



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.

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

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

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SYMBOLS AND ABBREVIATIONS

METHODOLOGICAL COMMENTS

Release calendar*

Data Category	Publication period (Publication date / Reporting period)												
	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.-Jun.	Jan.-Jul.	Jan.-Aug.	Jan.-Sep.	Jan.-Oct.
Gross Domestic Product, bln. KZT	69 533	70 649	83 952	103 766	119 251	23 583	47 245	75 547	120 561	26 024	52 343	...	...	84 726	...
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	3.2	...	...	4.1	...
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	23 495	27 694	31 816	36 003	40 392
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	2.8	2.9	3.0	3.1	2.6
Capital Investments, bln. KZT	12 546	12 323	13 221	15 064	18 044	2 741	6 718	11 641	18 044	2 816	6 654	8 285	9 765	11 745	13 614
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	-3.5	0.4	0.1	0.6	1.9
Consumer Price Index															
% for the last month of the period						100.9	100.5	100.6	100.8	100.7	100.4	100.7	100.6	100.4	100.9
% 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	108.4	108.6	108.4	108.3	108.5
Unemployed population, thsd persons *	441	...	450	456	446	454	453	452	446	453	451	...	...	449	...
Unemployment rate, % *	4.8	...	4.9	4.9	4.7	4.8	4.7	4.7	4.7	4.7	4.7	...	...	4.6	...
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	51 818	51 730	55 731	55 120	55 079
Average per capita money income, KZT*	110 971	126 551	142 805	180 639	203 107	178 755	189 652	187 680	203 107	196 040	205 613	205 384	206 456	205 374	...
as % to same period of the previous year	10.8	14.0	12.4	17.5	12.4	17.3	15.8	16.1	12.4	9.7	8.4	9.4	10.0	9.4	...
Export fob, mln. USD **	59 541	44 065	65 791	85 630	80 212	19 163	19 883	20 466	20 700	18 745	21 155	...	...	...	...
Import fob, mln. USD **	41 121	38 056	41 563	50 633	60 351	13 994	15 556	15 264	15 536	12 909	15 166	...	...	...	...
Gross Foreign Debt, mln. USD**	159 544	163 980	164 131	161 163	163 551	162 734	162 706	163 809	163 551	163 537	166 574	...	...	...	...
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	471.5	473.9	481.6	481.2	488.3

Source: BNS

* For the last month of period

** NBK's Estimation for the Quarter

*** by year - annual average

I. General economic trends

1.2. Price indices

	2019	2020	2021	2022	2023	2023				2024							
						03.23	06.23	09.23	12.23	03.24	04.24	05.24	06.24	07.24	08.24	09.24	10.24
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	104.7	105.3	105.7	106.6
% changes to the previous month						100.9	100.5	100.6	100.8	100.7	100.6	100.4	100.4	100.7	100.6	100.4	100.9
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	108.8	108.8	108.7	108.7
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	102.9	102.9	102.9	103.2
						101.1	100.2	100.3	100.9	100.6	100.3	99.8	100.0	100.2	100.0	100.0	100.4
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	104.2	105.0	105.6	106.6
						100.8	100.7	100.6	100.5	100.5	100.7	100.5	100.6	100.7	100.8	100.6	101.0
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	107.7	108.9	109.9	111.5
						100.8	100.6	100.9	100.8	101.1	100.7	101.0	100.6	101.6	101.1	101.0	101.4
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	103.3	104.5	105.0	104.4
						99.3	99.1	104.3	102	100.5	100.6	101.4	99.6	102.3	101.2	100.5	99.4
Price Index for Construction																	
% changes to December of the previous year																	
% changes to the previous month	101.6	99.7	105.7	101.4	106.8	101.2	105.7	105.3	106.8	99.7	99.8	100.0	100,1	100.2	100.4	100.4	100.7
						99.9	100.2	100.2	100.2	100.1	100.1	100.2	100,1	100.1	100.2	100.0	100.3
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	101.8	102.4	102.1	103.0
						100.4	100.4	100.8	99.6	100.1	100.1	99.7	100.6	100.6	100.6	99.7	100.9

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	2024	
						I	II	III	IV	I half year	I	II
Current Account	-7 027.7	-11 055.0	-2 679.5	6 435.4	-9 020.4	-1 626.2	-3 409.1	-1 647.8	-2 337.4	-278.2	384.5	-662.8
Trade balance	18 420.8	6 009.0	24 228.1	34 997.2	19 861.7	5 169.0	4 326.7	5 201.6	5 164.4	11 824.9	5 836.0	5 988.9
Exports	59 541.4	44 065.1	65 790.6	85 630.4	80 212.2	19 163.2	19 882.9	20 465.6	20 700.5	39 899.6	18 745.0	21 154.6
Imports	41 120.7	38 056.1	41 562.5	50 633.3	60 350.5	13 994.2	15 556.3	15 263.9	15 536.1	28 074.7	12 909.0	15 165.8
Services	-3 786.7	-3 237.4	-2 099.5	-1 576.1	-1 697.7	-393.0	-417.6	-441.4	-445.6	-486.3	-167.1	-319.3
Exports	7 754.3	5 208.3	5 935.0	7 992.2	10 319.2	2 210.1	2 617.2	2 783.3	2 708.7	5 423.8	2 586.1	2 837.7
Imports	11 541.0	8 445.7	8 034.6	9 568.3	12 016.8	2 603.0	3 034.8	3 224.7	3 154.3	5 910.2	2 753.2	3 157.0
Primary income	-22 724.5	-15 172.3	-24 173.4	-25 937.1	-26 147.9	-6 203.4	-6 996.9	-6 159.9	-6 787.6	-11 438.2	-5 211.3	-6 226.9
Compensation of employees, net	-1 599.4	-994.6	-1 144.5	-1 664.9	-1 921.1	-401.2	-594.6	-543.6	-381.7	-896.7	-462.1	-434.6
Investment income, net	-21 257.0	-14 304.6	-23 164.0	-24 407.3	-24 361.9	-5 836.0	-6 436.1	-5 650.1	-6 439.7	-10 609.1	-4 783.0	-5 826.1
Income receivable	2 380.6	1 933.1	2 086.5	3 540.7	4 067.1	878.7	1 073.6	1 048.7	1 066.1	2 542.5	1 236.1	1 306.4
Income on direct investment	659.4	382.9	611.8	1 498.1	665.9	54.2	260.5	156.2	194.9	363.1	84.5	278.6
Income on portfolio investment	1 273.5	1 180.8	1 188.3	1 464.0	2 094.2	518.6	490.1	583.0	502.4	1 419.8	764.5	655.3
Income on other investment	447.7	369.5	286.3	578.6	1 307.1	305.8	323.0	309.4	368.8	759.6	387.1	372.4
assets of the National Fund	1 171.8	972.0	934.1	1 172.9	1 891.7	451.3	481.8	518.9	439.7	1 123.0	541.2	581.8
Income payable	23 637.7	16 237.7	25 250.5	27 948.0	28 429.0	6 714.7	7 509.7	6 698.8	7 505.8	13 151.6	6 019.1	7 132.4
Income on direct investment	21 232.2	14 071.1	22 818.7	25 418.2	25 101.9	6 033.9	6 639.1	5 803.8	6 625.1	11 281.2	5 129.8	6 151.4
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	574.9	192.2	382.7
Income on other investment	1 413.5	1 268.9	1 334.8	1 450.8	2 132.7	481.4	499.7	555.0	596.7	1 295.4	697.1	598.3
Other primary income, net	131.9	126.8	135.1	135.1	135.1	33.8	33.8	33.8	33.8	67.6	33.8	33.8
Secondary income	1 062.8	1 345.7	-634.6	-1 048.6	-1 036.6	-198.8	-321.2	-248.1	-268.6	-178.6	-73.1	-105.5
Capital account balance	231.1	239.2	233.4	247.7	1 278.5	86.1	-16.2	1 180.1	28.5	25.2	11.5	13.7

Continuation

	2019	2020	2021	2022	2023	2023				2024	2024	
						I	II	III	IV	I half year	I	II
Financial account (excluding reserve assets)	1 298.4	-12 542.5	-2 455.0	5 955.8	-2 068.6	391.1	-1 448.3	256.5	-1 267.9	1 062.4	-63.3	1 125.7
Direct investment	-5 904.4	-5 875.4	-1 901.4	-7 956.4	-2 443.2	-2 465.3	-1 840.7	1 105.8	757.0	-2 169.9	-2 686.1	516.2
Net acquisition of financial assets	-2 173.6	1 330.5	2 665.2	-2 878.9	2 994.1	828.7	-61.9	1 828.1	399.1	464.4	-373.4	837.8
Net incurrence of liabilities	3 730.9	7 206.0	4 566.6	5 077.5	5 437.3	3 294.0	1 778.9	722.3	-357.8	2 634.4	2 312.8	321.6
Portfolio investment	5 118.2	-7 743.9	-3 577.6	13 188.6	5 349.1	2 515.5	1 995.1	2 394.9	-1 556.3	5 051.5	2 023.5	3 028.0
Net acquisition of financial assets	4 887.7	-6 339.6	-1 199.5	10 086.4	3 829.6	2 418.0	1 524.4	2 344.1	-2 456.9	4 092.6	1 857.6	2 235.0
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	-986.4	-973.5	-13.0
Banks	748.8	-746.6	1 305.3	534.3	642.3	516.2	101.6	28.0	-3.5	-20.7	-108.6	87.9
Other sectors	2 253.0	1 973.3	3 321.7	2 407.3	4 330.9	957.3	768.3	3 482.6	-877.3	5 099.8	2 939.6	2 160.1
Net incurrence of liabilities	-230.5	1 404.3	2 378.0	-3 102.2	-1 519.5	-97.4	-470.7	-50.8	-900.6	-958.9	-165.9	-792.9
Central bank and general government	1 270.8	854.9	1 735.4	-1 095.9	-1 423.7	-150.9	-218.7	-345.5	-708.7	-666.0	-170.6	-495.4
Banks	-96.9	-309.4	311.8	-1 007.0	-265.7	-40.9	-211.9	13.1	-26.0	450.4	0.7	449.7
Other sectors	-1 404.4	858.8	330.9	-999.3	169.9	94.4	-40.0	281.5	-165.9	-743.3	4.0	-747.2
Financial derivatives, net	-81.0	71.2	105.9	259.8	-21.8	-0.1	15.7	48.5	-85.9	-11.2	-35.2	23.9
Other investment	2 165.6	1 005.6	2 918.2	463.9	-4 952.7	341.0	-1 618.3	-3 292.7	-382.6	-1 807.9	634.5	-2 442.4
Other equity, net	21.7	31.7	-7.3	20.7	65.9	22.6	3.8	74.1	-34.5	1.2	-4.0	5.2
Medium- and long term debt instruments	-329.8	-2 025.2	-2 887.7	-926.1	-1 171.7	-512.6	-468.6	-1 329.1	1 138.6	-694.8	-339.3	-355.5
Net acquisition of financial assets	51.6	-668.4	-210.4	1 024.0	523.6	218.6	295.4	-30.0	39.5	525.3	531.5	-6.1
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	-0.6	0.0
Banks	119.1	142.4	124.9	222.8	421.1	45.4	24.0	100.9	250.8	150.2	110.6	39.6
Other sectors	-63.2	-804.3	-329.3	802.4	103.6	173.8	271.4	-130.3	-211.2	375.7	421.5	-45.8
Net incurrence of liabilities	381.4	1 356.7	2 677.4	1 950.1	1 695.2	731.2	764.0	1 299.1	-1 099.1	1 220.1	870.7	349.4
Central bank and general government	-717.8	357.5	2 198.6	71.0	-482.9	-77.4	-68.9	-218.5	-118.0	-324.1	-241.5	-82.6
Banks	-512.1	137.7	-166.9	706.9	1 240.3	610.5	564.4	532.5	-467.2	1 028.8	726.0	302.7
Other sectors	1 611.3	861.6	645.6	1 172.2	937.8	198.1	268.4	985.1	-513.9	515.5	386.2	129.3
Short term debt instruments	2 473.7	2 999.1	5 813.2	1 369.3	-3 847.0	831.0	-1 153.5	-2 037.8	-1 486.6	-1 114.2	977.8	-2 092.0
Net acquisition of financial assets	3 505.8	3 830.0	8 866.9	7 060.0	65.1	1 696.3	-967.7	-795.5	131.9	657.7	827.2	-169.5
Net incurrence of liabilities	1 032.1	831.0	3 053.6	5 690.8	3 912.0	865.4	185.8	1 242.3	1 618.6	1 772.0	-150.6	1 922.5
Net errors and omissions	1 495.3	-4 919.3	-4 807.1	-2 907.4	-248.6	177.0	414.6	-2 929.9	2 089.7	882.7	-1 064.5	1 947.3
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	432.7	605.2	-172.5
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	-432.7	-605.2	172.5
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	-432.7	-605.2	172.5
IMF Credits	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		

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

I. General economic trends

1.4. External debt of the Republic of Kazakhstan

mln.US dollars

	01.01.2020	01.01.2021	01.01.2022	01.01.2023	01.04.2023	01.07.2023	01.10.2023	01.01.2024	01.04.2024	01.07.2024
External debt	159 544.2	163 980.1	164 131.1	161 162.8	162 733.8	162 706.5	163 809.3	163 550.8	163 536.5	166 573.9
Short-term	8 801.2	9 481.0	12 009.6	16 335.7	17 252.0	17 196.2	18 211.6	19 363.8	19 169.0	20 861.5
Long-term	150 743.0	154 499.1	152 121.5	144 827.1	145 481.7	145 510.3	145 597.7	144 187.1	144 367.5	145 712.4
General Government	12 417.6	13 885.0	15 859.3	13 390.0	12 857.1	12 683.7	12 610.3	11 809.4	11 226.5	10 883.2
Short-term	14.9	24.6	24.3	55.4	59.6	54.4	114.7	115.8	121.7	120.5
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	14.9	24.6	24.3	55.1	59.4	54.4	49.5	50.6	56.5	55.3
Other debt liabilities	0.0	0.0	0.0	0.2	0.1	0.0	65.2	65.2	65.2	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	10 762.8
Special Drawing Rights	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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	4 618.3
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	6 144.5
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	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	2 036.0
Short-term	409.7	828.0	494.6	230.9	255.3	119.7	185.2	276.4	164.1	118.2
Currency and deposits	3.9	2.6	7.9	12.8	10.4	13.6	13.0	249.7	13.4	113.2
Debt securities*	401.6	821.2	483.3	214.4	240.8	101.9	168.2	22.9	146.5	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	4.2	4.2	3.4	3.7	4.1	4.2	4.0	3.7	4.2	4.9
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	481.4	501.3	2 041.1	1 940.9	1 962.6	1 945.3	1 912.5	1 956.7	1 930.1	1 917.8
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	1 916.9
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Continuation

	01.01.2020	01.01.2021	01.01.2022	01.01.2023	01.04.2023	01.07.2023	01.10.2023	01.01.2024	01.04.2024	01.07.2024
Banks	4 818.1	4 837.4	5 493.8	9 675.4	10 625.4	10 162.6	10 631.1	11 175.8	12 530.8	14 319.7
Short-term	1 097.7	1 312.4	1 837.7	5 658.3	6 012.9	5 224.6	5 330.0	6 301.2	6 923.6	7 958.2
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	5 257.7
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	95.5	23.9	9.3	797.6	1 128.9	569.7	766.6	711.5	1 108.1	1 843.5
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	138.6	139.1	216.2	404.1	449.6	495.9	525.5	889.0	1 001.7	857.0
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	6 361.5
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	3 768.8
Debt securities*	1 875.9	1 568.2	1 888.8	752.6	742.7	553.6	511.7	516.8	510.1	1 005.2
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	1 587.5
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	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	42 229.9	43 166.5	43 666.0	44 997.7	45 306.6	44 976.1	45 613.7
Short-term	7 278.9	7 316.0	9 653.0	10 391.1	10 924.3	11 797.5	12 581.8	12 670.4	11 959.8	12 664.7
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	522.5	465.2	927.9	1 180.0	1 040.0	1 045.6	1 786.3	1 800.9	1 216.9	1 435.9
Trade credit and advances	6 696.4	6 787.7	7 616.8	8 760.8	9 305.6	10 119.7	10 234.9	10 204.0	10 147.5	10 512.2
Other debt liabilities	59.9	63.0	1 108.3	450.3	578.7	632.1	560.5	665.6	595.3	716.5
Long-term	33 761.7	34 072.1	34 360.4	31 838.7	32 242.2	31 868.6	32 416.0	32 636.2	33 016.3	32 949.0
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	9 491.1	10 540.2	10 724.1	6 936.5	7 077.4	6 757.2	7 073.8	7 018.4	6 962.6	6 778.9
Loans	22 309.9	21 572.2	21 261.5	22 806.1	22 970.4	23 100.9	23 371.7	23 804.2	24 001.1	24 052.9
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	1 229.4	1 388.2	1 434.3
Other debt liabilities**	211.5	269.8	480.8	630.7	730.3	677.1	561.6	584.2	664.5	682.9
Direct investment: Intercompany lending	100 376.8	102 540.2	96 228.8	93 695.7	93 866.9	94 129.1	93 472.5	93 025.9	92 709.0	93 721.4

