



STATISTICAL BULLETIN

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

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

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

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

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

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CONTENT

RELEASE CALENDAR

I. GENERAL ECONOMIC TRENDS

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

II. KEY MONETARY INDICATORS

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

2.14. Deposits of legal entities and individuals at the end of the period	38
2.15. Deposits of Individuals (resident and non-resident) in Second-Tier Banks	39
2.16. Deposits of Individuals (resident and non-resident) in Second-Tier Banks entering in System of Collective Warranting.	40

III. FINANCIAL MARKETS

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

IV. PAYMENT SYSTEMS

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

V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

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

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.-Mar.	Jan.-Apr.	Jan.-May	Jan.-Jun.
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	11 524	15 541	19 407	23 495
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	3.8	3.2	3.0	2.8
Capital Investments, bln. KZT	12 546	12 323	13 221	15 064	18 044	2 741	6 718	11 641	18 044	2 816	3 742	4 895	6 654
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	-0.8	-5.3	-6.5	-3.5
Consumer Price Index													
% for the last month of the period						100.9	100.5	100.6	100.8	100.7	100.6	100.4	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	109.1	108.7	108.5	108.4
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	48 692	48 897	49 168	51 818
Average per capita money income, KZT*	110 971	126 551	142 805	169 776	194 857	170 091	182 200	179 909	194 857	194 579	196 585	196 431	...
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	14.4	8.0	8.1	...
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	446.8	441.4	447.2	471.5

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	03.24	04.24	05.24	06.24
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	102.6	103.1	103.5	103.9
% changes to the previous month						100.9	100.5	100.6	100.8	100.7	100.6	100.4	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	109.3	109.1	109.0	108.9
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	102.5	102.9	102.7	102.7
						101.1	100.2	100.3	100.9	100.6	100.3	99.8	100.0
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	101.7	102.4	102.9	103.5
						100.8	100.7	100.6	100.5	100.5	100.7	100.5	100.6
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	103.6	104.3	105.4	106.0
						100.8	100.6	100.9	100.8	101.1	100.7	101.0	100.6
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	99.4	99.9	101.4	100.9
						99.3	99.1	104.3	102	100.5	100.6	101.4	99.6
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	99.7	99.8	100.0	100,1
						99.9	100.2	100.2	100.2	100.1	100.1	100.2	100,1
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	101.3	101.0	101.8
						100.4	100.4	100.8	99.6	100.1	100.1	99.7	100.6

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 2022

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	14.50						

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2019	2020	2021	2022	2023	03.24	04.24	05.24	06.24
Net Foreign Assets	34 818 521	39 760 122	38 636 769	42 270 389	43 443 855	43 756 011	43 539 293	44 862 743	47 554 583
Net International Reserves	10 893 009	14 787 581	13 961 529	15 270 417	15 409 981	16 045 041	16 764 244	16 943 335	17 870 709
Gross International Assets	11 078 854	15 000 426	14 844 409	16 227 925	16 348 063	16 909 304	17 615 976	17 808 186	18 826 627
Monetary Gold and SDR	6 141 691	9 479 378	11 171 705	10 504 466	9 887 314	10 836 399	11 388 350	11 269 358	11 580 248
Foreign Currency	113 325	122 838	112 378	129 890	137 805	134 170	131 885	133 389	141 263
Transferable Deposits	1 390 599	2 168 713	1 236 529	1 828 429	2 782 507	1 648 724	1 803 970	1 138 797	1 630 706
Other Deposits	1 371 493	781 013	-	-	-	-	-	-	-
Securities (other than shares)	634 575	874 648	756 723	2 293 930	1 958 963	2 728 423	2 798 543	3 735 010	3 851 486
Financial Derivatives	2 995	2 227	2 309	2 687	35 143	34 348	1 953	2 699	3 136
Aseets in the External Management	1 424 177	1 571 609	1 564 765	1 468 522	1 546 331	1 527 240	1 491 275	1 528 933	1 619 787
Less: Foreign Liabilities	185 844	212 845	882 880	957 508	938 082	864 263	851 732	864 851	955 918
SDR	183 804	210 611	880 941	897 515	889 002	861 903	849 280	862 268	903 724
Nonresidents Transferable Deposits	1	1	6	57 826	46 904	35	35	35	49 376
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	373	410	420	451	443	435	430	435	459
Other Accounts Payable	1 667	1 824	1 513	1 716	1 733	1 889	1 988	2 113	2 358
Assets of the National Oil Fund	23 624 917	24 705 811	23 887 862	25 781 944	27 289 815	27 132 313	26 127 558	27 263 580	28 990 176
Other Net Foreign Assets	300 595	266 730	787 378	1 218 028	744 059	578 657	647 491	655 828	693 698
Gross Assets	963 796	1 195 531	1 579 649	1 914 431	1 411 705	1 221 929	1 230 142	1 247 934	1 303 326
Less: Foreign Liabilities	663 201	928 801	792 271	696 402	667 646	643 272	582 650	592 106	609 628
Net Domestic Assets	-26 594 047	-28 725 025	-26 580 205	-29 694 206	-30 641 142	-30 693 485	-30 396 284	-31 707 544	-33 939 701
Net Claims to the Central Government	-303 019	-1 287 322	-842 901	-1 956 640	-2 010 867	-2 466 074	-3 084 991	-2 897 789	-2 542 220
Claims	586 473	547 448	383 230	444 783	401 222	389 876	388 942	384 303	369 982
Securities	586 473	547 448	383 230	444 783	401 222	389 876	388 942	384 303	369 982
Less: Liabilities	889 492	1 834 770	1 226 130	2 401 423	2 412 089	2 855 950	3 473 933	3 282 092	2 912 202
Transferable Deposits	492 985	1 564 901	1 061 546	1 999 481	2 174 480	2 165 743	2 806 970	2 348 547	2 162 207
Other Deposits	197 589	84 108	164 152	400 056	236 697	689 329	666 113	932 452	745 269
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	29 706 807	28 848 164	29 959 773	31 654 328
Claims to Banks	-2 162 063	-1 838 449	-1 083 402	-1 756 226	-788 735	-204 800	-202 954	-124 279	-233 674
Securities	514	560	-	-	-	-	-	-	-
Credits	110 911	63 809	360 551	35 587	153 998	19 555	19 555	17 705	17 785
Less: NBK Notes	2 273 558	1 902 818	1 444 004	1 791 813	943 009	224 355	459 966	141 984	251 459
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	5 107 529	5 274 074	5 107 553	5 107 528
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	5 107 528	5 107 528	5 107 528	5 107 528
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	1	166 546	25	-
Claims to the Rest of the Economy	772 600	782 439	848 440	596 980	782 139	766 690	821 480	809 378	806 277
Other Net Domestic Assets	-3 595 930	-6 200 350	-5 869 902	-6 040 554	-6 512 449	-6 749 539	-7 025 583	-7 292 854	-8 075 336
Other Financial Assets	14 673	9 714	3 901	7 164	9 992	11 957	5 502	6 704	13 501
Nonfinancial Assets	45 335	50 849	60 527	65 127	65 365	69 887	69 773	70 727	71 330
Less: Other Liabilities	70 264	65 707	60 709	226 293	62 866	44 052	51 016	48 597	45 051
Less: Capital Accounts	3 585 674	6 195 206	5 873 621	5 886 551	6 524 939	6 787 331	7 049 841	7 321 689	8 115 116

Continuation

	2019	2020	2021	2022	2023	03.24	04.24	05.24	06.24
Liabilities	8 224 474	11 035 097	12 056 564	12 576 183	12 802 713	13 062 526	13 143 008	13 155 199	13 614 882
Narrow Reserve Money	5 430 745	5 087 846	6 945 442	7 374 898	7 142 913	6 278 732	6 781 258	6 907 991	6 886 619
Reserve Money	6 893 176	9 777 551	10 957 714	11 874 422	11 539 973	12 302 588	12 290 583	12 681 766	13 275 974
Currency out of the NBK	2 688 265	3 250 372	3 451 715	3 823 793	4 109 817	4 060 834	4 068 003	4 134 431	4 323 683
Transferable Deposits of Banks	1 700 882	1 299 270	2 074 806	2 202 901	1 483 719	1 035 162	1 209 203	1 190 485	1 073 890
Other Deposits of Banks	1 462 431	4 689 705	4 012 272	4 499 524	4 397 060	6 023 856	5 509 325	5 773 775	6 389 355
Transferable Deposits of Nonbank Financial Institutions	943 102	443 937	1 370 737	1 115 521	1 539 958	1 173 345	1 497 121	1 576 757	1 477 937
Current accounts of Public Nonfinancial Institutions in KZT	98 496	94 260	48 177	232 683	9 419	9 391	6 931	6 317	11 109
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	549 128	405 360	210 722	203 281
Foreign Currency Current Accounts of Public Nonfinancial Institutions	1 748	5	32	657	2 694	807	1 077	204	580
Other Deposits of Public Nonfinancial Institutions	193 360	126 972	87 413	1 581	332	12 301	277	24	340
Other Deposits of Nonbank Financial Institutions	225 811	452 119	383 339	337 347	1 004 390	534 797	402 922	209 092	200 447
Other Deposits of Liquidated Banks	4 158	1 170	3 106	1 489	1 504	1 223	1 084	1 402	1 914
Nonprofit Institutions	-	-	-	-	-	-	-	-	-
Securities (other than shares)	874 051	576 683	474 845	354 628	247 488	210 805	447 065	262 710	135 627
Other Financial Institutions	833 778	432 566	291 892	110 269	65 186	78 514	251 708	100 826	28 436
Public Nonfinancial Institutions	31 917	112 919	133 783	167 123	105 452	87 226	151 229	107 520	69 952
Private Nonfinancial Institutions	5 557	30 978	47 382	69 676	69 696	45 065	44 129	54 132	37 240
Households	0	1	891	282	-	-	-	1	0
Nonprofit Institutions	2 800	219	897	7 278	7 155	-	-	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*	03.24	04.24	05.24	06.24
Net Foreign Assets	1 817 861	1 311 176	1 769 349	810 249	837 480	536 197	319 736	-34 166	-440 462
Net Foreign Assets, CFC	1 656 042	1 100 665	1 567 010	820 973	1 459 100	1 422 955	1 143 383	948 665	608 579
Claims to Nonresidents, CFC	2 488 108	1 957 617	2 330 781	3 293 138	4 069 307	4 159 861	3 795 655	3 956 897	3 891 460
Foreign Currency	204 972	340 275	264 941	370 974	613 961	338 831	316 233	359 098	378 502
Transferable Deposits	546 873	575 858	757 233	1 132 797	1 215 266	1 324 870	1 001 599	1 066 236	1 031 582
Other Deposits	928 082	484 540	466 087	477 359	645 017	791 296	689 599	746 794	587 692
Securities (other than shares)	573 031	322 535	501 724	838 832	1 007 177	1 031 474	1 073 701	1 111 388	1 122 201
Credits	170 325	195 385	279 970	399 142	500 714	519 793	515 214	578 249	639 749
Financial Derivatives	18 742	5 968	4 689	473	8 662	68 171	588	1 228	2 641
Shares and other Equity	25 580	4 275	4 373	4 675	4 594	4 537	4 653	4 948	5 209
Other Accounts Receivable	20 504	28 780	51 766	68 885	73 916	80 890	194 066	88 956	123 883
Less: Liabilities for Nonresidents, CFC	832 066	856 953	763 771	2 472 164	2 610 207	2 736 906	2 652 271	3 008 232	3 282 881
Transferable Deposits	133 557	300 345	349 911	1 413 594	1 321 335	1 205 259	1 103 795	1 147 587	1 261 984
Other Deposits	146 359	149 592	280 553	836 243	943 601	1 121 619	1 175 761	1 404 296	1 353 725
Securities (other than shares)	379 331	350 043	41 400	24 253	-	-	-	-	-
Credits	146 502	16 917	47 273	157 398	157 344	131 996	174 568	260 953	444 918
Financial Derivatives	12 195	10 225	9 176	2 507	7 062	72 938	2 349	3 080	5 366
Other Accounts Payable	14 123	29 831	35 458	38 168	180 864	205 094	195 797	192 316	216 889
Other net Foreign Assets, OFC	161 820	210 511	202 338	-10 724	-621 620	-886 757	-823 647	-982 831	-1 049 041
Gross Assets	415 017	459 460	507 000	666 949	855 091	757 710	831 581	750 021	817 376
Less: Foreign Liabilities	253 197	248 949	304 662	677 673	1 476 711	1 644 467	1 655 229	1 732 852	1 866 418
Domestic Assets	19 196 552	22 806 573	28 273 963	32 860 771	36 856 922	37 787 247	37 597 701	38 324 249	40 235 000
Reserves	3 575 334	5 999 511	6 516 208	7 430 749	6 360 781	7 507 723	7 136 070	7 371 319	7 961 526
Transferable and Other Deposits in NBK	3 187 575	5 577 185	6 062 216	6 967 609	5 890 626	7 085 982	6 706 553	6 939 740	7 555 111
National Currency	387 759	422 326	453 992	463 140	470 155	421 740	429 517	431 579	406 415
Other Claims to NBK	2 356 522	2 575 073	1 589 764	1 845 120	1 012 693	269 944	263 106	218 513	298 421

