



STATISTICAL BULLETIN

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

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

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

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

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

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SYMBOLS AND ABBREVIATIONS

METHODOLOGICAL COMMENTS

Release calendar*

Data Category	Publication period (Publication date / Reporting period)												
	2025												2026
	1	2	3	4	5	6	7	8	9	10	11	12	1
Financial sector													
Depository corporations monetary survey	20	17	18	15	20	17	16	15	16	15	17	15	20
	12/24	01/25	02/25	03/25	04/25	05/25	06/25	07/25	08/25	09/25	10/25	11/25	12/25
Central bank monetary survey	14	11	12	9	14	11	10	11	10	9	11	9	14
	12/24	01/25	02/25	03/25	04/25	05/25	06/25	07/25	08/25	09/25	10/25	11/25	12/25
Other financial corporations monetary survey		28			30			29			28		
		4Q24			1Q25			2Q25			3Q25		
External sector													
Balance of payments			31			30			30			31	
			4Q24			1Q25			2Q25			3Q25	
International reserves and foreign currency liquidity	31	28	31	30	31	30	31	29	30	31	28	31	30
	12/24	01/25	02/25	03/25	04/25	05/25	06/25	07/25	08/25	09/25	10/25	11/25	12/25
Official reserve assets	14	11	12	9	14	11	10	11	10	9	11	9	14
	12/24	01/25	02/25	03/25	04/25	05/25	06/25	07/25	08/25	09/25	10/25	11/25	12/25
International investment position			31			30			30			31	
			4Q24			1Q25			2Q25			3Q25	
External debt			31			30			30			31	
			4Q24			1Q25			2Q25			3Q25	
Exchange rates	1/												
Notes													
1/ Daily data are disseminated daily													

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



I. GENERAL ECONOMIC TRENDS

I. General economic trends

1.1. Main macroeconomic indicators

	2019	2020	2021	2022	2023	2023				2024					
						Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Oct.	Jan.-Nov.	Jan.-Dec.
Gross Domestic Product, bln. KZT	69 533	70 649	83 952	103 766	119 442	23 583	47 245	75 547	119 442	26 024	52 343	84 963	...	...	...
as % to same period of the previous year	4.5	-2.5	4.3	3.2	5.1	5.0	5.3	4.9	5.1	3.7	3.2	4.1	...	...	...
Volume of Industrial Production, bln. KZT	29 103	26 743	37 048	48 008	46 402	11 234	22 612	33 973	46 402	11 524	23 495	36 003	40 392	44 862	50 125
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	3.1	2.6	2.7	2.8
Capital Investments, bln. KZT	12 546	12 323	13 221	15 064	18 044	2 741	6 718	11 641	18 044	2 816	6 654	11 745	13 614	15 758	19 375
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	0.6	1.9	3.1	7.5
Consumer Price Index															
% for the last month of the period						100.9	100.5	100.6	100.8	100.7	100.4	100.4	100.9	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	108.3	108.5	108.4	108.6
Unemployed population, thsd persons *	441	...	450	456	446	454	453	452	446	453	451	449	...	...	...
Unemployment rate, % *	4.8	...	4.9	4.9	4.7	4.8	4.7	4.7	4.7	4.7	4.7	4.6	...	...	...
Minimum of subsistence (average, per capital), KZT*	29 721	33 133	37 579	44 719	47 672	46 365	49 619	52 806	47 672	48 692	51 818	55 120	55 079	49 756	50 293
Average per capita money income, KZT*	110 971	126 551	142 805	180 639	203 107	178 755	189 652	187 680	203 107	202 250	212 232	210 737	213 908	214 171	...
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	13.1	11.9	12.3	5.4	4.5	...
Export fob, mln. USD **	59 541	44 065	65 791	85 630	80 252	19 163	19 883	20 466	20 740	18 843	20 932	21 039	...	...	...
Import fob, mln. USD **	41 121	38 056	41 563	50 633	60 351	13 994	15 556	15 264	15 536	13 018	15 296	15 620	...	...	...
Gross Foreign Debt, mln. USD**	159 544	163 980	164 131	161 163	163 551	162 734	162 706	163 809	163 551	163 562	166 424	165 849	...	...	...
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***	382.6	420.9	431.8	462.7	454.6	451.7	452.5	474.5	454.6	446.8	471.5	481.2	488.3	511.2	525.1

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	09.24	10.24	11.24	12.24
Consumer Price Index															
% changes to December of the previous year*	105.4	107.5	108.4	120.3	109.8	103.2	105.3	107.2	109.8	102.6	103.9	105.7	106.6	107.6	108.6
% changes to the previous month						100.9	100.5	100.6	100.8	100.7	100.4	100.4	100.9	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	108.7	108.7	108.7	108.7
Price Index Food Goods															
% changes to December of the previous year															
% changes to the previous month	109.6	111.3	109.9	125.3	108.5	104.1	105.8	106.2	108.5	102.5	102.7	102.9	103.2	104.4	105.5
						101.1	100.2	100.3	100.9	100.6	100.0	100.0	100.4	101.1	101.1
Price Index Non-Food Goods															
% changes to December of the previous year															
% changes to the previous month	105.0	105.5	108.5	119.4	109.1	102.5	105.1	107.1	109.1	101.7	103.5	105.6	106.6	107.4	108.3
						100.8	100.7	100.6	100.5	100.5	100.6	100.6	101.0	100.7	100.8
Price Index Marketable Services															
% changes to December of the previous year															
% changes to the previous month	100.7	104.2	106.5	114.1	112.4	102.8	104.6	108.7	112.4	103.6	106.0	109.9	111.5	112.4	113.3
						100.8	100.6	100.9	100.8	101.1	100.6	101.0	101.4	100.8	100.8
Price Index for Industry															
% changes to December of the previous year															
% changes to the previous month	101.4	95.8	146.1	109.4	97.5	92.4	93.5	99.5	97.5	99.4	100.9	105.0	104.4	105.3	107.3
						99.3	99.1	104.3	102	100.5	99.6	100.5	99.4	100.9	101.9
Price Index for Construction															
% changes to December of the previous year															
% changes to the previous month	101.6	99.7	105.7	101.4	106.8	101.2	105.7	105.3	106.8	99.7	100,1	100.4	100.7	101.4	101.4
						99.9	100.2	100.2	100.2	100.1	100,1	100.0	100.3	100.7	100.0
Index of Tariffs for Freight Shipping															
% changes to December of the previous year															
% changes to the previous month	103	102.8	108.8	104.5	103.4	99.9	103.8	103.6	103.4	101.2	101.8	102.1	103.0	103.3	104.3
						100.4	100.4	100.8	99.6	100.1	100.6	99.7	100.9	100.3	101.0

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
Current Account	-7 027.7	-11 055.0	-2 679.5	6 435.4	-8 981.1	-1 626.2	-3 409.1	-1 647.8	-2 298.1	-1 103.4	5.7	-1 172.8	63.7
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
Capital account balance	231.1	239.2	233.4	247.7	1 278.5	86.1	-16.2	1 180.1	28.5	32.3	11.5	16.5	4.2

Continuation

	2019	2020	2021	2022	2023	2023				2024 9 months	2024		
						I	II	III	IV		I	II	III
Financial account (excluding reserve assets)	1 298.4	-13 985.0	-2 276.2	7 600.6	-1 444.2	349.6	-1 201.3	525.6	-1 118.1	806.7	-610.6	977.4	439.9
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
Net errors and omissions	1 495.3	-6 361.7	-4 628.3	-1 262.6	336.6	135.5	661.5	-2 660.8	2 200.3	1 719.3	-1 233.0	2 103.4	848.9
Overall balance	6 599.7	3 192.6	4 798.2	2 180.0	5 921.8	1 754.1	1 562.4	3 654.0	-1 048.7	158.6	605.2	30.4	-476.9
Financing	-6 599.7	-3 192.6	-4 798.2	-2 180.0	-5 921.8	-1 754.1	-1 562.4	-3 654.0	1 048.7	-158.6	-605.2	-30.4	476.9
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 2008

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
External debt	159 544.2	163 980.1	164 131.1	161 162.8	162 733.8	162 706.5	163 809.3	163 550.8	163 561.8	166 424.2	165 848.9
Short-term	8 801.2	9 481.0	12 009.6	16 335.7	17 252.0	17 196.2	18 211.6	19 363.8	19 127.4	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
General Government	12 417.6	13 885.0	15 859.3	13 390.0	12 857.1	12 683.7	12 610.3	11 809.4	11 227.1	10 883.3	11 660.4
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
Central Bank	891.1	1 329.4	2 535.8	2 171.8	2 217.9	2 065.1	2 097.6	2 233.1	2 094.2	2 036.0	2 204.0
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
Banks	4 818.1	4 837.4	5 493.8	9 675.4	10 625.4	10 162.6	10 631.1	11 175.8	12 530.8	14 323.1	14 706.8
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
Other Sectors	41 040.5	41 388.0	44 013.4	42 229.9	43 166.5	43 666.0	44 997.7	45 306.6	44 920.7	45 653.8	45 396.9
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
Direct investment: Intercompany lending	100 376.8	102 540.2	96 228.8	93 695.7	93 866.9	94 129.1	93 472.5	93 025.9	92 789.0	93 528.1	91 880.8

*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.
2021												
Base interest rate	9.00	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.50	9.75	9.75	9.75
2022												
Base interest rate	10.25	13.50	13.50	14.00	14.00	14.00	14.50	14.50	14.50	16.00	16.00	16.75
2023												
Base interest rate	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.50	16.50	16.00	15.75	15.75
2024												
Base interest rate	15.25	14.75	14.75	14.75	14.75	14.50	14.25	14.25	14.25	14.25	14.25	15.25
2025												
Base interest rate	15.25											

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2019	2020	2021	2022	2023	09.24	10.24	11.24	12.24	01.25
Net Foreign Assets	34 818 521	39 760 122	38 636 769	42 270 389	43 429 399	51 272 826	51 632 744	53 391 925	54 712 238	54 361 911
Net International Reserves	10 893 009	14 787 581	13 961 529	15 270 417	15 400 647	20 460 832	21 402 468	21 565 736	22 881 631	23 336 323
Gross International Assets	11 078 854	15 000 426	14 844 409	16 227 925	16 338 729	21 456 686	22 387 419	22 605 823	24 062 370	24 449 896
Monetary Gold and SDR	6 141 691	9 479 378	11 171 705	10 504 466	9 887 314	12 816 843	13 748 132	14 055 438	13 670 249	14 523 105
Foreign Currency	113 325	122 838	112 378	129 890	137 805	143 102	144 563	151 172	152 440	149 731
Transferable Deposits	1 390 599	2 168 713	1 236 529	1 828 429	2 782 507	1 518 707	1 690 054	835 475	2 856 804	1 886 202
Other Deposits	1 371 493	781 013	-	-	-	-	-	-	-	-
Securities (other than shares)	634 575	874 648	756 723	2 293 930	1 958 963	5 252 173	5 087 767	5 766 236	5 223 998	5 744 380
Financial Derivatives	2 995	2 227	2 309	2 687	35 143	7 605	5 454	6 989	8 955	9 358
Aseets in the External Management	1 424 177	1 571 609	1 564 765	1 468 522	1 536 998	1 718 255	1 711 448	1 790 513	2 149 925	2 137 120
Less: Foreign Liabilities	185 844	212 845	882 880	957 508	938 082	995 854	984 951	1 040 087	1 180 739	1 113 573
SDR	183 804	210 611	880 941	897 515	889 002	950 429	946 333	979 131	998 241	985 909
Nonresidents Transferable Deposits	1	1	6	57 826	46 904	42 590	35 706	57 940	179 891	125 095
Other Deposits	-	-	-	-	-	-	-	-	-	-
Credits	373	410	420	451	443	469	475	498	511	505
Other Accounts Payable	1 667	1 824	1 513	1 716	1 733	2 367	2 437	2 518	2 096	2 064
Assets of the National Oil Fund	23 624 917	24 705 811	23 887 862	25 781 944	27 284 595	30 128 075	29 579 934	31 125 663	30 896 973	30 315 810
Other Net Foreign Assets	300 595	266 730	787 378	1 218 028	744 157	683 919	650 342	700 525	933 634	709 779
Gross Assets	963 796	1 195 531	1 579 649	1 914 431	1 411 802	1 374 735	1 400 022	1 460 287	1 707 247	1 487 599
Less: Foreign Liabilities	663 201	928 801	792 271	696 402	667 646	690 816	749 680	759 761	773 614	777 820
Net Domestic Assets	-26 594 047	-28 725 025	-26 580 205	-29 694 206	-30 626 686	-37 146 688	-37 312 952	-39 822 453	-39 093 487	-39 095 629
Net Claims to the Central Government	-303 019	-1 287 322	-842 901	-1 956 640	-2 010 867	-2 883 670	-2 851 981	-3 408 882	-2 591 268	-2 771 855
Claims	586 473	547 448	383 230	444 783	401 222	381 214	387 543	393 088	403 648	398 799
Securities	586 473	547 448	383 230	444 783	401 222	381 214	387 543	393 088	403 648	398 799
Less: Liabilities	889 492	1 834 770	1 226 130	2 401 423	2 412 089	3 264 883	3 239 524	3 801 970	2 994 917	3 170 654
Transferable Deposits	492 985	1 564 901	1 061 546	1 999 481	2 174 480	2 558 547	2 197 699	2 660 704	2 588 042	2 203 784
Other Deposits	197 589	84 108	164 152	400 056	236 697	688 581	1 040 804	1 140 176	405 611	965 793
Other Accounts Payable	198 918	185 761	-	-	-	-	-	-	-	-
Resources of the National Oil Fund	25 161 475	25 949 629	25 792 993	26 783 661	29 914 923	33 501 872	33 009 533	34 661 408	34 750 226	34 052 472
Claims to Banks	-2 162 063	-1 838 449	-1 083 402	-1 756 226	-788 735	-87 626	-143 650	-154 681	-209 122	-223 300
Securities	514	560	-	-	-	-	-	-	-	-
Credits	110 911	63 809	360 551	35 587	153 998	17 755	17 755	14 555	13 555	11 929
Less: NBK Notes	2 273 558	1 902 818	1 444 004	1 791 813	943 009	105 382	161 406	169 236	222 678	235 229
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	5 116 043	5 115 202	5 142 430	5 115 153	5 115 154
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	5 115 908	5 115 146	5 115 146	5 115 147	5 115 147
Financial Derivatives	-	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	135	56	-	7	7
Claims to the Rest of the Economy	772 600	782 439	848 440	596 980	782 139	874 512	874 409	886 784	935 180	903 495
Other Net Domestic Assets	-3 595 930	-6 200 350	-5 869 902	-6 040 554	-6 503 212	-10 027 601	-10 690 301	-11 042 210	-11 254 588	-11 694 651
Other Financial Assets	14 673	9 714	3 901	7 164	9 992	10 660	16 012	19 881	19 593	11 242
Nonfinancial Assets	45 335	50 849	60 527	65 127	65 365	77 680	79 749	82 409	88 431	88 465
Less: Other Liabilities	70 264	65 707	60 709	226 293	62 866	50 237	51 965	49 290	57 482	100 063
Less: Capital Accounts	3 585 674	6 195 206	5 873 621	5 886 551	6 515 703	10 065 704	10 734 096	11 095 209	11 305 129	11 694 295

Continuation

	2019	2020	2021	2022	2023	09.24	10.24	11.24	12.24	01.25
Liabilities	8 224 474	11 035 097	12 056 564	12 576 183	12 802 713	14 126 138	14 319 792	13 569 472	15 618 752	15 266 282
Narrow Reserve Money	5 430 745	5 087 846	6 945 442	7 374 898	7 142 913	6 681 236	6 817 764	6 878 649	7 532 310	7 132 184
Reserve Money	6 893 176	9 777 551	10 957 714	11 874 422	11 539 973	13 741 720	13 540 027	12 546 103	14 606 537	14 012 242
Currency out of the NBK	2 688 265	3 250 372	3 451 715	3 823 793	4 109 817	4 415 747	4 488 750	4 525 368	4 862 203	4 735 682
Transferable Deposits of Banks	1 700 882	1 299 270	2 074 806	2 202 901	1 483 719	991 225	1 132 641	1 186 766	1 372 456	1 156 468
Other Deposits of Banks	1 462 431	4 689 705	4 012 272	4 499 524	4 397 060	7 060 484	6 722 263	5 667 453	7 074 227	6 880 058
Transferable Deposits of Nonbank Financial Institutions	943 102	443 937	1 370 737	1 115 521	1 539 958	1 266 605	1 189 297	1 155 334	1 285 183	1 229 742
Current accounts of Public Nonfinancial Institutions in KZT	98 496	94 260	48 177	232 683	9 419	7 659	7 076	11 182	12 468	10 291
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	64 349	560 905	799 010	880 979	1 110 039
Foreign Currency Current Accounts of Public Nonfinancial Institutions	1 748	5	32	657	2 694	236	802	57	39	452
Other Deposits of Public Nonfinancial Institutions	193 360	126 972	87 413	1 581	332	2 367	68 803	42 468	93 927	205 494
Other Deposits of Nonbank Financial Institutions	225 811	452 119	383 339	337 347	1 004 390	59 777	487 162	754 404	785 494	902 278
Other Deposits of Liquidated Banks	4 158	1 170	3 106	1 489	1 504	1 971	4 139	2 081	1 520	1 815
Nonprofit Institutions	-	-	-	-	-	-	-	-	-	-
Securities (other than shares)	874 051	576 683	474 845	354 628	247 488	320 069	218 860	224 359	131 236	144 001
Other Financial Institutions	833 778	432 566	291 892	110 269	65 186	85 881	75 041	98 186	36 361	63 010
Public Nonfinancial Institutions	31 917	112 919	133 783	167 123	105 452	104 008	85 480	63 608	48 993	38 624
Private Nonfinancial Institutions	5 557	30 978	47 382	69 676	69 696	116 708	58 287	62 563	45 881	42 368
Households	0	1	891	282	-	120	51	2	-	-
Nonprofit Institutions	2 800	219	897	7 278	7 155	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	10.24	11.24	2024*	01.25
Net Foreign Assets	1 817 861	1 311 176	1 769 349	810 249	837 480	-163 735	334 282	380 772	441 092
Net Foreign Assets, CFC	1 656 042	1 100 665	1 567 010	820 973	1 459 100	931 769	1 323 880	1 302 997	1 391 033
Claims to Nonresidents, CFC	2 488 108	1 957 617	2 330 781	3 293 138	4 069 307	4 316 477	4 369 593	4 448 787	4 472 012
Foreign Currency	204 972	340 275	264 941	370 974	613 961	406 829	360 256	397 165	427 947
Transferable Deposits	546 873	575 858	757 233	1 132 797	1 215 266	1 248 731	1 311 448	1 148 104	1 249 816
Other Deposits	928 082	484 540	466 087	477 359	645 017	767 134	602 195	771 610	688 233
Securities (other than shares)	573 031	322 535	501 724	838 832	1 007 177	1 193 486	1 312 184	1 204 023	1 157 687
Credits	170 325	195 385	279 970	399 142	500 714	631 082	650 831	779 340	842 730
Financial Derivatives	18 742	5 968	4 689	473	8 662	762	4 270	4 442	2 703
Shares and other Equity	25 580	4 275	4 373	4 675	4 594	5 402	5 642	5 789	5 709
Other Accounts Receivable	20 504	28 780	51 766	68 885	73 916	63 052	122 768	138 314	97 186
Less: Liabilities for Nonresidents, CFC	832 066	856 953	763 771	2 472 164	2 610 207	3 384 708	3 045 713	3 145 790	3 080 979
Transferable Deposits	133 557	300 345	349 911	1 413 594	1 321 335	1 244 642	1 252 914	1 445 896	1 385 264
Other Deposits	146 359	149 592	280 553	836 243	943 601	1 371 567	1 210 914	1 280 753	1 258 022
Securities (other than shares)	379 331	350 043	41 400	24 253	-	-	-	-	-
Credits	146 502	16 917	47 273	157 398	157 344	522 177	340 859	362 564	381 944
Financial Derivatives	12 195	10 225	9 176	2 507	7 062	8 791	1 152	390	4 034
Other Accounts Payable	14 123	29 831	35 458	38 168	180 864	237 530	239 874	56 186	51 715
Other net Foreign Assets, OFC	161 820	210 511	202 338	-10 724	-621 620	-1 095 504	-989 598	-922 225	-949 941
Gross Assets	415 017	459 460	507 000	666 949	855 091	792 344	790 245	833 226	812 443
Less: Foreign Liabilities	253 197	248 949	304 662	677 673	1 476 711	1 887 848	1 779 843	1 755 451	1 762 385
Domestic Assets	19 196 552	22 806 573	28 273 963	32 860 771	36 856 922	42 162 608	42 398 238	44 480 036	43 353 888
Reserves	3 575 334	5 999 511	6 516 208	7 430 749	6 360 781	8 401 400	7 454 008	8 988 580	8 632 830
Transferable and Other Deposits in NBK	3 187 575	5 577 185	6 062 216	6 967 609	5 890 626	7 950 880	6 991 056	8 500 922	8 178 530
National Currency	387 759	422 326	453 992	463 140	470 155	450 520	462 952	487 658	454 301
Other Claims to NBK	2 356 522	2 575 073	1 589 764	1 845 120	1 012 693	220 035	278 203	263 370	277 721