*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	14.25	14.25	14.25	14.25		

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2019	2020	2021	2022	2023	06.24	07.24	08.24	09.24	10.24
Net Foreign Assets	34 818 521	39 760 122	38 636 769	42 270 389	43 429 399	47 554 583	48 485 026	50 386 284	51 272 826	51 632 744
Net International Reserves	10 893 009	14 787 581	13 961 529	15 270 417	15 400 647	17 870 709	18 834 983	19 546 257	20 460 832	21 402 468
Gross International Assets	11 078 854	15 000 426	14 844 409	16 227 925	16 338 729	18 826 627	19 841 440	20 575 732	21 456 686	22 387 419
Monetary Gold and SDR	6 141 691	9 479 378	11 171 705	10 504 466	9 887 314	11 580 248	11 925 806	12 381 788	12 816 843	13 748 132
Foreign Currency	113 325	122 838	112 378	129 890	137 805	141 263	141 172	143 465	143 102	144 563
Transferable Deposits	1 390 599	2 168 713	1 236 529	1 828 429	2 782 507	1 630 706	1 001 151	1 215 194	1 518 707	1 690 054
Other Deposits	1 371 493	781 013	-	-	-	-	-	-	-	-
Securities (other than shares)	634 575	874 648	756 723	2 293 930	1 958 963	3 851 486	5 109 020	5 126 663	5 252 173	5 087 767
Financial Derivatives	2 995	2 227	2 309	2 687	35 143	3 136	7 292	7 893	7 605	5 454
Aseets in the External Management	1 424 177	1 571 609	1 564 765	1 468 522	1 536 998	1 619 787	1 656 997	1 700 730	1 718 255	1 711 448
Less: Foreign Liabilities	185 844	212 845	882 880	957 508	938 082	955 918	1 006 457	1 029 475	995 854	984 951
SDR	183 804	210 611	880 941	897 515	889 002	903 724	915 648	946 522	950 429	946 333
Nonresidents Transferable Deposits	1	1	6	57 826	46 904	49 376	87 995	80 184	42 590	35 706
Other Deposits	-	-	-	-	-	-	-	-	-	-
Credits	373	410	420	451	443	459	461	469	469	475
Other Accounts Payable	1 667	1 824	1 513	1 716	1 733	2 358	2 352	2 300	2 367	2 437
Assets of the National Oil Fund	23 624 917	24 705 811	23 887 862	25 781 944	27 284 595	28 990 176	28 976 152	30 125 211	30 128 075	29 579 934
Other Net Foreign Assets	300 595	266 730	787 378	1 218 028	744 157	693 698	673 892	714 816	683 919	650 342
Gross Assets	963 796	1 195 531	1 579 649	1 914 431	1 411 802	1 303 326	1 335 878	1 396 197	1 374 735	1 400 022
Less: Foreign Liabilities	663 201	928 801	792 271	696 402	667 646	609 628	661 986	681 381	690 816	749 680
Net Domestic Assets	-26 594 047	-28 725 025	-26 580 205	-29 694 206	-30 626 686	-33 939 701	-34 673 536	-36 696 671	-37 146 688	-37 312 952
Net Claims to the Central Government	-303 019	-1 287 322	-842 901	-1 956 640	-2 010 867	-2 542 220	-2 891 733	-2 980 624	-2 883 670	-2 851 981
Claims	586 473	547 448	383 230	444 783	401 222	369 982	373 595	376 206	381 214	387 543
Securities	586 473	547 448	383 230	444 783	401 222	369 982	373 595	376 206	381 214	387 543
Less: Liabilities	889 492	1 834 770	1 226 130	2 401 423	2 412 089	2 912 202	3 265 328	3 356 830	3 264 883	3 239 524
Transferable Deposits	492 985	1 564 901	1 061 546	1 999 481	2 174 480	2 162 207	2 557 955	2 659 274	2 558 547	2 197 699
Other Deposits	197 589	84 108	164 152	400 056	236 697	745 269	683 494	693 089	688 581	1 040 804
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	29 914 923	31 654 328	32 331 808	33 584 253	33 501 872	33 009 533
Claims to Banks	-2 162 063	-1 838 449	-1 083 402	-1 756 226	-788 735	-233 674	-108 551	-92 058	-87 626	-143 650
Securities	514	560	-	-	-	-	-	-	-	-
Credits	110 911	63 809	360 551	35 587	153 998	17 785	17 785	17 785	17 755	17 755
Less: NBK Notes	2 273 558	1 902 818	1 444 004	1 791 813	943 009	251 459	126 337	109 843	105 382	161 406
Financial Derivatives	70	-	51	-	277	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	-	-	-	-	-
Claims to Nonbank Financial Institutions	3 044 011	4 966 023	5 317 553	5 362 793	5 311 730	5 107 528	5 115 911	5 115 948	5 116 043	5 115 202
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	5 115 908	5 115 908	5 115 908	5 115 146
Financial Derivatives	-	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	-	3	40	135	56
Claims to the Rest of the Economy	772 600	782 439	848 440	596 980	782 139	806 277	857 492	893 668	874 512	874 409
Other Net Domestic Assets	-3 595 930	-6 200 350	-5 869 902	-6 040 554	-6 503 212	-8 075 336	-8 637 319	-9 460 548	-10 027 601	-10 690 301
Other Financial Assets	14 673	9 714	3 901	7 164	9 992	13 501	11 398	18 913	10 660	16 012
Nonfinancial Assets	45 335	50 849	60 527	65 127	65 365	71 330	71 792	74 774	77 680	79 749
Less: Other Liabilities	70 264	65 707	60 709	226 293	62 866	45 051	47 643	48 653	50 237	51 965
Less: Capital Accounts	3 585 674	6 195 206	5 873 621	5 886 551	6 515 703	8 115 116	8 672 865	9 505 581	10 065 704	10 734 096

Continuation

	2019	2020	2021	2022	2023	06.24	07.24	08.24	09.24	10.24
Liabilities	8 224 474	11 035 097	12 056 564	12 576 183	12 802 713	13 614 882	13 811 490	13 689 613	14 126 138	14 319 792
Narrow Reserve Money	5 430 745	5 087 846	6 945 442	7 374 898	7 142 913	6 886 619	6 738 224	6 846 525	6 681 236	6 817 764
Reserve Money	6 893 176	9 777 551	10 957 714	11 874 422	11 539 973	13 275 974	13 477 031	13 324 363	13 741 720	13 540 027
Currency out of the NBK	2 688 265	3 250 372	3 451 715	3 823 793	4 109 817	4 323 683	4 408 645	4 503 882	4 415 747	4 488 750
Transferable Deposits of Banks	1 700 882	1 299 270	2 074 806	2 202 901	1 483 719	1 073 890	1 004 243	1 084 200	991 225	1 132 641
Other Deposits of Banks	1 462 431	4 689 705	4 012 272	4 499 524	4 397 060	6 389 355	6 738 808	6 477 839	7 060 484	6 722 263
Transferable Deposits of Nonbank Financial Institutions	943 102	443 937	1 370 737	1 115 521	1 539 958	1 477 937	1 307 709	1 248 170	1 266 605	1 189 297
Current accounts of Public Nonfinancial Institutions in KZT	98 496	94 260	48 177	232 683	9 419	11 109	17 627	10 272	7 659	7 076
Current accounts of non-state non-financial organizations in tenge	-	7	7	1	-	-	-	-	-	-
Other Deposits	425 077	580 266	473 891	341 074	1 008 920	203 281	37 613	30 405	64 349	560 905
Foreign Currency Current Accounts of Public Nonfinancial Institutions	1 748	5	32	657	2 694	580	856	243	236	802
Other Deposits of Public Nonfinancial Institutions	193 360	126 972	87 413	1 581	332	340	10 361	3 369	2 367	68 803
Other Deposits of Nonbank Financial Institutions	225 811	452 119	383 339	337 347	1 004 390	200 447	24 624	25 377	59 777	487 162
Other Deposits of Liquidated Banks	4 158	1 170	3 106	1 489	1 504	1 914	1 771	1 415	1 971	4 139
Nonprofit Institutions	-	-	-	-	-	-	-	-	-	-
Securities (other than shares)	874 051	576 683	474 845	354 628	247 488	135 627	296 846	334 845	320 069	218 860
Other Financial Institutions	833 778	432 566	291 892	110 269	65 186	28 436	136 965	74 191	85 881	75 041
Public Nonfinancial Institutions	31 917	112 919	133 783	167 123	105 452	69 952	109 278	93 138	104 008	85 480
Private Nonfinancial Institutions	5 557	30 978	47 382	69 676	69 696	37 240	49 612	155 551	116 708	58 287
Households	0	1	891	282	-	0	677	2 081	120	51
Nonprofit Institutions	2 800	219	897	7 278	7 155	-	315	9 884	13 352	-
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	-	-	-	-	-
Banks	4 228	-	16	-	37	-	-	-	-	-
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*	07.24	08.24	09.24	10.24
Net Foreign Assets	1 817 861	1 311 176	1 769 349	810 249	837 480	-240 054	-414 683	-448 699	-163 735
Net Foreign Assets, CFC	1 656 042	1 100 665	1 567 010	820 973	1 459 100	788 363	620 890	651 659	931 769
Claims to Nonresidents, CFC	2 488 108	1 957 617	2 330 781	3 293 138	4 069 307	4 043 332	4 533 777	4 105 637	4 316 477
Foreign Currency	204 972	340 275	264 941	370 974	613 961	414 400	433 483	429 879	406 829
Transferable Deposits	546 873	575 858	757 233	1 132 797	1 215 266	1 207 294	1 143 082	1 129 178	1 248 731
Other Deposits	928 082	484 540	466 087	477 359	645 017	575 317	493 050	547 755	767 134
Securities (other than shares)	573 031	322 535	501 724	838 832	1 007 177	1 138 234	1 183 529	1 235 881	1 193 486
Credits	170 325	195 385	279 970	399 142	500 714	643 529	671 619	668 262	631 082
Financial Derivatives	18 742	5 968	4 689	473	8 662	4 374	525 638	2 889	762
Shares and other Equity	25 580	4 275	4 373	4 675	4 594	5 244	5 340	5 339	5 402
Other Accounts Receivable	20 504	28 780	51 766	68 885	73 916	54 940	78 036	86 455	63 052
Less: Liabilities for Nonresidents, CFC	832 066	856 953	763 771	2 472 164	2 610 207	3 254 969	3 912 887	3 453 978	3 384 708
Transferable Deposits	133 557	300 345	349 911	1 413 594	1 321 335	1 306 341	1 228 501	1 135 482	1 244 642
Other Deposits	146 359	149 592	280 553	836 243	943 601	1 280 595	1 384 279	1 359 117	1 371 567
Securities (other than shares)	379 331	350 043	41 400	24 253	-	-	-	962	-
Credits	146 502	16 917	47 273	157 398	157 344	427 085	520 930	663 806	522 177
Financial Derivatives	12 195	10 225	9 176	2 507	7 062	6 803	520 477	6 795	8 791
Other Accounts Payable	14 123	29 831	35 458	38 168	180 864	234 144	258 701	287 817	237 530
Other net Foreign Assets, OFC	161 820	210 511	202 338	-10 724	-621 620	-1 028 417	-1 035 573	-1 100 358	-1 095 504
Gross Assets	415 017	459 460	507 000	666 949	855 091	804 856	866 660	808 232	792 344
Less: Foreign Liabilities	253 197	248 949	304 662	677 673	1 476 711	1 833 273	1 902 233	1 908 590	1 887 848
Domestic Assets	19 196 552	22 806 573	28 273 963	32 860 771	36 856 922	41 361 669	41 577 712	42 118 503	42 162 608
Reserves	3 575 334	5 999 511	6 516 208	7 430 749	6 360 781	8 283 266	8 020 454	8 507 015	8 401 400
Transferable and Other Deposits in NBK	3 187 575	5 577 185	6 062 216	6 967 609	5 890 626	7 842 107	7 564 475	8 082 482	7 950 880
National Currency	387 759	422 326	453 992	463 140	470 155	441 159	455 979	424 533	450 520
Other Claims to NBK	2 356 522	2 575 073	1 589 764	1 845 120	1 012 693	310 048	190 572	195 771	220 035

Continuation

	2019	2020	2021	2022	2023*	07.24	08.24	09.24	10.24
Net Claims to the Central Government	2 127 891	3 238 397	4 235 214	4 417 488	6 375 618	8 267 632	8 478 856	8 611 900	8 294 266
Gross Claims	2 224 420	3 368 010	4 438 508	4 664 553	6 640 779	8 519 061	8 728 911	8 863 539	8 541 399
Securities (other than shares)	2 154 357	3 268 116	4 332 090	4 555 217	6 533 456	8 349 137	8 557 722	8 693 173	8 369 980
Credits	68 866	98 914	101 473	108 723	106 822	111 378	113 183	113 080	114 741
Other Accounts Receivable	1 198	979	4 945	614	502	58 546	58 006	57 287	56 678
Less: Liabilities	96 529	129 613	203 294	247 065	265 161	251 429	250 055	251 639	247 132
Transferable Deposits	10 623	15 714	23 713	15 832	13 387	1 191	4 603	7 877	2 161
Other Deposits	3 533	791	1 947	2 542	4 635	6 508	3 274	1 450	3 183
Credits	81 644	43 076	56 444	64 948	63 685	67 267	67 780	68 324	68 867
Other Accounts Payable	729	70 033	121 190	163 744	183 455	176 463	174 398	173 982	172 911
Claims to the Regional and Local Government	0	2	14 469	13 224	13 446	13 983	14 061	13 559	13 671
Securities (other than shares)	-	-	14 468	13 223	13 446	13 980	14 035	13 519	13 643
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	2	1	1	1	3	26	40	28
Claims to Nonbank Financial Institutions	1 131 287	1 377 525	2 397 563	2 441 767	2 890 141	2 535 673	2 537 003	2 513 303	2 623 114
Transferable Deposits	2 155	5 314	13 986	135 465	25 472	30 788	33 491	32 739	17 532
Other Deposits	949	51	52	-	-	-	-	-	-
Securities (other than shares)	173 209	353 993	639 721	884 278	832 316	766 415	746 342	759 838	782 898
Credits	570 290	729 508	1 275 313	836 937	1 247 196	1 100 985	1 045 040	990 188	1 035 223
Financial Derivatives	229 002	62 634	54 716	72 008	158 908	6 261	4 938	4 498	7 502
Shares and other Equity	109 430	156 212	296 402	300 200	376 771	384 060	395 891	439 698	445 658
Other Accounts Receivable	46 251	69 813	117 372	212 878	249 478	247 164	311 301	286 340	334 301
Claims to Public Nonfinancial Institutions	680 296	582 619	605 536	873 865	777 381	834 772	843 325	801 842	725 560
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	381 721	318 413	458 448	564 961	550 463	679 108	688 706	690 571	611 667
Credits	297 478	263 219	146 736	308 618	226 564	154 716	152 999	109 876	112 390
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	-	-	-	-	-	-
Other Accounts Receivable	1 095	985	351	286	355	948	1 621	1 395	1 502

Continuation

	2019	2020	2021	2022	2023*	07.24	08.24	09.24	10.24
Claims to Private Nonfinancial Institutions	7 909 851	7 869 706	8 474 297	9 266 501	10 468 045	10 698 409	10 860 918	10 748 184	10 944 605
Securities (other than shares)	200 218	216 586	254 543	266 881	273 631	325 549	335 191	130 135	341 428
Credits	7 309 904	7 252 207	7 901 000	8 673 393	9 775 098	9 956 016	10 106 865	10 197 508	10 187 300
Financial Derivatives	2 416	1 133	1 378	1 251	1 549	203	177	379	215
Shares and other Equity	172 276	166 057	162 909	191 382	245 262	238 316	230 699	241 053	244 216
Other Accounts Receivable	225 037	233 723	154 467	133 593	172 506	178 326	187 986	179 108	171 445
Claims to Nonprofit Institutions	5 966	2 707	3 016	2 391	4 109	6 190	5 746	5 337	6 034
Credits	5 014	1 967	2 939	2 268	3 827	5 186	4 686	4 647	5 134
Shares and other Equity	2	2	2	3	3	3	3	3	3
Other Accounts Receivable	950	738	74	120	279	1 001	1 057	687	897
Claims to Households	6 823 806	7 684 251	10 869 025	14 243 981	18 331 749	20 812 272	21 294 738	21 622 617	22 025 332
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	6 767 785	7 631 145	10 795 904	14 177 198	18 276 322	20 739 599	21 214 150	21 542 639	21 946 675
Financial Derivatives	204	242	530	-	-	363	128	169	161
Other Accounts Receivable	55 818	52 863	72 590	66 783	55 427	72 310	80 459	79 809	78 495
Other Net Assets	-5 414 401	-6 523 218	-6 431 129	-7 674 314	-9 377 040	-10 400 575	-10 667 961	-10 901 024	-11 091 408
Other Financial Assets	128 424	114 431	98 964	128 385	129 563	137 795	171 224	172 146	162 937
Nonfinancial Assets	782 909	783 226	796 805	834 083	886 835	920 404	911 665	918 538	922 240
Less: Other Liabilities	534 521	1 299 656	1 238 334	1 556 149	1 627 152	1 680 845	1 688 430	1 697 501	1 674 905
Less: Capital Accounts	5 791 213	6 121 219	6 088 565	7 080 633	8 766 286	9 777 929	10 062 420	10 294 208	10 501 681
Liabilities	21 014 413	24 117 749	30 043 312	33 671 020	37 694 402	41 121 616	41 163 029	41 669 804	41 998 873
Transferable Deposits	5 517 237	6 271 889	7 786 368	8 187 666	7 691 930	8 209 019	7 821 869	8 054 661	8 021 184
Central Bank	2	1	1	1	1	1	1	1	1
Regional and Local Government	298	822	886	864	862	952	911	1 334	1 123
Nonbank Financial Institutions	246 545	384 939	543 070	484 231	558 312	744 393	748 277	703 259	688 599
Public Nonfinancial Institutions	566 964	494 327	572 609	852 319	544 233	633 048	547 677	514 654	575 370
Private Nonfinancial Institutions	3 387 347	3 688 676	4 276 021	4 455 259	3 949 378	4 253 073	3 987 973	4 302 100	4 249 902
Nonprofit Institutions	110 571	103 080	116 056	131 520	116 164	120 899	114 215	169 189	109 451
Households	1 205 510	1 600 043	2 277 724	2 263 471	2 522 981	2 456 653	2 422 815	2 364 124	2 396 738

