



## STATISTICAL BULLETIN

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

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

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

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

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

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### **SYMBOLS AND ABBREVIATIONS**

### **METHODOLOGICAL COMMENTS**

## Release calendar\*

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

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



# **I. GENERAL ECONOMIC TRENDS**

I. General economic trends

1.1. Main macroeconomic indicators

	2019	2020	2021	2022	2023	2023				2024			
						Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	Jan.	Jan.-Feb.	Jan.-Mar.	Jan.-Apr.
<b>Gross Domestic Product, bln. KZT</b>	<b>69 533</b>	<b>70 649</b>	<b>83 952</b>	<b>103 766</b>	<b>119 251</b>	<b>23 583</b>	<b>47 245</b>	<b>75 547</b>	<b>120 561</b>	...	...	<b>25 666</b>	...
as % to same period of the previous year	4.5	-2.5	4.3	3.2	5.1	5.0	5.3	4.9	5.1	...	...	3.7	...
<b>Volume of Industrial Production, bln. KZT</b>	<b>29 103</b>	<b>26 743</b>	<b>37 048</b>	<b>48 008</b>	<b>46 402</b>	<b>11 234</b>	<b>22 612</b>	<b>33 973</b>	<b>46 402</b>	<b>3 692</b>	<b>7 503</b>	<b>11 524</b>	<b>15 541</b>
as % to same period of the previous year	3.8	-0.7	3.8	1.1	4.3	2.8	3.8	4.4	4.3	3.4	4.6	3.8	3.2
<b>Capital Investments, bln. KZT</b>	<b>12 546</b>	<b>12 323</b>	<b>13 221</b>	<b>15 064</b>	<b>18 044</b>	<b>2 741</b>	<b>6 718</b>	<b>11 641</b>	<b>18 044</b>	<b>791</b>	<b>1 809</b>	<b>2 816</b>	<b>3 742</b>
as % to same period of the previous year	8.5	-3.4	3.5	7.9	13.7	16.1	13.1	12.1	13.7	0.6	7.9	-0.8	-5.3
<b>Consumer Price Index</b>													
% for the last month of the period						100.9	100.5	100.6	100.8	100.8	101.1	100.7	100.6
% to same month of the previous year (annual inflation)	105.4	107.5	108.4	120.3	109.8	118.1	114.6	111.8	109.8	109.5	109.3	109.1	108.7
<b>Unemployed population, thsd persons *</b>	<b>441</b>	...	<b>450</b>	<b>456</b>	<b>446</b>	<b>454</b>	<b>453</b>	<b>452</b>	<b>446</b>	...	...	<b>453</b>	...
<b>Unemployment rate, % *</b>	<b>4.8</b>	...	<b>4.9</b>	<b>4.9</b>	<b>4.7</b>	<b>4.8</b>	<b>4.7</b>	<b>4.7</b>	<b>4.7</b>	...	...	<b>4.7</b>	...
<b>Minimum of subsistence (average, per capita), KZT*</b>	<b>29 721</b>	<b>33 133</b>	<b>37 579</b>	<b>44 719</b>	<b>47 672</b>	<b>46 365</b>	<b>49 619</b>	<b>52 806</b>	<b>47 672</b>	<b>48 054</b>	<b>48 363</b>	<b>48 692</b>	<b>48 897</b>
<b>Average per capita money income, KZT*</b>	<b>110 971</b>	<b>126 551</b>	<b>142 805</b>	<b>169 776</b>	<b>194 857</b>	<b>170 091</b>	<b>182 200</b>	<b>179 909</b>	<b>194 857</b>	<b>192 087</b>	<b>192 112</b>	<b>192 965</b>	...
as % to same period of the previous year	10.8	14.0	12.4	18.9	14.8	16.6	16.0	16.4	14.8	12.3	12.8	13.4	...
<b>Export fob, mln. USD **</b>	<b>59 541</b>	<b>44 065</b>	<b>65 791</b>	<b>85 630</b>	<b>79 879</b>	<b>19 126</b>	<b>19 868</b>	<b>20 428</b>	<b>20 457</b>	...	...	...	...
<b>Import fob, mln. USD **</b>	<b>41 121</b>	<b>38 056</b>	<b>41 563</b>	<b>50 633</b>	<b>59 711</b>	<b>13 943</b>	<b>15 485</b>	<b>15 264</b>	<b>15 019</b>	...	...	...	...
<b>Gross Foreign Debt, mln. USD**</b>	<b>159 544</b>	<b>163 980</b>	<b>164 131</b>	<b>160 683</b>	<b>162 697</b>	<b>161 997</b>	<b>161 961</b>	<b>162 689</b>	<b>162 697</b>	...	...	...	...
<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***</b>	<b>382.6</b>	<b>420.9</b>	<b>431.8</b>	<b>462.7</b>	<b>454.6</b>	<b>451.7</b>	<b>452.5</b>	<b>474.5</b>	<b>454.6</b>	<b>447.7</b>	<b>450.6</b>	<b>446.8</b>	<b>441.4</b>

Source: BNS

\* For the last month of period

\*\* NBK's Estimation for the Quarter

\*\*\* by year - annual average

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

I. General economic trends

1.2. Price indices

	2019	2020	2021	2022	2023	2023				2024			
						03.23	06.23	09.23	12.23	01.24	02.24	03.24	04.24
<b>Consumer Price Index</b>													
% changes to December of the previous year*	105.4	107.5	108.4	120.3	109.8	103.2	105.3	107.2	109.8	100.8	101.9	102.6	103.1
% changes to the previous month						100.9	100.5	100.6	100.8	100.8	101.1	100.7	100.6
as % to the corresponding period of the previous year**	105.3	106.8	108.0	115.0	114.5	120.0	117.8	116.1	114.5	109.5	109.4	109.3	109.1
<b>Price Index Food Goods</b>													
% changes to December of the previous year													
% changes to the previous month	109.6	111.3	109.9	125.3	108.5	104.1	105.8	106.2	108.5	101.1	101.9	102.5	102.9
						101.1	100.2	100.3	100.9	101.1	100.8	100.6	100.3
<b>Price Index Non-Food Goods</b>													
% changes to December of the previous year													
% changes to the previous month	105.0	105.5	108.5	119.4	109.1	102.5	105.1	107.1	109.1	100.5	101.2	101.7	102.4
						100.8	100.7	100.6	100.5	100.5	100.7	100.5	100.7
<b>Price Index Marketable Services</b>													
% changes to December of the previous year													
% changes to the previous month	100.7	104.2	106.5	114.1	112.4	102.8	104.6	108.7	112.4	100.7	102.5	103.6	104.3
						100.8	100.6	100.9	100.8	100.7	101.7	101.1	100.7
<b>Price Index for Industry</b>													
% changes to December of the previous year													
% changes to the previous month	101.4	95.8	146.1	109.4	97.5	92.4	93.5	99.5	97.5	98.5	98.9	99.4	99.9
						99.3	99.1	104.3	102	98.5	100.4	100.5	100.6
<b>Price Index for Construction</b>													
% changes to December of the previous year													
% changes to the previous month	101.6	99.7	105.7	101.4	106.8	101.2	105.7	105.3	106.8	100.1	99.6	99.7	99.8
						99.9	100.2	100.2	100.2	100.1	99.5	100.1	100.1
<b>Index of Tariffs for Freight Shipping</b>													
% changes to December of the previous year													
% changes to the previous month	103	102.8	108.8	104.5	103.4	99.9	103.8	103.6	103.4	101.2	101.1	101.2	101.3
						100.4	100.4	100.8	99.6	101.2	99.9	100.1	100.1

Source: BNS

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

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

## I. General economic trends

## 1.3. Balance of Payments of the Republic of Kazakhstan

mln.US dollars

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

Continuation

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

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

## 1.4. External debt of the Republic of Kazakhstan

mln.US dollars

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

Continuation

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

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

\*\*Including insurance and pension programs



## **II. KEY MONETARY INDICATORS**

## II.Key monetary indicators

### 2.1. Official Interest Rate

%, end of period

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

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2019	2020	2021	2022	11.23	12.23	01.24	02.24	03.24	04.24
<b>Net Foreign Assets</b>	<b>34 818 521</b>	<b>39 760 122</b>	<b>38 636 769</b>	<b>42 270 389</b>	<b>42 882 192</b>	<b>43 443 855</b>	<b>42 835 953</b>	<b>43 197 645</b>	<b>43 756 011</b>	<b>43 539 293</b>
Net International Reserves	10 893 009	14 787 581	13 961 529	15 270 417	14 769 538	15 409 981	15 527 411	15 391 451	16 045 041	16 764 244
Gross International Assets	11 078 854	15 000 426	14 844 409	16 227 925	15 663 892	16 348 063	16 422 669	16 280 654	16 909 304	17 615 976
Monetary Gold and SDR	6 141 691	9 479 378	11 171 705	10 504 466	10 154 153	9 887 314	9 807 182	10 016 299	10 836 399	11 388 350
Foreign Currency	113 325	122 838	112 378	129 890	138 970	137 805	134 956	135 597	134 170	131 885
Transferable Deposits	1 390 599	2 168 713	1 236 529	1 828 429	2 171 899	2 782 507	3 015 772	2 624 098	1 648 724	1 803 970
Other Deposits	1 371 493	781 013	-	-	-	-	-	-	-	-
Securities (other than shares)	634 575	874 648	756 723	2 293 930	1 645 155	1 958 963	1 903 526	1 943 861	2 728 423	2 798 543
Financial Derivatives	2 995	2 227	2 309	2 687	35 016	35 143	34 541	34 528	34 348	1 953
Aseets in the External Management	1 424 177	1 571 609	1 564 765	1 468 522	1 518 698	1 546 331	1 526 692	1 526 271	1 527 240	1 491 275
Less: Foreign Liabilities	185 844	212 845	882 880	957 508	894 354	938 082	895 258	889 204	864 263	851 732
SDR	183 804	210 611	880 941	897 515	892 369	889 002	868 128	871 247	861 903	849 280
Nonresidents Transferable Deposits	1	1	6	57 826	37	46 904	24 992	15 693	35	35
Other Deposits	-	-	-	-	-	-	-	-	-	-
Credits	373	410	420	451	446	443	436	439	435	430
Other Accounts Payable	1 667	1 824	1 513	1 716	1 502	1 733	1 703	1 825	1 889	1 988
<b>Assets of the National Oil Fund</b>	<b>23 624 917</b>	<b>24 705 811</b>	<b>23 887 862</b>	<b>25 781 944</b>	<b>26 860 475</b>	<b>27 289 815</b>	<b>26 620 243</b>	<b>27 106 078</b>	<b>27 132 313</b>	<b>26 127 558</b>
Other Net Foreign Assets	300 595	266 730	787 378	1 218 028	1 252 179	744 059	688 298	700 117	578 657	647 491
Gross Assets	963 796	1 195 531	1 579 649	1 914 431	1 888 292	1 411 705	1 318 116	1 331 573	1 221 929	1 230 142
Less: Foreign Liabilities	663 201	928 801	792 271	696 402	636 113	667 646	629 818	631 455	643 272	582 650
<b>Net Domestic Assets</b>	<b>-26 594 047</b>	<b>-28 725 025</b>	<b>-26 580 205</b>	<b>-29 694 206</b>	<b>-31 714 946</b>	<b>-30 641 142</b>	<b>-29 996 583</b>	<b>-30 718 001</b>	<b>-30 693 485</b>	<b>-30 396 284</b>
Net Claims to the Central Government	-303 019	-1 287 322	-842 901	-1 956 640	-2 985 078	-2 010 867	-2 386 237	-2 850 790	-2 466 074	-3 084 991
Claims	586 473	547 448	383 230	444 783	394 999	401 222	389 972	389 971	389 876	388 942
Securities	586 473	547 448	383 230	444 783	394 999	401 222	389 972	389 971	389 876	388 942
Less: Liabilities	889 492	1 834 770	1 226 130	2 401 423	3 380 077	2 412 089	2 776 209	3 240 761	2 855 950	3 473 933
Transferable Deposits	492 985	1 564 901	1 061 546	1 999 481	2 935 967	2 174 480	2 363 941	2 696 769	2 165 743	2 806 970
Other Deposits	197 589	84 108	164 152	400 056	443 294	236 697	411 574	543 256	689 329	666 113
Other Accounts Payable	198 918	185 761	-	-	-	-	-	-	-	-
<b>Resources of the National Oil Fund</b>	<b>25 161 475</b>	<b>25 949 629</b>	<b>25 792 993</b>	<b>26 783 661</b>	<b>29 151 666</b>	<b>29 920 143</b>	<b>29 154 469</b>	<b>29 702 456</b>	<b>29 706 807</b>	<b>28 848 164</b>
Claims to Banks	-2 162 063	-1 838 449	-1 083 402	-1 756 226	-1 057 644	-788 735	-703 754	-432 416	-204 800	-202 954
Securities	514	560	-	-	-	-	-	-	-	-
Credits	110 911	63 809	360 551	35 587	141 352	153 998	19 555	114 674	19 555	19 555
Less: NBK Notes	2 273 558	1 902 818	1 444 004	1 791 813	1 198 995	943 009	723 310	547 090	224 355	459 966
Financial Derivatives	70	-	51	-	-	277	-	-	-	-
Other accounts receivable	-	-	-	-	-	-	-	-	-	237 457
Claims to Nonbank Financial Institutions	3 044 011	4 966 023	5 317 553	5 362 793	5 110 769	5 311 730	5 107 527	5 107 527	5 107 529	5 274 074
Credits	-	-	229 908	273 021	3 109	204 203	-	-	-	-
Shares and other Equity	3 044 011	4 966 023	5 087 645	5 089 773	5 107 526	5 107 527	5 107 527	5 107 527	5 107 528	5 107 528
Financial Derivatives	-	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	133	-	-	0	1	166 546
Claims to the Rest of the Economy	772 600	782 439	848 440	596 980	778 428	782 139	748 029	757 161	766 690	821 480
Other Net Domestic Assets	-3 595 930	-6 200 350	-5 869 902	-6 040 554	-6 563 775	-6 512 449	-6 122 149	-6 136 695	-6 749 539	-7 025 583
Other Financial Assets	14 673	9 714	3 901	7 164	4 269	9 992	5 997	7 552	11 957	5 502
Nonfinancial Assets	45 335	50 849	60 527	65 127	63 754	65 365	68 638	68 526	69 887	69 773
Less: Other Liabilities	70 264	65 707	60 709	226 293	60 323	62 866	42 480	47 571	44 052	51 016
Less: Capital Accounts	3 585 674	6 195 206	5 873 621	5 886 551	6 571 474	6 524 939	6 154 304	6 165 201	6 787 331	7 049 841

Continuation

	2019	2020	2021	2022	11.23	12.23	01.24	02.24	03.24	04.24
<b>Liabilities</b>	<b>8 224 474</b>	<b>11 035 097</b>	<b>12 056 564</b>	<b>12 576 183</b>	<b>11 167 246</b>	<b>12 802 713</b>	<b>12 839 370</b>	<b>12 479 644</b>	<b>13 062 526</b>	<b>13 143 008</b>
<b>Narrow Reserve Money</b>	<b>5 430 745</b>	<b>5 087 846</b>	<b>6 945 442</b>	<b>7 374 898</b>	<b>6 577 664</b>	<b>7 142 913</b>	<b>6 831 249</b>	<b>6 713 521</b>	<b>6 278 732</b>	<b>6 781 258</b>
<b>Reserve Money</b>	<b>6 893 176</b>	<b>9 777 551</b>	<b>10 957 714</b>	<b>11 874 422</b>	<b>10 126 464</b>	<b>11 539 973</b>	<b>11 819 843</b>	<b>11 526 650</b>	<b>12 302 588</b>	<b>12 290 583</b>
Currency out of the NBK	2 688 265	3 250 372	3 451 715	3 823 793	3 902 340	4 109 817	4 039 710	4 028 124	4 060 834	4 068 003
Transferable Deposits of Banks	1 700 882	1 299 270	2 074 806	2 202 901	1 283 778	1 483 719	1 556 051	1 395 575	1 035 162	1 209 203
Other Deposits of Banks	1 462 431	4 689 705	4 012 272	4 499 524	3 548 799	4 397 060	4 988 594	4 813 129	6 023 856	5 509 325
Transferable Deposits of Nonbank Financial Institutions	943 102	443 937	1 370 737	1 115 521	1 382 942	1 539 958	1 223 175	1 277 121	1 173 345	1 497 121
Current accounts of Public Nonfinancial Institutions in KZT	98 496	94 260	48 177	232 683	8 605	9 419	12 313	12 700	9 391	6 931
Current accounts of non-state non-financial organizations in tenge	-	7	7	1	-	-	-	-	-	-
Other Deposits	425 077	580 266	473 891	341 074	659 566	1 008 920	788 224	744 630	549 128	405 360
Foreign Currency Current Accounts of Public Nonfinancial Institutions	1 748	5	32	657	1 649	2 694	2 508	2 724	807	1 077
Other Deposits of Public Nonfinancial Institutions	193 360	126 972	87 413	1 581	125	332	350	453	12 301	277
Other Deposits of Nonbank Financial Institutions	225 811	452 119	383 339	337 347	652 726	1 004 390	783 127	739 180	534 797	402 922
Other Deposits of Liquidated Banks	4 158	1 170	3 106	1 489	5 066	1 504	2 238	2 273	1 223	1 084
Nonprofit Institutions	-	-	-	-	-	-	-	-	-	-
Securities (other than shares)	874 051	576 683	474 845	354 628	365 377	247 488	231 303	208 364	210 805	447 065
Other Financial Institutions	833 778	432 566	291 892	110 269	171 858	65 186	122 321	82 374	78 514	251 708
Public Nonfinancial Institutions	31 917	112 919	133 783	167 123	108 067	105 452	76 405	74 638	87 226	151 229
Private Nonfinancial Institutions	5 557	30 978	47 382	69 676	79 700	69 696	31 375	48 785	45 065	44 129
Households	0	1	891	282	117	-	1 191	-	-	-
Nonprofit Institutions	2 800	219	897	7 278	5 636	7 155	11	2 568	-	-
Credits	27 941	100 597	150 098	6 059	15 839	6 295	-	-	-	-
Banks	27 941	95 480	-	-	7 207	3 088	-	-	-	-
Nonbank Financial Institutions	-	5 117	150 098	6 059	8 324	3 205	-	-	-	-
Public Nonfinancial Institutions	-	-	-	-	308	1	-	-	-	-
Financial Derivatives	4 228	-	16	-	-	37	-	-	5	-
Banks	4 228	-	16	-	-	37	-	-	5	-
Nonbank Financial Institutions	-	-	-	-	-	-	-	-	-	-
With liquidation banks	-	-	-	-	-	-	-	-	-	-

## II. Key monetary indicators

### 2.3. Banks Monetary Survey

mln. of KZT, end of period

	2019	2020	2021	2022	12.23*	01.24	02.24	03.24	04.24
<b>Net Foreign Assets</b>	<b>1 817 861</b>	<b>1 311 176</b>	<b>1 769 349</b>	<b>810 249</b>	<b>837 480</b>	<b>242 528</b>	<b>598 833</b>	<b>536 197</b>	<b>319 736</b>
<b>Net Foreign Assets, CFC</b>	<b>1 656 042</b>	<b>1 100 665</b>	<b>1 567 010</b>	<b>820 973</b>	<b>1 459 100</b>	<b>1 034 225</b>	<b>1 432 354</b>	<b>1 422 955</b>	<b>1 143 383</b>
Claims to Nonresidents, CFC	2 488 108	1 957 617	2 330 781	3 293 138	4 069 307	3 692 544	4 128 769	4 159 861	3 795 655
Foreign Currency	204 972	340 275	264 941	370 974	613 961	422 820	373 282	338 831	316 233
Transferable Deposits	546 873	575 858	757 233	1 132 797	1 215 266	1 008 492	1 129 631	1 324 870	1 001 599
Other Deposits	928 082	484 540	466 087	477 359	645 017	748 087	983 150	791 296	689 599
Securities (other than shares)	573 031	322 535	501 724	838 832	1 007 177	904 018	974 879	1 031 474	1 073 701
Credits	170 325	195 385	279 970	399 142	500 714	514 741	534 480	519 793	515 214
Financial Derivatives	18 742	5 968	4 689	473	8 662	5 586	53 293	68 171	588
Shares and other Equity	25 580	4 275	4 373	4 675	4 594	4 525	4 551	4 537	4 653
Other Accounts Receivable	20 504	28 780	51 766	68 885	73 916	84 276	75 504	80 890	194 066
Less: Liabilities for Nonresidents, CFC	832 066	856 953	763 771	2 472 164	2 610 207	2 658 319	2 696 415	2 736 906	2 652 271
Transferable Deposits	133 557	300 345	349 911	1 413 594	1 321 335	1 221 249	1 144 364	1 205 259	1 103 795
Other Deposits	146 359	149 592	280 553	836 243	943 601	1 011 202	1 035 932	1 121 619	1 175 761
Securities (other than shares)	379 331	350 043	41 400	24 253	-	-	-	-	-
Credits	146 502	16 917	47 273	157 398	157 344	214 856	247 978	131 996	174 568
Financial Derivatives	12 195	10 225	9 176	2 507	7 062	9 676	62 658	72 938	2 349
Other Accounts Payable	14 123	29 831	35 458	38 168	180 864	201 336	205 483	205 094	195 797
Other net Foreign Assets, OFC	161 820	210 511	202 338	-10 724	-621 620	-791 698	-833 521	-886 757	-823 647
Gross Assets	415 017	459 460	507 000	666 949	855 091	656 406	726 140	757 710	831 581
Less: Foreign Liabilities	253 197	248 949	304 662	677 673	1 476 711	1 448 103	1 559 661	1 644 467	1 655 229
<b>Domestic Assets</b>	<b>19 196 552</b>	<b>22 806 573</b>	<b>28 273 963</b>	<b>32 860 771</b>	<b>36 856 922</b>	<b>36 905 081</b>	<b>37 114 710</b>	<b>37 787 247</b>	<b>37 597 701</b>
Reserves	3 575 334	5 999 511	6 516 208	7 430 749	6 360 781	7 036 177	6 647 960	7 507 723	7 136 070
Transferable and Other Deposits in NBK	3 187 575	5 577 185	6 062 216	6 967 609	5 890 626	6 610 885	6 240 505	7 085 982	6 706 553
National Currency	387 759	422 326	453 992	463 140	470 155	425 291	407 455	421 740	429 517
Other Claims to NBK	2 356 522	2 575 073	1 589 764	1 845 120	1 012 693	846 940	594 279	269 944	263 106

Continuation

	2019	2020	2021	2022	12.23*	01.24	02.24	03.24	04.24
Net Claims to the Central Government	2 127 891	3 238 397	4 235 214	4 417 488	6 375 618	6 802 032	7 152 537	7 284 960	7 259 789
Gross Claims	2 224 420	3 368 010	4 438 508	4 664 553	6 640 779	7 063 149	7 412 930	7 537 626	7 513 634
Securities (other than shares)	2 154 357	3 268 116	4 332 090	4 555 217	6 533 456	6 956 600	7 244 250	7 369 326	7 348 893
Credits	68 866	98 914	101 473	108 723	106 822	105 219	105 893	104 993	103 882
Other Accounts Receivable	1 198	979	4 945	614	502	1 330	62 787	63 307	60 859
Less: Liabilities	96 529	129 613	203 294	247 065	265 161	261 117	260 394	252 666	253 845
Transferable Deposits	10 623	15 714	23 713	15 832	13 387	5 759	3 394	1 631	3 282
Other Deposits	3 533	791	1 947	2 542	4 635	7 669	10 005	6 242	6 254
Credits	81 644	43 076	56 444	64 948	63 685	64 213	64 685	65 221	65 720
Other Accounts Payable	729	70 033	121 190	163 744	183 455	183 476	182 309	179 572	178 589
Claims to the Regional and Local Government	0	2	14 469	13 224	13 446	13 953	14 265	13 705	13 774
Securities (other than shares)	-	-	14 468	13 223	13 446	13 953	14 264	13 704	13 773
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	2	1	1	1	1	1	1	1
Claims to Nonbank Financial Institutions	1 131 287	1 377 525	2 397 563	2 441 767	2 890 141	2 297 571	2 463 219	2 349 505	2 332 620
Transferable Deposits	2 155	5 314	13 986	135 465	25 472	27 601	30 448	26 211	28 204
Other Deposits	949	51	52	-	-	-	-	-	-
Securities (other than shares)	173 209	353 993	639 721	884 278	832 316	774 034	776 162	762 199	780 972
Credits	570 290	729 508	1 275 313	836 937	1 247 196	869 854	1 032 895	903 580	924 854
Financial Derivatives	229 002	62 634	54 716	72 008	158 908	27 625	17 395	64 095	7 108
Shares and other Equity	109 430	156 212	296 402	300 200	376 771	376 771	376 235	389 149	387 649
Other Accounts Receivable	46 251	69 813	117 372	212 878	249 478	221 686	230 085	204 271	203 832
Claims to Public Nonfinancial Institutions	680 296	582 619	605 536	873 865	777 381	794 466	800 728	809 683	775 531
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	381 721	318 413	458 448	564 961	550 463	556 321	571 346	578 047	577 799
Credits	297 478	263 219	146 736	308 618	226 564	237 439	228 482	230 759	196 837
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	-	-	-	-	-	-
Other Accounts Receivable	1 095	985	351	286	355	706	899	877	895