Continuation

	2019	2020	2021	2022	2023*	03.24	04.24	05.24	06.24
Net Claims to the Central Government	2 127 891	3 238 397	4 235 214	4 417 488	6 375 618	7 284 960	7 259 789	7 301 217	7 825 522
Gross Claims	2 224 420	3 368 010	4 438 508	4 664 553	6 640 779	7 537 626	7 513 634	7 551 637	8 075 541
Securities (other than shares)	2 154 357	3 268 116	4 332 090	4 555 217	6 533 456	7 369 326	7 348 893	7 386 473	7 905 436
Credits	68 866	98 914	101 473	108 723	106 822	104 993	103 882	105 104	110 793
Other Accounts Receivable	1 198	979	4 945	614	502	63 307	60 859	60 060	59 312
Less: Liabilities	96 529	129 613	203 294	247 065	265 161	252 666	253 845	250 420	250 020
Transferable Deposits	10 623	15 714	23 713	15 832	13 387	1 631	3 282	2 245	2 802
Other Deposits	3 533	791	1 947	2 542	4 635	6 242	6 254	4 843	3 892
Credits	81 644	43 076	56 444	64 948	63 685	65 221	65 720	66 212	66 714
Other Accounts Payable	729	70 033	121 190	163 744	183 455	179 572	178 589	177 120	176 612
Claims to the Regional and Local Government	0	2	14 469	13 224	13 446	13 705	13 774	13 673	13 709
Securities (other than shares)	-	-	14 468	13 223	13 446	13 704	13 773	13 672	13 708
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	2 349 505	2 332 620	2 389 829	2 491 356
Transferable Deposits	2 155	5 314	13 986	135 465	25 472	26 211	28 204	29 466	28 343
Other Deposits	949	51	52	-	-	-	-	-	-
Securities (other than shares)	173 209	353 993	639 721	884 278	832 316	762 199	780 972	766 298	786 646
Credits	570 290	729 508	1 275 313	836 937	1 247 196	903 580	924 854	972 755	1 032 243
Financial Derivatives	229 002	62 634	54 716	72 008	158 908	64 095	7 108	7 710	15 738
Shares and other Equity	109 430	156 212	296 402	300 200	376 771	389 149	387 649	375 335	389 150
Other Accounts Receivable	46 251	69 813	117 372	212 878	249 478	204 271	203 832	238 266	239 236
Claims to Public Nonfinancial Institutions	680 296	582 619	605 536	873 865	777 381	809 683	775 531	856 166	848 598
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	381 721	318 413	458 448	564 961	550 463	578 047	577 799	641 438	692 577
Credits	297 478	263 219	146 736	308 618	226 564	230 759	196 837	214 020	154 668
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	-	-	-	-	-	-
Other Accounts Receivable	1 095	985	351	286	355	877	895	709	1 354

Continuation

	2019	2020	2021	2022	2023*	03.24	04.24	05.24	06.24
Claims to Private Nonfinancial Institutions	7 909 851	7 869 706	8 474 297	9 266 501	10 468 045	10 253 493	10 401 321	10 466 185	10 726 926
Securities (other than shares)	200 218	216 586	254 543	266 881	273 631	305 059	300 571	303 712	325 070
Credits	7 309 904	7 252 207	7 901 000	8 673 393	9 775 098	9 537 500	9 696 659	9 760 410	9 994 175
Financial Derivatives	2 416	1 133	1 378	1 251	1 549	1 491	1 592	966	182
Shares and other Equity	172 276	166 057	162 909	191 382	245 262	246 339	237 727	237 120	237 995
Other Accounts Receivable	225 037	233 723	154 467	133 593	172 506	163 103	164 772	163 977	169 504
Claims to Nonprofit Institutions	5 966	2 707	3 016	2 391	4 109	5 169	5 162	5 599	6 165
Credits	5 014	1 967	2 939	2 268	3 827	4 419	4 403	4 727	5 226
Shares and other Equity	2	2	2	3	3	3	3	3	3
Other Accounts Receivable	950	738	74	120	279	747	756	869	936
Claims to Households	6 823 806	7 684 251	10 869 025	14 243 981	18 331 749	19 330 448	19 608 039	19 920 329	20 355 533
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	6 767 785	7 631 145	10 795 904	14 177 198	18 276 322	19 258 156	19 526 295	19 846 441	20 280 770
Financial Derivatives	204	242	530	-	-	9	93	0	1 311
Other Accounts Receivable	55 818	52 863	72 590	66 783	55 427	72 283	81 650	73 887	73 452
Other Net Assets	-5 414 401	-6 523 218	-6 431 129	-7 674 314	-9 377 040	-10 037 383	-10 197 709	-10 218 581	-10 292 756
Other Financial Assets	128 424	114 431	98 964	128 385	129 563	130 022	139 682	122 838	134 887
Nonfinancial Assets	782 909	783 226	796 805	834 083	886 835	906 058	892 259	908 324	915 559
Less: Other Liabilities	534 521	1 299 656	1 238 334	1 556 149	1 627 152	1 640 232	1 895 409	1 898 225	1 883 482
Less: Capital Accounts	5 791 213	6 121 219	6 088 565	7 080 633	8 766 286	9 433 231	9 334 242	9 351 518	9 459 719
Liabilities	21 014 413	24 117 749	30 043 312	33 671 020	37 694 402	38 323 445	37 917 437	38 290 083	39 794 537
Transferable Deposits	5 517 237	6 271 889	7 786 368	8 187 666	7 691 930	6 905 669	7 094 550	7 210 717	7 700 961
Central Bank	2	1	1	1	1	1	1	1	1
Regional and Local Government	298	822	886	864	862	1 104	1 524	1 371	1 133
Nonbank Financial Institutions	246 545	384 939	543 070	484 231	558 312	644 896	645 323	595 284	702 827
Public Nonfinancial Institutions	566 964	494 327	572 609	852 319	544 233	522 629	511 650	545 083	559 857
Private Nonfinancial Institutions	3 387 347	3 688 676	4 276 021	4 455 259	3 949 378	3 463 080	3 580 078	3 653 135	3 779 171
Nonprofit Institutions	110 571	103 080	116 056	131 520	116 164	132 541	147 325	147 542	151 130
Households	1 205 510	1 600 043	2 277 724	2 263 471	2 522 981	2 141 418	2 208 649	2 268 300	2 506 842

Continuation

	2019	2020	2021	2022	2023*	03.24	04.24	05.24	06.24
Other Deposits	12 041 812	14 700 551	17 425 495	21 059 848	24 413 188	25 828 037	25 276 071	25 454 731	26 349 078
Central Bank	-	-	0	-	-	-	-	-	-
Regional and Local Government	-	-	28	504	2 638	2 285	2 376	5 851	5 465
Nonbank Financial Institutions	778 738	1 117 559	812 750	971 535	943 810	1 433 473	1 052 815	846 558	1 049 405
Public Nonfinancial Institutions	568 177	587 706	821 283	1 356 166	767 356	930 510	1 022 494	1 038 035	1 064 255
Private Nonfinancial Institutions	2 181 247	3 103 678	4 235 938	4 608 925	5 872 590	6 375 485	5 983 565	6 111 401	6 349 205
Nonprofit Institutions	548 300	699 600	568 295	738 950	509 737	489 292	520 381	538 625	508 415
Households	7 965 350	9 192 008	10 987 200	13 383 768	16 317 056	16 596 992	16 694 440	16 914 261	17 372 334
Securities	1 671 702	1 664 317	1 943 608	1 985 457	2 793 003	2 769 697	2 584 006	2 616 571	2 664 213
Nonbank Financial Institutions	1 585 266	1 550 898	1 743 393	1 773 039	2 562 398	2 527 342	2 337 398	2 364 362	2 412 094
Public Nonfinancial Institutions	64 679	91 815	148 963	150 815	152 952	155 203	154 118	155 494	154 086
Private Nonfinancial Institutions	634	1 425	1 447	2 885	1 775	1 960	2 013	2 053	1 564
Households	21 123	20 179	49 805	58 718	75 878	85 192	90 477	94 661	96 470
Credits	793 512	696 911	2 152 007	1 606 866	2 129 723	2 341 457	2 344 438	2 461 252	2 506 767
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	21 674	21 878	22 764	23 262
Nonbank Financial Institutions	750 543	657 439	2 137 729	1 586 217	2 099 879	2 310 736	2 313 456	2 429 326	2 474 284
Public Nonfinancial Institutions	22 533	22 153	7 739	8 250	8 871	9 026	9 083	9 142	9 200
Private Nonfinancial Institutions	2 046	47	21	9	5	5	5	5	5
Households	205	63	52	26	11	11	10	10	10
Financial Derivatives	244 847	83 755	54 828	74 613	159 536	64 154	7 656	7 935	17 876
Central Bank	15 858	21 046	-	-	-	-	-	-	-
Nonbank Financial Institutions	228 967	62 632	54 673	73 653	159 394	63 935	7 243	7 728	16 188
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	22	50	155	959	142	210	321	207	380
Households	-	28	-	-	-	9	93	0	1 308
Other Accounts Payable	745 304	700 326	681 006	756 571	507 022	414 431	610 715	538 877	555 643
Central Bank	76	102	24	211	182	87	152	184	146
Regional and Local Government	9	1 382	3 789	5 581	4 954	4 907	4 835	4 855	4 787
Nonbank Financial Institutions	43 735	14 914	65 337	88 071	64 816	56 563	50 236	65 798	70 600
Public Nonfinancial Institutions	4 078	55 599	103 266	97 753	99 097	99 584	97 456	97 714	97 709
Private Nonfinancial Institutions	263 489	225 557	228 250	245 255	301 575	244 186	244 774	261 001	250 055
Nonprofit Institutions	721	742	704	389	1 569	675	802	1 147	682
Households	180 374	178 471	197 877	201 800	244 310	240 354	223 395	225 956	249 531
Interbank Accounts	252 823	223 559	81 759	117 511	-209 481	-231 924	-10 934	-117 778	-117 867

