



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

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

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

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

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

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CONTENT

RELEASE CALENDAR

I. GENERAL ECONOMIC TRENDS

1.1. Main macroeconomic indicators	7
1.2. Price Indexes	8
1.3. Balance of Payments	9
1.4. External debt: standard presentation.....	11

II. KEY MONETARY INDICATORS

2.1. Official Interest Rate	14
2.2. National Bank of Kazakhstan Monetary Survey.....	15
2.3. Banks Monetary Survey.....	17
2.4. Banking System Monetary Survey.	21
2.5. Other Financial Institutions Survey.....	24
2.6. Financial Sector Survey.....	26
2.7. Monetary Aggregates	27
2.8. Deposits in Depository Organizations (by sector and type of currency).	28
2.9. Weighted average interest rates on interbank short-term credits and deposits.....	29
2.10. Weighted average interest rates of Second-Tier Banks on attracted deposits and credits extended.....	30
2.11. Loans to economy in an expanded definition.	32
2.12. Loans from banking sector	33
2.12.1. Loans extended by banking sector and weighted average interest rates.	33
2.12.2. Loans from banking sector as of the end of the period.....	34
2.12.3. Arrears on loans from banking sector.	35
2.13. Attracted Deposits and Interest Rates of Banks	36

2.14. Deposits of legal entities and individuals at the end of the period	38
2.15. Deposits of Individuals in Banks.....	39
2.16. Deposits of Individuals in Banks entering in System of Collective Warranting.	40

III. FINANCIAL MARKETS

3.1. Government Securities Primary Auctions.....	42
3.2. Secondary Market of the Government Securities.....	43
3.3. Structure of government securities in circulation.	44
3.4. Government securities market: operations with the Government Securities of the Republic of Kazakhstan by economic sectors.	45
3.5. Non-government securities market: transactions with non-government securities by economic sectors.....	46
3.6. Operations on the domestic foreign exchange market.....	48
3.7. Foreign currency exchange rates.....	49
3.8. Official exchange rates on average for the period.....	50
3.9. Import and export of foreign currency in cash by banks.....	51

IV. PAYMENT SYSTEMS

4.1. The main indicators of the payment system.....	53
4.2. Distribution of payment turnover in the ISMT and ICS by user groups.....	57

V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

5.1. Banking sector.....	59
5.2. Accumulative pension system.....	60
5.2.1. Pension Contributions and Accumulation.	61
5.2.2. Pension payments from accumulative pension funds.	62
5.2.3. Structure of Investment Portfolio of Accumulative Pension Funds.....	63
5.2.4. Main Financial Parameters of Accumulative Pension Funds.....	64
5.3. Insurance market.....	65

SYMBOLS AND ABBREVIATIONS

METHODOLOGICAL COMMENTS

Release calendar*

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

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



I. GENERAL ECONOMIC TRENDS

I. General economic trends

1.1. Main macroeconomic indicators

	2018	2019	2020	2021	2022	2022				2023	
						Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	Jan.	Jan.-Feb.
Gross Domestic Product, bln. KZT	59 614	68 639	70 134	81 269	81 269	18 802	40 034	65 488	101 523	...	...
as % to same period of the previous year	4.1	4.5	-2.6	4.0	4.0	4.4	3.6	3.0	3.2	...	...
Volume of Industrial Production, bln. KZT	27 576	29 103	26 743	37 048	37 048	11 637	23 825	35 963	48 008	3 653	7 134
as % to same period of the previous year	4.1	3.8	-0.7	3.8	3.8	5.8	3.5	2.1	1.1	1.4	1.6
Capital Investments, bln. KZT	11 130	12 546	12 323	13 221	13 221	2 263	5 681	9 860	15 064	755	1 616
as % to same period of the previous year	17.2	8.5	-3.4	3.5	3.5	1.5	2.6	7.0	7.9	18.3	19.2
Consumer Price Index											
% for the last month of the period	105.3	105.4	107.5	108.4	100.6	103.7	101.6	101.8	101.2	101.1	101.3
% to same period of the previous year	106.0	105.3	106.8	108.0	108.0	109.8	111.9	113.4	115.0	120.7	121.0
Unemployed (End of Period), thous.person *	92	98	142	98	98	175	207	257	132	212	272
as % to same period of the previous year	30.2	6.5	45.4	-30.9	-30.9	-11.6	-7.2	22.3	35.1	52.9	67.9
Share of the registered unemployed (% to economically active population) *	1.0	1.1	1.5	1.1	1.1	1.9	2.2	2.8	1.4	2.3	2.9
Minimum of subsistence (average, per capita), KZT*	26 440	29 721	33 133	37 579	37 579	39 934	44 887	47 420	44 719	45 419	46 059
Average per capita money income, KZT*	97 221	109 184	115 704	136 312	136 312	143 921	145 592	152 612	149 510	...	...
as % to same period of the previous year	10.6	9.0	2.1	11.1	11.1	17.2	12.2	17.1	13.8	...	...
Export fob, mln. USD **	59 025	59 541	44 065	65 791	86 129	21 916	21 916	21 221	21 887	...	...
Import fob, mln. USD **	34 987	41 121	38 056	41 562	49 758	9 657	9 657	13 250	14 736	...	...
Gross Foreign Debt, mln. USD**	160 331	159 544	163 980	164 116	160 492	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	431.8	466.3	470.3	476.7	462.7	460.5	445.8

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	2022				2023		
						03.22	06.22	09.22	12.22	01.23	02.23	
Consumer Price Index												
% changes to December of the previous year*	105.3	105.4	107.5	108.4	120.3	105.2	110.5	115.3	120.3	101.1	102.3	
% changes to the previous month						103.7	101.6	101.8	101.2	101.1	101.3	
as % to the corresponding period of the previous year**	106.0	105.3	106.8	108.0	115.0	109.8	111.9	113.4	115.0	...	121.0	
Price Index Food Goods												
% changes to December of the previous year												
% changes to the previous month	105.1	109.6	111.3	109.9	125.3	108.2	115.7	119.5	125.3	101.4	103.0	
						105.8	101.9	101.2	101.6	101.4	101.5	
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	119.4	103.6	108.4	114.1	119.4	100.9	101.7	
						102.8	101.9	101.9	101.3	100.9	100.8	
Price Index Marketable Services												
% changes to December of the previous year												
% changes to the previous month	104.5	100.7	104.2	106.5	114.1	102.6	105.3	110.8	114.1	100.7	102.0	
						101.4	100.8	102.7	100.5	100.7	101.3	
Price Index for Industry												
% changes to December of the previous year												
% changes to the previous month	112.4	101.4	95.8	146.1	109.4	147.1	128.2	121.8	109.4	98.4	104.5	
						112.4	102.5	96.8	100.2	98.4	100.1	
Price Index for Construction												
% changes to December of the previous year												
% changes to the previous month	103.9	101.6	99.7	105.7	101.4	104.5	102.3	104.2	101.4	100.2	101.4	
						100.1	99.8	100.2	99.6	100.2	100.1	
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	104.5	106.5	102.7	105.5	104.5	100.4	103.7	
						104.2	100.4	100.7	100.5	100.4	99.4	

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

min.US dollars

	2018	2019	2020	2021	2021				2022	2022			
					I	II	III	IV		I	II	III	IV
Current Account	-1 765.7	-7 027.7	-10 961.8	-2 558.7	191.4	-790.0	-1 910.2	-50.0	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	5 578.8	5 988.8	5 111.7	7 549.6	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	13 747.8	16 503.9	16 202.7	19 336.2	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	8 168.9	10 515.1	11 091.0	11 786.6	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	-395.9	-434.3	-529.8	-660.2	-1 493.1	-433.8	-316.6	-170.5	-572.2
Exports	7 319.9	7 754.3	5 208.3	5 886.9	1 232.1	1 496.5	1 579.9	1 578.3	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	1 628.0	1 930.8	2 109.7	2 238.6	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	-4 865.8	-6 132.3	-6 294.3	-6 865.8	-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	-207.2	-258.2	-296.7	-368.4	-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	-4 692.7	-5 907.6	-6 031.3	-6 531.2	-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	419.2	638.8	503.3	524.6	3 436.4	474.8	807.9	1 243.9	909.8
Income on direct investment	653.0	659.4	382.9	611.8	59.1	236.5	139.4	176.9	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	285.1	313.8	302.3	287.2	1 464.4	320.4	368.6	342.9	432.5
Income on other investment	613.0	447.7	367.2	285.7	75.1	88.6	61.5	60.5	561.6	85.7	99.8	159.5	216.5
and assets of the National Fund	1 311.8	1 171.8	969.7	933.5	224.4	254.5	234.5	220.1	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	5 111.9	6 546.4	6 534.6	7 055.8	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	4 584.4	5 923.6	5 914.7	6 392.1	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	219.6	265.8	316.5	293.9	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	307.9	357.0	303.4	369.7	1 450.1	316.5	333.9	387.1	412.7
Other primary income, net	135.0	131.9	126.8	135.0	34.1	33.4	33.8	33.8	135.1	33.8	33.8	33.8	33.8
Secondary income	918.2	1 062.8	1 345.7	-609.2	-125.7	-212.1	-197.9	-73.5	-836.7	-123.2	-210.6	-229.3	-273.6
Capital account balance	251.0	231.1	239.2	232.5	121.8	14.8	30.6	65.3	242.6	30.2	189.9	13.8	8.6

Continuation

	2018	2019	2020	2021	2021				2022	2022			
					I	II	III	IV		I	II	III	IV
Financial account (excluding reserve assets)	2 690.3	1 298.4	-12 541.7	-2 452.7	-338.9	-2 470.2	-3 579.5	3 935.9	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	128.7	-1 470.5	-1 260.4	706.6	-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	761.2	-140.5	669.4	1 363.2	-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	632.5	1 330.0	1 929.8	656.6	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	-2 506.0	-3 829.5	-825.6	3 588.2	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	-1 926.4	-2 342.3	-564.3	3 633.0	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	-1 654.8	-2 782.0	-2 235.6	845.9	7 144.7	-79.5	3 058.5	3 425.2	740.6
Banks	-91.9	748.8	-746.6	1 305.3	136.1	591.3	345.8	232.2	534.3	-15.2	55.5	140.5	353.5
Other sectors	217.6	2 253.0	1 973.3	3 321.2	-407.7	-151.5	1 325.5	2 554.9	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	579.6	1 487.2	261.3	44.8	-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	850.1	1 008.9	186.4	-310.0	-1 095.9	-407.9	-183.7	-513.2	8.9
Banks	-164.5	-96.9	-309.4	311.8	-244.5	517.2	21.0	18.1	-1 007.7	44.7	-354.8	-24.0	-673.6
Other sectors	-3 390.2	-1 404.4	858.8	325.8	-26.0	-38.8	53.9	336.7	-1 132.7	-81.8	-215.7	185.4	-1 020.6
Financial derivatives, net	109.4	-81.0	71.2	105.9	-19.9	16.9	85.5	23.3	258.9	402.8	-121.3	-130.1	107.5
Other investment	4 673.9	2 165.6	1 006.4	2 910.0	2 058.2	2 813.0	-1 578.9	-382.3	449.0	5 391.2	-340.5	1 477.9	-6 079.6
Other equity, net	36.0	21.7	31.7	-12.4	-4.9	-4.0	2.9	-6.4	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	-1 234.9	-231.8	-2 075.8	655.4	-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	-709.4	-87.5	111.1	473.2	1 063.3	218.7	439.4	230.3	174.9
Central bank and general government	-14.0	-4.4	-6.5	-6.0	-1.6	-1.7	-1.6	-1.1	-1.2	-0.5	0.0	-0.5	-0.2
Banks	-44.2	119.1	142.4	124.9	52.4	16.7	-14.5	70.3	222.8	16.6	71.3	-3.4	138.3
Other sectors	53.7	-63.2	-804.3	-331.6	-760.2	-102.4	404.0	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	525.5	144.3	2 186.9	-182.2	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	787.5	-72.1	1 495.7	-12.7	69.1	-108.1	-77.6	-83.0	337.8
Banks	-645.7	-512.1	137.7	-166.9	23.4	-66.6	-21.7	-102.0	707.0	1 946.4	90.8	-2 090.9	760.6
Other sectors	-1 500.8	1 611.3	861.6	643.1	-285.4	283.1	712.9	-67.5	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	3 298.0	3 048.8	494.0	-1 031.3	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	4 278.2	4 546.6	41.9	-3.5	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	980.2	1 497.8	-452.1	1 027.8	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	-500.6	-1 219.2	-1 242.4	471.6	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	-151.6	-475.8	-457.5	3 449.0	-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	151.6	475.8	457.5	-3 449.0	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	151.6	475.8	457.5	-3 449.0	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.

1.4. External debt of the Republic of Kazakhstan

mln.US dollars

	01.01.2019	01.01.2020	01.01.2021	01.04.2021	01.07.2021	01.10.2021	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	163 950.4	166 473.5	165 756.1	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	10 955.2	12 243.8	11 585.0	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	152 995.2	154 229.7	154 171.1	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	14 471.6	15 682.1	15 936.7	15 859.3	14 153.2	14 283.6	12 939.2	13 390.1
Short-term	17.9	14.9	24.6	29.5	32.2	29.0	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	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	17.9	14.9	24.6	29.5	32.2	29.0	24.3	30.3	35.9	35.0	55.2
Other debt liabilities	0.0	0.0	0.0	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	14 442.1	15 649.8	15 907.7	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	0.0	0.0	0.0
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	4 554.3	6 133.4	7 202.7	7 108.7	8 361.4	8 739.0	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	7 333.4	7 288.5	7 168.6	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	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Central Bank	770.4	891.1	1 329.4	1 836.0	1 714.7	3 051.3	2 535.8	2 519.3	2 214.3	2 043.6	2 171.8
Short-term	286.2	409.7	828.0	1 342.8	1 218.0	989.9	494.6	501.9	270.4	182.8	230.9
Currency and deposits	6.9	3.9	2.6	4.9	73.0	4.3	7.9	255.1	11.3	11.1	12.8
Debt securities*	275.3	401.6	821.2	1 333.2	1 140.3	980.8	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	0.0	0.0	0.0
Trade credit and advances	4.0	4.2	4.2	4.7	4.7	4.8	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	0.0	0.0	0.0
Long-term	484.2	481.4	501.3	493.2	496.7	2 061.5	2 041.1	2 017.4	1 943.9	1 860.8	1 940.9
Special Drawing Rights	483.2	480.4	500.4	492.2	495.7	2 060.5	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	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Continuation

	01.01.2019	01.01.2020	01.01.2021	01.04.2021	01.07.2021	01.10.2021	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	4 978.8	5 975.1	5 735.1	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	1 562.7	2 204.7	1 975.0	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	1 203.4	1 731.7	1 509.5	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	0.0	0.0	0.0
Loans	132.1	95.5	23.9	80.5	194.1	210.7	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	0.0	0.0	0.0
Other debt liabilities	160.8	138.6	139.1	278.9	278.9	254.9	216.2	271.2	430.6	294.4	404.1
Long-term	4 755.0	3 720.5	3 525.0	3 416.0	3 770.4	3 760.0	3 656.1	5 565.8	6 266.5	3 806.9	4 016.4
Currency and deposits	306.1	237.4	244.0	430.6	350.9	255.3	226.2	396.7	459.1	748.9	1 462.7
Debt securities*	2 441.9	1 875.9	1 568.2	1 434.3	1 859.7	1 885.0	1 888.8	1 758.1	1 403.2	1 360.9	751.8
Loans	2 006.9	1 607.2	1 712.8	1 551.2	1 559.8	1 619.8	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	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Sectors	39 661.7	41 040.5	41 388.0	41 419.5	42 665.4	42 915.9	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	8 020.3	8 788.8	8 591.1	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	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	616.3	522.5	465.2	756.8	774.9	869.8	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	7 063.1	7 708.3	7 538.9	7 616.8	7 533.7	8 774.2	8 871.9	8 758.7
Other debt liabilities	108.7	59.9	63.0	200.4	305.5	182.4	1 108.3	127.0	822.4	873.0	673.6
Long-term	32 812.4	33 761.7	34 072.1	33 399.3	33 876.7	34 324.9	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	0.0	0.0	0.0
Debt securities*	10 097.8	9 491.1	10 540.2	10 391.7	10 626.3	10 467.4	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	21 178.5	21 381.7	21 432.3	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	1 547.8	1 521.0	1 952.6	1 894.0	1 959.8	1 495.5	1 542.4	1 465.4
Other debt liabilities**	201.9	211.5	269.8	281.3	347.7	472.4	462.7	490.1	547.3	508.8	430.5
Direct investment: Intercompany lending	102 592.4	100 376.8	102 540.2	101 244.6	100 436.2	98 117.1	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										

