



STATISTICAL BULLETIN

N5 (354) May 2024





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
Financial sector													
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		
External sector													
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	
Exchange rates	1/												
Notes													
1/ Daily data are disseminated daily													

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



I. GENERAL ECONOMIC TRENDS

I. General economic trends

1.1. Main macroeconomic indicators

	2019	2020	2021	2022	2023	2023				2024				
						Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	Jan.	Jan.-Feb.	Jan.-Mar.	Jan.-Apr.	Jan.-May
Gross Domestic Product, bln. KZT	69 533	70 649	83 952	103 766	119 251	23 583	47 245	75 547	120 561	...	...	25 666	...	...
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	...	...
Volume of Industrial Production, bln. KZT	29 103	26 743	37 048	48 008	46 402	11 234	22 612	33 973	46 402	3 692	7 503	11 524	15 541	19 407
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	3.0
Capital Investments, bln. KZT	12 546	12 323	13 221	15 064	18 044	2 741	6 718	11 641	18 044	791	1 809	2 816	3 742	4 895
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	-6.5
Consumer Price Index														
% for the last month of the period						100.9	100.5	100.6	100.8	100.8	101.1	100.7	100.6	100.4
% 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	108.5
Unemployed population, thsd persons *	441	...	450	456	446	454	453	452	446	...	...	453	...	...
Unemployment rate, % *	4.8	...	4.9	4.9	4.7	4.8	4.7	4.7	4.7	...	...	4.7	...	...
Minimum of subsistence (average, per capita), KZT*	29 721	33 133	37 579	44 719	47 672	46 365	49 619	52 806	47 672	48 054	48 363	48 692	48 897	49 168
Average per capita money income, KZT*	110 971	126 551	142 805	169 776	194 857	170 091	182 200	179 909	194 857	192 087	192 112	192 965	192 874	...
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	6.0	...
Export fob, mln. USD **	59 541	44 065	65 791	85 630	79 812	19 126	19 868	20 428	20 390	...	...	18 983	...	...
Import fob, mln. USD **	41 121	38 056	41 563	50 633	59 711	13 943	15 485	15 264	15 019	...	...	12 941	...	...
Gross Foreign Debt, mln. USD**	159 544	163 980	164 131	160 683	162 697	161 997	161 961	162 689	162 697	...	...	162 512	...	...
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***	382.6	420.9	431.8	462.7	454.6	451.7	452.5	474.5	454.6	447.7	450.6	446.8	441.4	447.2

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	05.24
Consumer Price Index														
% 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	103.5
% changes to the previous month						100.9	100.5	100.6	100.8	100.8	101.1	100.7	100.6	100.4
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	109.0
Price Index Food Goods														
% 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	102.7
						101.1	100.2	100.3	100.9	101.1	100.8	100.6	100.3	99.8
Price Index Non-Food Goods														
% 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	102.9
						100.8	100.7	100.6	100.5	100.5	100.7	100.5	100.7	100.5
Price Index Marketable Services														
% 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	105.4
						100.8	100.6	100.9	100.8	100.7	101.7	101.1	100.7	101.0
Price Index for Industry														
% 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	101.4
						99.3	99.1	104.3	102	98.5	100.4	100.5	100.6	101.4
Price Index for Construction														
% 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	100.0
						99.9	100.2	100.2	100.2	100.1	99.5	100.1	100.1	100.2
Index of Tariffs for Freight Shipping														
% 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	101.0
						100.4	100.4	100.8	99.6	101.2	99.9	100.1	100.1	99.7

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	2023	2023				2024
						I	II	III	IV	I
Current Account	-7 027.7	-10 960.4	-2 672.7	7 054.4	-8 725.7	-1 621.4	-3 352.8	-1 591.6	-2 159.8	1 781.6
Trade balance	18 420.8	6 009.0	24 228.1	34 997.2	20 101.1	5 183.2	4 383.0	5 163.5	5 371.4	6 042.5
Exports	59 541.4	44 065.1	65 790.6	85 630.4	79 812.2	19 126.4	19 867.8	20 427.9	20 390.0	18 983.5
Imports	41 120.7	38 056.1	41 562.5	50 633.3	59 711.0	13 943.2	15 484.8	15 264.4	15 018.6	12 941.0
Services	-3 786.7	-3 237.4	-2 099.5	-1 550.1	-1 812.4	-391.5	-625.2	-506.3	-289.4	-178.6
Exports	7 754.3	5 208.3	5 935.0	7 967.9	10 288.0	2 209.7	2 614.9	2 776.5	2 686.9	2 579.9
Imports	11 541.0	8 445.7	8 034.6	9 518.1	12 100.4	2 601.1	3 240.1	3 282.8	2 976.4	2 758.5
Primary income	-22 724.5	-15 077.7	-24 166.7	-25 552.8	-25 994.0	-6 214.4	-6 789.4	-6 000.8	-6 989.3	-4 004.2
Compensation of employees, net	-1 599.4	-899.9	-1 137.8	-1 283.9	-1 492.2	-298.9	-386.9	-385.5	-420.8	-281.6
Investment income, net	-21 257.0	-14 304.6	-23 164.0	-24 404.1	-24 636.9	-5 949.2	-6 436.2	-5 649.1	-6 602.4	-3 756.4
Income receivable	2 380.6	1 933.1	2 086.5	3 540.7	3 949.6	765.0	1 073.3	1 048.1	1 063.2	2 221.1
Income on direct investment	659.4	382.9	611.8	1 498.1	666.5	54.3	260.6	156.5	195.2	1 189.4
Income on portfolio investment	1 273.5	1 180.8	1 188.3	1 464.0	2 090.4	517.9	489.8	582.3	500.4	763.9
Income on other investment	447.7	369.5	286.3	578.6	1 192.7	192.8	322.9	309.4	367.6	267.8
assets of the National Fund	1 171.8	972.0	934.1	1 172.9	1 172.9	253.5	293.5	285.3	340.6	422.1
Income payable	23 637.7	16 237.7	25 250.5	27 944.8	28 586.5	6 714.2	7 509.5	6 697.2	7 665.6	5 977.5
Income on direct investment	21 232.2	14 071.1	22 818.7	25 417.5	25 165.1	6 034.0	6 639.3	5 802.4	6 689.4	5 107.9
Income on portfolio investment	991.9	897.7	1 097.0	1 078.9	1 194.4	199.4	371.0	340.0	284.0	192.2
Income on other investment	1 413.5	1 268.9	1 334.8	1 448.4	2 227.0	480.8	499.3	554.8	692.1	677.4
Other primary income, net	131.9	126.8	135.1	135.1	135.1	33.8	33.8	33.8	33.8	33.8
Secondary income	1 062.8	1 345.7	-634.6	-839.8	-1 020.5	-198.8	-321.2	-248.1	-252.4	-78.0
Capital account balance	231.1	239.2	233.4	247.7	1 272.9	83.6	-24.0	1 182.2	31.0	11.5

Continuation

	2019	2020	2021	2022	2023	2023				2024
						I	II	III	IV	I
Financial account (excluding reserve assets)	1 298.4	-12 542.5	-2 455.0	5 912.2	-1 556.8	470.5	-1 449.1	850.0	-1 428.2	844.4
Direct investment	-5 904.4	-5 875.4	-1 901.4	-8 076.5	-2 310.7	-2 465.7	-1 840.3	1 239.8	755.4	-1 618.9
Net acquisition of financial assets	-2 173.6	1 330.5	2 665.2	-3 009.6	2 993.2	829.1	-61.4	1 825.5	400.0	735.6
Net incurrence of liabilities	3 730.9	7 206.0	4 566.6	5 067.0	5 303.9	3 294.8	1 778.9	585.6	-355.4	2 354.5
Portfolio investment	5 118.2	-7 743.9	-3 577.6	13 275.4	5 314.3	2 515.2	1 996.6	2 386.8	-1 584.4	1 922.8
Net acquisition of financial assets	4 887.7	-6 339.6	-1 199.5	10 086.4	3 859.0	2 418.0	1 526.0	2 336.0	-2 421.0	1 855.5
Central bank and general government	1 885.9	-7 566.2	-5 826.6	7 144.7	-1 143.5	944.6	654.5	-1 166.5	-1 576.1	-973.5
Banks	748.8	-746.6	1 305.3	534.3	642.3	516.2	101.6	28.0	-3.5	-108.6
Other sectors	2 253.0	1 973.3	3 321.7	2 407.3	4 360.2	957.3	769.8	3 474.5	-841.4	2 937.6
Net incurrence of liabilities	-230.5	1 404.3	2 378.0	-3 189.0	-1 455.3	-97.2	-470.7	-50.8	-836.6	-67.3
Central bank and general government	1 270.8	854.9	1 735.4	-1 095.9	-1 423.5	-150.6	-218.7	-345.5	-708.7	-72.1
Banks	-96.9	-309.4	311.8	-1 007.0	-265.7	-40.9	-211.9	13.1	-26.0	0.8
Other sectors	-1 404.4	858.8	330.9	-1 086.1	233.9	94.4	-40.0	281.5	-102.0	4.0
Financial derivatives, net	-81.0	71.2	105.9	259.8	-21.8	-0.1	15.7	48.5	-85.9	-35.2
Other investment	2 165.6	1 005.6	2 918.2	453.6	-4 538.6	421.0	-1 621.2	-2 825.2	-513.3	575.6
Other equity, net	21.7	31.7	-7.3	16.3	108.7	22.6	3.8	52.9	29.4	-4.0
Medium- and long term debt instruments	-329.8	-2 025.2	-2 887.7	-878.1	-168.3	-864.9	-197.5	-392.7	1 286.8	73.2
Net acquisition of financial assets	51.6	-668.4	-210.4	1 067.3	1 137.4	-136.7	569.1	429.7	275.3	844.7
Central bank and general government	-4.4	-6.5	-6.0	-1.2	-1.1	-0.5	0.0	-0.6	0.0	-0.6
Banks	119.1	142.4	124.9	222.8	319.5	45.4	24.0	100.9	149.2	115.7
Other sectors	-63.2	-804.3	-329.3	845.7	819.0	-181.6	545.1	329.3	126.1	729.5
Net incurrence of liabilities	381.4	1 356.7	2 677.4	1 945.4	1 305.7	728.2	766.6	822.3	-1 011.5	771.5
Central bank and general government	-717.8	357.5	2 198.6	71.0	-482.9	-77.4	-68.9	-218.5	-118.0	-241.5
Banks	-512.1	137.7	-166.9	706.9	1 240.3	610.5	564.4	532.5	-467.2	726.0
Other sectors	1 611.3	861.6	645.6	1 167.5	548.3	195.1	271.1	508.3	-426.3	287.0
Short term debt instruments	2 473.7	2 999.1	5 813.2	1 315.4	-4 479.0	1 263.4	-1 427.5	-2 485.4	-1 829.5	506.5
Net acquisition of financial assets	3 505.8	3 830.0	8 866.9	7 007.5	-708.3	2 065.1	-1 241.1	-1 266.8	-265.5	303.6
Net incurrence of liabilities	1 032.1	831.0	3 053.6	5 692.1	3 770.7	801.7	186.3	1 218.7	1 564.0	-202.9
Net errors and omissions	1 495.3	-5 013.9	-4 813.8	-3 570.0	-25.9	254.2	365.3	-2 394.6	1 749.3	-1 554.0
Overall balance	6 599.7	3 192.6	4 798.2	2 180.0	5 921.8	1 754.1	1 562.4	3 654.0	-1 048.7	605.2
Financing	-6 599.7	-3 192.6	-4 798.2	-2 180.0	-5 921.8	-1 754.1	-1 562.4	-3 654.0	1 048.7	-605.2
Reserve assets NBK	-6 599.7	-3 192.6	-4 798.2	-2 180.0	-5 921.8	-1 754.1	-1 562.4	-3 654.0	1 048.7	-605.2
IMF Credits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Exceptional funding	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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

1.4. External debt of the Republic of Kazakhstan

mln.US dollars

	01.01.2020	01.01.2021	01.01.2022	01.01.2023	01.04.2023	01.07.2023	01.10.2023	01.01.2024	01.04.2024
External debt	159 544.2	163 980.1	164 131.1	160 682.8	161 996.8	161 961.1	162 688.6	162 697.5	162 511.8
Short-term	8 801.2	9 481.0	12 009.6	16 337.4	17 190.1	17 134.3	18 124.8	19 242.6	19 195.8
Long-term	150 743.0	154 499.1	152 121.5	144 345.4	144 806.7	144 826.8	144 563.8	143 454.8	143 316.0
General Government	12 417.6	13 885.0	15 859.3	13 390.1	12 857.6	12 684.0	12 587.3	11 788.3	11 229.5
Short-term	14.9	24.6	24.3	55.4	60.0	54.6	91.7	94.6	124.7
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	14.9	24.6	24.3	55.2	59.9	54.6	49.5	50.6	59.6
Other debt liabilities	0.0	0.0	0.0	0.2	0.1	0.0	42.2	44.0	65.2
Long-term	12 402.7	13 860.4	15 835.0	13 334.6	12 797.6	12 629.4	12 495.6	11 693.6	11 104.8
Special Drawing Rights	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	6 133.4	7 202.7	8 748.7	6 336.2	5 844.0	5 763.1	5 909.3	5 135.2	4 851.9
Loans	6 269.3	6 657.8	7 086.3	6 998.4	6 953.6	6 866.3	6 586.3	6 558.5	6 252.9
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Central Bank	891.1	1 329.4	2 535.8	2 171.8	2 217.9	2 065.1	2 097.6	2 233.1	2 094.2
Short-term	409.7	828.0	494.6	230.9	255.3	119.7	185.2	276.4	164.1
Currency and deposits	3.9	2.6	7.9	12.8	10.4	13.6	13.0	249.7	13.4
Debt securities*	401.6	821.2	483.3	214.4	240.8	101.9	168.2	22.9	146.5
Loans	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	3.7	4.1	4.2	4.0	3.7	4.2
Other debt liabilities	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	1 940.9	1 962.6	1 945.3	1 912.5	1 956.7	1 930.1
Special Drawing Rights	480.4	500.4	2 040.2	1 939.9	1 961.6	1 944.4	1 911.5	1 955.7	1 929.1
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Continuation

	01.01.2020	01.01.2021	01.01.2022	01.01.2023	01.04.2023	01.07.2023	01.10.2023	01.01.2024	01.04.2024
Banks	4 818.1	4 837.4	5 493.8	9 675.4	10 625.4	10 162.6	10 631.1	11 176.6	12 480.3
Short-term	1 097.7	1 312.4	1 837.7	5 658.3	6 012.9	5 224.6	5 330.0	6 302.0	6 873.0
Currency and deposits	863.6	1 149.4	1 612.3	4 456.6	4 434.4	4 159.0	4 037.9	4 700.7	4 813.7
Debt securities*	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	797.6	1 128.9	569.7	766.6	711.5	1 057.6
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	138.6	139.1	216.2	404.1	449.6	495.9	525.5	889.8	1 001.7
Long-term	3 720.5	3 525.0	3 656.1	4 017.1	4 612.5	4 938.0	5 301.2	4 874.6	5 607.3
Currency and deposits	237.4	244.0	226.2	1 462.6	2 141.3	2 685.2	3 158.7	2 811.0	3 630.1
Debt securities*	1 875.9	1 568.2	1 888.8	752.6	742.7	553.6	511.7	516.8	510.1
Loans	1 607.2	1 712.8	1 541.2	1 801.9	1 728.5	1 699.1	1 630.7	1 546.7	1 467.1
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Sectors	41 040.5	41 388.0	44 013.4	42 259.1	43 132.6	43 635.1	45 198.3	45 885.3	45 068.8
Short-term	7 278.9	7 316.0	9 653.0	10 392.7	10 861.9	11 735.3	12 518.0	12 569.6	12 034.0
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	522.5	465.2	927.9	1 181.5	1 041.5	1 047.2	1 791.1	1 828.0	1 296.3
Trade credit and advances	6 696.4	6 787.7	7 616.8	8 760.9	9 305.7	10 120.1	10 230.0	10 195.0	10 142.4
Other debt liabilities	59.9	63.0	1 108.3	450.3	514.7	568.0	496.9	546.6	595.3
Long-term	33 761.7	34 072.1	34 360.4	31 866.4	32 270.7	31 899.8	32 680.2	33 315.7	33 034.8
Currency and deposits	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	6 936.5	7 077.4	6 757.2	7 073.8	7 018.4	6 969.3
Loans	22 309.9	21 572.2	21 261.5	22 787.3	22 945.3	23 079.8	23 407.0	24 258.4	23 778.5
Trade credit and advances	1 749.2	1 689.9	1 894.0	1 465.4	1 464.1	1 333.4	1 408.8	1 226.6	1 394.2
Other debt liabilities**	211.5	269.8	480.8	677.0	783.9	729.5	790.6	812.2	892.8
Direct investment: Intercompany lending	100 376.8	102 540.2	96 228.8	93 186.4	93 163.4	93 414.3	92 174.3	91 614.2	91 639.0

