



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.

For questions concerning the content of the "Statistical Bulletin", please contact:

tel.: +7(7172) 775556, +7(7172) 775558

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SYMBOLS AND ABBREVIATIONS

METHODOLOGICAL COMMENTS

Release calendar*

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

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



I. GENERAL ECONOMIC TRENDS

1.1. Main macroeconomic indicators

	2018	2019	2020	2021	2022				2023			
					Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	Jan.	Jan.-Feb.	Jan.-Mar.	Jan.-Apr.
Gross Domestic Product, bln. KZT	59 614	68 639	70 134	81 269	18 802	40 034	65 488	101 523	...	...	23 495	...
as % to same period of the previous year	4.1	4.5	-2.6	4.0	4.4	3.6	3.0	3.2	...	...	4.9	...
Volume of Industrial Production, bln. KZT	27 576	29 103	26 743	37 048	11 637	23 825	35 963	48 008	3 653	7 134	11 234	15 125
as % to same period of the previous year	4.1	3.8	-0.7	3.8	5.8	3.5	2.1	1.1	1.4	1.6	2.8	3.5
Capital Investments, bln. KZT	11 130	12 546	12 323	13 221	2 263	5 681	9 860	15 064	755	1 616	2 741	3 817
as % to same period of the previous year	17.2	8.5	-3.4	3.5	1.5	2.6	7.0	7.9	18.3	19.2	16.1	18.0
Consumer Price Index												
% for the last month of the period	105.3	105.4	107.5	108.4	103.7	101.6	101.8	101.2	101.1	101.3	100.9	100.9
% to same period of the previous year	106.0	105.3	106.8	108.0	109.8	111.9	113.4	115.0	120.7	121.0	118.1	116.8
Unemployed (End of Period), thous.person *	92	98	142	98	175	207	257	132	212	272	266	286
as % to same period of the previous year	30.2	6.5	45.4	-30.9	-11.6	-7.2	22.3	35.1	52.9	67.9	51.9	48.2
Share of the registered unemployed (% to economically active population) *	1.0	1.1	1.5	1.1	1.9	2.2	2.8	1.4	2.3	2.9	2.8	3.0
Minimum of subsistence (average, per capita), KZT*	26 440	29 721	33 133	37 579	39 934	44 887	47 420	44 719	45 419	46 059	46 365	46 746
Average per capita money income, KZT*	97 221	109 184	115 704	136 312	143 921	145 592	152 612	149 510	153 197	167 037	167 836	...
as % to same period of the previous year	10.6	9.0	2.1	11.1	17.2	12.2	17.1	13.8	7.7	17.4	17.9	...
Export fob, mln. USD **	59 025	59 541	44 065	65 791	21 916	21 916	21 221	21 887	...	...	...	...
Import fob, mln. USD **	34 987	41 121	38 056	41 562	9 657	9 657	13 250	14 736	...	...	...	...
Gross Foreign Debt, mln. USD**	160 331	159 544	163 980	164 116	159 846	164 143	160 569	160 492	...	...	...	...
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***	384.2	382.6	420.9	431.8	466.3	470.3	476.7	462.7	460.5	445.8	451.7	453.4

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	01.23	02.23	03.23	04.23
Consumer Price Index												
% changes to December of the previous year*	105.3	105.4	107.5	108.4	105.2	110.5	115.3	120.3	101.1	102.3	103.2	104.2
% changes to the previous month					103.7	101.6	101.8	101.2	101.1	101.3	100.9	100.9
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	...	121.0	118.1	116.8
Price Index Food Goods												
% 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	101.4	103.0	104.1	105.0
					105.8	101.9	101.2	101.6	101.4	101.5	101.1	100.9
Price Index Non-Food Goods												
% 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	100.9	101.7	102.5	103.8
					102.8	101.9	101.9	101.3	100.9	100.8	100.8	101.3
Price Index Marketable Services												
% 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	100.7	102.0	102.8	103.3
					101.4	100.8	102.7	100.5	100.7	101.3	100.8	100.4
Price Index for Industry												
% 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	98.4	104.5	92.4	90.6
					112.4	102.5	96.8	100.2	98.4	100.1	99.3	98.8
Price Index for Construction												
% 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	100.2	101.4	101.2	103.0
					100.1	99.8	100.2	99.6	100.2	100.1	99.9	100.4
Index of Tariffs for Freight Shipping												
% 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	100.4	103.7	99.9	103.0
					104.2	100.4	100.7	100.5	100.4	99.4	100.4	100.2

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			
						I	II	III	IV
Current Account	-1 765.7	-7 027.7	-10 961.8	-2 558.7	8 527.6	4 850.0	1 727.1	1 311.0	639.5
Trade balance	24 038.4	18 420.8	6 009.0	24 229.0	36 371.5	12 259.5	8 989.3	7 971.9	7 150.9
Exports	59 025.3	59 541.4	44 065.1	65 790.6	86 129.3	21 916.4	21 104.7	21 221.5	21 886.7
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
Services	-4 761.7	-3 786.7	-3 237.4	-2 020.2	-1 493.1	-433.8	-316.6	-170.5	-572.2
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
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
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
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
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
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
Income on direct investment	653.0	659.4	382.9	611.8	1 410.4	68.8	339.4	741.4	260.7
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
Income on other investment	613.0	447.7	367.2	285.7	561.6	85.7	99.8	159.5	216.5
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
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
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
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
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
Other primary income, net	135.0	131.9	126.8	135.0	135.1	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
Capital account balance	251.0	231.1	239.2	232.5	242.6	30.2	189.9	13.8	8.6

Continuation

	2018	2019	2020	2021	2022	2022			
						I	II	III	IV
Financial account (excluding reserve assets)	2 690.3	1 298.4	-12 541.7	-2 452.7	6 191.5	4 472.2	2 774.2	-448.9	-606.0
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
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
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
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
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
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
Banks	-91.9	748.8	-746.6	1 305.3	534.3	-15.2	55.5	140.5	353.5
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
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
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
Banks	-164.5	-96.9	-309.4	311.8	-1 007.7	44.7	-354.8	-24.0	-673.6
Other sectors	-3 390.2	-1 404.4	858.8	325.8	-1 132.7	-81.8	-215.7	185.4	-1 020.6
Financial derivatives, net	109.4	-81.0	71.2	105.9	258.9	402.8	-121.3	-130.1	107.5
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
Other equity, net	36.0	21.7	31.7	-12.4	16.3	-1.9	19.5	1.2	-2.6
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
Net acquisition of financial assets	-4.5	51.6	-668.4	-212.6	1 063.3	218.7	439.4	230.3	174.9
Central bank and general government	-14.0	-4.4	-6.5	-6.0	-1.2	-0.5	0.0	-0.5	-0.2
Banks	-44.2	119.1	142.4	124.9	222.8	16.6	71.3	-3.4	138.3
Other sectors	53.7	-63.2	-804.3	-331.6	841.7	202.6	368.2	234.1	36.8
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
Central bank and general government	-284.7	-717.8	356.7	2 198.4	69.1	-108.1	-77.6	-83.0	337.8
Banks	-645.7	-512.1	137.7	-166.9	707.0	1 946.4	90.8	-2 090.9	760.6
Other sectors	-1 500.8	1 611.3	861.6	643.1	1 124.8	86.1	641.3	221.4	176.0
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
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
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
Net errors and omissions	2 678.8	1 495.3	-2 708.7	-2 490.6	2 088.9	-896.0	282.8	1 587.5	1 114.6
Overall balance	1 526.2	6 599.7	889.7	2 364.2	-4 667.5	488.0	574.5	-3 361.2	-2 368.8
Financing	-1 526.2	-6 599.7	-889.7	-2 364.2	4 667.5	-488.0	-574.5	3 361.2	2 368.8
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
IMF Credits	0.0	0.0	0.0	0.0	0.0				
Exceptional funding	0.0	0.0	0.0	0.0	0.0				

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

I. General economic trends

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
External debt	160 331.3	159 544.2	163 980.1	164 115.9	159 845.7	164 142.7	160 568.8	160 491.6
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
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
General Government	11 554.8	12 417.6	13 885.0	15 859.3	14 153.2	14 283.6	12 939.2	13 390.1
Short-term	17.9	14.9	24.6	24.3	30.4	35.9	35.2	55.5
Currency and deposits	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
Loans	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
Other debt liabilities	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.2
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
Special Drawing Rights	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
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
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
Trade credit and advances	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
Central Bank	770.4	891.1	1 329.4	2 535.8	2 519.3	2 214.3	2 043.6	2 171.8
Short-term	286.2	409.7	828.0	494.6	501.9	270.4	182.8	230.9
Currency and deposits	6.9	3.9	2.6	7.9	255.1	11.3	11.1	12.8
Debt securities*	275.3	401.6	821.2	483.3	242.9	254.4	166.5	214.4
Loans	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
Other debt liabilities	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
Special Drawing Rights	483.2	480.4	500.4	2 040.2	2 016.4	1 942.9	1 859.8	1 939.9
Currency and deposits	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
Loans	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
Other debt liabilities	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
Banks	5 752.0	4 818.1	4 837.4	5 493.8	8 225.3	9 675.6	8 006.0	9 674.6
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
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
Debt securities*	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
Trade credit and advances	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
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
Currency and deposits	306.1	237.4	244.0	226.2	396.7	459.1	748.9	1 462.7
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
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
Trade credit and advances	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
Other Sectors	39 661.7	41 040.5	41 388.0	44 023.1	40 527.4	43 594.4	43 753.7	42 102.3
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
Currency and deposits	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
Loans	616.3	522.5	465.2	927.9	868.0	1 069.2	1 591.9	1 224.4
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
Other debt liabilities	108.7	59.9	63.0	1 108.3	127.0	822.4	873.0	673.6
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
Currency and deposits	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
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
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
Other debt liabilities**	201.9	211.5	269.8	462.7	490.1	547.3	508.8	430.5
Direct investment: Intercompany lending	102 592.4	100 376.8	102 540.2	96 203.9	94 420.5	94 374.9	93 826.2	93 152.8

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

**Including insurance and pension programs



II. KEY MONETARY INDICATORS

II.Key monetary indicators

2.1. Official Interest Rate

%, end of period

	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
2019												
Refinancing	9.25	9.25	9.25	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.25	9.25
Base interest rate	9.25	9.25	9.25	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.25	9.25
2020												
Refinancing	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
Base interest rate	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
2021												
Base interest rate	9.00	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.50	9.75	9.75	9.75
2022												
Base interest rate	10.25	13.50	13.50	14.00	14.00	14.00	14.50	14.50	14.50	16.00	16.00	16.75
2023												
Base interest rate	16.75	16.75	16.75	16.75								

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2018	2019	2020	2021	2022	01.23	02.23	03.23	04.23
Net Foreign Assets	34 320 584	34 818 521	39 760 122	38 636 769	42 270 389	43 575 364	41 149 892	42 948 591	43 591 241
Net International Reserves	11 694 581	10 893 009	14 787 581	13 961 529	15 270 417	15 966 814	14 521 979	15 460 883	15 936 586
Gross International Assets	11 882 164	11 078 854	15 000 426	14 844 409	16 227 925	16 938 150	15 386 511	16 358 587	17 050 117
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	10 504 466	11 066 305	9 870 984	10 553 928	10 240 406
Foreign Currency	107 910	113 325	122 838	112 378	129 890	128 716	124 352	125 967	125 695
Transferable Deposits	1 358 852	1 390 599	2 168 713	1 236 529	1 828 429	1 950 568	1 617 122	2 090 084	3 082 316
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	2 296 809	2 338 178	2 113 871	2 107 490
Financial Derivatives	-661	2 995	2 227	2 309	2 687	2 994	2 624	2 591	2 652
Aseets in the External Management	1 453 962	1 424 177	1 571 609	1 564 765	1 468 522	1 492 757	1 433 252	1 472 147	1 491 558
Less: Foreign Liabilities	187 583	185 844	212 845	882 880	957 508	971 336	864 532	897 704	1 113 531
SDR	185 638	183 804	210 611	880 941	897 515	907 369	861 918	886 086	892 952
Nonresidents Transferable Deposits	1	1	1	6	57 826	61 810	422	9 301	218 118
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	374	373	410	420	451	448	434	440	465
Other Accounts Payable	1 570	1 667	1 824	1 513	1 716	1 709	1 757	1 877	1 996
Assets of the National Oil Fund	22 278 915	23 624 917	24 705 811	23 887 862	25 781 944	26 536 965	25 591 532	26 392 828	26 617 735
Other Net Foreign Assets	347 087	300 595	266 730	787 378	1 218 028	1 071 585	1 036 380	1 094 880	1 036 920
Gross Assets	977 347	963 796	1 195 531	1 579 649	1 914 431	1 763 820	1 697 242	1 792 038	1 787 199
Less: Foreign Liabilities	630 260	663 201	928 801	792 271	696 402	692 236	660 861	697 159	750 278
Net Domestic Assets	-25 090 254	-26 594 047	-28 725 025	-26 580 205	-29 694 206	-31 868 278	-30 014 825	-31 530 430	-32 437 001
Net Claims to the Central Government	-852 663	-303 019	-1 287 322	-842 901	-1 956 640	-2 567 255	-2 677 477	-2 565 011	-3 178 921
Claims	421 009	586 473	547 448	383 230	444 783	442 205	453 735	448 929	444 798
Securities	421 009	586 473	547 448	383 230	444 783	442 205	453 735	448 929	444 798
Less: Liabilities	1 273 672	889 492	1 834 770	1 226 130	2 401 423	3 009 460	3 131 212	3 013 941	3 623 719
Transferable Deposits	488 734	492 985	1 564 901	1 061 546	1 999 481	2 729 991	2 835 762	2 514 042	3 119 434
Other Deposits	74 592	197 589	84 108	164 152	400 056	279 073	294 317	499 127	503 190
Other Accounts Payable	710 346	198 918	185 761	-	-	-	-	-	-
Resources of the National Oil Fund	23 790 104	25 161 475	25 949 629	25 792 993	26 783 661	27 468 830	26 699 676	27 387 321	27 591 907
Claims to Banks	-2 173 740	-2 162 063	-1 838 449	-1 083 402	-1 756 226	-1 968 581	-1 790 508	-1 856 630	-2 080 563
Securities	688	514	560	-	-	-	-	-	-
Credits	314 124	110 911	63 809	360 551	35 587	35 587	341 189	255 300	35 587
Less: NBK Notes	2 493 061	2 273 558	1 902 818	1 444 004	1 791 813	2 004 168	2 132 575	2 113 154	3 239 535
Financial Derivatives	4 509	70	-	51	-	-	878	1 224	-
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	5 089 785	5 158 237	5 089 780	5 242 067
Credits	-	-	-	229 908	273 021	-	68 450	-	35 067
Shares and other Equity	1 963 099	3 044 011	4 966 023	5 087 645	5 089 773	5 089 773	5 089 773	5 089 773	5 089 774
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	12	14	7	117 226
Claims to the Rest of the Economy	759 060	772 600	782 439	848 440	596 980	620 315	618 535	591 199	645 118
Other Net Domestic Assets	-1 799 771	-3 595 930	-6 200 350	-5 869 902	-6 040 554	-6 464 909	-5 521 634	-6 306 694	-6 383 172
Other Financial Assets	957 528	14 673	9 714	3 901	7 164	6 667	6 278	7 695	9 029
Nonfinancial Assets	44 369	45 335	50 849	60 527	65 127	63 582	65 082	63 466	63 169
Less: Other Liabilities	92 053	70 264	65 707	60 709	226 293	222 503	225 407	60 933	55 413
Less: Capital Accounts	2 709 614	3 585 674	6 195 206	5 873 621	5 886 551	6 312 655	5 367 587	6 316 922	6 399 957

Continuation

	2018	2019	2020	2021	2022	01.23	02.23	03.23	04.23
Liabilities	9 230 330	8 224 474	11 035 097	12 056 564	12 576 183	11 707 086	11 135 067	11 418 161	11 154 240
Narrow Reserve Money	5 995 748	5 430 745	5 087 846	6 945 442	7 374 898	6 582 257	6 544 293	6 606 830	6 383 209
Reserve Money	6 650 873	6 893 176	9 777 551	10 957 714	11 874 422	10 678 782	10 047 215	10 284 491	9 854 371
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 823 793	3 687 694	3 630 271	3 656 211	3 793 068
Transferable Deposits of Banks	2 608 448	1 700 882	1 299 270	2 074 806	2 202 901	1 643 442	1 659 809	1 654 622	1 292 230
Other Deposits of Banks	655 125	1 462 431	4 689 705	4 012 272	4 499 524	4 096 525	3 502 923	3 677 661	3 471 162
Transferable Deposits of Nonbank Financial Institutions	637 676	943 102	443 937	1 370 737	1 115 521	1 171 506	1 179 554	1 214 163	1 268 070
Current accounts of Public Nonfinancial Institutions in KZT	130 773	98 496	94 260	48 177	232 683	79 614	74 658	81 834	29 841
Current accounts of non-state non-financial organizations in tege	-	-	7	7	1	1	-	-	-
Other Deposits	1 117 251	425 077	580 266	473 891	341 074	612 813	532 828	706 268	678 219
Foreign Currency Current Accounts of Public Nonfinancial Institutions	225	1 748	5	32	657	777	1 038	1 208	1 232
Other Deposits of Public Nonfinancial Institutions	491 792	193 360	126 972	87 413	1 581	173	164	169	172
Other Deposits of Nonbank Financial Institutions	229 630	225 811	452 119	383 339	337 347	608 898	529 547	702 077	673 513
Other Deposits of Liquidated Banks	3 869	4 158	1 170	3 106	1 489	2 965	2 079	2 814	3 302
Nonprofit Institutions	391 735	-	-	-	-	-	-	-	-
Securities (other than shares)	1 217 035	874 051	576 683	474 845	354 628	289 161	474 949	427 402	570 078
Other Financial Institutions	1 130 850	833 778	432 566	291 892	110 269	128 859	205 714	206 254	271 112
Public Nonfinancial Institutions	65 579	31 917	112 919	133 783	167 123	119 188	138 611	164 781	207 064
Private Nonfinancial Institutions	5 121	5 557	30 978	47 382	69 676	36 026	123 098	45 813	85 602
Households	129	0	1	891	282	21	1 394	1 875	945
Nonprofit Institutions	15 356	2 800	219	897	7 278	5 067	6 132	8 679	5 355
Credits	127 241	27 941	100 597	150 098	6 059	126 330	80 074	-	51 572
Banks	91 200	27 941	95 480	-	-	2 798	80 074	-	25 042
Nonbank Financial Institutions	36 041	-	5 117	150 098	6 059	123 533	-	-	2 999
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*	01.23	02.23	03.23	04.23
Net Foreign Assets	1 099 181	1 817 861	1 311 176	1 769 349	810 249	977 628	985 986	1 021 625	994 350
Net Foreign Assets, CFC	919 799	1 656 042	1 100 665	1 567 010	820 973	1 015 481	1 322 572	1 413 414	1 484 009
Claims to Nonresidents, CFC	1 864 712	2 488 108	1 957 617	2 330 781	3 293 138	3 464 308	3 511 492	3 716 019	3 675 612
Foreign Currency	216 096	204 972	340 275	264 941	370 974	408 203	364 335	438 300	472 873
Transferable Deposits	465 053	546 873	575 858	757 233	1 132 797	1 177 321	1 218 484	1 256 347	1 279 516
Other Deposits	497 733	928 082	484 540	466 087	477 359	473 006	368 248	421 412	319 447
Securities (other than shares)	441 150	573 031	322 535	501 724	838 832	907 007	1 019 206	1 076 221	1 085 661
Credits	188 457	170 325	195 385	279 970	399 142	396 718	387 542	386 515	387 728
Financial Derivatives	14 342	18 742	5 968	4 689	473	30 773	73 057	45 987	43 926
Shares and other Equity	22 881	25 580	4 275	4 373	4 675	4 654	4 500	4 564	4 581
Other Accounts Receivable	19 000	20 504	28 780	51 766	68 885	66 626	76 121	86 673	81 880
Less: Liabilities for Nonresidents, CFC	944 913	832 066	856 953	763 771	2 472 164	2 448 827	2 188 920	2 302 604	2 191 603
Transferable Deposits	105 938	133 557	300 345	349 911	1 413 594	1 434 325	1 250 465	1 341 678	1 179 530
Other Deposits	199 818	146 359	149 592	280 553	836 243	808 878	748 510	817 169	881 588
Securities (other than shares)	478 721	379 331	350 043	41 400	24 253	24 486	24 008	-	-
Credits	124 195	146 502	16 917	47 273	157 398	114 799	52 223	58 663	53 389
Financial Derivatives	8 185	12 195	10 225	9 176	2 507	26 319	70 618	35 411	23 977
Other Accounts Payable	28 056	14 123	29 831	35 458	38 168	40 019	43 097	49 684	53 119
Other net Foreign Assets, OFC	179 382	161 820	210 511	202 338	-10 724	-37 853	-336 586	-391 789	-489 659
Gross Assets	374 934	415 017	459 460	507 000	666 949	556 291	569 459	572 347	666 445
Less: Foreign Liabilities	195 551	253 197	248 949	304 662	677 673	594 144	906 045	964 137	1 156 104
Domestic Assets	19 146 433	19 196 552	22 806 573	28 273 963	32 860 771	32 108 937	31 753 687	32 427 083	31 957 704
Reserves	3 593 256	3 575 334	5 999 511	6 516 208	7 430 749	6 437 782	5 872 226	5 868 942	5 336 813
Transferable and Other Deposits in NBK	3 234 561	3 187 575	5 577 185	6 062 216	6 967 609	6 001 215	5 438 044	5 431 875	4 907 267
National Currency	358 695	387 759	422 326	453 992	463 140	436 567	434 182	437 066	429 546
Other Claims to NBK	2 301 260	2 356 522	2 575 073	1 589 764	1 845 120	2 047 709	2 418 484	2 364 517	2 086 557