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	12.18	12.19	12.20	12.21	10.22	11.22	12.22	01.23	02.23
Net Foreign Assets	34 320 584	34 818 521	39 760 122	38 636 769	40 152 579	42 162 002	42 270 389	43 575 364	41 149 892
Net International Reserves	11 694 581	10 893 009	14 787 581	13 961 529	14 515 145	15 049 786	15 270 417	15 966 814	14 521 979
Gross International Assets	11 882 164	11 078 854	15 000 426	14 844 409	15 440 018	15 951 195	16 227 925	16 938 150	15 386 511
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	10 479 160	11 115 034	10 504 466	11 066 305	9 870 984
Foreign Currency	107 910	113 325	122 838	112 378	131 981	131 851	129 890	128 716	124 352
Transferable Deposits	1 358 852	1 390 599	2 168 713	1 236 529	1 899 989	1 704 738	1 828 429	1 950 568	1 617 122
Other Deposits	1 682 502	1 371 493	781 013	-	7 498	6 313	-	-	-
Securities (other than shares)	2 611 550	634 575	874 648	756 723	1 344 315	1 372 197	2 293 930	2 296 809	2 338 178
Financial Derivatives	-661	2 995	2 227	2 309	137 583	138 567	2 687	2 994	2 624
Aseets in the External Management	1 453 962	1 424 177	1 571 609	1 564 765	1 439 491	1 482 494	1 468 522	1 492 757	1 433 252
Less: Foreign Liabilities	187 583	185 844	212 845	882 880	924 873	901 408	957 508	971 336	864 532
SDR	185 638	183 804	210 611	880 941	877 573	898 302	897 515	907 369	861 918
Nonresidents Transferable Deposits	1	1	1	6	44 285	54	57 826	61 810	422
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	374	373	410	420	465	465	451	448	434
Other Accounts Payable	1 570	1 667	1 824	1 513	2 550	2 587	1 716	1 709	1 757
Assets of the National Oil Fund	22 278 915	23 624 917	24 705 811	23 887 862	24 534 556	26 183 888	25 781 944	26 536 965	25 591 532
Other Net Foreign Assets	347 087	300 595	266 730	787 378	1 102 878	928 328	1 218 028	1 071 585	1 036 380
Gross Assets	977 347	963 796	1 195 531	1 579 649	1 776 922	1 756 209	1 914 431	1 763 820	1 697 242
Less: Foreign Liabilities	630 260	663 201	928 801	792 271	674 044	827 880	696 402	692 236	660 861
Net Domestic Assets	-25 090 254	-26 594 047	-28 725 025	-26 580 205	-27 162 627	-29 965 436	-29 694 206	-31 868 278	-30 014 825
Net Claims to the Central Government	-852 663	-303 019	-1 287 322	-842 901	-2 231 360	-2 164 887	-1 956 640	-2 567 255	-2 677 477
Claims	421 009	586 473	547 448	383 230	454 807	452 234	444 783	442 205	453 735
Securities	421 009	586 473	547 448	383 230	454 807	452 234	444 783	442 205	453 735
Less: Liabilities	1 273 672	889 492	1 834 770	1 226 130	2 686 167	2 617 121	2 401 423	3 009 460	3 131 212
Transferable Deposits	488 734	492 985	1 564 901	1 061 546	2 356 930	2 250 433	1 999 481	2 729 991	2 835 762
Other Deposits	74 592	197 589	84 108	164 152	327 960	264 799	400 056	279 073	294 317
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	25 503 997	27 288 913	26 783 661	27 468 830	26 699 676
Claims to Banks	-2 173 740	-2 162 063	-1 838 449	-1 083 402	-1 426 211	-1 023 231	-1 756 226	-1 968 581	-1 790 508
Securities	688	514	560	-	-	-	-	-	-
Credits	314 124	110 911	63 809	360 551	115 682	99 765	35 587	35 587	341 189
Less: NBK Notes	2 493 061	2 273 558	1 902 818	1 444 004	1 541 894	1 122 996	1 791 813	2 004 168	2 132 575
Financial Derivatives	4 509	70	-	51	-	-	-	-	878
Other accounts receivable	-	-	-	-	-	-	-	-	-
Claims to Nonbank Financial Institutions	1 963 099	3 044 011	4 966 023	5 317 553	5 089 772	5 095 629	5 362 793	5 089 785	5 158 237
Credits	-	-	-	229 908	-	5 857	273 021	-	68 450
Shares and other Equity	1 963 099	3 044 011	4 966 023	5 087 645	5 089 772	5 089 772	5 089 773	5 089 773	5 089 773
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	-	-	12	14
Claims to the Rest of the Economy	759 060	772 600	782 439	848 440	811 679	804 610	596 980	620 315	618 535
Other Net Domestic Assets	-1 799 771	-3 595 930	-6 200 350	-5 869 902	-4 783 094	-6 165 771	-6 040 554	-6 464 909	-5 521 634
Other Financial Assets	957 528	14 673	9 714	3 901	590 884	6 737	7 164	6 667	6 278
Nonfinancial Assets	44 369	45 335	50 849	60 527	61 020	60 812	65 127	63 582	65 082
Less: Other Liabilities	92 053	70 264	65 707	60 709	55 662	59 028	226 293	222 503	225 407
Less: Capital Accounts	2 709 614	3 585 674	6 195 206	5 873 621	5 379 335	6 174 293	5 886 551	6 312 655	5 367 587

Continuation

	12.18	12.19	12.20	12.21	10.22	11.22	12.22	01.23	02.23
Liabilities	9 230 330	8 224 474	11 035 097	12 056 564	12 989 952	12 196 566	12 576 183	11 707 086	11 135 067
Narrow Reserve Money	5 995 748	5 430 745	5 087 846	6 945 442	7 570 781	6 897 649	7 374 898	6 582 257	6 544 293
Reserve Money	6 650 873	6 893 176	9 777 551	10 957 714	12 374 432	11 719 902	11 874 422	10 678 782	10 047 215
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 765 032	3 701 002	3 823 793	3 687 694	3 630 271
Transferable Deposits of Banks	2 608 448	1 700 882	1 299 270	2 074 806	2 592 492	1 913 640	2 202 901	1 643 442	1 659 809
Other Deposits of Banks	655 125	1 462 431	4 689 705	4 012 272	4 803 651	4 822 253	4 499 524	4 096 525	3 502 923
Transferable Deposits of Nonbank Financial Institutions	637 676	943 102	443 937	1 370 737	1 149 372	1 218 678	1 115 521	1 171 506	1 179 554
Current accounts of Public Nonfinancial Institutions in KZT	130 773	98 496	94 260	48 177	63 864	64 163	232 683	79 614	74 658
Current accounts of non-state non-financial organizations in tenge	-	-	7	7	21	166	1	1	-
Other Deposits	1 117 251	425 077	580 266	473 891	338 441	173 227	341 074	612 813	532 828
Foreign Currency Current Accounts of Public Nonfinancial Institutions	225	1 748	5	32	454	346	657	777	1 038
Other Deposits of Public Nonfinancial Institutions	491 792	193 360	126 972	87 413	1 698	178	1 581	173	164
Other Deposits of Nonbank Financial Institutions	229 630	225 811	452 119	383 339	334 963	170 541	337 347	608 898	529 547
Other Deposits of Liquidated Banks	3 869	4 158	1 170	3 106	1 326	2 162	1 489	2 965	2 079
Nonprofit Institutions	391 735	-	-	-	-	-	-	-	-
Securities (other than shares)	1 217 035	874 051	576 683	474 845	142 945	276 259	354 628	289 161	474 949
Other Financial Institutions	1 130 850	833 778	432 566	291 892	83 393	111 916	110 269	128 859	205 714
Public Nonfinancial Institutions	65 579	31 917	112 919	133 783	5 643	88 878	167 123	119 188	138 611
Private Nonfinancial Institutions	5 121	5 557	30 978	47 382	50 987	72 460	69 676	36 026	123 098
Households	129	0	1	891	19	67	282	21	1 394
Nonprofit Institutions	15 356	2 800	219	897	2 902	2 939	7 278	5 067	6 132
Credits	127 241	27 941	100 597	150 098	31 863	-	6 059	126 330	80 074
Banks	91 200	27 941	95 480	-	15 695	-	-	2 798	80 074
Nonbank Financial Institutions	36 041	-	5 117	150 098	16 114	-	6 059	123 533	-
Public Nonfinancial Institutions	-	-	-	-	54	-	-	-	-
Financial Derivatives	117 930	4 228	-	16	102 270	27 179	-	-	-
Banks	117 930	4 228	-	16	102 270	27 179	-	-	-
Nonbank Financial Institutions	-	-	-	-	-	-	-	-	-
With liquidation banks	-	-	-	-	-	-	-	-	-

II. Key monetary indicators

2.3. Banks Monetary Survey

mln. of KZT, end of period

	12.18	12.19	12.20	12.21	10.22	11.22	12.22*	01.23	02.23
Net Foreign Assets	1 099 181	1 817 861	1 311 176	1 769 349	1 513 314	1 461 991	810 249	977 628	985 986
Net Foreign Assets, CFC	919 799	1 656 042	1 100 665	1 567 010	1 252 493	1 228 470	820 973	1 015 481	1 322 572
Claims to Nonresidents, CFC	1 864 712	2 488 108	1 957 617	2 330 781	3 021 838	3 424 119	3 293 138	3 464 308	3 511 492
Foreign Currency	216 096	204 972	340 275	264 941	385 013	409 433	370 974	408 203	364 335
Transferable Deposits	465 053	546 873	575 858	757 233	1 258 836	1 204 891	1 132 797	1 177 321	1 218 484
Other Deposits	497 733	928 082	484 540	466 087	390 045	542 419	477 359	473 006	368 248
Securities (other than shares)	441 150	573 031	322 535	501 724	516 577	683 238	838 832	907 007	1 019 206
Credits	188 457	170 325	195 385	279 970	347 231	367 971	399 142	396 718	387 542
Financial Derivatives	14 342	18 742	5 968	4 689	27 064	85 826	473	30 773	73 057
Shares and other Equity	22 881	25 580	4 275	4 373	4 730	4 736	4 675	4 654	4 500
Other Accounts Receivable	19 000	20 504	28 780	51 766	92 340	125 605	68 885	66 626	76 121
Less: Liabilities for Nonresidents, CFC	944 913	832 066	856 953	763 771	1 769 345	2 195 650	2 472 164	2 448 827	2 188 920
Transferable Deposits	105 938	133 557	300 345	349 911	1 014 547	1 085 575	1 413 594	1 434 325	1 250 465
Other Deposits	199 818	146 359	149 592	280 553	583 458	793 615	836 243	808 878	748 510
Securities (other than shares)	478 721	379 331	350 043	41 400	24 792	25 111	24 253	24 486	24 008
Credits	124 195	146 502	16 917	47 273	83 177	174 639	157 398	114 799	52 223
Financial Derivatives	8 185	12 195	10 225	9 176	26 766	85 804	2 507	26 319	70 618
Other Accounts Payable	28 056	14 123	29 831	35 458	36 605	30 905	38 168	40 019	43 097
Other net Foreign Assets, OFC	179 382	161 820	210 511	202 338	260 821	233 521	-10 724	-37 853	-336 586
Gross Assets	374 934	415 017	459 460	507 000	792 619	805 165	666 949	556 291	569 459
Less: Foreign Liabilities	195 551	253 197	248 949	304 662	531 798	571 644	677 673	594 144	906 045
Domestic Assets	19 146 433	19 196 552	22 806 573	28 273 963	31 045 003	31 125 244	32 860 771	32 108 937	31 753 687
Reserves	3 593 256	3 575 334	5 999 511	6 516 208	8 104 988	7 379 226	7 430 749	6 437 782	5 872 226
Transferable and Other Deposits in NBK	3 234 561	3 187 575	5 577 185	6 062 216	7 649 631	6 929 412	6 967 609	6 001 215	5 438 044
National Currency	358 695	387 759	422 326	453 992	455 357	449 815	463 140	436 567	434 182
Other Claims to NBK	2 301 260	2 356 522	2 575 073	1 589 764	1 049 092	1 196 040	1 845 120	2 047 709	2 418 484

Continuation

	12.18	12.19	12.20	12.21	10.22	11.22	12.22*	01.23	02.23
Net Claims to the Central Government	2 051 484	2 127 891	3 238 397	4 235 214	4 241 649	4 285 931	4 417 488	4 658 941	5 059 169
Gross Claims	2 093 852	2 224 420	3 368 010	4 438 508	4 489 629	4 538 569	4 664 553	4 907 077	5 301 344
Securities (other than shares)	2 092 552	2 154 357	3 268 116	4 332 090	4 375 111	4 425 657	4 555 217	4 797 243	5 155 081
Credits	311	68 866	98 914	101 473	111 819	110 192	108 723	108 220	104 768
Other Accounts Receivable	989	1 198	979	4 945	2 698	2 721	614	1 614	41 495
Less: Liabilities	42 368	96 529	129 613	203 294	247 980	252 638	247 065	248 136	242 175
Transferable Deposits	20 058	10 623	15 714	23 713	7 683	17 065	15 832	13 162	8 148
Other Deposits	330	3 533	791	1 947	9 708	5 512	2 542	5 442	4 389
Credits	21 314	81 644	43 076	56 444	62 662	63 522	64 948	65 420	65 834
Other Accounts Payable	667	729	70 033	121 190	167 927	166 539	163 744	164 112	163 804
Claims to the Regional and Local Government	13 024	0	2	14 469	13 259	13 578	13 224	12 923	13 636
Securities (other than shares)	13 024	-	-	14 468	13 259	13 577	13 223	12 922	13 635
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	2 009 516	2 075 580	2 441 767	2 467 634	2 094 282
Transferable Deposits	1 030	2 155	5 314	13 986	19 483	19 121	135 465	214 186	16 136
Other Deposits	3 048	949	51	52	-	-	-	-	-
Securities (other than shares)	22 353	173 209	353 993	639 721	745 023	782 378	884 278	885 257	829 955
Credits	345 326	570 290	729 508	1 275 313	678 667	691 726	836 937	762 093	718 708
Financial Derivatives	345 099	229 002	62 634	54 716	53 190	51 676	72 008	54 018	19 944
Shares and other Equity	108 371	109 430	156 212	296 402	286 817	287 060	300 200	300 189	300 189
Other Accounts Receivable	57 622	46 251	69 813	117 372	226 336	243 620	212 878	251 892	209 351
Claims to Public Nonfinancial Institutions	719 907	680 296	582 619	605 536	749 318	793 702	873 865	837 535	806 602
Other Deposits	72	-	-	-	-	-	-	-	-
Securities (other than shares)	443 879	381 721	318 413	458 448	535 517	542 668	564 961	553 912	542 506
Credits	274 677	297 478	263 219	146 736	212 891	250 386	308 618	282 649	263 084
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	2	-	-	-	-	-
Other Accounts Receivable	1 277	1 095	985	351	910	648	286	975	1 012

Continuation

	12.18	12.19	12.20	12.21	10.22	11.22	12.22*	01.23	02.23
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 297	8 828 590	9 005 682	9 266 501	9 171 020	9 153 590
Securities (other than shares)	15 029	200 218	216 586	254 543	265 522	267 233	266 881	265 749	261 074
Credits	8 067 017	7 309 904	7 252 207	7 901 000	8 227 325	8 403 754	8 673 393	8 565 287	8 551 156
Financial Derivatives	3 736	2 416	1 133	1 378	728	1 031	1 251	840	1 591
Shares and other Equity	149 203	172 276	166 057	162 909	196 320	194 748	191 382	191 394	192 692
Other Accounts Receivable	231 297	225 037	233 723	154 467	138 695	138 916	133 593	147 749	147 078
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 384	2 337	2 391	2 391	1 877
Credits	6 904	5 014	1 967	2 939	2 219	2 156	2 268	2 217	1 656
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other Accounts Receivable	537	950	738	74	163	178	120	172	218
Claims to Households	5 501 464	6 823 806	7 684 251	10 869 025	13 543 324	14 073 622	14 243 981	14 364 061	14 514 494
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 442 036	6 767 785	7 631 145	10 795 904	13 425 028	13 936 933	14 177 198	14 275 975	14 418 837
Financial Derivatives	163	204	242	530	19	-	-	-	-
Other Accounts Receivable	59 265	55 818	52 863	72 590	118 277	136 689	66 783	88 085	95 657
Other Net Assets	-4 390 534	-5 414 401	-6 523 218	-6 431 129	-7 497 118	-7 700 453	-7 674 314	-7 891 058	-8 180 672
Other Financial Assets	143 976	128 424	114 431	98 964	111 552	126 355	128 385	133 814	138 703
Nonfinancial Assets	715 840	782 909	783 226	796 805	783 367	810 899	834 083	830 135	828 659
Less: Other Liabilities	315 235	534 521	1 299 656	1 238 334	1 491 211	1 510 403	1 556 149	1 584 901	1 660 777
Less: Capital Accounts	4 935 114	5 791 213	6 121 219	6 088 565	6 900 827	7 127 304	7 080 633	7 270 106	7 487 258
Liabilities	20 245 614	21 014 413	24 117 749	30 043 312	32 558 317	32 587 235	33 671 020	33 086 565	32 739 673
Transferable Deposits	5 214 097	5 517 237	6 271 889	7 786 368	8 419 213	8 092 112	8 187 666	7 733 435	7 354 805
Central Bank	7	2	1	1	1	1	1	1	1
Regional and Local Government	287	298	822	886	1 161	827	864	1 654	2 253
Nonbank Financial Institutions	330 277	246 545	384 939	543 070	573 739	556 038	484 231	422 116	468 502
Public Nonfinancial Institutions	497 896	566 964	494 327	572 609	869 565	877 248	852 319	992 982	975 318
Private Nonfinancial Institutions	3 248 632	3 387 347	3 688 676	4 276 021	4 889 837	4 571 326	4 455 259	4 282 397	3 857 886
Nonprofit Institutions	119 719	110 571	103 080	116 056	127 544	134 180	131 520	164 315	135 518
Households	1 017 279	1 205 510	1 600 043	2 277 724	1 957 368	1 952 493	2 263 471	1 869 970	1 915 326