*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.
2020												
Refinancing	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
Base interest rate	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
2021												
Base interest rate	9.00	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.50	9.75	9.75	9.75
2022												
Base interest rate	10.25	13.50	13.50	14.00	14.00	14.00	14.50	14.50	14.50	16.00	16.00	16.75
2023												
Base interest rate	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.50	16.50	16.00	15.75	15.75
2024												
Base interest rate	15.25	14.75	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	2023	02.24	03.24	04.24	05.24
Net Foreign Assets	34 818 521	39 760 122	38 636 769	42 270 389	43 443 855	43 197 645	43 756 011	43 539 293	44 862 743
Net International Reserves	10 893 009	14 787 581	13 961 529	15 270 417	15 409 981	15 391 451	16 045 041	16 764 244	16 943 335
Gross International Assets	11 078 854	15 000 426	14 844 409	16 227 925	16 348 063	16 280 654	16 909 304	17 615 976	17 808 186
Monetary Gold and SDR	6 141 691	9 479 378	11 171 705	10 504 466	9 887 314	10 016 299	10 836 399	11 388 350	11 269 358
Foreign Currency	113 325	122 838	112 378	129 890	137 805	135 597	134 170	131 885	133 389
Transferable Deposits	1 390 599	2 168 713	1 236 529	1 828 429	2 782 507	2 624 098	1 648 724	1 803 970	1 138 797
Other Deposits	1 371 493	781 013	-	-	-	-	-	-	-
Securities (other than shares)	634 575	874 648	756 723	2 293 930	1 958 963	1 943 861	2 728 423	2 798 543	3 735 010
Financial Derivatives	2 995	2 227	2 309	2 687	35 143	34 528	34 348	1 953	2 699
Aseets in the External Management	1 424 177	1 571 609	1 564 765	1 468 522	1 546 331	1 526 271	1 527 240	1 491 275	1 528 933
Less: Foreign Liabilities	185 844	212 845	882 880	957 508	938 082	889 204	864 263	851 732	864 851
SDR	183 804	210 611	880 941	897 515	889 002	871 247	861 903	849 280	862 268
Nonresidents Transferable Deposits	1	1	6	57 826	46 904	15 693	35	35	35
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	373	410	420	451	443	439	435	430	435
Other Accounts Payable	1 667	1 824	1 513	1 716	1 733	1 825	1 889	1 988	2 113
Assets of the National Oil Fund	23 624 917	24 705 811	23 887 862	25 781 944	27 289 815	27 106 078	27 132 313	26 127 558	27 263 580
Other Net Foreign Assets	300 595	266 730	787 378	1 218 028	744 059	700 117	578 657	647 491	655 828
Gross Assets	963 796	1 195 531	1 579 649	1 914 431	1 411 705	1 331 573	1 221 929	1 230 142	1 247 934
Less: Foreign Liabilities	663 201	928 801	792 271	696 402	667 646	631 455	643 272	582 650	592 106
Net Domestic Assets	-26 594 047	-28 725 025	-26 580 205	-29 694 206	-30 641 142	-30 718 001	-30 693 485	-30 396 284	-31 707 544
Net Claims to the Central Government	-303 019	-1 287 322	-842 901	-1 956 640	-2 010 867	-2 850 790	-2 466 074	-3 084 991	-2 897 789
Claims	586 473	547 448	383 230	444 783	401 222	389 971	389 876	388 942	384 303
Securities	586 473	547 448	383 230	444 783	401 222	389 971	389 876	388 942	384 303
Less: Liabilities	889 492	1 834 770	1 226 130	2 401 423	2 412 089	3 240 761	2 855 950	3 473 933	3 282 092
Transferable Deposits	492 985	1 564 901	1 061 546	1 999 481	2 174 480	2 696 769	2 165 743	2 806 970	2 348 547
Other Deposits	197 589	84 108	164 152	400 056	236 697	543 256	689 329	666 113	932 452
Other Accounts Payable	198 918	185 761	-	-	-	-	-	-	-
Resources of the National Oil Fund	25 161 475	25 949 629	25 792 993	26 783 661	29 920 143	29 702 456	29 706 807	28 848 164	29 959 773
Claims to Banks	-2 162 063	-1 838 449	-1 083 402	-1 756 226	-788 735	-432 416	-204 800	-202 954	-124 279
Securities	514	560	-	-	-	-	-	-	-
Credits	110 911	63 809	360 551	35 587	153 998	114 674	19 555	19 555	17 705
Less: NBK Notes	2 273 558	1 902 818	1 444 004	1 791 813	943 009	547 090	224 355	459 966	141 984
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	5 311 730	5 107 527	5 107 529	5 274 074	5 107 553
Credits	-	-	229 908	273 021	204 203	-	-	-	-
Shares and other Equity	3 044 011	4 966 023	5 087 645	5 089 773	5 107 527	5 107 527	5 107 528	5 107 528	5 107 528
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	0	1	166 546	25
Claims to the Rest of the Economy	772 600	782 439	848 440	596 980	782 139	757 161	766 690	821 480	809 378
Other Net Domestic Assets	-3 595 930	-6 200 350	-5 869 902	-6 040 554	-6 512 449	-6 136 695	-6 749 539	-7 025 583	-7 292 854
Other Financial Assets	14 673	9 714	3 901	7 164	9 992	7 552	11 957	5 502	6 704
Nonfinancial Assets	45 335	50 849	60 527	65 127	65 365	68 526	69 887	69 773	70 727
Less: Other Liabilities	70 264	65 707	60 709	226 293	62 866	47 571	44 052	51 016	48 597
Less: Capital Accounts	3 585 674	6 195 206	5 873 621	5 886 551	6 524 939	6 165 201	6 787 331	7 049 841	7 321 689

Continuation

	2019	2020	2021	2022	2023	02.24	03.24	04.24	05.24
Liabilities	8 224 474	11 035 097	12 056 564	12 576 183	12 802 713	12 479 644	13 062 526	13 143 008	13 155 199
Narrow Reserve Money	5 430 745	5 087 846	6 945 442	7 374 898	7 142 913	6 713 521	6 278 732	6 781 258	6 907 991
Reserve Money	6 893 176	9 777 551	10 957 714	11 874 422	11 539 973	11 526 650	12 302 588	12 290 583	12 681 766
Currency out of the NBK	2 688 265	3 250 372	3 451 715	3 823 793	4 109 817	4 028 124	4 060 834	4 068 003	4 134 431
Transferable Deposits of Banks	1 700 882	1 299 270	2 074 806	2 202 901	1 483 719	1 395 575	1 035 162	1 209 203	1 190 485
Other Deposits of Banks	1 462 431	4 689 705	4 012 272	4 499 524	4 397 060	4 813 129	6 023 856	5 509 325	5 773 775
Transferable Deposits of Nonbank Financial Institutions	943 102	443 937	1 370 737	1 115 521	1 539 958	1 277 121	1 173 345	1 497 121	1 576 757
Current accounts of Public Nonfinancial Institutions in KZT	98 496	94 260	48 177	232 683	9 419	12 700	9 391	6 931	6 317
Current accounts of non-state non-financial organizations in tege	-	7	7	1	-	-	-	-	-
Other Deposits	425 077	580 266	473 891	341 074	1 008 920	744 630	549 128	405 360	210 722
Foreign Currency Current Accounts of Public Nonfinancial Institutions	1 748	5	32	657	2 694	2 724	807	1 077	204
Other Deposits of Public Nonfinancial Institutions	193 360	126 972	87 413	1 581	332	453	12 301	277	24
Other Deposits of Nonbank Financial Institutions	225 811	452 119	383 339	337 347	1 004 390	739 180	534 797	402 922	209 092
Other Deposits of Liquidated Banks	4 158	1 170	3 106	1 489	1 504	2 273	1 223	1 084	1 402
Nonprofit Institutions	-	-	-	-	-	-	-	-	-
Securities (other than shares)	874 051	576 683	474 845	354 628	247 488	208 364	210 805	447 065	262 710
Other Financial Institutions	833 778	432 566	291 892	110 269	65 186	82 374	78 514	251 708	100 826
Public Nonfinancial Institutions	31 917	112 919	133 783	167 123	105 452	74 638	87 226	151 229	107 520
Private Nonfinancial Institutions	5 557	30 978	47 382	69 676	69 696	48 785	45 065	44 129	54 132
Households	0	1	891	282	-	-	-	-	1
Nonprofit Institutions	2 800	219	897	7 278	7 155	2 568	-	-	231
Credits	27 941	100 597	150 098	6 059	6 295	-	-	-	-
Banks	27 941	95 480	-	-	3 088	-	-	-	-
Nonbank Financial Institutions	-	5 117	150 098	6 059	3 205	-	-	-	-
Public Nonfinancial Institutions	-	-	-	-	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	2023*	02.24	03.24	04.24	05.24
Net Foreign Assets	1 817 861	1 311 176	1 769 349	810 249	837 480	598 833	536 197	319 736	-34 166
Net Foreign Assets, CFC	1 656 042	1 100 665	1 567 010	820 973	1 459 100	1 432 354	1 422 955	1 143 383	948 665
Claims to Nonresidents, CFC	2 488 108	1 957 617	2 330 781	3 293 138	4 069 307	4 128 769	4 159 861	3 795 655	3 956 897
Foreign Currency	204 972	340 275	264 941	370 974	613 961	373 282	338 831	316 233	359 098
Transferable Deposits	546 873	575 858	757 233	1 132 797	1 215 266	1 129 631	1 324 870	1 001 599	1 066 236
Other Deposits	928 082	484 540	466 087	477 359	645 017	983 150	791 296	689 599	746 794
Securities (other than shares)	573 031	322 535	501 724	838 832	1 007 177	974 879	1 031 474	1 073 701	1 111 388
Credits	170 325	195 385	279 970	399 142	500 714	534 480	519 793	515 214	578 249
Financial Derivatives	18 742	5 968	4 689	473	8 662	53 293	68 171	588	1 228
Shares and other Equity	25 580	4 275	4 373	4 675	4 594	4 551	4 537	4 653	4 948
Other Accounts Receivable	20 504	28 780	51 766	68 885	73 916	75 504	80 890	194 066	88 956
Less: Liabilities for Nonresidents, CFC	832 066	856 953	763 771	2 472 164	2 610 207	2 696 415	2 736 906	2 652 271	3 008 232
Transferable Deposits	133 557	300 345	349 911	1 413 594	1 321 335	1 144 364	1 205 259	1 103 795	1 147 587
Other Deposits	146 359	149 592	280 553	836 243	943 601	1 035 932	1 121 619	1 175 761	1 404 296
Securities (other than shares)	379 331	350 043	41 400	24 253	-	-	-	-	-
Credits	146 502	16 917	47 273	157 398	157 344	247 978	131 996	174 568	260 953
Financial Derivatives	12 195	10 225	9 176	2 507	7 062	62 658	72 938	2 349	3 080
Other Accounts Payable	14 123	29 831	35 458	38 168	180 864	205 483	205 094	195 797	192 316
Other net Foreign Assets, OFC	161 820	210 511	202 338	-10 724	-621 620	-833 521	-886 757	-823 647	-982 831
Gross Assets	415 017	459 460	507 000	666 949	855 091	726 140	757 710	831 581	750 021
Less: Foreign Liabilities	253 197	248 949	304 662	677 673	1 476 711	1 559 661	1 644 467	1 655 229	1 732 852
Domestic Assets	19 196 552	22 806 573	28 273 963	32 860 771	36 856 922	37 114 710	37 787 247	37 597 701	38 324 249
Reserves	3 575 334	5 999 511	6 516 208	7 430 749	6 360 781	6 647 960	7 507 723	7 136 070	7 371 319
Transferable and Other Deposits in NBK	3 187 575	5 577 185	6 062 216	6 967 609	5 890 626	6 240 505	7 085 982	6 706 553	6 939 740
National Currency	387 759	422 326	453 992	463 140	470 155	407 455	421 740	429 517	431 579
Other Claims to NBK	2 356 522	2 575 073	1 589 764	1 845 120	1 012 693	594 279	269 944	263 106	218 513

Continuation

	2019	2020	2021	2022	2023*	02.24	03.24	04.24	05.24
Net Claims to the Central Government	2 127 891	3 238 397	4 235 214	4 417 488	6 375 618	7 152 537	7 284 960	7 259 789	7 301 217
Gross Claims	2 224 420	3 368 010	4 438 508	4 664 553	6 640 779	7 412 930	7 537 626	7 513 634	7 551 637
Securities (other than shares)	2 154 357	3 268 116	4 332 090	4 555 217	6 533 456	7 244 250	7 369 326	7 348 893	7 386 473
Credits	68 866	98 914	101 473	108 723	106 822	105 893	104 993	103 882	105 104
Other Accounts Receivable	1 198	979	4 945	614	502	62 787	63 307	60 859	60 060
Less: Liabilities	96 529	129 613	203 294	247 065	265 161	260 394	252 666	253 845	250 420
Transferable Deposits	10 623	15 714	23 713	15 832	13 387	3 394	1 631	3 282	2 245
Other Deposits	3 533	791	1 947	2 542	4 635	10 005	6 242	6 254	4 843
Credits	81 644	43 076	56 444	64 948	63 685	64 685	65 221	65 720	66 212
Other Accounts Payable	729	70 033	121 190	163 744	183 455	182 309	179 572	178 589	177 120
Claims to the Regional and Local Government	0	2	14 469	13 224	13 446	14 265	13 705	13 774	13 673
Securities (other than shares)	-	-	14 468	13 223	13 446	14 264	13 704	13 773	13 672
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	2 463 219	2 349 505	2 332 620	2 389 829
Transferable Deposits	2 155	5 314	13 986	135 465	25 472	30 448	26 211	28 204	29 466
Other Deposits	949	51	52	-	-	-	-	-	-
Securities (other than shares)	173 209	353 993	639 721	884 278	832 316	776 162	762 199	780 972	766 298
Credits	570 290	729 508	1 275 313	836 937	1 247 196	1 032 895	903 580	924 854	972 755
Financial Derivatives	229 002	62 634	54 716	72 008	158 908	17 395	64 095	7 108	7 710
Shares and other Equity	109 430	156 212	296 402	300 200	376 771	376 235	389 149	387 649	375 335
Other Accounts Receivable	46 251	69 813	117 372	212 878	249 478	230 085	204 271	203 832	238 266
Claims to Public Nonfinancial Institutions	680 296	582 619	605 536	873 865	777 381	800 728	809 683	775 531	856 166
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	381 721	318 413	458 448	564 961	550 463	571 346	578 047	577 799	641 438
Credits	297 478	263 219	146 736	308 618	226 564	228 482	230 759	196 837	214 020
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	-	-	-	-	-	-
Other Accounts Receivable	1 095	985	351	286	355	899	877	895	709

Continuation

	2019	2020	2021	2022	2023*	02.24	03.24	04.24	05.24
Claims to Private Nonfinancial Institutions	7 909 851	7 869 706	8 474 297	9 266 501	10 468 045	10 348 084	10 253 493	10 401 321	10 466 185
Securities (other than shares)	200 218	216 586	254 543	266 881	273 631	303 583	305 059	300 571	303 712
Credits	7 309 904	7 252 207	7 901 000	8 673 393	9 775 098	9 616 206	9 537 500	9 696 659	9 760 410
Financial Derivatives	2 416	1 133	1 378	1 251	1 549	1 346	1 491	1 592	966
Shares and other Equity	172 276	166 057	162 909	191 382	245 262	245 833	246 339	237 727	237 120
Other Accounts Receivable	225 037	233 723	154 467	133 593	172 506	181 116	163 103	164 772	163 977
Claims to Nonprofit Institutions	5 966	2 707	3 016	2 391	4 109	4 730	5 169	5 162	5 599
Credits	5 014	1 967	2 939	2 268	3 827	3 926	4 419	4 403	4 727
Shares and other Equity	2	2	2	3	3	3	3	3	3
Other Accounts Receivable	950	738	74	120	279	801	747	756	869
Claims to Households	6 823 806	7 684 251	10 869 025	14 243 981	18 331 749	18 980 948	19 330 448	19 608 039	19 920 329
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	6 767 785	7 631 145	10 795 904	14 177 198	18 276 322	18 909 249	19 258 156	19 526 295	19 846 441
Financial Derivatives	204	242	530	-	-	0	9	93	0
Other Accounts Receivable	55 818	52 863	72 590	66 783	55 427	71 699	72 283	81 650	73 887
Other Net Assets	-5 414 401	-6 523 218	-6 431 129	-7 674 314	-9 377 040	-9 892 039	-10 037 383	-10 197 709	-10 218 581
Other Financial Assets	128 424	114 431	98 964	128 385	129 563	126 503	130 022	139 682	122 838
Nonfinancial Assets	782 909	783 226	796 805	834 083	886 835	891 122	906 058	892 259	908 324
Less: Other Liabilities	534 521	1 299 656	1 238 334	1 556 149	1 627 152	1 612 459	1 640 232	1 895 409	1 898 225
Less: Capital Accounts	5 791 213	6 121 219	6 088 565	7 080 633	8 766 286	9 297 205	9 433 231	9 334 242	9 351 518
Liabilities	21 014 413	24 117 749	30 043 312	33 671 020	37 694 402	37 713 542	38 323 445	37 917 437	38 290 083
Transferable Deposits	5 517 237	6 271 889	7 786 368	8 187 666	7 691 930	7 261 267	6 905 669	7 094 550	7 210 717
Central Bank	2	1	1	1	1	1	1	1	1
Regional and Local Government	298	822	886	864	862	876	1 104	1 524	1 371
Nonbank Financial Institutions	246 545	384 939	543 070	484 231	558 312	675 970	644 896	645 323	595 284
Public Nonfinancial Institutions	566 964	494 327	572 609	852 319	544 233	619 409	522 629	511 650	545 083
Private Nonfinancial Institutions	3 387 347	3 688 676	4 276 021	4 455 259	3 949 378	3 664 935	3 463 080	3 580 078	3 653 135
Nonprofit Institutions	110 571	103 080	116 056	131 520	116 164	140 421	132 541	147 325	147 542
Households	1 205 510	1 600 043	2 277 724	2 263 471	2 522 981	2 159 655	2 141 418	2 208 649	2 268 300

