7	0.9	14.2	0.9	14.3	0.7
from 1 to 3 month	8.7	0.9	9.4	1.0	8.3	1.0	8.3	0.4	14.2	0.7	15.0	0.7	15.1	0.8	15.2	0.7	15.3	0.8
from 3 month to 1 year	10.8	0.7	9.4	1.2	9.7	0.9	8.4	0.9	13.2	1.0	14.1	0.9	14.2	0.9	14.3	0.9	14.4	1.0
from 1 to 5 years	10.4	1.6	9.1	1.4	9.7	1.0	8.6	0.8	13.7	0.8	14.0	0.8	14.0	0.8	14.1	0.8	13.9	0.8
over 5 years	5.4	2.4	5.5	2.3	5.4	1.7	2.3	1.0	2.0	0.2	2.4	0.7	2.2	0.7	2.2	0.6	2.0	0.5

Continuation

	12.18		12.19		12.20		12.21*		12.22**		08.23		09.23		10.23		11.23	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	FC										
Credits to Legal Entities	11.7	5.2	12.1	4.4	11.4	4.6	12.2	4.5	19.2	5.7	19.5	7.2	21.1	6.6	19.2	7.4	19.0	7.7
of which with maturity:																		
up to 1 month	14.3	5.9	12.2	4.2	12.8	2.8	11.8	4.9	19.3	4.8	19.5	5.8	19.3	5.2	19.3	5.6	19.3	5.0
from 1 to 3 month	11.7	4.9	11.5	4.6	11.3	3.7	11.6	3.1	19.0	4.8	18.9	6.8	19.1	7.1	19.2	6.5	18.8	6.6
from 3 month to 1 year	12.7	4.9	12.0	4.7	11.1	4.8	12.1	4.9	18.9	6.3	19.3	7.0	19.2	6.9	18.9	7.3	18.7	7.5
from 1 to 5 years	11.2	5.5	11.7	4.1	11.2	4.9	17.3	4.1	19.8	6.4	19.9	7.4	19.4	6.7	19.5	7.7	19.5	7.9
over 5 years	7.9	7.1	16.3	5.5	12.0	5.7	13.0	4.6	19.8	7.9	20.6	7.5	19.7	8.5	20.6	7.3	20.8	8.4
Credits to Individuals	17.2	9.5	16.8	6.0	14.9	18.3	17.5	6.0	17.4	6.1	20.2	5.0	18.7	2.8	20.0	5.1	17.3	3.8
of which with maturity:																		
up to 1 month	26.6	17.4	16.4	27.6	18.3	24.2	23.7	-	20.2	-	31.8	-	32.1	-	32.3	-	31.9	-
from 1 to 3 month	13.9	2.7	11.5	21.4	14.0	26.6	17.3	-	13.1	-	15.8	-	14.5	-	15.3	-	15.9	-
from 3 month to 1 year	20.5	5.9	19.4	4.1	17.4	14.1	22.8	7.1	14.0	5.0	16.4	-	15.7	-	16.2	-	18.0	-
from 1 to 5 years	17.9	24.3	18.1	17.3	16.5	17.2	18.5	4.0	19.5	5.3	21.2	6.5	20.8	5.8	20.4	6.1	15.2	6.1
over 5 years	12.5	6.7	11.9	5.1	9.8	6.5	19.5	8.0	16.8	8.4	20.1	7.5	20.5	3.0	20.7	6.8	20.7	6.2

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

** including final turnovers

II. Key monetary indicators

2.11. Loans to economy in an expanded definition

mln KZT, at the end of period

	01.10.2022	01.01.2023	01.04.2023	01.07.2023	01.08.2023*	01.09.2023*	01.10.2023	01.11.2023*
Loans to economy in an expanded definition	26 920 715	28 929 244	29 259 077	30 623 957	31 142 908	31 864 474	32 464 068	32 902 487
of which								
from banking sector	23 144 217	24 773 243	25 053 541	26 224 140	26 651 637	27 230 073	27 682 643	28 083 975
from other organizations	3 776 498	4 156 000	4 205 536	4 399 816	4 491 271	4 634 400	4 781 425	4 818 512
including:								
from mortgage organizations	338 477	337 610	305 673	299 703	297 936	298 490	296 942	298 836
from other public sector corporations	1 709 398	1 739 316	1 733 590	1 819 942	1 887 158	1 989 107	2 077 626	2 087 629
from organizations engaged in microfinance activities	1 728 624	2 079 074	2 166 272	2 280 171	2 306 177	2 346 803	2 406 856	2 432 046
of the total amount of loans to economy								
loans to business	13 429 468	14 433 439	14 316 758	14 893 551	14 815 765	15 089 555	15 374 776	15 525 511
national currency	10 781 090	11 785 241	11 868 424	12 460 019	12 443 741	12 593 263	12 854 852	13 011 410
foreign currency	2 648 378	2 648 198	2 448 334	2 433 533	2 372 024	2 496 292	2 519 923	2 514 102
loans to Individuals	13 491 247	14 495 804	14 942 318	15 730 405	16 327 143	16 774 919	17 089 292	17 376 975
national currency	13 483 215	14 490 042	14 937 180	15 725 638	16 322 475	16 770 399	17 084 683	17 372 721
foreign currency	8 032	5 762	5 138	4 767	4 668	4 520	4 610	4 255

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 for credit partnerships and pawnshops reporting on a quarterly basis, as of 1.08.2023, 1.09.2023, 1.11.2023 an estimate based on quarterly reporting data was used

II. Key monetary indicators

2.12. Loans from banking sector

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

for the period

	2022		05.23		06.23		07.23		08.23		09.23		10.23		11.23	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Issued, total	24 424 017	15.8	2 533 355	18.7	2 526 307	18.7	2 640 100	17.0	2 817 271	18.6	2 576 844	19.3	2 687 681	18.8	2 950 429	17.3
<i>including:</i>																
national currency	22 849 883	16.6	2 404 564	19.3	2 392 542	19.4	2 494 470	17.6	2 526 669	19.9	2 476 294	19.7	2 506 194	19.6	2 770 286	17.9
foreign currency	1 574 134	5.0	128 791	7.0	133 765	6.7	145 631	6.9	290 602	7.2	100 550	7.0	181 487	7.3	180 143	7.6
<i>from total Loans:</i>																
Short-term	12 326 838	14.7	1 020 827	17.4	932 784	17.2	783 327	17.7	978 399	17.6	1 050 749	18.2	968 102	17.6	1 012 396	17.9
Long-term	12 097 179	16.9	1 512 528	19.6	1 593 522	19.6	1 856 773	16.7	1 838 871	19.2	1 526 095	19.9	1 719 579	19.4	1 938 033	17.0
Loans issued to business	13 071 938	15.1	1 320 273	18.4	1 303 848	18.5	1 095 943	18.6	1 443 916	17.9	1 322 309	19.2	1 387 418	18.5	1 464 955	18.5
national currency	11 506 705	16.4	1 192 606	19.6	1 171 025	19.8	951 303	20.4	1 154 195	20.6	1 222 903	20.2	1 206 762	20.2	1 285 830	20.0
Short-term	8 984 197	14.6	733 826	17.7	653 120	17.8	538 387	18.1	688 791	18.1	674 373	18.4	682 460	18.1	741 455	18.0
Long-term	2 522 509	18.1	458 779	20.5	517 905	20.4	412 916	21.6	465 404	22.2	548 530	21.2	524 302	21.3	544 375	21.2
foreign currency	1 565 232	5.0	127 667	7.1	132 824	6.7	144 639	6.9	289 721	7.2	99 406	7.0	180 657	7.3	179 124	7.7
Short-term	1 183 272	4.8	86 221	7.0	92 390	6.0	68 181	6.4	92 166	6.5	61 476	6.5	70 026	7.1	73 397	7.2
Long-term	381 960	5.7	41 446	7.3	40 434	8.2	76 459	7.3	197 555	7.6	37 931	7.8	110 631	7.4	105 728	8.0
Loans issued to Individuals	11 352 080	16.7	1 213 083	19.1	1 222 458	19.0	1 544 157	15.8	1 373 355	19.4	1 254 535	19.2	1 300 263	19.1	1 485 474	16.1
national currency	11 343 178	16.7	1 211 959	19.1	1 221 517	19.0	1 543 166	15.8	1 372 474	19.4	1 253 391	19.2	1 299 433	19.1	1 484 456	16.2
Short-term	2 158 938	15.2	200 342	16.2	187 034	14.8	176 556	16.5	197 161	16.1	314 720	17.7	215 419	15.8	197 146	17.5
Long-term	9 184 240	17.1	1 011 617	19.7	1 034 482	19.7	1 366 610	15.7	1 175 314	19.9	938 671	19.7	1 084 014	19.7	1 287 310	15.9
foreign currency	8 902	5.9	1 124	3.4	941	2.8	991	4.2	880	5.0	1 144	2.9	830	5.1	1 018	3.8
Short-term	432	1.7	438	0.0	240	0.0	203	0.0	282	0.0	180	0.0	198	0.0	399	0.0
Long-term	8 470	6.1	686	5.6	701	3.7	788	5.3	598	7.3	964	3.4	632	6.6	620	6.2

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)"

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	04.23	05.23	06.23	07.23	08.23	09.23	10.23	11.23
Total loans	24 773 243	25 621 143	25 946 794	26 224 140	26 651 637	27 230 073	27 682 643	28 083 975	28 572 337
<i>including:</i>									
national currency	22 119 283	23 146 812	23 520 922	23 785 840	24 274 945	24 729 261	25 158 110	25 565 619	26 067 928
foreign currency	2 653 960	2 474 332	2 425 871	2 438 300	2 376 692	2 500 812	2 524 533	2 518 356	2 504 409
<i>from total Loans:</i>									
Short-term	4 139 077	3 810 764	3 645 252	3 478 466	3 450 622	3 188 208	3 082 053	3 098 909	3 039 265
Long-term	20 634 166	21 810 379	22 301 541	22 745 674	23 201 015	24 041 865	24 600 590	24 985 066	25 533 072
Loans of business	11 598 880	11 799 258	11 848 227	11 849 081	11 712 321	11 903 344	12 064 540	12 195 685	12 231 169
national currency	8 950 682	9 330 023	9 427 213	9 415 548	9 340 297	9 407 053	9 544 617	9 681 583	9 730 739
Short-term	2 821 012	2 672 558	2 550 313	2 380 686	2 201 741	2 137 326	2 066 584	2 082 015	2 035 942
Long-term	6 129 669	6 657 465	6 876 900	7 034 862	7 138 556	7 269 727	7 478 033	7 599 569	7 694 798
foreign currency	2 648 198	2 469 234	2 421 014	2 433 533	2 372 024	2 496 292	2 519 923	2 514 102	2 500 430
Short-term	482 726	328 864	302 935	323 513	289 127	306 220	277 327	274 639	268 769
Long-term	2 165 472	2 140 370	2 118 079	2 110 020	2 082 897	2 190 072	2 242 596	2 239 463	2 231 662
Loans of Individuals	13 174 364	13 821 886	14 098 567	14 375 059	14 939 316	15 326 729	15 618 103	15 888 290	16 341 167
national currency	13 168 602	13 816 788	14 093 709	14 370 292	14 934 648	15 322 209	15 613 493	15 884 035	16 337 189
Short-term	835 315	809 256	791 918	774 179	959 516	744 619	738 103	742 216	734 528
Long-term	12 333 287	13 007 532	13 301 792	13 596 113	13 975 132	14 577 590	14 875 390	15 141 819	15 602 661
foreign currency	5 762	5 098	4 857	4 767	4 668	4 520	4 610	4 255	3 978
Short-term	24	86	87	88	239	43	39	40	26
Long-term	5 738	5 011	4 770	4 680	4 429	4 477	4 571	4 215	3 952