Continuation

	2018	2019	2020	2021	2022*	01.23	02.23	03.23	04.23
Net Claims to the Central Government	2 051 484	2 127 891	3 238 397	4 235 214	4 417 488	4 658 941	5 059 169	5 277 344	5 380 470
Gross Claims	2 093 852	2 224 420	3 368 010	4 438 508	4 664 553	4 907 077	5 301 344	5 541 662	5 644 894
Securities (other than shares)	2 092 552	2 154 357	3 268 116	4 332 090	4 555 217	4 797 243	5 155 081	5 393 942	5 536 390
Credits	311	68 866	98 914	101 473	108 723	108 220	104 768	106 152	106 547
Other Accounts Receivable	989	1 198	979	4 945	614	1 614	41 495	41 567	1 957
Less: Liabilities	42 368	96 529	129 613	203 294	247 065	248 136	242 175	264 317	264 424
Transferable Deposits	20 058	10 623	15 714	23 713	15 832	13 162	8 148	9 747	6 961
Other Deposits	330	3 533	791	1 947	2 542	5 442	4 389	3 989	7 414
Credits	21 314	81 644	43 076	56 444	64 948	65 420	65 834	67 559	68 014
Other Accounts Payable	667	729	70 033	121 190	163 744	164 112	163 804	183 022	182 035
Claims to the Regional and Local Government	13 024	0	2	14 469	13 224	12 923	13 636	13 054	13 315
Securities (other than shares)	13 024	-	-	14 468	13 223	12 922	13 635	13 053	13 314
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	2 467 634	2 094 282	2 373 177	2 277 925
Transferable Deposits	1 030	2 155	5 314	13 986	135 465	214 186	16 136	64 714	21 026
Other Deposits	3 048	949	51	52	-	-	-	-	-
Securities (other than shares)	22 353	173 209	353 993	639 721	884 278	885 257	829 955	857 628	857 430
Credits	345 326	570 290	729 508	1 275 313	836 937	762 093	718 708	872 878	812 510
Financial Derivatives	345 099	229 002	62 634	54 716	72 008	54 018	19 944	46 424	71 900
Shares and other Equity	108 371	109 430	156 212	296 402	300 200	300 189	300 189	301 623	302 649
Other Accounts Receivable	57 622	46 251	69 813	117 372	212 878	251 892	209 351	229 910	212 411
Claims to Public Nonfinancial Institutions	719 907	680 296	582 619	605 536	873 865	837 535	806 602	823 848	824 093
Other Deposits	72	-	-	-	-	-	-	-	-
Securities (other than shares)	443 879	381 721	318 413	458 448	564 961	553 912	542 506	547 554	535 476
Credits	274 677	297 478	263 219	146 736	308 618	282 649	263 084	275 110	287 305
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	2	-	-	-	-	-
Other Accounts Receivable	1 277	1 095	985	351	286	975	1 012	1 184	1 312

Continuation

	2018	2019	2020	2021	2022*	01.23	02.23	03.23	04.23
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 297	9 266 501	9 171 020	9 153 590	9 204 767	9 486 086
Securities (other than shares)	15 029	200 218	216 586	254 543	266 881	265 749	261 074	267 629	269 244
Credits	8 067 017	7 309 904	7 252 207	7 901 000	8 673 393	8 565 287	8 551 156	8 578 746	8 854 372
Financial Derivatives	3 736	2 416	1 133	1 378	1 251	840	1 591	2 101	3 214
Shares and other Equity	149 203	172 276	166 057	162 909	191 382	191 394	192 692	194 741	194 023
Other Accounts Receivable	231 297	225 037	233 723	154 467	133 593	147 749	147 078	161 550	165 233
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 391	2 391	1 877	1 891	1 880
Credits	6 904	5 014	1 967	2 939	2 268	2 217	1 656	1 657	1 625
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other Accounts Receivable	537	950	738	74	120	172	218	231	252
Claims to Households	5 501 464	6 823 806	7 684 251	10 869 025	14 243 981	14 364 061	14 514 494	14 759 788	15 058 224
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 442 036	6 767 785	7 631 145	10 795 904	14 177 198	14 275 975	14 418 837	14 661 365	14 977 324
Financial Derivatives	163	204	242	530	-	-	-	-	-
Other Accounts Receivable	59 265	55 818	52 863	72 590	66 783	88 085	95 657	98 423	80 900
Other Net Assets	-4 390 534	-5 414 401	-6 523 218	-6 431 129	-7 674 314	-7 891 058	-8 180 672	-8 260 245	-8 507 659
Other Financial Assets	143 976	128 424	114 431	98 964	128 385	133 814	138 703	136 952	121 084
Nonfinancial Assets	715 840	782 909	783 226	796 805	834 083	830 135	828 659	836 396	845 617
Less: Other Liabilities	315 235	534 521	1 299 656	1 238 334	1 556 149	1 584 901	1 660 777	1 643 382	1 649 276
Less: Capital Accounts	4 935 114	5 791 213	6 121 219	6 088 565	7 080 633	7 270 106	7 487 258	7 590 212	7 825 084
Liabilities	20 245 614	21 014 413	24 117 749	30 043 312	33 671 020	33 086 565	32 739 673	33 448 708	32 952 054
Transferable Deposits	5 214 097	5 517 237	6 271 889	7 786 368	8 187 666	7 733 435	7 354 805	7 414 196	7 185 230
Central Bank	7	2	1	1	1	1	1	1	1
Regional and Local Government	287	298	822	886	864	1 654	2 253	2 134	1 823
Nonbank Financial Institutions	330 277	246 545	384 939	543 070	484 231	422 116	468 502	447 391	343 888
Public Nonfinancial Institutions	497 896	566 964	494 327	572 609	852 319	992 982	975 318	918 284	817 095
Private Nonfinancial Institutions	3 248 632	3 387 347	3 688 676	4 276 021	4 455 259	4 282 397	3 857 886	3 886 806	3 798 600
Nonprofit Institutions	119 719	110 571	103 080	116 056	131 520	164 315	135 518	128 221	201 452
Households	1 017 279	1 205 510	1 600 043	2 277 724	2 263 471	1 869 970	1 915 326	2 031 361	2 022 371

Continuation

	2018	2019	2020	2021	2022*	01.23	02.23	03.23	04.23
Other Deposits	11 457 294	12 041 812	14 700 551	17 425 495	21 059 848	20 988 878	20 647 120	21 269 263	21 122 855
Central Bank	-	-	-	0	-	0	-	-	-
Regional and Local Government	109	-	-	28	504	652	1 550	1 674	2 513
Nonbank Financial Institutions	777 690	778 738	1 117 559	812 750	971 535	974 247	954 859	1 052 279	1 010 988
Public Nonfinancial Institutions	572 942	568 177	587 706	821 283	1 356 166	1 292 107	1 214 300	1 279 951	1 288 097
Private Nonfinancial Institutions	2 002 734	2 181 247	3 103 678	4 235 938	4 608 925	4 509 039	4 293 863	4 678 926	4 579 151
Nonprofit Institutions	464 342	548 300	699 600	568 295	738 950	618 030	650 644	556 617	492 252
Households	7 639 476	7 965 350	9 192 008	10 987 200	13 383 768	13 594 803	13 531 905	13 699 816	13 749 855
Securities	1 516 362	1 671 702	1 664 317	1 943 608	1 985 457	1 993 160	1 928 659	1 938 454	1 950 051
Nonbank Financial Institutions	1 449 141	1 585 266	1 550 898	1 743 393	1 773 039	1 780 215	1 714 232	1 722 624	1 732 312
Public Nonfinancial Institutions	57 731	64 679	91 815	148 963	150 815	150 381	151 646	153 005	151 899
Private Nonfinancial Institutions	622	634	1 425	1 447	2 885	2 948	2 953	3 016	3 079
Households	8 868	21 123	20 179	49 805	58 718	59 617	59 828	59 808	62 762
Credits	1 058 107	793 512	696 911	2 152 007	1 606 866	1 538 294	2 102 640	2 081 640	1 822 551
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	12 473	12 796	12 915	13 415
Nonbank Financial Institutions	706 164	750 543	657 439	2 137 729	1 586 217	1 517 477	2 081 453	2 060 301	1 800 664
Public Nonfinancial Institutions	68 788	22 533	22 153	7 739	8 250	8 304	8 353	8 391	8 444
Private Nonfinancial Institutions	2 782	2 046	47	21	9	8	6	7	6
Households	267	205	63	52	26	26	25	20	14
Financial Derivatives	362 293	244 847	83 755	54 828	74 613	55 162	16 313	46 308	72 577
Central Bank	4 330	15 858	21 046	-	-	-	-	-	-
Nonbank Financial Institutions	357 666	228 967	62 632	54 673	73 653	54 094	15 697	45 599	71 115
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	228	22	50	155	959	1 067	616	709	1 462
Households	69	-	28	-	-	-	-	-	-
Other Accounts Payable	637 460	745 304	700 326	681 006	756 571	777 637	690 136	698 848	798 790
Central Bank	15 989	76	102	24	211	197	181	88	190
Regional and Local Government	2	9	1 382	3 789	5 581	5 529	5 559	5 502	5 482
Nonbank Financial Institutions	10 103	43 735	14 914	65 337	88 071	83 804	72 991	74 830	77 780
Public Nonfinancial Institutions	5 847	4 078	55 599	103 266	97 753	97 701	97 760	97 813	97 818
Private Nonfinancial Institutions	262 225	263 489	225 557	228 250	245 255	222 424	228 011	243 030	257 480
Nonprofit Institutions	191	721	742	704	389	453	711	813	647
Households	167 686	180 374	178 471	197 877	201 800	194 072	198 695	213 884	212 069
Interbank Accounts	175 417	252 823	223 559	81 759	117 511	173 458	86 226	62 889	147 324

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2018	2019	2020	2021	2022*	01.23	02.23	03.23	04.23
Net Foreign Assets	35 419 764	36 637 097	41 091 030	40 426 251	43 086 563	44 552 992	42 135 878	43 970 216	44 585 175
Claims to Nonresidents	13 746 876	13 566 962	16 958 044	17 175 190	19 521 062	20 402 458	18 898 003	20 074 606	20 725 729
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	10 504 466	11 066 305	9 870 984	10 553 928	10 240 406
Foreign Currency	324 006	318 297	463 113	377 319	500 864	536 919	488 687	564 266	598 568
Transferable Deposits	1 823 905	1 937 471	2 744 572	1 993 762	2 961 226	3 127 889	2 835 606	3 346 431	4 361 833
Other Deposits	2 180 235	2 299 574	1 265 553	466 087	477 359	473 006	368 248	421 412	319 447
Securities (other than shares)	3 052 700	1 207 606	1 197 183	1 258 447	3 132 763	3 203 816	3 357 383	3 190 091	3 193 151
Credits	188 457	170 325	195 385	279 970	399 142	396 718	387 542	386 515	387 728
Shares and other Equity	22 881	25 580	4 275	4 373	4 675	4 654	4 500	4 564	4 581
Financial Derivatives	13 680	21 737	8 196	6 997	3 160	33 767	75 680	48 578	46 577
Other Claims	1 472 962	1 444 681	1 600 389	1 616 531	1 537 406	1 559 383	1 509 373	1 558 820	1 573 438
Liabilities for Nonresidents	1 132 496	1 017 911	1 069 798	1 646 651	3 429 672	3 420 163	3 053 452	3 200 309	3 305 134
Transferable Deposits	105 939	133 558	300 346	349 916	1 471 421	1 496 135	1 250 887	1 350 979	1 397 648
SDR	185 638	183 804	210 611	880 941	897 515	907 369	861 918	886 086	892 952
Other Deposits	199 818	146 359	149 592	280 553	836 243	808 878	748 510	817 169	881 588
Securities (other than shares)	478 721	379 331	350 043	41 400	24 253	24 486	24 008	-	-
Credits	124 569	146 875	17 327	47 694	157 848	115 247	52 657	59 103	53 854
Financial Derivatives	8 185	12 195	10 225	9 176	2 507	26 319	70 618	35 411	23 977
Other Accounts Payable	29 626	15 790	31 655	36 971	39 885	41 728	44 854	51 561	55 115
Assets of the National Oil Fund	22 278 915	23 625 632	24 725 542	23 888 930	25 787 868	26 536 965	25 591 532	26 392 828	26 617 735
Other Net Foreign Assets	526 470	462 414	477 242	1 008 782	1 207 304	1 033 732	699 794	703 090	546 846
Assets	1 352 281	1 378 813	1 654 992	2 105 715	2 581 380	2 320 111	2 266 700	2 364 386	2 453 228
Foreign Liabilities	825 811	916 399	1 177 750	1 096 933	1 374 076	1 286 379	1 566 906	1 661 295	1 906 382
Net Domestic Assets	-14 606 393	-15 315 027	-16 173 245	-10 326 961	-8 790 608	-10 718 584	-9 152 903	-10 068 162	-10 940 741
Net Claims to the Central Government	1 198 821	1 824 873	1 951 075	3 392 313	2 460 848	2 091 686	2 381 691	2 712 333	2 201 549
Claims	2 514 861	2 810 894	3 915 458	4 821 738	5 109 337	5 349 282	5 755 078	5 990 591	6 089 692
Securities	2 513 561	2 740 830	3 815 565	4 715 320	5 000 000	5 239 448	5 608 815	5 842 872	5 981 189
Credits	311	68 866	98 914	101 473	108 723	108 220	104 768	106 152	106 547
Other	989	1 198	979	4 945	614	1 614	41 495	41 567	1 957
Liabilities	1 316 039	986 021	1 964 383	1 429 424	2 648 488	3 257 596	3 373 387	3 278 258	3 888 143
Transferable Deposits	508 791	503 608	1 580 615	1 085 259	2 015 312	2 743 153	2 843 910	2 523 789	3 126 395
Other Deposits	74 922	201 123	84 899	166 099	402 598	284 515	298 706	503 117	510 604
Securities	-	-	-	-	-	-	-	-	-
Credits	21 314	81 644	43 076	56 444	64 948	65 420	65 834	67 559	68 014
Other	711 013	199 647	255 794	121 622	165 630	164 508	164 937	183 793	183 130

Continuation

	2018	2019	2020	2021	2022*	01.23	02.23	03.23	04.23
Claims to the Regional and Local Government	13 024	0	2	14 469	13 224	12 923	13 636	13 054	13 315
Securities (other than shares)	13 024	-	-	14 468	13 223	12 922	13 635	13 053	13 314
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	0	2	1	1	1	1	1	1
Resources of the National Oil Fund	23 790 104	25 162 190	25 969 361	25 794 061	26 789 585	27 468 830	26 699 676	27 387 321	27 591 907
Claims to Nonbank Financial Institutions	2 845 947	4 175 298	6 343 549	7 715 115	7 804 560	7 557 419	7 252 519	7 462 957	7 519 992
Transferable Deposits	1 030	2 155	5 314	13 986	135 465	214 186	16 136	64 714	21 026
Other Deposits	3 048	949	51	52	-	-	-	-	-
Securities	22 353	173 209	353 993	639 721	884 278	885 257	829 955	857 628	857 430
Credits	345 326	570 290	729 508	1 505 220	1 109 958	762 093	787 158	872 878	847 578
Financial Derivatives	345 099	229 002	62 634	54 716	72 008	54 018	19 944	46 424	71 900
Shares and other Equity	2 071 470	3 153 442	5 122 235	5 384 048	5 389 972	5 389 962	5 389 962	5 391 396	5 392 422
Other Accounts Receivable	57 622	46 251	69 813	117 372	212 878	251 904	209 365	229 916	329 637
Claims to Public Nonfinancial Institutions	1 477 240	1 451 462	1 352 901	1 443 209	1 461 118	1 448 164	1 415 499	1 407 448	1 461 670
Other Deposits	72	-	-	-	-	-	-	-	-
Securities	450 261	388 208	318 413	458 448	564 961	553 912	542 506	547 554	535 476
Credits	274 677	303 679	263 219	146 736	308 618	282 649	263 084	275 110	287 305
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	750 002	750 002	541 968	563 243	565 312	535 326	589 026
Other Accounts Receivable	2 227	9 573	21 266	88 024	45 571	48 360	44 598	49 459	49 863
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 348	9 266 501	9 171 020	9 153 600	9 204 815	9 486 156
Securities	15 029	200 218	216 586	254 543	266 881	265 749	261 074	267 629	269 244
Credits	8 067 017	7 309 904	7 252 207	7 901 000	8 673 393	8 565 287	8 551 156	8 578 746	8 854 372
Financial Derivatives	3 736	2 416	1 133	1 378	1 251	840	1 591	2 101	3 214
Shares and other Equity	149 203	172 276	166 057	162 909	191 382	191 394	192 692	194 741	194 023
Other Accounts Receivable	231 297	225 037	233 723	154 517	133 593	147 749	147 088	161 598	165 303
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 391	2 391	1 877	1 891	1 880
Credits	6 904	5 014	1 967	2 939	2 268	2 217	1 656	1 657	1 625
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other	537	950	738	74	120	172	218	231	252