Continuation

	2019	2020	2021	2022	2023*	02.24	03.24	04.24	05.24
Other Deposits	12 041 812	14 700 551	17 425 495	21 059 848	24 413 188	24 837 671	25 828 037	25 276 071	25 454 731
Central Bank	-	-	0	-	-	-	-	-	-
Regional and Local Government	-	-	28	504	2 638	2 519	2 285	2 376	5 851
Nonbank Financial Institutions	778 738	1 117 559	812 750	971 535	943 810	989 579	1 433 473	1 052 815	846 558
Public Nonfinancial Institutions	568 177	587 706	821 283	1 356 166	767 356	925 738	930 510	1 022 494	1 038 035
Private Nonfinancial Institutions	2 181 247	3 103 678	4 235 938	4 608 925	5 872 590	5 933 471	6 375 485	5 983 565	6 111 401
Nonprofit Institutions	548 300	699 600	568 295	738 950	509 737	508 584	489 292	520 381	538 625
Households	7 965 350	9 192 008	10 987 200	13 383 768	16 317 056	16 477 780	16 596 992	16 694 440	16 914 261
Securities	1 671 702	1 664 317	1 943 608	1 985 457	2 793 003	2 769 373	2 769 697	2 584 006	2 616 571
Nonbank Financial Institutions	1 585 266	1 550 898	1 743 393	1 773 039	2 562 398	2 531 733	2 527 342	2 337 398	2 364 362
Public Nonfinancial Institutions	64 679	91 815	148 963	150 815	152 952	153 823	155 203	154 118	155 494
Private Nonfinancial Institutions	634	1 425	1 447	2 885	1 775	1 880	1 960	2 013	2 053
Households	21 123	20 179	49 805	58 718	75 878	81 937	85 192	90 477	94 661
Credits	793 512	696 911	2 152 007	1 606 866	2 129 723	2 322 938	2 341 457	2 344 438	2 461 252
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	21 460	21 674	21 878	22 764
Nonbank Financial Institutions	750 543	657 439	2 137 729	1 586 217	2 099 879	2 292 472	2 310 736	2 313 456	2 429 326
Public Nonfinancial Institutions	22 533	22 153	7 739	8 250	8 871	8 984	9 026	9 083	9 142
Private Nonfinancial Institutions	2 046	47	21	9	5	5	5	5	5
Households	205	63	52	26	11	11	11	10	10
Financial Derivatives	244 847	83 755	54 828	74 613	159 536	17 776	64 154	7 656	7 935
Central Bank	15 858	21 046	-	-	-	-	-	-	-
Nonbank Financial Institutions	228 967	62 632	54 673	73 653	159 394	17 693	63 935	7 243	7 728
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	22	50	155	959	142	83	210	321	207
Households	-	28	-	-	-	0	9	93	0
Other Accounts Payable	745 304	700 326	681 006	756 571	507 022	504 518	414 431	610 715	538 877
Central Bank	76	102	24	211	182	135	87	152	184
Regional and Local Government	9	1 382	3 789	5 581	4 954	4 955	4 907	4 835	4 855
Nonbank Financial Institutions	43 735	14 914	65 337	88 071	64 816	85 057	56 563	50 236	65 798
Public Nonfinancial Institutions	4 078	55 599	103 266	97 753	99 097	99 706	99 584	97 456	97 714
Private Nonfinancial Institutions	263 489	225 557	228 250	245 255	301 575	274 044	244 186	244 774	261 001
Nonprofit Institutions	721	742	704	389	1 569	570	675	802	1 147
Households	180 374	178 471	197 877	201 800	244 310	230 422	240 354	223 395	225 956
Interbank Accounts	252 823	223 559	81 759	117 511	-209 481	-190 371	-231 924	-10 934	-117 778

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2019	2020	2021	2022	2023*	02.24	03.24	04.24	05.24
Net Foreign Assets	36 637 097	41 091 030	40 426 251	43 086 563	44 266 879	43 803 350	44 318 876	43 859 028	44 828 577
Claims to Nonresidents	13 566 962	16 958 044	17 175 190	19 521 062	20 408 036	20 409 423	21 069 164	21 411 631	21 765 084
Monetary Gold and SDR	6 141 691	9 479 378	11 171 705	10 504 466	9 887 314	10 016 299	10 836 399	11 388 350	11 269 358
Foreign Currency	318 297	463 113	377 319	500 864	751 766	508 879	473 000	448 119	492 487
Transferable Deposits	1 937 471	2 744 572	1 993 762	2 961 226	3 997 773	3 753 729	2 973 593	2 805 570	2 205 033
Other Deposits	2 299 574	1 265 553	466 087	477 359	645 017	983 150	791 296	689 599	746 794
Securities (other than shares)	1 207 606	1 197 183	1 258 447	3 132 763	2 966 140	2 918 740	3 759 897	3 872 244	4 846 398
Credits	170 325	195 385	279 970	399 142	500 714	534 480	519 793	515 214	578 249
Shares and other Equity	25 580	4 275	4 373	4 675	4 594	4 551	4 537	4 653	4 948
Financial Derivatives	21 737	8 196	6 997	3 160	43 805	87 821	102 519	2 541	3 927
Other Claims	1 444 681	1 600 389	1 616 531	1 537 406	1 610 914	1 601 775	1 608 130	1 685 341	1 617 889
Liabilities for Nonresidents	1 017 911	1 069 798	1 646 651	3 429 672	3 548 288	3 585 619	3 601 168	3 504 004	3 873 084
Transferable Deposits	133 558	300 346	349 916	1 471 421	1 368 240	1 160 058	1 205 294	1 103 830	1 147 623
SDR	183 804	210 611	880 941	897 515	889 002	871 247	861 903	849 280	862 268
Other Deposits	146 359	149 592	280 553	836 243	943 601	1 035 932	1 121 619	1 175 761	1 404 296
Securities (other than shares)	379 331	350 043	41 400	24 253	-	-	-	-	-
Credits	146 875	17 327	47 694	157 848	157 787	248 417	132 431	174 999	261 388
Financial Derivatives	12 195	10 225	9 176	2 507	7 062	62 658	72 938	2 349	3 080
Other Accounts Payable	15 790	31 655	36 971	39 885	182 597	207 307	206 984	197 785	194 429
Assets of the National Oil Fund	23 625 632	24 725 542	23 888 930	25 787 868	27 284 595	27 112 949	27 158 981	26 127 558	27 263 580
Other Net Foreign Assets	462 414	477 242	1 008 782	1 207 304	122 537	-133 404	-308 100	-176 156	-327 003
Assets	1 378 813	1 654 992	2 105 715	2 581 380	2 266 893	2 057 712	1 979 639	2 061 723	1 997 955
Foreign Liabilities	916 399	1 177 750	1 096 933	1 374 076	2 144 356	2 191 116	2 287 739	2 237 879	2 324 958
Net Domestic Assets	-15 315 027	-16 173 245	-10 326 961	-8 790 608	-5 965 307	-6 051 566	-6 215 437	-5 941 594	-6 667 883
Net Claims to the Central Government	1 824 873	1 951 075	3 392 313	2 460 848	4 364 751	4 301 746	4 818 886	4 174 798	4 403 427
Claims	2 810 894	3 915 458	4 821 738	5 109 337	7 042 001	7 802 901	7 927 502	7 902 576	7 935 940
Securities	2 740 830	3 815 565	4 715 320	5 000 000	6 934 678	7 634 221	7 759 202	7 737 835	7 770 776
Credits	68 866	98 914	101 473	108 723	106 822	105 893	104 993	103 882	105 104
Other	1 198	979	4 945	614	502	62 787	63 307	60 859	60 060
Liabilities	986 021	1 964 383	1 429 424	2 648 488	2 677 250	3 501 155	3 108 616	3 727 778	3 532 513
Transferable Deposits	503 608	1 580 615	1 085 259	2 015 312	2 187 867	2 700 163	2 167 373	2 810 251	2 350 792
Other Deposits	201 123	84 899	166 099	402 598	241 331	553 261	695 570	672 367	937 295
Securities	-	-	-	-	-	-	-	-	-
Credits	81 644	43 076	56 444	64 948	63 685	64 685	65 221	65 720	66 212
Other	199 647	255 794	121 622	165 630	184 368	183 046	180 452	179 440	178 214

Continuation

	2019	2020	2021	2022	2023*	02.24	03.24	04.24	05.24
Claims to the Regional and Local Government	0	2	14 469	13 224	13 446	14 265	13 705	13 774	13 673
Securities (other than shares)	-	-	14 468	13 223	13 446	14 264	13 704	13 773	13 672
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	2	1	1	1	1	1	1	1
Resources of the National Oil Fund	25 162 190	25 969 361	25 794 061	26 789 585	29 914 923	29 709 328	29 733 475	28 848 164	29 959 773
Claims to Nonbank Financial Institutions	4 175 298	6 343 549	7 715 115	7 804 560	8 201 871	7 570 746	7 457 034	7 606 693	7 497 382
Transferable Deposits	2 155	5 314	13 986	135 465	25 472	30 448	26 211	28 204	29 466
Other Deposits	949	51	52	-	-	-	-	-	-
Securities	173 209	353 993	639 721	884 278	832 316	776 162	762 199	780 972	766 298
Credits	570 290	729 508	1 505 220	1 109 958	1 451 400	1 032 895	903 580	924 854	972 755
Financial Derivatives	229 002	62 634	54 716	72 008	158 908	17 395	64 095	7 108	7 710
Shares and other Equity	3 153 442	5 122 235	5 384 048	5 389 972	5 484 298	5 483 762	5 496 677	5 495 177	5 482 863
Other Accounts Receivable	46 251	69 813	117 372	212 878	249 478	230 085	204 272	370 378	238 291
Claims to Public Nonfinancial Institutions	1 451 462	1 352 901	1 443 209	1 461 118	1 553 027	1 551 528	1 570 090	1 590 824	1 659 457
Other Deposits	-	-	-	-	-	-	-	-	-
Securities	388 208	318 413	458 448	564 961	550 463	571 346	578 047	577 799	641 438
Credits	303 679	263 219	146 736	308 618	226 564	228 482	230 759	196 837	214 020
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	750 002	541 968	670 379	701 191	707 004	759 875	746 542
Other Accounts Receivable	9 573	21 266	88 024	45 571	105 621	50 508	54 280	56 313	57 458
Claims to Private Nonfinancial Institutions	7 909 851	7 869 706	8 474 348	9 266 501	10 468 045	10 348 084	10 253 493	10 401 321	10 466 185
Securities	200 218	216 586	254 543	266 881	273 631	303 583	305 059	300 571	303 712
Credits	7 309 904	7 252 207	7 901 000	8 673 393	9 775 098	9 616 206	9 537 500	9 696 659	9 760 410
Financial Derivatives	2 416	1 133	1 378	1 251	1 549	1 346	1 491	1 592	966
Shares and other Equity	172 276	166 057	162 909	191 382	245 262	245 833	246 339	237 727	237 120
Other Accounts Receivable	225 037	233 723	154 517	133 593	172 506	181 116	163 103	164 772	163 977
Claims to Nonprofit Institutions	5 966	2 707	3 016	2 391	4 109	4 730	5 169	5 162	5 599
Credits	5 014	1 967	2 939	2 268	3 827	3 926	4 419	4 403	4 727
Shares and other Equity	2	2	2	3	3	3	3	3	3
Other	950	738	74	120	279	801	747	756	869

Continuation

	2019	2020	2021	2022	2023*	02.24	03.24	04.24	05.24
Claims to Households	6 825 240	7 696 408	10 879 741	14 253 707	18 338 242	18 987 308	19 336 732	19 614 225	19 926 415
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	6 769 218	7 643 303	10 806 620	14 186 925	18 282 815	18 915 610	19 264 439	19 532 482	19 852 528
Financial Derivatives	204	242	530	-	-	0	9	93	0
Other	55 818	52 863	72 590	66 783	55 427	71 699	72 283	81 650	73 887
Other Net Domestic Assets	-13 157 355	-16 222 495	-17 298 111	-18 146 474	-21 491 057	-21 660 313	-22 496 587	-23 170 081	-23 330 469
Other Financial Assets	143 098	124 145	102 866	135 549	139 554	134 056	141 979	145 184	129 543
Nonfinancial Assets	828 244	834 075	857 332	899 210	952 200	959 648	975 945	962 032	979 052
Less: Other Liabilities	4 751 809	4 864 290	6 277 057	6 214 048	7 300 823	7 291 610	7 393 949	7 893 213	7 765 856
Less: Capital Accounts	9 376 887	12 316 425	11 981 252	12 967 184	15 281 988	15 462 406	16 220 562	16 384 083	16 673 207
Liabilities	21 322 070	24 917 785	30 099 291	34 295 955	38 301 572	37 751 784	38 103 439	37 917 435	38 160 695
Currency in Circulation	2 300 505	2 828 046	2 997 723	3 360 653	3 639 662	3 620 669	3 639 093	3 638 486	3 702 853
Transferable and Other Deposits	19 021 565	22 089 738	27 101 567	30 935 301	34 661 910	34 131 115	34 464 346	34 278 949	34 457 842
Regional and Local Government	298	822	914	1 368	3 500	3 395	3 389	3 901	7 222
Nonbank Financial Institutions	2 194 196	2 398 554	3 109 897	2 908 634	4 046 470	3 681 850	3 786 511	3 598 180	3 227 691
Public Nonfinancial Institutions	1 428 746	1 303 270	1 529 514	2 443 405	1 324 034	1 561 024	1 475 638	1 542 429	1 589 664
Private Nonfinancial Institutions	5 568 594	6 792 361	8 511 966	9 064 184	9 821 968	9 598 406	9 838 565	9 563 643	9 764 536
Nonprofit Institutions	658 871	802 680	684 352	870 470	625 901	649 005	621 833	667 706	686 168
Households	9 170 860	10 792 051	13 264 924	15 647 239	18 840 038	18 637 434	18 738 410	18 903 089	19 182 561

* 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
Net Foreign Assets	1 552 973	2 455 298	3 603 191	3 584 793	4 981 352	5 250 119	6 097 046
Claims on Nonresidents	2 843 049	3 810 828	5 248 149	5 008 923	6 313 112	6 516 697	7 333 583
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
less: Liabilities to Nonresidents	1 290 075	1 355 530	1 644 957	1 424 131	1 331 760	1 266 578	1 236 537
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
Claims on Banking System	3 366 421	2 748 063	2 581 784	2 040 126	2 519 284	3 196 843	2 327 869
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
Net Claims on Central Government	4 399 224	6 134 924	5 943 344	8 082 617	9 029 647	9 196 610	9 792 307
Claims on Central Government	4 416 237	6 192 864	6 043 497	8 172 655	9 162 654	9 313 393	9 861 966
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
Less: Liabilities to Central Government	17 013	57 940	100 152	90 038	133 007	116 783	69 659
Deposits	0	0	0	0	132	0	0
Other Liabilities	17 013	57 940	100 152	90 038	132 875	116 783	69 659
Claims on Other Sectors	2 914 693	4 107 384	4 281 035	4 150 618	4 112 152	4 105 840	4 036 343
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
Deposits	2 534	397	25 307	15 330	39 472	176 347	163 502
of which: Depository corporations	0	0	0	6 564	11 844	130 082	121 744
Securities (other than shares)	164 992	6 992	7 502	8 051	980 435	981 482	983 033
of which: Depository corporations	156 454	0	0	0	21 950	21 950	21 951
Loans	449 082	859 400	884 294	941 983	980 636	962 655	963 935
of which: Depository corporations	2 987	4	393	48 485	65 601	54 614	48 051
Financial Derivatives	0	0	0	0	250	0	0
of which: Depository corporations	0	0	0	0	250	0	0
Insurance Technical Reserve	11 300 324	13 510 920	13 836 287	15 606 629	18 292 395	18 997 395	19 954 437
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
Shares and other Equity	1 189 768	1 483 131	1 629 798	1 741 458	2 095 493	2 164 286	2 215 847
Other Items (NET)	-873 388	-415 171	26 166	-455 298	-1 746 244	-1 532 753	-2 027 190

* 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
Net Foreign Assets	14 922 176	19 109 367	20 736 842	21 285 087	21 634 444	22 347 102	23 328 728
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
Domestic Claims	24 310 251	28 392 353	32 778 672	39 195 881	44 747 988	47 836 789	49 791 524
Net claims on Central Government	5 143 293	7 341 467	7 643 999	10 006 006	12 233 691	13 302 496	14 507 045
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
Claims on Other Sectors	19 166 957	21 050 887	25 134 673	29 189 875	32 514 298	34 534 293	35 284 479
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
Currency outside Financial Sectors	2 299 714	2 827 144	2 997 097	3 359 729	3 552 631	3 639 171	3 638 219
Deposits	16 829 903	19 691 582	24 016 977	28 035 420	28 077 628	30 661 705	30 719 594
Securities (other than shares)	135 247	264 528	390 671	464 827	1 720 139	1 372 439	1 335 727
Loans	474 677	884 774	898 173	914 141	942 000	937 879	946 600
Financial Derivatives	22	78	155	959	502	142	219
Insurance Technical Reserve	11 293 004	13 503 855	13 830 359	15 598 666	18 285 319	18 986 238	19 951 682
Shares and other Equity	8 512 722	11 787 263	12 122 518	12 958 773	14 790 877	15 630 373	16 585 460
Other Items (net)	-312 862	-1 457 503	-740 434	-851 546	-986 662	-1 044 057	-57 250

