



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

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



# **I. GENERAL ECONOMIC TRENDS**

I. General economic trends

1.1. Main macroeconomic indicators

	2019	2020	2021	2022	2023	2023				2024						
						Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	Jan.-Mar.	Jan.-Jun.	Jan.-Jul.	Jan.-Aug.	Jan.-Sep.	Jan.-Oct.	Jan.-Nov.
<b>Gross Domestic Product, bln. KZT</b>	<b>69 533</b>	<b>70 649</b>	<b>83 952</b>	<b>103 766</b>	<b>119 442</b>	<b>23 583</b>	<b>47 245</b>	<b>75 547</b>	<b>119 442</b>	<b>26 024</b>	<b>52 343</b>	...	...	<b>84 963</b>	...	...
as % to same period of the previous year	4.5	-2.5	4.3	3.2	5.1	5.0	5.3	4.9	5.1	3.7	3.2	...	...	4.1	...	...
<b>Volume of Industrial Production, bln. KZT</b>	<b>29 103</b>	<b>26 743</b>	<b>37 048</b>	<b>48 008</b>	<b>46 402</b>	<b>11 234</b>	<b>22 612</b>	<b>33 973</b>	<b>46 402</b>	<b>11 524</b>	<b>23 495</b>	<b>27 694</b>	<b>31 816</b>	<b>36 003</b>	<b>40 392</b>	<b>44 862</b>
as % to same period of the previous year	3.8	-0.7	3.8	1.1	4.3	2.8	3.8	4.4	4.3	3.8	2.8	2.9	3.0	3.1	2.6	2.7
<b>Capital Investments, bln. KZT</b>	<b>12 546</b>	<b>12 323</b>	<b>13 221</b>	<b>15 064</b>	<b>18 044</b>	<b>2 741</b>	<b>6 718</b>	<b>11 641</b>	<b>18 044</b>	<b>2 816</b>	<b>6 654</b>	<b>8 285</b>	<b>9 765</b>	<b>11 745</b>	<b>13 614</b>	<b>15 758</b>
as % to same period of the previous year	8.5	-3.4	3.5	7.9	13.7	16.1	13.1	12.1	13.7	-0.8	-3.5	0.4	0.1	0.6	1.9	3.1
<b>Consumer Price Index</b>																
% 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	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	108.4
<b>Unemployed population, thsd persons *</b>	<b>441</b>	...	<b>450</b>	<b>456</b>	<b>446</b>	<b>454</b>	<b>453</b>	<b>452</b>	<b>446</b>	<b>453</b>	<b>451</b>	...	...	<b>449</b>	...	...
<b>Unemployment rate, % *</b>	<b>4.8</b>	...	<b>4.9</b>	<b>4.9</b>	<b>4.7</b>	<b>4.8</b>	<b>4.7</b>	<b>4.7</b>	<b>4.7</b>	<b>4.7</b>	<b>4.7</b>	...	...	<b>4.6</b>	...	...
<b>Minimum of subsistence (average, per capital), KZT*</b>	<b>29 721</b>	<b>33 133</b>	<b>37 579</b>	<b>44 719</b>	<b>47 672</b>	<b>46 365</b>	<b>49 619</b>	<b>52 806</b>	<b>47 672</b>	<b>48 692</b>	<b>51 818</b>	<b>51 730</b>	<b>55 731</b>	<b>55 120</b>	<b>55 079</b>	<b>49 756</b>
<b>Average per capita money income, KZT*</b>	<b>110 971</b>	<b>126 551</b>	<b>142 805</b>	<b>180 639</b>	<b>203 107</b>	<b>178 755</b>	<b>189 652</b>	<b>187 680</b>	<b>203 107</b>	<b>196 040</b>	<b>205 613</b>	<b>205 384</b>	<b>206 456</b>	<b>205 374</b>	<b>206 887</b>	...
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	2.0	...
<b>Export fob, mln. USD **</b>	<b>59 541</b>	<b>44 065</b>	<b>65 791</b>	<b>85 630</b>	<b>80 252</b>	<b>19 163</b>	<b>19 883</b>	<b>20 466</b>	<b>20 740</b>	<b>18 843</b>	<b>20 932</b>	...	...	<b>21 039</b>	...	...
<b>Import fob, mln. USD **</b>	<b>41 121</b>	<b>38 056</b>	<b>41 563</b>	<b>50 633</b>	<b>60 351</b>	<b>13 994</b>	<b>15 556</b>	<b>15 264</b>	<b>15 536</b>	<b>13 018</b>	<b>15 296</b>	...	...	<b>15 620</b>	...	...
<b>Gross Foreign Debt, mln. USD**</b>	<b>159 544</b>	<b>163 980</b>	<b>164 131</b>	<b>161 163</b>	<b>163 551</b>	<b>162 734</b>	<b>162 706</b>	<b>163 809</b>	<b>163 551</b>	<b>163 562</b>	<b>166 424</b>	...	...	<b>165 849</b>	...	...
<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***</b>	<b>382.6</b>	<b>420.9</b>	<b>431.8</b>	<b>462.7</b>	<b>454.6</b>	<b>451.7</b>	<b>452.5</b>	<b>474.5</b>	<b>454.6</b>	<b>446.8</b>	<b>471.5</b>	<b>473.9</b>	<b>481.6</b>	<b>481.2</b>	<b>488.3</b>	<b>511.2</b>

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	06.24	07.24	08.24	09.24	10.24	11.24
<b>Consumer Price Index</b>																
% changes to December of the previous year*	105.4	107.5	108.4	120.3	109.8	103.2	105.3	107.2	109.8	102.6	103.9	104.7	105.3	105.7	106.6	107.6
% changes to the previous month						100.9	100.5	100.6	100.8	100.7	100.4	100.7	100.6	100.4	100.9	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	108.9	108.8	108.8	108.7	108.7	108.7
<b>Price Index Food Goods</b>																
% changes to December of the previous year																
% changes to the previous month	109.6	111.3	109.9	125.3	108.5	104.1	105.8	106.2	108.5	102.5	102.7	102.9	102.9	102.9	103.2	104.4
						101.1	100.2	100.3	100.9	100.6	100.0	100.2	100.0	100.0	100.4	101.1
<b>Price Index Non-Food Goods</b>																
% changes to December of the previous year																
% changes to the previous month	105.0	105.5	108.5	119.4	109.1	102.5	105.1	107.1	109.1	101.7	103.5	104.2	105.0	105.6	106.6	107.4
						100.8	100.7	100.6	100.5	100.5	100.6	100.7	100.8	100.6	101.0	100.7
<b>Price Index Marketable Services</b>																
% changes to December of the previous year																
% changes to the previous month	100.7	104.2	106.5	114.1	112.4	102.8	104.6	108.7	112.4	103.6	106.0	107.7	108.9	109.9	111.5	112.4
						100.8	100.6	100.9	100.8	101.1	100.6	101.6	101.1	101.0	101.4	100.8
<b>Price Index for Industry</b>																
% changes to December of the previous year																
% changes to the previous month	101.4	95.8	146.1	109.4	97.5	92.4	93.5	99.5	97.5	99.4	100.9	103.3	104.5	105.0	104.4	105.3
						99.3	99.1	104.3	102	100.5	99.6	102.3	101.2	100.5	99.4	100.9
<b>Price Index for Construction</b>																
% changes to December of the previous year																
% changes to the previous month	101.6	99.7	105.7	101.4	106.8	101.2	105.7	105.3	106.8	99.7	100.1	100.2	100.4	100.4	100.7	101.4
						99.9	100.2	100.2	100.2	100.1	100.1	100.1	100.2	100.0	100.3	100.7
<b>Index of Tariffs for Freight Shipping</b>																
% changes to December of the previous year																
% changes to the previous month	103	102.8	108.8	104.5	103.4	99.9	103.8	103.6	103.4	101.2	101.8	101.8	102.4	102.1	103.0	103.3
						100.4	100.4	100.8	99.6	100.1	100.6	100.6	100.6	99.7	100.9	100.3

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 9 months	2024		
						I	II	III	IV		I	II	III
<b>Current Account</b>	<b>-7 027.7</b>	<b>-11 055.0</b>	<b>-2 679.5</b>	<b>6 435.4</b>	<b>-8 981.1</b>	<b>-1 626.2</b>	<b>-3 409.1</b>	<b>-1 647.8</b>	<b>-2 298.1</b>	<b>-1 103.4</b>	<b>5.7</b>	<b>-1 172.8</b>	<b>63.7</b>
Trade balance	18 420.8	6 009.0	24 228.1	34 997.2	19 901.0	5 169.0	4 326.7	5 201.6	5 203.7	16 881.1	5 825.6	5 636.2	5 419.3
Exports	59 541.4	44 065.1	65 790.6	85 630.4	80 251.5	19 163.2	19 882.9	20 465.6	20 739.8	60 815.3	18 843.5	20 932.5	21 039.3
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	43 934.2	13 017.9	15 296.3	15 620.0
Services	-3 786.7	-3 237.4	-2 099.5	-1 990.4	-1 978.9	-443.7	-495.0	-537.0	-503.2	-1 218.2	-304.5	-369.0	-544.7
Exports	7 754.3	5 208.3	5 935.0	8 191.9	10 663.4	2 309.5	2 693.4	2 847.2	2 813.4	8 573.1	2 679.6	2 909.9	2 983.6
Imports	11 541.0	8 445.7	8 034.6	10 182.3	12 642.2	2 753.1	3 188.4	3 384.2	3 316.5	9 791.3	2 984.1	3 278.9	3 528.3
Primary income	-22 724.5	-15 172.3	-24 173.4	-25 522.8	-25 866.7	-6 152.7	-6 919.5	-6 064.4	-6 730.0	-16 430.9	-5 442.4	-6 337.0	-4 651.5
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	-1 440.5	-462.1	-434.6	-543.8
Investment income, net	-21 257.0	-14 304.6	-23 164.0	-23 993.0	-24 080.7	-5 785.3	-6 358.7	-5 554.6	-6 382.2	-15 091.8	-5 014.1	-5 936.2	-4 141.5
Income receivable	2 380.6	1 933.1	2 086.5	3 341.0	3 722.9	779.3	997.4	984.8	961.4	3 747.8	1 146.9	1 239.0	1 361.9
Income on direct investment	659.4	382.9	611.8	1 498.1	665.9	54.2	260.5	156.2	194.9	433.1	84.5	278.8	69.8
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	2 304.7	764.7	655.5	884.5
Income on other investment	447.7	369.5	286.3	378.9	962.9	206.4	246.8	245.5	264.1	1 010.0	297.6	304.8	407.6
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	1 715.0	541.2	581.8	592.0
Income payable	23 637.7	16 237.7	25 250.5	27 334.0	27 803.6	6 564.6	7 356.1	6 539.4	7 343.6	18 839.6	6 160.9	7 175.3	5 503.4
Income on direct investment	21 232.2	14 071.1	22 818.7	25 383.3	25 040.7	6 018.4	6 625.1	5 787.0	6 610.2	16 595.4	5 487.4	6 321.8	4 786.2
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	769.5	192.2	382.7	194.6
Income on other investment	1 413.5	1 268.9	1 334.8	871.7	1 568.5	346.8	360.0	412.4	449.3	1 474.6	481.3	470.7	522.6
Other primary income, net	131.9	126.8	135.1	135.1	135.1	33.8	33.8	33.8	33.8	101.4	33.8	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	-335.5	-73.1	-103.0	-159.4
<b>Capital account balance</b>	<b>231.1</b>	<b>239.2</b>	<b>233.4</b>	<b>247.7</b>	<b>1 278.5</b>	<b>86.1</b>	<b>-16.2</b>	<b>1 180.1</b>	<b>28.5</b>	<b>32.3</b>	<b>11.5</b>	<b>16.5</b>	<b>4.2</b>

Continuation

	2019	2020	2021	2022	2023	2023				2024 9 months	2024		
						I	II	III	IV		I	II	III
<b>Financial account (excluding reserve assets)</b>	<b>1 298.4</b>	<b>-13 985.0</b>	<b>-2 276.2</b>	<b>7 600.6</b>	<b>-1 444.2</b>	<b>349.6</b>	<b>-1 201.3</b>	<b>525.6</b>	<b>-1 118.1</b>	<b>806.7</b>	<b>-610.6</b>	<b>977.4</b>	<b>439.9</b>
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	-1 584.9	-3 114.8	422.4	1 107.5
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	-96.3	-398.6	841.6	-539.3
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	1 488.6	2 716.3	419.2	-1 646.8
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	5 534.9	1 911.4	2 537.3	1 086.1
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	5 082.4	1 745.5	1 977.9	1 359.0
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	-1 416.3	-973.5	-68.6	-374.2
Banks	748.8	-746.6	1 305.3	534.3	642.3	516.2	101.6	28.0	-3.5	96.8	-108.6	87.9	117.5
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	6 401.9	2 827.6	1 958.7	1 615.7
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	-452.4	-165.9	-559.4	272.8
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	-60.9	-170.6	-495.4	605.1
Banks	-96.9	-309.4	311.8	-1 007.0	-265.7	-40.9	-211.9	13.1	-26.0	477.7	0.7	449.7	27.3
Other sectors	-1 404.4	858.8	330.9	-999.3	169.9	94.4	-40.0	281.5	-165.9	-869.2	4.0	-513.7	-359.5
Financial derivatives, net	-81.0	71.2	105.9	259.8	-21.8	-0.1	15.7	48.5	-85.9	-17.9	-35.2	23.9	-6.7
Other investment	2 165.6	-436.9	3 097.0	2 108.7	-4 328.2	299.5	-1 371.3	-3 023.6	-232.8	-3 125.3	628.0	-2 006.2	-1 747.1
Other equity, net	21.7	31.7	-7.3	20.7	65.9	22.6	3.8	74.1	-34.5	66.7	-5.4	5.1	67.1
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	-927.1	-339.9	-461.0	-126.1
Net acquisition of financial assets	51.6	-668.4	-210.4	1 024.0	523.6	218.6	295.4	-30.0	39.5	896.0	533.8	-6.6	368.9
Central bank and general government	-4.4	-6.5	-6.0	-1.2	-1.1	-0.5	0.0	-0.6	0.0	-1.2	-0.6	0.0	-0.6
Banks	119.1	142.4	124.9	222.8	421.1	45.4	24.0	100.9	250.8	130.5	110.6	39.6	-19.7
Other sectors	-63.2	-804.3	-329.3	802.4	103.6	173.8	271.4	-130.3	-211.2	766.7	423.8	-46.3	389.2
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	1 823.1	873.7	454.4	495.0
Central bank and general government	-717.8	357.5	2 198.6	71.0	-482.9	-77.4	-68.9	-218.5	-118.0	-519.2	-241.5	-82.6	-195.1
Banks	-512.1	137.7	-166.9	706.9	1 240.3	610.5	564.4	532.5	-467.2	1 240.6	726.0	302.7	211.9
Other sectors	1 611.3	861.6	645.6	1 172.2	937.8	198.1	268.4	985.1	-513.9	1 101.7	389.2	234.3	478.2
Short term debt instruments	2 473.7	1 556.6	5 992.0	3 014.1	-3 222.5	789.5	-906.6	-1 768.7	-1 336.8	-2 265.0	973.3	-1 550.2	-1 688.0
Net acquisition of financial assets	3 505.8	2 387.6	9 045.7	8 704.9	689.5	1 654.9	-720.7	-526.4	281.8	-56.7	823.0	157.0	-1 036.8
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	2 208.3	-150.3	1 707.3	651.2
<b>Net errors and omissions</b>	<b>1 495.3</b>	<b>-6 361.7</b>	<b>-4 628.3</b>	<b>-1 262.6</b>	<b>336.6</b>	<b>135.5</b>	<b>661.5</b>	<b>-2 660.8</b>	<b>2 200.3</b>	<b>1 719.3</b>	<b>-1 233.0</b>	<b>2 103.4</b>	<b>848.9</b>
<b>Overall balance</b>	<b>6 599.7</b>	<b>3 192.6</b>	<b>4 798.2</b>	<b>2 180.0</b>	<b>5 921.8</b>	<b>1 754.1</b>	<b>1 562.4</b>	<b>3 654.0</b>	<b>-1 048.7</b>	<b>158.6</b>	<b>605.2</b>	<b>30.4</b>	<b>-476.9</b>
<b>Financing</b>	<b>-6 599.7</b>	<b>-3 192.6</b>	<b>-4 798.2</b>	<b>-2 180.0</b>	<b>-5 921.8</b>	<b>-1 754.1</b>	<b>-1 562.4</b>	<b>-3 654.0</b>	<b>1 048.7</b>	<b>-158.6</b>	<b>-605.2</b>	<b>-30.4</b>	<b>476.9</b>
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	-158.6	-605.2	-30.4	476.9
IMF Credits	0.0	0.0	0.0	0.0	0.0					0.0			
Exceptional funding	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 2007

## 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	01.10.2024
<b>External debt</b>	<b>159 544.2</b>	<b>163 980.1</b>	<b>164 131.1</b>	<b>161 162.8</b>	<b>162 733.8</b>	<b>162 706.5</b>	<b>163 809.3</b>	<b>163 550.8</b>	<b>163 561.8</b>	<b>166 424.2</b>	<b>165 848.9</b>
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	19 127.4	20 601.6	21 222.8
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	144 434.4	145 822.6	144 626.1
<b>General Government</b>	<b>12 417.6</b>	<b>13 885.0</b>	<b>15 859.3</b>	<b>13 390.0</b>	<b>12 857.1</b>	<b>12 683.7</b>	<b>12 610.3</b>	<b>11 809.4</b>	<b>11 227.1</b>	<b>10 883.3</b>	<b>11 660.4</b>
Short-term	14.9	24.6	24.3	55.4	59.6	54.4	114.7	115.8	121.7	120.5	245.3
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	14.9	24.6	24.3	55.1	59.4	54.4	49.5	50.6	56.5	55.3	131.3
Other debt liabilities	0.0	0.0	0.0	0.2	0.1	0.0	65.2	65.2	65.2	65.2	114.0
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	11 105.4	10 762.8	11 415.1
Special Drawing Rights	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	6 133.4	7 202.7	8 748.7	6 336.2	5 844.0	5 763.1	5 909.3	5 135.2	4 852.5	4 618.3	5 371.3
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	6 043.8
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Central Bank</b>	<b>891.1</b>	<b>1 329.4</b>	<b>2 535.8</b>	<b>2 171.8</b>	<b>2 217.9</b>	<b>2 065.1</b>	<b>2 097.6</b>	<b>2 233.1</b>	<b>2 094.2</b>	<b>2 036.0</b>	<b>2 204.0</b>
Short-term	409.7	828.0	494.6	230.9	255.3	119.7	185.2	276.4	164.1	118.2	227.9
Currency and deposits	3.9	2.6	7.9	12.8	10.4	13.6	13.0	249.7	13.4	113.2	98.2
Debt securities*	401.6	821.2	483.3	214.4	240.8	101.9	168.2	22.9	146.5	0.0	124.9
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	4.2	4.2	3.4	3.7	4.1	4.2	4.0	3.7	4.2	4.9	4.8
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	481.4	501.3	2 041.1	1 940.9	1 962.6	1 945.3	1 912.5	1 956.7	1 930.1	1 917.8	1 976.1
Special Drawing Rights	480.4	500.4	2 040.2	1 939.9	1 961.6	1 944.4	1 911.5	1 955.7	1 929.1	1 916.9	1 975.2
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Continuation

	01.01.2020	01.01.2021	01.01.2022	01.01.2023	01.04.2023	01.07.2023	01.10.2023	01.01.2024	01.04.2024	01.07.2024	01.10.2024
<b>Banks</b>	<b>4 818.1</b>	<b>4 837.4</b>	<b>5 493.8</b>	<b>9 675.4</b>	<b>10 625.4</b>	<b>10 162.6</b>	<b>10 631.1</b>	<b>11 175.8</b>	<b>12 530.8</b>	<b>14 323.1</b>	<b>14 706.8</b>
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	7 961.6	8 366.0
Currency and deposits	863.6	1 149.4	1 612.3	4 456.6	4 434.4	4 159.0	4 037.9	4 700.7	4 813.7	5 261.1	5 166.2
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	95.5	23.9	9.3	797.6	1 128.9	569.7	766.6	711.5	1 108.1	1 843.5	2 269.2
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	138.6	139.1	216.2	404.1	449.6	495.9	525.5	889.0	1 001.7	857.0	930.6
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	6 340.7
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	3 632.5
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	970.0
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	1 738.2
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Other Sectors</b>	<b>41 040.5</b>	<b>41 388.0</b>	<b>44 013.4</b>	<b>42 229.9</b>	<b>43 166.5</b>	<b>43 666.0</b>	<b>44 997.7</b>	<b>45 306.6</b>	<b>44 920.7</b>	<b>45 653.8</b>	<b>45 396.9</b>
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	11 918.1	12 401.4	12 383.6
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	522.5	465.2	927.9	1 180.0	1 040.0	1 045.6	1 786.3	1 800.9	1 174.8	1 383.3	1 502.3
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	10 148.0	10 300.9	10 236.9
Other debt liabilities	59.9	63.0	1 108.3	450.3	578.7	632.1	560.5	665.6	595.3	717.2	644.3
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	33 002.6	33 252.5	33 013.4
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	9 491.1	10 540.2	10 724.1	6 936.5	7 077.4	6 757.2	7 073.8	7 018.4	6 962.6	6 981.9	6 455.5
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	23 987.4	24 149.7	24 469.0
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	1 437.9	1 439.0
Other debt liabilities**	211.5	269.8	480.8	630.7	730.3	677.1	561.6	584.2	664.5	683.0	649.9
<b>Direct investment: Intercompany lending</b>	<b>100 376.8</b>	<b>102 540.2</b>	<b>96 228.8</b>	<b>93 695.7</b>	<b>93 866.9</b>	<b>94 129.1</b>	<b>93 472.5</b>	<b>93 025.9</b>	<b>92 789.0</b>	<b>93 528.1</b>	<b>91 880.8</b>

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

\*\*Including insurance and pension programs



## **II. KEY MONETARY INDICATORS**

## II.Key monetary indicators

### 2.1. Official Interest Rate

%, end of period

	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
<b>2020</b>												
Refinancing	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
Base interest rate	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
<b>2021</b>												
Base interest rate	9.00	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.50	9.75	9.75	9.75
<b>2022</b>												
Base interest rate	10.25	13.50	13.50	14.00	14.00	14.00	14.50	14.50	14.50	16.00	16.00	16.75
<b>2023</b>												
Base interest rate	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.50	16.50	16.00	15.75	15.75
<b>2024</b>												
Base interest rate	15.25	14.75	14.75	14.75	14.75	14.50	14.25	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	11.24
<b>Net Foreign Assets</b>	<b>34 818 521</b>	<b>39 760 122</b>	<b>38 636 769</b>	<b>42 270 389</b>	<b>43 429 399</b>	<b>47 554 583</b>	<b>48 485 026</b>	<b>50 386 284</b>	<b>51 272 826</b>	<b>51 632 744</b>	<b>53 391 925</b>
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	21 565 736
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	22 605 823
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	14 055 438
Foreign Currency	113 325	122 838	112 378	129 890	137 805	141 263	141 172	143 465	143 102	144 563	151 172
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	835 475
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	5 766 236
Financial Derivatives	2 995	2 227	2 309	2 687	35 143	3 136	7 292	7 893	7 605	5 454	6 989
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	1 790 513
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	1 040 087
SDR	183 804	210 611	880 941	897 515	889 002	903 724	915 648	946 522	950 429	946 333	979 131
Nonresidents Transferable Deposits	1	1	6	57 826	46 904	49 376	87 995	80 184	42 590	35 706	57 940
Other Deposits	-	-	-	-	-	-	-	-	-	-	-
Credits	373	410	420	451	443	459	461	469	469	475	498
Other Accounts Payable	1 667	1 824	1 513	1 716	1 733	2 358	2 352	2 300	2 367	2 437	2 518
<b>Assets of the National Oil Fund</b>	<b>23 624 917</b>	<b>24 705 811</b>	<b>23 887 862</b>	<b>25 781 944</b>	<b>27 284 595</b>	<b>28 990 176</b>	<b>28 976 152</b>	<b>30 125 211</b>	<b>30 128 075</b>	<b>29 579 934</b>	<b>31 125 663</b>
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	700 525
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	1 460 287
Less: Foreign Liabilities	663 201	928 801	792 271	696 402	667 646	609 628	661 986	681 381	690 816	749 680	759 761
<b>Net Domestic Assets</b>	<b>-26 594 047</b>	<b>-28 725 025</b>	<b>-26 580 205</b>	<b>-29 694 206</b>	<b>-30 626 686</b>	<b>-33 939 701</b>	<b>-34 673 536</b>	<b>-36 696 671</b>	<b>-37 146 688</b>	<b>-37 312 952</b>	<b>-39 822 453</b>
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	-3 408 882
Claims	586 473	547 448	383 230	444 783	401 222	369 982	373 595	376 206	381 214	387 543	393 088
Securities	586 473	547 448	383 230	444 783	401 222	369 982	373 595	376 206	381 214	387 543	393 088
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	3 801 970
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	2 660 704
Other Deposits	197 589	84 108	164 152	400 056	236 697	745 269	683 494	693 089	688 581	1 040 804	1 140 176
Other Accounts Payable	198 918	185 761	-	-	-	-	-	-	-	-	-
<b>Resources of the National Oil Fund</b>	<b>25 161 475</b>	<b>25 949 629</b>	<b>25 792 993</b>	<b>26 783 661</b>	<b>29 914 923</b>	<b>31 654 328</b>	<b>32 331 808</b>	<b>33 584 253</b>	<b>33 501 872</b>	<b>33 009 533</b>	<b>34 661 408</b>
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	-154 681
Securities	514	560	-	-	-	-	-	-	-	-	-
Credits	110 911	63 809	360 551	35 587	153 998	17 785	17 785	17 785	17 755	17 755	14 555
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	169 236
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	5 142 430
Credits	-	-	229 908	273 021	204 203	-	-	-	-	-	27 283
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	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	886 784
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	-11 042 210
Other Financial Assets	14 673	9 714	3 901	7 164	9 992	13 501	11 398	18 913	10 660	16 012	19 881
Nonfinancial Assets	45 335	50 849	60 527	65 127	65 365	71 330	71 792	74 774	77 680	79 749	82 409
Less: Other Liabilities	70 264	65 707	60 709	226 293	62 866	45 051	47 643	48 653	50 237	51 965	49 290
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	11 095 209