Continuation

	12.18	12.19	12.20	12.21	10.22	11.22	12.22*	01.23	02.23
Other Deposits	11 457 294	12 041 812	14 700 551	17 425 495	20 032 294	19 971 035	21 059 848	20 988 878	20 647 120
Central Bank	-	-	-	0	-	-	-	0	-
Regional and Local Government	109	-	-	28	3 559	1 463	504	652	1 550
Nonbank Financial Institutions	777 690	778 738	1 117 559	812 750	976 856	872 171	971 535	974 247	954 859
Public Nonfinancial Institutions	572 942	568 177	587 706	821 283	1 348 408	1 280 451	1 356 166	1 292 107	1 214 300
Private Nonfinancial Institutions	2 002 734	2 181 247	3 103 678	4 235 938	4 865 682	4 484 564	4 608 925	4 509 039	4 293 863
Nonprofit Institutions	464 342	548 300	699 600	568 295	661 873	706 544	738 950	618 030	650 644
Households	7 639 476	7 965 350	9 192 008	10 987 200	12 175 915	12 625 842	13 383 768	13 594 803	13 531 905
Securities	1 516 362	1 671 702	1 664 317	1 943 608	1 980 299	1 974 310	1 985 457	1 993 160	1 928 659
Nonbank Financial Institutions	1 449 141	1 585 266	1 550 898	1 743 393	1 769 868	1 759 822	1 773 039	1 780 215	1 714 232
Public Nonfinancial Institutions	57 731	64 679	91 815	148 963	150 937	152 254	150 815	150 381	151 646
Private Nonfinancial Institutions	622	634	1 425	1 447	4 067	4 126	2 885	2 948	2 953
Households	8 868	21 123	20 179	49 805	55 426	58 108	58 718	59 617	59 828
Credits	1 058 107	793 512	696 911	2 152 007	1 306 580	1 659 615	1 606 866	1 538 294	2 102 640
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	10 373	10 592	12 359	12 473	12 796
Nonbank Financial Institutions	706 164	750 543	657 439	2 137 729	1 287 956	1 640 721	1 586 217	1 517 477	2 081 453
Public Nonfinancial Institutions	68 788	22 533	22 153	7 739	8 211	8 263	8 250	8 304	8 353
Private Nonfinancial Institutions	2 782	2 046	47	21	9	8	9	8	6
Households	267	205	63	52	25	26	26	26	25
Financial Derivatives	362 293	244 847	83 755	54 828	55 163	53 353	74 613	55 162	16 313
Central Bank	4 330	15 858	21 046	-	-	-	-	-	-
Nonbank Financial Institutions	357 666	228 967	62 632	54 673	53 001	51 868	73 653	54 094	15 697
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	228	22	50	155	2 161	1 485	959	1 067	616
Households	69	-	28	-	-	-	-	-	-
Other Accounts Payable	637 460	745 304	700 326	681 006	764 767	836 810	756 571	777 637	690 136
Central Bank	15 989	76	102	24	47	12	211	197	181
Regional and Local Government	2	9	1 382	3 789	3 147	3 111	5 581	5 529	5 559
Nonbank Financial Institutions	10 103	43 735	14 914	65 337	93 481	88 642	88 071	83 804	72 991
Public Nonfinancial Institutions	5 847	4 078	55 599	103 266	98 035	97 549	97 753	97 701	97 760
Private Nonfinancial Institutions	262 225	263 489	225 557	228 250	201 024	259 797	245 255	222 424	228 011
Nonprofit Institutions	191	721	742	704	3 661	4 183	389	453	711
Households	167 686	180 374	178 471	197 877	219 418	223 206	201 800	194 072	198 695
Interbank Accounts	175 417	252 823	223 559	81 759	145 955	160 311	117 511	173 458	86 226

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	12.18	12.19	12.20	12.21	10.22	11.22	12.22*	01.23	02.23
Net Foreign Assets	35 419 764	36 637 097	41 091 030	40 426 251	41 665 893	43 623 993	43 086 563	44 552 992	42 135 878
Claims to Nonresidents	13 746 876	13 566 962	16 958 044	17 175 190	18 461 855	19 375 314	19 521 062	20 402 458	18 898 003
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	10 479 160	11 115 034	10 504 466	11 066 305	9 870 984
Foreign Currency	324 006	318 297	463 113	377 319	516 995	541 284	500 864	536 919	488 687
Transferable Deposits	1 823 905	1 937 471	2 744 572	1 993 762	3 158 825	2 909 629	2 961 226	3 127 889	2 835 606
Other Deposits	2 180 235	2 299 574	1 265 553	466 087	397 544	548 731	477 359	473 006	368 248
Securities (other than shares)	3 052 700	1 207 606	1 197 183	1 258 447	1 860 892	2 055 436	3 132 763	3 203 816	3 357 383
Credits	188 457	170 325	195 385	279 970	347 231	367 971	399 142	396 718	387 542
Shares and other Equity	22 881	25 580	4 275	4 373	4 730	4 736	4 675	4 654	4 500
Financial Derivatives	13 680	21 737	8 196	6 997	164 648	224 393	3 160	33 767	75 680
Other Claims	1 472 962	1 444 681	1 600 389	1 616 531	1 531 831	1 608 099	1 537 406	1 559 383	1 509 373
Liabilities for Nonresidents	1 132 496	1 017 911	1 069 798	1 646 651	2 694 218	3 097 058	3 429 672	3 420 163	3 053 452
Transferable Deposits	105 939	133 558	300 346	349 916	1 058 832	1 085 629	1 471 421	1 496 135	1 250 887
SDR	185 638	183 804	210 611	880 941	877 573	898 302	897 515	907 369	861 918
Other Deposits	199 818	146 359	149 592	280 553	583 458	793 615	836 243	808 878	748 510
Securities (other than shares)	478 721	379 331	350 043	41 400	24 792	25 111	24 253	24 486	24 008
Credits	124 569	146 875	17 327	47 694	83 642	175 104	157 848	115 247	52 657
Financial Derivatives	8 185	12 195	10 225	9 176	26 766	85 804	2 507	26 319	70 618
Other Accounts Payable	29 626	15 790	31 655	36 971	39 155	33 493	39 885	41 728	44 854
Assets of the National Oil Fund	22 278 915	23 625 632	24 725 542	23 888 930	24 534 556	26 183 888	25 787 868	26 536 965	25 591 532
Other Net Foreign Assets	526 470	462 414	477 242	1 008 782	1 363 699	1 161 849	1 207 304	1 033 732	699 794
Assets	1 352 281	1 378 813	1 654 992	2 105 715	2 569 540	2 561 373	2 581 380	2 320 111	2 266 700
Foreign Liabilities	825 811	916 399	1 177 750	1 096 933	1 205 841	1 399 524	1 374 076	1 286 379	1 566 906
Net Domestic Assets	-14 606 393	-15 315 027	-16 173 245	-10 326 961	-8 354 339	-10 855 588	-8 790 608	-10 718 584	-9 152 903
Net Claims to the Central Government	1 198 821	1 824 873	1 951 075	3 392 313	2 010 289	2 121 044	2 460 848	2 091 686	2 381 691
Claims	2 514 861	2 810 894	3 915 458	4 821 738	4 944 435	4 990 803	5 109 337	5 349 282	5 755 078
Securities	2 513 561	2 740 830	3 815 565	4 715 320	4 829 918	4 877 891	5 000 000	5 239 448	5 608 815
Credits	311	68 866	98 914	101 473	111 819	110 192	108 723	108 220	104 768
Other	989	1 198	979	4 945	2 698	2 721	614	1 614	41 495
Liabilities	1 316 039	986 021	1 964 383	1 429 424	2 934 147	2 869 759	2 648 488	3 257 596	3 373 387
Transferable Deposits	508 791	503 608	1 580 615	1 085 259	2 364 613	2 267 498	2 015 312	2 743 153	2 843 910
Other Deposits	74 922	201 123	84 899	166 099	337 668	270 311	402 598	284 515	298 706
Securities	-	-	-	-	-	-	-	-	-
Credits	21 314	81 644	43 076	56 444	62 662	63 522	64 948	65 420	65 834
Other	711 013	199 647	255 794	121 622	169 204	268 429	165 630	164 508	164 937

Continuation

	12.18	12.19	12.20	12.21	10.22	11.22	12.22*	01.23	02.23
Claims to the Regional and Local Government	13 024	0	2	14 469	13 259	13 578	13 224	12 923	13 636
Securities (other than shares)	13 024	-	-	14 468	13 259	13 577	13 223	12 922	13 635
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	25 503 997	27 288 913	26 789 585	27 468 830	26 699 676
Claims to Nonbank Financial Institutions	2 845 947	4 175 298	6 343 549	7 715 115	7 099 288	7 171 209	7 804 560	7 557 419	7 252 519
Transferable Deposits	1 030	2 155	5 314	13 986	19 483	19 121	135 465	214 186	16 136
Other Deposits	3 048	949	51	52	-	-	-	-	-
Securities	22 353	173 209	353 993	639 721	745 023	782 378	884 278	885 257	829 955
Credits	345 326	570 290	729 508	1 505 220	678 667	697 583	1 109 958	762 093	787 158
Financial Derivatives	345 099	229 002	62 634	54 716	53 190	51 676	72 008	54 018	19 944
Shares and other Equity	2 071 470	3 153 442	5 122 235	5 384 048	5 376 590	5 376 832	5 389 972	5 389 962	5 389 962
Other Accounts Receivable	57 622	46 251	69 813	117 372	226 336	243 620	212 878	251 904	209 365
Claims to Public Nonfinancial Institutions	1 477 240	1 451 462	1 352 901	1 443 209	1 551 018	1 588 405	1 461 118	1 448 164	1 415 499
Other Deposits	72	-	-	-	-	-	-	-	-
Securities	450 261	388 208	318 413	458 448	535 517	542 668	564 961	553 912	542 506
Credits	274 677	303 679	263 219	146 736	212 891	250 386	308 618	282 649	263 084
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	750 002	750 002	750 000	750 000	541 968	563 243	565 312
Other Accounts Receivable	2 227	9 573	21 266	88 024	52 609	45 351	45 571	48 360	44 598
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 348	8 828 681	9 005 772	9 266 501	9 171 020	9 153 600
Securities	15 029	200 218	216 586	254 543	265 522	267 233	266 881	265 749	261 074
Credits	8 067 017	7 309 904	7 252 207	7 901 000	8 227 325	8 403 754	8 673 393	8 565 287	8 551 156
Financial Derivatives	3 736	2 416	1 133	1 378	728	1 031	1 251	840	1 591
Shares and other Equity	149 203	172 276	166 057	162 909	196 320	194 748	191 382	191 394	192 692
Other Accounts Receivable	231 297	225 037	233 723	154 517	138 785	139 007	133 593	147 749	147 088
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 384	2 337	2 391	2 391	1 877
Credits	6 904	5 014	1 967	2 939	2 219	2 156	2 268	2 217	1 656
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other	537	950	738	74	163	178	120	172	218

Continuation

	12.18	12.19	12.20	12.21	10.22	11.22	12.22*	01.23	02.23
Claims to Households	5 503 191	6 825 240	7 696 408	10 879 741	13 553 213	14 083 439	14 253 707	14 373 747	14 524 121
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 443 764	6 769 218	7 643 303	10 806 620	13 434 917	13 946 749	14 186 925	14 285 662	14 428 464
Financial Derivatives	163	204	242	530	19	-	-	-	-
Other	59 265	55 818	52 863	72 590	118 277	136 689	66 783	88 085	95 657
Other Net Domestic Assets	-11 132 102	-13 157 355	-16 222 495	-17 298 111	-16 789 058	-18 329 585	-18 146 474	-18 798 301	-18 093 869
Other Financial Assets	1 101 503	143 098	124 145	102 866	702 436	133 092	135 549	140 481	144 981
Nonfinancial Assets	760 208	828 244	834 075	857 332	844 387	871 711	899 210	893 717	893 742
Less: Other Liabilities	5 349 085	4 751 809	4 864 290	6 277 057	6 055 719	6 032 792	6 214 048	6 249 738	6 277 747
Less: Capital Accounts	7 644 728	9 376 887	12 316 425	11 981 252	12 280 163	13 301 597	12 967 184	13 582 761	12 854 845
Liabilities	20 813 371	21 322 070	24 917 785	30 099 291	33 311 554	32 768 405	34 295 955	33 834 408	32 982 975
Currency in Circulation	2 260 157	2 300 505	2 828 046	2 997 723	3 309 675	3 251 187	3 360 653	3 251 127	3 196 089
Transferable and Other Deposits	18 553 214	19 021 565	22 089 738	27 101 567	30 001 879	29 517 218	30 935 301	30 583 281	29 786 886
Regional and Local Government	396	298	822	914	4 720	2 289	1 368	2 306	3 803
Nonbank Financial Institutions	1 975 272	2 194 196	2 398 554	3 109 897	3 034 929	2 817 428	2 908 634	3 176 768	3 132 463
Public Nonfinancial Institutions	1 693 628	1 428 746	1 303 270	1 529 514	2 283 989	2 222 386	2 443 405	2 365 652	2 265 479
Private Nonfinancial Institutions	5 251 366	5 568 594	6 792 361	8 511 966	9 755 540	9 056 056	9 064 184	8 791 437	8 151 749
Nonprofit Institutions	975 796	658 871	802 680	684 352	789 417	840 724	870 470	782 346	786 161
Households	8 656 755	9 170 860	10 792 051	13 264 924	14 133 283	14 578 335	15 647 239	15 464 772	15 447 231

* including final turnovers

II. Key monetary indicators

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

	2018	2019	2020	2021	03.22	06.22	09.22	12.22**
Net Foreign Assets	829 191	1 552 973	2 455 298	3 603 191	3 572 230	3 456 256	3 395 080	3 584 793
Claims on Nonresidents	2 289 576	2 843 049	3 810 828	5 248 149	5 405 766	5 259 688	5 248 025	5 008 923
Foreign Currency	16	4 591	1 566	3 025	439	250	1 214	1 081
Deposits	428 512	365 805	423 772	146 381	283 568	688 502	802 739	135 879
Securities (other than shares)	1 737 988	2 151 764	2 432 159	3 574 836	3 480 807	3 023 569	2 928 744	3 395 916
Loans	0	48 362	49 967	58 624	51 435	50 474	44 713	44 565
Financial Derivatives	0	0	0	0	0	0	0	0
Other	123 060	272 527	903 365	1 465 281	1 589 517	1 496 893	1 470 615	1 431 481
less: Liabilities to Nonresidents	1 460 385	1 290 075	1 355 530	1 644 957	1 833 537	1 803 432	1 852 946	1 424 131
Deposits	0	0	0	0	56 117	56 633	76 512	74 296
Securities (other than shares)	747 855	749 681	731 146	1 067 545	1 142 992	1 047 550	1 069 409	661 735
Loans	690 228	510 435	599 892	541 365	583 250	655 660	661 931	645 577
Financial Derivatives	0	0	0	0	0	0	0	0
Other	22 302	29 959	24 491	36 047	51 178	43 589	45 094	42 523
Claims on Banking System	3 290 186	3 366 421	2 748 063	2 581 784	1 888 192	2 151 916	2 003 726	2 040 126
National Currency	752	792	902	627	2 213	984	1 088	925
Other Claims	3 289 434	3 365 629	2 747 161	2 581 157	1 885 979	2 150 932	2 002 638	2 039 201
Net Claims on Central Government	3 987 154	4 399 224	6 134 924	5 943 344	6 070 794	6 549 774	7 372 665	8 082 617
Claims on Central Government	4 010 877	4 416 237	6 192 864	6 043 497	6 140 813	6 635 706	7 435 363	8 172 655
Securities (other than shares)	3 969 009	4 405 537	6 184 300	5 875 755	5 965 689	6 508 000	7 268 399	8 117 593
Other Claims	41 868	10 700	8 564	167 742	175 124	127 706	166 964	55 062
Less: Liabilities to Central Government	23 723	17 013	57 940	100 152	70 019	85 931	62 698	90 038
Deposits	0	0	0	0	0	0	0	0
Other Liabilities	23 723	17 013	57 940	100 152	70 019	85 931	62 698	90 038
Claims on Other Sectors	2 644 950	2 914 693	4 107 384	4 281 035	4 258 215	4 130 320	4 272 023	4 150 618
Regional and Local Government	11 759	10 052	788 535	857 776	807 375	827 367	836 929	811 212
Public Nonfinancial Institutions	617 122	815 579	781 663	966 553	959 465	868 288	983 915	924 349
Private Nonfinancial Institutions	1 818 326	1 867 553	2 276 047	2 201 762	2 240 878	2 192 773	2 213 541	2 188 402
Other Resident Sectors	197 743	221 509	261 139	254 945	250 497	241 892	237 638	226 654