* 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	2023*	02.24	03.24	04.24	05.24
1. RM (Reserve Money)	6 893 176	9 777 551	10 957 714	11 874 422	11 539 973	11 526 650	12 302 588	12 290 583	12 681 766
% changes to the previous month	2.6	1.1	4.6	1.3	14.0	-2.5	6.7	-0.1	3.2
% changes to December of the previous year	3.6	41.8	12.1	8.4	-2.8	-0.1	6.6	6.5	9.9
from them:									
Currency out of the NBK	2 688 265	3 250 372	3 451 715	3 823 793	4 109 817	4 028 124	4 060 834	4 068 003	4 134 431
Deposits of Banks and other organizations in NBK	4 204 912	6 527 179	7 505 999	8 050 629	7 430 156	7 498 526	8 241 754	8 222 580	8 547 335
Narrow Reserve Money	5 430 745	5 087 846	6 945 442	7 374 898	7 142 913	6 713 521	6 278 732	6 781 258	6 907 991
% changes to the previous month	-1.8	-9.7	12.9	6.9	8.6	-1.7	-6.5	8.0	1.9
% changes to December of the previous year	-9.4	-6.3	36.5	6.2	-3.1	-6.0	-12.1	-5.1	-3.3
from them:									
Reserve deposits of Banks in NBK	1 700 882	1 299 270	2 074 806	2 202 901	1 483 719	1 395 575	1 035 162	1 209 203	1 190 485
M0 (Currency in Circulation)	2 300 505	2 828 046	2 997 723	3 360 653	3 639 662	3 620 669	3 639 093	3 638 486	3 702 853
% changes to the previous month	4.5	4.5	3.2	3.4	4.8	0.2	0.5	0.0	1.8
% changes to December of the previous year	1.8	22.9	6.0	12.1	8.3	-0.5	0.0	0.0	1.7
M1	5 928 085	7 186 951	8 788 006	9 382 455	10 380 883	9 658 325	9 402 329	9 960 431	10 119 371
% changes to the previous month	0.0	-0.2	14.8	3.8	10.1	1.1	-2.7	5.9	1.6
% changes to December of the previous year	5.8	21.2	22.3	6.8	10.6	-7.0	-9.4	-4.1	-2.5
from them:									
Transferable deposits of individuals in national currency	978 601	1 319 207	1 871 282	1 805 022	2 132 362	1 784 260	1 765 178	1 850 628	1 922 026
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	4 253 396	3 998 057	4 471 317	4 494 492
M2	16 054 341	19 134 928	23 750 269	28 025 384	32 746 913	32 282 269	32 535 362	32 526 218	32 798 150
% changes to the previous month	5.1	2.1	6.6	6.7	7.4	0.5	0.8	0.0	0.8
% changes to December of the previous year	11.0	19.2	24.1	18.0	16.8	-1.4	-0.6	-0.7	0.2
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	13 182 736	13 355 270	13 477 555	13 702 633
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	9 441 208	9 777 764	9 088 232	8 976 146
M3 (broad money)	21 322 070	24 917 785	30 099 291	34 295 955	38 301 572	37 751 784	38 103 439	37 917 435	38 160 695
% changes to the previous month	4.1	1.1	4.9	4.7	7.4	1.0	0.9	-0.5	0.6
% changes to December of the previous year	2.4	16.9	20.8	13.9	11.7	-1.4	-0.5	-1.0	-0.4
from them:									
Other deposits of individuals in foreign currency	3 562 238	3 860 519	4 150 280	4 190 457	3 822 940	3 670 439	3 617 963	3 574 906	3 557 901
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	1 799 076	1 950 114	1 816 311	1 804 643

* 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	2023**	02.24	03.24	04.24	05.24
Deposits - total*	19 021 565	22 089 738	27 101 567	30 935 301	34 661 910	34 131 115	34 464 346	34 278 949	34 457 842
of which:									
national currency:	10 820 833	13 855 690	17 337 508	21 150 007	26 604 473	26 145 443	26 570 294	26 609 998	26 717 820
Nonbanking Legal Entities	5 439 121	7 204 994	8 629 305	10 151 674	11 977 995	11 553 843	11 826 086	11 639 836	11 439 434
Individuals	5 381 712	6 650 695	8 708 203	10 998 332	14 626 478	14 591 601	14 744 207	14 970 162	15 278 386
foreign currency:	8 200 731	8 234 049	9 764 059	9 785 295	8 057 437	7 985 671	7 894 052	7 668 950	7 740 022
Nonbanking Legal Entities	4 411 584	4 092 693	5 207 338	5 136 388	3 843 877	3 939 838	3 899 849	3 736 023	3 835 847
Individuals	3 789 147	4 141 355	4 556 721	4 648 906	4 213 559	4 045 834	3 994 203	3 932 927	3 904 175
From total sum of Deposits:									
Nonbanking Legal Entities	9 850 705	11 297 688	13 836 643	15 288 062	15 821 872	15 493 680	15 725 936	15 375 859	15 275 281
Individuals	9 170 860	10 792 051	13 264 924	15 647 239	18 840 038	18 637 434	18 738 410	18 903 089	19 182 561
Transferable Deposits									
in national currency:	3 627 580	4 358 905	5 790 283	6 021 802	6 741 222	6 037 655	5 763 235	6 321 945	6 416 518
Nonbanking Legal Entities	2 648 979	3 039 698	3 919 000	4 216 780	4 608 860	4 253 396	3 998 057	4 471 317	4 494 492
Individuals	978 601	1 319 207	1 871 282	1 805 022	2 132 362	1 784 260	1 765 178	1 850 628	1 922 026
Other Deposits in national currency:	7 193 254	9 496 785	11 547 225	15 128 205	19 863 252	20 107 788	20 807 059	20 288 054	20 301 302
Nonbanking Legal Entities	2 790 142	4 165 297	4 710 305	5 934 894	7 369 135	7 300 447	7 828 029	7 168 520	6 944 943
Individuals	4 403 112	5 331 488	6 836 921	9 193 311	12 494 117	12 807 341	12 979 029	13 119 534	13 356 360
Transferable Deposits in foreign currency:	2 933 002	2 451 192	3 415 037	3 514 724	2 502 778	2 516 156	2 325 975	2 277 734	2 377 477
Nonbanking Legal Entities	2 706 093	2 170 356	3 008 596	3 056 275	2 112 158	2 140 761	1 949 735	1 919 713	2 031 204
Individuals	226 909	280 836	406 442	458 449	390 620	375 395	376 240	358 021	346 274
Other Deposits in foreign currency:	5 267 729	5 782 856	6 349 022	6 270 571	5 554 659	5 469 515	5 568 077	5 391 217	5 362 544
Nonbanking Legal Entities	1 705 491	1 922 337	2 198 742	2 080 113	1 731 719	1 799 076	1 950 114	1 816 311	1 804 643
Individuals	3 562 238	3 860 519	4 150 280	4 190 457	3 822 940	3 670 439	3 617 963	3 574 906	3 557 901

* 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
2019	12.50	1.66	2.48	6.64	--	1.25	--	6.69	12.50	3.88	2.48	3.95	8.28	1.68	1.30	6.75	8.28	1.91	1.22	6.75	11.54	0.72	1.43	6.24
2020	8.24	0.79	2.13	4.44	8.10	0.20	--	4.45	13.50	1.77	2.13	3.87	8.28	0.37	1.32	4.28	8.28	0.37	1.20	4.28	9.93	0.37	1.70	4.47
2021	10.97	0.34	1.55	4.85	8.08	0.08	--	4.90	11.75	2.39	1.55	3.48	8.31	0.23	0.55	4.76	8.31	0.14	1.03	4.76	11.35	0.28	0.53	--
2022	14.98	3.35	3.00	9.00	14.93	8.50	--	9.05	15.53	3.28	3.00	4.34	13.51	1.58	1.31	8.63	13.51	1.05	1.31	8.56	13.55	1.98	1.40	20.49
2023	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
01.23	--	--	--	--	--	--	--	--	--	--	--	--	15.93	3.25	2.11	6.99	15.94	2.04	1.93	6.87	15.76	4.53	4.05	19.00
02.23	17.75	1.75	--	--	17.75	--	--	--	--	1.75	--	--	15.95	3.43	2.50	7.50	15.95	2.14	2.50	7.41	--	4.73	--	15.12
03.23	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.95	2.93	2.62	7.25	15.95	1.81	2.58	7.18	--	4.83	4.49	19.00
04.23	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.86	3.22	3.66	6.71	15.86	2.16	3.53	6.71	--	5.03	4.79	--
05.23	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.88	3.91	2.58	6.85	15.88	2.97	2.58	6.85	--	5.25	--	--
06.23	17.75	2.75	--	--	17.75	--	--	--	--	2.75	--	--	15.88	3.44	2.83	6.76	15.88	2.38	2.82	6.76	--	5.28	4.50	--
07.23	17.75	2.85	--	--	17.75	--	--	--	--	2.85	--	--	15.97	5.16	3.01	6.70	15.97	2.18	3.01	6.70	--	5.27	--	11.50
08.23	17.75	--	--	--	17.75	--	--	--	--	--	--	--	15.96	2.76	3.15	9.02	15.96	1.89	3.15	9.03	15.77	4.93	--	0.00
09.23	14.49	--	--	--	14.49	--	--	--	--	--	--	--	15.65	2.42	3.44	10.95	15.65	1.96	3.44	10.95	15.54	4.84	--	--
10.23	16.00	--	--	--	16.00	--	--	--	--	--	--	--	15.29	2.62	3.65	11.39	15.29	2.08	3.65	11.39	--	3.88	--	--
11.23	17.25	--	--	--	16.00	--	--	--	17.25	--	--	--	15.25	2.90	3.68	12.99	15.25	2.58	3.68	12.96	--	4.88	4.25	21.00
12.23	--	3.00	--	--	--	--	--	--	--	3.00	--	--	15.05	2.58	3.75	13.73	15.05	1.89	3.75	13.73	--	4.95	4.25	--
01.24	--	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
02.24	--	3.00	--	--	--	--	--	--	--	3.00	--	--	14.60	2.96	3.80	14.40	14.60	2.72	3.80	14.40	--	4.91	3.80	--
03.24	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	--
04.24	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	--
05.24	16.31	3.62	5.54	--	14.75	--	--	--	16.87	3.62	5.54	--	14.15	3.46	3.64	14.51	14.15	3.21	3.62	14.51	--	4.98	3.77	--

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**		02.24		03.24		04.24		05.24	
	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Deposits of Legal Entities	7.4	0.8	7.3	0.4	7.4	0.4	14.4	1.0	14.6	2.6	14.0	2.6	13.6	2.7	13.7	2.5	13.7	2.6
including:																		
Demand Deposits	0.8	0.1	0.0	0.1	0.7	0.1	0.5	0.0	0.2	0.1	0.4	0.1	0.1	0.1	0.1	0.1	0.0	0.1
Conditional	3.0	0.2	3.1	0.2	4.6	0.5	6.2	0.5	9.2	1.6	5.9	1.2	9.9	0.8	11.7	0.9	4.1	0.7
Time and Saving Deposits, total	7.4	0.8	7.3	0.4	7.4	0.4	14.4	1.0	14.6	2.6	14.0	2.6	13.6	2.7	13.7	2.5	13.7	2.6
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	14.1	2.7	13.7	2.8	13.7	2.6	13.7	2.7
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	2.8	13.6	3.3	13.6	3.4	13.2	2.7
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	13.3	2.0	13.4	1.9	13.5	2.1	13.4	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	12.7	1.7	12.9	1.9	13.0	1.7	12.9	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	4.8	2.7	12.6	1.4	6.5	1.3	12.2	1.6
Deposits of Individuals	8.8	1.4	9.2	1.0	8.0	0.8	13.3	0.9	13.7	0.9	13.6	0.9	13.8	0.9	13.7	0.9	13.6	0.9
including:																		
Demand Deposits	0.8	1.0	0.1	0.8	0.1	3.2	0.1	0.2	0.2	1.0	0.1	4.2	0.1	1.1	0.1	4.7	0.1	0.5
Conditional	1.5	5.0	9.6	0.3	0.4	0.4	11.2	0.6	11.6	0.8	4.1	1.8	7.5	0.1	13.2	2.2	2.8	1.3
Time and Saving Deposits, total	9.0	1.4	9.2	1.0	8.0	0.8	13.3	0.9	13.7	0.9	13.6	0.9	13.8	0.9	13.7	0.9	13.6	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	13.7	0.9	13.3	0.9	13.3	1.0	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	15.1	0.9	14.9	0.9	15.0	1.0	15.3	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	14.3	1.0	14.3	1.0	14.2	1.0	14.1	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	13.9	0.8	13.8	0.9	13.7	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	1.0	2.2	0.5	2.1	0.9	2.7	1.1

Continuation

	12.19		12.20		12.21*		12.22		12.23**		02.24		03.24		04.24		05.24	
	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Credits to Legal Entities	12.1	4.4	11.4	4.6	12.2	4.5	19.2	5.7	18.7	5.7	18.1	7.4	18.8	6.6	17.9	7.7	18.1	7.6
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	18.2	5.6	19.1	5.7	18.8	7.0	19.2	6.9
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	17.8	7.1	19.0	6.2	17.4	6.8	18.2	7.9
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	18.0	7.1	18.6	6.6	17.4	7.5	17.7	7.7
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	19.4	7.8	19.2	7.1	20.2	8.4	20.7	8.0
over 5 years	16.3	5.5	12.0	5.7	13.0	4.6	19.8	7.9	19.5	4.5	19.5	8.1	19.6	6.5	19.1	8.4	19.6	7.6
Credits to Individuals	16.8	6.0	14.9	18.3	17.5	6.0	17.4	6.1	17.9	4.0	18.7	4.2	19.7	3.0	20.8	4.8	20.4	4.1
of which with maturity:																		
up to 1 month	16.4	27.6	18.3	24.2	23.7	-	20.2	-	32.2	-	33.2	-	27.0	-	33.8	0.0	34.7	0.0
from 1 to 3 month	11.5	21.4	14.0	26.6	17.3	-	13.1	-	20.1	-	20.1	-	19.7	-	24.8	-	25.1	-
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	19.4	-	15.5	-	19.0	5.0	19.6	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	17.3	7.3	20.1	4.4	21.5	5.9	20.4	6.6
over 5 years	11.9	5.1	9.8	6.5	19.5	8.0	16.8	8.4	19.2	5.6	20.2	6.3	20.6	4.9	20.1	6.8	20.3	5.9

*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*	01.05.2024*
Loans to economy in an expanded definition	23 766 947	28 929 244	29 259 077	30 623 957	32 464 068	34 642 468	34 553 529	35 199 010	35 534 108	35 848 956
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	30 867 303
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	4 981 653
including:										
from mortgage organizations	354 327	337 610	305 673	299 703	296 942	296 549	294 229	292 016	290 301	289 496
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	2 198 213
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	2 493 944
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	16 540 353
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	13 536 058
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	3 004 295
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	19 308 603
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	19 305 454
foreign currency	17 288	5 762	5 138	4 767	4 610	3 760	3 658	3 517	3 419	3 149

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

II.Key monetary indicators

2.12. Loans from banking sector

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

for the period

	2022		2023		10.23		11.23		12.23*		01.24		02.24		03.24		04.24		05.24	
	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%
Issued, total	24 424 017	15.8	30 716 473	18.1	2 687 681	18.8	2 950 429	17.3	3 764 049	16.2	2 365 416	19.1	2 914 555	17.5	2 630 123	18.2	2 870 413	18.6	2 780 829	18.7
<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	2 600 235	19.5
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	180 594	7.5
<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	1 296 974	17.3
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	1 483 855	20.0
Loans issued to business	13 071 938	15.1	15 971 672	18.0	1 387 418	18.5	1 464 955	18.5	2 309 025	15.8	1 176 371	18.4	1 489 901	17.5	1 310 814	17.3	1 516 097	17.5	1 427 150	18.2
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	1 247 360	19.7
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	899 385	16.7
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	347 974	23.6
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	179 791	7.5
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	142 521	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	37 270	7.7
Loans issued to Individuals	11 352 080	16.7	14 744 801	18.2	1 300 263	19.1	1 485 474	16.1	1 455 024	16.8	1 189 045	19.8	1 424 653	17.5	1 319 309	19.1	1 354 316	19.8	1 353 679	19.3
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	1 352 875	19.3
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	254 838	19.6
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	1 098 037	19.3
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	804	4.0
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	230	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	574	5.6

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

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	05.24
Total loans	24 773 243	27 682 643	28 083 975	28 572 337	29 803 996	29 700 427	30 336 175	30 595 127	30 867 303	31 194 372
<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	28 153 296
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	3 041 076
<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	4 070 458
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	27 123 914
Loans of business	11 598 880	12 064 540	12 195 685	12 231 169	13 117 761	12 828 857	13 087 381	13 053 009	13 116 911	13 214 404
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	10 176 215
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	2 583 360
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	7 592 855
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	3 038 189
Short-term	482 726	277 327	274 639	268 769	480 101	450 274	491 144	559 968	579 559	639 923
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	2 398 266
Loans of Individuals	13 174 364	15 618 103	15 888 290	16 341 167	16 686 235	16 871 570	17 248 794	17 542 118	17 750 393	17 979 968
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	17 977 080
Short-term	835 315	738 103	742 216	734 528	775 324	778 897	773 425	822 710	847 146	847 154
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	17 129 926
foreign currency	5 762	4 610	4 255	3 978	3 760	3 658	3 517	3 419	3 149	2 888
Short-term	24	39	40	26	26	24	23	22	22	22
Long-term	5 738	4 571	4 215	3 952	3 734	3 634	3 494	3 397	3 127	2 866