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2019	2020	2021	2022	2023*	03.24	04.24	05.24	06.24
Net Foreign Assets	36 637 097	41 091 030	40 426 251	43 086 563	44 266 879	44 318 876	43 859 028	44 828 577	47 114 121
Claims to Nonresidents	13 566 962	16 958 044	17 175 190	19 521 062	20 408 036	21 069 164	21 411 631	21 765 084	22 718 086
Monetary Gold and SDR	6 141 691	9 479 378	11 171 705	10 504 466	9 887 314	10 836 399	11 388 350	11 269 358	11 580 248
Foreign Currency	318 297	463 113	377 319	500 864	751 766	473 000	448 119	492 487	519 766
Transferable Deposits	1 937 471	2 744 572	1 993 762	2 961 226	3 997 773	2 973 593	2 805 570	2 205 033	2 662 288
Other Deposits	2 299 574	1 265 553	466 087	477 359	645 017	791 296	689 599	746 794	587 692
Securities (other than shares)	1 207 606	1 197 183	1 258 447	3 132 763	2 966 140	3 759 897	3 872 244	4 846 398	4 973 687
Credits	170 325	195 385	279 970	399 142	500 714	519 793	515 214	578 249	639 749
Shares and other Equity	25 580	4 275	4 373	4 675	4 594	4 537	4 653	4 948	5 209
Financial Derivatives	21 737	8 196	6 997	3 160	43 805	102 519	2 541	3 927	5 778
Other Claims	1 444 681	1 600 389	1 616 531	1 537 406	1 610 914	1 608 130	1 685 341	1 617 889	1 743 670
Liabilities for Nonresidents	1 017 911	1 069 798	1 646 651	3 429 672	3 548 288	3 601 168	3 504 004	3 873 084	4 238 798
Transferable Deposits	133 558	300 346	349 916	1 471 421	1 368 240	1 205 294	1 103 830	1 147 623	1 311 360
SDR	183 804	210 611	880 941	897 515	889 002	861 903	849 280	862 268	903 724
Other Deposits	146 359	149 592	280 553	836 243	943 601	1 121 619	1 175 761	1 404 296	1 353 725
Securities (other than shares)	379 331	350 043	41 400	24 253	-	-	-	-	-
Credits	146 875	17 327	47 694	157 848	157 787	132 431	174 999	261 388	445 377
Financial Derivatives	12 195	10 225	9 176	2 507	7 062	72 938	2 349	3 080	5 366
Other Accounts Payable	15 790	31 655	36 971	39 885	182 597	206 984	197 785	194 429	219 247
Assets of the National Oil Fund	23 625 632	24 725 542	23 888 930	25 787 868	27 284 595	27 158 981	26 127 558	27 263 580	28 990 176
Other Net Foreign Assets	462 414	477 242	1 008 782	1 207 304	122 537	-308 100	-176 156	-327 003	-355 343
Assets	1 378 813	1 654 992	2 105 715	2 581 380	2 266 893	1 979 639	2 061 723	1 997 955	2 120 702
Foreign Liabilities	916 399	1 177 750	1 096 933	1 374 076	2 144 356	2 287 739	2 237 879	2 324 958	2 476 045
Net Domestic Assets	-15 315 027	-16 173 245	-10 326 961	-8 790 608	-5 965 307	-6 215 437	-5 941 594	-6 667 883	-7 456 402
Net Claims to the Central Government	1 824 873	1 951 075	3 392 313	2 460 848	4 364 751	4 818 886	4 174 798	4 403 427	5 283 301
Claims	2 810 894	3 915 458	4 821 738	5 109 337	7 042 001	7 927 502	7 902 576	7 935 940	8 445 523
Securities	2 740 830	3 815 565	4 715 320	5 000 000	6 934 678	7 759 202	7 737 835	7 770 776	8 275 418
Credits	68 866	98 914	101 473	108 723	106 822	104 993	103 882	105 104	110 793
Other	1 198	979	4 945	614	502	63 307	60 859	60 060	59 312
Liabilities	986 021	1 964 383	1 429 424	2 648 488	2 677 250	3 108 616	3 727 778	3 532 513	3 162 222
Transferable Deposits	503 608	1 580 615	1 085 259	2 015 312	2 187 867	2 167 373	2 810 251	2 350 792	2 165 009
Other Deposits	201 123	84 899	166 099	402 598	241 331	695 570	672 367	937 295	749 160
Securities	-	-	-	-	-	-	-	-	-
Credits	81 644	43 076	56 444	64 948	63 685	65 221	65 720	66 212	66 714
Other	199 647	255 794	121 622	165 630	184 368	180 452	179 440	178 214	181 338

Continuation

	2019	2020	2021	2022	2023*	03.24	04.24	05.24	06.24
Claims to the Regional and Local Government	0	2	14 469	13 224	13 446	13 705	13 774	13 673	13 709
Securities (other than shares)	-	-	14 468	13 223	13 446	13 704	13 773	13 672	13 708
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	29 733 475	28 848 164	29 959 773	31 654 328
Claims to Nonbank Financial Institutions	4 175 298	6 343 549	7 715 115	7 804 560	8 201 871	7 457 034	7 606 693	7 497 382	7 598 884
Transferable Deposits	2 155	5 314	13 986	135 465	25 472	26 211	28 204	29 466	28 343
Other Deposits	949	51	52	-	-	-	-	-	-
Securities	173 209	353 993	639 721	884 278	832 316	762 199	780 972	766 298	786 646
Credits	570 290	729 508	1 505 220	1 109 958	1 451 400	903 580	924 854	972 755	1 032 243
Financial Derivatives	229 002	62 634	54 716	72 008	158 908	64 095	7 108	7 710	15 738
Shares and other Equity	3 153 442	5 122 235	5 384 048	5 389 972	5 484 298	5 496 677	5 495 177	5 482 863	5 496 678
Other Accounts Receivable	46 251	69 813	117 372	212 878	249 478	204 272	370 378	238 291	239 236
Claims to Public Nonfinancial Institutions	1 451 462	1 352 901	1 443 209	1 461 118	1 553 027	1 570 090	1 590 824	1 659 457	1 648 928
Other Deposits	-	-	-	-	-	-	-	-	-
Securities	388 208	318 413	458 448	564 961	550 463	578 047	577 799	641 438	692 577
Credits	303 679	263 219	146 736	308 618	226 564	230 759	196 837	214 020	154 668
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	750 002	541 968	670 379	707 004	759 875	746 542	740 898
Other Accounts Receivable	9 573	21 266	88 024	45 571	105 621	54 280	56 313	57 458	60 786
Claims to Private Nonfinancial Institutions	7 909 851	7 869 706	8 474 348	9 266 501	10 468 045	10 253 493	10 401 321	10 466 185	10 726 926
Securities	200 218	216 586	254 543	266 881	273 631	305 059	300 571	303 712	325 070
Credits	7 309 904	7 252 207	7 901 000	8 673 393	9 775 098	9 537 500	9 696 659	9 760 410	9 994 175
Financial Derivatives	2 416	1 133	1 378	1 251	1 549	1 491	1 592	966	182
Shares and other Equity	172 276	166 057	162 909	191 382	245 262	246 339	237 727	237 120	237 995
Other Accounts Receivable	225 037	233 723	154 517	133 593	172 506	163 103	164 772	163 977	169 504
Claims to Nonprofit Institutions	5 966	2 707	3 016	2 391	4 109	5 169	5 162	5 599	6 165
Credits	5 014	1 967	2 939	2 268	3 827	4 419	4 403	4 727	5 226
Shares and other Equity	2	2	2	3	3	3	3	3	3
Other	950	738	74	120	279	747	756	869	936

Continuation

	2019	2020	2021	2022	2023*	03.24	04.24	05.24	06.24
Claims to Households	6 825 240	7 696 408	10 879 741	14 253 707	18 338 242	19 336 732	19 614 225	19 926 415	20 361 480
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	6 769 218	7 643 303	10 806 620	14 186 925	18 282 815	19 264 439	19 532 482	19 852 528	20 286 717
Financial Derivatives	204	242	530	-	-	9	93	0	1 311
Other	55 818	52 863	72 590	66 783	55 427	72 283	81 650	73 887	73 452
Other Net Domestic Assets	-13 157 355	-16 222 495	-17 298 111	-18 146 474	-21 491 057	-22 496 587	-23 170 081	-23 330 469	-24 093 519
Other Financial Assets	143 098	124 145	102 866	135 549	139 554	141 979	145 184	129 543	148 388
Nonfinancial Assets	828 244	834 075	857 332	899 210	952 200	975 945	962 032	979 052	986 888
Less: Other Liabilities	4 751 809	4 864 290	6 277 057	6 214 048	7 300 823	7 393 949	7 893 213	7 765 856	7 653 960
Less: Capital Accounts	9 376 887	12 316 425	11 981 252	12 967 184	15 281 988	16 220 562	16 384 083	16 673 207	17 574 836
Liabilities	21 322 070	24 917 785	30 099 291	34 295 955	38 301 572	38 103 439	37 917 435	38 160 695	39 657 718
Currency in Circulation	2 300 505	2 828 046	2 997 723	3 360 653	3 639 662	3 639 093	3 638 486	3 702 853	3 917 267
Transferable and Other Deposits	19 021 565	22 089 738	27 101 567	30 935 301	34 661 910	34 464 346	34 278 949	34 457 842	35 740 451
Regional and Local Government	298	822	914	1 368	3 500	3 389	3 901	7 222	6 597
Nonbank Financial Institutions	2 194 196	2 398 554	3 109 897	2 908 634	4 046 470	3 786 511	3 598 180	3 227 691	3 430 616
Public Nonfinancial Institutions	1 428 746	1 303 270	1 529 514	2 443 405	1 324 034	1 475 638	1 542 429	1 589 664	1 636 141
Private Nonfinancial Institutions	5 568 594	6 792 361	8 511 966	9 064 184	9 821 968	9 838 565	9 563 643	9 764 536	10 128 376
Nonprofit Institutions	658 871	802 680	684 352	870 470	625 901	621 833	667 706	686 168	659 545
Households	9 170 860	10 792 051	13 264 924	15 647 239	18 840 038	18 738 410	18 903 089	19 182 561	19 879 176

* 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*	03.24	04.24	05.24	06.24
1. RM (Reserve Money)	6 893 176	9 777 551	10 957 714	11 874 422	11 539 973	12 302 588	12 290 583	12 681 766	13 275 974
% changes to the previous month	2.6	1.1	4.6	1.3	14.0	6.7	-0.1	3.2	4.7
% changes to December of the previous year	3.6	41.8	12.1	8.4	-2.8	6.6	6.5	9.9	15.0
from them:									
Currency out of the NBK	2 688 265	3 250 372	3 451 715	3 823 793	4 109 817	4 060 834	4 068 003	4 134 431	4 323 683
Deposits of Banks and other organizations in NBK	4 204 912	6 527 179	7 505 999	8 050 629	7 430 156	8 241 754	8 222 580	8 547 335	8 952 292
Narrow Reserve Money	5 430 745	5 087 846	6 945 442	7 374 898	7 142 913	6 278 732	6 781 258	6 907 991	6 886 619
% changes to the previous month	-1.8	-9.7	12.9	6.9	8.6	-6.5	8.0	1.9	-0.3
% changes to December of the previous year	-9.4	-6.3	36.5	6.2	-3.1	-12.1	-5.1	-3.3	-3.6
from them:									
Reserve deposits of Banks in NBK	1 700 882	1 299 270	2 074 806	2 202 901	1 483 719	1 035 162	1 209 203	1 190 485	1 073 890
M0 (Currency in Circulation)	2 300 505	2 828 046	2 997 723	3 360 653	3 639 662	3 639 093	3 638 486	3 702 853	3 917 267
% changes to the previous month	4.5	4.5	3.2	3.4	4.8	0.5	0.0	1.8	5.8
% changes to December of the previous year	1.8	22.9	6.0	12.1	8.3	0.0	0.0	1.7	7.6
M1	5 928 085	7 186 951	8 788 006	9 382 455	10 380 883	9 402 329	9 960 431	10 119 371	10 656 953
% changes to the previous month	0.0	-0.2	14.8	3.8	10.1	-2.7	5.9	1.6	5.3
% changes to December of the previous year	5.8	21.2	22.3	6.8	10.6	-9.4	-4.1	-2.5	2.7
from them:									
Transferable deposits of individuals in national currency	978 601	1 319 207	1 871 282	1 805 022	2 132 362	1 765 178	1 850 628	1 922 026	2 133 732
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	3 998 057	4 471 317	4 494 492	4 605 954
M2	16 054 341	19 134 928	23 750 269	28 025 384	32 746 913	32 535 362	32 526 218	32 798 150	34 127 039
% changes to the previous month	5.1	2.1	6.6	6.7	7.4	0.8	0.0	0.8	4.1
% changes to December of the previous year	11.0	19.2	24.1	18.0	16.8	-0.6	-0.7	0.2	4.2
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	13 355 270	13 477 555	13 702 633	14 029 811
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	9 777 764	9 088 232	8 976 146	9 440 275
M3 (broad money)	21 322 070	24 917 785	30 099 291	34 295 955	38 301 572	38 103 439	37 917 435	38 160 695	39 657 718
% changes to the previous month	4.1	1.1	4.9	4.7	7.4	0.9	-0.5	0.6	3.9
% changes to December of the previous year	2.4	16.9	20.8	13.9	11.7	-0.5	-1.0	-0.4	3.5
from them:									
Other deposits of individuals in foreign currency	3 562 238	3 860 519	4 150 280	4 190 457	3 822 940	3 617 963	3 574 906	3 557 901	3 715 633
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	1 950 114	1 816 311	1 804 643	1 815 046