Continuation

	2018	2019	2020	2021	03.22	06.22	09.22	12.22**
Deposits	1 174	2 534	397	25 307	14 056	21 525	9 291	15 330
of which: Depository corporations	0	0	0	0	0	17 623	4 752	6 564
Securities (other than shares)	6 075	164 992	6 992	7 502	7 631	7 769	7 906	8 051
of which: Depository corporations	0	156 454	0	0	0	0	0	0
Loans	379 655	449 082	859 400	884 294	905 162	901 175	903 398	941 983
of which: Depository corporations	6 012	2 987	4	393	10 608	7 991	13 995	48 485
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	13 841 459	14 270 161	15 048 120	15 606 629
Net Equity of Households in Life Insurance Reserves	208 334	274 562	348 569	450 152	475 252	498 800	541 638	551 701
Net Equity of Households in Pension Funds	9 547 441	10 802 154	12 914 140	13 071 798	12 985 878	13 386 776	14 105 288	14 663 411
Prepayment of Premiums and Reserves against Outstanding Claims	244 168	223 607	248 211	314 337	380 328	384 585	401 194	391 517
of which: Depository corporations	5 735	7 319	7 064	5 928	7 272	7 882	7 995	7 962
Shares and other Equity	1 230 649	1 189 768	1 483 131	1 629 798	1 624 333	1 588 006	1 662 659	1 741 458
Other Items (NET)	-866 017	-873 388	-415 171	26 166	-603 209	-500 369	-587 880	-455 298

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

** including final turnovers

II. Key monetary indicators

2.6. Financial Sector Survey*

mln. of KZT, end of period

	2018	2019	2020	2021	03.22	06.22	09.22	12.22**
Net Foreign Assets	14 158 409	14 922 176	19 109 367	20 736 842	21 649 708	20 633 241	21 028 538	21 285 087
Claims on Nonresidents	17 062 005	17 636 339	22 101 325	23 845 714	25 912 667	25 661 036	25 459 516	26 205 842
less: Liabilities to Nonresidents	2 903 596	2 714 163	2 991 958	3 108 871	4 262 959	5 027 795	4 430 978	4 920 755
Domestic Claims	22 459 681	24 310 251	28 392 353	32 778 672	32 935 313	34 804 556	37 061 627	39 195 881
Net claims on Central Government	4 292 493	5 143 293	7 341 467	7 643 999	6 949 281	8 116 904	9 166 692	10 006 006
Claims on Central Government	6 525 738	7 227 131	10 108 322	10 865 234	10 596 952	11 169 182	12 338 654	13 281 991
Less: Liabilities to Central Government	2 233 245	2 083 837	2 766 856	3 221 236	3 647 671	3 052 278	3 171 962	3 275 986
Claims on Other Sectors	18 167 188	19 166 957	21 050 887	25 134 673	25 986 032	26 687 651	27 894 935	29 189 875
Regional and Local Government	24 783	10 052	788 537	872 244	820 734	840 683	850 085	824 436
Public Nonfinancial Institutions	2 111 033	2 283 785	2 151 307	2 426 506	2 518 345	2 517 628	2 538 125	2 402 211
Other Resident Sectors	16 031 372	16 873 120	18 111 043	21 835 923	22 646 952	23 329 340	24 506 725	25 963 228
Currency outside Financial Sectors	2 259 406	2 299 714	2 827 144	2 997 097	3 056 407	3 259 243	3 315 159	3 359 729
Deposits	16 579 116	16 829 903	19 691 582	24 016 977	23 917 508	24 321 266	26 474 026	28 035 420
Securities (other than shares)	159 481	135 247	264 528	390 671	310 081	448 727	394 908	464 827
Loans	446 676	474 677	884 774	898 173	910 296	909 724	907 466	914 141
Financial Derivatives	297	22	78	155	2 358	4 880	2 829	959
Insurance Technical Reserve	9 994 209	11 293 004	13 503 855	13 830 359	13 834 187	14 262 279	15 040 125	15 598 666
Shares and other Equity	7 021 013	8 512 722	11 787 263	12 122 518	13 747 596	13 146 386	12 596 133	12 958 773
Other Items (net)	157 892	-312 862	-1 457 503	-740 434	-1 193 411	-914 709	-640 481	-851 546

* 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

	12.18	12.19	12.20	12.21	10.22	11.22	12.22*	01.23	02.23
1. RM (Reserve Money)	6 650 873	6 893 176	9 777 551	10 957 714	12 374 432	11 719 902	11 874 422	10 678 782	10 047 215
% changes to the previous month	11.1	2.6	1.1	4.6	4.2	-5.3	1.3	-10.1	-5.9
% changes to December of the previous year from them:	20.1	3.6	41.8	12.1	12.9	7.0	8.4	-10.1	-15.4
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 765 032	3 701 002	3 823 793	3 687 694	3 630 271
Deposits of Banks and other organizations in NBK	4 032 021	4 204 912	6 527 179	7 505 999	8 609 400	8 018 900	8 050 629	6 991 088	6 416 944
Narrow Reserve Money	5 995 748	5 430 745	5 087 846	6 945 442	7 570 781	6 897 649	7 374 898	6 582 257	6 544 293
% changes to the previous month	4.3	-1.8	-9.7	12.9	5.0	-8.9	6.9	-10.7	-0.6
% changes to December of the previous year from them:	16.1	-9.4	-6.3	36.5	9.0	-0.7	6.2	-10.7	-11.3
Reserve deposits of Banks in NBK	2 608 448	1 700 882	1 299 270	2 074 806	2 592 492	1 913 640	2 202 901	1 643 442	1 659 809
M0 (Currency in Circulation)	2 260 157	2 300 505	2 828 046	2 997 723	3 309 675	3 251 187	3 360 653	3 251 127	3 196 089
% changes to the previous month	8.5	4.5	4.5	3.2	-0.2	-1.8	3.4	-3.3	-1.7
% changes to December of the previous year	16.1	1.8	22.93	6.00	10.41	8.46	12.11	-3.26	-4.90
M1	5 605 006	5 928 085	7 186 951	8 788 006	8 846 006	9 042 731	9 382 455	8 890 492	8 606 227
% changes to the previous month	10.9	0.0	-0.2	14.8	1.6	2.2	3.8	-5.2	-3.2
% changes to December of the previous year from them:	12.8	5.8	21.2	22.3	0.7	2.9	6.8	-5.2	-8.3
Transferable deposits of individuals in national currency	775 726	978 601	1 319 207	1 871 282	1 538 998	1 563 366	1 805 022	1 488 592	1 530 180
Transferable deposits of non-banking legal entities in national currency	2 569 122	2 648 979	3 039 698	3 919 000	3 997 333	4 228 178	4 216 780	4 150 773	3 879 959
M2	14 467 056	16 054 341	19 134 928	23 750 269	26 810 878	26 259 950	28 025 384	27 666 853	27 173 136
% changes to the previous month	3.0	5.1	2.1	6.6	3.8	-2.1	6.7	-1.3	-1.8
% changes to December of the previous year from them:	7.1	11.0	19.2	24.1	12.9	10.6	18.0	-1.3	-3.0
Other deposits in tenge and transferable deposits of individuals in foreign currency	4 017 509	4 630 021	5 612 324	7 243 362	8 644 433	8 884 439	9 651 760	9 774 903	9 915 763
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	9 320 439	8 332 781	8 991 169	9 001 458	8 651 145
M3 (broad money)	20 813 371	21 322 070	24 917 785	30 099 291	33 311 554	32 768 405	34 295 955	33 834 408	32 982 975
% changes to the previous month	247.6	4.1	1.1	4.9	2.6	-1.6	4.7	-1.3	-2.5
% changes to December of the previous year from them:	7.0	2.4	16.9	20.8	10.7	8.9	13.9	-1.3	-3.8
Other deposits of individuals in foreign currency	3 863 520	3 562 238	3 860 519	4 150 280	3 949 852	4 130 530	4 190 457	4 201 277	4 001 288
Other deposits of non-banking legal entities in foreign currency	2 482 795	1 705 491	1 922 337	2 198 742	2 550 823	2 377 925	2 080 113	1 966 278	1 808 551

* including final turnovers

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

mln. of KZT, end of period

	12.18	12.19	12.20	12.21	10.22	11.22	12.22**	01.23	02.23
Deposits - total*	18 553 214	19 021 565	22 089 738	27 101 567	30 001 879	29 517 218	30 935 301	30 583 281	29 786 886
of which:									
national currency:	9 568 984	10 820 833	13 855 690	17 337 508	19 404 610	19 424 843	21 150 007	21 069 758	20 777 131
Nonbanking Legal Entities	5 017 301	5 439 121	7 204 994	8 629 305	9 639 550	9 366 165	10 151 674	10 187 641	9 716 334
Individuals	4 551 682	5 381 712	6 650 695	8 708 203	9 765 061	10 058 678	10 998 332	10 882 117	11 060 797
foreign currency:	8 984 230	8 200 731	8 234 049	9 764 059	10 597 268	10 092 375	9 785 295	9 513 523	9 009 755
Nonbanking Legal Entities	4 879 157	4 411 584	4 092 693	5 207 338	6 229 046	5 572 718	5 136 388	4 930 867	4 623 321
Individuals	4 105 073	3 789 147	4 141 355	4 556 721	4 368 222	4 519 657	4 648 906	4 582 655	4 386 434
From total sum of Deposits:									
Nonbanking Legal Entities	9 896 459	9 850 705	11 297 688	13 836 643	15 868 596	14 938 883	15 288 062	15 118 509	14 339 655
Individuals	8 656 755	9 170 860	10 792 051	13 264 924	14 133 283	14 578 335	15 647 239	15 464 772	15 447 231
Transferable Deposits									
in national currency:	3 344 848	3 627 580	4 358 905	5 790 283	5 536 331	5 791 544	6 021 802	5 639 364	5 410 139
Nonbanking Legal Entities	2 569 122	2 648 979	3 039 698	3 919 000	3 997 333	4 228 178	4 216 780	4 150 773	3 879 959
Individuals	775 726	978 601	1 319 207	1 871 282	1 538 998	1 563 366	1 805 022	1 488 592	1 530 180
Other Deposits in national currency:	6 224 135	7 193 254	9 496 785	11 547 225	13 868 280	13 633 299	15 128 205	15 430 394	15 366 993
Nonbanking Legal Entities	2 448 179	2 790 142	4 165 297	4 710 305	5 642 217	5 137 987	5 934 894	6 036 869	5 836 375
Individuals	3 775 956	4 403 112	5 331 488	6 836 921	8 226 063	8 495 312	9 193 311	9 393 525	9 530 617
Transferable Deposits in foreign currency:	2 637 915	2 933 002	2 451 192	3 415 037	4 096 593	3 583 921	3 514 724	3 345 968	3 199 916
Nonbanking Legal Entities	2 396 362	2 706 093	2 170 356	3 008 596	3 678 223	3 194 794	3 056 275	2 964 590	2 814 770
Individuals	241 553	226 909	280 836	406 442	418 370	389 127	458 449	381 378	385 146
Other Deposits in foreign currency:	6 346 315	5 267 729	5 782 856	6 349 022	6 500 675	6 508 455	6 270 571	6 167 555	5 809 839
Nonbanking Legal Entities	2 482 795	1 705 491	1 922 337	2 198 742	2 550 823	2 377 925	2 080 113	1 966 278	1 808 551
Individuals	3 863 520	3 562 238	3 860 519	4 150 280	3 949 852	4 130 530	4 190 457	4 201 277	4 001 288

* 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

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*		10.22		11.22		12.22**		01.23		02.23	
	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	13.6	0.9	13.8	0.9	14.4	1.0	14.5	1.0	14.5	0.7
including:																		
Demand Deposits	4.6	0.1	0.8	0.1	0.0	0.1	0.7	0.1	4.6	0	0.1	0	0.5	0.0	0.1	0.1	7.0	0.1
Conditional	2.2	0.9	3.0	0.2	3.1	0.2	4.6	0.5	4.0	0.1	10.0	0.7	6.2	0.5	7.5	0.2	7.7	0.5
Time and Saving Deposits, total	7.1	0.9	7.4	0.8	7.3	0.4	7.4	0.4	13.6	0.9	13.8	0.9	14.4	1.0	14.5	1.0	14.5	0.7
of which with maturity:																		
up to 1 month	7.1	0.1	7.3	0.3	7.2	0.1	7.4	0.2	13.7	0.2	13.9	0.2	14.6	0.2	14.6	0.3	14.6	0.2
from 1 to 3 month	4.3	0.2	8.4	0.3	7.6	0.1	8.4	0.2	14.3	0.6	13.9	1.3	14.5	0.6	15.1	0.5	14.4	0.4
from 3 month to 1 year	7.2	1.0	8.1	1.1	7.5	0.7	7.5	0.5	12.8	1.3	13	1.3	13.2	1.5	13.2	1.4	13.1	1.3
from 1 to 5 years	8.6	2.0	8.3	1.5	8.6	0.7	8.1	0.5	11.5	1.4	12	1.4	12.5	1.4	12.6	1.5	13.1	1.3
over 5 years	8.6	3.3	7.3	2.6	4.6	2.0	5.6	0.5	6.1	0.5	9.8	0.5	10.1	0.7	4.2	0.5	5.6	0.5
Deposits of Individuals	9.7	1.3	8.8	1.4	9.2	1.0	8.0	0.8	12.6	0.9	13.0	0.8	13.3	0.9	13.7	0.8	13.5	0.9
including:																		
Demand Deposits	0.4	0.2	0.8	1.0	0.1	0.8	0.1	3.2	0.1	0.3	0.1	0.6	0.1	0.2	0.1	0.3	0.1	6.2
Conditional	9.6	4.1	1.5	5.0	9.6	0.3	0.4	0.4	4.4	1.0	8.3	0.4	11.2	0.6	8.8	0.8	7.6	1.0
Time and Saving Deposits, total	10.4	1.4	9.0	1.4	9.2	1.0	8.0	0.8	12.6	0.9	13.1	0.8	13.3	0.9	13.8	0.8	13.5	0.9
of which with maturity:																		
up to 1 month	7.3	0.9	7.3	1.0	7.7	1.0	7.8	0.4	13.5	0.5	13.9	0.9	14.6	0.8	14.6	0.8	14.7	1.0
from 1 to 3 month	8.7	0.9	9.4	1.0	8.3	1.0	8.3	0.4	13.0	0.7	13.9	0.7	14.2	0.7	14.4	0.8	14.5	0.9
from 3 month to 1 year	10.8	0.7	9.4	1.2	9.7	0.9	8.4	0.9	12.5	0.9	12.8	0.9	13.2	1.0	13.6	0.9	13.7	0.9
from 1 to 5 years	10.4	1.6	9.1	1.4	9.7	1.0	8.6	0.8	12.9	0.8	13.4	0.8	13.7	0.8	13.9	0.8	13.9	0.8
over 5 years	5.4	2.4	5.5	2.3	5.4	1.7	2.3	1.0	2.1	0.8	2.2	0.9	2.0	0.2	2.2	1.0	2.1	0.8

Continuation

	12.18		12.19		12.20		12.21*		10.22		11.22		11.22		01.23		02.23	
	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	17.0	5.3	18.4	5.7	18.4	5.7	19.2	7.4	19.5	6.1
of which with maturity:																		
up to 1 month	14.3	5.9	12.2	4.2	12.8	2.8	11.8	4.9	17.4	4.5	18.9	4.8	18.9	4.8	19.3	5.0	19.3	5.4
from 1 to 3 month	11.7	4.9	11.5	4.6	11.3	3.7	11.6	3.1	16.8	3.5	17.7	3.7	17.7	3.7	19.2	5.5	19.2	5.8
from 3 month to 1 year	12.7	4.9	12.0	4.7	11.1	4.8	12.1	4.9	16.8	5.3	18.2	5.9	18.2	5.9	18.9	6.0	19.4	6.0
from 1 to 5 years	11.2	5.5	11.7	4.1	11.2	4.9	17.3	4.1	17.9	6.6	19.5	5.3	19.5	5.3	20.4	7.0	20.6	7.3
over 5 years	7.9	7.1	16.3	5.5	12.0	5.7	13.0	4.6	16.8	7.4	18.4	8.2	18.4	8.2	18.5	8.9	20.3	8.1
Credits to Individuals	17.2	9.5	16.8	6.0	14.9	18.3	17.5	6.0	17.3	5.0	15.3	4.1	15.3	4.1	19.4	4.7	20.1	4.9
of which with maturity:																		
up to 1 month	26.6	17.4	16.4	27.6	18.3	24.2	23.7	-	18.9	-	18.6	-	18.6	-	24.8	-	23.9	-
from 1 to 3 month	13.9	2.7	11.5	21.4	14.0	26.6	17.3	-	15.6	-	13.7	-	13.7	-	15.0	-	15.6	-
from 3 month to 1 year	20.5	5.9	19.4	4.1	17.4	14.1	22.8	7.1	15.6	-	16.2	-	16.2	-	16.3	-	16.5	-
from 1 to 5 years	17.9	24.3	18.1	17.3	16.5	17.2	18.5	4.0	19.7	7.1	14.1	6.0	14.1	6.0	20.6	6.6	21.2	6.4
over 5 years	12.5	6.7	11.9	5.1	9.8	6.5	19.5	8.0	15.1	7.3	16.5	6.4	16.5	6.4	19.7	6.3	20.4	6.1

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

** including final turnovers

II. Key monetary indicators

2.11. Loans to economy in an expanded definition

mln KZT, at the end of period

	01.01.2022*	01.04.2022*	01.07.2022*	01.10.2022	01.01.2023
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