Continuation

	2019	2020	2021	2022	2023*	07.24	08.24	09.24	10.24
Other Deposits	12 041 812	14 700 551	17 425 495	21 059 848	24 413 188	26 932 441	27 094 554	27 337 202	28 084 440
Central Bank	-	-	0	-	-	-	-	-	-
Regional and Local Government	-	-	28	504	2 638	5 178	8 646	8 332	5 149
Nonbank Financial Institutions	778 738	1 117 559	812 750	971 535	943 810	960 425	816 191	925 628	954 672
Public Nonfinancial Institutions	568 177	587 706	821 283	1 356 166	767 356	1 034 195	996 448	1 019 363	1 040 567
Private Nonfinancial Institutions	2 181 247	3 103 678	4 235 938	4 608 925	5 872 590	6 711 924	6 769 211	6 707 523	7 048 917
Nonprofit Institutions	548 300	699 600	568 295	738 950	509 737	545 868	548 043	488 343	509 338
Households	7 965 350	9 192 008	10 987 200	13 383 768	16 317 056	17 674 851	17 956 015	18 188 013	18 525 797
Securities	1 671 702	1 664 317	1 943 608	1 985 457	2 793 003	2 984 100	2 980 706	3 034 793	3 055 788
Nonbank Financial Institutions	1 585 266	1 550 898	1 743 393	1 773 039	2 562 398	2 728 273	2 716 554	2 767 428	2 794 253
Public Nonfinancial Institutions	64 679	91 815	148 963	150 815	152 952	153 655	155 038	156 400	155 356
Private Nonfinancial Institutions	634	1 425	1 447	2 885	1 775	1 617	1 671	1 818	1 871
Households	21 123	20 179	49 805	58 718	75 878	100 555	107 443	109 147	104 308
Credits	793 512	696 911	2 152 007	1 606 866	2 129 723	2 476 055	2 726 651	2 754 708	2 260 190
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	26 295	27 779	28 861	29 309
Nonbank Financial Institutions	750 543	657 439	2 137 729	1 586 217	2 099 879	2 440 480	2 689 531	2 716 463	2 221 436
Public Nonfinancial Institutions	22 533	22 153	7 739	8 250	8 871	9 260	9 321	9 363	9 424
Private Nonfinancial Institutions	2 046	47	21	9	5	5	5	5	5
Households	205	63	52	26	11	10	10	10	10
Financial Derivatives	244 847	83 755	54 828	74 613	159 536	6 899	4 965	4 983	7 864
Central Bank	15 858	21 046	-	-	-	-	-	-	-
Nonbank Financial Institutions	228 967	62 632	54 673	73 653	159 394	6 346	4 639	4 680	7 484
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	22	50	155	959	142	189	198	133	219
Households	-	28	-	-	-	364	128	169	161
Other Accounts Payable	745 304	700 326	681 006	756 571	507 022	513 101	534 284	483 459	569 407
Central Bank	76	102	24	211	182	321	4 137	283	307
Regional and Local Government	9	1 382	3 789	5 581	4 954	4 695	4 574	4 506	4 432
Nonbank Financial Institutions	43 735	14 914	65 337	88 071	64 816	79 757	98 479	122 183	163 259
Public Nonfinancial Institutions	4 078	55 599	103 266	97 753	99 097	97 726	97 709	97 714	98 077
Private Nonfinancial Institutions	263 489	225 557	228 250	245 255	301 575	286 647	287 421	287 506	284 290
Nonprofit Institutions	721	742	704	389	1 569	1 334	1 003	1 079	1 161
Households	180 374	178 471	197 877	201 800	244 310	243 947	257 976	245 224	256 347
Interbank Accounts	252 823	223 559	81 759	117 511	-209 481	-201 327	-217 017	-275 036	-238 465

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2019	2020	2021	2022	2023*	07.24	08.24	09.24	10.24
Net Foreign Assets	36 637 097	41 091 030	40 426 251	43 086 563	44 266 879	48 244 973	49 971 601	50 824 127	51 469 009
Claims to Nonresidents	13 566 962	16 958 044	17 175 190	19 521 062	20 408 036	23 884 772	25 109 509	25 562 323	26 703 896
Monetary Gold and SDR	6 141 691	9 479 378	11 171 705	10 504 466	9 887 314	11 925 806	12 381 788	12 816 843	13 748 132
Foreign Currency	318 297	463 113	377 319	500 864	751 766	555 573	576 948	572 980	551 393
Transferable Deposits	1 937 471	2 744 572	1 993 762	2 961 226	3 997 773	2 208 445	2 358 276	2 647 886	2 938 785
Other Deposits	2 299 574	1 265 553	466 087	477 359	645 017	575 317	493 050	547 755	767 134
Securities (other than shares)	1 207 606	1 197 183	1 258 447	3 132 763	2 966 140	6 247 255	6 310 192	6 488 054	6 281 252
Credits	170 325	195 385	279 970	399 142	500 714	643 529	671 619	668 262	631 082
Shares and other Equity	25 580	4 275	4 373	4 675	4 594	5 244	5 340	5 339	5 402
Financial Derivatives	21 737	8 196	6 997	3 160	43 805	11 666	533 531	10 494	6 216
Other Claims	1 444 681	1 600 389	1 616 531	1 537 406	1 610 914	1 711 937	1 778 765	1 804 710	1 774 500
Liabilities for Nonresidents	1 017 911	1 069 798	1 646 651	3 429 672	3 548 288	4 261 426	4 942 362	4 449 832	4 369 658
Transferable Deposits	133 558	300 346	349 916	1 471 421	1 368 240	1 394 336	1 308 686	1 178 071	1 280 348
SDR	183 804	210 611	880 941	897 515	889 002	915 648	946 522	950 429	946 333
Other Deposits	146 359	149 592	280 553	836 243	943 601	1 280 595	1 384 279	1 359 117	1 371 567
Securities (other than shares)	379 331	350 043	41 400	24 253	-	-	-	962	-
Credits	146 875	17 327	47 694	157 848	157 787	427 546	521 399	664 274	522 653
Financial Derivatives	12 195	10 225	9 176	2 507	7 062	6 803	520 477	6 795	8 791
Other Accounts Payable	15 790	31 655	36 971	39 885	182 597	236 497	261 001	290 184	239 967
Assets of the National Oil Fund	23 625 632	24 725 542	23 888 930	25 787 868	27 284 595	28 976 152	30 125 211	30 128 075	29 579 934
Other Net Foreign Assets	462 414	477 242	1 008 782	1 207 304	122 537	-354 525	-320 757	-416 439	-445 163
Assets	1 378 813	1 654 992	2 105 715	2 581 380	2 266 893	2 140 734	2 262 857	2 182 967	2 192 366
Foreign Liabilities	916 399	1 177 750	1 096 933	1 374 076	2 144 356	2 495 259	2 583 614	2 599 406	2 637 528
Net Domestic Assets	-15 315 027	-16 173 245	-10 326 961	-8 790 608	-5 965 307	-7 774 850	-9 719 844	-10 104 409	-9 572 017
Net Claims to the Central Government	1 824 873	1 951 075	3 392 313	2 460 848	4 364 751	5 375 899	5 498 232	5 728 230	5 442 285
Claims	2 810 894	3 915 458	4 821 738	5 109 337	7 042 001	8 892 657	9 105 117	9 244 753	8 928 942
Securities	2 740 830	3 815 565	4 715 320	5 000 000	6 934 678	8 722 733	8 933 928	9 074 386	8 757 523
Credits	68 866	98 914	101 473	108 723	106 822	111 378	113 183	113 080	114 741
Other	1 198	979	4 945	614	502	58 546	58 006	57 287	56 678
Liabilities	986 021	1 964 383	1 429 424	2 648 488	2 677 250	3 516 757	3 606 885	3 516 523	3 486 656
Transferable Deposits	503 608	1 580 615	1 085 259	2 015 312	2 187 867	2 559 146	2 663 876	2 566 424	2 199 860
Other Deposits	201 123	84 899	166 099	402 598	241 331	690 001	696 363	690 030	1 043 986
Securities	-	-	-	-	-	-	-	6	10
Credits	81 644	43 076	56 444	64 948	63 685	67 267	67 780	68 324	68 867
Other	199 647	255 794	121 622	165 630	184 368	200 343	178 866	191 738	173 933

Continuation

	2019	2020	2021	2022	2023*	07.24	08.24	09.24	10.24
Claims to the Regional and Local Government	0	2	14 469	13 224	13 446	13 983	14 061	13 559	13 671
Securities (other than shares)	-	-	14 468	13 223	13 446	13 980	14 035	13 519	13 643
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	2	1	1	1	3	26	40	28
Resources of the National Oil Fund	25 162 190	25 969 361	25 794 061	26 789 585	29 914 923	32 331 808	33 584 253	33 501 872	33 009 533
Claims to Nonbank Financial Institutions	4 175 298	6 343 549	7 715 115	7 804 560	8 201 871	7 651 584	7 652 951	7 629 346	7 738 316
Transferable Deposits	2 155	5 314	13 986	135 465	25 472	30 788	33 491	32 739	17 532
Other Deposits	949	51	52	-	-	-	-	-	-
Securities	173 209	353 993	639 721	884 278	832 316	766 415	746 342	759 838	782 898
Credits	570 290	729 508	1 505 220	1 109 958	1 451 400	1 100 985	1 045 040	990 188	1 035 223
Financial Derivatives	229 002	62 634	54 716	72 008	158 908	6 261	4 938	4 498	7 502
Shares and other Equity	3 153 442	5 122 235	5 384 048	5 389 972	5 484 298	5 499 968	5 511 799	5 555 607	5 560 804
Other Accounts Receivable	46 251	69 813	117 372	212 878	249 478	247 167	311 341	286 476	334 357
Claims to Public Nonfinancial Institutions	1 451 462	1 352 901	1 443 209	1 461 118	1 553 027	1 686 400	1 730 412	1 669 323	1 593 027
Other Deposits	-	-	-	-	-	-	-	-	-
Securities	388 208	318 413	458 448	564 961	550 463	679 108	688 706	690 571	611 667
Credits	303 679	263 219	146 736	308 618	226 564	154 716	152 999	109 876	112 390
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	750 002	541 968	670 379	786 871	821 431	798 417	793 931
Other Accounts Receivable	9 573	21 266	88 024	45 571	105 621	65 704	67 277	70 459	75 039
Claims to Private Nonfinancial Institutions	7 909 851	7 869 706	8 474 348	9 266 501	10 468 045	10 698 409	10 860 918	10 748 184	10 944 605
Securities	200 218	216 586	254 543	266 881	273 631	325 549	335 191	130 135	341 428
Credits	7 309 904	7 252 207	7 901 000	8 673 393	9 775 098	9 956 016	10 106 865	10 197 508	10 187 300
Financial Derivatives	2 416	1 133	1 378	1 251	1 549	203	177	379	215
Shares and other Equity	172 276	166 057	162 909	191 382	245 262	238 316	230 699	241 053	244 216
Other Accounts Receivable	225 037	233 723	154 517	133 593	172 506	178 326	187 986	179 108	171 445
Claims to Nonprofit Institutions	5 966	2 707	3 016	2 391	4 109	6 190	5 746	5 337	6 034
Credits	5 014	1 967	2 939	2 268	3 827	5 186	4 686	4 647	5 134
Shares and other Equity	2	2	2	3	3	3	3	3	3
Other	950	738	74	120	279	1 001	1 057	687	897

Continuation

	2019	2020	2021	2022	2023*	07.24	08.24	09.24	10.24
Claims to Households	6 825 240	7 696 408	10 879 741	14 253 707	18 338 242	20 818 137	21 301 319	21 629 648	22 032 273
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	6 769 218	7 643 303	10 806 620	14 186 925	18 282 815	20 745 464	21 220 731	21 549 670	21 953 617
Financial Derivatives	204	242	530	-	-	363	128	169	161
Other	55 818	52 863	72 590	66 783	55 427	72 310	80 459	79 809	78 495
Other Net Domestic Assets	-13 157 355	-16 222 495	-17 298 111	-18 146 474	-21 491 057	-25 016 115	-26 610 425	-27 389 689	-27 725 597
Other Financial Assets	143 098	124 145	102 866	135 549	139 554	149 193	190 137	182 807	178 949
Nonfinancial Assets	828 244	834 075	857 332	899 210	952 200	992 195	986 438	996 218	1 001 989
Less: Other Liabilities	4 751 809	4 864 290	6 277 057	6 214 048	7 300 823	7 706 709	8 219 000	8 208 802	7 670 757
Less: Capital Accounts	9 376 887	12 316 425	11 981 252	12 967 184	15 281 988	18 450 795	19 568 000	20 359 912	21 235 777
Liabilities	21 322 070	24 917 785	30 099 291	34 295 955	38 301 572	40 470 122	40 251 757	40 719 718	41 896 992
Currency in Circulation	2 300 505	2 828 046	2 997 723	3 360 653	3 639 662	3 967 485	4 047 903	3 991 214	4 038 230
Transferable and Other Deposits	19 021 565	22 089 738	27 101 567	30 935 301	34 661 910	36 502 637	36 203 854	36 728 504	37 858 762
Regional and Local Government	298	822	914	1 368	3 500	6 130	9 557	9 667	6 272
Nonbank Financial Institutions	2 194 196	2 398 554	3 109 897	2 908 634	4 046 470	3 037 152	2 838 015	2 955 269	3 319 730
Public Nonfinancial Institutions	1 428 746	1 303 270	1 529 514	2 443 405	1 324 034	1 696 087	1 558 010	1 544 278	1 692 617
Private Nonfinancial Institutions	5 568 594	6 792 361	8 511 966	9 064 184	9 821 968	10 964 996	10 757 184	11 009 622	11 298 819
Nonprofit Institutions	658 871	802 680	684 352	870 470	625 901	666 767	662 258	657 531	618 789
Households	9 170 860	10 792 051	13 264 924	15 647 239	18 840 038	20 131 504	20 378 830	20 552 137	20 922 535

* including final turnovers

II. Key monetary indicators

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

	2019	2020	2021	2022	2023**	03.24	06.24	09.24
Net Foreign Assets	1 552 973	2 455 298	3 603 191	3 584 793	5 250 119	6 097 046	7 118 297	7 633 797
Claims on Nonresidents	2 843 049	3 810 828	5 248 149	5 008 923	6 516 697	7 333 583	8 694 901	9 348 823
Foreign Currency	4 591	1 566	3 025	1 081	1 636	570	418	54
Deposits	365 805	423 772	146 381	135 879	271 650	271 338	708 165	341 888
Securities (other than shares)	2 151 764	2 432 159	3 574 836	3 395 916	3 776 219	4 225 661	4 717 425	5 039 329
Loans	48 362	49 967	58 624	44 565	47 943	47 345	46 033	50 321
Financial Derivatives	0	0	0	0	0	3	0	538
Other	272 527	903 365	1 465 281	1 431 481	2 419 248	2 788 667	3 222 860	3 916 692
less: Liabilities to Nonresidents	1 290 075	1 355 530	1 644 957	1 424 131	1 266 578	1 236 537	1 576 604	1 715 026
Deposits	0	0	0	74 296	73 157	71 944	77 563	154 573
Securities (other than shares)	749 681	731 146	1 067 545	661 735	554 655	552 735	809 402	832 294
Loans	510 435	599 892	541 365	645 577	571 490	579 822	681 240	718 791
Financial Derivatives	0	0	0	0	0	0	0	536
Other	29 959	24 491	36 047	42 523	67 277	32 036	8 399	8 831
Claims on Banking System	3 366 421	2 748 063	2 581 784	2 040 126	3 196 843	2 327 869	1 974 743	2 043 104
National Currency	792	902	627	925	491	874	850	994
Other Claims	3 365 629	2 747 161	2 581 157	2 039 201	3 196 353	2 326 995	1 973 893	2 042 110
Net Claims on Central Government	4 399 224	6 134 924	5 943 344	8 082 617	9 196 610	9 792 307	9 969 896	10 401 435
Claims on Central Government	4 416 237	6 192 864	6 043 497	8 172 655	9 313 393	9 861 966	10 039 327	10 493 154
Securities (other than shares)	4 405 537	6 184 300	5 875 755	8 117 593	9 166 194	9 702 128	9 864 356	10 137 558
Other Claims	10 700	8 564	167 742	55 062	147 199	159 837	174 971	355 596
Less: Liabilities to Central Government	17 013	57 940	100 152	90 038	116 783	69 659	69 431	91 719
Deposits	0	0	0	0	0	0	0	0
Other Liabilities	17 013	57 940	100 152	90 038	116 783	69 659	69 431	91 719
Claims on Other Sectors	2 914 693	4 107 384	4 281 035	4 150 618	4 105 840	4 036 343	4 022 152	4 620 075
Regional and Local Government	10 052	788 535	857 776	811 212	808 988	681 835	738 730	861 254
Public Nonfinancial Institutions	815 579	781 663	966 553	924 349	1 029 871	1 135 210	1 222 834	1 230 971
Private Nonfinancial Institutions	1 867 553	2 276 047	2 201 762	2 188 402	2 060 872	2 034 711	1 880 253	2 351 992
Other Resident Sectors	221 509	261 139	254 945	226 654	206 108	184 586	180 336	175 858