* 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**	03.24	04.24	05.24	06.24
Deposits - total*	19 021 565	22 089 738	27 101 567	30 935 301	34 661 910	34 464 346	34 278 949	34 457 842	35 740 451
of which:									
national currency:	10 820 833	13 855 690	17 337 508	21 150 007	26 604 473	26 570 294	26 609 998	26 717 820	27 758 871
Nonbanking Legal Entities	5 439 121	7 204 994	8 629 305	10 151 674	11 977 995	11 826 086	11 639 836	11 439 434	11 968 438
Individuals	5 381 712	6 650 695	8 708 203	10 998 332	14 626 478	14 744 207	14 970 162	15 278 386	15 790 432
foreign currency:	8 200 731	8 234 049	9 764 059	9 785 295	8 057 437	7 894 052	7 668 950	7 740 022	7 981 581
Nonbanking Legal Entities	4 411 584	4 092 693	5 207 338	5 136 388	3 843 877	3 899 849	3 736 023	3 835 847	3 892 837
Individuals	3 789 147	4 141 355	4 556 721	4 648 906	4 213 559	3 994 203	3 932 927	3 904 175	4 088 744
From total sum of Deposits:									
Nonbanking Legal Entities	9 850 705	11 297 688	13 836 643	15 288 062	15 821 872	15 725 936	15 375 859	15 275 281	15 861 275
Individuals	9 170 860	10 792 051	13 264 924	15 647 239	18 840 038	18 738 410	18 903 089	19 182 561	19 879 176
Transferable Deposits									
in national currency:	3 627 580	4 358 905	5 790 283	6 021 802	6 741 222	5 763 235	6 321 945	6 416 518	6 739 686
Nonbanking Legal Entities	2 648 979	3 039 698	3 919 000	4 216 780	4 608 860	3 998 057	4 471 317	4 494 492	4 605 954
Individuals	978 601	1 319 207	1 871 282	1 805 022	2 132 362	1 765 178	1 850 628	1 922 026	2 133 732
Other Deposits in national currency:	7 193 254	9 496 785	11 547 225	15 128 205	19 863 252	20 807 059	20 288 054	20 301 302	21 019 185
Nonbanking Legal Entities	2 790 142	4 165 297	4 710 305	5 934 894	7 369 135	7 828 029	7 168 520	6 944 943	7 362 484
Individuals	4 403 112	5 331 488	6 836 921	9 193 311	12 494 117	12 979 029	13 119 534	13 356 360	13 656 700
Transferable Deposits in foreign currency:	2 933 002	2 451 192	3 415 037	3 514 724	2 502 778	2 325 975	2 277 734	2 377 477	2 450 901
Nonbanking Legal Entities	2 706 093	2 170 356	3 008 596	3 056 275	2 112 158	1 949 735	1 919 713	2 031 204	2 077 790
Individuals	226 909	280 836	406 442	458 449	390 620	376 240	358 021	346 274	373 110
Other Deposits in foreign currency:	5 267 729	5 782 856	6 349 022	6 270 571	5 554 659	5 568 077	5 391 217	5 362 544	5 530 680
Nonbanking Legal Entities	1 705 491	1 922 337	2 198 742	2 080 113	1 731 719	1 950 114	1 816 311	1 804 643	1 815 046
Individuals	3 562 238	3 860 519	4 150 280	4 190 457	3 822 940	3 617 963	3 574 906	3 557 901	3 715 633

* 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	--
06.24	--	3.64	--	--	--	--	--	--	--	3.64	--	--	13.93	1.86	3.53	14.23	13.93	1.57	3.53	14.23	--	4.92	3.60	--

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**		03.24		04.24		05.24		06.24	
	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	13.6	2.7	13.7	2.5	13.7	2.6	13.5	2.7
including:																		
Demand Deposits	0.8	0.1	0.0	0.1	0.7	0.1	0.5	0.0	0.2	0.1	0.1	0.1	0.1	0.1	0.0	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	9.9	0.8	11.7	0.9	4.1	0.7	10.9	1.2
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	13.6	2.7	13.7	2.5	13.7	2.6	13.5	2.7
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	13.7	2.8	13.7	2.6	13.7	2.7	13.5	2.8
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	13.6	3.3	13.6	3.4	13.2	2.7	13.0	2.8
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	13.4	1.9	13.5	2.1	13.4	2.1	13.4	2.2
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	12.9	1.9	13.0	1.7	12.9	1.7	12.9	1.4
over 5 years	7.3	2.6	4.6	2.0	5.6	0.5	10.1	0.7	12.8	1.6	12.6	1.4	6.5	1.3	12.2	1.6	12.3	1.8
Deposits of Individuals	8.8	1.4	9.2	1.0	8.0	0.8	13.3	0.9	13.7	0.9	13.8	0.9	13.7	0.9	13.6	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	1.1	0.1	4.7	0.1	0.5	0.1	1.1
Conditional	1.5	5.0	9.6	0.3	0.4	0.4	11.2	0.6	11.6	0.8	7.5	0.1	13.2	2.2	2.8	1.3	10.5	0.9
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	13.8	0.9	13.7	0.9	13.6	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	13.3	0.9	13.3	1.0	13.3	1.0	13.0	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	14.9	0.9	15.0	1.0	15.3	1.0	15.3	0.7
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	14.2	1.0	14.1	1.0	14.0	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	13.9	0.8	13.8	0.9	13.7	0.9	13.7	0.8
over 5 years	5.5	2.3	5.4	1.7	2.3	1.0	2.0	0.2	2.0	0.6	2.2	0.5	2.1	0.9	2.7	1.1	2.8	1.4

Continuation

	12.19		12.20		12.21*		12.22		12.23**		03.24		04.24		05.24		06.24	
	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	18.8	6.6	17.9	7.7	18.1	7.6	18.0	7.9
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	19.1	5.7	18.8	7.0	19.2	6.9	18.2	7.0
from 1 to 3 month	11.5	4.6	11.3	3.7	11.6	3.1	19.0	4.8	18.3	6.4	19.0	6.2	17.4	6.8	18.2	7.9	17.3	7.5
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	18.6	6.6	17.4	7.5	17.7	7.7	17.4	8.1
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	19.2	7.1	20.2	8.4	20.7	8.0	20.5	8.1
over 5 years	16.3	5.5	12.0	5.7	13.0	4.6	19.8	7.9	19.5	4.5	19.6	6.5	19.1	8.4	19.6	7.6	18.3	8.6
Credits to Individuals	16.8	6.0	14.9	18.3	17.5	6.0	17.4	6.1	17.9	4.0	19.7	3.0	20.8	4.8	20.4	4.1	18.6	3.9
of which with maturity:																		
up to 1 month	16.4	27.6	18.3	24.2	23.7	-	20.2	-	32.2	-	27.0	-	33.8	0.0	34.7	0.0	35.3	0.0
from 1 to 3 month	11.5	21.4	14.0	26.6	17.3	-	13.1	-	20.1	-	19.7	-	24.8	-	25.1	-	21.9	-
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	15.5	-	19.0	5.0	19.6	5.0	18.5	-
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	20.1	4.4	21.5	5.9	20.4	6.6	17.3	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	20.6	4.9	20.1	6.8	20.3	5.9	20.0	5.6

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

** including final turnovers

II. Key monetary indicators

2.11. Loans to economy in an expanded definition

mln KZT, at the end of period

	01.01.2022	01.01.2023	01.11.2023*	01.12.2023*	01.01.2024**	01.02.2024*	01.03.2024*	01.04.2024	01.05.2024*	01.06.2024*
Loans to economy in an expanded definition	23 766 947	28 929 244	32 902 487	33 430 899	34 642 468	34 553 529	35 199 010	35 534 108	35 848 956	36 388 108
of which										
from banking sector	20 544 330	24 773 243	28 083 975	28 572 337	29 803 996	29 700 427	30 336 175	30 595 127	30 867 303	31 194 372
from other organizations	3 222 618	4 156 000	4 818 512	4 858 563	4 838 472	4 853 102	4 862 835	4 938 981	4 981 653	5 193 736
including:										
from mortgage organizations	354 327	337 610	298 836	297 345	296 549	294 229	292 016	290 301	289 496	288 531
from other public sector corporations	1 491 190	1 739 316	2 087 629	2 122 499	2 155 199	2 165 530	2 157 952	2 196 785	2 198 213	2 395 954
from organizations engaged in microfinance activities*	1 377 101	2 079 074	2 432 046	2 438 719	2 386 724	2 393 343	2 412 867	2 451 896	2 493 944	2 509 251
of the total amount of loans to economy										
loans to business	12 783 308	14 433 439	15 525 511	15 596 029	16 463 806	16 186 194	16 438 985	16 470 097	16 540 353	16 847 636
national currency	10 057 559	11 785 241	13 011 410	13 095 599	13 498 956	13 305 416	13 441 917	13 442 619	13 536 058	13 809 448
foreign currency	2 725 749	2 648 198	2 514 102	2 500 430	2 964 850	2 880 777	2 997 067	3 027 478	3 004 295	3 038 189
loans to Individuals	10 983 640	14 495 804	17 376 975	17 834 870	18 178 662	18 367 336	18 760 026	19 064 011	19 308 603	19 540 471
national currency	10 966 352	14 490 042	17 372 721	17 830 891	18 174 902	18 363 677	18 756 509	19 060 592	19 305 454	19 537 583
foreign currency	17 288	5 762	4 255	3 978	3 760	3 658	3 517	3 419	3 149	2 888

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

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

** Including final turnovers

2.12. Loans from banking sector

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

for the period

	2022		2023		11.23		12.23*		01.24		02.24		03.24		04.24		05.24		06.24		
	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	2 950 429	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	3 040 089	17.3	
<i>including:</i>																					
national currency	22 849 883	16.6	28 504 826	19.0	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	2 748 079	18.3	
foreign currency	1 574 134	5.0	2 211 647	6.7	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	292 010	8.1	
<i>from total Loans:</i>																					
Short-term	12 326 838	14.7	11 672 769	17.5	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	1 354 327	16.4	
Long-term	12 097 179	16.9	19 043 704	18.5	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	1 685 762	18.1	
Loans issued to business	13 071 938	15.1	15 971 672	18.0	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	1 526 082	17.2	
national currency	11 506 705	16.4	13 771 269	19.8	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	1 234 759	19.4	
Short-term	8 984 197	14.6	8 148 606	17.8	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	869 108	15.9	
Long-term	2 522 509	18.1	5 622 663	20.7	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	365 651	22.9	
foreign currency	1 565 232	5.0	2 200 403	6.7	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	291 323	8.1	
Short-term	1 183 272	4.8	1 043 687	6.7	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	222 391	8.0	
Long-term	381 960	5.7	1 156 716	6.8	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	68 932	8.3	
Loans issued to Individuals	11 352 080	16.7	14 744 801	18.2	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	1 514 007	17.4	
national currency	11 343 178	16.7	14 733 557	18.2	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	1 513 320	17.5	
Short-term	2 158 938	15.2	2 477 853	16.2	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	262 615	18.5	
Long-term	9 184 240	17.1	12 255 704	18.6	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	1 250 705	17.2	
foreign currency	8 902	5.9	11 244	3.9	1 018	3.8	889	4.0	844	3.0	694	4.2	903	3.7	704	4.8	804	4.0	687	3.9	
Short-term	432	1.7	2 622	0.0	399	0.0	298	0.0	310	0.0	236	0.0	298	0.0	169	0.0	230	0.0	212	0.0	
Long-term	8 470	6.1	8 621	5.1	620	6.2	591	6.1	534	4.8	458	6.4	605	5.5	535	6.3	574	5.6	474	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	11.23	12.23*	01.24	02.24	03.24	04.24	05.24	06.24
Total loans	24 773 243	27 682 643	28 572 337	29 803 996	29 700 427	30 336 175	30 595 127	30 867 303	31 194 372	31 873 346
<i>including:</i>										
national currency	22 119 283	25 158 110	26 067 928	26 835 387	26 815 991	27 335 591	27 564 229	27 859 859	28 153 296	28 546 881
foreign currency	2 653 960	2 524 533	2 504 409	2 968 610	2 884 436	3 000 584	3 030 898	3 007 444	3 041 076	3 326 465
<i>from total Loans:</i>										
Short-term	4 139 077	3 082 053	3 039 265	3 440 384	3 282 235	3 374 475	3 591 029	3 813 438	4 070 458	4 460 849
Long-term	20 634 166	24 600 590	25 533 072	26 363 612	26 418 192	26 961 700	27 004 098	27 053 865	27 123 914	27 412 497
Loans of business	11 598 880	12 064 540	12 231 169	13 117 761	12 828 857	13 087 381	13 053 009	13 116 911	13 214 404	13 531 293
national currency	8 950 682	9 544 617	9 730 739	10 152 911	9 948 079	10 090 314	10 025 531	10 112 615	10 176 215	10 207 818
Short-term	2 821 012	2 066 584	2 035 942	2 184 933	2 053 040	2 109 882	2 208 328	2 386 711	2 583 360	2 752 992
Long-term	6 129 669	7 478 033	7 694 798	7 967 978	7 895 039	7 980 431	7 817 202	7 725 904	7 592 855	7 454 826
foreign currency	2 648 198	2 519 923	2 500 430	2 964 850	2 880 777	2 997 067	3 027 478	3 004 295	3 038 189	3 323 475
Short-term	482 726	277 327	268 769	480 101	450 274	491 144	559 968	579 559	639 923	815 179
Long-term	2 165 472	2 242 596	2 231 662	2 484 749	2 430 503	2 505 923	2 467 510	2 424 737	2 398 266	2 508 296
Loans of Individuals	13 174 364	15 618 103	16 341 167	16 686 235	16 871 570	17 248 794	17 542 118	17 750 393	17 979 968	18 342 054
national currency	13 168 602	15 613 493	16 337 189	16 682 476	16 867 912	17 245 277	17 538 698	17 747 244	17 977 080	18 339 063
Short-term	835 315	738 103	734 528	775 324	778 897	773 425	822 710	847 146	847 154	892 655
Long-term	12 333 287	14 875 390	15 602 661	15 907 152	16 089 015	16 471 852	16 715 989	16 900 097	17 129 926	17 446 408
foreign currency	5 762	4 610	3 978	3 760	3 658	3 517	3 419	3 149	2 888	2 991
Short-term	24	39	26	26	24	23	22	22	22	24
Long-term	5 738	4 571	3 952	3 734	3 634	3 494	3 397	3 127	2 866	2 967

