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

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

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

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

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

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### **SYMBOLS AND ABBREVIATIONS**

### **METHODOLOGICAL COMMENTS**

## Release calendar\*

Data Category	Publication period (Publication date / Reporting period)												
	2023												2024
	1	2	3	4	5	6	7	8	9	10	11	12	1
<b>Financial sector</b>													
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		
<b>External sector</b>													
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	
<b>Exchange rates</b>	1/												
<b>Notes</b>													
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.-Apr.	Jan.-May.	Jan.-Jun.	Jan.-Jul.
<b>Gross Domestic Product, bln. KZT</b>	<b>61 820</b>	<b>69 533</b>	<b>70 649</b>	<b>83 952</b>	<b>19 696</b>	<b>40 034</b>	<b>65 488</b>	<b>103 766</b>	<b>23 583</b>	...	...	<b>46 728</b>	...
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	...	...	5.1	...
<b>Volume of Industrial Production, bln. KZT</b>	<b>27 576</b>	<b>29 103</b>	<b>26 743</b>	<b>37 048</b>	<b>11 637</b>	<b>23 825</b>	<b>35 963</b>	<b>48 008</b>	<b>11 234</b>	<b>15 125</b>	<b>18 790</b>	<b>22 612</b>	<b>26 273</b>
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	3.5	2.4	3.8	3.6
<b>Capital Investments, bln. KZT</b>	<b>11 130</b>	<b>12 546</b>	<b>12 323</b>	<b>13 221</b>	<b>2 263</b>	<b>5 681</b>	<b>9 860</b>	<b>15 064</b>	<b>2 741</b>	<b>3 817</b>	<b>5 076</b>	<b>6 718</b>	<b>8 104</b>
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	18.0	17.2	13.1	12.4
<b>Consumer Price Index</b>													
% for the last month of the period	<b>105.3</b>	<b>105.4</b>	<b>107.5</b>	<b>108.4</b>	<b>103.7</b>	<b>101.6</b>	<b>101.8</b>	<b>101.2</b>	<b>100.9</b>	<b>100.9</b>	<b>100.6</b>	<b>100.5</b>	<b>100.6</b>
% to same period of the previous year	<b>106.0</b>	<b>105.3</b>	<b>106.8</b>	<b>108.0</b>	<b>109.8</b>	<b>111.9</b>	<b>113.4</b>	<b>115.0</b>	<b>118.1</b>	<b>116.8</b>	<b>115.9</b>	<b>114.6</b>	<b>114.0</b>
<b>Unemployed (End of Period), thous.person *</b>	<b>92</b>	<b>98</b>	<b>142</b>	<b>98</b>	<b>175</b>	<b>207</b>	<b>257</b>	<b>132</b>	<b>266</b>	<b>286</b>	<b>298</b>	<b>283</b>	<b>294</b>
as % to same period of the previous year	30.2	6.5	45.4	-30.9	-11.6	-7.2	22.3	35.1	51.9	48.2	48.8	36.6	28.1
<b>Share of the registered unemployed (% to economically active population) *</b>	<b>1.0</b>	<b>1.1</b>	<b>1.5</b>	<b>1.1</b>	<b>1.9</b>	<b>2.2</b>	<b>2.8</b>	<b>1.4</b>	<b>2.8</b>	<b>3.0</b>	<b>3.1</b>	<b>3.0</b>	<b>3.1</b>
<b>Minimum of subsistence (average, per capita), KZT*</b>	<b>26 440</b>	<b>29 721</b>	<b>33 133</b>	<b>37 579</b>	<b>39 934</b>	<b>44 887</b>	<b>47 420</b>	<b>44 719</b>	<b>46 365</b>	<b>46 746</b>	<b>47 286</b>	<b>49 619</b>	<b>49 451</b>
<b>Average per capita money income, KZT*</b>	<b>97 221</b>	<b>109 184</b>	<b>115 704</b>	<b>136 312</b>	<b>143 921</b>	<b>145 592</b>	<b>152 612</b>	<b>149 510</b>	<b>167 836</b>	<b>166 981</b>	<b>168 897</b>	...	...
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	15.9	...	...
<b>Export fob, mln. USD **</b>	<b>59 025</b>	<b>59 541</b>	<b>44 065</b>	<b>65 791</b>	<b>21 916</b>	<b>21 105</b>	<b>21 221</b>	<b>21 175</b>	<b>19 220</b>	...	...	...	...
<b>Import fob, mln. USD **</b>	<b>34 987</b>	<b>41 121</b>	<b>38 056</b>	<b>41 562</b>	<b>9 657</b>	<b>12 115</b>	<b>13 250</b>	<b>14 736</b>	<b>13 646</b>	...	...	...	...
<b>Gross Foreign Debt, mln. USD**</b>	<b>160 331</b>	<b>159 544</b>	<b>163 980</b>	<b>164 116</b>	<b>159 846</b>	<b>164 143</b>	<b>160 569</b>	<b>160 492</b>	<b>161 447</b>	...	...	...	...
<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***</b>	<b>384.2</b>	<b>382.6</b>	<b>420.9</b>	<b>431.8</b>	<b>466.3</b>	<b>470.3</b>	<b>476.7</b>	<b>462.7</b>	<b>451.7</b>	<b>453.4</b>	<b>448.1</b>	<b>452.5</b>	<b>446.1</b>

Source: Journal "Social-economic Development of the Republic of Kazakhstan" (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	04.23	05.23	06.23	07.23
<b>Consumer Price Index</b>													
% 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	104.2	104.8	105.3	105.8
% changes to the previous month					103.7	101.6	101.8	101.2	100.9	100.9	100.6	100.5	100.6
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	119.2	118.5	117.8	117.2
<b>Price Index Food Goods</b>													
% changes to December of the previous year													
% changes to the previous month	105.1	109.6	111.3	109.9	108.2	115.7	119.5	125.3	104.1	105.0	105.6	105.8	105.9
					105.8	101.9	101.2	101.6	101.1	100.9	100.5	100.2	100.1
<b>Price Index Non-Food Goods</b>													
% changes to December of the previous year													
% changes to the previous month	106.4	105.0	105.5	108.5	103.6	108.4	114.1	119.4	102.5	103.8	104.4	105.1	105.9
					102.8	101.9	101.9	101.3	100.8	101.3	100.5	100.7	100.7
<b>Price Index Marketable Services</b>													
% changes to December of the previous year													
% changes to the previous month	104.5	100.7	104.2	106.5	102.6	105.3	110.8	114.1	102.8	103.3	104.0	104.6	105.7
					101.4	100.8	102.7	100.5	100.8	100.4	100.7	100.6	101.0
<b>Price Index for Industry</b>													
% changes to December of the previous year													
% changes to the previous month	112.4	101.4	95.8	146.1	147.1	128.2	121.8	109.4	92.4	90.6	96.7	93.5	88.8
					112.4	102.5	96.8	100.2	99.3	98.8	100.5	99.1	99.9
<b>Price Index for Construction</b>													
% changes to December of the previous year													
% changes to the previous month	103.9	101.6	99.7	105.7	104.5	102.3	104.2	101.4	101.2	103,0	105.3	105.7	105.2
					100.1	99.8	100.2	99.6	99.9	100,4	104.0	100.2	100.6
<b>Index of Tariffs for Freight Shipping</b>													
% changes to December of the previous year													
% changes to the previous month	131.1	103	102.8	108.8	106.5	102.7	105.5	104.5	99.9	103.0	103.7	103.8	103.1
					104.2	100.4	100.7	100.5	100.4	100.2	99.9	100.4	101.3

Source: "Social-economic development of the Republic of Kazakhstan" (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
						I	II	III	IV	I
<b>Current Account</b>	<b>-1 765.7</b>	<b>-7 027.7</b>	<b>-10 961.8</b>	<b>-2 558.7</b>	<b>7 816.2</b>	<b>4 850.0</b>	<b>1 727.1</b>	<b>1 311.0</b>	<b>-71.8</b>	<b>-942.6</b>
Trade balance	24 038.4	18 420.8	6 009.0	24 229.0	35 660.1	12 259.5	8 989.3	7 971.9	6 439.5	5 574.3
Exports	59 025.3	59 541.4	44 065.1	65 790.6	85 418.0	21 916.4	21 104.7	21 221.5	21 175.4	19 220.5
Imports	34 986.9	41 120.7	38 056.1	41 561.7	49 757.9	9 656.9	12 115.4	13 249.6	14 735.9	13 646.2
Services	-4 761.7	-3 786.7	-3 237.4	-2 020.2	-1 493.1	-433.8	-316.6	-170.5	-572.2	-248.2
Exports	7 319.9	7 754.3	5 208.3	5 886.9	7 922.7	1 471.9	1 864.6	2 310.2	2 276.0	1 992.6
Imports	12 081.6	11 541.0	8 445.7	7 907.1	9 415.8	1 905.7	2 181.2	2 480.7	2 848.2	2 240.8
Primary income	-21 960.6	-22 724.5	-15 079.2	-24 158.3	-25 514.1	-6 852.5	-6 735.0	-6 261.0	-5 665.5	-6 070.6
Compensation of employees, net	-1 583.9	-1 599.4	-899.9	-1 130.6	-1 276.7	-227.1	-305.1	-323.8	-420.7	-299.1
Investment income, net	-20 511.7	-21 257.0	-14 306.1	-23 162.7	-24 372.6	-6 659.2	-6 463.7	-5 971.1	-5 278.6	-5 805.3
Income receivable	2 481.9	2 380.6	1 930.8	2 085.9	3 436.4	474.8	807.9	1 243.9	909.8	855.3
Income on direct investment	653.0	659.4	382.9	611.8	1 410.4	68.8	339.4	741.4	260.7	54.0
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	518.3
Income on other investment	613.0	447.7	367.2	285.7	561.6	85.7	99.8	159.5	216.5	283.0
assets of the National Fund	1 311.8	1 171.8	969.7	933.5	1 156.6	253.1	292.1	280.7	330.6	427.8
Income payable	22 993.7	23 637.7	16 236.9	25 248.6	27 808.9	7 134.0	7 271.6	7 215.0	6 188.4	6 660.6
Income on direct investment	20 337.7	21 232.2	14 071.1	22 814.8	25 285.4	6 580.9	6 669.8	6 508.3	5 526.4	5 984.9
Income on portfolio investment	1 182.3	991.9	897.7	1 095.8	1 073.4	236.6	267.9	319.6	249.3	203.3
Income on other investment	1 473.7	1 413.5	1 268.1	1 338.0	1 450.1	316.5	333.9	387.1	412.7	472.3
Other primary income, net	135.0	131.9	126.8	135.0	135.1	33.8	33.8	33.8	33.8	33.8
Secondary income	918.2	1 062.8	1 345.7	-609.2	-836.7	-123.2	-210.6	-229.3	-273.6	-198.0
<b>Capital account balance</b>	<b>251.0</b>	<b>231.1</b>	<b>239.2</b>	<b>232.5</b>	<b>242.6</b>	<b>30.2</b>	<b>189.9</b>	<b>13.8</b>	<b>8.6</b>	<b>13.1</b>

Continuation

	2018	2019	2020	2021	2022	2022				2023
						I	II	III	IV	I
<b>Financial account (excluding reserve assets)</b>	<b>2 690.3</b>	<b>1 298.4</b>	<b>-12 541.7</b>	<b>-2 452.7</b>	<b>6 191.5</b>	<b>4 472.2</b>	<b>2 774.2</b>	<b>-448.9</b>	<b>-606.0</b>	<b>900.5</b>
Direct investment	-4 992.6	-5 904.4	-5 875.4	-1 895.6	-7 916.5	-1 513.5	-582.6	-6 024.5	204.1	-2 286.5
Net acquisition of financial assets	-4 639.3	-2 173.6	1 330.5	2 653.3	-3 009.0	391.2	1 117.5	-1 349.3	-3 168.4	838.8
Net incurrence of liabilities	353.3	3 730.9	7 206.0	4 549.0	4 907.5	1 904.7	1 700.1	4 675.2	-3 372.5	3 125.3
Portfolio investment	2 899.6	5 118.2	-7 743.9	-3 573.0	13 400.1	191.7	3 818.6	4 227.8	5 162.0	2 489.3
Net acquisition of financial assets	-728.7	4 887.7	-6 339.6	-1 200.0	10 163.8	-253.3	3 064.3	3 876.1	3 476.7	2 438.4
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	944.6
Banks	-91.9	748.8	-746.6	1 305.3	534.3	-15.2	55.5	140.5	353.5	516.2
Other sectors	217.6	2 253.0	1 973.3	3 321.2	2 484.8	-158.5	-49.7	310.3	2 382.7	977.6
Net incurrence of liabilities	-3 628.3	-230.5	1 404.3	2 372.9	-3 236.3	-445.0	-754.3	-351.8	-1 685.3	-50.9
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	-150.6
Banks	-164.5	-96.9	-309.4	311.8	-1 007.7	44.7	-354.8	-24.0	-673.6	-40.9
Other sectors	-3 390.2	-1 404.4	858.8	325.8	-1 132.7	-81.8	-215.7	185.4	-1 020.6	140.7
Financial derivatives, net	109.4	-81.0	71.2	105.9	258.9	402.8	-121.3	-130.1	107.5	-0.1
Other investment	4 673.9	2 165.6	1 006.4	2 910.0	449.0	5 391.2	-340.5	1 477.9	-6 079.6	697.8
Other equity, net	36.0	21.7	31.7	-12.4	16.3	-1.9	19.5	1.2	-2.6	22.6
Medium- and long term debt instruments	2 426.7	-329.8	-2 024.3	-2 887.2	-837.5	-1 705.7	-215.0	2 182.7	-1 099.6	-869.3
Net acquisition of financial assets	-4.5	51.6	-668.4	-212.6	1 063.3	218.7	439.4	230.3	174.9	-163.0
Central bank and general government	-14.0	-4.4	-6.5	-6.0	-1.2	-0.5	0.0	-0.5	-0.2	-0.5
Banks	-44.2	119.1	142.4	124.9	222.8	16.6	71.3	-3.4	138.3	45.4
Other sectors	53.7	-63.2	-804.3	-331.6	841.7	202.6	368.2	234.1	36.8	-207.9
Net incurrence of liabilities	-2 431.2	381.4	1 355.9	2 674.5	1 900.8	1 924.4	654.4	-1 952.5	1 274.5	706.3
Central bank and general government	-284.7	-717.8	356.7	2 198.4	69.1	-108.1	-77.6	-83.0	337.8	-79.3
Banks	-645.7	-512.1	137.7	-166.9	707.0	1 946.4	90.8	-2 090.9	760.6	610.5
Other sectors	-1 500.8	1 611.3	861.6	643.1	1 124.8	86.1	641.3	221.4	176.0	175.1
Short term debt instruments	2 211.1	2 473.7	2 999.1	5 809.5	1 270.3	7 098.8	-145.0	-706.1	-4 977.5	1 544.5
Net acquisition of financial assets	3 478.2	3 505.8	3 830.0	8 863.2	6 990.6	6 546.7	1 801.7	1 423.3	-2 781.1	2 312.6
Net incurrence of liabilities	1 267.1	1 032.1	831.0	3 053.6	5 720.3	-552.2	1 946.7	2 129.3	2 196.4	768.0
<b>Net errors and omissions</b>	<b>2 678.8</b>	<b>1 495.3</b>	<b>-2 708.7</b>	<b>-2 490.6</b>	<b>2 800.2</b>	<b>-896.0</b>	<b>282.8</b>	<b>1 587.5</b>	<b>1 825.9</b>	<b>2 336.0</b>
<b>Overall balance</b>	<b>1 526.2</b>	<b>6 599.7</b>	<b>889.7</b>	<b>2 364.2</b>	<b>-4 667.5</b>	<b>488.0</b>	<b>574.5</b>	<b>-3 361.2</b>	<b>-2 368.8</b>	<b>-506.0</b>
<b>Financing</b>	<b>-1 526.2</b>	<b>-6 599.7</b>	<b>-889.7</b>	<b>-2 364.2</b>	<b>4 667.5</b>	<b>-488.0</b>	<b>-574.5</b>	<b>3 361.2</b>	<b>2 368.8</b>	<b>506.0</b>
Reserve assets NBK	-1 526.2	-6 599.7	-889.7	-2 364.2	4 667.5	-488.0	-574.5	3 361.2	2 368.8	506.0
IMF Credits	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

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
<b>External debt</b>	<b>160 331.3</b>	<b>159 544.2</b>	<b>163 980.1</b>	<b>164 115.9</b>	<b>159 845.7</b>	<b>164 142.7</b>	<b>160 568.8</b>	<b>160 491.6</b>	<b>161 447.3</b>
Short-term	8 150.5	8 801.2	9 481.0	12 009.6	11 720.5	14 381.2	15 753.9	16 601.2	17 138.0
Long-term	152 180.8	150 743.0	154 499.1	152 106.3	148 125.2	149 761.6	144 814.8	143 890.4	144 309.3
<b>General Government</b>	<b>11 554.8</b>	<b>12 417.6</b>	<b>13 885.0</b>	<b>15 859.3</b>	<b>14 153.2</b>	<b>14 283.6</b>	<b>12 939.2</b>	<b>13 390.1</b>	<b>12 857.6</b>
Short-term	17.9	14.9	24.6	24.3	30.4	35.9	35.2	55.5	60.0
Currency and deposits	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
Loans	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
Other debt liabilities	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.2	0.1
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
Special Drawing Rights	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
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
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
Trade credit and advances	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
<b>Central Bank</b>	<b>770.4</b>	<b>891.1</b>	<b>1 329.4</b>	<b>2 535.8</b>	<b>2 519.3</b>	<b>2 214.3</b>	<b>2 043.6</b>	<b>2 171.8</b>	<b>2 217.9</b>
Short-term	286.2	409.7	828.0	494.6	501.9	270.4	182.8	230.9	255.3
Currency and deposits	6.9	3.9	2.6	7.9	255.1	11.3	11.1	12.8	10.4
Debt securities*	275.3	401.6	821.2	483.3	242.9	254.4	166.5	214.4	240.8
Loans	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
Other debt liabilities	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
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
Currency and deposits	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
Loans	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
Other debt liabilities	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
<b>Banks</b>	<b>5 752.0</b>	<b>4 818.1</b>	<b>4 837.4</b>	<b>5 493.8</b>	<b>8 225.3</b>	<b>9 675.6</b>	<b>8 006.0</b>	<b>9 674.6</b>	<b>10 624.5</b>
Short-term	997.1	1 097.7	1 312.4	1 837.7	2 659.5	3 409.1	4 199.1	5 658.2	6 012.9
Currency and deposits	704.2	863.6	1 149.4	1 612.3	1 366.2	1 991.1	3 348.8	4 456.5	4 434.4
Debt securities*	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
Trade credit and advances	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
Long-term	4 755.0	3 720.5	3 525.0	3 656.1	5 565.8	6 266.5	3 806.9	4 016.4	4 611.7
Currency and deposits	306.1	237.4	244.0	226.2	396.7	459.1	748.9	1 462.7	2 141.3
Debt securities*	2 441.9	1 875.9	1 568.2	1 888.8	1 758.1	1 403.2	1 360.9	751.8	741.9
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
Trade credit and advances	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
<b>Other Sectors</b>	<b>39 661.7</b>	<b>41 040.5</b>	<b>41 388.0</b>	<b>44 023.1</b>	<b>40 527.4</b>	<b>43 594.4</b>	<b>43 753.7</b>	<b>42 102.3</b>	<b>42 916.5</b>
Short-term	6 849.3	7 278.9	7 316.0	9 653.0	8 528.7	10 665.8	11 336.8	10 656.6	10 809.8
Currency and deposits	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
Loans	616.3	522.5	465.2	927.9	868.0	1 069.2	1 591.9	1 224.4	1 030.1
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	8 758.7	9 285.7
Other debt liabilities	108.7	59.9	63.0	1 108.3	127.0	822.4	873.0	673.6	493.9
Long-term	32 812.4	33 761.7	34 072.1	34 370.1	31 998.7	32 928.5	32 416.9	31 445.6	32 106.8
Currency and deposits	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	6 851.1	7 077.4
Loans	20 680.9	22 309.9	21 572.2	21 289.3	21 001.9	23 176.9	22 961.5	22 698.6	22 876.4
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	1 464.6
Other debt liabilities**	201.9	211.5	269.8	462.7	490.1	547.3	508.8	430.5	688.4
<b>Direct investment: Intercompany lending</b>	<b>102 592.4</b>	<b>100 376.8</b>	<b>102 540.2</b>	<b>96 203.9</b>	<b>94 420.5</b>	<b>94 374.9</b>	<b>93 826.2</b>	<b>93 152.8</b>	<b>92 830.7</b>

\*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.
<b>2019</b>												
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
<b>2020</b>												
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
<b>2021</b>												
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
<b>2022</b>												
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
<b>2023</b>												
Base interest rate	16.75	16.75	16.75	16.75	16.75	16.75	16.75					