Continuation

	2019	2020	2021	2022	2023	06.24	07.24	08.24	09.24	10.24	11.24
<b>Liabilities</b>	<b>8 224 474</b>	<b>11 035 097</b>	<b>12 056 564</b>	<b>12 576 183</b>	<b>12 802 713</b>	<b>13 614 882</b>	<b>13 811 490</b>	<b>13 689 613</b>	<b>14 126 138</b>	<b>14 319 792</b>	<b>13 569 472</b>
<b>Narrow Reserve Money</b>	<b>5 430 745</b>	<b>5 087 846</b>	<b>6 945 442</b>	<b>7 374 898</b>	<b>7 142 913</b>	<b>6 886 619</b>	<b>6 738 224</b>	<b>6 846 525</b>	<b>6 681 236</b>	<b>6 817 764</b>	<b>6 878 649</b>
<b>Reserve Money</b>	<b>6 893 176</b>	<b>9 777 551</b>	<b>10 957 714</b>	<b>11 874 422</b>	<b>11 539 973</b>	<b>13 275 974</b>	<b>13 477 031</b>	<b>13 324 363</b>	<b>13 741 720</b>	<b>13 540 027</b>	<b>12 546 103</b>
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	4 525 368
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	1 186 766
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	5 667 453
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	1 155 334
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	11 182
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	799 010
Foreign Currency Current Accounts of Public Nonfinancial Institutions	1 748	5	32	657	2 694	580	856	243	236	802	57
Other Deposits of Public Nonfinancial Institutions	193 360	126 972	87 413	1 581	332	340	10 361	3 369	2 367	68 803	42 468
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	754 404
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	2 081
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	224 359
Other Financial Institutions	833 778	432 566	291 892	110 269	65 186	28 436	136 965	74 191	85 881	75 041	98 186
Public Nonfinancial Institutions	31 917	112 919	133 783	167 123	105 452	69 952	109 278	93 138	104 008	85 480	63 608
Private Nonfinancial Institutions	5 557	30 978	47 382	69 676	69 696	37 240	49 612	155 551	116 708	58 287	62 563
Households	0	1	891	282	-	0	677	2 081	120	51	2
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*	08.24	09.24	10.24	11.24
<b>Net Foreign Assets</b>	<b>1 817 861</b>	<b>1 311 176</b>	<b>1 769 349</b>	<b>810 249</b>	<b>837 480</b>	<b>-414 683</b>	<b>-448 699</b>	<b>-163 735</b>	<b>334 282</b>
<b>Net Foreign Assets, CFC</b>	<b>1 656 042</b>	<b>1 100 665</b>	<b>1 567 010</b>	<b>820 973</b>	<b>1 459 100</b>	<b>620 890</b>	<b>651 659</b>	<b>931 769</b>	<b>1 323 880</b>
Claims to Nonresidents, CFC	2 488 108	1 957 617	2 330 781	3 293 138	4 069 307	4 533 777	4 105 637	4 316 477	4 369 593
Foreign Currency	204 972	340 275	264 941	370 974	613 961	433 483	429 879	406 829	360 256
Transferable Deposits	546 873	575 858	757 233	1 132 797	1 215 266	1 143 082	1 129 178	1 248 731	1 311 448
Other Deposits	928 082	484 540	466 087	477 359	645 017	493 050	547 755	767 134	602 195
Securities (other than shares)	573 031	322 535	501 724	838 832	1 007 177	1 183 529	1 235 881	1 193 486	1 312 184
Credits	170 325	195 385	279 970	399 142	500 714	671 619	668 262	631 082	650 831
Financial Derivatives	18 742	5 968	4 689	473	8 662	525 638	2 889	762	4 270
Shares and other Equity	25 580	4 275	4 373	4 675	4 594	5 340	5 339	5 402	5 642
Other Accounts Receivable	20 504	28 780	51 766	68 885	73 916	78 036	86 455	63 052	122 768
Less: Liabilities for Nonresidents, CFC	832 066	856 953	763 771	2 472 164	2 610 207	3 912 887	3 453 978	3 384 708	3 045 713
Transferable Deposits	133 557	300 345	349 911	1 413 594	1 321 335	1 228 501	1 135 482	1 244 642	1 252 914
Other Deposits	146 359	149 592	280 553	836 243	943 601	1 384 279	1 359 117	1 371 567	1 210 914
Securities (other than shares)	379 331	350 043	41 400	24 253	-	-	962	-	-
Credits	146 502	16 917	47 273	157 398	157 344	520 930	663 806	522 177	340 859
Financial Derivatives	12 195	10 225	9 176	2 507	7 062	520 477	6 795	8 791	1 152
Other Accounts Payable	14 123	29 831	35 458	38 168	180 864	258 701	287 817	237 530	239 874
Other net Foreign Assets, OFC	161 820	210 511	202 338	-10 724	-621 620	-1 035 573	-1 100 358	-1 095 504	-989 598
Gross Assets	415 017	459 460	507 000	666 949	855 091	866 660	808 232	792 344	790 245
Less: Foreign Liabilities	253 197	248 949	304 662	677 673	1 476 711	1 902 233	1 908 590	1 887 848	1 779 843
<b>Domestic Assets</b>	<b>19 196 552</b>	<b>22 806 573</b>	<b>28 273 963</b>	<b>32 860 771</b>	<b>36 856 922</b>	<b>41 577 712</b>	<b>42 118 503</b>	<b>42 162 608</b>	<b>42 398 238</b>
Reserves	3 575 334	5 999 511	6 516 208	7 430 749	6 360 781	8 020 454	8 507 015	8 401 400	7 454 008
Transferable and Other Deposits in NBK	3 187 575	5 577 185	6 062 216	6 967 609	5 890 626	7 564 475	8 082 482	7 950 880	6 991 056
National Currency	387 759	422 326	453 992	463 140	470 155	455 979	424 533	450 520	462 952
Other Claims to NBK	2 356 522	2 575 073	1 589 764	1 845 120	1 012 693	190 572	195 771	220 035	278 203

Continuation

	2019	2020	2021	2022	2023*	08.24	09.24	10.24	11.24
Net Claims to the Central Government	2 127 891	3 238 397	4 235 214	4 417 488	6 375 618	8 478 856	8 611 900	8 294 266	8 525 828
Gross Claims	2 224 420	3 368 010	4 438 508	4 664 553	6 640 779	8 728 911	8 863 539	8 541 399	8 782 301
Securities (other than shares)	2 154 357	3 268 116	4 332 090	4 555 217	6 533 456	8 557 722	8 693 173	8 369 980	8 606 589
Credits	68 866	98 914	101 473	108 723	106 822	113 183	113 080	114 741	120 137
Other Accounts Receivable	1 198	979	4 945	614	502	58 006	57 287	56 678	55 575
Less: Liabilities	96 529	129 613	203 294	247 065	265 161	250 055	251 639	247 132	256 473
Transferable Deposits	10 623	15 714	23 713	15 832	13 387	4 603	7 877	2 161	2 238
Other Deposits	3 533	791	1 947	2 542	4 635	3 274	1 450	3 183	14 979
Credits	81 644	43 076	56 444	64 948	63 685	67 780	68 324	68 867	69 367
Other Accounts Payable	729	70 033	121 190	163 744	183 455	174 398	173 982	172 911	169 879
Claims to the Regional and Local Government	0	2	14 469	13 224	13 446	14 061	13 559	13 671	13 968
Securities (other than shares)	-	-	14 468	13 223	13 446	14 035	13 519	13 643	13 946
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	2	1	1	1	26	40	28	22
Claims to Nonbank Financial Institutions	1 131 287	1 377 525	2 397 563	2 441 767	2 890 141	2 537 003	2 513 303	2 623 114	2 884 970
Transferable Deposits	2 155	5 314	13 986	135 465	25 472	33 491	32 739	17 532	13 723
Other Deposits	949	51	52	-	-	-	-	-	-
Securities (other than shares)	173 209	353 993	639 721	884 278	832 316	746 342	759 838	782 898	750 637
Credits	570 290	729 508	1 275 313	836 937	1 247 196	1 045 040	990 188	1 035 223	1 260 236
Financial Derivatives	229 002	62 634	54 716	72 008	158 908	4 938	4 498	7 502	14 021
Shares and other Equity	109 430	156 212	296 402	300 200	376 771	395 891	439 698	445 658	444 159
Other Accounts Receivable	46 251	69 813	117 372	212 878	249 478	311 301	286 340	334 301	402 194
Claims to Public Nonfinancial Institutions	680 296	582 619	605 536	873 865	777 381	843 325	801 842	725 560	692 608
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	381 721	318 413	458 448	564 961	550 463	688 706	690 571	611 667	501 859
Credits	297 478	263 219	146 736	308 618	226 564	152 999	109 876	112 390	189 303
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	-	-	-	-	-	-
Other Accounts Receivable	1 095	985	351	286	355	1 621	1 395	1 502	1 446

Continuation

	2019	2020	2021	2022	2023*	08.24	09.24	10.24	11.24
Claims to Private Nonfinancial Institutions	7 909 851	7 869 706	8 474 297	9 266 501	10 468 045	10 860 918	10 748 184	10 944 605	11 324 483
Securities (other than shares)	200 218	216 586	254 543	266 881	273 631	335 191	130 135	341 428	355 896
Credits	7 309 904	7 252 207	7 901 000	8 673 393	9 775 098	10 106 865	10 197 508	10 187 300	10 536 430
Financial Derivatives	2 416	1 133	1 378	1 251	1 549	177	379	215	210
Shares and other Equity	172 276	166 057	162 909	191 382	245 262	230 699	241 053	244 216	244 225
Other Accounts Receivable	225 037	233 723	154 467	133 593	172 506	187 986	179 108	171 445	187 722
Claims to Nonprofit Institutions	5 966	2 707	3 016	2 391	4 109	5 746	5 337	6 034	6 083
Credits	5 014	1 967	2 939	2 268	3 827	4 686	4 647	5 134	5 164
Shares and other Equity	2	2	2	3	3	3	3	3	3
Other Accounts Receivable	950	738	74	120	279	1 057	687	897	917
Claims to Households	6 823 806	7 684 251	10 869 025	14 243 981	18 331 749	21 294 738	21 622 617	22 025 332	22 612 370
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	6 767 785	7 631 145	10 795 904	14 177 198	18 276 322	21 214 150	21 542 639	21 946 675	22 526 779
Financial Derivatives	204	242	530	-	-	128	169	161	1 322
Other Accounts Receivable	55 818	52 863	72 590	66 783	55 427	80 459	79 809	78 495	84 270
Other Net Assets	-5 414 401	-6 523 218	-6 431 129	-7 674 314	-9 377 040	-10 667 961	-10 901 024	-11 091 408	-11 394 284
Other Financial Assets	128 424	114 431	98 964	128 385	129 563	171 224	172 146	162 937	170 769
Nonfinancial Assets	782 909	783 226	796 805	834 083	886 835	911 665	918 538	922 240	948 304
Less: Other Liabilities	534 521	1 299 656	1 238 334	1 556 149	1 627 152	1 688 430	1 697 501	1 674 905	1 716 922
Less: Capital Accounts	5 791 213	6 121 219	6 088 565	7 080 633	8 766 286	10 062 420	10 294 208	10 501 681	10 796 434
<b>Liabilities</b>	<b>21 014 413</b>	<b>24 117 749</b>	<b>30 043 312</b>	<b>33 671 020</b>	<b>37 694 402</b>	<b>41 163 029</b>	<b>41 669 804</b>	<b>41 998 873</b>	<b>42 732 520</b>
Transferable Deposits	5 517 237	6 271 889	7 786 368	8 187 666	7 691 930	7 821 869	8 054 661	8 021 184	7 942 084
Central Bank	2	1	1	1	1	1	1	1	1
Regional and Local Government	298	822	886	864	862	911	1 334	1 123	1 062
Nonbank Financial Institutions	246 545	384 939	543 070	484 231	558 312	748 277	703 259	688 599	767 729
Public Nonfinancial Institutions	566 964	494 327	572 609	852 319	544 233	547 677	514 654	575 370	508 901
Private Nonfinancial Institutions	3 387 347	3 688 676	4 276 021	4 455 259	3 949 378	3 987 973	4 302 100	4 249 902	4 071 333
Nonprofit Institutions	110 571	103 080	116 056	131 520	116 164	114 215	169 189	109 451	221 998
Households	1 205 510	1 600 043	2 277 724	2 263 471	2 522 981	2 422 815	2 364 124	2 396 738	2 371 060

Continuation

	2019	2020	2021	2022	2023*	08.24	09.24	10.24	11.24
Other Deposits	12 041 812	14 700 551	17 425 495	21 059 848	24 413 188	27 094 554	27 337 202	28 084 440	28 644 843
Central Bank	-	-	0	-	-	-	-	-	-
Regional and Local Government	-	-	28	504	2 638	8 646	8 332	5 149	3 981
Nonbank Financial Institutions	778 738	1 117 559	812 750	971 535	943 810	816 191	925 628	954 672	777 008
Public Nonfinancial Institutions	568 177	587 706	821 283	1 356 166	767 356	996 448	1 019 363	1 040 567	1 025 528
Private Nonfinancial Institutions	2 181 247	3 103 678	4 235 938	4 608 925	5 872 590	6 769 211	6 707 523	7 048 917	7 437 759
Nonprofit Institutions	548 300	699 600	568 295	738 950	509 737	548 043	488 343	509 338	487 998
Households	7 965 350	9 192 008	10 987 200	13 383 768	16 317 056	17 956 015	18 188 013	18 525 797	18 912 569
Securities	1 671 702	1 664 317	1 943 608	1 985 457	2 793 003	2 980 706	3 034 793	3 055 788	3 072 014
Nonbank Financial Institutions	1 585 266	1 550 898	1 743 393	1 773 039	2 562 398	2 716 554	2 767 428	2 794 253	2 807 836
Public Nonfinancial Institutions	64 679	91 815	148 963	150 815	152 952	155 038	156 400	155 356	156 715
Private Nonfinancial Institutions	634	1 425	1 447	2 885	1 775	1 671	1 818	1 871	589
Households	21 123	20 179	49 805	58 718	75 878	107 443	109 147	104 308	106 874
Credits	793 512	696 911	2 152 007	1 606 866	2 129 723	2 726 651	2 754 708	2 260 190	2 454 223
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	27 779	28 861	29 309	30 130
Nonbank Financial Institutions	750 543	657 439	2 137 729	1 586 217	2 099 879	2 689 531	2 716 463	2 221 436	2 414 591
Public Nonfinancial Institutions	22 533	22 153	7 739	8 250	8 871	9 321	9 363	9 424	9 484
Private Nonfinancial Institutions	2 046	47	21	9	5	5	5	5	2
Households	205	63	52	26	11	10	10	10	10
Financial Derivatives	244 847	83 755	54 828	74 613	159 536	4 965	4 983	7 864	17 349
Central Bank	15 858	21 046	-	-	-	-	-	-	-
Nonbank Financial Institutions	228 967	62 632	54 673	73 653	159 394	4 639	4 680	7 484	15 351
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	22	50	155	959	142	198	133	219	674
Households	-	28	-	-	-	128	169	161	1 324
Other Accounts Payable	745 304	700 326	681 006	756 571	507 022	534 284	483 459	569 407	602 006
Central Bank	76	102	24	211	182	4 137	283	307	242
Regional and Local Government	9	1 382	3 789	5 581	4 954	4 574	4 506	4 432	4 403
Nonbank Financial Institutions	43 735	14 914	65 337	88 071	64 816	98 479	122 183	163 259	171 804
Public Nonfinancial Institutions	4 078	55 599	103 266	97 753	99 097	97 709	97 714	98 077	98 059
Private Nonfinancial Institutions	263 489	225 557	228 250	245 255	301 575	287 421	287 506	284 290	328 952
Nonprofit Institutions	721	742	704	389	1 569	1 003	1 079	1 161	1 223
Households	180 374	178 471	197 877	201 800	244 310	257 976	245 224	256 347	278 899
Interbank Accounts	252 823	223 559	81 759	117 511	-209 481	-217 017	-275 036	-238 465	-281 576

\* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2019	2020	2021	2022	2023*	08.24	09.24	10.24	11.24
<b>Net Foreign Assets</b>	<b>36 637 097</b>	<b>41 091 030</b>	<b>40 426 251</b>	<b>43 086 563</b>	<b>44 266 879</b>	<b>49 971 601</b>	<b>50 824 127</b>	<b>51 469 009</b>	<b>53 726 207</b>
Claims to Nonresidents	13 566 962	16 958 044	17 175 190	19 521 062	20 408 036	25 109 509	25 562 323	26 703 896	26 975 416
Monetary Gold and SDR	6 141 691	9 479 378	11 171 705	10 504 466	9 887 314	12 381 788	12 816 843	13 748 132	14 055 438
Foreign Currency	318 297	463 113	377 319	500 864	751 766	576 948	572 980	551 393	511 427
Transferable Deposits	1 937 471	2 744 572	1 993 762	2 961 226	3 997 773	2 358 276	2 647 886	2 938 785	2 146 923
Other Deposits	2 299 574	1 265 553	466 087	477 359	645 017	493 050	547 755	767 134	602 195
Securities (other than shares)	1 207 606	1 197 183	1 258 447	3 132 763	2 966 140	6 310 192	6 488 054	6 281 252	7 078 421
Credits	170 325	195 385	279 970	399 142	500 714	671 619	668 262	631 082	650 831
Shares and other Equity	25 580	4 275	4 373	4 675	4 594	5 340	5 339	5 402	5 642
Financial Derivatives	21 737	8 196	6 997	3 160	43 805	533 531	10 494	6 216	11 259
Other Claims	1 444 681	1 600 389	1 616 531	1 537 406	1 610 914	1 778 765	1 804 710	1 774 500	1 913 281
Liabilities for Nonresidents	1 017 911	1 069 798	1 646 651	3 429 672	3 548 288	4 942 362	4 449 832	4 369 658	4 085 800
Transferable Deposits	133 558	300 346	349 916	1 471 421	1 368 240	1 308 686	1 178 071	1 280 348	1 310 854
SDR	183 804	210 611	880 941	897 515	889 002	946 522	950 429	946 333	979 131
Other Deposits	146 359	149 592	280 553	836 243	943 601	1 384 279	1 359 117	1 371 567	1 210 914
Securities (other than shares)	379 331	350 043	41 400	24 253	-	-	962	-	-
Credits	146 875	17 327	47 694	157 848	157 787	521 399	664 274	522 653	341 357
Financial Derivatives	12 195	10 225	9 176	2 507	7 062	520 477	6 795	8 791	1 152
Other Accounts Payable	15 790	31 655	36 971	39 885	182 597	261 001	290 184	239 967	242 392
Assets of the National Oil Fund	<b>23 625 632</b>	<b>24 725 542</b>	<b>23 888 930</b>	<b>25 787 868</b>	<b>27 284 595</b>	<b>30 125 211</b>	<b>30 128 075</b>	<b>29 579 934</b>	<b>31 125 663</b>
Other Net Foreign Assets	462 414	477 242	1 008 782	1 207 304	122 537	-320 757	-416 439	-445 163	-289 073
Assets	1 378 813	1 654 992	2 105 715	2 581 380	2 266 893	2 262 857	2 182 967	2 192 366	2 250 532
Foreign Liabilities	916 399	1 177 750	1 096 933	1 374 076	2 144 356	2 583 614	2 599 406	2 637 528	2 539 605
<b>Net Domestic Assets</b>	<b>-15 315 027</b>	<b>-16 173 245</b>	<b>-10 326 961</b>	<b>-8 790 608</b>	<b>-5 965 307</b>	<b>-9 719 844</b>	<b>-10 104 409</b>	<b>-9 572 017</b>	<b>-11 113 420</b>
Net Claims to the Central Government	1 824 873	1 951 075	3 392 313	2 460 848	4 364 751	5 498 232	5 728 230	5 442 285	5 116 946
Claims	2 810 894	3 915 458	4 821 738	5 109 337	7 042 001	9 105 117	9 244 753	8 928 942	9 175 388
Securities	2 740 830	3 815 565	4 715 320	5 000 000	6 934 678	8 933 928	9 074 386	8 757 523	8 999 677
Credits	68 866	98 914	101 473	108 723	106 822	113 183	113 080	114 741	120 137
Other	1 198	979	4 945	614	502	58 006	57 287	56 678	55 575
Liabilities	986 021	1 964 383	1 429 424	2 648 488	2 677 250	3 606 885	3 516 523	3 486 656	4 058 442
Transferable Deposits	503 608	1 580 615	1 085 259	2 015 312	2 187 867	2 663 876	2 566 424	2 199 860	2 662 942
Other Deposits	201 123	84 899	166 099	402 598	241 331	696 363	690 030	1 043 986	1 155 155
Securities	-	-	-	-	-	-	6	10	10
Credits	81 644	43 076	56 444	64 948	63 685	67 780	68 324	68 867	69 367
Other	199 647	255 794	121 622	165 630	184 368	178 866	191 738	173 933	170 969