Continuation

	2019	2020	2021	2022	2023	10.24	11.24	2024*	01.25
Net Claims to the Central Government	2 127 891	3 238 397	4 235 214	4 417 488	6 375 618	8 294 266	8 525 828	8 698 045	8 395 228
Gross Claims	2 224 420	3 368 010	4 438 508	4 664 553	6 640 779	8 541 399	8 782 301	8 954 858	8 648 282
Securities (other than shares)	2 154 357	3 268 116	4 332 090	4 555 217	6 533 456	8 369 980	8 606 589	8 776 421	8 471 663
Credits	68 866	98 914	101 473	108 723	106 822	114 741	120 137	123 401	121 763
Other Accounts Receivable	1 198	979	4 945	614	502	56 678	55 575	55 036	54 856
Less: Liabilities	96 529	129 613	203 294	247 065	265 161	247 132	256 473	256 812	253 054
Transferable Deposits	10 623	15 714	23 713	15 832	13 387	2 161	2 238	1 759	3 332
Other Deposits	3 533	791	1 947	2 542	4 635	3 183	14 979	19 495	13 174
Credits	81 644	43 076	56 444	64 948	63 685	68 867	69 367	69 913	70 494
Other Accounts Payable	729	70 033	121 190	163 744	183 455	172 911	169 879	165 645	166 054
Claims to the Regional and Local Government	0	2	14 469	13 224	13 446	13 671	13 968	14 162	14 283
Securities (other than shares)	-	-	14 468	13 223	13 446	13 643	13 946	14 160	14 282
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	2	1	1	1	28	22	2	1
Claims to Nonbank Financial Institutions	1 131 287	1 377 525	2 397 563	2 441 767	2 890 141	2 623 114	2 884 970	2 540 744	2 531 391
Transferable Deposits	2 155	5 314	13 986	135 465	25 472	17 532	13 723	12 874	49 670
Other Deposits	949	51	52	-	-	-	-	-	-
Securities (other than shares)	173 209	353 993	639 721	884 278	832 316	782 898	750 637	706 931	674 275
Credits	570 290	729 508	1 275 313	836 937	1 247 196	1 035 223	1 260 236	1 113 021	1 057 677
Financial Derivatives	229 002	62 634	54 716	72 008	158 908	7 502	14 021	6 989	15 095
Shares and other Equity	109 430	156 212	296 402	300 200	376 771	445 658	444 159	482 175	487 078
Other Accounts Receivable	46 251	69 813	117 372	212 878	249 478	334 301	402 194	218 753	247 597
Claims to Public Nonfinancial Institutions	680 296	582 619	605 536	873 865	777 381	725 560	692 608	690 279	700 350
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	381 721	318 413	458 448	564 961	550 463	611 667	501 859	504 950	510 638
Credits	297 478	263 219	146 736	308 618	226 564	112 390	189 303	185 219	189 249
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	-	-	-	-	-	-
Other Accounts Receivable	1 095	985	351	286	355	1 502	1 446	111	463

Continuation

	2019	2020	2021	2022	2023	10.24	11.24	2024*	01.25
Claims to Private Nonfinancial Institutions	7 909 851	7 869 706	8 474 297	9 266 501	10 468 045	10 944 605	11 324 483	11 840 393	11 404 691
Securities (other than shares)	200 218	216 586	254 543	266 881	273 631	341 428	355 896	378 330	372 740
Credits	7 309 904	7 252 207	7 901 000	8 673 393	9 775 098	10 187 300	10 536 430	10 959 988	10 552 530
Financial Derivatives	2 416	1 133	1 378	1 251	1 549	215	210	379	573
Shares and other Equity	172 276	166 057	162 909	191 382	245 262	244 216	244 225	261 142	264 338
Other Accounts Receivable	225 037	233 723	154 467	133 593	172 506	171 445	187 722	240 554	214 510
Claims to Nonprofit Institutions	5 966	2 707	3 016	2 391	4 109	6 034	6 083	6 027	6 219
Credits	5 014	1 967	2 939	2 268	3 827	5 134	5 164	5 955	5 902
Shares and other Equity	2	2	2	3	3	3	3	3	3
Other Accounts Receivable	950	738	74	120	279	897	917	69	314
Claims to Households	6 823 806	7 684 251	10 869 025	14 243 981	18 331 749	22 025 332	22 612 370	22 998 054	23 134 187
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	6 767 785	7 631 145	10 795 904	14 177 198	18 276 322	21 946 675	22 526 779	22 914 265	23 047 218
Financial Derivatives	204	242	530	-	-	161	1 322	1 538	1 540
Other Accounts Receivable	55 818	52 863	72 590	66 783	55 427	78 495	84 270	82 252	85 429
Other Net Assets	-5 414 401	-6 523 218	-6 431 129	-7 674 314	-9 377 040	-11 091 408	-11 394 284	-11 559 618	-11 743 013
Other Financial Assets	128 424	114 431	98 964	128 385	129 563	162 937	170 769	130 328	135 282
Nonfinancial Assets	782 909	783 226	796 805	834 083	886 835	922 240	948 304	962 845	978 189
Less: Other Liabilities	534 521	1 299 656	1 238 334	1 556 149	1 627 152	1 674 905	1 716 922	1 697 052	1 682 737
Less: Capital Accounts	5 791 213	6 121 219	6 088 565	7 080 633	8 766 286	10 501 681	10 796 434	10 955 739	11 173 746
Liabilities	21 014 413	24 117 749	30 043 312	33 671 020	37 694 402	41 998 873	42 732 520	44 860 808	43 794 980
Transferable Deposits	5 517 237	6 271 889	7 786 368	8 187 666	7 691 930	8 021 184	7 942 084	8 570 023	7 832 366
Central Bank	2	1	1	1	1	1	1	1	1
Regional and Local Government	298	822	886	864	862	1 123	1 062	968	1 139
Nonbank Financial Institutions	246 545	384 939	543 070	484 231	558 312	688 599	767 729	637 799	709 602
Public Nonfinancial Institutions	566 964	494 327	572 609	852 319	544 233	575 370	508 901	495 289	524 715
Private Nonfinancial Institutions	3 387 347	3 688 676	4 276 021	4 455 259	3 949 378	4 249 902	4 071 333	4 518 896	4 128 382
Nonprofit Institutions	110 571	103 080	116 056	131 520	116 164	109 451	221 998	103 808	105 388
Households	1 205 510	1 600 043	2 277 724	2 263 471	2 522 981	2 396 738	2 371 060	2 813 261	2 363 139

Continuation

	2019	2020	2021	2022	2023	10.24	11.24	2024*	01.25
Other Deposits	12 041 812	14 700 551	17 425 495	21 059 848	24 413 188	28 084 440	28 644 843	30 538 326	30 222 131
Central Bank	-	-	0	-	-	-	-	-	-
Regional and Local Government	-	-	28	504	2 638	5 149	3 981	5 330	3 075
Nonbank Financial Institutions	778 738	1 117 559	812 750	971 535	943 810	954 672	777 008	957 315	634 256
Public Nonfinancial Institutions	568 177	587 706	821 283	1 356 166	767 356	1 040 567	1 025 528	1 039 417	1 200 013
Private Nonfinancial Institutions	2 181 247	3 103 678	4 235 938	4 608 925	5 872 590	7 048 917	7 437 759	8 269 852	8 121 028
Nonprofit Institutions	548 300	699 600	568 295	738 950	509 737	509 338	487 998	489 993	482 960
Households	7 965 350	9 192 008	10 987 200	13 383 768	16 317 056	18 525 797	18 912 569	19 776 419	19 780 800
Securities	1 671 702	1 664 317	1 943 608	1 985 457	2 793 003	3 055 788	3 072 014	3 020 540	3 042 924
Nonbank Financial Institutions	1 585 266	1 550 898	1 743 393	1 773 039	2 562 398	2 794 253	2 807 836	2 757 467	2 770 716
Public Nonfinancial Institutions	64 679	91 815	148 963	150 815	152 952	155 356	156 715	155 348	154 930
Private Nonfinancial Institutions	634	1 425	1 447	2 885	1 775	1 871	589	573	614
Households	21 123	20 179	49 805	58 718	75 878	104 308	106 874	107 152	116 665
Credits	793 512	696 911	2 152 007	1 606 866	2 129 723	2 260 190	2 454 223	2 195 351	2 204 048
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	29 309	30 130	38 603	38 996
Nonbank Financial Institutions	750 543	657 439	2 137 729	1 586 217	2 099 879	2 221 436	2 414 591	2 147 184	2 155 426
Public Nonfinancial Institutions	22 533	22 153	7 739	8 250	8 871	9 424	9 484	9 546	9 608
Private Nonfinancial Institutions	2 046	47	21	9	5	5	2	2	2
Households	205	63	52	26	11	10	10	10	10
Financial Derivatives	244 847	83 755	54 828	74 613	159 536	7 864	17 349	8 600	16 567
Central Bank	15 858	21 046	-	-	-	-	-	-	-
Nonbank Financial Institutions	228 967	62 632	54 673	73 653	159 394	7 484	15 351	6 537	14 914
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	22	50	155	959	142	219	674	666	314
Households	-	28	-	-	-	161	1 324	1 397	1 338
Other Accounts Payable	745 304	700 326	681 006	756 571	507 022	569 407	602 006	527 969	476 944
Central Bank	76	102	24	211	182	307	242	220	240
Regional and Local Government	9	1 382	3 789	5 581	4 954	4 432	4 403	4 369	4 363
Nonbank Financial Institutions	43 735	14 914	65 337	88 071	64 816	163 259	171 804	50 132	49 192
Public Nonfinancial Institutions	4 078	55 599	103 266	97 753	99 097	98 077	98 059	97 422	96 787
Private Nonfinancial Institutions	263 489	225 557	228 250	245 255	301 575	284 290	328 952	339 673	314 139
Nonprofit Institutions	721	742	704	389	1 569	1 161	1 223	451	567
Households	180 374	178 471	197 877	201 800	244 310	256 347	278 899	298 347	277 027
Interbank Accounts	252 823	223 559	81 759	117 511	-209 481	-238 465	-281 576	-262 644	-265 370

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2019	2020	2021	2022	2023	10.24	11.24	2024*	01.25
Net Foreign Assets	36 637 097	41 091 030	40 426 251	43 086 563	44 266 879	51 469 009	53 726 207	55 093 010	54 803 003
Claims to Nonresidents	13 566 962	16 958 044	17 175 190	19 521 062	20 408 036	26 703 896	26 975 416	28 511 157	28 921 909
Monetary Gold and SDR	6 141 691	9 479 378	11 171 705	10 504 466	9 887 314	13 748 132	14 055 438	13 670 249	14 523 105
Foreign Currency	318 297	463 113	377 319	500 864	751 766	551 393	511 427	549 606	577 678
Transferable Deposits	1 937 471	2 744 572	1 993 762	2 961 226	3 997 773	2 938 785	2 146 923	4 004 908	3 136 018
Other Deposits	2 299 574	1 265 553	466 087	477 359	645 017	767 134	602 195	771 610	688 233
Securities (other than shares)	1 207 606	1 197 183	1 258 447	3 132 763	2 966 140	6 281 252	7 078 421	6 428 021	6 902 067
Credits	170 325	195 385	279 970	399 142	500 714	631 082	650 831	779 340	842 730
Shares and other Equity	25 580	4 275	4 373	4 675	4 594	5 402	5 642	5 789	5 709
Financial Derivatives	21 737	8 196	6 997	3 160	43 805	6 216	11 259	13 396	12 061
Other Claims	1 444 681	1 600 389	1 616 531	1 537 406	1 610 914	1 774 500	1 913 281	2 288 238	2 234 307
Liabilities for Nonresidents	1 017 911	1 069 798	1 646 651	3 429 672	3 548 288	4 369 658	4 085 800	4 326 529	4 194 553
Transferable Deposits	133 558	300 346	349 916	1 471 421	1 368 240	1 280 348	1 310 854	1 625 787	1 510 359
SDR	183 804	210 611	880 941	897 515	889 002	946 333	979 131	998 241	985 909
Other Deposits	146 359	149 592	280 553	836 243	943 601	1 371 567	1 210 914	1 280 753	1 258 022
Securities (other than shares)	379 331	350 043	41 400	24 253	-	-	-	-	-
Credits	146 875	17 327	47 694	157 848	157 787	522 653	341 357	363 076	382 449
Financial Derivatives	12 195	10 225	9 176	2 507	7 062	8 791	1 152	390	4 034
Other Accounts Payable	15 790	31 655	36 971	39 885	182 597	239 967	242 392	58 283	53 780
Assets of the National Oil Fund	23 625 632	24 725 542	23 888 930	25 787 868	27 284 595	29 579 934	31 125 663	30 896 973	30 315 810
Other Net Foreign Assets	462 414	477 242	1 008 782	1 207 304	122 537	-445 163	-289 073	11 409	-240 163
Assets	1 378 813	1 654 992	2 105 715	2 581 380	2 266 893	2 192 366	2 250 532	2 540 473	2 300 042
Foreign Liabilities	916 399	1 177 750	1 096 933	1 374 076	2 144 356	2 637 528	2 539 605	2 529 064	2 540 205
Net Domestic Assets	-15 315 027	-16 173 245	-10 326 961	-8 790 608	-5 965 307	-9 572 017	-11 113 420	-9 433 007	-10 118 869
Net Claims to the Central Government	1 824 873	1 951 075	3 392 313	2 460 848	4 364 751	5 442 285	5 116 946	6 106 777	5 623 373
Claims	2 810 894	3 915 458	4 821 738	5 109 337	7 042 001	8 928 942	9 175 388	9 358 506	9 047 081
Securities	2 740 830	3 815 565	4 715 320	5 000 000	6 934 678	8 757 523	8 999 677	9 180 069	8 870 462
Credits	68 866	98 914	101 473	108 723	106 822	114 741	120 137	123 401	121 763
Other	1 198	979	4 945	614	502	56 678	55 575	55 036	54 856
Liabilities	986 021	1 964 383	1 429 424	2 648 488	2 677 250	3 486 656	4 058 442	3 251 729	3 423 708
Transferable Deposits	503 608	1 580 615	1 085 259	2 015 312	2 187 867	2 199 860	2 662 942	2 589 801	2 207 116
Other Deposits	201 123	84 899	166 099	402 598	241 331	1 043 986	1 155 155	425 106	978 967
Securities	-	-	-	-	-	10	10	-	-
Credits	81 644	43 076	56 444	64 948	63 685	68 867	69 367	69 913	70 494
Other	199 647	255 794	121 622	165 630	184 368	173 933	170 969	166 908	167 131

Continuation

	2019	2020	2021	2022	2023	10.24	11.24	2024*	01.25
Claims to the Regional and Local Government	0	2	14 469	13 224	13 446	13 671	13 968	14 162	14 283
Securities (other than shares)	-	-	14 468	13 223	13 446	13 643	13 946	14 160	14 282
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	2	1	1	1	28	22	2	1
Resources of the National Oil Fund	25 162 190	25 969 361	25 794 061	26 789 585	29 914 923	33 009 533	34 661 408	34 750 226	34 052 472
Claims to Nonbank Financial Institutions	4 175 298	6 343 549	7 715 115	7 804 560	8 201 871	7 738 316	8 027 400	7 655 897	7 646 545
Transferable Deposits	2 155	5 314	13 986	135 465	25 472	17 532	13 723	12 874	49 670
Other Deposits	949	51	52	-	-	-	-	-	-
Securities	173 209	353 993	639 721	884 278	832 316	782 898	750 637	706 931	674 275
Credits	570 290	729 508	1 505 220	1 109 958	1 451 400	1 035 223	1 287 519	1 113 021	1 057 677
Financial Derivatives	229 002	62 634	54 716	72 008	158 908	7 502	14 021	6 989	15 095
Shares and other Equity	3 153 442	5 122 235	5 384 048	5 389 972	5 484 298	5 560 804	5 559 306	5 597 322	5 602 225
Other Accounts Receivable	46 251	69 813	117 372	212 878	249 478	334 357	402 194	218 760	247 604
Claims to Public Nonfinancial Institutions	1 451 462	1 352 901	1 443 209	1 461 118	1 553 027	1 593 027	1 572 561	1 618 700	1 597 203
Other Deposits	-	-	-	-	-	-	-	-	-
Securities	388 208	318 413	458 448	564 961	550 463	611 667	501 859	504 950	510 638
Credits	303 679	263 219	146 736	308 618	226 564	112 390	189 303	185 219	189 249
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	750 002	541 968	670 379	793 931	806 118	854 170	818 511
Other Accounts Receivable	9 573	21 266	88 024	45 571	105 621	75 039	75 280	74 362	78 805
Claims to Private Nonfinancial Institutions	7 909 851	7 869 706	8 474 348	9 266 501	10 468 045	10 944 605	11 324 483	11 840 393	11 404 691
Securities	200 218	216 586	254 543	266 881	273 631	341 428	355 896	378 330	372 740
Credits	7 309 904	7 252 207	7 901 000	8 673 393	9 775 098	10 187 300	10 536 430	10 959 988	10 552 530
Financial Derivatives	2 416	1 133	1 378	1 251	1 549	215	210	379	573
Shares and other Equity	172 276	166 057	162 909	191 382	245 262	244 216	244 225	261 142	264 338
Other Accounts Receivable	225 037	233 723	154 517	133 593	172 506	171 445	187 722	240 554	214 510
Claims to Nonprofit Institutions	5 966	2 707	3 016	2 391	4 109	6 034	6 083	6 027	6 219
Credits	5 014	1 967	2 939	2 268	3 827	5 134	5 164	5 955	5 902
Shares and other Equity	2	2	2	3	3	3	3	3	3
Other	950	738	74	120	279	897	917	69	314

Continuation

	2019	2020	2021	2022	2023	10.24	11.24	2024*	01.25
Claims to Households	6 825 240	7 696 408	10 879 741	14 253 707	18 338 242	22 032 273	22 619 202	23 004 813	23 140 829
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	6 769 218	7 643 303	10 806 620	14 186 925	18 282 815	21 953 617	22 533 610	22 921 023	23 053 860
Financial Derivatives	204	242	530	-	-	161	1 322	1 538	1 540
Other	55 818	52 863	72 590	66 783	55 427	78 495	84 270	82 252	85 429
Other Net Domestic Assets	-13 157 355	-16 222 495	-17 298 111	-18 146 474	-21 491 057	-27 725 597	-28 548 168	-28 590 935	-29 127 540
Other Financial Assets	143 098	124 145	102 866	135 549	139 554	178 949	190 650	149 921	146 524
Nonfinancial Assets	828 244	834 075	857 332	899 210	952 200	1 001 989	1 030 712	1 051 276	1 066 654
Less: Other Liabilities	4 751 809	4 864 290	6 277 057	6 214 048	7 300 823	7 670 757	7 877 887	7 531 264	7 472 676
Less: Capital Accounts	9 376 887	12 316 425	11 981 252	12 967 184	15 281 988	21 235 777	21 891 643	22 260 868	22 868 041
Liabilities	21 322 070	24 917 785	30 099 291	34 295 955	38 301 572	41 896 992	42 612 787	45 660 003	44 684 135
Currency in Circulation	2 300 505	2 828 046	2 997 723	3 360 653	3 639 662	4 038 230	4 062 417	4 374 546	4 281 381
Transferable and Other Deposits	19 021 565	22 089 738	27 101 567	30 935 301	34 661 910	37 858 762	38 550 371	41 285 458	40 402 753
Regional and Local Government	298	822	914	1 368	3 500	6 272	5 044	6 298	4 214
Nonbank Financial Institutions	2 194 196	2 398 554	3 109 897	2 908 634	4 046 470	3 319 730	3 454 474	3 665 791	3 475 878
Public Nonfinancial Institutions	1 428 746	1 303 270	1 529 514	2 443 405	1 324 034	1 692 617	1 588 136	1 641 140	1 940 965
Private Nonfinancial Institutions	5 568 594	6 792 361	8 511 966	9 064 184	9 821 968	11 298 819	11 509 092	12 788 747	12 249 409
Nonprofit Institutions	658 871	802 680	684 352	870 470	625 901	618 789	709 996	593 802	588 348
Households	9 170 860	10 792 051	13 264 924	15 647 239	18 840 038	20 922 535	21 283 629	22 589 680	22 143 938