	05.22		06.22		07.22		08.22		09.22		10.22		11.22		12.22		2022		01.23		02.23	
	млн. KZT	%	млн. KZT	%	млн. KZT	%	млн. KZT	%														
Issued, total	1 849 981	15.8	2 106 245	15.9	2 053 581	15.7	2 188 913	16.6	2 111 420	15.9	2 082 953	16.3	2 431 361	15.8	2 618 303	17.0	24 424 076	15.8	1 744 848	18.3	1 810 214	19.1
<i>including:</i>																						
national currency	1 760 899	16.4	2 005 968	16.4	1 974 845	16.2	2 115 158	17.1	1 926 221	17.1	1 933 740	17.2	2 274 459	16.5	2 349 968	18.2	22 849 278	16.5	1 602 456	19.3	1 719 793	19.8
foreign currency	89 082	4.0	100 277	4.4	78 736	5.4	73 755	4.6	185 200	3.6	149 213	5.5	156 902	5.7	268 334	6.1	1 574 798	5.0	142 392	7.4	90 421	6.1
<i>from total Loans:</i>																						
Short-term	1 021 489	14.7	1 080 013	14.7	947 336	15.9	1 108 228	15.6	1 084 455	14.6	1 033 496	15.4	1 030 050	15.9	1 340 548	16.1	12 332 783	14.7	859 770	17.5	923 816	17.8
Long-term	828 493	17.2	1 026 232	17.0	1 106 246	15.6	1 080 684	17.8	1 026 966	17.3	1 049 457	17.2	1 401 312	15.6	1 277 755	17.8	12 091 293	16.9	885 078	19.1	886 398	20.5
Loans issued to business	980 341	15.0	1 125 923	15.0	992 461	15.5	1 116 851	16.0	1 148 370	14.6	1 058 310	16.1	1 223 370	17.2	1 556 305	17.3	13 184 410	15.0	907 483	17.9	930 381	18.8
national currency	891 832	16.0	1 026 223	16.0	914 431	16.4	1 044 068	16.7	963 846	16.7	910 016	17.8	1 067 402	18.9	1 289 352	19.6	11 618 518	16.3	765 900	19.9	840 578	20.2
Short-term	759 859	15.8	812 266	15.9	741 985	16.2	830 293	16.4	748 003	16.4	706 798	17.3	690 615	18.3	921 225	19.0	9 022 763	15.9	609 748	19.3	670 329	19.6
Long-term	131 973	17.5	213 957	16.5	172 446	17.3	213 774	18.2	215 843	18.0	203 218	19.8	376 787	20.0	368 127	20.9	2 595 754	17.9	156 151	22.0	170 250	22.6
foreign currency	88 509	4.0	99 700	4.4	78 030	5.4	72 783	4.6	184 524	3.6	148 295	5.5	155 968	5.7	266 953	6.1	1 565 892	5.0	141 583	7.4	89 802	6.1
Short-term	71 825	3.7	81 385	4.0	46 739	4.8	58 247	4.2	144 300	3.3	117 340	5.1	139 443	5.5	184 962	5.7	1 183 311	4.8	56 716	5.6	69 780	5.7
Long-term	16 684	5.2	18 315	5.8	31 291	6.2	14 536	5.8	40 223	4.4	30 955	7.1	16 525	7.0	81 992	7.0	382 581	5.7	84 867	8.7	20 023	7.4
Loans issued to individuals	869 641	16.8	980 321	16.9	1 061 120	15.9	1 072 062	17.4	963 050	17.4	1 024 643	16.6	1 207 992	14.3	1 061 997	16.6	11 239 666	16.7	837 365	18.8	879 833	19.4
national currency	869 067	16.8	979 745	16.9	1 060 414	15.9	1 071 090	17.4	962 374	17.4	1 023 725	16.6	1 207 057	14.3	1 060 616	16.6	11 230 760	16.8	836 556	18.8	879 215	19.4
Short-term	189 778	14.5	186 345	14.4	158 587	17.6	219 663	15.5	192 023	16.0	209 125	14.9	199 675	15.2	234 096	13.1	2 125 584	15.3	193 107	15.6	183 582	15.8
Long-term	679 289	17.4	793 399	17.4	901 827	15.6	851 427	17.9	770 352	17.7	814 600	17.0	1 007 382	14.1	826 520	17.6	9 105 177	17.1	643 449	19.7	695 633	20.4
foreign currency	573	7.4	577	7.8	707	6.1	972	4.4	676	6.0	919	5.4	934	4.2	1 381	6.2	8 906	6.1	809	4.8	618	4.9
Short-term	27	0.0	16	0.0	25	0.0	25	0.0	128	0.0	234	0.0	317	0.0	265	0.0	1 125	0.0	199	0.0	126	0.0
Long-term	546	7.7	561	8.0	682	6.3	947	4.6	548	7.5	684	7.2	618	6.3	1 117	7.7	7 781	7.0	610	6.4	492	6.2

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

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

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

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

2.12. Loans from banking sector

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

mln. of KZT, end of period

	05.22	06.22	07.22	08.22	09.22	10.22	11.22	12.22	01.23	02.23
Total loans	21 429 275	22 091 516	22 397 856	22 707 855	23 144 217	23 498 876	24 179 610	24 773 241	24 696 255	24 790 578
<i>including:</i>										
national currency	19 038 263	19 409 706	19 778 209	20 137 029	20 487 806	20 876 177	21 582 541	22 119 277	22 092 720	22 302 190
foreign currency	2 391 012	2 681 810	2 619 647	2 570 827	2 656 411	2 622 699	2 597 069	2 653 964	2 603 535	2 488 388
<i>from total Loans:</i>										
Short-term	3 470 055	3 569 770	3 486 357	3 502 713	3 652 139	3 752 370	3 849 269	4 129 869	3 982 674	3 999 266
Long-term	17 959 220	18 521 746	18 911 499	19 205 143	19 492 078	19 746 506	20 330 341	20 643 372	20 713 581	20 791 312
Loans of business	10 540 956	10 882 304	10 803 794	10 788 440	10 946 399	11 021 461	11 232 595	11 598 878	11 432 611	11 411 447
national currency	8 162 998	8 212 011	8 192 500	8 225 743	8 298 020	8 405 457	8 642 057	8 950 678	8 834 655	8 928 166
Short-term	2 494 053	2 535 730	2 492 914	2 465 455	2 506 274	2 573 883	2 624 753	2 818 376	2 738 745	2 808 975
Long-term	5 668 945	5 676 282	5 699 586	5 760 288	5 791 746	5 831 574	6 017 304	6 132 302	6 095 910	6 119 192
foreign currency	2 377 957	2 670 293	2 611 294	2 562 697	2 648 378	2 616 004	2 590 538	2 648 200	2 597 956	2 483 281
Short-term	323 775	348 959	300 099	298 539	389 909	387 894	427 969	482 726	404 148	354 905
Long-term	2 054 183	2 321 334	2 311 194	2 264 158	2 258 469	2 228 111	2 162 569	2 165 474	2 193 808	2 128 375
Loans of Individuals	10 888 319	11 209 212	11 594 063	11 919 415	12 197 818	12 477 415	12 947 015	13 174 362	13 263 644	13 379 131
national currency	10 875 265	11 197 694	11 585 709	11 911 286	12 189 786	12 470 720	12 940 484	13 168 599	13 258 065	13 374 024
Short-term	652 116	684 955	693 226	738 697	755 933	790 572	796 476	828 660	839 674	835 287
Long-term	10 223 148	10 512 739	10 892 483	11 172 589	11 433 853	11 680 148	12 144 008	12 339 938	12 418 391	12 538 737
foreign currency	13 055	11 517	8 353	8 130	8 032	6 694	6 531	5 764	5 579	5 107
Short-term	111	126	118	22	23	21	71	107	107	99
Long-term	12 943	11 391	8 236	8 107	8 009	6 673	6 460	5 657	5 472	5 008

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

	05.22	06.22	07.22	08.22	09.22	10.22	11.22	12.22	01.23	02.23
Total arrears	662 291	681 256	699 119	673 183	681 931	682 647	722 927	681 452	706 013	723 681
<i>including:</i>										
national currency	568 362	572 753	597 947	597 787	629 572	632 479	666 758	631 966	656 156	671 463
foreign currency	93 929	108 503	101 172	75 396	52 359	50 168	56 168	49 486	49 857	52 218
<i>from total arrears:</i>										
Short-term	98 864	102 040	104 763	108 125	110 289	113 731	121 862	100 635	107 405	109 760
Long-term	563 427	579 216	594 356	565 058	571 642	568 916	601 065	580 817	598 608	613 922
Arrears on loans of business	362 763	378 887	391 861	362 233	361 710	347 303	360 446	326 581	345 961	352 985
national currency	277 444	276 936	294 110	290 107	312 636	300 235	307 310	279 310	298 298	302 786
Short-term	66 635	68 211	70 526	73 271	72 003	74 549	80 622	62 532	68 266	69 594
Long-term	210 809	208 725	223 583	216 836	240 633	225 686	226 688	216 778	230 032	233 192
foreign currency	85 320	101 951	97 751	72 127	49 074	47 068	53 137	47 271	47 663	50 199
Short-term	1 148	1 586	1 760	1 484	3 778	3 515	4 879	2 289	2 028	1 861
Long-term	84 172	100 364	95 991	70 643	45 296	43 553	48 258	44 982	45 636	48 338
Arrears on loans of Individuals	299 528	302 369	307 259	310 949	320 221	335 344	362 480	354 872	360 051	370 696
national currency	290 919	295 817	303 837	307 680	316 936	332 244	359 449	352 656	357 858	368 677
Short-term	31 013	32 165	32 401	33 298	34 431	35 590	36 267	35 712	37 011	38 209
Long-term	259 905	263 651	271 436	274 381	282 505	296 653	323 182	316 944	320 847	330 468
foreign currency	8 609	6 552	3 422	3 269	3 285	3 100	3 032	2 215	2 193	2 019
Short-term	68	77	76	72	78	76	94	102	101	96
Long-term	8 541	6 475	3 345	3 197	3 208	3 024	2 938	2 113	2 093	1 923

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 banks

mln. of KZT, end of period

	2018		2019		2020		2021		2022*		10.22		11.22		12.22*		01.23		02.23	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Deposits - total in national currency	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	40 228 527	13.6	48 934 006	13.7	47 755 709	14.3	42 576 089	14.4	45 742 346	14.4
Demand Deposits	1 620 295	2.2	364 211	0.3	110 759	0.4	156 898	0.0	97 360.5	0.1	6 183	0.1	7 887	0.1	4 821	0.1	3 956	0.1	3 228	0.3
of which:																				
Legal Entities	678 434	4.7	162 259	0.0	933	0.0	1 383	0.1	351.3	0.2	1	4.6	128	0.1	22	0.5	16	0.1	62	7.0
Individuals	941 861	0.5	201 952	0.6	109 826	0.5	155 515	0.0	97 009.1	0.1	6 182	0.1	7 760	0.1	4 798	0.1	3 940	0.1	3 167	0.1
Time, Saving Deposits	100 126 728	7.5	129 352 987	7.4	180 088 031	7.5	287 931 123	7.4	450 370 342.3	12.2	40 219 901	13.6	48 918 524	13.7	47 742 773	14.3	42 567 187	14.4	45 736 075	14.4
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	37 466 931	13.6	45 447 675	13.8	44 214 624	14.4	40 110 498	14.5	43 105 701	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	2 752 970	12.6	3 470 849	13.1	3 528 149	13.3	2 456 689	13.8	2 630 374	13.5
Conditional Deposits	91 259	1.5	48 794	3.4	34 837	4.4	47 378	4.2	55 731.6	6.9	2 443	4.0	7 595	9.8	8 116	8.0	4 946	7.5	3 042	7.7
of which:																				
Legal Entities	42 515	2.9	37 042	3.4	26 975	3.7	37 308	4.3	37 786.8	5.8	2 060	4.0	6 752	10.0	5 266	6.2	4 747	7.5	2 406	7.7
Individuals	48 744	0.3	11 753	3.1	7 862	6.9	10 071	3.8	17 944.7	9.3	383	4.4	843	8.3	2 850	11.2	199	8.8	636	7.6
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	2 002 607	0.8	2 566 160	0.9	2 679 569	0.9	2 117 495	0.9	1 658 406	0.7
Demand Deposits	208 821	0.6	32 392	2.5	114 114	1.3	55 172	2.0	48 075.7	0.6	1 099	0.2	10 858	0.6	10 007	0.2	1 102	0.2	3 285	6.0
of which:																				
Legal Entities	65 763	0.1	609	0.1	57	0.1	1 354	0.0	4 086.3	0.0	323	0.0	444	0.0	490	0.0	309	0.1	223	0.1
Individuals	143 057	0.9	31 783	2.6	114 057	1.3	53 818	2.1	43 989.5	0.6	777	0.3	10 415	0.6	9 517	0.2	793	0.3	3 062	6.4
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	1 997 155	0.8	2 551 723	0.9	2 661 407	0.9	2 102 944	0.9	1 641 377	0.7
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	1 383 249	0.8	1 755 000	0.9	1 812 803	0.9	1 630 330	0.9	1 113 630	0.6
Individuals	4 284 073	1.7	5 393 912	1.2	5 728 426	1.1	5 810 722	1.0	8 613 755.4	0.8	613 905	0.9	796 723	0.8	848 604	0.9	472 614	0.8	527 747	0.9
Conditional Deposits	22 776	1.6	11 106	0.2	25 395	0.3	44 573	0.3	74 011.9	0.5	4 354	0.3	3 579	0.7	8 155	0.5	13 450	0.2	13 744	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	3 698	0.1	3 478	0.7	5 246	0.5	13 449	0.2	9 476	0.5
Individuals	6 540	2.8	147	2.2	1 276	0.7	2 933	0.4	8 779.9	0.6	656	1.0	100	0.4	2 909	0.6	0	0.8	4 268	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	21 124	3.4	26 202	3.8	54 411	3.8	43 336	3.6	39 093	3.0
Demand Deposits	2 531	0.0	301	0.0	537	0.0	919	0.0	2 480.2	0.0	4	0.0	20	0.1	101	0.1	35	0.1	141	0.1
of which:																				
Legal Entities	0	0.0	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	2 531	0.0	301	0.0	537	0.0	919	0.0	2 480.2	0.0	4	0.0	20	0.1	101	0.1	35	0.1	141	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	21 119	3.4	26 182	3.8	54 310	3.7	43 301	3.5	38 952	3.0
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	19 188	3.6	23 120	4.1	52 005	3.8	40 687	3.7	37 340	3.0
Individuals	39 000	1.3	37 952	0.6	72 555	0.9	96 967	0.7	97 084.3	0.9	1 445	0.8	2 738	1.0	2 210	0.9	2 467	1.0	1 581	0.8
Conditional Deposits	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
of which:																				
Legal Entities	0	0.0	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	0	0.0	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Continuation