Continuation

	2019	2020	2021	2022	2023*	08.24	09.24	10.24	11.24
Claims to the Regional and Local Government	0	2	14 469	13 224	13 446	14 061	13 559	13 671	13 968
Securities (other than shares)	-	-	14 468	13 223	13 446	14 035	13 519	13 643	13 946
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	2	1	1	1	26	40	28	22
<b>Resources of the National Oil Fund</b>	<b>25 162 190</b>	<b>25 969 361</b>	<b>25 794 061</b>	<b>26 789 585</b>	<b>29 914 923</b>	<b>33 584 253</b>	<b>33 501 872</b>	<b>33 009 533</b>	<b>34 661 408</b>
Claims to Nonbank Financial Institutions	4 175 298	6 343 549	7 715 115	7 804 560	8 201 871	7 652 951	7 629 346	7 738 316	8 027 400
Transferable Deposits	2 155	5 314	13 986	135 465	25 472	33 491	32 739	17 532	13 723
Other Deposits	949	51	52	-	-	-	-	-	-
Securities	173 209	353 993	639 721	884 278	832 316	746 342	759 838	782 898	750 637
Credits	570 290	729 508	1 505 220	1 109 958	1 451 400	1 045 040	990 188	1 035 223	1 287 519
Financial Derivatives	229 002	62 634	54 716	72 008	158 908	4 938	4 498	7 502	14 021
Shares and other Equity	3 153 442	5 122 235	5 384 048	5 389 972	5 484 298	5 511 799	5 555 607	5 560 804	5 559 306
Other Accounts Receivable	46 251	69 813	117 372	212 878	249 478	311 341	286 476	334 357	402 194
Claims to Public Nonfinancial Institutions	1 451 462	1 352 901	1 443 209	1 461 118	1 553 027	1 730 412	1 669 323	1 593 027	1 572 561
Other Deposits	-	-	-	-	-	-	-	-	-
Securities	388 208	318 413	458 448	564 961	550 463	688 706	690 571	611 667	501 859
Credits	303 679	263 219	146 736	308 618	226 564	152 999	109 876	112 390	189 303
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	750 002	541 968	670 379	821 431	798 417	793 931	806 118
Other Accounts Receivable	9 573	21 266	88 024	45 571	105 621	67 277	70 459	75 039	75 280
Claims to Private Nonfinancial Institutions	7 909 851	7 869 706	8 474 348	9 266 501	10 468 045	10 860 918	10 748 184	10 944 605	11 324 483
Securities	200 218	216 586	254 543	266 881	273 631	335 191	130 135	341 428	355 896
Credits	7 309 904	7 252 207	7 901 000	8 673 393	9 775 098	10 106 865	10 197 508	10 187 300	10 536 430
Financial Derivatives	2 416	1 133	1 378	1 251	1 549	177	379	215	210
Shares and other Equity	172 276	166 057	162 909	191 382	245 262	230 699	241 053	244 216	244 225
Other Accounts Receivable	225 037	233 723	154 517	133 593	172 506	187 986	179 108	171 445	187 722
Claims to Nonprofit Institutions	5 966	2 707	3 016	2 391	4 109	5 746	5 337	6 034	6 083
Credits	5 014	1 967	2 939	2 268	3 827	4 686	4 647	5 134	5 164
Shares and other Equity	2	2	2	3	3	3	3	3	3
Other	950	738	74	120	279	1 057	687	897	917

## Continuation

	2019	2020	2021	2022	2023*	08.24	09.24	10.24	11.24
Claims to Households	6 825 240	7 696 408	10 879 741	14 253 707	18 338 242	21 301 319	21 629 648	22 032 273	22 619 202
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	6 769 218	7 643 303	10 806 620	14 186 925	18 282 815	21 220 731	21 549 670	21 953 617	22 533 610
Financial Derivatives	204	242	530	-	-	128	169	161	1 322
Other	55 818	52 863	72 590	66 783	55 427	80 459	79 809	78 495	84 270
Other Net Domestic Assets	-13 157 355	-16 222 495	-17 298 111	-18 146 474	-21 491 057	-26 610 425	-27 389 689	-27 725 597	-28 548 168
Other Financial Assets	143 098	124 145	102 866	135 549	139 554	190 137	182 807	178 949	190 650
Nonfinancial Assets	828 244	834 075	857 332	899 210	952 200	986 438	996 218	1 001 989	1 030 712
Less: Other Liabilities	4 751 809	4 864 290	6 277 057	6 214 048	7 300 823	8 219 000	8 208 802	7 670 757	7 877 887
Less: Capital Accounts	9 376 887	12 316 425	11 981 252	12 967 184	15 281 988	19 568 000	20 359 912	21 235 777	21 891 643
<b>Liabilities</b>	<b>21 322 070</b>	<b>24 917 785</b>	<b>30 099 291</b>	<b>34 295 955</b>	<b>38 301 572</b>	<b>40 251 757</b>	<b>40 719 718</b>	<b>41 896 992</b>	<b>42 612 787</b>
Currency in Circulation	2 300 505	2 828 046	2 997 723	3 360 653	3 639 662	4 047 903	3 991 214	4 038 230	4 062 417
Transferable and Other Deposits	19 021 565	22 089 738	27 101 567	30 935 301	34 661 910	36 203 854	36 728 504	37 858 762	38 550 371
Regional and Local Government	298	822	914	1 368	3 500	9 557	9 667	6 272	5 044
Nonbank Financial Institutions	2 194 196	2 398 554	3 109 897	2 908 634	4 046 470	2 838 015	2 955 269	3 319 730	3 454 474
Public Nonfinancial Institutions	1 428 746	1 303 270	1 529 514	2 443 405	1 324 034	1 558 010	1 544 278	1 692 617	1 588 136
Private Nonfinancial Institutions	5 568 594	6 792 361	8 511 966	9 064 184	9 821 968	10 757 184	11 009 622	11 298 819	11 509 092
Nonprofit Institutions	658 871	802 680	684 352	870 470	625 901	662 258	657 531	618 789	709 996
Households	9 170 860	10 792 051	13 264 924	15 647 239	18 840 038	20 378 830	20 552 137	20 922 535	21 283 629

\* 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
<b>Net Foreign Assets</b>	<b>1 552 973</b>	<b>2 455 298</b>	<b>3 603 191</b>	<b>3 584 793</b>	<b>5 250 119</b>	<b>6 097 046</b>	<b>7 118 297</b>	<b>7 633 797</b>
<b>Claims on Nonresidents</b>	<b>2 843 049</b>	<b>3 810 828</b>	<b>5 248 149</b>	<b>5 008 923</b>	<b>6 516 697</b>	<b>7 333 583</b>	<b>8 694 901</b>	<b>9 348 823</b>
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
<b>less: Liabilities to Nonresidents</b>	<b>1 290 075</b>	<b>1 355 530</b>	<b>1 644 957</b>	<b>1 424 131</b>	<b>1 266 578</b>	<b>1 236 537</b>	<b>1 576 604</b>	<b>1 715 026</b>
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
<b>Claims on Banking System</b>	<b>3 366 421</b>	<b>2 748 063</b>	<b>2 581 784</b>	<b>2 040 126</b>	<b>3 196 843</b>	<b>2 327 869</b>	<b>1 974 743</b>	<b>2 043 104</b>
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
<b>Net Claims on Central Government</b>	<b>4 399 224</b>	<b>6 134 924</b>	<b>5 943 344</b>	<b>8 082 617</b>	<b>9 196 610</b>	<b>9 792 307</b>	<b>9 969 896</b>	<b>10 401 435</b>
<b>Claims on Central Government</b>	<b>4 416 237</b>	<b>6 192 864</b>	<b>6 043 497</b>	<b>8 172 655</b>	<b>9 313 393</b>	<b>9 861 966</b>	<b>10 039 327</b>	<b>10 493 154</b>
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
<b>Less: Liabilities to Central Government</b>	<b>17 013</b>	<b>57 940</b>	<b>100 152</b>	<b>90 038</b>	<b>116 783</b>	<b>69 659</b>	<b>69 431</b>	<b>91 719</b>
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
<b>Claims on Other Sectors</b>	<b>2 914 693</b>	<b>4 107 384</b>	<b>4 281 035</b>	<b>4 150 618</b>	<b>4 105 840</b>	<b>4 036 343</b>	<b>4 022 152</b>	<b>4 620 075</b>
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
<b>Deposits</b>	<b>2 534</b>	<b>397</b>	<b>25 307</b>	<b>15 330</b>	<b>176 347</b>	<b>163 502</b>	<b>44 858</b>	<b>107 132</b>
of which: Depository corporations	0	0	0	6 564	130 082	121 744	27 788	106 052
<b>Securities (other than shares)</b>	<b>164 992</b>	<b>6 992</b>	<b>7 502</b>	<b>8 051</b>	<b>981 482</b>	<b>983 033</b>	<b>803 138</b>	<b>982 139</b>
of which: Depository corporations	156 454	0	0	0	21 950	21 951	22 006	23 029
<b>Loans</b>	<b>449 082</b>	<b>859 400</b>	<b>884 294</b>	<b>941 983</b>	<b>962 655</b>	<b>963 935</b>	<b>976 340</b>	<b>1 190 337</b>
of which: Depository corporations	2 987	4	393	48 485	54 614	48 051	50 594	110 339
<b>Financial Derivatives</b>	<b>0</b>							
of which: Depository corporations	0	0	0	0	0	0	0	0
<b>Insurance Technical Reserve</b>	<b>11 300 324</b>	<b>13 510 920</b>	<b>13 836 287</b>	<b>15 606 629</b>	<b>18 997 395</b>	<b>19 954 437</b>	<b>21 008 422</b>	<b>22 373 837</b>
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
<b>Shares and other Equity</b>	<b>1 189 768</b>	<b>1 483 131</b>	<b>1 629 798</b>	<b>1 741 458</b>	<b>2 164 286</b>	<b>2 215 847</b>	<b>2 140 764</b>	<b>2 274 651</b>
<b>Other Items (NET)</b>	<b>-873 388</b>	<b>-415 171</b>	<b>26 166</b>	<b>-455 298</b>	<b>-1 532 753</b>	<b>-2 027 190</b>	<b>-1 888 434</b>	<b>-2 229 684</b>

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

\*\* including final turnovers

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

II. Key monetary indicators

2.6. Financial Sector Survey\*

mln. of KZT, end of period

	2019	2020	2021	2022	2023**	03.24	06.24	09.24
<b>Net Foreign Assets</b>	<b>14 922 176</b>	<b>19 109 367</b>	<b>20 755 883</b>	<b>21 284 973</b>	<b>22 347 199</b>	<b>23 328 728</b>	<b>25 377 539</b>	<b>28 396 625</b>
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
<b>Domestic Claims</b>	<b>24 310 251</b>	<b>28 392 353</b>	<b>32 778 744</b>	<b>39 196 750</b>	<b>47 836 789</b>	<b>49 791 524</b>	<b>51 932 459</b>	<b>54 772 949</b>
<b>Net claims on Central Government</b>	<b>5 143 293</b>	<b>7 341 467</b>	<b>7 643 999</b>	<b>10 006 006</b>	<b>13 302 496</b>	<b>14 507 045</b>	<b>15 080 868</b>	<b>16 019 507</b>
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
<b>Claims on Other Sectors</b>	<b>19 166 957</b>	<b>21 050 887</b>	<b>25 134 745</b>	<b>29 190 745</b>	<b>34 534 293</b>	<b>35 284 479</b>	<b>36 851 590</b>	<b>38 753 442</b>
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
<b>Currency outside Financial Sectors</b>	<b>2 299 714</b>	<b>2 827 144</b>	<b>2 997 097</b>	<b>3 359 729</b>	<b>3 639 171</b>	<b>3 638 219</b>	<b>3 916 417</b>	<b>3 990 220</b>
<b>Deposits</b>	<b>16 829 903</b>	<b>19 691 582</b>	<b>24 016 977</b>	<b>28 035 433</b>	<b>30 661 705</b>	<b>30 719 594</b>	<b>32 326 906</b>	<b>33 774 315</b>
<b>Securities (other than shares)</b>	<b>135 247</b>	<b>264 528</b>	<b>390 671</b>	<b>464 827</b>	<b>1 372 439</b>	<b>1 335 727</b>	<b>1 140 442</b>	<b>1 460 662</b>
<b>Loans</b>	<b>474 677</b>	<b>884 774</b>	<b>898 173</b>	<b>914 141</b>	<b>937 879</b>	<b>946 600</b>	<b>958 223</b>	<b>1 118 236</b>
<b>Financial Derivatives</b>	<b>22</b>	<b>78</b>	<b>155</b>	<b>959</b>	<b>142</b>	<b>219</b>	<b>1 688</b>	<b>302</b>
<b>Insurance Technical Reserve</b>	<b>11 293 004</b>	<b>13 503 855</b>	<b>13 830 359</b>	<b>15 598 666</b>	<b>18 986 238</b>	<b>19 951 682</b>	<b>21 007 213</b>	<b>22 372 423</b>
<b>Shares and other Equity</b>	<b>8 512 722</b>	<b>11 787 263</b>	<b>12 138 553</b>	<b>12 959 245</b>	<b>15 630 470</b>	<b>16 585 460</b>	<b>17 819 463</b>	<b>20 671 384</b>
<b>Other Items (net)</b>	<b>-312 862</b>	<b>-1 457 503</b>	<b>-737 357</b>	<b>-851 278</b>	<b>-1 044 057</b>	<b>-57 250</b>	<b>139 646</b>	<b>-217 969</b>

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

\*\* including final turnovers

II. Key monetary indicators

2.7. Monetary Aggregates

mln. of KZT, end of period

	2019	2020	2021	2022	2023*	08.24	09.24	10.24	11.24
<b>1. RM (Reserve Money)</b>	<b>6 893 176</b>	<b>9 777 551</b>	<b>10 957 714</b>	<b>11 874 422</b>	<b>11 539 973</b>	<b>13 324 363</b>	<b>13 741 720</b>	<b>13 540 027</b>	<b>12 546 103</b>
% changes to the previous month	2.6	1.1	4.6	1.3	14.0	-1.1	3.1	-1.5	-7.3
% changes to December of the previous year	3.6	41.8	12.1	8.4	-2.8	15.5	19.1	17.3	8.7
from them:									
Currency out of the NBK	2 688 265	3 250 372	3 451 715	3 823 793	4 109 817	4 503 882	4 415 747	4 488 750	4 525 368
Deposits of Banks and other organizations in NBK	4 204 912	6 527 179	7 505 999	8 050 629	7 430 156	8 820 481	9 325 973	9 051 277	8 020 734
<b>Narrow Reserve Money</b>	<b>5 430 745</b>	<b>5 087 846</b>	<b>6 945 442</b>	<b>7 374 898</b>	<b>7 142 913</b>	<b>6 846 525</b>	<b>6 681 236</b>	<b>6 817 764</b>	<b>6 878 649</b>
% changes to the previous month	-1.8	-9.7	12.9	6.9	8.6	1.6	-2.4	2.0	0.9
% changes to December of the previous year	-9.4	-6.3	36.5	6.2	-3.1	-4.1	-6.5	-4.6	-3.7
from them:									
Reserve deposits of Banks in NBK	1 700 882	1 299 270	2 074 806	2 202 901	1 483 719	1 084 200	991 225	1 132 641	1 186 766
<b>M0 (Currency in Circulation)</b>	<b>2 300 505</b>	<b>2 828 046</b>	<b>2 997 723</b>	<b>3 360 653</b>	<b>3 639 662</b>	<b>4 047 903</b>	<b>3 991 214</b>	<b>4 038 230</b>	<b>4 062 417</b>
% changes to the previous month	4.5	4.5	3.2	3.4	4.8	2.0	-1.4	1.2	0.6
% changes to December of the previous year	1.8	22.9	6.0	12.1	8.3	11.2	9.7	11.0	11.6
<b>M1</b>	<b>5 928 085</b>	<b>7 186 951</b>	<b>8 788 006</b>	<b>9 382 455</b>	<b>10 380 883</b>	<b>10 805 253</b>	<b>10 837 433</b>	<b>10 667 791</b>	<b>10 390 724</b>
% changes to the previous month	0.0	-0.2	14.8	3.8	10.1	-2.0	0.3	-1.6	-2.6
% changes to December of the previous year	5.8	21.2	22.3	6.8	10.6	4.1	4.4	2.8	0.1
from them:									
Transferable deposits of individuals in national currency	978 601	1 319 207	1 871 282	1 805 022	2 132 362	2 074 544	2 003 948	2 024 988	1 972 671
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	4 682 805	4 842 271	4 604 572	4 355 637
<b>M2</b>	<b>16 054 341</b>	<b>19 134 928</b>	<b>23 750 269</b>	<b>28 025 384</b>	<b>32 746 913</b>	<b>34 791 388</b>	<b>35 352 799</b>	<b>36 406 866</b>	<b>36 507 596</b>
% changes to the previous month	5.1	2.1	6.6	6.7	7.4	-0.4	1.6	3.0	0.3
% changes to December of the previous year	11.0	19.2	24.1	18.0	16.8	6.2	8.0	11.2	11.5
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	14 683 593	14 950 784	15 283 071	15 397 428
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	9 302 542	9 564 583	10 456 005	10 719 443
<b>M3 (broad money)</b>	<b>21 322 070</b>	<b>24 917 785</b>	<b>30 099 291</b>	<b>34 295 955</b>	<b>38 301 572</b>	<b>40 251 757</b>	<b>40 719 718</b>	<b>41 896 992</b>	<b>42 612 787</b>
% changes to the previous month	4.1	1.1	4.9	4.7	7.4	-0.5	1.2	2.9	1.7
% changes to December of the previous year	2.4	16.9	20.8	13.9	11.7	5.1	6.3	9.4	11.3
from them:									
Other deposits of individuals in foreign currency	3 562 238	3 860 519	4 150 280	4 190 457	3 822 940	3 620 692	3 597 405	3 614 476	3 913 530
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	1 839 677	1 769 513	1 875 650	2 191 662

\* 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**	08.24	09.24	10.24	11.24
<b>Deposits - total*</b>	<b>19 021 565</b>	<b>22 089 738</b>	<b>27 101 567</b>	<b>30 935 301</b>	<b>34 661 910</b>	<b>36 203 854</b>	<b>36 728 504</b>	<b>37 858 762</b>	<b>38 550 371</b>
<b>of which:</b>									
<b>national currency:</b>	<b>10 820 833</b>	<b>13 855 690</b>	<b>17 337 508</b>	<b>21 150 007</b>	<b>26 604 473</b>	<b>28 420 281</b>	<b>28 878 646</b>	<b>29 779 839</b>	<b>29 664 831</b>
Nonbanking Legal Entities	5 439 121	7 204 994	8 629 305	10 151 674	11 977 995	12 010 414	12 284 090	12 843 530	12 693 121
Individuals	5 381 712	6 650 695	8 708 203	10 998 332	14 626 478	16 409 867	16 594 555	16 936 309	16 971 710
<b>foreign currency:</b>	<b>8 200 731</b>	<b>8 234 049</b>	<b>9 764 059</b>	<b>9 785 295</b>	<b>8 057 437</b>	<b>7 783 573</b>	<b>7 849 858</b>	<b>8 078 922</b>	<b>8 885 540</b>
Nonbanking Legal Entities	4 411 584	4 092 693	5 207 338	5 136 388	3 843 877	3 814 610	3 892 277	4 092 696	4 573 621
Individuals	3 789 147	4 141 355	4 556 721	4 648 906	4 213 559	3 968 963	3 957 581	3 986 226	4 311 919
<b>From total sum of Deposits:</b>									
Nonbanking Legal Entities	<b>9 850 705</b>	<b>11 297 688</b>	<b>13 836 643</b>	<b>15 288 062</b>	<b>15 821 872</b>	<b>15 825 024</b>	<b>16 176 367</b>	<b>16 936 227</b>	<b>17 266 742</b>
Individuals	<b>9 170 860</b>	<b>10 792 051</b>	<b>13 264 924</b>	<b>15 647 239</b>	<b>18 840 038</b>	<b>20 378 830</b>	<b>20 552 137</b>	<b>20 922 535</b>	<b>21 283 629</b>
<b>Transferable Deposits</b>									
<b>in national currency:</b>	<b>3 627 580</b>	<b>4 358 905</b>	<b>5 790 283</b>	<b>6 021 802</b>	<b>6 741 222</b>	<b>6 757 350</b>	<b>6 846 219</b>	<b>6 629 561</b>	<b>6 328 308</b>
Nonbanking Legal Entities	2 648 979	3 039 698	3 919 000	4 216 780	4 608 860	4 682 805	4 842 271	4 604 572	4 355 637
Individuals	978 601	1 319 207	1 871 282	1 805 022	2 132 362	2 074 544	2 003 948	2 024 988	1 972 671
<b>Other Deposits in national currency:</b>	<b>7 193 254</b>	<b>9 496 785</b>	<b>11 547 225</b>	<b>15 128 205</b>	<b>19 863 252</b>	<b>21 662 932</b>	<b>22 032 427</b>	<b>23 150 279</b>	<b>23 336 523</b>
Nonbanking Legal Entities	2 790 142	4 165 297	4 710 305	5 934 894	7 369 135	7 327 609	7 441 819	8 238 958	8 337 484
Individuals	4 403 112	5 331 488	6 836 921	9 193 311	12 494 117	14 335 323	14 590 608	14 911 321	14 999 039
<b>Transferable Deposits in foreign currency:</b>	<b>2 933 002</b>	<b>2 451 192</b>	<b>3 415 037</b>	<b>3 514 724</b>	<b>2 502 778</b>	<b>2 323 204</b>	<b>2 482 940</b>	<b>2 588 796</b>	<b>2 780 348</b>
Nonbanking Legal Entities	2 706 093	2 170 356	3 008 596	3 056 275	2 112 158	1 974 933	2 122 764	2 217 047	2 381 959
Individuals	226 909	280 836	406 442	458 449	390 620	348 271	360 176	371 750	398 389
<b>Other Deposits in foreign currency:</b>	<b>5 267 729</b>	<b>5 782 856</b>	<b>6 349 022</b>	<b>6 270 571</b>	<b>5 554 659</b>	<b>5 460 369</b>	<b>5 366 918</b>	<b>5 490 126</b>	<b>6 105 192</b>
Nonbanking Legal Entities	1 705 491	1 922 337	2 198 742	2 080 113	1 731 719	1 839 677	1 769 513	1 875 650	2 191 662
Individuals	3 562 238	3 860 519	4 150 280	4 190 457	3 822 940	3 620 692	3 597 405	3 614 476	3 913 530

\* without Nonresidents Accounts

\*\* including final turnovers

II. Key monetary indicators

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

%, for the period

	Total (credits)				including for those extended for a period								Total (deposits)				including for those placed for a period							
					up to 30 days				over 30 days								up to 30 days				over 30 days			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>2019</b>	12.50	1.66	2.48	6.64	--	1.25	--	6.69	12.50	3.88	2.48	3.95	8.28	1.68	1.30	6.75	8.28	1.91	1.22	6.75	11.54	0.72	1.43	6.24
<b>2020</b>	8.24	0.79	2.13	4.44	8.10	0.20	--	4.45	13.50	1.77	2.13	3.87	8.28	0.37	1.32	4.28	8.28	0.37	1.20	4.28	9.93	0.37	1.70	4.47
<b>2021</b>	10.97	0.34	1.55	4.85	8.08	0.08	--	4.90	11.75	2.39	1.55	3.48	8.31	0.23	0.55	4.76	8.31	0.14	1.03	4.76	11.35	0.28	0.53	--
<b>2022</b>	14.98	3.35	3.00	9.00	14.93	8.50	--	9.05	15.53	3.28	3.00	4.34	13.51	1.58	1.31	8.63	13.51	1.05	1.31	8.56	13.55	1.98	1.40	20.49
<b>2023</b>	17.39	3.31	--	--	17.39	--	--	--	17.25	3.31	--	--	15.63	3.10	3.26	9.89	15.63	2.17	3.25	9.87	15.72	4.86	4.44	18.29
<b>01.23</b>	--	--	--	--	--	--	--	--	--	--	--	--	15.93	3.25	2.11	6.99	15.94	2.04	1.93	6.87	15.76	4.53	4.05	19.00
<b>02.23</b>	17.75	1.75	--	--	17.75	--	--	--	--	1.75	--	--	15.95	3.43	2.50	7.50	15.95	2.14	2.50	7.41	--	4.73	--	15.12
<b>03.23</b>	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.95	2.93	2.62	7.25	15.95	1.81	2.58	7.18	--	4.83	4.49	19.00
<b>04.23</b>	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.86	3.22	3.66	6.71	15.86	2.16	3.53	6.71	--	5.03	4.79	--
<b>05.23</b>	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.88	3.91	2.58	6.85	15.88	2.97	2.58	6.85	--	5.25	--	--
<b>06.23</b>	17.75	2.75	--	--	17.75	--	--	--	--	2.75	--	--	15.88	3.44	2.83	6.76	15.88	2.38	2.82	6.76	--	5.28	4.50	--
<b>07.23</b>	17.75	2.85	--	--	17.75	--	--	--	--	2.85	--	--	15.97	5.16	3.01	6.70	15.97	2.18	3.01	6.70	--	5.27	--	11.50
<b>08.23</b>	17.75	--	--	--	17.75	--	--	--	--	--	--	--	15.96	2.76	3.15	9.02	15.96	1.89	3.15	9.03	15.77	4.93	--	0.00
<b>09.23</b>	14.49	--	--	--	14.49	--	--	--	--	--	--	--	15.65	2.42	3.44	10.95	15.65	1.96	3.44	10.95	15.54	4.84	--	--
<b>10.23</b>	16.00	--	--	--	16.00	--	--	--	--	--	--	--	15.29	2.62	3.65	11.39	15.29	2.08	3.65	11.39	--	3.88	--	--
<b>11.23</b>	17.25	--	--	--	16.00	--	--	--	17.25	--	--	--	15.25	2.90	3.68	12.99	15.25	2.58	3.68	12.96	--	4.88	4.25	21.00
<b>12.23</b>	--	3.00	--	--	--	--	--	--	--	3.00	--	--	15.05	2.58	3.75	13.73	15.05	1.89	3.75	13.73	--	4.95	4.25	--
<b>01.24</b>	--	0.50	--	--	--	--	--	--	--	0.50	--	--	14.98	2.88	3.75	14.11	14.98	2.53	3.74	14.11	--	4.93	3.90	15.71
<b>02.24</b>	--	3.00	--	--	--	--	--	--	--	3.00	--	--	14.60	2.96	3.80	14.40	14.60	2.72	3.80	14.40	--	4.91	3.80	--
<b>03.24</b>	14.72	3.50	--	--	14.75	--	--	--	--	3.50	--	--	14.19	4.35	3.67	14.36	14.19	4.22	3.66	14.36	--	4.93	3.89	--
<b>04.24</b>	14.75	0.25	--	--	14.75	--	--	--	--	0.25	--	--	14.22	3.19	3.66	14.60	14.22	2.86	3.66	14.60	--	4.91	4.25	--
<b>05.24</b>	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	--
<b>06.24</b>	--	3.64	--	--	--	--	--	--	--	3.64	--	--	13.93	1.86	3.53	14.23	13.93	1.57	3.53	14.23	--	4.92	3.60	--
<b>07.24</b>	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	--
<b>08.24</b>	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	--
<b>09.24</b>	--	4.25	--	--	--	--	--	--	--	4.25	--	--	13.71	2.25	2.69	15.91	13.71	1.96	2.67	15.91	--	4.99	3.46	--
<b>10.24</b>	--	4.33	--	--	--	--	--	--	--	4.33	--	--	13.82	2.63	2.63	16.62	13.82	2.51	2.62	16.62	--	4.39	3.25	--
<b>11.24</b>	14.25	4.35	--	--	14.25	--	--	--	--	4.35	--	--	13.80	2.68	2.61	18.24	13.80	2.45	2.60	18.23	--	4.28	3.15	21.00