## II. Key monetary indicators

## 2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2018	2019	2020	2021	2022	04.23	05.23	06.23	07.23
<b>Net Foreign Assets</b>	<b>34 320 584</b>	<b>34 818 521</b>	<b>39 760 122</b>	<b>38 636 769</b>	<b>42 270 389</b>	<b>43 591 241</b>	<b>42 682 236</b>	<b>42 816 485</b>	<b>42 427 277</b>
Net International Reserves	11 694 581	10 893 009	14 787 581	13 961 529	15 270 417	15 936 586	15 012 041	14 565 829	14 385 134
Gross International Assets	11 882 164	11 078 854	15 000 426	14 844 409	16 227 925	17 050 117	15 883 958	15 592 037	15 260 685
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	10 504 466	10 240 406	9 932 227	9 688 845	9 682 998
Foreign Currency	107 910	113 325	122 838	112 378	129 890	125 695	123 782	129 352	127 207
Transferable Deposits	1 358 852	1 390 599	2 168 713	1 236 529	1 828 429	3 082 316	2 145 667	2 163 800	1 735 656
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	2 107 490	2 222 257	2 134 818	2 247 504
Financial Derivatives	-661	2 995	2 227	2 309	2 687	2 652	2 403	1 598	1 875
Aseets in the External Management	1 453 962	1 424 177	1 571 609	1 564 765	1 468 522	1 491 558	1 457 622	1 473 625	1 465 446
Less: Foreign Liabilities	187 583	185 844	212 845	882 880	957 508	1 113 531	871 916	1 026 208	875 551
SDR	185 638	183 804	210 611	880 941	897 515	892 952	869 381	879 847	873 288
Nonresidents Transferable Deposits	1	1	1	6	57 826	218 118	36	143 972	36
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	374	373	410	420	451	465	436	441	434
Other Accounts Payable	1 570	1 667	1 824	1 513	1 716	1 996	2 063	1 948	1 793
<b>Assets of the National Oil Fund</b>	<b>22 278 915</b>	<b>23 624 917</b>	<b>24 705 811</b>	<b>23 887 862</b>	<b>25 781 944</b>	<b>26 617 735</b>	<b>26 538 019</b>	<b>27 057 577</b>	<b>26 854 436</b>
Other Net Foreign Assets	347 087	300 595	266 730	787 378	1 218 028	1 036 920	1 132 175	1 193 079	1 187 706
Gross Assets	977 347	963 796	1 195 531	1 579 649	1 914 431	1 787 199	1 833 837	1 824 947	1 873 968
Less: Foreign Liabilities	630 260	663 201	928 801	792 271	696 402	750 278	701 662	631 868	686 262
<b>Net Domestic Assets</b>	<b>-25 090 254</b>	<b>-26 594 047</b>	<b>-28 725 025</b>	<b>-26 580 205</b>	<b>-29 694 206</b>	<b>-32 437 001</b>	<b>-31 570 414</b>	<b>-30 996 244</b>	<b>-31 460 761</b>
Net Claims to the Central Government	-852 663	-303 019	-1 287 322	-842 901	-1 956 640	-3 178 921	-3 043 861	-2 850 014	-2 529 048
Claims	421 009	586 473	547 448	383 230	444 783	444 798	436 005	424 593	426 725
Securities	421 009	586 473	547 448	383 230	444 783	444 798	436 005	424 593	426 725
Less: Liabilities	1 273 672	889 492	1 834 770	1 226 130	2 401 423	3 623 719	3 479 867	3 274 608	2 955 773
Transferable Deposits	488 734	492 985	1 564 901	1 061 546	1 999 481	3 119 434	2 951 394	2 912 610	2 525 351
Other Deposits	74 592	197 589	84 108	164 152	400 056	503 190	528 145	361 607	430 000
Other Accounts Payable	710 346	198 918	185 761	-	-	-	-	-	-
<b>Resources of the National Oil Fund</b>	<b>23 790 104</b>	<b>25 161 475</b>	<b>25 949 629</b>	<b>25 792 993</b>	<b>26 783 661</b>	<b>27 591 907</b>	<b>27 545 702</b>	<b>28 039 168</b>	<b>27 848 812</b>
Claims to Banks	-2 173 740	-2 162 063	-1 838 449	-1 083 402	-1 756 226	-2 080 563	-1 831 516	-1 542 033	-1 940 219
Securities	688	514	560	-	-	-	-	-	-
Credits	314 124	110 911	63 809	360 551	35 587	35 587	90 623	365 822	40 597
Less: NBK Notes	2 493 061	2 273 558	1 902 818	1 444 004	1 791 813	3 239 535	1 922 140	1 907 855	1 980 817
Financial Derivatives	4 509	70	-	51	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	1 123 385	-	-	-
Claims to Nonbank Financial Institutions	1 963 099	3 044 011	4 966 023	5 317 553	5 362 793	5 242 067	5 254 944	5 649 689	5 093 303
Credits	-	-	-	229 908	273 021	35 067	161 897	556 633	275
Shares and other Equity	1 963 099	3 044 011	4 966 023	5 087 645	5 089 773	5 089 774	5 093 027	5 093 027	5 093 028
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	117 226	20	29	-
Claims to the Rest of the Economy	759 060	772 600	782 439	848 440	596 980	645 118	721 909	718 945	752 096
Other Net Domestic Assets	-1 799 771	-3 595 930	-6 200 350	-5 869 902	-6 040 554	-6 383 172	-6 043 588	-5 910 727	-5 972 315
Other Financial Assets	957 528	14 673	9 714	3 901	7 164	9 029	7 193	8 430	7 622
Nonfinancial Assets	44 369	45 335	50 849	60 527	65 127	63 169	63 629	63 240	63 688
Less: Other Liabilities	92 053	70 264	65 707	60 709	226 293	55 413	58 015	47 358	50 389
Less: Capital Accounts	2 709 614	3 585 674	6 195 206	5 873 621	5 886 551	6 399 957	6 056 394	5 935 039	5 993 236

Continuation

	2018	2019	2020	2021	2022	04.23	05.23	06.23	07.23
<b>Liabilities</b>	<b>9 230 330</b>	<b>8 224 474</b>	<b>11 035 097</b>	<b>12 056 564</b>	<b>12 576 183</b>	<b>11 154 240</b>	<b>11 111 821</b>	<b>11 820 241</b>	<b>10 966 515</b>
<b>Narrow Reserve Money</b>	<b>5 995 748</b>	<b>5 430 745</b>	<b>5 087 846</b>	<b>6 945 442</b>	<b>7 374 898</b>	<b>6 383 209</b>	<b>6 208 576</b>	<b>6 860 013</b>	<b>6 491 522</b>
<b>Reserve Money</b>	<b>6 650 873</b>	<b>6 893 176</b>	<b>9 777 551</b>	<b>10 957 714</b>	<b>11 874 422</b>	<b>9 854 371</b>	<b>9 654 031</b>	<b>10 440 847</b>	<b>9 586 967</b>
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 823 793	3 793 068	3 775 641	3 914 126	3 919 342
Transferable Deposits of Banks	2 608 448	1 700 882	1 299 270	2 074 806	2 202 901	1 292 230	1 139 901	1 309 348	1 342 609
Other Deposits of Banks	655 125	1 462 431	4 689 705	4 012 272	4 499 524	3 471 162	3 445 455	3 580 834	3 095 445
Transferable Deposits of Nonbank Financial Institutions	637 676	943 102	443 937	1 370 737	1 115 521	1 268 070	1 263 588	1 601 872	1 219 838
Current accounts of Public Nonfinancial Institutions in KZT	130 773	98 496	94 260	48 177	232 683	29 841	29 445	34 667	9 733
Current accounts of non-state non-financial organizations in tege	-	-	7	7	1	-	-	-	-
Other Deposits	1 117 251	425 077	580 266	473 891	341 074	678 219	924 888	473 969	347 225
Foreign Currency Current Accounts of Public Nonfinancial Institutions	225	1 748	5	32	657	1 232	926	2 396	1 294
Other Deposits of Public Nonfinancial Institutions	491 792	193 360	126 972	87 413	1 581	172	164	1 539	167
Other Deposits of Nonbank Financial Institutions	229 630	225 811	452 119	383 339	337 347	673 513	919 711	466 968	342 868
Other Deposits of Liquidated Banks	3 869	4 158	1 170	3 106	1 489	3 302	4 087	3 067	2 896
Nonprofit Institutions	391 735	-	-	-	-	-	-	-	-
Securities (other than shares)	1 217 035	874 051	576 683	474 845	354 628	570 078	520 892	900 722	948 296
Other Financial Institutions	1 130 850	833 778	432 566	291 892	110 269	271 112	107 720	302 997	261 008
Public Nonfinancial Institutions	65 579	31 917	112 919	133 783	167 123	207 064	343 169	493 207	596 405
Private Nonfinancial Institutions	5 121	5 557	30 978	47 382	69 676	85 602	63 092	96 545	82 992
Households	129	0	1	891	282	945	2 575	4 677	1 166
Nonprofit Institutions	15 356	2 800	219	897	7 278	5 355	4 337	3 295	6 725
Credits	127 241	27 941	100 597	150 098	6 059	51 572	12 010	4 704	84 028
Banks	91 200	27 941	95 480	-	-	25 042	12 010	4 704	-
Nonbank Financial Institutions	36 041	-	5 117	150 098	6 059	2 999	-	-	84 028
Public Nonfinancial Institutions	-	-	-	-	-	23 531	-	-	-
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*	04.23	05.23	06.23	07.23
<b>Net Foreign Assets</b>	<b>1 099 181</b>	<b>1 817 861</b>	<b>1 311 176</b>	<b>1 769 349</b>	<b>810 249</b>	<b>994 350</b>	<b>1 046 771</b>	<b>838 901</b>	<b>867 068</b>
<b>Net Foreign Assets, CFC</b>	<b>919 799</b>	<b>1 656 042</b>	<b>1 100 665</b>	<b>1 567 010</b>	<b>820 973</b>	<b>1 484 009</b>	<b>1 651 169</b>	<b>1 529 749</b>	<b>1 611 283</b>
Claims to Nonresidents, CFC	1 864 712	2 488 108	1 957 617	2 330 781	3 293 138	3 675 612	3 877 336	3 674 924	3 856 288
Foreign Currency	216 096	204 972	340 275	264 941	370 974	472 873	474 634	472 732	420 666
Transferable Deposits	465 053	546 873	575 858	757 233	1 132 797	1 279 516	1 423 804	1 212 613	1 258 451
Other Deposits	497 733	928 082	484 540	466 087	477 359	319 447	394 302	349 158	504 705
Securities (other than shares)	441 150	573 031	322 535	501 724	838 832	1 085 661	1 099 687	1 133 220	1 148 648
Credits	188 457	170 325	195 385	279 970	399 142	387 728	390 329	371 381	358 748
Financial Derivatives	14 342	18 742	5 968	4 689	473	43 926	23 543	50 812	96 210
Shares and other Equity	22 881	25 580	4 275	4 373	4 675	4 581	4 528	4 571	4 508
Other Accounts Receivable	19 000	20 504	28 780	51 766	68 885	81 880	66 508	80 437	64 353
Less: Liabilities for Nonresidents, CFC	944 913	832 066	856 953	763 771	2 472 164	2 191 603	2 226 167	2 145 175	2 245 005
Transferable Deposits	105 938	133 557	300 345	349 911	1 413 594	1 179 530	1 218 783	1 174 322	1 138 894
Other Deposits	199 818	146 359	149 592	280 553	836 243	881 588	879 549	825 349	929 878
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	53 389	59 395	50 228	54 701
Financial Derivatives	8 185	12 195	10 225	9 176	2 507	23 977	20 887	52 136	72 629
Other Accounts Payable	28 056	14 123	29 831	35 458	38 168	53 119	47 553	43 140	48 903
Other net Foreign Assets, OFC	179 382	161 820	210 511	202 338	-10 724	-489 659	-604 398	-690 848	-744 215
Gross Assets	374 934	415 017	459 460	507 000	666 949	666 445	605 305	574 759	617 982
Less: Foreign Liabilities	195 551	253 197	248 949	304 662	677 673	1 156 104	1 209 703	1 265 606	1 362 198
<b>Domestic Assets</b>	<b>19 146 433</b>	<b>19 196 552</b>	<b>22 806 573</b>	<b>28 273 963</b>	<b>32 860 771</b>	<b>31 957 704</b>	<b>32 201 782</b>	<b>33 733 837</b>	<b>33 385 699</b>
Reserves	3 593 256	3 575 334	5 999 511	6 516 208	7 430 749	5 336 813	5 234 464	5 591 466	5 072 167
Transferable and Other Deposits in NBK	3 234 561	3 187 575	5 577 185	6 062 216	6 967 609	4 907 267	4 810 209	5 172 679	4 659 692
National Currency	358 695	387 759	422 326	453 992	463 140	429 546	424 255	418 787	412 476
Other Claims to NBK	2 301 260	2 356 522	2 575 073	1 589 764	1 845 120	2 086 557	2 028 601	2 239 403	2 057 050

Continuation

	2018	2019	2020	2021	2022*	04.23	05.23	06.23	07.23
Net Claims to the Central Government	2 051 484	2 127 891	3 238 397	4 235 214	4 417 488	5 380 470	5 414 187	5 924 402	5 856 243
Gross Claims	2 093 852	2 224 420	3 368 010	4 438 508	4 664 553	5 644 894	5 675 199	6 188 025	6 106 516
Securities (other than shares)	2 092 552	2 154 357	3 268 116	4 332 090	4 555 217	5 536 390	5 568 455	6 080 004	5 997 336
Credits	311	68 866	98 914	101 473	108 723	106 547	105 311	106 340	104 826
Other Accounts Receivable	989	1 198	979	4 945	614	1 957	1 433	1 681	4 353
Less: Liabilities	42 368	96 529	129 613	203 294	247 065	264 424	261 012	263 623	250 273
Transferable Deposits	20 058	10 623	15 714	23 713	15 832	6 961	7 068	9 628	9 109
Other Deposits	330	3 533	791	1 947	2 542	7 414	4 850	4 542	3 971
Credits	21 314	81 644	43 076	56 444	64 948	68 014	68 351	68 746	57 023
Other Accounts Payable	667	729	70 033	121 190	163 744	182 035	180 742	180 706	180 170
Claims to the Regional and Local Government	13 024	0	2	14 469	13 224	13 315	13 273	13 278	13 401
Securities (other than shares)	13 024	-	-	14 468	13 223	13 314	13 272	13 277	13 400
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	2 277 925	2 386 053	2 412 326	2 476 039
Transferable Deposits	1 030	2 155	5 314	13 986	135 465	21 026	30 857	57 611	31 343
Other Deposits	3 048	949	51	52	-	-	-	-	-
Securities (other than shares)	22 353	173 209	353 993	639 721	884 278	857 430	857 015	829 794	823 456
Credits	345 326	570 290	729 508	1 275 313	836 937	812 510	833 018	930 868	994 180
Financial Derivatives	345 099	229 002	62 634	54 716	72 008	71 900	114 051	43 226	57 260
Shares and other Equity	108 371	109 430	156 212	296 402	300 200	302 649	303 631	333 339	327 571
Other Accounts Receivable	57 622	46 251	69 813	117 372	212 878	212 411	247 482	217 488	242 230
Claims to Public Nonfinancial Institutions	719 907	680 296	582 619	605 536	873 865	824 093	788 455	784 738	778 886
Other Deposits	72	-	-	-	-	-	-	-	-
Securities (other than shares)	443 879	381 721	318 413	458 448	564 961	535 476	534 865	535 906	538 870
Credits	274 677	297 478	263 219	146 736	308 618	287 305	252 673	247 863	239 402
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	2	-	-	-	-	-
Other Accounts Receivable	1 277	1 095	985	351	286	1 312	918	969	613

Continuation

	2018	2019	2020	2021	2022*	04.23	05.23	06.23	07.23
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 297	9 266 501	9 486 086	9 530 805	9 433 955	9 299 628
Securities (other than shares)	15 029	200 218	216 586	254 543	266 881	269 244	266 634	266 933	265 584
Credits	8 067 017	7 309 904	7 252 207	7 901 000	8 673 393	8 854 372	8 897 549	8 809 188	8 674 728
Financial Derivatives	3 736	2 416	1 133	1 378	1 251	3 214	4 861	3 484	2 247
Shares and other Equity	149 203	172 276	166 057	162 909	191 382	194 023	195 815	202 022	209 603
Other Accounts Receivable	231 297	225 037	233 723	154 467	133 593	165 233	165 946	152 328	147 466
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 391	1 880	2 052	2 980	3 078
Credits	6 904	5 014	1 967	2 939	2 268	1 625	1 737	2 671	2 780
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other Accounts Receivable	537	950	738	74	120	252	313	306	296
Claims to Households	5 501 464	6 823 806	7 684 251	10 869 025	14 243 981	15 058 224	15 408 479	15 755 650	16 362 053
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 442 036	6 767 785	7 631 145	10 795 904	14 177 198	14 977 324	15 332 131	15 678 460	16 289 835
Financial Derivatives	163	204	242	530	-	-	-	-	-
Other Accounts Receivable	59 265	55 818	52 863	72 590	66 783	80 900	76 348	77 190	72 219
Other Net Assets	-4 390 534	-5 414 401	-6 523 218	-6 431 129	-7 674 314	-8 507 659	-8 604 586	-8 424 362	-8 532 847
Other Financial Assets	143 976	128 424	114 431	98 964	128 385	121 084	114 190	120 491	120 006
Nonfinancial Assets	715 840	782 909	783 226	796 805	834 083	845 617	846 710	842 453	835 596
Less: Other Liabilities	315 235	534 521	1 299 656	1 238 334	1 556 149	1 649 276	1 983 479	1 809 189	1 706 804
Less: Capital Accounts	4 935 114	5 791 213	6 121 219	6 088 565	7 080 633	7 825 084	7 582 008	7 578 117	7 781 645
<b>Liabilities</b>	<b>20 245 614</b>	<b>21 014 413</b>	<b>24 117 749</b>	<b>30 043 312</b>	<b>33 671 020</b>	<b>32 952 054</b>	<b>33 248 553</b>	<b>34 572 738</b>	<b>34 252 767</b>
Transferable Deposits	5 214 097	5 517 237	6 271 889	7 786 368	8 187 666	7 185 230	7 339 152	7 436 731	7 213 540
Central Bank	7	2	1	1	1	1	1	1	1
Regional and Local Government	287	298	822	886	864	1 823	1 765	1 705	1 471
Nonbank Financial Institutions	330 277	246 545	384 939	543 070	484 231	343 888	338 185	344 753	380 025
Public Nonfinancial Institutions	497 896	566 964	494 327	572 609	852 319	817 095	816 688	747 689	611 107
Private Nonfinancial Institutions	3 248 632	3 387 347	3 688 676	4 276 021	4 455 259	3 798 600	3 931 991	3 911 975	3 837 475
Nonprofit Institutions	119 719	110 571	103 080	116 056	131 520	201 452	165 823	142 615	146 138
Households	1 017 279	1 205 510	1 600 043	2 277 724	2 263 471	2 022 371	2 084 699	2 287 993	2 237 322

Continuation

	2018	2019	2020	2021	2022*	04.23	05.23	06.23	07.23
Other Deposits	11 457 294	12 041 812	14 700 551	17 425 495	21 059 848	21 122 855	21 076 189	21 674 075	21 921 508
Central Bank	-	-	-	0	-	-	-	-	1
Regional and Local Government	109	-	-	28	504	2 513	3 406	3 419	4 109
Nonbank Financial Institutions	777 690	778 738	1 117 559	812 750	971 535	1 010 988	846 502	1 012 410	978 336
Public Nonfinancial Institutions	572 942	568 177	587 706	821 283	1 356 166	1 288 097	1 282 133	1 233 294	1 231 599
Private Nonfinancial Institutions	2 002 734	2 181 247	3 103 678	4 235 938	4 608 925	4 579 151	4 564 399	4 743 120	4 872 282
Nonprofit Institutions	464 342	548 300	699 600	568 295	738 950	492 252	546 695	527 900	509 825
Households	7 639 476	7 965 350	9 192 008	10 987 200	13 383 768	13 749 855	13 833 054	14 153 932	14 325 356
Securities	1 516 362	1 671 702	1 664 317	1 943 608	1 985 457	1 950 051	2 052 311	2 049 344	2 226 037
Nonbank Financial Institutions	1 449 141	1 585 266	1 550 898	1 743 393	1 773 039	1 732 312	1 831 916	1 829 635	2 003 737
Public Nonfinancial Institutions	57 731	64 679	91 815	148 963	150 815	151 899	153 253	151 824	153 193
Private Nonfinancial Institutions	622	634	1 425	1 447	2 885	3 079	3 130	2 698	2 762
Households	8 868	21 123	20 179	49 805	58 718	62 762	64 012	65 187	66 345
Credits	1 058 107	793 512	696 911	2 152 007	1 606 866	1 822 551	1 920 638	2 639 648	2 127 619
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	13 415	14 219	14 275	16 276
Nonbank Financial Institutions	706 164	750 543	657 439	2 137 729	1 586 217	1 800 664	1 897 893	2 616 795	2 102 709
Public Nonfinancial Institutions	68 788	22 533	22 153	7 739	8 250	8 444	8 498	8 551	8 607
Private Nonfinancial Institutions	2 782	2 046	47	21	9	6	7	5	5
Households	267	205	63	52	26	14	15	15	15
Financial Derivatives	362 293	244 847	83 755	54 828	74 613	72 577	116 099	43 684	56 870
Central Bank	4 330	15 858	21 046	-	-	-	-	-	-
Nonbank Financial Institutions	357 666	228 967	62 632	54 673	73 653	71 115	114 304	42 382	56 240
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	228	22	50	155	959	1 462	1 795	1 301	630
Households	69	-	28	-	-	-	-	-	-
Other Accounts Payable	637 460	745 304	700 326	681 006	756 571	798 790	744 164	729 257	707 193
Central Bank	15 989	76	102	24	211	190	102	297	132
Regional and Local Government	2	9	1 382	3 789	5 581	5 482	5 245	5 042	4 949
Nonbank Financial Institutions	10 103	43 735	14 914	65 337	88 071	77 780	74 821	80 827	68 068
Public Nonfinancial Institutions	5 847	4 078	55 599	103 266	97 753	97 818	97 749	99 373	99 364
Private Nonfinancial Institutions	262 225	263 489	225 557	228 250	245 255	257 480	246 883	252 759	262 278
Nonprofit Institutions	191	721	742	704	389	647	814	873	727
Households	167 686	180 374	178 471	197 877	201 800	212 069	196 525	203 168	204 391
Interbank Accounts	175 417	252 823	223 559	81 759	117 511	147 324	122 027	86 918	67 284

\* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2018	2019	2020	2021	2022*	04.23	05.23	06.23	07.23
<b>Net Foreign Assets</b>	<b>35 419 764</b>	<b>36 637 097</b>	<b>41 091 030</b>	<b>40 426 251</b>	<b>43 086 563</b>	<b>44 615 961</b>	<b>43 729 006</b>	<b>43 653 039</b>	<b>43 294 345</b>
Claims to Nonresidents	13 746 876	13 566 962	16 958 044	17 175 190	19 521 062	20 725 729	19 761 293	19 266 962	19 116 973
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	10 504 466	10 240 406	9 932 227	9 688 845	9 682 998
Foreign Currency	324 006	318 297	463 113	377 319	500 864	598 568	598 416	602 084	547 872
Transferable Deposits	1 823 905	1 937 471	2 744 572	1 993 762	2 961 226	4 361 833	3 569 471	3 376 412	2 994 106
Other Deposits	2 180 235	2 299 574	1 265 553	466 087	477 359	319 447	394 302	349 158	504 705
Securities (other than shares)	3 052 700	1 207 606	1 197 183	1 258 447	3 132 763	3 193 151	3 321 944	3 268 038	3 396 152
Credits	188 457	170 325	195 385	279 970	399 142	387 728	390 329	371 381	358 748
Shares and other Equity	22 881	25 580	4 275	4 373	4 675	4 581	4 528	4 571	4 508
Financial Derivatives	13 680	21 737	8 196	6 997	3 160	46 577	25 946	52 410	98 085
Other Claims	1 472 962	1 444 681	1 600 389	1 616 531	1 537 406	1 573 438	1 524 130	1 554 062	1 529 799
Liabilities for Nonresidents	1 132 496	1 017 911	1 069 798	1 646 651	3 429 672	3 305 134	3 098 083	3 171 383	3 120 556
Transferable Deposits	105 939	133 558	300 346	349 916	1 471 421	1 397 648	1 218 819	1 318 294	1 138 930
SDR	185 638	183 804	210 611	880 941	897 515	892 952	869 381	879 847	873 288
Other Deposits	199 818	146 359	149 592	280 553	836 243	881 588	879 549	825 349	929 878
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	53 854	59 832	50 669	55 135
Financial Derivatives	8 185	12 195	10 225	9 176	2 507	23 977	20 887	52 136	72 629
Other Accounts Payable	29 626	15 790	31 655	36 971	39 885	55 115	49 615	45 088	50 696
Assets of the National Oil Fund	<b>22 278 915</b>	<b>23 625 632</b>	<b>24 725 542</b>	<b>23 888 930</b>	<b>25 787 868</b>	<b>26 648 105</b>	<b>26 538 019</b>	<b>27 055 229</b>	<b>26 854 436</b>
Other Net Foreign Assets	526 470	462 414	477 242	1 008 782	1 207 304	547 261	527 777	502 231	443 491
Assets	1 352 281	1 378 813	1 654 992	2 105 715	2 581 380	2 453 644	2 439 143	2 399 705	2 491 950
Foreign Liabilities	825 811	916 399	1 177 750	1 096 933	1 374 076	1 906 382	1 911 365	1 897 474	2 048 459
<b>Net Domestic Assets</b>	<b>-14 606 393</b>	<b>-15 315 027</b>	<b>-16 173 245</b>	<b>-10 326 961</b>	<b>-8 790 608</b>	<b>-10 971 527</b>	<b>-9 748 447</b>	<b>-8 939 453</b>	<b>-9 078 533</b>
Net Claims to the Central Government	1 198 821	1 824 873	1 951 075	3 392 313	2 460 848	2 201 549	2 370 326	3 074 388	3 327 195
Claims	2 514 861	2 810 894	3 915 458	4 821 738	5 109 337	6 089 692	6 111 204	6 612 618	6 533 241
Securities	2 513 561	2 740 830	3 815 565	4 715 320	5 000 000	5 981 189	6 004 460	6 504 597	6 424 061
Credits	311	68 866	98 914	101 473	108 723	106 547	105 311	106 340	104 826
Other	989	1 198	979	4 945	614	1 957	1 433	1 681	4 353
Liabilities	1 316 039	986 021	1 964 383	1 429 424	2 648 488	3 888 143	3 740 878	3 538 230	3 206 046
Transferable Deposits	508 791	503 608	1 580 615	1 085 259	2 015 312	3 126 395	2 958 462	2 922 239	2 534 460
Other Deposits	74 922	201 123	84 899	166 099	402 598	510 604	532 995	366 150	433 971
Securities	-	-	-	-	-	-	-	-	-
Credits	21 314	81 644	43 076	56 444	64 948	68 014	68 351	68 746	57 023
Other	711 013	199 647	255 794	121 622	165 630	183 130	181 069	181 095	180 592

Continuation

	2018	2019	2020	2021	2022*	04.23	05.23	06.23	07.23
Claims to the Regional and Local Government	13 024	0	2	14 469	13 224	13 315	13 273	13 278	13 401
Securities (other than shares)	13 024	-	-	14 468	13 223	13 314	13 272	13 277	13 400
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	0	2	1	1	1	1	1	1
<b>Resources of the National Oil Fund</b>	<b>23 790 104</b>	<b>25 162 190</b>	<b>25 969 361</b>	<b>25 794 061</b>	<b>26 789 585</b>	<b>27 622 277</b>	<b>27 545 702</b>	<b>28 036 820</b>	<b>27 848 812</b>
Claims to Nonbank Financial Institutions	2 845 947	4 175 298	6 343 549	7 715 115	7 804 560	7 519 992	7 640 997	8 062 015	7 569 342
Transferable Deposits	1 030	2 155	5 314	13 986	135 465	21 026	30 857	57 611	31 343
Other Deposits	3 048	949	51	52	-	-	-	-	-
Securities	22 353	173 209	353 993	639 721	884 278	857 430	857 015	829 794	823 456
Credits	345 326	570 290	729 508	1 505 220	1 109 958	847 578	994 915	1 487 501	994 455
Financial Derivatives	345 099	229 002	62 634	54 716	72 008	71 900	114 051	43 226	57 260
Shares and other Equity	2 071 470	3 153 442	5 122 235	5 384 048	5 389 972	5 392 422	5 396 658	5 426 366	5 420 598
Other Accounts Receivable	57 622	46 251	69 813	117 372	212 878	329 637	247 502	217 516	242 230
Claims to Public Nonfinancial Institutions	1 477 240	1 451 462	1 352 901	1 443 209	1 461 118	1 461 670	1 502 933	1 496 561	1 523 975
Other Deposits	72	-	-	-	-	-	-	-	-
Securities	450 261	388 208	318 413	458 448	564 961	535 476	534 865	535 906	538 870
Credits	274 677	303 679	263 219	146 736	308 618	287 305	252 673	247 863	239 402
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	750 002	750 002	541 968	589 026	579 164	586 404	635 032
Other Accounts Receivable	2 227	9 573	21 266	88 024	45 571	49 863	136 232	126 387	110 670
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 348	9 266 501	9 486 156	9 530 902	9 433 955	9 299 628
Securities	15 029	200 218	216 586	254 543	266 881	269 244	266 634	266 933	265 584
Credits	8 067 017	7 309 904	7 252 207	7 901 000	8 673 393	8 854 372	8 897 549	8 809 188	8 674 728
Financial Derivatives	3 736	2 416	1 133	1 378	1 251	3 214	4 861	3 484	2 247
Shares and other Equity	149 203	172 276	166 057	162 909	191 382	194 023	195 815	202 022	209 603
Other Accounts Receivable	231 297	225 037	233 723	154 517	133 593	165 303	166 043	152 328	147 466
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 391	1 880	2 052	2 980	3 078
Credits	6 904	5 014	1 967	2 939	2 268	1 625	1 737	2 671	2 780
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other	537	950	738	74	120	252	313	306	296

Continuation

	2018	2019	2020	2021	2022*	04.23	05.23	06.23	07.23
Claims to Households	5 503 191	6 825 240	7 696 408	10 879 741	14 253 707	15 065 696	15 415 813	15 762 773	16 369 060
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 443 764	6 769 218	7 643 303	10 806 620	14 186 925	14 984 796	15 339 465	15 685 583	16 296 841
Financial Derivatives	163	204	242	530	-	-	-	-	-
Other	59 265	55 818	52 863	72 590	66 783	80 900	76 348	77 190	72 219
Other Net Domestic Assets	-11 132 102	-13 157 355	-16 222 495	-17 298 111	-18 146 474	-20 009 883	-19 596 440	-19 725 646	-20 319 634
Other Financial Assets	1 101 503	143 098	124 145	102 866	135 549	130 113	121 383	128 922	127 628
Nonfinancial Assets	760 208	828 244	834 075	857 332	899 210	908 786	910 339	905 694	899 284
Less: Other Liabilities	5 349 085	4 751 809	4 864 290	6 277 057	6 214 048	6 823 741	6 989 760	7 247 105	7 571 665
Less: Capital Accounts	7 644 728	9 376 887	12 316 425	11 981 252	12 967 184	14 225 041	13 638 402	13 513 157	13 774 881
<b>Liabilities</b>	<b>20 813 371</b>	<b>21 322 070</b>	<b>24 917 785</b>	<b>30 099 291</b>	<b>34 295 955</b>	<b>33 644 434</b>	<b>33 980 560</b>	<b>34 713 586</b>	<b>34 215 812</b>
Currency in Circulation	2 260 157	2 300 505	2 828 046	2 997 723	3 360 653	3 363 522	3 351 386	3 495 339	3 506 866
Transferable and Other Deposits	18 553 214	19 021 565	22 089 738	27 101 567	30 935 301	30 280 912	30 629 174	31 218 247	30 708 946
Regional and Local Government	396	298	822	914	1 368	4 336	5 170	5 123	5 581
Nonbank Financial Institutions	1 975 272	2 194 196	2 398 554	3 109 897	2 908 634	3 296 459	3 367 986	3 426 003	2 921 067
Public Nonfinancial Institutions	1 693 628	1 428 746	1 303 270	1 529 514	2 443 405	2 136 437	2 129 356	2 019 585	1 853 901
Private Nonfinancial Institutions	5 251 366	5 568 594	6 792 361	8 511 966	9 064 184	8 377 750	8 496 390	8 655 095	8 709 757
Nonprofit Institutions	975 796	658 871	802 680	684 352	870 470	693 704	712 518	670 515	655 963
Households	8 656 755	9 170 860	10 792 051	13 264 924	15 647 239	15 772 225	15 917 753	16 441 925	16 562 677

\* including final turnovers

II. Key monetary indicators

2.5. Other Financial Institutions Survey\*

mln. of KZT, end of period

	2018	2019	2020	2021	09.22	12.22**	03.23***	06.23***
<b>Net Foreign Assets</b>	<b>829 191</b>	<b>1 552 973</b>	<b>2 455 298</b>	<b>3 603 191</b>	<b>3 395 080</b>	<b>3 584 793</b>	<b>3 796 186</b>	<b>4 386 451</b>
<b>Claims on Nonresidents</b>	<b>2 289 576</b>	<b>2 843 049</b>	<b>3 810 828</b>	<b>5 248 149</b>	<b>5 248 025</b>	<b>5 008 923</b>	<b>5 188 759</b>	<b>5 682 230</b>
Foreign Currency	16	4 591	1 566	3 025	1 214	1 081	402	648
Deposits	428 512	365 805	423 772	146 381	802 739	135 879	139 880	138 989
Securities (other than shares)	1 737 988	2 151 764	2 432 159	3 574 836	2 928 744	3 395 916	3 424 724	3 694 777
Loans	0	48 362	49 967	58 624	44 713	44 565	47 399	53 558
Financial Derivatives	0	0	0	0	0	0	0	8 411
Other	123 060	272 527	903 365	1 465 281	1 470 615	1 431 481	1 576 354	1 785 848
<b>less: Liabilities to Nonresidents</b>	<b>1 460 385</b>	<b>1 290 075</b>	<b>1 355 530</b>	<b>1 644 957</b>	<b>1 852 946</b>	<b>1 424 131</b>	<b>1 392 572</b>	<b>1 295 779</b>
Deposits	0	0	0	0	76 512	74 296	72 579	72 747
Securities (other than shares)	747 855	749 681	731 146	1 067 545	1 069 409	661 735	659 355	552 186
Loans	690 228	510 435	599 892	541 365	661 931	645 577	618 483	600 133
Financial Derivatives	0	0	0	0	0	0	0	8 414
Other	22 302	29 959	24 491	36 047	45 094	42 523	42 155	62 299
<b>Claims on Banking System</b>	<b>3 290 186</b>	<b>3 366 421</b>	<b>2 748 063</b>	<b>2 581 784</b>	<b>2 003 726</b>	<b>2 040 126</b>	<b>2 525 870</b>	<b>2 751 126</b>
National Currency	752	792	902	627	1 088	925	1 500	2 747
Other Claims	3 289 434	3 365 629	2 747 161	2 581 157	2 002 638	2 039 201	2 524 370	2 748 380
<b>Net Claims on Central Government</b>	<b>3 987 154</b>	<b>4 399 224</b>	<b>6 134 924</b>	<b>5 943 344</b>	<b>7 372 665</b>	<b>8 082 617</b>	<b>8 224 355</b>	<b>8 663 080</b>
<b>Claims on Central Government</b>	<b>4 010 877</b>	<b>4 416 237</b>	<b>6 192 864</b>	<b>6 043 497</b>	<b>7 435 363</b>	<b>8 172 655</b>	<b>8 321 121</b>	<b>8 772 259</b>
Securities (other than shares)	3 969 009	4 405 537	6 184 300	5 875 755	7 268 399	8 117 593	8 169 938	8 576 750
Other Claims	41 868	10 700	8 564	167 742	166 964	55 062	151 183	195 509
<b>Less: Liabilities to Central Government</b>	<b>23 723</b>	<b>17 013</b>	<b>57 940</b>	<b>100 152</b>	<b>62 698</b>	<b>90 038</b>	<b>96 766</b>	<b>109 179</b>
Deposits	0	0	0	0	0	0	0	0
Other Liabilities	23 723	17 013	57 940	100 152	62 698	90 038	96 766	109 179
<b>Claims on Other Sectors</b>	<b>2 644 950</b>	<b>2 914 693</b>	<b>4 107 384</b>	<b>4 281 035</b>	<b>4 272 023</b>	<b>4 150 618</b>	<b>4 125 489</b>	<b>4 037 427</b>
Regional and Local Government	11 759	10 052	788 535	857 776	836 929	811 212	828 280	836 897
Public Nonfinancial Institutions	617 122	815 579	781 663	966 553	983 915	924 349	956 397	928 554
Private Nonfinancial Institutions	1 818 326	1 867 553	2 276 047	2 201 762	2 213 541	2 188 402	2 118 713	2 057 172
Other Resident Sectors	197 743	221 509	261 139	254 945	237 638	226 654	222 099	214 804

Continuation

	2018	2019	2020	2021	09.22	12.22**	03.23***	06.23***
<b>Deposits</b>	<b>1 174</b>	<b>2 534</b>	<b>397</b>	<b>25 307</b>	<b>9 291</b>	<b>15 330</b>	<b>12 217</b>	<b>21 987</b>
of which: Depository corporations	0	0	0	0	4 752	6 564	4 316	7 900
<b>Securities (other than shares)</b>	<b>6 075</b>	<b>164 992</b>	<b>6 992</b>	<b>7 502</b>	<b>7 906</b>	<b>8 051</b>	<b>8 189</b>	<b>8 338</b>
of which: Depository corporations	0	156 454	0	0	0	0	0	0
<b>Loans</b>	<b>379 655</b>	<b>449 082</b>	<b>859 400</b>	<b>884 294</b>	<b>903 398</b>	<b>941 983</b>	<b>968 734</b>	<b>990 551</b>
of which: Depository corporations	6 012	2 987	4	393	13 995	48 485	59 172	85 964
<b>Financial Derivatives</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
of which: Depository corporations	0	0	0	0	0	0	0	0
<b>Insurance Technical Reserve</b>	<b>9 999 944</b>	<b>11 300 324</b>	<b>13 510 920</b>	<b>13 836 287</b>	<b>15 048 120</b>	<b>15 606 629</b>	<b>16 405 701</b>	<b>17 121 563</b>
Net Equity of Households in Life Insurance Reserves	208 334	274 562	348 569	450 152	541 638	551 701	536 405	549 717
Net Equity of Households in Pension Funds	9 547 441	10 802 154	12 914 140	13 071 798	14 105 288	14 663 411	15 401 256	16 077 683
Prepayment of Premiums and Reserves against Outstanding Claims	244 168	223 607	248 211	314 337	401 194	391 517	468 039	494 164
of which: Depository corporations	5 735	7 319	7 064	5 928	7 995	7 962	8 045	8 839
<b>Shares and other Equity</b>	<b>1 230 649</b>	<b>1 189 768</b>	<b>1 483 131</b>	<b>1 629 798</b>	<b>1 662 659</b>	<b>1 741 458</b>	<b>1 849 583</b>	<b>1 991 190</b>
<b>Other Items (NET)</b>	<b>-866 017</b>	<b>-873 388</b>	<b>-415 171</b>	<b>26 166</b>	<b>-587 880</b>	<b>-455 298</b>	<b>-572 525</b>	<b>-295 545</b>

\* Including mortgage companies', Kazakhstan Development Bank's, insurance companies' accounts and APF's funds and own assets

\*\* including final turnovers

\*\*\* In forming the survey of other financial institutions for March and June 2023 we used the data on assets, insurance reserves and equity capital of insurance companies, taking into account the prudential norms (regulatory).

II. Key monetary indicators

2.6. Financial Sector Survey\*

mln. of KZT, end of period

	2018	2019	2020	2021	09.22	12.22**	03.23	06.23
<b>Net Foreign Assets</b>	<b>14 158 409</b>	<b>14 922 176</b>	<b>19 109 367</b>	<b>20 736 842</b>	<b>21 028 538</b>	<b>21 285 087</b>	<b>21 690 949</b>	<b>21 262 814</b>
Claims on Nonresidents	17 062 005	17 636 339	22 101 325	23 845 714	25 459 516	26 205 842	26 656 945	26 349 619
less: Liabilities to Nonresidents	2 903 596	2 714 163	2 991 958	3 108 871	4 430 978	4 920 755	4 965 997	5 086 805
<b>Domestic Claims</b>	<b>22 459 681</b>	<b>24 310 251</b>	<b>28 392 353</b>	<b>32 778 672</b>	<b>37 061 627</b>	<b>39 195 881</b>	<b>40 088 852</b>	<b>42 235 103</b>
<b>Net claims on Central Government</b>	<b>4 292 493</b>	<b>5 143 293</b>	<b>7 341 467</b>	<b>7 643 999</b>	<b>9 166 692</b>	<b>10 006 006</b>	<b>10 512 564</b>	<b>11 437 650</b>
Claims on Central Government	6 525 738	7 227 131	10 108 322	10 865 234	12 338 654	13 281 991	14 311 712	15 384 877
Less: Liabilities to Central Government	2 233 245	2 083 837	2 766 856	3 221 236	3 171 962	3 275 986	3 799 148	3 947 227
<b>Claims on Other Sectors</b>	<b>18 167 188</b>	<b>19 166 957</b>	<b>21 050 887</b>	<b>25 134 673</b>	<b>27 894 935</b>	<b>29 189 875</b>	<b>29 576 288</b>	<b>30 797 453</b>
Regional and Local Government	24 783	10 052	788 537	872 244	850 085	824 436	841 333	850 175
Public Nonfinancial Institutions	2 111 033	2 283 785	2 151 307	2 426 506	2 538 125	2 402 211	2 384 966	2 446 235
Other Resident Sectors	16 031 372	16 873 120	18 111 043	21 835 923	24 506 725	25 963 228	26 349 988	27 501 043
<b>Currency outside Financial Sectors</b>	<b>2 259 406</b>	<b>2 299 714</b>	<b>2 827 144</b>	<b>2 997 097</b>	<b>3 315 159</b>	<b>3 359 729</b>	<b>3 217 645</b>	<b>3 492 593</b>
<b>Deposits</b>	<b>16 579 116</b>	<b>16 829 903</b>	<b>19 691 582</b>	<b>24 016 977</b>	<b>26 474 026</b>	<b>28 035 420</b>	<b>27 274 900</b>	<b>27 806 330</b>
<b>Securities (other than shares)</b>	<b>159 481</b>	<b>135 247</b>	<b>264 528</b>	<b>390 671</b>	<b>394 908</b>	<b>464 827</b>	<b>445 167</b>	<b>825 771</b>
<b>Loans</b>	<b>446 676</b>	<b>474 677</b>	<b>884 774</b>	<b>898 173</b>	<b>907 466</b>	<b>914 141</b>	<b>930 895</b>	<b>927 433</b>
<b>Financial Derivatives</b>	<b>297</b>	<b>22</b>	<b>78</b>	<b>155</b>	<b>2 829</b>	<b>959</b>	<b>709</b>	<b>1 301</b>
<b>Insurance Technical Reserve</b>	<b>9 994 209</b>	<b>11 293 004</b>	<b>13 503 855</b>	<b>13 830 359</b>	<b>15 040 125</b>	<b>15 598 666</b>	<b>16 397 656</b>	<b>17 112 724</b>
<b>Shares and other Equity</b>	<b>7 021 013</b>	<b>8 512 722</b>	<b>11 787 263</b>	<b>12 122 518</b>	<b>12 596 133</b>	<b>12 958 773</b>	<b>13 952 728</b>	<b>13 742 618</b>
<b>Other Items (net)</b>	<b>157 892</b>	<b>-312 862</b>	<b>-1 457 503</b>	<b>-740 434</b>	<b>-640 481</b>	<b>-851 546</b>	<b>-439 898</b>	<b>-410 853</b>