* including final turnovers

II. Key monetary indicators

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

	2019	2020	2021	2022	2023	06.24	09.24	12.24**
Net Foreign Assets	1 552 973	2 455 298	3 603 191	3 584 793	5 250 119	7 118 297	7 633 797	8 348 979
Claims on Nonresidents	2 843 049	3 810 828	5 248 149	5 008 923	6 516 697	8 694 901	9 348 823	10 415 795
Foreign Currency	4 591	1 566	3 025	1 081	1 636	418	54	6
Deposits	365 805	423 772	146 381	135 879	271 650	708 165	341 888	446 803
Securities (other than shares)	2 151 764	2 432 159	3 574 836	3 395 916	3 776 219	4 717 425	5 039 329	5 190 576
Loans	48 362	49 967	58 624	44 565	47 943	46 033	50 321	36 700
Financial Derivatives	0	0	0	0	0	0	538	0
Other	272 527	903 365	1 465 281	1 431 481	2 419 248	3 222 860	3 916 692	4 741 709
less: Liabilities to Nonresidents	1 290 075	1 355 530	1 644 957	1 424 131	1 266 578	1 576 604	1 715 026	2 066 816
Deposits	0	0	0	74 296	73 157	77 563	154 573	171 679
Securities (other than shares)	749 681	731 146	1 067 545	661 735	554 655	809 402	832 294	1 198 503
Loans	510 435	599 892	541 365	645 577	571 490	681 240	718 791	679 220
Financial Derivatives	0	0	0	0	0	0	536	0
Other	29 959	24 491	36 047	42 523	67 277	8 399	8 831	17 414
Claims on Banking System	3 366 421	2 748 063	2 581 784	2 040 126	3 196 843	1 988 660	2 056 738	2 686 272
National Currency	792	902	627	925	491	850	994	815
Other Claims	3 365 629	2 747 161	2 581 157	2 039 201	3 196 353	1 987 810	2 055 744	2 685 457
Net Claims on Central Government	4 399 224	6 134 924	5 943 344	8 082 617	9 196 610	9 969 896	10 401 435	10 725 428
Claims on Central Government	4 416 237	6 192 864	6 043 497	8 172 655	9 313 393	10 039 327	10 493 154	10 846 264
Securities (other than shares)	4 405 537	6 184 300	5 875 755	8 117 593	9 166 194	9 864 356	10 137 558	10 743 496
Other Claims	10 700	8 564	167 742	55 062	147 199	174 971	355 596	102 768
Less: Liabilities to Central Government	17 013	57 940	100 152	90 038	116 783	69 431	91 719	120 836
Deposits	0	0	0	0	0	0	0	0
Other Liabilities	17 013	57 940	100 152	90 038	116 783	69 431	91 719	120 836
Claims on Other Sectors	2 914 693	4 107 384	4 281 035	4 150 618	4 105 840	4 022 152	4 620 075	4 553 115
Regional and Local Government	10 052	788 535	857 776	811 212	808 988	738 730	861 254	899 812
Public Nonfinancial Institutions	815 579	781 663	966 553	924 349	1 029 871	1 222 834	1 230 971	1 263 141
Private Nonfinancial Institutions	1 867 553	2 276 047	2 201 762	2 188 402	2 060 872	1 880 253	2 351 992	2 220 256
Other Resident Sectors	221 509	261 139	254 945	226 654	206 108	180 336	175 858	169 906

Continuation

	2019	2020	2021	2022	2023	06.24	09.24	12.24**
Deposits	2 534	397	25 307	15 330	176 347	44 858	107 132	10 169
of which: Depository corporations	0	0	0	6 564	130 082	27 788	106 052	6 585
Securities (other than shares)	164 992	6 992	7 502	8 051	981 482	803 138	982 139	983 518
of which: Depository corporations	156 454	0	0	0	21 950	22 006	23 029	24 241
Loans	449 082	859 400	884 294	941 983	962 655	976 340	1 190 337	1 330 710
of which: Depository corporations	2 987	4	393	48 485	54 614	50 594	110 339	126 760
Financial Derivatives	0	0	0	0	0	0	0	0
of which: Depository corporations	0	0	0	0	0	0	0	0
Insurance Technical Reserve	11 300 324	13 510 920	13 836 287	15 606 629	18 997 395	21 022 340	22 387 472	24 148 686
Net Equity of Households in Life Insurance Reserves	274 562	348 569	450 152	551 701	606 036	652 937	752 765	897 222
Net Equity of Households in Pension Funds	10 802 154	12 914 140	13 071 798	14 663 411	17 864 654	19 994 810	21 195 130	22 810 718
Prepayment of Premiums and Reserves against Outstanding Claims	223 607	248 211	314 337	391 517	526 704	374 593	439 577	440 746
of which: Depository corporations	7 319	7 064	5 928	7 962	11 157	1 210	1 414	1 310
Shares and other Equity	1 189 768	1 483 131	1 629 798	1 741 458	2 164 286	2 140 764	2 274 651	2 219 982
Other Items (NET)	-873 388	-415 171	26 166	-455 298	-1 532 753	-1 888 434	-2 229 684	-2 379 271

* 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	06.24	09.24	12.24**
Net Foreign Assets	14 922 176	19 109 367	20 755 883	21 284 973	22 347 199	25 377 539	28 396 625	32 637 901
Claims on Nonresidents	17 636 339	22 101 325	23 864 780	26 205 715	28 013 406	32 351 549	35 765 982	40 086 097
less: Liabilities to Nonresidents	2 714 163	2 991 958	3 108 897	4 920 743	5 666 207	6 974 011	7 369 357	7 448 195
Domestic Claims	24 310 251	28 392 353	32 778 744	39 196 750	47 836 789	51 932 459	54 772 949	57 610 336
Net claims on Central Government	5 143 293	7 341 467	7 643 999	10 006 006	13 302 496	15 080 868	16 019 507	16 505 941
Claims on Central Government	7 227 131	10 108 322	10 865 234	13 281 991	16 355 394	18 484 850	19 737 907	20 204 770
Less: Liabilities to Central Government	2 083 837	2 766 856	3 221 236	3 275 986	3 052 898	3 403 982	3 718 400	3 698 829
Claims on Other Sectors	19 166 957	21 050 887	25 134 745	29 190 745	34 534 293	36 851 590	38 753 442	41 104 395
Regional and Local Government	10 052	788 537	872 244	824 436	822 434	752 439	874 812	913 974
Public Nonfinancial Institutions	2 283 785	2 151 307	2 426 506	2 402 211	2 601 979	2 890 844	2 919 375	2 900 923
Other Resident Sectors	16 873 120	18 111 043	21 835 995	25 964 098	31 109 879	33 208 308	34 959 255	37 289 499
Currency outside Financial Sectors	2 299 714	2 827 144	2 997 097	3 359 729	3 639 171	3 916 417	3 990 220	4 373 730
Deposits	16 829 903	19 691 582	24 016 977	28 035 433	30 661 705	32 326 906	33 774 315	37 623 250
Securities (other than shares)	135 247	264 528	390 671	464 827	1 372 439	1 140 442	1 460 662	1 317 224
Loans	474 677	884 774	898 173	914 141	937 879	958 223	1 118 236	1 252 112
Financial Derivatives	22	78	155	959	142	1 688	302	2 062
Insurance Technical Reserve	11 293 004	13 503 855	13 830 359	15 598 666	18 986 238	21 021 130	22 386 058	24 147 376
Shares and other Equity	8 512 722	11 787 263	12 138 553	12 959 245	15 630 470	17 819 463	20 671 384	22 485 636
Other Items (net)	-312 862	-1 457 503	-737 357	-851 278	-1 044 057	125 729	-231 604	-953 153

* 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	10.24	11.24	2024*	01.25
1. RM (Reserve Money)	6 893 176	9 777 551	10 957 714	11 874 422	11 539 973	13 540 027	12 546 103	14 606 537	14 012 242
% changes to the previous month	2.6	1.1	4.6	1.3	14.0	-1.5	-7.3	16.4	-4.1
% changes to December of the previous year	3.6	41.8	12.1	8.4	-2.8	17.3	8.7	26.6	-4.1
from them:									
Currency out of the NBK	2 688 265	3 250 372	3 451 715	3 823 793	4 109 817	4 488 750	4 525 368	4 862 203	4 735 682
Deposits of Banks and other organizations in NBK	4 204 912	6 527 179	7 505 999	8 050 629	7 430 156	9 051 277	8 020 734	9 744 334	9 276 560
Narrow Reserve Money	5 430 745	5 087 846	6 945 442	7 374 898	7 142 913	6 817 764	6 878 649	7 532 310	7 132 184
% changes to the previous month	-1.8	-9.7	12.9	6.9	8.6	2.0	0.9	9.5	-5.3
% changes to December of the previous year	-9.4	-6.3	36.5	6.2	-3.1	-4.6	-3.7	5.5	-5.3
from them:									
Reserve deposits of Banks in NBK	1 700 882	1 299 270	2 074 806	2 202 901	1 483 719	1 132 641	1 186 766	1 372 456	1 156 468
M0 (Currency in Circulation)	2 300 505	2 828 046	2 997 723	3 360 653	3 639 662	4 038 230	4 062 417	4 374 546	4 281 381
% changes to the previous month	4.5	4.5	3.2	3.4	4.8	1.2	0.6	7.7	-2.1
% changes to December of the previous year	1.8	22.9	6.0	12.1	8.3	11.0	11.6	20.2	-2.1
M1	5 928 085	7 186 951	8 788 006	9 382 455	10 380 883	10 667 791	10 390 724	11 364 043	10 559 684
% changes to the previous month	0.0	-0.2	14.8	3.8	10.1	-1.6	-2.6	9.4	-7.1
% changes to December of the previous year	5.8	21.2	22.3	6.8	10.6	2.8	0.1	9.5	-7.1
from them:									
Transferable deposits of individuals in national currency	978 601	1 319 207	1 871 282	1 805 022	2 132 362	2 024 988	1 972 671	2 395 216	1 965 188
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	4 604 572	4 355 637	4 594 281	4 313 115
M2	16 054 341	19 134 928	23 750 269	28 025 384	32 746 913	36 406 866	36 507 596	39 254 670	38 324 394
% changes to the previous month	5.1	2.1	6.6	6.7	7.4	3.0	0.3	7.5	-2.4
% changes to December of the previous year	11.0	19.2	24.1	18.0	16.8	11.2	11.5	19.9	-2.4
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	15 283 071	15 397 428	16 026 936	16 034 376
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	10 456 005	10 719 443	11 863 691	11 730 333
M3 (broad money)	21 322 070	24 917 785	30 099 291	34 295 955	38 301 572	41 896 992	42 612 787	45 660 003	44 684 135
% changes to the previous month	4.1	1.1	4.9	4.7	7.4	2.9	1.7	7.2	-2.1
% changes to December of the previous year	2.4	16.9	20.8	13.9	11.7	9.4	11.3	19.2	-2.1
from them:									
Other deposits of individuals in foreign currency	3 562 238	3 860 519	4 150 280	4 190 457	3 822 940	3 614 476	3 913 530	4 167 527	4 144 374
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	1 875 650	2 191 662	2 237 805	2 215 367

* 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	10.24	11.24	2024**	01.25
Deposits - total*	19 021 565	22 089 738	27 101 567	30 935 301	34 661 910	37 858 762	38 550 371	41 285 458	40 402 753
of which:									
national currency:	10 820 833	13 855 690	17 337 508	21 150 007	26 604 473	29 779 839	29 664 831	32 001 910	31 248 465
Nonbanking Legal Entities	5 439 121	7 204 994	8 629 305	10 151 674	11 977 995	12 843 530	12 693 121	13 997 802	13 646 851
Individuals	5 381 712	6 650 695	8 708 203	10 998 332	14 626 478	16 936 309	16 971 710	18 004 109	17 601 614
foreign currency:	8 200 731	8 234 049	9 764 059	9 785 295	8 057 437	8 078 922	8 885 540	9 283 547	9 154 289
Nonbanking Legal Entities	4 411 584	4 092 693	5 207 338	5 136 388	3 843 877	4 092 696	4 573 621	4 697 976	4 611 964
Individuals	3 789 147	4 141 355	4 556 721	4 648 906	4 213 559	3 986 226	4 311 919	4 585 572	4 542 324
From total sum of Deposits:									
Nonbanking Legal Entities	9 850 705	11 297 688	13 836 643	15 288 062	15 821 872	16 936 227	17 266 742	18 695 777	18 258 815
Individuals	9 170 860	10 792 051	13 264 924	15 647 239	18 840 038	20 922 535	21 283 629	22 589 680	22 143 938
Transferable Deposits									
in national currency:	3 627 580	4 358 905	5 790 283	6 021 802	6 741 222	6 629 561	6 328 308	6 989 497	6 278 303
Nonbanking Legal Entities	2 648 979	3 039 698	3 919 000	4 216 780	4 608 860	4 604 572	4 355 637	4 594 281	4 313 115
Individuals	978 601	1 319 207	1 871 282	1 805 022	2 132 362	2 024 988	1 972 671	2 395 216	1 965 188
Other Deposits in national currency:	7 193 254	9 496 785	11 547 225	15 128 205	19 863 252	23 150 279	23 336 523	25 012 413	24 970 162
Nonbanking Legal Entities	2 790 142	4 165 297	4 710 305	5 934 894	7 369 135	8 238 958	8 337 484	9 403 521	9 333 736
Individuals	4 403 112	5 331 488	6 836 921	9 193 311	12 494 117	14 911 321	14 999 039	15 608 892	15 636 426
Transferable Deposits in foreign currency:	2 933 002	2 451 192	3 415 037	3 514 724	2 502 778	2 588 796	2 780 348	2 878 215	2 794 547
Nonbanking Legal Entities	2 706 093	2 170 356	3 008 596	3 056 275	2 112 158	2 217 047	2 381 959	2 460 170	2 396 597
Individuals	226 909	280 836	406 442	458 449	390 620	371 750	398 389	418 044	397 950
Other Deposits in foreign currency:	5 267 729	5 782 856	6 349 022	6 270 571	5 554 659	5 490 126	6 105 192	6 405 333	6 359 741
Nonbanking Legal Entities	1 705 491	1 922 337	2 198 742	2 080 113	1 731 719	1 875 650	2 191 662	2 237 805	2 215 367
Individuals	3 562 238	3 860 519	4 150 280	4 190 457	3 822 940	3 614 476	3 913 530	4 167 527	4 144 374

* without Nonresidents Accounts

** including final turnovers

II. Key monetary indicators

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

%, for the period

	Total (credits)				including for those extended for a period								Total (deposits)				including for those placed for a period							
					up to 30 days				over 30 days								up to 30 days				over 30 days			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
2019	12.50	1.66	2.48	6.64	--	1.25	--	6.69	12.50	3.88	2.48	3.95	8.28	1.68	1.30	6.75	8.28	1.91	1.22	6.75	11.54	0.72	1.43	6.24
2020	8.24	0.79	2.13	4.44	8.10	0.20	--	4.45	13.50	1.77	2.13	3.87	8.28	0.37	1.32	4.28	8.28	0.37	1.20	4.28	9.93	0.37	1.70	4.47
2021	10.97	0.34	1.55	4.85	8.08	0.08	--	4.90	11.75	2.39	1.55	3.48	8.31	0.23	0.55	4.76	8.31	0.14	1.03	4.76	11.35	0.28	0.53	--
2022	14.98	3.35	3.00	9.00	14.93	8.50	--	9.05	15.53	3.28	3.00	4.34	13.51	1.58	1.31	8.63	13.51	1.05	1.31	8.56	13.55	1.98	1.40	20.49
2023	17.39	3.31	--	--	17.39	--	--	--	17.25	3.31	--	--	15.63	3.10	3.26	9.89	15.63	2.17	3.25	9.87	15.72	4.86	4.44	18.29
2024	15.86	4.23	5.54	--	14.70	--	--	--	17.13	4.23	5.54	--	14.11	2.81	3.06	15.71	14.11	2.37	3.03	15.71	8.00	4.77	3.61	18.41
01.23	--	--	--	--	--	--	--	--	--	--	--	--	15.93	3.25	2.11	6.99	15.94	2.04	1.93	6.87	15.76	4.53	4.05	19.00
02.23	17.75	1.75	--	--	17.75	--	--	--	--	1.75	--	--	15.95	3.43	2.50	7.50	15.95	2.14	2.50	7.41	--	4.73	--	15.12
03.23	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.95	2.93	2.62	7.25	15.95	1.81	2.58	7.18	--	4.83	4.49	19.00
04.23	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.86	3.22	3.66	6.71	15.86	2.16	3.53	6.71	--	5.03	4.79	--
05.23	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.88	3.91	2.58	6.85	15.88	2.97	2.58	6.85	--	5.25	--	--
06.23	17.75	2.75	--	--	17.75	--	--	--	--	2.75	--	--	15.88	3.44	2.83	6.76	15.88	2.38	2.82	6.76	--	5.28	4.50	--
07.23	17.75	2.85	--	--	17.75	--	--	--	--	2.85	--	--	15.97	5.16	3.01	6.70	15.97	2.18	3.01	6.70	--	5.27	--	11.50
08.23	17.75	--	--	--	17.75	--	--	--	--	--	--	--	15.96	2.76	3.15	9.02	15.96	1.89	3.15	9.03	15.77	4.93	--	0.00
09.23	14.49	--	--	--	14.49	--	--	--	--	--	--	--	15.65	2.42	3.44	10.95	15.65	1.96	3.44	10.95	15.54	4.84	--	--
10.23	16.00	--	--	--	16.00	--	--	--	--	--	--	--	15.29	2.62	3.65	11.39	15.29	2.08	3.65	11.39	--	3.88	--	--
11.23	17.25	--	--	--	16.00	--	--	--	17.25	--	--	--	15.25	2.90	3.68	12.99	15.25	2.58	3.68	12.96	--	4.88	4.25	21.00
12.23	--	3.00	--	--	--	--	--	--	--	3.00	--	--	15.05	2.58	3.75	13.73	15.05	1.89	3.75	13.73	--	4.95	4.25	--
01.24	--	0.50	--	--	--	--	--	--	--	0.50	--	--	14.98	2.88	3.75	14.11	14.98	2.53	3.74	14.11	--	4.93	3.90	15.71
02.24	--	3.00	--	--	--	--	--	--	--	3.00	--	--	14.60	2.96	3.80	14.40	14.60	2.72	3.80	14.40	--	4.91	3.80	--
03.24	14.72	3.50	--	--	14.75	--	--	--	--	3.50	--	--	14.19	4.35	3.67	14.36	14.19	4.22	3.66	14.36	--	4.93	3.89	--
04.24	14.75	0.25	--	--	14.75	--	--	--	--	0.25	--	--	14.22	3.19	3.66	14.60	14.22	2.86	3.66	14.60	--	4.91	4.25	--
05.24	16.31	3.62	5.54	--	14.75	--	--	--	16.87	3.62	5.54	--	14.15	3.46	3.64	14.51	14.15	3.21	3.62	14.51	--	4.98	3.77	--
06.24	--	3.64	--	--	--	--	--	--	--	3.64	--	--	13.93	1.86	3.53	14.23	13.93	1.57	3.53	14.23	--	4.92	3.60	--
07.24	14.41	4.15	--	--	14.41	--	--	--	--	4.15	--	--	13.82	2.60	3.52	14.39	13.82	2.28	3.52	14.39	--	4.87	3.50	--
08.24	14.21	7.33	--	--	14.25	--	--	--	9.25	7.33	--	--	13.72	1.90	3.56	15.32	13.72	1.67	3.56	15.32	--	4.93	4.25	--
09.24	--	4.25	--	--	--	--	--	--	--	4.25	--	--	13.71	2.25	2.69	15.91	13.71	1.96	2.67	15.91	--	4.99	3.46	--
10.24	--	4.33	--	--	--	--	--	--	--	4.33	--	--	13.82	2.63	2.63	16.62	13.82	2.51	2.62	16.62	--	4.39	3.25	--
11.24	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
12.24	15.23	4.36	--	--	15.23	--	--	--	--	4.36	--	--	14.72	2.86	2.61	18.50	14.72	2.67	2.60	18.50	8.00	4.11	3.09	20.90