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**		08.24		09.24		10.24		11.24	
	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
<b>Deposits of Legal Entities</b>	<b>7.4</b>	<b>0.8</b>	<b>7.3</b>	<b>0.4</b>	<b>7.4</b>	<b>0.4</b>	<b>14.4</b>	<b>1.0</b>	<b>14.6</b>	<b>2.6</b>	<b>13.1</b>	<b>2.5</b>	<b>13.2</b>	<b>2.6</b>	<b>13.1</b>	<b>2.5</b>	<b>13.2</b>	<b>2.5</b>
including:																		
<b>Demand Deposits</b>	0.8	0.1	0.0	0.1	0.7	0.1	0.5	0.0	0.2	0.1	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1
<b>Conditional</b>	3.0	0.2	3.1	0.2	4.6	0.5	6.2	0.5	9.2	1.6	9.1	1.6	10.8	1.9	9.1	2.0	9.0	0.6
<b>Time and Saving Deposits, total</b>	7.4	0.8	7.3	0.4	7.4	0.4	14.4	1.0	14.6	2.6	13.1	2.5	13.2	2.6	13.1	2.5	13.2	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	13.1	2.6	13.2	2.7	13.2	2.6	13.1	2.5
from 1 to 3 month	8.4	0.3	7.6	0.1	8.4	0.2	14.5	0.6	14.4	1.6	13.0	3.4	12.9	3.4	12.7	3.0	13.2	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	13.2	2.1	13.1	2.1	13.1	2.2	13.4	2.1
from 1 to 5 years	8.3	1.5	8.6	0.7	8.1	0.5	12.5	1.4	14.1	1.6	12.6	1.5	12.8	1.5	12.7	1.5	12.1	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	10.5	1.8	10.8	2.2	11.4	1.6	10.5	1.0
<b>Deposits of Individuals</b>	<b>8.8</b>	<b>1.4</b>	<b>9.2</b>	<b>1.0</b>	<b>8.0</b>	<b>0.8</b>	<b>13.3</b>	<b>0.9</b>	<b>13.7</b>	<b>0.9</b>	<b>13.5</b>	<b>0.9</b>	<b>13.4</b>	<b>0.9</b>	<b>13.3</b>	<b>0.9</b>	<b>13.2</b>	<b>0.9</b>
including:																		
<b>Demand Deposits</b>	0.8	1.0	0.1	0.8	0.1	3.2	0.1	0.2	0.2	1.0	0.1	2.5	0.3	6.7	0.2	6.7	0.1	6.5
<b>Conditional</b>	1.5	5.0	9.6	0.3	0.4	0.4	11.2	0.6	11.6	0.8	9.5	0.3	6.3	0.1	4.8	0.1	9.1	0.1
<b>Time and Saving Deposits, total</b>	9.0	1.4	9.2	1.0	8.0	0.8	13.3	0.9	13.7	0.9	13.5	0.9	13.4	0.9	13.3	0.9	13.2	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	12.8	1.0	12.8	1.0	12.8	1.0	12.8	0.8
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	15.6	0.7	15.4	0.7	15.4	0.9	15.2	0.8
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	13.8	0.9	13.7	0.9	13.6	1.0
from 1 to 5 years	9.1	1.4	9.7	1.0	8.6	0.8	13.7	0.8	14.0	0.8	13.6	0.8	13.5	0.8	13.4	0.8	13.4	0.9
over 5 years	5.5	2.3	5.4	1.7	2.3	1.0	2.0	0.2	2.0	0.6	2.5	1.1	2.0	1.0	2.2	1.0	2.0	0.9

Continuation

	12.19		12.20		12.21*		12.22		12.23**		08.24		09.24		10.24		11.24	
	KZT	CFC	KZT	CFC	KZT	FC												
<b>Credits to Legal Entities</b>	<b>12.1</b>	<b>4.4</b>	<b>11.4</b>	<b>4.6</b>	<b>12.2</b>	<b>4.5</b>	<b>19.2</b>	<b>5.7</b>	<b>18.7</b>	<b>5.7</b>	<b>17.6</b>	<b>6.7</b>	<b>17.6</b>	<b>7.2</b>	<b>17.6</b>	<b>7.0</b>	<b>17.4</b>	<b>7.4</b>
of which with maturity:																		
up to 1 month	12.2	4.2	12.8	2.8	11.8	4.9	19.3	4.8	18.8	6.4	18.3	7.1	18.5	6.7	18.2	6.5	16.2	6.6
from 1 to 3 month	11.5	4.6	11.3	3.7	11.6	3.1	19.0	4.8	18.3	6.4	18.1	7.3	16.9	7.4	16.9	7.1	16.9	7.7
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	17.1	7.7	17.2	7.3	17.3	7.1	17.2	7.0
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	20.5	6.2	20.1	7.0	20.0	7.9	19.6	8.1
over 5 years	16.3	5.5	12.0	5.7	13.0	4.6	19.8	7.9	19.5	4.5	18.5	3.6	17.6	7.2	17.0	7.5	18.4	7.0
<b>Credits to Individuals</b>	<b>16.8</b>	<b>6.0</b>	<b>14.9</b>	<b>18.3</b>	<b>17.5</b>	<b>6.0</b>	<b>17.4</b>	<b>6.1</b>	<b>17.9</b>	<b>4.0</b>	<b>20.2</b>	<b>5.4</b>	<b>21.6</b>	<b>4.4</b>	<b>20.5</b>	<b>7.8</b>	<b>18.6</b>	<b>5.3</b>
of which with maturity:																		
up to 1 month	16.4	27.6	18.3	24.2	23.7	-	20.2	-	32.2	-	36.9	-	35.4	-	34.7	-	34.8	-
from 1 to 3 month	11.5	21.4	14.0	26.6	17.3	-	13.1	-	20.1	-	22.5	-	20.5	-	20.0	-	19.3	-
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	20.0	-	19.3	-	19.7	-	18.7	-
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	20.5	3.1	23.3	5.1	21.9	8.1	18.8	6.6
over 5 years	11.9	5.1	9.8	6.5	19.5	8.0	16.8	8.4	19.2	5.6	19.4	6.5	19.8	4.4	18.3	7.9	17.7	5.1

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

\*\* including final turnovers

II. Key monetary indicators

2.11. Loans to economy in an expanded definition

mln KZT, at the end of period

	01.01.2022	01.01.2023	01.01.2024**	01.04.2024	01.05.2024*	01.06.2024*	01.07.2024	01.08.2024*	01.09.2024*	01.10.2024	01.11.2024*
<b>Loans to economy in an expanded definition</b>	<b>23 766 947</b>	<b>28 929 157</b>	<b>34 643 935</b>	<b>35 532 929</b>	<b>35 848 974</b>	<b>36 388 136</b>	<b>37 222 240</b>	<b>37 766 722</b>	<b>38 479 929</b>	<b>39 244 476</b>	<b>39 776 124</b>
of which											
from banking sector	20 544 330	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
from other organizations	3 222 618	4 155 913	4 839 939	4 937 802	4 981 671	5 193 764	5 348 894	5 471 150	5 557 559	5 671 652	5 769 752
including:											
from mortgage organizations	354 327	337 610	296 549	290 301	289 496	288 531	287 098	285 589	284 439	282 325	280 568
from other public sector corporations	1 491 190	1 739 316	2 155 199	2 196 785	2 198 213	2 395 954	2 491 019	2 585 172	2 642 466	2 696 769	2 758 738
from organizations engaged in microfinance activities	1 377 101	2 078 987	2 388 191	2 450 716	2 493 962	2 509 279	2 570 776	2 600 389	2 630 654	2 692 558	2 730 446
of the total amount of loans to economy											
loans to business	12 783 308	14 435 191	16 465 324	16 466 515	16 536 368	16 843 495	17 297 945	17 423 529	17 690 913	18 119 914	18 270 197
national currency	10 057 559	11 786 993	13 500 474	13 439 037	13 532 073	13 805 307	13 974 470	14 068 969	14 194 295	14 298 947	14 368 260
foreign currency	2 725 749	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
loans to Individuals	10 983 640	14 493 966	18 178 611	19 066 414	19 312 606	19 544 640	19 924 295	20 343 193	20 789 016	21 124 562	21 505 928
national currency	10 966 352	14 488 204	18 174 851	19 062 995	19 309 457	19 541 752	19 921 304	20 340 273	20 786 082	21 121 731	21 503 261
foreign currency	17 288	5 762	3 760	3 419	3 149	2 888	2 991	2 921	2 934	2 831	2 666

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

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

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

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

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

\*\* Including final turnovers

II.Key monetary indicators

**2.12. Loans from banking sector**

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

for the period

	2022		2023		04.24		05.24		06.24		07.24		08.24		09.24		10.24		11.24	
	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%	min. KZT	%
<b>Issued, total</b>	<b>24 424 017</b>	<b>15.8</b>	<b>30 716 473</b>	<b>18.1</b>	<b>2 870 413</b>	<b>18.6</b>	<b>2 780 829</b>	<b>18.7</b>	<b>3 040 089</b>	<b>17.3</b>	<b>3 132 572</b>	<b>18.6</b>	<b>3 109 071</b>	<b>18.3</b>	<b>3 211 820</b>	<b>19.0</b>	<b>3 178 487</b>	<b>18.3</b>	<b>3 638 089</b>	<b>17.0</b>
<i>including:</i>																				
national currency	22 849 883	16.6	28 504 826	19.0	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	3 262 766	18.1
foreign currency	1 574 134	5.0	2 211 647	6.7	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	375 323	7.4
<i>from total Loans:</i>																				
Short-term	12 326 838	14.7	11 672 769	17.5	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	1 597 197	16.3
Long-term	12 097 179	16.9	19 043 704	18.5	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	2 040 892	17.5
<b>Loans issued to business</b>	<b>13 071 938</b>	<b>15.1</b>	<b>15 971 672</b>	<b>18.0</b>	<b>1 516 097</b>	<b>17.5</b>	<b>1 427 150</b>	<b>18.2</b>	<b>1 526 082</b>	<b>17.2</b>	<b>1 493 249</b>	<b>18.0</b>	<b>1 518 210</b>	<b>17.6</b>	<b>1 647 217</b>	<b>17.9</b>	<b>1 604 112</b>	<b>17.9</b>	<b>1 934 365</b>	<b>17.1</b>
national currency	11 506 705	16.4	13 771 269	19.8	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	1 559 569	19.4
Short-term	8 984 197	14.6	8 148 606	17.8	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	1 139 864	16.0
Long-term	2 522 509	18.1	5 622 663	20.7	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	419 705	24.9
foreign currency	1 565 232	5.0	2 200 403	6.7	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	374 796	7.4
Short-term	1 183 272	4.8	1 043 687	6.7	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	192 869	7.3
Long-term	381 960	5.7	1 156 716	6.8	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	181 927	7.5
<b>Loans issued to Individuals</b>	<b>11 352 080</b>	<b>16.7</b>	<b>14 744 801</b>	<b>18.2</b>	<b>1 354 316</b>	<b>19.8</b>	<b>1 353 679</b>	<b>19.3</b>	<b>1 514 007</b>	<b>17.4</b>	<b>1 639 323</b>	<b>19.3</b>	<b>1 590 861</b>	<b>19.0</b>	<b>1 564 603</b>	<b>20.1</b>	<b>1 574 375</b>	<b>18.8</b>	<b>1 703 724</b>	<b>16.9</b>
national currency	11 343 178	16.7	14 733 557	18.2	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	1 703 197	16.9
Short-term	2 158 938	15.2	2 477 853	16.2	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	264 465	18.1
Long-term	9 184 240	17.1	12 255 704	18.6	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	1 438 733	16.6
foreign currency	8 902	5.9	11 244	3.9	704	4.8	804	4.0	687	3.9	904	3.0	661	5.4	504	5.0	560	7.8	527	5.3
Short-term	432	1.7	2 622	0.0	169	0.0	230	0.0	212	0.0	256	0.0	67	0.0	17	0.0	1	0.0	0	0.0
Long-term	8 470	6.1	8 621	5.1	535	6.3	574	5.6	474	5.6	648	4.1	594	6.0	487	5.2	559	7.8	527	5.3

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

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

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

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

## 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*	04.24	05.24	06.24	07.24	08.24	09.24	10.24	11.24
<b>Total loans</b>	<b>24 773 243</b>	<b>29 803 996</b>	<b>30 867 303</b>	<b>31 194 372</b>	<b>31 873 346</b>	<b>32 295 573</b>	<b>32 922 370</b>	<b>33 572 824</b>	<b>34 006 373</b>	<b>35 072 471</b>
<i>including:</i>										
national currency	22 119 283	26 835 387	27 859 859	28 153 296	28 546 881	28 938 092	29 422 818	29 749 026	30 101 769	30 965 897
foreign currency	2 653 960	2 968 610	3 007 444	3 041 076	3 326 465	3 357 481	3 499 552	3 823 798	3 904 603	4 106 574
<i>from total Loans:</i>										
Short-term	4 139 077	3 440 384	3 813 438	4 070 458	4 460 849	4 586 771	4 730 779	4 869 226	4 901 305	5 309 842
Long-term	20 634 166	26 363 612	27 053 865	27 123 914	27 412 497	27 708 802	28 191 591	28 703 598	29 105 068	29 762 628
<b>Loans of business</b>	<b>11 598 880</b>	<b>13 117 761</b>	<b>13 116 911</b>	<b>13 214 404</b>	<b>13 531 293</b>	<b>13 554 660</b>	<b>13 765 144</b>	<b>14 121 607</b>	<b>14 200 036</b>	<b>14 749 689</b>
national currency	8 950 682	10 152 911	10 112 615	10 176 215	10 207 818	10 200 100	10 268 526	10 300 640	10 298 099	10 645 685
Short-term	2 821 012	2 184 933	2 386 711	2 583 360	2 752 992	2 802 373	2 893 434	2 984 474	2 976 945	3 270 659
Long-term	6 129 669	7 967 978	7 725 904	7 592 855	7 454 826	7 397 727	7 375 092	7 316 166	7 321 153	7 375 027
foreign currency	2 648 198	2 964 850	3 004 295	3 038 189	3 323 475	3 354 560	3 496 618	3 820 967	3 901 937	4 104 003
Short-term	482 726	480 101	579 559	639 923	815 179	850 508	884 471	910 950	933 651	1 028 051
Long-term	2 165 472	2 484 749	2 424 737	2 398 266	2 508 296	2 504 052	2 612 146	2 910 017	2 968 286	3 075 952
<b>Loans of Individuals</b>	<b>13 174 364</b>	<b>16 686 235</b>	<b>17 750 393</b>	<b>17 979 968</b>	<b>18 342 054</b>	<b>18 740 912</b>	<b>19 157 226</b>	<b>19 451 217</b>	<b>19 806 337</b>	<b>20 322 782</b>
national currency	13 168 602	16 682 476	17 747 244	17 977 080	18 339 063	18 737 992	19 154 292	19 448 386	19 803 671	20 320 211
Short-term	835 315	775 324	847 146	847 154	892 655	933 866	952 835	973 781	990 700	1 011 124
Long-term	12 333 287	15 907 152	16 900 097	17 129 926	17 446 408	17 804 126	18 201 457	18 474 604	18 812 971	19 309 087
foreign currency	5 762	3 760	3 149	2 888	2 991	2 921	2 934	2 831	2 666	2 570
Short-term	24	26	22	22	24	24	38	21	9	7
Long-term	5 738	3 734	3 127	2 866	2 967	2 897	2 896	2 811	2 658	2 563

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*	05.24	06.24	07.24	08.24	09.24	10.24	11.24
<b>Total arrears</b>	<b>681 452</b>	<b>680 590</b>	<b>812 216</b>	<b>799 589</b>	<b>819 721</b>	<b>837 022</b>	<b>913 793</b>	<b>945 992</b>	<b>936 342</b>
<i>including:</i>									
national currency	631 970	667 412	796 050	789 447	811 048	834 046	907 095	939 409	929 609
foreign currency	49 483	13 178	16 166	10 142	8 673	2 976	6 698	6 584	6 734
<i>from total arrears:</i>									
Short-term	100 708	88 067	105 843	100 082	101 803	106 790	109 102	111 349	108 044
Long-term	580 744	592 522	706 373	699 507	717 918	730 232	804 691	834 643	828 299
<b>Arrears on loans of business</b>	<b>326 572</b>	<b>283 133</b>	<b>310 226</b>	<b>307 140</b>	<b>305 319</b>	<b>301 466</b>	<b>354 961</b>	<b>363 192</b>	<b>322 828</b>
national currency	279 304	271 252	294 852	297 837	297 479	299 322	349 105	357 452	316 944
Short-term	62 553	58 101	67 712	67 396	70 295	75 088	78 254	80 964	77 902
Long-term	216 751	213 151	227 140	230 442	227 184	224 234	270 851	276 488	239 041
foreign currency	47 269	11 880	15 374	9 303	7 840	2 145	5 856	5 739	5 885
Short-term	2 289	58	7 175	1 563	603	59	54	98	138
Long-term	44 980	11 822	8 199	7 739	7 237	2 085	5 801	5 641	5 746
<b>Arrears on loans of Individuals</b>	<b>354 880</b>	<b>397 457</b>	<b>501 990</b>	<b>492 449</b>	<b>514 402</b>	<b>535 556</b>	<b>558 832</b>	<b>582 801</b>	<b>613 514</b>
national currency	352 666	396 160	501 198	491 610	513 569	534 724	557 990	581 956	612 665
Short-term	35 846	29 886	30 935	31 102	30 884	31 621	30 775	30 279	29 996
Long-term	316 820	366 274	470 263	460 507	482 685	503 103	527 215	551 678	582 670
foreign currency	2 214	1 298	792	839	833	832	843	844	849
Short-term	20	22	20	21	21	22	18	9	7
Long-term	2 194	1 276	772	818	812	810	824	836	841