\* 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*	04.23	05.23	06.23	07.23
<b>1. RM (Reserve Money)</b>	<b>6 650 873</b>	<b>6 893 176</b>	<b>9 777 551</b>	<b>10 957 714</b>	<b>11 874 422</b>	<b>9 854 371</b>	<b>9 654 031</b>	<b>10 440 847</b>	<b>9 586 967</b>
% changes to the previous month	11.1	2.6	1.1	4.6	1.3	-4.2	-2.0	8.2	-8.2
% changes to December of the previous year	20.1	3.6	41.8	12.1	8.4	-17.0	-18.7	-12.1	-19.3
from them:									
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 823 793	3 793 068	3 775 641	3 914 126	3 919 342
Deposits of Banks and other organizations in NBK	4 032 021	4 204 912	6 527 179	7 505 999	8 050 629	6 061 303	5 878 390	6 526 720	5 667 625
<b>Narrow Reserve Money</b>	<b>5 995 748</b>	<b>5 430 745</b>	<b>5 087 846</b>	<b>6 945 442</b>	<b>7 374 898</b>	<b>6 383 209</b>	<b>6 208 576</b>	<b>6 860 013</b>	<b>6 491 522</b>
% changes to the previous month	4.3	-1.8	-9.7	12.9	6.9	-3.4	-2.7	10.5	-5.4
% changes to December of the previous year	16.1	-9.4	-6.3	36.5	6.2	-13.4	-15.8	-7.0	-12.0
from them:									
Reserve deposits of Banks in NBK	2 608 448	1 700 882	1 299 270	2 074 806	2 202 901	1 292 230	1 139 901	1 309 348	1 342 609
<b>M0 (Currency in Circulation)</b>	<b>2 260 157</b>	<b>2 300 505</b>	<b>2 828 046</b>	<b>2 997 723</b>	<b>3 360 653</b>	<b>3 363 522</b>	<b>3 351 386</b>	<b>3 495 339</b>	<b>3 506 866</b>
% changes to the previous month	8.5	4.5	4.5	3.2	3.4	4.5	-0.4	4.3	0.3
% changes to December of the previous year	16.1	1.8	22.93	6.00	12.11	0.09	-0.28	4.01	4.35
<b>M1</b>	<b>5 605 006</b>	<b>5 928 085</b>	<b>7 186 951</b>	<b>8 788 006</b>	<b>9 382 455</b>	<b>8 652 229</b>	<b>8 948 466</b>	<b>9 752 118</b>	<b>9 446 279</b>
% changes to the previous month	10.9	0.0	-0.2	14.8	3.8	0.7	3.4	9.0	-3.1
% changes to December of the previous year	12.8	5.8	21.2	22.3	6.8	-7.8	-4.6	3.9	0.7
from them:									
Transferable deposits of individuals in national currency	775 726	978 601	1 319 207	1 871 282	1 805 022	1 646 464	1 704 746	1 901 905	1 854 063
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	3 642 243	3 892 334	4 354 873	4 085 351
<b>M2</b>	<b>14 467 056</b>	<b>16 054 341</b>	<b>19 134 928</b>	<b>23 750 269</b>	<b>28 025 384</b>	<b>27 970 918</b>	<b>28 327 691</b>	<b>29 274 455</b>	<b>28 852 963</b>
% changes to the previous month	3.0	5.1	2.1	6.6	6.7	-0.5	1.3	3.3	-1.4
% changes to December of the previous year	7.1	11.0	19.2	24.1	18.0	-0.2	1.1	4.5	3.0
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	10 243 922	10 398 117	10 788 267	11 056 279
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	9 074 767	8 981 108	8 734 070	8 350 405
<b>M3 (broad money)</b>	<b>20 813 371</b>	<b>21 322 070</b>	<b>24 917 785</b>	<b>30 099 291</b>	<b>34 295 955</b>	<b>33 644 434</b>	<b>33 980 560</b>	<b>34 713 586</b>	<b>34 215 812</b>
% changes to the previous month	247.6	4.1	1.1	4.9	4.7	-0.8	1.0	2.2	-1.4
% changes to December of the previous year	7.0	2.4	16.9	20.8	13.9	-1.9	-0.9	1.2	-0.2
from them:									
Other deposits of individuals in foreign currency	3 863 520	3 562 238	3 860 519	4 150 280	4 190 457	3 881 839	3 814 890	3 751 752	3 652 335
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	1 791 677	1 837 979	1 687 379	1 710 513

\* 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**	04.23	05.23	06.23	07.23
<b>Deposits - total*</b>	<b>18 553 214</b>	<b>19 021 565</b>	<b>22 089 738</b>	<b>27 101 567</b>	<b>30 935 301</b>	<b>30 280 912</b>	<b>30 629 174</b>	<b>31 218 247</b>	<b>30 708 946</b>
<b>of which:</b>									
<b>national currency:</b>	<b>9 568 984</b>	<b>10 820 833</b>	<b>13 855 690</b>	<b>17 337 508</b>	<b>21 150 007</b>	<b>21 411 731</b>	<b>21 940 275</b>	<b>22 960 230</b>	<b>22 841 107</b>
Nonbanking Legal Entities	5 017 301	5 439 121	7 204 994	8 629 305	10 151 674	9 897 251	10 217 366	10 656 144	10 314 024
Individuals	4 551 682	5 381 712	6 650 695	8 708 203	10 998 332	11 514 479	11 722 910	12 304 085	12 527 083
<b>foreign currency:</b>	<b>8 984 230</b>	<b>8 200 731</b>	<b>8 234 049</b>	<b>9 764 059</b>	<b>9 785 295</b>	<b>8 869 181</b>	<b>8 688 898</b>	<b>8 258 017</b>	<b>7 867 839</b>
Nonbanking Legal Entities	4 879 157	4 411 584	4 092 693	5 207 338	5 136 388	4 611 435	4 494 055	4 120 177	3 832 245
Individuals	4 105 073	3 789 147	4 141 355	4 556 721	4 648 906	4 257 746	4 194 843	4 137 840	4 035 594
<b>From total sum of Deposits:</b>									
Nonbanking Legal Entities	<b>9 896 459</b>	<b>9 850 705</b>	<b>11 297 688</b>	<b>13 836 643</b>	<b>15 288 062</b>	<b>14 508 686</b>	<b>14 711 421</b>	<b>14 776 321</b>	<b>14 146 269</b>
Individuals	<b>8 656 755</b>	<b>9 170 860</b>	<b>10 792 051</b>	<b>13 264 924</b>	<b>15 647 239</b>	<b>15 772 225</b>	<b>15 917 753</b>	<b>16 441 925</b>	<b>16 562 677</b>
<b>Transferable Deposits</b>									
<b>in national currency:</b>	<b>3 344 848</b>	<b>3 627 580</b>	<b>4 358 905</b>	<b>5 790 283</b>	<b>6 021 802</b>	<b>5 288 707</b>	<b>5 597 080</b>	<b>6 256 778</b>	<b>5 939 413</b>
Nonbanking Legal Entities	2 569 122	2 648 979	3 039 698	3 919 000	4 216 780	3 642 243	3 892 334	4 354 873	4 085 351
Individuals	775 726	978 601	1 319 207	1 871 282	1 805 022	1 646 464	1 704 746	1 901 905	1 854 063
<b>Other Deposits in national currency:</b>	<b>6 224 135</b>	<b>7 193 254</b>	<b>9 496 785</b>	<b>11 547 225</b>	<b>15 128 205</b>	<b>16 123 024</b>	<b>16 343 195</b>	<b>16 703 451</b>	<b>16 901 693</b>
Nonbanking Legal Entities	2 448 179	2 790 142	4 165 297	4 710 305	5 934 894	6 255 008	6 325 031	6 301 271	6 228 673
Individuals	3 775 956	4 403 112	5 331 488	6 836 921	9 193 311	9 868 015	10 018 164	10 402 180	10 673 020
<b>Transferable Deposits in foreign currency:</b>	<b>2 637 915</b>	<b>2 933 002</b>	<b>2 451 192</b>	<b>3 415 037</b>	<b>3 514 724</b>	<b>3 195 665</b>	<b>3 036 030</b>	<b>2 818 886</b>	<b>2 504 990</b>
Nonbanking Legal Entities	2 396 362	2 706 093	2 170 356	3 008 596	3 056 275	2 819 758	2 656 076	2 432 798	2 121 731
Individuals	241 553	226 909	280 836	406 442	458 449	375 906	379 953	386 087	383 259
<b>Other Deposits in foreign currency:</b>	<b>6 346 315</b>	<b>5 267 729</b>	<b>5 782 856</b>	<b>6 349 022</b>	<b>6 270 571</b>	<b>5 673 516</b>	<b>5 652 869</b>	<b>5 439 131</b>	<b>5 362 849</b>
Nonbanking Legal Entities	2 482 795	1 705 491	1 922 337	2 198 742	2 080 113	1 791 677	1 837 979	1 687 379	1 710 513
Individuals	3 863 520	3 562 238	3 860 519	4 150 280	4 190 457	3 881 839	3 814 890	3 751 752	3 652 335

\* 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
<b>2018</b>	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
<b>2019</b>	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
<b>2020</b>	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
<b>2021</b>	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	--
<b>2022</b>	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
<b>01.22</b>	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	--
<b>02.22</b>	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	--
<b>03.22</b>	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	--	--
<b>04.22</b>	14.83	2.56	--	--	14.81	--	--	--	24.00	2.56	--	--	12.86	0.39	--	14.66	12.86	0.20	--	14.66	--	0.55	--	--
<b>05.22</b>	15.01	2.75	--	--	14.99	--	--	--	24.00	2.75	--	--	13.24	0.68	--	9.39	13.24	0.36	--	9.39	--	0.93	--	--
<b>06.22</b>	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	--
<b>07.22</b>	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
<b>08.22</b>	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
<b>09.22</b>	--	2.39	--	--	--	--	--	--	--	2.39	--	--	13.74	2.14	0.50	7.71	13.74	1.17	0.50	7.71	--	2.74	--	--
<b>10.22</b>	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
<b>11.22</b>	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	--
<b>12.22</b>	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
<b>01.23</b>	--	--	--	--	--	--	--	--	--	--	--	--	15.93	3.25	2.11	6.99	15.94	2.04	1.93	6.87	15.76	4.53	4.05	19.00
<b>02.23</b>	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
<b>03.23</b>	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
<b>04.23</b>	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	--
<b>05.23</b>	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	--	--
<b>06.23</b>	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	--
<b>07.23</b>	17.75	2.85	--	--	17.75	--	--	--	--	2.85	--	--	15.97	3.08	3.01	6.95	15.97	2.18	3.01	6.95	--	5.13	--	11.50

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**		03.23		04.23		05.23		06.23		07.23	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
<b>Deposits of Legal Entities</b>	<b>7.1</b>	<b>0.9</b>	<b>7.4</b>	<b>0.8</b>	<b>7.3</b>	<b>0.4</b>	<b>7.4</b>	<b>0.4</b>	<b>14.4</b>	<b>1.0</b>	<b>14.5</b>	<b>0.8</b>	<b>14.5</b>	<b>0.8</b>	<b>14.5</b>	<b>1.2</b>	<b>14.6</b>	<b>1.8</b>	<b>14.6</b>	<b>2.2</b>
including:																				
<b>Demand Deposits</b>	4.6	0.1	0.8	0.1	0.0	0.1	0.7	0.1	0.5	0.0	0.4	0.1	1.4	0.1	0.1	0.1	13.7	0.1	13.6	0.1
<b>Conditional</b>	2.2	0.9	3.0	0.2	3.1	0.2	4.6	0.5	6.2	0.5	10.5	0.4	13.4	0.6	6.6	0.1	8.6	0.7	6.5	1.1
<b>Time and Saving Deposits, total</b>	7.1	0.9	7.4	0.8	7.3	0.4	7.4	0.4	14.4	1.0	14.5	0.8	14.5	0.8	14.5	1.2	14.6	1.8	14.6	2.2
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	14.6	0.4	14.6	0.6	14.6	1.1	14.7	1.9	14.7	2.4
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	14.2	0.6	14.7	0.9	15.0	1.1	14.9	0.7	14.3	1.3
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	13.6	1.4	13.8	1.4	14.0	1.6	14.0	1.6	14.0	1.7
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	12.7	1.3	11.8	1.4	11.6	1.5	10.6	1.5	11.8	1.3
over 5 years	8.6	3.3	7.3	2.6	4.6	2.0	5.6	0.5	10.1	0.7	7.2	1.6	5.7	0.5	7.6	0.0	10.6	1.9	13.3	0.6
<b>Deposits of Individuals</b>	<b>9.7</b>	<b>1.3</b>	<b>8.8</b>	<b>1.4</b>	<b>9.2</b>	<b>1.0</b>	<b>8.0</b>	<b>0.8</b>	<b>13.3</b>	<b>0.9</b>	<b>13.5</b>	<b>0.8</b>	<b>13.9</b>	<b>0.8</b>	<b>13.8</b>	<b>0.8</b>	<b>14.0</b>	<b>0.9</b>	<b>13.9</b>	<b>0.9</b>
including:																				
<b>Demand Deposits</b>	0.4	0.2	0.8	1.0	0.1	0.8	0.1	3.2	0.1	0.2	0.1	0.9	0.2	5.5	0.1	5.6	0.1	6.4	0.2	0.1
<b>Conditional</b>	9.6	4.1	1.5	5.0	9.6	0.3	0.4	0.4	11.2	0.6	7.3	0.1	8.9	1.0	14.3	0.0	5.4	0.3	5.7	0.6
<b>Time and Saving Deposits, total</b>	10.4	1.4	9.0	1.4	9.2	1.0	8.0	0.8	13.3	0.9	13.5	0.8	13.9	0.8	13.9	0.8	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	14.6	1.0	14.7	0.9	14.6	0.6	14.7	0.9	14.7	0.9
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	14.6	0.8	14.6	0.7	14.9	0.7	15.0	0.7	15.0	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	13.9	0.9	13.9	0.9	14.0	0.9	14.1	0.9	14.1	0.9
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	14.0	0.7	14.0	0.8	14.0	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	2.1	0.7	2.1	0.6	2.1	0.6	2.4	0.7	2.1	0.4

Continuation

	12.18		12.19		12.20		12.21*		12.22**		03.23		04.23		05.23		06.23		07.23	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	FC												
<b>Credits to Legal Entities</b>	<b>11.7</b>	<b>5.2</b>	<b>12.1</b>	<b>4.4</b>	<b>11.4</b>	<b>4.6</b>	<b>12.2</b>	<b>4.5</b>	<b>19.2</b>	<b>5.7</b>	<b>18.8</b>	<b>6.6</b>	<b>18.2</b>	<b>5.2</b>	<b>19.0</b>	<b>7.0</b>	<b>19.0</b>	<b>6.7</b>	<b>19.4</b>	<b>6.9</b>
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	19.1	5.7	19.5	5.6	19.7	5.7	18.6	5.8	19.6	5.7
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	19.0	6.2	18.8	6.4	19.1	6.9	17.8	4.9	19.2	6.3
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	18.6	6.6	19.1	5.9	19.0	7.5	19.2	7.1	19.2	6.8
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	19.2	7.1	19.3	8.0	19.5	7.2	19.6	5.9	19.8	7.2
over 5 years	7.9	7.1	16.3	5.5	12.0	5.7	13.0	4.6	19.8	7.9	19.6	6.5	19.4	8.5	20.4	7.9	16.2	9.5	18.6	8.4
<b>Credits to Individuals</b>	<b>17.2</b>	<b>9.5</b>	<b>16.8</b>	<b>6.0</b>	<b>14.9</b>	<b>18.3</b>	<b>17.5</b>	<b>6.0</b>	<b>17.4</b>	<b>6.1</b>	<b>19.7</b>	<b>3.0</b>	<b>19.7</b>	<b>4.2</b>	<b>19.8</b>	<b>3.4</b>	<b>19.8</b>	<b>2.8</b>	<b>16.8</b>	<b>4.2</b>
of which with maturity:																				
up to 1 month	26.6	17.4	16.4	27.6	18.3	24.2	23.7	-	20.2	-	27.0	-	26.3	-	28.7	-	30.4	-	31.5	-
from 1 to 3 month	13.9	2.7	11.5	21.4	14.0	26.6	17.3	-	13.1	-	19.7	-	19.3	-	20.3	-	19.0	-	13.6	-
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	15.5	-	15.4	-	16.1	-	14.9	-	17.0	-
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	20.1	4.4	20.9	6.9	20.7	7.8	20.9	6.4	14.7	5.1
over 5 years	12.5	6.7	11.9	5.1	9.8	6.5	19.5	8.0	16.8	8.4	20.6	4.9	19.6	4.6	20.1	5.0	20.0	2.6	20.4	5.1

\*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

	01.01.2022	01.04.2022	01.07.2022	01.10.2022	01.01.2023*	01.04.2023	01.07.2023
<b>Loans to economy in an expanded definition</b>	<b>23 766 947</b>	<b>24 639 935</b>	<b>25 617 918</b>	<b>26 920 715</b>	<b>28 929 237</b>	<b>29 259 077</b>	<b>30 623 822</b>
of which							
from banking sector	20 544 330	21 268 242	22 091 516	23 144 217	24 773 243	25 053 541	26 224 140
from other organizations	3 222 618	3 371 693	3 526 402	3 776 498	4 155 994	4 205 536	4 399 681
including:							
from mortgage organizations	354 327	346 147	336 272	338 477	337 610	305 673	299 703
from other public sector corporations	1 491 190	1 491 747	1 542 865	1 709 398	1 739 316	1 733 590	1 819 942
from organizations engaged in microfinance activities	1 377 101	1 533 800	1 647 265	1 728 624	2 079 068	2 166 273	2 280 036
of the total amount of loans to economy							
loans to business	12 783 308	13 007 399	13 164 895	13 429 468	14 430 421	14 355 300	14 872 888
national currency	10 057 559	10 259 727	10 494 603	10 781 090	11 782 223	11 906 966	12 439 355
foreign currency	2 725 749	2 747 672	2 670 293	2 648 378	2 648 198	2 448 334	2 433 533
loans to Individuals	10 983 640	11 632 537	12 453 022	13 491 247	14 498 816	14 903 777	15 750 934
national currency	10 966 352	11 615 082	12 441 507	13 483 215	14 493 054	14 898 639	15 746 166
foreign currency	17 288	17 454	11 515	8 032	5 762	5 138	4 767

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

\*Data as of 01.01.2023, 01.04.2023 were updated due to changes in the reporting data of respondents

## 2.12. Loans from banking sector

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

for the period

	11.22		12.22		2022		02.23		03.23		04.23		05.23		06.23		07.23	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
<b>Issued, total</b>	<b>2 431 362</b>	<b>15.8</b>	<b>2 618 302</b>	<b>17.0</b>	<b>24 424 017</b>	<b>15.8</b>	<b>1 810 209</b>	<b>19.1</b>	<b>2 201 971</b>	<b>18.7</b>	<b>2 463 410</b>	<b>18.3</b>	<b>2 533 355</b>	<b>18.7</b>	<b>2 526 307</b>	<b>18.7</b>	<b>2 640 100</b>	<b>17.0</b>
<i>including:</i>																		
national currency	2 274 460	16.5	2 349 968	18.2	22 849 883	16.6	1 719 788	19.8	2 097 430	19.3	2 332 154	19.0	2 404 564	19.3	2 392 542	19.4	2 494 470	17.6
foreign currency	156 902	5.7	268 334	6.1	1 574 134	5.0	90 421	6.1	104 541	6.5	131 256	5.2	128 791	7.0	133 765	6.7	145 631	6.9
<i>from total Loans:</i>																		
Short-term	1 028 896	16.0	1 342 038	16.2	12 326 838	14.7	923 600	17.8	871 634	17.4	843 581	17.5	1 020 827	17.4	932 784	17.2	783 327	17.7
Long-term	1 402 466	15.6	1 276 265	17.8	12 097 179	16.9	886 609	20.5	1 330 337	19.6	1 619 829	18.7	1 512 528	19.6	1 593 522	19.6	1 856 773	16.7
<b>Loans issued to business</b>	<b>1 223 370</b>	<b>17.2</b>	<b>1 556 470</b>	<b>17.3</b>	<b>13 071 938</b>	<b>15.1</b>	<b>930 381</b>	<b>18.8</b>	<b>1 151 023</b>	<b>18.6</b>	<b>1 335 098</b>	<b>17.6</b>	<b>1 320 273</b>	<b>18.4</b>	<b>1 303 848</b>	<b>18.5</b>	<b>1 095 943</b>	<b>18.6</b>
national currency	1 067 402	18.9	1 289 517	19.6	11 506 705	16.4	840 578	20.2	1 047 528	19.7	1 204 795	18.9	1 192 606	19.6	1 171 025	19.8	951 303	20.4
Short-term	690 552	16.1	921 714	16.8	8 984 197	14.6	670 844	18.3	613 986	17.8	612 420	17.9	733 826	17.7	653 120	17.8	538 387	18.1
Long-term	376 849	20.0	367 803	20.9	2 522 509	18.1	169 734	22.6	433 541	20.5	592 375	18.5	458 779	20.5	517 905	20.4	412 916	21.6
foreign currency	155 968	5.7	266 953	6.1	1 565 232	5.0	89 802	6.1	103 496	6.6	130 302	5.2	127 667	7.1	132 824	6.7	144 639	6.9
Short-term	139 443	5.5	184 962	5.7	1 183 272	4.8	69 780	5.7	68 063	6.4	63 746	5.8	86 221	7.0	92 390	6.0	68 181	6.4
Long-term	16 525	7.0	81 992	7.0	381 960	5.7	20 023	7.4	35 433	6.8	66 557	4.5	41 446	7.3	40 434	8.2	76 459	7.3
<b>Loans issued to Individuals</b>	<b>1 207 993</b>	<b>14.3</b>	<b>1 061 832</b>	<b>16.5</b>	<b>11 352 080</b>	<b>16.7</b>	<b>879 828</b>	<b>19.4</b>	<b>1 050 947</b>	<b>18.9</b>	<b>1 128 312</b>	<b>19.1</b>	<b>1 213 083</b>	<b>19.1</b>	<b>1 222 458</b>	<b>19.0</b>	<b>1 544 157</b>	<b>15.8</b>
national currency	1 207 058	14.3	1 060 451	16.6	11 343 178	16.7	879 210	19.4	1 049 903	19.0	1 127 359	19.1	1 211 959	19.1	1 221 517	19.0	1 543 166	15.8
Short-term	198 801	15.3	235 251	13.2	2 158 938	15.2	182 966	15.8	189 354	15.6	167 284	15.6	200 342	16.2	187 034	14.8	176 556	16.5
Long-term	1 008 257	14.1	825 200	17.5	9 184 240	17.1	696 243	20.3	860 549	19.7	960 075	19.8	1 011 617	19.7	1 034 482	19.7	1 366 610	15.7
foreign currency	934	4.1	1 381	6.2	8 902	5.9	618	4.9	1 045	3.0	953	4.2	1 124	3.4	941	2.8	991	4.2
Short-term	99	0.0	111	0.0	432	1.7	9	0.0	232	0.0	132	0.0	438	0.0	240	0.0	203	0.0
Long-term	836	4.6	1 270	6.7	8 470	6.1	609	5.0	813	3.8	822	4.9	686	5.6	701	3.7	788	5.3

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

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**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