Continuation

	2019	2020	2021	2022	2023**	03.24	06.24	09.24
Deposits	2 534	397	25 307	15 330	176 347	163 502	44 858	107 132
of which: Depository corporations	0	0	0	6 564	130 082	121 744	27 788	106 052
Securities (other than shares)	164 992	6 992	7 502	8 051	981 482	983 033	803 138	982 139
of which: Depository corporations	156 454	0	0	0	21 950	21 951	22 006	23 029
Loans	449 082	859 400	884 294	941 983	962 655	963 935	976 340	1 190 337
of which: Depository corporations	2 987	4	393	48 485	54 614	48 051	50 594	110 339
Financial Derivatives	0	0	0	0	0	0	0	0
of which: Depository corporations	0	0	0	0	0	0	0	0
Insurance Technical Reserve	11 300 324	13 510 920	13 836 287	15 606 629	18 997 395	19 954 437	21 008 422	22 373 837
Net Equity of Households in Life Insurance Reserves	274 562	348 569	450 152	551 701	606 036	569 796	652 937	752 765
Net Equity of Households in Pension Funds	10 802 154	12 914 140	13 071 798	14 663 411	17 864 654	18 888 120	19 980 892	21 181 495
Prepayment of Premiums and Reserves against Outstanding Claims	223 607	248 211	314 337	391 517	526 704	496 521	374 593	439 577
of which: Depository corporations	7 319	7 064	5 928	7 962	11 157	2 755	1 210	1 414
Shares and other Equity	1 189 768	1 483 131	1 629 798	1 741 458	2 164 286	2 215 847	2 140 764	2 274 651
Other Items (NET)	-873 388	-415 171	26 166	-455 298	-1 532 753	-2 027 190	-1 888 434	-2 229 684

* 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

II. Key monetary indicators

2.6. Financial Sector Survey*

mln. of KZT, end of period

	2019	2020	2021	2022	2023**	03.24	06.24	09.24
Net Foreign Assets	14 922 176	19 109 367	20 755 883	21 284 973	22 347 199	23 328 728	25 377 539	28 396 625
Claims on Nonresidents	17 636 339	22 101 325	23 864 780	26 205 715	28 013 406	29 206 107	32 351 549	35 765 982
less: Liabilities to Nonresidents	2 714 163	2 991 958	3 108 897	4 920 743	5 666 207	5 877 379	6 974 011	7 369 357
Domestic Claims	24 310 251	28 392 353	32 778 744	39 196 750	47 836 789	49 791 524	51 932 459	54 772 949
Net claims on Central Government	5 143 293	7 341 467	7 643 999	10 006 006	13 302 496	14 507 045	15 080 868	16 019 507
Claims on Central Government	7 227 131	10 108 322	10 865 234	13 281 991	16 355 394	17 789 468	18 484 850	19 737 907
Less: Liabilities to Central Government	2 083 837	2 766 856	3 221 236	3 275 986	3 052 898	3 282 424	3 403 982	3 718 400
Claims on Other Sectors	19 166 957	21 050 887	25 134 745	29 190 745	34 534 293	35 284 479	36 851 590	38 753 442
Regional and Local Government	10 052	788 537	872 244	824 436	822 434	695 540	752 439	874 812
Public Nonfinancial Institutions	2 283 785	2 151 307	2 426 506	2 402 211	2 601 979	2 724 382	2 890 844	2 919 375
Other Resident Sectors	16 873 120	18 111 043	21 835 995	25 964 098	31 109 879	31 864 557	33 208 308	34 959 255
Currency outside Financial Sectors	2 299 714	2 827 144	2 997 097	3 359 729	3 639 171	3 638 219	3 916 417	3 990 220
Deposits	16 829 903	19 691 582	24 016 977	28 035 433	30 661 705	30 719 594	32 326 906	33 774 315
Securities (other than shares)	135 247	264 528	390 671	464 827	1 372 439	1 335 727	1 140 442	1 460 662
Loans	474 677	884 774	898 173	914 141	937 879	946 600	958 223	1 118 236
Financial Derivatives	22	78	155	959	142	219	1 688	302
Insurance Technical Reserve	11 293 004	13 503 855	13 830 359	15 598 666	18 986 238	19 951 682	21 007 213	22 372 423
Shares and other Equity	8 512 722	11 787 263	12 138 553	12 959 245	15 630 470	16 585 460	17 819 463	20 671 384
Other Items (net)	-312 862	-1 457 503	-737 357	-851 278	-1 044 057	-57 250	139 646	-217 969

* 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*	07.24	08.24	09.24	10.24
1. RM (Reserve Money)	6 893 176	9 777 551	10 957 714	11 874 422	11 539 973	13 477 031	13 324 363	13 741 720	13 540 027
% changes to the previous month	2.6	1.1	4.6	1.3	14.0	1.5	-1.1	3.1	-1.5
% changes to December of the previous year	3.6	41.8	12.1	8.4	-2.8	16.8	15.5	19.1	17.3
from them:									
Currency out of the NBK	2 688 265	3 250 372	3 451 715	3 823 793	4 109 817	4 408 645	4 503 882	4 415 747	4 488 750
Deposits of Banks and other organizations in NBK	4 204 912	6 527 179	7 505 999	8 050 629	7 430 156	9 068 387	8 820 481	9 325 973	9 051 277
Narrow Reserve Money	5 430 745	5 087 846	6 945 442	7 374 898	7 142 913	6 738 224	6 846 525	6 681 236	6 817 764
% changes to the previous month	-1.8	-9.7	12.9	6.9	8.6	-2.2	1.6	-2.4	2.0
% changes to December of the previous year	-9.4	-6.3	36.5	6.2	-3.1	-5.7	-4.1	-6.5	-4.6
from them:									
Reserve deposits of Banks in NBK	1 700 882	1 299 270	2 074 806	2 202 901	1 483 719	1 004 243	1 084 200	991 225	1 132 641
M0 (Currency in Circulation)	2 300 505	2 828 046	2 997 723	3 360 653	3 639 662	3 967 485	4 047 903	3 991 214	4 038 230
% changes to the previous month	4.5	4.5	3.2	3.4	4.8	1.3	2.0	-1.4	1.2
% changes to December of the previous year	1.8	22.9	6.0	12.1	8.3	9.0	11.2	9.7	11.0
M1	5 928 085	7 186 951	8 788 006	9 382 455	10 380 883	11 025 171	10 805 253	10 837 433	10 667 791
% changes to the previous month	0.0	-0.2	14.8	3.8	10.1	3.5	-2.0	0.3	-1.6
% changes to December of the previous year	5.8	21.2	22.3	6.8	10.6	6.2	4.1	4.4	2.8
from them:									
Transferable deposits of individuals in national currency	978 601	1 319 207	1 871 282	1 805 022	2 132 362	2 107 354	2 074 544	2 003 948	2 024 988
Transferable deposits of non-banking legal entities in national currency	2 648 979	3 039 698	3 919 000	4 216 780	4 608 860	4 950 332	4 682 805	4 842 271	4 604 572
M2	16 054 341	19 134 928	23 750 269	28 025 384	32 746 913	34 948 176	34 791 388	35 352 799	36 406 866
% changes to the previous month	5.1	2.1	6.6	6.7	7.4	2.4	-0.4	1.6	3.0
% changes to December of the previous year	11.0	19.2	24.1	18.0	16.8	6.7	6.2	8.0	11.2
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	14 370 902	14 683 593	14 950 784	15 283 071
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	9 552 103	9 302 542	9 564 583	10 456 005
M3 (broad money)	21 322 070	24 917 785	30 099 291	34 295 955	38 301 572	40 470 122	40 251 757	40 719 718	41 896 992
% changes to the previous month	4.1	1.1	4.9	4.7	7.4	2.0	-0.5	1.2	2.9
% changes to December of the previous year	2.4	16.9	20.8	13.9	11.7	5.7	5.1	6.3	9.4
from them:									
Other deposits of individuals in foreign currency	3 562 238	3 860 519	4 150 280	4 190 457	3 822 940	3 653 248	3 620 692	3 597 405	3 614 476
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	1 868 699	1 839 677	1 769 513	1 875 650

* 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**	07.24	08.24	09.24	10.24
Deposits - total*	19 021 565	22 089 738	27 101 567	30 935 301	34 661 910	36 502 637	36 203 854	36 728 504	37 858 762
of which:									
national currency:	10 820 833	13 855 690	17 337 508	21 150 007	26 604 473	28 503 165	28 420 281	28 878 646	29 779 839
Nonbanking Legal Entities	5 439 121	7 204 994	8 629 305	10 151 674	11 977 995	12 374 208	12 010 414	12 284 090	12 843 530
Individuals	5 381 712	6 650 695	8 708 203	10 998 332	14 626 478	16 128 958	16 409 867	16 594 555	16 936 309
foreign currency:	8 200 731	8 234 049	9 764 059	9 785 295	8 057 437	7 999 472	7 783 573	7 849 858	8 078 922
Nonbanking Legal Entities	4 411 584	4 092 693	5 207 338	5 136 388	3 843 877	3 996 925	3 814 610	3 892 277	4 092 696
Individuals	3 789 147	4 141 355	4 556 721	4 648 906	4 213 559	4 002 546	3 968 963	3 957 581	3 986 226
From total sum of Deposits:									
Nonbanking Legal Entities	9 850 705	11 297 688	13 836 643	15 288 062	15 821 872	16 371 133	15 825 024	16 176 367	16 936 227
Individuals	9 170 860	10 792 051	13 264 924	15 647 239	18 840 038	20 131 504	20 378 830	20 552 137	20 922 535
Transferable Deposits									
in national currency:	3 627 580	4 358 905	5 790 283	6 021 802	6 741 222	7 057 686	6 757 350	6 846 219	6 629 561
Nonbanking Legal Entities	2 648 979	3 039 698	3 919 000	4 216 780	4 608 860	4 950 332	4 682 805	4 842 271	4 604 572
Individuals	978 601	1 319 207	1 871 282	1 805 022	2 132 362	2 107 354	2 074 544	2 003 948	2 024 988
Other Deposits in national currency:	7 193 254	9 496 785	11 547 225	15 128 205	19 863 252	21 445 480	21 662 932	22 032 427	23 150 279
Nonbanking Legal Entities	2 790 142	4 165 297	4 710 305	5 934 894	7 369 135	7 423 876	7 327 609	7 441 819	8 238 958
Individuals	4 403 112	5 331 488	6 836 921	9 193 311	12 494 117	14 021 604	14 335 323	14 590 608	14 911 321
Transferable Deposits in foreign currency:	2 933 002	2 451 192	3 415 037	3 514 724	2 502 778	2 477 525	2 323 204	2 482 940	2 588 796
Nonbanking Legal Entities	2 706 093	2 170 356	3 008 596	3 056 275	2 112 158	2 128 226	1 974 933	2 122 764	2 217 047
Individuals	226 909	280 836	406 442	458 449	390 620	349 299	348 271	360 176	371 750
Other Deposits in foreign currency:	5 267 729	5 782 856	6 349 022	6 270 571	5 554 659	5 521 946	5 460 369	5 366 918	5 490 126
Nonbanking Legal Entities	1 705 491	1 922 337	2 198 742	2 080 113	1 731 719	1 868 699	1 839 677	1 769 513	1 875 650
Individuals	3 562 238	3 860 519	4 150 280	4 190 457	3 822 940	3 653 248	3 620 692	3 597 405	3 614 476

* 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	--
07.24	14.41	4.15	--	--	14.41	--	--	--	--	4.15	--	--	13.82	2.60	3.52	14.39	13.82	2.28	3.52	14.39	--	4.87	3.50	--
08.24	14.21	7.33	--	--	14.25	--	--	--	9.25	7.33	--	--	13.72	1.90	3.56	15.32	13.72	1.67	3.56	15.32	--	4.93	4.25	--
09.24	--	4.25	--	--	--	--	--	--	--	4.25	--	--	13.71	2.25	2.69	15.91	13.71	1.96	2.67	15.91	--	4.99	3.46	--
10.24	--	4.33	--	--	--	--	--	--	--	4.33	--	--	13.82	2.63	2.63	16.62	13.82	2.51	2.62	16.62	--	4.39	3.25	--

II. Key monetary indicators

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

%, for the period

	12.19		12.20		12.21*		12.22		12.23**		07.24		08.24		09.24		10.24	
	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	13.2	2.6	13.1	2.5	13.2	2.6	13.1	2.5
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	0.2	0.1	0.1	0.1
Conditional	3.0	0.2	3.1	0.2	4.6	0.5	6.2	0.5	9.2	1.6	10.5	1.0	9.1	1.6	10.8	1.9	9.1	2.0
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	13.2	2.6	13.1	2.5	13.2	2.6	13.1	2.5
of which with maturity:																		
up to 1 month	7.3	0.3	7.2	0.1	7.4	0.2	14.6	0.2	14.7	2.9	13.3	2.7	13.1	2.6	13.2	2.7	13.2	2.6
from 1 to 3 month	8.4	0.3	7.6	0.1	8.4	0.2	14.5	0.6	14.4	1.6	12.5	3.6	13.0	3.4	12.9	3.4	12.7	3.0
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	13.1	2.1	13.2	2.1	13.1	2.1	13.1	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	12.7	2.3	12.6	1.5	12.8	1.5	12.7	1.5
over 5 years	7.3	2.6	4.6	2.0	5.6	0.5	10.1	0.7	12.8	1.6	10.0	1.7	10.5	1.8	10.8	2.2	11.4	1.6
Deposits of Individuals	8.8	1.4	9.2	1.0	8.0	0.8	13.3	0.9	13.7	0.9	13.5	0.9	13.5	0.9	13.4	0.9	13.3	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	5.5	0.1	2.5	0.3	6.7	0.2	6.7
Conditional	1.5	5.0	9.6	0.3	0.4	0.4	11.2	0.6	11.6	0.8	11.0	0.0	9.5	0.3	6.3	0.1	4.8	0.1
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	13.5	0.9	13.5	0.9	13.4	0.9	13.3	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	12.9	1.0	12.8	1.0	12.8	1.0	12.8	1.0
from 1 to 3 month	9.4	1.0	8.3	1.0	8.3	0.4	14.2	0.7	15.2	0.8	15.4	0.9	15.6	0.7	15.4	0.7	15.4	0.9
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	13.9	1.0	13.9	1.0	13.8	0.9	13.7	0.9
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	13.6	0.8	13.6	0.8	13.5	0.8	13.4	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	3.2	0.8	2.5	1.1	2.0	1.0	2.2	1.0

Continuation

	12.19		12.20		12.21*		12.22		12.23**		07.24		08.24		09.24		10.24	
	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	17.7	7.5	17.6	6.7	17.6	7.2	17.6	7.0
of which with maturity:																		
up to 1 month	12.2	4.2	12.8	2.8	11.8	4.9	19.3	4.8	18.8	6.4	18.6	7.0	18.3	7.1	18.5	6.7	18.2	6.5
from 1 to 3 month	11.5	4.6	11.3	3.7	11.6	3.1	19.0	4.8	18.3	6.4	17.6	6.9	18.1	7.3	16.9	7.4	16.9	7.1
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	17.3	7.7	17.1	7.7	17.2	7.3	17.3	7.1
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	21.6	6.3	20.5	6.2	20.1	7.0	20.0	7.9
over 5 years	16.3	5.5	12.0	5.7	13.0	4.6	19.8	7.9	19.5	4.5	17.1	6.8	18.5	3.6	17.6	7.2	17.0	7.5
Credits to Individuals	16.8	6.0	14.9	18.3	17.5	6.0	17.4	6.1	17.9	4.0	20.3	4.5	20.2	5.4	21.6	4.4	20.5	7.8
of which with maturity:																		
up to 1 month	16.4	27.6	18.3	24.2	23.7	-	20.2	-	32.2	-	37.0	-	36.9	-	35.4	-	34.7	-
from 1 to 3 month	11.5	21.4	14.0	26.6	17.3	-	13.1	-	20.1	-	23.4	7.5	22.5	-	20.5	-	20.0	-
from 3 month to 1 year	19.4	4.1	17.4	14.1	22.8	7.1	14.0	5.0	16.6	3.0	18.4	-	20.0	-	19.3	-	19.7	-
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	20.9	5.9	20.5	3.1	23.3	5.1	21.9	8.1
over 5 years	11.9	5.1	9.8	6.5	19.5	8.0	16.8	8.4	19.2	5.6	19.7	3.7	19.4	6.5	19.8	4.4	18.3	7.9