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

2.12.3. 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	05.24
Total arrears	681 452	720 746	704 288	713 395	680 590	727 695	752 326	747 310	770 888	812 216
<i>including:</i>										
national currency	631 970	708 885	694 375	694 664	667 412	713 686	737 613	737 270	752 634	796 050
foreign currency	49 483	11 861	9 913	18 731	13 178	14 009	14 713	10 040	18 254	16 166
<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	105 843
Long-term	580 744	618 260	600 912	610 636	592 522	634 277	658 845	652 085	662 272	706 373
Arrears on loans of business	326 572	325 789	300 976	299 178	283 133	307 718	320 029	300 102	313 222	310 226
national currency	279 304	315 637	292 591	281 823	271 252	294 978	306 551	291 213	296 014	294 852
Short-term	62 553	68 863	70 280	69 768	58 101	61 697	61 748	64 681	65 229	67 712
Long-term	216 751	246 774	222 311	212 055	213 151	233 281	244 802	226 532	230 785	227 140
foreign currency	47 269	10 152	8 384	17 355	11 880	12 740	13 478	8 889	17 208	15 374
Short-term	2 289	1 299	395	199	58	807	764	177	12 632	7 175
Long-term	44 980	8 853	7 989	17 156	11 822	11 933	12 714	8 711	4 576	8 199
Arrears on loans of Individuals	354 880	394 956	403 312	414 218	397 457	419 977	432 297	447 208	457 666	501 990
national currency	352 666	393 248	401 783	412 841	396 160	418 707	431 063	446 057	456 620	501 198
Short-term	35 846	32 287	32 664	32 767	29 886	30 893	30 949	30 347	30 735	30 935
Long-term	316 820	360 961	369 119	380 074	366 274	387 814	400 114	415 710	425 885	470 263
foreign currency	2 214	1 708	1 529	1 377	1 298	1 269	1 234	1 151	1 046	792
Short-term	20	36	36	24	22	21	20	20	20	20
Long-term	2 194	1 672	1 493	1 352	1 276	1 249	1 214	1 132	1 026	772

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

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

mln. of KZT, end of period

	2019		2020		2021		2022		2023*		02.24		03.24		04.24		05.24	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Deposits - total in national currency	129 765 992	7.3	180 233 627	7.5	288 135 400	7.4	450 523 434.4	12.2	573 201 604	14.5	61 905 505	13.9	51 097 131	13.6	65 569 414	13.7	62 881 546	13.7
Demand Deposits	364 211	0.3	110 759	0.4	156 898	0.0	97 360.5	0.1	51 945	0.2	3 790	0.1	4 246	0.1	4 985	0.1	3 538	0.1
of which:																		
Legal Entities	162 259	0.0	933	0.0	1 383	0.1	351.3	0.2	1 179	3.2	18	0.4	448	0.1	1	0.1	31	0.0
Individuals	201 952	0.6	109 826	0.5	155 515	0.0	97 009.1	0.1	50 765	0.1	3 772	0.1	3 799	0.1	4 985	0.1	3 507	0.1
Time, Saving Deposits	129 352 987	7.4	180 088 031	7.5	287 931 123	7.4	450 370 342.3	12.2	573 057 354	14.5	61 896 666	13.9	51 086 250	13.6	65 552 488	13.7	62 866 360	13.7
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	58 224 432	14.0	47 534 821	13.6	61 367 706	13.7	58 788 278	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	3 672 233	13.6	3 551 429	13.8	4 184 782	13.7	4 078 082	13.6
Conditional Deposits	48 794	3.4	34 837	4.4	47 378	4.2	55 731.6	6.9	92 305	10.0	5 050	5.6	6 634	9.8	11 941	11.9	11 648	4.0
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	4 794	5.9	6 163	9.9	10 621	11.7	11 029	4.1
Individuals	11 753	3.1	7 862	6.9	10 071	3.8	17 944.7	9.3	16 625	11.5	256	0.6	471	7.5	1 320	13.2	619	2.8
Deposits - total in CFC	12 857 392	1.1	13 291 070	0.8	24 730 206	0.5	27 994 872.1	0.6	48 300 864	1.8	3 707 945	2.4	3 589 718	2.5	4 619 320	2.4	5 879 859	2.5
Demand Deposits	32 392	2.5	114 114	1.3	55 172	2.0	48 075.7	0.6	16 950	4.5	793	5.9	323	1.1	1 284	5.6	769	0.6
of which:																		
Legal Entities	609	0.1	57	0.1	1 354	0.0	4 086.3	0.0	2 889	0.1	95	0.1	161	0.1	176	0.1	184	0.1
Individuals	31 783	2.6	114 057	1.3	53 818	2.1	43 989.5	0.6	14 061	5.5	698	6.7	162	2.1	1 108	6.5	585	0.8
Time, Saving Deposits	12 813 894	1.1	13 151 561	0.8	24 630 461	0.5	27 872 784.5	0.6	48 203 925	1.8	3 705 982	2.4	3 587 650	2.5	4 615 162	2.4	5 875 192	2.5
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	3 378 094	2.5	3 293 397	2.6	4 300 788	2.5	5 502 712	2.6
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	327 888	0.9	294 253	0.9	314 374	0.9	372 480	0.9
Conditional Deposits	11 106	0.2	25 395	0.3	44 573	0.3	74 011.9	0.5	79 988	1.0	1 170	1.2	1 746	0.7	2 873	0.9	3 899	0.7
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	1 169	1.2	1 703	0.8	2 873	0.9	3 898	0.7
Individuals	147	2.2	1 276	0.7	2 933	0.4	8 779.9	0.6	6 275	0.8	0	1.6	43	0.1	0	2.2	0	1.3
Deposits - total in OFC	220 507	4.2	263 755	2.9	466 144	2.2	795 820.8	6.1	2 219 156	3.1	251 293	3.4	242 182	4.0	194 096	3.8	154 210	3.8
Demand Deposits	301	0.0	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	422	0.1	176	0.1	421	0.1	307	0.1
of which:																		
Legal Entities	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	301	0.0	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	422	0.1	176	0.1	421	0.1	307	0.1
Time, Saving Deposits	220 207	4.2	263 218	2.9	465 225	2.2	793 340.6	6.1	2 213 953	3.1	250 871	3.4	242 007	4.0	193 675	3.8	153 902	3.8
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	246 664	3.5	239 223	4.0	191 060	3.8	149 892	3.9
Individuals	37 952	0.6	72 555	0.9	96 967	0.7	97 084.3	0.9	61 026	0.7	4 207	0.5	2 783	0.8	2 616	0.7	4 010	0.8
Conditional Deposits	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
of which:																		
Legal Entities	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Continuation

	2019		2020		2021		2022		2023*		02.24		03.24		04.24		05.24	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Current Accounts in national currency	318 252 799	0.1	382 520 654	0.1	580 295 009	0.1	819 117 161.6	0.0	1 013 078 514	0.0	94 230 469	0.1	82 227 231	0.1	101 676 456	0.1	100 347 983	0.1
of which:																		
Legal Entities	265 967 978	0.1	304 981 782	0.1	441 173 659	0.1	642 284 746.9	0.1	783 523 371	0.1	75 480 068	0.1	63 919 507	0.1	80 985 073	0.1	79 209 554	0.1
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	2 539 715	2.6	1 972 407	2.9	1 871 304	3.4	1 719 590	3.1
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	72 940 353	0.0	61 947 099	0.0	79 113 770	0.0	77 489 964	0.0
Individuals	52 284 821	0.0	77 538 872	0.0	139 121 350	0.0	176 832 376.7	0.0	229 555 143	0.0	18 750 401	0.0	18 307 725	0.0	20 691 382	0.0	21 138 429	0.0
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	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	18 750 401	0.0	18 307 725	0.0	20 691 382	0.0	21 138 429	0.0
Current Accounts in CFC	58 098 713	0.0	53 815 804	0.0	77 746 002	0.0	93 102 703.9	0.0	114 731 741	0.0	8 248 480	0.0	7 528 785	0.0	9 584 108	0.0	11 087 547	0.0
of which:																		
Legal Entities	49 918 388	0.0	45 598 173	0.0	69 129 805	0.0	80 665 305.3	0.0	103 836 000	0.0	7 554 049	0.0	6 912 065	0.0	8 921 435	0.0	10 204 050	0.0
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
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	7 554 049	0.0	6 912 065	0.0	8 921 435	0.0	10 204 050	0.0
Individuals	8 180 325	0.0	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	10 895 741	0.0	694 431	0.0	616 720	0.0	662 674	0.0	883 498	0.0
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
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	694 431	0.0	616 720	0.0	662 674	0.0	883 498	0.0
Current Accounts in OFC	7 038 696	0.0	7 621 292	0.0	11 515 722	0.0	16 103 112.5	0.0	16 855 008	0.0	1 301 102	0.0	1 402 855	0.0	1 141 059	0.0	1 211 658	0.0
of which:																		
Legal Entities	6 444 852	0.0	6 833 047	0.0	10 085 391	0.0	14 014 909.7	0.0	15 794 007	0.0	1 231 666	0.0	1 321 797	0.0	1 075 791	0.0	1 132 948	0.0
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	30 191	0.3	44 816	0.3	0	0.0	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	1 201 475	0.0	1 276 981	0.0	1 075 791	0.0	1 132 948	0.0
Individuals	593 844	0.0	788 245	0.0	1 430 331	0.0	2 088 202.8	0.0	1 061 000	0.0	69 436	0.0	81 058	0.0	65 268	0.0	78 710	0.0
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
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	69 436	0.0	81 058	0.0	65 268	0.0	78 710	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	2023*	02.24	03.24	04.24	05.24
Deposits - total in national currency	6 239 835	7 975 113	10 386 834	13 834 397	17 840 257	18 312 931	18 870 664	18 855 970	19 185 802
Demand Deposits	8 577	6 464	7 056	7 203	8 748	11 179	9 040	8 531	8 431
of which:									
Legal Entities	1 207	784	873	602	1 363	1 458	1 872	1 851	1 829
Individuals	7 371	5 681	6 183	6 601	7 385	9 721	7 168	6 680	6 602
Time, Saving, Conditional Deposits	6 231 257	7 968 649	10 379 778	13 827 194	17 831 509	18 301 752	18 861 624	18 847 440	19 177 371
of which:									
Legal Entities	1 855 771	2 666 589	3 576 273	4 695 221	5 433 440	5 600 255	5 995 608	5 835 826	5 935 910
Individuals	4 375 487	5 302 060	6 803 505	9 131 974	12 398 069	12 701 497	12 866 015	13 011 613	13 241 461
Deposits - total in foreign currency	4 902 542	5 443 824	6 017 136	6 007 776	5 299 768	5 221 829	5 198 105	5 044 032	5 114 258
Demand Deposits	7 209	18 580	13 611	11 753	8 409	8 597	8 207	9 099	8 955
of which:									
Legal Entities	1 364	914	1 121	1 621	1 229	1 123	1 149	1 220	1 372
Individuals	5 845	17 665	12 491	10 132	7 180	7 474	7 058	7 879	7 584
Time, Saving, Conditional Deposits	4 895 333	5 425 245	6 003 525	5 996 022	5 291 359	5 213 231	5 189 898	5 034 933	5 105 303
of which:									
Legal Entities	1 354 753	1 609 244	1 903 704	1 842 495	1 541 025	1 611 965	1 644 520	1 533 321	1 605 978
Individuals	3 540 580	3 816 001	4 099 821	4 153 527	3 750 334	3 601 266	3 545 378	3 501 612	3 499 325
Current accounts - total in national currency	2 917 218	3 558 101	4 462 751	4 466 413	4 988 399	4 507 982	4 263 019	4 445 044	4 563 301
of which:									
Legal Entities	1 939 839	2 239 496	2 593 102	2 663 878	2 859 577	2 726 721	2 500 732	2 597 426	2 644 394
Individuals	977 379	1 318 606	1 869 649	1 802 536	2 128 823	1 781 261	1 762 286	1 847 618	1 918 906
Current accounts - total in foreign currency	2 299 554	2 283 173	2 724 491	3 187 153	2 099 929	2 035 912	1 948 812	1 945 195	2 009 695
of which:									
Legal Entities	2 072 644	2 002 337	2 318 049	2 728 704	1 709 310	1 660 904	1 572 743	1 587 174	1 663 421
Individuals	226 909	280 836	406 442	458 449	390 620	375 008	376 070	358 021	346 273

* including final turnovers

II.Key monetary indicators

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

mln. of KZT, end of period

	Deposits* of Individuals			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits				
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC
												short-term	long-term	
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14
2019	9 301 733	5 416 416	3 885 317	1 281 898	1 005 137	276 761	7 378	6 141	1 237	8 012 456	4 405 138	2 001 660	2 403 478	3 607 318
2020	10 921 376	6 694 078	4 227 298	1 707 709	1 351 210	356 498	11 749	9 117	2 632	9 201 918	5 333 751	2 313 060	3 020 691	3 868 167
2021	13 404 792	8 759 828	4 644 964	2 400 614	1 909 808	490 806	4 485	4 462	23	10 999 694	6 845 558	3 008 098	3 837 460	4 154 136
2022	16 902 790	11 163 548	5 739 242	2 908 741	1 903 274	1 005 467	3 495	3 475	20	13 990 555	9 256 799	4 110 359	5 146 441	4 733 755
2023*	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
2023														
01.23	16 766 413	11 043 210	5 723 202	2 530 383	1 579 249	951 134	3 413	3 393	20	14 232 616	9 460 568	4 249 489	5 211 079	4 772 048
02.23	16 692 403	11 229 333	5 463 071	2 556 998	1 621 164	935 834	3 512	3 492	19	14 131 894	9 604 677	4 278 617	5 326 060	4 527 217
03.23	17 135 252	11 531 598	5 603 655	2 770 814	1 722 863	1 047 951	3 587	3 567	20	14 360 852	9 805 167	4 410 382	5 394 786	4 555 684
04.23	17 214 409	11 669 743	5 544 665	2 770 937	1 747 817	1 023 119	3 678	3 658	20	14 439 795	9 918 268	4 568 680	5 349 588	4 521 526
05.23	17 372 237	11 917 522	5 454 714	2 837 282	1 807 261	1 030 022	3 819	3 799	19	14 531 136	10 106 462	4 650 501	5 455 962	4 424 673
06.23	17 985 092	12 521 074	5 464 018	3 087 714	2 009 906	1 077 808	3 868	3 848	20	14 893 510	10 507 319	4 860 251	5 647 068	4 386 191
07.23	18 087 494	12 713 400	5 374 094	2 984 723	1 959 469	1 025 253	3 920	3 900	20	15 098 851	10 750 030	4 998 751	5 751 279	4 348 821
08.23	18 128 845	12 839 389	5 289 456	2 888 132	1 873 028	1 015 104	3 984	3 965	19	15 236 729	10 962 396	5 132 031	5 830 365	4 274 333
09.23	18 612 702	13 221 071	5 391 631	2 988 666	1 932 946	1 055 720	3 964	3 945	19	15 620 072	11 284 180	5 323 341	5 960 839	4 335 892
10.23	18 736 778	13 490 874	5 245 903	2 958 054	1 941 199	1 016 855	4 026	4 007	19	15 774 698	11 545 668	5 525 983	6 019 685	4 229 030
11.23	18 842 277	13 702 791	5 139 485	2 904 511	1 904 206	1 000 305	4 125	4 106	19	15 933 641	11 794 480	5 668 297	6 126 183	4 139 161
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
2024														
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
05.24	20 884 066	15 635 262	5 248 805	3 042 732	2 042 898	999 834	4 664	4 604	60	17 836 671	13 587 759	6 721 585	6 866 174	4 248 912

* 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 01.06.2024.

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	
"Halyk Bank of Kazakhstan" JSC	5 970 706	4 028 338	1 942 368	928 874	726 705	202 168	2 952	2 950	1	5 038 881	3 298 683	3 235 258	63 424	1 740 198	28.6
"Kaspi Bank" JSC	5 105 586	4 675 228	430 358	747 172	737 654	9 518	1	1	0	4 358 413	3 937 573	866 621	3 070 952	420 840	24.5
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 385 659	2 385 555	103	53 965	53 862	103				2 331 694	2 331 694	30	2 331 664		11.4
"BEREKE BANK" JSC	491 976	416 900	75 076	32 605	22 715	9 890	424	380	45	458 946	393 805	268 021	125 784	65 141	2.4
"ForteBank" JSC	952 865	590 518	362 347	164 125	103 337	60 788	7	7		788 733	487 173	463 588	23 586	301 560	4.6
"Bank CenterCredit" JSC	2 291 448	1 372 134	919 314	437 248	181 686	255 561	21	19	2	1 854 180	1 190 430	317 021	873 408	663 751	11.0
"Eurasian Bank" JSC	1 040 747	646 218	394 529	274 882	52 177	222 704	5	2	3	765 860	594 038	274 763	319 275	171 822	5.0
"First Heartland Jysan Bank" JSC	762 968	535 537	227 431	131 998	72 393	59 605	35	35		630 935	463 109	452 412	10 697	167 826	3.7
"Bank RBK" Bank" JSC	463 534	233 524	230 010	90 972	26 133	64 838	0	0		372 562	207 390	200 315	7 076	165 172	2.2
"Altyn Bank" JSC (China Citic Bank Corporation Ltd)	331 523	149 968	181 555	67 949	17 265	50 684	8	1	7	263 566	132 702	131 788	914	130 864	1.6
"Nurbank" JSC	159 507	105 699	53 808	14 115	10 883	3 232	1 209	1 209	0	144 183	93 608	82 314	11 293	50 576	0.8
"Home Credit Bank" JSC	356 665	332 537	24 128	17 576	15 545	2 031				339 089	316 992	310 517	6 476	22 096	1.7
"VTB Bank" SB JSC	47 732	41 914	5 818	6 177	2 303	3 875				41 555	39 612	30 628	8 984	1 943	0.2
AB "Kazakhstan Ziraat International Bank" KSC	29 154	15 883	13 271	8 671	1 307	7 365	3	1	2	20 480	14 576	14 296	280	5 904	0.1
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	466 815	100 216	366 599	44 043	14 212	29 831				422 772	86 004	73 643	12 360	336 768	2.2
"Shinhan Bank Kazakhstan" JSC	7 241	1 045	6 196	2 490	677	1 813				4 751	368	368		4 383	0.0
"Industrial and Commercial Bank of China in Almaty" JSC	10 979	423	10 556	10 979	423	10 556									0.1
"Bank of China Kazakhstan" SB JSC	3 592	2 949	643	3 520	2 946	574	0		0	72	2	2		69	0.0