	10.22	11.22	12.22	02.23	03.23	04.23	05.23	06.23	07.23
<b>Total loans</b>	<b>23 498 876</b>	<b>24 179 610</b>	<b>24 773 243</b>	<b>24 790 311</b>	<b>25 053 541</b>	<b>25 621 143</b>	<b>25 946 794</b>	<b>26 224 140</b>	<b>26 651 637</b>
<i>including:</i>									
national currency	20 876 177	21 582 541	22 119 283	22 301 926	22 600 069	23 146 812	23 520 922	23 785 840	24 274 945
foreign currency	2 622 699	2 597 069	2 653 960	2 488 385	2 453 472	2 474 332	2 425 871	2 438 300	2 376 692
<i>from total Loans:</i>									
Short-term	3 752 370	3 849 269	4 139 077	4 102 802	3 893 139	3 810 764	3 645 252	3 478 466	3 450 622
Long-term	19 746 506	20 330 341	20 634 166	20 687 509	21 160 402	21 810 379	22 301 541	22 745 674	23 201 015
<b>Loans of business</b>	<b>11 021 461</b>	<b>11 232 595</b>	<b>11 598 880</b>	<b>11 411 163</b>	<b>11 491 186</b>	<b>11 799 258</b>	<b>11 848 227</b>	<b>11 849 081</b>	<b>11 712 321</b>
national currency	8 405 457	8 642 057	8 950 682	8 927 885	9 042 852	9 330 023	9 427 213	9 415 548	9 340 297
Short-term	2 573 883	2 624 753	2 821 012	2 910 377	2 660 113	2 672 558	2 550 313	2 380 686	2 201 741
Long-term	5 831 574	6 017 304	6 129 669	6 017 508	6 382 739	6 657 465	6 876 900	7 034 862	7 138 556
foreign currency	2 616 004	2 590 538	2 648 198	2 483 279	2 448 334	2 469 234	2 421 014	2 433 533	2 372 024
Short-term	387 894	427 969	482 726	356 885	337 798	328 864	302 935	323 513	289 127
Long-term	2 228 111	2 162 569	2 165 472	2 126 394	2 110 536	2 140 370	2 118 079	2 110 020	2 082 897
<b>Loans of Individuals</b>	<b>12 477 415</b>	<b>12 947 015</b>	<b>13 174 364</b>	<b>13 379 148</b>	<b>13 562 355</b>	<b>13 821 886</b>	<b>14 098 567</b>	<b>14 375 059</b>	<b>14 939 316</b>
national currency	12 470 720	12 940 484	13 168 602	13 374 041	13 557 217	13 816 788	14 093 709	14 370 292	14 934 648
Short-term	790 572	796 476	835 315	835 482	895 207	809 256	791 918	774 179	959 516
Long-term	11 680 148	12 144 008	12 333 287	12 538 560	12 662 010	13 007 532	13 301 792	13 596 113	13 975 132
foreign currency	6 694	6 531	5 762	5 107	5 138	5 098	4 857	4 767	4 668
Short-term	21	71	24	60	21	86	87	88	239
Long-term	6 673	6 460	5 738	5 047	5 117	5 011	4 770	4 680	4 429

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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

	10.22	11.22	12.22	02.23	03.23	04.23	05.23	06.23	07.23
<b>Total arrears</b>	<b>682 647</b>	<b>722 926</b>	<b>681 452</b>	<b>723 548</b>	<b>746 447</b>	<b>802 373</b>	<b>804 910</b>	<b>713 725</b>	<b>715 416</b>
<i>including:</i>									
national currency	632 483	666 762	631 970	671 333	718 035	750 185	771 780	701 899	705 506
foreign currency	50 164	56 164	49 483	52 215	28 412	52 188	33 131	11 825	9 910
<i>from total arrears:</i>									
Short-term	113 809	121 927	100 708	126 396	122 338	135 967	122 403	99 319	103 854
Long-term	568 838	600 998	580 744	597 152	624 109	666 406	682 507	614 406	611 562
<b>Arrears on loans of business</b>	<b>347 303</b>	<b>360 446</b>	<b>326 572</b>	<b>352 843</b>	<b>362 994</b>	<b>409 165</b>	<b>400 754</b>	<b>314 588</b>	<b>314 828</b>
national currency	300 237	307 311	279 304	302 647	336 644	358 913	369 465	304 599	306 732
Short-term	74 543	80 615	62 553	86 069	82 028	98 473	84 021	64 425	65 016
Long-term	225 694	226 696	216 751	216 578	254 616	260 440	285 443	240 175	241 716
foreign currency	47 066	53 135	47 269	50 197	26 350	50 252	31 289	9 989	8 095
Short-term	3 515	4 879	2 289	1 892	1 870	1 722	1 721	792	860
Long-term	43 551	48 256	44 980	48 304	24 481	48 530	29 568	9 197	7 235
<b>Arrears on loans of Individuals</b>	<b>335 344</b>	<b>362 480</b>	<b>354 880</b>	<b>370 705</b>	<b>383 453</b>	<b>393 208</b>	<b>404 156</b>	<b>399 137</b>	<b>400 588</b>
national currency	332 246	359 450	352 666	368 686	381 391	391 272	402 315	397 300	398 774
Short-term	35 729	36 394	35 846	38 377	38 422	35 688	36 580	34 018	37 902
Long-term	296 517	323 057	316 820	330 309	342 969	355 584	365 736	363 283	360 872
foreign currency	3 098	3 029	2 214	2 019	2 062	1 936	1 841	1 837	1 814
Short-term	21	39	20	57	19	85	81	85	75
Long-term	3 077	2 990	2 194	1 962	2 043	1 852	1 760	1 752	1 739

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

mln. of KZT, end of period

	2018		2019		2020		2021		2022*		04.23		05.23		06.23		07.23	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
<b>Deposits - total in national currency</b>	<b>101 838 283</b>	<b>7.4</b>	<b>129 765 992</b>	<b>7.3</b>	<b>180 233 627</b>	<b>7.5</b>	<b>288 135 400</b>	<b>7.4</b>	<b>450 523 434.4</b>	<b>12.2</b>	<b>44 047 720</b>	<b>14.5</b>	<b>44 365 056</b>	<b>14.5</b>	<b>47 420 638</b>	<b>14.5</b>	<b>42 784 697</b>	<b>14.6</b>
<b>Demand Deposits</b>	<b>1 620 295</b>	<b>2.2</b>	<b>364 211</b>	<b>0.3</b>	<b>110 759</b>	<b>0.4</b>	<b>156 898</b>	<b>0.0</b>	<b>97 360.5</b>	<b>0.1</b>	<b>3 608</b>	<b>0.2</b>	<b>6 661</b>	<b>0.1</b>	<b>5 286</b>	<b>0.7</b>	<b>4 137</b>	<b>0.2</b>
of which:																		
Legal Entities	678 434	4.7	162 259	0.0	933	0.0	1 383	0.1	351.3	0.2	13	1.4	139	0.1	232	13.7	4	13.6
Individuals	941 861	0.5	201 952	0.6	109 826	0.5	155 515	0.0	97 009.1	0.1	3 595	0.2	6 523	0.1	5 054	0.1	4 133	0.2
<b>Time, Saving Deposits</b>	<b>100 126 728</b>	<b>7.5</b>	<b>129 352 987</b>	<b>7.4</b>	<b>180 088 031</b>	<b>7.5</b>	<b>287 931 123</b>	<b>7.4</b>	<b>450 370 342.3</b>	<b>12.2</b>	<b>44 036 860</b>	<b>14.5</b>	<b>44 348 840</b>	<b>14.5</b>	<b>47 413 210</b>	<b>14.5</b>	<b>42 774 262</b>	<b>14.6</b>
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	40 813 431	14.5	41 241 999	14.5	44 124 427	14.6	39 524 620	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	3 223 429	13.9	3 106 841	13.9	3 288 782	14.0	3 249 642	13.9
<b>Conditional Deposits</b>	<b>91 259</b>	<b>1.5</b>	<b>48 794</b>	<b>3.4</b>	<b>34 837</b>	<b>4.4</b>	<b>47 378</b>	<b>4.2</b>	<b>55 731.6</b>	<b>6.9</b>	<b>7 252</b>	<b>12.8</b>	<b>9 555</b>	<b>13.2</b>	<b>2 143</b>	<b>7.9</b>	<b>6 299</b>	<b>6.4</b>
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	6 366	13.4	1 436	6.6	1 686	8.6	5 843	6.5
Individuals	48 744	0.3	11 753	3.1	7 862	6.9	10 071	3.8	17 944.7	9.3	885	8.9	8 119	14.3	457	5.4	455	5.7
<b>Deposits - total in CFC</b>	<b>11 672 459</b>	<b>1.3</b>	<b>12 857 392</b>	<b>1.1</b>	<b>13 291 070</b>	<b>0.8</b>	<b>24 730 206</b>	<b>0.5</b>	<b>27 994 872.1</b>	<b>0.6</b>	<b>2 795 144</b>	<b>0.8</b>	<b>3 574 170</b>	<b>1.1</b>	<b>5 270 173</b>	<b>1.6</b>	<b>5 221 877</b>	<b>2.1</b>
<b>Demand Deposits</b>	<b>208 821</b>	<b>0.6</b>	<b>32 392</b>	<b>2.5</b>	<b>114 114</b>	<b>1.3</b>	<b>55 172</b>	<b>2.0</b>	<b>48 075.7</b>	<b>0.6</b>	<b>2 240</b>	<b>6.3</b>	<b>2 505</b>	<b>5.9</b>	<b>3 524</b>	<b>6.9</b>	<b>461</b>	<b>0.2</b>
of which:																		
Legal Entities	65 763	0.1	609	0.1	57	0.1	1 354	0.0	4 086.3	0.0	181	0.1	193	0.1	230	0.1	88	0.1
Individuals	143 057	0.9	31 783	2.6	114 057	1.3	53 818	2.1	43 989.5	0.6	2 060	6.8	2 312	6.4	3 294	7.4	374	0.2
<b>Time, Saving Deposits</b>	<b>11 440 863</b>	<b>1.3</b>	<b>12 813 894</b>	<b>1.1</b>	<b>13 151 561</b>	<b>0.8</b>	<b>24 630 461</b>	<b>0.5</b>	<b>27 872 784.5</b>	<b>0.6</b>	<b>2 789 338</b>	<b>0.8</b>	<b>3 569 389</b>	<b>1.1</b>	<b>5 264 193</b>	<b>1.6</b>	<b>5 216 926</b>	<b>2.1</b>
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	2 099 500	0.8	2 922 121	1.1	4 690 625	1.7	4 818 816	2.2
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	689 838	0.8	647 267	0.8	573 569	0.8	398 110	0.9
<b>Conditional Deposits</b>	<b>22 776</b>	<b>1.6</b>	<b>11 106</b>	<b>0.2</b>	<b>25 395</b>	<b>0.3</b>	<b>44 573</b>	<b>0.3</b>	<b>74 011.9</b>	<b>0.5</b>	<b>3 566</b>	<b>0.6</b>	<b>2 277</b>	<b>0.1</b>	<b>2 456</b>	<b>0.6</b>	<b>4 490</b>	<b>1.0</b>
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	3 452	0.6	2 119	0.1	1 664	0.7	4 054	1.1
Individuals	6 540	2.8	147	2.2	1 276	0.7	2 933	0.4	8 779.9	0.6	115	1.0	158	0.0	792	0.3	436	0.6
<b>Deposits - total in OFC</b>	<b>177 877</b>	<b>3.8</b>	<b>220 507</b>	<b>4.2</b>	<b>263 755</b>	<b>2.9</b>	<b>466 144</b>	<b>2.2</b>	<b>795 820.8</b>	<b>6.1</b>	<b>42 872</b>	<b>3.8</b>	<b>68 509</b>	<b>3.3</b>	<b>462 944</b>	<b>2.8</b>	<b>426 229</b>	<b>2.4</b>
<b>Demand Deposits</b>	<b>2 531</b>	<b>0.0</b>	<b>301</b>	<b>0.0</b>	<b>537</b>	<b>0.0</b>	<b>919</b>	<b>0.0</b>	<b>2 480.2</b>	<b>0.0</b>	<b>518</b>	<b>0.1</b>	<b>317</b>	<b>0.1</b>	<b>521</b>	<b>0.1</b>	<b>1 027</b>	<b>0.1</b>
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	-
Individuals	2 531	0.0	301	0.0	537	0.0	919	0.0	2 480.2	0.0	518	0.1	317	0.1	521	0.1	1 027	0.1
<b>Time, Saving Deposits</b>	<b>175 345</b>	<b>3.8</b>	<b>220 207</b>	<b>4.2</b>	<b>263 218</b>	<b>2.9</b>	<b>465 225</b>	<b>2.2</b>	<b>793 340.6</b>	<b>6.1</b>	<b>42 354</b>	<b>3.8</b>	<b>68 193</b>	<b>3.2</b>	<b>462 423</b>	<b>2.8</b>	<b>425 201</b>	<b>2.4</b>
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	38 493	4.1	61 791	3.5	429 399	2.8	415 319	2.4
Individuals	39 000	1.3	37 952	0.6	72 555	0.9	96 967	0.7	97 084.3	0.9	3 771	0.6	6 266	0.9	4 277	0.7	8 001	0.8
<b>Conditional Deposits</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
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*		04.23		05.23		06.23		07.23	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
<b>Current Accounts in national currency</b>	<b>254 360 070</b>	<b>0.3</b>	<b>318 252 799</b>	<b>0.1</b>	<b>382 520 654</b>	<b>0.1</b>	<b>580 295 009</b>	<b>0.1</b>	<b>819 117 161.6</b>	<b>0.0</b>	<b>78 798 693</b>	<b>0.0</b>	<b>82 244 536</b>	<b>0.1</b>	<b>85 949 364</b>	<b>0.1</b>	<b>81 299 696</b>	<b>0.1</b>
of which:																		
<b>Legal Entities</b>	<b>215 892 371</b>	<b>0.3</b>	<b>265 967 978</b>	<b>0.1</b>	<b>304 981 782</b>	<b>0.1</b>	<b>441 173 659</b>	<b>0.1</b>	<b>642 284 746.9</b>	<b>0.1</b>	<b>61 370 878</b>	<b>0.1</b>	<b>62 946 810</b>	<b>0.1</b>	<b>66 233 263</b>	<b>0.1</b>	<b>60 748 341</b>	<b>0.1</b>
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	1 151 143	2.9	1 233 693	3.4	1 629 857	3.1	1 415 667	3.4
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	60 219 735	0.0	61 713 117	0.0	64 603 406	0.0	59 332 674	0.0
<b>Individuals</b>	<b>38 467 699</b>	<b>0.1</b>	<b>52 284 821</b>	<b>0.0</b>	<b>77 538 872</b>	<b>0.0</b>	<b>139 121 350</b>	<b>0.0</b>	<b>176 832 376.7</b>	<b>0.0</b>	<b>17 427 815</b>	<b>0.0</b>	<b>19 297 726</b>	<b>0.0</b>	<b>19 716 100</b>	<b>0.0</b>	<b>20 551 355</b>	<b>0.0</b>
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	0	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	17 427 815	0.0	19 297 726	0.0	19 716 100	0.0	20 551 355	0.0
<b>Current Accounts in CFC</b>	<b>55 431 060</b>	<b>0.0</b>	<b>58 098 713</b>	<b>0.0</b>	<b>53 815 804</b>	<b>0.0</b>	<b>77 746 002</b>	<b>0.0</b>	<b>93 102 703.9</b>	<b>0.0</b>	<b>8 331 076</b>	<b>0.0</b>	<b>9 894 634</b>	<b>0.0</b>	<b>11 284 746</b>	<b>0.0</b>	<b>10 334 603</b>	<b>0.0</b>
of which:																		
<b>Legal Entities</b>	<b>48 761 876</b>	<b>0.0</b>	<b>49 918 388</b>	<b>0.0</b>	<b>45 598 173</b>	<b>0.0</b>	<b>69 129 805</b>	<b>0.0</b>	<b>80 665 305.3</b>	<b>0.0</b>	<b>7 348 659</b>	<b>0.0</b>	<b>8 647 174</b>	<b>0.0</b>	<b>10 322 913</b>	<b>0.0</b>	<b>9 477 084</b>	<b>0.0</b>
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	7 348 659	0.0	8 647 174	0.0	10 322 913	0.0	9 477 084	0.0
<b>Individuals</b>	<b>6 669 184</b>	<b>0.0</b>	<b>8 180 325</b>	<b>0.0</b>	<b>8 217 631</b>	<b>0.0</b>	<b>8 616 197</b>	<b>0.0</b>	<b>12 437 398.6</b>	<b>0.0</b>	<b>982 416</b>	<b>0.0</b>	<b>1 247 459</b>	<b>0.0</b>	<b>961 833</b>	<b>0.0</b>	<b>857 519</b>	<b>0.0</b>
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	982 416	0.0	1 247 459	0.0	961 833	0.0	857 519	0.0
<b>Current Accounts in OFC</b>	<b>6 107 985</b>	<b>0.1</b>	<b>7 038 696</b>	<b>0.0</b>	<b>7 621 292</b>	<b>0.0</b>	<b>11 515 722</b>	<b>0.0</b>	<b>16 103 112.5</b>	<b>0.0</b>	<b>1 277 678</b>	<b>0.0</b>	<b>1 311 443</b>	<b>0.0</b>	<b>1 767 421</b>	<b>0.0</b>	<b>1 569 309</b>	<b>0.0</b>
of which:																		
<b>Legal Entities</b>	<b>5 598 924</b>	<b>0.1</b>	<b>6 444 852</b>	<b>0.0</b>	<b>6 833 047</b>	<b>0.0</b>	<b>10 085 391</b>	<b>0.0</b>	<b>14 014 909.7</b>	<b>0.0</b>	<b>1 195 324</b>	<b>0.0</b>	<b>1 219 375</b>	<b>0.0</b>	<b>1 675 049</b>	<b>0.0</b>	<b>1 480 577</b>	<b>0.0</b>
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	23 379	0.2	21 063	0.2	36 871	0.2	23 256	0.2
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	1 171 945	0.0	1 198 313	0.0	1 638 178	0.0	1 457 322	0.0
<b>Individuals</b>	<b>509 061</b>	<b>0.0</b>	<b>593 844</b>	<b>0.0</b>	<b>788 245</b>	<b>0.0</b>	<b>1 430 331</b>	<b>0.0</b>	<b>2 088 202.8</b>	<b>0.0</b>	<b>82 355</b>	<b>0.0</b>	<b>92 068</b>	<b>0.0</b>	<b>92 373</b>	<b>0.0</b>	<b>88 731</b>	<b>0.0</b>
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	82 355	0.0	92 068	0.0	92 373	0.0	88 731	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*	04.23	05.23	06.23	07.23
<b>Deposits - total in national currency</b>	<b>5 236 375</b>	<b>6 239 835</b>	<b>7 975 113</b>	<b>10 386 834</b>	<b>13 834 397</b>	<b>14 409 240</b>	<b>14 545 509</b>	<b>15 176 809</b>	<b>15 511 186</b>
<b>Demand Deposits</b>	<b>9 586</b>	<b>8 577</b>	<b>6 464</b>	<b>7 056</b>	<b>7 203</b>	<b>6 231</b>	<b>6 234</b>	<b>6 895</b>	<b>6 938</b>
of which:									
Legal Entities	2 968	1 207	784	873	602	529	666	1 036	1 059
Individuals	6 618	7 371	5 681	6 183	6 601	5 702	5 567	5 860	5 879
<b>Time, Saving, Conditional Deposits</b>	<b>5 226 790</b>	<b>6 231 257</b>	<b>7 968 649</b>	<b>10 379 778</b>	<b>13 827 194</b>	<b>14 403 009</b>	<b>14 539 275</b>	<b>15 169 914</b>	<b>15 504 248</b>
of which:									
Legal Entities	2 000 954	1 855 771	2 666 589	3 576 273	4 695 221	4 619 891	4 608 536	4 859 966	4 930 025
Individuals	3 225 836	4 375 487	5 302 060	6 803 505	9 131 974	9 783 118	9 930 739	10 309 948	10 574 223
<b>Deposits - total in foreign currency</b>	<b>5 664 456</b>	<b>4 902 542</b>	<b>5 443 824</b>	<b>6 017 136</b>	<b>6 007 776</b>	<b>5 484 430</b>	<b>5 465 752</b>	<b>5 219 036</b>	<b>5 180 799</b>
<b>Demand Deposits</b>	<b>10 470</b>	<b>7 209</b>	<b>18 580</b>	<b>13 611</b>	<b>11 753</b>	<b>11 918</b>	<b>12 637</b>	<b>14 827</b>	<b>13 687</b>
of which:									
Legal Entities	1 211	1 364	914	1 121	1 621	1 391	1 276	1 342	1 047
Individuals	9 259	5 845	17 665	12 491	10 132	10 527	11 361	13 485	12 640
<b>Time, Saving, Conditional Deposits</b>	<b>5 653 986</b>	<b>4 895 333</b>	<b>5 425 245</b>	<b>6 003 525</b>	<b>5 996 022</b>	<b>5 472 512</b>	<b>5 453 114</b>	<b>5 204 209</b>	<b>5 167 112</b>
of which:									
Legal Entities	1 615 227	1 354 753	1 609 244	1 903 704	1 842 495	1 625 565	1 672 985	1 487 647	1 550 251
Individuals	4 038 759	3 540 580	3 816 001	4 099 821	4 153 527	3 846 947	3 780 129	3 716 562	3 616 862
<b>Current accounts - total in national currency</b>	<b>2 260 898</b>	<b>2 917 218</b>	<b>3 558 101</b>	<b>4 462 751</b>	<b>4 466 413</b>	<b>4 022 945</b>	<b>4 304 116</b>	<b>4 501 367</b>	<b>4 581 352</b>
of which:									
Legal Entities	1 629 525	1 939 839	2 239 496	2 593 102	2 663 878	2 378 810	2 601 798	2 602 270	2 730 092
Individuals	631 373	977 379	1 318 606	1 869 649	1 802 536	1 644 134	1 702 318	1 899 098	1 851 260
<b>Current accounts - total in foreign currency</b>	<b>1 815 320</b>	<b>2 299 554</b>	<b>2 283 173</b>	<b>2 724 491</b>	<b>3 187 153</b>	<b>2 775 355</b>	<b>2 622 492</b>	<b>2 541 895</b>	<b>2 164 095</b>
of which:									
Legal Entities	1 639 948	2 072 644	2 002 337	2 318 049	2 728 704	2 399 449	2 242 539	2 155 807	1 780 836
Individuals	175 372	226 909	280 836	406 442	458 449	375 906	379 953	386 087	383 259