Continuation

	2019	2020	2021	2022	12.23*	01.24	02.24	03.24	04.24
Claims to Private Nonfinancial Institutions	7 909 851	7 869 706	8 474 297	9 266 501	10 468 045	10 178 301	10 348 084	10 253 493	10 401 321
Securities (other than shares)	200 218	216 586	254 543	266 881	273 631	277 071	303 583	305 059	300 571
Credits	7 309 904	7 252 207	7 901 000	8 673 393	9 775 098	9 476 037	9 616 206	9 537 500	9 696 659
Financial Derivatives	2 416	1 133	1 378	1 251	1 549	1 999	1 346	1 491	1 592
Shares and other Equity	172 276	166 057	162 909	191 382	245 262	245 484	245 833	246 339	237 727
Other Accounts Receivable	225 037	233 723	154 467	133 593	172 506	177 710	181 116	163 103	164 772
Claims to Nonprofit Institutions	5 966	2 707	3 016	2 391	4 109	4 399	4 730	5 169	5 162
Credits	5 014	1 967	2 939	2 268	3 827	3 756	3 926	4 419	4 403
Shares and other Equity	2	2	2	3	3	3	3	3	3
Other Accounts Receivable	950	738	74	120	279	641	801	747	756
Claims to Households	6 823 806	7 684 251	10 869 025	14 243 981	18 331 749	18 569 778	18 980 948	19 330 448	19 608 039
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	6 767 785	7 631 145	10 795 904	14 177 198	18 276 322	18 489 576	18 909 249	19 258 156	19 526 295
Financial Derivatives	204	242	530	-	-	-	0	9	93
Other Accounts Receivable	55 818	52 863	72 590	66 783	55 427	80 202	71 699	72 283	81 650
Other Net Assets	-5 414 401	-6 523 218	-6 431 129	-7 674 314	-9 377 040	-9 638 537	-9 892 039	-10 037 383	-10 197 709
Other Financial Assets	128 424	114 431	98 964	128 385	129 563	124 230	126 503	130 022	139 682
Nonfinancial Assets	782 909	783 226	796 805	834 083	886 835	890 852	891 122	906 058	892 259
Less: Other Liabilities	534 521	1 299 656	1 238 334	1 556 149	1 627 152	1 614 665	1 612 459	1 640 232	1 895 409
Less: Capital Accounts	5 791 213	6 121 219	6 088 565	7 080 633	8 766 286	9 038 954	9 297 205	9 433 231	9 334 242
<b>Liabilities</b>	<b>21 014 413</b>	<b>24 117 749</b>	<b>30 043 312</b>	<b>33 671 020</b>	<b>37 694 402</b>	<b>37 147 608</b>	<b>37 713 542</b>	<b>38 323 445</b>	<b>37 917 437</b>
Transferable Deposits	5 517 237	6 271 889	7 786 368	8 187 666	7 691 930	7 232 140	7 261 267	6 905 669	7 094 550
Central Bank	2	1	1	1	1	1	1	1	1
Regional and Local Government	298	822	886	864	862	1 517	876	1 104	1 524
Nonbank Financial Institutions	246 545	384 939	543 070	484 231	558 312	577 517	675 970	644 896	645 323
Public Nonfinancial Institutions	566 964	494 327	572 609	852 319	544 233	681 924	619 409	522 629	511 650
Private Nonfinancial Institutions	3 387 347	3 688 676	4 276 021	4 455 259	3 949 378	3 683 000	3 664 935	3 463 080	3 580 078
Nonprofit Institutions	110 571	103 080	116 056	131 520	116 164	152 574	140 421	132 541	147 325
Households	1 205 510	1 600 043	2 277 724	2 263 471	2 522 981	2 135 607	2 159 655	2 141 418	2 208 649

Continuation

	2019	2020	2021	2022	12.23*	01.24	02.24	03.24	04.24
Other Deposits	12 041 812	14 700 551	17 425 495	21 059 848	24 413 188	24 527 406	24 837 671	25 828 037	25 276 071
Central Bank	-	-	0	-	-	-	-	-	-
Regional and Local Government	-	-	28	504	2 638	2 475	2 519	2 285	2 376
Nonbank Financial Institutions	778 738	1 117 559	812 750	971 535	943 810	1 006 145	989 579	1 433 473	1 052 815
Public Nonfinancial Institutions	568 177	587 706	821 283	1 356 166	767 356	966 736	925 738	930 510	1 022 494
Private Nonfinancial Institutions	2 181 247	3 103 678	4 235 938	4 608 925	5 872 590	5 819 653	5 933 471	6 375 485	5 983 565
Nonprofit Institutions	548 300	699 600	568 295	738 950	509 737	492 837	508 584	489 292	520 381
Households	7 965 350	9 192 008	10 987 200	13 383 768	16 317 056	16 239 560	16 477 780	16 596 992	16 694 440
Securities	1 671 702	1 664 317	1 943 608	1 985 457	2 793 003	2 800 804	2 769 373	2 769 697	2 584 006
Nonbank Financial Institutions	1 585 266	1 550 898	1 743 393	1 773 039	2 562 398	2 567 241	2 531 733	2 527 342	2 337 398
Public Nonfinancial Institutions	64 679	91 815	148 963	150 815	152 952	152 510	153 823	155 203	154 118
Private Nonfinancial Institutions	634	1 425	1 447	2 885	1 775	1 828	1 880	1 960	2 013
Households	21 123	20 179	49 805	58 718	75 878	79 225	81 937	85 192	90 477
Credits	793 512	696 911	2 152 007	1 606 866	2 129 723	2 033 553	2 322 938	2 341 457	2 344 438
Central Bank	14 386	14 094	6	6	6	6	6	6	6
Regional and Local Government	3 798	3 115	6 460	12 359	20 952	21 158	21 460	21 674	21 878
Nonbank Financial Institutions	750 543	657 439	2 137 729	1 586 217	2 099 879	2 003 445	2 292 472	2 310 736	2 313 456
Public Nonfinancial Institutions	22 533	22 153	7 739	8 250	8 871	8 929	8 984	9 026	9 083
Private Nonfinancial Institutions	2 046	47	21	9	5	5	5	5	5
Households	205	63	52	26	11	11	11	11	10
Financial Derivatives	244 847	83 755	54 828	74 613	159 536	27 875	17 776	64 154	7 656
Central Bank	15 858	21 046	-	-	-	-	-	-	-
Nonbank Financial Institutions	228 967	62 632	54 673	73 653	159 394	27 746	17 693	63 935	7 243
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	22	50	155	959	142	129	83	210	321
Households	-	28	-	-	-	-	0	9	93
Other Accounts Payable	745 304	700 326	681 006	756 571	507 022	525 832	504 518	414 431	610 715
Central Bank	76	102	24	211	182	103	135	87	152
Regional and Local Government	9	1 382	3 789	5 581	4 954	4 927	4 955	4 907	4 835
Nonbank Financial Institutions	43 735	14 914	65 337	88 071	64 816	70 019	85 057	56 563	50 236
Public Nonfinancial Institutions	4 078	55 599	103 266	97 753	99 097	99 135	99 706	99 584	97 456
Private Nonfinancial Institutions	263 489	225 557	228 250	245 255	301 575	286 573	274 044	244 186	244 774
Nonprofit Institutions	721	742	704	389	1 569	398	570	675	802
Households	180 374	178 471	197 877	201 800	244 310	230 167	230 422	240 354	223 395
Interbank Accounts	252 823	223 559	81 759	117 511	-209 481	-165 490	-190 371	-231 924	-10 934

\* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2019	2020	2021	2022	12.23*	01.24	02.24	03.24	04.24
<b>Net Foreign Assets</b>	<b>36 637 097</b>	<b>41 091 030</b>	<b>40 426 251</b>	<b>43 086 563</b>	<b>44 266 879</b>	<b>43 095 475</b>	<b>43 803 350</b>	<b>44 318 876</b>	<b>43 859 028</b>
Claims to Nonresidents	13 566 962	16 958 044	17 175 190	19 521 062	20 408 036	20 115 214	20 409 423	21 069 164	21 411 631
Monetary Gold and SDR	6 141 691	9 479 378	11 171 705	10 504 466	9 887 314	9 807 182	10 016 299	10 836 399	11 388 350
Foreign Currency	318 297	463 113	377 319	500 864	751 766	557 776	508 879	473 000	448 119
Transferable Deposits	1 937 471	2 744 572	1 993 762	2 961 226	3 997 773	4 024 264	3 753 729	2 973 593	2 805 570
Other Deposits	2 299 574	1 265 553	466 087	477 359	645 017	748 087	983 150	791 296	689 599
Securities (other than shares)	1 207 606	1 197 183	1 258 447	3 132 763	2 966 140	2 807 544	2 918 740	3 759 897	3 872 244
Credits	170 325	195 385	279 970	399 142	500 714	514 741	534 480	519 793	515 214
Shares and other Equity	25 580	4 275	4 373	4 675	4 594	4 525	4 551	4 537	4 653
Financial Derivatives	21 737	8 196	6 997	3 160	43 805	40 127	87 821	102 519	2 541
Other Claims	1 444 681	1 600 389	1 616 531	1 537 406	1 610 914	1 610 968	1 601 775	1 608 130	1 685 341
Liabilities for Nonresidents	1 017 911	1 069 798	1 646 651	3 429 672	3 548 288	3 553 577	3 585 619	3 601 168	3 504 004
Transferable Deposits	133 558	300 346	349 916	1 471 421	1 368 240	1 246 241	1 160 058	1 205 294	1 103 830
SDR	183 804	210 611	880 941	897 515	889 002	868 128	871 247	861 903	849 280
Other Deposits	146 359	149 592	280 553	836 243	943 601	1 011 202	1 035 932	1 121 619	1 175 761
Securities (other than shares)	379 331	350 043	41 400	24 253	-	-	-	-	-
Credits	146 875	17 327	47 694	157 848	157 787	215 292	248 417	132 431	174 999
Financial Derivatives	12 195	10 225	9 176	2 507	7 062	9 676	62 658	72 938	2 349
Other Accounts Payable	15 790	31 655	36 971	39 885	182 597	203 039	207 307	206 984	197 785
Assets of the National Oil Fund	<b>23 625 632</b>	<b>24 725 542</b>	<b>23 888 930</b>	<b>25 787 868</b>	<b>27 284 595</b>	<b>26 637 238</b>	<b>27 112 949</b>	<b>27 158 981</b>	<b>26 127 558</b>
Other Net Foreign Assets	462 414	477 242	1 008 782	1 207 304	122 537	-103 399	-133 404	-308 100	-176 156
Assets	1 378 813	1 654 992	2 105 715	2 581 380	2 266 893	1 974 522	2 057 712	1 979 639	2 061 723
Foreign Liabilities	916 399	1 177 750	1 096 933	1 374 076	2 144 356	2 077 921	2 191 116	2 287 739	2 237 879
<b>Net Domestic Assets</b>	<b>-15 315 027</b>	<b>-16 173 245</b>	<b>-10 326 961</b>	<b>-8 790 608</b>	<b>-5 965 307</b>	<b>-5 700 039</b>	<b>-6 051 566</b>	<b>-6 215 437</b>	<b>-5 941 594</b>
Net Claims to the Central Government	1 824 873	1 951 075	3 392 313	2 460 848	4 364 751	4 415 795	4 301 746	4 818 886	4 174 798
Claims	2 810 894	3 915 458	4 821 738	5 109 337	7 042 001	7 453 121	7 802 901	7 927 502	7 902 576
Securities	2 740 830	3 815 565	4 715 320	5 000 000	6 934 678	7 346 573	7 634 221	7 759 202	7 737 835
Credits	68 866	98 914	101 473	108 723	106 822	105 219	105 893	104 993	103 882
Other	1 198	979	4 945	614	502	1 330	62 787	63 307	60 859
Liabilities	986 021	1 964 383	1 429 424	2 648 488	2 677 250	3 037 326	3 501 155	3 108 616	3 727 778
Transferable Deposits	503 608	1 580 615	1 085 259	2 015 312	2 187 867	2 369 700	2 700 163	2 167 373	2 810 251
Other Deposits	201 123	84 899	166 099	402 598	241 331	419 243	553 261	695 570	672 367
Securities	-	-	-	-	-	-	-	-	-
Credits	81 644	43 076	56 444	64 948	63 685	64 213	64 685	65 221	65 720
Other	199 647	255 794	121 622	165 630	184 368	184 170	183 046	180 452	179 440

Continuation

	2019	2020	2021	2022	12.23*	01.24	02.24	03.24	04.24
Claims to the Regional and Local Government	0	2	14 469	13 224	13 446	13 953	14 265	13 705	13 774
Securities (other than shares)	-	-	14 468	13 223	13 446	13 953	14 264	13 704	13 773
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	2	1	1	1	1	1	1	1
<b>Resources of the National Oil Fund</b>	<b>25 162 190</b>	<b>25 969 361</b>	<b>25 794 061</b>	<b>26 789 585</b>	<b>29 914 923</b>	<b>29 171 464</b>	<b>29 709 328</b>	<b>29 733 475</b>	<b>28 848 164</b>
Claims to Nonbank Financial Institutions	4 175 298	6 343 549	7 715 115	7 804 560	8 201 871	7 405 098	7 570 746	7 457 034	7 606 693
Transferable Deposits	2 155	5 314	13 986	135 465	25 472	27 601	30 448	26 211	28 204
Other Deposits	949	51	52	-	-	-	-	-	-
Securities	173 209	353 993	639 721	884 278	832 316	774 034	776 162	762 199	780 972
Credits	570 290	729 508	1 505 220	1 109 958	1 451 400	869 854	1 032 895	903 580	924 854
Financial Derivatives	229 002	62 634	54 716	72 008	158 908	27 625	17 395	64 095	7 108
Shares and other Equity	3 153 442	5 122 235	5 384 048	5 389 972	5 484 298	5 484 298	5 483 762	5 496 677	5 495 177
Other Accounts Receivable	46 251	69 813	117 372	212 878	249 478	221 686	230 085	204 272	370 378
Claims to Public Nonfinancial Institutions	1 451 462	1 352 901	1 443 209	1 461 118	1 553 027	1 536 078	1 551 528	1 570 090	1 590 824
Other Deposits	-	-	-	-	-	-	-	-	-
Securities	388 208	318 413	458 448	564 961	550 463	556 321	571 346	578 047	577 799
Credits	303 679	263 219	146 736	308 618	226 564	237 439	228 482	230 759	196 837
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	750 002	541 968	670 379	689 378	701 191	707 004	759 875
Other Accounts Receivable	9 573	21 266	88 024	45 571	105 621	52 940	50 508	54 280	56 313
Claims to Private Nonfinancial Institutions	7 909 851	7 869 706	8 474 348	9 266 501	10 468 045	10 178 301	10 348 084	10 253 493	10 401 321
Securities	200 218	216 586	254 543	266 881	273 631	277 071	303 583	305 059	300 571
Credits	7 309 904	7 252 207	7 901 000	8 673 393	9 775 098	9 476 037	9 616 206	9 537 500	9 696 659
Financial Derivatives	2 416	1 133	1 378	1 251	1 549	1 999	1 346	1 491	1 592
Shares and other Equity	172 276	166 057	162 909	191 382	245 262	245 484	245 833	246 339	237 727
Other Accounts Receivable	225 037	233 723	154 517	133 593	172 506	177 710	181 116	163 103	164 772
Claims to Nonprofit Institutions	5 966	2 707	3 016	2 391	4 109	4 399	4 730	5 169	5 162
Credits	5 014	1 967	2 939	2 268	3 827	3 756	3 926	4 419	4 403
Shares and other Equity	2	2	2	3	3	3	3	3	3
Other	950	738	74	120	279	641	801	747	756

Continuation

	2019	2020	2021	2022	12.23*	01.24	02.24	03.24	04.24
Claims to Households	6 825 240	7 696 408	10 879 741	14 253 707	18 338 242	18 576 195	18 987 308	19 336 732	19 614 225
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	6 769 218	7 643 303	10 806 620	14 186 925	18 282 815	18 495 993	18 915 610	19 264 439	19 532 482
Financial Derivatives	204	242	530	-	-	-	0	9	93
Other	55 818	52 863	72 590	66 783	55 427	80 202	71 699	72 283	81 650
Other Net Domestic Assets	-13 157 355	-16 222 495	-17 298 111	-18 146 474	-21 491 057	-21 172 866	-21 660 313	-22 496 587	-23 170 081
Other Financial Assets	143 098	124 145	102 866	135 549	139 554	130 227	134 056	141 979	145 184
Nonfinancial Assets	828 244	834 075	857 332	899 210	952 200	959 490	959 648	975 945	962 032
Less: Other Liabilities	4 751 809	4 864 290	6 277 057	6 214 048	7 300 823	7 069 324	7 291 610	7 393 949	7 893 213
Less: Capital Accounts	9 376 887	12 316 425	11 981 252	12 967 184	15 281 988	15 193 258	15 462 406	16 220 562	16 384 083
<b>Liabilities</b>	<b>21 322 070</b>	<b>24 917 785</b>	<b>30 099 291</b>	<b>34 295 955</b>	<b>38 301 572</b>	<b>37 395 436</b>	<b>37 751 784</b>	<b>38 103 439</b>	<b>37 917 435</b>
Currency in Circulation	2 300 505	2 828 046	2 997 723	3 360 653	3 639 662	3 614 419	3 620 669	3 639 093	3 638 486
Transferable and Other Deposits	19 021 565	22 089 738	27 101 567	30 935 301	34 661 910	33 781 017	34 131 115	34 464 346	34 278 949
Regional and Local Government	298	822	914	1 368	3 500	3 992	3 395	3 389	3 901
Nonbank Financial Institutions	2 194 196	2 398 554	3 109 897	2 908 634	4 046 470	3 589 963	3 681 850	3 786 511	3 598 180
Public Nonfinancial Institutions	1 428 746	1 303 270	1 529 514	2 443 405	1 324 034	1 663 831	1 561 024	1 475 638	1 542 429
Private Nonfinancial Institutions	5 568 594	6 792 361	8 511 966	9 064 184	9 821 968	9 502 654	9 598 406	9 838 565	9 563 643
Nonprofit Institutions	658 871	802 680	684 352	870 470	625 901	645 410	649 005	621 833	667 706
Households	9 170 860	10 792 051	13 264 924	15 647 239	18 840 038	18 375 167	18 637 434	18 738 410	18 903 089

\* including final turnovers

## II. Key monetary indicators

## 2.5. Other Financial Institutions Survey\*

mln. of KZT, end of period

	2019	2020	2021	2022	09.23	12.23**	03.24
<b>Net Foreign Assets</b>	<b>1 552 973</b>	<b>2 455 298</b>	<b>3 603 191</b>	<b>3 584 793</b>	<b>4 981 352</b>	<b>5 250 119</b>	<b>6 097 046</b>
<b>Claims on Nonresidents</b>	<b>2 843 049</b>	<b>3 810 828</b>	<b>5 248 149</b>	<b>5 008 923</b>	<b>6 313 112</b>	<b>6 516 697</b>	<b>7 333 583</b>
Foreign Currency	4 591	1 566	3 025	1 081	625	1 636	570
Deposits	365 805	423 772	146 381	135 879	226 048	271 650	271 338
Securities (other than shares)	2 151 764	2 432 159	3 574 836	3 395 916	3 807 324	3 776 219	4 225 661
Loans	48 362	49 967	58 624	44 565	42 796	47 943	47 345
Financial Derivatives	0	0	0	0	0	0	3
Other	272 527	903 365	1 465 281	1 431 481	2 236 319	2 419 248	2 788 667
<b>less: Liabilities to Nonresidents</b>	<b>1 290 075</b>	<b>1 355 530</b>	<b>1 644 957</b>	<b>1 424 131</b>	<b>1 331 760</b>	<b>1 266 578</b>	<b>1 236 537</b>
Deposits	0	0	0	74 296	76 319	73 157	71 944
Securities (other than shares)	749 681	731 146	1 067 545	661 735	575 969	554 655	552 735
Loans	510 435	599 892	541 365	645 577	611 888	571 490	579 822
Financial Derivatives	0	0	0	0	0	0	0
Other	29 959	24 491	36 047	42 523	67 583	67 277	32 036
<b>Claims on Banking System</b>	<b>3 366 421</b>	<b>2 748 063</b>	<b>2 581 784</b>	<b>2 040 126</b>	<b>2 519 284</b>	<b>3 196 843</b>	<b>2 327 869</b>
National Currency	792	902	627	925	740	491	874
Other Claims	3 365 629	2 747 161	2 581 157	2 039 201	2 518 544	3 196 353	2 326 995
<b>Net Claims on Central Government</b>	<b>4 399 224</b>	<b>6 134 924</b>	<b>5 943 344</b>	<b>8 082 617</b>	<b>9 029 647</b>	<b>9 196 610</b>	<b>9 792 307</b>
<b>Claims on Central Government</b>	<b>4 416 237</b>	<b>6 192 864</b>	<b>6 043 497</b>	<b>8 172 655</b>	<b>9 162 654</b>	<b>9 313 393</b>	<b>9 861 966</b>
Securities (other than shares)	4 405 537	6 184 300	5 875 755	8 117 593	9 047 337	9 166 194	9 702 128
Other Claims	10 700	8 564	167 742	55 062	115 317	147 199	159 837
<b>Less: Liabilities to Central Government</b>	<b>17 013</b>	<b>57 940</b>	<b>100 152</b>	<b>90 038</b>	<b>133 007</b>	<b>116 783</b>	<b>69 659</b>
Deposits	0	0	0	0	132	0	0
Other Liabilities	17 013	57 940	100 152	90 038	132 875	116 783	69 659
<b>Claims on Other Sectors</b>	<b>2 914 693</b>	<b>4 107 384</b>	<b>4 281 035</b>	<b>4 150 618</b>	<b>4 112 152</b>	<b>4 105 840</b>	<b>4 036 343</b>
Regional and Local Government	10 052	788 535	857 776	811 212	880 431	808 988	681 835
Public Nonfinancial Institutions	815 579	781 663	966 553	924 349	1 041 409	1 029 871	1 135 210
Private Nonfinancial Institutions	1 867 553	2 276 047	2 201 762	2 188 402	1 969 955	2 060 872	2 034 711
Other Resident Sectors	221 509	261 139	254 945	226 654	220 357	206 108	184 586