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)"

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	04.23	05.23	06.23	07.23	08.23	09.23	10.23	11.23
Total arrears	681 452	802 373	804 910	713 725	715 416	726 360	720 746	704 288	713 395
<i>including:</i>									
national currency	631 970	750 185	771 780	701 899	705 506	715 097	708 885	694 375	694 664
foreign currency	49 483	52 188	33 131	11 825	9 910	11 264	11 861	9 913	18 731
<i>from total arrears:</i>									
Short-term	100 708	135 967	122 403	99 319	103 854	110 377	102 486	103 375	102 759
Long-term	580 744	666 406	682 507	614 406	611 562	615 983	618 260	600 912	610 636
Arrears on loans of business	326 572	409 165	400 754	314 588	314 828	329 489	325 789	300 976	299 178
national currency	279 304	358 913	369 465	304 599	306 732	319 936	315 637	292 591	281 823
Short-term	62 553	98 473	84 021	64 425	65 016	74 911	68 863	70 280	69 768
Long-term	216 751	260 440	285 443	240 175	241 716	245 024	246 774	222 311	212 055
foreign currency	47 269	50 252	31 289	9 989	8 095	9 553	10 152	8 384	17 355
Short-term	2 289	1 722	1 721	792	860	1 843	1 299	395	199
Long-term	44 980	48 530	29 568	9 197	7 235	7 710	8 853	7 989	17 156
Arrears on loans of Individuals	354 880	393 208	404 156	399 137	400 588	396 872	394 956	403 312	414 218
national currency	352 666	391 272	402 315	397 300	398 774	395 161	393 248	401 783	412 841
Short-term	35 846	35 688	36 580	34 018	37 902	33 593	32 287	32 664	32 767
Long-term	316 820	355 584	365 736	363 283	360 872	361 568	360 961	369 119	380 074
foreign currency	2 214	1 936	1 841	1 837	1 814	1 711	1 708	1 529	1 377
Short-term	20	85	81	85	75	30	36	36	24
Long-term	2 194	1 852	1 760	1 752	1 739	1 680	1 672	1 493	1 352

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)"

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

mln. of KZT, end of period

	2018		2019		2020		2021		2022*		08.23		09.23		10.23		11.23	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Deposits - total in national currency	101 838 283	7.4	129 765 992	7.3	180 233 627	7.5	288 135 400	7.4	450 523 434.4	12.2	48 432 888	14.6	49 797 436	14.6	51 150 377	14.2	58 494 490	14.6
Demand Deposits	1 620 295	2.2	364 211	0.3	110 759	0.4	156 898	0.0	97 360.5	0.1	3 654	0.2	3 487	0.1	4 143	0.1	5 520	0.1
of which:																		
Legal Entities	678 434	4.7	162 259	0.0	933	0.0	1 383	0.1	351.3	0.2	1	1.2	0	0.6	414	0.0	139	0.1
Individuals	941 861	0.5	201 952	0.6	109 826	0.5	155 515	0.0	97 009.1	0.1	3 654	0.2	3 487	0.1	3 729	0.1	5 381	0.1
Time, Saving Deposits	100 126 728	7.5	129 352 987	7.4	180 088 031	7.5	287 931 123	7.4	450 370 342.3	12.2	48 424 192	14.6	49 789 383	14.6	51 142 797	14.2	58 479 745	14.6
of which:																		
Legal Entities	92 249 590	7.2	120 054 576	7.2	167 286 409	7.3	268 133 760	7.3	419 702 403.0	12.2	44 872 368	14.7	46 204 731	14.6	47 450 751	14.2	54 923 269	14.6
Individuals	7 877 138	11.1	9 298 411	9.4	12 801 622	9.6	19 797 363	8.6	30 667 939.3	11.5	3 551 824	14.0	3 584 652	14.0	3 692 046	14.0	3 556 476	13.9
Conditional Deposits	91 259	1.5	48 794	3.4	34 837	4.4	47 378	4.2	55 731.6	6.9	5 041	11.9	4 565	11.4	3 436	6.9	9 225	9.7
of which:																		
Legal Entities	42 515	2.9	37 042	3.4	26 975	3.7	37 308	4.3	37 786.8	5.8	4 677	12.6	3 482	11.6	3 036	7.3	8 940	9.9
Individuals	48 744	0.3	11 753	3.1	7 862	6.9	10 071	3.8	17 944.7	9.3	364	1.9	1 083	10.7	401	4.2	285	3.4
Deposits - total in CFC	11 672 459	1.3	12 857 392	1.1	13 291 070	0.8	24 730 206	0.5	27 994 872.1	0.6	4 901 056	2.0	4 373 486	2.0	4 670 487	2.1	5 628 184	2.5
Demand Deposits	208 821	0.6	32 392	2.5	114 114	1.3	55 172	2.0	48 075.7	0.6	465	2.2	576	1.0	275	1.5	674	0.5
of which:																		
Legal Entities	65 763	0.1	609	0.1	57	0.1	1 354	0.0	4 086.3	0.0	150	0.1	126	0.1	68	0.1	498	0.1
Individuals	143 057	0.9	31 783	2.6	114 057	1.3	53 818	2.1	43 989.5	0.6	314	3.3	449	1.3	207	2.0	176	1.7
Time, Saving Deposits	11 440 863	1.3	12 813 894	1.1	13 151 561	0.8	24 630 461	0.5	27 872 784.5	0.6	4 886 904	2.0	4 368 270	2.0	4 669 329	2.1	5 625 661	2.5
of which:																		
Legal Entities	7 156 789	1.1	7 419 982	1.0	7 423 135	0.6	18 819 739	0.4	19 259 029.1	0.6	4 421 554	2.1	3 891 808	2.2	4 255 560	2.2	5 251 879	2.6
Individuals	4 284 073	1.7	5 393 912	1.2	5 728 426	1.1	5 810 722	1.0	8 613 755.4	0.8	465 350	0.9	476 462	0.9	413 769	0.9	373 782	0.9
Conditional Deposits	22 776	1.6	11 106	0.2	25 395	0.3	44 573	0.3	74 011.9	0.5	13 688	1.8	4 641	2.2	883	0.9	1 849	1.3
of which:																		
Legal Entities	16 236	1.1	10 959	0.1	24 119	0.2	41 640	0.3	65 232.0	0.5	13 688	1.8	4 641	2.2	883	0.9	1 356	1.5
Individuals	6 540	2.8	147	2.2	1 276	0.7	2 933	0.4	8 779.9	0.6	0	1.5	0	0.7	0	2.2	493	0.4
Deposits - total in OFC	177 877	3.8	220 507	4.2	263 755	2.9	466 144	2.2	795 820.8	6.1	127 847	1.9	156 637	3.0	233 808	4.1	372 242	4.3
Demand Deposits	2 531	0.0	301	0.0	537	0.0	919	0.0	2 480.2	0.0	1 010	0.1	353	0.1	401	0.1	344	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
Individuals	2 531	0.0	301	0.0	537	0.0	919	0.0	2 480.2	0.0	1 010	0.1	353	0.1	401	0.1	344	0.1
Time, Saving Deposits	175 345	3.8	220 207	4.2	263 218	2.9	465 225	2.2	793 340.6	6.1	126 837	1.8	156 284	3.0	233 407	4.1	371 898	4.3
of which:																		
Legal Entities	136 345	4.6	182 255	5.0	190 663	3.6	368 257	2.6	695 351.5	6.8	118 442	1.9	148 127	3.1	225 010	4.2	367 638	4.3
Individuals	39 000	1.3	37 952	0.6	72 555	0.9	96 967	0.7	97 084.3	0.9	8 372	0.5	8 139	0.6	7 935	0.6	3 531	0.4
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
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
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

Continuation

	2018		2019		2020		2021		2022*		08.23		09.23		10.23		11.23	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Current Accounts in national currency	254 360 070	0.3	318 252 799	0.1	382 520 654	0.1	580 295 009	0.1	819 117 161.6	0.0	88 144 661	0.1	88 350 876	0.1	91 000 904	0.0	94 431 423	0.1
of which:																		
Legal Entities	215 892 371	0.3	265 967 978	0.1	304 981 782	0.1	441 173 659	0.1	642 284 746.9	0.1	67 434 498	0.1	68 480 404	0.1	69 598 571	0.0	73 898 140	0.1
of which:																		
with accrual Interest Rates	53 349 593	1.1	13 599 774	1.5	21 396 781	1.4	24 867 643	1.5	13 879 148.6	2.7	1 792 926	2.6	1 259 848	3.5	1 461 077	2.0	2 458 260	0.1
without accrual Interest Rates	162 542 777	0.0	252 368 204	0.0	283 585 001	0.0	416 306 015	0.0	628 405 598.4	0.0	65 641 571	0.0	67 220 556	0.0	68 137 493	0.0	71 439 880	0.0
Individuals	38 467 699	0.1	52 284 821	0.0	77 538 872	0.0	139 121 350	0.0	176 832 376.7	0.0	20 710 163	0.0	19 870 471	0.0	21 402 333	0.0	20 533 283	0.0
of which:																		
with accrual Interest Rates	2 592 608	1.2	7 498	0.1	0	0.0	0	0.0	0.0	0.0	4 801	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	35 875 091	0.0	52 277 323	0.0	77 538 872	0.0	139 121 350	0.0	176 832 376.7	0.0	20 705 362	0.0	19 870 471	0.0	21 402 333	0.0	20 533 283	0.0
Current Accounts in CFC	55 431 060	0.0	58 098 713	0.0	53 815 804	0.0	77 746 002	0.0	93 102 703.9	0.0	10 713 758	0.0	9 521 307	0.0	9 819 502	0.0	11 108 957	0.0
of which:																		
Legal Entities	48 761 876	0.0	49 918 388	0.0	45 598 173	0.0	69 129 805	0.0	80 665 305.3	0.0	9 804 812	0.0	8 724 981	0.0	8 974 690	0.0	10 417 379	0.0
of which:																		
with accrual Interest Rates	8 831 419	0.1	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
without accrual Interest Rates	39 930 457	0.0	49 770 169	0.0	45 353 961	0.0	69 129 703	0.0	80 651 793.2	0.0	9 804 812	0.0	8 724 981	0.0	8 974 690	0.0	10 417 379	0.0
Individuals	6 669 184	0.0	8 180 325	0.0	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	908 946	0.0	796 326	0.0	844 812	0.0	691 578	0.0
of which:																		
with accrual Interest Rates	169 347	0.6	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
without accrual Interest Rates	6 499 838	0.0	8 139 994	0.0	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	908 946	0.0	796 326	0.0	844 812	0.0	691 578	0.0
Current Accounts in OFC	6 107 985	0.1	7 038 696	0.0	7 621 292	0.0	11 515 722	0.0	16 103 112.5	0.0	1 394 317	0.0	1 314 932	0.0	1 431 498	0.0	1 584 942	0.0
of which:																		
Legal Entities	5 598 924	0.1	6 444 852	0.0	6 833 047	0.0	10 085 391	0.0	14 014 909.7	0.0	1 303 113	0.0	1 222 461	0.0	1 323 353	0.0	1 508 161	0.0
of which:																		
with accrual Interest Rates	1 889 211	0.3	32 663	0.3	26 145	0.2	48 672	0.3	211 115.6	0.3	29 810	0.3	0	0.0	0	0.0	36 055	0.3
without accrual Interest Rates	3 709 713	0.0	6 412 189	0.0	6 806 902	0.0	10 036 718	0.0	13 809 295.8	0.0	1 273 303	0.0	1 222 461	0.0	1 323 353	0.0	1 472 105	0.0
Individuals	509 061	0.0	593 844	0.0	788 245	0.0	1 430 331	0.0	2 088 202.8	0.0	91 204	0.0	92 471	0.0	108 145	0.0	76 781	0.0
of which:																		
with accrual Interest Rates	4 491	1.0	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
without accrual Interest Rates	504 570	0.0	593 844	0.0	788 245	0.0	1 426 615	0.0	2 076 872.0	0.0	91 204	0.0	92 471	0.0	108 145	0.0	76 781	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