\* including final turnovers

II.Key monetary indicators

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

mln. of KZT, end of period

	Deposits* of Individuals			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits				
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC
												short-term	long-term	
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14
<b>2018</b>	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
<b>2019</b>	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
<b>2020</b>	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
<b>2021</b>	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
<b>2022</b>	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
<b>2021</b>														
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
<b>2022</b>														
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
<b>2023</b>														
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

\* 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 01.08.2023.**

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	
"Halyk Bank of Kazakhstan" JSC	5 120 023	3 037 404	2 082 619	901 437	668 684	232 753	2 207	2 206	1	4 216 379	2 366 515	2 296 271	70 244	1 849 864	28.3
"Kaspi Bank" JSC	4 366 019	3 931 772	434 247	752 957	742 175	10 782	1	1	0	3 613 062	3 189 597	780 053	2 409 544	423 465	24.1
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 295 310	2 295 310		58 758	58 758					2 236 553	2 236 553	16	2 236 537		12.7
"BEREKE BANK" JSC	300 318	274 951	25 367	28 292	20 862	7 430	381	378	3	271 645	253 711	200 137	53 574	17 934	1.7
"ForteBank" JSC	765 636	453 857	311 779	164 192	101 907	62 285	42	42		601 402	351 908	330 816	21 092	249 494	4.2
"Bank CenterCredit" JSC	1 889 953	1 039 465	850 488	398 884	151 530	247 353	28	26	2	1 491 042	887 909	241 113	646 796	603 133	10.4
"Eurasian Bank" JSC	985 360	494 473	490 887	309 349	51 456	257 893	6	3	4	676 005	443 015	193 807	249 208	232 990	5.4
"First Heartland Jysan Bank" JSC	630 626	431 935	198 691	118 472	77 635	40 837	23	23		512 132	354 278	338 693	15 585	157 854	3.5
"Bank RBK" Bank" JSC	475 856	185 071	290 785	66 713	21 213	45 500	0	0		409 143	163 858	154 168	9 690	245 285	2.6
"Altyn Bank" JSC (China Citic Bank Corporation Ltd )	320 667	117 475	203 192	74 377	16 761	57 616	7	1	5	246 283	100 712	99 989	723	145 571	1.8
"Nurbank" JSC	158 242	95 792	62 450	15 805	12 406	3 400	1 221	1 221	0	141 216	82 166	70 769	11 397	59 050	0.9
"Home Credit Bank" JSC	263 145	239 005	24 140	15 299	13 008	2 291				247 846	225 997	218 812	7 185	21 849	1.5
"VTB Bank" SB JSC	30 833	29 013	1 821	3 785	2 536	1 250				27 048	26 477	20 868	5 609	571	0.2
AB "Kazakhstan Ziraat International Bank" KSC	21 368	8 850	12 518	6 878	1 235	5 643	5	1	4	14 485	7 614	7 554	61	6 870	0.1
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	441 022	74 588	366 434	53 559	15 435	38 123				387 463	59 153	45 120	14 033	328 310	2.4
"Shinhan Bank Kazakhstan" JSC	9 177	1 177	8 000	2 101	613	1 489				7 076	564	564		6 512	0.1
"Industrial and Commercial Bank of China in Almaty" JSC	7 740	264	7 477	7 740	264	7 477									0.0
"Bank of China Kazakhstan" SB JSC	3 275	2 441	834	3 203	2 439	765	0		0	72	2	2		69	0.0

\* includes current accounts, does not include metal accounts



## **III. FINANCIAL MARKETS**

III. Financial markets

3.1. Government Securities Primary Auctions

mln. of KZT, for the period

	Discounted Government Securities						Coupon Government Securities							
	NBK Notes*			MEKKAM			MEOKAM		MEYKAM		METIKAM		Municipal Securities	
	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %
<b>2018</b>	<b>62 263 672</b>	<b>8.79</b>	<b>96.94</b>	--	--	--	--	--	<b>745 358</b>	<b>8.47</b>	--	--	<b>108 085</b>	<b>0.35</b>
<b>2019</b>	<b>31 422 765</b>	<b>9.36</b>	<b>96.75</b>	--	--	--	<b>17 393</b>	<b>9.73</b>	<b>1 320 358</b>	<b>8.73</b>	--	--	<b>108 876</b>	<b>0.35</b>
<b>2020</b>	<b>14 313 763</b>	<b>10.09</b>	<b>96.05</b>	<b>319 363</b>	<b>10.71</b>	<b>91.06</b>	<b>35 630</b>	<b>11.07</b>	<b>2 415 761</b>	<b>10.44</b>	--	--	<b>963 221</b>	<b>0.41</b>
<b>2021</b>	<b>22 310 231</b>	<b>9.53</b>	<b>98.04</b>	<b>143 727</b>	<b>9.29</b>	<b>91.80</b>	<b>183 979</b>	<b>10.63</b>	<b>2 086 353</b>	<b>10.28</b>	--	--	<b>287 466</b>	<b>5.02</b>
<b>2022</b>	<b>17 991 182</b>	<b>14.58</b>	<b>98.58</b>	<b>175 876</b>	<b>13.46</b>	<b>88.67</b>	<b>1 005 198</b>	<b>14.13</b>	<b>1 962 862</b>	<b>13.16</b>	<b>825 312</b>	<b>14.48</b>	<b>176 415</b>	<b>2.57</b>
<b>2021</b>														
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
<b>2022</b>														
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
<b>2023</b>														
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

\*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								
<b>2018</b>	<b>149 684 923</b>	<b>54 023 014</b>	<b>5 165 080</b>	--	--	<b>33 351 797</b>	<b>57 143 592</b>	<b>1 440</b>	--
<b>2019</b>	<b>139 735 516</b>	<b>45 873 343</b>	<b>6 682 245</b>	--	--	<b>29 266 497</b>	<b>57 913 431</b>	--	--
<b>2020</b>	<b>107 462 389</b>	<b>55 404 245</b>	<b>7 646 731</b>	<b>2 559 391</b>	--	<b>19 129 777</b>	<b>22 721 727</b>	<b>517</b>	--
<b>2021</b>	<b>34 599 954</b>	<b>22 312 332</b>	<b>2 292 646</b>	<b>1 465 496</b>	--	<b>507 709</b>	<b>8 021 772</b>	--	--
<b>2022</b>	<b>23 389 474</b>	<b>6 386 607</b>	<b>1 981 750</b>	<b>201 492</b>	--	<b>365 518</b>	<b>14 428 790</b>	--	<b>25 317</b>
<b>2021</b>									
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	--	--
<b>2022</b>									
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
<b>2023</b>									
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

\* excluding NBK notes sold through Invest Online since March 2018

III. Financial markets

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													
				Total	Euronotes		MEKKAM		MEOKAM		MEUKAM		MEUZHKAM		METIKAM		
sale	sale*	%**	sale	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	
<b>2018</b>	<b>10 926 275</b>	<b>3 521 623</b>	<b>8.6</b>	<b>7 215 579</b>	<b>1 202 700</b>	<b>5.3</b>	--	--	<b>782 321</b>	<b>9.3</b>	<b>3 867 393</b>	<b>7.8</b>	<b>1 363 164</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>189 073</b>
<b>2019</b>	<b>11 846 565</b>	<b>3 418 560</b>	<b>9.8</b>	<b>8 212 783</b>	<b>1 202 700</b>	<b>5.3</b>	--	--	<b>710 897</b>	<b>9.6</b>	<b>4 969 022</b>	<b>8.1</b>	<b>1 330 164</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>215 221</b>
<b>2020</b>	<b>14 663 211</b>	<b>2 927 277</b>	<b>10.2</b>	<b>10 679 995</b>	<b>1 202 700</b>	<b>5.3</b>	<b>319 363</b>	<b>10.7</b>	<b>678 220</b>	<b>9.6</b>	<b>7 193 549</b>	<b>8.9</b>	<b>1 286 164</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1 055 938</b>
<b>2021</b>	<b>15 457 733</b>	<b>2 102 538</b>	<b>10.0</b>	<b>12 214 633</b>	<b>1 202 700</b>	<b>5.3</b>	<b>143 727</b>	<b>9.3</b>	<b>607 460</b>	<b>10.0</b>	<b>9 056 005</b>	<b>9.2</b>	<b>1 204 741</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1 140 562</b>
<b>2022</b>	<b>18 164 411</b>	<b>2 236 248</b>	<b>18.1</b>	<b>14 857 979</b>	<b>1 202 700</b>	<b>5.3</b>	<b>175 876</b>	<b>13.6</b>	<b>1 189 177</b>	<b>13.6</b>	<b>10 447 907</b>	<b>9.9</b>	<b>1 017 007</b>	<b>0.0</b>	<b>825 313</b>	<b>13.4</b>	<b>1 070 184</b>
<b>2021</b>																	
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	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	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	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	1 140 562
<b>2022</b>																	
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	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	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	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	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	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	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	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	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	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	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	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	1 070 184
<b>2023</b>																	
01.23	18 481 207	2 367 446	18.1	15 043 577	1 202 700	5.3	229 432	15.8	1 385 114	13.9	10 556 824	9.9	824 007	0.0	845 500	13.4	1 070 184
02.23	19 121 612	2 680 279	16.7	15 371 849	1 202 700	5.3	307 602	16.0	1 477 745	14.0	10 671 555	10.0	824 007	0.0	888 241	13.7	1 069 484
03.23	19 415 421	2 631 827	16.7	15 716 981	1 202 700	5.3	347 400	15.7	1 547 205	14.0	10 882 429	10.0	824 007	0.0	913 241	13.1	1 066 613
04.23	19 747 656	2 703 630	18.1	15 975 782	1 202 700	5.3	422 335	15.6	1 642 413	14.0	10 941 188	10.1	814 737	0.0	952 408	13.4	1 068 244
05.23	20 065 145	2 535 817	18.1	16 466 288	1 202 700	5.3	483 091	15.6	1 725 877	14.0	11 287 475	10.2	814 737	0.0	952 408	13.4	1 063 039
06.23	21 369 990	2 842 289	18.1	17 453 937	1 202 700	5.3	551 576	15.5	1 741 849	14.0	12 190 667	10.4	814 737	0.0	952 408	13.4	1 073 764
07.23	21 926 951	3 018 015	17.3	17 807 239	1 202 700	5.3	616 150	15.4	1 793 386	14.0	12 442 858	10.6	799 737	0.0	952 408	13.4	1 101 697

\* 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	
<b>06.23</b>												
<b>Residents</b>	<b>21 279 556</b>	<b>4 849 275</b>	<b>3 847 526</b>	<b>61 177</b>	<b>859 909</b>	<b>80 664</b>	<b>3 478 789</b>	<b>137 228</b>	<b>858 860</b>	<b>2 470 635</b>	<b>12 066</b>	<b>3 760</b>
Government	589 295	144 929	144 929	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	1 243 679	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	5 635 952	3 664 357	2 835 742	4 951	763 062	60 603	2 860 986	137 228	760 176	1 963 582	0	3 157
Other financial institutions	12 685 071	437 932	375 338	56 226	4 560	1 809	147 109	0	6 008	140 972	128	604
Public non-financial organizations	896 316	486 043	413 808	0	72 235	0	390 376	0	72 282	318 095	0	0
Domestic non-financial organizations	207 015	104 208	74 256	0	19 889	10 063	74 777	0	20 231	43 594	10 952	0
Nonprofit Institutions	11 843	3 292	3 292	0	0	0	4 392	0	0	4 392	0	0
Households	10 385	8 513	161	0	162	8 190	1 148	0	162	0	986	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
<b>Nonresidents</b>	<b>459 593</b>	<b>84 764</b>	<b>0</b>	<b>81 002</b>	<b>1 654</b>	<b>2 108</b>	<b>121 127</b>	<b>4 951</b>	<b>2 702</b>	<b>105 051</b>	<b>8 423</b>	<b>0</b>
<b>Total</b>	<b>21 739 149</b>	<b>4 934 039</b>	<b>3 847 526</b>	<b>142 179</b>	<b>861 562</b>	<b>82 772</b>	<b>3 599 916</b>	<b>142 179</b>	<b>861 562</b>	<b>2 575 686</b>	<b>20 489</b>	<b>3 760</b>
Depositors	6 626 497	3 414 039	2 530 008	6 268	817 161	60 603	2 613 359	137 228	816 800	1 659 203	128	2 954
<b>07.23</b>												
<b>Residents</b>	<b>21 775 385</b>	<b>4 883 935</b>	<b>3 916 749</b>	<b>43 160</b>	<b>914 439</b>	<b>9 586</b>	<b>4 452 916</b>	<b>185 710</b>	<b>914 592</b>	<b>3 347 310</b>	<b>5 304</b>	<b>3 702</b>
Government	647 695	57 480	57 480	0	0	0	1 600	0	0	1 600	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	405 367	0	0	0	0	0	3 543	0	0	3 543	0	0
Other depository institutions	6 426 349	3 525 674	2 798 974	3 792	722 908	0	3 487 622	185 710	723 205	2 578 707	0	3 098
Other financial institutions	12 997 583	498 365	434 873	38 974	19 548	4 969	275 689	0	20 799	254 330	560	604
Public non-financial organizations	987 823	707 637	563 260	0	144 378	0	568 388	0	144 710	423 190	489	0
Domestic non-financial organizations	291 320	90 623	59 730	395	27 590	2 908	112 597	0	25 863	82 609	4 125	0
Nonprofit Institutions	10 946	2 433	2 433	0	0	0	3 333	0	0	3 333	0	0
Households	8 302	1 724	0	0	15	1 709	146	0	15	0	131	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
<b>Nonresidents</b>	<b>559 092</b>	<b>159 130</b>	<b>0</b>	<b>146 341</b>	<b>6 210</b>	<b>6 579</b>	<b>74 271</b>	<b>3 792</b>	<b>6 057</b>	<b>56 157</b>	<b>8 265</b>	<b>0</b>
<b>Total</b>	<b>22 334 477</b>	<b>5 043 065</b>	<b>3 916 749</b>	<b>189 501</b>	<b>920 650</b>	<b>16 165</b>	<b>4 527 187</b>	<b>189 501</b>	<b>920 650</b>	<b>3 403 467</b>	<b>13 570</b>	<b>3 702</b>
Depositors	6 517 170	3 381 123	2 501 773	3 792	875 559	0	3 343 833	185 710	875 133	2 282 990	0	2 899

## 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	
<b>07.23</b>														
<b>International securities</b>	<b>4 762 660</b>	<b>540 348</b>	<b>0</b>	<b>31 110</b>	<b>66</b>	<b>0</b>	<b>509 172</b>	<b>365 159</b>	<b>31 110</b>	<b>66</b>	<b>49 650</b>	<b>284 333</b>	<b>0</b>	<b>18 764</b>
<b>bonds (non-residents)</b>	<b>3 847 560</b>	<b>343 273</b>	<b>0</b>	<b>9 858</b>	<b>46</b>	<b>0</b>	<b>333 369</b>	<b>255 141</b>	<b>9 858</b>	<b>46</b>	<b>49 650</b>	<b>195 587</b>	<b>0</b>	<b>3 482</b>
Central Government	46 032	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	247 412	8 849	0	0	0	0	8 849	1 348	0	0	1 348	0	0	3 482
Other financial institutions	921 470	154 017	0	3 956	0	0	150 061	133 263	5 105	0	15 572	112 586	0	0
Public non-financial organizations	89 419	46 663	0	0	0	0	46 663	12 000	0	0	0	12 000	0	0
Domestic non-financial organizations	28 594	21 885	0	534	23	0	21 328	4 736	0	23	0	4 714	0	0
Nonprofit institutions	49 669	7 758	0	0	0	0	7 758	3 893	0	0	3 893	0	0	0
Households	70 221	2 918	0	0	23	0	2 895	6 785	2 801	23	3 518	442	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	2 394 743	101 183	0	5 368	0	0	95 815	93 116	1 952	0	25 319	65 845	0	0
<b>RK bonds</b>	<b>370 681</b>	<b>23 803</b>	<b>0</b>	<b>94</b>	<b>20</b>	<b>0</b>	<b>23 688</b>	<b>402</b>	<b>94</b>	<b>20</b>	<b>0</b>	<b>288</b>	<b>0</b>	<b>15 282</b>
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	87 237	22 253	0	0	0	0	22 253	0	0	0	0	0	0	15 282
Other financial institutions	143 470	1 148	0	0	0	0	1 148	94	94	0	0	0	0	0
Public non-financial organizations	27 082	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	80 108	298	0	0	10	0	288	298	0	10	0	288	0	0
Nonprofit institutions	3 324	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	10 354	10	0	0	10	0	0	10	0	10	0	0	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	19 106	94	0	94	0	0	0	0	0	0	0	0	0	0
<b>non-resident shares</b>	<b>488 897</b>	<b>172 978</b>	<b>0</b>	<b>21 158</b>	<b>0</b>	<b>0</b>	<b>151 820</b>	<b>109 148</b>	<b>21 158</b>	<b>0</b>	<b>0</b>	<b>87 990</b>	<b>0</b>	<b>0</b>
Other depository institutions	1 033	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	123 353	147 471	0	11 851	0	0	135 620	91 467	14 090	0	0	77 377	0	0
Public non-financial organizations	18 484	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	16 274	2 440	0	421	0	0	2 019	870	0	0	0	870	0	0
Nonprofit institutions	18	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	37 990	366	0	0	0	0	366	345	0	0	0	345	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	291 744	22 700	0	8 885	0	0	13 815	16 466	7 068	0	0	9 398	0	0
<b>investment unit (nonresidents)</b>	<b>55 523</b>	<b>294</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>294</b>	<b>469</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>469</b>	<b>0</b>	<b>0</b>
Other depository institutions	20	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	13 838	143	0	0	0	0	143	179	0	0	0	179	0	0
Public non-financial organizations	38 910	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	123	67	0	0	0	0	67	67	0	0	0	67	0	0
Nonprofit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	2 163	4	0	0	0	0	4	75	0	0	0	75	0	0
Nonresidents	469	80	0	0	0	0	80	148	0	0	0	148	0	0
<b>Shares</b>	<b>311 034 715</b>	<b>1 338 034</b>	<b>233 132</b>	<b>3 863</b>	<b>3 897</b>	<b>0</b>	<b>1 097 142</b>	<b>370 535</b>	<b>3 863</b>	<b>3 897</b>	<b>0</b>	<b>362 775</b>	<b>0</b>	<b>3 359 005</b>
<b>ordinary</b>	<b>309 590 990</b>	<b>1 337 068</b>	<b>233 115</b>	<b>3 828</b>	<b>3 897</b>	<b>0</b>	<b>1 096 229</b>	<b>369 564</b>	<b>3 828</b>	<b>3 897</b>	<b>0</b>	<b>361 840</b>	<b>0</b>	<b>3 356 883</b>
Central Government	152	63	0	0	63	0	0	63	0	63	0	0	0	0
Regional and local governments	86 741 910	1 392	1 392	0	0	0	0	0	0	0	0	0	0	90
National Bank	973 409	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	11 380 470	4 929	3 000	0	0	0	1 929	10 000	0	0	0	10 000	0	107 702
Other financial institutions	61 760 114	52 339	10 100	0	1 046	0	41 193	53 758	90	1 493	0	52 175	0	137
Public non-financial organizations	59 253 432	208 146	208 146	0	0	0	0	88 049	0	0	0	88 049	0	683
Domestic non-financial organizations	56 629 580	1 045 882	452	3 685	1 631	0	1 040 113	205 035	12	1 583	0	203 440	0	2 272 715
Nonprofit institutions	23 757	11 387	0	0	0	0	11 387	0	0	0	0	0	0	0
Households	8 265 121	2 636	4	52	1 157	0	1 424	11 868	3 725	759	0	7 384	0	288 816
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)	1 042 926	0	0	0	0	0	0	0	0	0	0	0	0	791
Nonresidents	23 520 120	10 294	10 021	90	0	0	183	792	0	0	0	792	0	685 950