Continuation

	2019	2020	2021	2022	09.23	12.23**	03.24
<b>Deposits</b>	<b>2 534</b>	<b>397</b>	<b>25 307</b>	<b>15 330</b>	<b>39 472</b>	<b>176 347</b>	<b>163 502</b>
of which: Depository corporations	0	0	0	6 564	11 844	130 082	121 744
<b>Securities (other than shares)</b>	<b>164 992</b>	<b>6 992</b>	<b>7 502</b>	<b>8 051</b>	<b>980 435</b>	<b>981 482</b>	<b>983 033</b>
of which: Depository corporations	156 454	0	0	0	21 950	21 950	21 951
<b>Loans</b>	<b>449 082</b>	<b>859 400</b>	<b>884 294</b>	<b>941 983</b>	<b>980 636</b>	<b>962 655</b>	<b>963 935</b>
of which: Depository corporations	2 987	4	393	48 485	65 601	54 614	48 051
<b>Financial Derivatives</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>250</b>	<b>0</b>	<b>0</b>
of which: Depository corporations	0	0	0	0	250	0	0
<b>Insurance Technical Reserve</b>	<b>11 300 324</b>	<b>13 510 920</b>	<b>13 836 287</b>	<b>15 606 629</b>	<b>18 292 395</b>	<b>18 997 395</b>	<b>19 954 437</b>
Net Equity of Households in Life Insurance Reserves	274 562	348 569	450 152	551 701	574 434	606 036	569 796
Net Equity of Households in Pension Funds	10 802 154	12 914 140	13 071 798	14 663 411	17 227 967	17 864 654	18 888 120
Prepayment of Premiums and Reserves against Outstanding Claims	223 607	248 211	314 337	391 517	489 994	526 704	496 521
of which: Depository corporations	7 319	7 064	5 928	7 962	7 076	11 157	2 755
<b>Shares and other Equity</b>	<b>1 189 768</b>	<b>1 483 131</b>	<b>1 629 798</b>	<b>1 741 458</b>	<b>2 095 493</b>	<b>2 164 286</b>	<b>2 215 847</b>
<b>Other Items (NET)</b>	<b>-873 388</b>	<b>-415 171</b>	<b>26 166</b>	<b>-455 298</b>	<b>-1 746 244</b>	<b>-1 532 753</b>	<b>-2 027 190</b>

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

\*\* including final turnovers

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

II. Key monetary indicators

2.6. Financial Sector Survey\*

mln. of KZT, end of period

	2019	2020	2021	2022	09.23	12.23**	03.24
<b>Net Foreign Assets</b>	<b>14 922 176</b>	<b>19 109 367</b>	<b>20 736 842</b>	<b>21 285 087</b>	<b>21 634 444</b>	<b>22 347 102</b>	<b>23 328 728</b>
Claims on Nonresidents	17 636 339	22 101 325	23 845 714	26 205 842	27 007 613	28 013 308	29 206 107
less: Liabilities to Nonresidents	2 714 163	2 991 958	3 108 871	4 920 755	5 373 169	5 666 207	5 877 379
<b>Domestic Claims</b>	<b>24 310 251</b>	<b>28 392 353</b>	<b>32 778 672</b>	<b>39 195 881</b>	<b>44 747 988</b>	<b>47 836 789</b>	<b>49 791 524</b>
<b>Net claims on Central Government</b>	<b>5 143 293</b>	<b>7 341 467</b>	<b>7 643 999</b>	<b>10 006 006</b>	<b>12 233 691</b>	<b>13 302 496</b>	<b>14 507 045</b>
Claims on Central Government	7 227 131	10 108 322	10 865 234	13 281 991	15 991 325	16 355 394	17 789 468
Less: Liabilities to Central Government	2 083 837	2 766 856	3 221 236	3 275 986	3 757 634	3 052 898	3 282 424
<b>Claims on Other Sectors</b>	<b>19 166 957</b>	<b>21 050 887</b>	<b>25 134 673</b>	<b>29 189 875</b>	<b>32 514 298</b>	<b>34 534 293</b>	<b>35 284 479</b>
Regional and Local Government	10 052	788 537	872 244	824 436	893 433	822 434	695 540
Public Nonfinancial Institutions	2 283 785	2 151 307	2 426 506	2 402 211	2 729 737	2 601 979	2 724 382
Other Resident Sectors	16 873 120	18 111 043	21 835 923	25 963 228	28 891 128	31 109 879	31 864 557
<b>Currency outside Financial Sectors</b>	<b>2 299 714</b>	<b>2 827 144</b>	<b>2 997 097</b>	<b>3 359 729</b>	<b>3 552 631</b>	<b>3 639 171</b>	<b>3 638 219</b>
<b>Deposits</b>	<b>16 829 903</b>	<b>19 691 582</b>	<b>24 016 977</b>	<b>28 035 420</b>	<b>28 077 628</b>	<b>30 661 705</b>	<b>30 719 594</b>
<b>Securities (other than shares)</b>	<b>135 247</b>	<b>264 528</b>	<b>390 671</b>	<b>464 827</b>	<b>1 720 139</b>	<b>1 372 439</b>	<b>1 335 727</b>
<b>Loans</b>	<b>474 677</b>	<b>884 774</b>	<b>898 173</b>	<b>914 141</b>	<b>942 000</b>	<b>937 879</b>	<b>946 600</b>
<b>Financial Derivatives</b>	<b>22</b>	<b>78</b>	<b>155</b>	<b>959</b>	<b>502</b>	<b>142</b>	<b>219</b>
<b>Insurance Technical Reserve</b>	<b>11 293 004</b>	<b>13 503 855</b>	<b>13 830 359</b>	<b>15 598 666</b>	<b>18 285 319</b>	<b>18 986 238</b>	<b>19 951 682</b>
<b>Shares and other Equity</b>	<b>8 512 722</b>	<b>11 787 263</b>	<b>12 122 518</b>	<b>12 958 773</b>	<b>14 790 877</b>	<b>15 630 373</b>	<b>16 585 460</b>
<b>Other Items (net)</b>	<b>-312 862</b>	<b>-1 457 503</b>	<b>-740 434</b>	<b>-851 546</b>	<b>-986 662</b>	<b>-1 044 057</b>	<b>-57 250</b>

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

\*\* including final turnovers

II. Key monetary indicators

2.7. Monetary Aggregates

mln. of KZT, end of period

	2019	2020	2021	2022	12.23*	01.24	02.24	03.24	04.24
<b>1. RM (Reserve Money)</b>	<b>6 893 176</b>	<b>9 777 551</b>	<b>10 957 714</b>	<b>11 874 422</b>	<b>11 539 973</b>	<b>11 819 843</b>	<b>11 526 650</b>	<b>12 302 588</b>	<b>12 290 583</b>
% changes to the previous month	2.6	1.1	4.6	1.3	14.0	2.4	-2.5	6.7	-0.1
% changes to December of the previous year	3.6	41.8	12.1	8.4	-2.8	2.4	-0.1	6.6	6.5
from them:									
Currency out of the NBK	2 688 265	3 250 372	3 451 715	3 823 793	4 109 817	4 039 710	4 028 124	4 060 834	4 068 003
Deposits of Banks and other organizations in NBK	4 204 912	6 527 179	7 505 999	8 050 629	7 430 156	7 780 133	7 498 526	8 241 754	8 222 580
<b>Narrow Reserve Money</b>	<b>5 430 745</b>	<b>5 087 846</b>	<b>6 945 442</b>	<b>7 374 898</b>	<b>7 142 913</b>	<b>6 831 249</b>	<b>6 713 521</b>	<b>6 278 732</b>	<b>6 781 258</b>
% changes to the previous month	-1.8	-9.7	12.9	6.9	8.6	-4.4	-1.7	-6.5	8.0
% changes to December of the previous year	-9.4	-6.3	36.5	6.2	-3.1	-4.4	-6.0	-12.1	-5.1
from them:									
Reserve deposits of Banks in NBK	1 700 882	1 299 270	2 074 806	2 202 901	1 483 719	1 556 051	1 395 575	1 035 162	1 209 203
<b>M0 (Currency in Circulation)</b>	<b>2 300 505</b>	<b>2 828 046</b>	<b>2 997 723</b>	<b>3 360 653</b>	<b>3 639 662</b>	<b>3 614 419</b>	<b>3 620 669</b>	<b>3 639 093</b>	<b>3 638 486</b>
% changes to the previous month	4.5	4.5	3.2	3.4	4.8	-0.7	0.2	0.5	0.0
% changes to December of the previous year	1.8	22.9	6.0	12.1	8.3	-0.7	-0.5	0.0	0.0
<b>M1</b>	<b>5 928 085</b>	<b>7 186 951</b>	<b>8 788 006</b>	<b>9 382 455</b>	<b>10 380 883</b>	<b>9 553 002</b>	<b>9 658 325</b>	<b>9 402 329</b>	<b>9 960 431</b>
% changes to the previous month	0.0	-0.2	14.8	3.8	10.1	-8.0	1.1	-2.7	5.9
% changes to December of the previous year	5.8	21.2	22.3	6.8	10.6	-8.0	-7.0	-9.4	-4.1
from them:									
Transferable deposits of individuals in national currency	978 601	1 319 207	1 871 282	1 805 022	2 132 362	1 714 094	1 784 260	1 765 178	1 850 628
Transferable deposits of non-banking legal entities in national currency	2 648 979	3 039 698	3 919 000	4 216 780	4 608 860	4 224 489	4 253 396	3 998 057	4 471 317
<b>M2</b>	<b>16 054 341</b>	<b>19 134 928</b>	<b>23 750 269</b>	<b>28 025 384</b>	<b>32 746 913</b>	<b>32 108 968</b>	<b>32 282 269</b>	<b>32 535 362</b>	<b>32 526 218</b>
% changes to the previous month	5.1	2.1	6.6	6.7	7.4	-1.9	0.5	0.8	0.0
% changes to December of the previous year	11.0	19.2	24.1	18.0	16.8	-1.9	-1.4	-0.6	-0.7
from them:									
Other deposits in tenge and transferable deposits of individuals in foreign currency	4 630 021	5 612 324	7 243 362	9 651 760	12 884 736	13 000 075	13 182 736	13 355 270	13 477 555
Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	5 496 235	6 335 653	7 718 900	8 991 169	9 481 293	9 555 891	9 441 208	9 777 764	9 088 232
<b>M3 (broad money)</b>	<b>21 322 070</b>	<b>24 917 785</b>	<b>30 099 291</b>	<b>34 295 955</b>	<b>38 301 572</b>	<b>37 395 436</b>	<b>37 751 784</b>	<b>38 103 439</b>	<b>37 917 435</b>
% changes to the previous month	4.1	1.1	4.9	4.7	7.4	-2.4	1.0	0.9	-0.5
% changes to December of the previous year	2.4	16.9	20.8	13.9	11.7	-2.4	-1.4	-0.5	-1.0
from them:									
Other deposits of individuals in foreign currency	3 562 238	3 860 519	4 150 280	4 190 457	3 822 940	3 660 999	3 670 439	3 617 963	3 574 906
Other deposits of non-banking legal entities in foreign currency	1 705 491	1 922 337	2 198 742	2 080 113	1 731 719	1 625 470	1 799 076	1 950 114	1 816 311

\* including final turnovers

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

mln. of KZT, end of period

	2019	2020	2021	2022	12.23**	01.24	02.24	03.24	04.24
<b>Deposits - total*</b>	<b>19 021 565</b>	<b>22 089 738</b>	<b>27 101 567</b>	<b>30 935 301</b>	<b>34 661 910</b>	<b>33 781 017</b>	<b>34 131 115</b>	<b>34 464 346</b>	<b>34 278 949</b>
<b>of which:</b>									
<b>national currency:</b>	<b>10 820 833</b>	<b>13 855 690</b>	<b>17 337 508</b>	<b>21 150 007</b>	<b>26 604 473</b>	<b>25 962 998</b>	<b>26 145 443</b>	<b>26 570 294</b>	<b>26 609 998</b>
Nonbanking Legal Entities	5 439 121	7 204 994	8 629 305	10 151 674	11 977 995	11 670 343	11 553 843	11 826 086	11 639 836
Individuals	5 381 712	6 650 695	8 708 203	10 998 332	14 626 478	14 292 655	14 591 601	14 744 207	14 970 162
<b>foreign currency:</b>	<b>8 200 731</b>	<b>8 234 049</b>	<b>9 764 059</b>	<b>9 785 295</b>	<b>8 057 437</b>	<b>7 818 019</b>	<b>7 985 671</b>	<b>7 894 052</b>	<b>7 668 950</b>
Nonbanking Legal Entities	4 411 584	4 092 693	5 207 338	5 136 388	3 843 877	3 735 507	3 939 838	3 899 849	3 736 023
Individuals	3 789 147	4 141 355	4 556 721	4 648 906	4 213 559	4 082 512	4 045 834	3 994 203	3 932 927
<b>From total sum of Deposits:</b>									
Nonbanking Legal Entities	<b>9 850 705</b>	<b>11 297 688</b>	<b>13 836 643</b>	<b>15 288 062</b>	<b>15 821 872</b>	<b>15 405 850</b>	<b>15 493 680</b>	<b>15 725 936</b>	<b>15 375 859</b>
Individuals	<b>9 170 860</b>	<b>10 792 051</b>	<b>13 264 924</b>	<b>15 647 239</b>	<b>18 840 038</b>	<b>18 375 167</b>	<b>18 637 434</b>	<b>18 738 410</b>	<b>18 903 089</b>
<b>Transferable Deposits</b>									
<b>in national currency:</b>	<b>3 627 580</b>	<b>4 358 905</b>	<b>5 790 283</b>	<b>6 021 802</b>	<b>6 741 222</b>	<b>5 938 583</b>	<b>6 037 655</b>	<b>5 763 235</b>	<b>6 321 945</b>
Nonbanking Legal Entities	2 648 979	3 039 698	3 919 000	4 216 780	4 608 860	4 224 489	4 253 396	3 998 057	4 471 317
Individuals	978 601	1 319 207	1 871 282	1 805 022	2 132 362	1 714 094	1 784 260	1 765 178	1 850 628
<b>Other Deposits in national currency:</b>	<b>7 193 254</b>	<b>9 496 785</b>	<b>11 547 225</b>	<b>15 128 205</b>	<b>19 863 252</b>	<b>20 024 415</b>	<b>20 107 788</b>	<b>20 807 059</b>	<b>20 288 054</b>
Nonbanking Legal Entities	2 790 142	4 165 297	4 710 305	5 934 894	7 369 135	7 445 854	7 300 447	7 828 029	7 168 520
Individuals	4 403 112	5 331 488	6 836 921	9 193 311	12 494 117	12 578 561	12 807 341	12 979 029	13 119 534
<b>Transferable Deposits in foreign currency:</b>	<b>2 933 002</b>	<b>2 451 192</b>	<b>3 415 037</b>	<b>3 514 724</b>	<b>2 502 778</b>	<b>2 531 551</b>	<b>2 516 156</b>	<b>2 325 975</b>	<b>2 277 734</b>
Nonbanking Legal Entities	2 706 093	2 170 356	3 008 596	3 056 275	2 112 158	2 110 037	2 140 761	1 949 735	1 919 713
Individuals	226 909	280 836	406 442	458 449	390 620	421 514	375 395	376 240	358 021
<b>Other Deposits in foreign currency:</b>	<b>5 267 729</b>	<b>5 782 856</b>	<b>6 349 022</b>	<b>6 270 571</b>	<b>5 554 659</b>	<b>5 286 468</b>	<b>5 469 515</b>	<b>5 568 077</b>	<b>5 391 217</b>
Nonbanking Legal Entities	1 705 491	1 922 337	2 198 742	2 080 113	1 731 719	1 625 470	1 799 076	1 950 114	1 816 311
Individuals	3 562 238	3 860 519	4 150 280	4 190 457	3 822 940	3 660 999	3 670 439	3 617 963	3 574 906

\* without Nonresidents Accounts

\*\* including final turnovers

II. Key monetary indicators

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

%, for the period

	Total (credits)				including for those extended for a period								Total (deposits)				including for those placed for a period							
					up to 30 days				over 30 days								up to 30 days				over 30 days			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>2019</b>	12.50	1.66	2.48	6.64	--	1.25	--	6.69	12.50	3.88	2.48	3.95	8.28	1.68	1.30	6.75	8.28	1.91	1.22	6.75	11.54	0.72	1.43	6.24
<b>2020</b>	8.24	0.79	2.13	4.44	8.10	0.20	--	4.45	13.50	1.77	2.13	3.87	8.28	0.37	1.32	4.28	8.28	0.37	1.20	4.28	9.93	0.37	1.70	4.47
<b>2021</b>	10.97	0.34	1.55	4.85	8.08	0.08	--	4.90	11.75	2.39	1.55	3.48	8.31	0.23	0.55	4.76	8.31	0.14	1.03	4.76	11.35	0.28	0.53	--
<b>2022</b>	14.98	3.35	3.00	9.00	14.93	8.50	--	9.05	15.53	3.28	3.00	4.34	13.51	1.58	1.31	8.63	13.51	1.05	1.31	8.56	13.55	1.98	1.40	20.49
<b>2023</b>	17.39	3.31	--	--	17.39	--	--	--	17.25	3.31	--	--	15.63	3.10	3.26	9.89	15.63	2.17	3.25	9.87	15.72	4.86	4.44	18.29
<b>01.23</b>	--	--	--	--	--	--	--	--	--	--	--	--	15.93	3.25	2.11	6.99	15.94	2.04	1.93	6.87	15.76	4.53	4.05	19.00
<b>02.23</b>	17.75	1.75	--	--	17.75	--	--	--	--	1.75	--	--	15.95	3.43	2.50	7.50	15.95	2.14	2.50	7.41	--	4.73	--	15.12
<b>03.23</b>	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.95	2.93	2.62	7.25	15.95	1.81	2.58	7.18	--	4.83	4.49	19.00
<b>04.23</b>	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.86	3.22	3.66	6.71	15.86	2.16	3.53	6.71	--	5.03	4.79	--
<b>05.23</b>	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.88	3.91	2.58	6.85	15.88	2.97	2.58	6.85	--	5.25	--	--
<b>06.23</b>	17.75	2.75	--	--	17.75	--	--	--	--	2.75	--	--	15.88	3.44	2.83	6.76	15.88	2.38	2.82	6.76	--	5.28	4.50	--
<b>07.23</b>	17.75	2.85	--	--	17.75	--	--	--	--	2.85	--	--	15.97	5.16	3.01	6.70	15.97	2.18	3.01	6.70	--	5.27	--	11.50
<b>08.23</b>	17.75	--	--	--	17.75	--	--	--	--	--	--	--	15.96	2.76	3.15	9.02	15.96	1.89	3.15	9.03	15.77	4.93	--	0.00
<b>09.23</b>	14.49	--	--	--	14.49	--	--	--	--	--	--	--	15.65	2.42	3.44	10.95	15.65	1.96	3.44	10.95	15.54	4.84	--	--
<b>10.23</b>	16.00	--	--	--	16.00	--	--	--	--	--	--	--	15.29	2.62	3.65	11.39	15.29	2.08	3.65	11.39	--	3.88	--	--
<b>11.23</b>	17.25	--	--	--	16.00	--	--	--	17.25	--	--	--	15.25	2.90	3.68	12.99	15.25	2.58	3.68	12.96	--	4.88	4.25	21.00
<b>12.23</b>	--	3.00	--	--	--	--	--	--	--	3.00	--	--	15.05	2.58	3.75	13.73	15.05	1.89	3.75	13.73	--	4.95	4.25	--
<b>01.24</b>	--	0.50	--	--	--	--	--	--	--	0.50	--	--	14.98	2.88	3.75	14.11	14.98	2.53	3.74	14.11	--	4.93	3.90	15.71
<b>02.24</b>	--	3.00	--	--	--	--	--	--	--	3.00	--	--	14.60	2.96	3.80	14.40	14.60	2.72	3.80	14.40	--	4.91	3.80	--
<b>03.24</b>	14.72	3.50	--	--	14.75	--	--	--	--	3.50	--	--	14.19	4.35	3.67	14.36	14.19	4.22	3.66	14.36	--	4.93	3.89	--
<b>04.24</b>	14.75	0.25	--	--	14.75	--	--	--	--	0.25	--	--	14.22	3.19	3.66	14.60	14.22	2.86	3.66	14.60	--	4.91	4.25	--

II. Key monetary indicators

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

%, for the period

	12.19		12.20		12.21*		12.22		12.23**		01.24		02.24		03.24		04.24	
	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
<b>Deposits of Legal Entities</b>	<b>7.4</b>	<b>0.8</b>	<b>7.3</b>	<b>0.4</b>	<b>7.4</b>	<b>0.4</b>	<b>14.4</b>	<b>1.0</b>	<b>14.6</b>	<b>2.6</b>	<b>14.3</b>	<b>2.6</b>	<b>14.0</b>	<b>2.6</b>	<b>13.6</b>	<b>2.7</b>	<b>13.7</b>	<b>2.5</b>
including:																		
<b>Demand Deposits</b>	0.8	0.1	0.0	0.1	0.7	0.1	0.5	0.0	0.2	0.1	0.0	0.1	0.4	0.1	0.1	0.1	0.1	0.1
<b>Conditional</b>	3.0	0.2	3.1	0.2	4.6	0.5	6.2	0.5	9.2	1.6	7.5	0.3	5.9	1.2	9.9	0.8	11.7	0.9
<b>Time and Saving Deposits, total</b>	7.4	0.8	7.3	0.4	7.4	0.4	14.4	1.0	14.6	2.6	14.3	2.6	14.0	2.6	13.6	2.7	13.7	2.5
of which with maturity:																		
up to 1 month	7.3	0.3	7.2	0.1	7.4	0.2	14.6	0.2	14.7	2.9	14.5	2.8	14.1	2.7	13.7	2.8	13.7	2.6
from 1 to 3 month	8.4	0.3	7.6	0.1	8.4	0.2	14.5	0.6	14.4	1.6	14.6	2.7	14.6	2.8	13.6	3.3	13.6	3.4
from 3 month to 1 year	8.1	1.1	7.5	0.7	7.5	0.5	13.2	1.5	13.9	2.1	13.6	1.8	13.3	2.0	13.4	1.9	13.5	2.1
from 1 to 5 years	8.3	1.5	8.6	0.7	8.1	0.5	12.5	1.4	14.1	1.6	13.3	1.8	12.7	1.7	12.9	1.9	13.0	1.7
over 5 years	7.3	2.6	4.6	2.0	5.6	0.5	10.1	0.7	12.8	1.6	12.3	0.9	4.8	2.7	12.6	1.4	6.5	1.3
<b>Deposits of Individuals</b>	<b>8.8</b>	<b>1.4</b>	<b>9.2</b>	<b>1.0</b>	<b>8.0</b>	<b>0.8</b>	<b>13.3</b>	<b>0.9</b>	<b>13.7</b>	<b>0.9</b>	<b>14.0</b>	<b>0.9</b>	<b>13.6</b>	<b>0.9</b>	<b>13.8</b>	<b>0.9</b>	<b>13.7</b>	<b>0.9</b>
including:																		
<b>Demand Deposits</b>	0.8	1.0	0.1	0.8	0.1	3.2	0.1	0.2	0.2	1.0	0.2	4.0	0.1	4.2	0.1	1.1	0.1	4.7
<b>Conditional</b>	1.5	5.0	9.6	0.3	0.4	0.4	11.2	0.6	11.6	0.8	14.3	1.3	4.1	1.8	7.5	0.1	13.2	2.2
<b>Time and Saving Deposits, total</b>	9.0	1.4	9.2	1.0	8.0	0.8	13.3	0.9	13.7	0.9	14.0	0.9	13.6	0.9	13.8	0.9	13.7	0.9
of which with maturity:																		
up to 1 month	7.3	1.0	7.7	1.0	7.8	0.4	14.6	0.8	14.3	0.8	14.1	0.3	13.7	0.9	13.3	0.9	13.3	1.0
from 1 to 3 month	9.4	1.0	8.3	1.0	8.3	0.4	14.2	0.7	15.2	0.8	15.2	0.8	15.1	0.9	14.9	0.9	15.0	1.0
from 3 month to 1 year	9.4	1.2	9.7	0.9	8.4	0.9	13.2	1.0	14.4	1.0	14.4	1.0	14.3	1.0	14.3	1.0	14.2	1.0
from 1 to 5 years	9.1	1.4	9.7	1.0	8.6	0.8	13.7	0.8	14.0	0.8	14.0	0.8	14.0	0.8	13.9	0.8	13.8	0.9
over 5 years	5.5	2.3	5.4	1.7	2.3	1.0	2.0	0.2	2.0	0.6	2.1	0.8	2.1	1.0	2.2	0.5	2.1	0.9