* includes current accounts, does not include metal accounts



III. FINANCIAL MARKETS

III. Financial markets

3.1. Government Securities Primary Auctions

mln. of KZT, for the period

	Discounted Government Securities						Coupon Government Securities							
	NBK Notes			MEKKAM			MEOKAM		MEYKAM		METIKAM		Municipal Securities	
	Amount of Sale	Effective Annual Yield*, %	Discounted price	Amount of Sale	Effective Annual Yield*, %	Discounted price	Amount of Sale	Effective Annual Yield*, %	Amount of Sale	Effective Annual Yield*, %	Amount of Sale	Effective Annual Yield*, %	Amount of Sale	Effective Annual Yield*, %
2019	31 422 765	9.36	96.75	--	--	--	17 393	9.73	1 320 358	8.73	--	--	108 876	0.35
2020	14 313 763	10.09	96.05	319 363	10.71	91.06	35 630	11.07	2 415 761	10.44	--	--	963 221	0.41
2021	22 310 231	9.53	98.04	143 727	9.29	91.80	183 979	10.63	2 086 353	10.28	--	--	287 466	5.02
2022	17 991 182	14.58	98.58	175 876	13.46	88.67	1 005 198	14.13	1 962 862	13.16	825 312	14.48	176 415	2.57
2023	31 972 663	16.52	98.76	547 508	15.46	87.99	806 127	14.88	3 615 548	13.44	127 095	17.29	139 569	1.91
2023														
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
2023														
01.23	2 367 446	16.74	98.73	124 583	16.70	85.69	195 936	16.46	108 917	14.23	20 187	16.49	--	--
02.23	2 680 279	16.73	98.67	78 170	16.54	86.28	140 121	15.84	114 731	14.38	42 741	17.25	--	--
03.23	2 631 827	16.73	98.80	39 798	15.55	86.50	69 460	14.31	210 874	13.93	25 000	17.46	--	--
04.23	2 703 630	16.74	98.73	74 936	14.72	87.70	95 209	14.00	463 252	13.34	39 167	17.64	6 640	1.02
05.23	3 776 279	16.74	98.72	60 756	14.62	88.52	104 216	13.99	552 527	13.68	--	--	8 396	3.31
06.23	2 842 289	16.74	98.75	68 486	14.71	89.73	15 972	13.80	903 191	13.56	--	--	17 588	0.98
07.23	3 018 015	16.74	98.73	64 574	14.65	90.45	51 537	13.77	747 173	13.22	--	--	35 451	1.90
08.23	2 800 353	16.74	98.73	7 520	14.70	92.52	24 768	13.80	204 710	13.18	--	--	6 627	2.54
09.23	2 852 546	16.49	98.75	28 687	14.55	93.42	45 653	13.69	87 470	12.43	--	--	10 887	4.25
10.23	2 400 000	16.24	98.77	--	--	--	47 847	14.00	120 581	12.99	--	--	15 154	1.03
11.23	2 700 000	15.66	98.81	--	--	--	--	--	87 678	12.30	--	--	38 826	1.77
12.23	1 200 000	14.93	99.05	--	--	--	15 409	13.17	14 443	12.78	--	--	--	--
2024														
I	2 300 000	13.86	98.95	508 863	10.72	90.56	154 871	11.91	1 192 027	12.07	--	--	--	--
2024														
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	--	--	--	--
05.24	828 833	13.54	98.99	43 716	12.22	89.98	--	--	357 107	12.48	--	--	33 304	0.35

* on Compound Interest Rates

III. Financial markets

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									
2019	139 735 516	45 873 343	6 682 245	--	--	29 266 497	57 913 431	--	--
2020	107 462 389	55 404 245	7 646 731	2 559 391	--	19 129 777	22 721 727	517	--
2021	34 599 954	22 312 332	2 292 646	1 465 496	--	507 709	8 021 772	--	--
2022	23 389 474	6 386 607	1 981 750	201 492	--	365 518	14 428 790	--	25 317
2023	14 509 783	4 800 495	967 030	782 330	--	773 715	6 746 739	--	439 473
2023									
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
2023									
01.23	887 734	483 985	70 340	41 886	--	26 943	262 979	--	1 601
02.23	1 267 148	525 880	267 494	3 610	--	18 161	441 295	--	10 709
03.23	1 688 050	456 222	192 760	41 141	--	60 732	913 342	--	23 853
04.23	1 446 907	642 630	89 127	13 098	--	118 543	562 487	--	21 022
05.23	1 370 820	900 203	24 128	136 956	--	47 350	236 733	--	25 450
06.23	1 003 741	160 459	38 256	72 952	--	92 419	536 020	--	103 634
07.23	1 110 151	208 770	39 432	99 265	--	53 974	606 182	--	102 527
08.23	1 167 894	347 858	95 199	82 762	--	47 651	497 498	--	96 925
09.23	1 111 577	319 539	22 702	33 359	--	179 455	548 812	--	7 710
10.23	884 314	204 966	60 165	77 196	--	59 096	458 867	--	24 024
11.23	1 316 855	429 668	21 336	120 343	--	21 056	702 433	--	22 018
12.23	1 254 592	120 313	46 092	59 762	--	48 335	980 091	--	--
2024									
I	3 873 098	785 122	226 585	1 297 235	--	378 341	947 969	--	237 846
2024									
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
05.24	858 582	163 137	99 231	198 450	--	32 653	328 555	--	36 555

* 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	
2019	11 846 565	3 418 560	9.8	8 212 783	1 202 700	5.3	--	--	710 897	9.6	4 969 022	8.1	1 330 164	0.0	0.0	0.0	215 221
2020	14 663 211	2 927 277	10.2	10 679 995	1 202 700	5.3	319 363	10.7	678 220	9.6	7 193 549	8.9	1 286 164	0.0	0.0	0.0	1 055 938
2021	15 457 733	2 102 538	10.0	12 214 633	1 202 700	5.3	143 727	9.3	607 460	10.0	9 056 005	9.2	1 204 741	0.0	0.0	0.0	1 140 562
2022	18 164 411	2 236 248	18.1	14 857 979	1 202 700	5.3	175 876	13.6	1 189 177	13.6	10 447 907	9.9	1 017 007	0.0	825 313	13.4	1 070 184
2023	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
2023																	
01.23	18 481 207	2 367 446	18.1	15 043 577	1 202 700	5.3	229 432	15.8	1 385 114	13.9	10 556 824	9.9	824 007	0.0	845 500	13.4	1 070 184
02.23	19 121 612	2 680 279	16.7	15 371 849	1 202 700	5.3	307 602	16.0	1 477 745	14.0	10 671 555	10.0	824 007	0.0	888 241	13.7	1 069 484
03.23	19 415 421	2 631 827	16.7	15 716 981	1 202 700	5.3	347 400	15.7	1 547 205	14.0	10 882 429	10.0	824 007	0.0	913 241	13.1	1 066 613
04.23	19 747 656	2 703 630	18.1	15 975 782	1 202 700	5.3	422 335	15.6	1 642 413	14.0	10 941 188	10.1	814 737	0.0	952 408	13.4	1 068 244
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
2024																	
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
05.24	20 936 006	424 831	13.8	19 603 762	1 202 700	5.3	626 581	11.2	2 081 934	13.8	14 032 955	10.9	707 183	0.0	952 408	13.4	907 413

* 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	
04.24												
Residents	21 001 026	2 262 633	1 113 383	6 283	1 093 570	49 397	1 813 497	81 144	1 071 551	644 166	16 636	3 475
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
Nonresidents	602 487	521 695	2 789	79 498	411 011	28 397	580 095	4 637	433 030	106 171	36 257	0
Total	21 603 513	2 784 328	1 116 172	85 781	1 504 581	77 794	2 393 592	85 781	1 504 581	750 336	52 893	3 475
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
05.24												
Residents	21 303 530	1 988 727	1 262 960	23 472	663 018	39 278	1 918 282	32 268	621 110	1 237 316	27 588	11 236
Government	763 312	0	0	0	0	0	10 000	0	0	10 000	0	0
Regional and local governments	1 256	0	0	0	0	0	0	0	0	0	0	0
National Bank	434 575	0	0	0	0	0	1 640	0	0	1 640	0	0
Other depository institutions	4 956 853	1 201 466	674 196	11 947	515 323	0	1 032 319	31 926	516 394	483 999	0	10 632
Other financial institutions	13 983 809	291 074	251 952	11 183	14 936	13 004	378 182	0	14 620	359 309	4 254	604
Public non-financial organizations	896 888	376 519	243 777	0	132 743	0	380 847	0	90 081	290 766	0	0
Domestic non-financial organizations	253 082	106 699	93 035	0	0	13 663	104 577	342	0	91 601	12 634	0
Nonprofit Institutions	5 632	0	0	0	0	0	500	0	0	0	500	0
Households	8 124	12 969	0	342	16	12 611	10 217	0	16	0	10 201	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	637 859	177 632	0	23 309	148 783	5 540	229 899	14 514	190 691	6 413	18 281	0
Total	21 941 389	2 166 360	1 262 960	46 781	811 801	44 818	2 148 180	46 781	811 801	1 243 729	45 869	11 236
Depositors	5 455 279	1 487 475	678 114	11 947	797 414	0	1 319 454	31 926	797 395	490 021	113	10 434

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	
05.24														
International securities	7 615 462	319 684	0	7 915	42 194	0	269 576	241 537	7 915	42 194	124 801	66 627	0	265 254
bonds (non-residents)	5 082 462	246 294	0	5 964	21 084	0	219 246	190 928	5 964	21 084	123 459	40 422	0	251 661
Central Government	50 392	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	180 741	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	374 325	84 206	0	0	21 084	0	63 122	13 252	0	0	13 252	0	0	0
Other financial institutions	913 259	28 112	0	2 117	0	0	25 995	23 740	4 650	0	12 648	6 441	0	0
Public non-financial organizations	42 416	0	0	0	0	0	0	29 292	0	0	29 292	0	0	0
Domestic non-financial organizations	84 782	2 650	0	0	0	0	2 650	19 511	0	0	19 067	445	0	0
Nonprofit institutions	227 213	32 646	0	0	0	0	32 646	20 419	0	0	20 419	0	0	0
Households	65 841	11 569	0	0	0	0	11 569	7 950	0	0	7 906	45	0	178
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	3 143 493	87 112	0	3 847	0	0	83 265	76 765	1 314	21 084	20 876	33 491	0	251 483
RK bonds	1 627 776	26 434	0	0	20 503	0	5 931	21 845	0	20 503	1 342	0	0	13 593
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	1 369 692	22 762	0	0	19 008	0	3 754	19 008	0	19 008	0	0	0	13 028
Other financial institutions	160 987	1 091	0	0	213	0	879	1 182	0	277	905	0	0	0
Public non-financial organizations	36 779	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	32 168	233	0	0	0	0	233	434	0	0	434	0	0	565
Nonprofit institutions	12	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	10 003	1 312	0	0	246	0	1 065	220	0	217	2	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	18 135	1 036	0	0	1 036	0	1 001	0	1 001	0	0	0	0	0
non-resident shares	789 586	41 827	0	1 951	607	0	39 269	28 171	1 951	607	0	25 614	0	0
Other depository institutions	2 330	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	109 659	17 047	0	1 648	256	0	15 143	9 437	524	283	0	8 631	0	0
Public non-financial organizations	15 979	850	0	0	0	0	850	1 749	0	0	0	1 749	0	0
Domestic non-financial organizations	26 207	237	0	69	14	0	154	4 114	0	14	0	4 100	0	0
Nonprofit institutions	2 047	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	35 947	951	0	0	337	0	614	616	0	310	0	306	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	597 417	22 742	0	234	0	0	22 507	12 254	1 427	0	0	10 827	0	0
investment unit (nonresidents)	115 638	5 129	0	0	0	0	5 129	592	0	0	0	592	0	0
Other depository institutions	193	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	8 723	466	0	0	0	0	466	421	0	0	0	421	0	0
Public non-financial organizations	98 190	4 328	0	0	0	0	4 328	0	0	0	0	0	0	0
Domestic non-financial organizations	204	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit institutions	5 919	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	1 747	67	0	0	0	0	67	82	0	0	0	82	0	0
Nonresidents	663	268	0	0	0	0	268	89	0	0	0	89	0	0
Shares	336 789 860	113 909	82 557	3 311	9 611	0	18 430	109 559	3 311	9 611	0	96 637	0	3 590 457
ordinary	335 208 276	113 886	82 557	3 297	9 611	0	18 420	109 536	3 297	9 611	0	96 628	0	3 587 940
Central Government	1 559 549	154	0	0	154	0	0	154	0	154	0	0	0	0
Regional and local governments	92 909 708	4 197	4 197	0	0	0	0	0	0	0	0	0	0	96
National Bank	1 129 279	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	73 054 584	4 085	4 085	0	0	0	0	0	0	0	0	0	0	90
Other financial institutions	4 144 709	5 535	0	120	2 902	0	2 513	12 950	118	3 037	0	9 795	0	147
Public non-financial organizations	63 657 355	70 393	70 393	0	0	0	0	7 068	0	0	0	7 068	0	129 131
Domestic non-financial organizations	64 917 752	23 818	3 439	3 056	5 565	0	11 758	82 224	38	5 413	0	76 772	0	2 634 324
Nonprofit institutions	37 379	10	0	0	10	0	0	10	0	10	0	0	0	0
Households	5 202 521	4 650	443	4	981	0	3 222	3 067	24	997	0	2 046	0	258 272
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)	1 110 480	0	0	0	0	0	0	29	0	0	0	29	0	477
Nonresidents	27 484 959	1 045	0	118	0	0	927	4 034	3 117	0	0	917	0	565 402

Continuation

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
Preference	1 581 585	23	0	14	0	0	10	23	14	0	0	10	0	2 516
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	76 155	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	524 141	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	806 846	2	0	2	0	0	0	0	0	0	0	0	0	2 224
Nonprofit Institutions	481	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	147 051	20	0	11	0	0	10	22	12	0	0	10	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 known)	1 871	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	22 746	2	0	2	0	0	0	2	2	0	0	0	0	2
Corporate bonds	26 457 253	2 134 657	465 573	5 276	72 491	0	1 591 317	1 582 956	5 276	72 491	267 029	1 238 160	0	223 982
Central Government	3 129 428	0	0	0	0	0	0	13 695	0	0	13 695	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	3 904 313	325 782	74 702	0	53 820	0	197 260	163 696	10	30 035	37 165	96 486	0	0
Other financial institutions	11 823 799	1 280 812	173 948	0	1 315	0	1 105 550	974 597	4 983	12 982	207 070	749 562	0	0
Public non-financial organizations	782 347	313 001	201 000	0	12 001	0	100 000	300 393	10	0	0	300 383	0	771
Domestic non-financial organizations	5 250 807	170 814	7 056	238	14	0	163 507	64 717	129	14	2 201	62 372	0	220 000
Nonprofit Institutions	1 214	0	0	0	0	0	0	99	0	0	99	0	0	0
Households	258 023	13 243	7 868	5 038	337	0	7 228	143	340	6 745	0	0	0	3 211
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	37 180	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	1 270 140	31 004	1 000	0	5 004	0	25 000	58 531	1	29 121	54	29 356	0	0
investment unit (residents)	272 723	6 013	0	0	0	0	6 013	833	0	0	0	833	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	53	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	11 949	177	0	0	0	0	177	0	0	0	0	0	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	176 804	4 042	0	0	0	0	4 042	810	0	0	0	809	0	0
Nonprofit Institutions	4 470	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	69 870	103	0	0	0	0	103	23	0	0	0	23	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	9 576	1 691	0	0	0	0	1 691	0	0	0	0	0	0	0
Claim rights	61 667	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 474	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	31 493	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	594	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	8 576	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	78	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	16 071	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	380	0	0	0	0	0	0	0	0	0	0	0	0	0
Certificates	556	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	22	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	132	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	4	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	386	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	12	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	371 197 522	2 574 263	548 131	16 502	124 296	0	1 885 335	1 934 884	16 502	124 296	391 830	1 402 257	0	4 079 692
Residents	338 649 998	2 429 364	547 131	12 301	118 255	0	1 751 677	1 782 209	10 642	73 090	370 900	1 327 576	0	3 262 806
Central Government	4 739 369	154	0	0	154	0	0	13 849	0	154	13 695	0	0	0
Regional and local governments	92 909 708	4 197	4 197	0	0	0	0	0	0	0	0	0	0	96
National Bank	1 310 019	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	78 786 119	436 835	78 787	0	93 913	0	264 136	195 956	10	49 043	50 417	96 486	0	13 118
Other financial institutions	17 728 741	1 333 241	173 948	3 884	4 685	0	1 150 723	1 022 327	10 275	16 579	220 623	774 850	0	147
Public non-financial organizations	64 635 952	388 572	271 393	0	12 001	0	105 178	338 501	10	0	29 292	309 200	0	130 166
Domestic non-financial organizations	71 304 280	201 797	10 495	3 364	5 593	0	182 345	171 810	168	5 441	21 702	144 499	0	2 857 113
Nonprofit Institutions	278 818	32 655	0	0	10	0	32 646	20 528	0	10	20 518	0	0	0
Households	5 807 460	31 913	8 311	5 052	1 901	0	16 649	19 209	180	1 864	14 653	2 512	0	261 686
unknown (information about the sub-account is not known)	1 149 531	0	0	0	0	0	0	29	0	0	0	29	0	480
Nonresidents	32 547 523	144 899	1 000	4 201	6 040	0	133 658	152 675	5 860	51 205	20 930	74 680	0	816 886
Depositors	2 702 240	281 184	81 580	4 934	100 097	0	94 572	175 671	5 223	103 887	53 535	13 026	0	13 028