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		10.24		11.24		12.24**		01.25	
	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Deposits of Legal Entities	7.4	0.8	7.3	0.4	7.4	0.4	14.4	1.0	14.6	2.6	13.1	2.5	13.2	2.5	14.0	2.6	14.1	2.5
including:																		
Demand Deposits	0.8	0.1	0.0	0.1	0.7	0.1	0.5	0.0	0.2	0.1	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1
Conditional	3.0	0.2	3.1	0.2	4.6	0.5	6.2	0.5	9.2	1.6	9.1	2.0	9.0	0.6	9.5	1.7	8.6	0.3
Time and Saving Deposits, total	7.4	0.8	7.3	0.4	7.4	0.4	14.4	1.0	14.6	2.6	13.1	2.5	13.2	2.5	14.0	2.6	14.1	2.5
of which with maturity:																		
up to 1 month	7.3	0.3	7.2	0.1	7.4	0.2	14.6	0.2	14.7	2.9	13.2	2.6	13.1	2.5	14.1	2.7	14.1	2.7
from 1 to 3 month	8.4	0.3	7.6	0.1	8.4	0.2	14.5	0.6	14.4	1.6	12.7	3.0	13.2	3.0	14.1	2.8	14.1	2.8
from 3 month to 1 year	8.1	1.1	7.5	0.7	7.5	0.5	13.2	1.5	13.9	2.1	13.1	2.2	13.4	2.1	13.5	2.1	13.8	1.9
from 1 to 5 years	8.3	1.5	8.6	0.7	8.1	0.5	12.5	1.4	14.1	1.6	12.7	1.5	12.1	1.5	12.8	1.6	13.6	1.4
over 5 years	7.3	2.6	4.6	2.0	5.6	0.5	10.1	0.7	12.8	1.6	11.4	1.6	10.5	1.0	11.8	1.5	11.8	1.1
Deposits of Individuals	8.8	1.4	9.2	1.0	8.0	0.8	13.3	0.9	13.7	0.9	13.3	0.9	13.2	0.9	13.2	0.9	13.5	0.9
including:																		
Demand Deposits	0.8	1.0	0.1	0.8	0.1	3.2	0.1	0.2	0.2	1.0	0.2	6.7	0.1	6.5	0.0	4.3	0.0	3.5
Conditional	1.5	5.0	9.6	0.3	0.4	0.4	11.2	0.6	11.6	0.8	4.8	0.1	9.1	0.1	4.1	1.0	9.1	1.0
Time and Saving Deposits, total	9.0	1.4	9.2	1.0	8.0	0.8	13.3	0.9	13.7	0.9	13.3	0.9	13.2	0.9	13.2	0.9	13.5	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	0.8	13.6	0.8	13.7	0.6
from 1 to 3 month	9.4	1.0	8.3	1.0	8.3	0.4	14.2	0.7	15.2	0.8	15.4	0.9	15.2	0.8	15.0	1.0	15.2	0.9
from 3 month to 1 year	9.4	1.2	9.7	0.9	8.4	0.9	13.2	1.0	14.4	1.0	13.7	0.9	13.6	1.0	13.6	1.0	13.7	0.9
from 1 to 5 years	9.1	1.4	9.7	1.0	8.6	0.8	13.7	0.8	14.0	0.8	13.4	0.8	13.4	0.9	13.3	0.8	13.4	0.8
over 5 years	5.5	2.3	5.4	1.7	2.3	1.0	2.0	0.2	2.0	0.6	2.2	1.0	2.0	0.9	2.1	1.0	2.1	1.0

Continuation

	12.19		12.20		12.21*		12.22		12.23		10.24		11.24		12.24**		01.25	
	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC										
Credits to Legal Entities	12.1	4.4	11.4	4.6	12.2	4.5	19.2	5.7	18.7	5.7	17.6	7.0	17.4	7.4	17.8	7.3		
of which with maturity:																		
up to 1 month	12.2	4.2	12.8	2.8	11.8	4.9	19.3	4.8	18.8	6.4	18.2	6.5	16.2	6.6	15.6	6.5		
from 1 to 3 month	11.5	4.6	11.3	3.7	11.6	3.1	19.0	4.8	18.3	6.4	16.9	7.1	16.9	7.7	18.1	6.6		
from 3 month to 1 year	12.0	4.7	11.1	4.8	12.1	4.9	18.9	6.3	18.5	7.3	17.3	7.1	17.2	7.0	17.9	7.5		
from 1 to 5 years	11.7	4.1	11.2	4.9	17.3	4.1	19.8	6.4	19.0	7.8	20.0	7.9	19.6	8.1	18.7	7.6		
over 5 years	16.3	5.5	12.0	5.7	13.0	4.6	19.8	7.9	19.5	4.5	17.0	7.5	18.4	7.0	17.5	7.9		
Credits to Individuals	16.8	6.0	14.9	18.3	17.5	6.0	17.4	6.1	17.9	4.0	20.5	7.8	18.6	5.3	18.8	5.1		
of which with maturity:																		
up to 1 month	16.4	27.6	18.3	24.2	23.7	-	20.2	-	32.2	-	34.7	-	34.8	-	34.6	-		
from 1 to 3 month	11.5	21.4	14.0	26.6	17.3	-	13.1	-	20.1	-	20.0	-	19.3	-	17.7	-		
from 3 month to 1 year	19.4	4.1	17.4	14.1	22.8	7.1	14.0	5.0	16.6	3.0	19.7	-	18.7	-	20.9	-		
from 1 to 5 years	18.1	17.3	16.5	17.2	18.5	4.0	19.5	5.3	17.1	7.7	21.9	8.1	18.8	6.6	18.8	3.9		
over 5 years	11.9	5.1	9.8	6.5	19.5	8.0	16.8	8.4	19.2	5.6	18.3	7.9	17.7	5.1	17.6	5.5		

*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	01.08.2024*	01.09.2024*	01.10.2024	01.11.2024*	01.12.2024*	01.01.2025**
Loans to economy in an expanded definition	23 766 947	28 929 176	34 643 758	37 766 722	38 479 913	39 244 290	39 776 153	40 870 020	41 859 250
of which									
from banking sector	20 544 330	24 773 243	29 803 996	32 295 573	32 922 370	33 572 824	34 006 373	35 072 471	35 958 388
from other organizations	3 222 618	4 155 933	4 839 762	5 471 149	5 557 543	5 671 466	5 769 780	5 797 550	5 900 863
including:									
from mortgage organizations	354 327	337 610	296 549	285 589	284 439	282 325	280 568	278 725	276 582
from other public sector corporations	1 491 190	1 739 316	2 155 199	2 585 172	2 642 466	2 696 769	2 758 738	2 752 909	2 861 669
from organizations engaged in microfinance activities	1 377 101	2 079 007	2 388 014	2 600 389	2 630 638	2 692 372	2 730 474	2 765 915	2 762 613
of the total amount of loans to economy									
loans to business	12 783 308	14 436 939	16 468 055	17 423 529	17 690 897	18 119 739	18 270 194	18 816 155	19 418 729
national currency	10 057 559	11 788 741	13 503 205	14 068 969	14 194 280	14 298 773	14 368 257	14 712 152	15 210 004
foreign currency	2 725 749	2 648 198	2 964 850	3 354 560	3 496 618	3 820 967	3 901 937	4 104 003	4 208 725
loans to Individuals	10 983 640	14 492 237	18 175 703	20 343 193	20 789 016	21 124 551	21 505 959	22 053 865	22 440 521
national currency	10 966 352	14 486 475	18 171 943	20 340 273	20 786 082	21 121 719	21 503 292	22 051 294	22 437 952
foreign currency	17 288	5 762	3 760	2 921	2 934	2 831	2 666	2 570	2 569

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

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

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

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

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

** Including final turnovers

2.12. Loans from banking sector

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

for the period

	2022		2023		2024		07.24		08.24		09.24		10.24		11.24		12.24*		01.25	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Issued, total	24 424 017	15.8	30 716 473	18.1	36 895 396	18.1	3 132 572	18.6	3 109 071	18.3	3 211 820	19.0	3 178 487	18.3	3 638 089	17.0	4 023 903	17.1	2 374 352	19.6
<i>including:</i>																				
national currency	22 849 883	16.6	28 504 826	19.0	33 900 564	19.0	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	3 589 833	18.3	2 217 012	20.5
foreign currency	1 574 134	5.0	2 211 647	6.7	2 994 832	7.3	170 122	7.2	229 610	6.7	246 185	6.9	263 176	7.5	375 323	7.4	434 070	7.3	157 340	6.7
<i>from total Loans:</i>																				
Short-term	12 326 838	14.7	11 672 769	17.5	15 932 908	16.8	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	1 693 548	16.3	1 005 592	17.2
Long-term	12 097 179	16.9	19 043 704	18.5	20 962 488	19.1	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	2 330 355	17.7	1 368 760	21.3
Loans issued to business	13 071 938	15.1	15 971 672	18.0	18 921 970	17.6	1 493 249	18.0	1 518 210	17.6	1 647 217	17.9	1 604 112	17.9	1 934 365	17.1	2 278 402	17.1	1 081 193	18.7
national currency	11 506 705	16.4	13 771 269	19.8	15 935 496	19.5	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	1 844 897	19.4	924 416	20.7
Short-term	8 984 197	14.6	8 148 606	17.8	10 925 423	16.3	928 445	16.6	946 845	16.4	985 341	16.6	874 459	16.0	1 139 864	16.0	1 137 796	15.6	635 022	16.4
Long-term	2 522 509	18.1	5 622 663	20.7	5 010 073	23.1	395 586	23.0	342 417	24.7	416 195	24.8	467 036	23.6	419 705	24.9	707 101	21.9	289 394	26.1
foreign currency	1 565 232	5.0	2 200 403	6.7	2 986 474	7.3	169 218	7.2	228 949	6.7	245 681	6.9	262 616	7.5	374 796	7.4	433 505	7.3	156 777	6.7
Short-term	1 183 272	4.8	1 043 687	6.7	2 006 068	7.4	121 672	7.5	138 837	7.6	119 398	7.0	199 013	7.6	192 869	7.3	309 770	7.2	123 256	6.7
Long-term	381 960	5.7	1 156 716	6.8	980 406	7.1	47 546	6.6	90 112	5.2	126 282	6.8	63 603	7.0	181 927	7.5	123 735	7.5	33 521	6.7
Loans issued to Individuals	11 352 080	16.7	14 744 801	18.2	17 973 425	18.6	1 639 323	19.3	1 590 861	19.0	1 564 603	20.1	1 574 375	18.8	1 703 724	16.9	1 745 501	17.0	1 293 158	20.3
national currency	11 343 178	16.7	14 733 557	18.2	17 965 068	18.6	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	1 744 936	17.0	1 292 595	20.3
Short-term	2 158 938	15.2	2 477 853	16.2	2 999 619	19.0	289 743	18.6	248 833	19.9	279 104	18.6	266 474	19.0	264 465	18.1	245 982	20.1	247 314	19.6
Long-term	9 184 240	17.1	12 255 704	18.6	14 965 449	18.5	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	1 498 954	16.5	1 045 282	20.4
foreign currency	8 902	5.9	11 244	3.9	8 357	4.4	904	3.0	661	5.4	504	5.0	560	7.8	527	5.3	565	5.1	563	4.8
Short-term	432	1.7	2 622	0.0	1 797	0.0	256	0.0	67	0.0	17	0.0	1	0.0	0	0.0	0	0.0	0	0.0
Long-term	8 470	6.1	8 621	5.1	6 561	5.6	648	4.1	594	6.0	487	5.2	559	7.8	527	5.3	565	5.1	563	4.8

The **banking sector** includes second-tier banks and the JSC "Development Bank of Kazakhstan"**Loans to business** include loans of non-financial corporations and loans of individual entrepreneurs received for entrepreneurial activity**Loans to Individuals** include loans to individuals, with the exception of loans to individual entrepreneurs received for entrepreneurial activity**More detailed** breakdown can be found on the official Internet resource of the NBK in the section "Statistics - Monetary and banking statistics - Loan market - Loans from banking sector to economy (analytical presentation)"

*including final turnovers

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	07.24	08.24	09.24	10.24	11.24	12.24*	01.25
Total loans	24 773 243	29 803 996	32 295 573	32 922 370	33 572 824	34 006 373	35 072 471	35 958 388	35 698 843
<i>including:</i>									
national currency	22 119 283	26 835 387	28 938 092	29 422 818	29 749 026	30 101 769	30 965 897	31 747 093	31 662 309
foreign currency	2 653 960	2 968 610	3 357 481	3 499 552	3 823 798	3 904 603	4 106 574	4 211 294	4 036 534
<i>from total Loans:</i>									
Short-term	4 139 077	3 440 384	4 586 771	4 730 779	4 869 226	4 901 305	5 309 842	5 568 032	5 363 901
Long-term	20 634 166	26 363 612	27 708 802	28 191 591	28 703 598	29 105 068	29 762 628	30 390 356	30 334 942
Loans of business	11 598 880	13 117 761	13 554 660	13 765 144	14 121 607	14 200 036	14 749 689	15 281 162	14 901 049
national currency	8 950 682	10 152 911	10 200 100	10 268 526	10 300 640	10 298 099	10 645 685	11 072 438	10 866 993
Short-term	2 821 012	2 184 933	2 802 373	2 893 434	2 984 474	2 976 945	3 270 659	3 439 697	3 296 566
Long-term	6 129 669	7 967 978	7 397 727	7 375 092	7 316 166	7 321 153	7 375 027	7 632 740	7 570 427
foreign currency	2 648 198	2 964 850	3 354 560	3 496 618	3 820 967	3 901 937	4 104 003	4 208 725	4 034 057
Short-term	482 726	480 101	850 508	884 471	910 950	933 651	1 028 051	1 161 414	1 093 175
Long-term	2 165 472	2 484 749	2 504 052	2 612 146	2 910 017	2 968 286	3 075 952	3 047 311	2 940 882
Loans of Individuals	13 174 364	16 686 235	18 740 912	19 157 226	19 451 217	19 806 337	20 322 782	20 677 225	20 797 793
national currency	13 168 602	16 682 476	18 737 992	19 154 292	19 448 386	19 803 671	20 320 211	20 674 656	20 795 316
Short-term	835 315	775 324	933 866	952 835	973 781	990 700	1 011 124	966 913	974 153
Long-term	12 333 287	15 907 152	17 804 126	18 201 457	18 474 604	18 812 971	19 309 087	19 707 743	19 821 163
foreign currency	5 762	3 760	2 921	2 934	2 831	2 666	2 570	2 569	2 477
Short-term	24	26	24	38	21	9	7	8	8
Long-term	5 738	3 734	2 897	2 896	2 811	2 658	2 563	2 562	2 470

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	07.24	08.24	09.24	10.24	11.24	12.24*	01.25
Total arrears	681 452	680 590	819 721	837 022	913 793	945 992	936 342	907 174	1 005 543
<i>including:</i>									
national currency	631 970	667 412	811 048	834 046	907 095	939 409	929 609	893 972	989 918
foreign currency	49 483	13 178	8 673	2 976	6 698	6 584	6 734	13 202	15 625
<i>from total arrears:</i>									
Short-term	100 708	88 067	101 803	106 790	109 102	111 349	108 044	112 227	109 572
Long-term	580 744	592 522	717 918	730 232	804 691	834 643	828 299	794 947	895 972
Arrears on loans of business	326 572	283 133	305 319	301 466	354 961	363 192	322 828	311 333	385 870
national currency	279 304	271 252	297 479	299 322	349 105	357 452	316 944	298 938	371 045
Short-term	62 553	58 101	70 295	75 088	78 254	80 964	77 902	72 043	76 106
Long-term	216 751	213 151	227 184	224 234	270 851	276 488	239 041	226 895	294 939
foreign currency	47 269	11 880	7 840	2 145	5 856	5 739	5 885	12 396	14 824
Short-term	2 289	58	603	59	54	98	138	10 675	3 185
Long-term	44 980	11 822	7 237	2 085	5 801	5 641	5 746	1 721	11 639
Arrears on loans of Individuals	354 880	397 457	514 402	535 556	558 832	582 801	613 514	595 841	619 673
national currency	352 666	396 160	513 569	534 724	557 990	581 956	612 665	595 034	618 873
Short-term	35 846	29 886	30 884	31 621	30 775	30 279	29 996	29 502	30 272
Long-term	316 820	366 274	482 685	503 103	527 215	551 678	582 670	565 532	588 601
foreign currency	2 214	1 298	833	832	843	844	849	807	800
Short-term	20	22	21	22	18	9	7	8	8
Long-term	2 194	1 276	812	810	824	836	841	799	793

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

	2020		2021		2022		2023		2024*		10.24		11.24		12.24		01.25	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Deposits - total in national currency	180 233 627	7.5	288 135 400	7.4	450 523 434.4	12.2	573 201 604	14.5	799 120 341	13.5	72 981 031	13.1	71 204 154	13.2	80 303 446	14.0	77 088 982	14.0
Demand Deposits	110 759	0.4	156 898	0.0	97 360.5	0.1	51 945	0.2	31 501	0.1	965	0.2	1 082	0.1	937	0.0	634	0.1
of which:																		
Legal Entities	933	0.0	1 383	0.1	351.3	0.2	1 179	3.2	1 443	0.1	152	0.1	444	0.1	207	0.0	215	0.1
Individuals	109 826	0.5	155 515	0.0	97 009.1	0.1	50 765	0.1	30 057	0.1	813	0.2	638	0.1	730	0.0	419	0.0
Time, Saving Deposits	180 088 031	7.5	287 931 123	7.4	450 370 342.3	12.2	573 057 354	14.5	798 981 790	13.5	72 974 675	13.1	71 196 414	13.2	80 283 652	14.0	77 084 184	14.0
of which:																		
Legal Entities	167 286 409	7.3	268 133 760	7.3	419 702 403.0	12.2	532 912 685	14.5	743 347 266	13.5	67 522 473	13.1	65 739 534	13.2	73 339 913	14.0	71 794 686	14.1
Individuals	12 801 622	9.6	19 797 363	8.6	30 667 939.3	11.5	40 144 670	13.8	55 634 525	13.5	5 452 202	13.3	5 456 879	13.2	6 943 739	13.2	5 289 498	13.5
Conditional Deposits	34 837	4.4	47 378	4.2	55 731.6	6.9	92 305	10.0	107 050	9.0	5 390	8.9	6 658	9.0	18 857	9.4	4 164	8.6
of which:																		
Legal Entities	26 975	3.7	37 308	4.3	37 786.8	5.8	75 680	9.6	97 631	9.0	5 090	9.1	6 021	9.0	18 288	9.5	4 022	8.6
Individuals	7 862	6.9	10 071	3.8	17 944.7	9.3	16 625	11.5	9 419	9.2	300	4.8	637	9.1	569	4.1	142	9.1
Deposits - total in CFC	13 291 070	0.8	24 730 206	0.5	27 994 872.1	0.6	48 300 864	1.8	62 175 496	2.4	5 973 046	2.4	5 751 784	2.3	6 270 960	2.3	5 991 857	2.3
Demand Deposits	114 114	1.3	55 172	2.0	48 075.7	0.6	16 950	4.5	13 206	4.7	1 949	6.2	751	4.7	2 003	1.3	552	2.2
of which:																		
Legal Entities	57	0.1	1 354	0.0	4 086.3	0.0	2 889	0.1	3 240	0.1	149	0.1	213	0.1	1 428	0.1	219	0.1
Individuals	114 057	1.3	53 818	2.1	43 989.5	0.6	14 061	5.5	9 966	6.3	1 800	6.7	538	6.6	575	4.3	333	3.6
Time, Saving Deposits	13 151 561	0.8	24 630 461	0.5	27 872 784.5	0.6	48 203 925	1.8	62 096 019	2.4	5 967 140	2.4	5 744 404	2.3	6 241 388	2.3	5 984 254	2.3
of which:																		
Legal Entities	7 423 135	0.6	18 819 739	0.4	19 259 029.1	0.6	41 777 074	1.9	57 239 833	2.5	5 527 994	2.5	5 181 473	2.4	5 524 944	2.5	5 461 594	2.5
Individuals	5 728 426	1.1	5 810 722	1.0	8 613 755.4	0.8	6 426 852	0.8	4 856 186	0.9	439 146	0.9	562 931	0.9	716 443	0.9	522 660	0.9
Conditional Deposits	25 395	0.3	44 573	0.3	74 011.9	0.5	79 988	1.0	66 272	1.3	3 957	1.8	6 630	0.6	27 569	1.7	7 051	0.3
of which:																		
Legal Entities	24 119	0.2	41 640	0.3	65 232.0	0.5	73 713	1.0	64 281	1.3	3 456	2.0	6 541	0.6	27 534	1.7	6 791	0.3
Individuals	1 276	0.7	2 933	0.4	8 779.9	0.6	6 275	0.8	1 991	0.2	501	0.1	89	0.1	35	1.0	260	1.0
Deposits - total in OFC	263 755	2.9	466 144	2.2	795 820.8	6.1	2 219 156	3.1	2 468 872	4.1	191 613	4.3	135 205	4.0	294 698	4.2	159 624	4.4
Demand Deposits	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	6 893	0.1	1	0.1	3	0.1	0	0.1	6	0.0
of which:																		
Legal Entities	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	6 893	0.1	1	0.1	3	0.1	0	0.1	6	0.0
Time, Saving Deposits	263 218	2.9	465 225	2.2	793 340.6	6.1	2 213 953	3.1	2 461 978	4.1	191 612	4.3	135 201	4.0	294 698	4.2	159 618	4.4
of which:																		
Legal Entities	190 663	3.6	368 257	2.6	695 351.5	6.8	2 117 683	3.3	2 406 356	4.2	185 784	4.4	126 770	4.2	287 071	4.3	144 802	4.8
Individuals	72 555	0.9	96 967	0.7	97 084.3	0.9	61 026	0.7	55 622	0.7	5 828	0.7	8 432	0.6	7 627	0.7	14 816	0.7
Conditional Deposits	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
of which:																		
Legal Entities	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Continuation