	2018	2019	2020	2021	2022*	08.23	09.23	10.23	11.23
Deposits - total in national currency	5 236 375	6 239 835	7 975 113	10 386 834	13 834 397	15 770 565	15 917 772	16 481 876	16 700 074
Demand Deposits	9 586	8 577	6 464	7 056	7 203	7 137	8 378	6 575	7 948
of which:									
Legal Entities	2 968	1 207	784	873	602	469	468	1 061	1 199
Individuals	6 618	7 371	5 681	6 183	6 601	6 669	7 911	5 514	6 749
Time, Saving, Conditional Deposits	5 226 790	6 231 257	7 968 649	10 379 778	13 827 194	15 763 428	15 909 394	16 475 301	16 692 126
of which:									
Legal Entities	2 000 954	1 855 771	2 666 589	3 576 273	4 695 221	4 989 553	4 828 598	5 150 309	5 136 174
Individuals	3 225 836	4 375 487	5 302 060	6 803 505	9 131 974	10 773 875	11 080 796	11 324 992	11 555 952
Deposits - total in foreign currency	5 664 456	4 902 542	5 443 824	6 017 136	6 007 776	5 011 479	5 066 838	5 044 018	4 995 075
Demand Deposits	10 470	7 209	18 580	13 611	11 753	12 582	12 096	9 156	8 123
of which:									
Legal Entities	1 211	1 364	914	1 121	1 621	361	414	342	675
Individuals	9 259	5 845	17 665	12 491	10 132	12 221	11 682	8 814	7 448
Time, Saving, Conditional Deposits	5 653 986	4 895 333	5 425 245	6 003 525	5 996 022	4 998 897	5 054 742	5 034 862	4 986 952
of which:									
Legal Entities	1 615 227	1 354 753	1 609 244	1 903 704	1 842 495	1 461 326	1 479 523	1 527 558	1 557 310
Individuals	4 038 759	3 540 580	3 816 001	4 099 821	4 153 527	3 537 571	3 575 219	3 507 304	3 429 642
Current accounts - total in national currency	2 260 898	2 917 218	3 558 101	4 462 751	4 466 413	4 481 623	4 442 199	4 445 871	4 521 205
of which:									
Legal Entities	1 629 525	1 939 839	2 239 496	2 593 102	2 663 878	2 721 357	2 626 181	2 625 799	2 731 807
Individuals	631 373	977 379	1 318 606	1 869 649	1 802 536	1 760 266	1 816 017	1 820 072	1 789 398
Current accounts - total in foreign currency	1 815 320	2 299 554	2 283 173	2 724 491	3 187 153	2 231 621	2 265 489	2 304 869	2 298 057
of which:									
Legal Entities	1 639 948	2 072 644	2 002 337	2 318 049	2 728 704	1 861 466	1 895 864	1 929 945	1 916 421
Individuals	175 372	226 909	280 836	406 442	458 449	370 156	369 625	374 924	381 636

* including final turnovers

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
2018	8 765 889	4 581 876	4 184 014	1 089 846	799 444	290 402	13 066	4 426	8 640	7 662 977	3 778 005	1 715 761	2 062 244	3 884 972
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
2021														
I	11 609 549	7 394 372	4 215 177	1 913 713	1 550 856	362 857	3 389	3 363	26	9 692 447	5 840 153	2 462 982	3 377 171	3 852 294
II	12 371 613	8 006 793	4 364 820	2 110 999	1 666 154	444 844	3 624	3 601	23	10 256 990	6 337 037	2 797 677	3 539 360	3 919 953
III	12 518 718	8 167 847	4 350 871	2 036 664	1 607 540	429 124	3 644	3 620	24	10 478 410	6 556 686	2 923 294	3 633 392	3 921 723
IV	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														
01.22	13 060 749	8 360 041	4 700 708	2 104 957	1 562 730	542 226	4 214	4 189	25	10 951 579	6 793 122	2 983 002	3 810 120	4 158 456
02.22	13 743 217	8 421 737	5 321 479	2 279 694	1 593 600	686 093	4 110	4 082	28	11 459 413	6 824 055	3 065 708	3 758 348	4 635 358
03.22	13 092 626	8 378 313	4 714 313	2 280 996	1 660 630	620 365	4 057	4 032	26	10 807 573	6 713 651	3 049 491	3 664 160	4 093 922
04.22	12 814 798	8 350 207	4 464 591	2 097 367	1 520 489	576 879	4 127	4 103	24	10 713 304	6 825 616	3 109 341	3 716 275	3 887 689
05.22	12 696 659	8 405 846	4 290 812	2 077 774	1 467 472	610 303	4 074	4 052	22	10 614 810	6 934 322	3 149 943	3 784 380	3 680 488
06.22	13 694 026	8 898 374	4 795 652	2 341 333	1 653 992	687 341	4 040	4 015	25	11 348 653	7 240 367	3 296 507	3 943 860	4 108 286
07.22	14 062 241	9 114 131	4 948 110	2 393 356	1 608 998	784 358	4 090	4 064	25	11 664 795	7 501 069	3 421 031	4 080 038	4 163 726
08.22	14 207 322	9 202 059	5 005 263	2 368 265	1 555 547	812 718	3 749	3 724	25	11 835 309	7 642 788	3 486 422	4 156 367	4 192 520
09.22	14 661 383	9 586 727	5 074 657	2 475 045	1 629 657	845 388	3 737	3 711	26	12 182 602	7 953 359	3 623 113	4 330 247	4 229 242
10.22	15 107 601	9 856 735	5 250 867	2 508 099	1 623 833	884 266	3 368	3 343	26	12 596 134	8 229 559	3 737 162	4 492 396	4 366 575
11.22	15 672 305	10 149 384	5 522 921	2 546 300	1 652 428	893 872	3 374	3 347	26	13 122 631	8 493 609	3 874 516	4 619 093	4 629 023
12.22**	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														
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

* includes current accounts, does not include metal accounts

** including final turnovers

II.Key monetary indicators

2.16. Deposits of Individuals (resident and non-resident) in Second-Tier Banks entering in System of Collective Warranting as of 01.12.2023.

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	5 253 992	3 307 708	1 946 284	869 804	638 698	231 106	2 411	2 409	1	4 381 777	2 666 600	2 601 921	64 679	1 715 177	27.9
"Kaspi Bank" JSC	4 660 525	4 229 635	430 890	734 945	727 639	7 306	1	1	0	3 925 579	3 501 995	810 524	2 691 471	423 584	24.7
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 296 108	2 296 108		49 612	49 612					2 246 496	2 246 496	28	2 246 468		12.2
"BEREKE BANK" JSC	378 114	342 985	35 129	28 803	21 841	6 962	393	391	3	348 918	320 754	273 108	47 645	28 164	2.0
"ForteBank" JSC	803 234	496 774	306 460	156 291	97 399	58 892	41	41		646 902	399 334	378 533	20 800	247 569	4.3
"Bank CenterCredit" JSC	2 007 894	1 159 453	848 440	421 887	164 395	257 491	25	23	2	1 585 982	995 035	243 646	751 389	590 947	10.7
"Eurasian Bank" JSC	1 002 962	557 857	445 105	289 189	50 840	238 349	6	2	4	713 767	507 015	261 227	245 788	206 752	5.3
"First Heartland Jysan Bank" JSC	672 142	476 832	195 309	115 217	72 887	42 330	25	25		556 899	403 920	389 964	13 956	152 979	3.6
"Bank RBK" Bank" JSC	459 459	199 301	260 158	69 725	18 676	51 049	0	0		389 734	180 624	172 728	7 897	209 109	2.4
"Altyn Bank" JSC (China Citic Bank Corporation Ltd)	315 989	128 908	187 081	68 828	16 537	52 291	8	1	6	247 153	112 370	111 818	551	134 783	1.7
"Nurbank" JSC	164 994	103 876	61 118	16 680	13 205	3 475	1 212	1 212	0	147 102	89 458	78 292	11 166	57 644	0.9
"Home Credit Bank" JSC	303 392	277 492	25 900	16 371	13 200	3 171				287 020	264 292	257 667	6 625	22 728	1.6
"VTB Bank" SB JSC	39 345	37 211	2 134	3 184	2 097	1 087				36 161	35 114	28 563	6 550	1 047	0.2
AB "Kazakhstan Ziraat International Bank" KSC	24 203	11 442	12 760	6 710	1 153	5 557	3	1	3	17 489	10 289	10 136	153	7 200	0.1
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	435 512	71 928	363 583	38 506	11 354	27 151				397 006	60 574	49 531	11 043	336 432	2.3
"Shinhan Bank Kazakhstan" JSC	7 624	1 168	6 456	2 041	559	1 482				5 582	609	609		4 974	0.0
"Industrial and Commercial Bank of China in Almaty" JSC	8 830	531	8 299	8 830	531	8 299									0.0
"Bank of China Kazakhstan" SB JSC	3 547	2 774	773	3 474	2 772	702	0		0	73	2	2		71	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**, %
2018	62 263 672	8.79	96.94	--	--	--	--	--	745 358	8.47	--	--	108 085	0.35
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
2021														
I	5 750 008	9.29	98.01	143 727	9.29	91.80	--	--	558 450	--	--	--	23 040	6.67
II	6 365 850	9.31	98.05	--	--	--	--	--	441 918	10.42	--	--	54 044	5.63
III	5 458 896	9.59	97.99	--	--	--	56 228	--	514 962	10.52	--	--	21 233	9.11
IV	4 735 478	10.05	98.09	--	--	--	127 752	--	571 023	10.68	--	--	189 150	4.18
2022														
01.22	879 510	10.21	98.04	39 415	10.30	90.66	13 350	10.67	115 603	10.93	--	--	--	--
02.22	1 159 919	10.73	97.49	--	--	--	8 797	10.75	203 170	11.02	--	--	--	--
03.22	924 743	14.30	97.50	7 483	12.88	89.56	98 688	12.58	98 732	12.20	--	--	65 592	2.56
04.22	1 156 911	14.34	98.63	24 128	13.69	90.33	147 853	13.39	84 755	13.68	--	--	21 718	3.45
05.22	1 297 256	14.89	98.44	--	--	--	56 483	13.80	142 338	13.96	--	--	39 115	2.28
06.22	1 711 333	14.92	98.54	--	--	--	178 630	13.80	288 551	13.96	--	--	3 733	4.25
07.22	1 454 520	14.93	98.95	--	--	--	--	--	591 865	14.13	--	--	11 885	1.86
08.22	2 118 021	14.47	98.90	104 849	14.63	87.47	--	--	250 581	13.97	74 374	14.84	721	4.25
09.22	1 722 179	14.48	98.90	--	--	--	137 100	13.92	40 304	13.96	82 722	15.13	10 615	2.99
10.22	1 149 572	14.49	98.90	--	--	--	78 003	14.06	--	--	244 441	15.40	9 518	1.83
11.22	2 180 971	15.98	98.79	--	--	--	28 621	12.67	--	--	259 142	12.26	7 785	1.93
12.22	2 236 248	16.72	98.73	--	--	--	257 673	16.05	146 962	10.40	164 633	16.09	5 733	2.89
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