Continuation

	12.19		12.20		12.21*		12.22		12.23**		01.24		02.24		03.24		04.24	
	KZT	CFC	KZT	CFC	KZT	FC												
<b>Credits to Legal Entities</b>	<b>12.1</b>	<b>4.4</b>	<b>11.4</b>	<b>4.6</b>	<b>12.2</b>	<b>4.5</b>	<b>19.2</b>	<b>5.7</b>	<b>18.7</b>	<b>5.7</b>	<b>18.5</b>	<b>5.7</b>	<b>18.1</b>	<b>7.4</b>	<b>18.8</b>	<b>6.6</b>	<b>17.9</b>	<b>7.7</b>
of which with maturity:																		
up to 1 month	12.2	4.2	12.8	2.8	11.8	4.9	19.3	4.8	18.8	6.4	18.4	5.5	18.2	5.6	19.1	5.7	18.8	7.0
from 1 to 3 month	11.5	4.6	11.3	3.7	11.6	3.1	19.0	4.8	18.3	6.4	18.2	6.6	17.8	7.1	19.0	6.2	17.4	6.8
from 3 month to 1 year	12.0	4.7	11.1	4.8	12.1	4.9	18.9	6.3	18.5	7.3	18.3	6.9	18.0	7.1	18.6	6.6	17.4	7.5
from 1 to 5 years	11.7	4.1	11.2	4.9	17.3	4.1	19.8	6.4	19.0	7.8	19.0	7.7	19.4	7.8	19.2	7.1	20.2	8.4
over 5 years	16.3	5.5	12.0	5.7	13.0	4.6	19.8	7.9	19.5	4.5	19.6	2.6	19.5	8.1	19.6	6.5	19.1	8.4
<b>Credits to Individuals</b>	<b>16.8</b>	<b>6.0</b>	<b>14.9</b>	<b>18.3</b>	<b>17.5</b>	<b>6.0</b>	<b>17.4</b>	<b>6.1</b>	<b>17.9</b>	<b>4.0</b>	<b>20.7</b>	<b>3.0</b>	<b>18.7</b>	<b>4.2</b>	<b>19.7</b>	<b>3.0</b>	<b>20.8</b>	<b>4.8</b>
of which with maturity:																		
up to 1 month	16.4	27.6	18.3	24.2	23.7	-	20.2	-	32.2	-	33.2	-	33.2	-	27.0	-	33.8	0.0
from 1 to 3 month	11.5	21.4	14.0	26.6	17.3	-	13.1	-	20.1	-	19.1	-	20.1	-	19.7	-	24.8	-
from 3 month to 1 year	19.4	4.1	17.4	14.1	22.8	7.1	14.0	5.0	16.6	3.0	18.7	-	19.4	-	15.5	-	19.0	5.0
from 1 to 5 years	18.1	17.3	16.5	17.2	18.5	4.0	19.5	5.3	17.1	7.7	21.0	6.4	17.3	7.3	20.1	4.4	21.5	5.9
over 5 years	11.9	5.1	9.8	6.5	19.5	8.0	16.8	8.4	19.2	5.6	20.6	4.2	20.2	6.3	20.6	4.9	20.1	6.8

\*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	01.01.2023	01.04.2023	01.07.2023	01.10.2023	01.01.2024**	01.02.2024*	01.03.2024*	01.04.2024*
<b>Loans to economy in an expanded definition</b>	<b>23 766 947</b>	<b>28 929 244</b>	<b>29 259 077</b>	<b>30 623 957</b>	<b>32 464 068</b>	<b>34 642 468</b>	<b>34 553 529</b>	<b>35 199 010</b>	<b>35 534 108</b>
of which									
from banking sector	20 544 330	24 773 243	25 053 541	26 224 140	27 682 643	29 803 996	29 700 427	30 336 175	30 595 127
from other organizations	3 222 618	4 156 000	4 205 536	4 399 816	4 781 425	4 838 472	4 853 102	4 862 835	4 938 981
including:									
from mortgage organizations	354 327	337 610	305 673	299 703	296 942	296 549	294 229	292 016	290 301
from other public sector corporations	1 491 190	1 739 316	1 733 590	1 819 942	2 077 626	2 155 199	2 165 530	2 157 952	2 196 785
from organizations engaged in microfinance activities*	1 377 101	2 079 074	2 166 272	2 280 171	2 406 856	2 386 724	2 393 343	2 412 867	2 451 896
of the total amount of loans to economy									
loans to business	12 783 308	14 433 439	14 316 758	14 893 551	15 374 776	16 463 806	16 186 194	16 438 985	16 470 097
national currency	10 057 559	11 785 241	11 868 424	12 460 019	12 854 852	13 498 956	13 305 416	13 441 917	13 442 619
foreign currency	2 725 749	2 648 198	2 448 334	2 433 533	2 519 923	2 964 850	2 880 777	2 997 067	3 027 478
loans to Individuals	10 983 640	14 495 804	14 942 318	15 730 405	17 089 292	18 178 662	18 367 336	18 760 026	19 064 011
national currency	10 966 352	14 490 042	14 937 180	15 725 638	17 084 683	18 174 902	18 363 677	18 756 509	19 060 592
foreign currency	17 288	5 762	5 138	4 767	4 610	3 760	3 658	3 517	3 419

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

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

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

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

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

\*\* Including final turnovers

## 2.12. Loans from banking sector

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

for the period

	2022		2023		10.23		11.23		12.23*		01.24		02.24		03.24		04.24	
	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%
<b>Issued, total</b>	<b>24 424 017</b>	<b>15.8</b>	<b>30 716 473</b>	<b>18.1</b>	<b>2 687 681</b>	<b>18.8</b>	<b>2 950 429</b>	<b>17.3</b>	<b>3 764 049</b>	<b>16.2</b>	<b>2 365 416</b>	<b>19.1</b>	<b>2 914 555</b>	<b>17.5</b>	<b>2 630 123</b>	<b>18.2</b>	<b>2 870 413</b>	<b>18.6</b>
<i>including:</i>																		
national currency	22 849 883	16.6	28 504 826	19.0	2 506 194	19.6	2 770 286	17.9	3 181 979	18.0	2 243 996	19.8	2 668 960	18.4	2 439 106	19.1	2 624 703	19.6
foreign currency	1 574 134	5.0	2 211 647	6.7	181 487	7.3	180 143	7.6	582 070	6.2	121 420	5.7	245 595	7.8	191 018	7.1	245 710	7.6
<i>from total Loans:</i>																		
Short-term	12 326 838	14.7	11 672 769	17.5	968 102	17.6	1 012 396	17.9	1 425 637	16.4	912 780	17.7	1 101 660	17.1	1 203 963	16.6	1 373 929	16.6
Long-term	12 097 179	16.9	19 043 704	18.5	1 719 579	19.4	1 938 033	17.0	2 338 411	16.1	1 452 636	19.9	1 812 895	17.7	1 426 160	19.5	1 496 484	20.4
<b>Loans issued to business</b>	<b>13 071 938</b>	<b>15.1</b>	<b>15 971 672</b>	<b>18.0</b>	<b>1 387 418</b>	<b>18.5</b>	<b>1 464 955</b>	<b>18.5</b>	<b>2 309 025</b>	<b>15.8</b>	<b>1 176 371</b>	<b>18.4</b>	<b>1 489 901</b>	<b>17.5</b>	<b>1 310 814</b>	<b>17.3</b>	<b>1 516 097</b>	<b>17.5</b>
national currency	11 506 705	16.4	13 771 269	19.8	1 206 762	20.2	1 285 830	20.0	1 727 844	19.0	1 055 795	19.8	1 245 001	19.4	1 120 700	19.1	1 271 092	19.4
Short-term	8 984 197	14.6	8 148 606	17.8	682 460	18.1	741 455	18.0	928 881	16.4	650 941	17.4	769 866	16.6	808 365	16.2	915 008	16.0
Long-term	2 522 509	18.1	5 622 663	20.7	524 302	21.3	544 375	21.2	798 963	19.5	404 854	21.8	475 134	21.3	312 335	22.1	356 084	23.3
foreign currency	1 565 232	5.0	2 200 403	6.7	180 657	7.3	179 124	7.7	581 181	6.2	120 576	5.7	244 901	7.8	190 115	7.1	245 005	7.7
Short-term	1 183 272	4.8	1 043 687	6.7	70 026	7.1	73 397	7.2	241 527	7.7	69 282	6.7	140 283	7.7	153 432	7.0	196 601	7.5
Long-term	381 960	5.7	1 156 716	6.8	110 631	7.4	105 728	8.0	339 654	5.2	51 294	4.4	104 618	7.9	36 683	7.8	48 405	8.3
<b>Loans issued to Individuals</b>	<b>11 352 080</b>	<b>16.7</b>	<b>14 744 801</b>	<b>18.2</b>	<b>1 300 263</b>	<b>19.1</b>	<b>1 485 474</b>	<b>16.1</b>	<b>1 455 024</b>	<b>16.8</b>	<b>1 189 045</b>	<b>19.8</b>	<b>1 424 653</b>	<b>17.5</b>	<b>1 319 309</b>	<b>19.1</b>	<b>1 354 316</b>	<b>19.8</b>
national currency	11 343 178	16.7	14 733 557	18.2	1 299 433	19.1	1 484 456	16.2	1 454 135	16.8	1 188 201	19.8	1 423 959	17.5	1 318 406	19.1	1 353 612	19.8
Short-term	2 158 938	15.2	2 477 853	16.2	215 419	15.8	197 146	17.5	254 931	16.5	192 248	18.8	191 274	19.5	241 868	18.5	262 151	18.9
Long-term	9 184 240	17.1	12 255 704	18.6	1 084 014	19.7	1 287 310	15.9	1 199 204	16.9	995 953	20.0	1 232 685	17.2	1 076 537	19.2	1 091 461	20.0
foreign currency	8 902	5.9	11 244	3.9	830	5.1	1 018	3.8	889	4.0	844	3.0	694	4.2	903	3.7	704	4.8
Short-term	432	1.7	2 622	0.0	198	0.0	399	0.0	298	0.0	310	0.0	236	0.0	298	0.0	169	0.0
Long-term	8 470	6.1	8 621	5.1	632	6.6	620	6.2	591	6.1	534	4.8	458	6.4	605	5.5	535	6.3

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

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

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

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

\*including final turnovers

II.Key monetary indicators

**2.12. Loans from banking sector**

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

mln. of KZT, end of period

	12.22	09.23	10.23	11.23	12.23*	01.24	02.24	03.24	04.24
<b>Total loans</b>	<b>24 773 243</b>	<b>27 682 643</b>	<b>28 083 975</b>	<b>28 572 337</b>	<b>29 803 996</b>	<b>29 700 427</b>	<b>30 336 175</b>	<b>30 595 127</b>	<b>30 867 303</b>
<i>including:</i>									
national currency	22 119 283	25 158 110	25 565 619	26 067 928	26 835 387	26 815 991	27 335 591	27 564 229	27 859 859
foreign currency	2 653 960	2 524 533	2 518 356	2 504 409	2 968 610	2 884 436	3 000 584	3 030 898	3 007 444
<i>from total Loans:</i>									
Short-term	4 139 077	3 082 053	3 098 909	3 039 265	3 440 384	3 282 235	3 374 475	3 591 029	3 813 438
Long-term	20 634 166	24 600 590	24 985 066	25 533 072	26 363 612	26 418 192	26 961 700	27 004 098	27 053 865
<b>Loans of business</b>	<b>11 598 880</b>	<b>12 064 540</b>	<b>12 195 685</b>	<b>12 231 169</b>	<b>13 117 761</b>	<b>12 828 857</b>	<b>13 087 381</b>	<b>13 053 009</b>	<b>13 116 911</b>
national currency	8 950 682	9 544 617	9 681 583	9 730 739	10 152 911	9 948 079	10 090 314	10 025 531	10 112 615
Short-term	2 821 012	2 066 584	2 082 015	2 035 942	2 184 933	2 053 040	2 109 882	2 208 328	2 386 711
Long-term	6 129 669	7 478 033	7 599 569	7 694 798	7 967 978	7 895 039	7 980 431	7 817 202	7 725 904
foreign currency	2 648 198	2 519 923	2 514 102	2 500 430	2 964 850	2 880 777	2 997 067	3 027 478	3 004 295
Short-term	482 726	277 327	274 639	268 769	480 101	450 274	491 144	559 968	579 559
Long-term	2 165 472	2 242 596	2 239 463	2 231 662	2 484 749	2 430 503	2 505 923	2 467 510	2 424 737
<b>Loans of Individuals</b>	<b>13 174 364</b>	<b>15 618 103</b>	<b>15 888 290</b>	<b>16 341 167</b>	<b>16 686 235</b>	<b>16 871 570</b>	<b>17 248 794</b>	<b>17 542 118</b>	<b>17 750 393</b>
national currency	13 168 602	15 613 493	15 884 035	16 337 189	16 682 476	16 867 912	17 245 277	17 538 698	17 747 244
Short-term	835 315	738 103	742 216	734 528	775 324	778 897	773 425	822 710	847 146
Long-term	12 333 287	14 875 390	15 141 819	15 602 661	15 907 152	16 089 015	16 471 852	16 715 989	16 900 097
foreign currency	5 762	4 610	4 255	3 978	3 760	3 658	3 517	3 419	3 149
Short-term	24	39	40	26	26	24	23	22	22
Long-term	5 738	4 571	4 215	3 952	3 734	3 634	3 494	3 397	3 127

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\*including final turnovers

II. Key monetary indicators

**2.12. Loans from banking sector**

**2.12.3. Arrears on loans from banking sector**

mln. of KZT, end of period

	12.22	09.23	10.23	11.23	12.23*	01.24	02.24	03.24	04.24
<b>Total arrears</b>	<b>681 452</b>	<b>720 746</b>	<b>704 288</b>	<b>713 395</b>	<b>680 590</b>	<b>727 695</b>	<b>752 326</b>	<b>747 310</b>	<b>770 888</b>
<i>including:</i>									
national currency	631 970	708 885	694 375	694 664	667 412	713 686	737 613	737 270	752 634
foreign currency	49 483	11 861	9 913	18 731	13 178	14 009	14 713	10 040	18 254
<i>from total arrears:</i>									
Short-term	100 708	102 486	103 375	102 759	88 067	93 417	93 481	95 225	108 616
Long-term	580 744	618 260	600 912	610 636	592 522	634 277	658 845	652 085	662 272
<b>Arrears on loans of business</b>	<b>326 572</b>	<b>325 789</b>	<b>300 976</b>	<b>299 178</b>	<b>283 133</b>	<b>307 718</b>	<b>320 029</b>	<b>300 102</b>	<b>313 222</b>
national currency	279 304	315 637	292 591	281 823	271 252	294 978	306 551	291 213	296 014
Short-term	62 553	68 863	70 280	69 768	58 101	61 697	61 748	64 681	65 229
Long-term	216 751	246 774	222 311	212 055	213 151	233 281	244 802	226 532	230 785
foreign currency	47 269	10 152	8 384	17 355	11 880	12 740	13 478	8 889	17 208
Short-term	2 289	1 299	395	199	58	807	764	177	12 632
Long-term	44 980	8 853	7 989	17 156	11 822	11 933	12 714	8 711	4 576
<b>Arrears on loans of Individuals</b>	<b>354 880</b>	<b>394 956</b>	<b>403 312</b>	<b>414 218</b>	<b>397 457</b>	<b>419 977</b>	<b>432 297</b>	<b>447 208</b>	<b>457 666</b>
national currency	352 666	393 248	401 783	412 841	396 160	418 707	431 063	446 057	456 620
Short-term	35 846	32 287	32 664	32 767	29 886	30 893	30 949	30 347	30 735
Long-term	316 820	360 961	369 119	380 074	366 274	387 814	400 114	415 710	425 885
foreign currency	2 214	1 708	1 529	1 377	1 298	1 269	1 234	1 151	1 046
Short-term	20	36	36	24	22	21	20	20	20
Long-term	2 194	1 672	1 493	1 352	1 276	1 249	1 214	1 132	1 026

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\*including final turnovers

II.Key monetary indicators

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

mln. of KZT, end of period

	2019		2020		2021		2022		2023*		12.23*		01.24		02.24		03.24		04.24	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
<b>Deposits - total in national currency</b>	<b>129 765 992</b>	<b>7.3</b>	<b>180 233 627</b>	<b>7.5</b>	<b>288 135 400</b>	<b>7.4</b>	<b>450 523 434.4</b>	<b>12.2</b>	<b>573 201 604</b>	<b>14.5</b>	<b>55 224 765</b>	<b>14.5</b>	<b>56 175 785</b>	<b>14.3</b>	<b>61 905 505</b>	<b>13.9</b>	<b>51 097 131</b>	<b>13.6</b>	<b>65 569 414</b>	<b>13.7</b>
<b>Demand Deposits</b>	<b>364 211</b>	<b>0.3</b>	<b>110 759</b>	<b>0.4</b>	<b>156 898</b>	<b>0.0</b>	<b>97 360.5</b>	<b>0.1</b>	<b>51 945</b>	<b>0.2</b>	<b>4 246</b>	<b>0.2</b>	<b>3 606</b>	<b>0.2</b>	<b>3 790</b>	<b>0.1</b>	<b>4 246</b>	<b>0.1</b>	<b>4 985</b>	<b>0.1</b>
of which:																				
Legal Entities	162 259	0.0	933	0.0	1 383	0.1	351.3	0.2	1 179	3.2	160	0.2	39	0.0	18	0.4	448	0.1	1	0.1
Individuals	201 952	0.6	109 826	0.5	155 515	0.0	97 009.1	0.1	50 765	0.1	4 086	0.2	3 567	0.2	3 772	0.1	3 799	0.1	4 985	0.1
<b>Time, Saving Deposits</b>	<b>129 352 987</b>	<b>7.4</b>	<b>180 088 031</b>	<b>7.5</b>	<b>287 931 123</b>	<b>7.4</b>	<b>450 370 342.3</b>	<b>12.2</b>	<b>573 057 354</b>	<b>14.5</b>	<b>55 194 375</b>	<b>14.5</b>	<b>56 169 039</b>	<b>14.3</b>	<b>61 896 666</b>	<b>13.9</b>	<b>51 086 250</b>	<b>13.6</b>	<b>65 552 488</b>	<b>13.7</b>
of which:																				
Legal Entities	120 054 576	7.2	167 286 409	7.3	268 133 760	7.3	419 702 403.0	12.2	532 912 685	14.5	50 888 305	14.6	52 938 917	14.3	58 224 432	14.0	47 534 821	13.6	61 367 706	13.7
Individuals	9 298 411	9.4	12 801 622	9.6	19 797 363	8.6	30 667 939.3	11.5	40 144 670	13.8	4 306 070	13.7	3 230 122	14.0	3 672 233	13.6	3 551 429	13.8	4 184 782	13.7
<b>Conditional Deposits</b>	<b>48 794</b>	<b>3.4</b>	<b>34 837</b>	<b>4.4</b>	<b>47 378</b>	<b>4.2</b>	<b>55 731.6</b>	<b>6.9</b>	<b>92 305</b>	<b>10.0</b>	<b>26 144</b>	<b>9.4</b>	<b>3 141</b>	<b>8.1</b>	<b>5 050</b>	<b>5.6</b>	<b>6 634</b>	<b>9.8</b>	<b>11 941</b>	<b>11.9</b>
of which:																				
Legal Entities	37 042	3.4	26 975	3.7	37 308	4.3	37 786.8	5.8	75 680	9.6	23 142	9.2	2 853	7.5	4 794	5.9	6 163	9.9	10 621	11.7
Individuals	11 753	3.1	7 862	6.9	10 071	3.8	17 944.7	9.3	16 625	11.5	3 002	11.6	288	14.3	256	0.6	471	7.5	1 320	13.2
<b>Deposits - total in CFC</b>	<b>12 857 392</b>	<b>1.1</b>	<b>13 291 070</b>	<b>0.8</b>	<b>24 730 206</b>	<b>0.5</b>	<b>27 994 872.1</b>	<b>0.6</b>	<b>48 300 864</b>	<b>1.8</b>	<b>5 629 682</b>	<b>2.4</b>	<b>4 436 838</b>	<b>2.5</b>	<b>3 707 945</b>	<b>2.4</b>	<b>3 589 718</b>	<b>2.5</b>	<b>4 619 320</b>	<b>2.4</b>
<b>Demand Deposits</b>	<b>32 392</b>	<b>2.5</b>	<b>114 114</b>	<b>1.3</b>	<b>55 172</b>	<b>2.0</b>	<b>48 075.7</b>	<b>0.6</b>	<b>16 950</b>	<b>4.5</b>	<b>1 266</b>	<b>0.8</b>	<b>1 026</b>	<b>5.4</b>	<b>793</b>	<b>5.9</b>	<b>323</b>	<b>1.1</b>	<b>1 284</b>	<b>5.6</b>
of which:																				
Legal Entities	609	0.1	57	0.1	1 354	0.0	4 086.3	0.0	2 889	0.1	632	0.1	262	0.1	95	0.1	161	0.1	176	0.1
Individuals	31 783	2.6	114 057	1.3	53 818	2.1	43 989.5	0.6	14 061	5.5	634	1.5	764	7.2	698	6.7	162	2.1	1 108	6.5
<b>Time, Saving Deposits</b>	<b>12 813 894</b>	<b>1.1</b>	<b>13 151 561</b>	<b>0.8</b>	<b>24 630 461</b>	<b>0.5</b>	<b>27 872 784.5</b>	<b>0.6</b>	<b>48 203 925</b>	<b>1.8</b>	<b>5 615 686</b>	<b>2.4</b>	<b>4 431 496</b>	<b>2.5</b>	<b>3 705 982</b>	<b>2.4</b>	<b>3 587 650</b>	<b>2.5</b>	<b>4 615 162</b>	<b>2.4</b>
of which:																				
Legal Entities	7 419 982	1.0	7 423 135	0.6	18 819 739	0.4	19 259 029.1	0.6	41 777 074	1.9	5 033 198	2.6	4 164 941	2.6	3 378 094	2.5	3 293 397	2.6	4 300 788	2.5
Individuals	5 393 912	1.2	5 728 426	1.1	5 810 722	1.0	8 613 755.4	0.8	6 426 852	0.8	582 488	0.9	266 554	0.9	327 888	0.9	294 253	0.9	314 374	0.9
<b>Conditional Deposits</b>	<b>11 106</b>	<b>0.2</b>	<b>25 395</b>	<b>0.3</b>	<b>44 573</b>	<b>0.3</b>	<b>74 011.9</b>	<b>0.5</b>	<b>79 988</b>	<b>1.0</b>	<b>12 729</b>	<b>1.6</b>	<b>4 317</b>	<b>0.3</b>	<b>1 170</b>	<b>1.2</b>	<b>1 746</b>	<b>0.7</b>	<b>2 873</b>	<b>0.9</b>
of which:																				
Legal Entities	10 959	0.1	24 119	0.2	41 640	0.3	65 232.0	0.5	73 713	1.0	12 729	1.6	4 316	0.3	1 169	1.2	1 703	0.8	2 873	0.9
Individuals	147	2.2	1 276	0.7	2 933	0.4	8 779.9	0.6	6 275	0.8	0	0.8	1	1.3	0	1.6	43	0.1	0	2.2
<b>Deposits - total in OFC</b>	<b>220 507</b>	<b>4.2</b>	<b>263 755</b>	<b>2.9</b>	<b>466 144</b>	<b>2.2</b>	<b>795 820.8</b>	<b>6.1</b>	<b>2 219 156</b>	<b>3.1</b>	<b>199 123</b>	<b>3.9</b>	<b>184 186</b>	<b>3.3</b>	<b>251 293</b>	<b>3.4</b>	<b>242 182</b>	<b>4.0</b>	<b>194 096</b>	<b>3.8</b>
<b>Demand Deposits</b>	<b>301</b>	<b>0.0</b>	<b>537</b>	<b>0.0</b>	<b>919</b>	<b>0.0</b>	<b>2 480.2</b>	<b>0.0</b>	<b>5 203</b>	<b>0.1</b>	<b>425</b>	<b>0.1</b>	<b>646</b>	<b>0.1</b>	<b>422</b>	<b>0.1</b>	<b>176</b>	<b>0.1</b>	<b>421</b>	<b>0.1</b>
of which:																				
Legal Entities	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	301	0.0	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	425	0.1	646	0.1	422	0.1	176	0.1	421	0.1
<b>Time, Saving Deposits</b>	<b>220 207</b>	<b>4.2</b>	<b>263 218</b>	<b>2.9</b>	<b>465 225</b>	<b>2.2</b>	<b>793 340.6</b>	<b>6.1</b>	<b>2 213 953</b>	<b>3.1</b>	<b>198 698</b>	<b>3.9</b>	<b>183 540</b>	<b>3.3</b>	<b>250 871</b>	<b>3.4</b>	<b>242 007</b>	<b>4.0</b>	<b>193 675</b>	<b>3.8</b>
of which:																				
Legal Entities	182 255	5.0	190 663	3.6	368 257	2.6	695 351.5	6.8	2 117 683	3.3	190 750	3.9	179 926	3.4	246 664	3.5	239 223	4.0	191 060	3.8
Individuals	37 952	0.6	72 555	0.9	96 967	0.7	97 084.3	0.9	61 026	0.7	4 993	0.6	3 615	0.6	4 207	0.5	2 783	0.8	2 616	0.7
<b>Conditional Deposits</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
of which:																				
Legal Entities	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Continuation