	2020		2021		2022		2023		2024*		10.24		11.24		12.24		01.25	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Current Accounts in national currency	382 520 654	0.1	580 295 009	0.1	819 117 161.6	0.0	1 013 078 514	0.0	1 295 039 904	0.0	122 140 399	0.0	120 844 918	0.0	144 248 723	0.0	118 408 945	0.0
of which:																		
Legal Entities	304 981 782	0.1	441 173 659	0.1	642 284 746.9	0.1	783 523 371	0.1	1 023 850 923	0.1	96 307 938	0.0	95 285 645	0.0	113 250 845	0.0	96 165 639	0.0
of which:																		
with accrual Interest Rates	21 396 781	1.4	24 867 643	1.5	13 879 148.6	2.7	17 713 818	2.6	21 613 900	2.4	1 273 007	1.6	1 244 685	3.2	1 929 520	2.1	1 886 497	1.9
without accrual Interest Rates	283 585 001	0.0	416 306 015	0.0	628 405 598.4	0.0	765 809 553	0.0	1 002 237 023	0.0	95 034 932	0.0	94 040 961	0.0	111 321 325	0.0	94 279 142	0.0
Individuals	77 538 872	0.0	139 121 350	0.0	176 832 376.7	0.0	229 555 143	0.0	271 188 981	0.0	25 832 461	0.0	25 559 273	0.0	30 997 878	0.0	22 243 306	0.0
of which:																		
with accrual Interest Rates	0	0.0	0	0.0	0.0	0.0	4 801	0.0	1 903	0.1	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	77 538 872	0.0	139 121 350	0.0	176 832 376.7	0.0	229 550 342	0.0	271 187 078	0.0	25 832 461	0.0	25 559 273	0.0	30 997 878	0.0	22 243 306	0.0
Current Accounts in CFC	53 815 804	0.0	77 746 002	0.0	93 102 703.9	0.0	114 731 741	0.0	133 861 158	0.0	12 689 524	0.0	12 469 699	0.0	17 042 516	0.0	12 377 624	0.0
of which:																		
Legal Entities	45 598 173	0.0	69 129 805	0.0	80 665 305.3	0.0	103 836 000	0.0	123 894 721	0.0	11 753 341	0.0	11 480 844	0.0	15 754 239	0.0	11 298 349	0.0
of which:																		
with accrual Interest Rates	244 212	0.1	102	0.0	13 512.1	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	45 353 961	0.0	69 129 703	0.0	80 651 793.2	0.0	103 836 000	0.0	123 894 721	0.0	11 753 341	0.0	11 480 844	0.0	15 754 239	0.0	11 298 349	0.0
Individuals	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	10 895 741	0.0	9 966 437	0.0	936 182	0.0	988 856	0.0	1 288 277	0.0	1 079 275	0.0
of which:																		
with accrual Interest Rates	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	10 895 741	0.0	9 966 437	0.0	936 182	0.0	988 856	0.0	1 288 277	0.0	1 079 275	0.0
Current Accounts in OFC	7 621 292	0.0	11 515 722	0.0	16 103 112.5	0.0	16 855 008	0.0	17 748 769	0.0	1 687 402	0.0	1 680 624	0.0	2 121 765	0.0	1 665 796	0.0
of which:																		
Legal Entities	6 833 047	0.0	10 085 391	0.0	14 014 909.7	0.0	15 794 007	0.0	16 652 571	0.0	1 574 452	0.0	1 561 773	0.0	2 012 506	0.0	1 558 012	0.0
of which:																		
with accrual Interest Rates	26 145	0.2	48 672	0.3	211 115.6	0.3	234 786	0.2	106 725	0.3	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	6 806 902	0.0	10 036 718	0.0	13 809 295.8	0.0	15 559 222	0.0	16 545 680	0.0	1 574 452	0.0	1 561 773	0.0	2 012 339	0.0	1 558 012	0.0
Individuals	788 245	0.0	1 430 331	0.0	2 088 202.8	0.0	1 061 000	0.0	1 096 197	0.0	112 950	0.0	118 852	0.0	109 259	0.0	107 784	0.0
of which:																		
with accrual Interest Rates	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	0	0.0
without accrual Interest Rates	788 245	0.0	1 426 615	0.0	2 076 872.0	0.0	1 061 000	0.0	1 095 283	0.0	112 950	0.0	118 852	0.0	109 259	0.0	107 784	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	10.24	11.24	12.24*	01.25
Deposits - total in national currency	6 239 835	7 975 113	10 386 834	13 834 397	17 840 257	21 521 642	21 639 875	23 097 812	23 119 898
Demand Deposits	8 577	6 464	7 056	7 203	8 748	3 715	4 589	4 447	4 122
of which:									
Legal Entities	1 207	784	873	602	1 363	1 389	1 953	2 103	1 993
Individuals	7 371	5 681	6 183	6 601	7 385	2 326	2 635	2 343	2 129
Time, Saving, Conditional Deposits	6 231 257	7 968 649	10 379 778	13 827 194	17 831 509	21 517 927	21 635 287	23 093 365	23 115 776
of which:									
Legal Entities	1 855 771	2 666 589	3 576 273	4 695 221	5 433 440	6 746 923	6 784 155	7 593 789	7 590 927
Individuals	4 375 487	5 302 060	6 803 505	9 131 974	12 398 069	14 771 003	14 851 132	15 499 576	15 524 850
Deposits - total in foreign currency	4 902 542	5 443 824	6 017 136	6 007 776	5 299 768	5 196 393	5 816 083	6 089 902	6 078 776
Demand Deposits	7 209	18 580	13 611	11 753	8 409	10 168	10 767	12 224	11 079
of which:									
Legal Entities	1 364	914	1 121	1 621	1 229	1 497	1 583	2 957	1 785
Individuals	5 845	17 665	12 491	10 132	7 180	8 671	9 183	9 267	9 294
Time, Saving, Conditional Deposits	4 895 333	5 425 245	6 003 525	5 996 022	5 291 359	5 186 225	5 805 316	6 077 678	6 067 697
of which:									
Legal Entities	1 354 753	1 609 244	1 903 704	1 842 495	1 541 025	1 641 271	1 970 719	1 992 726	2 013 659
Individuals	3 540 580	3 816 001	4 099 821	4 153 527	3 750 334	3 544 954	3 834 597	4 084 952	4 054 039
Current accounts - total in national currency	2 917 218	3 558 101	4 462 751	4 466 413	4 988 399	5 091 124	4 780 160	5 454 748	4 760 519
of which:									
Legal Entities	1 939 839	2 239 496	2 593 102	2 663 878	2 859 577	3 069 494	2 810 708	3 062 873	2 797 984
Individuals	977 379	1 318 606	1 869 649	1 802 536	2 128 823	2 021 630	1 969 452	2 391 875	1 962 535
Current accounts - total in foreign currency	2 299 554	2 283 173	2 724 491	3 187 153	2 099 929	2 177 366	2 342 417	2 427 961	2 289 494
of which:									
Legal Entities	2 072 644	2 002 337	2 318 049	2 728 704	1 709 310	1 805 617	1 944 028	2 009 917	1 891 544
Individuals	226 909	280 836	406 442	458 449	390 620	371 750	398 389	418 044	397 950

* including final turnovers

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

mln. of KZT, end of period

	Deposits* of Individuals			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits				
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC
												short-term	long-term	
	1=2+3+4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14
2019	9 301 733	5 416 416	3 885 317	1 281 898	1 005 137	276 761	7 378	6 141	1 237	8 012 456	4 405 138	2 001 660	2 403 478	3 607 318
2020	10 921 376	6 694 078	4 227 298	1 707 709	1 351 210	356 498	11 749	9 117	2 632	9 201 918	5 333 751	2 313 060	3 020 691	3 868 167
2021	13 404 792	8 759 828	4 644 964	2 400 614	1 909 808	490 806	4 485	4 462	23	10 999 694	6 845 558	3 008 098	3 837 460	4 154 136
2022	16 902 790	11 163 548	5 739 242	2 908 741	1 903 274	1 005 467	3 495	3 475	20	13 990 555	9 256 799	4 110 359	5 146 441	4 733 755
2023	20 387 546	14 922 251	5 465 295	3 267 201	2 256 804	1 010 397	4 374	4 355	19	17 115 971	12 661 092	6 099 479	6 561 614	4 454 879
2024**	24 520 771	18 469 373	6 051 398	3 660 554	2 547 588	1 112 965	5 255	5 188	67	20 854 963	15 916 596	8 116 256	7 800 341	4 938 366
2023														
01.23	16 766 413	11 043 210	5 723 202	2 530 383	1 579 249	951 134	3 413	3 393	20	14 232 616	9 460 568	4 249 489	5 211 079	4 772 048
02.23	16 692 403	11 229 333	5 463 071	2 556 998	1 621 164	935 834	3 512	3 492	19	14 131 894	9 604 677	4 278 617	5 326 060	4 527 217
03.23	17 135 252	11 531 598	5 603 655	2 770 814	1 722 863	1 047 951	3 587	3 567	20	14 360 852	9 805 167	4 410 382	5 394 786	4 555 684
04.23	17 214 409	11 669 743	5 544 665	2 770 937	1 747 817	1 023 119	3 678	3 658	20	14 439 795	9 918 268	4 568 680	5 349 588	4 214 526
05.23	17 372 237	11 917 522	5 454 714	2 837 282	1 807 261	1 030 022	3 819	3 799	19	14 531 136	10 106 462	4 650 501	5 455 962	4 424 673
06.23	17 985 092	12 521 074	5 464 018	3 087 714	2 009 906	1 077 808	3 868	3 848	20	14 893 510	10 507 319	4 860 251	5 647 068	4 386 191
07.23	18 087 494	12 713 400	5 374 094	2 984 723	1 959 469	1 025 253	3 920	3 900	20	15 098 851	10 750 030	4 998 751	5 751 279	4 348 821
08.23	18 128 845	12 839 389	5 289 456	2 888 132	1 873 028	1 015 104	3 984	3 965	19	15 236 729	10 962 396	5 132 031	5 830 365	4 274 333
09.23	18 612 702	13 221 071	5 391 631	2 988 666	1 932 946	1 055 720	3 964	3 945	19	15 620 072	11 284 180	5 323 341	5 960 839	4 335 892
10.23	18 736 778	13 490 874	5 245 903	2 958 054	1 941 199	1 016 855	4 026	4 007	19	15 774 698	11 545 668	5 525 983	6 019 685	4 229 030
11.23	18 842 277	13 702 791	5 139 485	2 904 511	1 904 206	1 000 305	4 125	4 106	19	15 933 641	11 794 480	5 668 297	6 126 183	4 139 161
12.23	20 387 546	14 922 251	5 465 295	3 267 201	2 256 804	1 010 397	4 374	4 355	19	17 115 971	12 661 092	6 099 479	6 561 614	4 454 879
2024														
01.24	19 873 563	14 591 661	5 281 902	2 848 345	1 824 637	1 023 708	4 270	4 251	19	17 020 948	12 762 773	6 223 681	6 539 092	4 258 175
02.24	20 139 635	14 891 679	5 247 956	2 880 217	1 895 528	984 689	4 469	4 450	19	17 254 949	12 991 701	6 329 216	6 662 485	4 263 248
03.24	20 265 319	15 034 114	5 231 205	2 890 435	1 880 272	1 010 163	4 530	4 469	61	17 370 354	13 149 373	6 419 854	6 729 519	4 220 981
04.24	20 456 138	15 283 915	5 172 223	2 959 362	1 966 799	992 563	4 611	4 552	59	17 492 165	13 312 564	6 527 905	6 784 659	4 179 601
05.24	20 884 066	15 635 262	5 248 805	3 042 732	2 042 898	999 834	4 664	4 604	60	17 836 671	13 587 759	6 721 585	6 866 174	4 248 912
06.24	21 664 839	16 152 314	5 512 525	3 300 376	2 262 796	1 037 580	4 787	4 725	62	18 359 676	13 884 793	6 871 767	7 013 027	4 474 883
07.24	21 906 520	16 508 604	5 397 916	3 258 583	2 238 664	1 019 918	4 869	4 807	62	18 643 068	14 265 133	7 126 281	7 138 852	4 377 935
08.24	22 189 867	16 808 355	5 381 513	3 264 529	2 210 264	1 054 265	4 918	4 855	63	18 920 420	14 593 235	7 335 704	7 257 531	4 327 184
09.24	22 332 210	17 015 407	5 316 803	3 174 997	2 138 096	1 036 901	5 045	4 981	63	19 152 169	14 872 330	7 536 121	7 336 209	4 279 839
10.24	22 666 169	17 353 723	5 312 446	3 203 319	2 160 288	1 043 030	5 011	4 947	64	19 457 840	15 188 488	7 743 296	7 445 192	4 269 352
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
12.24**	24 520 771	18 469 373	6 051 398	3 660 554	2 547 588	1 112 965	5 255	5 188	67	20 854 963	15 916 596	8 116 256	7 800 341	4 938 366
2025														
01.25	24 010 716	18 052 412	5 958 304	3 194 843	2 102 422	1 092 421	5 255	5 189	66	20 810 618	15 944 801	8 139 946	7 804 855	4 865 817

* 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 01.02.2025.

mln. of KZT, end of period

Banks	Deposits* of Individuals - total			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits					The Bank's share in the total amount of deposits of the individuals, %
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC	
												short-term	long-term		
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14	15
"Halyk Bank of Kazakhstan" JSC	6 912 441	4 665 342	2 247 099	974 793	729 882	244 911	3 521	3 521	0	5 934 127	3 931 940	3 872 829	59 111	2 002 187	28.8
"Kaspi Bank" JSC	5 871 034	5 321 842	549 191	740 439	729 167	11 272	1	1	0	5 130 594	4 592 675	976 617	3 616 058	537 919	24.5
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 488 331	2 488 117	214	64 672	64 458	214				2 423 659	2 423 659	82	2 423 576		10.4
"BEREKE BANK" JSC	673 318	583 748	89 570	44 417	26 700	17 717	464	412	52	628 437	556 635	330 455	226 180	71 802	2.8
"ForteBank" JSC	1 042 741	687 428	355 313	200 561	128 203	72 358	3	3		842 178	559 223	531 764	27 459	282 955	4.3
"Bank CenterCredit" JSC	2 776 392	1 668 333	1 108 059	516 966	194 885	322 080	20	20		2 259 406	1 473 428	475 919	997 508	785 978	11.6
"Eurasian Bank" JSC	1 186 019	753 664	432 355	276 506	55 311	221 195	5	2	3	909 508	698 351	347 681	350 671	211 157	4.9
"First Heartland Jysan Bank" JSC	811 195	559 159	252 036	123 039	71 979	51 060	48	48		688 108	487 132	475 431	11 701	200 976	3.4
"Bank RBK" Bank" JSC	575 262	347 643	227 619	67 653	21 188	46 465	0	0		507 609	326 455	322 026	4 429	181 154	2.4
"Altyn Bank" JSC (China Citic Bank Corporation Ltd)	360 677	167 105	193 572	67 708	17 456	50 252	10	2	8	292 958	149 647	148 638	1 009	143 312	1.5
"Nurbank" JSC	158 133	111 975	46 157	18 156	15 438	2 718	1 179	1 179	0	138 798	95 358	83 377	11 981	43 440	0.7
"Home Credit Bank" JSC	452 311	421 931	30 380	19 768	16 648	3 120				432 543	405 283	399 342	5 941	27 260	1.9
"VTB Bank" SB JSC	38 247	35 330	2 918	3 559	2 355	1 204				34 688	32 974	19 043	13 931	1 714	0.2
AB "Kazakhstan Ziraat International Bank" KSC	37 810	24 036	13 773	8 031	2 300	5 731	3	1	3	29 775	21 735	21 455	280	8 039	0.2
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	599 302	209 457	389 845	47 089	19 670	27 419				552 213	189 787	134 766	55 021	362 426	2.5
"Shinhan Bank Kazakhstan" JSC	8 482	1 254	7 228	2 490	734	1 756				5 992	520	520		5 472	0.0
"Industrial and Commercial Bank of China in Almaty" JSC	12 287	1 085	11 201	12 287	1 085	11 201									0.1
"Bank of China Kazakhstan" SB JSC	3 907	3 306	601	3 881	3 306	575	0		0	26				26	0.0

* includes current accounts, does not include metal accounts



III. FINANCIAL MARKETS

III. Financial markets

3.1. Government Securities Primary Auctions

mln. of KZT, for the period

	Discounted Government Securities						Coupon Government Securities							
	NBK Notes			MEKKAM			MEOKAM		MEYKAM		METIKAM		Municipal Securities	
	Amount of Sale	Effective Annual Yield*, %	Discounted price	Amount of Sale	Effective Annual Yield*, %	Discounted price	Amount of Sale	Effective Annual Yield*, %	Amount of Sale	Effective Annual Yield*, %	Amount of Sale	Effective Annual Yield*, %	Amount of Sale	Effective Annual Yield*, %
2019	31 422 765	9.36	96.75	--	--	--	17 393	9.73	1 320 358	8.73	--	--	108 876	0.35
2020	14 313 763	10.09	96.05	319 363	10.71	91.06	35 630	11.07	2 415 761	10.44	--	--	963 221	0.41
2021	22 310 231	9.53	98.04	143 727	9.29	91.80	183 979	10.63	2 086 353	10.28	--	--	287 466	5.02
2022	17 991 182	14.58	98.58	175 876	13.46	88.67	1 005 198	14.13	1 962 862	13.16	825 312	14.48	176 415	2.57
2023	31 972 663	16.52	98.76	547 508	15.46	87.99	806 127	14.88	3 615 548	13.44	127 095	17.29	139 569	1.91
2024	6 983 591	13.85	98.95	1 117 072	11.96	89.61	298 421	12.44	4 167 633	12.70	--	--	462 133	0.82
2023														
I	7 679 552	16.74	98.73	242 550	16.46	86.02	405 517	15.88	434 522	14.12	87 928	17.14	--	--
II	9 322 198	16.74	98.73	204 177	14.69	88.63	215 396	13.98	1 918 971	13.54	39 167	17.64	32 624	1.59
III	8 670 914	16.66	98.74	100 781	14.62	91.45	121 958	13.75	1 039 352	13.14	--	--	52 965	2.46
IV	6 300 000	15.74	98.84	--	--	--	63 256	13.80	222 703	12.70	--	--	53 980	1.56
2023														
01.23	2 367 446	16.74	98.73	124 583	16.70	85.69	195 936	16.46	108 917	14.23	20 187	16.49	--	--
02.23	2 680 279	16.73	98.67	78 170	16.54	86.28	140 121	15.84	114 731	14.38	42 741	17.25	--	--
03.23	2 631 827	16.73	98.80	39 798	15.55	86.50	69 460	14.31	210 874	13.93	25 000	17.46	--	--
04.23	2 703 630	16.74	98.73	74 936	14.72	87.70	95 209	14.00	463 252	13.34	39 167	17.64	6 640	1.02
05.23	3 776 279	16.74	98.72	60 756	14.62	88.52	104 216	13.99	552 527	13.68	--	--	8 396	3.31
06.23	2 842 289	16.74	98.75	68 486	14.71	89.73	15 972	13.80	903 191	13.56	--	--	17 588	0.98
07.23	3 018 015	16.74	98.73	64 574	14.65	90.45	51 537	13.77	747 173	13.22	--	--	35 451	1.90
08.23	2 800 353	16.74	98.73	7 520	14.70	92.52	24 768	13.80	204 710	13.18	--	--	6 627	2.54
09.23	2 852 546	16.49	98.75	28 687	14.55	93.42	45 653	13.69	87 470	12.43	--	--	10 887	4.25
10.23	2 400 000	16.24	98.77	--	--	--	47 847	14.00	120 581	12.99	--	--	15 154	1.03
11.23	2 700 000	15.66	98.81	--	--	--	--	--	87 678	12.30	--	--	38 826	1.77
12.23	1 200 000	14.93	99.05	--	--	--	15 409	13.17	14 443	12.78	--	--	--	--
2024														
I	2 300 000	13.86	98.95	508 863	10.72	90.56	154 871	11.91	1 192 027	12.07	--	--	--	--
II	1 729 462	13.59	98.97	112 757	12.18	89.87	72 457	13.11	1 571 734	12.60	--	--	119 450	0.24
III	1 500 000	13.96	98.94	143 679	13.28	89.04	21 372	13.19	1 218 882	13.39	--	--	236 037	1.29
IV	1 454 129	14.05	98.93	351 773	13.16	88.37	49 720	12.77	184 991	13.05	--	--	106 646	0.43
2024														
01.24	1 000 000	14.35	98.91	449 630	10.56	90.49	80 214	12.00	471 998	12.16	--	--	--	--
02.24	800 000	13.61	98.97	--	--	--	49 145	11.97	382 685	12.02	--	--	--	--
03.24	500 000	13.28	98.99	59 233	11.90	91.13	25 512	11.51	337 344	11.99	--	--	--	--
04.24	500 000	13.16	98.97	45 316	11.71	89.56	--	--	570 857	12.03	--	--	--	--
05.24	828 833	13.54	98.99	43 716	12.22	89.98	--	--	357 107	12.48	--	--	33 304	0.35
06.24	400 629	14.21	98.92	23 725	13.00	90.26	72 457	13.11	643 770	13.16	--	--	86 146	0.20
07.24	500 000	14.04	98.93	88 040	13.34	88.53	--	--	810 454	13.44	--	--	80 071	2.43
08.24	500 000	13.95	98.94	23 573	13.20	89.35	--	--	258 784	13.26	--	--	101 926	0.82
09.24	500 000	13.88	98.95	32 066	13.16	90.19	21 372	13.19	149 643	13.33	--	--	54 041	0.48
10.24	500 000	13.83	98.95	351 773	13.16	88.37	27 606	12.99	159 210	13.02	--	--	54 468	0.20
11.24	500 000	13.76	98.96	--	--	--	22 115	12.50	25 781	13.22	--	--	28 634	1.05
12.24	454 129	14.62	98.89	--	--	--	--	--	--	--	--	--	23 544	0.20
2025														
01.25	500 000	14.73	98.88	--	--	--	--	--	286 055	12.25	--	--	--	--