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*		08.24		09.24		10.24		11.24	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
<b>Deposits - total in national currency</b>	<b>129 765 992</b>	<b>7.3</b>	<b>180 233 627</b>	<b>7.5</b>	<b>288 135 400</b>	<b>7.4</b>	<b>450 523 434.4</b>	<b>12.2</b>	<b>573 201 604</b>	<b>14.5</b>	<b>68 695 826</b>	<b>13.2</b>	<b>72 645 105</b>	<b>13.2</b>	<b>72 981 031</b>	<b>13.1</b>	<b>71 204 154</b>	<b>13.2</b>
<b>Demand Deposits</b>	<b>364 211</b>	<b>0.3</b>	<b>110 759</b>	<b>0.4</b>	<b>156 898</b>	<b>0.0</b>	<b>97 360.5</b>	<b>0.1</b>	<b>51 945</b>	<b>0.2</b>	<b>468</b>	<b>0.1</b>	<b>792</b>	<b>0.3</b>	<b>965</b>	<b>0.2</b>	<b>1 082</b>	<b>0.1</b>
of which:																		
Legal Entities	162 259	0.0	933	0.0	1 383	0.1	351.3	0.2	1 179	3.2	1	0.1	1	0.2	152	0.1	444	0.1
Individuals	201 952	0.6	109 826	0.5	155 515	0.0	97 009.1	0.1	50 765	0.1	468	0.1	791	0.3	813	0.2	638	0.1
<b>Time, Saving Deposits</b>	<b>129 352 987</b>	<b>7.4</b>	<b>180 088 031</b>	<b>7.5</b>	<b>287 931 123</b>	<b>7.4</b>	<b>450 370 342.3</b>	<b>12.2</b>	<b>573 057 354</b>	<b>14.5</b>	<b>68 676 927</b>	<b>13.2</b>	<b>72 638 182</b>	<b>13.2</b>	<b>72 974 675</b>	<b>13.1</b>	<b>71 196 414</b>	<b>13.2</b>
of which:																		
Legal Entities	120 054 576	7.2	167 286 409	7.3	268 133 760	7.3	419 702 403.0	12.2	532 912 685	14.5	63 850 870	13.1	67 618 262	13.2	67 522 473	13.1	65 739 534	13.2
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	4 826 057	13.5	5 019 920	13.4	5 452 202	13.3	5 456 879	13.2
<b>Conditional Deposits</b>	<b>48 794</b>	<b>3.4</b>	<b>34 837</b>	<b>4.4</b>	<b>47 378</b>	<b>4.2</b>	<b>55 731.6</b>	<b>6.9</b>	<b>92 305</b>	<b>10.0</b>	<b>18 431</b>	<b>9.1</b>	<b>6 131</b>	<b>10.3</b>	<b>5 390</b>	<b>8.9</b>	<b>6 658</b>	<b>9.0</b>
of which:																		
Legal Entities	37 042	3.4	26 975	3.7	37 308	4.3	37 786.8	5.8	75 680	9.6	17 553	9.1	5 451	10.8	5 090	9.1	6 021	9.0
Individuals	11 753	3.1	7 862	6.9	10 071	3.8	17 944.7	9.3	16 625	11.5	877	9.5	680	6.3	300	4.8	637	9.1
<b>Deposits - total in CFC</b>	<b>12 857 392</b>	<b>1.1</b>	<b>13 291 070</b>	<b>0.8</b>	<b>24 730 206</b>	<b>0.5</b>	<b>27 994 872.1</b>	<b>0.6</b>	<b>48 300 864</b>	<b>1.8</b>	<b>5 042 548</b>	<b>2.4</b>	<b>6 163 895</b>	<b>2.5</b>	<b>5 973 046</b>	<b>2.4</b>	<b>5 751 784</b>	<b>2.3</b>
<b>Demand Deposits</b>	<b>32 392</b>	<b>2.5</b>	<b>114 114</b>	<b>1.3</b>	<b>55 172</b>	<b>2.0</b>	<b>48 075.7</b>	<b>0.6</b>	<b>16 950</b>	<b>4.5</b>	<b>2 235</b>	<b>7.5</b>	<b>464</b>	<b>2.8</b>	<b>1 949</b>	<b>6.2</b>	<b>751</b>	<b>4.7</b>
of which:																		
Legal Entities	609	0.1	57	0.1	1 354	0.0	4 086.3	0.0	2 889	0.1	96	0.1	269	0.1	149	0.1	213	0.1
Individuals	31 783	2.6	114 057	1.3	53 818	2.1	43 989.5	0.6	14 061	5.5	2 139	7.9	194	6.7	1 800	6.7	538	6.6
<b>Time, Saving Deposits</b>	<b>12 813 894</b>	<b>1.1</b>	<b>13 151 561</b>	<b>0.8</b>	<b>24 630 461</b>	<b>0.5</b>	<b>27 872 784.5</b>	<b>0.6</b>	<b>48 203 925</b>	<b>1.8</b>	<b>5 032 710</b>	<b>2.4</b>	<b>6 161 805</b>	<b>2.5</b>	<b>5 967 140</b>	<b>2.4</b>	<b>5 744 404</b>	<b>2.3</b>
of which:																		
Legal Entities	7 419 982	1.0	7 423 135	0.6	18 819 739	0.4	19 259 029.1	0.6	41 777 074	1.9	4 716 388	2.5	5 783 156	2.6	5 527 994	2.5	5 181 473	2.4
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	316 322	0.9	378 649	0.9	439 146	0.9	562 931	0.9
<b>Conditional Deposits</b>	<b>11 106</b>	<b>0.2</b>	<b>25 395</b>	<b>0.3</b>	<b>44 573</b>	<b>0.3</b>	<b>74 011.9</b>	<b>0.5</b>	<b>79 988</b>	<b>1.0</b>	<b>7 603</b>	<b>1.6</b>	<b>1 626</b>	<b>1.5</b>	<b>3 957</b>	<b>1.8</b>	<b>6 630</b>	<b>0.6</b>
of which:																		
Legal Entities	10 959	0.1	24 119	0.2	41 640	0.3	65 232.0	0.5	73 713	1.0	7 411	1.6	1 321	1.9	3 456	2.0	6 541	0.6
Individuals	147	2.2	1 276	0.7	2 933	0.4	8 779.9	0.6	6 275	0.8	192	0.3	305	0.1	501	0.1	89	0.1
<b>Deposits - total in OFC</b>	<b>220 507</b>	<b>4.2</b>	<b>263 755</b>	<b>2.9</b>	<b>466 144</b>	<b>2.2</b>	<b>795 820.8</b>	<b>6.1</b>	<b>2 219 156</b>	<b>3.1</b>	<b>115 687</b>	<b>3.8</b>	<b>109 648</b>	<b>4.3</b>	<b>191 613</b>	<b>4.3</b>	<b>135 205</b>	<b>4.0</b>
<b>Demand Deposits</b>	<b>301</b>	<b>0.0</b>	<b>537</b>	<b>0.0</b>	<b>919</b>	<b>0.0</b>	<b>2 480.2</b>	<b>0.0</b>	<b>5 203</b>	<b>0.1</b>	<b>4 700</b>	<b>0.1</b>	<b>0</b>	<b>0.1</b>	<b>1</b>	<b>0.1</b>	<b>3</b>	<b>0.1</b>
of which:																		
Legal Entities	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	301	0.0	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	4 700	0.1	0	0.1	1	0.1	3	0.1
<b>Time, Saving Deposits</b>	<b>220 207</b>	<b>4.2</b>	<b>263 218</b>	<b>2.9</b>	<b>465 225</b>	<b>2.2</b>	<b>793 340.6</b>	<b>6.1</b>	<b>2 213 953</b>	<b>3.1</b>	<b>110 988</b>	<b>3.8</b>	<b>109 648</b>	<b>4.3</b>	<b>191 612</b>	<b>4.3</b>	<b>135 201</b>	<b>4.0</b>
of which:																		
Legal Entities	182 255	5.0	190 663	3.6	368 257	2.6	695 351.5	6.8	2 117 683	3.3	107 361	3.9	102 774	4.6	185 784	4.4	126 770	4.2
Individuals	37 952	0.6	72 555	0.9	96 967	0.7	97 084.3	0.9	61 026	0.7	3 627	0.7	6 874	0.5	5 828	0.7	8 432	0.6
<b>Conditional Deposits</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
of which:																		
Legal Entities	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
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*		08.24		09.24		10.24		11.24	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
<b>Current Accounts in national currency</b>	<b>318 252 799</b>	<b>0.1</b>	<b>382 520 654</b>	<b>0.1</b>	<b>580 295 009</b>	<b>0.1</b>	<b>819 117 161.6</b>	<b>0.0</b>	<b>1 013 078 514</b>	<b>0.0</b>	<b>112 889 106</b>	<b>0.0</b>	<b>119 190 330</b>	<b>0.0</b>	<b>122 140 399</b>	<b>0.0</b>	<b>120 844 918</b>	<b>0.0</b>
of which:																		
<b>Legal Entities</b>	<b>265 967 978</b>	<b>0.1</b>	<b>304 981 782</b>	<b>0.1</b>	<b>441 173 659</b>	<b>0.1</b>	<b>642 284 746.9</b>	<b>0.1</b>	<b>783 523 371</b>	<b>0.1</b>	<b>88 755 273</b>	<b>0.0</b>	<b>94 177 136</b>	<b>0.0</b>	<b>96 307 938</b>	<b>0.0</b>	<b>95 285 645</b>	<b>0.0</b>
of which:																		
with accrual Interest Rates	13 599 774	1.5	21 396 781	1.4	24 867 643	1.5	13 879 148.6	2.7	17 713 818	2.6	1 805 365	1.3	1 389 107	1.4	1 273 007	1.6	1 244 685	3.2
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	86 949 908	0.0	92 788 028	0.0	95 034 932	0.0	94 040 961	0.0
<b>Individuals</b>	<b>52 284 821</b>	<b>0.0</b>	<b>77 538 872</b>	<b>0.0</b>	<b>139 121 350</b>	<b>0.0</b>	<b>176 832 376.7</b>	<b>0.0</b>	<b>229 555 143</b>	<b>0.0</b>	<b>24 133 833</b>	<b>0.0</b>	<b>25 013 194</b>	<b>0.0</b>	<b>25 832 461</b>	<b>0.0</b>	<b>25 559 273</b>	<b>0.0</b>
of which:																		
with accrual Interest Rates	7 498	0.1	0	0.0	0	0.0	0.0	0.0	4 801	0.0	0	0.0	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	24 133 833	0.0	25 013 194	0.0	25 832 461	0.0	25 559 273	0.0
<b>Current Accounts in CFC</b>	<b>58 098 713</b>	<b>0.0</b>	<b>53 815 804</b>	<b>0.0</b>	<b>77 746 002</b>	<b>0.0</b>	<b>93 102 703.9</b>	<b>0.0</b>	<b>114 731 741</b>	<b>0.0</b>	<b>10 389 861</b>	<b>0.0</b>	<b>12 716 965</b>	<b>0.0</b>	<b>12 689 524</b>	<b>0.0</b>	<b>12 469 699</b>	<b>0.0</b>
of which:																		
<b>Legal Entities</b>	<b>49 918 388</b>	<b>0.0</b>	<b>45 598 173</b>	<b>0.0</b>	<b>69 129 805</b>	<b>0.0</b>	<b>80 665 305.3</b>	<b>0.0</b>	<b>103 836 000</b>	<b>0.0</b>	<b>9 624 397</b>	<b>0.0</b>	<b>11 854 340</b>	<b>0.0</b>	<b>11 753 341</b>	<b>0.0</b>	<b>11 480 844</b>	<b>0.0</b>
of which:																		
with accrual Interest Rates	148 219	0.1	244 212	0.1	102	0.0	13 512.1	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
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	9 624 397	0.0	11 854 340	0.0	11 753 341	0.0	11 480 844	0.0
<b>Individuals</b>	<b>8 180 325</b>	<b>0.0</b>	<b>8 217 631</b>	<b>0.0</b>	<b>8 616 197</b>	<b>0.0</b>	<b>12 437 398.6</b>	<b>0.0</b>	<b>10 895 741</b>	<b>0.0</b>	<b>765 463</b>	<b>0.0</b>	<b>862 625</b>	<b>0.0</b>	<b>936 182</b>	<b>0.0</b>	<b>988 856</b>	<b>0.0</b>
of which:																		
with accrual Interest Rates	40 331	1.7	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
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	765 463	0.0	862 625	0.0	936 182	0.0	988 856	0.0
<b>Current Accounts in OFC</b>	<b>7 038 696</b>	<b>0.0</b>	<b>7 621 292</b>	<b>0.0</b>	<b>11 515 722</b>	<b>0.0</b>	<b>16 103 112.5</b>	<b>0.0</b>	<b>16 855 008</b>	<b>0.0</b>	<b>1 426 380</b>	<b>0.0</b>	<b>1 594 645</b>	<b>0.0</b>	<b>1 687 402</b>	<b>0.0</b>	<b>1 680 624</b>	<b>0.0</b>
of which:																		
<b>Legal Entities</b>	<b>6 444 852</b>	<b>0.0</b>	<b>6 833 047</b>	<b>0.0</b>	<b>10 085 391</b>	<b>0.0</b>	<b>14 014 909.7</b>	<b>0.0</b>	<b>15 794 007</b>	<b>0.0</b>	<b>1 318 425</b>	<b>0.0</b>	<b>1 489 118</b>	<b>0.0</b>	<b>1 574 452</b>	<b>0.0</b>	<b>1 561 773</b>	<b>0.0</b>
of which:																		
with accrual Interest Rates	32 663	0.3	26 145	0.2	48 672	0.3	211 115.6	0.3	234 786	0.2	31 717	0.3	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	6 412 189	0.0	6 806 902	0.0	10 036 718	0.0	13 809 295.8	0.0	15 559 222	0.0	1 286 708	0.0	1 489 118	0.0	1 574 452	0.0	1 561 773	0.0
<b>Individuals</b>	<b>593 844</b>	<b>0.0</b>	<b>788 245</b>	<b>0.0</b>	<b>1 430 331</b>	<b>0.0</b>	<b>2 088 202.8</b>	<b>0.0</b>	<b>1 061 000</b>	<b>0.0</b>	<b>107 955</b>	<b>0.0</b>	<b>105 528</b>	<b>0.0</b>	<b>112 950</b>	<b>0.0</b>	<b>118 852</b>	<b>0.0</b>
of which:																		
with accrual Interest Rates	0	0.0	0	0.0	3 715	0.0	11 330.8	0.0	0	0.0	915	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	593 844	0.0	788 245	0.0	1 426 615	0.0	2 076 872.0	0.0	1 061 000	0.0	107 040	0.0	105 528	0.0	112 950	0.0	118 852	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*	08.24	09.24	10.24	11.24
<b>Deposits - total in national currency</b>	<b>6 239 835</b>	<b>7 975 113</b>	<b>10 386 834</b>	<b>13 834 397</b>	<b>17 840 257</b>	<b>20 678 765</b>	<b>20 904 579</b>	<b>21 521 642</b>	<b>21 639 875</b>
<b>Demand Deposits</b>	<b>8 577</b>	<b>6 464</b>	<b>7 056</b>	<b>7 203</b>	<b>8 748</b>	<b>4 207</b>	<b>4 331</b>	<b>3 715</b>	<b>4 589</b>
of which:									
Legal Entities	1 207	784	873	602	1 363	1 419	1 421	1 389	1 953
Individuals	7 371	5 681	6 183	6 601	7 385	2 788	2 910	2 326	2 635
<b>Time, Saving, Conditional Deposits</b>	<b>6 231 257</b>	<b>7 968 649</b>	<b>10 379 778</b>	<b>13 827 194</b>	<b>17 831 509</b>	<b>20 674 558</b>	<b>20 900 248</b>	<b>21 517 927</b>	<b>21 635 287</b>
of which:									
Legal Entities	1 855 771	2 666 589	3 576 273	4 695 221	5 433 440	6 473 567	6 443 775	6 746 923	6 784 155
Individuals	4 375 487	5 302 060	6 803 505	9 131 974	12 398 069	14 200 991	14 456 473	14 771 003	14 851 132
<b>Deposits - total in foreign currency</b>	<b>4 902 542</b>	<b>5 443 824</b>	<b>6 017 136</b>	<b>6 007 776</b>	<b>5 299 768</b>	<b>5 236 686</b>	<b>5 138 902</b>	<b>5 196 393</b>	<b>5 816 083</b>
<b>Demand Deposits</b>	<b>7 209</b>	<b>18 580</b>	<b>13 611</b>	<b>11 753</b>	<b>8 409</b>	<b>10 255</b>	<b>8 757</b>	<b>10 168</b>	<b>10 767</b>
of which:									
Legal Entities	1 364	914	1 121	1 621	1 229	1 322	1 477	1 497	1 583
Individuals	5 845	17 665	12 491	10 132	7 180	8 933	7 279	8 671	9 183
<b>Time, Saving, Conditional Deposits</b>	<b>4 895 333</b>	<b>5 425 245</b>	<b>6 003 525</b>	<b>5 996 022</b>	<b>5 291 359</b>	<b>5 226 431</b>	<b>5 130 145</b>	<b>5 186 225</b>	<b>5 805 316</b>
of which:									
Legal Entities	1 354 753	1 609 244	1 903 704	1 842 495	1 541 025	1 670 361	1 595 461	1 641 271	1 970 719
Individuals	3 540 580	3 816 001	4 099 821	4 153 527	3 750 334	3 556 070	3 534 684	3 544 954	3 834 597
<b>Current accounts - total in national currency</b>	<b>2 917 218</b>	<b>3 558 101</b>	<b>4 462 751</b>	<b>4 466 413</b>	<b>4 988 399</b>	<b>5 063 344</b>	<b>5 196 112</b>	<b>5 091 124</b>	<b>4 780 160</b>
of which:									
Legal Entities	1 939 839	2 239 496	2 593 102	2 663 878	2 859 577	2 992 212	3 195 478	3 069 494	2 810 708
Individuals	977 379	1 318 606	1 869 649	1 802 536	2 128 823	2 071 132	2 000 634	2 021 630	1 969 452
<b>Current accounts - total in foreign currency</b>	<b>2 299 554</b>	<b>2 283 173</b>	<b>2 724 491</b>	<b>3 187 153</b>	<b>2 099 929</b>	<b>1 968 279</b>	<b>2 102 426</b>	<b>2 177 366</b>	<b>2 342 417</b>
of which:									
Legal Entities	2 072 644	2 002 337	2 318 049	2 728 704	1 709 310	1 620 009	1 742 250	1 805 617	1 944 028
Individuals	226 909	280 836	406 442	458 449	390 620	348 271	360 176	371 750	398 389

\* including final turnovers

## II.Key monetary indicators

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

mln. of KZT, end of period

	Deposits* of Individuals			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits				
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC
												short-term	long-term	
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14
<b>2019</b>	<b>9 301 733</b>	<b>5 416 416</b>	<b>3 885 317</b>	<b>1 281 898</b>	<b>1 005 137</b>	<b>276 761</b>	<b>7 378</b>	<b>6 141</b>	<b>1 237</b>	<b>8 012 456</b>	<b>4 405 138</b>	<b>2 001 660</b>	<b>2 403 478</b>	<b>3 607 318</b>
<b>2020</b>	<b>10 921 376</b>	<b>6 694 078</b>	<b>4 227 298</b>	<b>1 707 709</b>	<b>1 351 210</b>	<b>356 498</b>	<b>11 749</b>	<b>9 117</b>	<b>2 632</b>	<b>9 201 918</b>	<b>5 333 751</b>	<b>2 313 060</b>	<b>3 020 691</b>	<b>3 868 167</b>
<b>2021</b>	<b>13 404 792</b>	<b>8 759 828</b>	<b>4 644 964</b>	<b>2 400 614</b>	<b>1 909 808</b>	<b>490 806</b>	<b>4 485</b>	<b>4 462</b>	<b>23</b>	<b>10 999 694</b>	<b>6 845 558</b>	<b>3 008 098</b>	<b>3 837 460</b>	<b>4 154 136</b>
<b>2022</b>	<b>16 902 790</b>	<b>11 163 548</b>	<b>5 739 242</b>	<b>2 908 741</b>	<b>1 903 274</b>	<b>1 005 467</b>	<b>3 495</b>	<b>3 475</b>	<b>20</b>	<b>13 990 555</b>	<b>9 256 799</b>	<b>4 110 359</b>	<b>5 146 441</b>	<b>4 733 755</b>
<b>2023**</b>	<b>20 387 546</b>	<b>14 922 251</b>	<b>5 465 295</b>	<b>3 267 201</b>	<b>2 256 804</b>	<b>1 010 397</b>	<b>4 374</b>	<b>4 355</b>	<b>19</b>	<b>17 115 971</b>	<b>12 661 092</b>	<b>6 099 479</b>	<b>6 561 614</b>	<b>4 454 879</b>
<b>2023</b>														
01.23	16 766 413	11 043 210	5 723 202	2 530 383	1 579 249	951 134	3 413	3 393	20	14 232 616	9 460 568	4 249 489	5 211 079	4 772 048
02.23	16 692 403	11 229 333	5 463 071	2 556 998	1 621 164	935 834	3 512	3 492	19	14 131 894	9 604 677	4 278 617	5 326 060	4 527 217
03.23	17 135 252	11 531 598	5 603 655	2 770 814	1 722 863	1 047 951	3 587	3 567	20	14 360 852	9 805 167	4 410 382	5 394 786	4 555 684
04.23	17 214 409	11 669 743	5 544 665	2 770 937	1 747 817	1 023 119	3 678	3 658	20	14 439 795	9 918 268	4 568 680	5 349 588	4 521 526
05.23	17 372 237	11 917 522	5 454 714	2 837 282	1 807 261	1 030 022	3 819	3 799	19	14 531 136	10 106 462	4 650 501	5 455 962	4 424 673
06.23	17 985 092	12 521 074	5 464 018	3 087 714	2 009 906	1 077 808	3 868	3 848	20	14 893 510	10 507 319	4 860 251	5 647 068	4 386 191
07.23	18 087 494	12 713 400	5 374 094	2 984 723	1 959 469	1 025 253	3 920	3 900	20	15 098 851	10 750 030	4 998 751	5 751 279	4 348 821
08.23	18 128 845	12 839 389	5 289 456	2 888 132	1 873 028	1 015 104	3 984	3 965	19	15 236 729	10 962 396	5 132 031	5 830 365	4 274 333
09.23	18 612 702	13 221 071	5 391 631	2 988 666	1 932 946	1 055 720	3 964	3 945	19	15 620 072	11 284 180	5 323 341	5 960 839	4 335 892
10.23	18 736 778	13 490 874	5 245 903	2 958 054	1 941 199	1 016 855	4 026	4 007	19	15 774 698	11 545 668	5 525 983	6 019 685	4 229 030
11.23	18 842 277	13 702 791	5 139 485	2 904 511	1 904 206	1 000 305	4 125	4 106	19	15 933 641	11 794 480	5 668 297	6 126 183	4 139 161
12.23**	20 387 546	14 922 251	5 465 295	3 267 201	2 256 804	1 010 397	4 374	4 355	19	17 115 971	12 661 092	6 099 479	6 561 614	4 454 879
<b>2024</b>														
01.24	19 873 563	14 591 661	5 281 902	2 848 345	1 824 637	1 023 708	4 270	4 251	19	17 020 948	12 762 773	6 223 681	6 539 092	4 258 175
02.24	20 139 635	14 891 679	5 247 956	2 880 217	1 895 528	984 689	4 469	4 450	19	17 254 949	12 991 701	6 329 216	6 662 485	4 263 248
03.24	20 265 319	15 034 114	5 231 205	2 890 435	1 880 272	1 010 163	4 530	4 469	61	17 370 354	13 149 373	6 419 854	6 729 519	4 220 981
04.24	20 456 138	15 283 915	5 172 223	2 959 362	1 966 799	992 563	4 611	4 552	59	17 492 165	13 312 564	6 527 905	6 784 659	4 179 601
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
11.24	23 037 489	17 375 447	5 662 042	3 179 405	2 108 393	1 071 012	5 083	5 016	67	19 853 000	15 262 037	7 787 009	7 475 028	4 590 963

\* 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 01.12.2024.**

mln. of KZT, end of period

Banks	Deposits* of Individuals - total			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits					The Bank's share in the total amount of deposits of the individuals, %
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC	
												short-term	long-term		
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14	
"Halyk Bank of Kazakhstan" JSC	6 608 342	4 458 904	2 149 438	927 869	694 313	233 556	3 332	3 332	0	5 677 142	3 761 260	3 702 761	58 499	1 915 882	28.7
"Kaspi Bank" JSC	5 779 744	5 265 491	514 253	810 982	799 543	11 439	1	1	0	4 968 761	4 465 947	953 115	3 512 831	502 815	25.1
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 360 885	2 360 753	132	64 093	63 961	132				2 296 792	2 296 792	56	2 296 735		10.2
"BEREKE BANK" JSC	598 352	526 035	72 317	44 108	25 685	18 423	470	419	51	553 774	499 931	304 200	195 731	53 843	2.6
"ForteBank" JSC	1 001 353	653 460	347 892	184 507	109 099	75 408	8	8		816 838	544 354	517 462	26 892	272 484	4.3
"Bank CenterCredit" JSC	2 585 308	1 586 071	999 238	484 797	191 644	293 153	19	17	2	2 100 492	1 394 410	423 431	970 979	706 082	11.2
"Eurasian Bank" JSC	1 157 326	737 593	419 733	290 054	51 842	238 212	5	2	3	867 267	685 750	337 771	347 978	181 517	5.0
"First Heartland Jysan Bank" JSC	786 916	548 457	238 459	122 568	72 862	49 706	47	47		664 302	475 548	460 917	14 631	188 754	3.4
"Bank RBK" Bank" JSC	567 803	312 550	255 253	66 774	19 742	47 032	0	0		501 029	292 808	287 523	5 285	208 221	2.5
"Altyn Bank" JSC (China Citic Bank Corporation Ltd )	348 481	161 343	187 139	67 208	17 694	49 514	10	2	8	281 264	143 647	142 831	816	137 617	1.5
"Nurbank" JSC	166 144	115 838	50 306	22 117	19 077	3 039	1 189	1 189	0	142 838	95 571	83 325	12 246	47 267	0.7
"Home Credit Bank" JSC	452 830	425 089	27 741	20 536	17 465	3 071				432 294	407 624	401 390	6 234	24 670	2.0
"VTB Bank" SB JSC	36 781	33 830	2 951	3 445	2 440	1 004				33 336	31 390	19 897	11 493	1 946	0.2
AB "Kazakhstan Ziraat International Bank" KSC	31 993	20 554	11 440	6 907	1 145	5 763	3	1	3	25 083	19 408	19 005	403	5 675	0.1
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	529 363	163 569	365 795	42 447	16 516	25 930				486 917	147 052	132 777	14 275	339 865	2.3
"Shinhan Bank Kazakhstan" JSC	8 235	1 215	7 020	3 388	668	2 720				4 847	547	547		4 300	0.0
"Industrial and Commercial Bank of China in Almaty" JSC	11 257	626	10 631	11 257	626	10 631									0.0
"Bank of China Kazakhstan" SB JSC	3 669	3 052	617	3 644	3 052	591	0		0	25				25	0.0