	2019		2020		2021		2022		2023*		12.23*		01.24		02.24		03.24		04.24	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
<b>Current Accounts in national currency</b>	<b>318 252 799</b>	<b>0.1</b>	<b>382 520 654</b>	<b>0.1</b>	<b>580 295 009</b>	<b>0.1</b>	<b>819 117 161.6</b>	<b>0.0</b>	<b>1 013 078 514</b>	<b>0.0</b>	<b>99 000 549</b>	<b>0.1</b>	<b>84 676 164</b>	<b>0.1</b>	<b>94 230 469</b>	<b>0.1</b>	<b>82 227 231</b>	<b>0.1</b>	<b>101 676 456</b>	<b>0.1</b>
of which:																				
<b>Legal Entities</b>	<b>265 967 978</b>	<b>0.1</b>	<b>304 981 782</b>	<b>0.1</b>	<b>441 173 659</b>	<b>0.1</b>	<b>642 284 746.9</b>	<b>0.1</b>	<b>783 523 371</b>	<b>0.1</b>	<b>75 524 354</b>	<b>0.1</b>	<b>68 255 820</b>	<b>0.1</b>	<b>75 480 068</b>	<b>0.1</b>	<b>63 919 507</b>	<b>0.1</b>	<b>80 985 073</b>	<b>0.1</b>
of which:																				
with accrual Interest Rates	13 599 774	1.5	21 396 781	1.4	24 867 643	1.5	13 879 148.6	2.7	17 713 818	2.6	1 800 174	2.5	2 486 069	2.2	2 539 715	2.6	1 972 407	2.9	1 871 304	3.4
without accrual Interest Rates	252 368 204	0.0	283 585 001	0.0	416 306 015	0.0	628 405 598.4	0.0	765 809 553	0.0	73 724 180	0.0	65 769 751	0.0	72 940 353	0.0	61 947 099	0.0	79 113 770	0.0
<b>Individuals</b>	<b>52 284 821</b>	<b>0.0</b>	<b>77 538 872</b>	<b>0.0</b>	<b>139 121 350</b>	<b>0.0</b>	<b>176 832 376.7</b>	<b>0.0</b>	<b>229 555 143</b>	<b>0.0</b>	<b>23 476 195</b>	<b>0.0</b>	<b>16 420 344</b>	<b>0.0</b>	<b>18 750 401</b>	<b>0.0</b>	<b>18 307 725</b>	<b>0.0</b>	<b>20 691 382</b>	<b>0.0</b>
of which:																				
with accrual Interest Rates	7 498	0.1	0	0.0	0	0.0	0.0	0.0	4 801	0.0	0	0.0	1 903	0.1	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	52 277 323	0.0	77 538 872	0.0	139 121 350	0.0	176 832 376.7	0.0	229 550 342	0.0	23 476 195	0.0	16 418 441	0.0	18 750 401	0.0	18 307 725	0.0	20 691 382	0.0
<b>Current Accounts in CFC</b>	<b>58 098 713</b>	<b>0.0</b>	<b>53 815 804</b>	<b>0.0</b>	<b>77 746 002</b>	<b>0.0</b>	<b>93 102 703.9</b>	<b>0.0</b>	<b>114 731 741</b>	<b>0.0</b>	<b>12 271 155</b>	<b>0.0</b>	<b>9 945 150</b>	<b>0.0</b>	<b>8 248 480</b>	<b>0.0</b>	<b>7 528 785</b>	<b>0.0</b>	<b>9 584 108</b>	<b>0.0</b>
of which:																				
<b>Legal Entities</b>	<b>49 918 388</b>	<b>0.0</b>	<b>45 598 173</b>	<b>0.0</b>	<b>69 129 805</b>	<b>0.0</b>	<b>80 665 305.3</b>	<b>0.0</b>	<b>103 836 000</b>	<b>0.0</b>	<b>11 361 565</b>	<b>0.0</b>	<b>9 212 065</b>	<b>0.0</b>	<b>7 554 049</b>	<b>0.0</b>	<b>6 912 065</b>	<b>0.0</b>	<b>8 921 435</b>	<b>0.0</b>
of which:																				
with accrual Interest Rates	148 219	0.1	244 212	0.1	102	0.0	13 512.1	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	49 770 169	0.0	45 353 961	0.0	69 129 703	0.0	80 651 793.2	0.0	103 836 000	0.0	11 361 565	0.0	9 212 065	0.0	7 554 049	0.0	6 912 065	0.0	8 921 435	0.0
<b>Individuals</b>	<b>8 180 325</b>	<b>0.0</b>	<b>8 217 631</b>	<b>0.0</b>	<b>8 616 197</b>	<b>0.0</b>	<b>12 437 398.6</b>	<b>0.0</b>	<b>10 895 741</b>	<b>0.0</b>	<b>909 590</b>	<b>0.0</b>	<b>733 085</b>	<b>0.0</b>	<b>694 431</b>	<b>0.0</b>	<b>616 720</b>	<b>0.0</b>	<b>662 674</b>	<b>0.0</b>
of which:																				
with accrual Interest Rates	40 331	1.7	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	8 139 994	0.0	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	10 895 741	0.0	909 590	0.0	733 085	0.0	694 431	0.0	616 720	0.0	662 674	0.0
<b>Current Accounts in OFC</b>	<b>7 038 696</b>	<b>0.0</b>	<b>7 621 292</b>	<b>0.0</b>	<b>11 515 722</b>	<b>0.0</b>	<b>16 103 112.5</b>	<b>0.0</b>	<b>16 855 008</b>	<b>0.0</b>	<b>1 566 446</b>	<b>0.0</b>	<b>1 085 566</b>	<b>0.0</b>	<b>1 301 102</b>	<b>0.0</b>	<b>1 402 855</b>	<b>0.0</b>	<b>1 141 059</b>	<b>0.0</b>
of which:																				
<b>Legal Entities</b>	<b>6 444 852</b>	<b>0.0</b>	<b>6 833 047</b>	<b>0.0</b>	<b>10 085 391</b>	<b>0.0</b>	<b>14 014 909.7</b>	<b>0.0</b>	<b>15 794 007</b>	<b>0.0</b>	<b>1 494 777</b>	<b>0.0</b>	<b>1 002 983</b>	<b>0.0</b>	<b>1 231 666</b>	<b>0.0</b>	<b>1 321 797</b>	<b>0.0</b>	<b>1 075 791</b>	<b>0.0</b>
of which:																				
with accrual Interest Rates	32 663	0.3	26 145	0.2	48 672	0.3	211 115.6	0.3	234 786	0.2	0	0.0	0	0.0	30 191	0.3	44 816	0.3	0	0.0
without accrual Interest Rates	6 412 189	0.0	6 806 902	0.0	10 036 718	0.0	13 809 295.8	0.0	15 559 222	0.0	1 494 777	0.0	1 002 983	0.0	1 201 475	0.0	1 276 981	0.0	1 075 791	0.0
<b>Individuals</b>	<b>593 844</b>	<b>0.0</b>	<b>788 245</b>	<b>0.0</b>	<b>1 430 331</b>	<b>0.0</b>	<b>2 088 202.8</b>	<b>0.0</b>	<b>1 061 000</b>	<b>0.0</b>	<b>71 669</b>	<b>0.0</b>	<b>82 583</b>	<b>0.0</b>	<b>69 436</b>	<b>0.0</b>	<b>81 058</b>	<b>0.0</b>	<b>65 268</b>	<b>0.0</b>
of which:																				
with accrual Interest Rates	0	0.0	0	0.0	3 715	0.0	11 330.8	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	593 844	0.0	788 245	0.0	1 426 615	0.0	2 076 872.0	0.0	1 061 000	0.0	71 669	0.0	82 583	0.0	69 436	0.0	81 058	0.0	65 268	0.0

\* including final turnovers

II.Key monetary indicators

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

mln. of KZT, end of period

	2019	2020	2021	2022	12.23*	01.24	02.24	03.24	04.24
<b>Deposits - total in national currency</b>	<b>6 239 835</b>	<b>7 975 113</b>	<b>10 386 834</b>	<b>13 834 397</b>	<b>17 840 257</b>	<b>18 184 103</b>	<b>18 312 931</b>	<b>18 870 664</b>	<b>18 855 970</b>
<b>Demand Deposits</b>	<b>8 577</b>	<b>6 464</b>	<b>7 056</b>	<b>7 203</b>	<b>8 748</b>	<b>9 352</b>	<b>11 179</b>	<b>9 040</b>	<b>8 531</b>
of which:									
Legal Entities	1 207	784	873	602	1 363	1 429	1 458	1 872	1 851
Individuals	7 371	5 681	6 183	6 601	7 385	7 924	9 721	7 168	6 680
<b>Time, Saving, Conditional Deposits</b>	<b>6 231 257</b>	<b>7 968 649</b>	<b>10 379 778</b>	<b>13 827 194</b>	<b>17 831 509</b>	<b>18 174 751</b>	<b>18 301 752</b>	<b>18 861 624</b>	<b>18 847 440</b>
of which:									
Legal Entities	1 855 771	2 666 589	3 576 273	4 695 221	5 433 440	5 698 346	5 600 255	5 995 608	5 835 826
Individuals	4 375 487	5 302 060	6 803 505	9 131 974	12 398 069	12 476 405	12 701 497	12 866 015	13 011 613
<b>Deposits - total in foreign currency</b>	<b>4 902 542</b>	<b>5 443 824</b>	<b>6 017 136</b>	<b>6 007 776</b>	<b>5 299 768</b>	<b>5 037 766</b>	<b>5 221 829</b>	<b>5 198 105</b>	<b>5 044 032</b>
<b>Demand Deposits</b>	<b>7 209</b>	<b>18 580</b>	<b>13 611</b>	<b>11 753</b>	<b>8 409</b>	<b>8 790</b>	<b>8 597</b>	<b>8 207</b>	<b>9 099</b>
of which:									
Legal Entities	1 364	914	1 121	1 621	1 229	1 218	1 123	1 149	1 220
Individuals	5 845	17 665	12 491	10 132	7 180	7 572	7 474	7 058	7 879
<b>Time, Saving, Conditional Deposits</b>	<b>4 895 333</b>	<b>5 425 245</b>	<b>6 003 525</b>	<b>5 996 022</b>	<b>5 291 359</b>	<b>5 028 976</b>	<b>5 213 231</b>	<b>5 189 898</b>	<b>5 034 933</b>
of which:									
Legal Entities	1 354 753	1 609 244	1 903 704	1 842 495	1 541 025	1 437 315	1 611 965	1 644 520	1 533 321
Individuals	3 540 580	3 816 001	4 099 821	4 153 527	3 750 334	3 591 660	3 601 266	3 545 378	3 501 612
<b>Current accounts - total in national currency</b>	<b>2 917 218</b>	<b>3 558 101</b>	<b>4 462 751</b>	<b>4 466 413</b>	<b>4 988 399</b>	<b>4 520 942</b>	<b>4 507 982</b>	<b>4 263 019</b>	<b>4 445 044</b>
of which:									
Legal Entities	1 939 839	2 239 496	2 593 102	2 663 878	2 859 577	2 809 784	2 726 721	2 500 732	2 597 426
Individuals	977 379	1 318 606	1 869 649	1 802 536	2 128 823	1 711 158	1 781 261	1 762 286	1 847 618
<b>Current accounts - total in foreign currency</b>	<b>2 299 554</b>	<b>2 283 173</b>	<b>2 724 491</b>	<b>3 187 153</b>	<b>2 099 929</b>	<b>2 076 986</b>	<b>2 035 912</b>	<b>1 948 812</b>	<b>1 945 195</b>
of which:									
Legal Entities	2 072 644	2 002 337	2 318 049	2 728 704	1 709 310	1 655 472	1 660 904	1 572 743	1 587 174
Individuals	226 909	280 836	406 442	458 449	390 620	421 514	375 008	376 070	358 021

\* including final turnovers

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

mln. of KZT, end of period

	Deposits* of Individuals			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits				
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC
												short-term	long-term	
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14
<b>2019</b>	9 301 733	5 416 416	3 885 317	1 281 898	1 005 137	276 761	7 378	6 141	1 237	8 012 456	4 405 138	2 001 660	2 403 478	3 607 318
<b>2020</b>	10 921 376	6 694 078	4 227 298	1 707 709	1 351 210	356 498	11 749	9 117	2 632	9 201 918	5 333 751	2 313 060	3 020 691	3 868 167
<b>2021</b>	13 404 792	8 759 828	4 644 964	2 400 614	1 909 808	490 806	4 485	4 462	23	10 999 694	6 845 558	3 008 098	3 837 460	4 154 136
<b>2022</b>	16 902 790	11 163 548	5 739 242	2 908 741	1 903 274	1 005 467	3 495	3 475	20	13 990 555	9 256 799	4 110 359	5 146 441	4 733 755
<b>2023*</b>	20 387 546	14 922 251	5 465 295	3 267 201	2 256 804	1 010 397	4 374	4 355	19	17 115 971	12 661 092	6 099 479	6 561 614	4 454 879
<b>2023</b>														
01.23	16 766 413	11 043 210	5 723 202	2 530 383	1 579 249	951 134	3 413	3 393	20	14 232 616	9 460 568	4 249 489	5 211 079	4 772 048
02.23	16 692 403	11 229 333	5 463 071	2 556 998	1 621 164	935 834	3 512	3 492	19	14 131 894	9 604 677	4 278 617	5 326 060	4 527 217
03.23	17 135 252	11 531 598	5 603 655	2 770 814	1 722 863	1 047 951	3 587	3 567	20	14 360 852	9 805 167	4 410 382	5 394 786	4 555 684
04.23	17 214 409	11 669 743	5 544 665	2 770 937	1 747 817	1 023 119	3 678	3 658	20	14 439 795	9 918 268	4 568 680	5 349 588	4 521 526
05.23	17 372 237	11 917 522	5 454 714	2 837 282	1 807 261	1 030 022	3 819	3 799	19	14 531 136	10 106 462	4 650 501	5 455 962	4 424 673
06.23	17 985 092	12 521 074	5 464 018	3 087 714	2 009 906	1 077 808	3 868	3 848	20	14 893 510	10 507 319	4 860 251	5 647 068	4 386 191
07.23	18 087 494	12 713 400	5 374 094	2 984 723	1 959 469	1 025 253	3 920	3 900	20	15 098 851	10 750 030	4 998 751	5 751 279	4 348 821
08.23	18 128 845	12 839 389	5 289 456	2 888 132	1 873 028	1 015 104	3 984	3 965	19	15 236 729	10 962 396	5 132 031	5 830 365	4 274 333
09.23	18 612 702	13 221 071	5 391 631	2 988 666	1 932 946	1 055 720	3 964	3 945	19	15 620 072	11 284 180	5 323 341	5 960 839	4 335 892
10.23	18 736 778	13 490 874	5 245 903	2 958 054	1 941 199	1 016 855	4 026	4 007	19	15 774 698	11 545 668	5 525 983	6 019 685	4 229 030
11.23	18 842 277	13 702 791	5 139 485	2 904 511	1 904 206	1 000 305	4 125	4 106	19	15 933 641	11 794 480	5 668 297	6 126 183	4 139 161
12.23*	20 387 546	14 922 251	5 465 295	3 267 201	2 256 804	1 010 397	4 374	4 355	19	17 115 971	12 661 092	6 099 479	6 561 614	4 454 879
<b>2024</b>														
01.24	19 873 563	14 591 661	5 281 902	2 848 345	1 824 637	1 023 708	4 270	4 251	19	17 020 948	12 762 773	6 223 681	6 539 092	4 258 175
02.24	20 139 635	14 891 679	5 247 956	2 880 217	1 895 528	984 689	4 469	4 450	19	17 254 949	12 991 701	6 329 216	6 662 485	4 263 248
03.24	20 265 319	15 034 114	5 231 205	2 890 435	1 880 272	1 010 163	4 530	4 469	61	17 370 354	13 149 373	6 419 854	6 729 519	4 220 981
04.24	20 456 138	15 283 915	5 172 223	2 959 362	1 966 799	992 563	4 611	4 552	59	17 492 165	13 312 564	6 527 905	6 784 659	4 179 601

\* includes current accounts, does not include metal accounts

\*\* including final turnovers

II.Key monetary indicators

**2.16. Deposits of Individuals (resident and non-resident) in Second-Tier Banks entering in System of Collective Warranting as of 01.05.2024.**

mln. of KZT, end of period

Banks	Deposits* of Individuals - total			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits					The Bank's share in the total amount of deposits of the individuals, %
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC	
												short-term	long-term		
	1=2+3+4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14	15
"Halyk Bank of Kazakhstan" JSC	5 810 033	3 875 594	1 934 438	897 992	697 463	200 529	2 875	2 874	1	4 909 165	3 175 257	3 112 936	62 321	1 733 908	28.4
"Kaspi Bank" JSC	5 012 204	4 569 449	442 755	715 976	706 521	9 455	1	1	0	4 296 227	3 862 927	859 048	3 003 879	433 300	24.5
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 406 915	2 406 830	84	53 744	53 660	84				2 353 170	2 353 170	25	2 353 146		11.8
"BEREKE BANK" JSC	464 997	413 347	51 650	31 214	22 098	9 115	418	374	44	433 366	390 875	270 606	120 269	42 491	2.3
"ForteBank" JSC	933 074	582 826	350 248	182 212	101 981	80 231	35	35		750 827	480 810	457 247	23 563	270 017	4.6
"Bank CenterCredit" JSC	2 239 930	1 328 817	911 114	431 186	167 282	263 904	21	19	2	1 808 723	1 161 516	304 484	857 032	647 208	11.0
"Eurasian Bank" JSC	1 041 468	640 866	400 601	283 175	58 429	224 745	5	2	3	758 288	582 435	274 033	308 402	175 853	5.1
"First Heartland Jysan Bank" JSC	733 641	520 173	213 468	120 340	73 621	46 719	36	36		613 265	446 516	435 281	11 235	166 748	3.6
"Bank RBK" Bank" JSC	430 882	223 780	207 102	65 009	21 232	43 777	0	0		365 873	202 547	195 601	6 946	163 325	2.1
"Altyn Bank" JSC (China Citic Bank Corporation Ltd )	323 015	141 693	181 322	66 335	16 342	49 993	8	1	7	256 672	125 350	124 456	894	131 323	1.6
"Nurbank" JSC	157 718	104 729	52 989	14 706	12 046	2 660	1 210	1 210	0	141 802	91 473	80 081	11 392	50 329	0.8
"Home Credit Bank" JSC	343 362	317 663	25 699	17 652	15 187	2 464				325 710	302 476	295 829	6 647	23 235	1.7
"VTB Bank" SB JSC	51 780	43 959	7 821	8 783	2 243	6 540				42 997	41 716	34 624	7 092	1 281	0.3
AB "Kazakhstan Ziraat International Bank" KSC	25 826	15 181	10 646	6 295	1 339	4 956	3	1	2	19 528	13 841	13 720	121	5 687	0.1
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	454 820	93 516	361 304	43 243	12 207	31 036				411 576	81 309	69 587	11 721	330 268	2.2
"Shinhan Bank Kazakhstan" JSC	7 451	1 210	6 241	2 548	866	1 682				4 903	344	344		4 559	0.0
"Industrial and Commercial Bank of China in Almaty" JSC	10 494	328	10 167	10 494	328	10 167									0.1
"Bank of China Kazakhstan" SB JSC	3 504	2 951	554	3 434	2 948	485	0		0	71	2	2		68	0.0

\* includes current accounts, does not include metal accounts



## **III. FINANCIAL MARKETS**

III. Financial markets

3.1. Government Securities Primary Auctions

mln. of KZT, for the period

	Discounted Government Securities						Coupon Government Securities							
	NBK Notes*			MEKKAM			MEOKAM		MEYKAM		METIKAM		Municipal Securities	
	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %
<b>2019</b>	<b>31 422 765</b>	<b>9.36</b>	<b>96.75</b>	--	--	--	<b>17 393</b>	<b>9.73</b>	<b>1 320 358</b>	<b>8.73</b>	--	--	<b>108 876</b>	<b>0.35</b>
<b>2020</b>	<b>14 313 763</b>	<b>10.09</b>	<b>96.05</b>	<b>319 363</b>	<b>10.71</b>	<b>91.06</b>	<b>35 630</b>	<b>11.07</b>	<b>2 415 761</b>	<b>10.44</b>	--	--	<b>963 221</b>	<b>0.41</b>
<b>2021</b>	<b>22 310 231</b>	<b>9.53</b>	<b>98.04</b>	<b>143 727</b>	<b>9.29</b>	<b>91.80</b>	<b>183 979</b>	<b>10.63</b>	<b>2 086 353</b>	<b>10.28</b>	--	--	<b>287 466</b>	<b>5.02</b>
<b>2022</b>	<b>17 991 182</b>	<b>14.58</b>	<b>98.58</b>	<b>175 876</b>	<b>13.46</b>	<b>88.67</b>	<b>1 005 198</b>	<b>14.13</b>	<b>1 962 862</b>	<b>13.16</b>	<b>825 312</b>	<b>14.48</b>	<b>176 415</b>	<b>2.57</b>
<b>2023</b>	<b>31 972 663</b>	<b>16.52</b>	<b>98.76</b>	<b>547 508</b>	<b>15.46</b>	<b>87.99</b>	<b>806 127</b>	<b>14.88</b>	<b>3 615 548</b>	<b>13.44</b>	<b>127 095</b>	<b>17.29</b>	<b>139 569</b>	<b>1.91</b>
<b>2023</b>														
I	7 679 552	16.74	98.73	242 550	16.46	86.02	405 517	15.88	434 522	14.12	87 928	17.14	--	--
II	9 322 198	16.74	98.73	204 177	14.69	88.63	215 396	13.98	1 918 971	13.54	39 167	17.64	32 624	1.59
III	8 670 914	16.66	98.74	100 781	14.62	91.45	121 958	13.75	1 039 352	13.14	--	--	52 965	2.46
IV	6 300 000	15.74	98.84	--	--	--	63 256	13.80	222 703	12.70	--	--	53 980	1.56
<b>2023</b>														
01.23	2 367 446	16.74	98.73	124 583	16.70	85.69	195 936	16.46	108 917	14.23	20 187	16.49	--	--
02.23	2 680 279	16.73	98.67	78 170	16.54	86.28	140 121	15.84	114 731	14.38	42 741	17.25	--	--
03.23	2 631 827	16.73	98.80	39 798	15.55	86.50	69 460	14.31	210 874	13.93	25 000	17.46	--	--
04.23	2 703 630	16.74	98.73	74 936	14.72	87.70	95 209	14.00	463 252	13.34	39 167	17.64	6 640	1.02
05.23	3 776 279	16.74	98.72	60 756	14.62	88.52	104 216	13.99	552 527	13.68	--	--	8 396	3.31
06.23	2 842 289	16.74	98.75	68 486	14.71	89.73	15 972	13.80	903 191	13.56	--	--	17 588	0.98
07.23	3 018 015	16.74	98.73	64 574	14.65	90.45	51 537	13.77	747 173	13.22	--	--	35 451	1.90
08.23	2 800 353	16.74	98.73	7 520	14.70	92.52	24 768	13.80	204 710	13.18	--	--	6 627	2.54
09.23	2 852 546	16.49	98.75	28 687	14.55	93.42	45 653	13.69	87 470	12.43	--	--	10 887	4.25
10.23	2 400 000	16.24	98.77	--	--	--	47 847	14.00	120 581	12.99	--	--	15 154	1.03
11.23	2 700 000	15.66	98.81	--	--	--	--	--	87 678	12.30	--	--	38 826	1.77
12.23	1 200 000	14.93	99.05	--	--	--	15 409	13.17	14 443	12.78	--	--	--	--
<b>2024</b>														
I	2 300 000	13.86	98.95	508 863	10.72	90.56	154 871	11.91	1 192 027	12.07	--	--	--	--
<b>2024</b>														
01.24	1 000 000	14.35	98.91	449 630	10.56	90.49	80 214	12.00	471 998	12.16	--	--	--	--
02.24	800 000	13.61	98.97	--	--	--	49 145	11.97	382 685	12.02	--	--	--	--
03.24	500 000	13.28	98.99	59 233	11.90	91.13	25 512	11.51	337 344	11.99	--	--	--	--
04.24	500 000	13.16	98.97	45 316	11.71	89.56	--	--	570 857	12.03	--	--	--	--