* on Compound Interest Rates

3.2. Secondary Market of the Government Securities

for the period

	Government Securities, total	NBK Notes*	Euronotes	MEKKAM	MUIKAM	MEOKAM	MEUKAM	MEUZHKAM	METIKAM
	Volume, mln. of KZT								
2019	139 735 516	45 873 343	6 682 245	--	--	29 266 497	57 913 431	--	--
2020	107 462 389	55 404 245	7 646 731	2 559 391	--	19 129 777	22 721 727	517	--
2021	34 599 954	22 312 332	2 292 646	1 465 496	--	507 709	8 021 772	--	--
2022	23 389 474	6 386 607	1 981 750	201 492	--	365 518	14 428 790	--	25 317
2023	14 509 783	4 800 495	967 030	782 330	--	773 715	6 746 739	--	439 473
2024	12 924 663	2 423 111	1 045 481	3 113 331	--	1 014 599	4 291 119	--	1 037 022
2023									
I	3 842 932	1 466 087	530 594	86 637	--	105 836	1 617 616	--	36 163
II	3 821 468	1 703 293	151 510	223 006	--	258 312	1 335 240	--	150 106
III	3 389 622	876 168	157 334	215 386	--	281 080	1 652 492	--	207 162
IV	3 455 762	754 948	127 593	257 301	--	128 487	2 141 391	--	46 042
2023									
01.23	887 734	483 985	70 340	41 886	--	26 943	262 979	--	1 601
02.23	1 267 148	525 880	267 494	3 610	--	18 161	441 295	--	10 709
03.23	1 688 050	456 222	192 760	41 141	--	60 732	913 342	--	23 853
04.23	1 446 907	642 630	89 127	13 098	--	118 543	562 487	--	21 022
05.23	1 370 820	900 203	24 128	136 956	--	47 350	236 733	--	25 450
06.23	1 003 741	160 459	38 256	72 952	--	92 419	536 020	--	103 634
07.23	1 110 151	208 770	39 432	99 265	--	53 974	606 182	--	102 527
08.23	1 167 894	347 858	95 199	82 762	--	47 651	497 498	--	96 925
09.23	1 111 577	319 539	22 702	33 359	--	179 455	548 812	--	7 710
10.23	884 314	204 966	60 165	77 196	--	59 096	458 867	--	24 024
11.23	1 316 855	429 668	21 336	120 343	--	21 056	702 433	--	22 018
12.23	1 254 592	120 313	46 092	59 762	--	48 335	980 091	--	--
2024									
I	3 873 098	785 122	226 585	1 297 235	--	378 341	947 969	--	237 846
II	3 577 781	854 464	453 842	925 042	--	147 536	924 694	--	272 203
III	3 253 181	369 773	217 903	642 335	--	329 940	1 478 497	--	214 733
IV	2 220 603	413 752	147 151	248 718	--	158 782	939 959	--	312 240
2024									
01.24	998 439	338 872	57 972	82 103	--	121 144	348 313	--	50 037
02.24	1 624 740	348 935	78 996	584 548	--	171 063	368 547	--	72 652
03.24	1 249 918	97 315	89 618	630 584	--	86 134	231 110	--	115 158
04.24	1 590 362	462 654	235 077	405 737	--	17 941	304 355	--	164 599
05.24	858 582	163 137	99 231	198 450	--	32 653	328 555	--	36 555
06.24	1 128 837	228 672	119 534	320 855	--	96 941	291 784	--	71 049
07.24	1 272 010	134 722	50 654	319 450	--	101 803	646 362	--	19 019
08.24	977 896	131 956	66 251	202 379	--	65 756	426 509	--	85 046
09.24	1 003 275	103 095	100 998	120 507	--	162 382	405 626	--	110 668
10.24	912 577	122 258	144 540	152 854	--	62 099	334 234	--	96 591
11.24	612 396	153 177	--	30 091	--	37 662	231 851	--	159 615
12.24	695 629	138 318	2 612	65 773	--	59 021	373 874	--	56 033
2025									
01.25	832 908	162 398	3 560	36 717	--	85 698	391 427	--	153 107

3.3. Structure of Government Securities in Circulation

mln. of KZT, end of period

	of which:																
	Government Securities, total	NBK Notes		Government Securities												Municipal Securities	
				Total	Euronotes		MEKKAM		MEOKAM		MEUKAM		MEUZHKAM		METIKAM		
sale	sale*	%**	sale	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	
2019	11 846 565	3 418 560	9.8	8 212 783	1 202 700	5.3	--	--	710 897	9.6	4 969 022	8.1	1 330 164	0.0	0.0	0.0	215 221
2020	14 663 211	2 927 277	10.2	10 679 995	1 202 700	5.3	319 363	10.7	678 220	9.6	7 193 549	8.9	1 286 164	0.0	0.0	0.0	1 055 938
2021	15 457 733	2 102 538	10.0	12 214 633	1 202 700	5.3	143 727	9.3	607 460	10.0	9 056 005	9.2	1 204 741	0.0	0.0	0.0	1 140 562
2022	18 164 411	2 236 248	18.1	14 857 979	1 202 700	5.3	175 876	13.6	1 189 177	13.6	10 447 907	9.9	1 017 007	0.0	825 313	13.4	1 070 184
2023	20 432 694	1 200 000	14.9	18 184 174	1 202 700	5.3	547 508	15.5	1 927 063	14.0	12 821 636	10.7	732 860	0.0	952 408	13.4	1 048 520
2024	22 607 700	454 129	14.6	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	1 308 742
2023																	
01.23	18 481 207	2 367 446	18.1	15 043 577	1 202 700	5.3	229 432	15.8	1 385 114	13.9	10 556 824	9.9	824 007	0.0	845 500	13.4	1 070 184
02.23	19 121 612	2 680 279	16.7	15 371 849	1 202 700	5.3	307 602	16.0	1 477 745	14.0	10 671 555	10.0	824 007	0.0	888 241	13.7	1 069 484
03.23	19 415 421	2 631 827	16.7	15 716 981	1 202 700	5.3	347 400	15.7	1 547 205	14.0	10 882 429	10.0	824 007	0.0	913 241	13.1	1 066 613
04.23	19 747 656	2 703 630	18.1	15 975 782	1 202 700	5.3	422 335	15.6	1 642 413	14.0	10 941 188	10.1	814 737	0.0	952 408	13.4	1 068 244
05.23	20 065 145	2 535 817	18.1	16 466 288	1 202 700	5.3	483 091	15.6	1 725 877	14.0	11 287 475	10.2	814 737	0.0	952 408	13.4	1 063 039
06.23	21 369 990	2 842 289	18.1	17 453 937	1 202 700	5.3	551 576	15.5	1 741 849	14.0	12 190 667	10.4	814 737	0.0	952 408	13.4	1 073 764
07.23	21 926 951	3 018 015	17.3	17 807 239	1 202 700	5.3	616 150	15.4	1 793 386	14.0	12 442 858	10.6	799 737	0.0	952 408	13.4	1 101 697
08.23	21 708 061	2 800 353	16.7	17 803 284	1 202 700	5.3	518 821	15.3	1 818 154	14.0	12 511 463	10.6	799 737	0.0	952 408	13.4	1 104 424
09.23	21 924 283	2 852 546	16.5	17 959 426	1 202 700	5.3	547 508	15.5	1 863 807	14.0	12 598 933	10.6	794 070	0.0	952 408	13.4	1 112 311
10.23	21 646 463	2 400 000	16.2	18 127 854	1 202 700	5.3	547 508	15.5	1 911 654	14.0	12 719 514	10.7	794 070	0.0	952 408	13.4	1 118 609
11.23	21 175 043	1 600 000	15.5	18 154 322	1 202 700	5.3	547 508	15.5	1 911 654	14.0	12 807 192	10.7	732 860	0.0	952 408	13.4	1 420 721
12.23	20 432 694	1 200 000	14.9	18 184 174	1 202 700	5.3	547 508	15.5	1 927 063	14.0	12 821 636	10.7	732 860	0.0	952 408	13.4	1 048 520
2024																	
01.24	20 635 926	1 000 000	14.4	18 614 535	1 202 700	5.3	794 386	12.6	2 007 277	13.9	12 924 904	10.7	732 860	0.0	952 408	13.4	1 021 391
02.24	20 825 187	800 000	16.7	19 030 689	1 202 700	5.3	794 386	12.6	2 056 422	13.8	13 307 589	10.8	717 183	0.0	952 408	13.4	994 498
03.24	20 740 342	500 000	16.7	19 339 179	1 202 700	5.3	740 020	12.1	2 081 934	13.8	13 644 933	10.8	717 183	0.0	952 408	13.4	901 163
04.24	20 958 404	500 000	13.3	19 566 580	1 202 700	5.3	582 865	11.1	2 081 934	13.8	14 039 489	10.8	707 183	0.0	952 408	13.4	891 825
05.24	20 936 006	424 831	13.8	19 603 762	1 202 700	5.3	626 581	11.2	2 081 934	13.8	14 032 955	10.9	707 183	0.0	952 408	13.4	907 413
06.24	21 529 200	400 629	14.2	20 135 038	1 202 700	5.3	650 306	11.2	2 154 391	13.8	14 468 049	10.9	707 183	0.0	952 408	13.4	993 534
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
12.24	22 607 700	454 129	14.6	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	1 308 742
2025																	
01.25	22 607 876	500 000	14.7	20 799 134	930 000	5.6	315 668	12.6	1 992 283	13.6	15 990 591	11.2	618 183	0.0	952 408	13.4	1 308 742

* 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	
12.24												
Residents	23 434 976	1 167 844	477 672	19 355	642 780	28 037	1 106 033	49 518	644 283	402 579	9 653	12 885
Government	737 812	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	2 532	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	6 626 681	792 642	371 544	13 442	399 933	7 724	668 247	44 429	405 325	218 493	0	12 281
Other financial institutions	14 579 512	63 798	5 711	2 634	43 865	11 587	117 271	5 089	43 881	68 150	152	604
Public non-financial organizations	428 712	246 651	47 669	0	198 981	0	251 031	0	195 078	55 953	0	0
Domestic non-financial organizations	611 624	62 152	52 749	2 322	0	7 081	66 683	0	0	59 983	6 700	0
Nonprofit Institutions	7 056	0	0	0	0	0	0	0	0	0	0	0
Households	8 490	2 601	0	957	0	1 644	2 801	0	0	0	2 801	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	1 078 792	94 119	0	88 618	3 304	2 197	173 945	58 456	1 800	110 197	3 491	0
Total	24 513 768	1 261 963	477 672	107 973	646 084	30 234	1 279 977	107 973	646 084	512 776	13 144	12 885
Depositors	6 982 483	1 005 421	371 544	15 795	602 467	15 616	871 209	49 507	602 451	219 099	152	12 281
01.25												
Residents	23 436 985	1 546 999	786 055	37 968	661 317	61 660	1 507 422	77 227	661 317	732 957	35 921	12 785
Government	737 812	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	1 485	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	6 453 833	1 082 527	571 946	31 174	459 818	19 589	1 075 562	75 344	465 582	534 636	0	12 181
Other financial institutions	14 713 675	198 677	149 521	6 794	37 602	4 761	140 697	1 883	37 753	101 061	0	604
Public non-financial organizations	477 553	210 650	37 734	0	163 897	9 019	218 306	0	157 982	51 305	9 019	0
Domestic non-financial organizations	601 536	44 595	26 854	0	0	17 741	63 421	0	0	45 953	17 468	0
Nonprofit Institutions	9 775	0	0	0	0	0	0	0	0	0	0	0
Households	8 759	10 550	0	0	0	10 550	9 436	0	0	2	9 434	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	1 064 028	149 691	0	133 623	0	16 068	239 470	94 364	0	129 552	15 554	0
Total	24 501 013	1 696 690	786 055	171 591	661 317	77 728	1 746 892	171 591	661 317	862 510	51 475	12 785
Depositors	6 819 644	1 261 766	572 346	36 057	624 404	28 959	1 247 127	78 698	624 373	539 846	4 210	12 181

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	
01.25														
International securities	10 216 388	312 047	7 645	12 346	1 085	0	290 971	300 208	12 346	1 085	166 805	119 971	0	11 170
bonds (non-residents)	7 561 086	243 254	7 645	10 744	0	0	224 866	266 485	10 744	0	166 805	88 937	0	493
Central Government	19 237	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	210 743	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	423 597	36 951	5 895	0	0	0	31 056	48 551	0	0	48 412	139	0	0
Other financial institutions	861 444	54 222	1 750	4 869	0	0	47 603	23 568	9 059	0	8 633	5 876	0	0
Public non-financial organizations	312 383	0	0	0	0	0	0	39 781	0	0	21 312	18 469	0	0
Domestic non-financial organizations	298 853	17 810	0	872	0	0	16 938	14 766	0	0	14 631	135	0	0
Nonprofit institutions	221 594	2 697	0	0	0	0	2 697	19 850	0	0	19 850	0	0	0
Households	96 545	34 823	0	193	0	0	34 630	3 682	0	0	2 622	1 060	0	493
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	5 116 690	96 751	0	4 809	0	0	91 942	116 287	1 684	0	51 345	63 258	0	0
RK bonds	463 786	21 931	0	0	866	0	21 066	15 363	0	866	0	14 498	0	10 677
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	163 045	4 413	0	0	0	0	4 413	0	0	0	0	0	0	10 017
Other financial institutions	172 529	1 789	0	0	423	0	1 366	2 947	0	281	0	2 666	0	0
Public non-financial organizations	37 162	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	53 966	129	0	0	129	0	0	513	0	410	0	103	0	660
Nonprofit institutions	12	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	9 797	300	0	0	300	0	0	172	0	172	0	0	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	27 276	15 299	0	0	13	0	15 287	11 731	0	2	0	11 729	0	0
non-resident shares	2 016 308	8 603	0	1 603	220	0	6 780	6 383	1 603	220	0	4 561	0	0
Other depository institutions	7 314	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	1 519 395	4 079	0	1 029	95	0	2 955	1 749	762	95	0	892	0	0
Public non-financial organizations	17 449	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	55 370	1 852	0	574	0	0	1 278	203	0	0	0	203	0	0
Nonprofit institutions	2 748	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	42 292	596	0	0	125	0	471	2 960	0	125	0	2 835	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	371 740	2 076	0	0	0	0	2 076	1 472	840	0	0	632	0	0
investment unit (nonresidents)	175 208	38 259	0	0	0	0	38 259	11 976	0	0	0	11 976	0	0
Other depository institutions	1 203	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	7 768	705	0	0	0	0	705	460	0	0	0	460	0	0
Public non-financial organizations	147 119	29 302	0	0	0	0	29 302	10 931	0	0	0	10 931	0	0
Domestic non-financial organizations	316	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit institutions	7 884	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	2 340	20	0	0	0	0	20	0	0	0	0	0	0	0
Nonresidents	8 577	8 232	0	0	0	0	8 232	585	0	0	0	585	0	0
Shares	408 857 378	339 931	74 674	73 011	14 464	0	177 782	278 456	73 011	14 464	0	190 981	0	1 321 716
ordinary	407 125 320	339 835	74 674	72 984	14 464	0	177 713	278 106	72 984	14 464	0	190 658	0	1 320 216
Central Government	2 325 989	217	0	0	217	0	0	217	0	217	0	0	0	0
Regional and local governments	76 200 648	95 792	8 109	0	0	0	87 684	0	0	0	0	0	0	103
National Bank	1 227 652	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	79 691 114	4 849	4 849	0	0	0	0	0	0	0	0	0	0	90
Other financial institutions	49 635 408	40 681	15 500	0	2 752	0	22 430	31 959	10	3 687	0	28 262	0	117
Public non-financial organizations	90 662 731	66 196	27 277	1 699	0	0	37 219	133 076	2 659	0	0	130 418	0	137 526
Domestic non-financial organizations	64 412 918	65 069	11 350	14 661	8 844	0	30 215	94 381	57 570	7 808	0	29 004	0	353 791
Nonprofit institutions	41 533	3 331	3 320	0	11	0	0	11	0	11	0	0	0	0
Households	7 094 036	61 691	3 051	55 870	2 605	0	165	3 922	1	2 741	0	1 180	0	262 250
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)	1 132 230	0	0	0	0	0	0	0	0	0	0	0	0	508
Nonresidents	34 701 062	2 008	1 218	755	36	0	14 539	12 744	0	0	0	1 794	0	565 831

Continuation

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
Preference	1 732 058	96	0	28	0	0	69	351	28	0	0	323	0	1 500
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	129 256	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	557 360	20	0	0	0	0	20	0	0	0	0	0	0	0
Public non-financial organizations	2 442	0	0	0	0	0	0	0	0	0	0	0	0	280
Domestic non-financial organizations	866 077	2	0	0	0	0	2	43	0	0	0	43	0	1 189
Nonprofit Institutions	675	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	152 195	74	0	27	0	0	46	291	19	0	0	272	0	26
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	1 407	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	22 646	0	0	0	0	0	0	16	8	0	0	8	0	2
Corporate bonds	28 098 594	462 351	68 914	13 479	2 778	0	377 180	376 882	13 479	2 778	96 400	264 225	0	14 097
Central Government	3 379 841	12 157	12 157	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 246 776	15 379	2 576	0	68	0	12 736	45 572	0	68	41 594	3 910	0	0
Other financial institutions	13 641 184	168 121	2 679	1 906	1 856	0	161 681	88 824	771	936	53 859	33 257	0	4 290
Public non-financial organizations	599 381	47 418	44 157	0	0	0	3 261	47 418	0	0	0	47 418	0	771
Domestic non-financial organizations	4 839 469	198 300	0	10 672	833	0	186 796	170 892	127	1 774	467	168 524	0	0
Nonprofit Institutions	1 303	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	311 126	14 325	7 347	425	17	0	6 537	15 265	11 655	0	441	3 169	0	9 036
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	37 180	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	1 042 333	6 651	0	476	5	0	6 170	8 912	926	0	39	7 947	0	0
investment unit (residents)	331 912	1 900	0	0	0	0	1 900	1 710	0	0	0	1 710	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	387	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	15 358	224	0	0	0	0	224	200	0	0	0	200	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	193 307	1 526	0	0	0	0	1 526	188	0	0	0	188	0	0
Nonprofit Institutions	5 989	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	79 291	79	0	0	0	0	79	1 214	0	0	0	1 214	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	37 580	71	0	0	0	0	71	108	0	0	0	108	0	0
Claim rights	61 667	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 474	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	29 486	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
Domestic non-financial organizations	8 575	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	78	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	16 077	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	380	0	0	0	0	0	0	0	0	0	0	0	0	0
Certificates	15 154 903	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	63 250	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	2 044 640	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	80 573	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	20	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	12 966 419	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	462 720 842	1 116 230	151 233	98 836	18 327	0	847 833	957 256	98 836	18 327	263 205	576 888	0	1 346 983
Residents	408 426 139	985 142	150 015	92 796	18 274	0	724 056	803 607	82 633	18 325	211 821	490 828	0	781 150
Central Government	5 725 068	12 374	12 157	0	217	0	0	217	0	217	0	0	0	0
Regional and local governments	76 200 648	95 792	8 109	0	0	0	87 684	0	0	0	0	0	0	103
National Bank	1 438 395	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	84 667 167	61 592	13 319	0	68	0	48 205	94 123	0	68	90 006	4 049	0	10 107
Other financial institutions	66 503 182	269 842	19 929	7 804	5 125	0	236 984	149 707	10 603	4 998	62 492	71 613	0	4 407
Public non-financial organizations	93 825 903	142 916	71 434	1 699	0	0	69 783	231 207	2 659	0	21 312	207 236	0	138 577
Domestic non-financial organizations	70 809 424	284 690	11 350	26 778	9 806	0	236 755	280 986	57 696	9 992	15 098	198 200	0	355 640
Nonprofit Institutions	281 817	6 028	3 320	0	11	0	2 697	19 861	0	11	19 850	0	0	0
Households	7 803 719	111 908	10 398	56 515	3 046	0	41 949	27 507	11 675	3 039	3 063	9 730	0	271 806
unknown (information about the sub-account is not	1 170 817	0	0	0	0	0	0	0	0	0	0	0	0	511
Nonresidents	54 294 704	131 088	1 218	6 040	54	0	123 777	153 650	16 203	2	51 383	86 060	0	565 833
Depositors	17 846 285	122 030	8 470	9 523	805	0	103 232	146 171	4 605	450	110 996	30 120	0	14 307