	2018		2019		2020		2021		2022*		10.22		11.22		12.22*		01.23		02.23	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Current Accounts in national currency	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	72 891 476	0.1	84 532 324	0.1	90 891 390	0.0	71 322 394	0.1	75 894 513	0.1
of which:																				
Legal Entities	215 892 371	0.3	265 967 978	0.1	304 981 782	0.1	441 173 659	0.1	642 284 746.9	0.1	56 781 451	0.1	67 046 984	0.1	71 439 987	0.1	57 547 057	0.1	60 862 563	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	1 180 501	3.3	1 456 093	3.9	1 341 818	3.0	1 122 743	3.5	1 268 083	3.8
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	55 600 950	0.0	65 590 892	0.0	70 098 169	0.0	56 424 314	0.0	59 594 480	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	16 110 025	0.0	17 485 339	0.0	19 451 403	0.0	13 775 337	0.0	15 031 950	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	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	16 110 025	0.0	17 485 339	0.0	19 451 403	0.0	13 775 337	0.0	15 031 950	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	7 918 732	0.0	8 135 758	0.0	12 139 782	0.0	7 060 801	0.0	6 466 244	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	7 068 133	0.0	7 108 225	0.0	10 821 541	0.0	6 399 785	0.0	5 520 499	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	0	0.0
without accrual Interest Rates	39 930 457	0.0	49 770 169	0.0	45 353 961	0.0	69 129 703	0.0	80 651 793.2	0.0	7 068 133	0.0	7 108 225	0.0	10 821 541	0.0	6 399 785	0.0	5 520 499	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	850 599	0.0	1 027 533	0.0	1 318 241	0.0	661 016	0.0	945 745	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	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	850 599	0.0	1 027 533	0.0	1 318 241	0.0	661 016	0.0	945 745	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	1 482 926	0.0	1 543 215	0.0	2 035 813	0.0	1 191 343	0.0	1 051 107	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	1 345 323	0.0	1 414 969	0.0	1 638 668	0.0	1 104 347	0.0	960 189	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	7 165	0.1	9 284	0.2	24 172	0.2	16 822	0.2	15 867	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	1 338 158	0.0	1 405 685	0.0	1 614 495	0.0	1 087 525	0.0	944 322	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	137 603	0.0	128 246	0.0	397 145	0.0	86 996	0.0	90 918	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	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	137 603	0.0	128 246	0.0	397 145	0.0	86 996	0.0	90 918	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	10.22	11.22	12.22*	01.23	02.23
Deposits - total in national currency	5 236 375	6 239 835	7 975 113	10 386 834	12 537 871	12 583 792	13 834 397	13 859 662	13 872 793
Demand Deposits	9 586	8 577	6 464	7 056	6 938	7 123	7 203	6 773	6 527
of which:									
Legal Entities	2 968	1 207	784	873	504	622	602	618	623
Individuals	6 618	7 371	5 681	6 183	6 434	6 501	6 601	6 154	5 904
Time, Saving, Conditional Deposits	5 226 790	6 231 257	7 968 649	10 379 778	12 530 938	12 576 669	13 827 194	13 852 889	13 866 266
of which:									
Legal Entities	2 000 954	1 855 771	2 666 589	3 576 273	4 386 592	4 168 206	4 695 221	4 528 915	4 406 102
Individuals	3 225 836	4 375 487	5 302 060	6 803 505	8 144 346	8 408 463	9 131 974	9 323 974	9 460 164
Deposits - total in foreign currency	5 664 456	4 902 542	5 443 824	6 017 136	6 262 383	6 260 978	6 007 776	5 959 996	5 593 049
Demand Deposits	10 470	7 209	18 580	13 611	12 098	11 973	11 753	11 869	11 418
of which:									
Legal Entities	1 211	1 364	914	1 121	1 556	1 489	1 621	1 871	1 361
Individuals	9 259	5 845	17 665	12 491	10 542	10 484	10 132	9 998	10 057
Time, Saving, Conditional Deposits	5 653 986	4 895 333	5 425 245	6 003 525	6 250 285	6 249 004	5 996 022	5 948 128	5 581 631
of which:									
Legal Entities	1 615 227	1 354 753	1 609 244	1 903 704	2 336 628	2 152 596	1 842 495	1 779 143	1 613 971
Individuals	4 038 759	3 540 580	3 816 001	4 099 821	3 913 657	4 096 408	4 153 527	4 168 985	3 967 660
Current accounts - total in national currency	2 260 898	2 917 218	3 558 101	4 462 751	4 213 013	4 264 328	4 466 413	4 287 184	4 060 281
of which:									
Legal Entities	1 629 525	1 939 839	2 239 496	2 593 102	2 676 044	2 702 950	2 663 878	2 800 642	2 532 231
Individuals	631 373	977 379	1 318 606	1 869 649	1 536 969	1 561 378	1 802 536	1 486 542	1 528 049
Current accounts - total in foreign currency	1 815 320	2 299 554	2 283 173	2 724 491	3 591 645	3 230 374	3 187 153	2 981 471	2 790 000
of which:									
Legal Entities	1 639 948	2 072 644	2 002 337	2 318 049	3 173 275	2 841 247	2 728 704	2 600 093	2 404 854
Individuals	175 372	226 909	280 836	406 442	418 370	389 127	458 449	381 378	385 146

* including final turnovers

II.Key monetary indicators

2.15. Deposits of Individuals* in Banks

mln. of KZT, end of period

	Deposits of Individuals - total			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
I	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
II	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
III	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
IV	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
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

* including Accounts of Residents and Nonresidents

** including final turnovers

II.Key monetary indicators

2.16. Deposits of Individuals* in Banks entering in System of Collective Warranting as of 01.03.2023.

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 population, %
	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	4 944 715	2 718 440	2 226 275	798 551	575 545	223 006	1 869	1 868	1	4 144 295	2 141 027	2 053 605	87 422	2 003 268	29.6
"Kaspi Bank" JSC	3 679 961	3 215 497	464 464	600 051	593 296	6 755	1	1	0	3 079 909	2 622 201	691 677	1 930 523	457 708	22.0
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 275 394	2 275 394		33 183	33 183					2 242 211	2 242 211	33	2 242 178		13.6
"BEREKE BANK" JSC	220 832	198 719	22 113	33 573	20 288	13 286	297	294	3	186 963	178 138	76 190	101 948	8 825	1.3
"ForteBank" JSC	755 701	388 824	366 877	156 441	95 566	60 875	54	54		599 205	293 203	275 042	18 162	306 001	4.5
"Bank CenterCredit" JSC	1 877 238	988 198	889 040	350 551	125 919	224 632	27	25	2	1 526 661	862 255	207 815	654 440	664 406	11.2
"Eurasian Bank" JSC	806 856	431 856	375 000	250 832	47 638	203 194	6	3	4	556 018	384 216	170 439	213 777	171 802	4.8
"First Heartland Jysan Bank" JSC	605 897	383 775	222 122	108 601	62 880	45 721	22	22		497 274	320 873	296 799	24 074	176 401	3.6
"Bank RBK" Bank" JSC	451 292	164 016	287 275	62 144	15 237	46 906	0	0		389 148	148 779	132 525	16 254	240 369	2.7
"Altyn Bank" JSC (China Citic Bank Corporation Ltd)	318 543	101 714	216 829	75 660	14 638	61 022	6	1	5	242 877	87 076	84 008	3 068	155 801	1.9
"Nurbank" JSC	143 612	80 439	63 174	12 477	9 618	2 859	1 224	1 224	0	129 911	69 597	57 663	11 934	60 314	0.9
"Home Credit Bank" JSC	226 926	200 001	26 925	13 082	9 992	3 090				213 844	190 008	183 104	6 904	23 836	1.4
"VTB Bank" SB JSC	18 067	16 928	1 138	2 065	1 482	583				16 001	15 446	10 666	4 780	555	0.1
AB "Kazakhstan Ziraat International Bank" KSC	17 830	4 930	12 900	7 625	1 007	6 618	5	1	4	10 200	3 922	3 922		6 277	0.1
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	327 692	56 832	270 860	38 473	11 677	26 796				289 219	45 155	34 556	10 599	244 064	2.0
"Shinhan Bank Kazakhstan" JSC	9 928	1 053	8 874	1 880	485	1 395				8 048	569	569		7 479	0.1
"Kazakhstan Industrial and Commercial Bank of China in Almaty" JSC	6 982	265	6 717	6 942	265	6 677				40				40	0.0
"Bank of China Kazakhstan" SB JSC	2 816	1 915	901	2 744	1 912	832	0		0	72	2	2		69	0.0

* including Accounts of Residents and Nonresidents



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
2022														
I	2 964 172	11.69	97.66	46 898	10.71	90.49	120 835	12.24	417 505	11.20	--	--	65 592	2.56
II	4 165 500	14.75	98.54	24 128	13.69	90.33	382 966	13.64	515 645	13.92	--	--	64 566	2.79
III	5 294 721	14.60	98.91	104 849	14.63	87.47	137 100	13.92	882 750	14.08	157 096	14.99	23 221	2.45
IV	5 566 791	15.97	98.79	--	--	--	364 297	15.36	146 962	10.40	668 216	14.35	23 037	2.13
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	--	--

*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
2022									
I	8 887 291	3 378 105	412 476	135 029	--	131 958	4 829 723	--	--
II	6 132 251	994 589	110 102	--	--	146 073	4 881 488	--	--
III	4 060 218	1 212 255	334 453	20 589	--	37 881	2 455 041	--	--
IV	4 309 714	801 659	1 124 720	45 874	--	49 606	2 262 538	--	25 317
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

* 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:															
		NBK Notes			Government Securities												Municipal 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
2022																	
I	14 866 597	1 432 855	11.6	12 354 138	1 202 700	5.3	46 898	10.6	607 837	10.5	9 296 961	9.3	1 199 741	0.0	0.0	0.0	1 079 603
II	15 793 705	1 796 204	13.7	12 895 227	1 202 700	5.3	71 026	13.2	990 803	11.5	9 459 129	9.5	1 171 569	0.0	0.0	0.0	1 102 274
III	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
IV	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
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

* 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	
01.23												
Residents	18 088 939	3 580 341	2 816 970	39 066	686 047	38 258	3 318 954	175 029	686 066	2 429 153	28 707	6 729
Government	296 978	0	0	0	0	0	1 452	0	0	1 452	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	355 239	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	5 452 876	3 095 418	2 501 534	1 501	583 890	8 493	2 637 342	175 029	595 554	1 866 760	0	6 125
Other financial institutions	11 326 346	271 236	176 830	37 565	27 953	28 888	385 320	0	26 149	331 340	27 831	604
Public non-financial organizations	490 888	114 562	105 659	0	8 903	0	151 763	0	900	150 863	0	0
Domestic non-financial organizations	153 502	93 789	27 675	0	65 238	876	137 772	0	63 399	73 497	876	0
Nonprofit Institutions	8 790	5 019	5 019	0	0	0	5 019	0	0	5 019	0	0
Households	4 317	317	253	0	64	0	286	0	64	222	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	417 055	162 780	100	137 465	25 157	59	134 015	1 502	25 138	107 316	59	0
Total	18 505 993	3 743 121	2 817 070	176 530	711 204	38 317	3 452 969	176 530	711 204	2 536 469	28 766	6 729
Depositors	5 873 972	3 064 269	2 438 356	1 502	615 918	8 493	2 624 511	175 030	619 549	1 829 932	0	5 920
02.23												
Residents	18 781 973	4 241 712	3 056 041	31 511	1 130 522	23 639	3 569 422	128 809	1 130 526	2 308 548	1 539	6 702
Government	297 693	648	648	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	763 551	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	5 507 138	3 671 507	2 746 349	0	903 751	21 406	3 069 580	128 809	909 033	2 031 738	0	6 099
Other financial institutions	11 587 677	255 789	188 530	31 259	35 105	894	165 825	0	35 964	129 500	361	604
Public non-financial organizations	378 088	168 591	79 658	0	88 933	0	188 966	0	83 975	104 990	0	0
Domestic non-financial organizations	230 760	139 700	35 652	252	102 617	1 178	139 834	0	101 439	37 216	1 178	0
Nonprofit Institutions	6 495	5 084	5 084	0	0	0	5 084	0	0	5 084	0	0
Households	10 571	394	120	0	114	160	135	0	114	21	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	438 753	105 147	0	97 298	7 817	32	97 845	0	7 813	90 000	32	0
Total	19 220 725	4 346 859	3 056 041	128 809	1 138 339	23 670	3 667 267	128 809	1 138 339	2 398 548	1 571	6 702
Depositors	6 203 328	3 674 521	2 658 346	0	994 769	21 406	3 115 236	128 809	995 123	1 991 304	0	5 898

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
02.23														
International securities	5 743 358	1 108 771	48 500	42 852	8 601	0	1 008 818	936 649	42 852	8 601	615 419	269 776	0	20 978
bonds (non-residents)	5 046 434	1 053 761	48 500	40 543	7 607	0	957 111	891 659	40 543	7 607	615 419	228 090	0	3 509
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	168 588	76 522	7 500	0	2 006	0	67 016	100 418	0	2 008	0	98 410	0	3 509
Other financial institutions	861 269	99 027	29 000	2 102	4 654	0	63 271	44 686	2 156	4 302	9 803	28 425	0	0
Public non-financial organizations	17 390	29 854	12 000	0	0	0	17 854	18 102	0	0	9 506	8 596	0	0
Domestic non-financial organizations	31 243	34 359	0	263	932	0	33 163	20 383	6 205	1 283	8 724	4 171	0	0
Nonprofit institutions	40 851	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	56 572	22 627	0	2 592	15	0	20 020	16 784	865	15	305	15 598	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	3 824 489	791 372	0	35 585	0	0	755 787	691 286	31 317	0	587 080	72 889	0	0
RK bonds	391 683	24 301	0	122	7	0	24 172	21 415	122	7	0	21 285	0	17 469
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	77 704	0	0	0	0	0	0	0	0	0	0	0	0	17 469
Other financial institutions	151 860	2 374	0	0	0	0	2 374	0	0	0	0	0	0	0
Public non-financial organizations	71 340	17 070	0	0	0	0	17 070	0	0	0	0	0	0	0
Domestic non-financial organizations	51 682	4 552	0	0	4	0	4 548	19 595	0	4	0	19 592	0	0
Nonprofit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	19 965	183	0	0	4	0	180	126	122	4	0	0	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	19 131	122	0	122	0	0	0	1 693	0	0	0	1 693	0	0
non-resident shares	240 087	25 892	0	2 187	987	0	22 718	12 788	2 187	987	0	9 614	0	0
Other depository institutions	878	42	0	0	0	0	42	34	0	0	0	34	0	0
Other financial institutions	109 296	15 245	0	0	0	0	15 245	8 242	521	0	0	7 721	0	0
Public non-financial organizations	15 509	1 023	0	0	0	0	1 023	557	0	0	0	557	0	0
Domestic non-financial organizations	14 023	3 456	0	319	381	0	2 757	1 368	0	606	0	762	0	0
Nonprofit institutions	5	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	40 413	2 480	0	0	606	0	1 874	1 082	319	381	0	383	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	59 961	3 646	0	1 869	0	0	1 777	1 505	1 348	0	0	157	0	0
investment unit (nonresidents)	65 155	4 817	0	0	0	0	4 817	10 787	0	0	0	10 787	0	0
Other depository institutions	3	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	15 736	227	0	0	0	0	227	222	0	0	0	222	0	0
Public non-financial organizations	43 543	4 372	0	0	0	0	4 372	10 430	0	0	0	10 430	0	0
Domestic non-financial organizations	718	0	0	0	0	0	0	71	0	0	0	71	0	0
Nonprofit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	4 547	174	0	0	0	0	174	38	0	0	0	38	0	0
Nonresidents	609	45	0	0	0	0	45	26	0	0	0	26	0	0
Shares	307 662 661	107 105	33 304	704	5 891	0	67 208	57 293	704	5 891	0	50 699	0	3 368 121
ordinary	306 225 378	107 033	33 304	688	5 891	0	67 151	57 222	688	5 891	0	50 643	0	3 365 570
Central Government	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	84 323 380	8 387	8 387	0	0	0	0	25	25	0	0	0	0	90
National Bank	902 148	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	65 668 372	0	0	0	0	0	0	0	0	0	0	0	0	98 416
Other financial institutions	6 791 133	845	0	0	843	0	2	18 661	0	915	0	17 746	0	137
Public non-financial organizations	61 128 170	8 576	2 805	25	0	0	5 746	1 976	0	0	0	1 976	0	11 993
Domestic non-financial organizations	55 754 253	61 758	520	62	3 525	0	57 651	27 958	3	3 800	0	24 155	0	2 279 203
Nonprofit institutions	23 730	101	101	0	0	0	0	0	0	0	0	0	0	0
Households	7 783 717	3 515	386	600	1 523	0	1 005	6 387	660	1 176	0	4 551	0	279 596
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	1 042 963	0	0	0	0	0	0	0	0	0	0	0	0	791
Nonresidents	22 807 511	23 851	21 104	1	0	0	2 746	2 215	0	0	0	2 215	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	1 437 283	72	0	16	0	0	56	72	16	0	0	56	0	2 551
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	56 309	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	488 401	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	16 587	0	0	0	0	0	0	0	0	0	0	0	0	366
Domestic non-financial organizations	607 028	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	244 764	70	0	14	0	0	56	70	13	0	0	56	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	2 338	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	21 815	1	0	1	0	0	0	2	2	0	0	0	0	2
Corporate bonds	23 478 512	972 298	97 639	4 428	1 067	0	869 164	465 507	4 428	1 067	171 479	288 533	0	227 982
Central Government	2 927 719	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	33 465	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 266 508	147 224	36 636	0	488	0	110 100	119 943	70	489	84 384	35 000	0	0
Other financial institutions	9 892 900	741 833	50 440	0	284	0	691 109	303 662	3 086	284	77 652	222 640	0	0
Public non-financial organizations	3 372 633	9 863	9 863	0	0	0	0	490	490	0	0	0	0	220 771
Domestic non-financial organizations	1 676 058	13 220	700	4 274	294	0	7 952	19 326	391	294	8 530	10 111	0	0
Nonprofit Institutions	2 845	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	567 274	150	0	146	0	0	4	1 273	383	0	886	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	40 180	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	698 932	60 008	0	8	0	0	60 000	20 813	8	0	26	20 778	0	0
investment unit (residents)	217 276	334	0	20	0	0	314	490	20	0	0	471	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	9 614	0	0	0	0	0	0	124	0	0	0	124	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	110 364	92	0	20	0	0	72	0	0	0	0	0	0	0
Nonprofit Institutions	4 263	0	0	0	0	0	0	45	0	0	0	45	0	0
Households	90 469	243	0	0	0	0	243	321	20	0	0	301	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	2 565	0	0	0	0	0	0	0	0	0	0	0	0	0
Claim rights	61 667	2 661	0	0	0	0	2 661	2 661	0	0	0	2 661	0	0
Other depository institutions	4 474	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	31 480	211	0	0	0	0	211	2 661	0	0	0	2 661	0	0
Public non-financial organizations	593	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	11 028	2 450	0	0	0	0	2 450	0	0	0	0	0	0	0
Nonprofit Institutions	78	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	13 635	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	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	337 163 495	2 191 169	179 442	48 003	15 559	0	1 948 165	1 462 600	48 003	15 559	786 898	612 140	0	3 617 081
Residents	309 728 100	1 312 124	158 338	10 417	15 559	0	1 127 810	745 059	15 328	15 559	199 791	514 381	0	2 921 737
Central Government	2 973 752	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	84 323 380	8 387	8 387	0	0	0	0	25	25	0	0	0	0	90
National Bank	935 613	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	70 242 836	223 788	44 136	0	2 494	0	177 158	220 395	70	2 496	84 384	133 444	0	119 395
Other financial institutions	18 351 688	859 762	79 440	2 102	5 781	0	772 439	378 257	5 762	5 500	87 456	279 539	0	137
Public non-financial organizations	64 665 765	70 759	24 668	25	0	0	46 066	31 555	490	0	9 506	21 559	0	233 130
Domestic non-financial organizations	58 256 397	119 886	1 220	4 938	5 136	0	108 592	88 701	6 599	5 987	17 254	58 861	0	2 281 361
Nonprofit Institutions	71 815	101	101	0	0	0	0	45	0	0	0	45	0	0
Households	8 821 374	29 442	386	3 352	2 148	0	23 555	26 081	2 382	1 576	1 191	20 932	0	286 831
unknown (information about the sub-account is not	1 085 481	0	0	0	0	0	0	0	0	0	0	0	0	793
Nonresidents	27 435 394	879 045	21 104	37 586	0	0	820 355	717 541	32 675	0	587 107	97 759	0	695 345
Depositors	3 249 726	777 839	36 149	9 727	3 488	0	728 475	584 572	4 251	3 561	465 412	111 348	0	20 978