\* includes current accounts, does not include metal accounts



## **III. FINANCIAL MARKETS**

III. Financial markets

3.1. Government Securities Primary Auctions

mln. of KZT, for the period

	Discounted Government Securities						Coupon Government Securities							
	NBK Notes			MEKKAM			MEOKAM		MEYKAM		METIKAM		Municipal Securities	
	Amount of Sale	Effective Annual Yield*, %	Discounted price	Amount of Sale	Effective Annual Yield*, %	Discounted price	Amount of Sale	Effective Annual Yield*, %	Amount of Sale	Effective Annual Yield*, %	Amount of Sale	Effective Annual Yield*, %	Amount of Sale	Effective Annual Yield*, %
<b>2019</b>	<b>31 422 765</b>	<b>9.36</b>	<b>96.75</b>	--	--	--	<b>17 393</b>	<b>9.73</b>	<b>1 320 358</b>	<b>8.73</b>	--	--	<b>108 876</b>	<b>0.35</b>
<b>2020</b>	<b>14 313 763</b>	<b>10.09</b>	<b>96.05</b>	<b>319 363</b>	<b>10.71</b>	<b>91.06</b>	<b>35 630</b>	<b>11.07</b>	<b>2 415 761</b>	<b>10.44</b>	--	--	<b>963 221</b>	<b>0.41</b>
<b>2021</b>	<b>22 310 231</b>	<b>9.53</b>	<b>98.04</b>	<b>143 727</b>	<b>9.29</b>	<b>91.80</b>	<b>183 979</b>	<b>10.63</b>	<b>2 086 353</b>	<b>10.28</b>	--	--	<b>287 466</b>	<b>5.02</b>
<b>2022</b>	<b>17 991 182</b>	<b>14.58</b>	<b>98.58</b>	<b>175 876</b>	<b>13.46</b>	<b>88.67</b>	<b>1 005 198</b>	<b>14.13</b>	<b>1 962 862</b>	<b>13.16</b>	<b>825 312</b>	<b>14.48</b>	<b>176 415</b>	<b>2.57</b>
<b>2023</b>	<b>31 972 663</b>	<b>16.52</b>	<b>98.76</b>	<b>547 508</b>	<b>15.46</b>	<b>87.99</b>	<b>806 127</b>	<b>14.88</b>	<b>3 615 548</b>	<b>13.44</b>	<b>127 095</b>	<b>17.29</b>	<b>139 569</b>	<b>1.91</b>
<b>2023</b>														
I	7 679 552	16.74	98.73	242 550	16.46	86.02	405 517	15.88	434 522	14.12	87 928	17.14	--	--
II	9 322 198	16.74	98.73	204 177	14.69	88.63	215 396	13.98	1 918 971	13.54	39 167	17.64	32 624	1.59
III	8 670 914	16.66	98.74	100 781	14.62	91.45	121 958	13.75	1 039 352	13.14	--	--	52 965	2.46
IV	6 300 000	15.74	98.84	--	--	--	63 256	13.80	222 703	12.70	--	--	53 980	1.56
<b>2023</b>														
01.23	2 367 446	16.74	98.73	124 583	16.70	85.69	195 936	16.46	108 917	14.23	20 187	16.49	--	--
02.23	2 680 279	16.73	98.67	78 170	16.54	86.28	140 121	15.84	114 731	14.38	42 741	17.25	--	--
03.23	2 631 827	16.73	98.80	39 798	15.55	86.50	69 460	14.31	210 874	13.93	25 000	17.46	--	--
04.23	2 703 630	16.74	98.73	74 936	14.72	87.70	95 209	14.00	463 252	13.34	39 167	17.64	6 640	1.02
05.23	3 776 279	16.74	98.72	60 756	14.62	88.52	104 216	13.99	552 527	13.68	--	--	8 396	3.31
06.23	2 842 289	16.74	98.75	68 486	14.71	89.73	15 972	13.80	903 191	13.56	--	--	17 588	0.98
07.23	3 018 015	16.74	98.73	64 574	14.65	90.45	51 537	13.77	747 173	13.22	--	--	35 451	1.90
08.23	2 800 353	16.74	98.73	7 520	14.70	92.52	24 768	13.80	204 710	13.18	--	--	6 627	2.54
09.23	2 852 546	16.49	98.75	28 687	14.55	93.42	45 653	13.69	87 470	12.43	--	--	10 887	4.25
10.23	2 400 000	16.24	98.77	--	--	--	47 847	14.00	120 581	12.99	--	--	15 154	1.03
11.23	2 700 000	15.66	98.81	--	--	--	--	--	87 678	12.30	--	--	38 826	1.77
12.23	1 200 000	14.93	99.05	--	--	--	15 409	13.17	14 443	12.78	--	--	--	--
<b>2024</b>														
I	2 300 000	13.86	98.95	508 863	10.72	90.56	154 871	11.91	1 192 027	12.07	--	--	--	--
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
<b>2024</b>														
01.24	1 000 000	14.35	98.91	449 630	10.56	90.49	80 214	12.00	471 998	12.16	--	--	--	--
02.24	800 000	13.61	98.97	--	--	--	49 145	11.97	382 685	12.02	--	--	--	--
03.24	500 000	13.28	98.99	59 233	11.90	91.13	25 512	11.51	337 344	11.99	--	--	--	--
04.24	500 000	13.16	98.97	45 316	11.71	89.56	--	--	570 857	12.03	--	--	--	--
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
11.24	500 000	13.76	98.96	--	--	--	22 115	12.50	25 781	13.22	--	--	28 634	1.05

\* on Compound Interest Rates

## 3.2. Secondary Market of the Government Securities

for the period

	Government Securities, total	NBK Notes*	Euronotes	MEKKAM	MUIKAM	MEOKAM	MEUKAM	MEUZHKAM	METIKAM
	Volume, mln. of KZT								
<b>2019</b>	<b>139 735 516</b>	<b>45 873 343</b>	<b>6 682 245</b>	--	--	<b>29 266 497</b>	<b>57 913 431</b>	--	--
<b>2020</b>	<b>107 462 389</b>	<b>55 404 245</b>	<b>7 646 731</b>	<b>2 559 391</b>	--	<b>19 129 777</b>	<b>22 721 727</b>	<b>517</b>	--
<b>2021</b>	<b>34 599 954</b>	<b>22 312 332</b>	<b>2 292 646</b>	<b>1 465 496</b>	--	<b>507 709</b>	<b>8 021 772</b>	--	--
<b>2022</b>	<b>23 389 474</b>	<b>6 386 607</b>	<b>1 981 750</b>	<b>201 492</b>	--	<b>365 518</b>	<b>14 428 790</b>	--	<b>25 317</b>
<b>2023</b>	<b>14 509 783</b>	<b>4 800 495</b>	<b>967 030</b>	<b>782 330</b>	--	<b>773 715</b>	<b>6 746 739</b>	--	<b>439 473</b>
<b>2023</b>									
I	3 842 932	1 466 087	530 594	86 637	--	105 836	1 617 616	--	36 163
II	3 821 468	1 703 293	151 510	223 006	--	258 312	1 335 240	--	150 106
III	3 389 622	876 168	157 334	215 386	--	281 080	1 652 492	--	207 162
IV	3 455 762	754 948	127 593	257 301	--	128 487	2 141 391	--	46 042
<b>2023</b>									
01.23	887 734	483 985	70 340	41 886	--	26 943	262 979	--	1 601
02.23	1 267 148	525 880	267 494	3 610	--	18 161	441 295	--	10 709
03.23	1 688 050	456 222	192 760	41 141	--	60 732	913 342	--	23 853
04.23	1 446 907	642 630	89 127	13 098	--	118 543	562 487	--	21 022
05.23	1 370 820	900 203	24 128	136 956	--	47 350	236 733	--	25 450
06.23	1 003 741	160 459	38 256	72 952	--	92 419	536 020	--	103 634
07.23	1 110 151	208 770	39 432	99 265	--	53 974	606 182	--	102 527
08.23	1 167 894	347 858	95 199	82 762	--	47 651	497 498	--	96 925
09.23	1 111 577	319 539	22 702	33 359	--	179 455	548 812	--	7 710
10.23	884 314	204 966	60 165	77 196	--	59 096	458 867	--	24 024
11.23	1 316 855	429 668	21 336	120 343	--	21 056	702 433	--	22 018
12.23	1 254 592	120 313	46 092	59 762	--	48 335	980 091	--	--
<b>2024</b>									
I	3 873 098	785 122	226 585	1 297 235	--	378 341	947 969	--	237 846
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
<b>2024</b>									
01.24	998 439	338 872	57 972	82 103	--	121 144	348 313	--	50 037
02.24	1 624 740	348 935	78 996	584 548	--	171 063	368 547	--	72 652
03.24	1 249 918	97 315	89 618	630 584	--	86 134	231 110	--	115 158
04.24	1 590 362	462 654	235 077	405 737	--	17 941	304 355	--	164 599
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
11.24	612 396	153 177	--	30 091	--	37 662	231 851	--	159 615

## 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											
	sale	sale*	%**			Total	Euronotes		MEKKAM		MEOKAM		MEUKAM		MEUZHKAM		
sale				sale	%**		sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale
<b>2019</b>	<b>11 846 565</b>	<b>3 418 560</b>	<b>9.8</b>	<b>8 212 783</b>	<b>1 202 700</b>	<b>5.3</b>	<b>--</b>	<b>--</b>	<b>710 897</b>	<b>9.6</b>	<b>4 969 022</b>	<b>8.1</b>	<b>1 330 164</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>215 221</b>
<b>2020</b>	<b>14 663 211</b>	<b>2 927 277</b>	<b>10.2</b>	<b>10 679 995</b>	<b>1 202 700</b>	<b>5.3</b>	<b>319 363</b>	<b>10.7</b>	<b>678 220</b>	<b>9.6</b>	<b>7 193 549</b>	<b>8.9</b>	<b>1 286 164</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1 055 938</b>
<b>2021</b>	<b>15 457 733</b>	<b>2 102 538</b>	<b>10.0</b>	<b>12 214 633</b>	<b>1 202 700</b>	<b>5.3</b>	<b>143 727</b>	<b>9.3</b>	<b>607 460</b>	<b>10.0</b>	<b>9 056 005</b>	<b>9.2</b>	<b>1 204 741</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1 140 562</b>
<b>2022</b>	<b>18 164 411</b>	<b>2 236 248</b>	<b>18.1</b>	<b>14 857 979</b>	<b>1 202 700</b>	<b>5.3</b>	<b>175 876</b>	<b>13.6</b>	<b>1 189 177</b>	<b>13.6</b>	<b>10 447 907</b>	<b>9.9</b>	<b>1 017 007</b>	<b>0.0</b>	<b>825 313</b>	<b>13.4</b>	<b>1 070 184</b>
<b>2023</b>	<b>20 432 694</b>	<b>1 200 000</b>	<b>14.9</b>	<b>18 184 174</b>	<b>1 202 700</b>	<b>5.3</b>	<b>547 508</b>	<b>15.5</b>	<b>1 927 063</b>	<b>14.0</b>	<b>12 821 636</b>	<b>10.7</b>	<b>732 860</b>	<b>0.0</b>	<b>952 408</b>	<b>13.4</b>	<b>1 048 520</b>
<b>2023</b>																	
01.23	18 481 207	2 367 446	18.1	15 043 577	1 202 700	5.3	229 432	15.8	1 385 114	13.9	10 556 824	9.9	824 007	0.0	845 500	13.4	1 070 184
02.23	19 121 612	2 680 279	16.7	15 371 849	1 202 700	5.3	307 602	16.0	1 477 745	14.0	10 671 555	10.0	824 007	0.0	888 241	13.7	1 069 484
03.23	19 415 421	2 631 827	16.7	15 716 981	1 202 700	5.3	347 400	15.7	1 547 205	14.0	10 882 429	10.0	824 007	0.0	913 241	13.1	1 066 613
04.23	19 747 656	2 703 630	18.1	15 975 782	1 202 700	5.3	422 335	15.6	1 642 413	14.0	10 941 188	10.1	814 737	0.0	952 408	13.4	1 068 244
05.23	20 065 145	2 535 817	18.1	16 466 288	1 202 700	5.3	483 091	15.6	1 725 877	14.0	11 287 475	10.2	814 737	0.0	952 408	13.4	1 063 039
06.23	21 369 990	2 842 289	18.1	17 453 937	1 202 700	5.3	551 576	15.5	1 741 849	14.0	12 190 667	10.4	814 737	0.0	952 408	13.4	1 073 764
07.23	21 926 951	3 018 015	17.3	17 807 239	1 202 700	5.3	616 150	15.4	1 793 386	14.0	12 442 858	10.6	799 737	0.0	952 408	13.4	1 101 697
08.23	21 708 061	2 800 353	16.7	17 803 284	1 202 700	5.3	518 821	15.3	1 818 154	14.0	12 511 463	10.6	799 737	0.0	952 408	13.4	1 104 424
09.23	21 924 283	2 852 546	16.5	17 959 426	1 202 700	5.3	547 508	15.5	1 863 807	14.0	12 598 933	10.6	794 070	0.0	952 408	13.4	1 112 311
10.23	21 646 463	2 400 000	16.2	18 127 854	1 202 700	5.3	547 508	15.5	1 911 654	14.0	12 719 514	10.7	794 070	0.0	952 408	13.4	1 118 609
11.23	21 175 043	1 600 000	15.5	18 154 322	1 202 700	5.3	547 508	15.5	1 911 654	14.0	12 807 192	10.7	732 860	0.0	952 408	13.4	1 420 721
12.23	20 432 694	1 200 000	14.9	18 184 174	1 202 700	5.3	547 508	15.5	1 927 063	14.0	12 821 636	10.7	732 860	0.0	952 408	13.4	1 048 520
<b>2024</b>																	
01.24	20 635 926	1 000 000	14.4	18 614 535	1 202 700	5.3	794 386	12.6	2 007 277	13.9	12 924 904	10.7	732 860	0.0	952 408	13.4	1 021 391
02.24	20 825 187	800 000	16.7	19 030 689	1 202 700	5.3	794 386	12.6	2 056 422	13.8	13 307 589	10.8	717 183	0.0	952 408	13.4	994 498
03.24	20 740 342	500 000	16.7	19 339 179	1 202 700	5.3	740 020	12.1	2 081 934	13.8	13 644 933	10.8	717 183	0.0	952 408	13.4	901 163
04.24	20 958 404	500 000	13.3	19 566 580	1 202 700	5.3	582 865	11.1	2 081 934	13.8	14 039 489	10.8	707 183	0.0	952 408	13.4	891 825
05.24	20 936 006	424 831	13.8	19 603 762	1 202 700	5.3	626 581	11.2	2 081 934	13.8	14 032 955	10.9	707 183	0.0	952 408	13.4	907 413
06.24	21 529 200	400 629	14.2	20 135 038	1 202 700	5.3	650 306	11.2	2 154 391	13.8	14 468 049	10.9	707 183	0.0	952 408	13.4	993 534
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	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	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	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	1 266 196
11.24	22 637 529	500 000	13.8	20 844 829	930 000	5.6	400 218	12.8	2 225 483	13.7	15 704 537	11.2	632 183	0.0	952 408	13.4	1 292 700

\* amount at discounted price

\*\* annual effective yield

## III. Financial markets

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

for the period, mln of KZT

Sectors of economy	Amount in circulation, at the end of the period	purchased					sold					Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	
<b>10.24</b>												
<b>Residents</b>	<b>23 014 859</b>	<b>1 914 214</b>	<b>1 093 057</b>	<b>48 696</b>	<b>702 702</b>	<b>69 759</b>	<b>2 141 057</b>	<b>158 995</b>	<b>700 698</b>	<b>1 240 911</b>	<b>40 454</b>	<b>12 062</b>
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
<b>Nonresidents</b>	<b>1 135 101</b>	<b>167 503</b>	<b>0</b>	<b>154 274</b>	<b>6 906</b>	<b>6 324</b>	<b>130 240</b>	<b>43 974</b>	<b>8 910</b>	<b>61 577</b>	<b>15 779</b>	<b>0</b>
<b>Total</b>	<b>24 149 961</b>	<b>2 081 717</b>	<b>1 093 057</b>	<b>202 969</b>	<b>709 608</b>	<b>76 083</b>	<b>2 271 297</b>	<b>202 969</b>	<b>709 608</b>	<b>1 302 488</b>	<b>56 233</b>	<b>12 062</b>
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
<b>11.24</b>												
<b>Residents</b>	<b>23 409 201</b>	<b>1 162 690</b>	<b>576 530</b>	<b>16 308</b>	<b>483 084</b>	<b>86 769</b>	<b>930 163</b>	<b>60 640</b>	<b>481 582</b>	<b>384 123</b>	<b>3 818</b>	<b>12 638</b>
Government	737 812	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	1 297	0	0	0	0	0	0	0	0	0	0	0
National Bank	460 308	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	6 437 845	874 287	400 446	13 257	383 204	77 380	611 476	58 513	373 663	176 740	2 560	12 034
Other financial institutions	14 662 354	74 505	52 355	1 155	13 309	7 687	83 545	2 127	12 289	68 730	400	604
Public non-financial organizations	442 556	141 520	54 964	0	86 556	0	178 223	0	95 615	82 608	0	0
Domestic non-financial organizations	654 024	72 363	68 765	1 896	0	1 702	56 904	0	0	56 045	859	0
Nonprofit Institutions	6 523	0	0	0	0	0	0	0	0	0	0	0
Households	6 483	15	0	0	15	0	15	0	15	0	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
<b>Nonresidents</b>	<b>1 097 438</b>	<b>113 067</b>	<b>0</b>	<b>105 350</b>	<b>7 655</b>	<b>63</b>	<b>193 486</b>	<b>61 017</b>	<b>9 157</b>	<b>123 311</b>	<b>0</b>	<b>0</b>
<b>Total</b>	<b>24 506 639</b>	<b>1 275 757</b>	<b>576 530</b>	<b>121 657</b>	<b>490 739</b>	<b>86 831</b>	<b>1 123 648</b>	<b>121 657</b>	<b>490 739</b>	<b>507 433</b>	<b>3 818</b>	<b>12 638</b>
Depositors	6 785 219	975 098	400 446	13 257	478 495	82 900	718 961	60 409	478 485	177 107	2 960	12 034

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

for the period, mln. of KZT

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
		<b>11.24</b>												
<b>International securities</b>	<b>9 442 136</b>	<b>365 013</b>	<b>0</b>	<b>14 622</b>	<b>1 516</b>	<b>0</b>	<b>348 874</b>	<b>411 408</b>	<b>14 622</b>	<b>1 516</b>	<b>311 865</b>	<b>83 405</b>	<b>0</b>	<b>16 165</b>
<b>bonds (non-residents)</b>	<b>7 296 161</b>	<b>342 249</b>	<b>0</b>	<b>13 784</b>	<b>201</b>	<b>0</b>	<b>328 264</b>	<b>392 486</b>	<b>13 784</b>	<b>201</b>	<b>311 865</b>	<b>66 637</b>	<b>0</b>	<b>487</b>
Central Government	19 237	0	0	0	0	0	0	28 000	0	0	28 000	0	0	0
National Bank	208 289	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	442 507	59 672	0	0	0	0	59 672	39 662	0	0	39 662	0	0	0
Other financial institutions	860 563	51 549	0	6 024	92	0	45 434	110 101	3 507	69	71 615	34 910	0	0
Public non-financial organizations	154 562	4 962	0	0	0	0	4 962	4 975	0	0	4 975	0	0	0
Domestic non-financial organizations	332 311	73 592	0	855	20	0	72 717	64 058	3 433	20	60 605	0	0	0
Nonprofit institutions	240 658	14 430	0	0	0	0	14 430	18 404	0	0	18 404	0	0	0
Households	69 814	36 431	0	56	89	0	36 287	65 213	0	112	64 558	542	0	487
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	4 968 219	101 612	0	6 849	0	0	94 763	62 074	6 844	0	24 046	31 184	0	0
<b>RK bonds</b>	<b>445 652</b>	<b>7 451</b>	<b>0</b>	<b>0</b>	<b>1 117</b>	<b>0</b>	<b>6 335</b>	<b>1 323</b>	<b>0</b>	<b>1 117</b>	<b>0</b>	<b>206</b>	<b>0</b>	<b>15 678</b>
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	147 751	3 947	0	0	0	0	3 947	0	0	0	0	0	0	15 026
Other financial institutions	171 858	2 280	0	0	442	0	1 837	579	0	579	0	0	0	0
Public non-financial organizations	44 664	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	43 654	542	0	0	542	0	0	438	0	438	0	0	0	652
Nonprofit institutions	14	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	12 781	682	0	0	132	0	550	306	0	100	0	206	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	24 930	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>non-resident shares</b>	<b>1 539 678</b>	<b>7 403</b>	<b>0</b>	<b>838</b>	<b>198</b>	<b>0</b>	<b>6 366</b>	<b>15 075</b>	<b>838</b>	<b>198</b>	<b>0</b>	<b>14 039</b>	<b>0</b>	<b>0</b>
Other depository institutions	4 709	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	1 094 589	1 977	0	346	92	0	1 539	1 567	60	101	0	1 406	0	0
Public non-financial organizations	17 043	1 078	0	0	0	0	1 078	0	0	0	0	0	0	0
Domestic non-financial organizations	40 599	148	0	0	0	0	148	2 799	493	0	0	2 306	0	0
Nonprofit institutions	2 577	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	42 725	2 398	0	0	101	0	2 297	806	0	92	0	714	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	337 437	1 802	0	493	5	0	1 304	9 903	286	5	0	9 612	0	0
<b>investment unit (nonresidents)</b>	<b>160 645</b>	<b>7 910</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7 910</b>	<b>2 523</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2 523</b>	<b>0</b>	<b>0</b>
Other depository institutions	668	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	13 011	1 933	0	0	0	0	1 933	916	0	0	0	916	0	0
Public non-financial organizations	127 718	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	279	24	0	0	0	0	24	24	0	0	0	24	0	0
Nonprofit institutions	7 745	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	2 026	200	0	0	0	0	200	79	0	0	0	79	0	0
Nonresidents	9 197	5 753	0	0	0	0	5 753	1 505	0	0	0	1 505	0	0
<b>Shares</b>	<b>385 841 591</b>	<b>197 020</b>	<b>53 846</b>	<b>4 762</b>	<b>19 080</b>	<b>0</b>	<b>119 332</b>	<b>216 230</b>	<b>4 762</b>	<b>19 080</b>	<b>0</b>	<b>192 389</b>	<b>0</b>	<b>1 213 452</b>
<b>ordinary</b>	<b>384 234 299</b>	<b>196 951</b>	<b>53 846</b>	<b>4 694</b>	<b>19 080</b>	<b>0</b>	<b>119 332</b>	<b>216 162</b>	<b>4 694</b>	<b>19 080</b>	<b>0</b>	<b>192 388</b>	<b>0</b>	<b>1 212 043</b>
Central Government	2 305 829	380	0	0	380	0	0	380	0	380	0	0	0	0
Regional and local governments	71 425 538	18 820	18 820	0	0	0	0	77 615	664	0	0	76 951	0	96
National Bank	1 186 095	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	74 692 473	0	0	0	0	0	0	0	0	0	0	0	0	90
Other financial institutions	46 604 097	5 284	0	191	2 113	0	2 981	7 566	184	2 118	0	5 265	0	110
Public non-financial organizations	85 738 300	120 230	30 238	1 122	0	0	88 870	22 906	430	0	0	22 476	0	129 131
Domestic non-financial organizations	60 754 990	43 171	4 744	2 970	10 501	0	24 955	76 123	1 229	10 449	0	64 446	0	259 228
Nonprofit institutions	40 488	10	0	0	10	0	0	10	0	10	0	0	0	0
Households	6 307 407	6 764	0	227	6 075	0	462	13 791	1 996	6 123	0	5 672	0	257 508
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)	1 063 178	0	0	0	0	0	0	17 579	0	0	0	17 579	0	477
Nonresidents	34 115 903	2 292	44	184	0	0	2 065	192	191	0	0	1	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		
<b>Preference</b>	<b>1 607 293</b>	<b>69</b>	<b>0</b>	<b>68</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>69</b>	<b>68</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1 409</b>
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	94 972	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	523 703	0	0	0	0	0	0	0	0	0	0	0	0	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	813 592	0	0	0	0	0	0	54	54	0	0	0	0	0	1 116
Nonprofit Institutions	624	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	147 721	69	0	68	0	0	0	15	14	0	0	0	0	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	0	0	0	0	0	0	0	3
Nonresidents	23 066	0	0	0	0	0	0	0	0	0	0	0	0	0	2
<b>Corporate bonds</b>	<b>28 413 376</b>	<b>1 790 482</b>	<b>439 447</b>	<b>7 042</b>	<b>4 404</b>	<b>0</b>	<b>1 339 590</b>	<b>1 601 544</b>	<b>7 042</b>	<b>4 404</b>	<b>316 839</b>	<b>1 273 259</b>	<b>0</b>	<b>0</b>	<b>232 698</b>
Central Government	3 186 478	18 734	18 734	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	4 648 939	629 206	120 815	0	200	0	508 191	701 218	109	200	187 771	513 137	0	0	0
Other financial institutions	13 066 988	487 256	78 916	3 166	2 172	0	403 003	552 044	6 253	2 232	119 743	423 816	0	0	3 000
Public non-financial organizations	758 149	293 734	218 734	0	0	0	75 000	237 012	65	0	0	236 947	0	0	771
Domestic non-financial organizations	5 348 482	329 338	228	3 633	1 915	0	323 561	98 932	177	1 968	2 263	94 524	0	0	220 000
Nonprofit Institutions	6 598	28	28	0	0	0	0	10	0	0	10	0	0	0	0
Households	296 770	2 265	1 931	129	18	0	187	6 590	211	4	6 188	187	0	0	8 927
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	1 063 791	29 920	59	113	99	0	29 648	5 737	226	0	863	4 648	0	0	0
<b>investment unit (residents)</b>	<b>319 870</b>	<b>6 272</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6 272</b>	<b>2 123</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2 123</b>	<b>0</b>	<b>0</b>	<b>0</b>
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	148	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	15 643	1 775	0	0	0	0	1 775	15	0	0	0	15	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	191 185	4 045	0	0	0	0	4 045	1 542	0	0	0	1 542	0	0	0
Nonprofit Institutions	5 657	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	77 262	397	0	0	0	0	397	564	0	0	0	564	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	29 975	55	0	0	0	0	55	2	0	0	0	2	0	0	0
<b>Claim rights</b>	<b>61 667</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Certificates</b>	<b>11 679 067</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Other financial institutions	3 692 000	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	76 859	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	7 910 189	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>435 757 707</b>	<b>2 358 786</b>	<b>493 292</b>	<b>26 426</b>	<b>25 000</b>	<b>0</b>	<b>1 814 068</b>	<b>2 231 305</b>	<b>26 426</b>	<b>25 000</b>	<b>628 704</b>	<b>1 551 176</b>	<b>0</b>	<b>0</b>	<b>1 462 314</b>
<b>Residents</b>	<b>387 274 621</b>	<b>2 217 353</b>	<b>493 189</b>	<b>18 787</b>	<b>24 895</b>	<b>0</b>	<b>1 680 481</b>	<b>2 151 892</b>	<b>18 878</b>	<b>24 994</b>	<b>603 795</b>	<b>1 504 224</b>	<b>0</b>	<b>0</b>	<b>896 911</b>
Central Government	5 511 545	19 114	18 734	0	380	0	0	28 380	0	380	28 000	0	0	0	0
Regional and local governments	71 425 538	18 820	18 820	0	0	0	0	77 615	664	0	0	76 951	0	0	96
National Bank	1 394 383	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	80 036 642	692 825	120 815	0	200	0	571 810	740 880	109	200	227 433	513 137	0	0	15 116
Other financial institutions	66 071 938	552 055	78 916	9 726	4 911	0	458 502	672 788	10 004	5 098	191 358	466 328	0	0	3 110
Public non-financial organizations	86 845 326	420 004	248 972	1 122	0	0	169 910	264 893	495	0	4 975	259 423	0	0	130 166
Domestic non-financial organizations	67 610 527	450 859	4 972	7 459	12 979	0	425 449	243 970	5 385	12 875	62 868	162 843	0	0	480 996
Nonprofit Institutions	304 440	14 468	28	0	10	0	14 430	18 425	0	10	18 415	0	0	0	0
Households	6 972 601	49 207	1 931	480	6 415	0	40 380	87 362	2 221	6 430	70 747	7 964	0	0	266 947
unknown (information about the sub-account is not known)	1 101 680	0	0	0	0	0	0	17 579	0	0	0	17 579	0	0	480
<b>Nonresidents</b>	<b>48 483 086</b>	<b>141 433</b>	<b>104</b>	<b>7 639</b>	<b>104</b>	<b>0</b>	<b>133 587</b>	<b>79 413</b>	<b>7 548</b>	<b>5</b>	<b>24 908</b>	<b>46 952</b>	<b>0</b>	<b>0</b>	<b>565 404</b>
Depositors	10 798 398	237 502	124 035	10 218	603	0	102 646	275 941	6 528	800	232 853	35 760	0	0	18 026