Continuation

	2018	2019	2020	2021	2022*	01.23	02.23	03.23	04.23
Claims to Households	5 503 191	6 825 240	7 696 408	10 879 741	14 253 707	14 373 747	14 524 121	14 767 338	15 065 696
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 443 764	6 769 218	7 643 303	10 806 620	14 186 925	14 285 662	14 428 464	14 668 915	14 984 796
Financial Derivatives	163	204	242	530	-	-	-	-	-
Other	59 265	55 818	52 863	72 590	66 783	88 085	95 657	98 423	80 900
Other Net Domestic Assets	-11 132 102	-13 157 355	-16 222 495	-17 298 111	-18 146 474	-18 798 301	-18 093 869	-19 154 925	-20 009 468
Other Financial Assets	1 101 503	143 098	124 145	102 866	135 549	140 481	144 981	144 647	130 113
Nonfinancial Assets	760 208	828 244	834 075	857 332	899 210	893 717	893 742	899 862	908 786
Less: Other Liabilities	5 349 085	4 751 809	4 864 290	6 277 057	6 214 048	6 249 738	6 277 747	6 292 300	6 823 741
Less: Capital Accounts	7 644 728	9 376 887	12 316 425	11 981 252	12 967 184	13 582 761	12 854 845	13 907 133	14 224 625
Liabilities	20 813 371	21 322 070	24 917 785	30 099 291	34 295 955	33 834 408	32 982 975	33 902 054	33 644 434
Currency in Circulation	2 260 157	2 300 505	2 828 046	2 997 723	3 360 653	3 251 127	3 196 089	3 219 144	3 363 522
Transferable and Other Deposits	18 553 214	19 021 565	22 089 738	27 101 567	30 935 301	30 583 281	29 786 886	30 682 909	30 280 912
Regional and Local Government	396	298	822	914	1 368	2 306	3 803	3 807	4 336
Nonbank Financial Institutions	1 975 272	2 194 196	2 398 554	3 109 897	2 908 634	3 176 768	3 132 463	3 415 910	3 296 459
Public Nonfinancial Institutions	1 693 628	1 428 746	1 303 270	1 529 514	2 443 405	2 365 652	2 265 479	2 281 446	2 136 437
Private Nonfinancial Institutions	5 251 366	5 568 594	6 792 361	8 511 966	9 064 184	8 791 437	8 151 749	8 565 732	8 377 750
Nonprofit Institutions	975 796	658 871	802 680	684 352	870 470	782 346	786 161	684 838	693 704
Households	8 656 755	9 170 860	10 792 051	13 264 924	15 647 239	15 464 772	15 447 231	15 731 177	15 772 225

* including final turnovers

II. Key monetary indicators

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

	2018	2019	2020	2021	06.22	09.22	12.22**	03.23***
Net Foreign Assets	829 191	1 552 973	2 455 298	3 603 191	3 456 256	3 395 080	3 584 793	3 796 186
Claims on Nonresidents	2 289 576	2 843 049	3 810 828	5 248 149	5 259 688	5 248 025	5 008 923	5 188 759
Foreign Currency	16	4 591	1 566	3 025	250	1 214	1 081	402
Deposits	428 512	365 805	423 772	146 381	688 502	802 739	135 879	139 880
Securities (other than shares)	1 737 988	2 151 764	2 432 159	3 574 836	3 023 569	2 928 744	3 395 916	3 424 724
Loans	0	48 362	49 967	58 624	50 474	44 713	44 565	47 399
Financial Derivatives	0	0	0	0	0	0	0	0
Other	123 060	272 527	903 365	1 465 281	1 496 893	1 470 615	1 431 481	1 576 354
less: Liabilities to Nonresidents	1 460 385	1 290 075	1 355 530	1 644 957	1 803 432	1 852 946	1 424 131	1 392 572
Deposits	0	0	0	0	56 633	76 512	74 296	72 579
Securities (other than shares)	747 855	749 681	731 146	1 067 545	1 047 550	1 069 409	661 735	659 355
Loans	690 228	510 435	599 892	541 365	655 660	661 931	645 577	618 483
Financial Derivatives	0	0	0	0	0	0	0	0
Other	22 302	29 959	24 491	36 047	43 589	45 094	42 523	42 155
Claims on Banking System	3 290 186	3 366 421	2 748 063	2 581 784	2 151 916	2 003 726	2 040 126	2 525 870
National Currency	752	792	902	627	984	1 088	925	1 500
Other Claims	3 289 434	3 365 629	2 747 161	2 581 157	2 150 932	2 002 638	2 039 201	2 524 370
Net Claims on Central Government	3 987 154	4 399 224	6 134 924	5 943 344	6 549 774	7 372 665	8 082 617	8 224 355
Claims on Central Government	4 010 877	4 416 237	6 192 864	6 043 497	6 635 706	7 435 363	8 172 655	8 321 121
Securities (other than shares)	3 969 009	4 405 537	6 184 300	5 875 755	6 508 000	7 268 399	8 117 593	8 169 938
Other Claims	41 868	10 700	8 564	167 742	127 706	166 964	55 062	151 183
Less: Liabilities to Central Government	23 723	17 013	57 940	100 152	85 931	62 698	90 038	96 766
Deposits	0	0	0	0	0	0	0	0
Other Liabilities	23 723	17 013	57 940	100 152	85 931	62 698	90 038	96 766
Claims on Other Sectors	2 644 950	2 914 693	4 107 384	4 281 035	4 130 320	4 272 023	4 150 618	4 125 489
Regional and Local Government	11 759	10 052	788 535	857 776	827 367	836 929	811 212	828 280
Public Nonfinancial Institutions	617 122	815 579	781 663	966 553	868 288	983 915	924 349	956 397
Private Nonfinancial Institutions	1 818 326	1 867 553	2 276 047	2 201 762	2 192 773	2 213 541	2 188 402	2 118 713
Other Resident Sectors	197 743	221 509	261 139	254 945	241 892	237 638	226 654	222 099

Continuation

	2018	2019	2020	2021	06.22	09.22	12.22**	03.23***
Deposits	1 174	2 534	397	25 307	21 525	9 291	15 330	12 217
of which: Depository corporations	0	0	0	0	17 623	4 752	6 564	4 316
Securities (other than shares)	6 075	164 992	6 992	7 502	7 769	7 906	8 051	8 189
of which: Depository corporations	0	156 454	0	0	0	0	0	0
Loans	379 655	449 082	859 400	884 294	901 175	903 398	941 983	968 734
of which: Depository corporations	6 012	2 987	4	393	7 991	13 995	48 485	59 172
Financial Derivatives	0	0	0	0	0	0	0	0
of which: Depository corporations	0	0	0	0	0	0	0	0
Insurance Technical Reserve	9 999 944	11 300 324	13 510 920	13 836 287	14 270 161	15 048 120	15 606 629	16 405 701
Net Equity of Households in Life Insurance Reserves	208 334	274 562	348 569	450 152	498 800	541 638	551 701	536 405
Net Equity of Households in Pension Funds	9 547 441	10 802 154	12 914 140	13 071 798	13 386 776	14 105 288	14 663 411	15 401 256
Prepayment of Premiums and Reserves against Outstanding Claims	244 168	223 607	248 211	314 337	384 585	401 194	391 517	468 039
of which: Depository corporations	5 735	7 319	7 064	5 928	7 882	7 995	7 962	8 045
Shares and other Equity	1 230 649	1 189 768	1 483 131	1 629 798	1 588 006	1 662 659	1 741 458	1 849 583
Other Items (NET)	-866 017	-873 388	-415 171	26 166	-500 369	-587 880	-455 298	-572 525

* 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 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	06.22	09.22	12.22**	03.23***
Net Foreign Assets	14 158 409	14 922 176	19 109 367	20 736 842	20 633 241	21 028 538	21 285 087	21 690 949
Claims on Nonresidents	17 062 005	17 636 339	22 101 325	23 845 714	25 661 036	25 459 516	26 205 842	26 656 945
less: Liabilities to Nonresidents	2 903 596	2 714 163	2 991 958	3 108 871	5 027 795	4 430 978	4 920 755	4 965 997
Domestic Claims	22 459 681	24 310 251	28 392 353	32 778 672	34 804 556	37 061 627	39 195 881	40 088 852
Net claims on Central Government	4 292 493	5 143 293	7 341 467	7 643 999	8 116 904	9 166 692	10 006 006	10 512 564
Claims on Central Government	6 525 738	7 227 131	10 108 322	10 865 234	11 169 182	12 338 654	13 281 991	14 311 712
Less: Liabilities to Central Government	2 233 245	2 083 837	2 766 856	3 221 236	3 052 278	3 171 962	3 275 986	3 799 148
Claims on Other Sectors	18 167 188	19 166 957	21 050 887	25 134 673	26 687 651	27 894 935	29 189 875	29 576 288
Regional and Local Government	24 783	10 052	788 537	872 244	840 683	850 085	824 436	841 333
Public Nonfinancial Institutions	2 111 033	2 283 785	2 151 307	2 426 506	2 517 628	2 538 125	2 402 211	2 384 966
Other Resident Sectors	16 031 372	16 873 120	18 111 043	21 835 923	23 329 340	24 506 725	25 963 228	26 349 988
Currency outside Financial Sectors	2 259 406	2 299 714	2 827 144	2 997 097	3 259 243	3 315 159	3 359 729	3 217 645
Deposits	16 579 116	16 829 903	19 691 582	24 016 977	24 321 266	26 474 026	28 035 420	27 274 900
Securities (other than shares)	159 481	135 247	264 528	390 671	448 727	394 908	464 827	445 167
Loans	446 676	474 677	884 774	898 173	909 724	907 466	914 141	930 895
Financial Derivatives	297	22	78	155	4 880	2 829	959	709
Insurance Technical Reserve	9 994 209	11 293 004	13 503 855	13 830 359	14 262 279	15 040 125	15 598 666	16 397 656
Shares and other Equity	7 021 013	8 512 722	11 787 263	12 122 518	13 146 386	12 596 133	12 958 773	13 952 728
Other Items (net)	157 892	-312 862	-1 457 503	-740 434	-914 709	-640 481	-851 546	-439 898

* 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*	01.23	02.23	03.23	04.23
1. RM (Reserve Money)	6 650 873	6 893 176	9 777 551	10 957 714	11 874 422	10 678 782	10 047 215	10 284 491	9 854 371
% changes to the previous month	11.1	2.6	1.1	4.6	1.3	-10.1	-5.9	2.4	-4.2
% changes to December of the previous year	20.1	3.6	41.8	12.1	8.4	-10.1	-15.4	-13.4	-17.0
from them:									
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 823 793	3 687 694	3 630 271	3 656 211	3 793 068
Deposits of Banks and other organizations in NBK	4 032 021	4 204 912	6 527 179	7 505 999	8 050 629	6 991 088	6 416 944	6 628 280	6 061 303
Narrow Reserve Money	5 995 748	5 430 745	5 087 846	6 945 442	7 374 898	6 582 257	6 544 293	6 606 830	6 383 209
% changes to the previous month	4.3	-1.8	-9.7	12.9	6.9	-10.7	-0.6	1.0	-3.4
% changes to December of the previous year	16.1	-9.4	-6.3	36.5	6.2	-10.7	-11.3	-10.4	-13.4
from them:									
Reserve deposits of Banks in NBK	2 608 448	1 700 882	1 299 270	2 074 806	2 202 901	1 643 442	1 659 809	1 654 622	1 292 230
M0 (Currency in Circulation)	2 260 157	2 300 505	2 828 046	2 997 723	3 360 653	3 251 127	3 196 089	3 219 144	3 363 522
% changes to the previous month	8.5	4.5	4.5	3.2	3.4	-3.3	-1.7	0.7	4.5
% changes to December of the previous year	16.1	1.8	22.93	6.00	12.11	-3.26	-4.90	-4.21	0.09
M1	5 605 006	5 928 085	7 186 951	8 788 006	9 382 455	8 890 492	8 606 227	8 592 426	8 652 229
% changes to the previous month	10.9	0.0	-0.2	14.8	3.8	-5.2	-3.2	-0.2	0.7
% changes to December of the previous year	12.8	5.8	21.2	22.3	6.8	-5.2	-8.3	-8.4	-7.8
from them:									
Transferable deposits of individuals in national currency	775 726	978 601	1 319 207	1 871 282	1 805 022	1 488 592	1 530 180	1 626 215	1 646 464
Transferable deposits of non-banking legal entities in national currency	2 569 122	2 648 979	3 039 698	3 919 000	4 216 780	4 150 773	3 879 959	3 747 066	3 642 243
M2	14 467 056	16 054 341	19 134 928	23 750 269	28 025 384	27 666 853	27 173 136	28 110 277	27 970 918
% changes to the previous month	3.0	5.1	2.1	6.6	6.7	-1.3	-1.8	3.4	-0.5
% changes to December of the previous year	7.1	11.0	19.2	24.1	18.0	-1.3	-3.0	0.3	-0.2
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	9 774 903	9 915 763	10 162 080	10 243 922
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	9 001 458	8 651 145	9 355 771	9 074 767
M3 (broad money)	20 813 371	21 322 070	24 917 785	30 099 291	34 295 955	33 834 408	32 982 975	33 902 054	33 644 434
% changes to the previous month	247.6	4.1	1.1	4.9	4.7	-1.3	-2.5	2.8	-0.8
% changes to December of the previous year	7.0	2.4	16.9	20.8	13.9	-1.3	-3.8	-1.1	-1.9
from them:									
Other deposits of individuals in foreign currency	3 863 520	3 562 238	3 860 519	4 150 280	4 190 457	4 201 277	4 001 288	3 942 882	3 881 839
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	1 966 278	1 808 551	1 848 895	1 791 677

* 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**	01.23	02.23	03.23	04.23
Deposits - total*	18 553 214	19 021 565	22 089 738	27 101 567	30 935 301	30 583 281	29 786 886	30 682 909	30 280 912
of which:									
national currency:	9 568 984	10 820 833	13 855 690	17 337 508	21 150 007	21 069 758	20 777 131	21 553 014	21 411 731
Nonbanking Legal Entities	5 017 301	5 439 121	7 204 994	8 629 305	10 151 674	10 187 641	9 716 334	10 169 864	9 897 251
Individuals	4 551 682	5 381 712	6 650 695	8 708 203	10 998 332	10 882 117	11 060 797	11 383 150	11 514 479
foreign currency:	8 984 230	8 200 731	8 234 049	9 764 059	9 785 295	9 513 523	9 009 755	9 129 895	8 869 181
Nonbanking Legal Entities	4 879 157	4 411 584	4 092 693	5 207 338	5 136 388	4 930 867	4 623 321	4 781 868	4 611 435
Individuals	4 105 073	3 789 147	4 141 355	4 556 721	4 648 906	4 582 655	4 386 434	4 348 027	4 257 746
From total sum of Deposits:									
Nonbanking Legal Entities	9 896 459	9 850 705	11 297 688	13 836 643	15 288 062	15 118 509	14 339 655	14 951 732	14 508 686
Individuals	8 656 755	9 170 860	10 792 051	13 264 924	15 647 239	15 464 772	15 447 231	15 731 177	15 772 225
Transferable Deposits									
in national currency:	3 344 848	3 627 580	4 358 905	5 790 283	6 021 802	5 639 364	5 410 139	5 373 282	5 288 707
Nonbanking Legal Entities	2 569 122	2 648 979	3 039 698	3 919 000	4 216 780	4 150 773	3 879 959	3 747 066	3 642 243
Individuals	775 726	978 601	1 319 207	1 871 282	1 805 022	1 488 592	1 530 180	1 626 215	1 646 464
Other Deposits in national currency:	6 224 135	7 193 254	9 496 785	11 547 225	15 128 205	15 430 394	15 366 993	16 179 732	16 123 024
Nonbanking Legal Entities	2 448 179	2 790 142	4 165 297	4 710 305	5 934 894	6 036 869	5 836 375	6 422 798	6 255 008
Individuals	3 775 956	4 403 112	5 331 488	6 836 921	9 193 311	9 393 525	9 530 617	9 756 934	9 868 015
Transferable Deposits in foreign currency:	2 637 915	2 933 002	2 451 192	3 415 037	3 514 724	3 345 968	3 199 916	3 338 119	3 195 665
Nonbanking Legal Entities	2 396 362	2 706 093	2 170 356	3 008 596	3 056 275	2 964 590	2 814 770	2 932 973	2 819 758
Individuals	241 553	226 909	280 836	406 442	458 449	381 378	385 146	405 145	375 906
Other Deposits in foreign currency:	6 346 315	5 267 729	5 782 856	6 349 022	6 270 571	6 167 555	5 809 839	5 791 776	5 673 516
Nonbanking Legal Entities	2 482 795	1 705 491	1 922 337	2 198 742	2 080 113	1 966 278	1 808 551	1 848 895	1 791 677
Individuals	3 863 520	3 562 238	3 860 519	4 150 280	4 190 457	4 201 277	4 001 288	3 942 882	3 881 839

* without Nonresidents Accounts

** including final turnovers

II. Key monetary indicators

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

%, for the period

	Total (credits)				including for those extended for a period								Total (deposits)				including for those placed for a period							
					up to 30 days				over 30 days								up to 30 days				over 30 days			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
2018	8.32	4.52	3.10	6.52	7.98	5.08	8.50	6.66	12.50	3.16	2.49	4.67	8.30	1.82	1.62	6.59	8.30	1.79	0.50	6.59	11.28	2.26	2.26	6.25
2019	12.50	1.66	2.48	6.64	--	1.25	--	6.69	12.50	3.88	2.48	3.95	8.28	1.68	1.30	6.75	8.28	1.91	1.22	6.75	11.54	0.72	1.43	6.24
2020	8.24	0.79	2.13	4.44	8.10	0.20	--	4.45	13.50	1.77	2.13	3.87	8.28	0.37	1.32	4.28	8.28	0.37	1.20	4.28	9.93	0.37	1.70	4.47
2021	10.97	0.34	1.55	4.85	8.08	0.08	--	4.90	11.75	2.39	1.55	3.48	8.31	0.23	0.55	4.76	8.31	0.14	1.03	4.76	11.35	0.28	0.53	--
2022	14.98	3.35	3.00	9.00	14.93	8.50	--	9.05	15.53	3.28	3.00	4.34	13.51	1.58	1.31	8.63	13.51	1.05	1.31	8.56	13.55	1.98	1.40	20.49
01.22	11.15	2.50	--	8.12	11.15	--	--	8.15	24.00	2.50	--	4.25	9.21	0.21	0.91	7.95	9.21	0.06	--	7.95	--	0.28	0.91	--
02.22	14.73	3.21	--	14.64	14.73	8.50	--	14.99	--	2.75	--	4.47	9.91	0.22	1.05	8.28	9.91	0.10	--	8.28	15.50	0.28	1.05	--
03.22	14.50	2.57	3.00	--	14.50	--	--	--	24.00	2.57	3.00	--	12.79	0.28	--	16.47	12.79	0.11	--	16.47	--	0.40	--	--
04.22	14.83	2.56	--	--	14.81	--	--	--	24.00	2.56	--	--	12.86	0.39	--	14.66	12.86	0.20	--	14.66	--	0.55	--	--
05.22	15.01	2.75	--	--	14.99	--	--	--	24.00	2.75	--	--	13.24	0.68	--	9.39	13.24	0.36	--	9.39	--	0.93	--	--
06.22	15.01	0.38	--	--	15.00	8.50	--	--	24.00	0.38	--	--	13.24	1.13	0.95	8.91	13.24	0.85	--	8.91	13.00	1.36	0.95	--
07.22	15.01	--	--	--	15.00	--	--	--	24.00	--	--	--	13.29	1.37	0.93	7.70	13.29	0.92	0.91	7.67	--	1.78	1.00	13.00
08.22	15.50	--	--	--	15.50	--	--	--	24.00	--	--	--	13.76	1.96	0.44	6.97	13.75	1.02	0.45	6.78	14.50	2.53	0.30	22.34
09.22	--	2.39	--	--	--	--	--	--	--	2.39	--	--	13.74	2.14	0.50	7.71	13.74	1.17	0.50	7.71	--	2.74	--	--
10.22	15.50	2.02	--	--	15.50	--	--	--	--	2.02	--	--	14.00	2.55	3.34	7.10	14.00	1.90	3.37	6.75	--	3.28	0.90	18.89
11.22	16.00	2.06	--	--	16.00	--	--	--	--	2.06	--	--	15.24	3.12	1.53	6.93	15.24	2.19	1.42	6.93	--	3.85	1.81	--
12.22	16.75	5.35	--	--	16.75	--	--	--	--	5.35	--	--	15.75	2.97	2.90	7.31	15.75	1.78	2.90	7.03	--	4.26	--	21.00
01.23	--	--	--	--	--	--	--	--	--	--	--	--	15.93	3.25	2.11	6.99	15.94	2.04	1.93	6.87	15.76	4.53	4.05	19.00
02.23	17.75	1.75	--	--	17.75	--	--	--	--	1.75	--	--	15.95	3.43	2.50	7.50	15.95	2.14	2.50	7.41	--	4.73	--	15.12
03.23	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.95	2.93	2.62	7.25	15.95	1.81	2.58	7.18	--	4.83	4.49	19.00
04.23	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.86	3.22	3.66	6.71	15.86	2.16	3.53	6.71	--	5.03	4.79	--