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

\*\* on Compound Interest Rates

## 3.2. Secondary Market of the Government Securities

for the period

	Government Securities, total	NBK Notes*	Euronotes	MEKKAM	MUIKAM	MEOKAM	MEUKAM	MEUZHKAM	METIKAM
	Volume, mln. of KZT								
<b>2019</b>	<b>139 735 516</b>	<b>45 873 343</b>	<b>6 682 245</b>	--	--	<b>29 266 497</b>	<b>57 913 431</b>	--	--
<b>2020</b>	<b>107 462 389</b>	<b>55 404 245</b>	<b>7 646 731</b>	<b>2 559 391</b>	--	<b>19 129 777</b>	<b>22 721 727</b>	<b>517</b>	--
<b>2021</b>	<b>34 599 954</b>	<b>22 312 332</b>	<b>2 292 646</b>	<b>1 465 496</b>	--	<b>507 709</b>	<b>8 021 772</b>	--	--
<b>2022</b>	<b>23 389 474</b>	<b>6 386 607</b>	<b>1 981 750</b>	<b>201 492</b>	--	<b>365 518</b>	<b>14 428 790</b>	--	<b>25 317</b>
<b>2023</b>	<b>14 509 783</b>	<b>4 800 495</b>	<b>967 030</b>	<b>782 330</b>	--	<b>773 715</b>	<b>6 746 739</b>	--	<b>439 473</b>
<b>2023</b>									
I	3 842 932	1 466 087	530 594	86 637	--	105 836	1 617 616	--	36 163
II	3 821 468	1 703 293	151 510	223 006	--	258 312	1 335 240	--	150 106
III	3 389 622	876 168	157 334	215 386	--	281 080	1 652 492	--	207 162
IV	3 455 762	754 948	127 593	257 301	--	128 487	2 141 391	--	46 042
<b>2023</b>									
01.23	887 734	483 985	70 340	41 886	--	26 943	262 979	--	1 601
02.23	1 267 148	525 880	267 494	3 610	--	18 161	441 295	--	10 709
03.23	1 688 050	456 222	192 760	41 141	--	60 732	913 342	--	23 853
04.23	1 446 907	642 630	89 127	13 098	--	118 543	562 487	--	21 022
05.23	1 370 820	900 203	24 128	136 956	--	47 350	236 733	--	25 450
06.23	1 003 741	160 459	38 256	72 952	--	92 419	536 020	--	103 634
07.23	1 110 151	208 770	39 432	99 265	--	53 974	606 182	--	102 527
08.23	1 167 894	347 858	95 199	82 762	--	47 651	497 498	--	96 925
09.23	1 111 577	319 539	22 702	33 359	--	179 455	548 812	--	7 710
10.23	884 314	204 966	60 165	77 196	--	59 096	458 867	--	24 024
11.23	1 316 855	429 668	21 336	120 343	--	21 056	702 433	--	22 018
12.23	1 254 592	120 313	46 092	59 762	--	48 335	980 091	--	--
<b>2024</b>									
I	3 873 098	785 122	226 585	1 297 235	--	378 341	947 969	--	237 846
<b>2024</b>									
01.24	998 439	338 872	57 972	82 103	--	121 144	348 313	--	50 037
02.24	1 624 740	348 935	78 996	584 548	--	171 063	368 547	--	72 652
03.24	1 249 918	97 315	89 618	630 584	--	86 134	231 110	--	115 158
04.24	1 590 362	462 654	235 077	405 737	--	17 941	304 355	--	164 599

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

## 3.3. Structure of Government Securities in Circulation

mln. of KZT, end of period

	Government Securities, total	of which:															
		NBK Notes		Government Securities												Municipal Securities	
				Total	Euronotes		MEKKAM		MEOKAM		MEUKAM		MEUZHKAM		METIKAM		
sale	sale*	%**	sale	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	
<b>2019</b>	<b>11 846 565</b>	<b>3 418 560</b>	<b>9.8</b>	<b>8 212 783</b>	<b>1 202 700</b>	<b>5.3</b>	<b>--</b>	<b>--</b>	<b>710 897</b>	<b>9.6</b>	<b>4 969 022</b>	<b>8.1</b>	<b>1 330 164</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>215 221</b>
<b>2020</b>	<b>14 663 211</b>	<b>2 927 277</b>	<b>10.2</b>	<b>10 679 995</b>	<b>1 202 700</b>	<b>5.3</b>	<b>319 363</b>	<b>10.7</b>	<b>678 220</b>	<b>9.6</b>	<b>7 193 549</b>	<b>8.9</b>	<b>1 286 164</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1 055 938</b>
<b>2021</b>	<b>15 457 733</b>	<b>2 102 538</b>	<b>10.0</b>	<b>12 214 633</b>	<b>1 202 700</b>	<b>5.3</b>	<b>143 727</b>	<b>9.3</b>	<b>607 460</b>	<b>10.0</b>	<b>9 056 005</b>	<b>9.2</b>	<b>1 204 741</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1 140 562</b>
<b>2022</b>	<b>18 164 411</b>	<b>2 236 248</b>	<b>18.1</b>	<b>14 857 979</b>	<b>1 202 700</b>	<b>5.3</b>	<b>175 876</b>	<b>13.6</b>	<b>1 189 177</b>	<b>13.6</b>	<b>10 447 907</b>	<b>9.9</b>	<b>1 017 007</b>	<b>0.0</b>	<b>825 313</b>	<b>13.4</b>	<b>1 070 184</b>
<b>2023</b>	<b>20 432 694</b>	<b>1 200 000</b>	<b>14.9</b>	<b>18 184 174</b>	<b>1 202 700</b>	<b>5.3</b>	<b>547 508</b>	<b>15.5</b>	<b>1 927 063</b>	<b>14.0</b>	<b>12 821 636</b>	<b>10.7</b>	<b>732 860</b>	<b>0.0</b>	<b>952 408</b>	<b>13.4</b>	<b>1 048 520</b>
<b>2023</b>																	
01.23	18 481 207	2 367 446	18.1	15 043 577	1 202 700	5.3	229 432	15.8	1 385 114	13.9	10 556 824	9.9	824 007	0.0	845 500	13.4	1 070 184
02.23	19 121 612	2 680 279	16.7	15 371 849	1 202 700	5.3	307 602	16.0	1 477 745	14.0	10 671 555	10.0	824 007	0.0	888 241	13.7	1 069 484
03.23	19 415 421	2 631 827	16.7	15 716 981	1 202 700	5.3	347 400	15.7	1 547 205	14.0	10 882 429	10.0	824 007	0.0	913 241	13.1	1 066 613
04.23	19 747 656	2 703 630	18.1	15 975 782	1 202 700	5.3	422 335	15.6	1 642 413	14.0	10 941 188	10.1	814 737	0.0	952 408	13.4	1 068 244
05.23	20 065 145	2 535 817	18.1	16 466 288	1 202 700	5.3	483 091	15.6	1 725 877	14.0	11 287 475	10.2	814 737	0.0	952 408	13.4	1 063 039
06.23	21 369 990	2 842 289	18.1	17 453 937	1 202 700	5.3	551 576	15.5	1 741 849	14.0	12 190 667	10.4	814 737	0.0	952 408	13.4	1 073 764
07.23	21 926 951	3 018 015	17.3	17 807 239	1 202 700	5.3	616 150	15.4	1 793 386	14.0	12 442 858	10.6	799 737	0.0	952 408	13.4	1 101 697
08.23	21 708 061	2 800 353	16.7	17 803 284	1 202 700	5.3	518 821	15.3	1 818 154	14.0	12 511 463	10.6	799 737	0.0	952 408	13.4	1 104 424
09.23	21 924 283	2 852 546	16.5	17 959 426	1 202 700	5.3	547 508	15.5	1 863 807	14.0	12 598 933	10.6	794 070	0.0	952 408	13.4	1 112 311
10.23	21 646 463	2 400 000	16.2	18 127 854	1 202 700	5.3	547 508	15.5	1 911 654	14.0	12 719 514	10.7	794 070	0.0	952 408	13.4	1 118 609
11.23	21 175 043	1 600 000	15.5	18 154 322	1 202 700	5.3	547 508	15.5	1 911 654	14.0	12 807 192	10.7	732 860	0.0	952 408	13.4	1 420 721
12.23	20 432 694	1 200 000	14.9	18 184 174	1 202 700	5.3	547 508	15.5	1 927 063	14.0	12 821 636	10.7	732 860	0.0	952 408	13.4	1 048 520
<b>2024</b>																	
01.24	20 635 926	1 000 000	14.4	18 614 535	1 202 700	5.3	794 386	12.6	2 007 277	13.9	12 924 904	10.7	732 860	0.0	952 408	13.4	1 021 391
02.24	20 825 187	800 000	16.7	19 030 689	1 202 700	5.3	794 386	12.6	2 056 422	13.8	13 307 589	10.8	717 183	0.0	952 408	13.4	994 498
03.24	20 740 342	500 000	16.7	19 339 179	1 202 700	5.3	740 020	12.1	2 081 934	13.8	13 644 933	10.8	717 183	0.0	952 408	13.4	901 163
04.24	20 958 404	500 000	13.3	19 566 580	1 202 700	5.3	582 865	11.1	2 081 934	13.8	14 039 489	10.8	707 183	0.0	952 408	13.4	891 825

\* amount at discounted price

\*\* annual effective yield

## III. Financial markets

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

for the period, mln of KZT

Sectors of economy	Amount in circulation, at the end of the period	purchased					sold					Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	
<b>03.24</b>												
<b>Residents</b>	<b>20 542 075</b>	<b>1 793 591</b>	<b>918 088</b>	<b>24 714</b>	<b>805 898</b>	<b>44 891</b>	<b>1 922 499</b>	<b>89 815</b>	<b>842 684</b>	<b>980 498</b>	<b>9 502</b>	<b>3 519</b>
Government	698 312	20 228	20 228	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	436 215	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	5 293 093	1 255 697	521 348	11 980	686 685	35 684	1 491 421	89 815	746 849	654 757	0	2 915
Other financial institutions	13 286 881	285 846	250 687	12 734	20 640	1 785	221 429	0	20 981	200 445	4	604
Public non-financial organizations	682 335	183 539	85 998	0	97 542	0	154 438	0	73 824	75 294	5 320	0
Domestic non-financial organizations	138 359	45 190	39 828	0	1 011	4 351	55 191	0	1 010	50 002	4 178	0
Nonprofit Institutions	1 582	0	0	0	0	0	0	0	0	0	0	0
Households	5 298	3 091	0	0	20	3 071	20	0	20	0	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
<b>Nonresidents</b>	<b>640 263</b>	<b>427 772</b>	<b>4 000</b>	<b>77 081</b>	<b>342 225</b>	<b>4 466</b>	<b>397 927</b>	<b>11 980</b>	<b>305 439</b>	<b>71 692</b>	<b>8 817</b>	<b>0</b>
<b>Total</b>	<b>21 182 338</b>	<b>2 221 363</b>	<b>922 088</b>	<b>101 795</b>	<b>1 148 123</b>	<b>49 357</b>	<b>2 320 427</b>	<b>101 795</b>	<b>1 148 123</b>	<b>1 052 189</b>	<b>18 319</b>	<b>3 519</b>
Depositors	5 846 517	1 658 623	493 264	11 980	1 126 394	26 985	1 860 284	89 815	1 127 252	643 218	0	2 915
<b>04.24</b>												
<b>Residents</b>	<b>21 001 026</b>	<b>2 262 633</b>	<b>1 113 383</b>	<b>6 283</b>	<b>1 093 570</b>	<b>49 397</b>	<b>1 813 497</b>	<b>81 144</b>	<b>1 071 551</b>	<b>644 166</b>	<b>16 636</b>	<b>3 475</b>
Government	773 312	69 878	69 878	0	0	0	0	0	0	0	0	0
Regional and local governments	828	0	0	0	0	0	0	0	0	0	0	0
National Bank	436 215	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	5 251 989	1 545 472	524 092	2 095	996 865	22 419	1 421 274	80 956	947 730	391 110	1 479	2 872
Other financial institutions	13 496 257	357 911	328 776	4 000	18 375	6 761	140 445	0	18 737	121 500	208	604
Public non-financial organizations	838 072	228 744	150 414	0	78 330	0	192 948	0	105 085	87 862	0	0
Domestic non-financial organizations	197 604	50 523	40 223	0	0	10 300	54 656	188	0	43 694	10 774	0
Nonprofit Institutions	859	0	0	0	0	0	0	0	0	0	0	0
Households	5 889	10 105	0	188	0	9 917	4 175	0	0	0	4 175	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
<b>Nonresidents</b>	<b>602 487</b>	<b>521 695</b>	<b>2 789</b>	<b>79 498</b>	<b>411 011</b>	<b>28 397</b>	<b>580 095</b>	<b>4 637</b>	<b>433 030</b>	<b>106 171</b>	<b>36 257</b>	<b>0</b>
<b>Total</b>	<b>21 603 513</b>	<b>2 784 328</b>	<b>1 116 172</b>	<b>85 781</b>	<b>1 504 581</b>	<b>77 794</b>	<b>2 393 592</b>	<b>85 781</b>	<b>1 504 581</b>	<b>750 336</b>	<b>52 893</b>	<b>3 475</b>
Depositors	5 712 785	2 014 670	502 538	2 095	1 486 610	23 427	1 957 571	80 956	1 485 382	389 756	1 479	2 872

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

for the period, mln. of KZT

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
<b>04.24</b>														
<b>International securities</b>	<b>7 430 941</b>	<b>495 184</b>	<b>0</b>	<b>18 838</b>	<b>23 495</b>	<b>0</b>	<b>452 850</b>	<b>354 376</b>	<b>18 838</b>	<b>23 495</b>	<b>180 547</b>	<b>131 495</b>	<b>0</b>	<b>207 894</b>
<b>bonds (non-residents)</b>	<b>4 954 592</b>	<b>417 977</b>	<b>0</b>	<b>4 117</b>	<b>21 315</b>	<b>0</b>	<b>392 544</b>	<b>310 018</b>	<b>4 117</b>	<b>21 315</b>	<b>180 547</b>	<b>104 038</b>	<b>0</b>	<b>194 403</b>
Central Government	50 392	0	0	0	0	0	0	119	0	0	119	0	0	0
National Bank	179 326	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	303 578	126 241	0	0	0	0	126 241	110 228	0	21 300	26 721	62 207	0	0
Other financial institutions	937 002	65 143	0	1 982	300	0	62 860	85 990	2 329	0	74 420	9 240	0	0
Public non-financial organizations	69 343	46 037	0	0	0	0	46 037	2 221	0	0	2 221	0	0	0
Domestic non-financial organizations	99 811	9 546	0	854	0	0	8 692	13 175	0	15	2 945	10 215	0	0
Nonprofit institutions	212 831	38 512	0	0	0	0	38 512	46 505	0	0	46 505	0	0	0
Households	57 501	12 123	0	170	15	0	11 938	10 198	0	0	6 683	3 514	0	177
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	3 044 807	120 373	0	1 111	21 000	0	98 263	41 583	1 788	0	20 933	18 862	0	194 226
<b>RK bonds</b>	<b>1 612 886</b>	<b>9 792</b>	<b>0</b>	<b>0</b>	<b>1 379</b>	<b>0</b>	<b>8 413</b>	<b>1 387</b>	<b>0</b>	<b>1 379</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>13 491</b>
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	1 357 485	4 206	0	0	0	0	4 206	0	0	0	0	0	0	12 930
Other financial institutions	158 321	4 856	0	0	1 240	0	3 617	92	0	92	0	0	0	0
Public non-financial organizations	36 868	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	31 739	8	0	0	0	0	8	1 013	0	1 005	0	8	0	561
Nonprofit institutions	12	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	10 492	722	0	0	139	0	583	282	0	282	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	17 970	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>non-resident shares</b>	<b>757 635</b>	<b>59 329</b>	<b>0</b>	<b>14 712</b>	<b>801</b>	<b>0</b>	<b>43 816</b>	<b>42 131</b>	<b>14 712</b>	<b>801</b>	<b>0</b>	<b>26 618</b>	<b>0</b>	<b>0</b>
Other depository institutions	2 202	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	106 011	18 492	0	9 335	356	0	8 800	12 158	8 919	295	0	2 945	0	0
Public non-financial organizations	16 242	3 065	0	0	0	0	3 065	0	0	0	0	0	0	0
Domestic non-financial organizations	23 167	19 090	0	0	0	0	19 090	10 652	0	0	0	10 652	0	0
Nonprofit institutions	2 016	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	34 557	2 394	0	210	445	0	1 739	1 339	217	506	0	616	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	573 439	16 288	0	5 167	0	0	11 121	17 982	5 576	0	0	12 406	0	0
<b>investment unit (nonresidents)</b>	<b>105 828</b>	<b>8 086</b>	<b>0</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>8 077</b>	<b>840</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>831</b>	<b>0</b>	<b>0</b>
Other depository institutions	169	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	8 432	261	0	9	0	0	252	215	0	0	0	215	0	0
Public non-financial organizations	89 412	7 553	0	0	0	0	7 553	0	0	0	0	0	0	0
Domestic non-financial organizations	196	66	0	0	0	0	66	285	0	0	0	285	0	0
Nonprofit institutions	5 520	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	1 750	207	0	0	0	0	207	332	9	0	0	322	0	0
Nonresidents	350	0	0	0	0	0	0	9	0	0	0	9	0	0
<b>Shares</b>	<b>336 562 211</b>	<b>176 107</b>	<b>56 247</b>	<b>11 141</b>	<b>2 799</b>	<b>0</b>	<b>105 919</b>	<b>121 713</b>	<b>11 141</b>	<b>2 799</b>	<b>0</b>	<b>107 773</b>	<b>0</b>	<b>3 748 762</b>
<b>ordinary</b>	<b>334 982 274</b>	<b>175 077</b>	<b>56 247</b>	<b>10 116</b>	<b>2 799</b>	<b>0</b>	<b>105 915</b>	<b>120 683</b>	<b>10 116</b>	<b>2 799</b>	<b>0</b>	<b>107 768</b>	<b>0</b>	<b>3 746 245</b>
Central Government	1 587 391	73	0	0	73	0	0	73	0	73	0	0	0	0
Regional and local governments	92 872 060	641	641	0	0	0	0	150	150	0	0	0	0	96
National Bank	1 133 583	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	72 818 477	198	0	0	0	0	198	0	0	0	0	0	0	167 339
Other financial institutions	4 560 434	30 744	12 400	0	424	0	17 921	31 952	1 339	311	0	30 302	0	147
Public non-financial organizations	63 680 185	41 809	26 435	167	0	0	15 207	26 593	0	0	0	26 593	0	129 131
Domestic non-financial organizations	64 749 092	69 612	9 040	6 119	1 773	0	52 680	46 747	4 728	1 736	0	40 283	0	2 465 507
Nonprofit institutions	37 202	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	5 198 341	9 561	40	12	529	0	8 980	9 646	79	680	0	8 887	0	317 283
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	1 110 461	0	0	0	0	0	0	0	0	0	0	0	0	477
Nonresidents	27 235 048	22 438	7 691	3 818	0	0	10 929	5 522	3 818	0	0	1 704	0	666 265

Continuation

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
<b>Preference</b>	<b>1 579 937</b>	<b>1 030</b>	<b>0</b>	<b>1 026</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>1 030</b>	<b>1 026</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>2 516</b>
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	99 313	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	524 101	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	2 292	0	0	0	0	0	0	0	0	0	0	0	0	263
Domestic non-financial organizations	782 068	7	0	7	0	0	0	0	0	0	0	0	0	2 224
Nonprofit Institutions	480	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	147 073	15	0	10	0	0	5	21	16	0	0	5	0	25
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	1 871	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	22 740	1 009	0	1 009	0	0	0	1 010	1 010	0	0	0	0	2
<b>Corporate bonds</b>	<b>25 898 153</b>	<b>1 500 682</b>	<b>62 819</b>	<b>101 800</b>	<b>76 665</b>	<b>0</b>	<b>1 259 399</b>	<b>767 973</b>	<b>101 800</b>	<b>76 665</b>	<b>297 168</b>	<b>292 341</b>	<b>0</b>	<b>223 982</b>
Central Government	3 143 123	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	3 973 972	398 862	42 178	100 000	25 043	0	231 641	171 876	48 661	8 271	114 944	0	0	0
Other financial institutions	11 461 330	953 117	10 882	1 124	2 087	0	939 024	280 319	2 365	184 213	93 741	0	0	0
Public non-financial organizations	686 461	750	750	0	0	0	0	2 746	0	0	2 746	0	0	771
Domestic non-financial organizations	5 068 612	51 604	672	607	0	0	50 325	230 757	100 066	0	101 350	29 341	0	220 000
Nonprofit Institutions	2 693	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	269 895	17 157	8 300	69	380	0	8 409	8 121	610	432	2 005	5 075	0	3 211
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	37 180	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	1 254 887	79 192	37	0	49 154	0	30 000	74 153	1 124	25 207	1 329	46 493	0	0
<b>investment unit (residents)</b>	<b>265 115</b>	<b>1 990</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1 990</b>	<b>5 260</b>	<b>0</b>	<b>0</b>	<b>5 260</b>	<b>0</b>	<b>0</b>	<b>0</b>
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	49	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	11 677	223	0	0	0	0	223	138	0	0	138	0	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	175 055	359	0	0	0	0	359	3 269	0	0	3 269	0	0	0
Nonprofit Institutions	4 394	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	68 972	1 346	0	0	0	0	1 346	1 853	0	0	1 853	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	4 967	61	0	0	0	0	61	0	0	0	0	0	0	0
<b>Claim rights</b>	<b>61 667</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Other depository institutions	4 474	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	31 493	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	594	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	8 576	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	78	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	16 071	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	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	<b>20</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Total</b>	<b>370 218 107</b>	<b>2 173 963</b>	<b>119 066</b>	<b>131 779</b>	<b>102 959</b>	<b>0</b>	<b>1 820 158</b>	<b>1 249 323</b>	<b>131 779</b>	<b>102 959</b>	<b>477 715</b>	<b>536 869</b>	<b>0</b>	<b>4 180 637</b>
<b>Residents</b>	<b>338 063 518</b>	<b>1 934 602</b>	<b>111 338</b>	<b>120 675</b>	<b>32 805</b>	<b>0</b>	<b>1 669 785</b>	<b>1 109 063</b>	<b>118 463</b>	<b>77 752</b>	<b>455 453</b>	<b>457 395</b>	<b>0</b>	<b>3 320 144</b>
Central Government	4 780 907	73	0	0	73	0	192	0	73	119	0	0	0	0
Regional and local governments	92 872 060	641	641	0	0	0	0	150	150	0	0	0	0	96
National Bank	1 312 909	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	78 559 718	529 507	42 178	100 000	25 043	0	362 286	282 105	69 961	34 992	177 151	0	0	180 269
Other financial institutions	17 798 802	1 072 836	23 282	12 451	4 407	0	1 032 697	410 864	12 588	3 062	258 633	136 581	0	147
Public non-financial organizations	64 581 397	99 215	27 185	167	0	0	71 863	31 559	0	2 221	29 338	0	0	130 166
Domestic non-financial organizations	70 938 316	150 292	9 712	7 586	1 773	0	131 220	305 897	104 794	2 755	104 295	94 053	0	2 688 292
Nonprofit Institutions	265 225	38 512	0	0	0	0	38 512	46 505	0	0	46 505	0	0	0
Households	5 804 672	43 526	8 340	471	1 509	0	33 207	31 792	931	1 900	8 688	20 272	0	320 695
unknown (information about the sub-account is not	1 149 512	0	0	0	0	0	0	0	0	0	0	0	0	480
<b>Nonresidents</b>	<b>32 154 588</b>	<b>239 360</b>	<b>7 728</b>	<b>11 104</b>	<b>70 154</b>	<b>0</b>	<b>150 373</b>	<b>140 259</b>	<b>13 316</b>	<b>25 207</b>	<b>22 262</b>	<b>79 474</b>	<b>0</b>	<b>860 493</b>
Depositors	2 702 500	303 488	43 478	11 326	94 073	0	154 610	211 650	12 237	94 043	35 028	70 342	0	12 930