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		
<b>Preference</b>	<b>1 443 725</b>	<b>966</b>	<b>17</b>	<b>36</b>	<b>0</b>	<b>0</b>	<b>913</b>	<b>971</b>	<b>36</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>935</b>	<b>0</b>	<b>2 121</b>
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	60 413	0	0	0	0	0	0	550	0	0	0	0	550	0	0
Other financial institutions	490 700	550	0	0	0	0	550	0	0	0	0	0	0	0	0
Public non-financial organizations	16 221	0	0	0	0	0	0	358	0	0	0	0	358	0	0
Domestic non-financial organizations	613 102	25	0	25	0	0	0	17	0	0	0	0	17	0	2 086
Nonprofit Institutions	42	358	0	0	0	0	358	0	0	0	0	0	0	0	0
Households	241 856	31	17	9	0	0	5	43	33	0	0	0	10	0	31
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	2 338	0	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	19 054	2	0	2	0	0	0	3	3	0	0	0	0	0	2
<b>Corporate bonds</b>	<b>23 763 883</b>	<b>387 737</b>	<b>36 228</b>	<b>978</b>	<b>14 765</b>	<b>0</b>	<b>335 766</b>	<b>247 218</b>	<b>978</b>	<b>14 765</b>	<b>33 021</b>	<b>198 454</b>	<b>0</b>	<b>227 982</b>	
Central Government	3 020 123	0	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	0
National Bank	145	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 030 436	102 492	26 010	0	14 379	0	62 103	47 054	0	14 379	29 776	2 899	0	0	0
Other financial institutions	9 509 203	150 400	9 641	0	70	0	140 689	152 024	0	70	3 019	148 935	0	0	0
Public non-financial organizations	3 731 986	8 000	0	0	0	0	8 000	10 214	0	0	0	10 214	0	220 771	0
Domestic non-financial organizations	1 850 830	57 172	0	907	8	0	56 257	25 385	71	8	225	25 081	0	0	0
Nonprofit Institutions	3 200	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	583 731	13 751	577	71	308	0	12 795	1 494	906	308	0	279	0	7 211	0
International organizations	0	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	0
Nonresidents	994 049	55 922	0	0	0	0	55 922	11 048	1	0	0	11 047	0	0	0
<b>investment unit (residents)</b>	<b>272 964</b>	<b>2 371</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2 371</b>	<b>4 971</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4 971</b>	<b>0</b>	<b>0</b>	
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	12 590	115	0	0	0	0	115	103	0	0	0	103	0	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	177 355	1 427	0	0	0	0	1 427	735	0	0	0	735	0	0	0
Nonprofit Institutions	4 358	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	76 207	785	0	0	0	0	785	3 921	0	0	0	3 921	0	0	0
International organizations	0	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	0
Nonresidents	2 453	44	0	0	0	0	44	212	0	0	0	212	0	0	0
<b>Claim rights</b>	<b>61 667</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Other depository institutions	4 474	0	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	0
Public non-financial organizations	594	0	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	0
Nonprofit Institutions	78	0	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	0
unknown (information about the sub-account is not known)	0	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	0
Certificates	20	0	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	0
Households	20	0	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	0
<b>Total</b>	<b>339 895 909</b>	<b>2 268 490</b>	<b>269 360</b>	<b>35 951</b>	<b>18 728</b>	<b>0</b>	<b>1 944 451</b>	<b>987 884</b>	<b>35 951</b>	<b>18 728</b>	<b>82 671</b>	<b>850 534</b>	<b>0</b>	<b>3 605 751</b>	
<b>Residents</b>	<b>312 653 791</b>	<b>2 078 170</b>	<b>259 338</b>	<b>21 512</b>	<b>18 728</b>	<b>0</b>	<b>1 778 592</b>	<b>866 099</b>	<b>26 927</b>	<b>18 728</b>	<b>57 352</b>	<b>763 091</b>	<b>0</b>	<b>2 919 799</b>	
Central Government	3 066 307	63	0	0	63	0	0	63	0	63	0	0	0	0	0
Regional and local governments	86 741 910	1 392	1 392	0	0	0	0	0	0	0	0	0	0	90	0
National Bank	973 555	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	15 811 496	138 524	29 010	0	14 379	0	95 135	58 952	0	14 379	31 124	13 449	0	126 466	0
Other financial institutions	73 006 232	506 182	19 741	15 807	1 116	0	469 518	430 887	19 379	1 563	18 591	391 355	0	137	0
Public non-financial organizations	63 176 129	262 809	208 146	0	0	0	54 663	110 621	0	0	0	110 621	0	221 454	0
Domestic non-financial organizations	59 404 541	1 129 196	452	5 573	1 672	0	1 121 499	237 143	83	1 624	225	235 211	0	2 274 800	0
Nonprofit Institutions	84 446	19 503	0	0	0	0	19 503	3 893	0	0	3 893	0	0	0	0
Households	9 303 733	20 501	598	132	1 498	0	18 273	24 539	7 466	1 100	3 518	12 456	0	296 058	0
unknown (information about the sub-account is not known)	1 085 444	0	0	0	0	0	0	0	0	0	0	0	0	793	0
<b>Nonresidents</b>	<b>27 242 118</b>	<b>190 320</b>	<b>10 021</b>	<b>14 439</b>	<b>0</b>	<b>0</b>	<b>165 860</b>	<b>121 785</b>	<b>9 024</b>	<b>0</b>	<b>25 319</b>	<b>87 442</b>	<b>0</b>	<b>685 952</b>	
Depositors	2 313 084	335 061	23 610	15 901	15 207	0	280 342	248 462	18 546	15 641	32 766	181 509	0	18 764	0

## 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
<b>2018</b>	<b>38 740</b>	<b>33 847</b>	<b>56 550</b>	<b>107 960</b>	<b>10 709</b>	<b>10 690</b>
<b>2019</b>	<b>28 838</b>	<b>32 504</b>	<b>60 572</b>	<b>46 948</b>	<b>11 487</b>	<b>9 640</b>
<b>2020</b>	<b>27 477</b>	<b>24 959</b>	<b>34 446</b>	<b>98 667</b>	<b>17 873</b>	<b>5 574</b>
<b>2021</b>	<b>34 567</b>	<b>29 703</b>	<b>69 059</b>	<b>99 527</b>	<b>46 683</b>	<b>8 390</b>
<b>2022</b>	<b>29 705</b>	<b>19 616</b>	<b>392 557</b>	<b>246 846</b>	<b>296 477</b>	<b>266 210</b>
<b>2021</b>						
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
<b>2022</b>						
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**
<b>2023</b>						
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

\* 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
<b>2018</b>	<b>344.71</b>	<b>5.50</b>	<b>406.66</b>	<b>380.44</b>	<b>5.48</b>	<b>435.30</b>	<b>344.89</b>	<b>5.51</b>	<b>407.45</b>	<b>384.20</b>	<b>5.54</b>	<b>426.70</b>
<b>2019</b>	<b>382.75</b>	<b>5.92</b>	<b>428.51</b>	<b>381.18</b>	<b>6.17</b>	<b>426.85</b>	<b>382.59</b>	<b>5.93</b>	<b>428.75</b>	<b>382.59</b>	<b>6.20</b>	<b>428.20</b>
<b>2020</b>	<b>412.95</b>	<b>5.73</b>	<b>471.44</b>	<b>420.71</b>	<b>5.65</b>	<b>516.13</b>	<b>413.24</b>	<b>5.72</b>	<b>471.89</b>	<b>420.91</b>	<b>5.69</b>	<b>513.57</b>
<b>2021</b>	<b>426.03</b>	<b>5.79</b>	<b>503.88</b>	<b>431.67</b>	<b>5.77</b>	<b>487.79</b>	<b>426.80</b>	<b>5.83</b>	<b>507.43</b>	<b>431.80</b>	<b>5.82</b>	<b>492.00</b>
<b>2022</b>	<b>460.48</b>	<b>6.96</b>	<b>484.22</b>	<b>460.98</b>	<b>6.43</b>	<b>491.22</b>	<b>461.39</b>	<b>7.22</b>	<b>472.78</b>	<b>462.65</b>	<b>6.41</b>	<b>492.80</b>
<b>2021</b>												
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
<b>2022</b>												
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
<b>2023</b>												
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

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	02.23	03.23	04.23	05.23	06.23	07.23
1 AED	93.85	104.21	112.44	116.00	125.38	123.92	120.49	129.44	127.39	123.87	122.22	123.05	122.53	122.91	121.63	122.13	121.22
1 AUD	257.41	266.08	285.13	319.95	319.60	329.43	317.28	325.22	307.30	311.79	299.77	312.91	300.37	302.00	296.50	300.78	299.84
1 CAD	266.01	288.52	308.17	340.01	353.92	359.27	347.30	364.63	344.72	336.84	333.98	336.58	328.91	334.86	330.04	336.89	337.08
1 CHF	352.48	385.24	440.52	466.13	482.60	493.08	460.06	492.42	485.31	492.27	499.04	489.35	485.94	501.89	497.79	497.51	509.44
1 CNY	52.10	55.43	59.89	66.07	68.46	71.73	67.13	69.47	65.77	66.53	64.04	66.21	65.19	65.55	63.92	62.72	61.90
1 DKK	54.57	57.41	63.26	67.77	65.10	68.66	63.51	64.43	64.13	65.60	65.57	65.13	64.56	66.39	65.16	65.17	66.09
1 GBP	459.49	488.46	529.91	586.25	568.22	610.67	557.42	560.39	548.41	552.74	561.27	547.17	545.18	561.41	556.86	565.34	573.20
100 KRW	31.33	32.87	35.06	37.23	35.68	37.77	35.17	35.52	34.45	35.75	34.13	35.53	34.42	34.15	33.61	34.59	34.65
1 JPY	3.12	3.51	3.87	3.88	3.52	3.92	3.42	3.44	3.31	3.44	3.27	3.41	3.36	3.39	3.26	3.18	3.16
1 KWD	1141.30	1260.01	1347.18	1413.59	1503.81	1504.07	1446.87	1545.08	1517.67	1486.38	1462.69	1477.10	1467.14	1473.17	1455.44	1459.63	1450.97
1 GEL	136.91	136.82	133.97	133.46	160.79	148.29	149.45	170.61	173.29	174.81	177.54	172.97	176.18	181.17	178.30	173.36	173.89
1 SAR	91.91	102.06	110.06	113.59	122.64	121.30	117.97	126.56	124.49	121.18	119.67	120.46	119.86	120.32	119.09	119.59	118.69
1 XDR	487.74	528.80	575.32	606.87	615.63	634.70	597.50	622.37	609.38	609.35	601.92	605.80	600.36	608.65	599.08	598.20	597.86
1 SEK	39.67	40.50	45.02	49.69	45.60	48.73	45.16	45.19	43.63	43.59	42.63	43.33	42.83	43.61	42.69	41.63	42.37
1 SGD	255.43	280.59	299.50	317.10	334.00	336.67	321.70	340.48	337.11	341.57	335.15	340.08	335.21	339.05	333.30	333.21	333.57
1 TRY	72.96	67.57	59.25	49.42	28.01	32.72	28.13	26.53	25.13	24.12	21.75	23.98	23.73	23.41	22.65	19.30	16.86
1 TJS	37.69	40.21	40.13	37.70	42.70	39.12	37.64	47.02	46.51	43.27	41.16	43.09	41.29	41.41	40.93	41.13	40.77
1 KGS	5.02	5.49	5.36	5.03	5.52	5.17	5.43	5.85	5.59	5.25	5.13	5.21	5.15	5.16	5.11	5.13	5.08
1 MDL	20.59	21.90	24.03	24.22	24.45	25.26	23.60	24.71	24.31	24.28	25.15	24.18	24.22	25.09	25.21	25.14	24.96
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	12.23	12.26	12.12	12.15	12.09
1 NOK	42.36	43.53	44.01	49.61	47.99	51.42	47.26	47.71	45.89	44.58	41.94	44.32	42.72	43.04	41.36	41.45	43.37
1 ZAR	26.11	26.52	25.21	28.89	28.20	29.87	28.56	27.97	26.57	25.69	24.08	25.33	24.60	24.86	23.46	23.92	24.46
1 PLN	95.47	99.73	106.11	110.45	103.42	110.59	101.73	101.12	100.93	103.64	107.44	102.26	102.45	106.53	107.03	108.68	110.85
10 HUF	12.77	13.19	13.42	14.08	12.42	14.04	12.28	11.91	11.62	12.57	13.10	12.59	12.51	13.16	13.03	13.10	13.06
1 BRL	94.72	97.23	80.69	79.11	89.38	87.14	90.47	90.75	88.94	87.64	90.61	87.52	86.33	89.83	89.83	92.10	92.71
1 MYR	85.43	92.44	98.37	102.84	104.70	108.64	101.89	106.15	102.45	103.91	99.28	103.84	100.73	102.10	98.87	96.99	96.97
1 HKD	43.98	48.85	53.24	54.81	58.80	58.31	56.40	60.58	59.81	58.04	57.25	57.60	57.33	57.50	56.99	57.27	56.94
10 AMD	7.15	7.99	8.48	8.49	10.75	9.40	9.86	11.73	11.86	11.66	11.64	11.55	11.65	11.66	11.60	11.67	11.52
100 UZS	4.28	4.35	4.12	4.02	4.18	4.17	3.98	4.35	4.20	4.02	3.93	4.00	3.96	3.96	3.91	3.92	3.85
1 BYN	169.27	183.26	169.94	168.26	167.76	163.98	134.30	186.07	185.52	180.66	178.24	179.48	178.70	179.23	177.36	178.12	176.94
1 CZK	15.87	16.70	17.83	19.66	19.73	20.74	19.19	19.51	19.56	20.52	20.72	20.43	20.30	21.11	20.56	20.49	20.62
1 AZN	203.57	226.09	243.93	251.64	271.92	268.81	261.36	280.81	276.09	268.39	264.79	266.63	265.48	266.27	263.48	264.62	262.66
1 INR	5.04	5.43	5.57	5.76	5.86	6.05	5.74	5.96	5.70	5.53	5.46	5.47	5.47	5.51	5.43	5.45	5.42
1 THB	10.66	12.34	13.20	13.33	13.15	12.88	12.88	13.08	12.88	13.43	13.03	13.33	13.03	13.19	13.05	12.87	12.86
1 MXN	17.93	19.88	19.33	21.02	22.92	22.18	22.12	23.50	23.78	24.35	25.37	24.24	24.44	24.96	25.16	25.95	26.31
1000 IRR	8.45	9.11	9.84	10.14	10.96	10.83	10.54	11.32	11.15	10.83	10.69	10.77	10.72	10.75	10.63	10.69	10.61

\* 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
<b>2018</b>	<b>3 449 669</b>	<b>244 161</b>	<b>3 205 508</b>	<b>415 609</b>	<b>31 601</b>	<b>384 008</b>	<b>61 294 500</b>	<b>7 274 846</b>	<b>54 019 654</b>
<b>2019</b>	<b>4 188 532</b>	<b>64 541</b>	<b>4 123 991</b>	<b>549 830</b>	<b>6 162</b>	<b>543 668</b>	<b>34 857 000</b>	<b>14 703 481</b>	<b>20 153 519</b>
<b>2020</b>	<b>2 492 900</b>	<b>298 376</b>	<b>2 194 524</b>	<b>297 850</b>	<b>2 860</b>	<b>294 990</b>	<b>64 176 065</b>	<b>5 332 963</b>	<b>58 843 102</b>
<b>2021</b>	<b>2 058 787</b>	<b>337 453</b>	<b>1 721 334</b>	<b>469 100</b>	<b>11 382</b>	<b>457 718</b>	<b>84 069 602</b>	<b>5 523 196</b>	<b>78 546 406</b>
<b>2022</b>	<b>3 938 010</b>	<b>10 780</b>	<b>3 927 230</b>	<b>302 204</b>	<b>436</b>	<b>301 768</b>	<b>31 254 500</b>	<b>34 450 635</b>	<b>-3 196 135</b>
<b>2021</b>									
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
<b>2022</b>									
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	-	-	-	-	-	-
<b>2023</b>									
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



## **IV. PAYMENT SYSTEMS**

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2018	2019	2020	2021	2022	04.23	05.23	06.23	07.23
<b>Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)</b>									
<b>Number of Payments - total, thousand transactions</b>	<b>42 942</b>	<b>41 615</b>	<b>51 084</b>	<b>59 347</b>	<b>65 530</b>	<b>5 694</b>	<b>5 990</b>	<b>5 846</b>	<b>6 266</b>
of which:									
interbank system of money transfer	16 765	14 518	15 010	18 821	21 796	1 941	2 104	2 064	2 062
to total, %	39.0	34.9	29.4	31.7	33.3	34.1	35.1	35.3	32.9
interbank clearing system	26 177	27 097	36 074	40 526	43 734	3 753	3 886	3 782	4 204
to total, %	61.0	65.1	70.6	68.3	66.7	65.9	64.9	64.7	67.1
<b>Sum of Payments - total, mln.KZT</b>	<b>834 563 708</b>	<b>762 062 812</b>	<b>645 493 443</b>	<b>782 086 436</b>	<b>787 241 794</b>	<b>66 648 039</b>	<b>81 266 678</b>	<b>86 545 048</b>	<b>83 487 237</b>
of which:									
interbank system of money transfer	828 120 640	754 959 606	638 074 195	773 395 880	776 920 220	65 749 123	80 307 519	85 573 986	82 584 626
to total, %	99.2	99.1	98.9	98.9	98.7	98.7	98.8	98.9	98.9
interbank clearing system	6 443 068	7 103 206	7 419 248	8 690 556	10 321 574	898 916	959 159	971 062	902 610
to total, %	0.8	0.9	1.1	1.1	1.3	1.3	1.2	1.1	1.1
<b>Number of Users in Payment Systems of Kazakhstan:</b>									
interbank system of money transfer	43	39	38	38	31	31	31	31	31
interbank clearing system	35	31	26	26	22	22	22	22	22
<b>Payments and transfers of money through correspondent accounts opened between banks</b>									
<b>Number of Payments - total, thousand transactions</b>	<b>11 383</b>	<b>13 353</b>	<b>14 190</b>	<b>15 916</b>	<b>12 123</b>	<b>1 046</b>	<b>1 162</b>	<b>1 172</b>	<b>1 146</b>
of which:									
through loro-accounts	7 207	6 796	6 727	7 822	5 009	383	477	499	473
to total, %	63.3	50.9	47.4	49.1	41.3	36.6	41.0	42.6	41.3
through nostro-accounts	4 176	6 557	7 463	8 094	7 115	663	685	673	673
to total, %	36.7	49.1	52.6	50.9	58.7	63.4	59.0	57.4	58.7
<b>Sum of Payments - total, mln.KZT</b>	<b>5 894 531</b>	<b>6 340 933</b>	<b>6 302 869</b>	<b>7 789 468</b>	<b>6 629 666</b>	<b>565 774</b>	<b>567 555</b>	<b>652 711</b>	<b>968 200</b>
of which:									
through loro-accounts	3 895 254	3 848 454	3 700 578	4 992 041	4 075 479	329 730	332 480	383 447	538 299
to total, %	66.1	60.7	58.7	64.1	61.5	58.3	58.6	58.7	55.6
through nostro-accounts	1 999 277	2 492 479	2 602 290	2 797 426	2 554 188	236 044	235 075	269 264	429 902
to total, %	33.9	39.3	41.3	35.9	38.5	41.7	41.4	41.3	44.4

Continuation

	2018	2019	2020	2021	2022	04.23	05.23	06.23	07.23
<b>Payment instruments on the territory of Kazakhstan*</b>									
<b>Number of Payments - total, thousand transactions **</b>	<b>1 085 157</b>	<b>1 899 246</b>	<b>3 510 819</b>	<b>6 915 282</b>	<b>9 400 885</b>	<b>1 002 431</b>	<b>1 121 355</b>	<b>1 101 552</b>	<b>1 131 565</b>
Payment order	230 171	242 197	271 443	293 141	327 152	88 190	104 953	98 630	102 036
Payment request-order	2 077	1 598	1 110	1 599	2 946	281	438	432	443
Cheque for goods and services paying	3	2	1	1	2	1	1	1	1
Direct debiting of a banking account	3 333	46 593	29 928	49 194	213 585	8 366	8 766	7 378	9 460
Collection order	588	961	1 476	2 072	3 325	316	427	422	422
Payment card	810 210	1 571 455	3 174 351	6 542 486	8 826 098	904 003	1 004 729	992 665	1 016 320
Paid bill of exchange	38 774	36 441	32 510	26 789	27 778	1 276	2 041	2 024	2 882
<b>Sum of Payments - total, mln.KZT **</b>	<b>342 305 111</b>	<b>457 067 009</b>	<b>469 771 951</b>	<b>656 945 175</b>	<b>693 523 657</b>	<b>63 027 799</b>	<b>71 462 485</b>	<b>72 617 419</b>	<b>71 214 776</b>
Payment order	318 806 275	419 807 695	408 597 895	551 946 974	554 198 658	49 602 378	57 077 360	57 717 808	55 211 608
Payment request-order	47 146	30 773	33 953	50 235	64 960	7 131	9 791	9 181	9 039
Cheque for goods and services paying	27 459	7 428	6 711	3 674	3 395	86 723	112 870	71 304	84 247
Direct debiting of a banking account	2 673 045	5 183 607	7 580 081	9 116 290	11 110 343	626 437	687 354	659 891	704 580
Collection order	105 318	184 398	182 283	330 109	408 169	123 947	115 398	133 609	107 385
Payment card	19 972 650	30 375 387	51 915 292	93 713 259	125 144 084	12 429 478	13 282 866	13 860 826	14 937 041
Paid bill of exchange	673 218	1 477 722	1 455 736	1 784 636	2 594 047	151 706	176 846	164 799	160 876
<b>Payment Cards***</b>									
<b>Number of Payments - total, thousand transactions</b>	<b>810 210</b>	<b>1 571 455</b>	<b>3 175 866</b>	<b>6 542 486</b>	<b>8 510 930</b>	<b>904 003</b>	<b>1 004 729</b>	<b>992 665</b>	<b>1 016 320</b>
of which:									
<b>in trade terminals:</b>	<b>523 847</b>	<b>1 195 627</b>	<b>2 878 476</b>	<b>6 271 338</b>	<b>8 256 634</b>	<b>883 576</b>	<b>983 905</b>	<b>972 100</b>	<b>995 729</b>
local systems	36	345 351	1 979 330	5 124 993	7 290 148	756 561	846 006	838 459	855 352
international systems, of which:	523 812	850 275	899 146	1 146 344	1 296 616	127 015	137 900	133 641	140 377
Visa International	230 176	225 846	340 277	716 075	966 486	113 409	121 785	118 995	124 056
MasterCard Worldwide	285 351	619 030	553 573	413 445	211 887	12 401	15 058	13 621	15 270
in trade terminals to total, %	64.7	76.1	90.6	95.9	97.0	97.7	97.9	97.9	98.0
<b>on reception of a cash:</b>	<b>286 363</b>	<b>375 829</b>	<b>297 390</b>	<b>271 148</b>	<b>254 296</b>	<b>20 427</b>	<b>20 824</b>	<b>20 565</b>	<b>20 591</b>
local systems	356	6 043	9 846	20 995	38 407	4 552	4 840	4 888	5 077
international systems, of which:	286 007	369 786	287 544	250 153	215 888	15 875	15 983	15 677	15 515
Visa International	149 852	147 768	134 965	157 970	166 113	13 198	13 273	13 260	12 981
MasterCard Worldwide	120 700	207 097	140 109	81 128	40 961	2 086	2 121	1 847	1 966
in trade terminals to total, %	35.3	23.9	9.4	4.1	3.0	2.3	2.1	2.1	2.0
<b>Sum of Payments - total, mln.KZT</b>	<b>19 972 650</b>	<b>30 375 387</b>	<b>51 915 292</b>	<b>93 713 259</b>	<b>125 144 074</b>	<b>12 429 478</b>	<b>13 282 866</b>	<b>13 860 826</b>	<b>14 937 041</b>
of which:									
<b>in trade terminals:</b>	<b>6 387 177</b>	<b>14 050 810</b>	<b>35 294 805</b>	<b>73 123 297</b>	<b>103 787 623</b>	<b>10 549 328</b>	<b>11 353 964</b>	<b>11 882 280</b>	<b>12 921 822</b>
local systems	38 272	4 916 832	25 635 426	58 304 598	80 253 091	8 339 670	8 987 570	9 425 415	10 439 094
international systems, of which:	6 348 905	9 133 978	9 659 380	14 818 699	23 534 532	2 209 658	2 366 394	2 456 865	2 482 728
Visa International	3 366 856	3 681 474	5 179 820	10 189 814	14 199 488	1 848 041	1 914 024	2 003 041	2 009 849
MasterCard Worldwide	2 979 633	5 354 718	4 410 664	4 487 835	4 254 248	334 131	427 617	428 323	446 783
in trade terminals to total, %	32.0	46.3	68.0	78.0	82.9	84.9	85.5	85.7	86.5