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	10.23	11.23	12.23*	01.24	02.24	03.24	04.24	05.24	06.24
Total arrears	681 452	704 288	713 395	680 590	727 695	752 326	747 310	770 888	812 216	799 589
<i>including:</i>										
national currency	631 970	694 375	694 664	667 412	713 686	737 613	737 270	752 634	796 050	789 447
foreign currency	49 483	9 913	18 731	13 178	14 009	14 713	10 040	18 254	16 166	10 142
<i>from total arrears:</i>										
Short-term	100 708	103 375	102 759	88 067	93 417	93 481	95 225	108 616	105 843	100 082
Long-term	580 744	600 912	610 636	592 522	634 277	658 845	652 085	662 272	706 373	699 507
Arrears on loans of business	326 572	300 976	299 178	283 133	307 718	320 029	300 102	313 222	310 226	307 140
national currency	279 304	292 591	281 823	271 252	294 978	306 551	291 213	296 014	294 852	297 837
Short-term	62 553	70 280	69 768	58 101	61 697	61 748	64 681	65 229	67 712	67 396
Long-term	216 751	222 311	212 055	213 151	233 281	244 802	226 532	230 785	227 140	230 442
foreign currency	47 269	8 384	17 355	11 880	12 740	13 478	8 889	17 208	15 374	9 303
Short-term	2 289	395	199	58	807	764	177	12 632	7 175	1 563
Long-term	44 980	7 989	17 156	11 822	11 933	12 714	8 711	4 576	8 199	7 739
Arrears on loans of Individuals	354 880	403 312	414 218	397 457	419 977	432 297	447 208	457 666	501 990	492 449
national currency	352 666	401 783	412 841	396 160	418 707	431 063	446 057	456 620	501 198	491 610
Short-term	35 846	32 664	32 767	29 886	30 893	30 949	30 347	30 735	30 935	31 102
Long-term	316 820	369 119	380 074	366 274	387 814	400 114	415 710	425 885	470 263	460 507
foreign currency	2 214	1 529	1 377	1 298	1 269	1 234	1 151	1 046	792	839
Short-term	20	36	24	22	21	20	20	20	20	21
Long-term	2 194	1 493	1 352	1 276	1 249	1 214	1 132	1 026	772	818

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*		03.24		04.24		05.24		06.24	
	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	51 097 131	13.6	65 569 414	13.7	62 881 546	13.7	65 946 881	13.5
Demand Deposits	364 211	0.3	110 759	0.4	156 898	0.0	97 360.5	0.1	51 945	0.2	4 246	0.1	4 985	0.1	3 538	0.1	4 622	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	448	0.1	1	0.1	31	0.0	91	0.0
Individuals	201 952	0.6	109 826	0.5	155 515	0.0	97 009.1	0.1	50 765	0.1	3 799	0.1	4 985	0.1	3 507	0.1	4 531	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	51 086 250	13.6	65 552 488	13.7	62 866 360	13.7	65 938 496	13.5
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	47 534 821	13.6	61 367 706	13.7	58 788 278	13.7	61 647 639	13.5
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	3 551 429	13.8	4 184 782	13.7	4 078 082	13.6	4 290 857	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	6 634	9.8	11 941	11.9	11 648	4.0	3 762	10.7
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	6 163	9.9	10 621	11.7	11 029	4.1	2 137	10.9
Individuals	11 753	3.1	7 862	6.9	10 071	3.8	17 944.7	9.3	16 625	11.5	471	7.5	1 320	13.2	619	2.8	1 625	10.5
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	3 589 718	2.5	4 619 320	2.4	5 879 859	2.5	5 117 932	2.3
Demand Deposits	32 392	2.5	114 114	1.3	55 172	2.0	48 075.7	0.6	16 950	4.5	323	1.1	1 284	5.6	769	0.6	173	1.3
of which:																		
Legal Entities	609	0.1	57	0.1	1 354	0.0	4 086.3	0.0	2 889	0.1	161	0.1	176	0.1	184	0.1	43	0.1
Individuals	31 783	2.6	114 057	1.3	53 818	2.1	43 989.5	0.6	14 061	5.5	162	2.1	1 108	6.5	585	0.8	130	1.8
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	3 587 650	2.5	4 615 162	2.4	5 875 192	2.5	5 115 250	2.3
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	3 293 397	2.6	4 300 788	2.5	5 502 712	2.6	4 666 997	2.5
Individuals	5 393 912	1.2	5 728 426	1.1	5 810 722	1.0	8 613 755.4	0.8	6 426 852	0.8	294 253	0.9	314 374	0.9	372 480	0.9	448 253	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	1 746	0.7	2 873	0.9	3 899	0.7	2 508	1.2
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	1 703	0.8	2 873	0.9	3 898	0.7	2 254	1.2
Individuals	147	2.2	1 276	0.7	2 933	0.4	8 779.9	0.6	6 275	0.8	43	0.1	0	2.2	0	1.3	254	0.9
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	242 182	4.0	194 096	3.8	154 210	3.8	387 329	5.2
Demand Deposits	301	0.0	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	176	0.1	421	0.1	307	0.1	83	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	176	0.1	421	0.1	307	0.1	83	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	242 007	4.0	193 675	3.8	153 902	3.8	387 246	5.2
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	239 223	4.0	191 060	3.8	149 892	3.9	384 410	5.2
Individuals	37 952	0.6	72 555	0.9	96 967	0.7	97 084.3	0.9	61 026	0.7	2 783	0.8	2 616	0.7	4 010	0.8	2 836	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*		03.24		04.24		05.24		06.24	
	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	82 227 231	0.1	101 676 456	0.1	100 347 983	0.1	102 440 223	0.0
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	63 919 507	0.1	80 985 073	0.1	79 209 554	0.1	82 228 437	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	1 972 407	2.9	1 871 304	3.4	1 719 590	3.1	1 663 302	2.6
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	61 947 099	0.0	79 113 770	0.0	77 489 964	0.0	80 565 135	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	18 307 725	0.0	20 691 382	0.0	21 138 429	0.0	20 211 786	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	18 307 725	0.0	20 691 382	0.0	21 138 429	0.0	20 211 786	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	7 528 785	0.0	9 584 108	0.0	11 087 547	0.0	11 009 340	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	6 912 065	0.0	8 921 435	0.0	10 204 050	0.0	10 321 826	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	6 912 065	0.0	8 921 435	0.0	10 204 050	0.0	10 321 826	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	616 720	0.0	662 674	0.0	883 498	0.0	687 514	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	616 720	0.0	662 674	0.0	883 498	0.0	687 514	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	1 402 855	0.0	1 141 059	0.0	1 211 658	0.0	1 599 854	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	1 321 797	0.0	1 075 791	0.0	1 132 948	0.0	1 522 759	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	44 816	0.3	0	0.0	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	1 276 981	0.0	1 075 791	0.0	1 132 948	0.0	1 522 759	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	81 058	0.0	65 268	0.0	78 710	0.0	77 095	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	81 058	0.0	65 268	0.0	78 710	0.0	77 095	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*	03.24	04.24	05.24	06.24
Deposits - total in national currency	6 239 835	7 975 113	10 386 834	13 834 397	17 840 257	18 870 664	18 855 970	19 185 802	19 738 849
Demand Deposits	8 577	6 464	7 056	7 203	8 748	9 040	8 531	8 431	7 711
of which:									
Legal Entities	1 207	784	873	602	1 363	1 872	1 851	1 829	1 893
Individuals	7 371	5 681	6 183	6 601	7 385	7 168	6 680	6 602	5 818
Time, Saving, Conditional Deposits	6 231 257	7 968 649	10 379 778	13 827 194	17 831 509	18 861 624	18 847 440	19 177 371	19 731 138
of which:									
Legal Entities	1 855 771	2 666 589	3 576 273	4 695 221	5 433 440	5 995 608	5 835 826	5 935 910	6 197 094
Individuals	4 375 487	5 302 060	6 803 505	9 131 974	12 398 069	12 866 015	13 011 613	13 241 461	13 534 044
Deposits - total in foreign currency	4 902 542	5 443 824	6 017 136	6 007 776	5 299 768	5 198 105	5 044 032	5 114 258	5 235 553
Demand Deposits	7 209	18 580	13 611	11 753	8 409	8 207	9 099	8 955	8 854
of which:									
Legal Entities	1 364	914	1 121	1 621	1 229	1 149	1 220	1 372	1 283
Individuals	5 845	17 665	12 491	10 132	7 180	7 058	7 879	7 584	7 571
Time, Saving, Conditional Deposits	4 895 333	5 425 245	6 003 525	5 996 022	5 291 359	5 189 898	5 034 933	5 105 303	5 226 699
of which:									
Legal Entities	1 354 753	1 609 244	1 903 704	1 842 495	1 541 025	1 644 520	1 533 321	1 605 978	1 571 427
Individuals	3 540 580	3 816 001	4 099 821	4 153 527	3 750 334	3 545 378	3 501 612	3 499 325	3 655 272
Current accounts - total in national currency	2 917 218	3 558 101	4 462 751	4 466 413	4 988 399	4 263 019	4 445 044	4 563 301	4 929 720
of which:									
Legal Entities	1 939 839	2 239 496	2 593 102	2 663 878	2 859 577	2 500 732	2 597 426	2 644 394	2 799 546
Individuals	977 379	1 318 606	1 869 649	1 802 536	2 128 823	1 762 286	1 847 618	1 918 906	2 130 173
Current accounts - total in foreign currency	2 299 554	2 283 173	2 724 491	3 187 153	2 099 929	1 948 812	1 945 195	2 009 695	2 018 294
of which:									
Legal Entities	2 072 644	2 002 337	2 318 049	2 728 704	1 709 310	1 572 743	1 587 174	1 663 421	1 645 184
Individuals	226 909	280 836	406 442	458 449	390 620	376 070	358 021	346 273	373 110

* 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
06.24	21 664 839	16 152 314	5 512 525	3 300 376	2 262 796	1 037 580	4 787	4 725	62	18 359 676	13 884 793	6 871 767	7 013 027	4 474 883

* 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 01.07.2024.