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

** including final turnovers

II. Key monetary indicators

2.11. Loans to economy in an expanded definition

mln KZT, at the end of period

	01.01.2022	01.01.2023	01.01.2024**	01.03.2024*	01.04.2024	01.05.2024*	01.06.2024*	01.07.2024	01.08.2024*	01.09.2024*	01.10.2024
Loans to economy in an expanded definition	23 766 947	28 929 157	34 643 935	35 198 614	35 532 929	35 848 974	36 388 136	37 222 240	37 766 722	38 479 927	39 244 476
of which											
from banking sector	20 544 330	24 773 243	29 803 996	30 336 175	30 595 127	30 867 303	31 194 372	31 873 346	32 295 573	32 922 370	33 572 824
from other organizations	3 222 618	4 155 913	4 839 939	4 862 439	4 937 802	4 981 671	5 193 764	5 348 894	5 471 150	5 557 557	5 671 652
including:											
from mortgage organizations	354 327	337 610	296 549	292 016	290 301	289 496	288 531	287 098	285 589	284 439	282 325
from other public sector corporations	1 491 190	1 739 316	2 155 199	2 157 952	2 196 785	2 198 213	2 395 954	2 491 019	2 585 172	2 642 466	2 696 769
from organizations engaged in microfinance activities	1 377 101	2 078 987	2 388 191	2 412 471	2 450 716	2 493 962	2 509 279	2 570 776	2 600 389	2 630 652	2 692 558
of the total amount of loans to economy											
loans to business	12 783 308	14 435 191	16 465 324	16 435 671	16 466 515	16 536 368	16 843 495	17 297 945	17 423 529	17 690 913	18 119 914
national currency	10 057 559	11 786 993	13 500 474	13 438 604	13 439 037	13 532 073	13 805 307	13 974 470	14 068 969	14 194 295	14 298 947
foreign currency	2 725 749	2 648 198	2 964 850	2 997 067	3 027 478	3 004 295	3 038 189	3 323 475	3 354 560	3 496 618	3 820 967
loans to Individuals	10 983 640	14 493 966	18 178 611	18 762 943	19 066 414	19 312 606	19 544 640	19 924 295	20 343 193	20 789 014	21 124 562
national currency	10 966 352	14 488 204	18 174 851	18 759 426	19 062 995	19 309 457	19 541 752	19 921 304	20 340 273	20 786 080	21 121 731
foreign currency	17 288	5 762	3 760	3 517	3 419	3 149	2 888	2 991	2 921	2 934	2 831

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

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

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

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

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

** Including final turnovers

II.Key monetary indicators

2.12. Loans from banking sector

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

for the period

	2022		2023		03.24		04.24		05.24		06.24		07.24		08.24		09.24		10.24	
	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	2 630 123	18.2	2 870 413	18.6	2 780 829	18.7	3 040 089	17.3	3 132 572	18.6	3 109 071	18.3	3 211 820	19.0	3 178 487	18.3
<i>including:</i>																				
national currency	22 849 883	16.6	28 504 826	19.0	2 439 106	19.1	2 624 703	19.6	2 600 235	19.5	2 748 079	18.3	2 962 450	19.3	2 879 461	19.2	2 965 635	20.0	2 915 311	19.3
foreign currency	1 574 134	5.0	2 211 647	6.7	191 018	7.1	245 710	7.6	180 594	7.5	292 010	8.1	170 122	7.2	229 610	6.7	246 185	6.9	263 176	7.5
<i>from total Loans:</i>																				
Short-term	12 326 838	14.7	11 672 769	17.5	1 203 963	16.6	1 373 929	16.6	1 296 974	17.3	1 354 327	16.4	1 340 116	17.0	1 334 582	17.0	1 383 861	17.0	1 339 947	16.6
Long-term	12 097 179	16.9	19 043 704	18.5	1 426 160	19.5	1 496 484	20.4	1 483 855	20.0	1 685 762	18.1	1 792 456	19.9	1 774 488	19.3	1 827 959	20.4	1 838 540	19.6
Loans issued to business	13 071 938	15.1	15 971 672	18.0	1 310 814	17.3	1 516 097	17.5	1 427 150	18.2	1 526 082	17.2	1 493 249	18.0	1 518 210	17.6	1 647 217	17.9	1 604 112	17.9
national currency	11 506 705	16.4	13 771 269	19.8	1 120 700	19.1	1 271 092	19.4	1 247 360	19.7	1 234 759	19.4	1 324 031	19.3	1 289 262	19.5	1 401 536	19.8	1 341 496	19.9
Short-term	8 984 197	14.6	8 148 606	17.8	808 365	16.2	915 008	16.0	899 385	16.7	869 108	15.9	928 445	16.6	946 845	16.4	985 341	16.6	874 459	16.0
Long-term	2 522 509	18.1	5 622 663	20.7	312 335	22.1	356 084	23.3	347 974	23.6	365 651	22.9	395 586	23.0	342 417	24.7	416 195	24.8	467 036	23.6
foreign currency	1 565 232	5.0	2 200 403	6.7	190 115	7.1	245 005	7.7	179 791	7.5	291 323	8.1	169 218	7.2	228 949	6.7	245 681	6.9	262 616	7.5
Short-term	1 183 272	4.8	1 043 687	6.7	153 432	7.0	196 601	7.5	142 521	7.5	222 391	8.0	121 672	7.5	138 837	7.6	119 398	7.0	199 013	7.6
Long-term	381 960	5.7	1 156 716	6.8	36 683	7.8	48 405	8.3	37 270	7.7	68 932	8.3	47 546	6.6	90 112	5.2	126 282	6.8	63 603	7.0
Loans issued to Individuals	11 352 080	16.7	14 744 801	18.2	1 319 309	19.1	1 354 316	19.8	1 353 679	19.3	1 514 007	17.4	1 639 323	19.3	1 590 861	19.0	1 564 603	20.1	1 574 375	18.8
national currency	11 343 178	16.7	14 733 557	18.2	1 318 406	19.1	1 353 612	19.8	1 352 875	19.3	1 513 320	17.5	1 638 419	19.3	1 590 199	19.0	1 564 099	20.1	1 573 815	18.8
Short-term	2 158 938	15.2	2 477 853	16.2	241 868	18.5	262 151	18.9	254 838	19.6	262 615	18.5	289 743	18.6	248 833	19.9	279 104	18.6	266 474	19.0
Long-term	9 184 240	17.1	12 255 704	18.6	1 076 537	19.2	1 091 461	20.0	1 098 037	19.3	1 250 705	17.2	1 348 676	19.4	1 341 366	18.8	1 284 995	20.4	1 307 341	18.8
foreign currency	8 902	5.9	11 244	3.9	903	3.7	704	4.8	804	4.0	687	3.9	904	3.0	661	5.4	504	5.0	560	7.8
Short-term	432	1.7	2 622	0.0	298	0.0	169	0.0	230	0.0	212	0.0	256	0.0	67	0.0	17	0.0	1	0.0
Long-term	8 470	6.1	8 621	5.1	605	5.5	535	6.3	574	5.6	474	5.6	648	4.1	594	6.0	487	5.2	559	7.8

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

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

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

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

*including final turnovers

II.Key monetary indicators

2.12. Loans from banking sector

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

mln. of KZT, end of period

	12.22	12.23*	03.24	04.24	05.24	06.24	07.24	08.24	09.24	10.24
Total loans	24 773 243	29 803 996	30 595 127	30 867 303	31 194 372	31 873 346	32 295 573	32 922 370	33 572 824	34 006 373
<i>including:</i>										
national currency	22 119 283	26 835 387	27 564 229	27 859 859	28 153 296	28 546 881	28 938 092	29 422 818	29 749 026	30 101 769
foreign currency	2 653 960	2 968 610	3 030 898	3 007 444	3 041 076	3 326 465	3 357 481	3 499 552	3 823 798	3 904 603
<i>from total Loans:</i>										
Short-term	4 139 077	3 440 384	3 591 029	3 813 438	4 070 458	4 460 849	4 586 771	4 730 779	4 869 226	4 901 305
Long-term	20 634 166	26 363 612	27 004 098	27 053 865	27 123 914	27 412 497	27 708 802	28 191 591	28 703 598	29 105 068
Loans of business	11 598 880	13 117 761	13 053 009	13 116 911	13 214 404	13 531 293	13 554 660	13 765 144	14 121 607	14 200 036
national currency	8 950 682	10 152 911	10 025 531	10 112 615	10 176 215	10 207 818	10 200 100	10 268 526	10 300 640	10 298 099
Short-term	2 821 012	2 184 933	2 208 328	2 386 711	2 583 360	2 752 992	2 802 373	2 893 434	2 984 474	2 976 945
Long-term	6 129 669	7 967 978	7 817 202	7 725 904	7 592 855	7 454 826	7 397 727	7 375 092	7 316 166	7 321 153
foreign currency	2 648 198	2 964 850	3 027 478	3 004 295	3 038 189	3 323 475	3 354 560	3 496 618	3 820 967	3 901 937
Short-term	482 726	480 101	559 968	579 559	639 923	815 179	850 508	884 471	910 950	933 651
Long-term	2 165 472	2 484 749	2 467 510	2 424 737	2 398 266	2 508 296	2 504 052	2 612 146	2 910 017	2 968 286
Loans of Individuals	13 174 364	16 686 235	17 542 118	17 750 393	17 979 968	18 342 054	18 740 912	19 157 226	19 451 217	19 806 337
national currency	13 168 602	16 682 476	17 538 698	17 747 244	17 977 080	18 339 063	18 737 992	19 154 292	19 448 386	19 803 671
Short-term	835 315	775 324	822 710	847 146	847 154	892 655	933 866	952 835	973 781	990 700
Long-term	12 333 287	15 907 152	16 715 989	16 900 097	17 129 926	17 446 408	17 804 126	18 201 457	18 474 604	18 812 971
foreign currency	5 762	3 760	3 419	3 149	2 888	2 991	2 921	2 934	2 831	2 666
Short-term	24	26	22	22	22	24	24	38	21	9
Long-term	5 738	3 734	3 397	3 127	2 866	2 967	2 897	2 896	2 811	2 658

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	12.23*	04.24	05.24	06.24	07.24	08.24	09.24	10.24
Total arrears	681 452	680 590	770 888	812 216	799 589	819 721	837 022	913 793	945 992
<i>including:</i>									
national currency	631 970	667 412	752 634	796 050	789 447	811 048	834 046	907 095	939 409
foreign currency	49 483	13 178	18 254	16 166	10 142	8 673	2 976	6 698	6 584
<i>from total arrears:</i>									
Short-term	100 708	88 067	108 616	105 843	100 082	101 803	106 790	109 102	111 349
Long-term	580 744	592 522	662 272	706 373	699 507	717 918	730 232	804 691	834 643
Arrears on loans of business	326 572	283 133	313 222	310 226	307 140	305 319	301 466	354 961	363 192
national currency	279 304	271 252	296 014	294 852	297 837	297 479	299 322	349 105	357 452
Short-term	62 553	58 101	65 229	67 712	67 396	70 295	75 088	78 254	80 964
Long-term	216 751	213 151	230 785	227 140	230 442	227 184	224 234	270 851	276 488
foreign currency	47 269	11 880	17 208	15 374	9 303	7 840	2 145	5 856	5 739
Short-term	2 289	58	12 632	7 175	1 563	603	59	54	98
Long-term	44 980	11 822	4 576	8 199	7 739	7 237	2 085	5 801	5 641
Arrears on loans of Individuals	354 880	397 457	457 666	501 990	492 449	514 402	535 556	558 832	582 801
national currency	352 666	396 160	456 620	501 198	491 610	513 569	534 724	557 990	581 956
Short-term	35 846	29 886	30 735	30 935	31 102	30 884	31 621	30 775	30 279
Long-term	316 820	366 274	425 885	470 263	460 507	482 685	503 103	527 215	551 678
foreign currency	2 214	1 298	1 046	792	839	833	832	843	844
Short-term	20	22	20	20	21	21	22	18	9
Long-term	2 194	1 276	1 026	772	818	812	810	824	836

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*		07.24		08.24		09.24		10.24	
	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	69 714 517	13.3	68 695 826	13.2	72 645 105	13.2	72 981 031	13.1
Demand Deposits	364 211	0.3	110 759	0.4	156 898	0.0	97 360.5	0.1	51 945	0.2	2 468	0.1	468	0.1	792	0.3	965	0.2
of which:																		
Legal Entities	162 259	0.0	933	0.0	1 383	0.1	351.3	0.2	1 179	3.2	11	0.1	1	0.1	1	0.2	152	0.1
Individuals	201 952	0.6	109 826	0.5	155 515	0.0	97 009.1	0.1	50 765	0.1	2 457	0.1	468	0.1	791	0.3	813	0.2
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	69 702 643	13.3	68 676 927	13.2	72 638 182	13.2	72 974 675	13.1
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	64 774 421	13.2	63 850 870	13.1	67 618 262	13.2	67 522 473	13.1
Individuals	9 298 411	9.4	12 801 622	9.6	19 797 363	8.6	30 667 939.3	11.5	40 144 670	13.8	4 928 222	13.5	4 826 057	13.5	5 019 920	13.4	5 452 202	13.3
Conditional Deposits	48 794	3.4	34 837	4.4	47 378	4.2	55 731.6	6.9	92 305	10.0	9 407	10.6	18 431	9.1	6 131	10.3	5 390	8.9
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	7 630	10.5	17 553	9.1	5 451	10.8	5 090	9.1
Individuals	11 753	3.1	7 862	6.9	10 071	3.8	17 944.7	9.3	16 625	11.5	1 777	11.0	877	9.5	680	6.3	300	4.8
Deposits - total in CFC	12 857 392	1.1	13 291 070	0.8	24 730 206	0.5	27 994 872.1	0.6	48 300 864	1.8	5 621 652	2.4	5 042 548	2.4	6 163 895	2.5	5 973 046	2.4
Demand Deposits	32 392	2.5	114 114	1.3	55 172	2.0	48 075.7	0.6	16 950	4.5	1 438	5.4	2 235	7.5	464	2.8	1 949	6.2
of which:																		
Legal Entities	609	0.1	57	0.1	1 354	0.0	4 086.3	0.0	2 889	0.1	166	0.1	96	0.1	269	0.1	149	0.1
Individuals	31 783	2.6	114 057	1.3	53 818	2.1	43 989.5	0.6	14 061	5.5	1 272	6.1	2 139	7.9	194	6.7	1 800	6.7
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	5 617 841	2.4	5 032 710	2.4	6 161 805	2.5	5 967 140	2.4
of which:																		
Legal Entities	7 419 982	1.0	7 423 135	0.6	18 819 739	0.4	19 259 029.1	0.6	41 777 074	1.9	5 198 949	2.6	4 716 388	2.5	5 783 156	2.6	5 527 994	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	418 892	0.9	316 322	0.9	378 649	0.9	439 146	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	2 374	0.8	7 603	1.6	1 626	1.5	3 957	1.8
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	1 804	1.0	7 411	1.6	1 321	1.9	3 456	2.0
Individuals	147	2.2	1 276	0.7	2 933	0.4	8 779.9	0.6	6 275	0.8	571	0.0	192	0.3	305	0.1	501	0.1
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	208 724	4.1	115 687	3.8	109 648	4.3	191 613	4.3
Demand Deposits	301	0.0	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	134	0.1	4 700	0.1	0	0.1	1	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	134	0.1	4 700	0.1	0	0.1	1	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	208 590	4.1	110 988	3.8	109 648	4.3	191 612	4.3
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	205 421	4.1	107 361	3.9	102 774	4.6	185 784	4.4
Individuals	37 952	0.6	72 555	0.9	96 967	0.7	97 084.3	0.9	61 026	0.7	3 169	0.8	3 627	0.7	6 874	0.5	5 828	0.7
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*		07.24		08.24		09.24		10.24	
	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	110 127 901	0.0	112 889 106	0.0	119 190 330	0.0	122 140 399	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	85 995 627	0.0	88 755 273	0.0	94 177 136	0.0	96 307 938	0.0
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	1 719 830	2.2	1 805 365	1.3	1 389 107	1.4	1 273 007	1.6
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	84 275 796	0.0	86 949 908	0.0	92 788 028	0.0	95 034 932	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	24 132 275	0.0	24 133 833	0.0	25 013 194	0.0	25 832 461	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	24 132 275	0.0	24 133 833	0.0	25 013 194	0.0	25 832 461	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	11 149 182	0.0	10 389 861	0.0	12 716 965	0.0	12 689 524	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	10 302 071	0.0	9 624 397	0.0	11 854 340	0.0	11 753 341	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	10 302 071	0.0	9 624 397	0.0	11 854 340	0.0	11 753 341	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	847 112	0.0	765 463	0.0	862 625	0.0	936 182	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	847 112	0.0	765 463	0.0	862 625	0.0	936 182	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	1 495 858	0.0	1 426 380	0.0	1 594 645	0.0	1 687 402	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	1 408 352	0.0	1 318 425	0.0	1 489 118	0.0	1 574 452	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	0	0.0	31 717	0.3	0	0.0	0	0.0
without accrual Interest Rates	6 412 189	0.0	6 806 902	0.0	10 036 718	0.0	13 809 295.8	0.0	15 559 222	0.0	1 408 352	0.0	1 286 708	0.0	1 489 118	0.0	1 574 452	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	87 506	0.0	107 955	0.0	105 528	0.0	112 950	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	915	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	87 506	0.0	107 040	0.0	105 528	0.0	112 950	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*	07.24	08.24	09.24	10.24
Deposits - total in national currency	6 239 835	7 975 113	10 386 834	13 834 397	17 840 257	20 350 164	20 678 765	20 904 579	21 521 642
Demand Deposits	8 577	6 464	7 056	7 203	8 748	6 314	4 207	4 331	3 715
of which:									
Legal Entities	1 207	784	873	602	1 363	1 383	1 419	1 421	1 389
Individuals	7 371	5 681	6 183	6 601	7 385	4 931	2 788	2 910	2 326
Time, Saving, Conditional Deposits	6 231 257	7 968 649	10 379 778	13 827 194	17 831 509	20 343 850	20 674 558	20 900 248	21 517 927
of which:									
Legal Entities	1 855 771	2 666 589	3 576 273	4 695 221	5 433 440	6 447 141	6 473 567	6 443 775	6 746 923
Individuals	4 375 487	5 302 060	6 803 505	9 131 974	12 398 069	13 896 709	14 200 991	14 456 473	14 771 003
Deposits - total in foreign currency	4 902 542	5 443 824	6 017 136	6 007 776	5 299 768	5 305 299	5 236 686	5 138 902	5 196 393
Demand Deposits	7 209	18 580	13 611	11 753	8 409	9 846	10 255	8 757	10 168
of which:									
Legal Entities	1 364	914	1 121	1 621	1 229	1 396	1 322	1 477	1 497
Individuals	5 845	17 665	12 491	10 132	7 180	8 450	8 933	7 279	8 671
Time, Saving, Conditional Deposits	4 895 333	5 425 245	6 003 525	5 996 022	5 291 359	5 295 453	5 226 431	5 130 145	5 186 225
of which:									
Legal Entities	1 354 753	1 609 244	1 903 704	1 842 495	1 541 025	1 703 071	1 670 361	1 595 461	1 641 271
Individuals	3 540 580	3 816 001	4 099 821	4 153 527	3 750 334	3 592 381	3 556 070	3 534 684	3 544 954
Current accounts - total in national currency	2 917 218	3 558 101	4 462 751	4 466 413	4 988 399	5 340 616	5 063 344	5 196 112	5 091 124
of which:									
Legal Entities	1 939 839	2 239 496	2 593 102	2 663 878	2 859 577	3 236 682	2 992 212	3 195 478	3 069 494
Individuals	977 379	1 318 606	1 869 649	1 802 536	2 128 823	2 103 934	2 071 132	2 000 634	2 021 630
Current accounts - total in foreign currency	2 299 554	2 283 173	2 724 491	3 187 153	2 099 929	2 056 698	1 968 279	2 102 426	2 177 366
of which:									
Legal Entities	2 072 644	2 002 337	2 318 049	2 728 704	1 709 310	1 707 400	1 620 009	1 742 250	1 805 617
Individuals	226 909	280 836	406 442	458 449	390 620	349 299	348 271	360 176	371 750