*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								
2018	149 684 923	54 023 014	5 165 080	--	--	33 351 797	57 143 592	1 440	--
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
2021									
I	6 246 788	4 253 381	649 534	881 302	--	19 963	442 608	--	--
II	10 402 493	8 336 007	477 937	279 883	--	53 192	1 255 474	--	--
III	8 999 780	4 983 993	316 352	41 457	--	35 390	3 622 588	--	--
IV	8 950 894	4 738 950	848 824	262 855	--	399 164	2 701 102	--	--
2022									
01.22	3 143 952	1 316 717	304 682	129 146	--	16 912	1 376 496	--	--
02.22	3 659 014	1 462 364	65 782	5 002	--	111 042	2 014 824	--	--
03.22	2 084 325	599 024	42 012	881	--	4 004	1 438 403	--	--
04.22	2 189 355	659 899	58 948	--	--	54 363	1 416 146	--	--
05.22	1 715 965	152 913	19 339	--	--	49 411	1 494 302	--	--
06.22	2 226 930	181 778	31 814	--	--	42 299	1 971 040	--	--
07.22	1 195 545	239 671	23 716	--	--	8 168	923 989	--	--
08.22	1 833 083	713 058	177 509	11 047	--	19 488	911 981	--	--
09.22	1 031 590	259 525	133 227	9 542	--	10 224	619 071	--	--
10.22	1 119 657	140 785	311 608	7 862	--	31 680	627 722	--	--
11.22	1 257 320	280 607	250 648	--	--	9 039	692 936	--	24 090
12.22	1 932 737	380 267	562 463	38 012	--	8 887	941 881	--	1 227
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

* 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												Municipal Securities		
				Total	Euronotes		MEKKAM		MEOKAM		MEUKAM		MEUZHKAM		METIKAM			
sale	sale*	%**	sale	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale
2018	10 926 275	3 521 623	8.6	7 215 579	1 202 700	5.3	--	--	782 321	9.3	3 867 393	7.8	1 363 164	0.0	0.0	0.0	0.0	189 073
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	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	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	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	0.0	1 070 184
2021																		
I	15 799 830	3 446 624	9.9	11 339 383	1 202 700	5.3	463 090	10.3	678 220	9.6	7 724 210	9.0	1 271 164	0.0	0.0	0.0	0.0	1 013 823
II	15 707 553	3 474 705	9.3	11 197 628	1 202 700	5.3	143 727	9.3	562 568	9.6	8 083 891	9.0	1 204 741	0.0	0.0	0.0	0.0	1 035 220
III	15 339 963	2 741 176	9.6	11 544 107	1 202 700	5.3	143 727	9.3	479 708	9.9	8 513 231	9.1	1 204 741	0.0	0.0	0.0	0.0	1 054 680
IV	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	0.0	1 140 562
2022																		
01.22	15 000 067	1 740 688	10.1	12 118 817	1 202 700	5.3	39 415	10.3	500 352	10.2	9 171 608	9.2	1 204 741	0.0	0	0	0	1 140 562
02.22	15 195 248	1 836 300	10.3	12 330 784	1 202 700	5.3	39 415	10.3	509 149	10.2	9 374 779	9.3	1 204 741	0.0	0	0	0	1 028 164
03.22	14 866 597	1 432 855	11.6	12 354 138	1 202 700	5.3	46 898	10.6	607 837	10.5	9 296 961	9.3	1 199 741	0.0	0	0	0	1 079 603
04.22	15 425 114	1 734 918	12.2	12 600 874	1 202 700	5.3	71 026	11.8	755 690	10.9	9 381 717	9.3	1 189 741	0.0	0	0	0	1 089 321
05.22	15 263 139	1 701 357	13.2	12 447 346	1 202 700	5.3	71 026	13.2	812 173	11.1	9 189 878	9.4	1 171 569	0.0	0	0	0	1 114 436
06.22	15 793 705	1 796 204	13.7	12 895 227	1 202 700	5.3	71 026	13.2	990 803	11.5	9 459 129	9.5	1 171 569	0.0	0	0	0	1 102 274
07.22	16 079 472	1 788 244	14.0	13 184 070	1 202 700	5.3	71 026	13.2	687 780	12.4	10 050 994	9.7	1 171 569	0.0	0	0	0	1 107 159
08.22	16 608 607	1 892 553	15.3	13 613 174	1 202 700	5.3	175 876	13.6	687 780	12.4	10 301 575	9.8	1 170 869	0.0	74 374	14.8	0	1 102 880
09.22	16 701 670	1 722 179	15.5	13 873 301	1 202 700	5.3	175 876	13.6	824 881	12.6	10 341 880	9.8	1 170 869	0.0	157 097	10.9	0	1 106 190
10.22	16 430 918	1 149 572	15.5	14 167 437	1 202 700	5.3	175 876	13.6	980 886	12.9	10 314 432	9.8	1 092 007	0.0	401 538	14.6	0	1 113 909
11.22	16 999 855	1 593 293	17.2	14 310 698	1 202 700	5.3	175 876	13.6	931 505	12.8	10 314 432	9.8	1 025 507	0.0	660 680	12.6	0	1 095 863
12.22	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	0	1 070 184
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	0	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	0	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	0	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	0	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	0	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	0	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	0	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	0	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	0	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	0	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	0	1 420 721

* 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	
10.23												
Residents	21 616 032	3 409 379	2 583 582	81 497	718 806	25 495	3 686 347	134 089	720 327	2 828 617	3 314	3 884
Government	682 695	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
National Bank	535 654	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	6 375 235	2 708 383	2 076 996	40 395	569 908	21 084	2 833 979	134 089	570 037	2 129 853	0	3 280
Other financial institutions	12 991 238	271 062	166 360	41 101	60 624	2 978	241 285	0	60 596	179 227	1 463	604
Public non-financial organizations	752 566	357 524	297 496	0	60 027	0	550 391	0	61 572	488 819	0	0
Domestic non-financial organizations	270 840	72 337	42 730	0	28 232	1 376	58 972	0	28 107	29 059	1 806	0
Nonprofit Institutions	1 115	0	0	0	0	0	1 656	0	0	1 656	0	0
Households	6 689	73	0	0	15	58	64	0	15	3	46	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	506 769	90 992	0	61 277	22 735	6 980	117 207	8 685	21 213	80 329	6 980	0
Total	22 122 801	3 500 371	2 583 582	142 774	741 540	32 475	3 803 555	142 774	741 540	2 908 946	10 294	3 884
Depositors	6 619 692	2 644 483	1 924 478	40 395	652 239	27 371	2 642 319	134 089	652 391	1 855 839	0	3 070
11.23												
Residents	20 763 653	4 111 215	2 822 604	104 560	1 141 779	42 272	4 950 136	145 325	1 143 912	3 630 867	30 033	3 795
Government	682 695	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
National Bank	578 432	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	5 598 851	3 345 582	2 354 951	51 149	936 638	2 844	3 718 693	145 325	943 272	2 630 095	0	3 191
Other financial institutions	12 963 243	325 276	224 779	53 411	19 079	28 007	595 861	0	19 093	560 783	15 985	604
Public non-financial organizations	662 963	287 812	129 691	0	158 120	0	486 496	0	153 419	333 077	0	0
Domestic non-financial organizations	260 715	136 764	101 988	0	27 906	6 869	136 703	0	28 093	100 280	8 329	0
Nonprofit Institutions	9 138	11 195	11 195	0	0	0	5 631	0	0	5 631	0	0
Households	7 615	4 587	0	0	35	4 552	6 753	0	35	1 000	5 718	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	500 797	75 994	0	44 509	26 007	5 478	106 629	3 745	23 874	67 935	11 076	0
Total	21 264 450	4 187 209	2 822 604	149 070	1 167 785	47 750	5 056 765	149 070	1 167 785	3 698 801	41 109	3 795
Depositors	5 922 232	3 172 241	2 019 107	51 149	1 098 953	3 031	3 565 224	145 325	1 105 530	2 314 369	0	2 986

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	
11.23														
International securities	5 925 409	385 240	13 248	32 079	853	0	339 059	327 938	32 079	853	80 012	214 994	0	31 395
bonds (non-residents)	4 744 203	279 038	13 248	12 756	793	0	252 240	239 865	12 756	793	80 012	146 303	0	15 654
Central Government	50 591	4 936	4 936	0	0	0	0	0	0	0	0	0	0	0
National Bank	186 630	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	313 591	35 804	8 312	0	0	0	27 492	30 248	0	0	30 149	99	0	3 587
Other financial institutions	1 249 282	98 863	0	8 034	18	0	90 811	116 597	9 698	0	30 954	75 944	0	0
Public non-financial organizations	88 779	0	0	0	0	0	0	22 287	0	0	0	22 287	0	0
Domestic non-financial organizations	34 105	6 987	0	2	54	0	6 930	13 881	164	78	6 579	7 059	0	0
Nonprofit institutions	201 875	8 750	0	0	0	0	8 750	9 801	0	0	5 141	4 661	0	0
Households	80 629	6 794	0	238	721	0	5 835	9 469	188	715	5 657	2 908	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	2 538 721	116 904	0	4 482	0	0	112 422	37 581	2 705	0	1 531	33 345	0	12 067
RK bonds	410 511	13 981	0	0	0	0	13 981	5 316	0	0	0	5 316	0	15 741
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	134 955	1 710	0	0	0	0	1 710	0	0	0	0	0	0	15 741
Other financial institutions	159 922	7 071	0	0	0	0	7 071	3 871	0	0	0	3 871	0	0
Public non-financial organizations	45 319	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	36 454	1 401	0	0	0	0	1 401	1 409	0	0	0	1 409	0	0
Nonprofit institutions	1 772	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	13 478	1 838	0	0	0	0	1 838	35	0	0	0	35	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	18 611	1 961	0	0	0	0	1 961	0	0	0	0	0	0	0
non-resident shares	710 526	84 848	0	19 323	60	0	65 464	78 530	19 323	60	0	59 147	0	0
Other depository institutions	1 347	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	106 813	27 268	0	7 912	30	0	19 326	32 373	12 742	30	0	19 601	0	0
Public non-financial organizations	15 726	134	0	0	0	0	134	2 905	0	0	0	2 905	0	0
Domestic non-financial organizations	9 852	8 619	0	259	0	0	8 360	541	0	0	0	541	0	0
Nonprofit institutions	1 863	9	0	0	0	0	9	0	0	0	0	0	0	0
Households	35 080	6 672	0	5	30	0	6 637	1 302	5	30	0	1 266	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	539 845	42 145	0	11 147	0	0	30 998	41 410	6 576	0	0	34 834	0	0
investment unit (nonresidents)	60 169	7 373	0	0	0	0	7 373	4 228	0	0	0	4 228	0	0
Other depository institutions	55	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	11 694	541	0	0	0	0	541	484	0	0	0	484	0	0
Public non-financial organizations	40 663	5 266	0	0	0	0	5 266	3 739	0	0	0	3 739	0	0
Domestic non-financial organizations	124	1 457	0	0	0	0	1 457	0	0	0	0	0	0	0
Nonprofit institutions	5 211	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	2 108	69	0	0	0	0	69	5	0	0	0	5	0	0
Nonresidents	313	41	0	0	0	0	41	0	0	0	0	0	0	0
Shares	311 632 450	919 391	82 704	570 727	9 645	0	256 315	775 768	570 727	9 645	0	195 396	0	3 378 599
ordinary	310 192 757	919 043	82 704	570 719	9 645	0	255 975	775 756	570 719	9 645	0	195 391	0	3 376 494
Central Government	1 140 863	550 118	0	550 000	118	0	0	118	0	118	0	0	0	0
Regional and local governments	86 197 669	3 283	3 283	0	0	0	0	300	300	0	0	0	0	90
National Bank	1 015 004	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	67 163 214	0	0	0	0	0	0	0	0	0	0	0	0	108 612
Other financial institutions	3 989 124	31 262	18 986	93	2 923	0	9 261	21 118	149	3 018	0	17 950	0	137
Public non-financial organizations	60 173 781	203 732	59 314	6 300	0	0	138 118	606 696	550 000	0	0	56 696	0	783
Domestic non-financial organizations	56 816 019	39 410	922	8 887	5 619	0	23 981	55 547	6 961	5 714	0	42 872	0	2 303 895
Nonprofit institutions	34 710	108	99	0	9	0	0	9	0	9	0	0	0	0
Households	7 900 364	16 109	100	5 287	975	0	9 746	19 067	13 213	785	0	5 069	0	296 710
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)	1 042 610	0	0	0	0	0	0	0	0	0	0	0	0	446
Nonresidents	24 719 400	75 021	0	153	0	0	74 868	72 901	97	0	0	72 804	0	665 820