## 3.6. Domestic currency market operations

for the period

	USD (mln.)		EUR (thous.)		RUB (mln.)	
	KASE	OTC IFEM	KASE	OTC IFEM	KASE	OTC IFEM
	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks
<b>2019</b>	<b>28 838</b>	<b>32 504</b>	<b>60 572</b>	<b>46 948</b>	<b>11 487</b>	<b>9 640</b>
<b>2020</b>	<b>27 477</b>	<b>24 959</b>	<b>34 446</b>	<b>98 667</b>	<b>17 873</b>	<b>5 574</b>
<b>2021</b>	<b>34 567</b>	<b>29 703</b>	<b>69 059</b>	<b>99 527</b>	<b>46 683</b>	<b>8 390</b>
<b>2022</b>	<b>29 705</b>	<b>19 616</b>	<b>392 557</b>	<b>246 846</b>	<b>296 477</b>	<b>266 210</b>
<b>2023</b>	<b>37 052</b>	<b>31 668</b>	<b>992 465</b>	<b>491 309</b>	<b>366 032</b>	<b>49 431</b>
<b>2023</b>						
I	7 775	10 477	194 181	116 678	55 032	7 150
II	8 493	7 158	231 829	84 046	72 387	13 983
III	9 790	7 904	312 684	102 696	89 520	15 673
IV	10 993	6 130	253 771	187 889	149 092	12 626
<b>2023</b>						
01.23	2 063	1 740	22 277	30 290	13 478	3 977
02.23	2 601	3 770	93 144	9 700	23 646	2 437
03.23	3 111	4 967	78 760	76 688	17 908	735
04.23	3 049	2 855	85 276	5 000	19 762	3 252
05.23	2 881	2 545	60 622	46 571	23 073	6 423
06.23	2 563	1 758	85 931	32 475	29 552	4 309
07.23	2 916	1 492	103 673	38 665	21 992	8 918
08.23	3 474	3 158	102 767	25 721	31 558	5 323
09.23	3 400	3 253	106 244	38 310	35 971	1 432
10.23	3 246	1 879	60 573	29 751	28 832	1 594
11.23	4 220	2 061	73 243	31 080	44 339	693
12.23	3 527	2 189	119 955	127 058	75 921	10 339
<b>2024</b>						
I	11 380	4 946	163 036	159 974	115 445	10 934
<b>2024</b>						
01.24	3 617	1 609	99 240	72 634	30 677	1 569
02.24	3 923	2 013	48 193	37 795	52 360	8 654
03.24	3 840	1 323	15 603	49 545	32 408	710
04.24	5 137	939	62 009	51 924	31 316	405

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

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

## 3.7. Foreign currency exchange rates

tenge for 1 unit of currency

	Official Rate						Market Rate (KASE)					
	Period Average			End of Period			Period Average			End of Period		
	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR
<b>2019</b>	<b>382.75</b>	<b>5.92</b>	<b>428.51</b>	<b>381.18</b>	<b>6.17</b>	<b>426.85</b>	<b>382.59</b>	<b>5.93</b>	<b>428.75</b>	<b>382.59</b>	<b>6.20</b>	<b>428.20</b>
<b>2020</b>	<b>412.95</b>	<b>5.73</b>	<b>471.44</b>	<b>420.71</b>	<b>5.65</b>	<b>516.13</b>	<b>413.24</b>	<b>5.72</b>	<b>471.89</b>	<b>420.91</b>	<b>5.69</b>	<b>513.57</b>
<b>2021</b>	<b>426.03</b>	<b>5.79</b>	<b>503.88</b>	<b>431.67</b>	<b>5.77</b>	<b>487.79</b>	<b>426.80</b>	<b>5.83</b>	<b>507.43</b>	<b>431.80</b>	<b>5.82</b>	<b>492.00</b>
<b>2022</b>	<b>460.48</b>	<b>6.96</b>	<b>484.22</b>	<b>460.98</b>	<b>6.43</b>	<b>491.22</b>	<b>461.39</b>	<b>7.22</b>	<b>472.78</b>	<b>462.65</b>	<b>6.41</b>	<b>492.80</b>
<b>2023</b>	<b>456.31</b>	<b>5.40</b>	<b>493.33</b>	<b>453.64</b>	<b>5.01</b>	<b>504.77</b>	<b>456.45</b>	<b>5.26</b>	<b>493.02</b>	<b>454.56</b>	<b>5.06</b>	<b>504.00</b>
<b>2023</b>												
I	454.93	6.27	488.18	448.05	5.82	486.58	453.41	6.18	481.53	451.71	5.86	492.60
II	448.82	5.54	488.37	454.13	5.22	495.68	448.90	5.50	488.89	452.51	5.14	491.05
III	455.11	4.84	495.38	477.57	4.92	503.22	455.87	4.84	496.78	474.47	4.89	502.74
IV	466.08	5.02	500.91	453.64	5.01	504.77	464.92	5.05	500.98	454.56	5.06	504.00
<b>2023</b>												
01.23	462.61	6.68	498.78	459.92	6.62	501.31	462.60	6.68	499.76	460.50	6.53	498.93
02.23	451.94	6.20	484.81	449.14	5.96	473.80	450.49	6.12	482.68	445.82	5.97	473.35
03.23	449.99	5.92	480.57	448.05	5.82	486.58	449.66	5.89	475.00	451.71	5.86	492.60
04.23	451.33	5.58	494.60	456.21	5.60	503.47	451.62	5.57	493.66	453.39	5.58	499.25
05.23	446.60	5.64	485.28	447.08	5.53	479.18	445.94	5.63	484.32	448.13	5.53	478.18
06.23	448.54	5.40	485.37	454.13	5.22	495.68	448.99	5.35	487.38	452.51	5.14	491.05
07.23	445.20	4.94	492.31	445.68	4.90	489.00	444.60	4.92	492.75	446.07	4.86	491.64
08.23	451.94	4.75	493.36	461.44	4.83	498.96	452.73	4.76	494.74	459.69	4.77	500.08
09.23	467.86	4.85	500.43	477.57	4.92	503.22	469.09	4.86	502.67	474.47	4.89	502.74
10.23	476.65	4.91	503.34	471.87	5.07	499.29	476.24	4.90	501.47	469.67	5.11	499.13
11.23	463.56	5.13	500.13	459.06	5.16	503.77	462.78	5.13	501.20	458.04	5.17	501.55
12.23	457.76	5.04	499.21	453.64	5.01	504.77	457.53	5.05	500.60	454.56	5.06	504.00
<b>2024</b>												
I	450.36	4.97	488.94	448.15	4.86	483.46	450.13	4.95	487.57	446.78	4.85	482.20
<b>2024</b>												
01.24	451.28	5.06	492.45	448.17	5.03	485.14	450.80	5.07	489.00	447.74	5.00	484.58
02.24	449.95	4.91	485.43	451.31	4.90	487.32	450.14	4.92	484.34	450.61	4.97	489.41
03.24	449.74	4.91	488.93	448.15	4.86	483.46	449.52	4.90	488.48	446.78	4.85	482.20
04.24	446.34	4.80	479.03	441.44	4.75	473.09	445.89	4.80	480.79	442.05	4.74	472.90

III. Financial markets

**3.8. Official exchange rates on average for the period\***

tenge per unit of currency

	2019	2020	2021	2022	2023	2023				2024	2024			
						I	II	III	IV	I	01.24	02.24	03.24	04.24
1 AED	104.21	112.44	116.00	125.38	124.25	123.87	122.22	123.92	126.91	122.63	122.88	122.52	122.47	121.55
1 AUD	266.08	285.13	319.95	319.60	303.00	311.79	299.77	297.89	302.98	296.24	300.04	293.82	294.54	290.66
1 CAD	288.52	308.17	340.01	353.92	338.18	336.84	333.98	339.48	342.20	334.24	336.53	333.73	332.03	326.93
1 CHF	385.24	440.52	466.13	482.60	508.16	492.27	499.04	515.41	524.64	516.41	526.20	513.80	507.53	491.16
1 CNY	55.43	59.89	66.07	68.46	64.43	66.53	64.04	62.81	64.46	62.67	62.95	62.56	62.47	61.67
1 DKK	57.41	63.26	67.77	65.10	66.22	65.60	65.57	66.48	67.18	65.59	66.05	65.12	65.59	64.23
1 GBP	488.46	529.91	586.25	568.22	567.30	552.74	561.27	576.27	577.80	571.03	573.27	568.19	571.77	559.24
100 KRW	32.87	35.06	37.23	35.68	34.94	35.75	34.13	34.66	35.26	33.88	34.06	33.79	33.79	32.66
1 JPY	3.51	3.87	3.88	3.52	3.25	3.44	3.27	3.15	3.15	3.04	3.09	3.01	3.01	2.91
1 KWD	1260.01	1347.18	1413.59	1503.81	1484.73	1486.38	1462.69	1478.66	1510.59	1464.50	1467.67	1462.29	1463.31	1450.43
1 GEL	136.82	133.97	133.46	160.79	175.72	174.81	177.54	175.71	174.82	170.48	170.45	171.17	169.65	168.35
1 SAR	102.06	110.06	113.59	122.64	121.63	121.18	119.67	121.33	124.26	120.09	120.34	119.98	119.92	119.00
1 XDR	528.80	575.32	606.87	615.63	608.53	609.35	601.92	606.41	616.29	599.12	602.16	596.86	598.15	589.24
1 SEK	40.50	45.02	49.69	45.60	43.00	43.59	42.63	42.13	43.69	43.39	43.67	43.16	43.33	41.39
1 SGD	280.59	299.50	317.10	334.00	339.78	341.57	335.15	337.31	345.04	336.17	338.03	334.75	335.64	329.30
1 TRY	67.57	59.25	49.42	28.01	19.73	24.12	21.75	17.00	16.38	14.61	15.01	14.63	14.07	13.82
1 TJS	40.21	40.13	37.70	42.70	42.16	43.27	41.16	41.57	42.68	41.26	41.40	41.22	41.13	40.89
1 KGS	5.49	5.36	5.03	5.52	5.19	5.25	5.13	5.17	5.23	5.04	5.06	5.03	5.03	5.01
1 MDL	21.90	24.03	24.22	24.45	25.32	24.28	25.15	25.59	26.17	25.56	25.72	25.38	25.59	25.27
1 UAH	14.87	15.34	15.65	14.26	12.42	12.41	12.18	12.35	12.75	11.81	11.92	11.84	11.63	11.35
1 NOK	43.53	44.01	49.61	47.99	43.25	44.58	41.94	43.45	43.05	42.88	43.43	42.67	42.48	41.02
1 ZAR	26.52	25.21	28.89	28.20	24.75	25.69	24.08	24.42	24.86	23.85	24.01	23.70	23.82	23.66
1 PLN	99.73	106.11	110.45	103.42	108.75	103.64	107.44	110.21	113.33	112.80	112.82	112.18	113.55	111.43
10 HUF	13.19	13.42	14.08	12.42	12.94	12.57	13.10	12.94	13.12	12.62	12.90	12.53	12.38	12.21
1 BRL	97.23	80.69	79.11	89.38	91.45	87.64	90.61	93.30	94.00	91.04	91.92	90.71	90.35	87.32
1 MYR	92.44	98.37	102.84	104.70	100.16	103.91	99.28	98.42	99.24	95.41	96.41	94.44	95.38	93.76
1 HKD	48.85	53.24	54.81	58.80	58.29	58.04	57.25	58.17	59.64	57.59	57.74	57.53	57.49	57.00
10 AMD	7.99	8.48	8.49	10.75	11.68	11.66	11.64	11.82	11.60	11.22	11.23	11.17	11.26	11.45
100 UZS	4.35	4.12	4.02	4.18	3.90	4.02	3.93	3.84	3.80	3.64	3.66	3.64	3.60	3.53
1 BYN	183.26	169.94	168.26	167.76	170.30	180.66	178.24	180.78	142.45	137.85	138.07	137.76	137.70	136.66
1 CZK	16.70	17.83	19.66	19.73	20.56	20.52	20.72	20.55	20.45	19.53	19.94	19.27	19.34	18.95
1 AZN	226.09	243.93	251.64	271.92	269.21	268.39	264.79	268.50	274.97	265.70	266.24	265.46	265.33	263.33
1 INR	5.43	5.57	5.76	5.86	5.53	5.53	5.46	5.51	5.60	5.43	5.43	5.42	5.42	5.35
1 THB	12.34	13.20	13.33	13.15	13.12	13.43	13.03	12.95	13.06	12.65	12.83	12.56	12.54	12.16
1 MXN	19.88	19.33	21.02	22.92	25.76	24.35	25.37	26.68	26.55	26.49	26.45	26.33	26.75	26.65
1000 IRR	9.11	9.84	10.14	10.96	10.87	10.83	10.69	10.84	11.10	10.72	10.74	10.70	10.70	10.63

\* Weighted Average

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

thous. units of currency, for the period

	USD			EUR			RUB		
	Import	Export	Import-export balance	Import	Export	Import-export balance	Import	Export	Import-export balance
	1	2	3=1-2	4	5	6=4-5	7	8	9=7-8
<b>2019</b>	4 188 532	64 541	4 123 991	549 830	6 162	543 668	34 857 000	14 703 481	20 153 519
<b>2020</b>	2 492 900	298 376	2 194 524	297 850	2 860	294 990	64 176 065	5 332 963	58 843 102
<b>2021</b>	2 058 787	337 453	1 721 334	469 100	11 382	457 718	84 069 602	5 523 196	78 546 406
<b>2022</b>	3 938 010	10 780	3 927 230	302 204	436	301 768	31 254 500	34 450 635	-3 196 135
<b>2023</b>	1 667 400	4 421	1 662 979	102 900	559	102 341	6 069 000	15 856 685	-9 787 685
<b>2023</b>									
I	809 900	1 332	808 568	79 000	211	78 789	-	10 707 785	-10 707 785
II	205 000	-	205 000	10 000	-	10 000	200 000	-	200 000
III	277 500	1 307	276 193	12 000	207	11 793	5 869 000	1 632 000	4 237 000
IV	375 000	1 782	373 218	1 900	141	1 759	-	3 516 900	-3 516 900
<b>2023</b>									
01.23	300 000	-	300 000	-	-	-	-	9 033 071	-9 033 071
02.23	230 100	-	230 100	20 000	-	20 000	-	1 674 714	-1 674 714
03.23	279 800	1 332	278 468	59 000	211	58 789	-	-	-
04.23	50 000	-	50 000	-	-	-	200 000	-	200 000
05.23	100 000	-	100 000	5 000	-	5 000	-	-	-
06.23	55 000	-	55 000	5 000	-	5 000	-	-	-
07.23	147 000	-	147 000	12 000	-	12 000	1 580 000	342 000	1 238 000
08.23	31 000	1 307	29 693	0	207	-207	4 049 000	790 800	3 258 200
09.23	99 500	-	99 500	-	-	-	240 000	499 200	-259 200
10.23	50 000	-	50 000	-	-	-	-	1 248 300	-1 248 300
11.23	220 000	1 782	218 218	1 900	141	1 759	-	1 648 600	-1 648 600
12.23	105 000	-	105 000	-	-	-	-	620 000	-620 000
<b>2024</b>									
I	230 200	-	230 200	24 960	-	24 960	-	1 604 440	-1 604 440
<b>2024</b>									
01.24	-	-	-	-	-	-	-	-	-
02.24	90 200	-	90 200	12 000	-	12 000	-	-	-
03.24	140 000	-	140 000	12 960	-	12 960	-	1 604 440	-1 604 440
04.24	125 100	2 119	122 981	10 000	214	9 786	-	1 956 500	-1 956 500



## **IV. PAYMENT SYSTEMS**

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2019	2020	2021	2022	2023	12.23	01.24	02.24	03.24	04.24
<b>Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)</b>										
<b>Number of Payments - total, thousand transactions</b>	<b>41 615</b>	<b>51 084</b>	<b>59 347</b>	<b>65 530</b>	<b>5 226</b>	<b>6 749</b>	<b>5 896</b>	<b>7 961</b>	<b>6 606</b>	<b>6 904</b>
of which:										
interbank system of money transfer	14 518	15 010	18 821	21 796	1 521	2 617	1 896	2 722	2 282	2 469
to total, %	34.9	29.4	31.7	33.3	29.1	38.8	32.2	34.2	34.5	35.8
interbank clearing system	27 097	36 074	40 526	43 734	3 705	4 131	4 000	5 239	4 324	4 436
to total, %	65.1	70.6	68.3	66.7	70.9	61.2	67.8	65.8	65.5	64.2
<b>Sum of Payments - total, mln.KZT</b>	<b>762 062 812</b>	<b>645 493 443</b>	<b>782 086 436</b>	<b>787 241 794</b>	<b>70 272 850</b>	<b>107 699 177</b>	<b>105 484 662</b>	<b>114 426 920</b>	<b>99 021 636</b>	<b>118 006 745</b>
of which:										
interbank system of money transfer	754 959 606	638 074 195	773 395 880	776 920 220	69 663 157	106 592 046	104 802 406	113 486 326	98 149 622	117 026 431
to total, %	99.1	98.9	98.9	98.7	99.1	99.0	99.4	99.2	99.1	99.2
interbank clearing system	7 103 206	7 419 248	8 690 556	10 321 574	609 693	1 107 132	682 256	940 594	872 014	980 314
to total, %	0.9	1.1	1.1	1.3	0.9	1.0	0.6	0.8	0.9	0.8
<b>Number of Users in Payment Systems of Kazakhstan:</b>										
interbank system of money transfer	39	38	38	31	31	31	31	31	31	31
interbank clearing system	31	26	26	22	22	22	22	22	22	22
<b>Payments and transfers of money through correspondent accounts opened between banks</b>										
<b>Number of Payments - total, thousand transactions</b>	<b>13 353</b>	<b>14 190</b>	<b>15 916</b>	<b>12 123</b>	<b>1 122</b>	<b>1 686</b>	<b>1 219</b>	<b>1 255</b>	<b>1 178</b>	<b>1 368</b>
of which:										
through loro-accounts	6 796	6 727	7 822	5 009	568	732	571	554	536	584
to total, %	50.9	47.4	49.1	41.3	50.7	43.4	46.8	44.1	45.5	42.7
through nostro-accounts	6 557	7 463	8 094	7 115	553	953	648	701	642	784
to total, %	49.1	52.6	50.9	58.7	49.3	56.6	53.2	55.9	54.5	57.3
<b>Sum of Payments - total, mln.KZT</b>	<b>6 340 933</b>	<b>6 302 869</b>	<b>7 789 468</b>	<b>6 629 666</b>	<b>666 601</b>	<b>971 514</b>	<b>901 657</b>	<b>998 078</b>	<b>1 039 120</b>	<b>1 012 610</b>
of which:										
through loro-accounts	3 848 454	3 700 578	4 992 041	4 075 479	254 139	474 133	500 862	534 375	564 420	573 960
to total, %	60.7	58.7	64.1	61.5	38.1	48.8	55.5	53.5	54.3	56.7
through nostro-accounts	2 492 479	2 602 290	2 797 426	2 554 188	412 463	497 381	400 795	463 704	474 700	438 649
to total, %	39.3	41.3	35.9	38.5	61.9	51.2	44.5	46.5	45.7	43.3

Continuation

	2019	2020	2021	2022	2023	12.23	01.24	02.24	03.24	04.24
<b>Payment instruments on the territory of Kazakhstan*</b>										
<b>Number of Payments - total, thousand transactions **</b>	<b>1 899 246</b>	<b>3 510 819</b>	<b>6 915 282</b>	<b>9 400 885</b>	<b>794 967</b>	<b>1 186 354</b>	<b>973 927</b>	<b>1 024 775</b>	<b>1 144 995</b>	<b>1 254 302</b>
Payment order	242 197	271 443	293 141	327 152	26 043	112 522	98 447	104 698	141 695	181 326
Payment request-order	1 598	1 110	1 599	2 946	292	478	429	451	673	758
Cheque for goods and services paying	2	1	1	2	0	1	1	1	23	1
Direct debiting of a banking account	46 593	29 928	49 194	213 585	7 283	11 433	10 448	10 594	12 836	13 104
Collection order	961	1 476	2 072	3 325	328	353	316	350	142	1 383
Payment card	1 571 455	3 174 351	6 542 486	8 826 098	759 277	1 059 627	862 333	906 619	987 030	1 054 799
Paid bill of exchange	36 441	32 510	26 789	27 778	1 744	1 941	1 953	2 062	2 596	2 931
<b>Sum of Payments - total, mln.KZT **</b>	<b>457 067 009</b>	<b>469 771 951</b>	<b>656 945 175</b>	<b>693 523 657</b>	<b>58 252 199</b>	<b>95 774 396</b>	<b>92 110 505</b>	<b>97 214 197</b>	<b>100 168 466</b>	<b>125 011 113</b>
Payment order	419 807 695	408 597 895	551 946 974	554 198 658	46 745 048	77 874 446	79 319 548	83 336 090	85 117 568	107 977 726
Payment request-order	30 773	33 953	50 235	64 960	5 073	11 680	9 011	10 239	17 399	20 678
Cheque for goods and services paying	7 428	6 711	3 674	3 395	210	106 833	113 587	91 280	1 658	24
Direct debiting of a banking account	5 183 607	7 580 081	9 116 290	11 110 343	965 611	712 709	525 116	601 976	1 083 267	2 256 840
Collection order	184 398	182 283	330 109	408 169	22 942	98 363	95 010	69 761	20 397	134 135
Payment card	30 375 387	51 915 292	93 713 259	125 144 084	10 289 410	16 795 398	11 903 167	12 930 776	13 795 494	14 378 503
Paid bill of exchange	1 477 722	1 455 736	1 784 636	2 594 047	223 905	174 966	145 067	174 074	132 682	243 207
<b>Payment Cards***</b>										
<b>Number of Payments - total, thousand transactions</b>	<b>1 571 455</b>	<b>3 175 866</b>	<b>6 542 486</b>	<b>8 510 930</b>	<b>759 277</b>	<b>1 059 627</b>	<b>862 333</b>	<b>906 619</b>	<b>987 030</b>	<b>1 054 799</b>
of which:										
<b>in trade terminals:</b>	<b>1 195 627</b>	<b>2 878 476</b>	<b>6 271 338</b>	<b>8 256 634</b>	<b>742 016</b>	<b>1 038 286</b>	<b>842 662</b>	<b>887 238</b>	<b>966 457</b>	<b>1 034 362</b>
local systems	345 351	1 979 330	5 124 993	7 290 148	622 710	877 412	699 698	738 671	806 444	862 107
international systems, of which:	850 275	899 146	1 146 344	1 296 616	119 306	160 874	142 964	148 567	160 013	172 255
Visa International	225 846	340 277	716 075	966 486	92 579	141 195	125 173	129 671	139 666	151 084
MasterCard Worldwide	619 030	553 573	413 445	211 887	12 175	18 523	16 727	17 782	19 163	19 963
in trade terminals to total, %	76.1	90.6	95.9	97.0	97.7	98.0	97.7	97.9	97.9	98.1
<b>on reception of a cash:</b>	<b>375 829</b>	<b>297 390</b>	<b>271 148</b>	<b>254 296</b>	<b>17 261</b>	<b>21 341</b>	<b>19 671</b>	<b>19 381</b>	<b>20 573</b>	<b>20 437</b>
local systems	6 043	9 846	20 995	38 407	3 491	5 749	6 133	5 678	6 059	6 125
international systems, of which:	369 786	287 544	250 153	215 888	13 770	15 592	13 537	13 704	14 514	14 312
Visa International	147 768	134 965	157 970	166 113	11 400	13 110	11 456	11 536	12 251	12 025
MasterCard Worldwide	207 097	140 109	81 128	40 961	1 792	1 996	1 607	1 697	1 778	1 801
in trade terminals to total, %	23.9	9.4	4.1	3.0	2.3	2.0	2.3	2.1	2.1	1.9
<b>Sum of Payments - total, mln.KZT</b>	<b>30 375 387</b>	<b>51 915 292</b>	<b>93 713 259</b>	<b>125 144 074</b>	<b>10 289 410</b>	<b>16 795 398</b>	<b>11 903 167</b>	<b>12 930 776</b>	<b>13 795 494</b>	<b>14 378 503</b>
of which:										
<b>in trade terminals:</b>	<b>14 050 810</b>	<b>35 294 805</b>	<b>73 123 297</b>	<b>103 787 623</b>	<b>8 800 306</b>	<b>14 497 927</b>	<b>10 082 915</b>	<b>11 046 079</b>	<b>11 834 440</b>	<b>12 336 305</b>
local systems	4 916 832	25 635 426	58 304 598	80 253 091	6 616 322	11 427 953	7 672 825	8 460 713	9 085 891	9 516 765
international systems, of which:	9 133 978	9 659 380	14 818 699	23 534 532	2 183 984	3 069 974	2 410 090	2 585 367	2 748 549	2 819 540
Visa International	3 681 474	5 179 820	10 189 814	14 199 488	1 250 625	2 470 536	1 901 739	2 048 429	2 174 314	2 221 881
MasterCard Worldwide	5 354 718	4 410 664	4 487 835	4 254 248	336 276	571 210	483 979	510 621	546 310	569 768
in trade terminals to total, %	46.3	68.0	78.0	82.9	85.5	86.3	84.7	85.4	85.8	85.8