3.6. Domestic currency market operations

for the period

	USD (mln.)		EUR (thous.)		RUB (mln.)	
	KASE	OTC IFEM	KASE	OTC IFEM	KASE	OTC IFEM
	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks
2019	28 838	32 504	60 572	46 948	11 487	9 640
2020	27 477	24 959	34 446	98 667	17 873	5 574
2021	34 567	29 703	69 059	99 527	46 683	8 390
2022	29 705	19 616	392 557	246 846	296 477	266 210
2023	37 052	31 668	992 465	491 309	366 032	49 431
2024	54 962	21 743	890 681	2 073 859	834 454	34 503
2023						
I	7 775	10 477	194 181	116 678	55 032	7 150
II	8 493	7 158	231 829	84 046	72 387	13 983
III	9 790	7 904	312 684	102 696	89 520	15 673
IV	10 993	6 130	253 771	187 889	149 092	12 626
2024						
I	11 380	4 946	163 036	159 974	115 445	10 934
II	13 815	4 496	84 545	111 419	132 529	2 175
III	12 798	4 875	311 064	1 704 284	272 494	8 746
IV	16 969	7 427	332 036	98 182	313 987	12 649
2024						
01.24	3 617	1 609	99 240	72 634	30 677	1 569
02.24	3 923	2 013	48 193	37 795	52 360	8 654
03.24	3 840	1 323	15 603	49 545	32 408	710
04.24	5 137	939	62 009	51 924	31 316	405
05.24	5 016	1 207	6 276	45 438	31 879	1 206
06.24	3 662	2 350	16 259	14 057	69 333	564
07.24	3 731	1 895	55 184	1 686 990	66 517	2 835
08.24	4 416	1 967	105 783	11 563	122 232	3 480
09.24	4 652	1 013	150 098	5 731	83 744	2 431
10.24	6 125	2 766	196 053	5 773	97 911	3 716
11.24	5 508	2 337	64 331	31 840	88 180	3 147
12.24	5 336	2 324	71 652	60 570	127 896	5 786
2025						
01.25	4 533	1 875	93 732	36 600	101 692	10 267

* 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
2019	382.75	5.92	428.51	381.18	6.17	426.85	382.59	5.93	428.75	382.59	6.20	428.20
2020	412.95	5.73	471.44	420.71	5.65	516.13	413.24	5.72	471.89	420.91	5.69	513.57
2021	426.03	5.79	503.88	431.67	5.77	487.79	426.80	5.83	507.43	431.80	5.82	492.00
2022	460.48	6.96	484.22	460.98	6.43	491.22	461.39	7.22	472.78	462.65	6.41	492.80
2023	456.31	5.40	493.33	453.64	5.01	504.77	456.45	5.26	493.02	454.56	5.06	504.00
2024	469.44	5.08	507.86	523.54	4.99	546.47	471.10	5.13	518.58	525.11	4.85	547.74
2023												
I	454.93	6.27	488.18	448.05	5.82	486.58	453.41	6.18	481.53	451.71	5.86	492.60
II	448.82	5.54	488.37	454.13	5.22	495.68	448.90	5.50	488.89	452.51	5.14	491.05
III	455.11	4.84	495.38	477.57	4.92	503.22	455.87	4.84	496.78	474.47	4.89	502.74
IV	466.08	5.02	500.91	453.64	5.01	504.77	464.92	5.05	500.98	454.56	5.06	504.00
2024												
I	450.36	4.97	488.94	448.15	4.86	483.46	450.13	4.95	487.57	446.78	4.85	482.20
II	447.70	4.95	482.10	465.52	5.45	498.20	447.40	5.07	482.62	471.46	5.51	504.82
III	477.65	5.37	524.30	479.23	5.16	534.96	478.09	5.35	528.30	481.19	5.15	537.89
IV	499.87	5.02	533.82	523.54	4.99	546.47	500.70	5.03	533.87	525.11	4.85	547.74
2024												
01.24	451.28	5.06	492.45	448.17	5.03	485.14	450.80	5.07	489.00	447.74	5.00	484.58
02.24	449.95	4.91	485.43	451.31	4.90	487.32	450.14	4.92	484.34	450.61	4.97	489.41
03.24	449.74	4.91	488.93	448.15	4.86	483.46	449.52	4.90	488.48	446.78	4.85	482.20
04.24	446.34	4.80	479.03	441.44	4.75	473.09	445.89	4.80	480.79	442.05	4.74	472.90
05.24	442.19	4.87	478.09	444.79	4.95	481.04	442.31	4.90	480.33	447.25	4.96	484.81
06.24	454.69	5.18	489.50	465.52	5.45	498.20	456.89	5.26	490.49	471.46	5.51	504.82
07.24	474.86	5.45	514.66	475.37	5.51	514.97	474.97	5.44	516.03	473.95	5.49	513.11
08.24	478.28	5.38	525.85	481.22	5.27	535.36	478.90	5.35	529.23	481.63	5.23	535.71
09.24	479.94	5.26	532.86	479.23	5.16	534.96	479.84	5.27	532.14	481.19	5.15	537.89
10.24	485.71	5.06	530.56	488.45	5.04	529.19	485.94	5.05	532.71	488.26	5.04	530.57
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
12.24	519.65	5.06	544.43	523.54	4.99	546.47	520.12	5.10	544.80	525.11	4.85	547.74
2025												
01.25	524.67	5.16	543.19	519.28	5.31	540.05	523.90	5.21	541.77	518.14	5.29	538.47

III. Financial markets

3.8. Official exchange rates on average for the period*

tenge per unit of currency

	2020	2021	2022	2023	2024	2024				2024			2025
						I	II	III	IV	10.24	11.24	12.24	01.25
1 AED	112.44	116.00	125.38	124.25	127.82	122.63	121.91	130.05	136.10	132.25	134.75	141.49	142.86
1 AUD	285.13	319.95	319.60	303.00	309.75	296.24	295.01	319.59	326.62	326.84	323.36	329.65	326.54
1 CAD	308.17	340.01	353.92	338.18	342.66	334.24	327.42	350.09	357.75	353.88	354.28	365.26	364.56
1 CHF	440.52	466.13	482.60	508.16	533.96	516.41	495.28	551.13	570.45	565.28	562.71	583.59	577.15
1 CNY	59.89	66.07	68.46	64.43	65.25	62.67	61.82	66.64	69.55	68.61	68.72	71.38	71.87
1 DKK	63.26	67.77	65.10	66.22	68.10	65.59	64.64	70.28	71.58	71.14	70.61	73.00	72.82
1 GBP	529.91	586.25	568.22	567.30	600.27	571.03	565.24	620.19	641.23	635.33	631.27	657.36	647.14
100 KRW	35.06	37.23	35.68	34.94	34.43	33.88	32.68	35.22	35.83	35.80	35.51	36.19	36.12
1 JPY	3.87	3.88	3.52	3.25	3.10	3.04	2.88	3.20	3.29	3.26	3.22	3.38	3.35
1 KWD	1347.18	1413.59	1503.81	1484.73	1530.22	1464.50	1457.69	1563.12	1628.18	1586.12	1611.31	1689.10	1701.55
1 GEL	133.97	133.46	160.79	175.72	174.32	170.48	165.20	177.71	183.32	179.80	182.79	187.55	186.46
1 SAR	110.06	113.59	122.64	121.63	125.11	120.09	119.36	127.30	133.11	129.37	131.79	138.34	139.82
1 XDR	575.32	606.87	615.63	608.53	623.23	599.12	591.31	638.27	661.32	650.23	653.14	681.13	682.48
1 SEK	45.02	49.69	45.60	43.00	44.44	43.39	41.95	45.79	46.46	46.59	45.46	47.31	47.32
1 SGD	299.50	317.10	334.00	339.78	351.59	336.17	331.01	361.70	375.63	371.52	370.50	385.07	385.49
1 TRY	59.25	49.42	28.01	19.73	14.29	14.61	13.84	14.26	14.48	14.20	14.38	14.87	14.77
1 TJS	40.13	37.70	42.70	42.16	43.70	41.26	41.46	45.10	46.72	45.79	46.59	47.83	48.20
1 KGS	5.36	5.03	5.52	5.19	5.40	5.04	5.07	5.62	5.81	5.71	5.74	5.99	6.01
1 MDL	24.03	24.22	24.45	25.32	26.57	25.56	25.38	27.35	27.88	27.62	27.55	28.48	28.35
1 UAH	15.34	15.65	14.26	12.42	11.68	11.81	11.24	11.61	12.05	11.78	11.96	12.44	12.46
1 NOK	44.01	49.61	47.99	43.25	43.67	42.88	41.68	44.60	45.40	45.04	44.81	46.38	46.25
1 ZAR	25.21	28.89	28.20	24.75	25.67	23.85	24.11	26.56	27.97	27.71	27.63	28.57	28.01
1 PLN	106.11	110.45	103.42	108.75	117.98	112.80	112.14	122.42	123.97	123.07	121.40	127.48	127.89
10 HUF	13.42	14.08	12.42	12.94	12.85	12.62	12.32	13.31	13.11	13.23	12.87	13.22	13.20
1 BRL	80.69	79.11	89.38	91.45	87.22	91.04	86.09	86.09	85.93	86.90	85.60	85.25	87.01
1 MYR	98.37	102.84	104.70	100.16	103.03	95.41	94.70	107.23	113.92	113.44	111.76	116.58	117.61
1 HKD	53.24	54.81	58.80	58.29	60.17	57.59	57.27	61.24	64.30	62.51	63.62	66.85	67.40
10 AMD	8.48	8.49	10.75	11.68	12.03	11.22	11.55	12.38	12.88	12.64	12.83	13.19	13.21
100 UZS	4.12	4.02	4.18	3.90	3.72	3.64	3.55	3.79	3.91	3.81	3.87	4.05	4.05
1 BYN	169.94	168.26	167.76	170.30	143.72	137.85	137.07	146.24	153.05	148.71	151.53	159.12	160.64
1 CZK	17.83	19.66	19.73	20.56	20.22	19.53	19.32	20.82	21.15	20.98	20.81	21.67	21.60
1 AZN	243.93	251.64	271.92	269.21	276.95	265.70	264.13	281.80	294.91	286.55	291.99	306.58	309.54
1 INR	5.57	5.76	5.86	5.53	5.61	5.43	5.37	5.70	5.92	5.78	5.87	6.12	6.08
1 THB	13.20	13.33	13.15	13.12	13.35	12.65	12.21	13.72	14.73	14.59	14.39	15.22	15.32
1 MXN	19.33	21.02	22.92	25.76	25.67	26.49	26.04	25.31	24.91	24.71	24.37	25.67	25.50
1000 IRR	9.84	10.14	10.96	10.87	11.18	10.72	10.66	11.37	11.90	11.56	11.79	12.39	12.49

* Weighted Average

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

thous. units of currency, for the period

	USD			EUR			RUB		
	Import	Export	Import-export balance	Import	Export	Import-export balance	Import	Export	Import-export balance
	1	2	3=1-2	4	5	6=4-5	7	8	9=7-8
2019	4 188 532	64 541	4 123 991	549 830	6 162	543 668	34 857 000	14 703 481	20 153 519
2020	2 492 900	298 376	2 194 524	297 850	2 860	294 990	64 176 065	5 332 963	58 843 102
2021	2 058 787	337 453	1 721 334	469 100	11 382	457 718	84 069 602	5 523 196	78 546 406
2022	3 938 010	10 780	3 927 230	302 204	436	301 768	31 254 500	34 450 635	-3 196 135
2023	1 667 400	4 421	1 662 979	102 900	559	102 341	6 069 000	15 856 685	-9 787 685
2024	1 130 200	7 864	1 122 336	50 960	756	50 204	1 600 029	19 007 990	-17 407 961
2023									
I	809 900	1 332	808 568	79 000	211	78 789	-	10 707 785	-10 707 785
II	205 000	-	205 000	10 000	-	10 000	200 000	-	200 000
III	277 500	1 307	276 193	12 000	207	11 793	5 869 000	1 632 000	4 237 000
IV	375 000	1 782	373 218	1 900	141	1 759	-	3 516 900	-3 516 900
2024									
I	230 200	-	230 200	24 960	-	24 960	-	1 604 440	-1 604 440
II	415 100	2 119	412 981	23 000	214	22 786	-	6 841 500	-6 841 500
III	124 000	2 340	121 660	2 000	205	1 795	29	7 285 368	-7 285 339
IV	360 900	3 405	357 495	1 000	337	663	1 600 000	3 276 682	-1 676 682
2024									
01.24	-	-	-	-	-	-	-	-	-
02.24	90 200	-	90 200	12 000	-	12 000	-	-	-
03.24	140 000	-	140 000	12 960	-	12 960	-	1 604 440	-1 604 440
04.24	125 100	2 119	122 981	10 000	214	9 786	-	1 956 500	-1 956 500
05.24	160 000	-	160 000	8 000	-	8 000	-	2 197 000	-2 197 000
06.24	130 000	-	130 000	5 000	-	5 000	-	2 688 000	-2 688 000
07.24	55 000	-	55 000	-	-	-	29	3 336 600	-3 336 571
08.24	30 000	2 340	27 660	-	205	-205	-	2 401 268	-2 401 268
09.24	39 000	-	39 000	2 000	-	2 000	-	1 547 500	-1 547 500
10.24	30 000	-	30 000	-	-	-	200 000	565 000	-365 000
11.24	72 000	-	72 000	-	-	-	-	894 011	-894 011
12.24	258 900	3 405	255 495	1 000	337	663	1 400 000	1 817 671	-417 671
2025									
01.25	186 500	0	186 500	6 500	0	6 500	0	2 465 000	-2 465 000



IV. PAYMENT SYSTEMS

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2020	2021	2022	2023	2024	10.24	11.24	12.24	01.25
Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)									
Number of Payments - total, thousand transactions	51 084	59 347	65 530	73 725	87 790	7 354	7 308	8 247	8 080
of which:									
interbank system of money transfer	15 010	18 821	21 796	25 504	30 642	2 626	2 639	3 153	2 508
to total, %	29.4	31.7	33.3	34.6	34.9	35.7	36.1	38.2	31.0
interbank clearing system	36 074	40 526	43 734	48 221	57 148	4 728	4 669	5 095	5 572
to total, %	70.6	68.3	66.7	65.4	65.1	64.3	63.9	61.8	69.0
Sum of Payments - total, mln.KZT	645 493 443	782 086 436	787 241 794	980 279 571	1 487 380 922	133 193 247	119 582 002	139 971 562	124 526 750
of which:									
interbank system of money transfer	638 074 195	773 395 880	776 920 220	969 288 279	1 475 536 202	132 161 203	118 542 181	138 713 921	123 621 693
to total, %	98.9	98.9	98.7	98.9	99.2	99.2	99.1	99.1	99.3
interbank clearing system	7 419 248	8 690 556	10 321 574	10 991 291	11 844 720	1 032 044	1 039 821	1 257 641	905 057
to total, %	1.1	1.1	1.3	1.1	0.8	0.8	0.9	0.9	0.7
Number of Users in Payment Systems of Kazakhstan:									
interbank system of money transfer	38	38	31	31	31	31	31	31	31
interbank clearing system	26	26	22	22	21	22	22	21	21
Payments and transfers of money through correspondent accounts opened between banks									
Number of Payments - total, thousand transactions	14 190	15 916	12 123	14 135	16 338	1 535	1 448	1 457	319
of which:									
through loro-accounts	6 727	7 822	5 009	5 878	7 216	679	657	640	152
to total, %	47.4	49.1	41.3	41.6	44.2	44.3	45.4	43.9	47.6
through nostro-accounts	7 463	8 094	7 115	8 257	9 122	856	791	817	167
to total, %	52.6	50.9	58.7	58.4	55.8	55.7	54.6	56.1	52.4
Sum of Payments - total, mln.KZT	6 302 869	7 789 468	6 629 666	8 107 922	14 025 010	1 430 864	1 330 805	1 287 448	302 430
of which:									
through loro-accounts	3 700 578	4 992 041	4 075 479	4 361 294	7 940 704	834 264	817 398	800 497	195 666
to total, %	58.7	64.1	61.5	53.8	56.6	58.3	61.4	62.2	64.7
through nostro-accounts	2 602 290	2 797 426	2 554 188	3 746 628	6 084 306	596 600	513 407	486 950	106 764
to total, %	41.3	35.9	38.5	46.2	43.4	41.7	38.6	37.8	35.3

Continuation

	2020	2021	2022	2023	2024	10.24	11.24	12.24	01.25
Payment instruments on the territory of Kazakhstan*									
Number of Payments - total, thousand transactions **	3 510 819	6 915 282	9 400 885	12 690 434	14 748 155	1 322 411	1 261 461	1 340 843	-
Payment order	271 443	293 141	327 152	992 863	1 459 953	115 605	113 347	131 141	-
Payment request-order	1 110	1 599	2 946	4 697	5 842	424	366	441	-
Cheque for goods and services paying	1	1	2	27	34	1	1	1	-
Direct debiting of a banking account	29 928	49 194	213 585	107 649	163 537	13 455	15 259	20 088	-
Collection order	1 476	2 072	3 325	4 287	10 880	1 051	1 056	1 280	-
Payment card	3 174 351	6 542 486	8 826 098	11 558 969	13 079 708	1 189 862	1 129 525	1 185 310	-
Paid bill of exchange	32 510	26 789	27 778	21 942	28 202	2 014	1 906	2 583	-
Sum of Payments - total, mln.KZT **	469 771 951	656 945 175	693 523 657	866 660 372	1 330 693 480	116 892 617	111 437 804	129 900 259	-
Payment order	408 597 895	551 946 974	554 198 658	688 571 905	1 123 889 148	97 865 531	92 561 232	108 644 809	-
Payment request-order	33 953	50 235	64 960	114 613	165 678	12 065	11 373	15 121	-
Cheque for goods and services paying	6 711	3 674	3 395	753 641	207 167	37	43	318	-
Direct debiting of a banking account	7 580 081	9 116 290	11 110 343	8 976 157	11 139 893	854 236	781 477	966 494	-
Collection order	182 283	330 109	408 169	1 108 589	1 370 875	157 686	147 183	175 355	-
Payment card	51 915 292	93 713 259	125 144 084	164 992 549	191 814 010	17 828 778	17 764 639	19 874 296	-
Paid bill of exchange	1 455 736	1 784 636	2 594 047	2 142 917	2 106 708	174 284	171 858	223 865	-
Payment Cards***									
Number of Payments - total, thousand transactions	3 175 866	6 542 486	8 510 930	11 558 969	13 079 708	1 189 862	1 129 525	1 185 310	1 012 715
of which:									
in trade terminals:	2 878 476	6 271 338	8 256 634	11 317 866	12 836 823	1 169 556	1 110 164	1 164 531	995 117
local systems	1 979 330	5 124 993	7 290 148	9 655 053	10 777 523	988 907	941 213	977 331	825 642
international systems, of which:	899 146	1 146 344	1 296 616	1 662 813	2 059 300	180 649	168 950	187 199	169 475
Visa International	340 277	716 075	966 486	1 424 882	1 786 254	155 667	144 796	159 630	142 859
MasterCard Worldwide	553 573	413 445	211 887	175 886	257 802	23 617	22 847	26 127	24 983
in trade terminals to total, %	90.6	95.9	97.0	97.9	98.1	98.3	98.3	98.2	98.3
on reception of a cash:	297 390	271 148	254 296	241 103	242 884	20 306	19 362	20 779	17 598
local systems	9 846	20 995	38 407	58 834	75 430	6 602	6 354	6 451	6 041
international systems, of which:	287 544	250 153	215 888	182 269	167 455	13 704	13 008	14 328	11 557
Visa International	134 965	157 970	166 113	152 581	139 675	11 393	10 840	11 852	9 510
MasterCard Worldwide	140 109	81 128	40 961	23 061	22 009	1 828	1 704	1 983	1 556
in trade terminals to total, %	9.4	4.1	3.0	2.1	1.9	1.7	1.7	1.8	1.7
Sum of Payments - total, mln.KZT	51 915 292	93 713 259	125 144 074	164 992 549	191 814 010	17 828 778	17 764 639	19 874 296	14 854 907
of which:									
in trade terminals:	35 294 805	73 123 297	103 787 623	141 940 209	166 073 313	15 557 867	15 516 548	17 352 682	12 926 541
local systems	25 635 426	58 304 598	80 253 091	111 865 124	129 389 318	12 265 679	12 250 992	13 447 020	9 828 905
international systems, of which:	9 659 380	14 818 699	23 534 532	30 075 085	36 683 995	3 292 188	3 265 556	3 905 663	3 097 636
Visa International	5 179 820	10 189 814	14 199 488	22 571 564	28 680 847	2 551 225	2 528 155	3 025 999	2 366 644
MasterCard Worldwide	4 410 664	4 487 835	4 254 248	5 212 037	7 647 368	710 026	706 036	843 449	696 485
in trade terminals to total, %	68.0	78.0	82.9	86.0	86.6	87.3	87.3	87.3	87.0