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	1 439 694	348	0	8	0	0	340	12	8	0	0	4	0	2 106
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	65 423	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	491 258	336	0	0	0	0	336	0	0	0	0	0	0	0
Public non-financial organizations	1 896	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	626 169	1	0	1	0	0	0	0	0	0	0	0	0	2 070
Nonprofit Institutions	415	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	237 977	10	0	6	0	0	4	11	7	0	0	4	0	31
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)	2 336	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	14 219	0	0	0	0	0	0	1	0	0	0	0	0	2
Corporate bonds	24 943 909	392 668	97 421	11 418	3 745	0	280 085	313 658	11 418	3 745	92 232	206 263	0	223 982
Central Government	3 020 123	0	0	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	1 815	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	3 685 794	44 514	27 382	1 110	347	0	15 675	55 136	1 107	347	44 910	8 772	0	0
Other financial institutions	10 573 386	195 397	12 511	0	1 552	0	181 335	144 216	146	1 303	29 857	112 910	0	0
Public non-financial organizations	4 119 194	20 460	20 000	0	460	0	0	10 811	23	460	10 328	0	0	220 771
Domestic non-financial organizations	1 961 758	104 668	21 300	9 713	784	0	72 870	86 118	143	1 076	472	84 426	0	0
Nonprofit Institutions	3 203	0	0	0	0	0	0	283	0	0	283	0	0	0
Households	603 912	8 347	6 946	595	601	0	205	6 096	1 570	558	3 812	155	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)	40 180	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	934 546	19 282	9 282	0	0	0	10 000	10 999	8 428	0	2 571	0	0	0
investment unit (residents)	279 205	1 027	0	0	0	0	1 027	1 475	0	0	0	1 475	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	2	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	12 277	114	0	0	0	0	114	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	184 071	888	0	0	0	0	888	1 441	0	0	0	1 441	0	0
Nonprofit Institutions	4 559	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	75 740	25	0	0	0	0	25	34	0	0	0	34	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	2 555	0	0	0	0	0	0	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	342 842 660	1 698 327	193 373	614 225	14 243	0	876 486	1 418 839	614 225	14 243	172 245	618 127	0	3 633 976
Residents	314 074 069	1 442 972	184 091	598 443	14 243	0	646 196	1 255 948	596 419	14 243	168 143	477 144	0	2 956 087
Central Government	4 211 577	555 054	4 936	550 000	118	0	0	118	0	118	0	0	0	0
Regional and local governments	86 197 669	3 283	3 283	0	0	0	0	300	300	0	0	0	0	90
National Bank	1 203 448	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	71 368 855	82 028	35 694	1 110	347	0	44 877	85 384	1 107	347	75 059	8 871	0	127 940
Other financial institutions	16 625 249	360 853	31 497	16 039	4 523	0	308 795	318 659	22 736	4 351	60 811	230 761	0	137
Public non-financial organizations	64 485 953	229 592	79 314	6 300	460	0	143 518	646 438	550 023	460	10 328	85 627	0	221 554
Domestic non-financial organizations	59 677 128	163 431	22 222	18 863	6 458	0	115 888	158 937	7 268	6 868	7 052	137 749	0	2 305 965
Nonprofit Institutions	253 686	8 868	99	0	9	0	8 760	10 093	0	9	5 423	4 661	0	0
Households	8 965 378	39 863	7 046	6 131	2 328	0	24 359	36 020	14 985	2 089	9 470	9 477	0	299 952
unknown (information about the sub-account is not known)	1 085 126	0	0	0	0	0	0	0	0	0	0	0	0	448
Nonresidents	28 768 591	255 354	9 282	15 782	0	0	230 290	162 891	17 806	0	4 102	140 983	0	677 889
Depositors	2 870 365	158 418	37 173	15 057	1 621	0	104 567	186 064	22 025	1 621	78 242	84 176	0	19 328

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
2018	38 740	33 847	56 550	107 960	10 709	10 690
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
2021						
I	7 021	5 301	36 420	42 328	5 574	2 921
II	8 278	7 396	23 072	14 391	6 170	2 176
III	8 636	8 077	6 822	24 257	15 586	2 407
IV	10 632	8 928	2 745	18 551	19 353	886
2022						
01.22	2 616	1 909	802	3 679	3 017	84
02.22	2 663	3 164	15 430	5 505	2 527	111
03.22	3 394	1 042	2 595	2 521	21 273	2 937
04.22	1 924	1 189	35 223	10 450	31 831	147854**
05.22	2 192	1 404	73 462	7 228	29 261	567
06.22	2 120	1 303	56 005	5 582	27 645	4 935
07.22	2 372	876	352	16 638	17 087	5 328
08.22	2 155	1 229	148 478	27 016	18 850	310
09.22	1 999	1 843	41 574	12 280	49 165	1 616
10.22	2 411	1 530	4 115	64 430	42 120	1 643
11.22	2 907	1 806	300	61 447	22 726	3 525
12.22	2 952	2 319	14 221	30 069	30 976	97301**
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

* 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
2018	344.71	5.50	406.66	380.44	5.48	435.30	344.89	5.51	407.45	384.20	5.54	426.70
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
2021												
I	419.70	5.65	506.28	424.34	5.59	498.13	419.90	5.66	505.10	424.89	5.61	497.75
II	428.36	5.77	515.94	427.79	5.91	509.37	428.34	5.77	514.57	427.89	5.88	510.10
III	425.72	5.80	501.99	425.67	5.85	496.42	425.59	5.81	500.77	425.70	5.86	494.30
IV	429.79	5.92	491.74	431.67	5.77	487.79	430.80	5.92	494.76	431.80	5.82	492.00
2022												
01.22	433.66	5.67	491.24	433.83	5.57	482.81	434.14	5.63	493.99	433.50	5.60	483.75
02.22	434.44	5.64	492.47	467.09	5.66	522.21	440.14	5.64	496.12	495.00	5.54	486.02
03.22	497.18	4.73	548.59	458.20	5.49	510.57	498.92	5.20	561.44	466.31	5.61	560.50
04.22	453.32	5.77	491.97	448.49	6.36	471.72	453.13	5.87	477.87	446.38	6.23	470.67
05.22	430.71	6.82	455.35	427.39	6.81	460.04	427.47	6.57	446.89	414.67	6.83	442.51
06.22	442.35	7.79	468.36	465.08	9.10	488.75	446.32	7.99	455.54	470.34	8.96	483.56
07.22	476.08	8.23	485.21	478.78	7.97	486.01	476.34	8.07	481.05	477.09	7.85	491.00
08.22	474.66	7.88	481.57	468.10	7.89	466.27	473.56	7.85	484.96	472.21	7.86	473.94
09.22	475.57	7.96	471.53	476.89	8.31	462.20	476.06	8.12	473.25	476.69	8.30	458.97
10.22	472.48	7.73	464.00	467.00	7.58	464.76	471.40	7.74	458.46	468.35	7.59	466.87
11.22	463.79	7.62	471.93	468.43	7.67	485.43	463.80	7.62	461.83	468.90	7.71	456.25
12.22	467.74	7.16	494.39	460.98	6.43	491.22	466.90	6.90	494.83	462.65	6.41	492.80
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