## 3.6. Domestic currency market operations

for the period

	USD (mln.)		EUR (thous.)		RUB (mln.)	
	KASE	OTC IFEM	KASE	OTC IFEM	KASE	OTC IFEM
	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks
<b>2019</b>	<b>28 838</b>	<b>32 504</b>	<b>60 572</b>	<b>46 948</b>	<b>11 487</b>	<b>9 640</b>
<b>2020</b>	<b>27 477</b>	<b>24 959</b>	<b>34 446</b>	<b>98 667</b>	<b>17 873</b>	<b>5 574</b>
<b>2021</b>	<b>34 567</b>	<b>29 703</b>	<b>69 059</b>	<b>99 527</b>	<b>46 683</b>	<b>8 390</b>
<b>2022</b>	<b>29 705</b>	<b>19 616</b>	<b>392 557</b>	<b>246 846</b>	<b>296 477</b>	<b>266 210</b>
<b>2023</b>	<b>37 052</b>	<b>31 668</b>	<b>992 465</b>	<b>491 309</b>	<b>366 032</b>	<b>49 431</b>
<b>2023</b>						
I	7 775	10 477	194 181	116 678	55 032	7 150
II	8 493	7 158	231 829	84 046	72 387	13 983
III	9 790	7 904	312 684	102 696	89 520	15 673
IV	10 993	6 130	253 771	187 889	149 092	12 626
<b>2023</b>						
01.23	2 063	1 740	22 277	30 290	13 478	3 977
02.23	2 601	3 770	93 144	9 700	23 646	2 437
03.23	3 111	4 967	78 760	76 688	17 908	735
04.23	3 049	2 855	85 276	5 000	19 762	3 252
05.23	2 881	2 545	60 622	46 571	23 073	6 423
06.23	2 563	1 758	85 931	32 475	29 552	4 309
07.23	2 916	1 492	103 673	38 665	21 992	8 918
08.23	3 474	3 158	102 767	25 721	31 558	5 323
09.23	3 400	3 253	106 244	38 310	35 971	1 432
10.23	3 246	1 879	60 573	29 751	28 832	1 594
11.23	4 220	2 061	73 243	31 080	44 339	693
12.23	3 527	2 189	119 955	127 058	75 921	10 339
<b>2024</b>						
I	11 380	4 946	163 036	159 974	115 445	10 934
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
<b>2024</b>						
01.24	3 617	1 609	99 240	72 634	30 677	1 569
02.24	3 923	2 013	48 193	37 795	52 360	8 654
03.24	3 840	1 323	15 603	49 545	32 408	710
04.24	5 137	939	62 009	51 924	31 316	405
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
11.24	5 508	2 337	64 331	31 840	88 180	3 147

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

III. Financial markets

3.7. Foreign currency exchange rates

tenge for 1 unit of currency

	Official Rate						Market Rate (KASE)					
	Period Average			End of Period			Period Average			End of Period		
	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR
<b>2019</b>	<b>382.75</b>	<b>5.92</b>	<b>428.51</b>	<b>381.18</b>	<b>6.17</b>	<b>426.85</b>	<b>382.59</b>	<b>5.93</b>	<b>428.75</b>	<b>382.59</b>	<b>6.20</b>	<b>428.20</b>
<b>2020</b>	<b>412.95</b>	<b>5.73</b>	<b>471.44</b>	<b>420.71</b>	<b>5.65</b>	<b>516.13</b>	<b>413.24</b>	<b>5.72</b>	<b>471.89</b>	<b>420.91</b>	<b>5.69</b>	<b>513.57</b>
<b>2021</b>	<b>426.03</b>	<b>5.79</b>	<b>503.88</b>	<b>431.67</b>	<b>5.77</b>	<b>487.79</b>	<b>426.80</b>	<b>5.83</b>	<b>507.43</b>	<b>431.80</b>	<b>5.82</b>	<b>492.00</b>
<b>2022</b>	<b>460.48</b>	<b>6.96</b>	<b>484.22</b>	<b>460.98</b>	<b>6.43</b>	<b>491.22</b>	<b>461.39</b>	<b>7.22</b>	<b>472.78</b>	<b>462.65</b>	<b>6.41</b>	<b>492.80</b>
<b>2023</b>	<b>456.31</b>	<b>5.40</b>	<b>493.33</b>	<b>453.64</b>	<b>5.01</b>	<b>504.77</b>	<b>456.45</b>	<b>5.26</b>	<b>493.02</b>	<b>454.56</b>	<b>5.06</b>	<b>504.00</b>
<b>2023</b>												
I	454.93	6.27	488.18	448.05	5.82	486.58	453.41	6.18	481.53	451.71	5.86	492.60
II	448.82	5.54	488.37	454.13	5.22	495.68	448.90	5.50	488.89	452.51	5.14	491.05
III	455.11	4.84	495.38	477.57	4.92	503.22	455.87	4.84	496.78	474.47	4.89	502.74
IV	466.08	5.02	500.91	453.64	5.01	504.77	464.92	5.05	500.98	454.56	5.06	504.00
<b>2023</b>												
01.23	462.61	6.68	498.78	459.92	6.62	501.31	462.60	6.68	499.76	460.50	6.53	498.93
02.23	451.94	6.20	484.81	449.14	5.96	473.80	450.49	6.12	482.68	445.82	5.97	473.35
03.23	449.99	5.92	480.57	448.05	5.82	486.58	449.66	5.89	475.00	451.71	5.86	492.60
04.23	451.33	5.58	494.60	456.21	5.60	503.47	451.62	5.57	493.66	453.39	5.58	499.25
05.23	446.60	5.64	485.28	447.08	5.53	479.18	445.94	5.63	484.32	448.13	5.53	478.18
06.23	448.54	5.40	485.37	454.13	5.22	495.68	448.99	5.35	487.38	452.51	5.14	491.05
07.23	445.20	4.94	492.31	445.68	4.90	489.00	444.60	4.92	492.75	446.07	4.86	491.64
08.23	451.94	4.75	493.36	461.44	4.83	498.96	452.73	4.76	494.74	459.69	4.77	500.08
09.23	467.86	4.85	500.43	477.57	4.92	503.22	469.09	4.86	502.67	474.47	4.89	502.74
10.23	476.65	4.91	503.34	471.87	5.07	499.29	476.24	4.90	501.47	469.67	5.11	499.13
11.23	463.56	5.13	500.13	459.06	5.16	503.77	462.78	5.13	501.20	458.04	5.17	501.55
12.23	457.76	5.04	499.21	453.64	5.01	504.77	457.53	5.05	500.60	454.56	5.06	504.00
<b>2024</b>												
I	450.36	4.97	488.94	448.15	4.86	483.46	450.13	4.95	487.57	446.78	4.85	482.20
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
<b>2024</b>												
01.24	451.28	5.06	492.45	448.17	5.03	485.14	450.80	5.07	489.00	447.74	5.00	484.58
02.24	449.95	4.91	485.43	451.31	4.90	487.32	450.14	4.92	484.34	450.61	4.97	489.41
03.24	449.74	4.91	488.93	448.15	4.86	483.46	449.52	4.90	488.48	446.78	4.85	482.20
04.24	446.34	4.80	479.03	441.44	4.75	473.09	445.89	4.80	480.79	442.05	4.74	472.90
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
11.24	494.92	4.94	526.62	513.00	4.69	541.16	498.02	4.93	525.23	511.22	4.68	544.71

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	08.24	09.24	10.24	11.24
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	130.23	130.68	132.25	134.75
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	317.11	324.79	326.84	323.36
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	349.35	354.63	353.88	354.28
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	555.96	566.46	565.28	562.71
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	66.81	67.78	68.61	68.72
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	70.48	71.43	71.14	70.61
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	617.09	633.72	635.33	631.27
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	35.32	36.04	35.80	35.51
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	3.26	3.35	3.26	3.22
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	1564.79	1572.68	1586.12	1611.31
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	178.83	179.06	179.80	182.79
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	127.45	127.90	129.37	131.79
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	639.81	647.36	650.23	653.14
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	45.84	46.91	46.59	45.46
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	362.90	370.05	371.52	370.50
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	14.23	14.10	14.20	14.38
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	45.26	45.25	45.79	46.59
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	5.62	5.69	5.71	5.74
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	27.42	27.75	27.62	27.55
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	11.61	11.63	11.78	11.96
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	44.57	45.24	45.04	44.81
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	26.46	27.21	27.71	27.63
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	122.56	124.59	123.07	121.40
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	13.32	13.51	13.23	12.87
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	86.14	86.42	86.90	85.60
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	108.03	112.47	113.44	111.76
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	61.35	61.59	62.51	63.62
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	12.39	12.46	12.64	12.83
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	3.80	3.79	3.81	3.87
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	146.44	146.95	148.71	151.53
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	20.88	21.24	20.98	20.81
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	282.17	283.15	286.55	291.99
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	5.70	5.73	5.78	5.87
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	13.72	14.37	14.59	14.39
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	25.09	24.51	24.71	24.37
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	11.39	11.42	11.56	11.79

\* Weighted Average

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

thous. units of currency, for the period

	USD			EUR			RUB		
	Import	Export	Import-export balance	Import	Export	Import-export balance	Import	Export	Import-export balance
	1	2	3=1-2	4	5	6=4-5	7	8	9=7-8
<b>2019</b>	<b>4 188 532</b>	<b>64 541</b>	<b>4 123 991</b>	<b>549 830</b>	<b>6 162</b>	<b>543 668</b>	<b>34 857 000</b>	<b>14 703 481</b>	<b>20 153 519</b>
<b>2020</b>	<b>2 492 900</b>	<b>298 376</b>	<b>2 194 524</b>	<b>297 850</b>	<b>2 860</b>	<b>294 990</b>	<b>64 176 065</b>	<b>5 332 963</b>	<b>58 843 102</b>
<b>2021</b>	<b>2 058 787</b>	<b>337 453</b>	<b>1 721 334</b>	<b>469 100</b>	<b>11 382</b>	<b>457 718</b>	<b>84 069 602</b>	<b>5 523 196</b>	<b>78 546 406</b>
<b>2022</b>	<b>3 938 010</b>	<b>10 780</b>	<b>3 927 230</b>	<b>302 204</b>	<b>436</b>	<b>301 768</b>	<b>31 254 500</b>	<b>34 450 635</b>	<b>-3 196 135</b>
<b>2023</b>	<b>1 667 400</b>	<b>4 421</b>	<b>1 662 979</b>	<b>102 900</b>	<b>559</b>	<b>102 341</b>	<b>6 069 000</b>	<b>15 856 685</b>	<b>-9 787 685</b>
<b>2023</b>									
I	809 900	1 332	808 568	79 000	211	78 789	-	10 707 785	-10 707 785
II	205 000	-	205 000	10 000	-	10 000	200 000	-	200 000
III	277 500	1 307	276 193	12 000	207	11 793	5 869 000	1 632 000	4 237 000
IV	375 000	1 782	373 218	1 900	141	1 759	-	3 516 900	-3 516 900
<b>2023</b>									
01.23	300 000	-	300 000	-	-	-	-	9 033 071	-9 033 071
02.23	230 100	-	230 100	20 000	-	20 000	-	1 674 714	-1 674 714
03.23	279 800	1 332	278 468	59 000	211	58 789	-	-	-
04.23	50 000	-	50 000	-	-	-	200 000	-	200 000
05.23	100 000	-	100 000	5 000	-	5 000	-	-	-
06.23	55 000	-	55 000	5 000	-	5 000	-	-	-
07.23	147 000	-	147 000	12 000	-	12 000	1 580 000	342 000	1 238 000
08.23	31 000	1 307	29 693	0	207	-207	4 049 000	790 800	3 258 200
09.23	99 500	-	99 500	-	-	-	240 000	499 200	-259 200
10.23	50 000	-	50 000	-	-	-	-	1 248 300	-1 248 300
11.23	220 000	1 782	218 218	1 900	141	1 759	-	1 648 600	-1 648 600
12.23	105 000	-	105 000	-	-	-	-	620 000	-620 000
<b>2024</b>									
I	230 200	-	230 200	24 960	-	24 960	-	1 604 440	-1 604 440
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
<b>2024</b>									
01.24	-	-	-	-	-	-	-	-	-
02.24	90 200	-	90 200	12 000	-	12 000	-	-	-
03.24	140 000	-	140 000	12 960	-	12 960	-	1 604 440	-1 604 440
04.24	125 100	2 119	122 981	10 000	214	9 786	-	1 956 500	-1 956 500
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
11.24	72 000	0	72 000	0	0	0	0	894 011	-894 011



## **IV. PAYMENT SYSTEMS**

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2019	2020	2021	2022	2023	08.24	09.24	10.24	11.24
<b>Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)</b>									
<b>Number of Payments - total, thousand transactions</b>	<b>41 615</b>	<b>51 084</b>	<b>59 347</b>	<b>65 530</b>	<b>73 725</b>	<b>8 848</b>	<b>7 289</b>	<b>7 354</b>	<b>7 308</b>
of which:									
interbank system of money transfer	14 518	15 010	18 821	21 796	25 504	2 938	2 497	2 626	2 639
to total, %	34.9	29.4	31.7	33.3	34.6	33.2	34.3	35.7	36.1
interbank clearing system	27 097	36 074	40 526	43 734	48 221	5 910	4 792	4 728	4 669
to total, %	65.1	70.6	68.3	66.7	65.4	66.8	65.7	64.3	63.9
<b>Sum of Payments - total, mln.KZT</b>	<b>762 062 812</b>	<b>645 493 443</b>	<b>782 086 436</b>	<b>787 241 794</b>	<b>980 279 571</b>	<b>133 824 503</b>	<b>134 394 033</b>	<b>133 193 247</b>	<b>119 582 002</b>
of which:									
interbank system of money transfer	754 959 606	638 074 195	773 395 880	776 920 220	969 288 279	132 739 318	133 415 369	132 161 203	118 542 181
to total, %	99.1	98.9	98.9	98.7	98.9	99.2	99.3	99.2	99.1
interbank clearing system	7 103 206	7 419 248	8 690 556	10 321 574	10 991 291	1 085 185	978 664	1 032 044	1 039 821
to total, %	0.9	1.1	1.1	1.3	1.1	0.8	0.7	0.8	0.9
<b>Number of Users in Payment Systems of Kazakhstan:</b>									
interbank system of money transfer	39	38	38	31	31	31	31	31	31
interbank clearing system	31	26	26	22	22	22	22	22	22
<b>Payments and transfers of money through correspondent accounts opened between banks</b>									
<b>Number of Payments - total, thousand transactions</b>	<b>13 353</b>	<b>14 190</b>	<b>15 916</b>	<b>12 123</b>	<b>14 135</b>	<b>1 395</b>	<b>1 400</b>	<b>1 535</b>	<b>1 448</b>
of which:									
through loro-accounts	6 796	6 727	7 822	5 009	5 878	622	602	679	657
to total, %	50.9	47.4	49.1	41.3	41.6	44.6	43.0	44.3	45.4
through nostro-accounts	6 557	7 463	8 094	7 115	8 257	773	799	856	791
to total, %	49.1	52.6	50.9	58.7	58.4	55.4	57.0	55.7	54.6
<b>Sum of Payments - total, mln.KZT</b>	<b>6 340 933</b>	<b>6 302 869</b>	<b>7 789 468</b>	<b>6 629 666</b>	<b>8 107 922</b>	<b>1 303 264</b>	<b>1 290 451</b>	<b>1 430 864</b>	<b>1 330 805</b>
of which:									
through loro-accounts	3 848 454	3 700 578	4 992 041	4 075 479	4 361 294	746 689	699 223	834 264	817 398
to total, %	60.7	58.7	64.1	61.5	53.8	57.3	54.2	58.3	61.4
through nostro-accounts	2 492 479	2 602 290	2 797 426	2 554 188	3 746 628	556 575	591 228	596 600	513 407
to total, %	39.3	41.3	35.9	38.5	46.2	42.7	45.8	41.7	38.6

Continuation

	2019	2020	2021	2022	2023	08.24	09.24	10.24	11.24
<b>Payment instruments on the territory of Kazakhstan*</b>									
<b>Number of Payments - total, thousand transactions **</b>	<b>1 899 246</b>	<b>3 510 819</b>	<b>6 915 282</b>	<b>9 400 885</b>	<b>12 690 434</b>	<b>1 311 861</b>	<b>1 288 576</b>	<b>1 322 411</b>	<b>1 261 461</b>
Payment order	242 197	271 443	293 141	327 152	992 863	116 688	115 980	115 605	113 347
Payment request-order	1 598	1 110	1 599	2 946	4 697	453	398	424	366
Cheque for goods and services paying	2	1	1	2	27	1	1	1	1
Direct debiting of a banking account	46 593	29 928	49 194	213 585	107 649	15 756	12 763	13 455	15 259
Collection order	961	1 476	2 072	3 325	4 287	1 011	977	1 051	1 056
Payment card	1 571 455	3 174 351	6 542 486	8 826 098	11 558 969	1 175 329	1 156 351	1 189 862	1 129 525
Paid bill of exchange	36 441	32 510	26 789	27 778	21 942	2 622	2 106	2 014	1 906
<b>Sum of Payments - total, mln.KZT **</b>	<b>457 067 009</b>	<b>469 771 951</b>	<b>656 945 175</b>	<b>693 523 657</b>	<b>866 660 372</b>	<b>113 214 221</b>	<b>115 970 890</b>	<b>116 892 617</b>	<b>111 437 804</b>
Payment order	419 807 695	408 597 895	551 946 974	554 198 658	688 571 905	94 384 860	98 083 070	97 865 531	92 561 232
Payment request-order	30 773	33 953	50 235	64 960	114 613	24 682	10 887	12 065	11 373
Cheque for goods and services paying	7 428	6 711	3 674	3 395	753 641	89	65	37	43
Direct debiting of a banking account	5 183 607	7 580 081	9 116 290	11 110 343	8 976 157	819 315	764 678	854 236	781 477
Collection order	184 398	182 283	330 109	408 169	1 108 589	115 083	111 201	157 686	147 183
Payment card	30 375 387	51 915 292	93 713 259	125 144 084	164 992 549	17 663 362	16 839 230	17 828 778	17 764 639
Paid bill of exchange	1 477 722	1 455 736	1 784 636	2 594 047	2 142 917	206 829	161 759	174 284	171 858
<b>Payment Cards***</b>									
<b>Number of Payments - total, thousand transactions</b>	<b>1 571 455</b>	<b>3 175 866</b>	<b>6 542 486</b>	<b>8 510 930</b>	<b>11 558 969</b>	<b>1 175 329</b>	<b>1 156 351</b>	<b>1 189 862</b>	<b>1 129 525</b>
of which:									
<b>in trade terminals:</b>	<b>1 195 627</b>	<b>2 878 476</b>	<b>6 271 338</b>	<b>8 256 634</b>	<b>11 317 866</b>	<b>1 154 589</b>	<b>1 137 006</b>	<b>1 169 556</b>	<b>1 110 164</b>
local systems	345 351	1 979 330	5 124 993	7 290 148	9 655 053	975 108	961 294	988 907	941 213
international systems, of which:	850 275	899 146	1 146 344	1 296 616	1 662 813	179 481	175 712	180 649	168 950
Visa International	225 846	340 277	716 075	966 486	1 424 882	155 586	152 105	155 667	144 796
MasterCard Worldwide	619 030	553 573	413 445	211 887	175 886	22 519	22 252	23 617	22 847
in trade terminals to total, %	76.1	90.6	95.9	97.0	97.9	98.2	98.3	98.3	98.3
<b>on reception of a cash:</b>	<b>375 829</b>	<b>297 390</b>	<b>271 148</b>	<b>254 296</b>	<b>241 103</b>	<b>20 740</b>	<b>19 344</b>	<b>20 306</b>	<b>19 362</b>
local systems	6 043	9 846	20 995	38 407	58 834	6 641	6 266	6 602	6 354
international systems, of which:	369 786	287 544	250 153	215 888	182 269	14 100	13 079	13 704	13 008
Visa International	147 768	134 965	157 970	166 113	152 581	11 718	10 844	11 393	10 840
MasterCard Worldwide	207 097	140 109	81 128	40 961	23 061	1 895	1 759	1 828	1 704
in trade terminals to total, %	23.9	9.4	4.1	3.0	2.1	1.8	1.7	1.7	1.7
<b>Sum of Payments - total, mln.KZT</b>	<b>30 375 387</b>	<b>51 915 292</b>	<b>93 713 259</b>	<b>125 144 074</b>	<b>164 992 549</b>	<b>17 663 362</b>	<b>16 839 230</b>	<b>17 828 778</b>	<b>17 764 639</b>
of which:									
<b>in trade terminals:</b>	<b>14 050 810</b>	<b>35 294 805</b>	<b>73 123 297</b>	<b>103 787 623</b>	<b>141 940 209</b>	<b>15 399 218</b>	<b>14 691 880</b>	<b>15 557 867</b>	<b>15 516 548</b>
local systems	4 916 832	25 635 426	58 304 598	80 253 091	111 865 124	12 179 084	11 531 101	12 265 679	12 250 992
international systems, of which:	9 133 978	9 659 380	14 818 699	23 534 532	30 075 085	3 220 133	3 160 779	3 292 188	3 265 556
Visa International	3 681 474	5 179 820	10 189 814	14 199 488	22 571 564	2 513 847	2 474 836	2 551 225	2 528 155
MasterCard Worldwide	5 354 718	4 410 664	4 487 835	4 254 248	5 212 037	674 856	656 170	710 026	706 036
in trade terminals to total, %	46.3	68.0	78.0	82.9	86.0	87.2	87.2	87.3	87.3