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
2019	28 838	32 504	60 572	46 948	11 487	9 640
2020	27 477	24 959	34 446	98 667	17 873	5 574
2021	34 567	29 703	69 059	99 527	46 683	8 390
2022	29 705	19 616	392 557	246 846	296 477	266 210
2023	37 052	31 668	992 465	491 309	366 032	49 431
2023						
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
2023						
01.23	2 063	1 740	22 277	30 290	13 478	3 977
02.23	2 601	3 770	93 144	9 700	23 646	2 437
03.23	3 111	4 967	78 760	76 688	17 908	735
04.23	3 049	2 855	85 276	5 000	19 762	3 252
05.23	2 881	2 545	60 622	46 571	23 073	6 423
06.23	2 563	1 758	85 931	32 475	29 552	4 309
07.23	2 916	1 492	103 673	38 665	21 992	8 918
08.23	3 474	3 158	102 767	25 721	31 558	5 323
09.23	3 400	3 253	106 244	38 310	35 971	1 432
10.23	3 246	1 879	60 573	29 751	28 832	1 594
11.23	4 220	2 061	73 243	31 080	44 339	693
12.23	3 527	2 189	119 955	127 058	75 921	10 339
2024						
I	11 380	4 946	163 036	159 974	115 445	10 934
2024						
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
05.24	5 016	1 207	6 276	45 438	31 879	1 206

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

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
2019	382.75	5.92	428.51	381.18	6.17	426.85	382.59	5.93	428.75	382.59	6.20	428.20
2020	412.95	5.73	471.44	420.71	5.65	516.13	413.24	5.72	471.89	420.91	5.69	513.57
2021	426.03	5.79	503.88	431.67	5.77	487.79	426.80	5.83	507.43	431.80	5.82	492.00
2022	460.48	6.96	484.22	460.98	6.43	491.22	461.39	7.22	472.78	462.65	6.41	492.80
2023	456.31	5.40	493.33	453.64	5.01	504.77	456.45	5.26	493.02	454.56	5.06	504.00
2023												
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
2023												
01.23	462.61	6.68	498.78	459.92	6.62	501.31	462.60	6.68	499.76	460.50	6.53	498.93
02.23	451.94	6.20	484.81	449.14	5.96	473.80	450.49	6.12	482.68	445.82	5.97	473.35
03.23	449.99	5.92	480.57	448.05	5.82	486.58	449.66	5.89	475.00	451.71	5.86	492.60
04.23	451.33	5.58	494.60	456.21	5.60	503.47	451.62	5.57	493.66	453.39	5.58	499.25
05.23	446.60	5.64	485.28	447.08	5.53	479.18	445.94	5.63	484.32	448.13	5.53	478.18
06.23	448.54	5.40	485.37	454.13	5.22	495.68	448.99	5.35	487.38	452.51	5.14	491.05
07.23	445.20	4.94	492.31	445.68	4.90	489.00	444.60	4.92	492.75	446.07	4.86	491.64
08.23	451.94	4.75	493.36	461.44	4.83	498.96	452.73	4.76	494.74	459.69	4.77	500.08
09.23	467.86	4.85	500.43	477.57	4.92	503.22	469.09	4.86	502.67	474.47	4.89	502.74
10.23	476.65	4.91	503.34	471.87	5.07	499.29	476.24	4.90	501.47	469.67	5.11	499.13
11.23	463.56	5.13	500.13	459.06	5.16	503.77	462.78	5.13	501.20	458.04	5.17	501.55
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
2024												
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
2024												
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
05.24	442.19	4.87	478.09	444.79	4.95	481.04	442.31	4.90	480.33	447.25	4.96	484.81

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	02.24	03.24	04.24	05.24
1 AED	104.21	112.44	116.00	125.38	124.25	123.87	122.22	123.92	126.91	122.63	122.52	122.47	121.55	120.40
1 AUD	266.08	285.13	319.95	319.60	303.00	311.79	299.77	297.89	302.98	296.24	293.82	294.54	290.66	292.93
1 CAD	288.52	308.17	340.01	353.92	338.18	336.84	333.98	339.48	342.20	334.24	333.73	332.03	326.93	323.61
1 CHF	385.24	440.52	466.13	482.60	508.16	492.27	499.04	515.41	524.64	516.41	513.80	507.53	491.16	486.40
1 CNY	55.43	59.89	66.07	68.46	64.43	66.53	64.04	62.81	64.46	62.67	62.56	62.47	61.67	61.12
1 DKK	57.41	63.26	67.77	65.10	66.22	65.60	65.57	66.48	67.18	65.59	65.12	65.59	64.23	64.10
1 GBP	488.46	529.91	586.25	568.22	567.30	552.74	561.27	576.27	577.80	571.03	568.19	571.77	559.24	559.02
100 KRW	32.87	35.06	37.23	35.68	34.94	35.75	34.13	34.66	35.26	33.88	33.79	33.79	32.66	32.44
1 JPY	3.51	3.87	3.88	3.52	3.25	3.44	3.27	3.15	3.15	3.04	3.01	3.01	2.91	2.84
1 KWD	1260.01	1347.18	1413.59	1503.81	1484.73	1486.38	1462.69	1478.66	1510.59	1464.50	1462.29	1463.31	1450.43	1440.12
1 GEL	136.82	133.97	133.46	160.79	175.72	174.81	177.54	175.71	174.82	170.48	171.17	169.65	168.35	164.52
1 SAR	102.06	110.06	113.59	122.64	121.63	121.18	119.67	121.33	124.26	120.09	119.98	119.92	119.00	117.91
1 XDR	528.80	575.32	606.87	615.63	608.53	609.35	601.92	606.41	616.29	599.12	596.86	598.15	589.24	584.63
1 SEK	40.50	45.02	49.69	45.60	43.00	43.59	42.63	42.13	43.69	43.39	43.16	43.33	41.39	41.15
1 SGD	280.59	299.50	317.10	334.00	339.78	341.57	335.15	337.31	345.04	336.17	334.75	335.64	329.30	327.47
1 TRY	67.57	59.25	49.42	28.01	19.73	24.12	21.75	17.00	16.38	14.61	14.63	14.07	13.82	13.72
1 TJS	40.21	40.13	37.70	42.70	42.16	43.27	41.16	41.57	42.68	41.26	41.22	41.13	40.89	40.87
1 KGS	5.49	5.36	5.03	5.52	5.19	5.25	5.13	5.17	5.23	5.04	5.03	5.03	5.01	5.01
1 MDL	21.90	24.03	24.22	24.45	25.32	24.28	25.15	25.59	26.17	25.56	25.38	25.59	25.27	25.14
1 UAH	14.87	15.34	15.65	14.26	12.42	12.41	12.18	12.35	12.75	11.81	11.84	11.63	11.35	11.13
1 NOK	43.53	44.01	49.61	47.99	43.25	44.58	41.94	43.45	43.05	42.88	42.67	42.48	41.02	41.20
1 ZAR	26.52	25.21	28.89	28.20	24.75	25.69	24.08	24.42	24.86	23.85	23.70	23.82	23.66	24.05
1 PLN	99.73	106.11	110.45	103.42	108.75	103.64	107.44	110.21	113.33	112.80	112.18	113.55	111.43	111.71
10 HUF	13.19	13.42	14.08	12.42	12.94	12.57	13.10	12.94	13.12	12.62	12.53	12.38	12.21	12.36
1 BRL	97.23	80.69	79.11	89.38	91.45	87.64	90.61	93.30	94.00	91.04	90.71	90.35	87.32	86.08
1 MYR	92.44	98.37	102.84	104.70	100.16	103.91	99.28	98.42	99.24	95.41	94.44	95.38	93.76	93.83
1 HKD	48.85	53.24	54.81	58.80	58.29	58.04	57.25	58.17	59.64	57.59	57.53	57.49	57.00	56.62
10 AMD	7.99	8.48	8.49	10.75	11.68	11.66	11.64	11.82	11.60	11.22	11.17	11.26	11.45	11.44
100 UZS	4.35	4.12	4.02	4.18	3.90	4.02	3.93	3.84	3.80	3.64	3.64	3.60	3.53	3.50
1 BYN	183.26	169.94	168.26	167.76	170.30	180.66	178.24	180.78	142.45	137.85	137.76	137.70	136.66	135.39
1 CZK	16.70	17.83	19.66	19.73	20.56	20.52	20.72	20.55	20.45	19.53	19.27	19.34	18.95	19.27
1 AZN	226.09	243.93	251.64	271.92	269.21	268.39	264.79	268.50	274.97	265.70	265.46	265.33	263.33	260.88
1 INR	5.43	5.57	5.76	5.86	5.53	5.53	5.46	5.51	5.60	5.43	5.42	5.42	5.35	5.31
1 THB	12.34	13.20	13.33	13.15	13.12	13.43	13.03	12.95	13.06	12.65	12.56	12.54	12.16	12.08
1 MXN	19.88	19.33	21.02	22.92	25.76	24.35	25.37	26.68	26.55	26.49	26.33	26.75	26.65	26.36
1000 IRR	9.11	9.84	10.14	10.96	10.87	10.83	10.69	10.84	11.10	10.72	10.70	10.70	10.63	10.53

* 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
2019	4 188 532	64 541	4 123 991	549 830	6 162	543 668	34 857 000	14 703 481	20 153 519
2020	2 492 900	298 376	2 194 524	297 850	2 860	294 990	64 176 065	5 332 963	58 843 102
2021	2 058 787	337 453	1 721 334	469 100	11 382	457 718	84 069 602	5 523 196	78 546 406
2022	3 938 010	10 780	3 927 230	302 204	436	301 768	31 254 500	34 450 635	-3 196 135
2023	1 667 400	4 421	1 662 979	102 900	559	102 341	6 069 000	15 856 685	-9 787 685
2023									
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
2023									
01.23	300 000	-	300 000	-	-	-	-	9 033 071	-9 033 071
02.23	230 100	-	230 100	20 000	-	20 000	-	1 674 714	-1 674 714
03.23	279 800	1 332	278 468	59 000	211	58 789	-	-	-
04.23	50 000	-	50 000	-	-	-	200 000	-	200 000
05.23	100 000	-	100 000	5 000	-	5 000	-	-	-
06.23	55 000	-	55 000	5 000	-	5 000	-	-	-
07.23	147 000	-	147 000	12 000	-	12 000	1 580 000	342 000	1 238 000
08.23	31 000	1 307	29 693	0	207	-207	4 049 000	790 800	3 258 200
09.23	99 500	-	99 500	-	-	-	240 000	499 200	-259 200
10.23	50 000	-	50 000	-	-	-	-	1 248 300	-1 248 300
11.23	220 000	1 782	218 218	1 900	141	1 759	-	1 648 600	-1 648 600
12.23	105 000	-	105 000	-	-	-	-	620 000	-620 000
2024									
I	230 200	-	230 200	24 960	-	24 960	-	1 604 440	-1 604 440
2024									
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
05.24	160 000	-	160 000	8 000	-	8 000	-	2 197 000	-2 197 000



IV. PAYMENT SYSTEMS

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2019	2020	2021	2022	2023	12.23	02.24	03.24	04.24	05.24
Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)										
Number of Payments - total, thousand transactions	41 615	51 084	59 347	65 530	5 226	6 749	7 961	6 606	6 904	6 754
of which:										
interbank system of money transfer	14 518	15 010	18 821	21 796	1 521	2 617	2 722	2 282	2 469	2 413
to total, %	34.9	29.4	31.7	33.3	29.1	38.8	34.2	34.5	35.8	35.7
interbank clearing system	27 097	36 074	40 526	43 734	3 705	4 131	5 239	4 324	4 436	4 341
to total, %	65.1	70.6	68.3	66.7	70.9	61.2	65.8	65.5	64.2	64.3
Sum of Payments - total, mln.KZT	762 062 812	645 493 443	782 086 436	787 241 794	70 272 850	107 699 177	114 426 920	99 021 636	118 006 745	126 243 874
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	113 486 326	98 149 622	117 026 431	125 267 114
to total, %	99.1	98.9	98.9	98.7	99.1	99.0	99.2	99.1	99.2	99.2
interbank clearing system	7 103 206	7 419 248	8 690 556	10 321 574	609 693	1 107 132	940 594	872 014	980 314	976 760
to total, %	0.9	1.1	1.1	1.3	0.9	1.0	0.8	0.9	0.8	0.8
Number of Users in Payment Systems of Kazakhstan:										
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
Payments and transfers of money through correspondent accounts opened between banks										
Number of Payments - total, thousand transactions	13 353	14 190	15 916	12 123	1 122	1 686	1 255	1 178	1 368	1 357
of which:										
through loro-accounts	6 796	6 727	7 822	5 009	568	732	554	536	584	584
to total, %	50.9	47.4	49.1	41.3	50.7	43.4	44.1	45.5	42.7	43.0
through nostro-accounts	6 557	7 463	8 094	7 115	553	953	701	642	784	773
to total, %	49.1	52.6	50.9	58.7	49.3	56.6	55.9	54.5	57.3	57.0
Sum of Payments - total, mln.KZT	6 340 933	6 302 869	7 789 468	6 629 666	666 601	971 514	998 078	1 039 120	1 012 610	1 129 275
of which:										
through loro-accounts	3 848 454	3 700 578	4 992 041	4 075 479	254 139	474 133	534 375	564 420	573 960	598 897
to total, %	60.7	58.7	64.1	61.5	38.1	48.8	53.5	54.3	56.7	53.0
through nostro-accounts	2 492 479	2 602 290	2 797 426	2 554 188	412 463	497 381	463 704	474 700	438 649	530 379
to total, %	39.3	41.3	35.9	38.5	61.9	51.2	46.5	45.7	43.3	47.0

Continuation

	2019	2020	2021	2022	2023	12.23	02.24	03.24	04.24	05.24
Payment instruments on the territory of Kazakhstan*										
Number of Payments - total, thousand transactions **	1 899 246	3 510 819	6 915 282	9 400 885	794 967	1 186 354	1 024 775	1 144 995	1 254 302	1 265 423
Payment order	242 197	271 443	293 141	327 152	26 043	112 522	104 698	141 695	181 326	113 397
Payment request-order	1 598	1 110	1 599	2 946	292	478	451	673	758	497
Cheque for goods and services paying	2	1	1	2	0	1	1	23	1	1
Direct debiting of a banking account	46 593	29 928	49 194	213 585	7 283	11 433	10 594	12 836	13 104	13 003
Collection order	961	1 476	2 072	3 325	328	353	350	142	1 383	1 088
Payment card	1 571 455	3 174 351	6 542 486	8 826 098	759 277	1 059 627	906 619	987 030	1 054 799	1 135 401
Paid bill of exchange	36 441	32 510	26 789	27 778	1 744	1 941	2 062	2 596	2 931	2 035
Sum of Payments - total, mln.KZT **	457 067 009	469 771 951	656 945 175	693 523 657	58 252 199	95 774 396	97 214 197	100 168 466	125 011 113	102 717 075
Payment order	419 807 695	408 597 895	551 946 974	554 198 658	46 745 048	77 874 446	83 336 090	85 117 568	107 977 726	86 290 635
Payment request-order	30 773	33 953	50 235	64 960	5 073	11 680	10 239	17 399	20 678	11 724
Cheque for goods and services paying	7 428	6 711	3 674	3 395	210	106 833	91 280	1 658	24	17
Direct debiting of a banking account	5 183 607	7 580 081	9 116 290	11 110 343	965 611	712 709	601 976	1 083 267	2 256 840	792 305
Collection order	184 398	182 283	330 109	408 169	22 942	98 363	69 761	20 397	134 135	110 288
Payment card	30 375 387	51 915 292	93 713 259	125 144 084	10 289 410	16 795 398	12 930 776	13 795 494	14 378 503	15 364 566
Paid bill of exchange	1 477 722	1 455 736	1 784 636	2 594 047	223 905	174 966	174 074	132 682	243 207	147 541
Payment Cards***										
Number of Payments - total, thousand transactions	1 571 455	3 175 866	6 542 486	8 510 930	759 277	1 059 627	906 619	987 030	1 054 799	1 135 401
of which:										
in trade terminals:	1 195 627	2 878 476	6 271 338	8 256 634	742 016	1 038 286	887 238	966 457	1 034 362	1 114 501
local systems	345 351	1 979 330	5 124 993	7 290 148	622 710	877 412	738 671	806 444	862 107	934 556
international systems, of which:	850 275	899 146	1 146 344	1 296 616	119 306	160 874	148 567	160 013	172 255	179 945
Visa International	225 846	340 277	716 075	966 486	92 579	141 195	129 671	139 666	151 084	157 177
MasterCard Worldwide	619 030	553 573	413 445	211 887	12 175	18 523	17 782	19 163	19 963	21 502
in trade terminals to total, %	76.1	90.6	95.9	97.0	97.7	98.0	97.9	97.9	98.1	98.2
on reception of a cash:	375 829	297 390	271 148	254 296	17 261	21 341	19 381	20 573	20 437	20 900
local systems	6 043	9 846	20 995	38 407	3 491	5 749	5 678	6 059	6 125	6 370
international systems, of which:	369 786	287 544	250 153	215 888	13 770	15 592	13 704	14 514	14 312	14 531
Visa International	147 768	134 965	157 970	166 113	11 400	13 110	11 536	12 251	12 025	12 105
MasterCard Worldwide	207 097	140 109	81 128	40 961	1 792	1 996	1 697	1 778	1 801	1 934
in trade terminals to total, %	23.9	9.4	4.1	3.0	2.3	2.0	2.1	2.1	1.9	1.8
Sum of Payments - total, mln.KZT	30 375 387	51 915 292	93 713 259	125 144 074	10 289 410	16 795 398	12 930 776	13 795 494	14 378 503	15 364 566
of which:										
in trade terminals:	14 050 810	35 294 805	73 123 297	103 787 623	8 800 306	14 497 927	11 046 079	11 834 440	12 336 305	13 262 558
local systems	4 916 832	25 635 426	58 304 598	80 253 091	6 616 322	11 427 953	8 460 713	9 085 891	9 516 765	10 339 147
international systems, of which:	9 133 978	9 659 380	14 818 699	23 534 532	2 183 984	3 069 974	2 585 367	2 748 549	2 819 540	2 923 410
Visa International	3 681 474	5 179 820	10 189 814	14 199 488	1 250 625	2 470 536	2 048 429	2 174 314	2 221 881	2 288 947
MasterCard Worldwide	5 354 718	4 410 664	4 487 835	4 254 248	336 276	571 210	510 621	546 310	569 768	605 393
in trade terminals to total, %	46.3	68.0	78.0	82.9	85.5	86.3	85.4	85.8	85.8	86.3