* including final turnovers

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

mln. of KZT, end of period

	Deposits* of Individuals			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits				
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC
												short-term	long-term	
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14
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
07.24	21 906 520	16 508 604	5 397 916	3 258 583	2 238 664	1 019 918	4 869	4 807	62	18 643 068	14 265 133	7 126 281	7 138 852	4 377 935
08.24	22 189 867	16 808 355	5 381 513	3 264 529	2 210 264	1 054 265	4 918	4 855	63	18 920 420	14 593 235	7 335 704	7 257 531	4 327 184
09.24	22 332 210	17 015 407	5 316 803	3 174 997	2 138 096	1 036 901	5 045	4 981	63	19 152 169	14 872 330	7 536 121	7 336 209	4 279 839
10.24	22 666 169	17 353 723	5 312 446	3 203 319	2 160 288	1 043 030	5 011	4 947	64	19 457 840	15 188 488	7 743 296	7 445 192	4 269 352

* 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 01.11.2024.

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	6 487 457	4 463 906	2 023 551	947 523	724 613	222 910	3 268	3 268	0	5 536 666	3 736 025	3 675 947	60 078	1 800 641	28.6
"Kaspi Bank" JSC	5 716 676	5 268 404	448 272	829 746	819 233	10 513	1	1	0	4 886 929	4 449 170	954 435	3 494 735	437 759	25.2
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 341 944	2 341 815	129	60 315	60 186	129				2 281 629	2 281 629	47	2 281 582		10.3
"BEREKE BANK" JSC	580 426	514 939	65 486	40 651	25 844	14 807	456	407	49	539 318	488 688	301 020	187 668	50 630	2.6
"ForteBank" JSC	970 613	661 773	308 840	174 034	111 410	62 625	7	7		796 572	550 356	523 453	26 903	246 215	4.3
"Bank CenterCredit" JSC	2 534 639	1 578 518	956 121	473 607	192 631	280 976	19	17	2	2 061 013	1 385 870	407 680	978 190	675 143	11.2
"Eurasian Bank" JSC	1 123 550	735 329	388 221	269 733	52 280	217 454	5	2	3	853 812	683 048	334 270	348 778	170 764	5.0
"First Heartland Jysan Bank" JSC	778 627	555 539	223 088	122 025	74 935	47 090	44	44		656 558	480 560	467 015	13 545	175 998	3.4
"Bank RBK" Bank" JSC	540 288	316 495	223 792	76 179	20 678	55 501	0	0		464 109	295 817	290 456	5 361	168 292	2.4
"Altyn Bank" JSC (China Citic Bank Corporation Ltd)	340 601	160 213	180 387	63 171	16 893	46 278	9	2	8	277 420	143 319	142 470	848	134 101	1.5
"Nurbank" JSC	165 644	114 519	51 125	21 890	18 472	3 418	1 198	1 198	0	142 556	94 849	82 776	12 073	47 707	0.7
"Home Credit Bank" JSC	451 429	423 708	27 721	21 754	18 149	3 605				429 675	405 559	399 411	6 147	24 116	2.0
"VTB Bank" SB JSC	36 196	33 827	2 369	3 434	2 616	818				32 762	31 212	20 779	10 432	1 550	0.2
AB "Kazakhstan Ziraat International Bank" KSC	30 986	19 070	11 916	7 797	1 256	6 542	3	1	2	23 185	17 814	17 226	588	5 372	0.1
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	516 051	160 060	355 991	45 125	16 076	29 049				470 926	143 985	125 722	18 262	326 942	2.3
"Shinhan Bank Kazakhstan" JSC	7 904	1 258	6 646	3 219	670	2 548				4 685	587	587		4 098	0.0
"Industrial and Commercial Bank of China in Almaty" JSC	19 304	631	18 673	19 304	631	18 673									0.1
"Bank of China Kazakhstan" SB JSC	3 456	2 910	546	3 431	2 910	522	0		0	24				24	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
III	1 500 000	13.96	98.94	143 679	13.28	89.04	21 372	13.19	1 218 882	13.39	--	--	236 037	1.29
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
07.24	500 000	14.04	98.93	88 040	13.34	88.53	--	--	810 454	13.44	--	--	80 071	2.43
08.24	500 000	13.95	98.94	23 573	13.20	89.35	--	--	258 784	13.26	--	--	101 926	0.82
09.24	500 000	13.88	98.95	32 066	13.16	90.19	21 372	13.19	149 643	13.33	--	--	54 041	0.48
10.24	500 000	13.83	98.95	351 773	13.16	88.37	27 606	12.99	159 210	13.02	--	--	54 468	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	3 577 781	854 464	453 842	925 042	--	147 536	924 694	--	272 203
III	3 253 181	369 773	217 903	642 335	--	329 940	1 478 497	--	214 733
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	1 128 837	228 672	119 534	320 855	--	96 941	291 784	--	71 049
07.24	1 272 010	134 722	50 654	319 450	--	101 803	646 362	--	19 019
08.24	977 896	131 956	66 251	202 379	--	65 756	426 509	--	85 046
09.24	1 003 275	103 095	100 998	120 507	--	162 382	405 626	--	110 668
10.24	912 577	122 258	144 540	152 854	--	62 099	334 234	--	96 591

3.3. Structure of Government Securities in Circulation

mln. of KZT, end of period

	Government Securities, total	of which:															Municipal Securities	
		NBK Notes		Government Securities														
				Total	Euronotes		MEKKAM		MEOKAM		MEUKAM		MEUZHKAM		METIKAM			
sale	sale*	%**	sale	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	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	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	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	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	993 534
07.24	22 599 846	500 000	14.0	21 033 532	1 202 700	5.3	738 346	11.5	2 154 391	13.8	15 278 503	11.1	707 183	0.0	952 408	13.4	0.0	1 066 314
08.24	22 843 263	500 000	13.9	21 175 055	1 202 700	5.3	761 919	11.6	2 154 391	13.8	15 411 454	11.1	692 183	0.0	952 408	13.4	0.0	1 168 207
09.24	23 025 534	500 000	13.9	21 307 899	1 202 700	5.3	765 298	11.5	2 175 763	13.8	15 519 546	11.1	692 183	0.0	952 408	13.4	0.0	1 217 635
10.24	22 914 902	500 000	13.8	21 148 707	930 000	5.6	751 991	13.0	2 203 369	13.7	15 678 756	11.1	632 183	0.0	952 408	13.4	0.0	1 266 196

* 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	
09.24												
Residents	23 292 511	1 567 362	757 122	15 423	727 211	67 606	1 410 194	141 552	706 588	500 641	61 413	12 060
Government	1 026 344	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
National Bank	432 556	0	0	0	0	0	2 019	0	0	2 019	0	0
Other depository institutions	5 857 504	1 033 154	433 056	501	599 596	0	887 888	135 988	595 370	156 530	0	11 456
Other financial institutions	14 649 971	112 424	68 222	5 743	15 199	23 261	125 674	564	15 212	86 890	23 008	604
Public non-financial organizations	693 258	242 117	102 222	5 000	109 547	25 348	206 936	0	93 136	88 452	25 348	0
Domestic non-financial organizations	604 346	156 152	144 435	0	2 869	8 848	175 080	5 000	2 870	157 061	10 148	0
Nonprofit Institutions	19 361	13 287	9 187	4 100	0	0	9 687	0	0	9 687	0	0
Households	9 170	10 228	0	79	0	10 148	2 911	0	0	2	2 909	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	967 082	261 527	0	126 630	134 011	886	213 385	501	154 634	54 222	4 027	0
Total	24 259 593	1 828 889	757 122	142 053	861 222	68 492	1 623 579	142 053	861 222	554 863	65 440	12 060
Depositors	6 266 010	1 261 068	418 056	979	838 981	3 052	1 134 459	136 552	838 960	158 947	0	11 242
10.24												
Residents	23 014 859	1 914 214	1 093 057	48 696	702 702	69 759	2 141 057	158 995	700 698	1 240 911	40 454	12 062
Government	737 812	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
National Bank	432 556	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	6 315 018	1 349 409	787 600	13 485	531 408	16 916	1 460 021	126 721	497 278	831 157	4 864	11 458
Other financial institutions	14 358 604	175 470	105 506	1 060	45 352	23 552	224 988	1 642	46 403	170 486	6 456	604
Public non-financial organizations	558 784	241 435	85 493	30 000	125 941	0	264 130	0	157 017	107 113	0	0
Domestic non-financial organizations	594 266	133 944	114 459	4 150	0	15 335	160 489	30 632	0	114 573	15 285	0
Nonprofit Institutions	11 281	0	0	0	0	0	13 428	0	0	13 428	0	0
Households	6 539	13 957	0	0	0	13 957	18 001	0	0	4 153	13 848	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	1 135 101	167 503	0	154 274	6 906	6 324	130 240	43 974	8 910	61 577	15 779	0
Total	24 149 961	2 081 717	1 093 057	202 969	709 608	76 083	2 271 297	202 969	709 608	1 302 488	56 233	12 062
Depositors	6 618 340	1 453 678	771 300	13 866	652 659	15 854	1 612 301	127 682	652 645	829 484	2 490	11 458

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	
10.24														
International securities	9 132 189	546 256	0	23 194	7 309	0	515 753	336 629	23 194	7 309	74 793	231 334	0	15 392
bonds (non-residents)	7 338 818	499 005	0	21 785	4 117	0	473 102	313 442	21 785	4 117	74 793	212 747	0	464
Central Government	47 237	0	0	0	0	0	0	3 075	0	0	3 075	0	0	0
National Bank	198 493	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	513 217	105 906	0	0	4 001	0	101 905	23 353	0	4 001	19 352	0	0	0
Other financial institutions	967 454	144 682	0	8 025	47	0	136 610	40 461	13 851	70	3 597	22 943	0	0
Public non-financial organizations	147 274	14 816	0	0	0	0	14 816	14 773	0	0	14 773	0	0	0
Domestic non-financial organizations	277 929	103 085	0	0	0	0	103 085	131 647	2 379	0	6 846	122 421	0	0
Nonprofit institutions	233 382	2 477	0	0	0	0	2 477	2 629	0	0	2 629	0	0	0
Households	95 608	37 965	0	0	70	0	37 896	3 170	0	47	3 123	0	0	464
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	4 858 223	90 073	0	13 760	0	0	76 313	94 336	5 555	0	21 399	67 382	0	0
RK bonds	422 642	7 218	0	54	557	0	6 607	758	54	557	0	147	0	14 928
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	128 052	1 455	0	0	0	0	1 455	0	0	0	0	0	0	14 307
Other financial institutions	159 970	5 329	0	54	319	0	4 956	491	54	290	0	147	0	0
Public non-financial organizations	39 859	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	61 073	144	0	0	144	0	144	144	0	144	0	0	0	621
Nonprofit institutions	16	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	12 080	196	0	0	95	0	101	123	0	123	0	0	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	21 591	94	0	0	0	0	94	0	0	0	0	0	0	0
non-resident shares	1 222 332	30 521	0	1 355	2 634	0	26 532	21 158	1 355	2 634	0	17 169	0	0
Other depository institutions	3 784	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	759 223	10 086	0	0	27	0	10 060	3 391	99	47	0	3 245	0	0
Public non-financial organizations	14 578	752	0	0	0	0	752	52	0	0	0	52	0	0
Domestic non-financial organizations	37 642	3 688	0	0	0	0	3 688	6 584	0	0	0	6 584	0	0
Nonprofit institutions	2 587	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	38 371	1 217	0	0	47	0	1 169	892	0	27	0	865	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	366 147	14 778	0	1 355	2 560	0	10 863	10 238	1 256	2 560	0	6 422	0	0
investment unit (nonresidents)	148 397	9 512	0	0	0	0	9 512	1 272	0	0	0	1 272	0	0
Other depository institutions	518	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	9 193	243	0	0	0	0	243	194	0	0	0	194	0	0
Public non-financial organizations	119 782	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	284	320	0	0	0	0	320	218	0	0	0	218	0	0
Nonprofit institutions	7 126	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	1 769	33	0	0	0	0	33	123	0	0	0	123	0	0
Nonresidents	9 724	8 916	0	0	0	0	8 916	737	0	0	0	737	0	0
Shares	388 264 226	926 050	57 586	118 859	8 562	0	741 044	1 110 838	118 859	8 562	0	983 418	0	3 592 517
ordinary	386 665 412	923 208	54 786	118 824	8 562	0	741 036	1 103 158	118 824	8 562	0	975 772	0	3 590 001
Central Government	2 252 293	286	0	0	286	0	0	286	0	286	0	0	0	0
Regional and local governments	92 037 341	306	306	0	0	0	0	136	136	0	0	0	0	96
National Bank	1 182 072	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	73 932 093	6 993	6 000	993	0	0	0	0	0	0	0	0	0	90
Other financial institutions	47 958 991	94 140	98	0	1 813	0	92 229	81 797	65 000	1 834	0	14 963	0	110
Public non-financial organizations	64 842 801	633 862	32 513	136	0	0	601 213	47 810	0	0	0	47 810	0	129 131
Domestic non-financial organizations	63 154 434	67 989	10 886	6 340	5 380	0	45 383	904 863	1 859	5 450	0	897 555	0	2 636 646
Nonprofit institutions	38 908	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	6 171 980	8 084	4 790	1	1 082	0	2 211	21 055	5 475	992	0	14 588	0	258 048
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)	1 073 437	0	0	0	0	0	0	344	0	0	0	344	0	477
Nonresidents	34 021 061	111 548	193	111 355	0	0	1	46 867	46 355	0	0	512	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	1 598 815	2 842	2 800	34	0	0	8	7 680	34	0	0	0	7 646	0	2 516
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	86 833	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	523 680	2 800	2 800	0	0	0	0	3	0	0	0	0	3	0	0
Public non-financial organizations	2 293	0	0	0	0	0	0	0	0	0	0	0	0	0	263
Domestic non-financial organizations	813 384	19	0	19	0	0	0	3 697	19	0	0	0	3 678	0	2 224
Nonprofit Institutions	620	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	147 671	23	0	15	0	0	8	2 478	14	0	0	0	2 465	0	25
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	1 322	0	0	0	0	0	0	1 495	0	0	0	0	1 495	0	3
Nonresidents	23 011	0	0	0	0	0	0	6	2	0	0	0	4	0	2
Corporate bonds	28 485 079	1 233 738	175 217	21 875	41 080	0	995 566	523 730	21 875	41 080	85 530	375 246	0	0	229 270
Central Government	3 167 744	12 000	12 000	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 753 448	269 009	24 182	0	31 591	0	213 236	98 471	0	3 503	71 000	23 968	0	0	0
Other financial institutions	13 196 976	468 373	117 418	455	4 319	0	346 181	87 544	11 766	1 668	5 646	68 465	0	0	0
Public non-financial organizations	750 951	15 653	12 000	0	3 653	0	0	33 829	0	6 585	0	27 244	0	0	771
Domestic non-financial organizations	5 215 909	441 401	2 133	21 277	1 474	0	416 517	258 252	144	1 204	2 771	254 133	0	0	220 000
Nonprofit Institutions	1 765	0	0	0	0	0	0	362	0	0	362	0	0	0	0
Households	294 338	8 082	7 126	143	43	0	770	15 641	9 966	34	4 976	666	0	0	8 500
International organizations	0	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	0
Nonresidents	1 066 769	19 220	358	0	0	0	18 862	29 631	0	28 086	775	770	0	0	0
investment unit (residents)	302 979	15 364	0	0	0	0	15 364	1 328	0	0	0	1 328	0	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	124	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	14 734	243	0	0	0	0	243	573	0	0	0	573	0	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	183 705	14 516	0	0	0	0	14 516	0	0	0	0	0	0	0	0
Nonprofit Institutions	5 491	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	75 026	212	0	0	0	0	212	756	0	0	0	756	0	0	0
International organizations	0	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	0
Nonresidents	23 900	393	0	0	0	0	393	0	0	0	0	0	0	0	0
Claim rights	61 667	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 474	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	29 486	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	2 597	0	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	0
Nonprofit Institutions	78	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	16 077	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	0
Nonresidents	380	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Certificates	11 667 131	0	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	0
Domestic non-financial organizations	0	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	0
Households	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	11 667 111	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	437 913 271	2 721 408	232 803	163 927	56 951	0	2 267 728	1 972 526	163 927	56 951	160 323	1 591 326	0	0	3 837 179
Residents	385 855 353	2 476 386	232 252	37 457	54 391	0	2 152 287	1 790 711	110 759	26 304	138 149	1 515 499	0	0	3 271 775
Central Government	5 467 275	12 286	12 000	0	286	0	0	3 361	0	286	3 075	0	0	0	0
Regional and local governments	92 037 341	306	306	0	0	0	0	136	136	0	0	0	0	0	96
National Bank	1 380 566	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	79 422 543	383 362	30 182	993	35 591	0	316 596	121 823	0	7 504	90 352	23 968	0	0	14 397
Other financial institutions	63 619 707	725 897	120 316	8 534	6 524	0	590 523	214 454	90 769	3 909	9 243	110 533	0	0	110
Public non-financial organizations	65 920 133	665 084	44 513	136	3 653	0	616 781	96 464	0	6 585	14 773	75 107	0	0	130 166
Domestic non-financial organizations	69 752 936	631 162	13 019	27 636	6 998	0	583 509	1 305 406	4 400	6 798	9 618	1 284 590	0	0	2 859 491
Nonprofit Institutions	289 972	2 477	0	0	0	0	2 477	2 990	0	0	2 990	0	0	0	0
Households	6 852 940	55 812	11 916	159	1 337	0	42 400	44 238	15 454	1 223	8 098	19 462	0	0	267 036
unknown (information about the sub-account is not known)	1 111 940	0	0	0	0	0	0	1 839	0	0	0	1 839	0	0	480
Nonresidents	52 057 918	245 022	551	126 470	2 560	0	115 441	181 815	53 168	30 646	22 174	75 827	0	0	565 404
Depositors	14 652 487	204 202	27 618	9 517	41 896	0	125 171	165 185	5 714	39 769	90 652	29 050	0	0	14 307