mln. of KZT, end of period

Banks	Deposits* of Individuals - total			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits					The Bank's share in the total amount of deposits of the individuals, %
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC	
												short-term	long-term		
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14	15
"Halyk Bank of Kazakhstan" JSC	6 223 455	4 186 418	2 037 036	1 043 100	813 884	229 215	2 996	2 996	0	5 177 360	3 369 539	3 304 967	64 571	1 807 821	28.7
"Kaspi Bank" JSC	5 368 854	4 904 136	464 718	852 365	842 592	9 773	1	1	0	4 516 488	4 061 543	883 915	3 177 628	454 945	24.8
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 370 575	2 370 477	97	55 889	55 792	97				2 314 686	2 314 686	30	2 314 655		10.9
"BEREKE BANK" JSC	519 660	435 928	83 732	37 802	24 953	12 848	409	362	47	481 449	410 613	265 158	145 455	70 836	2.4
"ForteBank" JSC	967 204	607 153	360 052	173 975	108 486	65 489	7	7		793 221	498 659	474 980	23 679	294 563	4.5
"Bank CenterCredit" JSC	2 365 906	1 400 502	965 404	450 823	177 573	273 250	20	18	2	1 915 064	1 222 912	327 298	895 614	692 152	10.9
"Eurasian Bank" JSC	1 093 936	668 713	425 223	296 767	55 992	240 776	5	2	3	797 164	612 720	277 848	334 871	184 444	5.0
"First Heartland Jysan Bank" JSC	813 005	541 420	271 585	126 789	80 819	45 970	34	34		686 182	460 567	450 514	10 053	225 615	3.8
"Bank RBK" Bank" JSC	472 634	244 222	228 411	85 035	27 115	57 920	0	0		387 599	217 107	211 590	5 517	170 491	2.2
"Altyn Bank" JSC (China Citic Bank Corporation Ltd)	342 201	155 323	186 878	68 634	18 367	50 267	9	2	7	273 558	136 954	136 030	925	136 603	1.6
"Nurbank" JSC	168 525	111 214	57 312	17 661	14 349	3 312	1 203	1 203	0	149 661	95 662	83 361	12 301	53 999	0.8
"Home Credit Bank" JSC	381 677	356 644	25 033	22 426	20 140	2 287				359 251	336 504	330 309	6 195	22 746	1.8
"VTB Bank" SB JSC	43 162	40 865	2 297	3 556	2 807	748				39 606	38 057	30 054	8 003	1 549	0.2
AB "Kazakhstan Ziraat International Bank" KSC	28 005	16 704	11 302	7 323	1 701	5 622	3	1	2	20 679	15 002	14 722	280	5 677	0.1
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	480 537	107 307	373 230	37 650	13 295	24 355	100	100		442 787	93 912	80 634	13 278	348 875	2.2
"Shinhan Bank Kazakhstan" JSC	7 614	1 032	6 581	2 767	677	2 090				4 847	355	355		4 492	0.0
"Industrial and Commercial Bank of China in Almaty" JSC	11 759	480	11 280	11 759	480	11 280									0.1
"Bank of China Kazakhstan" SB JSC	3 737	2 992	745	3 662	2 990	672	0		0	75	2	2		73	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	--	--	--	--
II	1 729 462	13.59	98.97	112 757	12.18	89.87	72 457	13.11	1 571 734	12.60	--	--	119 450	0.24
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
06.24	400 629	14.21	98.92	23 725	13.00	90.26	72 457	13.11	643 770	13.16	--	--	86 146	0.20

* on Compound Interest Rates

3.2. Secondary Market of the Government Securities

for the period

	Government Securities, total	NBK Notes*	Euronotes	MEKKAM	MUIKAM	MEOKAM	MEUKAM	MEUZHKAM	METIKAM
	Volume, mln. of KZT								
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
II	3 437 171	843 104	442 840	912 014	--	142 422	829 589	--	267 202
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
06.24	988 227	217 312	108 532	307 827	--	91 828	196 679	--	66 049

* 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
06.24	21 529 200	400 629	14.2	20 135 038	1 202 700	5.3	650 306	11.2	2 154 391	13.8	14 468 049	10.9	707 183	0.0	952 408	13.4	993 534

* 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	
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
06.24												
Residents	21 907 834	2 185 174	1 226 727	1 418	864 873	92 155	1 743 006	21 036	886 456	731 409	104 104	11 732
Government	914 865	0	0	0	0	0	25 100	0	0	25 100	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	434 575	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	5 362 487	1 454 818	724 668	680	701 899	27 571	984 061	20 798	693 342	224 090	45 830	11 128
Other financial institutions	14 124 983	423 032	368 475	548	46 151	7 857	360 285	0	46 175	311 883	2 227	604
Public non-financial organizations	795 389	211 806	58 119	0	114 244	39 444	299 392	0	144 358	115 591	39 444	0
Domestic non-financial organizations	252 400	84 163	75 465	0	0	8 698	64 263	238	0	54 744	9 281	0
Nonprofit Institutions	9 956	2 579	0	0	2 579	0	2 582	0	2 582	0	0	0
Households	13 179	8 777	0	191	0	8 586	7 323	0	0	1	7 322	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	643 692	262 924	0	20 298	242 247	379	227 474	680	220 664	0	6 130	0
Total	22 551 527	2 448 098	1 226 727	21 716	1 107 120	92 535	1 970 480	21 716	1 107 120	731 409	110 234	11 732
Depositors	5 854 077	1 778 802	691 818	680	1 058 550	27 754	1 354 703	20 798	1 058 524	229 552	45 830	10 920

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	
06.24														
International securities	8 473 718	350 530	0	13 168	3 118	0	334 244	226 387	13 168	3 118	120 234	89 867	0	188 684
bonds (non-residents)	6 068 756	313 205	0	11 034	0	0	302 171	199 230	11 034	0	120 234	67 962	0	174 458
Central Government	51 856	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	189 099	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	371 906	4 447	0	0	0	0	4 447	408	0	0	408	0	0	0
Other financial institutions	922 015	98 903	0	5 427	0	0	93 475	76 649	6 842	0	47 170	22 637	0	0
Public non-financial organizations	145 234	97 445	0	0	0	0	97 445	21 576	0	0	21 576	0	0	0
Domestic non-financial organizations	79 231	3 661	0	76	0	0	3 585	11 134	76	0	2 340	8 718	0	0
Nonprofit institutions	226 087	337	0	0	0	0	337	11 708	0	0	11 708	0	0	0
Households	59 133	1 764	0	0	0	0	1 764	5 331	0	0	5 331	0	0	186
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	4 024 195	106 648	0	5 530	0	0	101 118	72 424	4 116	0	31 701	36 607	0	174 271
RK bonds	1 691 979	10 522	0	301	2 838	0	7 382	5 402	301	2 838	0	2 262	0	14 227
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	1 416 416	7 339	0	0	2 000	0	5 338	2 000	0	2 000	0	0	0	13 635
Other financial institutions	171 619	2 018	0	0	393	0	1 625	2 430	167	425	0	1 838	0	0
Public non-financial organizations	34 304	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	40 408	362	0	135	0	0	227	270	135	0	0	136	0	592
Nonprofit institutions	14	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	10 224	768	0	167	409	0	192	666	0	376	0	289	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	18 993	36	0	0	36	0	36	0	36	0	0	0	0	0
non-resident shares	585 662	11 754	0	1 832	280	0	9 642	11 110	1 832	280	0	8 998	0	0
Other depository institutions	2 733	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	116 272	2 424	0	715	140	0	1 569	2 678	1 190	140	0	1 348	0	0
Public non-financial organizations	14 899	227	0	0	0	0	227	2 315	0	0	0	2 315	0	0
Domestic non-financial organizations	22 352	1 553	0	64	0	0	1 489	968	64	0	0	904	0	0
Nonprofit institutions	2 126	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	36 868	718	0	0	140	0	578	879	0	140	0	740	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	390 412	6 833	0	1 053	0	0	5 780	4 269	578	0	0	3 691	0	0
investment unit (nonresidents)	127 321	15 048	0	0	0	0	15 048	10 645	0	0	0	10 645	0	0
Other depository institutions	260	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	9 758	895	0	0	0	0	895	91	0	0	0	91	0	0
Public non-financial organizations	108 169	14 131	0	0	0	0	14 131	10 553	0	0	0	10 553	0	0
Domestic non-financial organizations	202	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit institutions	6 410	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	1 872	22	0	0	0	0	22	1	0	0	0	1	0	0
Nonresidents	650	0	0	0	0	0	0	0	0	0	0	0	0	0
Shares	338 690 913	637 608	40 050	572 985	3 717	0	20 856	634 008	572 985	3 717	0	57 306	0	3 589 022
ordinary	337 108 411	637 266	39 716	572 978	3 717	0	20 855	633 666	572 978	3 717	0	56 971	0	3 586 505
Central Government	1 547 764	75	0	0	75	0	0	75	0	75	0	0	0	0
Regional and local governments	93 068 752	13 531	13 531	0	0	0	0	0	0	0	0	0	0	96
National Bank	1 133 941	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	73 075 166	0	0	0	0	0	0	0	0	0	0	0	0	90
Other financial institutions	4 353 003	22 296	18 943	35	82	0	3 236	24 645	35	40	0	24 604	0	147
Public non-financial organizations	63 485 978	2 648	2 648	0	0	0	0	2 155	0	0	0	2 155	0	129 131
Domestic non-financial organizations	64 870 091	36 717	2 467	19 425	2 011	0	12 815	45 839	18 954	2 549	0	24 336	0	2 632 889
Nonprofit institutions	38 309	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	5 204 350	560 440	2 123	553 392	1 549	0	3 376	559 931	554 020	1 053	0	4 858	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)	1 110 479	0	0	0	0	0	0	0	0	0	0	0	0	477
Nonresidents	29 220 579	1 559	6	125	0	0	1 428	1 021	4	0	0	1 017	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	1 582 501	342	334	7	0	0	1	342	7	0	0	335	0	2 516
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	76 621	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	524 154	0	0	0	0	0	0	334	0	0	0	334	0	0
Public non-financial organizations	2 294	336	334	1	0	0	0	0	0	0	0	0	0	263
Domestic non-financial organizations	807 191	1	0	1	0	0	0	0	0	0	0	0	0	2 224
Nonprofit Institutions	487	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	147 113	5	0	5	0	0	1	6	5	0	0	1	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	22 770	0	0	0	0	0	0	2	2	0	0	0	0	2
Corporate bonds	27 178 121	1 678 145	253 902	804	86 206	0	1 337 234	901 508	804	86 206	106 157	708 341	0	223 982
Central Government	3 174 294	20 316	20 316	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 185 503	406 923	56 267	0	50 279	0	300 377	121 351	0	60 283	19 892	41 176	0	0
Other financial institutions	11 900 380	571 415	34 125	453	12 515	0	524 322	554 156	90	12 590	80 830	460 646	0	0
Public non-financial organizations	892 513	375 254	120 316	0	13 070	0	241 869	167 011	1	13 135	0	153 874	0	771
Domestic non-financial organizations	5 482 885	215 740	6 646	172	0	0	208 921	51 047	223	0	1 460	49 364	0	220 000
Nonprofit Institutions	1 455	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	273 213	18 493	16 232	178	337	0	1 745	4 942	397	197	2 603	1 745	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	1 230 699	70 006	0	0	10 006	0	60 000	3 001	92	0	1 373	1 536	0	0
investment unit (residents)	286 760	1 391	0	0	0	0	1 390	309	0	0	0	308	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	57	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	13 359	615	0	0	0	0	615	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	184 666	217	0	0	0	0	217	142	0	0	0	142	0	0
Nonprofit Institutions	4 728	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	72 493	159	0	0	0	0	159	167	0	0	0	166	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	11 457	400	0	0	0	0	400	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	8 575	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	16 072	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	380	0	0	0	0	0	0	0	0	0	0	0	0	0
Certificates	20	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	20	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	374 691 200	2 667 674	293 953	586 956	93 041	0	1 693 724	1 762 212	586 956	93 041	226 392	855 823	0	4 001 688
Residents	339 771 065	2 482 192	293 947	580 248	82 999	0	1 524 998	1 681 459	582 164	93 005	193 318	812 972	0	3 262 013
Central Government	4 773 914	20 391	20 316	0	75	0	0	75	0	75	0	0	0	0
Regional and local governments	93 068 752	13 531	13 531	0	0	0	0	0	0	0	0	0	0	96
National Bank	1 323 040	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	79 133 136	418 708	56 267	0	52 279	0	310 162	123 760	0	62 284	20 300	41 176	0	13 725
Other financial institutions	18 042 053	698 565	53 068	6 630	13 130	0	625 737	660 982	8 289	13 196	128 000	511 497	0	147
Public non-financial organizations	64 683 986	490 040	123 298	1	13 070	0	353 671	203 611	1	13 135	21 576	168 898	0	130 166
Domestic non-financial organizations	71 495 603	258 252	9 113	19 874	2 011	0	227 255	109 400	19 451	2 549	3 799	83 600	0	2 855 705
Nonprofit Institutions	279 694	337	0	0	0	0	337	11 708	0	0	11 708	0	0	0
Households	5 821 357	582 368	18 355	553 742	2 434	0	7 837	571 923	554 422	1 766	7 934	7 801	0	261 694
unknown (information about the sub-account is not known)	1 149 530	0	0	0	0	0	0	0	0	0	0	0	0	480
Nonresidents	34 920 135	185 482	6	6 709	10 042	0	168 726	80 753	4 793	36	33 074	42 850	0	739 675
Depositors	2 722 111	188 315	56 438	4 089	66 991	0	60 797	119 033	8 162	66 973	26 745	17 153	0	13 635