III. Financial markets

3.8. Official exchange rates on average for the period*

tenge per unit of currency

	2018	2019	2020	2021	2022	2022				2023			2023			
						I	II	III	IV	I	II	III	08.23	09.23	10.23	11.23
1 AED	93.85	104.21	112.44	116.00	125.38	123.92	120.49	129.44	127.39	123.87	122.22	123.92	123.05	127.39	129.78	126.22
1 AUD	257.41	266.08	285.13	319.95	319.60	329.43	317.28	325.22	307.30	311.79	299.77	297.89	293.61	300.52	302.98	300.35
1 CAD	266.01	288.52	308.17	340.01	353.92	359.27	347.30	364.63	344.72	336.84	333.98	339.48	335.85	345.56	348.54	337.57
1 CHF	352.48	385.24	440.52	466.13	482.60	493.08	460.06	492.42	485.31	492.27	499.04	515.41	514.78	521.74	526.97	519.11
1 CNY	52.10	55.43	59.89	66.07	68.46	71.73	67.13	69.47	65.77	66.53	64.04	62.81	62.39	64.12	65.23	64.08
1 DKK	54.57	57.41	63.26	67.77	65.10	68.66	63.51	64.43	64.13	65.60	65.57	66.48	66.21	67.13	67.49	67.07
1 GBP	459.49	488.46	529.91	586.25	568.22	610.67	557.42	560.39	548.41	552.74	561.27	576.27	574.55	581.01	580.26	574.30
100 KRW	31.33	32.87	35.06	37.23	35.68	37.77	35.17	35.52	34.45	35.75	34.13	34.66	34.24	35.10	35.29	35.38
1 JPY	3.12	3.51	3.87	3.88	3.52	3.92	3.42	3.44	3.31	3.44	3.27	3.15	3.13	3.17	3.19	3.09
1 KWD	1141.30	1260.01	1347.18	1413.59	1503.81	1504.07	1446.87	1545.08	1517.67	1486.38	1462.69	1478.66	1468.40	1515.78	1541.82	1502.41
1 GEL	136.91	136.82	133.97	133.46	160.79	148.29	149.45	170.61	173.29	174.81	177.54	175.71	174.53	178.67	179.11	173.08
1 SAR	91.91	102.06	110.06	113.59	122.64	121.30	117.97	126.56	124.49	121.18	119.67	121.33	120.48	124.73	127.08	123.59
1 XDR	487.74	528.80	575.32	606.87	615.63	634.70	597.50	622.37	609.38	609.35	601.92	606.41	603.04	618.09	625.08	612.84
1 SEK	39.67	40.50	45.02	49.69	45.60	48.73	45.16	45.19	43.63	43.59	42.63	42.13	41.83	42.21	43.34	43.24
1 SGD	255.43	280.59	299.50	317.10	334.00	336.67	321.70	340.48	337.11	341.57	335.15	337.31	334.90	343.41	348.24	343.35
1 TRY	72.96	67.57	59.25	49.42	28.01	32.72	28.13	26.53	25.13	24.12	21.75	17.00	16.77	17.37	17.15	16.21
1 TJS	37.69	40.21	40.13	37.70	42.70	39.12	37.64	47.02	46.51	43.27	41.16	41.57	41.24	42.68	43.51	42.48
1 KGS	5.02	5.49	5.36	5.03	5.52	5.17	5.43	5.85	5.59	5.25	5.13	5.17	5.14	5.29	5.35	5.20
1 MDL	20.59	21.90	24.03	24.22	24.45	25.26	23.60	24.71	24.31	24.28	25.15	25.59	25.65	26.13	26.36	26.05
1 UAH	12.68	14.87	15.34	15.65	14.26	15.86	15.03	13.61	12.71	12.41	12.18	12.35	12.26	12.69	13.05	12.82
1 NOK	42.36	43.53	44.01	49.61	47.99	51.42	47.26	47.71	45.89	44.58	41.94	43.45	43.34	43.65	43.51	42.37
1 ZAR	26.11	26.52	25.21	28.89	28.20	29.87	28.56	27.97	26.57	25.69	24.08	24.42	24.15	24.66	25.02	25.00
1 PLN	95.47	99.73	106.11	110.45	103.42	110.59	101.73	101.12	100.93	103.64	107.44	110.21	110.73	109.04	111.29	113.54
10 HUF	12.77	13.19	13.42	14.08	12.42	14.04	12.28	11.91	11.62	12.57	13.10	12.94	12.80	12.97	13.06	13.19
1 BRL	94.72	97.23	80.69	79.11	89.38	87.14	90.47	90.75	88.94	87.64	90.61	93.30	92.39	94.81	94.11	94.41
1 MYR	85.43	92.44	98.37	102.84	104.70	108.64	101.89	106.15	102.45	103.91	99.28	98.42	98.22	100.02	100.57	98.84
1 HKD	43.98	48.85	53.24	54.81	58.80	58.31	56.40	60.58	59.81	58.04	57.25	58.17	57.77	59.76	60.91	59.37
10 AMD	7.15	7.99	8.48	8.49	10.75	9.40	9.86	11.73	11.86	11.66	11.64	11.82	11.74	12.18	11.85	11.55
100 UZS	4.28	4.35	4.12	4.02	4.18	4.17	3.98	4.35	4.20	4.02	3.93	3.84	3.81	3.85	3.91	3.78
1 BYN	169.27	183.26	169.94	168.26	167.76	163.98	134.30	186.07	185.52	180.66	178.24	180.78	179.48	185.80	147.08	140.98
1 CZK	15.87	16.70	17.83	19.66	19.73	20.74	19.19	19.51	19.56	20.52	20.72	20.55	20.48	20.55	20.49	20.43
1 AZN	203.57	226.09	243.93	251.64	271.92	268.81	261.36	280.81	276.09	268.39	264.79	268.50	266.63	276.02	281.21	273.49
1 INR	5.04	5.43	5.57	5.76	5.86	6.05	5.74	5.96	5.70	5.53	5.46	5.51	5.46	5.63	5.73	5.57
1 THB	10.66	12.34	13.20	13.33	13.15	12.88	12.88	13.08	12.88	13.43	13.03	12.95	12.93	13.08	13.05	13.06
1 MXN	17.93	19.88	19.33	21.02	22.92	22.18	22.12	23.50	23.78	24.35	25.37	26.68	26.60	27.12	26.45	26.60
1000 IRR	8.45	9.11	9.84	10.14	10.96	10.83	10.54	11.32	11.15	10.83	10.69	10.84	10.76	11.14	11.35	11.03

* 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
2018	3 449 669	244 161	3 205 508	415 609	31 601	384 008	61 294 500	7 274 846	54 019 654
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
2021									
I	239 085	98 608	140 477	139 200	3 000	136 200	15 270 000	684 050	14 585 950
II	123 180	117 912	5 268	61 970	612	61 358	18 650 000	2 105 995	16 544 005
III	465 322	74 755	390 567	114 930	2 186	112 744	22 984 602	1 973 412	21 011 190
IV	1 231 200	46 178	1 185 022	153 000	5 584	147 416	27 165 000	759 739	26 405 261
2022									
01.22	456 510	-	456 510	27 200	-	27 200	10 790 500	-	10 790 500
02.22	458 000	7 710	450 290	39 900	-	39 900	9 660 000	11 100	9 648 900
03.22	726 800	-	726 800	130 464	-	130 464	9 034 000	-	9 034 000
04.22	335 200	-	335 200	3 000	-	3 000	1 770 000	164 250	1 605 750
05.22	337 500	-	337 500	-	-	-	-	-	-
06.22	61 000	-	61 000	6 950	-	6 950	-	-	-
07.22	-	-	-	2 740	-	2 740	-	26 267 728	-26 267 728
08.22	82 000	2 059	79 941	32 000	317	31 683	-	8 007 557	-8 007 557
09.22	246 000	-	246 000	49 950	-	49 950	-	-	-
10.22	330 000	-	330 000	10 000	-	10 000	-	-	-
11.22	450 000	1 011	448 989	-	119	-119	-	-	-
12.22	455 000	-	455 000	-	-	-	-	-	-
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



IV. PAYMENT SYSTEMS

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2018	2019	2020	2021	2022	07.23	08.23	09.23	10.23	11.23
Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)										
Number of Payments - total, thousand transactions	42 942	41 615	51 084	59 347	65 530	6 266	7 418	6 997	6 019	6 095
of which:										
interbank system of money transfer	16 765	14 518	15 010	18 821	21 796	2 062	2 545	2 124	2 190	2 209
to total, %	39.0	34.9	29.4	31.7	33.3	32.9	34.3	30.4	36.4	36.2
interbank clearing system	26 177	27 097	36 074	40 526	43 734	4 204	4 873	4 873	3 830	3 887
to total, %	61.0	65.1	70.6	68.3	66.7	67.1	65.7	69.6	63.6	63.8
Sum of Payments - total, mln.KZT	834 563 708	762 062 812	645 493 443	782 086 436	787 241 794	83 487 237	78 840 724	79 411 942	86 127 751	103 639 777
of which:										
interbank system of money transfer	828 120 640	754 959 606	638 074 195	773 395 880	776 920 220	82 584 626	77 802 624	78 496 930	85 190 596	102 665 731
to total, %	99.2	99.1	98.9	98.9	98.7	98.9	98.7	98.8	98.9	99.1
interbank clearing system	6 443 068	7 103 206	7 419 248	8 690 556	10 321 574	902 610	1 038 100	915 012	937 155	974 046
to total, %	0.8	0.9	1.1	1.1	1.3	1.1	1.3	1.2	1.1	0.9
Number of Users in Payment Systems of Kazakhstan:										
interbank system of money transfer	43	39	38	38	31	31	31	31	31	31
interbank clearing system	35	31	26	26	22	22	22	22	22	22
Payments and transfers of money through correspondent accounts opened between banks										
Number of Payments - total, thousand transactions	11 383	13 353	14 190	15 916	12 123	1 146	1 071	1 091	1 269	1 324
of which:										
through loro-accounts	7 207	6 796	6 727	7 822	5 009	473	413	414	544	590
to total, %	63.3	50.9	47.4	49.1	41.3	41.3	38.6	37.9	42.9	44.6
through nostro-accounts	4 176	6 557	7 463	8 094	7 115	673	658	677	725	733
to total, %	36.7	49.1	52.6	50.9	58.7	58.7	61.4	62.1	57.1	55.4
Sum of Payments - total, mln.KZT	5 894 531	6 340 933	6 302 869	7 789 468	6 629 666	968 200	590 922	625 480	639 969	698 034
of which:										
through loro-accounts	3 895 254	3 848 454	3 700 578	4 992 041	4 075 479	538 299	327 009	345 982	343 215	372 470
to total, %	66.1	60.7	58.7	64.1	61.5	55.6	55.3	55.3	53.6	53.4
through nostro-accounts	1 999 277	2 492 479	2 602 290	2 797 426	2 554 188	429 902	263 912	279 498	296 754	325 564
to total, %	33.9	39.3	41.3	35.9	38.5	44.4	44.7	44.7	46.4	46.6

Continuation

	2018	2019	2020	2021	2022	07.23	08.23	09.23	10.23	11.23
Payment instruments on the territory of Kazakhstan*										
Number of Payments - total, thousand transactions **	1 085 157	1 899 246	3 510 819	6 915 282	9 400 885	1 131 565	1 140 293	1 116 758	1 174 253	1 136 268
Payment order	230 171	242 197	271 443	293 141	327 152	102 036	101 174	90 100	109 367	105 262
Payment request-order	2 077	1 598	1 110	1 599	2 946	443	411	337	500	448
Cheque for goods and services paying	3	2	1	1	2	1	1	1	1	19
Direct debiting of a banking account	3 333	46 593	29 928	49 194	213 585	9 460	9 294	9 151	10 450	10 251
Collection order	588	961	1 476	2 072	3 325	422	407	308	452	169
Payment card	810 210	1 571 455	3 174 351	6 542 486	8 826 098	1 016 320	1 026 883	1 016 226	1 051 303	1 018 801
Paid bill of exchange	38 774	36 441	32 510	26 789	27 778	2 882	2 123	635	2 181	1 317
Sum of Payments - total, mln.KZT **	342 305 111	457 067 009	469 771 951	656 945 175	693 523 657	71 214 776	72 294 594	73 732 149	79 906 366	87 501 276
Payment order	318 806 275	419 807 695	408 597 895	551 946 974	554 198 658	55 211 608	56 430 617	58 505 531	63 593 442	71 194 657
Payment request-order	47 146	30 773	33 953	50 235	64 960	9 039	10 553	7 779	20 916	9 942
Cheque for goods and services paying	27 459	7 428	6 711	3 674	3 395	84 247	70 832	63 924	152 546	3 713
Direct debiting of a banking account	2 673 045	5 183 607	7 580 081	9 116 290	11 110 343	704 580	612 448	544 265	736 878	661 389
Collection order	105 318	184 398	182 283	330 109	408 169	107 385	93 452	91 345	92 588	164 985
Payment card	19 972 650	30 375 387	51 915 292	93 713 259	125 144 084	14 937 041	14 910 793	14 402 251	15 153 933	15 341 384
Paid bill of exchange	673 218	1 477 722	1 455 736	1 784 636	2 594 047	160 876	165 900	117 053	156 062	125 206
Payment Cards***										
Number of Payments - total, thousand transactions	810 210	1 571 455	3 175 866	6 542 486	8 510 930	1 016 320	1 026 883	1 016 226	1 051 303	1 018 801
of which:										
in trade terminals:	523 847	1 195 627	2 878 476	6 271 338	8 256 634	995 729	1 005 747	996 276	1 030 566	999 058
local systems	36	345 351	1 979 330	5 124 993	7 290 148	855 352	862 088	855 380	880 048	849 986
international systems, of which:	523 812	850 275	899 146	1 146 344	1 296 616	140 377	143 659	140 896	150 518	149 072
Visa International	230 176	225 846	340 277	716 075	966 486	124 056	127 135	125 008	132 930	131 568
MasterCard Worldwide	285 351	619 030	553 573	413 445	211 887	15 270	15 433	14 829	16 494	16 447
in trade terminals to total, %	64.7	76.1	90.6	95.9	97.0	98.0	97.9	98.0	98.0	98.1
on reception of a cash:	286 363	375 829	297 390	271 148	254 296	20 591	21 136	19 950	20 736	19 743
local systems	356	6 043	9 846	20 995	38 407	5 077	5 493	5 293	5 660	5 504
international systems, of which:	286 007	369 786	287 544	250 153	215 888	15 515	15 643	14 657	15 077	14 239
Visa International	149 852	147 768	134 965	157 970	166 113	12 981	13 156	12 361	12 686	11 992
MasterCard Worldwide	120 700	207 097	140 109	81 128	40 961	1 966	1 923	1 764	1 867	1 761
in trade terminals to total, %	35.3	23.9	9.4	4.1	3.0	2.0	2.1	2.0	2.0	1.9
Sum of Payments - total, mln.KZT	19 972 650	30 375 387	51 915 292	93 713 259	125 144 074	14 937 041	14 910 793	14 402 251	15 153 933	15 341 384
of which:										
in trade terminals:	6 387 177	14 050 810	35 294 805	73 123 297	103 787 623	12 921 822	12 864 246	12 453 650	13 113 246	13 305 233
local systems	38 272	4 916 832	25 635 426	58 304 598	80 253 091	10 439 094	10 337 017	9 942 325	10 474 057	10 677 923
international systems, of which:	6 348 905	9 133 978	9 659 380	14 818 699	23 534 532	2 482 728	2 527 229	2 511 325	2 639 190	2 627 309
Visa International	3 366 856	3 681 474	5 179 820	10 189 814	14 199 488	2 009 849	2 044 456	2 040 635	2 131 939	2 109 743
MasterCard Worldwide	2 977 633	5 354 718	4 410 664	4 487 835	4 254 248	446 783	455 961	445 276	481 266	492 157
in trade terminals to total, %	32.0	46.3	68.0	78.0	82.9	86.5	86.3	86.5	86.5	86.7