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						
I	8 672	6 115	18 826	11 705	26 817	3 131
II	6 236	3 897	164 690	23 260	88 737	153 356
III	6 527	3 949	190 404	55 934	85 102	7 255
IV	8 269	5 655	18 637	155 947	95 822	102 469
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

* 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												
I	455.11	5.34	510.79	458.20	5.49	510.57	459.68	5.29	505.04	466.31	5.61	560.50
II	442.50	6.81	472.37	465.08	9.10	488.75	441.84	6.76	456.45	470.34	8.96	483.56
III	475.42	8.02	479.26	476.89	8.31	462.20	475.32	8.05	482.40	476.69	8.30	458.97
IV	467.87	7.50	476.90	460.98	6.43	491.22	467.11	7.44	486.27	462.65	6.41	492.80
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

III. Financial markets

3.8. Official exchange rates on average for the period*

tenge per unit of currency

	2018	2019	2020	2021	2022	2022				2022			2023	
						I	II	III	IV	10.22	11.22	12.22	01.23	02.23
1 AED	93.85	104.21	112.44	116.00	125.38	123.92	120.49	129.44	127.39	128.64	126.28	127.36	125.96	123.05
1 AUD	257.41	266.08	285.13	319.95	319.60	329.43	317.28	325.22	307.30	300.73	305.29	315.66	321.52	312.91
1 CAD	266.01	288.52	308.17	340.01	353.92	359.27	347.30	364.63	344.72	344.59	345.01	344.53	344.63	336.58
1 CHF	352.48	385.24	440.52	466.13	482.60	493.08	460.06	492.42	485.31	475.11	479.43	501.17	501.20	489.35
1 CNY	52.10	55.43	59.89	66.07	68.46	71.73	67.13	69.47	65.77	65.83	64.56	66.98	68.13	66.21
1 DKK	54.57	57.41	63.26	67.77	65.10	68.66	63.51	64.43	64.13	62.39	63.45	66.49	67.07	65.13
1 GBP	459.49	488.46	529.91	586.25	568.22	610.67	557.42	560.39	548.41	532.14	543.27	569.28	565.48	547.17
100 KRW	31.33	32.87	35.06	37.23	35.68	37.77	35.17	35.52	34.45	33.10	34.08	36.12	37.22	35.53
1 JPY	3.12	3.51	3.87	3.88	3.52	3.92	3.42	3.44	3.31	3.22	3.25	3.46	3.55	3.41
1 KWD	1141.30	1260.01	1347.18	1413.59	1503.81	1504.07	1446.87	1545.08	1517.67	1524.08	1503.97	1525.93	1513.93	1477.10
1 GEL	136.91	136.82	133.97	133.46	160.79	148.29	149.45	170.61	173.29	171.74	171.97	176.15	175.34	172.97
1 SAR	91.91	102.06	110.06	113.59	122.64	121.30	117.97	126.56	124.49	125.75	123.42	124.42	123.17	120.46
1 XDR	487.74	528.80	575.32	606.87	615.63	634.70	597.50	622.37	609.38	605.05	602.23	621.00	621.43	605.80
1 SEK	39.67	40.50	45.02	49.69	45.60	48.73	45.16	45.19	43.63	42.41	43.39	45.05	44.57	43.33
1 SGD	255.43	280.59	299.50	317.10	334.00	336.67	321.70	340.48	337.11	331.42	333.97	345.83	349.09	340.08
1 TRY	72.96	67.57	59.25	49.42	28.01	32.72	28.13	26.53	25.13	25.42	24.92	25.08	24.63	23.98
1 TJS	37.69	40.21	40.13	37.70	42.70	39.12	37.64	47.02	46.51	47.10	46.20	46.27	45.34	43.09
1 KGS	5.02	5.49	5.36	5.03	5.52	5.17	5.43	5.85	5.59	5.77	5.52	5.50	5.39	5.21
1 MDL	20.59	21.90	24.03	24.22	24.45	25.26	23.60	24.71	24.31	24.46	24.20	24.29	24.44	24.18
1 UAH	12.68	14.87	15.34	15.65	14.26	15.86	15.03	13.61	12.71	12.83	12.58	12.72	12.65	12.35
1 NOK	42.36	43.53	44.01	49.61	47.99	51.42	47.26	47.71	45.89	44.60	45.64	47.37	46.62	44.32
1 ZAR	26.11	26.52	25.21	28.89	28.20	29.87	28.56	27.97	26.57	26.12	26.43	27.15	27.09	25.33
1 PLN	95.47	99.73	106.11	110.45	103.42	110.59	101.73	101.12	100.93	96.40	100.52	105.68	106.17	102.26
10 HUF	12.77	13.19	13.42	14.08	12.42	14.04	12.28	11.91	11.62	11.09	11.59	12.15	12.61	12.59
1 BRL	94.72	97.23	80.69	79.11	89.38	87.14	90.47	90.75	88.94	89.72	87.93	89.26	89.00	87.52
1 MYR	85.43	92.44	98.37	102.84	104.70	108.64	101.89	106.15	102.45	100.84	100.47	106.05	107.01	103.84
1 HKD	43.98	48.85	53.24	54.81	58.80	58.31	56.40	60.58	59.81	60.19	59.22	60.07	59.16	57.60
10 AMD	7.15	7.99	8.48	8.49	10.75	9.40	9.86	11.73	11.86	11.79	11.83	11.96	11.80	11.55
100 UZS	4.28	4.35	4.12	4.02	4.18	4.17	3.98	4.35	4.20	4.27	4.16	4.17	4.10	4.00
1 BYN	169.27	183.26	169.94	168.26	167.76	163.98	134.30	186.07	185.52	186.84	184.11	185.74	183.71	179.48
1 CZK	15.87	16.70	17.83	19.66	19.73	20.74	19.19	19.51	19.56	18.91	19.37	20.37	20.83	20.43
1 AZN	203.57	226.09	243.93	251.64	271.92	268.81	261.36	280.81	276.09	279.06	273.53	275.93	272.93	266.63
1 INR	5.04	5.43	5.57	5.76	5.86	6.05	5.74	5.96	5.70	5.75	5.67	5.68	5.66	5.47
1 THB	10.66	12.34	13.20	13.33	13.15	12.88	12.88	13.08	12.88	12.47	12.71	13.44	13.92	13.33
1 MXN	17.93	19.88	19.33	21.02	22.92	22.18	22.12	23.50	23.78	23.61	23.80	23.92	24.38	24.24
1000 IRR	8.45	9.11	9.84	10.14	10.96	10.83	10.54	11.32	11.15	11.26	11.04	11.15	11.02	10.77

* 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									
I	1 641 310	7 710	1 633 600	197 564	-	197 564	29 484 500	11 100	29 473 400
II	733 700	-	733 700	9 950	-	9 950	1 770 000	164 250	1 605 750
III	328 000	2 059	325 941	84 690	317	84 373	-	34 275 285	-34 275 285
IV	1 235 000	1 011	1 233 989	10 000	119	9 881	-	-	-
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



IV. PAYMENT SYSTEMS

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2018	2019	2020	2021	10.22	11.22	12.22	01.23	02.23
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	5 307	5 705	6 425	5 226	6 328
of which:									
interbank system of money transfer	16 765	14 518	15 010	18 821	1 765	1 953	2 350	1 521	1 896
to total, %	39.0	34.9	29.4	31.7	33.3	34.2	36.6	29.1	30.0
interbank clearing system	26 177	27 097	36 074	40 526	3 542	3 752	4 075	3 705	4 433
to total, %	61.0	65.1	70.6	68.3	66.7	65.8	63.4	70.9	70.0
Sum of Payments - total, mln.KZT	834 563 708	762 062 812	645 493 443	782 086 436	66 271 846	87 451 544	89 710 153	70 272 850	70 437 363
of which:									
interbank system of money transfer	828 120 640	754 959 606	638 074 195	773 395 880	65 390 774	86 448 530	88 593 288	69 663 157	69 628 554
to total, %	99.2	99.1	98.9	98.9	98.7	98.9	98.8	99.1	98.9
interbank clearing system	6 443 068	7 103 206	7 419 248	8 690 556	881 073	1 003 014	1 116 865	609 693	808 809
to total, %	0.8	0.9	1.1	1.1	1.3	1.1	1.2	0.9	1.1
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	1 017	1 050	1 106	1 122	1 006
of which:									
through loro-accounts	7 207	6 796	6 727	7 822	379	368	401	568	389
to total, %	63.3	50.9	47.4	49.1	37.2	35.1	36.2	50.7	38.7
through nostro-accounts	4 176	6 557	7 463	8 094	639	682	705	553	617
to total, %	36.7	49.1	52.6	50.9	62.8	64.9	63.8	49.3	61.3
Sum of Payments - total, mln.KZT	5 894 531	6 340 933	6 302 869	7 789 468	562 767	541 839	707 743	666 601	551 176
of which:									
through loro-accounts	3 895 254	3 848 454	3 700 578	4 992 041	327 018	313 601	401 930	254 139	311 850
to total, %	66.1	60.7	58.7	64.1	58.1	57.9	56.8	38.1	56.6
through nostro-accounts	1 999 277	2 492 479	2 602 290	2 797 426	235 749	228 239	305 813	412 463	239 327
to total, %	33.9	39.3	41.3	35.9	41.9	42.1	43.2	61.9	43.4

Continuation

	2018	2019	2020	2021	10.22	11.22	12.22	01.23	02.23
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	895 454	865 836	930 807	794 967	832 571
Payment order	230 171	242 197	271 443	293 141	27 822	30 127	27 855	26 043	30 243
Payment request-order	2 077	1 598	1 110	1 599	319	307	292	292	323
Cheque for goods and services paying	3	2	1	1	0	0	0	0	0
Direct debiting of a banking account	3 333	46 593	29 928	49 194	33 302	22 890	19 374	7 283	7 370
Collection order	588	961	1 476	2 072	361	381	331	328	365
Payment card	810 210	1 571 455	3 174 351	6 542 486	831 375	810 231	880 595	759 277	792 378
Paid bill of exchange	38 774	36 441	32 510	26 789	2 274	1 900	2 360	1 744	1 892
Sum of Payments - total, mln.KZT **	342 305 111	457 067 009	469 771 951	656 945 175	61 323 337	73 925 538	63 554 238	58 252 199	58 924 083
Payment order	318 806 275	419 807 695	408 597 895	551 946 974	48 359 997	60 488 520	49 047 723	46 745 048	46 684 767
Payment request-order	47 146	30 773	33 953	50 235	6 558	6 481	6 253	5 073	6 011
Cheque for goods and services paying	27 459	7 428	6 711	3 674	254	278	294	210	241
Direct debiting of a banking account	2 673 045	5 183 607	7 580 081	9 116 290	1 045 463	1 126 291	906 828	965 611	1 066 452
Collection order	105 318	184 398	182 283	330 109	27 710	30 297	28 096	22 942	29 448
Payment card	19 972 650	30 375 387	51 915 292	93 713 259	11 641 817	12 020 031	13 336 310	10 289 410	10 881 761
Paid bill of exchange	673 218	1 477 722	1 455 736	1 784 636	241 538	253 640	228 734	223 905	255 403
Payment Cards***									
Number of Payments - total, thousand transactions	810 210	1 571 455	3 175 866	6 542 486	831 375	810 231	880 595	759 277	792 378
of which:									
in trade terminals:	523 847	1 195 627	2 878 476	6 271 338	810 332	790 377	858 781	742 016	774 035
local systems	36	345 351	1 979 330	5 124 993	686 471	668 740	725 309	622 710	652 981
international systems, of which:	523 812	850 275	899 146	1 146 344	123 862	121 637	133 473	119 306	121 054
Visa International	230 176	225 846	340 277	716 075	92 259	91 342	99 592	92 579	91 679
MasterCard Worldwide	285 351	619 030	553 573	413 445	14 753	13 408	13 819	12 175	12 424
in trade terminals to total, %	64.7	76.1	90.6	95.9	97.5	97.5	97.5	97.7	97.7
on reception of a cash:	286 363	375 829	297 390	271 148	21 042	19 854	21 814	17 261	18 343
local systems	356	6 043	9 846	20 995	3 908	3 808	4 044	3 491	3 803
international systems, of which:	286 007	369 786	287 544	250 153	17 134	16 046	17 770	13 770	14 540
Visa International	149 852	147 768	134 965	157 970	13 786	13 035	14 606	11 400	12 025
MasterCard Worldwide	120 700	207 097	140 109	81 128	2 669	2 387	2 534	1 792	1 942
in trade terminals to total, %	35.3	23.9	9.4	4.1	2.5	2.5	2.5	2.3	2.3
Sum of Payments - total, mln.KZT	19 972 650	30 375 387	51 915 292	93 713 259	11 641 817	12 020 031	13 336 310	10 289 410	10 881 761
of which:									
in trade terminals:	6 387 177	14 050 810	35 294 805	73 123 297	9 843 615	10 222 944	11 312 548	8 800 306	9 260 655
local systems	38 272	4 916 832	25 635 426	58 304 598	7 501 222	7 854 578	8 530 445	6 616 322	6 939 403
international systems, of which:	6 348 905	9 133 978	9 659 380	14 818 699	2 342 393	2 368 366	2 782 103	2 183 984	2 321 253
Visa International	3 366 856	3 681 474	5 179 820	10 189 814	1 319 065	1 324 945	1 537 747	1 250 625	1 293 335
MasterCard Worldwide	2 797 633	5 354 718	4 410 664	4 487 835	357 973	361 356	414 329	336 276	364 684
in trade terminals to total, %	32.0	46.3	68.0	78.0	84.6	85.0	84.8	85.5	85.1

Continuation

	2018	2019	2020	2021	10.22	11.22	12.22	01.23	02.23
on reception of a cash:	13 585 473	16 324 577	16 620 487	20 589 962	1 798 203	1 797 087	2 023 763	1 489 104	1 621 106
local systems	17 519	286 337	392 452	1 298 015	283 017	295 140	316 576	249 195	275 549
international systems, of which:	13 567 954	16 038 240	16 228 035	19 291 947	1 515 186	1 501 948	1 707 187	1 239 909	1 345 557
Visa International	8 307 016	8 036 068	8 713 007	12 567 200	1 191 823	1 188 944	1 375 646	993 397	1 075 643
MasterCard Worldwide	4 646 837	7 320 578	6 870 991	6 074 347	280 015	271 903	289 260	206 113	229 123
in trade terminals to total, %	68.0	53.7	32.0	22.0	15.4	15.0	15.2	14.5	14.9
Number of Payment Cards in Circulation (total, thousand units),									
of which:	23 390	32 048	47 966	59 258	63 563	64 353	65 080	65 899	66 495
local systems	34	5 020	14 057	19 649	21 553	21 887	22 166	22 422	22 655
international systems, of which:	23 356	27 029	33 908	39 609	42 010	42 466	42 914	43 477	43 840
Visa International	14 814	16 104	22 349	28 905	32 248	32 739	33 315	33 734	33 935
MasterCard Worldwide	6 987	9 616	9 936	9 025	8 106	8 075	7 980	8 136	8 306
Number of Payment Cards used (total, thousand units), of									
which:	11 406	18 176	26 779	30 413	32 241	33 002	33 431	32 369	33 111
local systems	24	4 190	9 635	12 192	12 935	13 462	13 438	13 184	13 304
international systems, of which:	11 381	13 987	17 144	18 221	19 306	19 540	19 993	19 184	19 807
Visa International	6 744	6 889	10 102	12 684	15 757	16 133	16 698	16 306	16 657
MasterCard Worldwide	3 783	6 398	6 301	4 810	2 948	2 821	2 711	2 317	2 597
Number of Equipment for Payment Cards (units):									
pos-terminals, of which:	135 796	170 410	211 764	509 194	-	-	831 780	-	-
in banks	8 817	8 720	8 785	8 510	-	-	16 279	-	-
at businessmen	126 979	161 690	202 979	500 684	-	-	815 501	-	-
cash dispensers	11 017	11 315	12 728	12 443	-	-	12 391	-	-
Number of entrepreneurs (units)	82 527	96 428	108 159	273 947	-	-	567 687	-	-