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
II	13 815	4 496	84 545	111 419	132 529	2 175
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
06.24	3 662	2 350	16 259	14 057	69 333	564

* 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
II	447.70	4.95	482.10	465.52	5.45	498.20	447.40	5.07	482.62	471.46	5.51	504.82
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
06.24	454.69	5.18	489.50	465.52	5.45	498.20	456.89	5.26	490.49	471.46	5.51	504.82

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	II	03.24	04.24	05.24	06.24
1 AED	104.21	112.44	116.00	125.38	124.25	123.87	122.22	123.92	126.91	122.63	122.63	122.47	121.55	120.40	123.81
1 AUD	266.08	285.13	319.95	319.60	303.00	311.79	299.77	297.89	302.98	296.24	296.24	294.54	290.66	292.93	301.88
1 CAD	288.52	308.17	340.01	353.92	338.18	336.84	333.98	339.48	342.20	334.24	334.24	332.03	326.93	323.61	331.76
1 CHF	385.24	440.52	466.13	482.60	508.16	492.27	499.04	515.41	524.64	516.41	516.41	507.53	491.16	486.40	508.70
1 CNY	55.43	59.89	66.07	68.46	64.43	66.53	64.04	62.81	64.46	62.67	62.67	62.47	61.67	61.12	62.69
1 DKK	57.41	63.26	67.77	65.10	66.22	65.60	65.57	66.48	67.18	65.59	65.59	65.59	64.23	64.10	65.63
1 GBP	488.46	529.91	586.25	568.22	567.30	552.74	561.27	576.27	577.80	571.03	571.03	571.77	559.24	559.02	578.07
100 KRW	32.87	35.06	37.23	35.68	34.94	35.75	34.13	34.66	35.26	33.88	33.88	33.79	32.66	32.44	32.94
1 JPY	3.51	3.87	3.88	3.52	3.25	3.44	3.27	3.15	3.15	3.04	3.04	3.01	2.91	2.84	2.88
1 KWD	1260.01	1347.18	1413.59	1503.81	1484.73	1486.38	1462.69	1478.66	1510.59	1464.50	1464.50	1463.31	1450.43	1440.12	1483.24
1 GEL	136.82	133.97	133.46	160.79	175.72	174.81	177.54	175.71	174.82	170.48	170.48	169.65	168.35	164.52	162.41
1 SAR	102.06	110.06	113.59	122.64	121.63	121.18	119.67	121.33	124.26	120.09	120.09	119.92	119.00	117.91	121.22
1 XDR	528.80	575.32	606.87	615.63	608.53	609.35	601.92	606.41	616.29	599.12	599.12	598.15	589.24	584.63	600.28
1 SEK	40.50	45.02	49.69	45.60	43.00	43.59	42.63	42.13	43.69	43.39	43.39	43.33	41.39	41.15	43.38
1 SGD	280.59	299.50	317.10	334.00	339.78	341.57	335.15	337.31	345.04	336.17	336.17	335.64	329.30	327.47	336.44
1 TRY	67.57	59.25	49.42	28.01	19.73	24.12	21.75	17.00	16.38	14.61	14.61	14.07	13.82	13.72	13.97
1 TJS	40.21	40.13	37.70	42.70	42.16	43.27	41.16	41.57	42.68	41.26	41.26	41.13	40.89	40.87	42.67
1 KGS	5.49	5.36	5.03	5.52	5.19	5.25	5.13	5.17	5.23	5.04	5.04	5.03	5.01	5.01	5.21
1 MDL	21.90	24.03	24.22	24.45	25.32	24.28	25.15	25.59	26.17	25.56	25.56	25.59	25.27	25.14	25.75
1 UAH	14.87	15.34	15.65	14.26	12.42	12.41	12.18	12.35	12.75	11.81	11.81	11.63	11.35	11.13	11.24
1 NOK	43.53	44.01	49.61	47.99	43.25	44.58	41.94	43.45	43.05	42.88	42.88	42.48	41.02	41.20	42.89
1 ZAR	26.52	25.21	28.89	28.20	24.75	25.69	24.08	24.42	24.86	23.85	23.85	23.82	23.66	24.05	24.68
1 PLN	99.73	106.11	110.45	103.42	108.75	103.64	107.44	110.21	113.33	112.80	112.80	113.55	111.43	111.71	113.36
10 HUF	13.19	13.42	14.08	12.42	12.94	12.57	13.10	12.94	13.12	12.62	12.62	12.38	12.21	12.36	12.41
1 BRL	97.23	80.69	79.11	89.38	91.45	87.64	90.61	93.30	94.00	91.04	91.04	90.35	87.32	86.08	84.76
1 MYR	92.44	98.37	102.84	104.70	100.16	103.91	99.28	98.42	99.24	95.41	95.41	95.38	93.76	93.83	96.59
1 HKD	48.85	53.24	54.81	58.80	58.29	58.04	57.25	58.17	59.64	57.59	57.59	57.49	57.00	56.62	58.22
10 AMD	7.99	8.48	8.49	10.75	11.68	11.66	11.64	11.82	11.60	11.22	11.22	11.26	11.45	11.44	11.77
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	3.62
1 BYN	183.26	169.94	168.26	167.76	170.30	180.66	178.24	180.78	142.45	137.85	137.85	137.70	136.66	135.39	139.22
1 CZK	16.70	17.83	19.66	19.73	20.56	20.52	20.72	20.55	20.45	19.53	19.53	19.34	18.95	19.27	19.76
1 AZN	226.09	243.93	251.64	271.92	269.21	268.39	264.79	268.50	274.97	265.70	265.70	265.33	263.33	260.88	268.26
1 INR	5.43	5.57	5.76	5.86	5.53	5.53	5.46	5.51	5.60	5.43	5.43	5.42	5.35	5.31	5.45
1 THB	12.34	13.20	13.33	13.15	13.12	13.43	13.03	12.95	13.06	12.65	12.65	12.54	12.16	12.08	12.39
1 MXN	19.88	19.33	21.02	22.92	25.76	24.35	25.37	26.68	26.55	26.49	26.49	26.75	26.65	26.36	25.05
1000 IRR	9.11	9.84	10.14	10.96	10.87	10.83	10.69	10.84	11.10	10.72	10.72	10.70	10.63	10.53	10.82

* 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
II	415 100	2 119	412 981	23 000	214	22 786	-	6 841 500	-6 841 500
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
06.24	130 000	-	130 000	5 000	-	5 000	-	2 688 000	-2 688 000



IV. PAYMENT SYSTEMS

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2019	2020	2021	2022	2023	03.24	04.24	05.24	06.24
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	6 606	6 904	6 754	6 552
of which:									
interbank system of money transfer	14 518	15 010	18 821	21 796	1 521	2 282	2 469	2 413	2 366
to total, %	34.9	29.4	31.7	33.3	29.1	34.5	35.8	35.7	36.1
interbank clearing system	27 097	36 074	40 526	43 734	3 705	4 324	4 436	4 341	4 186
to total, %	65.1	70.6	68.3	66.7	70.9	65.5	64.2	64.3	63.9
Sum of Payments - total, mln.KZT	762 062 812	645 493 443	782 086 436	787 241 794	70 272 850	99 021 636	118 006 745	126 243 874	120 021 944
of which:									
interbank system of money transfer	754 959 606	638 074 195	773 395 880	776 920 220	69 663 157	98 149 622	117 026 431	125 267 114	119 054 827
to total, %	99.1	98.9	98.9	98.7	99.1	99.1	99.2	99.2	99.2
interbank clearing system	7 103 206	7 419 248	8 690 556	10 321 574	609 693	872 014	980 314	976 760	967 118
to total, %	0.9	1.1	1.1	1.3	0.9	0.9	0.8	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
interbank clearing system	31	26	26	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	1 178	1 368	1 357	1 299
of which:									
through loro-accounts	6 796	6 727	7 822	5 009	568	536	584	584	554
to total, %	50.9	47.4	49.1	41.3	50.7	45.5	42.7	43.0	42.6
through nostro-accounts	6 557	7 463	8 094	7 115	553	642	784	773	746
to total, %	49.1	52.6	50.9	58.7	49.3	54.5	57.3	57.0	57.4
Sum of Payments - total, mln.KZT	6 340 933	6 302 869	7 789 468	6 629 666	666 601	1 039 120	1 012 610	1 129 275	1 110 363
of which:									
through loro-accounts	3 848 454	3 700 578	4 992 041	4 075 479	254 139	564 420	573 960	598 897	571 958
to total, %	60.7	58.7	64.1	61.5	38.1	54.3	56.7	53.0	51.5
through nostro-accounts	2 492 479	2 602 290	2 797 426	2 554 188	412 463	474 700	438 649	530 379	538 405
to total, %	39.3	41.3	35.9	38.5	61.9	45.7	43.3	47.0	48.5

Continuation

	2019	2020	2021	2022	2023	03.24	04.24	05.24	06.24
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	1 144 995	1 254 302	1 265 423	1 267 290
Payment order	242 197	271 443	293 141	327 152	26 043	141 695	181 326	113 397	107 489
Payment request-order	1 598	1 110	1 599	2 946	292	673	758	497	479
Cheque for goods and services paying	2	1	1	2	0	23	1	1	1
Direct debiting of a banking account	46 593	29 928	49 194	213 585	7 283	12 836	13 104	13 003	12 636
Collection order	961	1 476	2 072	3 325	328	142	1 383	1 088	1 131
Payment card	1 571 455	3 174 351	6 542 486	8 826 098	759 277	987 030	1 054 799	1 135 401	1 143 175
Paid bill of exchange	36 441	32 510	26 789	27 778	1 744	2 596	2 931	2 035	2 379
Sum of Payments - total, mln.KZT **	457 067 009	469 771 951	656 945 175	693 523 657	58 252 199	100 168 466	125 011 113	102 717 075	103 928 589
Payment order	419 807 695	408 597 895	551 946 974	554 198 658	46 745 048	85 117 568	107 977 726	86 290 635	86 389 390
Payment request-order	30 773	33 953	50 235	64 960	5 073	17 399	20 678	11 724	11 678
Cheque for goods and services paying	7 428	6 711	3 674	3 395	210	1 658	24	17	18
Direct debiting of a banking account	5 183 607	7 580 081	9 116 290	11 110 343	965 611	1 083 267	2 256 840	792 305	767 574
Collection order	184 398	182 283	330 109	408 169	22 942	20 397	134 135	110 288	119 839
Payment card	30 375 387	51 915 292	93 713 259	125 144 084	10 289 410	13 795 494	14 378 503	15 364 566	16 488 454
Paid bill of exchange	1 477 722	1 455 736	1 784 636	2 594 047	223 905	132 682	243 207	147 541	151 635
Payment Cards***									
Number of Payments - total, thousand transactions	1 571 455	3 175 866	6 542 486	8 510 930	759 277	987 030	1 054 799	1 135 401	1 143 175
of which:									
in trade terminals:	1 195 627	2 878 476	6 271 338	8 256 634	742 016	966 457	1 034 362	1 114 501	1 122 262
local systems	345 351	1 979 330	5 124 993	7 290 148	622 710	806 444	862 107	934 556	942 091
international systems, of which:	850 275	899 146	1 146 344	1 296 616	119 306	160 013	172 255	179 945	180 171
Visa International	225 846	340 277	716 075	966 486	92 579	139 666	151 084	157 177	156 858
MasterCard Worldwide	619 030	553 573	413 445	211 887	12 175	19 163	19 963	21 502	22 066
in trade terminals to total, %	76.1	90.6	95.9	97.0	97.7	97.9	98.1	98.2	98.2
on reception of a cash:	375 829	297 390	271 148	254 296	17 261	20 573	20 437	20 900	20 913
local systems	6 043	9 846	20 995	38 407	3 491	6 059	6 125	6 370	6 371
international systems, of which:	369 786	287 544	250 153	215 888	13 770	14 514	14 312	14 531	14 542
Visa International	147 768	134 965	157 970	166 113	11 400	12 251	12 025	12 105	12 026
MasterCard Worldwide	207 097	140 109	81 128	40 961	1 792	1 778	1 801	1 934	2 035
in trade terminals to total, %	23.9	9.4	4.1	3.0	2.3	2.1	1.9	1.8	1.8
Sum of Payments - total, mln.KZT	30 375 387	51 915 292	93 713 259	125 144 074	10 289 410	13 795 494	14 378 503	15 364 566	16 488 454
of which:									
in trade terminals:	14 050 810	35 294 805	73 123 297	103 787 623	8 800 306	11 834 440	12 336 305	13 262 558	14 265 001
local systems	4 916 832	25 635 426	58 304 598	80 253 091	6 616 322	9 085 891	9 516 765	10 339 147	11 121 301
international systems, of which:	9 133 978	9 659 380	14 818 699	23 534 532	2 183 984	2 748 549	2 819 540	2 923 410	3 143 701
Visa International	3 681 474	5 179 820	10 189 814	14 199 488	1 250 625	2 174 314	2 221 881	2 288 947	2 462 156
MasterCard Worldwide	5 354 718	4 410 664	4 487 835	4 254 248	336 276	546 310	569 768	605 393	651 319
in trade terminals to total, %	46.3	68.0	78.0	82.9	85.5	85.8	85.8	86.3	86.5