Continuation

	2018	2019	2020	2021	2022	07.23	08.23	09.23	10.23	11.23
on reception of a cash:	13 585 473	16 324 577	16 620 487	20 589 962	21 356 451	2 015 219	2 046 547	1 948 602	2 040 687	2 036 151
local systems	17 519	286 337	392 452	1 298 015	2 672 060	415 632	431 569	416 376	464 343	474 047
international systems, of which:	13 567 954	16 038 240	16 228 035	19 291 947	18 684 391	1 599 587	1 614 978	1 532 226	1 576 344	1 562 104
Visa International	8 307 016	8 036 068	8 713 007	12 567 200	14 146 609	1 294 259	1 315 607	1 255 577	1 290 703	1 278 487
MasterCard Worldwide	4 646 837	7 320 578	6 870 991	6 074 347	3 986 465	262 957	256 919	236 245	245 626	245 735
in trade terminals to total, %	68.0	53.7	32.0	22.0	17.1	13.5	13.7	13.5	13.5	13.3
Number of Payment Cards in Circulation (total, thousand units),										
of which:	23 390	32 048	47 966	59 258	65 080	70 677	71 412	72 680	73 528	74 075
local systems	34	5 020	14 057	19 649	22 166	23 747	23 987	24 234	24 467	24 708
international systems, of which:	23 356	27 029	33 908	39 609	42 914	46 929	47 425	48 446	49 060	49 368
Visa International	14 814	16 104	22 349	28 905	33 315	36 184	36 586	37 249	37 392	37 464
MasterCard Worldwide	6 987	9 616	9 936	9 025	7 980	9 167	9 290	9 690	10 180	10 445
Number of Payment Cards used (total, thousand units), of										
which:	11 406	18 176	26 779	30 413	33 431	36 813	36 874	37 507	37 837	38 529
local systems	24	4 190	9 635	12 192	13 438	15 316	15 149	15 290	15 552	16 033
international systems, of which:	11 381	13 987	17 144	18 221	19 993	21 497	21 724	22 217	22 285	22 496
Visa International	6 744	6 889	10 102	12 684	16 698	18 287	18 536	18 989	18 979	19 163
MasterCard Worldwide	3 783	6 398	6 301	4 810	2 711	2 685	2 668	2 726	2 811	2 852
Number of Equipment for Payment Cards (units):										
pos-terminals, of which:	135 796	170 410	211 764	509 194	831 780	-	-	983 419	-	-
in banks	8 817	8 720	8 785	8 510	16 279	-	-	8 154	-	-
at businessmen	126 979	161 690	202 979	500 684	815 501	-	-	975 265	-	-
cash dispensers	11 017	11 315	12 728	12 443	12 391	-	-	12 625	-	-
Number of entrepreneurs (units)	82 527	96 428	108 159	273 947	567 687	-	-	762 715	-	-

Continuation

	2018	2019	2020	2021	2022	07.23	08.23	09.23	10.23	11.23
Money Transfers abroad / from abroad through the international money transfers systems										
Number of sent transfers (total, thousand transactions), of which:	2 675.2	2 630.7	2 384.4	2 579.7	2 490.6	221.6	240.1	230.5	230.3	217.6
Gold Crown	1 723.7	1 885.7	1 893.0	2 160.3	2 112.5	191.6	210.3	201.7	202.6	192.1
Western Union	256.5	196.7	119.7	106.1	96.3	6.5	6.4	6.3	5.6	5.5
Unistrim	171.7	102.9	125.0	78.7	34.6	3.8	0.3	0.0	0.0	0.0
Contact	84.2	83.6	104.1	173.5	181.9	15.3	17.7	16.7	16.6	14.4
Moneygram	21.7	24.3	14.2	15.3	23.6	1.9	1.4	1.8	1.8	1.8
Others	417.5	337.5	128.5	45.7	41.8	2.6	3.9	4.1	3.7	3.8
Number of received transfers (total, thousand transactions), of which:	1 515.7	1 651.7	1 276.2	1 131.5	1 650.0	87.1	81.0	80.1	79.5	77.4
Gold Crown	646.8	660.0	547.4	529.5	976.3	37.0	38.9	39.1	37.9	37.2
Western Union	387.9	437.6	393.5	362.6	323.6	21.2	18.0	21.0	20.2	19.5
Unistrim	63.1	53.2	26.6	19.3	68.4	11.9	7.5	0.0	0.0	0.0
Moneygram	121.0	156.0	40.8	43.4	96.6	10.4	8.0	9.8	10.2	10.2
Contact	54.7	46.0	124.2	126.5	137.9	3.6	4.6	6.4	6.7	6.6
Others	242.2	298.8	143.6	50.3	47.3	3.2	4.1	3.9	4.4	4.0
Sum of sent transfers (total, bln.KZT), of which:	601 815.5	648 413.1	787 723.1	1 010 566.9	1 034 517.0	88 590.8	98 775.5	93 217.6	89 636.7	81 627.2
Gold Crown	398 659.4	480 820.4	642 018.4	793 822.9	794 122.9	71 407.8	81 085.2	75 317.4	71 915.1	65 385.6
Western Union	84 850.9	75 369.5	58 581.0	61 344.4	66 142.8	4 567.4	4 596.7	4 674.0	4 227.1	4 129.0
Unistrim	44 121.6	24 176.0	28 993.0	30 345.6	8 645.3	924.2	91.4	0.0	0.0	0.0
Contact	20 579.8	24 948.4	39 134.3	109 774.0	139 038.9	9 947.9	11 547.9	11 207.6	11 294.3	9 903.5
Moneygram	5 188.3	758.8	5 770.9	11 083.8	22 599.3	1 467.5	1 077.0	1 374.7	1 652.1	1 645.8
Others	48 415.7	42 340.1	13 225.6	4 196.1	3 967.7	276.0	377.3	643.8	548.1	563.5
Sum of received transfers (total, bln.KZT), of which:	361 966.1	344 632.1	286 892.7	283 513.1	681 232.0	24 100.9	22 178.1	24 422.4	23 532.3	23 759.8
Gold Crown	193 488.7	150 847.9	141 490.2	155 574.1	460 633.9	11 659.9	11 829.2	12 831.7	12 238.3	12 615.8
Western Union	77 038.5	82 329.8	74 731.5	71 466.8	84 136.3	5 939.6	5 115.0	6 399.5	5 872.0	5 671.8
Unistrim	19 596.1	13 756.5	5 669.7	5 038.2	25 456.6	2 080.6	1 303.8	0.0	0.0	0.0
Moneygram	31 885.0	43 597.5	11 237.0	12 221.1	36 909.0	3 431.9	2 622.2	3 299.9	3 499.3	3 481.4
Contact	14 736.3	12 319.2	34 419.8	36 789.6	71 304.3	797.6	1 061.9	1 523.1	1 540.3	1 627.0
Others	25 221.5	41 781.2	19 344.6	2 423.3	2 791.9	191.3	246.0	368.3	382.4	363.8

* 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 volumes of the

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

IV. Payment systems

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

for the period, billion of KZT

Name of users	12.18	12.19	12.20	12.21	12.22	07.23	08.23	09.23	10.23	11.23
ISMT - total	76 895	56 864	62 276	74 633	88 593	82 585	77 803	78 497	85 191	102 666
change in % of the previous period	-11.2	2.2	45.3	-3.1	2.5	-3.5	-9.1	-4.9	9.5	32.0
of which:										
Five large banks*	15 911	11 981	18 126	22 941	25 140	18 122	18 832	19 937	22 024	25 613
change as % of the previous period	-4.3	-1.6	52.6	1.5	-1.5	-16.0	-12.7	10.0	17.0	36.0
share as % of total	20.7	21.1	29.1	30.7	28.4	21.9	24.2	25.4	25.9	24.9
Other banks	11 677	14 142	13 477	15 912	17 477	17 308	17 722	17 964	19 158	22 061
change as % of the previous period	4.6	7.1	34.9	0.3	4.2	2.9	5.4	3.8	8.1	24.5
share as % of total	15.2	24.9	21.6	21.3	19.7	21.0	22.8	22.9	22.5	21.5
Other participants	49 308	30 741	30 673	35 780	45 976	47 155	41 249	40 596	44 009	54 991
change as % of previous period	-16.2	1.6	46.2	-7.2	4.1	-0.1	-12.6	-13.9	6.7	33.3
share as % of total	64.1	54.1	49.3	47.9	51.9	57.1	53.0	51.7	51.7	53.6
ICS - total	602	745	860	973	1 117	903	1 038	915	937	974
change in % of the previous period	7.2	18.5	21.8	27.2	11.4	-7.0	6.9	1.4	-9.7	-6.2
of which:										
Five large banks*	249	290	403	472	622	573	690	571	573	583
change as % of the previous period	-0.9	8.4	14.9	18.8	1.3	-2.1	17.9	-0.2	-17.0	-15.6
share as % of total	41.3	38.9	46.9	48.5	55.7	63.5	66.5	62.5	61.1	59.8
Other banks	179	198	193	177	148	139	150	129	130	141
change as % of the previous period	0.6	4.8	13.2	2.0	10.8	-0.3	7.6	-6.9	-13.4	-5.8
share as % of total	29.7	26.6	22.5	18.2	13.3	15.4	14.4	14.1	13.8	14.5
Other participants	175	256	263	323	346	191	198	214	234	250
change as % of previous period	31.5	49.3	42.9	66.8	35.8	-22.5	-19.6	12.2	18.3	26.3
share as % of total	29.0	34.4	30.6	33.2	31.0	21.2	19.1	23.4	25.0	25.7