Continuation

	2018	2019	2020	2021	10.22	11.22	12.22	01.23	02.23
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	210.9	218.8	205.1	141.7	169.4
Gold Crown	1 723.7	1 885.7	1 893.0	2 160.3	178.7	177.4	174.3	120.8	143.9
Western Union	256.5	196.7	119.7	106.1	7.7	7.9	8.5	5.8	6.7
Unistrim	171.7	102.9	125.0	78.7	2.7	10.4	3.9	2.8	3.5
Contact	84.2	83.6	104.1	173.5	16.8	17.8	12.7	8.2	10.7
Moneygram	21.7	24.3	14.2	15.3	1.9	2.1	2.1	1.5	1.7
Others	417.5	337.5	128.5	45.7	3.1	3.2	3.6	2.6	3.0
Number of received transfers (total, thousand transactions), of which:	1 515.7	1 651.7	1 276.2	1 131.5	179.6	127.5	126.2	92.2	91.6
Gold Crown	646.8	660.0	547.4	529.5	119.1	65.2	60.7	43.3	44.3
Western Union	387.9	437.6	393.5	362.6	23.0	24.3	26.8	21.4	20.4
Unistrim	63.1	53.2	26.6	19.3	9.2	6.4	13.9	10.5	10.6
Moneygram	121.0	156.0	40.8	43.4	11.5	11.4	12.9	10.1	9.9
Contact	54.7	46.0	124.2	126.5	13.2	16.6	6.6	3.6	3.2
Others	242.2	298.8	143.6	50.3	3.7	3.6	5.3	3.2	3.3
Sum of sent transfers (total, bln.KZT), of which:	601 815.5	648 413.1	787 723.1	1 010 566.9	89 324.6	93 603.7	74 596.4	49 174.7	59 544.1
Gold Crown	398 659.4	480 820.4	642 018.4	793 822.9	66 011.3	62 446.8	55 604.3	37 222.1	45 618.8
Western Union	84 850.9	75 369.5	58 581.0	61 344.4	5 861.7	6 135.3	6 251.8	4 012.0	4 369.8
Unistrim	44 121.6	24 176.0	28 993.0	30 345.6	615.0	3 562.5	810.0	567.6	811.9
Contact	20 579.8	24 948.4	39 134.3	109 774.0	15 075.5	19 368.7	10 090.0	5 948.0	7 212.7
Moneygram	5 188.3	758.8	5 770.9	11 083.8	1 429.5	1 762.3	1 488.5	1 154.9	1 223.2
Others	48 415.7	42 340.1	13 225.6	4 196.1	331.6	328.1	351.8	270.0	307.7
Sum of received transfers (total, bln.KZT), of which:	361 966.1	344 632.1	286 892.7	283 513.1	74 299.1	60 135.8	43 091.5	27 576.7	25 818.0
Gold Crown	193 488.7	150 847.9	141 490.2	155 574.1	48 140.3	30 938.9	23 203.4	14 485.6	13 580.3
Western Union	77 038.5	82 329.8	74 731.5	71 466.8	7 331.5	8 506.7	7 550.5	5 604.2	2 988.3
Unistrim	19 596.1	13 756.5	5 669.7	5 038.2	3 774.6	2 280.0	4 228.9	2 701.4	1 090.3
Moneygram	31 885.0	43 597.5	11 237.0	12 221.1	4 837.7	4 343.6	4 093.8	3 099.8	5 187.1
Contact	14 736.3	12 319.2	34 419.8	36 789.6	9 976.0	13 823.3	3 713.0	1 485.6	2 779.6
Others	25 221.5	41 781.2	19 344.6	2 423.3	238.9	243.4	301.9	200.2	192.4

* 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

*** 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	10.22	11.22	12.22	01.23	02.23
ISMT - total	76 895	56 864	62 276	74 633	65 391	86 449	88 593	69 663	69 629
change in % of the previous period	-11.2	2.2	45.3	-3.1	-8.2	32.2	2.5	-21.4	0.0
of which:									
Five large banks*	15 911	11 981	18 126	22 941	19 800	25 526	25 140	17 861	17 059
change as % of the previous period	-4.3	-1.6	52.6	1.5	-1.0	28.9	-1.5	-29.0	-4.5
share as % of total	20.7	21.1	29.1	30.7	30.3	29.5	28.4	25.6	24.5
Other banks	11 677	14 142	13 477	15 912	9 672	16 770	17 477	13 697	13 341
change as % of the previous period	4.6	7.1	34.9	0.3	-27.7	73.4	4.2	-21.6	-2.6
share as % of total	15.2	24.9	21.6	21.3	14.8	19.4	19.7	19.7	19.2
Other participants	49 308	30 741	30 673	35 780	35 919	44 153	45 976	38 104	39 229
change as % of previous period	-16.2	1.6	46.2	-7.2	-5.1	22.9	4.1	-17.1	3.0
share as % of total	64.1	54.1	49.3	47.9	54.9	51.1	51.9	54.7	56.3
ICS - total	602	745	860	973	881	1 003	1 117	610	809
change in % of the previous period	7.2	18.5	21.8	27.2	-3.9	13.8	11.4	-45.4	32.7
of which:									
Five large banks*	249	290	403	472	537	614	622	406	507
change as % of the previous period	-0.9	8.4	14.9	18.8	-5.7	14.4	1.3	-34.8	24.9
share as % of total	41.3	38.9	46.9	48.5	60.9	61.2	55.7	66.5	62.6
Other banks	179	198	193	177	124	134	148	104	117
change as % of the previous period	0.6	4.8	13.2	2.0	-7.0	7.8	10.8	-29.7	12.4
share as % of total	29.7	26.6	22.5	18.2	14.1	13.4	13.3	17.1	14.5
Other participants	175	256	263	323	220	255	346	100	185
change as % of previous period	31.5	49.3	42.9	66.8	2.7	15.8	35.8	-71.2	85.4
share as % of total	29.0	34.4	30.6	33.2	25.0	25.4	31.0	16.4	22.9

* 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	25 240 959.71	22 223 404.87	3 017 554.83	1 547 261.29	638 389.52	16.53	16.77	21.81
2019	26 813 963.05	23 165 493.45	3 648 469.59	1 627 288.19	811 994.90	19.10	19.19	24.33
2020	31 172 379.61	27 217 147.70	3 955 231.91	1 767 347.09	726 803.11	21.27	21.29	26.97
2021	37 623 912.55	33 085 975.02	4 537 937.53	1 331 771.94	1 291 931.77	19.32	19.34	23.43
2022	44 561 554.10	39 334 336.30	5 227 217.80	1 403 587.70	1 465 932.00	18.54	18.56	21.70
2022								
I	37 770 118.77	33 139 277.56	4 630 841.21	1 338 771.94	358 886.15	18.91	18.93	22.80
II	39 227 727.39	34 702 744.20	4 524 983.19	1 382 571.94	354 730.15	16.42	16.44	19.84
III	41 723 146.85	36 774 106.96	4 949 039.90	1 403 587.94	899 551.88	17.60	17.61	20.92
IV	44 561 554.10	39 334 336.30	5 227 217.80	1 403 587.70	1 465 932.00	18.54	18.56	21.70
2022								
01.22	36 975 908.53	32 379 577.04	4 596 331.49	1 331 771.94	105 192.99	19.27	19.29	23.31
02.22	38 199 805.23	33 535 916.11	4 663 889.12	1 331 771.94	242 110.09	19.18	19.20	23.09
03.22	37 770 118.77	33 139 277.56	4 630 841.21	1 338 771.94	358 886.15	18.91	18.93	22.80
04.22	37 175 432.78	32 511 864.68	4 663 568.10	1 338 771.94	374 945.08	18.10	18.12	21.80
05.22	37 102 607.58	32 392 642.31	4 709 965.27	1 338 771.94	503 766.83	17.94	17.96	21.57
06.22	39 227 727.39	34 702 744.20	4 524 983.19	1 382 571.94	354 730.15	16.42	16.44	19.84
07.22	40 329 648.61	35 470 147.64	4 859 500.96	1 382 571.94	672 089.54	17.57	17.59	20.94
08.22	41 517 474.37	36 535 251.42	4 982 222.95	1 409 071.94	804 372.71	17.62	17.64	20.93
09.22	41 723 146.85	36 774 106.96	4 949 039.90	1 403 587.94	899 551.88	17.60	17.61	20.92
10.22	42 363 832.18	37 301 708.26	5 062 123.92	1 403 587.94	1 155 760.77	17.99	18.01	21.23
11.22	43 056 712.15	37 824 572.74	5 232 139.41	1 403 587.94	1 302 356.55	18.31	18.32	21.48
12.22	44 561 554.10	39 334 336.30	5 227 217.80	1 403 587.70	1 465 932.00	18.54	18.56	21.70
2023								
01.23	44 021 046.08	38 622 243.04	5 398 803.04	1 403 587.79	168 900.00	18.97	18.99	22.10
02.23	44 060 373.74	38 448 359.30	5 612 014.44	1 403 587.79	330 118.58	19.5	19.52	22.55

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
2022				
I	10 861 599	12 979 534	7 203 320	383 492
II	10 868 240	13 384 482	7 246 564	427 710
III	10 908 545	14 104 122	7 628 403	141 010
IV	10 943 902	14 663 410	7 793 435	190 060
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

5.2. Accumulative pension system

5.2.2. Pension Payments from UAPF as of 01.03.2023

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	384 357	725 147	61 879 199	501 328	709 991	315 704 612
due to:						
Obligatory Pension Contributions:	370 382	699 695	60 016 224	483 801	685 917	311 247 632
pension age	340 543	660 500	23 246 414	283 360	459 232	15 917 858
disability	6 568	11 938	462 898	6 235	11 178	411 949
in connection with departure abroad	2 066	2 068	5 793 998	2 392	2 394	7 330 672
to inheritors	4 463	7 347	7 777 351	5 383	8 762	9 941 128
for inherment	5 872	5 884	913 198	6 622	6 622	920 336
to other persons	4	4	2 783	17	17	1 235
to improve housing conditions	5 756	6 629	15 016 252	122 767	137 843	225 577 144
to pay for medical treatment	5 110	5 325	6 803 330	57 025	59 864	51 147 310
due to:						
Obligatory Professional Pension Contributions:	13 365	24 767	1 799 030	17 091	23 604	4 344 254
pension age	11 877	22 767	785 507	9 980	15 615	475 341
disability	115	196	10 101	82	148	5 991
in connection with departure abroad	225	226	207 435	255	255	231 378
to inheritors	443	791	306 823	440	790	293 380
for inherment	10	10	229	15	15	721
to other persons	1	1	297	0	0	0
to improve housing conditions	329	364	333 956	4 572	4 970	2 799 431
to pay for medical treatment	365	412	154 682	1 747	1 811	538 012
due to:						
Voluntary Pension Contributions:	610	685	63 945	436	470	112 726
Under Achievement 50 Years Age	298	314	45 495	216	225	86 283
disability	13	13	279	3	3	1 787
in connection with departure abroad	46	46	1 637	28	28	2 140
to inheritors	94	147	1 466	32	57	2 508
for inherment	7	7	254	0	0	0
to other persons	152	158	14 814	157	157	20 008

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:	773	989	3 071 272	421	557	3 482 586
due to:						
Obligatory Pension Contributions:	744	766	2 925 248	409	421	3 346 111
pension age	24	25	57 087	6	6	47 107
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"						
	720	722	2 833 314	403	404	3 233 000
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:						
due to:	19	19	34 847	11	11	66 004
Obligatory Professional Pension Contributions:						
pension age	22	119	93 505	12	79	96 154
disability	1	1	50	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"						
	21	21	9 720	11	11	15 457
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:						
due to:	97	97	83 735	67	67	77 597
Voluntary Pension Contributions:						
pension age	7	104	52 519	0	57	40 321
disability	7	8	3 072	0	0	0
disability	0	0	0	0	0	0
insufficiency of pension accumulation due to Obligatory Pension Contributions						
	95	95	49 064	56	56	39 921
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions						
	1	1	383	1	1	400
Other pension payments	0	793	195 187	0	442	108 835
Total Pension Payments	385 130	726 929	65 145 658	501 749	710 990	319 296 033

5.2. Accumulative Pension Fund

5.2.3. Structure of Investment Portfolio of Accumulative Pension Funds

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

	Name of organization/ Name of trustee	Government Securities					NBK Notes	Domestic Securities		Foreign States Securities	Non- Government Securities of Foreign Issuers	International Financial Institutions Securities	Derivatives	Deposits in banks	Assets under external management	Funds on investment account and other assets	
		MEUKAM	MIETIKAM	MEOKAM	MEUKAM	MEUZHKAM		Eurobonds	Shares								Bonds
2018		0.00		1.95	14.74	13.58	7.19	5.01	2.35	27.28	12.47	3.10	1.79	0.00	8.11	0.87	1.56
2019		0.00		0.48	17.82	11.70	6.30	4.10	2.21	26.06	11.43	2.79	3.35	0.17	6.67	1.96	4.95
2020		0.32		0.29	27.82	9.53	5.77	0.63	2.28	23.51	9.91	2.53	4.11	0.00	6.71	6.32	0.27
2021	JSC "UAPF"	--		--	--	--	--	--	--	--	--	--	--	--	--	10.23	3.41
	NBRK	0.00		0.71	28.46	8.59	1.14	0.00	2.25	20.63	18.51	0.11	3.10	0.00	2.80	0.00	0.00
	JSC "Centras Securities"	0.00		0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC «First Heartland Jusan Invest» "SB of Bank CenterCredit JSC "BCC Invest" JSC	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
	"Halyk Global Markets" JSC	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2022	JSC "UAPF"	--		--	--	--	--	--	--	--	--	--	--	--	--	9.24	0.45
12.22	NBRK	0.00	5.25	4.34	31.70	7.21	1.07	0.00	1.67	17.94	16.53	0.10	2.53	0.00	1.91	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC «First Heartland Jusan Invest» "SB of Bank CenterCredit JSC "BCC Invest" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan "Halyk Finance" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2023	JSC "UAPF"	--		--	--	--	--	--	--	--	--	--	--	--	--	10.08	0.68
02.23	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	0.00
	JSC «First Heartland Jusan Invest» "SB of Bank CenterCredit JSC "BCC Invest" JSC	0.00	0.00	0.00	0.01	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan "Halyk Finance" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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
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							
I	7 114 244	0	235 005 634	2 783 594	237 789 228	8 911 742	3 258 655
II	7 114 244	0	236 770 979	2 604 966	239 375 945	18 081 191	6 518 177
III	7 114 244	0	242 959 170	2 557 926	245 517 096	27 865 339	9 855 457
IV	7 114 244	0	250 022 680	2 330 715	252 353 395	38 281 449	13 690 380
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

V. Key indicators of financial institutions

5.3. Insurance Market

mln. of KZT, end of period

	12.18	12.19	12.20	12.21	08.22	09.22	10.22	11.22	12.22
Number of Insurance Company, total	29	28	28	27	27	27	27	27	26
with foreign participation	...	...	...	...	...	...	...	...	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	2 017 198	2 017 823	2 039 714	2 061 760	2 066 614
Insurance Reserves	519 477	570 210	685 602	354 432	1 100 095	1 101 469	1 091 789	1 093 816	1 095 948
Cumulative Own Capital*	468 267	553 333	665 433	598 904	758 790	762 953	775 031	790 942	775 196
Insurance Premiums, total **	350 482	468 179	514 140	744 836	544 186	606 238	663 068	728 938	811 488
Compulsory insurance	92 237	121 007	124 272	151 234	126 117	142 483	156 419	174 908	193 532
Voluntary personal insurance	127 053	199 797	222 833	383 433	236 052	268 169	295 673	325 085	359 946
Voluntary property insurance	131 192	147 374	167 036	210 169	182 017	195 586	210 976	228 944	258 009
Claims Payments, total**	70 759	196 880	129 707	114 954	101 581	114 490	126 849	140 940	156 099
Compulsory insurance	26 869	35 114	34 662	44 326	36 447	41 379	46 561	52 145	57 451
Voluntary personal insurance	30 036	40 597	42 975	50 925	36 893	41 865	46 565	52 775	59 570
Voluntary property insurance	13 854	121 169	52 071	19 703	28 241	31 246	33 723	36 019	39 077
Premiums transferred to reinsurance**	89 836	85 706	94 356	108 124	97 888	100 701	105 118	106 083	115 904
of which to nonresidents	75 159	76 724	86 293	99 000	81 139	82 824	86 705	87 483	96 830

* from balance sheet

** by direct insurance, from the beginning of year

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	MEUKAM	Kazakhstan's Long-term Treasury Bills
FC	Foreign Currency	MEUZHKAM	Kazakhstan's Long-term Savings Treasury Bills
GDP	Gross domestic product	MUIKAM	Kazakhstan's Long-term Indexed Treasury Bills
GS	Government securities	NBK	National Bank of Kazakhstan
ICS	Interbank Clearing System	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:

$$K_{avg} = \frac{K1 \times N1 + K2 \times N2 + \dots + Kn \times Nn}{m}$$

K1...Kn - the exchange rate that was valid for a certain period;
N1...Nn - the number of working days during which it was valid;
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.