Continuation

	2019	2020	2021	2022	2023	03.24	04.24	05.24	06.24
on reception of a cash:	16 324 577	16 620 487	20 589 962	21 356 451	1 489 104	1 961 054	2 042 198	2 102 008	2 223 453
local systems	286 337	392 452	1 298 015	2 672 060	249 195	460 027	479 543	504 293	528 492
international systems, of which:	16 038 240	16 228 035	19 291 947	18 684 391	1 239 909	1 501 027	1 562 655	1 597 715	1 694 960
Visa International	8 036 068	8 713 007	12 567 200	14 146 609	993 397	1 230 585	1 277 659	1 294 262	1 371 178
MasterCard Worldwide	7 320 578	6 870 991	6 074 347	3 986 465	206 113	230 666	244 500	261 812	281 202
in trade terminals to total, %	53.7	32.0	22.0	17.1	14.5	14.2	14.2	13.7	13.5
Number of Payment Cards in Circulation (total, thousand units),									
of which:	32 048	47 966	59 258	65 080	65 899	75 824	76 628	77 426	78 063
local systems	5 020	14 057	19 649	22 166	22 422	25 361	25 496	25 624	25 782
international systems, of which:	27 029	33 908	39 609	42 914	43 477	50 463	51 132	51 801	52 281
Visa International	16 104	22 349	28 905	33 315	33 734	37 807	38 240	38 626	38 857
MasterCard Worldwide	9 616	9 936	9 025	7 980	8 136	11 287	11 527	11 819	12 072
Number of Payment Cards used (total, thousand units), of									
which:	18 176	26 779	30 413	33 431	32 369	38 830	38 871	39 098	39 262
local systems	4 190	9 635	12 192	13 438	13 184	16 126	16 028	16 182	16 348
international systems, of which:	13 987	17 144	18 221	19 993	19 184	22 704	22 843	22 915	22 914
Visa International	6 889	10 102	12 684	16 698	16 306	19 251	19 324	19 382	19 355
MasterCard Worldwide	6 398	6 301	4 810	2 711	2 317	2 989	3 053	3 069	3 093
Number of Equipment for Payment Cards (units):									
pos-terminals, of which:	170 410	211 764	509 194	831 780	-	1 134 474	-	-	1 163 372
in banks	8 720	8 785	8 510	16 279	-	7 922	-	-	7 755
at businessmen	161 690	202 979	500 684	815 501	-	1 126 552	-	-	1 155 617
cash dispensers	11 315	12 728	12 443	12 391	-	12 727	-	-	12 674
Number of entrepreneurs (units)	96 428	108 159	273 947	567 687	-	813 114	-	-	846 577

Continuation

	2019	2020	2021	2022	2023	03.24	04.24	05.24	06.24
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	192.4	205.2	215.8	200.4
Gold Crown	1 885.7	1 893.0	2 160.3	2 112.5	120.8	179.7	191.1	201.6	186.7
Western Union	196.7	119.7	106.1	96.3	5.8	7.5	8.5	8.6	8.3
Unistrim	102.9	125.0	78.7	34.6	2.8	0.0	0.0	0.0	0.0
Contact	83.6	104.1	173.5	181.9	8.2	0.0	0.0	0.0	0.0
Moneygram	24.3	14.2	15.3	23.6	1.5	1.4	1.3	1.5	1.4
Others	337.5	128.5	45.7	41.8	2.6	3.8	4.2	4.1	3.9
Number of received transfers (total, thousand transactions), of which:	1 651.7	1 276.2	1 131.5	1 650.0	92.2	75.0	74.4	74.2	63.8
Gold Crown	660.0	547.4	529.5	976.3	43.3	37.5	37.3	35.9	33.1
Western Union	437.6	393.5	362.6	323.6	21.4	20.4	19.7	21.0	18.5
Unistrim	53.2	26.6	19.3	68.4	10.5	0.0	0.0	0.0	0.0
Moneygram	156.0	40.8	43.4	96.6	10.1	9.6	9.1	9.7	8.7
Contact	46.0	124.2	126.5	137.9	3.6	0.0	0.0	0.0	0.0
Others	298.8	143.6	50.3	47.3	3.2	7.5	8.3	7.7	3.5
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	59 265.1	65 855.3	73 852.8	73 024.7
Gold Crown	480 820.4	642 018.4	793 822.9	794 122.9	37 222.1	53 102.7	58 810.7	66 378.3	65 692.4
Western Union	75 369.5	58 581.0	61 344.4	66 142.8	4 012.0	4 232.2	4 904.7	4 890.8	4 947.2
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	0.0	0.0	0.0	0.0
Moneygram	758.8	5 770.9	11 083.8	22 599.3	1 154.9	1 054.6	954.6	1 202.9	1 138.2
Others	42 340.1	13 225.6	4 196.1	3 967.7	270.0	875.6	1 185.3	1 380.8	1 246.8
Sum of received transfers (total, bln.KZT), of which:	344 632.1	286 892.7	283 513.1	681 232.0	27 576.7	20 061.6	20 617.1	20 589.7	19 320.1
Gold Crown	150 847.9	141 490.2	155 574.1	460 633.9	14 485.6	10 651.2	11 115.9	10 827.0	10 659.2
Western Union	82 329.8	74 731.5	71 466.8	84 136.3	5 604.2	5 757.6	5 710.1	5 990.8	5 549.9
Unistrim	13 756.5	5 669.7	5 038.2	25 456.6	2 701.4	0.0	0.0	0.0	0.0
Moneygram	43 597.5	11 237.0	12 221.1	36 909.0	3 099.8	2 914.7	2 898.0	2 881.0	2 774.1
Contact	12 319.2	34 419.8	36 789.6	71 304.3	1 485.6	0.0	0.0	0.0	0.0
Others	41 781.2	19 344.6	2 423.3	2 791.9	200.2	738.0	893.1	890.9	336.9

* 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	03.24	04.24	05.24	06.24
ISMT - total	56 864	62 276	74 633	88 593	106 592	98 150	117 026	80 308	119 055
change in % of the previous period	2.2	45.3	-3.1	2.5	3.8	-13.5	19.2	-18.2	48.2
of which:									
Five large banks*	11 981	18 126	22 941	25 140	28 723	26 824	32 434	18 908	32 744
change as % of the previous period	-1.6	52.6	1.5	-1.5	12.1	-13.9	20.9	-29.5	73.2
share as % of total	21.1	29.1	30.7	28.4	26.9	27.3	27.7	23.5	27.5
Other banks	14 142	13 477	15 912	17 477	24 631	24 194	28 851	5 935	28 006
change as % of the previous period	7.1	34.9	0.3	4.2	11.6	-11.8	19.2	-75.5	371.8
share as % of total	24.9	21.6	21.3	19.7	23.1	24.7	24.7	7.4	23.5
Other participants	30 741	30 673	35 780	45 976	53 238	47 131	55 741	55 464	58 304
change as % of previous period	1.6	46.2	-7.2	4.1	-3.2	-14.1	18.3	17.7	5.1
share as % of total	54.1	49.3	47.9	51.9	49.9	48.0	47.6	69.1	49.0
ICS - total	745	860	973	1 117	1 107	872	980	959	967
change in % of the previous period	18.5	21.8	27.2	11.4	13.7	-7.3	12.4	10.0	0.8
of which:									
Five large banks*	290	403	472	622	607	539	636	610	575
change as % of the previous period	8.4	14.9	18.8	1.3	4.1	-10.1	18.1	13.3	-5.8
share as % of total	38.9	46.9	48.5	55.7	54.8	61.8	64.9	63.6	59.5
Other banks	198	193	177	148	137	118	139	138	124
change as % of the previous period	4.8	13.2	2.0	10.8	-2.9	-3.3	17.8	17.6	-10.4
share as % of total	26.6	22.5	18.2	13.3	12.4	13.5	14.1	14.4	12.8
Other participants	256	263	323	346	363	216	206	210	268
change as % of previous period	49.3	42.9	66.8	35.8	45.2	-1.9	-4.7	-2.5	27.3
share as % of total	34.4	30.6	33.2	31.0	32.8	24.7	21.0	21.9	27.7

* 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	18.70	18.71	20.66
06.24	55 322 978	47 832 463	7 490 515	1 433 588	1 156 559	19.08	19.09	21.06

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.1. Pension Contributions and Accumulation

mln. of KZT, end of the period

	Number of individual pension accounts of depositors for mandatory pension contributions, including IPA with no pension savings	Pension savings (PS)		Pension contributions (for reporting 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
06.24	11 038 942	19 876 178	10 569 766	213 805

V. Key indicators of financial institutions

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	MIEOKAM	MEUKAM	MEUZHAKAM	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	2.25	20.63	18.51	0.11	3.10	0.00	2.80	0.00	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
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	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
2022																	
12.22	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	9.24	0.45
	NBRK	0.00	5.25	4.34	31.70	7.21	1.07	0.00	1.67	17.94	16.53	0.10	2.53	0.00	1.91	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "First Heartland Jusan Invest"	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	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 JSC "Halyk Finance"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2023																	
12.23	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	13.31	0.83
	NBRK	0.00	4.97	3.76	32.82	4.02	0.95	0.00	1.96	13.89	14.79	0.40	2.14	0.00	6.01	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "First Heartland Jusan Invest"	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	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
	JSC "Halyk Global Markets"	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	0.00	0.00
2024																	
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
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	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 JSC "Halyk Finance"	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
06.24	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	16.24	0.20
	NBRK	0.00	4.44	3.44	33.38	3.48	0.00	0.02	1.89	14.24	15.94	1.84	2.33	0.00	2.31	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	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	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 JSC "Halyk Finance"	0.01	0.00	0.03	0.03	0.00	0.00	0.00	0.00	0.04	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	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.3. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
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
06.24	7 114 244	0	291 896 956	4 717 667	296 614 623	23 376 785	8 571 462

V. Key indicators of financial institutions

5.3. Insurance Market

mln. of KZT, end of period

	12.19	12.20	11.22	12.22	09.23	12.23	03.24	06.24
Number of Insurance Company, total	28	28	27	26	25	25	25	24
with foreign participation	...	...	...	4	5	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	2 240 255	2 278 713	2 398 317	2 378 468
Insurance Reserves	570 210	685 602	1 093 816	1 095 948	1 054 032	1 134 855	1 224 591	1 297 356
Cumulative Own Capital*	553 333	665 433	790 942	775 196	912 257	911 900	963 890	865 639
Insurance Premiums, total **	468 179	514 140	728 938	811 488	767 979	1 055 923	330 937	674 086
Compulsory insurance	121 007	124 272	174 908	193 532	163 213	215 238	59 412	129 538
Voluntary personal insurance	199 797	222 833	325 085	359 946	335 736	480 551	151 303	348 637
Voluntary property insurance	147 374	167 036	228 944	258 009	269 030	360 134	120 222	195 910
Claims Payments, total**	196 880	129 707	140 940	156 099	151 946	215 787	57 576	123 852
Compulsory insurance	35 114	34 662	52 145	57 451	57 219	78 244	26 845	61 957
Voluntary personal insurance	40 597	42 975	52 775	59 570	55 561	83 580	21 509	43 951
Voluntary property insurance	121 169	52 071	36 019	39 077	39 166	53 962	9 222	17 944
Premiums transferred to reinsurance**	85 706	94 356	106 083	115 904	112 534	153 209	52 279	82 523
of which to nonresidents	76 724	86 293	87 483	96 830	83 772	117 815	36 963	61 085

* 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.