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**		01.23		02.23		03.23		04.23	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Deposits of Legal Entities	7.1	0.9	7.4	0.8	7.3	0.4	7.4	0.4	14.4	1.0	14.5	1.0	14.5	0.7	14.5	0.8	14.5	0.8
including:																		
Demand Deposits	4.6	0.1	0.8	0.1	0.0	0.1	0.7	0.1	0.5	0.0	0.1	0.1	7.0	0.1	0.4	0.1	1.4	0.1
Conditional	2.2	0.9	3.0	0.2	3.1	0.2	4.6	0.5	6.2	0.5	7.5	0.2	7.7	0.5	10.5	0.4	13.4	0.6
Time and Saving Deposits, total	7.1	0.9	7.4	0.8	7.3	0.4	7.4	0.4	14.4	1.0	14.5	1.0	14.5	0.7	14.5	0.8	14.5	0.8
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	0.3	14.6	0.2	14.6	0.4	14.6	0.6
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	15.1	0.5	14.4	0.4	14.2	0.6	14.7	0.9
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	13.2	1.4	13.1	1.3	13.6	1.4	13.8	1.4
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	12.6	1.5	13.1	1.3	12.7	1.3	11.8	1.4
over 5 years	8.6	3.3	7.3	2.6	4.6	2.0	5.6	0.5	10.1	0.7	4.2	0.5	5.6	0.5	7.2	1.6	5.7	0.5
Deposits of Individuals	9.7	1.3	8.8	1.4	9.2	1.0	8.0	0.8	13.3	0.9	13.7	0.8	13.5	0.9	13.5	0.8	13.9	0.8
including:																		
Demand Deposits	0.4	0.2	0.8	1.0	0.1	0.8	0.1	3.2	0.1	0.2	0.1	0.3	0.1	6.2	0.1	0.9	0.2	5.5
Conditional	9.6	4.1	1.5	5.0	9.6	0.3	0.4	0.4	11.2	0.6	8.8	0.8	7.6	1.0	7.3	0.1	8.9	1.0
Time and Saving Deposits, total	10.4	1.4	9.0	1.4	9.2	1.0	8.0	0.8	13.3	0.9	13.8	0.8	13.5	0.9	13.5	0.8	13.9	0.8
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	0.8	14.7	1.0	14.6	1.0	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	14.4	0.8	14.5	0.9	14.6	0.8	14.6	0.7
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	13.6	0.9	13.7	0.9	13.9	0.9	13.9	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	13.9	0.8	13.9	0.8	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	2.2	1.0	2.1	0.8	2.1	0.7	2.1	0.6

Continuation

	12.18		12.19		12.20		12.21*		12.22**		01.23		02.23		03.23		04.23	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	FC										
Credits to Legal Entities	11.7	5.2	12.1	4.4	11.4	4.6	12.2	4.5	19.2	5.7	19.2	7.4	19.5	6.1	18.8	6.6	18.2	5.2
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	19.3	5.0	19.3	5.4	19.1	5.7	19.5	5.6
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	19.2	5.5	19.2	5.8	19.0	6.2	18.8	6.4
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	18.9	6.0	19.4	6.0	18.6	6.6	19.1	5.9
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	20.4	7.0	20.6	7.3	19.2	7.1	19.3	8.0
over 5 years	7.9	7.1	16.3	5.5	12.0	5.7	13.0	4.6	19.8	7.9	18.5	8.9	20.3	8.1	19.6	6.5	19.4	8.5
Credits to Individuals	17.2	9.5	16.8	6.0	14.9	18.3	17.5	6.0	17.4	6.1	19.4	4.7	20.1	4.9	19.7	3.0	19.7	4.2
of which with maturity:																		
up to 1 month	26.6	17.4	16.4	27.6	18.3	24.2	23.7	-	20.2	-	24.8	-	23.9	-	27.0	-	26.3	-
from 1 to 3 month	13.9	2.7	11.5	21.4	14.0	26.6	17.3	-	13.1	-	15.0	-	15.6	-	19.7	-	19.3	-
from 3 month to 1 year	20.5	5.9	19.4	4.1	17.4	14.1	22.8	7.1	14.0	5.0	16.3	-	16.5	-	15.5	-	15.4	-
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	20.6	6.6	21.2	6.4	20.1	4.4	20.9	6.9
over 5 years	12.5	6.7	11.9	5.1	9.8	6.5	19.5	8.0	16.8	8.4	19.7	6.3	20.4	6.1	20.6	4.9	19.6	4.6

*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
Loans to economy in an expanded definition	23 763 301	24 637 069	25 617 918	26 920 715	28 927 983
of which					
from banking sector	20 544 330	21 268 242	22 091 516	23 144 217	24 773 241
from other organizations	3 218 972	3 368 827	3 526 402	3 776 498	4 154 742
including:					
from mortgage organizations	354 327	346 147	336 272	338 477	337 610
from other public sector corporations	1 491 190	1 491 747	1 542 865	1 709 398	1 739 316
from organizations engaged in microfinance activities	1 373 455	1 530 934	1 647 265	1 728 624	2 077 816
of the total amount of loans to economy					
loans to business	12 448 912	12 832 173	13 164 895	13 429 468	14 431 541
national currency	9 723 164	10 084 501	10 494 603	10 781 090	11 783 341
foreign currency	2 725 749	2 747 672	2 670 293	2 648 378	2 648 200
loans to Individuals	11 314 389	11 804 897	12 453 022	13 491 247	14 496 442
national currency	11 297 101	11 787 442	12 441 507	13 483 215	14 490 678
foreign currency	17 288	17 454	11 515	8 032	5 764

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 01.01.2022, 01.04.2022, 01.07.2022 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

	08.22		09.22		10.22		11.22		12.22		2022		01.23		02.23		03.23		04.23	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%								
Issued, total	2 188 912	16.6	2 111 420	15.9	2 083 309	16.3	2 431 362	15.8	2 618 302	17.0	24 424 017	15.8	1 744 848	18.3	1 810 209	19.1	2 201 971	18.7	2 463 410	18.3
<i>including:</i>																				
national currency	2 115 156	17.1	1 926 220	17.1	1 934 096	17.2	2 274 460	16.5	2 349 968	18.2	22 849 883	16.6	1 602 456	19.3	1 719 788	19.8	2 097 430	19.3	2 332 154	19.0
foreign currency	73 755	4.6	185 200	3.6	149 213	5.5	156 902	5.7	268 334	6.1	1 574 134	5.0	142 392	7.4	90 421	6.1	104 541	6.5	131 256	5.2
<i>from total Loans:</i>																				
Short-term	1 107 136	15.6	1 083 369	14.6	1 033 768	15.4	1 028 896	16.0	1 342 038	16.2	12 326 838	14.7	861 731	17.6	923 600	17.8	871 634	17.4	843 581	17.5
Long-term	1 081 776	17.8	1 028 050	17.2	1 049 541	17.2	1 402 466	15.6	1 276 265	17.8	12 097 179	16.9	883 117	19.0	886 609	20.5	1 330 337	19.6	1 619 829	18.7
Loans issued to business	1 099 504	16.0	1 132 843	14.7	1 058 661	16.1	1 223 370	17.2	1 556 470	17.3	13 071 938	15.1	907 483	18.0	930 381	18.8	1 151 023	18.6	1 335 098	17.6
national currency	1 026 721	16.8	948 320	16.8	910 367	17.8	1 067 402	18.9	1 289 517	19.6	11 506 705	16.4	765 900	19.8	840 578	20.2	1 047 528	19.7	1 204 795	18.9
Short-term	824 641	15.6	743 106	14.3	707 115	15.6	690 552	16.1	921 714	16.8	8 984 197	14.6	610 063	18.1	670 844	18.3	613 986	17.8	612 420	17.9
Long-term	202 080	18.5	205 214	18.2	203 252	19.8	376 849	20.0	367 803	20.9	2 522 509	18.1	155 837	22.0	169 734	22.6	433 541	20.5	592 375	18.5
foreign currency	72 783	4.6	184 524	3.6	148 295	5.5	155 968	5.7	266 953	6.1	1 565 232	5.0	141 583	7.4	89 802	6.1	103 496	6.6	130 302	5.2
Short-term	58 247	4.2	144 300	3.3	117 340	5.1	139 443	5.5	184 962	5.7	1 183 272	4.8	56 716	5.6	69 780	5.7	68 063	6.4	63 746	5.8
Long-term	14 536	5.8	40 223	4.4	30 955	7.1	16 525	7.0	81 992	7.0	381 960	5.7	84 867	8.7	20 023	7.4	35 433	6.8	66 557	4.5
Loans issued to Individuals	1 089 408	17.3	978 576	17.3	1 024 648	16.6	1 207 993	14.3	1 061 832	16.5	11 352 080	16.7	837 365	18.7	879 828	19.4	1 050 947	18.9	1 128 312	19.1
national currency	1 088 436	17.3	977 900	17.3	1 023 729	16.6	1 207 058	14.3	1 060 451	16.6	11 343 178	16.7	836 556	18.7	879 210	19.4	1 049 903	19.0	1 127 359	19.1
Short-term	224 248	15.4	195 853	15.9	209 305	15.0	198 801	15.3	235 251	13.2	2 158 938	15.2	194 941	15.7	182 966	15.8	189 354	15.6	167 284	15.6
Long-term	864 187	17.8	782 047	17.7	814 425	17.0	1 008 257	14.1	825 200	17.5	9 184 240	17.1	641 616	19.7	696 243	20.3	860 549	19.7	960 075	19.8
foreign currency	972	4.1	676	5.9	919	5.0	934	4.1	1 381	6.2	8 902	5.9	809	4.7	618	4.9	1 045	3.0	953	4.2
Short-term	0	0.0	111	0.0	9	0.0	99	0.0	111	0.0	432	1.7	11	0.0	9	0.0	232	0.0	132	0.0
Long-term	972	4.1	565	7.0	909	5.1	836	4.6	1 270	6.7	8 470	6.1	797	4.8	609	5.0	813	3.8	822	4.9

The **banking sector** includes second-tier banks and the JSC "Development Bank of Kazakhstan"**Loans to business** include loans of non-financial corporations and loans of individual entrepreneurs received for entrepreneurial activity**Loans to Individuals** include loans to individuals, with the exception of loans to individual entrepreneurs received for entrepreneurial activity**More detailed** breakdown can be found on the official Internet resource of the NBK in the section "Statistics - Monetary and banking statistics - Loan market - Loans from banking sector to economy (analytical presentation)"

2.12. Loans from banking sector

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

mln. of KZT, end of period

	08.22	09.22	10.22	11.22	12.22	01.23	02.23	03.23	04.23
Total loans	22 707 855	23 144 217	23 498 876	24 179 610	24 773 243	24 696 255	24 790 311	25 053 541	25 621 143
<i>including:</i>									
national currency	20 137 029	20 487 806	20 876 177	21 582 541	22 119 283	22 092 723	22 301 926	22 600 069	23 146 812
foreign currency	2 570 827	2 656 411	2 622 699	2 597 069	2 653 960	2 603 532	2 488 385	2 453 472	2 474 332
<i>from total Loans:</i>									
Short-term	3 502 713	3 652 139	3 752 370	3 849 269	4 139 077	4 093 332	4 102 802	3 893 139	3 810 764
Long-term	19 205 143	19 492 078	19 746 506	20 330 341	20 634 166	20 602 923	20 687 509	21 160 402	21 810 379
Loans of business	10 788 440	10 946 399	11 021 461	11 232 595	11 598 880	11 432 587	11 411 163	11 491 186	11 799 258
national currency	8 225 743	8 298 020	8 405 457	8 642 057	8 950 682	8 834 633	8 927 885	9 042 852	9 330 023
Short-term	2 465 455	2 506 274	2 573 883	2 624 753	2 821 012	2 841 390	2 910 377	2 660 113	2 672 558
Long-term	5 760 288	5 791 746	5 831 574	6 017 304	6 129 669	5 993 243	6 017 508	6 382 739	6 657 465
foreign currency	2 562 697	2 648 378	2 616 004	2 590 538	2 648 198	2 597 954	2 483 279	2 448 334	2 469 234
Short-term	298 539	389 909	387 894	427 969	482 726	406 169	356 885	337 798	328 864
Long-term	2 264 158	2 258 469	2 228 111	2 162 569	2 165 472	2 191 785	2 126 394	2 110 536	2 140 370
Loans of Individuals	11 919 415	12 197 818	12 477 415	12 947 015	13 174 364	13 263 668	13 379 148	13 562 355	13 821 886
national currency	11 911 286	12 189 786	12 470 720	12 940 484	13 168 602	13 258 090	13 374 041	13 557 217	13 816 788
Short-term	738 697	755 933	790 572	796 476	835 315	845 741	835 482	895 207	809 256
Long-term	11 172 589	11 433 853	11 680 148	12 144 008	12 333 287	12 412 349	12 538 560	12 662 010	13 007 532
foreign currency	8 130	8 032	6 694	6 531	5 762	5 578	5 107	5 138	5 098
Short-term	22	23	21	71	24	33	60	21	86
Long-term	8 107	8 009	6 673	6 460	5 738	5 546	5 047	5 117	5 011

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

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

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

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

II.Key monetary indicators

2.12. Loans from banking sector

2.12.3. Arrears on loans from banking sector

mln. of KZT, end of period

	08.22	09.22	10.22	11.22	12.22	01.23	02.23	03.23	04.23
Total arrears	673 183	681 932	682 647	722 926	681 452	706 013	723 548	746 447	802 373
<i>including:</i>									
national currency	597 792	629 577	632 483	666 762	631 970	656 159	671 333	718 035	750 185
foreign currency	75 390	52 354	50 164	56 164	49 483	49 854	52 215	28 412	52 188
<i>from total arrears:</i>									
Short-term	108 194	107 243	113 809	121 927	100 708	114 831	126 396	122 338	135 967
Long-term	564 988	574 688	568 838	600 998	580 744	591 182	597 152	624 109	666 406
Arrears on loans of business	357 665	356 810	347 303	360 446	326 572	345 948	352 843	362 994	409 165
national currency	285 540	307 737	300 237	307 311	279 304	298 287	302 647	336 644	358 913
Short-term	72 920	71 525	74 543	80 615	62 553	75 621	86 069	82 028	98 473
Long-term	212 620	236 212	225 694	226 696	216 751	222 666	216 578	254 616	260 440
foreign currency	72 125	49 072	47 066	53 135	47 269	47 661	50 197	26 350	50 252
Short-term	1 484	3 778	3 515	4 879	2 289	2 037	1 892	1 870	1 722
Long-term	70 641	45 295	43 551	48 256	44 980	45 624	48 304	24 481	48 530
Arrears on loans of Individuals	315 518	325 122	335 344	362 480	354 880	360 065	370 705	383 453	393 208
national currency	312 252	321 840	332 246	359 450	352 666	357 872	368 686	381 391	391 272
Short-term	33 769	31 918	35 729	36 394	35 846	37 147	38 377	38 422	35 688
Long-term	278 484	289 923	296 517	323 057	316 820	320 726	330 309	342 969	355 584
foreign currency	3 266	3 282	3 098	3 029	2 214	2 193	2 019	2 062	1 936
Short-term	22	23	21	39	20	26	57	19	85
Long-term	3 244	3 259	3 077	2 990	2 194	2 166	1 962	2 043	1 852

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

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

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

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

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

mln. of KZT, end of period

	2018		2019		2020		2021		2022*		01.23		02.23		03.23		04.23	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Deposits - total in national currency	101 838 283	7.4	129 765 992	7.3	180 233 627	7.5	288 135 400	7.4	450 523 434.4	12.2	42 576 089	14.4	45 742 346	14.4	43 165 102	14.4	44 047 720	14.5
Demand Deposits	1 620 295	2.2	364 211	0.3	110 759	0.4	156 898	0.0	97 360.5	0.1	3 956	0.1	3 228	0.3	4 019	0.1	3 608	0.2
of which:																		
Legal Entities	678 434	4.7	162 259	0.0	933	0.0	1 383	0.1	351.3	0.2	16	0.1	62	7.0	1	0.4	13	1.4
Individuals	941 861	0.5	201 952	0.6	109 826	0.5	155 515	0.0	97 009.1	0.1	3 940	0.1	3 167	0.1	4 018	0.1	3 595	0.2
Time, Saving Deposits	100 126 728	7.5	129 352 987	7.4	180 088 031	7.5	287 931 123	7.4	450 370 342.3	12.2	42 567 187	14.4	45 736 075	14.4	43 150 428	14.4	44 036 860	14.5
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	40 110 498	14.5	43 105 701	14.5	39 652 585	14.5	40 813 431	14.5
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	2 456 689	13.8	2 630 374	13.5	3 497 843	13.5	3 223 429	13.9
Conditional Deposits	91 259	1.5	48 794	3.4	34 837	4.4	47 378	4.2	55 731.6	6.9	4 946	7.5	3 042	7.7	10 656	10.3	7 252	12.8
of which:																		
Legal Entities	42 515	2.9	37 042	3.4	26 975	3.7	37 308	4.3	37 786.8	5.8	4 747	7.5	2 406	7.7	9 918	10.5	6 366	13.4
Individuals	48 744	0.3	11 753	3.1	7 862	6.9	10 071	3.8	17 944.7	9.3	199	8.8	636	7.6	738	7.3	885	8.9
Deposits - total in CFC	11 672 459	1.3	12 857 392	1.1	13 291 070	0.8	24 730 206	0.5	27 994 872.1	0.6	2 117 495	0.9	1 658 406	0.7	2 460 703	0.8	2 795 144	0.8
Demand Deposits	208 821	0.6	32 392	2.5	114 114	1.3	55 172	2.0	48 075.7	0.6	1 102	0.2	3 285	6.0	578	0.7	2 240	6.3
of which:																		
Legal Entities	65 763	0.1	609	0.1	57	0.1	1 354	0.0	4 086.3	0.0	309	0.1	223	0.1	191	0.1	181	0.1
Individuals	143 057	0.9	31 783	2.6	114 057	1.3	53 818	2.1	43 989.5	0.6	793	0.3	3 062	6.4	386	1.1	2 060	6.8
Time, Saving Deposits	11 440 863	1.3	12 813 894	1.1	13 151 561	0.8	24 630 461	0.5	27 872 784.5	0.6	2 102 944	0.9	1 641 377	0.7	2 453 910	0.8	2 789 338	0.8
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	1 630 330	0.9	1 113 630	0.6	1 648 054	0.7	2 099 500	0.8
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	472 614	0.8	527 747	0.9	805 856	0.8	689 838	0.8
Conditional Deposits	22 776	1.6	11 106	0.2	25 395	0.3	44 573	0.3	74 011.9	0.5	13 450	0.2	13 744	0.6	6 216	0.4	3 566	0.6
of which:																		
Legal Entities	16 236	1.1	10 959	0.1	24 119	0.2	41 640	0.3	65 232.0	0.5	13 449	0.2	9 476	0.5	6 204	0.4	3 452	0.6
Individuals	6 540	2.8	147	2.2	1 276	0.7	2 933	0.4	8 779.9	0.6	0	0.8	4 268	1.0	13	0.1	115	1.0
Deposits - total in OFC	177 877	3.8	220 507	4.2	263 755	2.9	466 144	2.2	795 820.8	6.1	43 336	3.6	39 093	3.0	46 516	3.2	42 872	3.8
Demand Deposits	2 531	0.0	301	0.0	537	0.0	919	0.0	2 480.2	0.0	35	0.1	141	0.1	111	0.1	518	0.1
of which:																		
Legal Entities	0	0.0	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	-	0	0.0
Individuals	2 531	0.0	301	0.0	537	0.0	919	0.0	2 480.2	0.0	35	0.1	141	0.1	111	0.1	518	0.1
Time, Saving Deposits	175 345	3.8	220 207	4.2	263 218	2.9	465 225	2.2	793 340.6	6.1	43 301	3.5	38 952	3.0	46 405	3.0	42 354	3.8
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	40 687	3.7	37 340	3.0	44 687	3.1	38 493	4.1
Individuals	39 000	1.3	37 952	0.6	72 555	0.9	96 967	0.7	97 084.3	0.9	2 467	1.0	1 581	0.8	1 691	0.8	3 771	0.6
Conditional Deposits	0	0.0	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
of which:																		
Legal Entities	0	0.0	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	0	0.0	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Continuation