Continuation

	2019	2020	2021	2022	2023	12.23	02.24	03.24	04.24	05.24
on reception of a cash:	16 324 577	16 620 487	20 589 962	21 356 451	1 489 104	2 297 471	1 884 697	1 961 054	2 042 198	2 102 008
local systems	286 337	392 452	1 298 015	2 672 060	249 195	503 801	428 638	460 027	479 543	504 293
international systems, of which:	16 038 240	16 228 035	19 291 947	18 684 391	1 239 909	1 793 670	1 456 058	1 501 027	1 562 655	1 597 715
Visa International	8 036 068	8 713 007	12 567 200	14 146 609	993 397	1 478 980	1 189 377	1 230 585	1 277 659	1 294 262
MasterCard Worldwide	7 320 578	6 870 991	6 074 347	3 986 465	206 113	276 237	227 725	230 666	244 500	261 812
in trade terminals to total, %	53.7	32.0	22.0	17.1	14.5	13.7	14.6	14.2	14.2	13.7
Number of Payment Cards in Circulation (total, thousand units),										
of which:	32 048	47 966	59 258	65 080	65 899	74 544	75 470	75 824	76 628	77 426
local systems	5 020	14 057	19 649	22 166	22 422	24 874	25 202	25 361	25 496	25 624
international systems, of which:	27 029	33 908	39 609	42 914	43 477	49 670	50 269	50 463	51 132	51 801
Visa International	16 104	22 349	28 905	33 315	33 734	37 533	37 738	37 807	38 240	38 626
MasterCard Worldwide	9 616	9 936	9 025	7 980	8 136	10 696	11 105	11 287	11 527	11 819
Number of Payment Cards used (total, thousand units), of										
which:	18 176	26 779	30 413	33 431	32 369	38 685	39 480	38 830	38 871	39 098
local systems	4 190	9 635	12 192	13 438	13 184	15 948	16 001	16 126	16 028	16 182
international systems, of which:	13 987	17 144	18 221	19 993	19 184	22 737	23 479	22 704	22 843	22 915
Visa International	6 889	10 102	12 684	16 698	16 306	19 373	19 446	19 251	19 324	19 382
MasterCard Worldwide	6 398	6 301	4 810	2 711	2 317	2 885	3 312	2 989	3 053	3 069
Number of Equipment for Payment Cards (units):										
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	-	-
Number of entrepreneurs (units)	96 428	108 159	273 947	567 687	-	793 065	-	813 114	-	-

Continuation

	2019	2020	2021	2022	2023	12.23	02.24	03.24	04.24	05.24
Money Transfers abroad / from abroad through the international money transfers systems										
Number of sent transfers (total, thousand transactions), of which:	2 630.7	2 384.4	2 579.7	2 490.6	141.7	233.5	188.3	192.4	205.2	215.8
Gold Crown	1 885.7	1 893.0	2 160.3	2 112.5	120.8	207.7	167.7	179.7	191.1	201.6
Western Union	196.7	119.7	106.1	96.3	5.8	7.5	4.9	7.5	8.5	8.6
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	7.0	0.0	0.0	0.0
Moneygram	24.3	14.2	15.3	23.6	1.5	1.9	1.4	1.4	1.3	1.5
Others	337.5	128.5	45.7	41.8	2.6	4.6	7.3	3.8	4.2	4.1
Number of received transfers (total, thousand transactions), of which:	1 651.7	1 276.2	1 131.5	1 650.0	92.2	92.0	72.4	75.0	74.4	74.2
Gold Crown	660.0	547.4	529.5	976.3	43.3	42.6	33.5	37.5	37.3	35.9
Western Union	437.6	393.5	362.6	323.6	21.4	26.2	19.2	20.4	19.7	21.0
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	9.1	9.6	9.1	9.7
Contact	46.0	124.2	126.5	137.9	3.6	6.8	4.1	0.0	0.0	0.0
Others	298.8	143.6	50.3	47.3	3.2	5.1	6.5	7.5	8.3	7.7
Sum of sent transfers (total, bln.KZT), of which:	648 413.1	787 723.1	1 010 566.9	1 034 517.0	49 174.7	79 826.8	59 275.2	59 265.1	65 855.3	73 852.8
Gold Crown	480 820.4	642 018.4	793 822.9	794 122.9	37 222.1	64 022.7	49 731.3	53 102.7	58 810.7	66 378.3
Western Union	75 369.5	58 581.0	61 344.4	66 142.8	4 012.0	5 011.3	2 699.4	4 232.2	4 904.7	4 890.8
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	4 782.8	0.0	0.0	0.0
Moneygram	758.8	5 770.9	11 083.8	22 599.3	1 154.9	1 726.2	1 147.0	1 054.6	954.6	1 202.9
Others	42 340.1	13 225.6	4 196.1	3 967.7	270.0	630.8	914.7	875.6	1 185.3	1 380.8
Sum of received transfers (total, bln.KZT), of which:	344 632.1	286 892.7	283 513.1	681 232.0	27 576.7	27 705.0	19 181.3	20 061.6	20 617.1	20 589.7
Gold Crown	150 847.9	141 490.2	155 574.1	460 633.9	14 485.6	13 317.7	9 875.9	10 651.2	11 115.9	10 827.0
Western Union	82 329.8	74 731.5	71 466.8	84 136.3	5 604.2	8 997.3	5 056.1	5 757.6	5 710.1	5 990.8
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	2 678.5	2 914.7	2 898.0	2 881.0
Contact	12 319.2	34 419.8	36 789.6	71 304.3	1 485.6	1 568.8	945.7	0.0	0.0	0.0
Others	41 781.2	19 344.6	2 423.3	2 791.9	200.2	399.1	625.1	738.0	893.1	890.9

* 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

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

IV. Payment systems

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

for the period, billion of KZT

Name of users	12.19	12.20	12.21	12.22	12.23	02.24	03.24	04.24	05.24
ISMT - total	56 864	62 276	74 633	88 593	106 592	113 486	98 150	117 026	80 308
change in % of the previous period	2.2	45.3	-3.1	2.5	3.8	8.3	-13.5	19.2	-18.2
of which:									
Five large banks*	11 981	18 126	22 941	25 140	28 723	31 157	26 824	32 434	18 908
change as % of the previous period	-1.6	52.6	1.5	-1.5	12.1	11.1	-13.9	20.9	-29.5
share as % of total	21.1	29.1	30.7	28.4	26.9	27.5	27.3	27.7	23.5
Other banks	14 142	13 477	15 912	17 477	24 631	27 435	24 194	28 851	5 935
change as % of the previous period	7.1	34.9	0.3	4.2	11.6	13.4	-11.8	19.2	-75.5
share as % of total	24.9	21.6	21.3	19.7	23.1	24.2	24.7	24.7	7.4
Other participants	30 741	30 673	35 780	45 976	53 238	54 895	47 131	55 741	55 464
change as % of previous period	1.6	46.2	-7.2	4.1	-3.2	4.4	-14.1	18.3	17.7
share as % of total	54.1	49.3	47.9	51.9	49.9	48.4	48.0	47.6	69.1
ICS - total	745	860	973	1 117	1 107	941	872	980	959
change in % of the previous period	18.5	21.8	27.2	11.4	13.7	37.9	-7.3	12.4	10.0
of which:									
Five large banks*	290	403	472	622	607	599	539	636	610
change as % of the previous period	8.4	14.9	18.8	1.3	4.1	26.5	-10.1	18.1	13.3
share as % of total	38.9	46.9	48.5	55.7	54.8	63.7	61.8	64.9	63.6
Other banks	198	193	177	148	137	122	118	139	138
change as % of the previous period	4.8	13.2	2.0	10.8	-2.9	16.8	-3.3	17.8	17.6
share as % of total	26.6	22.5	18.2	13.3	12.4	12.9	13.5	14.1	14.4
Other participants	256	263	323	346	363	220	216	206	210
change as % of previous period	49.3	42.9	66.8	35.8	45.2	110.6	-1.9	-4.7	-2.5
share as % of total	34.4	30.6	33.2	31.0	32.8	23.4	24.7	21.0	21.9

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



V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

V. Key indicators of financial institutions

5.1. Banking sector

mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
2019	26 813 963	23 165 493	3 648 470	1 627 288	811 995	19.10	19.19	24.33
2020	31 172 380	27 217 148	3 955 232	1 767 347	726 803	21.27	21.29	26.97
2021	37 623 913	33 085 975	4 537 938	1 331 772	1 291 932	19.32	19.34	23.43
2022	44 561 554	39 334 336	5 227 218	1 403 588	1 465 932	18.54	18.56	21.70
2023	51 441 097	44 579 098	6 861 999	1 433 588	2 184 757	19.24	19.25	21.50
2023								
01.23	44 021 046	38 622 243	5 398 803	1 403 588	168 900	18.97	18.99	22.10
02.23	44 060 374	38 448 359	5 612 014	1 403 588	330 119	19.50	19.52	22.55
03.23	45 027 511	39 345 632	5 681 879	1 403 588	509 737	19.57	19.59	22.59
04.23	44 843 135	38 954 422	5 888 714	1 403 588	694 628	19.79	19.81	22.74
05.23	45 373 737	39 735 438	5 638 299	1 403 588	877 738	18.54	18.56	21.42
06.23	46 573 851	40 847 322	5 726 529	1 403 588	1 052 404	18.61	18.62	21.39
07.23	46 553 775	40 614 913	5 938 863	1 413 588	1 237 072	18.77	18.79	21.47
08.23	46 701 978	40 575 527	6 126 451	1 423 588	1 421 744	18.98	18.99	21.61
09.23	47 881 901	41 639 127	6 242 773	1 433 588	1 580 537	18.84	18.85	21.40
10.23	48 373 978	41 962 124	6 411 854	1 433 588	1 777 045	19.27	19.29	21.76
11.23	49 172 473	42 520 946	6 651 528	1 433 588	2 008 637	19.55	19.56	21.98
12.23	51 441 097	44 579 098	6 861 999	1 433 588	2 184 757	19.24	19.25	21.50
2024								
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
05.24	53 262 006	45 878 799	7 383 207	1 433 588	975 384	18.7	18.71	20.66

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 period)
		Sum	including net investment income	
			Sum	
2019	10 108 355	10 800 539	3 703 254	989 844
2020	10 877 032	12 913 476	5 553 591	1 084 670
2021	10 859 848	13 070 066	6 911 635	1 340 340
2022	10 943 902	14 663 410	7 793 435	1 726 857
2023	11 077 714	17 864 645	9 360 618	2 161 428
2023				
01.23	10 951 149	14 853 794	7 857 354	155 984
02.23	10 960 400	15 129 613	7 997 885	163 593
03.23	10 970 171	15 399 644	8 129 762	167 791
04.23	10 978 642	15 675 889	8 262 475	175 967
05.23	10 988 839	15 841 449	8 286 836	173 284
06.23	10 998 374	16 074 711	8 364 601	187 904
07.23	11 012 078	16 367 874	8 554 355	173 714
08.23	11 030 893	16 761 866	8 828 537	176 414
09.23	11 044 661	17 224 927	9 162 986	177 144
10.23	11 057 617	17 211 707	9 018 762	183 189
11.23	11 064 940	17 362 491	9 039 113	192 153
12.23	11 077 714	17 864 645	9 360 618	234 291
2024				
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
05.24	11 031 729	19 167 347	9 992 072	204 328

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	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	9.24	0.45
12.22	NBRK	0.00	5.25	4.34	31.70	7.21	1.07	0.00	1.67	17.94	16.53	0.10	2.53	0.00	1.91	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC «First Heartland Jusan Invest»	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"SB of Bank CenterCredit JSC "BCC Invest" JSC	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan "Halyk Finance" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2023	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	13.31	0.83
12.23	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	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	14.63	0.16
04.24	NBRK	0.00	4.60	3.66	34.94	3.66	0.02	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
05.24	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	14.92	0.25
	NBRK	0.09	4.55	3.66	33.90	3.61	0.13	0.00	2.08	14.60	15.87	1.66	2.56	0.00	1.86	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»	0.01	0.00	0.01	0.01	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 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	0.01	0.00	0.02	0.00	0.00	0.07	0.01	0.02	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.3. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
2019	7 114 244	4 056 517	175 591 298	2 955 297	178 546 595	71 161 675	22 881 235
2020	7 114 244	4 056 517	206 160 453	2 892 798	209 053 251	58 586 792	24 128 270
2021	7 114 244	0	226 231 635	2 126 997	228 358 632	34 555 415	14 107 092
2022	7 114 244	0	250 022 680	2 330 715	252 353 395	38 281 449	13 690 380
2023	7 114 244	0	229 238 828	4 329 143	282 003 222	45 052 775	15 775 980
2023							
01.23	7 114 244	0	230 341 980	2 710 026	254 935 959	3 536 046	1 117 460
02.23	7 114 244	0	230 240 124	3 199 671	257 565 335	7 099 465	2 232 073
03.23	7 114 244	0	230 242 692	2 983 167	259 656 522	10 803 060	3 609 818
04.23	7 114 244	0	259 118 277	3 081 021	262 199 298	14 536 658	4 759 997
05.23	7 114 244	0	261 635 014	2 966 392	264 601 406	18 396 624	5 993 936
06.23	7 114 244	0	264 130 589	2 726 719	266 857 308	22 272 997	7 273 094
07.23	7 114 244	0	266 506 308	2 803 718	269 310 026	25 916 399	8 419 483
08.23	7 114 244	0	268 750 764	2 721 240	271 472 004	29 640 055	9 819 966
09.23	7 114 244	0	271 005 351	3 278 102	274 283 453	33 411 108	11 150 541
10.23	7 114 244	0	273 283 762	5 631 975	278 915 737	37 237 962	12 499 977
11.23	7 114 244	0	229 236 260	5 915 687	281 325 102	41 135 289	14 062 121
12.23	7 114 244	0	229 238 828	4 329 143	282 003 222	45 052 775	15 775 980
2024							
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
05.24	7 114 244	0	289 370 480	4 955 345	294 325 825	19 395 978	7 146 257

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	03.24
Number of Insurance Company, total	28	28	27	26	26	25	25	25
with foreign participation	...	...	...	4	4	5	5	5
life insurance	8	9	9	9	9	9	9	9
Cumulative Assets	1 206 141	1 486 344	2 061 760	2 066 614	2 171 573	2 240 255	2 278 713	2 398 317
Insurance Reserves	570 210	685 602	1 093 816	1 095 948	989 638	1 054 032	1 134 855	1 224 591
Cumulative Own Capital*	553 333	665 433	790 942	775 196	889 292	912 257	911 900	963 890
Insurance Premiums, total **	468 179	514 140	728 938	811 488	515 539	767 979	1 055 923	330 937
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
Claims Payments, total**	196 880	129 707	140 940	156 099	94 880	151 946	215 787	57 576
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
Premiums transferred to reinsurance**	85 706	94 356	106 083	115 904	91 689	112 534	153 209	52 279
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	JSC	Joint Stock Company
--	No operations were performed	KASE	Kazakhstan Stock Exchange
...	Data not Available	KZT	Kazakhstani Tenge
0	The data is not rounded	MAOKAM	Kazakhstan's Special Compensative Treasury Bonds
APF	Accumulative Pension Fund	MEIKAM	Kazakhstan's Indexed Treasury Bills
BNS	Bureau of National Statistics Agencies for Strategic Planning and Reforms of the Republic of Kazakhstan	MEKKAM	Kazakhstan's Short-term Treasury Bills
BoP	Balance of payments	MEOKAM	Kazakhstan's Medium-term Treasury Bills
CFC	Convertible Foreign Currency	METIKAM	Kazakhstan's Treasury Bills indexed to the rate TONIA
FC	Foreign Currency	MEUKAM	Kazakhstan's Long-term Treasury Bills
GDP	Gross domestic product	MEUZHKAM	Kazakhstan's Long-term Savings Treasury Bills
GS	Government securities	MUIKAM	Kazakhstan's Long-term Indexed Treasury Bills
ICS	Interbank Clearing System	NBK	National Bank of Kazakhstan
IFRS	International Financial Reporting Standards	OFC	Other Foreign Currency
IMF	International Monetary Fund	OTC IFEM	OTC interbank foreign exchange market
IPA	Individual Pension Accounts	SB	Subsidiary bank
ISMT	Interbank System of Money Transfer	UAPF	United Accumulative Pension Fund

Foreign currencies

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

Methodological comments

Section I “General economic trends”

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

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

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

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

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

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

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

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

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

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

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

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

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

Section II “The main monetary indicators”

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Domestic assets include:

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

3) *Liabilities* include:

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Section III. “Financial markets”

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

N - nominal value of one security

P - weighted average discounted purchase price,

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

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

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

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

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

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

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

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

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

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

Section IV “Payment systems”

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

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

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

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

Section V. “Key indicators of financial institutions”

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

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

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

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

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

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

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

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

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