* 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)
2018	25 240 960	22 223 405	3 017 555	1 547 261	638 390	16.53	16.77	21.81
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
2021								
I	32 426 159	28 373 951	4 052 207	1 752 864	283 311	21.23	21.26	26.76
II	34 826 353	30 681 569	4 144 784	1 725 827	659 679	20.17	20.19	25.15
III	35 563 010	31 213 761	4 349 249	1 460 949	924 937	20.26	20.28	24.96
IV	37 623 913	33 085 975	4 537 938	1 331 772	1 291 932	19.32	19.34	23.43
2022								
01.22	36 975 909	32 379 577	4 596 331	1 331 772	105 193	19.27	19.29	23.31
02.22	38 199 805	33 535 916	4 663 889	1 331 772	242 110	19.18	19.20	23.09
03.22	37 770 119	33 139 278	4 630 841	1 338 772	358 886	18.91	18.93	22.80
04.22	37 175 433	32 511 865	4 663 568	1 338 772	374 945	18.10	18.12	21.80
05.22	37 102 608	32 392 642	4 709 965	1 338 772	503 767	17.94	17.96	21.57
06.22	39 227 727	34 702 744	4 524 983	1 382 572	354 730	16.42	16.44	19.84
07.22	40 329 649	35 470 148	4 859 501	1 382 572	672 090	17.57	17.59	20.94
08.22	41 517 474	36 535 251	4 982 223	1 409 072	804 373	17.62	17.64	20.93
09.22	41 723 147	36 774 107	4 949 040	1 403 588	899 552	17.60	17.61	20.92
10.22	42 363 832	37 301 708	5 062 124	1 403 588	1 155 761	17.99	18.01	21.23
11.22	43 056 712	37 824 573	5 232 139	1 403 588	1 302 357	18.31	18.32	21.48
12.22	44 561 554	39 334 336	5 227 218	1 403 588	1 465 932	18.54	18.56	21.70
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

5.2. Accumulative pension system

5.2.1. Pension Contributions and Accumulation

min. 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	
2018	9 853 232	9 377 642	3 691 990	847 135
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	190 060
2021				
I	10 887 792	12 599 073	5 911 748	298 902
II	10 886 825	12 767 837	6 304 613	330 715
III	10 897 324	13 088 948	6 640 968	329 301
IV	10 859 848	13 070 066	6 911 635	381 422
2022				
01.22	10 859 800	13 102 320	6 922 202	114 902
02.22	10 860 395	13 585 181	7 433 932	130 730
03.22	10 861 599	12 979 534	7 203 320	137 860
04.22	10 862 620	12 939 497	7 033 183	139 989
05.22	10 867 312	12 770 729	6 741 131	138 386
06.22	10 868 240	13 384 482	7 246 564	149 336
07.22	10 884 111	13 664 403	7 412 462	141 139
08.22	10 899 265	13 970 629	7 606 368	144 064
09.22	10 908 545	14 104 122	7 628 403	141 010
10.22	10 916 598	14 145 823	7 557 603	140 649
11.22	10 930 001	14 403 066	7 688 769	158 733
12.22	10 943 902	14 663 410	7 793 435	190 060
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

5.2. Accumulative pension system

5.2.2. Pension Payments from UAPF as of 01.12.2023

Thousand of KZT

	for the period from the beginning of this year			for the same period of the previous year		
	number of depositors/ recipients	number of payments	sum	number of depositors/ recipients	number of payments	sum
Pension Accumulation Payments	655 942	4 423 569	486 279 456	1 158 532	4 454 259	1 118 830 167
due to:						
Obligatory Pension Contributions:	628 105	4 273 048	475 875 406	1 111 633	4 299 821	1 099 170 079
pension age	433 000	3 954 960	134 541 051	380 261	3 259 698	105 534 669
disability	9 190	70 337	2 444 296	8 573	65 783	2 175 249
in connection with departure abroad	13 522	13 555	36 070 360	16 277	16 307	43 925 488
to inheritors	24 138	41 398	46 312 483	29 463	50 100	53 973 593
for inherment	32 038	32 239	6 778 591	36 585	39 008	4 923 954
to other persons	6	6	3 129	57	59	5 758
to improve housing conditions	55 393	90 487	154 847 586	420 796	609 098	699 062 365
to pay for medical treatment	60 818	70 066	94 877 910	219 621	259 768	189 569 003
due to:						
Obligatory Professional Pension Contributions:	24 387	146 028	9 844 417	44 525	151 644	19 280 524
pension age	18 236	136 110	4 590 439	15 886	112 375	3 536 229
disability	232	1 208	52 996	177	970	39 248
in connection with departure abroad	1 292	1 293	1 144 208	1 607	1 611	1 369 664
to inheritors	2 438	4 555	1 942 235	2 641	5 029	1 801 405
for inherment	107	108	5 721	94	95	3 365
to other persons	1	1	297	0	0	0
to improve housing conditions	1 103	1 345	1 520 924	16 224	21 799	9 825 954
to pay for medical treatment	978	1 408	587 597	7 896	9 765	2 704 659
due to:						
Voluntary Pension Contributions:	3 450	4 493	559 633	2 374	2 794	379 564
Under Achievement 50 Years Age	1 925	2 455	474 972	1 102	1 262	278 209
disability	59	59	949	39	39	2 356
in connection with departure abroad	318	318	17 072	310	313	9 700
to inheritors	580	1 007	9 390	202	359	11 284
for inherment	92	92	1 022	45	45	273
to other persons	476	562	56 228	676	776	77 742

Continuation

	for the period from the beginning of this year			for the same period of the previous year		
	number of depositors/ recipients	number of payments	sum	number of depositors/ recipients	number of payments	sum
Transfer of Pension Accumulation to the Insurance Organization:	6 925	11 367	41 441 616	2 647	3 386	23 218 974
due to:						
Obligatory Pension Contributions:	4 893	6 908	31 508 155	2 589	2 657	22 436 341
pension age	128	130	421 477	43	43	291 882
disability	0	0	0	0	0	0
Sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension and attainment of age statutory subparagraph 2) paragraph 1 Article 31 of the Law of the Republic of Kazakhstan, June 21, 2013 "On Pension Provision in the Republic of Kazakhstan"						
	4 765	4 782	24 195 878	2 546	2 561	21 797 195
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:						
due to:	1 996	1 996	6 890 800	53	53	347 264
Obligatory Professional Pension Contributions:	2 010	3 722	9 611 699	55	379	565 003
pension age	12	12	24 513	3	3	6 970
disability	0	0	0	0	0	0
Sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension and attainment of age statutory subparagraph 1) paragraph 1 Article 31 of the Law of the Republic of Kazakhstan, June 21, 2013 "On Pension Provision in the Republic of Kazakhstan"						
	1 998	1 998	6 412 808	52	52	94 178
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:						
due to:	1 710	1 712	3 174 378	323	324	463 855
Voluntary Pension Contributions:	22	737	321 762	3	350	217 630
pension age	22	23	8 721	3	3	365
disability	0	0	0	0	0	0
insufficiency of pension accumulation due to Obligatory Pension Contributions	486	489	238 688	337	338	215 047
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions	225	225	74 353	9	9	2 218
Other pension payments	0	8 761	3 626 507	0	2 948	822 196
Total Pension Payments	662 867	4 443 697	531 347 579	1 161 179	4 460 593	1 142 871 337

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							
2018		0.00		1.95	14.74	13.58	7.19	5.01	2.35	27.28	12.47	3.10	1.79	0.00	8.11	0.87	1.56
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	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
	JSC «First Heartland Jusan Invest»	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
	"Halyk Global Markets" JSC	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																	
12.22	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	9.24	0.45
	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																	
09.23	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	12.70	0.71
	NBRK	0.00	5.12	3.85	32.58	4.66	0.92	0.00	1.96	15.12	15.47	0.42	2.30	0.00	4.12	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	0.01	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	0.00	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	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10.23	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	12.32	0.40
	NBRK	0.00	5.08	3.87	33.09	4.59	0.91	0.00	1.92	14.97	15.37	0.42	2.28	0.00	4.71	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	0.00	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
	SB of Halyk Bank Kazakhstan "Halyk Finance" 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
	JSC "Halyk Global Markets"	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
11.23	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	12.25	1.69
	NBRK	0.06	5.05	3.93	34.02	4.16	1.08	0.23	1.96	15.08	13.86	0.41	2.33	0.00	3.80	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	0.02	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	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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
2018	7 114 244	4 056 516	134 178 670	8 930 084	143 108 754	69 971 383	20 451 962
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
2021							
I	7 114 244	4 056 517	211 009 908	1 946 075	212 955 983	8 445 429	3 572 583
II	7 114 244	0	215 751 278	1 911 170	217 662 448	16 575 529	6 918 382
III	7 114 244	0	221 780 683	1 530 297	223 310 980	25 873 889	10 054 031
IV	7 114 244	0	226 231 635	2 126 997	228 358 632	34 555 415	14 107 092
2022							
01.22	7 114 244	0	228 104 468	2 673 570	230 778 038	2 920 253	903 273
02.22	7 114 244	0	233 136 779	2 485 924	235 622 703	5 857 680	2 140 242
03.22	7 114 244	0	235 005 634	2 783 594	237 789 228	8 911 742	3 258 655
04.22	7 114 244	0	232 908 997	2 626 518	235 535 515	11 977 563	4 357 336
05.22	7 114 244	0	234 867 821	2 712 644	237 580 465	15 054 600	5 410 838
06.22	7 114 244	0	236 770 979	2 604 966	239 375 945	18 081 191	6 518 177
07.22	7 114 244	0	238 803 554	2 649 671	241 453 225	21 313 485	7 613 975
08.22	7 114 244	0	240 933 640	2 549 571	243 483 211	24 580 667	8 691 521
09.22	7 114 244	0	242 959 170	2 557 926	245 517 096	27 865 339	9 855 457
10.22	7 114 244	0	245 135 944	2 806 064	247 942 008	31 237 380	10 895 594
11.22	7 114 244	0	248 295 795	2 853 049	251 148 844	34 752 637	12 212 669
12.22	7 114 244	0	250 022 680	2 330 715	252 353 395	38 281 449	13 690 380
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

V. Key indicators of financial institutions

5.3. Insurance Market

mln. of KZT, end of period

	12.18	12.19	12.20	12.21	11.22	12.22	03.23***	06.23	09.23
Number of Insurance Company, total	29	28	28	27	27	26	26	26	25
with foreign participation	...	...	...	...	...	4	4	4	5
life insurance	6	8	9	9	9	9	9	9	9
Cumulative Assets	1 048 510	1 206 141	1 486 344	1 048 976	2 061 760	2 066 614	2 200 851	2 171 573	2 240 255
Insurance Reserves	519 477	570 210	685 602	354 432	1 093 816	1 095 948	1 164 831	989 638	1 054 032
Cumulative Own Capital*	468 267	553 333	665 433	598 904	790 942	775 196	827 920	889 292	912 257
Insurance Premiums, total **	350 482	468 179	514 140	744 836	728 938	811 488	258 234	515 539	767 979
Compulsory insurance	92 237	121 007	124 272	151 234	174 908	193 532	48 393	106 254	163 213
Voluntary personal insurance	127 053	199 797	222 833	383 433	325 085	359 946	103 897	207 389	335 736
Voluntary property insurance	131 192	147 374	167 036	210 169	228 944	258 009	105 944	201 896	269 030
Claims Payments, total**	70 759	196 880	129 707	114 954	140 940	156 099	42 793	94 880	151 946
Compulsory insurance	26 869	35 114	34 662	44 326	52 145	57 451	18 896	38 665	57 219
Voluntary personal insurance	30 036	40 597	42 975	50 925	52 775	59 570	14 720	33 515	55 561
Voluntary property insurance	13 854	121 169	52 071	19 703	36 019	39 077	9 177	22 699	39 166
Premiums transferred to reinsurance**	89 836	85 706	94 356	108 124	106 083	115 904	43 099	91 689	112 534
of which to nonresidents	75 159	76 724	86 293	99 000	87 483	96 830	31 968	72 852	83 772

* 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.