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
III	12 798	4 875	311 064	1 704 284	272 494	8 746
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
07.24	3 731	1 895	55 184	1 686 990	66 517	2 835
08.24	4 416	1 967	105 783	11 563	122 232	3 480
09.24	4 652	1 013	150 098	5 731	83 744	2 431
10.24	6 125	2 766	196 053	5 773	97 911	3 716

* 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
III	477.65	5.37	524.30	479.23	5.16	534.96	478.09	5.35	528.30	481.19	5.15	537.89
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
07.24	474.86	5.45	514.66	475.37	5.51	514.97	474.97	5.44	516.03	473.95	5.49	513.11
08.24	478.28	5.38	525.85	481.22	5.27	535.36	478.90	5.35	529.23	481.63	5.23	535.71
09.24	479.94	5.26	532.86	479.23	5.16	534.96	479.84	5.27	532.14	481.19	5.15	537.89
10.24	485.71	5.06	530.56	488.45	5.04	529.19	485.94	5.05	532.71	488.26	5.04	530.57

III. Financial markets

3.8. Official exchange rates on average for the period*

tenge per unit of currency

	2019	2020	2021	2022	2023	2023				2024			2024				
						I	II	III	IV	I	II	III	06.24	07.24	08.24	09.24	10.24
1 AED	104.21	112.44	116.00	125.38	124.25	123.87	122.22	123.92	126.91	122.63	121.91	130.05	123.81	129.29	130.23	130.68	132.25
1 AUD	266.08	285.13	319.95	319.60	303.00	311.79	299.77	297.89	302.98	296.24	295.01	319.59	301.88	317.00	317.11	324.79	326.84
1 CAD	288.52	308.17	340.01	353.92	338.18	336.84	333.98	339.48	342.20	334.24	327.42	350.09	331.76	346.47	349.35	354.63	353.88
1 CHF	385.24	440.52	466.13	482.60	508.16	492.27	499.04	515.41	524.64	516.41	495.28	551.13	508.70	531.89	555.96	566.46	565.28
1 CNY	55.43	59.89	66.07	68.46	64.43	66.53	64.04	62.81	64.46	62.67	61.82	66.64	62.69	65.38	66.81	67.78	68.61
1 DKK	57.41	63.26	67.77	65.10	66.22	65.60	65.57	66.48	67.18	65.59	64.64	70.28	65.63	69.00	70.48	71.43	71.14
1 GBP	488.46	529.91	586.25	568.22	567.30	552.74	561.27	576.27	577.80	571.03	565.24	620.19	578.07	610.25	617.09	633.72	635.33
100 KRW	32.87	35.06	37.23	35.68	34.94	35.75	34.13	34.66	35.26	33.88	32.68	35.22	32.94	34.34	35.32	36.04	35.80
1 JPY	3.51	3.87	3.88	3.52	3.25	3.44	3.27	3.15	3.15	3.04	2.88	3.20	2.88	3.00	3.26	3.35	3.26
1 KWD	1260.01	1347.18	1413.59	1503.81	1484.73	1486.38	1462.69	1478.66	1510.59	1464.50	1457.69	1563.12	1483.24	1552.41	1564.79	1572.68	1586.12
1 GEL	136.82	133.97	133.46	160.79	175.72	174.81	177.54	175.71	174.82	170.48	165.20	177.71	162.41	175.34	178.83	179.06	179.80
1 SAR	102.06	110.06	113.59	122.64	121.63	121.18	119.67	121.33	124.26	120.09	119.36	127.30	121.22	126.59	127.45	127.90	129.37
1 XDR	528.80	575.32	606.87	615.63	608.53	609.35	601.92	606.41	616.29	599.12	591.31	638.27	600.28	628.11	639.81	647.36	650.23
1 SEK	40.50	45.02	49.69	45.60	43.00	43.59	42.63	42.13	43.69	43.39	41.95	45.79	43.38	44.67	45.84	46.91	46.59
1 SGD	280.59	299.50	317.10	334.00	339.78	341.57	335.15	337.31	345.04	336.17	331.01	361.70	336.44	352.58	362.90	370.05	371.52
1 TRY	67.57	59.25	49.42	28.01	19.73	24.12	21.75	17.00	16.38	14.61	13.84	14.26	13.97	14.44	14.23	14.10	14.20
1 TJS	40.21	40.13	37.70	42.70	42.16	43.27	41.16	41.57	42.68	41.26	41.46	45.10	42.67	44.79	45.26	45.25	45.79
1 KGS	5.49	5.36	5.03	5.52	5.19	5.25	5.13	5.17	5.23	5.04	5.07	5.62	5.21	5.57	5.62	5.69	5.71
1 MDL	21.90	24.03	24.22	24.45	25.32	24.28	25.15	25.59	26.17	25.56	25.38	27.35	25.75	26.91	27.42	27.75	27.62
1 UAH	14.87	15.34	15.65	14.26	12.42	12.41	12.18	12.35	12.75	11.81	11.24	11.61	11.24	11.59	11.61	11.63	11.78
1 NOK	43.53	44.01	49.61	47.99	43.25	44.58	41.94	43.45	43.05	42.88	41.68	44.60	42.89	44.00	44.57	45.24	45.04
1 ZAR	26.52	25.21	28.89	28.20	24.75	25.69	24.08	24.42	24.86	23.85	24.11	26.56	24.68	26.03	26.46	27.21	27.71
1 PLN	99.73	106.11	110.45	103.42	108.75	103.64	107.44	110.21	113.33	112.80	112.14	122.42	113.36	120.21	122.56	124.59	123.07
10 HUF	13.19	13.42	14.08	12.42	12.94	12.57	13.10	12.94	13.12	12.62	12.32	13.31	12.41	13.11	13.32	13.51	13.23
1 BRL	97.23	80.69	79.11	89.38	91.45	87.64	90.61	93.30	94.00	91.04	86.09	86.09	84.76	85.71	86.14	86.42	86.90
1 MYR	92.44	98.37	102.84	104.70	100.16	103.91	99.28	98.42	99.24	95.41	94.70	107.23	96.59	101.45	108.03	112.47	113.44
1 HKD	48.85	53.24	54.81	58.80	58.29	58.04	57.25	58.17	59.64	57.59	57.27	61.24	58.22	60.81	61.35	61.59	62.51
10 AMD	7.99	8.48	8.49	10.75	11.68	11.66	11.64	11.82	11.60	11.22	11.55	12.38	11.77	12.30	12.39	12.46	12.64
100 UZS	4.35	4.12	4.02	4.18	3.90	4.02	3.93	3.84	3.80	3.64	3.55	3.79	3.62	3.78	3.80	3.79	3.81
1 BYN	183.26	169.94	168.26	167.76	170.30	180.66	178.24	180.78	142.45	137.85	137.07	146.24	139.22	145.39	146.44	146.95	148.71
1 CZK	16.70	17.83	19.66	19.73	20.56	20.52	20.72	20.55	20.45	19.53	19.32	20.82	19.76	20.37	20.88	21.24	20.98
1 AZN	226.09	243.93	251.64	271.92	269.21	268.39	264.79	268.50	274.97	265.70	264.13	281.80	268.26	280.15	282.17	283.15	286.55
1 INR	5.43	5.57	5.76	5.86	5.53	5.53	5.46	5.51	5.60	5.43	5.37	5.70	5.45	5.68	5.70	5.73	5.78
1 THB	12.34	13.20	13.33	13.15	13.12	13.43	13.03	12.95	13.06	12.65	12.21	13.72	12.39	13.09	13.72	14.37	14.59
1 MXN	19.88	19.33	21.02	22.92	25.76	24.35	25.37	26.68	26.55	26.49	26.04	25.31	25.05	26.27	25.09	24.51	24.71
1000 IRR	9.11	9.84	10.14	10.96	10.87	10.83	10.69	10.84	11.10	10.72	10.66	11.37	10.82	11.30	11.39	11.42	11.56

* 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
III	124 000	2 340	121 660	2 000	205	1 795	29	7 285 368	-7 285 339
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
07.24	55 000	-	55 000	-	-	-	29	3 336 600	-3 336 571
08.24	30 000	2 340	27 660	-	205	-205	-	2 401 268	-2 401 268
09.24	39 000	-	39 000	2 000	-	2 000	-	1 547 500	-1 547 500
10.24	30 000	0	30 000	0	0	0	200 000	565 000	-365 000



IV. PAYMENT SYSTEMS

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2019	2020	2021	2022	2023	06.24	07.24	08.24	09.24	10.24
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	73 725	6 552	8 069	8 848	7 289	7 354
of which:										
interbank system of money transfer	14 518	15 010	18 821	21 796	25 504	2 366	2 641	2 938	2 497	2 626
to total, %	34.9	29.4	31.7	33.3	34.6	36.1	32.7	33.2	34.3	35.7
interbank clearing system	27 097	36 074	40 526	43 734	48 221	4 186	5 429	5 910	4 792	4 728
to total, %	65.1	70.6	68.3	66.7	65.4	63.9	67.3	66.8	65.7	64.3
Sum of Payments - total, mln.KZT	762 062 812	645 493 443	782 086 436	787 241 794	980 279 571	120 021 944	143 209 793	133 824 503	134 394 033	133 193 247
of which:										
interbank system of money transfer	754 959 606	638 074 195	773 395 880	776 920 220	969 288 279	119 054 827	142 177 484	132 739 318	133 415 369	132 161 203
to total, %	99.1	98.9	98.9	98.7	98.9	99.2	99.3	99.2	99.3	99.2
interbank clearing system	7 103 206	7 419 248	8 690 556	10 321 574	10 991 291	967 118	1 032 308	1 085 185	978 664	1 032 044
to total, %	0.9	1.1	1.1	1.3	1.1	0.8	0.7	0.8	0.7	0.8
Number of Users in Payment Systems of Kazakhstan:										
interbank system of money transfer	39	38	38	31	31	31	31	31	31	31
interbank clearing system	31	26	26	22	22	22	22	22	22	22
Payments and transfers of money through correspondent accounts opened between banks										
Number of Payments - total, thousand transactions	13 353	14 190	15 916	12 123	14 135	1 299	1 426	1 395	1 400	1 535
of which:										
through loro-accounts	6 796	6 727	7 822	5 009	5 878	554	633	622	602	679
to total, %	50.9	47.4	49.1	41.3	41.6	42.6	44.4	44.6	43.0	44.3
through nostro-accounts	6 557	7 463	8 094	7 115	8 257	746	793	773	799	856
to total, %	49.1	52.6	50.9	58.7	58.4	57.4	55.6	55.4	57.0	55.7
Sum of Payments - total, mln.KZT	6 340 933	6 302 869	7 789 468	6 629 666	8 107 922	1 110 363	1 191 213	1 303 264	1 290 451	1 430 864
of which:										
through loro-accounts	3 848 454	3 700 578	4 992 041	4 075 479	4 361 294	571 958	698 162	746 689	699 223	834 264
to total, %	60.7	58.7	64.1	61.5	53.8	51.5	58.6	57.3	54.2	58.3
through nostro-accounts	2 492 479	2 602 290	2 797 426	2 554 188	3 746 628	538 405	493 051	556 575	591 228	596 600
to total, %	39.3	41.3	35.9	38.5	46.2	48.5	41.4	42.7	45.8	41.7

Continuation

	2019	2020	2021	2022	2023	06.24	07.24	08.24	09.24	10.24
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	12 690 434	1 267 290	1 292 291	1 311 861	1 288 576	1 322 411
Payment order	242 197	271 443	293 141	327 152	992 863	107 489	120 140	116 688	115 980	115 605
Payment request-order	1 598	1 110	1 599	2 946	4 697	479	473	453	398	424
Cheque for goods and services paying	2	1	1	2	27	1	1	1	1	1
Direct debiting of a banking account	46 593	29 928	49 194	213 585	107 649	12 636	13 593	15 756	12 763	13 455
Collection order	961	1 476	2 072	3 325	4 287	1 131	1 093	1 011	977	1 051
Payment card	1 571 455	3 174 351	6 542 486	8 826 098	11 558 969	1 143 175	1 153 974	1 175 329	1 156 351	1 189 862
Paid bill of exchange	36 441	32 510	26 789	27 778	21 942	2 379	3 017	2 622	2 106	2 014
Sum of Payments - total, mln.KZT **	457 067 009	469 771 951	656 945 175	693 523 657	866 660 372	103 928 589	122 127 744	113 214 221	115 970 890	116 892 617
Payment order	419 807 695	408 597 895	551 946 974	554 198 658	688 571 905	86 389 390	103 918 688	94 384 860	98 083 070	97 865 531
Payment request-order	30 773	33 953	50 235	64 960	114 613	11 678	10 821	24 682	10 887	12 065
Cheque for goods and services paying	7 428	6 711	3 674	3 395	753 641	18	33	89	65	37
Direct debiting of a banking account	5 183 607	7 580 081	9 116 290	11 110 343	8 976 157	767 574	926 615	819 315	764 678	854 236
Collection order	184 398	182 283	330 109	408 169	1 108 589	119 839	114 936	115 083	111 201	157 686
Payment card	30 375 387	51 915 292	93 713 259	125 144 084	164 992 549	16 488 454	16 982 745	17 663 362	16 839 230	17 828 778
Paid bill of exchange	1 477 722	1 455 736	1 784 636	2 594 047	2 142 917	151 635	173 906	206 829	161 759	174 284
Payment Cards***										
Number of Payments - total, thousand transactions	1 571 455	3 175 866	6 542 486	8 510 930	11 558 969	1 143 175	1 153 974	1 175 329	1 156 351	1 189 862
of which:										
in trade terminals:	1 195 627	2 878 476	6 271 338	8 256 634	11 317 866	1 122 262	1 133 497	1 154 589	1 137 006	1 169 556
local systems	345 351	1 979 330	5 124 993	7 290 148	9 655 053	942 091	950 102	975 108	961 294	988 907
international systems, of which:	850 275	899 146	1 146 344	1 296 616	1 662 813	180 171	183 394	179 481	175 712	180 649
Visa International	225 846	340 277	716 075	966 486	1 424 882	156 858	158 841	155 586	152 105	155 667
MasterCard Worldwide	619 030	553 573	413 445	211 887	175 886	22 066	23 236	22 519	22 252	23 617
in trade terminals to total, %	76.1	90.6	95.9	97.0	97.9	98.2	98.2	98.2	98.3	98.3
on reception of a cash:	375 829	297 390	271 148	254 296	241 103	20 913	20 477	20 740	19 344	20 306
local systems	6 043	9 846	20 995	38 407	58 834	6 371	6 381	6 641	6 266	6 602
international systems, of which:	369 786	287 544	250 153	215 888	182 269	14 542	14 097	14 100	13 079	13 704
Visa International	147 768	134 965	157 970	166 113	152 581	12 026	11 629	11 718	10 844	11 393
MasterCard Worldwide	207 097	140 109	81 128	40 961	23 061	2 035	1 988	1 895	1 759	1 828
in trade terminals to total, %	23.9	9.4	4.1	3.0	2.1	1.8	1.8	1.8	1.7	1.7
Sum of Payments - total, mln.KZT	30 375 387	51 915 292	93 713 259	125 144 074	164 992 549	16 488 454	16 982 745	17 663 362	16 839 230	17 828 778
of which:										
in trade terminals:	14 050 810	35 294 805	73 123 297	103 787 623	141 940 209	14 265 001	14 727 819	15 399 218	14 691 880	15 557 867
local systems	4 916 832	25 635 426	58 304 598	80 253 091	111 865 124	11 121 301	11 518 800	12 179 084	11 531 101	12 265 679
international systems, of which:	9 133 978	9 659 380	14 818 699	23 534 532	30 075 085	3 143 701	3 209 019	3 220 133	3 160 779	3 292 188
Visa International	3 681 474	5 179 820	10 189 814	14 199 488	22 571 564	2 462 156	2 489 319	2 513 847	2 474 836	2 551 225
MasterCard Worldwide	5 354 718	4 410 664	4 487 835	4 254 248	5 212 037	651 319	689 441	674 856	656 170	710 026
in trade terminals to total, %	46.3	68.0	78.0	82.9	86.0	86.5	86.7	87.2	87.2	87.3