	2018		2019		2020		2021		2022*		01.23		02.23		03.23		04.23	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Current Accounts in national currency	254 360 070	0.3	318 252 799	0.1	382 520 654	0.1	580 295 009	0.1	819 117 161.6	0.0	71 322 394	0.1	75 894 513	0.1	76 640 906	0.0	78 798 693	0.0
of which:																		
Legal Entities	215 892 371	0.3	265 967 978	0.1	304 981 782	0.1	441 173 659	0.1	642 284 746.9	0.1	57 547 057	0.1	60 862 563	0.1	58 878 494	0.1	61 370 878	0.1
of which:																		
with accrual Interest Rates	53 349 593	1.1	13 599 774	1.5	21 396 781	1.4	24 867 643	1.5	13 879 148.6	2.7	1 122 743	3.5	1 268 083	3.8	1 120 346	3.0	1 151 143	2.9
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	56 424 314	0.0	59 594 480	0.0	57 758 147	0.0	60 219 735	0.0
Individuals	38 467 699	0.1	52 284 821	0.0	77 538 872	0.0	139 121 350	0.0	176 832 376.7	0.0	13 775 337	0.0	15 031 950	0.0	17 762 413	0.0	17 427 815	0.0
of which:																		
with accrual Interest Rates	2 592 608	1.2	7 498	0.1	0	0.0	0	0.0	0.0	0.0	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	13 775 337	0.0	15 031 950	0.0	17 762 413	0.0	17 427 815	0.0
Current Accounts in CFC	55 431 060	0.0	58 098 713	0.0	53 815 804	0.0	77 746 002	0.0	93 102 703.9	0.0	7 060 801	0.0	6 466 244	0.0	7 924 959	0.0	8 331 076	0.0
of which:																		
Legal Entities	48 761 876	0.0	49 918 388	0.0	45 598 173	0.0	69 129 805	0.0	80 665 305.3	0.0	6 399 785	0.0	5 520 499	0.0	6 836 458	0.0	7 348 659	0.0
of which:																		
with accrual Interest Rates	8 831 419	0.1	148 219	0.1	244 212	0.1	102	0.0	13 512.1	0.1	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	39 930 457	0.0	49 770 169	0.0	45 353 961	0.0	69 129 703	0.0	80 651 793.2	0.0	6 399 785	0.0	5 520 499	0.0	6 836 458	0.0	7 348 659	0.0
Individuals	6 669 184	0.0	8 180 325	0.0	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	661 016	0.0	945 745	0.0	1 088 501	0.0	982 416	0.0
of which:																		
with accrual Interest Rates	169 347	0.6	40 331	1.7	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	6 499 838	0.0	8 139 994	0.0	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	661 016	0.0	945 745	0.0	1 088 501	0.0	982 416	0.0
Current Accounts in OFC	6 107 985	0.1	7 038 696	0.0	7 621 292	0.0	11 515 722	0.0	16 103 112.5	0.0	1 191 343	0.0	1 051 107	0.0	1 394 572	0.0	1 277 678	0.0
of which:																		
Legal Entities	5 598 924	0.1	6 444 852	0.0	6 833 047	0.0	10 085 391	0.0	14 014 909.7	0.0	1 104 347	0.0	960 189	0.0	1 307 282	0.0	1 195 324	0.0
of which:																		
with accrual Interest Rates	1 889 211	0.3	32 663	0.3	26 145	0.2	48 672	0.3	211 115.6	0.3	16 822	0.2	15 867	0.2	31 663	0.2	23 379	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	1 087 525	0.0	944 322	0.0	1 275 619	0.0	1 171 945	0.0
Individuals	509 061	0.0	593 844	0.0	788 245	0.0	1 430 331	0.0	2 088 202.8	0.0	86 996	0.0	90 918	0.0	87 290	0.0	82 355	0.0
of which:																		
with accrual Interest Rates	4 491	1.0	0	0.0	0	0.0	3 715	0.0	11 330.8	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	504 570	0.0	593 844	0.0	788 245	0.0	1 426 615	0.0	2 076 872.0	0.0	86 996	0.0	90 918	0.0	87 290	0.0	82 355	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*	01.23	02.23	03.23	04.23
Deposits - total in national currency	5 236 375	6 239 835	7 975 113	10 386 834	13 834 397	13 859 662	13 872 793	14 405 957	14 409 240
Demand Deposits	9 586	8 577	6 464	7 056	7 203	6 773	6 527	6 371	6 231
of which:									
Legal Entities	2 968	1 207	784	873	602	618	623	619	529
Individuals	6 618	7 371	5 681	6 183	6 601	6 154	5 904	5 752	5 702
Time, Saving, Conditional Deposits	5 226 790	6 231 257	7 968 649	10 379 778	13 827 194	13 852 889	13 866 266	14 399 586	14 403 009
of which:									
Legal Entities	2 000 954	1 855 771	2 666 589	3 576 273	4 695 221	4 528 915	4 406 102	4 719 546	4 619 891
Individuals	3 225 836	4 375 487	5 302 060	6 803 505	9 131 974	9 323 974	9 460 164	9 680 040	9 783 118
Deposits - total in foreign currency	5 664 456	4 902 542	5 443 824	6 017 136	6 007 776	5 959 996	5 593 049	5 569 570	5 484 430
Demand Deposits	10 470	7 209	18 580	13 611	11 753	11 869	11 418	10 785	11 918
of which:									
Legal Entities	1 211	1 364	914	1 121	1 621	1 871	1 361	1 326	1 391
Individuals	9 259	5 845	17 665	12 491	10 132	9 998	10 057	9 459	10 527
Time, Saving, Conditional Deposits	5 653 986	4 895 333	5 425 245	6 003 525	5 996 022	5 948 128	5 581 631	5 558 785	5 472 512
of which:									
Legal Entities	1 615 227	1 354 753	1 609 244	1 903 704	1 842 495	1 779 143	1 613 971	1 648 762	1 625 565
Individuals	4 038 759	3 540 580	3 816 001	4 099 821	4 153 527	4 168 985	3 967 660	3 910 023	3 846 947
Current accounts - total in national currency	2 260 898	2 917 218	3 558 101	4 462 751	4 466 413	4 287 184	4 060 281	4 034 442	4 022 945
of which:									
Legal Entities	1 629 525	1 939 839	2 239 496	2 593 102	2 663 878	2 800 642	2 532 231	2 410 440	2 378 810
Individuals	631 373	977 379	1 318 606	1 869 649	1 802 536	1 486 542	1 528 049	1 624 002	1 644 134
Current accounts - total in foreign currency	1 815 320	2 299 554	2 283 173	2 724 491	3 187 153	2 981 471	2 790 000	2 884 461	2 775 355
of which:									
Legal Entities	1 639 948	2 072 644	2 002 337	2 318 049	2 728 704	2 600 093	2 404 854	2 479 316	2 399 449
Individuals	175 372	226 909	280 836	406 442	458 449	381 378	385 146	405 145	375 906

* 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
2018	8 765 889	4 581 876	4 184 014	1 089 846	799 444	290 402	13 066	4 426	8 640	7 662 977	3 778 005	1 715 761	2 062 244	3 884 972
2019	9 301 733	5 416 416	3 885 317	1 281 898	1 005 137	276 761	7 378	6 141	1 237	8 012 456	4 405 138	2 001 660	2 403 478	3 607 318
2020	10 921 376	6 694 078	4 227 298	1 707 709	1 351 210	356 498	11 749	9 117	2 632	9 201 918	5 333 751	2 313 060	3 020 691	3 868 167
2021	13 404 792	8 759 828	4 644 964	2 400 614	1 909 808	490 806	4 485	4 462	23	10 999 694	6 845 558	3 008 098	3 837 460	4 154 136
2022	16 902 790	11 163 548	5 739 242	2 908 741	1 903 274	1 005 467	3 495	3 475	20	13 990 555	9 256 799	4 110 359	5 146 441	4 733 755
2021														
I	11 609 549	7 394 372	4 215 177	1 913 713	1 550 856	362 857	3 389	3 363	26	9 692 447	5 840 153	2 462 982	3 377 171	3 852 294
II	12 371 613	8 006 793	4 364 820	2 110 999	1 666 154	444 844	3 624	3 601	23	10 256 990	6 337 037	2 797 677	3 539 360	3 919 953
III	12 518 718	8 167 847	4 350 871	2 036 664	1 607 540	429 124	3 644	3 620	24	10 478 410	6 556 686	2 923 294	3 633 392	3 921 723
IV	13 404 792	8 759 828	4 644 964	2 400 614	1 909 808	490 806	4 485	4 462	23	10 999 694	6 845 558	3 008 098	3 837 460	4 154 136
2022														
01.22	13 060 749	8 360 041	4 700 708	2 104 957	1 562 730	542 226	4 214	4 189	25	10 951 579	6 793 122	2 983 002	3 810 120	4 158 456
02.22	13 743 217	8 421 737	5 321 479	2 279 694	1 593 600	686 093	4 110	4 082	28	11 459 413	6 824 055	3 065 708	3 758 348	4 635 358
03.22	13 092 626	8 378 313	4 714 313	2 280 996	1 660 630	620 365	4 057	4 032	26	10 807 573	6 713 651	3 049 491	3 664 160	4 093 922
04.22	12 814 798	8 350 207	4 464 591	2 097 367	1 520 489	576 879	4 127	4 103	24	10 713 304	6 825 616	3 109 341	3 716 275	3 887 689
05.22	12 696 659	8 405 846	4 290 812	2 077 774	1 467 472	610 303	4 074	4 052	22	10 614 810	6 934 322	3 149 943	3 784 380	3 680 488
06.22	13 694 026	8 898 374	4 795 652	2 341 333	1 653 992	687 341	4 040	4 015	25	11 348 653	7 240 367	3 296 507	3 943 860	4 108 286
07.22	14 062 241	9 114 131	4 948 110	2 393 356	1 608 998	784 358	4 090	4 064	25	11 664 795	7 501 069	3 421 031	4 080 038	4 163 726
08.22	14 207 322	9 202 059	5 005 263	2 368 265	1 555 547	812 718	3 749	3 724	25	11 835 309	7 642 788	3 486 422	4 156 367	4 192 520
09.22	14 661 383	9 586 727	5 074 657	2 475 045	1 629 657	845 388	3 737	3 711	26	12 182 602	7 953 359	3 623 113	4 330 247	4 229 242
10.22	15 107 601	9 856 735	5 250 867	2 508 099	1 623 833	884 266	3 368	3 343	26	12 596 134	8 229 559	3 737 162	4 492 396	4 366 575
11.22	15 672 305	10 149 384	5 522 921	2 546 300	1 652 428	893 872	3 374	3 347	26	13 122 631	8 493 609	3 874 516	4 619 093	4 629 023
12.22**	16 902 790	11 163 548	5 739 242	2 908 741	1 903 274	1 005 467	3 495	3 475	20	13 990 555	9 256 799	4 110 359	5 146 441	4 733 755
2023														
01.23	16 766 413	11 043 210	5 723 202	2 530 383	1 579 249	951 134	3 413	3 393	20	14 232 616	9 460 568	4 249 489	5 211 079	4 772 048
02.23	16 692 403	11 229 333	5 463 071	2 556 998	1 621 164	935 834	3 512	3 492	19	14 131 894	9 604 677	4 278 617	5 326 060	4 527 217
03.23	17 135 252	11 531 598	5 603 655	2 770 814	1 722 863	1 047 951	3 587	3 567	20	14 360 852	9 805 167	4 410 382	5 394 786	4 555 684
04.23	17 214 409	11 669 743	5 544 665	2 770 937	1 747 817	1 023 119	3 678	3 658	20	14 439 795	9 918 268	4 568 680	5 349 588	4 521 526

* 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 01.05.2023.

mln. of KZT, end of period

Banks	Deposits* of Individuals - total			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits					The Bank's share in the total amount of deposits of the individuals, %
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC	
												short-term	long-term		
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14	15
"Halyk savings Bank of Kazakhstan" JSC	4 898 814	2 805 941	2 092 873	827 433	598 669	228 764	1 976	1 974	1	4 069 405	2 205 297	2 131 078	74 219	1 864 107	28.5
"Kaspi Bank" JSC	3 960 471	3 495 865	464 606	662 567	655 837	6 731	1	1	0	3 297 902	2 840 028	731 714	2 108 314	457 875	23.0
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 310 600	2 310 600		43 227	43 227					2 267 374	2 267 374	23	2 267 351		13.4
"BEREKE BANK" JSC	248 717	226 291	22 426	27 888	20 918	6 970	363	360	3	220 467	205 013	146 882	58 131	15 454	1.4
"ForteBank" JSC	752 383	406 331	346 053	155 393	94 390	61 003	46	46		596 944	311 894	294 682	17 212	285 049	4.4
"Bank CenterCredit" JSC	1 859 517	881 079	978 439	360 101	129 665	230 436	27	25	2	1 499 389	751 388	209 498	541 890	748 001	10.8
"Eurasian Bank" JSC	930 743	444 205	486 538	317 471	54 217	263 254	7	3	4	613 266	389 986	171 394	218 592	223 280	5.4
"First Heartland Jysan Bank" JSC	607 983	398 185	209 798	120 019	75 056	44 963	23	23		487 941	323 106	305 612	17 494	164 835	3.5
"Bank RBK" Bank" JSC	447 116	185 971	261 144	70 740	17 891	52 849	0	0		376 376	168 080	157 821	10 259	208 296	2.6
"Altyn Bank" JSC (China Citic Bank Corporation Ltd)	327 994	111 802	216 192	80 824	17 238	63 585	6	1	5	247 164	94 562	93 146	1 416	152 601	1.9
"Nurbank" JSC	151 867	88 220	63 646	13 030	10 063	2 967	1 224	1 224	0	137 613	76 933	67 382	9 551	60 679	0.9
"Home Credit Bank" JSC	247 306	221 139	26 166	15 897	13 776	2 121				231 409	207 363	200 467	6 896	24 046	1.4
"VTB Bank" SB JSC	26 118	24 205	1 913	3 315	1 960	1 355				22 804	22 245	16 715	5 530	559	0.2
AB "Kazakhstan Ziraat International Bank" KSC	22 413	7 432	14 981	9 062	1 219	7 843	5	1	4	13 345	6 211	6 151	61	7 134	0.1
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	398 667	58 481	340 186	48 636	10 133	38 503				350 031	48 348	35 677	12 671	301 683	2.3
"Shinhan Bank Kazakhstan" JSC	10 235	956	9 279	1 942	520	1 422				8 293	436	436		7 857	0.1
"Kazakhstan Industrial and Commercial Bank of China in Almaty" JSC	7 137	278	6 860	7 137	278	6 860									0.0
"Bank of China Kazakhstan" SB JSC	3 057	2 179	878	2 984	2 176	808	0		0	73	2	2		70	0.0

* includes current accounts, does not include metal accounts



III. FINANCIAL MARKETS

III. Financial markets

3.1. Government Securities Primary Auctions

mln. of KZT, for the period

	Discounted Government Securities						Coupon Government Securities							
	NBK Notes*			MEKKAM			MEOKAM		MEYKAM		METIKAM		Municipal Securities	
	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %
2018	62 263 672	8.79	96.94	--	--	--	--	--	745 358	8.47	--	--	108 085	0.35
2019	31 422 765	9.36	96.75	--	--	--	17 393	9.73	1 320 358	8.73	--	--	108 876	0.35
2020	14 313 763	10.09	96.05	319 363	10.71	91.06	35 630	11.07	2 415 761	10.44	--	--	963 221	0.41
2021	22 310 231	9.53	98.04	143 727	9.29	91.80	183 979	10.63	2 086 353	10.28	--	--	287 466	5.02
2022	17 991 182	14.58	98.58	175 876	13.46	88.67	1 005 198	14.13	1 962 862	13.16	825 312	14.48	176 415	2.57
2021														
I	5 750 008	9.29	98.01	143 727	9.29	91.80	--	--	558 450	--	--	--	23 040	6.67
II	6 365 850	9.31	98.05	--	--	--	--	--	441 918	10.42	--	--	54 044	5.63
III	5 458 896	9.59	97.99	--	--	--	56 228	--	514 962	10.52	--	--	21 233	9.11
IV	4 735 478	10.05	98.09	--	--	--	127 752	--	571 023	10.68	--	--	189 150	4.18
2022														
01.22	879 510	10.21	98.04	39 415	10.30	90.66	13 350	10.67	115 603	10.93	--	--	--	--
02.22	1 159 919	10.73	97.49	--	--	--	8 797	10.75	203 170	11.02	--	--	--	--
03.22	924 743	14.30	97.50	7 483	12.88	89.56	98 688	12.58	98 732	12.20	--	--	65 592	2.56
04.22	1 156 911	14.34	98.63	24 128	13.69	90.33	147 853	13.39	84 755	13.68	--	--	21 718	3.45
05.22	1 297 256	14.89	98.44	--	--	--	56 483	13.80	142 338	13.96	--	--	39 115	2.28
06.22	1 711 333	14.92	98.54	--	--	--	178 630	13.80	288 551	13.96	--	--	3 733	4.25
07.22	1 454 520	14.93	98.95	--	--	--	--	--	591 865	14.13	--	--	11 885	1.86
08.22	2 118 021	14.47	98.90	104 849	14.63	87.47	--	--	250 581	13.97	74 374	14.84	721	4.25
09.22	1 722 179	14.48	98.90	--	--	--	137 100	13.92	40 304	13.96	82 722	15.13	10 615	2.99
10.22	1 149 572	14.49	98.90	--	--	--	78 003	14.06	--	--	244 441	15.40	9 518	1.83
11.22	2 180 971	15.98	98.79	--	--	--	28 621	12.67	--	--	259 142	12.26	7 785	1.93
12.22	2 236 248	16.72	98.73	--	--	--	257 673	16.05	146 962	10.40	164 633	16.09	5 733	2.89
2023														
01.23	2 367 446	16.74	98.73	124 583	16.70	85.69	195 936	16.46	108 917	14.23	20 187	16.49	--	--
02.23	2 680 279	16.73	98.67	78 170	16.54	86.28	140 121	15.84	114 731	14.38	42 741	17.25	--	--
03.23	2 631 827	16.73	98.80	39 798	15.55	86.50	69 460	14.31	210 874	13.93	25 000	17.46	--	--
04.23	2 703 630	16.74	98.73	74 936	14.72	87.70	95 209	14.00	463 252	13.34	39 167	17.64	6 640	1.02