Continuation

	2019	2020	2021	2022	2023	12.23	01.24	02.24	03.24	04.24
<b>on reception of a cash:</b>	<b>16 324 577</b>	<b>16 620 487</b>	<b>20 589 962</b>	<b>21 356 451</b>	<b>1 489 104</b>	<b>2 297 471</b>	<b>1 820 252</b>	<b>1 884 697</b>	<b>1 961 054</b>	<b>2 042 198</b>
local systems	286 337	392 452	1 298 015	2 672 060	249 195	503 801	432 626	428 638	460 027	479 543
international systems, of which:	16 038 240	16 228 035	19 291 947	18 684 391	1 239 909	1 793 670	1 387 626	1 456 058	1 501 027	1 562 655
Visa International	8 036 068	8 713 007	12 567 200	14 146 609	993 397	1 478 980	1 134 759	1 189 377	1 230 585	1 277 659
MasterCard Worldwide	7 320 578	6 870 991	6 074 347	3 986 465	206 113	276 237	214 576	227 725	230 666	244 500
in trade terminals to total, %	53.7	32.0	22.0	17.1	14.5	13.7	15.3	14.6	14.2	14.2
<b>Number of Payment Cards in Circulation (total, thousand units),</b>										
<b>of which:</b>	<b>32 048</b>	<b>47 966</b>	<b>59 258</b>	<b>65 080</b>	<b>65 899</b>	<b>74 544</b>	<b>75 253</b>	<b>75 470</b>	<b>75 824</b>	<b>76 628</b>
local systems	5 020	14 057	19 649	22 166	22 422	24 874	25 028	25 202	25 361	25 496
international systems, of which:	27 029	33 908	39 609	42 914	43 477	49 670	50 226	50 269	50 463	51 132
Visa International	16 104	22 349	28 905	33 315	33 734	37 533	37 736	37 738	37 807	38 240
MasterCard Worldwide	9 616	9 936	9 025	7 980	8 136	10 696	11 043	11 105	11 287	11 527
<b>Number of Payment Cards used (total, thousand units), of</b>										
<b>which:</b>	<b>18 176</b>	<b>26 779</b>	<b>30 413</b>	<b>33 431</b>	<b>32 369</b>	<b>38 685</b>	<b>37 851</b>	<b>39 480</b>	<b>38 830</b>	<b>38 871</b>
local systems	4 190	9 635	12 192	13 438	13 184	15 948	15 536	16 001	16 126	16 028
international systems, of which:	13 987	17 144	18 221	19 993	19 184	22 737	22 315	23 479	22 704	22 843
Visa International	6 889	10 102	12 684	16 698	16 306	19 373	19 055	19 446	19 251	19 324
MasterCard Worldwide	6 398	6 301	4 810	2 711	2 317	2 885	2 796	3 312	2 989	3 053
<b>Number of Equipment for Payment Cards (units):</b>										
pos-terminals, of which:	170 410	211 764	509 194	831 780	-	1 041 884	-	-	1 134 474	-
in banks	8 720	8 785	8 510	16 279	-	8 114	-	-	7 922	-
at businessmen	161 690	202 979	500 684	815 501	-	1 033 770	-	-	1 126 552	-
cash dispensers	11 315	12 728	12 443	12 391	-	12 649	-	-	12 727	-
<b>Number of entrepreneurs (units)</b>	<b>96 428</b>	<b>108 159</b>	<b>273 947</b>	<b>567 687</b>	<b>-</b>	<b>793 065</b>	<b>-</b>	<b>-</b>	<b>813 114</b>	<b>-</b>

Continuation

	2019	2020	2021	2022	2023	12.23	01.24	02.24	03.24	04.24
<b>Money Transfers abroad / from abroad through the international money transfers systems</b>										
<b>Number of sent transfers (total, thousand transactions), of which:</b>	<b>2 630.7</b>	<b>2 384.4</b>	<b>2 579.7</b>	<b>2 490.6</b>	<b>141.7</b>	<b>233.5</b>	<b>160.6</b>	<b>188.3</b>	<b>192.4</b>	<b>205.2</b>
Gold Crown	1 885.7	1 893.0	2 160.3	2 112.5	120.8	207.7	142.5	167.7	179.7	191.1
Western Union	196.7	119.7	106.1	96.3	5.8	7.5	5.0	4.9	7.5	8.5
Unistrim	102.9	125.0	78.7	34.6	2.8	0.0	0.0	0.0	0.0	0.0
Contact	83.6	104.1	173.5	181.9	8.2	11.8	8.4	7.0	0.0	0.0
Moneygram	24.3	14.2	15.3	23.6	1.5	1.9	1.3	1.4	1.4	1.3
Others	337.5	128.5	45.7	41.8	2.6	4.6	3.4	7.3	3.8	4.2
<b>Number of received transfers (total, thousand transactions), of which:</b>	<b>1 651.7</b>	<b>1 276.2</b>	<b>1 131.5</b>	<b>1 650.0</b>	<b>92.2</b>	<b>92.0</b>	<b>71.2</b>	<b>72.4</b>	<b>75.0</b>	<b>74.4</b>
Gold Crown	660.0	547.4	529.5	976.3	43.3	42.6	32.1	33.5	37.5	37.3
Western Union	437.6	393.5	362.6	323.6	21.4	26.2	18.8	19.2	20.4	19.7
Unistrim	53.2	26.6	19.3	68.4	10.5	0.0	0.0	0.0	0.0	0.0
Moneygram	156.0	40.8	43.4	96.6	10.1	11.3	9.0	9.1	9.6	9.1
Contact	46.0	124.2	126.5	137.9	3.6	6.8	6.0	4.1	0.0	0.0
Others	298.8	143.6	50.3	47.3	3.2	5.1	5.3	6.5	7.5	8.3
<b>Sum of sent transfers (total, bln.KZT), of which:</b>	<b>648 413.1</b>	<b>787 723.1</b>	<b>1 010 566.9</b>	<b>1 034 517.0</b>	<b>49 174.7</b>	<b>79 826.8</b>	<b>52 480.0</b>	<b>59 275.2</b>	<b>59 265.1</b>	<b>65 855.3</b>
Gold Crown	480 820.4	642 018.4	793 822.9	794 122.9	37 222.1	64 022.7	41 847.6	49 731.3	53 102.7	58 810.7
Western Union	75 369.5	58 581.0	61 344.4	66 142.8	4 012.0	5 011.3	3 378.0	2 699.4	4 232.2	4 904.7
Unistrim	24 176.0	28 993.0	30 345.6	8 645.3	567.6		0.0	0.0	0.0	0.0
Contact	24 948.4	39 134.3	109 774.0	139 038.9	5 948.0	8 435.8	5 770.3	4 782.8	0.0	0.0
Moneygram	758.8	5 770.9	11 083.8	22 599.3	1 154.9	1 726.2	1 064.8	1 147.0	1 054.6	954.6
Others	42 340.1	13 225.6	4 196.1	3 967.7	270.0	630.8	419.2	914.7	875.6	1 185.3
<b>Sum of received transfers (total, bln.KZT), of which:</b>	<b>344 632.1</b>	<b>286 892.7</b>	<b>283 513.1</b>	<b>681 232.0</b>	<b>27 576.7</b>	<b>27 705.0</b>	<b>20 617.7</b>	<b>19 181.3</b>	<b>20 061.6</b>	<b>20 617.1</b>
Gold Crown	150 847.9	141 490.2	155 574.1	460 633.9	14 485.6	13 317.7	9 306.7	9 875.9	10 651.2	11 115.9
Western Union	82 329.8	74 731.5	71 466.8	84 136.3	5 604.2	8 997.3	6 682.8	5 056.1	5 757.6	5 710.1
Unistrim	13 756.5	5 669.7	5 038.2	25 456.6	2 701.4	0.0	0.0	0.0	0.0	0.0
Moneygram	43 597.5	11 237.0	12 221.1	36 909.0	3 099.8	3 422.0	2 704.2	2 678.5	2 914.7	2 898.0
Contact	12 319.2	34 419.8	36 789.6	71 304.3	1 485.6	1 568.8	1 397.5	945.7	0.0	0.0
Others	41 781.2	19 344.6	2 423.3	2 791.9	200.2	399.1	526.6	625.1	738.0	893.1

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

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

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

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

for the period, billion of KZT

Name of users	12.19	12.20	12.21	12.22	12.23	01.24	02.24	03.24	04.24
<b>ISMT - total</b>	<b>56 864</b>	<b>62 276</b>	<b>74 633</b>	<b>88 593</b>	<b>106 592</b>	<b>104 802</b>	<b>113 486</b>	<b>98 150</b>	<b>117 026</b>
change in % of the previous period	2.2	45.3	-3.1	2.5	3.8	-1.7	8.3	-13.5	19.2
of which:									
<b>Five large banks*</b>	<b>11 981</b>	<b>18 126</b>	<b>22 941</b>	<b>25 140</b>	<b>28 723</b>	<b>28 039</b>	<b>31 157</b>	<b>26 824</b>	<b>32 434</b>
change as % of the previous period	-1.6	52.6	1.5	-1.5	12.1	-2.4	11.1	-13.9	20.9
share as % of total	21.1	29.1	30.7	28.4	26.9	26.8	27.5	27.3	27.7
<b>Other banks</b>	<b>14 142</b>	<b>13 477</b>	<b>15 912</b>	<b>17 477</b>	<b>24 631</b>	<b>24 185</b>	<b>27 435</b>	<b>24 194</b>	<b>28 851</b>
change as % of the previous period	7.1	34.9	0.3	4.2	11.6	-1.8	13.4	-11.8	19.2
share as % of total	24.9	21.6	21.3	19.7	23.1	23.1	24.2	24.7	24.7
<b>Other participants</b>	<b>30 741</b>	<b>30 673</b>	<b>35 780</b>	<b>45 976</b>	<b>53 238</b>	<b>52 579</b>	<b>54 895</b>	<b>47 131</b>	<b>55 741</b>
change as % of previous period	1.6	46.2	-7.2	4.1	-3.2	-1.2	4.4	-14.1	18.3
share as % of total	54.1	49.3	47.9	51.9	49.9	50.2	48.4	48.0	47.6
<b>ICS - total</b>	<b>745</b>	<b>860</b>	<b>973</b>	<b>1 117</b>	<b>1 107</b>	<b>682</b>	<b>941</b>	<b>872</b>	<b>980</b>
change in % of the previous period	18.5	21.8	27.2	11.4	13.7	-38.4	37.9	-7.3	12.4
of which:									
<b>Five large banks*</b>	<b>290</b>	<b>403</b>	<b>472</b>	<b>622</b>	<b>607</b>	<b>474</b>	<b>599</b>	<b>539</b>	<b>636</b>
change as % of the previous period	8.4	14.9	18.8	1.3	4.1	-22.0	26.5	-10.1	18.1
share as % of total	38.9	46.9	48.5	55.7	54.8	69.4	63.7	61.8	64.9
<b>Other banks</b>	<b>198</b>	<b>193</b>	<b>177</b>	<b>148</b>	<b>137</b>	<b>104</b>	<b>122</b>	<b>118</b>	<b>139</b>
change as % of the previous period	4.8	13.2	2.0	10.8	-2.9	-23.9	16.8	-3.3	17.8
share as % of total	26.6	22.5	18.2	13.3	12.4	15.3	12.9	13.5	14.1
<b>Other participants</b>	<b>256</b>	<b>263</b>	<b>323</b>	<b>346</b>	<b>363</b>	<b>104</b>	<b>220</b>	<b>216</b>	<b>206</b>
change as % of previous period	49.3	42.9	66.8	35.8	45.2	-71.2	110.6	-1.9	-4.7
share as % of total	34.4	30.6	33.2	31.0	32.8	15.3	23.4	24.7	21.0

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



## **V. KEY INDICATORS OF FINANCIAL INSTITUTIONS**

V. Key indicators of financial institutions

5.1. Banking sector

mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
<b>2019</b>	<b>26 813 963</b>	<b>23 165 493</b>	<b>3 648 470</b>	<b>1 627 288</b>	<b>811 995</b>	<b>19.10</b>	<b>19.19</b>	<b>24.33</b>
<b>2020</b>	<b>31 172 380</b>	<b>27 217 148</b>	<b>3 955 232</b>	<b>1 767 347</b>	<b>726 803</b>	<b>21.27</b>	<b>21.29</b>	<b>26.97</b>
<b>2021</b>	<b>37 623 913</b>	<b>33 085 975</b>	<b>4 537 938</b>	<b>1 331 772</b>	<b>1 291 932</b>	<b>19.32</b>	<b>19.34</b>	<b>23.43</b>
<b>2022</b>	<b>44 561 554</b>	<b>39 334 336</b>	<b>5 227 218</b>	<b>1 403 588</b>	<b>1 465 932</b>	<b>18.54</b>	<b>18.56</b>	<b>21.70</b>
<b>2023</b>	<b>51 441 097</b>	<b>44 579 098</b>	<b>6 861 999</b>	<b>1 433 588</b>	<b>2 184 757</b>	<b>19.24</b>	<b>19.25</b>	<b>21.50</b>
<b>2023</b>								
01.23	44 021 046	38 622 243	5 398 803	1 403 588	168 900	18.97	18.99	22.10
02.23	44 060 374	38 448 359	5 612 014	1 403 588	330 119	19.50	19.52	22.55
03.23	45 027 511	39 345 632	5 681 879	1 403 588	509 737	19.57	19.59	22.59
04.23	44 843 135	38 954 422	5 888 714	1 403 588	694 628	19.79	19.81	22.74
05.23	45 373 737	39 735 438	5 638 299	1 403 588	877 738	18.54	18.56	21.42
06.23	46 573 851	40 847 322	5 726 529	1 403 588	1 052 404	18.61	18.62	21.39
07.23	46 553 775	40 614 913	5 938 863	1 413 588	1 237 072	18.77	18.79	21.47
08.23	46 701 978	40 575 527	6 126 451	1 423 588	1 421 744	18.98	18.99	21.61
09.23	47 881 901	41 639 127	6 242 773	1 433 588	1 580 537	18.84	18.85	21.40
10.23	48 373 978	41 962 124	6 411 854	1 433 588	1 777 045	19.27	19.29	21.76
11.23	49 172 473	42 520 946	6 651 528	1 433 588	2 008 637	19.55	19.56	21.98
12.23	51 441 097	44 579 098	6 861 999	1 433 588	2 184 757	19.24	19.25	21.50
<b>2024</b>								
01.24	51 061 190	43 956 253	7 104 936	1 433 588	197 811	19.27	19.28	21.46
02.24	51 962 887	44 631 602	7 331 285	1 433 588	389 551	19.38	19.40	21.48
03.24	52 923 443	45 411 858	7 511 586	1 433 588	569 541	19.39	19.40	21.44
04.24	52 409 336	45 029 843	7 379 492	1 433 588	776 701	18.97	18.98	20.96

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.1. Pension Contributions and Accumulation

mln. of KZT, end of the period

	Number of individual pension accounts of depositors for mandatory pension contributions, including IPA with no pension savings	Pension savings (PS)		Pension contributions (for reporting month)
		Sum	including net investment income	
			Sum	
<b>2019</b>	<b>10 108 355</b>	<b>10 800 539</b>	<b>3 703 254</b>	<b>989 844</b>
<b>2020</b>	<b>10 877 032</b>	<b>12 913 476</b>	<b>5 553 591</b>	<b>1 084 670</b>
<b>2021</b>	<b>10 859 848</b>	<b>13 070 066</b>	<b>6 911 635</b>	<b>1 340 340</b>
<b>2022</b>	<b>10 943 902</b>	<b>14 663 410</b>	<b>7 793 435</b>	<b>1 726 857</b>
<b>2023</b>	<b>11 077 714</b>	<b>17 864 645</b>	<b>9 360 618</b>	<b>234 291</b>
<b>2023</b>				
01.23	10 951 149	14 853 794	7 857 354	155 984
02.23	10 960 400	15 129 613	7 997 885	163 593
03.23	10 970 171	15 399 644	8 129 762	167 791
04.23	10 978 642	15 675 889	8 262 475	175 967
05.23	10 988 839	15 841 449	8 286 836	173 284
06.23	10 998 374	16 074 711	8 364 601	187 904
07.23	11 012 078	16 367 874	8 554 355	173 714
08.23	11 030 893	16 761 866	8 828 537	176 414
09.23	11 044 661	17 224 927	9 162 986	177 144
10.23	11 057 617	17 211 707	9 018 762	183 189
11.23	11 064 940	17 362 491	9 039 113	192 153
12.23	11 077 714	17 864 645	9 360 618	234 291
<b>2024</b>				
01.24	11 079 551	18 103 999	9 470 250	186 548
02.24	11 084 649	18 486 445	9 704 159	209 082
03.24	11 083 602	18 846 916	9 929 742	190 804
04.24	11 025 840	18 923 066	9 877 892	212 383

## 5.2. Accumulative Pension Fund

## 5.2.2. Structure of Investment Portfolio of Accumulative Pension Funds

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

	Name of organization/ Name of trustee	Government Securities						NBK Notes	Domestic Securities		Foreign States Securities	Non- Government Securities of Foreign Issuers	International Financial Institutions Securities	Derivatives	Deposits in banks	Assets under external management	Funds on investment account and other assets
		MEUKAM	MIETIKAM	MEOKAM	MEUKAM	MEUZHKAM	Eurobonds		Shares	Bonds							
2019		0.00		0.48	17.82	11.70	6.30	4.10	2.21	26.06	11.43	2.79	3.35	0.17	6.67	1.96	4.95
2020		0.32		0.29	27.82	9.53	5.77	0.63	2.28	23.51	9.91	2.53	4.11	0.00	6.71	6.32	0.27
2021																	
	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	10.23	3.41
	NBRK	0.00	0.71	28.46	8.59	1.14	0.00	0.00	2.25	20.63	18.51	0.11	3.10	0.00	2.80	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC «First Heartland Jusan Invest»	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"SB of Bank CenterCredit JSC "BCC Invest" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"Halyk Global Markets" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2022																	
12.22	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	9.24	0.45
	NBRK	0.00	5.25	4.34	31.70	7.21	1.07	0.00	1.67	17.94	16.53	0.10	2.53	0.00	1.91	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC «First Heartland Jusan Invest»	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"SB of Bank CenterCredit JSC "BCC Invest" JSC	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan "Halyk Finance" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2023																	
12.23	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	13.31	0.83
	NBRK	0.00	4.97	3.76	32.82	4.02	0.95	0.00	1.96	13.89	14.79	0.40	2.14	0.00	6.01	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC «First Heartland Jusan Invest»	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"SB of Bank CenterCredit JSC "BCC Invest" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan "Halyk Finance" JSC	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2024																	
03.24	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	14.82	0.20
	NBRK	0.00	4.66	3.66	34.45	3.72	0.07	0.00	1.97	13.99	14.59	1.38	2.66	0.00	3.59	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC «First Heartland Jusan Invest»	0.00	0.00	0.01	0.01	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"SB of Bank CenterCredit JSC "BCC Invest" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan "Halyk Finance" JSC	0.00	0.00	0.01	0.06	0.00	0.00	0.01	0.00	0.03	0.01	0.02	0.01	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
04.24	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	14.63	0.16
	NBRK	0.00	4.60	3.66	34.94	3.66	0.00	0.00	1.96	13.95	15.42	1.47	2.48	0.00	3.59	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC «First Heartland Jusan Invest»	0.00	0.00	0.01	0.01	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"SB of Bank CenterCredit JSC "BCC Invest" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan "Halyk Finance" JSC	0.00	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.07	0.01	0.02	0.01	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.3. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
<b>2019</b>	<b>7 114 244</b>	<b>4 056 517</b>	<b>175 591 298</b>	<b>2 955 297</b>	<b>178 546 595</b>	<b>71 161 675</b>	<b>22 881 235</b>
<b>2020</b>	<b>7 114 244</b>	<b>4 056 517</b>	<b>206 160 453</b>	<b>2 892 798</b>	<b>209 053 251</b>	<b>58 586 792</b>	<b>24 128 270</b>
<b>2021</b>	<b>7 114 244</b>	<b>0</b>	<b>226 231 635</b>	<b>2 126 997</b>	<b>228 358 632</b>	<b>34 555 415</b>	<b>14 107 092</b>
<b>2022</b>	<b>7 114 244</b>	<b>0</b>	<b>250 022 680</b>	<b>2 330 715</b>	<b>252 353 395</b>	<b>38 281 449</b>	<b>13 690 380</b>
<b>2023</b>	<b>7 114 244</b>	<b>0</b>	<b>229 238 828</b>	<b>4 329 143</b>	<b>282 003 222</b>	<b>45 052 775</b>	<b>15 775 980</b>
<b>2023</b>							
01.23	7 114 244	0	230 341 980	2 710 026	254 935 959	3 536 046	1 117 460
02.23	7 114 244	0	230 240 124	3 199 671	257 565 335	7 099 465	2 232 073
03.23	7 114 244	0	230 242 692	2 983 167	259 656 522	10 803 060	3 609 818
04.23	7 114 244	0	259 118 277	3 081 021	262 199 298	14 536 658	4 759 997
05.23	7 114 244	0	261 635 014	2 966 392	264 601 406	18 396 624	5 993 936
06.23	7 114 244	0	264 130 589	2 726 719	266 857 308	22 272 997	7 273 094
07.23	7 114 244	0	266 506 308	2 803 718	269 310 026	25 916 399	8 419 483
08.23	7 114 244	0	268 750 764	2 721 240	271 472 004	29 640 055	9 819 966
09.23	7 114 244	0	271 005 351	3 278 102	274 283 453	33 411 108	11 150 541
10.23	7 114 244	0	273 283 762	5 631 975	278 915 737	37 237 962	12 499 977
11.23	7 114 244	0	229 236 260	5 915 687	281 325 102	41 135 289	14 062 121
12.23	7 114 244	0	229 238 828	4 329 143	282 003 222	45 052 775	15 775 980
<b>2024</b>							
01.24	7 114 244	0	279 887 081	4 677 970	284 565 051	3 766 724	1 359 772
02.24	7 114 244	0	282 137 150	4 742 349	286 879 499	7 656 682	2 913 826
03.24	7 114 244	0	284 469 037	4 945 986	289 415 023	11 554 681	4 318 582
04.24	7 114 244	0	286 887 483	5 200 422	292 087 905	15 452 245	5 677 117

## V. Key indicators of financial institutions

### 5.3. Insurance Market

mln. of KZT, end of period

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

\* from balance sheet

\*\* by direct insurance, from the beginning of year

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

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

## SYMBOLS AND ABBREVIATIONS

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

## Foreign currencies

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

## Methodological comments

### Section I “General economic trends”

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

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

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

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

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

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

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

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

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

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

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

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

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

## **Section II “The main monetary indicators”**

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Domestic assets include:

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

3) *Liabilities* include:

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **Section III. “Financial markets”**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

N - nominal value of one security

P - weighted average discounted purchase price,

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

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

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

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

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

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

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

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

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

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

#### **Section IV “Payment systems”**

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

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

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

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

#### **Section V. “Key indicators of financial institutions”**

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

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

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

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

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

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

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

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

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