Continuation

	2020	2021	2022	2023	2024	10.24	11.24	12.24	01.25
on reception of a cash:	16 620 487	20 589 962	21 356 451	23 052 340	25 740 697	2 270 911	2 248 091	2 521 614	1 928 366
local systems	392 452	1 298 015	2 672 060	4 663 678	6 238 258	576 395	574 356	597 555	508 566
international systems, of which:	16 228 035	19 291 947	18 684 391	18 388 662	19 502 439	1 694 516	1 673 735	1 924 059	1 419 800
Visa International	8 713 007	12 567 200	14 146 609	14 944 856	15 988 143	1 399 137	1 389 397	1 596 758	1 162 635
MasterCard Worldwide	6 870 991	6 074 347	3 986 465	2 953 292	3 025 848	254 238	243 817	285 698	214 339
in trade terminals to total, %	32.0	22.0	17.1	14.0	13.4	12.7	12.7	12.7	13.0
Number of Payment Cards in Circulation (total, thousand units), of which:	47 966	59 258	65 080	74 544	81 370	80 627	80 456	81 370	83 598
local systems	14 057	19 649	22 166	24 874	26 745	26 456	26 624	26 745	26 853
international systems, of which:	33 908	39 609	42 914	49 670	54 625	54 171	53 832	54 625	56 745
Visa International	22 349	28 905	33 315	37 533	39 711	40 032	39 373	39 711	40 804
MasterCard Worldwide	9 936	9 025	7 980	10 696	13 553	12 797	13 127	13 553	14 537
Number of Payment Cards used (total, thousand units), of which:	26 779	30 413	33 431	38 685	41 184	40 545	40 725	41 184	39 982
local systems	9 635	12 192	13 438	15 948	17 022	16 773	16 993	17 022	16 631
international systems, of which:	17 144	18 221	19 993	22 737	24 162	23 772	23 731	24 162	23 351
Visa International	10 102	12 684	16 698	19 373	20 137	19 879	19 828	20 137	19 312
MasterCard Worldwide	6 301	4 810	2 711	2 885	3 520	3 414	3 426	3 520	3 534
Number of Equipment for Payment Cards (units):									
pos-terminals, of which:	211 764	509 194	831 780	1 041 884	1 362 630	-	-	1 362 630	-
in banks	8 785	8 510	16 279	8 114	7 283	-	-	7 283	-
at businessmen	202 979	500 684	815 501	1 033 770	1 355 347	-	-	1 355 347	-
cash dispensers	12 728	12 443	12 391	12 649	12 569	-	-	12 569	-
Number of entrepreneurs (units)	108 159	273 947	567 687	793 065	886 630	-	-	886 630	-

Continuation

	2020	2021	2022	2023	2024	10.24	11.24	12.24	01.25
Money Transfers abroad / from abroad through the international money transfers systems									
Number of sent transfers (total, thousand transactions), of which:	2 384.4	2 579.7	2 490.6	2 600.1	2 111.5	141.8	144.4	146.8	108.8
Gold Crown	1 893.0	2 160.3	2 112.5	2 255.0	1 883.5	113.6	120.8	124.7	92.7
Western Union	119.7	106.1	96.3	78.4	130.7	19.0	15.1	13.2	9.7
Unistrim	125.0	78.7	34.6	31.3	0.0	0.0	0.0	0.0 -	
Contact	104.1	173.5	181.9	174.4	15.4	0.0	0.0	0.0 -	
Moneygram	14.2	15.3	23.6	20.8	18.2	1.7	1.5	1.8	1.1
Others	128.5	45.7	41.8	40.3	63.7	7.4	7.0	7.2	3.7
Number of received transfers (total, thousand transactions), of which:	1 276.2	1 131.5	1 650.0	1 087.2	787.7	57.1	54.1	63.2	48.1
Gold Crown	547.4	529.5	976.3	495.5	374.2	25.3	24.8	26.9	20.3
Western Union	393.5	362.6	323.6	255.2	232.7	18.8	17.5	21.1	16.7
Unistrim	26.6	19.3	68.4	110.6	0.0	0.0	0.0	0.0 -	
Moneygram	40.8	43.4	96.6	120.7	111.0	9.6	8.7	10.7	8.2
Contact	124.2	126.5	137.9	58.3	10.1	0.0	0.0	0.0 -	
Others	143.6	50.3	47.3	46.9	59.8	3.4	3.0	4.5	2.6
Sum of sent transfers (total, bln.KZT), of which:	787 723.1	1 010 566.9	1 034 517.0	967 981.0	788 940.4	64 809.1	60 602.6	56 813.4	40 748.1
Gold Crown	642 018.4	793 822.9	794 122.9	772 820.7	656 305.5	47 123.3	45 339.9	42 921.4	31 199.8
Western Union	58 581.0	61 344.4	66 142.8	55 172.1	84 156.7	12 744.2	10 369.1	8 963.9	6 383.8
Unistrim	28 993.0	30 345.6	8 645.3	7 060.3	0.0	0.0	0.0	0.0 -	
Contact	39 134.3	109 774.0	139 038.9	111 694.7	10 553.1	0.0	0.0	0.0 -	
Moneygram	5 770.9	11 083.8	22 599.3	16 335.2	17 622.9	1 776.5	1 930.0	2 596.6	1 264.7
Others	13 225.6	4 196.1	3 967.7	4 898.0	20 302.2	3 165.1	2 963.5	2 331.5	421.8
Sum of received transfers (total, bln.KZT), of which:	286 892.7	283 513.1	681 232.0	308 695.7	236 754.7	18 913.9	17 810.7	19 544.9	15 846.0
Gold Crown	141 490.2	155 574.1	460 633.9	156 710.2	119 960.1	8 802.4	8 691.0	8 891.5	7 143.4
Western Union	74 731.5	71 466.8	84 136.3	69 556.4	71 969.8	6 373.6	5 752.7	6 586.7	5 439.8
Unistrim	5 669.7	5 038.2	25 456.6	21 585.3	0.0	0.0	0.0	0.0 -	
Moneygram	11 237.0	12 221.1	36 909.0	40 831.0	36 511.7	3 438.1	3 084.1	3 689.8	2 981.9
Contact	34 419.8	36 789.6	71 304.3	16 760.6	2 343.2	0.0	0.0	0.0 -	
Others	19 344.6	2 423.3	2 791.9	3 252.3	5 970.0	299.8	282.9	376.9	195.6

* 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

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

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

for the period, billion of KZT

Name of users	12.20	12.21	12.22	12.23	10.24	11.24	12.24	01.25
ISMT - total	62 276	74 633	88 593	106 592	132 161	118 542	138 714	123 622
change in % of the previous period	45.3	-3.1	2.5	3.8	-0.9	-10.3	17.0	-10.9
of which:								
Five large banks*	18 126	22 941	25 140	28 723	37 202	36 058	44 334	36 061
change as % of the previous period	52.6	1.5	-1.5	12.1	-0.5	-3.1	23.0	-18.7
share as % of total	29.1	30.7	28.4	26.9	28.1	30.4	32.0	29.2
Other banks	13 477	15 912	17 477	24 631	31 133	26 854	30 459	28 174
change as % of the previous period	34.9	0.3	4.2	11.6	-5.4	-13.7	13.4	-7.5
share as % of total	21.6	21.3	19.7	23.1	23.6	22.7	22.0	22.8
Other participants	30 673	35 780	45 976	53 238	63 826	55 630	63 921	59 387
change as % of previous period	46.2	-7.2	4.1	-3.2	1.1	-12.8	14.9	-7.1
share as % of total	49.3	47.9	51.9	49.9	48.3	46.9	46.1	48.0
ICS - total	860	973	1 117	1 107	1 032	1 040	1 258	905
change in % of the previous period	21.8	27.2	11.4	13.7	5.5	0.8	20.9	-28.0
of which:								
Five large banks*	403	472	622	607	654	659	759	686
change as % of the previous period	14.9	18.8	1.3	4.1	2.0	0.7	15.3	-9.7
share as % of total	46.9	48.5	55.7	54.8	63.4	63.4	60.4	75.8
Other banks	193	177	148	137	134	132	152	114
change as % of the previous period	13.2	2.0	10.8	-2.9	5.8	-1.9	14.9	-24.5
share as % of total	22.5	18.2	13.3	12.4	13.0	12.7	12.1	12.6
Other participants	263	323	346	363	244	249	347	105
change as % of previous period	42.9	66.8	35.8	45.2	15.8	2.3	39.1	-69.7
share as % of total	30.6	33.2	31.0	32.8	23.6	24.0	27.6	11.6

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



V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

V. Key indicators of financial institutions

5.1. Banking sector

mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
2020	31 172 380	27 217 148	3 955 232	1 767 347	726 803	21.27	21.29	26.97
2021	37 623 913	33 085 975	4 537 938	1 331 772	1 291 932	19.32	19.34	23.43
2022	44 561 554	39 334 336	5 227 218	1 403 588	1 465 932	18.54	18.56	21.70
2023	51 441 097	44 579 098	6 861 999	1 433 588	2 184 757	19.24	19.25	21.50
2024	61 559 419	52 667 430	8 891 990	1 453 589	2 555 389	20.36	20.37	22.03
2023								
01.23	44 021 046	38 622 243	5 398 803	1 403 588	168 900	18.97	18.99	22.10
02.23	44 060 374	38 448 359	5 612 014	1 403 588	330 119	19.50	19.52	22.55
03.23	45 027 511	39 345 632	5 681 879	1 403 588	509 737	19.57	19.59	22.59
04.23	44 843 135	38 954 422	5 888 714	1 403 588	694 628	19.79	19.81	22.74
05.23	45 373 737	39 735 438	5 638 299	1 403 588	877 738	18.54	18.56	21.42
06.23	46 573 851	40 847 322	5 726 529	1 403 588	1 052 404	18.61	18.62	21.39
07.23	46 553 775	40 614 913	5 938 863	1 413 588	1 237 072	18.77	18.79	21.47
08.23	46 701 978	40 575 527	6 126 451	1 423 588	1 421 744	18.98	18.99	21.61
09.23	47 881 901	41 639 127	6 242 773	1 433 588	1 580 537	18.84	18.85	21.40
10.23	48 373 978	41 962 124	6 411 854	1 433 588	1 777 045	19.27	19.29	21.76
11.23	49 172 473	42 520 946	6 651 528	1 433 588	2 008 637	19.55	19.56	21.98
12.23	51 441 097	44 579 098	6 861 999	1 433 588	2 184 757	19.24	19.25	21.50
2024								
01.24	51 061 190	43 956 253	7 104 936	1 433 588	197 811	19.27	19.28	21.46
02.24	51 962 887	44 631 602	7 331 285	1 433 588	389 551	19.38	19.40	21.48
03.24	52 923 443	45 411 858	7 511 586	1 433 588	569 541	19.39	19.40	21.44
04.24	52 409 336	45 029 843	7 379 492	1 433 588	776 701	18.97	18.98	20.96
05.24	53 262 006	45 878 799	7 383 207	1 433 588	975 384	18.70	18.71	20.66
06.24	55 322 978	47 832 463	7 490 515	1 433 588	1 156 559	19.08	19.09	21.06
07.24	56 787 794	49 018 824	7 768 970	1 433 588	1 388 731	19.70	19.70	21.06
08.24	57 845 405	49 803 140	8 042 264	1 433 588	1 624 669	19.63	19.65	21.47
09.24	58 113 793	49 860 392	8 253 401	1 437 827	1 854 416	20.13	20.15	21.97
10.24	58 458 814	50 010 797	8 448 017	1 434 677	2 100 960	20.43	20.45	22.25
11.24	59 207 090	50 525 340	8 681 750	1 434 367	2 336 954	20.26	20.27	22.01
12.24	61 559 419	52 667 430	8 891 990	1 453 589	2 555 389	20.36	20.37	22.03
2025								
01.25	60 609 716	51 540 410	9 069 306	1 452 864	228 498	20.69	20.7	22.36

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	
2020	10 981 218	12 913 476	5 553 591	1 084 670
2021	10 874 691	13 070 066	6 911 635	1 340 340
2022	10 956 945	14 663 410	7 793 435	1 726 857
2023	11 088 699	17 864 645	9 360 618	2 161 428
2024	11 152 374	22 538 906	12 695 398	2 558 008
2023				
01.23	10 956 431	14 853 794	7 857 354	155 984
02.23	10 966 945	15 129 613	7 997 885	163 593
03.23	10 975 425	15 399 644	8 129 762	167 791
04.23	10 985 043	15 675 889	8 262 475	175 967
05.23	10 992 966	15 841 449	8 286 836	173 284
06.23	11 004 961	16 074 711	8 364 601	187 904
07.23	11 023 309	16 367 874	8 554 355	173 714
08.23	11 044 335	16 761 866	8 828 537	176 414
09.23	11 056 132	17 224 927	9 162 986	177 144
10.23	11 068 991	17 211 707	9 018 762	183 189
11.23	11 081 223	17 362 491	9 039 113	192 153
12.23	11 088 699	17 864 645	9 360 618	234 291
2024				
01.24	11 091 980	18 103 999	9 470 250	186 548
02.24	11 100 166	18 486 445	9 704 159	209 082
03.24	11 100 276	18 846 916	9 929 742	190 804
04.24	11 097 968	18 923 066	9 877 892	212 383
05.24	11 053 779	19 167 347	9 992 072	204 328
06.24	11 052 292	19 876 178	10 569 766	213 805
07.24	11 070 758	20 122 296	10 740 809	215 499
08.24	11 094 214	20 739 588	11 270 268	208 090
09.24	11 110 121	21 004 927	11 437 453	208 189
10.24	11 129 170	21 376 544	11 710 041	218 990
11.24	11 141 669	21 885 502	12 124 771	222 715
12.24	11 152 374	22 538 906	12 695 398	267 575
2025				
01.25	11 154 521	22 352 495	12 413 087	212 791

5.2. Accumulative Pension Fund

5.2.2. Structure of Investment Portfolio of Accumulative Pension Funds

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

	Name of organization/ Name of trustee	Government Securities					NBK Notes	Domestic Securities		Foreign States Securities	Non- Government Securities of Foreign Issuers	International Financial Institutions Securities	Derivatives	Deposits in banks	Assets under external management	Funds on investment account and other assets	
		MEUKAM	MIETIKAM	MEOKAM	MEUKAM	MEUZHKAM		Eurobonds	Shares								Bonds
2020		0.32		0.29	27.82	9.53	5.77	0.63	2.28	23.51	9.91	2.53	4.11	0.00	6.71	6.32	0.27
2021	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	10.23	3.41	
	NBRK	0.00		0.71	28.46	8.59	1.14	0.00	2.25	20.63	18.51	0.11	3.10	0.00	2.80	0.00	0.00
	JSC "Centras Securities"	0.00		0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "First Heartland Jusan Invest"	0.00		0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2022																	
12.22	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	9.24	0.45
	NBRK	0.00	5.25	4.34	31.70	7.21	1.07	0.00	1.67	17.94	16.53	0.10	2.53	0.00	1.91	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "First Heartland Jusan Invest"	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2023																	
12.23	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	13.31	0.83
	NBRK	0.00	4.97	3.76	32.82	4.02	0.95	0.00	1.96	13.89	14.79	0.40	2.14	0.00	6.01	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "First Heartland Jusan Invest"	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2024																	
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
12.24	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	21.29	0.47
	NBRK	0.00	3.91	2.95	31.67	2.78	0.00	0.00	1.68	13.17	14.20	2.77	1.73	0.00	3.09	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"	0.00	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	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.3. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
2020	7 114 244	4 056 517	206 160 453	2 892 798	209 053 251	58 586 792	24 128 270
2021	7 114 244	0	226 231 635	2 126 997	228 358 632	34 555 415	14 107 092
2022	7 114 244	0	250 022 680	2 330 715	252 353 395	38 281 449	13 690 380
2023	7 114 244	0	229 238 828	4 329 143	282 003 222	45 052 775	15 775 980
2024	7 114 244	0	307 247 038	5 070 943	312 317 981	48 123 465	17 572 055
2023							
01.23	7 114 244	0	230 341 980	2 710 026	254 935 959	3 536 046	1 117 460
02.23	7 114 244	0	230 240 124	3 199 671	257 565 335	7 099 465	2 232 073
03.23	7 114 244	0	230 242 692	2 983 167	259 656 522	10 803 060	3 609 818
04.23	7 114 244	0	259 118 277	3 081 021	262 199 298	14 536 658	4 759 997
05.23	7 114 244	0	261 635 014	2 966 392	264 601 406	18 396 624	5 993 936
06.23	7 114 244	0	264 130 589	2 726 719	266 857 308	22 272 997	7 273 094
07.23	7 114 244	0	266 506 308	2 803 718	269 310 026	25 916 399	8 419 483
08.23	7 114 244	0	268 750 764	2 721 240	271 472 004	29 640 055	9 819 966
09.23	7 114 244	0	271 005 351	3 278 102	274 283 453	33 411 108	11 150 541
10.23	7 114 244	0	273 283 762	5 631 975	278 915 737	37 237 962	12 499 977
11.23	7 114 244	0	229 236 260	5 915 687	281 325 102	41 135 289	14 062 121
12.23	7 114 244	0	229 238 828	4 329 143	282 003 222	45 052 775	15 775 980
2024							
01.24	7 114 244	0	279 887 081	4 677 970	284 565 051	3 766 724	1 359 772
02.24	7 114 244	0	282 137 150	4 742 349	286 879 499	7 656 682	2 913 826
03.24	7 114 244	0	284 469 037	4 945 986	289 415 023	11 554 681	4 318 582
04.24	7 114 244	0	286 887 483	5 200 422	292 087 905	15 452 245	5 677 117
05.24	7 114 244	0	289 370 480	4 955 345	294 325 825	19 395 978	7 146 257
06.24	7 114 244	0	291 896 956	4 717 667	296 614 623	23 376 785	8 571 462
07.24	7 114 244	0	294 475 906	4 829 659	299 305 565	27 417 504	9 954 867
08.24	7 114 244	0	297 068 571	4 804 778	301 873 349	31 494 291	11 358 091
09.24	7 114 244	0	299 454 731	5 126 443	304 581 174	35 592 698	12 905 300
10.24	7 114 244	0	302 002 311	5 608 885	307 611 196	39 737 484	14 348 070
11.24	7 114 244	0	306 675 261	5 630 098	312 305 359	44 121 824	15 983 027
12.24	7 114 244	0	307 247 038	5 070 943	312 317 981	48 123 465	17 572 055
2025							
01.25	7 114 244	0	309 703 130	5 628 016	315 331 146	4 301 691	1 658 265

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	12.24
Number of Insurance Company, total	28	28	27	26	25	25	24	24	25
with foreign participation	...	...	...	4	5	5	5	5	5
life insurance	8	9	9	9	9	9	9	9	10
Cumulative Assets	1 206 141	1 486 344	2 061 760	2 066 614	2 278 713	2 398 317	2 378 468	2 612 814	2 892 074
Insurance Reserves	570 210	685 602	1 093 816	1 095 948	1 134 855	1 224 591	1 297 356	1 431 710	1 627 864
Cumulative Own Capital*	553 333	665 433	790 942	775 196	911 900	963 890	865 639	968 902	1 018 187
Insurance Premiums, total **	468 179	514 140	728 938	811 488	1 055 923	330 937	674 086	1 098 014	1 539 427
Compulsory insurance	121 007	124 272	174 908	193 532	215 238	59 412	129 538	199 954	268 572
Voluntary personal insurance	199 797	222 833	325 085	359 946	480 551	151 303	348 637	624 679	908 631
Voluntary property insurance	147 374	167 036	228 944	258 009	360 134	120 222	195 910	273 381	362 224
Claims Payments, total**	196 880	129 707	140 940	156 099	215 787	57 576	123 852	196 139	275 345
Compulsory insurance	35 114	34 662	52 145	57 451	78 244	26 845	61 957	92 975	128 349
Voluntary personal insurance	40 597	42 975	52 775	59 570	83 580	21 509	43 951	71 323	102 239
Voluntary property insurance	121 169	52 071	36 019	39 077	53 962	9 222	17 944	31 841	44 758
Premiums transferred to reinsurance**	85 706	94 356	106 083	115 904	153 209	52 279	82 523	106 518	138 974
of which to nonresidents	76 724	86 293	87 483	96 830	117 815	36 963	61 085	82 774	112 900

* from balance sheet

** by direct insurance, from the beginning of year

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

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

SYMBOLS AND ABBREVIATIONS

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

Foreign currencies

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

Methodological comments

Section I “General economic trends”

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

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

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

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

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

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

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

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

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

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

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

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

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

Section II “The main monetary indicators”

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Domestic assets include:

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

3) *Liabilities* include:

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Section III. “Financial markets”

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

N - nominal value of one security

P - weighted average discounted purchase price,

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

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

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

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

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

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

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

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

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

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

Section IV “Payment systems”

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

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

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

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

Section V. “Key indicators of financial institutions”

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

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

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

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

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

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

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

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

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