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

** on Compound Interest Rates

3.2. Secondary Market of the Government Securities

for the period

	Government Securities, total	NBK Notes*	Euronotes	MEKKAM	MUIKAM	MEOKAM	MEUKAM	MEUZHKAM	METIKAM
	Volume, mln. of KZT								
2018	149 684 923	54 023 014	5 165 080	--	--	33 351 797	57 143 592	1 440	--
2019	139 735 516	45 873 343	6 682 245	--	--	29 266 497	57 913 431	--	--
2020	107 462 389	55 404 245	7 646 731	2 559 391	--	19 129 777	22 721 727	517	--
2021	34 599 954	22 312 332	2 292 646	1 465 496	--	507 709	8 021 772	--	--
2022	23 389 474	6 386 607	1 981 750	201 492	--	365 518	14 428 790	--	25 317
2021									
I	6 246 788	4 253 381	649 534	881 302	--	19 963	442 608	--	--
II	10 402 493	8 336 007	477 937	279 883	--	53 192	1 255 474	--	--
III	8 999 780	4 983 993	316 352	41 457	--	35 390	3 622 588	--	--
IV	8 950 894	4 738 950	848 824	262 855	--	399 164	2 701 102	--	--
2022									
01.22	3 143 952	1 316 717	304 682	129 146	--	16 912	1 376 496	--	--
02.22	3 659 014	1 462 364	65 782	5 002	--	111 042	2 014 824	--	--
03.22	2 084 325	599 024	42 012	881	--	4 004	1 438 403	--	--
04.22	2 189 355	659 899	58 948	--	--	54 363	1 416 146	--	--
05.22	1 715 965	152 913	19 339	--	--	49 411	1 494 302	--	--
06.22	2 226 930	181 778	31 814	--	--	42 299	1 971 040	--	--
07.22	1 195 545	239 671	23 716	--	--	8 168	923 989	--	--
08.22	1 833 083	713 058	177 509	11 047	--	19 488	911 981	--	--
09.22	1 031 590	259 525	133 227	9 542	--	10 224	619 071	--	--
10.22	1 119 657	140 785	311 608	7 862	--	31 680	627 722	--	--
11.22	1 257 320	280 607	250 648	--	--	9 039	692 936	--	24 090
12.22	1 932 737	380 267	562 463	38 012	--	8 887	941 881	--	1 227
2023									
01.23	887 734	483 985	70 340	41 886	--	26 943	262 979	--	1 601
02.23	1 267 148	525 880	267 494	3 610	--	18 161	441 295	--	10 709
03.23	1 688 050	456 222	192 760	41 141	--	60 732	913 342	--	23 853
04.23	1 446 907	642 630	89 127	13 098	--	118 543	562 487	--	21 022

* 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	
2018	10 926 275	3 521 623	8.6	7 215 579	1 202 700	5.3	--	--	782 321	9.3	3 867 393	7.8	1 363 164	0.0	0.0	0.0	189 073
2019	11 846 565	3 418 560	9.8	8 212 783	1 202 700	5.3	--	--	710 897	9.6	4 969 022	8.1	1 330 164	0.0	0.0	0.0	215 221
2020	14 663 211	2 927 277	10.2	10 679 995	1 202 700	5.3	319 363	10.7	678 220	9.6	7 193 549	8.9	1 286 164	0.0	0.0	0.0	1 055 938
2021	15 457 733	2 102 538	10.0	12 214 633	1 202 700	5.3	143 727	9.3	607 460	10.0	9 056 005	9.2	1 204 741	0.0	0.0	0.0	1 140 562
2022	18 164 411	2 236 248	18.1	14 857 979	1 202 700	5.3	175 876	13.6	1 189 177	13.6	10 447 907	9.9	1 017 007	0.0	825 313	13.4	1 070 184
2021																	
I	15 799 830	3 446 624	9.9	11 339 383	1 202 700	5.3	463 090	10.3	678 220	9.6	7 724 210	9.0	1 271 164	0.0	0.0	0.0	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
2022																	
01.22	15 000 067	1 740 688	10.1	12 118 817	1 202 700	5.3	39 415	10.3	500 352	10.2	9 171 608	9.2	1 204 741	0.0	0	0	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
2023																	
01.23	18 481 207	2 367 446	18.1	15 043 577	1 202 700	5.3	229 432	15.8	1 385 114	13.9	10 556 824	9.9	824 007	0.0	845 500	13.4	1 070 184
02.23	19 121 612	2 680 279	16.7	15 371 849	1 202 700	5.3	307 602	16.0	1 477 745	14.0	10 671 555	10.0	824 007	0.0	888 241	13.7	1 069 484
03.23	19 415 421	2 631 827	16.7	15 716 981	1 202 700	5.3	347 400	15.7	1 547 205	14.0	10 882 429	10.0	824 007	0.0	913 241	13.1	1 066 613
04.23	19 747 656	2 703 630	18.1	15 975 782	1 202 700	5.3	422 335	15.6	1 642 413	14.0	10 941 188	10.1	814 737	0.0	952 408	13.4	1 068 244

* 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	
03.23												
Residents	19 083 292	4 520 118	2 976 959	34 531	1 489 768	18 861	4 285 370	165 173	1 488 064	2 629 225	2 908	6 700
Government	297 059	0	0	0	0	0	657	0	0	657	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	732 035	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	5 695 857	3 964 605	2 663 675	14 629	1 272 036	14 265	3 760 075	165 173	1 267 130	2 327 772	0	6 096
Other financial institutions	11 773 875	243 973	215 215	19 613	8 563	582	169 906	0	9 481	159 220	1 204	604
Public non-financial organizations	399 347	164 126	61 746	0	102 380	0	187 623	0	105 904	81 719	0	0
Domestic non-financial organizations	165 951	142 049	31 173	289	106 573	4 014	161 636	0	105 439	54 494	1 703	0
Nonprofit Institutions	12 130	5 149	5 149	0	0	0	5 149	0	0	5 149	0	0
Households	7 037	215	0	0	215	0	324	0	109	215	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	461 361	164 941	0	145 271	18 480	1 190	127 838	14 629	20 184	90 147	2 878	0
Total	19 544 653	4 685 059	2 976 959	179 802	1 508 248	20 050	4 413 208	179 802	1 508 248	2 719 372	5 786	6 700
Depositors	6 378 760	3 924 555	2 554 384	14 629	1 341 277	14 266	3 781 845	165 173	1 340 175	2 276 497	0	5 896
04.23												
Residents	19 451 256	4 672 372	3 382 833	48 889	1 202 265	38 385	4 422 350	216 553	1 203 982	2 972 252	29 564	6 720
Government	341 141	56 164	56 164	0	0	0	17 346	0	0	17 346	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	470 643	0	0	0	0	0	5 738	0	0	5 738	0	0
Other depository institutions	5 784 018	3 851 153	2 702 509	16 351	1 121 298	10 995	3 945 065	216 553	1 118 300	2 607 895	2 317	6 116
Other financial institutions	12 022 841	492 693	424 345	32 239	10 004	26 105	241 314	0	8 978	232 330	5	604
Public non-financial organizations	585 516	190 147	166 913	0	23 234	0	86 591	0	23 815	62 776	0	0
Domestic non-financial organizations	228 782	76 573	27 623	299	47 628	1 022	120 878	0	52 683	40 954	27 241	0
Nonprofit Institutions	9 116	5 213	5 213	0	0	0	5 213	0	0	5 213	0	0
Households	9 199	430	67	0	100	263	206	0	206	0	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	506 963	199 070	0	174 014	21 738	3 317	157 683	6 351	20 022	127 850	3 460	0
Total	19 958 219	4 871 442	3 382 833	222 904	1 224 003	41 701	4 580 033	222 904	1 224 003	3 100 102	33 024	6 720
Depositors	6 120 455	3 723 661	2 563 417	16 351	1 134 676	9 217	3 911 168	216 553	1 130 564	2 561 733	2 317	5 912

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	
04.23														
International securities	4 903 487	1 112 020	13 300	19 508	21	0	1 079 191	2 146 190	19 508	21	1 259 624	867 037	0	19 208
bonds (non-residents)	4 228 449	1 015 511	13 300	3 994	20	0	998 197	2 067 527	3 994	20	1 243 251	820 263	0	3 564
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	254 285	109 166	6 650	0	0	0	102 516	34 532	0	0	13 329	21 203	0	3 564
Other financial institutions	924 731	77 926	6 650	551	0	0	70 725	37 710	270	0	9 832	27 609	0	0
Public non-financial organizations	36 732	7 935	0	0	0	0	7 935	0	0	0	0	0	0	0
Domestic non-financial organizations	23 165	22 053	0	681	10	0	21 363	5 369	1 637	10	1 004	2 717	0	0
Nonprofit institutions	44 400	61 724	0	0	0	0	61 724	58 608	0	0	21 975	36 633	0	0
Households	57 408	2 013	0	0	10	0	2 003	1 869	110	10	189	1 559	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	2 841 697	734 693	0	2 763	0	0	731 931	1 929 440	1 976	0	1 196 923	730 541	0	0
RK bonds	363 392	4 135	0	0	2	0	4 134	19 697	0	2	16 373	3 322	0	15 643
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	77 712	0	0	0	0	0	0	5 931	0	0	5 931	0	0	15 643
Other financial institutions	154 705	1 828	0	0	0	0	1 828	8 168	0	0	6 617	1 551	0	0
Public non-financial organizations	51 675	0	0	0	0	0	0	454	0	0	454	0	0	0
Domestic non-financial organizations	50 095	1 658	0	0	1	0	1 657	3 172	0	1	1 446	1 726	0	0
Nonprofit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	10 322	649	0	0	1	0	648	1 824	0	1	1 777	46	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	18 883	0	0	0	0	0	0	149	0	0	148	0	0	0
non-resident shares	259 469	92 082	0	15 451	0	0	76 632	53 979	15 451	0	0	38 528	0	0
Other depository institutions	673	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	102 706	33 866	0	2 644	0	0	31 222	29 536	878	0	0	28 657	0	0
Public non-financial organizations	20 275	943	0	0	0	0	943	199	0	0	0	199	0	0
Domestic non-financial organizations	12 481	4 611	0	0	0	0	4 611	6 469	3 589	0	0	2 881	0	0
Nonprofit institutions	6	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	33 443	377	0	0	0	0	377	880	0	0	0	880	0	0
unknown (information about the sub-account is not	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	89 885	52 286	0	12 807	0	0	39 479	16 895	10 984	0	0	5 911	0	0
investment unit (nonresidents)	52 177	292	0	63	0	0	229	4 987	63	0	0	4 925	0	0
Other depository institutions	11	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	16 124	62	0	0	0	0	62	0	0	0	0	0	0	0
Public non-financial organizations	33 250	0	0	0	0	0	0	4 557	0	0	0	4 557	0	0
Domestic non-financial organizations	139	57	0	0	0	0	57	58	52	0	0	5	0	0
Nonprofit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	2 216	110	0	0	0	0	110	134	10	0	0	123	0	0
Nonresidents	437	63	0	63	0	0	0	239	0	0	0	239	0	0
Shares	309 025 984	155 680	95 810	12 049	3 388	0	44 432	154 453	12 049	3 388	0	139 016	0	3 366 816
ordinary	307 590 883	155 652	95 810	12 040	3 388	0	44 413	154 425	12 040	3 388	0	138 996	0	3 364 259
Central Government	65	60	0	0	60	0	0	0	0	0	0	0	0	0
Regional and local governments	84 619 440	233	233	0	0	0	0	0	0	0	0	0	0	90
National Bank	927 404	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	66 093 949	0	0	0	0	0	0	0	0	0	0	0	0	104 108
Other financial institutions	6 858 341	2 411	173	494	1 036	0	708	2 233	522	1 036	0	675	0	137
Public non-financial organizations	61 068 802	107 807	94 298	0	0	0	13 509	109 567	2 050	0	0	107 516	0	11 735
Domestic non-financial organizations	56 072 705	24 569	581	2 572	695	0	20 721	28 384	3 162	755	0	24 466	0	2 276 565
Nonprofit institutions	23 731	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	7 773 562	15 033	525	6 595	1 147	0	6 765	7 711	3 433	1 147	0	3 132	0	275 491
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	1 043 022	0	0	0	0	0	0	0	0	0	0	0	0	791
Nonresidents	23 109 863	5 539	0	2 380	450	0	2 709	6 531	2 873	451	0	3 207	0	695 343

Continuation

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
Preference	1 435 101	29	0	9	0	0	20	29	9	0	0	20	0	2 557
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	57 699	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	489 194	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	16 593	0	0	0	0	0	0	0	0	0	0	0	0	372
Domestic non-financial organizations	608 551	1	0	1	0	0	0	0	0	0	0	0	0	2 158
Nonprofit Institutions	42	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	241 689	28	0	8	0	0	20	28	9	0	0	20	0	23
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	2 337	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	18 997	0	0	0	0	0	0	0	0	0	0	0	0	2
Corporate bonds	23 788 333	1 060 582	225 811	1 402	11 449	0	821 919	493 642	1 402	11 449	38 836	441 955	0	227 982
Central Government	2 932 719	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 194 418	121 236	13 151	0	8 191	0	99 894	114 744	11	8 191	0	106 543	0	0
Other financial institutions	9 458 542	66 403	21 271	0	1 860	0	43 272	73 605	474	1 860	19 338	51 932	0	0
Public non-financial organizations	3 788 801	433 749	50 000	0	450	0	383 299	49 420	75	451	13 005	35 888	0	220 771
Domestic non-financial organizations	1 875 656	339 895	51 500	792	497	0	287 106	245 977	678	497	5 651	239 150	0	0
Nonprofit Institutions	551	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	569 480	3 793	835	610	0	0	2 348	1 009	163	0	841	4	0	7 211
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	40 180	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	927 986	95 506	89 054	0	451	0	6 001	8 888	0	450	0	8 437	0	0
investment unit (residents)	277 367	385	0	0	0	0	385	5 826	0	0	0	5 826	0	0
National Bank	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
Other financial institutions	10 624	319	0	0	0	0	319	0	0	0	0	0	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	179 149	47	0	0	0	0	47	0	0	0	0	0	0	0
Nonprofit Institutions	4 412	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	80 549	18	0	0	0	0	18	5 826	0	0	0	5 826	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	2 633	0	0	0	0	0	0	0	0	0	0	0	0	0
Claim rights	61 667	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 474	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	31 493	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	593	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	8 578	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	78	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	16 071	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	380	0	0	0	0	0	0	0	0	0	0	0	0	0
Certificates	20	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	20	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	338 056 858	2 328 667	334 921	32 959	14 859	0	1 945 928	2 800 112	32 959	14 859	1 298 460	1 453 835	0	3 614 005
Residents	311 046 097	1 440 581	245 867	14 947	13 958	0	1 165 809	837 971	17 125	13 958	101 389	705 499	0	2 918 661
Central Government	2 978 815	60	0	0	60	0	0	0	0	0	0	0	0	0
Regional and local governments	84 619 440	233	233	0	0	0	0	0	0	0	0	0	0	90
National Bank	927 404	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	70 683 221	230 402	19 801	0	8 191	0	202 410	155 207	11	8 191	19 259	127 746	0	123 316
Other financial institutions	18 046 460	182 816	28 094	3 688	2 896	0	148 137	151 251	2 144	2 897	35 786	110 424	0	137
Public non-financial organizations	65 016 719	550 434	144 298	0	450	0	405 686	164 196	2 126	451	13 459	148 160	0	232 877
Domestic non-financial organizations	58 830 519	392 891	52 081	4 045	1 202	0	335 563	289 429	9 119	1 263	8 101	270 946	0	2 278 722
Nonprofit Institutions	73 219	61 724	0	0	0	0	61 724	58 608	0	0	21 975	36 633	0	0
Households	8 784 760	22 020	1 360	7 214	1 158	0	12 289	19 281	3 725	1 157	2 808	11 591	0	282 725
unknown (information about the sub-account is not known)	1 085 540	0	0	0	0	0	0	0	0	0	0	0	0	793
Nonresidents	27 010 761	888 087	89 054	18 012	901	0	780 119	1 962 141	15 834	901	1 197 071	748 335	0	695 345
Depositors	2 472 094	887 756	16 720	2 532	9 686	0	858 818	1 653 070	1 485	9 686	889 289	752 610	0	19 208

3.6. Domestic currency market operations

for the period

	USD (mln.)		EUR (thous.)		RUB (mln.)	
	KASE	OTC IFEM	KASE	OTC IFEM	KASE	OTC IFEM
	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks
2018	38 740	33 847	56 550	107 960	10 709	10 690
2019	28 838	32 504	60 572	46 948	11 487	9 640
2020	27 477	24 959	34 446	98 667	17 873	5 574
2021	34 567	29 703	69 059	99 527	46 683	8 390
2022	29 705	19 616	392 557	246 846	296 477	266 210
2021						
I	7 021	5 301	36 420	42 328	5 574	2 921
II	8 278	7 396	23 072	14 391	6 170	2 176
III	8 636	8 077	6 822	24 257	15 586	2 407
IV	10 632	8 928	2 745	18 551	19 353	886
2022						
01.22	2 616	1 909	802	3 679	3 017	84
02.22	2 663	3 164	15 430	5 505	2 527	111
03.22	3 394	1 042	2 595	2 521	21 273	2 937
04.22	1 924	1 189	35 223	10 450	31 831	147854**
05.22	2 192	1 404	73 462	7 228	29 261	567
06.22	2 120	1 303	56 005	5 582	27 645	4 935
07.22	2 372	876	352	16 638	17 087	5 328
08.22	2 155	1 229	148 478	27 016	18 850	310
09.22	1 999	1 843	41 574	12 280	49 165	1 616
10.22	2 411	1 530	4 115	64 430	42 120	1 643
11.22	2 907	1 806	300	61 447	22 726	3 525
12.22	2 952	2 319	14 221	30 069	30 976	97301**
2023						
01.23	2 063	1 740	22 277	30 290	13 478	3 977
02.23	2 601	3 770	93 144	9 700	23 646	2 437
03.23	3 111	4 967	78 760	76 688	17 908	735
04.23	3 049	2 855	85 276	5 000	19 762	3 252

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

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

3.7. Foreign currency exchange rates

tenge for 1 unit of currency

	Official Rate						Market Rate (KASE)					
	Period Average			End of Period			Period Average			End of Period		
	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR
2018	344.71	5.50	406.66	380.44	5.48	435.30	344.89	5.51	407.45	384.20	5.54	426.70
2019	382.75	5.92	428.51	381.18	6.17	426.85	382.59	5.93	428.75	382.59	6.20	428.20
2020	412.95	5.73	471.44	420.71	5.65	516.13	413.24	5.72	471.89	420.91	5.69	513.57
2021	426.03	5.79	503.88	431.67	5.77	487.79	426.80	5.83	507.43	431.80	5.82	492.00
2022	460.48	6.96	484.22	460.98	6.43	491.22	461.39	7.22	472.78	462.65	6.41	492.80
2021												
I	419.70	5.65	506.28	424.34	5.59	498.13	419.90	5.66	505.10	424.89	5.61	497.75
II	428.36	5.77	515.94	427.79	5.91	509.37	428.34	5.77	514.57	427.89	5.88	510.10
III	425.72	5.80	501.99	425.67	5.85	496.42	425.59	5.81	500.77	425.70	5.86	494.30
IV	429.79	5.92	491.74	431.67	5.77	487.79	430.80	5.92	494.76	431.80	5.82	492.00
2022												
01.22	433.66	5.67	491.24	433.83	5.57	482.81	434.14	5.63	493.99	433.50	5.60	483.75
02.22	434.44	5.64	492.47	467.09	5.66	522.21	440.14	5.64	496.12	495.00	5.54	486.02
03.22	497.18	4.73	548.59	458.20	5.49	510.57	498.92	5.20	561.44	466.31	5.61	560.50
04.22	453.32	5.77	491.97	448.49	6.36	471.72	453.13	5.87	477.87	446.38	6.23	470.67
05.22	430.71	6.82	455.35	427.39	6.81	460.04	427.47	6.57	446.89	414.67	6.83	442.51
06.22	442.35	7.79	468.36	465.08	9.10	488.75	446.32	7.99	455.54	470.34	8.96	483.56
07.22	476.08	8.23	485.21	478.78	7.97	486.01	476.34	8.07	481.05	477.09	7.85	491.00
08.22	474.66	7.88	481.57	468.10	7.89	466.27	473.56	7.85	484.96	472.21	7.86	473.94
09.22	475.57	7.96	471.53	476.89	8.31	462.20	476.06	8.12	473.25	476.69	8.30	458.97
10.22	472.48	7.73	464.00	467.00	7.58	464.76	471.40	7.74	458.46	468.35	7.59	466.87
11.22	463.79	7.62	471.93	468.43	7.67	485.43	463.80	7.62	461.83	468.90	7.71	456.25
12.22	467.74	7.16	494.39	460.98	6.43	491.22	466.90	6.90	494.83	462.65	6.41	492.80
2023												
01.23	462.61	6.68	498.78	459.92	6.62	501.31	462.60	6.68	499.76	460.50	6.53	498.93
02.23	451.94	6.20	484.81	449.14	5.96	473.80	450.49	6.12	482.68	445.82	5.97	473.35
03.23	449.99	5.92	480.57	448.05	5.82	486.58	449.66	5.89	475.00	451.71	5.86	492.60
04.23	451.33	5.58	494.60	456.21	5.60	503.47	451.62	5.57	493.66	453.39	5.58	499.25