Continuation

	2019	2020	2021	2022	2023	08.24	09.24	10.24	11.24
<b>on reception of a cash:</b>	<b>16 324 577</b>	<b>16 620 487</b>	<b>20 589 962</b>	<b>21 356 451</b>	<b>23 052 340</b>	<b>2 264 144</b>	<b>2 147 351</b>	<b>2 270 911</b>	<b>2 248 091</b>
local systems	286 337	392 452	1 298 015	2 672 060	4 663 678	567 644	543 423	576 395	574 356
international systems, of which:	16 038 240	16 228 035	19 291 947	18 684 391	18 388 662	1 696 500	1 603 927	1 694 516	1 673 735
Visa International	8 036 068	8 713 007	12 567 200	14 146 609	14 944 856	1 396 235	1 321 154	1 399 137	1 389 397
MasterCard Worldwide	7 320 578	6 870 991	6 074 347	3 986 465	2 953 292	258 841	242 252	254 238	243 817
in trade terminals to total, %	53.7	32.0	22.0	17.1	14.0	12.8	12.8	12.7	12.7
<b>Number of Payment Cards in Circulation (total, thousand units),</b>									
<b>of which:</b>	<b>32 048</b>	<b>47 966</b>	<b>59 258</b>	<b>65 080</b>	<b>74 544</b>	<b>79 038</b>	<b>79 851</b>	<b>80 627</b>	<b>80 456</b>
local systems	5 020	14 057	19 649	22 166	24 874	26 104	26 292	26 456	26 624
international systems, of which:	27 029	33 908	39 609	42 914	49 670	52 934	53 559	54 171	53 832
Visa International	16 104	22 349	28 905	33 315	37 533	39 337	39 729	40 032	39 373
MasterCard Worldwide	9 616	9 936	9 025	7 980	10 696	12 254	12 487	12 797	13 127
<b>Number of Payment Cards used (total, thousand units), of</b>									
<b>which:</b>	<b>18 176</b>	<b>26 779</b>	<b>30 413</b>	<b>33 431</b>	<b>38 685</b>	<b>39 634</b>	<b>39 834</b>	<b>40 545</b>	<b>40 725</b>
local systems	4 190	9 635	12 192	13 438	15 948	16 507	16 556	16 773	16 993
international systems, of which:	13 987	17 144	18 221	19 993	22 737	23 127	23 278	23 772	23 731
Visa International	6 889	10 102	12 684	16 698	19 373	19 408	19 530	19 879	19 828
MasterCard Worldwide	6 398	6 301	4 810	2 711	2 885	3 243	3 276	3 414	3 426
<b>Number of Equipment for Payment Cards (units):</b>									
pos-terminals, of which:	170 410	211 764	509 194	831 780	1 041 884	-	1 297 601	-	-
in banks	8 720	8 785	8 510	16 279	8 114	-	7 120	-	-
at businessmen	161 690	202 979	500 684	815 501	1 033 770	-	1 290 481	-	-
cash dispensers	11 315	12 728	12 443	12 391	12 649	-	12 703	-	-
<b>Number of entrepreneurs (units)</b>	<b>96 428</b>	<b>108 159</b>	<b>273 947</b>	<b>567 687</b>	<b>793 065</b>	-	<b>967 590</b>	-	-

Continuation

	2019	2020	2021	2022	2023	08.24	09.24	10.24	11.24
<b>Money Transfers abroad / from abroad through the international money transfers systems</b>									
<b>Number of sent transfers (total, thousand transactions), of which:</b>	<b>2 630.7</b>	<b>2 384.4</b>	<b>2 579.7</b>	<b>2 490.6</b>	<b>2 600.1</b>	<b>183.4</b>	<b>131.6</b>	<b>141.8</b>	<b>144.4</b>
Gold Crown	1 885.7	1 893.0	2 160.3	2 112.5	2 255.0	167.1	101.4	113.6	120.8
Western Union	196.7	119.7	106.1	96.3	78.4	10.2	21.5	19.0	15.1
Unistrim	102.9	125.0	78.7	34.6	31.3	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
Moneygram	24.3	14.2	15.3	23.6	20.8	1.6	1.6	1.7	1.5
Others	337.5	128.5	45.7	41.8	40.3	4.5	7.0	7.4	7.0
<b>Number of received transfers (total, thousand transactions), of which:</b>	<b>1 651.7</b>	<b>1 276.2</b>	<b>1 131.5</b>	<b>1 650.0</b>	<b>1 087.2</b>	<b>59.5</b>	<b>55.9</b>	<b>57.1</b>	<b>54.1</b>
Gold Crown	660.0	547.4	529.5	976.3	495.5	28.5	24.8	25.3	24.8
Western Union	437.6	393.5	362.6	323.6	255.2	18.5	19.7	18.8	17.5
Unistrim	53.2	26.6	19.3	68.4	110.6	0.0	0.0	0.0	0.0
Moneygram	156.0	40.8	43.4	96.6	120.7	9.2	8.0	9.6	8.7
Contact	46.0	124.2	126.5	137.9	58.3	0.0	0.0	0.0	0.0
Others	298.8	143.6	50.3	47.3	46.9	3.3	3.3	3.4	3.0
<b>Sum of sent transfers (total, bln.KZT), of which:</b>	<b>648 413.1</b>	<b>787 723.1</b>	<b>1 010 566.9</b>	<b>1 034 517.0</b>	<b>967 981.0</b>	<b>77 262.2</b>	<b>63 784.3</b>	<b>64 809.1</b>	<b>60 602.6</b>
Gold Crown	480 820.4	642 018.4	793 822.9	794 122.9	772 820.7	66 762.3	45 408.6	47 123.3	45 339.9
Western Union	75 369.5	58 581.0	61 344.4	66 142.8	55 172.1	7 126.7	14 113.1	12 744.2	10 369.1
Unistrim	24 176.0	28 993.0	30 345.6	8 645.3	7 060.3	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
Moneygram	758.8	5 770.9	11 083.8	22 599.3	16 335.2	1 618.4	1 642.3	1 776.5	1 930.0
Others	42 340.1	13 225.6	4 196.1	3 967.7	4 898.0	1 754.8	2 620.3	3 165.1	2 963.5
<b>Sum of received transfers (total, bln.KZT), of which:</b>	<b>344 632.1</b>	<b>286 892.7</b>	<b>283 513.1</b>	<b>681 232.0</b>	<b>308 695.7</b>	<b>19 983.4</b>	<b>18 478.4</b>	<b>18 913.9</b>	<b>17 810.7</b>
Gold Crown	150 847.9	141 490.2	155 574.1	460 633.9	156 710.2	10 331.3	8 831.4	8 802.4	8 691.0
Western Union	82 329.8	74 731.5	71 466.8	84 136.3	69 556.4	6 045.1	6 460.9	6 373.6	5 752.7
Unistrim	13 756.5	5 669.7	5 038.2	25 456.6	21 585.3	0.0	0.0	0.0	0.0
Moneygram	43 597.5	11 237.0	12 221.1	36 909.0	40 831.0	3 270.7	2 833.0	3 438.1	3 084.1
Contact	12 319.2	34 419.8	36 789.6	71 304.3	16 760.6	0.0	0.0	0.0	0.0
Others	41 781.2	19 344.6	2 423.3	2 791.9	3 252.3	336.2	353.1	299.8	282.9

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

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

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

IV. Payment systems

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

for the period, billion of KZT

Name of users	12.19	12.20	12.21	12.22	12.23	07.24	08.24	09.24	10.24	11.24
<b>ISMT - total</b>	<b>56 864</b>	<b>62 276</b>	<b>74 633</b>	<b>88 593</b>	<b>106 592</b>	<b>142 177</b>	<b>132 739</b>	<b>133 415</b>	<b>132 161</b>	<b>118 542</b>
change in % of the previous period	2.2	45.3	-3.1	2.5	3.8	19.4	-6.6	0.5	-0.9	-10.3
of which:										
<b>Five large banks*</b>	<b>11 981</b>	<b>18 126</b>	<b>22 941</b>	<b>25 140</b>	<b>28 723</b>	<b>40 000</b>	<b>37 069</b>	<b>37 380</b>	<b>37 202</b>	<b>36 058</b>
change as % of the previous period	-1.6	52.6	1.5	-1.5	12.1	22.2	-7.3	0.8	-0.5	-3.1
share as % of total	21.1	29.1	30.7	28.4	26.9	28.1	27.9	28.0	28.1	30.4
<b>Other banks</b>	<b>14 142</b>	<b>13 477</b>	<b>15 912</b>	<b>17 477</b>	<b>24 631</b>	<b>32 888</b>	<b>31 981</b>	<b>32 912</b>	<b>31 133</b>	<b>26 854</b>
change as % of the previous period	7.1	34.9	0.3	4.2	11.6	17.4	-2.8	2.9	-5.4	-13.7
share as % of total	24.9	21.6	21.3	19.7	23.1	23.1	24.1	24.7	23.6	22.7
<b>Other participants</b>	<b>30 741</b>	<b>30 673</b>	<b>35 780</b>	<b>45 976</b>	<b>53 238</b>	<b>69 289</b>	<b>63 689</b>	<b>63 124</b>	<b>63 826</b>	<b>55 630</b>
change as % of previous period	1.6	46.2	-7.2	4.1	-3.2	18.8	-8.1	-0.9	1.1	-12.8
share as % of total	54.1	49.3	47.9	51.9	49.9	48.7	48.0	47.3	48.3	46.9
<b>ICS - total</b>	<b>745</b>	<b>860</b>	<b>973</b>	<b>1 117</b>	<b>1 107</b>	<b>1 032</b>	<b>1 085</b>	<b>979</b>	<b>1 032</b>	<b>1 040</b>
change in % of the previous period	18.5	21.8	27.2	11.4	13.7	6.7	5.1	-9.8	5.5	0.8
of which:										
<b>Five large banks*</b>	<b>290</b>	<b>403</b>	<b>472</b>	<b>622</b>	<b>607</b>	<b>666</b>	<b>727</b>	<b>641</b>	<b>654</b>	<b>659</b>
change as % of the previous period	8.4	14.9	18.8	1.3	4.1	15.8	9.1	-11.8	2.0	0.7
share as % of total	38.9	46.9	48.5	55.7	54.8	64.5	67.0	65.5	63.4	63.4
<b>Other banks</b>	<b>198</b>	<b>193</b>	<b>177</b>	<b>148</b>	<b>137</b>	<b>139</b>	<b>133</b>	<b>127</b>	<b>134</b>	<b>132</b>
change as % of the previous period	4.8	13.2	2.0	10.8	-2.9	11.8	-4.2	-4.4	5.8	-1.9
share as % of total	26.6	22.5	18.2	13.3	12.4	13.4	12.2	13.0	13.0	12.7
<b>Other participants</b>	<b>256</b>	<b>263</b>	<b>323</b>	<b>346</b>	<b>363</b>	<b>228</b>	<b>226</b>	<b>210</b>	<b>244</b>	<b>249</b>
change as % of previous period	49.3	42.9	66.8	35.8	45.2	-15.0	-0.9	-6.8	15.8	2.3
share as % of total	34.4	30.6	33.2	31.0	32.8	22.1	20.8	21.5	23.6	24.0

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



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

V. Key indicators of financial institutions

5.1. Banking sector

mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
<b>2019</b>	<b>26 813 963</b>	<b>23 165 493</b>	<b>3 648 470</b>	<b>1 627 288</b>	<b>811 995</b>	<b>19.10</b>	<b>19.19</b>	<b>24.33</b>
<b>2020</b>	<b>31 172 380</b>	<b>27 217 148</b>	<b>3 955 232</b>	<b>1 767 347</b>	<b>726 803</b>	<b>21.27</b>	<b>21.29</b>	<b>26.97</b>
<b>2021</b>	<b>37 623 913</b>	<b>33 085 975</b>	<b>4 537 938</b>	<b>1 331 772</b>	<b>1 291 932</b>	<b>19.32</b>	<b>19.34</b>	<b>23.43</b>
<b>2022</b>	<b>44 561 554</b>	<b>39 334 336</b>	<b>5 227 218</b>	<b>1 403 588</b>	<b>1 465 932</b>	<b>18.54</b>	<b>18.56</b>	<b>21.70</b>
<b>2023</b>	<b>51 441 097</b>	<b>44 579 098</b>	<b>6 861 999</b>	<b>1 433 588</b>	<b>2 184 757</b>	<b>19.24</b>	<b>19.25</b>	<b>21.50</b>
<b>2023</b>								
01.23	44 021 046	38 622 243	5 398 803	1 403 588	168 900	18.97	18.99	22.10
02.23	44 060 374	38 448 359	5 612 014	1 403 588	330 119	19.50	19.52	22.55
03.23	45 027 511	39 345 632	5 681 879	1 403 588	509 737	19.57	19.59	22.59
04.23	44 843 135	38 954 422	5 888 714	1 403 588	694 628	19.79	19.81	22.74
05.23	45 373 737	39 735 438	5 638 299	1 403 588	877 738	18.54	18.56	21.42
06.23	46 573 851	40 847 322	5 726 529	1 403 588	1 052 404	18.61	18.62	21.39
07.23	46 553 775	40 614 913	5 938 863	1 413 588	1 237 072	18.77	18.79	21.47
08.23	46 701 978	40 575 527	6 126 451	1 423 588	1 421 744	18.98	18.99	21.61
09.23	47 881 901	41 639 127	6 242 773	1 433 588	1 580 537	18.84	18.85	21.40
10.23	48 373 978	41 962 124	6 411 854	1 433 588	1 777 045	19.27	19.29	21.76
11.23	49 172 473	42 520 946	6 651 528	1 433 588	2 008 637	19.55	19.56	21.98
12.23	51 441 097	44 579 098	6 861 999	1 433 588	2 184 757	19.24	19.25	21.50
<b>2024</b>								
01.24	51 061 190	43 956 253	7 104 936	1 433 588	197 811	19.27	19.28	21.46
02.24	51 962 887	44 631 602	7 331 285	1 433 588	389 551	19.38	19.40	21.48
03.24	52 923 443	45 411 858	7 511 586	1 433 588	569 541	19.39	19.40	21.44
04.24	52 409 336	45 029 843	7 379 492	1 433 588	776 701	18.97	18.98	20.96
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
11.24	59 207 090	50 525 340	8 681 750	1 434 367	2 336 954	20.26	20.27	22.01

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	
<b>2019</b>	<b>10 108 355</b>	<b>10 800 539</b>	<b>3 703 254</b>	<b>989 844</b>
<b>2020</b>	<b>10 981 218</b>	<b>12 913 476</b>	<b>5 553 591</b>	<b>1 084 670</b>
<b>2021</b>	<b>10 874 691</b>	<b>13 070 066</b>	<b>6 911 635</b>	<b>1 340 340</b>
<b>2022</b>	<b>10 956 945</b>	<b>14 663 410</b>	<b>7 793 435</b>	<b>1 726 857</b>
<b>2023</b>	<b>11 088 699</b>	<b>17 864 645</b>	<b>9 360 618</b>	<b>2 161 428</b>
<b>2023</b>				
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
<b>2024</b>				
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
11.24	11 141 669	21 885 502	12 124 771	222 715

## 5.2. Accumulative Pension Fund

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

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

	Name of organization/ Name of trustee	Government Securities						NBK Notes	Domestic Securities		Foreign States Securities	Non- Government Securities of Foreign Issuers	International Financial Institutions Securities	Derivatives	Deposits in banks	Assets under external management	Funds on investment account and other assets
		MEUKAM	MIETIKAM	MEOKAM	MEUKAM	MEUZHAKAM	Eurobonds		Shares	Bonds							
2019		0.00		0.48	17.82	11.70	6.30	4.10	2.21	26.06	11.43	2.79	3.35	0.17	6.67	1.96	4.95
2020		0.32		0.29	27.82	9.53	5.77	0.63	2.28	23.51	9.91	2.53	4.11	0.00	6.71	6.32	0.27
2021																	
	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	10.23	3.41
	NBRK	0.00	0.71	28.46	8.59	1.14	0.00	0.00	2.25	20.63	18.51	0.11	3.10	0.00	2.80	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "First Heartland Jusan Invest"	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2022																	
12.22	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	9.24	0.45
	NBRK	0.00	5.25	4.34	31.70	7.21	1.07	0.00	1.67	17.94	16.53	0.10	2.53	0.00	1.91	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "First Heartland Jusan Invest"	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2023																	
12.23	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	13.31	0.83
	NBRK	0.00	4.97	3.76	32.82	4.02	0.95	0.00	1.96	13.89	14.79	0.40	2.14	0.00	6.01	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "First Heartland Jusan Invest"	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2024																	
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"	0.00	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
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
11.24	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	20.76	0.68
	NBRK	0.10	3.98	3.04	31.43	2.85	0.07	0.03	1.77	13.13	14.10	2.73	1.88	0.00	3.13	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	0.01	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.01	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.06	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

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.3. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
<b>2019</b>	<b>7 114 244</b>	<b>4 056 517</b>	<b>175 591 298</b>	<b>2 955 297</b>	<b>178 546 595</b>	<b>71 161 675</b>	<b>22 881 235</b>
<b>2020</b>	<b>7 114 244</b>	<b>4 056 517</b>	<b>206 160 453</b>	<b>2 892 798</b>	<b>209 053 251</b>	<b>58 586 792</b>	<b>24 128 270</b>
<b>2021</b>	<b>7 114 244</b>	<b>0</b>	<b>226 231 635</b>	<b>2 126 997</b>	<b>228 358 632</b>	<b>34 555 415</b>	<b>14 107 092</b>
<b>2022</b>	<b>7 114 244</b>	<b>0</b>	<b>250 022 680</b>	<b>2 330 715</b>	<b>252 353 395</b>	<b>38 281 449</b>	<b>13 690 380</b>
<b>2023</b>	<b>7 114 244</b>	<b>0</b>	<b>229 238 828</b>	<b>4 329 143</b>	<b>282 003 222</b>	<b>45 052 775</b>	<b>15 775 980</b>
<b>2023</b>							
01.23	7 114 244	0	230 341 980	2 710 026	254 935 959	3 536 046	1 117 460
02.23	7 114 244	0	230 240 124	3 199 671	257 565 335	7 099 465	2 232 073
03.23	7 114 244	0	230 242 692	2 983 167	259 656 522	10 803 060	3 609 818
04.23	7 114 244	0	259 118 277	3 081 021	262 199 298	14 536 658	4 759 997
05.23	7 114 244	0	261 635 014	2 966 392	264 601 406	18 396 624	5 993 936
06.23	7 114 244	0	264 130 589	2 726 719	266 857 308	22 272 997	7 273 094
07.23	7 114 244	0	266 506 308	2 803 718	269 310 026	25 916 399	8 419 483
08.23	7 114 244	0	268 750 764	2 721 240	271 472 004	29 640 055	9 819 966
09.23	7 114 244	0	271 005 351	3 278 102	274 283 453	33 411 108	11 150 541
10.23	7 114 244	0	273 283 762	5 631 975	278 915 737	37 237 962	12 499 977
11.23	7 114 244	0	229 236 260	5 915 687	281 325 102	41 135 289	14 062 121
12.23	7 114 244	0	229 238 828	4 329 143	282 003 222	45 052 775	15 775 980
<b>2024</b>							
01.24	7 114 244	0	279 887 081	4 677 970	284 565 051	3 766 724	1 359 772
02.24	7 114 244	0	282 137 150	4 742 349	286 879 499	7 656 682	2 913 826
03.24	7 114 244	0	284 469 037	4 945 986	289 415 023	11 554 681	4 318 582
04.24	7 114 244	0	286 887 483	5 200 422	292 087 905	15 452 245	5 677 117
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
11.24	7 114 244	0	306 675 261	5 630 098	312 305 359	44 121 824	15 983 027

## 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
<b>Number of Insurance Company, total</b>	<b>28</b>	<b>28</b>	<b>27</b>	<b>26</b>	<b>25</b>	<b>25</b>	<b>24</b>	<b>24</b>
with foreign participation	...	...	...	4	5	5	5	5
life insurance	8	9	9	9	9	9	9	9
<b>Cumulative Assets</b>	<b>1 206 141</b>	<b>1 486 344</b>	<b>2 061 760</b>	<b>2 066 614</b>	<b>2 278 713</b>	<b>2 398 317</b>	<b>2 378 468</b>	<b>2 612 814</b>
<b>Insurance Reserves</b>	<b>570 210</b>	<b>685 602</b>	<b>1 093 816</b>	<b>1 095 948</b>	<b>1 134 855</b>	<b>1 224 591</b>	<b>1 297 356</b>	<b>1 431 710</b>
<b>Cumulative Own Capital*</b>	<b>553 333</b>	<b>665 433</b>	<b>790 942</b>	<b>775 196</b>	<b>911 900</b>	<b>963 890</b>	<b>865 639</b>	<b>968 902</b>
<b>Insurance Premiums, total **</b>	<b>468 179</b>	<b>514 140</b>	<b>728 938</b>	<b>811 488</b>	<b>1 055 923</b>	<b>330 937</b>	<b>674 086</b>	<b>1 098 014</b>
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
<b>Claims Payments, total**</b>	<b>196 880</b>	<b>129 707</b>	<b>140 940</b>	<b>156 099</b>	<b>215 787</b>	<b>57 576</b>	<b>123 852</b>	<b>196 139</b>
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
<b>Premiums transferred to reinsurance**</b>	<b>85 706</b>	<b>94 356</b>	<b>106 083</b>	<b>115 904</b>	<b>153 209</b>	<b>52 279</b>	<b>82 523</b>	<b>106 518</b>
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	<b>JSC</b>	Joint Stock Company
--	No operations were performed	<b>KASE</b>	Kazakhstan Stock Exchange
...	Data not Available	<b>KZT</b>	Kazakhstani Tenge
<b>0</b>	The data is not rounded	<b>MAOKAM</b>	Kazakhstan's Special Compensative Treasury Bonds
<b>APF</b>	Accumulative Pension Fund	<b>MEIKAM</b>	Kazakhstan's Indexed Treasury Bills
<b>BNS</b>	Bureau of National Statistics Agencies for Strategic Planning and Reforms of the Republic of Kazakhstan	<b>MEKKAM</b>	Kazakhstan's Short-term Treasury Bills
<b>BoP</b>	Balance of payments	<b>MEOKAM</b>	Kazakhstan's Medium-term Treasury Bills
<b>CFC</b>	Convertible Foreign Currency	<b>METIKAM</b>	Kazakhstan's Treasury Bills indexed to the rate TONIA
<b>FC</b>	Foreign Currency	<b>MEUKAM</b>	Kazakhstan's Long-term Treasury Bills
<b>GDP</b>	Gross domestic product	<b>MEUZHKAM</b>	Kazakhstan's Long-term Savings Treasury Bills
<b>GS</b>	Government securities	<b>MUIKAM</b>	Kazakhstan's Long-term Indexed Treasury Bills
<b>ICS</b>	Interbank Clearing System	<b>NBK</b>	National Bank of Kazakhstan
<b>IFRS</b>	International Financial Reporting Standards	<b>OFC</b>	Other Foreign Currency
<b>IMF</b>	International Monetary Fund	<b>OTC IFEM</b>	OTC interbank foreign exchange market
<b>IPA</b>	Individual Pension Accounts	<b>SB</b>	Subsidiary bank
<b>ISMT</b>	Interbank System of Money Transfer	<b>UAPF</b>	United Accumulative Pension Fund

## Foreign currencies

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

## Methodological comments

### Section I “General economic trends”

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Domestic assets include:

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

3) *Liabilities* include:

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

N - nominal value of one security

P - weighted average discounted purchase price,

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

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

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

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

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

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

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

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

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

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

#### **Section IV “Payment systems”**

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

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

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

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

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

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

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

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

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

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

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

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

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

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