Continuation

	2018	2019	2020	2021	2022	04.23	05.23	06.23	07.23
<b>on reception of a cash:</b>	<b>13 585 473</b>	<b>16 324 577</b>	<b>16 620 487</b>	<b>20 589 962</b>	<b>21 356 451</b>	<b>1 880 150</b>	<b>1 928 902</b>	<b>1 978 547</b>	<b>2 015 219</b>
local systems	17 519	286 337	392 452	1 298 015	2 672 060	344 154	371 018	390 130	415 632
international systems, of which:	13 567 954	16 038 240	16 228 035	19 291 947	18 684 391	1 535 996	1 557 884	1 588 417	1 599 587
Visa International	8 307 016	8 036 068	8 713 007	12 567 200	14 146 609	1 229 263	1 250 432	1 317 378	1 294 259
MasterCard Worldwide	4 646 837	7 320 578	6 870 991	6 074 347	3 986 465	263 865	264 598	228 847	262 957
in trade terminals to total, %	68.0	53.7	32.0	22.0	17.1	15.1	14.5	14.3	13.5
<b>Number of Payment Cards in Circulation (total, thousand units),</b>									
<b>of which:</b>	<b>23 390</b>	<b>32 048</b>	<b>47 966</b>	<b>59 258</b>	<b>65 080</b>	<b>68 985</b>	<b>69 486</b>	<b>70 013</b>	<b>70 677</b>
local systems	34	5 020	14 057	19 649	22 166	23 078	23 290	23 499	23 747
international systems, of which:	23 356	27 029	33 908	39 609	42 914	45 907	46 195	46 514	46 929
Visa International	14 814	16 104	22 349	28 905	33 315	35 721	36 082	36 140	36 184
MasterCard Worldwide	6 987	9 616	9 936	9 025	7 980	8 555	8 491	8 772	9 167
<b>Number of Payment Cards used (total, thousand units), of</b>									
<b>which:</b>	<b>11 406</b>	<b>18 176</b>	<b>26 779</b>	<b>30 413</b>	<b>33 431</b>	<b>35 674</b>	<b>36 212</b>	<b>36 424</b>	<b>36 813</b>
local systems	24	4 190	9 635	12 192	13 438	14 507	14 777	14 773	15 316
international systems, of which:	11 381	13 987	17 144	18 221	19 993	21 167	21 436	21 651	21 497
Visa International	6 744	6 889	10 102	12 684	16 698	17 992	18 255	18 399	18 287
MasterCard Worldwide	3 783	6 398	6 301	4 810	2 711	2 634	2 643	2 722	2 685
<b>Number of Equipment for Payment Cards (units):</b>									
pos-terminals, of which:	135 796	170 410	211 764	509 194	831 780	-	-	934 056	-
in banks	8 817	8 720	8 785	8 510	16 279	-	-	8 169	-
at businessmen	126 979	161 690	202 979	500 684	815 501	-	-	925 887	-
cash dispensers	11 017	11 315	12 728	12 443	12 391	-	-	12 519	-
<b>Number of entrepreneurs (units)</b>	<b>82 527</b>	<b>96 428</b>	<b>108 159</b>	<b>273 947</b>	<b>567 687</b>	-	-	<b>702 482</b>	-

Continuation

	2018	2019	2020	2021	2022	04.23	05.23	06.23	07.23
<b>Money Transfers abroad / from abroad through the international money transfers systems</b>									
<b>Number of sent transfers (total, thousand transactions), of which:</b>	<b>2 675.2</b>	<b>2 630.7</b>	<b>2 384.4</b>	<b>2 579.7</b>	<b>2 490.6</b>	<b>218.9</b>	<b>243.9</b>	<b>234.3</b>	<b>221.6</b>
Gold Crown	1 723.7	1 885.7	1 893.0	2 160.3	2 112.5	188.3	207.8	199.8	191.6
Western Union	256.5	196.7	119.7	106.1	96.3	6.9	7.6	6.7	6.5
Unistrim	171.7	102.9	125.0	78.7	34.6	5.2	5.5	5.4	3.8
Contact	84.2	83.6	104.1	173.5	181.9	13.8	18.2	17.8	15.3
Moneygram	21.7	24.3	14.2	15.3	23.6	1.7	1.9	1.7	1.9
Others	417.5	337.5	128.5	45.7	41.8	3.1	2.9	2.9	2.6
<b>Number of received transfers (total, thousand transactions), of which:</b>	<b>1 515.7</b>	<b>1 651.7</b>	<b>1 276.2</b>	<b>1 131.5</b>	<b>1 650.0</b>	<b>99.8</b>	<b>101.9</b>	<b>94.5</b>	<b>87.1</b>
Gold Crown	646.8	660.0	547.4	529.5	976.3	41.9	41.4	40.2	37.0
Western Union	387.9	437.6	393.5	362.6	323.6	22.0	23.1	20.5	21.2
Unistrim	63.1	53.2	26.6	19.3	68.4	17.1	18.1	17.2	11.9
Moneygram	121.0	156.0	40.8	43.4	96.6	10.5	11.0	9.6	10.4
Contact	54.7	46.0	124.2	126.5	137.9	4.1	4.4	3.6	3.6
Others	242.2	298.8	143.6	50.3	47.3	4.2	3.8	3.4	3.2
<b>Sum of sent transfers (total, bln.KZT), of which:</b>	<b>601 815.5</b>	<b>648 413.1</b>	<b>787 723.1</b>	<b>1 010 566.9</b>	<b>1 034 517.0</b>	<b>76 396.0</b>	<b>89 953.7</b>	<b>87 451.1</b>	<b>88 590.8</b>
Gold Crown	398 659.4	480 820.4	642 018.4	793 822.9	794 122.9	61 849.4	71 137.4	69 284.5	71 407.8
Western Union	84 850.9	75 369.5	58 581.0	61 344.4	66 142.8	4 647.0	5 351.9	4 809.2	4 567.4
Unistrim	44 121.6	24 176.0	28 993.0	30 345.6	8 645.3	1 149.7	1 224.9	1 264.1	924.2
Contact	20 579.8	24 948.4	39 134.3	109 774.0	139 038.9	7 256.3	10 554.0	10 568.4	9 947.9
Moneygram	5 188.3	758.8	5 770.9	11 083.8	22 599.3	1 177.4	1 380.1	1 220.7	1 467.5
Others	48 415.7	42 340.1	13 225.6	4 196.1	3 967.7	316.1	305.5	304.3	276.0
<b>Sum of received transfers (total, bln.KZT), of which:</b>	<b>361 966.1</b>	<b>344 632.1</b>	<b>286 892.7</b>	<b>283 513.1</b>	<b>681 232.0</b>	<b>26 324.6</b>	<b>28 028.0</b>	<b>26 625.8</b>	<b>24 100.9</b>
Gold Crown	193 488.7	150 847.9	141 490.2	155 574.1	460 633.9	12 618.2	13 415.8	13 015.2	11 659.9
Western Union	77 038.5	82 329.8	74 731.5	71 466.8	84 136.3	5 662.5	6 084.5	5 623.0	5 939.6
Unistrim	19 596.1	13 756.5	5 669.7	5 038.2	25 456.6	3 546.0	3 549.5	3 625.6	2 080.6
Moneygram	31 885.0	43 597.5	11 237.0	12 221.1	36 909.0	3 202.4	3 534.6	3 260.2	3 431.9
Contact	14 736.3	12 319.2	34 419.8	36 789.6	71 304.3	1 066.1	1 210.6	908.3	797.6
Others	25 221.5	41 781.2	19 344.6	2 423.3	2 791.9	229.4	233.0	193.6	191.3

\* 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

## 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	04.23	05.23	06.23	07.23
<b>ISMT - total</b>	<b>76 895</b>	<b>56 864</b>	<b>62 276</b>	<b>74 633</b>	<b>88 593</b>	<b>65 749</b>	<b>80 308</b>	<b>85 574</b>	<b>82 585</b>
change in % of the previous period	-11.2	2.2	45.3	-3.1	2.5	1.1	22.1	6.6	-3.5
of which:									
<b>Five large banks*</b>	<b>15 911</b>	<b>11 981</b>	<b>18 126</b>	<b>22 941</b>	<b>25 140</b>	<b>16 617</b>	<b>18 908</b>	<b>21 562</b>	<b>18 122</b>
change as % of the previous period	-4.3	-1.6	52.6	1.5	-1.5	1.5	13.8	14.0	-16.0
share as % of total	20.7	21.1	29.1	30.7	28.4	25.3	23.5	25.2	21.9
<b>Other banks</b>	<b>11 677</b>	<b>14 142</b>	<b>13 477</b>	<b>15 912</b>	<b>17 477</b>	<b>14 582</b>	<b>16 383</b>	<b>16 821</b>	<b>17 308</b>
change as % of the previous period	4.6	7.1	34.9	0.3	4.2	-1.2	12.4	2.7	2.9
share as % of total	15.2	24.9	21.6	21.3	19.7	22.2	20.4	19.7	21.0
<b>Other participants</b>	<b>49 308</b>	<b>30 741</b>	<b>30 673</b>	<b>35 780</b>	<b>45 976</b>	<b>34 550</b>	<b>45 016</b>	<b>47 190</b>	<b>47 155</b>
change as % of previous period	-16.2	1.6	46.2	-7.2	4.1	1.9	30.3	4.8	-0.1
share as % of total	64.1	54.1	49.3	47.9	51.9	52.5	56.1	55.1	57.1
<b>ICS - total</b>	<b>602</b>	<b>745</b>	<b>860</b>	<b>973</b>	<b>1 117</b>	<b>899</b>	<b>959</b>	<b>971</b>	<b>903</b>
change in % of the previous period	7.2	18.5	21.8	27.2	11.4	3.4	6.7	1.2	-7.0
of which:									
<b>Five large banks*</b>	<b>249</b>	<b>290</b>	<b>403</b>	<b>472</b>	<b>622</b>	<b>568</b>	<b>610</b>	<b>585</b>	<b>573</b>
change as % of the previous period	-0.9	8.4	14.9	18.8	1.3	4.6	7.5	-4.1	-2.1
share as % of total	41.3	38.9	46.9	48.5	55.7	63.2	63.6	60.3	63.5
<b>Other banks</b>	<b>179</b>	<b>198</b>	<b>193</b>	<b>177</b>	<b>148</b>	<b>128</b>	<b>138</b>	<b>139</b>	<b>139</b>
change as % of the previous period	0.6	4.8	13.2	2.0	10.8	3.6	8.4	0.6	-0.3
share as % of total	29.7	26.6	22.5	18.2	13.3	14.2	14.4	14.3	15.4
<b>Other participants</b>	<b>175</b>	<b>256</b>	<b>263</b>	<b>323</b>	<b>346</b>	<b>203</b>	<b>210</b>	<b>247</b>	<b>191</b>
change as % of previous period	31.5	49.3	42.9	66.8	35.8	-0.1	3.5	17.1	-22.5
share as % of total	29.0	34.4	30.6	33.2	31.0	22.6	21.9	25.4	21.2

\* 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)
<b>2018</b>	<b>25 240 960</b>	<b>22 223 405</b>	<b>3 017 555</b>	<b>1 547 261</b>	<b>638 390</b>	<b>16.53</b>	<b>16.77</b>	<b>21.81</b>
<b>2019</b>	<b>26 813 963</b>	<b>23 165 493</b>	<b>3 648 470</b>	<b>1 627 288</b>	<b>811 995</b>	<b>19.10</b>	<b>19.19</b>	<b>24.33</b>
<b>2020</b>	<b>31 172 380</b>	<b>27 217 148</b>	<b>3 955 232</b>	<b>1 767 347</b>	<b>726 803</b>	<b>21.27</b>	<b>21.29</b>	<b>26.97</b>
<b>2021</b>	<b>37 623 913</b>	<b>33 085 975</b>	<b>4 537 938</b>	<b>1 331 772</b>	<b>1 291 932</b>	<b>19.32</b>	<b>19.34</b>	<b>23.43</b>
<b>2022</b>	<b>44 561 554</b>	<b>39 334 336</b>	<b>5 227 218</b>	<b>1 403 588</b>	<b>1 465 932</b>	<b>18.54</b>	<b>18.56</b>	<b>21.70</b>
<b>2021</b>								
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
<b>2022</b>								
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
<b>2023</b>								
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

## 5.2. Accumulative pension system

## 5.2.1. Pension Contributions and Accumulation

mln. of KZT, end of the period

	Number of individual pension accounts of depositors for mandatory pension contributions, including IPA with no pension savings	Pension savings (PS)		Pension contributions (for reporting month)
		Sum	including net investment income	
			Sum	
<b>2018</b>	<b>9 853 232</b>	<b>9 377 642</b>	<b>3 691 990</b>	<b>847 135</b>
<b>2019</b>	<b>10 108 355</b>	<b>10 800 539</b>	<b>3 703 254</b>	<b>989 844</b>
<b>2020</b>	<b>10 877 032</b>	<b>12 913 476</b>	<b>5 553 591</b>	<b>1 084 670</b>
<b>2021</b>	<b>10 859 848</b>	<b>13 070 066</b>	<b>6 911 635</b>	<b>1 340 340</b>
<b>2022</b>	<b>10 943 902</b>	<b>14 663 410</b>	<b>7 793 435</b>	<b>190 060</b>
<b>2021</b>				
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
<b>2022</b>				
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
<b>2023</b>				
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

5.2. Accumulative pension system

5.2.2. Pension Payments from UAPF as of 01.08.2023

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
<b>Pension Accumulation Payments</b>	<b>512 147</b>	<b>2 633 084</b>	<b>272 019 716</b>	<b>1 049 033</b>	<b>2 974 251</b>	<b>994 344 529</b>
due to:						
<b>Obligatory Pension Contributions:</b>	<b>490 229</b>	<b>2 541 497</b>	<b>264 851 828</b>	<b>1 008 199</b>	<b>2 870 623</b>	<b>977 922 868</b>
pension age	375 327	2 362 917	80 323 898	321 885	1 911 716	61 968 626
disability	8 032	43 644	1 528 944	7 623	41 209	1 388 719
in connection with departure abroad	8 080	8 095	21 706 555	10 455	10 474	28 603 603
to inheritors	15 584	26 548	28 818 873	20 053	33 772	37 221 173
for inherment	19 829	19 916	3 505 452	24 087	26 472	3 218 590
to other persons	5	5	2 963	23	23	1 516
to improve housing conditions	30 579	43 364	81 318 946	412 976	597 158	668 415 177
to pay for medical treatment	32 793	37 008	47 646 197	211 097	249 799	177 105 464
due to:						
<b>Obligatory Professional Pension Contributions:</b>	<b>19 555</b>	<b>88 715</b>	<b>6 835 818</b>	<b>39 361</b>	<b>101 958</b>	<b>16 159 237</b>
pension age	14 848	81 467	2 738 978	12 707	66 499	2 045 105
disability	181	731	35 094	131	582	23 284
in connection with departure abroad	801	802	737 964	1 031	1 034	874 443
to inheritors	1 587	2 905	1 212 776	1 758	3 301	1 187 630
for inherment	56	56	2 188	58	58	2 175
to other persons	1	1	297	0	0	0
to improve housing conditions	1 103	1 345	1 520 924	15 980	21 242	9 477 413
to pay for medical treatment	978	1 408	587 597	7 696	9 242	2 549 187
due to:						
<b>Voluntary Pension Contributions:</b>	<b>2 363</b>	<b>2 872</b>	<b>332 070</b>	<b>1 473</b>	<b>1 670</b>	<b>262 424</b>
Under Achievement 50 Years Age	1 262	1 429	264 613	674	748	189 264
disability	44	44	745	14	14	2 283
in connection with departure abroad	181	181	4 550	140	141	6 854
to inheritors	358	614	5 277	122	222	8 548
for inherment	42	42	656	26	26	202
to other persons	476	562	56 229	497	519	55 273

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
<b>Transfer of Pension Accumulation to the Insurance Organization:</b>	<b>2 736</b>	<b>3 940</b>	<b>13 281 441</b>	<b>1 734</b>	<b>2 217</b>	<b>15 381 280</b>
due to:						
<b>Obligatory Pension Contributions:</b>	<b>2 472</b>	<b>2 718</b>	<b>11 681 073</b>	<b>1 695</b>	<b>1 738</b>	<b>14 893 622</b>
pension age	83	85	252 223	27	27	180 228
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"						
	2 389	2 399	10 582 561	1 668	1 675	14 474 758
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:						
due to:	234	234	846 289	36	36	238 636
Obligatory Professional Pension Contributions:	242	882	1 434 417	38	243	339 307
pension age	5	5	9 050	2	2	5 500
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"						
	237	237	430 766	36	36	60 282
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:						
due to:	639	640	994 601	204	205	273 525
Voluntary Pension Contributions:	22	340	165 951	1	236	148 351
pension age	22	23	8 722	1	1	280
disability	0	0	0	0	0	0
insufficiency of pension accumulation due to Obligatory Pension Contributions	279	282	140 719	226	227	146 372
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions	35	35	16 510	8	8	1 699
Other pension payments	0	3 366	908 679	0	1 774	495 087
<b>Total Pension Payments</b>	<b>514 883</b>	<b>2 640 390</b>	<b>286 209 836</b>	<b>1 050 767</b>	<b>2 978 242</b>	<b>1 010 220 896</b>

## 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	METIKAM	MEDIKAM	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	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	JSC "UAPF"	--		--	--	--	--	--	--	--	--	--	--	--	--	10.44	1.18
	NBRK	0.00	5.53	4.27	30.87	5.29	0.95	0.00	1.55	14.96	16.49	0.37	2.52	0.00	5.52	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	0.00	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	0.00	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	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
06.23	JSC "UAPF"	--		--	--	--	--	--	--	--	--	--	--	--	--	10.55	0.26
	NBRK	0.00	5.53	4.14	32.82	5.19	0.95	0.85	1.56	16.09	16.21	0.48	2.43	0.00	2.88	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	0.00	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	0.00	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
07.23	JSC "UAPF"	--		--	--	--	--	--	--	--	--	--	--	--	--	10.71	0.56
	NBRK	0.00	5.46	4.16	34.62	4.99	0.90	0.00	1.51	16.02	15.89	0.45	2.41	0.00	2.27	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	0.00	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	0.00	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	0.00	0.00	0.00	0.00	0.00	0.01	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
<b>2018</b>	7 114 244	4 056 516	134 178 670	8 930 084	143 108 754	69 971 383	20 451 962
<b>2019</b>	7 114 244	4 056 517	175 591 298	2 955 297	178 546 595	71 161 675	22 881 235
<b>2020</b>	7 114 244	4 056 517	206 160 453	2 892 798	209 053 251	58 586 792	24 128 270
<b>2021</b>	7 114 244	0	226 231 635	2 126 997	228 358 632	34 555 415	14 107 092
<b>2022</b>	7 114 244	0	250 022 680	2 330 715	252 353 395	38 281 449	13 690 380
<b>2021</b>							
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
<b>2022</b>							
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
<b>2023</b>							
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

## V. Key indicators of financial institutions

### 5.3. Insurance Market

mln. of KZT, end of period

	12.18	12.19	12.20	12.21	10.22	11.22	12.22	03.23***	06.23
<b>Number of Insurance Company, total</b>	<b>29</b>	<b>28</b>	<b>28</b>	<b>27</b>	<b>27</b>	<b>27</b>	<b>26</b>	<b>26</b>	<b>26</b>
with foreign participation	...	...	...	...	...	...	4	4	4
life insurance	6	8	9	9	9	9	9	9	10
<b>Cumulative Assets</b>	<b>1 048 510</b>	<b>1 206 141</b>	<b>1 486 344</b>	<b>1 048 976</b>	<b>2 039 714</b>	<b>2 061 760</b>	<b>2 066 614</b>	<b>2 200 851</b>	<b>2 171 573</b>
<b>Insurance Reserves</b>	<b>519 477</b>	<b>570 210</b>	<b>685 602</b>	<b>354 432</b>	<b>1 091 789</b>	<b>1 093 816</b>	<b>1 095 948</b>	<b>1 164 831</b>	<b>989 638</b>
<b>Cumulative Own Capital*</b>	<b>468 267</b>	<b>553 333</b>	<b>665 433</b>	<b>598 904</b>	<b>775 031</b>	<b>790 942</b>	<b>775 196</b>	<b>827 920</b>	<b>889 292</b>
<b>Insurance Premiums, total **</b>	<b>350 482</b>	<b>468 179</b>	<b>514 140</b>	<b>744 836</b>	<b>663 068</b>	<b>728 938</b>	<b>811 488</b>	<b>258 234</b>	<b>515 539</b>
Compulsory insurance	92 237	121 007	124 272	151 234	156 419	174 908	193 532	48 393	106 254
Voluntary personal insurance	127 053	199 797	222 833	383 433	295 673	325 085	359 946	103 897	207 389
Voluntary property insurance	131 192	147 374	167 036	210 169	210 976	228 944	258 009	105 944	201 896
<b>Claims Payments, total**</b>	<b>70 759</b>	<b>196 880</b>	<b>129 707</b>	<b>114 954</b>	<b>126 849</b>	<b>140 940</b>	<b>156 099</b>	<b>42 793</b>	<b>94 880</b>
Compulsory insurance	26 869	35 114	34 662	44 326	46 561	52 145	57 451	18 896	38 665
Voluntary personal insurance	30 036	40 597	42 975	50 925	46 565	52 775	59 570	14 720	33 515
Voluntary property insurance	13 854	121 169	52 071	19 703	33 723	36 019	39 077	9 177	22 699
<b>Premiums transferred to reinsurance**</b>	<b>89 836</b>	<b>85 706</b>	<b>94 356</b>	<b>108 124</b>	<b>105 118</b>	<b>106 083</b>	<b>115 904</b>	<b>43 099</b>	<b>91 689</b>
of which to nonresidents	75 159	76 724	86 293	99 000	86 705	87 483	96 830	31 968	72 852

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

## Foreign currencies

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

## Methodological comments

### Section I “General economic trends”

"Main macroeconomic indicators" table is formed on the basis of the monthly report of the Bureau of National Statistics Agencies for Strategic Planning and Reforms of the Republic of Kazakhstan "Socio-economic development 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.