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	01.23	02.23	03.23	04.23
1 AED	93.85	104.21	112.44	116.00	125.38	123.92	120.49	129.44	127.39	123.87	125.96	123.05	122.53	122.91
1 AUD	257.41	266.08	285.13	319.95	319.60	329.43	317.28	325.22	307.30	311.79	321.52	312.91	300.37	302.00
1 CAD	266.01	288.52	308.17	340.01	353.92	359.27	347.30	364.63	344.72	336.84	344.63	336.58	328.91	334.86
1 CHF	352.48	385.24	440.52	466.13	482.60	493.08	460.06	492.42	485.31	492.27	501.20	489.35	485.94	501.89
1 CNY	52.10	55.43	59.89	66.07	68.46	71.73	67.13	69.47	65.77	66.53	68.13	66.21	65.19	65.55
1 DKK	54.57	57.41	63.26	67.77	65.10	68.66	63.51	64.43	64.13	65.60	67.07	65.13	64.56	66.39
1 GBP	459.49	488.46	529.91	586.25	568.22	610.67	557.42	560.39	548.41	552.74	565.48	547.17	545.18	561.41
100 KRW	31.33	32.87	35.06	37.23	35.68	37.77	35.17	35.52	34.45	35.75	37.22	35.53	34.42	34.15
1 JPY	3.12	3.51	3.87	3.88	3.52	3.92	3.42	3.44	3.31	3.44	3.55	3.41	3.36	3.39
1 KWD	1141.30	1260.01	1347.18	1413.59	1503.81	1504.07	1446.87	1545.08	1517.67	1486.38	1513.93	1477.10	1467.14	1473.17
1 GEL	136.91	136.82	133.97	133.46	160.79	148.29	149.45	170.61	173.29	174.81	175.34	172.97	176.18	181.17
1 SAR	91.91	102.06	110.06	113.59	122.64	121.30	117.97	126.56	124.49	121.18	123.17	120.46	119.86	120.32
1 XDR	487.74	528.80	575.32	606.87	615.63	634.70	597.50	622.37	609.38	609.35	621.43	605.80	600.36	608.65
1 SEK	39.67	40.50	45.02	49.69	45.60	48.73	45.16	45.19	43.63	43.59	44.57	43.33	42.83	43.61
1 SGD	255.43	280.59	299.50	317.10	334.00	336.67	321.70	340.48	337.11	341.57	349.09	340.08	335.21	339.05
1 TRY	72.96	67.57	59.25	49.42	28.01	32.72	28.13	26.53	25.13	24.12	24.63	23.98	23.73	23.41
1 TJS	37.69	40.21	40.13	37.70	42.70	39.12	37.64	47.02	46.51	43.27	45.34	43.09	41.29	41.41
1 KGS	5.02	5.49	5.36	5.03	5.52	5.17	5.43	5.85	5.59	5.25	5.39	5.21	5.15	5.16
1 MDL	20.59	21.90	24.03	24.22	24.45	25.26	23.60	24.71	24.31	24.28	24.44	24.18	24.22	25.09
1 UAH	12.68	14.87	15.34	15.65	14.26	15.86	15.03	13.61	12.71	12.41	12.65	12.35	12.23	12.26
1 NOK	42.36	43.53	44.01	49.61	47.99	51.42	47.26	47.71	45.89	44.58	46.62	44.32	42.72	43.04
1 ZAR	26.11	26.52	25.21	28.89	28.20	29.87	28.56	27.97	26.57	25.69	27.09	25.33	24.60	24.86
1 PLN	95.47	99.73	106.11	110.45	103.42	110.59	101.73	101.12	100.93	103.64	106.17	102.26	102.45	106.53
10 HUF	12.77	13.19	13.42	14.08	12.42	14.04	12.28	11.91	11.62	12.57	12.61	12.59	12.51	13.16
1 BRL	94.72	97.23	80.69	79.11	89.38	87.14	90.47	90.75	88.94	87.64	89.00	87.52	86.33	89.83
1 MYR	85.43	92.44	98.37	102.84	104.70	108.64	101.89	106.15	102.45	103.91	107.01	103.84	100.73	102.10
1 HKD	43.98	48.85	53.24	54.81	58.80	58.31	56.40	60.58	59.81	58.04	59.16	57.60	57.33	57.50
10 AMD	7.15	7.99	8.48	8.49	10.75	9.40	9.86	11.73	11.86	11.66	11.80	11.55	11.65	11.66
100 UZS	4.28	4.35	4.12	4.02	4.18	4.17	3.98	4.35	4.20	4.02	4.10	4.00	3.96	3.96
1 BYN	169.27	183.26	169.94	168.26	167.76	163.98	134.30	186.07	185.52	180.66	183.71	179.48	178.70	179.23
1 CZK	15.87	16.70	17.83	19.66	19.73	20.74	19.19	19.51	19.56	20.52	20.83	20.43	20.30	21.11
1 AZN	203.57	226.09	243.93	251.64	271.92	268.81	261.36	280.81	276.09	268.39	272.93	266.63	265.48	266.27
1 INR	5.04	5.43	5.57	5.76	5.86	6.05	5.74	5.96	5.70	5.53	5.66	5.47	5.47	5.51
1 THB	10.66	12.34	13.20	13.33	13.15	12.88	12.88	13.08	12.88	13.43	13.92	13.33	13.03	13.19
1 MXN	17.93	19.88	19.33	21.02	22.92	22.18	22.12	23.50	23.78	24.35	24.38	24.24	24.44	24.96
1000 IRR	8.45	9.11	9.84	10.14	10.96	10.83	10.54	11.32	11.15	10.83	11.02	10.77	10.72	10.75

* Weighted Average

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

thous. units of currency, for the period

	USD			EUR			RUB		
	Import	Export	Import-export balance	Import	Export	Import-export balance	Import	Export	Import-export balance
	1	2	3=1-2	4	5	6=4-5	7	8	9=7-8
2018	3 449 669	244 161	3 205 508	415 609	31 601	384 008	61 294 500	7 274 846	54 019 654
2019	4 188 532	64 541	4 123 991	549 830	6 162	543 668	34 857 000	14 703 481	20 153 519
2020	2 492 900	298 376	2 194 524	297 850	2 860	294 990	64 176 065	5 332 963	58 843 102
2021	2 058 787	337 453	1 721 334	469 100	11 382	457 718	84 069 602	5 523 196	78 546 406
2022	3 938 010	10 780	3 927 230	302 204	436	301 768	31 254 500	34 450 635	-3 196 135
2021									
I	239 085	98 608	140 477	139 200	3 000	136 200	15 270 000	684 050	14 585 950
II	123 180	117 912	5 268	61 970	612	61 358	18 650 000	2 105 995	16 544 005
III	465 322	74 755	390 567	114 930	2 186	112 744	22 984 602	1 973 412	21 011 190
IV	1 231 200	46 178	1 185 022	153 000	5 584	147 416	27 165 000	759 739	26 405 261
2022									
01.22	456 510	-	456 510	27 200	-	27 200	10 790 500	-	10 790 500
02.22	458 000	7 710	450 290	39 900	-	39 900	9 660 000	11 100	9 648 900
03.22	726 800	-	726 800	130 464	-	130 464	9 034 000	-	9 034 000
04.22	335 200	-	335 200	3 000	-	3 000	1 770 000	164 250	1 605 750
05.22	337 500	-	337 500	-	-	-	-	-	-
06.22	61 000	-	61 000	6 950	-	6 950	-	-	-
07.22	-	-	-	2 740	-	2 740	-	26 267 728	-26 267 728
08.22	82 000	2 059	79 941	32 000	317	31 683	-	8 007 557	-8 007 557
09.22	246 000	-	246 000	49 950	-	49 950	-	-	-
10.22	330 000	-	330 000	10 000	-	10 000	-	-	-
11.22	450 000	1 011	448 989	-	119	-119	-	-	-
12.22	455 000	-	455 000	-	-	-	-	-	-
2023									
01.23	300 000	-	300 000	-	-	-	-	9 033 071	-9 033 071
02.23	230 100	-	230 100	20 000	-	20 000	-	1 674 714	-1 674 714
03.23	279 800	1 332	278 468	59 000	211	58 789	-	-	-
04.23	50 000	-	50 000	-	-	-	200 000	-	200 000



IV. PAYMENT SYSTEMS

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2018	2019	2020	2021	2022	01.23	02.23	03.23	04.23
Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)									
Number of Payments - total, thousand transactions	42 942	41 615	51 084	59 347	65 530	5 226	6 328	6 226	5 694
of which:									
interbank system of money transfer	16 765	14 518	15 010	18 821	21 796	1 521	1 896	2 232	1 941
to total, %	39.0	34.9	29.4	31.7	33.3	29.1	30.0	35.9	34.1
interbank clearing system	26 177	27 097	36 074	40 526	43 734	3 705	4 433	3 994	3 753
to total, %	61.0	65.1	70.6	68.3	66.7	70.9	70.0	64.1	65.9
Sum of Payments - total, mln.KZT	834 563 708	762 062 812	645 493 443	782 086 436	787 241 794	70 272 850	70 437 363	65 902 985	66 648 039
of which:									
interbank system of money transfer	828 120 640	754 959 606	638 074 195	773 395 880	776 920 220	69 663 157	69 628 554	65 033 389	65 749 123
to total, %	99.2	99.1	98.9	98.9	98.7	99.1	98.9	98.7	98.7
interbank clearing system	6 443 068	7 103 206	7 419 248	8 690 556	10 321 574	609 693	808 809	869 597	898 916
to total, %	0.8	0.9	1.1	1.1	1.3	0.9	1.1	1.3	1.3
Number of Users in Payment Systems of Kazakhstan:									
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
Payments and transfers of money through correspondent accounts opened between banks									
Number of Payments - total, thousand transactions	11 383	13 353	14 190	15 916	12 123	1 122	1 006	1 042	1 046
of which:									
through loro-accounts	7 207	6 796	6 727	7 822	5 009	568	389	396	383
to total, %	63.3	50.9	47.4	49.1	41.3	50.7	38.7	38.0	36.6
through nostro-accounts	4 176	6 557	7 463	8 094	7 115	553	617	646	663
to total, %	36.7	49.1	52.6	50.9	58.7	49.3	61.3	62.0	63.4
Sum of Payments - total, mln.KZT	5 894 531	6 340 933	6 302 869	7 789 468	6 629 666	666 601	551 176	609 981	565 774
of which:									
through loro-accounts	3 895 254	3 848 454	3 700 578	4 992 041	4 075 479	254 139	311 850	348 539	329 730
to total, %	66.1	60.7	58.7	64.1	61.5	38.1	56.6	57.1	58.3
through nostro-accounts	1 999 277	2 492 479	2 602 290	2 797 426	2 554 188	412 463	239 327	261 442	236 044
to total, %	33.9	39.3	41.3	35.9	38.5	61.9	43.4	42.9	41.7

Continuation

	2018	2019	2020	2021	2022	01.23	02.23	03.23	04.23
Payment instruments on the territory of Kazakhstan*									
Number of Payments - total, thousand transactions **	1 085 157	1 899 246	3 510 819	6 915 282	9 400 885	794 967	832 571	952 068	1 002 431
Payment order	230 171	242 197	271 443	293 141	327 152	26 043	30 243	24 343	88 190
Payment request-order	2 077	1 598	1 110	1 599	2 946	292	323	315	281
Cheque for goods and services paying	3	2	1	1	2	0	0	0	1
Direct debiting of a banking account	3 333	46 593	29 928	49 194	213 585	7 283	7 370	8 449	8 366
Collection order	588	961	1 476	2 072	3 325	328	365	319	316
Payment card	810 210	1 571 455	3 174 351	6 542 486	8 826 098	759 277	792 378	916 758	904 003
Paid bill of exchange	38 774	36 441	32 510	26 789	27 778	1 744	1 892	1 884	1 276
Sum of Payments - total, mln.KZT **	342 305 111	457 067 009	469 771 951	656 945 175	693 523 657	58 252 199	58 924 083	61 952 831	63 027 799
Payment order	318 806 275	419 807 695	408 597 895	551 946 974	554 198 658	46 745 048	46 684 767	47 934 244	49 602 378
Payment request-order	47 146	30 773	33 953	50 235	64 960	5 073	6 011	7 518	7 131
Cheque for goods and services paying	27 459	7 428	6 711	3 674	3 395	210	241	198	86 723
Direct debiting of a banking account	2 673 045	5 183 607	7 580 081	9 116 290	11 110 343	965 611	1 066 452	998 142	626 437
Collection order	105 318	184 398	182 283	330 109	408 169	22 942	29 448	35 126	123 947
Payment card	19 972 650	30 375 387	51 915 292	93 713 259	125 144 084	10 289 410	10 881 761	12 707 408	12 429 478
Paid bill of exchange	673 218	1 477 722	1 455 736	1 784 636	2 594 047	223 905	255 403	270 195	151 706
Payment Cards***									
Number of Payments - total, thousand transactions	810 210	1 571 455	3 175 866	6 542 486	8 510 930	759 277	792 378	916 758	904 003
of which:									
in trade terminals:	523 847	1 195 627	2 878 476	6 271 338	8 256 634	742 016	774 035	896 572	883 576
local systems	36	345 351	1 979 330	5 124 993	7 290 148	622 710	652 981	758 069	756 561
international systems, of which:	523 812	850 275	899 146	1 146 344	1 296 616	119 306	121 054	138 502	127 015
Visa International	230 176	225 846	340 277	716 075	966 486	92 579	91 679	104 544	113 409
MasterCard Worldwide	285 351	619 030	553 573	413 445	211 887	12 175	12 424	13 208	12 401
in trade terminals to total, %	64.7	76.1	90.6	95.9	97.0	97.7	97.7	97.8	97.7
on reception of a cash:	286 363	375 829	297 390	271 148	254 296	17 261	18 343	20 186	20 427
local systems	356	6 043	9 846	20 995	38 407	3 491	3 803	4 485	4 552
international systems, of which:	286 007	369 786	287 544	250 153	215 888	13 770	14 540	15 701	15 875
Visa International	149 852	147 768	134 965	157 970	166 113	11 400	12 025	13 138	13 198
MasterCard Worldwide	120 700	207 097	140 109	81 128	40 961	1 792	1 942	1 997	2 086
in trade terminals to total, %	35.3	23.9	9.4	4.1	3.0	2.3	2.3	2.2	2.3
Sum of Payments - total, mln.KZT	19 972 650	30 375 387	51 915 292	93 713 259	125 144 074	10 289 410	10 881 761	12 707 408	12 429 478
of which:									
in trade terminals:	6 387 177	14 050 810	35 294 805	73 123 297	103 787 623	8 800 306	9 260 655	10 937 552	10 549 328
local systems	38 272	4 916 832	25 635 426	58 304 598	80 253 091	6 616 322	6 939 403	8 258 375	8 339 670
international systems, of which:	6 348 905	9 133 978	9 659 380	14 818 699	23 534 532	2 183 984	2 321 253	2 679 177	2 209 658
Visa International	3 366 856	3 681 474	5 179 820	10 189 814	14 199 488	1 250 625	1 293 335	1 455 341	1 848 041
MasterCard Worldwide	2 797 633	5 354 718	4 410 664	4 487 835	4 254 248	336 276	364 684	428 354	334 131
in trade terminals to total, %	32.0	46.3	68.0	78.0	82.9	85.5	85.1	86.1	84.9

Continuation

	2018	2019	2020	2021	2022	01.23	02.23	03.23	04.23
on reception of a cash:	13 585 473	16 324 577	16 620 487	20 589 962	21 356 451	1 489 104	1 621 106	1 769 856	1 880 150
local systems	17 519	286 337	392 452	1 298 015	2 672 060	249 195	275 549	327 864	344 154
international systems, of which:	13 567 954	16 038 240	16 228 035	19 291 947	18 684 391	1 239 909	1 345 557	1 441 991	1 535 996
Visa International	8 307 016	8 036 068	8 713 007	12 567 200	14 146 609	993 397	1 075 643	1 165 130	1 229 263
MasterCard Worldwide	4 646 837	7 320 578	6 870 991	6 074 347	3 986 465	206 113	229 123	237 027	263 865
in trade terminals to total, %	68.0	53.7	32.0	22.0	17.1	14.5	14.9	13.9	15.1
Number of Payment Cards in Circulation (total, thousand units), of which:	23 390	32 048	47 966	59 258	65 080	65 899	66 495	67 002	68 985
local systems	34	5 020	14 057	19 649	22 166	22 422	22 655	22 843	23 078
international systems, of which:	23 356	27 029	33 908	39 609	42 914	43 477	43 840	44 158	45 907
Visa International	14 814	16 104	22 349	28 905	33 315	33 734	33 935	34 069	35 721
MasterCard Worldwide	6 987	9 616	9 936	9 025	7 980	8 136	8 306	8 449	8 555
Number of Payment Cards used (total, thousand units), of which:	11 406	18 176	26 779	30 413	33 431	32 369	33 111	34 747	35 674
local systems	24	4 190	9 635	12 192	13 438	13 184	13 304	14 544	14 507
international systems, of which:	11 381	13 987	17 144	18 221	19 993	19 184	19 807	20 202	21 167
Visa International	6 744	6 889	10 102	12 684	16 698	16 306	16 657	16 943	17 992
MasterCard Worldwide	3 783	6 398	6 301	4 810	2 711	2 317	2 597	2 710	2 634
Number of Equipment for Payment Cards (units):									
pos-terminals, of which:	135 796	170 410	211 764	509 194	831 780	-	-	867 685	-
in banks	8 817	8 720	8 785	8 510	16 279	-	-	15 710	-
at businessmen	126 979	161 690	202 979	500 684	815 501	-	-	851 975	-
cash dispensers	11 017	11 315	12 728	12 443	12 391	-	-	12 436	-
Number of entrepreneurs (units)	82 527	96 428	108 159	273 947	567 687	-	-	649 571	-