Continuation

	2019	2020	2021	2022	2023	06.24	07.24	08.24	09.24	10.24
on reception of a cash:	16 324 577	16 620 487	20 589 962	21 356 451	23 052 340	2 223 453	2 254 926	2 264 144	2 147 351	2 270 911
local systems	286 337	392 452	1 298 015	2 672 060	4 663 678	528 492	545 265	567 644	543 423	576 395
international systems, of which:	16 038 240	16 228 035	19 291 947	18 684 391	18 388 662	1 694 960	1 709 661	1 696 500	1 603 927	1 694 516
Visa International	8 036 068	8 713 007	12 567 200	14 146 609	14 944 856	1 371 178	1 387 642	1 396 235	1 321 154	1 399 137
MasterCard Worldwide	7 320 578	6 870 991	6 074 347	3 986 465	2 953 292	281 202	280 522	258 841	242 252	254 238
in trade terminals to total, %	53.7	32.0	22.0	17.1	14.0	13.5	13.3	12.8	12.8	12.7
Number of Payment Cards in Circulation (total, thousand units),										
of which:	32 048	47 966	59 258	65 080	74 544	78 063	78 531	79 038	79 851	80 627
local systems	5 020	14 057	19 649	22 166	24 874	25 782	25 925	26 104	26 292	26 456
international systems, of which:	27 029	33 908	39 609	42 914	49 670	52 281	52 607	52 934	53 559	54 171
Visa International	16 104	22 349	28 905	33 315	37 533	38 857	39 031	39 337	39 729	40 032
MasterCard Worldwide	9 616	9 936	9 025	7 980	10 696	12 072	12 227	12 254	12 487	12 797
Number of Payment Cards used (total, thousand units), of										
which:	18 176	26 779	30 413	33 431	38 685	39 262	39 265	39 634	39 834	40 545
local systems	4 190	9 635	12 192	13 438	15 948	16 348	16 277	16 507	16 556	16 773
international systems, of which:	13 987	17 144	18 221	19 993	22 737	22 914	22 988	23 127	23 278	23 772
Visa International	6 889	10 102	12 684	16 698	19 373	19 355	19 266	19 408	19 530	19 879
MasterCard Worldwide	6 398	6 301	4 810	2 711	2 885	3 093	3 251	3 243	3 276	3 414
Number of Equipment for Payment Cards (units):										
pos-terminals, of which:	170 410	211 764	509 194	831 780	1 041 884	1 163 372	-	-	1 297 601	-
in banks	8 720	8 785	8 510	16 279	8 114	7 755	-	-	7 120	-
at businessmen	161 690	202 979	500 684	815 501	1 033 770	1 155 617	-	-	1 290 481	-
cash dispensers	11 315	12 728	12 443	12 391	12 649	12 674	-	-	12 703	-
Number of entrepreneurs (units)	96 428	108 159	273 947	567 687	793 065	846 577	-	-	967 590	-

Continuation

	2019	2020	2021	2022	2023	06.24	07.24	08.24	09.24	10.24
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	2 600.1	200.4	201.0	183.4	131.6	141.8
Gold Crown	1 885.7	1 893.0	2 160.3	2 112.5	2 255.0	186.7	186.7	167.1	101.4	113.6
Western Union	196.7	119.7	106.1	96.3	78.4	8.3	8.8	10.2	21.5	19.0
Unistrim	102.9	125.0	78.7	34.6	31.3	0.0	0.0	0.0	0.0	0.0
Contact	83.6	104.1	173.5	181.9	174.4	0.0	0.0	0.0	0.0	0.0
Moneygram	24.3	14.2	15.3	23.6	20.8	1.4	1.6	1.6	1.6	1.7
Others	337.5	128.5	45.7	41.8	40.3	3.9	3.9	4.5	7.0	7.4
Number of received transfers (total, thousand transactions), of which:	1 651.7	1 276.2	1 131.5	1 650.0	1 087.2	63.8	67.0	59.5	55.9	57.1
Gold Crown	660.0	547.4	529.5	976.3	495.5	33.1	34.4	28.5	24.8	25.3
Western Union	437.6	393.5	362.6	323.6	255.2	18.5	19.5	18.5	19.7	18.8
Unistrim	53.2	26.6	19.3	68.4	110.6	0.0	0.0	0.0	0.0	0.0
Moneygram	156.0	40.8	43.4	96.6	120.7	8.7	9.6	9.2	8.0	9.6
Contact	46.0	124.2	126.5	137.9	58.3	0.0	0.0	0.0	0.0	0.0
Others	298.8	143.6	50.3	47.3	46.9	3.5	3.5	3.3	3.3	3.4
Sum of sent transfers (total, bln.KZT), of which:	648 413.1	787 723.1	1 010 566.9	1 034 517.0	967 981.0	73 024.7	81 915.6	77 262.2	63 784.3	64 809.1
Gold Crown	480 820.4	642 018.4	793 822.9	794 122.9	772 820.7	65 692.4	73 186.9	66 762.3	45 408.6	47 123.3
Western Union	75 369.5	58 581.0	61 344.4	66 142.8	55 172.1	4 947.2	5 787.3	7 126.7	14 113.1	12 744.2
Unistrim	24 176.0	28 993.0	30 345.6	8 645.3	7 060.3	0.0	0.0	0.0	0.0	0.0
Contact	24 948.4	39 134.3	109 774.0	139 038.9	111 694.7	0.0	0.0	0.0	0.0	0.0
Moneygram	758.8	5 770.9	11 083.8	22 599.3	16 335.2	1 138.2	1 496.9	1 618.4	1 642.3	1 776.5
Others	42 340.1	13 225.6	4 196.1	3 967.7	4 898.0	1 246.8	1 444.4	1 754.8	2 620.3	3 165.1
Sum of received transfers (total, bln.KZT), of which:	344 632.1	286 892.7	283 513.1	681 232.0	308 695.7	19 320.1	21 636.0	19 983.4	18 478.4	18 913.9
Gold Crown	150 847.9	141 490.2	155 574.1	460 633.9	156 710.2	10 659.2	11 976.6	10 331.3	8 831.4	8 802.4
Western Union	82 329.8	74 731.5	71 466.8	84 136.3	69 556.4	5 549.9	6 003.5	6 045.1	6 460.9	6 373.6
Unistrim	13 756.5	5 669.7	5 038.2	25 456.6	21 585.3	0.0	0.0	0.0	0.0	0.0
Moneygram	43 597.5	11 237.0	12 221.1	36 909.0	40 831.0	2 774.1	3 345.4	3 270.7	2 833.0	3 438.1
Contact	12 319.2	34 419.8	36 789.6	71 304.3	16 760.6	0.0	0.0	0.0	0.0	0.0
Others	41 781.2	19 344.6	2 423.3	2 791.9	3 252.3	336.9	310.5	336.2	353.1	299.8

* 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	06.24	07.24	08.24	09.24	10.24
ISMT - total	56 864	62 276	74 633	88 593	106 592	119 055	142 177	132 739	133 415	132 161
change in % of the previous period	2.2	45.3	-3.1	2.5	3.8	-5.0	19.4	-6.6	0.5	-0.9
of which:										
Five large banks*	11 981	18 126	22 941	25 140	28 723	32 744	40 000	37 069	37 380	37 202
change as % of the previous period	-1.6	52.6	1.5	-1.5	12.1	-2.3	22.2	-7.3	0.8	-0.5
share as % of total	21.1	29.1	30.7	28.4	26.9	27.5	28.1	27.9	28.0	28.1
Other banks	14 142	13 477	15 912	17 477	24 631	28 006	32 888	31 981	32 912	31 133
change as % of the previous period	7.1	34.9	0.3	4.2	11.6	-7.3	17.4	-2.8	2.9	-5.4
share as % of total	24.9	21.6	21.3	19.7	23.1	23.5	23.1	24.1	24.7	23.6
Other participants	30 741	30 673	35 780	45 976	53 238	58 304	69 289	63 689	63 124	63 826
change as % of previous period	1.6	46.2	-7.2	4.1	-3.2	6.2	47.0	14.3	2.6	9.5
share as % of total	54.1	49.3	47.9	51.9	49.9	49.0	48.7	48.0	47.3	48.3
ICS - total	745	860	973	1 117	1 107	967	1 032	1 085	979	1 032
change in % of the previous period	18.5	21.8	27.2	11.4	13.7	-1.0	6.7	5.1	-9.8	5.5
of which:										
Five large banks*	290	403	472	622	607	575	666	727	641	654
change as % of the previous period	8.4	14.9	18.8	1.3	4.1	-6.3	15.8	9.1	-11.8	2.0
share as % of total	38.9	46.9	48.5	55.7	54.8	59.5	64.5	67.0	65.5	63.4
Other banks	198	193	177	148	137	124	139	133	127	134
change as % of the previous period	4.8	13.2	2.0	10.8	-2.9	-6.2	11.8	-4.2	-4.4	5.8
share as % of total	26.6	22.5	18.2	13.3	12.4	12.8	13.4	12.2	13.0	13.0
Other participants	256	263	323	346	363	268	228	226	210	244
change as % of previous period	49.3	42.9	66.8	35.8	45.2	16.2	-15.0	-0.9	-6.8	15.8
share as % of total	34.4	30.6	33.2	31.0	32.8	27.7	22.1	20.8	21.5	23.6

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



V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

V. Key indicators of financial institutions

5.1. Banking sector

mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
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
07.24	56 787 794	49 018 824	7 768 970	1 433 588	1 388 731	19.70	19.70	21.06
08.24	57 845 405	49 803 140	8 042 264	1 433 588	1 624 669	19.63	19.65	21.47
09.24	58 113 793	49 860 392	8 253 401	1 437 827	1 854 416	20.13	20.15	21.97
10.24	58 458 814	50 010 797	8 448 017	1 434 677	2 100 960	20.43	20.45	22.25

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	10 981 218	12 913 476	5 553 591	1 084 670
2021	10 874 691	13 070 066	6 911 635	1 340 340
2022	10 956 945	14 663 410	7 793 435	1 726 857
2023	11 088 699	17 864 645	9 360 618	2 161 428
2023				
01.23	10 956 431	14 853 794	7 857 354	155 984
02.23	10 966 945	15 129 613	7 997 885	163 593
03.23	10 975 425	15 399 644	8 129 762	167 791
04.23	10 985 043	15 675 889	8 262 475	175 967
05.23	10 992 966	15 841 449	8 286 836	173 284
06.23	11 004 961	16 074 711	8 364 601	187 904
07.23	11 023 309	16 367 874	8 554 355	173 714
08.23	11 044 335	16 761 866	8 828 537	176 414
09.23	11 056 132	17 224 927	9 162 986	177 144
10.23	11 068 991	17 211 707	9 018 762	183 189
11.23	11 081 223	17 362 491	9 039 113	192 153
12.23	11 088 699	17 864 645	9 360 618	234 291
2024				
01.24	11 091 980	18 103 999	9 470 250	186 548
02.24	11 100 166	18 486 445	9 704 159	209 082
03.24	11 100 276	18 846 916	9 929 742	190 804
04.24	11 097 968	18 923 066	9 877 892	212 383
05.24	11 053 779	19 167 347	9 992 072	204 328
06.24	11 052 292	19 876 178	10 569 766	213 805
07.24	11 070 758	20 122 296	10 740 809	215 499
08.24	11 094 214	20 739 588	11 270 268	208 090
09.24	11 110 121	21 004 927	11 437 453	208 189
10.24	11 129 170	21 376 544	11 710 041	218 990

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	MEIKAM	MEOKAM	MEUKAM	MEUZHKAM	Eurobonds		Shares	Bonds							
2019		0.00		0.48	17.82	11.70	6.30	4.10	2.21	26.06	11.43	2.79	3.35	0.17	6.67	1.96	4.95
2020		0.32		0.29	27.82	9.53	5.77	0.63	2.28	23.51	9.91	2.53	4.11	0.00	6.71	6.32	0.27
2021	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	10.23	3.41
	NBRK	0.00		0.71	28.46	8.59	1.14	0.00	2.25	20.63	18.51	0.11	3.10	0.00	2.80	0.00	0.00
	JSC "Centras Securities"	0.00		0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "First Heartland Jusan Invest"	0.00		0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	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
	JSC "Halyk Global Markets"	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																	
08.24	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	16.86	0.14
	NBRK	0.10	4.26	3.37	33.25	3.26	0.22	0.05	1.87	14.01	16.75	2.34	2.43	0.00	0.82	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	0.01	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	0.05	0.00	0.01	0.00	0.00	0.05	0.01	0.02	0.01	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
09.24	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	18.77	0.34
	NBRK	0.12	4.16	3.25	32.38	3.21	0.16	0.10	1.79	14.46	15.61	2.63	2.33	0.00	0.39	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"	0.02	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.05	0.01	0.02	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10.24	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	19.82	0.43
	NBRK	0.00	4.06	3.19	31.81	2.92	0.12	0.00	1.79	13.70	15.10	2.63	2.18	0.00	1.96	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"	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.06	0.01	0.03	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
07.24	7 114 244	0	294 475 906	4 829 659	299 305 565	27 417 504	9 954 867
08.24	7 114 244	0	297 068 571	4 804 778	301 873 349	31 494 291	11 358 091
09.24	7 114 244	0	299 454 731	5 126 443	304 581 174	35 592 698	12 905 300
10.24	7 114 244	0	302 002 311	5 608 885	307 611 196	39 737 484	14 348 070

V. Key indicators of financial institutions

5.3. Insurance Market

mln. of KZT, end of period

	12.19	12.20	11.22	12.22	12.23	03.24	06.24	09.24
Number of Insurance Company, total	28	28	27	26	25	25	24	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	2 278 713	2 398 317	2 378 468	2 612 814
Insurance Reserves	570 210	685 602	1 093 816	1 095 948	1 134 855	1 224 591	1 297 356	1 431 710
Cumulative Own Capital*	553 333	665 433	790 942	775 196	911 900	963 890	865 639	968 902
Insurance Premiums, total **	468 179	514 140	728 938	811 488	1 055 923	330 937	674 086	1 098 014
Compulsory insurance	121 007	124 272	174 908	193 532	215 238	59 412	129 538	199 954
Voluntary personal insurance	199 797	222 833	325 085	359 946	480 551	151 303	348 637	624 679
Voluntary property insurance	147 374	167 036	228 944	258 009	360 134	120 222	195 910	273 381
Claims Payments, total**	196 880	129 707	140 940	156 099	215 787	57 576	123 852	196 139
Compulsory insurance	35 114	34 662	52 145	57 451	78 244	26 845	61 957	92 975
Voluntary personal insurance	40 597	42 975	52 775	59 570	83 580	21 509	43 951	71 323
Voluntary property insurance	121 169	52 071	36 019	39 077	53 962	9 222	17 944	31 841
Premiums transferred to reinsurance**	85 706	94 356	106 083	115 904	153 209	52 279	82 523	106 518
of which to nonresidents	76 724	86 293	87 483	96 830	117 815	36 963	61 085	82 774

* 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.