Continuation

	2018	2019	2020	2021	2022	01.23	02.23	03.23	04.23
Money Transfers abroad / from abroad through the international money transfers systems									
Number of sent transfers (total, thousand transactions), of which:	2 675.2	2 630.7	2 384.4	2 579.7	2 490.6	141.7	169.4	219.1	218.9
Gold Crown	1 723.7	1 885.7	1 893.0	2 160.3	2 112.5	120.8	143.9	188.6	188.3
Western Union	256.5	196.7	119.7	106.1	96.3	5.8	6.7	7.4	6.9
Unistrim	171.7	102.9	125.0	78.7	34.6	2.8	3.5	5.0	5.2
Contact	84.2	83.6	104.1	173.5	181.9	8.2	10.7	13.1	13.8
Moneygram	21.7	24.3	14.2	15.3	23.6	1.5	1.7	1.9	1.7
Others	417.5	337.5	128.5	45.7	41.8	2.6	3.0	3.2	3.1
Number of received transfers (total, thousand transactions), of which:	1 515.7	1 651.7	1 276.2	1 131.5	1 650.0	92.2	91.6	114.0	99.8
Gold Crown	646.8	660.0	547.4	529.5	976.3	43.3	44.3	51.8	41.9
Western Union	387.9	437.6	393.5	362.6	323.6	21.4	20.4	23.8	22.0
Unistrim	63.1	53.2	26.6	19.3	68.4	10.5	10.6	17.8	17.1
Moneygram	121.0	156.0	40.8	43.4	96.6	10.1	9.9	11.7	10.5
Contact	54.7	46.0	124.2	126.5	137.9	3.6	3.2	4.6	4.1
Others	242.2	298.8	143.6	50.3	47.3	3.2	3.3	4.4	4.2
Sum of sent transfers (total, bln.KZT), of which:	601 815.5	648 413.1	787 723.1	1 010 566.9	1 034 517.0	49 174.7	59 544.1	74 162.0	76 396.0
Gold Crown	398 659.4	480 820.4	642 018.4	793 822.9	794 122.9	37 222.1	45 618.8	58 574.6	61 849.4
Western Union	84 850.9	75 369.5	58 581.0	61 344.4	66 142.8	4 012.0	4 369.8	5 018.7	4 647.0
Unistrim	44 121.6	24 176.0	28 993.0	30 345.6	8 645.3	567.6	811.9	1 026.6	1 149.7
Contact	20 579.8	24 948.4	39 134.3	109 774.0	139 038.9	5 948.0	7 212.7	7 818.3	7 256.3
Moneygram	5 188.3	758.8	5 770.9	11 083.8	22 599.3	1 154.9	1 223.2	1 368.9	1 177.4
Others	48 415.7	42 340.1	13 225.6	4 196.1	3 967.7	270.0	307.7	354.9	316.1
Sum of received transfers (total, bln.KZT), of which:	361 966.1	344 632.1	286 892.7	283 513.1	681 232.0	27 576.7	25 818.0	29 853.5	26 324.6
Gold Crown	193 488.7	150 847.9	141 490.2	155 574.1	460 633.9	14 485.6	13 580.3	15 102.7	12 618.2
Western Union	77 038.5	82 329.8	74 731.5	71 466.8	84 136.3	5 604.2	2 988.3	6 133.8	5 662.5
Unistrim	19 596.1	13 756.5	5 669.7	5 038.2	25 456.6	2 701.4	1 090.3	3 688.1	3 546.0
Moneygram	31 885.0	43 597.5	11 237.0	12 221.1	36 909.0	3 099.8	5 187.1	3 484.2	3 202.4
Contact	14 736.3	12 319.2	34 419.8	36 789.6	71 304.3	1 485.6	2 779.6	1 191.8	1 066.1
Others	25 221.5	41 781.2	19 344.6	2 423.3	2 791.9	200.2	192.4	252.8	229.4

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

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

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

IV. Payment systems

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

for the period, billion of KZT

Name of users	12.18	12.19	12.20	12.21	12.22	01.23	02.23	03.23	04.23
ISMT - total	76 895	56 864	62 276	74 633	88 593	69 663	69 629	65 033	65 749
change in % of the previous period	-11.2	2.2	45.3	-3.1	2.5	-21.4	0.0	-6.6	1.1
of which:									
Five large banks*	15 911	11 981	18 126	22 941	25 140	17 861	17 059	16 366	16 617
change as % of the previous period	-4.3	-1.6	52.6	1.5	-1.5	-29.0	-4.5	-4.1	1.5
share as % of total	20.7	21.1	29.1	30.7	28.4	25.6	24.5	25.2	25.3
Other banks	11 677	14 142	13 477	15 912	17 477	13 697	13 341	14 767	14 582
change as % of the previous period	4.6	7.1	34.9	0.3	4.2	-21.6	-2.6	10.7	-1.2
share as % of total	15.2	24.9	21.6	21.3	19.7	19.7	19.2	22.7	22.2
Other participants	49 308	30 741	30 673	35 780	45 976	38 104	39 229	33 901	34 550
change as % of previous period	-16.2	1.6	46.2	-7.2	4.1	-17.1	3.0	-13.6	1.9
share as % of total	64.1	54.1	49.3	47.9	51.9	54.7	56.3	52.1	52.5
ICS - total	602	745	860	973	1 117	610	809	870	899
change in % of the previous period	7.2	18.5	21.8	27.2	11.4	-45.4	32.7	7.5	3.4
of which:									
Five large banks*	249	290	403	472	622	406	507	543	568
change as % of the previous period	-0.9	8.4	14.9	18.8	1.3	-34.8	24.9	7.1	4.6
share as % of total	41.3	38.9	46.9	48.5	55.7	66.5	62.6	62.4	63.2
Other banks	179	198	193	177	148	104	117	123	128
change as % of the previous period	0.6	4.8	13.2	2.0	10.8	-29.7	12.4	5.2	3.6
share as % of total	29.7	26.6	22.5	18.2	13.3	17.1	14.5	14.2	14.2
Other participants	175	256	263	323	346	100	185	204	203
change as % of previous period	31.5	49.3	42.9	66.8	35.8	-71.2	85.4	10.1	-0.1
share as % of total	29.0	34.4	30.6	33.2	31.0	16.4	22.9	23.4	22.6

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



V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

V. Key indicators of financial institutions

5.1. Banking sector

mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
2018	25 240 960	22 223 405	3 017 555	1 547 261	638 390	16.53	16.77	21.81
2019	26 813 963	23 165 493	3 648 470	1 627 288	811 995	19.10	19.19	24.33
2020	31 172 380	27 217 148	3 955 232	1 767 347	726 803	21.27	21.29	26.97
2021	37 623 913	33 085 975	4 537 938	1 331 772	1 291 932	19.32	19.34	23.43
2022	44 561 554	39 334 336	5 227 218	1 403 588	1 465 932	18.54	18.56	21.70
2021								
I	32 426 159	28 373 951	4 052 207	1 752 864	283 311	21.23	21.26	26.76
II	34 826 353	30 681 569	4 144 784	1 725 827	659 679	20.17	20.19	25.15
III	35 563 010	31 213 761	4 349 249	1 460 949	924 937	20.26	20.28	24.96
IV	37 623 913	33 085 975	4 537 938	1 331 772	1 291 932	19.32	19.34	23.43
2022								
01.22	36 975 909	32 379 577	4 596 331	1 331 772	105 193	19.27	19.29	23.31
02.22	38 199 805	33 535 916	4 663 889	1 331 772	242 110	19.18	19.20	23.09
03.22	37 770 119	33 139 278	4 630 841	1 338 772	358 886	18.91	18.93	22.80
04.22	37 175 433	32 511 865	4 663 568	1 338 772	374 945	18.10	18.12	21.80
05.22	37 102 608	32 392 642	4 709 965	1 338 772	503 767	17.94	17.96	21.57
06.22	39 227 727	34 702 744	4 524 983	1 382 572	354 730	16.42	16.44	19.84
07.22	40 329 649	35 470 148	4 859 501	1 382 572	672 090	17.57	17.59	20.94
08.22	41 517 474	36 535 251	4 982 223	1 409 072	804 373	17.62	17.64	20.93
09.22	41 723 147	36 774 107	4 949 040	1 403 588	899 552	17.60	17.61	20.92
10.22	42 363 832	37 301 708	5 062 124	1 403 588	1 155 761	17.99	18.01	21.23
11.22	43 056 712	37 824 573	5 232 139	1 403 588	1 302 357	18.31	18.32	21.48
12.22	44 561 554	39 334 336	5 227 218	1 403 588	1 465 932	18.54	18.56	21.70
2023								
01.23	44 021 046	38 622 243	5 398 803	1 403 588	168 900	18.97	18.99	22.10
02.23	44 060 374	38 448 359	5 612 014	1 403 588	330 119	19.50	19.52	22.55
03.23	45 027 511	39 345 632	5 681 879	1 403 588	509 737	19.57	19.59	22.59
04.23	44 843 135	38 954 422	5 888 714	1 403 588	694 628	19.79	19.81	22.74

V. Key indicators of financial institutions

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	
2018	9 853 232	9 377 642	3 691 990	847 135
2019	10 108 355	10 800 539	3 703 254	989 844
2020	10 877 032	12 913 476	5 553 591	1 084 670
2021	10 859 848	13 070 066	6 911 635	1 340 340
2022	10 943 902	14 663 410	7 793 435	190 060
2021				
I	10 887 792	12 599 073	5 911 748	298 902
II	10 886 825	12 767 837	6 304 613	330 715
III	10 897 324	13 088 948	6 640 968	329 301
IV	10 859 848	13 070 066	6 911 635	381 422
2022				
01.22	10 859 800	13 102 320	6 922 202	114 902
02.22	10 860 395	13 585 181	7 433 932	130 730
03.22	10 861 599	12 979 534	7 203 320	137 860
04.22	10 862 620	12 939 497	7 033 183	139 989
05.22	10 867 312	12 770 729	6 741 131	138 386
06.22	10 868 240	13 384 482	7 246 564	149 336
07.22	10 884 111	13 664 403	7 412 462	141 139
08.22	10 899 265	13 970 629	7 606 368	144 064
09.22	10 908 545	14 104 122	7 628 403	141 010
10.22	10 916 598	14 145 823	7 557 603	140 649
11.22	10 930 001	14 403 066	7 688 769	158 733
12.22	10 943 902	14 663 410	7 793 435	190 060
2023				
01.23	10 951 149	14 853 794	7 857 354	155 984
02.23	10 960 400	15 129 613	7 997 885	163 593
03.23	10 970 171	15 399 644	8 129 762	167 791
04.23	10 978 642	15 675 889	8 262 475	175 967

5.2. Accumulative pension system

5.2.2. Pension Payments from UAPF as of 01.05.2023

Thousand of KZT

	for the period from the beginning of this year			for the same period of the previous year		
	number of depositors/ recipients	number of payments	sum	number of depositors/ recipients	number of payments	sum
Pension Accumulation Payments	426 869	1 497 320	128 291 070	987 266	2 062 042	911 369 769
due to:						
Obligatory Pension Contributions:	409 664	1 445 067	124 426 735	950 106	1 990 512	897 054 207
pension age	355 087	1 361 643	46 872 956	297 932	1 093 730	35 684 818
disability	7 137	24 738	884 842	6 871	23 560	810 873
in connection with departure abroad	4 088	4 091	11 483 489	5 488	5 496	16 388 213
to inheritors	8 970	15 202	16 087 669	11 872	19 829	22 692 505
for inherment	11 497	11 535	1 795 673	13 782	13 815	1 875 615
to other persons	5	5	2 963	17	17	1 235
to improve housing conditions	11 596	15 633	32 245 579	408 148	590 027	649 349 307
to pay for medical treatment	11 284	12 220	15 053 564	205 995	244 037	170 251 641
due to:						
Obligatory Professional Pension Contributions:	15 953	50 817	3 697 944	36 242	70 514	14 129 626
pension age	13 139	46 672	1 584 784	11 156	37 788	1 136 961
disability	138	403	18 069	104	314	12 127
in connection with departure abroad	455	456	439 380	580	580	522 806
to inheritors	910	1 672	648 579	1 031	1 938	702 092
for inherment	26	26	532	24	24	1 003
to other persons	1	1	297	0	0	0
to improve housing conditions	595	702	665 167	15 815	20 915	9 283 796
to pay for medical treatment	689	885	341 136	7 532	8 955	2 470 841
due to:						
Voluntary Pension Contributions:	1 252	1 436	166 391	918	1 016	185 936
Under Achievement 50 Years Age	654	699	133 219	405	436	130 599
disability	24	24	587	7	7	2 023
in connection with departure abroad	101	101	2 727	60	60	4 650
to inheritors	188	305	2 759	69	133	4 706
for inherment	20	20	359	10	10	83
to other persons	265	287	26 740	367	370	43 875

Continuation

	for the period from the beginning of this year			for the same period of the previous year		
	number of depositors/ recipients	number of payments	sum	number of depositors/ recipients	number of payments	sum
Transfer of Pension Accumulation to the Insurance Organization:	1 428	1 891	5 960 954	1 108	1 430	9 727 534
due to:						
Obligatory Pension Contributions:	1 335	1 413	5 525 787	1 084	1 108	9 397 825
pension age	50	52	158 678	15	15	114 645
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"						
	1 285	1 289	5 173 632	1 069	1 071	9 146 381
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:						
due to:	72	72	193 477	22	22	136 799
Obligatory Professional Pension Contributions:						
pension age	78	303	347 606	23	168	220 894
disability	2	2	2 330	1	1	3 100
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"						
	76	76	87 163	22	22	31 368
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:						
due to:	225	225	258 113	145	145	186 426
Voluntary Pension Contributions:						
pension age	15	175	87 561	1	154	108 815
disability	15	16	5 707	1	1	280
disability	0	0	0	0	0	0
insufficiency of pension accumulation due to Obligatory Pension Contributions						
	151	152	76 317	149	149	107 713
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions						
	7	7	5 537	4	4	822
Other pension payments	0	1 659	419 486	0	1 017	256 124
Total Pension Payments	428 297	1 500 870	134 671 510	988 374	2 064 489	921 353 427

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	MEOKAM	MEUKAM	MEUZHKAM		Eurobonds	Shares								Bonds
2018		0.00		1.95	14.74	13.58	7.19	5.01	2.35	27.28	12.47	3.10	1.79	0.00	8.11	0.87	1.56
2019		0.00		0.48	17.82	11.70	6.30	4.10	2.21	26.06	11.43	2.79	3.35	0.17	6.67	1.96	4.95
2020		0.32		0.29	27.82	9.53	5.77	0.63	2.28	23.51	9.91	2.53	4.11	0.00	6.71	6.32	0.27
2021																	
	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	10.23	3.41	
	NBRK	0.00	0.71	28.46	8.59	1.14	0.00	2.25	20.63	18.51	0.11	3.10	0.00	2.80	0.00	0.00	
	JSC "Centras Securities"	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	JSC «First Heartland Jusan Invest»	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	"SB of Bank CenterCredit JSC "BCC Invest" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	"Halyk Global Markets" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2022																	
12.22	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	9.24	0.45	
	NBRK	0.00	5.25	4.34	31.70	7.21	1.07	0.00	1.67	17.94	16.53	0.10	2.53	0.00	1.91	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	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	0.01	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	
	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	
2023																	
02.23	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	10.08	0.68	
	NBRK	0.00	5.52	4.71	31.63	5.64	0.99	0.00	1.65	17.55	14.99	0.09	2.50	0.00	3.92	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	
	JSC «First Heartland Jusan Invest»	0.00	0.00	0.00	0.01	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	"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	
	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	
	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	
03.23	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	9.80	0.77	
	NBRK	0.00	5.50	4.35	31.47	5.54	0.98	0.00	1.67	16.94	15.66	0.10	2.47	0.00	4.69	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	
	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	
	"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	
	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	
	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	
04.23	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	10.24	1.05	
	NBRK	0.00	5.57	4.37	31.69	5.36	0.97	0.06	0.24	15.28	16.70	0.24	2.63	0.00	4.04	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	
	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	
	"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	
	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	
	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	

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.4. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
2018	7 114 244	4 056 516	134 178 670	8 930 084	143 108 754	69 971 383	20 451 962
2019	7 114 244	4 056 517	175 591 298	2 955 297	178 546 595	71 161 675	22 881 235
2020	7 114 244	4 056 517	206 160 453	2 892 798	209 053 251	58 586 792	24 128 270
2021	7 114 244	0	226 231 635	2 126 997	228 358 632	34 555 415	14 107 092
2022	7 114 244	0	250 022 680	2 330 715	252 353 395	38 281 449	13 690 380
2021							
I	7 114 244	4 056 517	211 009 908	1 946 075	212 955 983	8 445 429	3 572 583
II	7 114 244	0	215 751 278	1 911 170	217 662 448	16 575 529	6 918 382
III	7 114 244	0	221 780 683	1 530 297	223 310 980	25 873 889	10 054 031
IV	7 114 244	0	226 231 635	2 126 997	228 358 632	34 555 415	14 107 092
2022							
01.22	7 114 244	0	228 104 468	2 673 570	230 778 038	2 920 253	903 273
02.22	7 114 244	0	233 136 779	2 485 924	235 622 703	5 857 680	2 140 242
03.22	7 114 244	0	235 005 634	2 783 594	237 789 228	8 911 742	3 258 655
04.22	7 114 244	0	232 908 997	2 626 518	235 535 515	11 977 563	4 357 336
05.22	7 114 244	0	234 867 821	2 712 644	237 580 465	15 054 600	5 410 838
06.22	7 114 244	0	236 770 979	2 604 966	239 375 945	18 081 191	6 518 177
07.22	7 114 244	0	238 803 554	2 649 671	241 453 225	21 313 485	7 613 975
08.22	7 114 244	0	240 933 640	2 549 571	243 483 211	24 580 667	8 691 521
09.22	7 114 244	0	242 959 170	2 557 926	245 517 096	27 865 339	9 855 457
10.22	7 114 244	0	245 135 944	2 806 064	247 942 008	31 237 380	10 895 594
11.22	7 114 244	0	248 295 795	2 853 049	251 148 844	34 752 637	12 212 669
12.22	7 114 244	0	250 022 680	2 330 715	252 353 395	38 281 449	13 690 380
2023							
01.23	7 114 244	0	230 341 980	2 710 026	254 935 959	3 536 046	1 117 460
02.23	7 114 244	0	230 240 124	3 199 671	257 565 335	7 099 465	2 232 073
03.23	7 114 244	0	230 242 692	2 983 167	259 656 522	10 803 060	3 609 818
04.23	7 114 244	0	259 118 277	3 081 021	262 199 298	14 536 658	4 759 997

V. Key indicators of financial institutions

5.3. Insurance Market

mln. of KZT, end of period

	12.18	12.19	12.20	12.21	09.22	10.22	11.22	12.22	03.23***
Number of Insurance Company, total	29	28	28	27	27	27	27	26	26
with foreign participation	...	...	...	...	...	...	...	4	4
life insurance	6	8	9	9	9	9	9	9	9
Cumulative Assets	1 048 510	1 206 141	1 486 344	1 048 976	2 017 823	2 039 714	2 061 760	2 066 614	2 200 851
Insurance Reserves	519 477	570 210	685 602	354 432	1 101 469	1 091 789	1 093 816	1 095 948	1 164 831
Cumulative Own Capital*	468 267	553 333	665 433	598 904	762 953	775 031	790 942	775 196	827 920
Insurance Premiums, total **	350 482	468 179	514 140	744 836	606 238	663 068	728 938	811 488	258 234
Compulsory insurance	92 237	121 007	124 272	151 234	142 483	156 419	174 908	193 532	48 393
Voluntary personal insurance	127 053	199 797	222 833	383 433	268 169	295 673	325 085	359 946	103 897
Voluntary property insurance	131 192	147 374	167 036	210 169	195 586	210 976	228 944	258 009	105 944
Claims Payments, total**	70 759	196 880	129 707	114 954	114 490	126 849	140 940	156 099	42 793
Compulsory insurance	26 869	35 114	34 662	44 326	41 379	46 561	52 145	57 451	18 896
Voluntary personal insurance	30 036	40 597	42 975	50 925	41 865	46 565	52 775	59 570	14 720
Voluntary property insurance	13 854	121 169	52 071	19 703	31 246	33 723	36 019	39 077	9 177
Premiums transferred to reinsurance**	89 836	85 706	94 356	108 124	100 701	105 118	106 083	115 904	43 099
of which to nonresidents	75 159	76 724	86 293	99 000	82 824	86 705	87 483	96 830	31 968

* from balance sheet

** by direct insurance, from the beginning of year

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

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

SYMBOLS AND ABBREVIATIONS

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

Foreign currencies

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

Methodological comments

Section I “General economic trends”

"Main macroeconomic indicators" table is 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.