



## STATISTICAL BULLETIN

N02 (363) February 2025





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

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

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

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

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

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# CONTENT

## RELEASE CALENDAR

### I. GENERAL ECONOMIC TRENDS

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

### II. KEY MONETARY INDICATORS

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

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

### **III. FINANCIAL MARKETS**

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

### **IV. PAYMENT SYSTEMS**

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

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

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

### **SYMBOLS AND ABBREVIATIONS**

### **METHODOLOGICAL COMMENTS**

## Release calendar\*

Data Category	Publication period (Publication date / Reporting period)												
	2025												2026
	1	2	3	4	5	6	7	8	9	10	11	12	1
<b>Financial sector</b>													
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		
<b>External sector</b>													
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	
<b>Exchange rates</b>	1/												
<b>Notes</b>													
1/ Daily data are disseminated daily													

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



# **I. GENERAL ECONOMIC TRENDS**

I. General economic trends

1.1. Main macroeconomic indicators

	2020	2021	2022	2023	2024	2024			2025	
						Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	Jan.	Jan.-Feb.
<b>Gross Domestic Product, bln. KZT</b>	<b>70 649</b>	<b>83 952</b>	<b>103 766</b>	<b>119 442</b>	<b>135 252</b>	<b>52 343</b>	<b>84 963</b>	<b>135 252</b>	...	...
as % to same period of the previous year	-2.5	4.3	3.2	5.1	4.8	3.2	4.1	4.8	...	...
<b>Volume of Industrial Production, bln. KZT</b>	<b>26 743</b>	<b>37 048</b>	<b>48 008</b>	<b>46 402</b>	<b>50 125</b>	<b>23 495</b>	<b>36 003</b>	<b>50 125</b>	<b>4 403</b>	<b>9112</b>
as % to same period of the previous year	-0.7	3.8	1.1	4.3	2.8	2.8	3.1	2.8	2.3	5.9
<b>Capital Investments, bln. KZT</b>	<b>12 323</b>	<b>13 221</b>	<b>15 064</b>	<b>18 044</b>	<b>19 375</b>	<b>6 654</b>	<b>11 745</b>	<b>19 375</b>	<b>807</b>	<b>1 858</b>
as % to same period of the previous year	-3.4	3.5	7.9	13.7	7.5	-3.5	0.6	7.5	0.2	0.5
<b>Consumer Price Index</b>										
% for the last month of the period					100.9	100.4	100.4	100.9	101.1	101.5
% to same month of the previous year (annual inflation)	107.5	108.4	120.3	109.8	108.6	108.4	108.3	108.6	108.9	109.4
<b>Unemployed population, thsd persons *</b>	...	450	456	446	448	451	449	448	...	...
<b>Unemployment rate, % *</b>	...	4.9	4.9	4.7	4.6	4.7	4.6	4.6	...	...
<b>Minimum of subsistence (average, per capital), KZT*</b>	<b>33 133</b>	<b>37 579</b>	<b>44 719</b>	<b>47 672</b>	<b>50 293</b>	<b>51 818</b>	<b>55 120</b>	<b>50 293</b>	<b>51 548</b>	<b>52 588</b>
<b>Average per capita money income, KZT*</b>	<b>126 551</b>	<b>142 805</b>	<b>180 639</b>	<b>203 107</b>	<b>220 332</b>	<b>212 232</b>	<b>210 737</b>	<b>220 332</b>	<b>213 652</b>	...
as % to same period of the previous year	14.0	12.4	17.5	12.4	8.5	11.9	12.3	8.5	5.4	...
<b>Export fob, mln. USD **</b>	<b>44 065</b>	<b>65 791</b>	<b>85 630</b>	<b>80 252</b>	<b>80 080</b>	<b>21 022</b>	<b>20 855</b>	<b>19 341</b>	...	...
<b>Import fob, mln. USD **</b>	<b>38 056</b>	<b>41 563</b>	<b>50 633</b>	<b>60 408</b>	<b>61 196</b>	<b>15 508</b>	<b>15 834</b>	<b>16 743</b>	...	...
<b>Gross Foreign Debt, mln. USD**</b>	<b>163 980</b>	<b>164 131</b>	<b>161 144</b>	<b>163 653</b>	<b>164 750</b>	<b>166 720</b>	<b>166 274</b>	<b>164 750</b>	...	...
<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***</b>	<b>420.9</b>	<b>431.8</b>	<b>462.7</b>	<b>454.6</b>	<b>525.1</b>	<b>471.5</b>	<b>481.2</b>	<b>525.1</b>	<b>518.1</b>	<b>499.2</b>

Source: BNS

\* For the last month of period

\*\* NBK's Estimation for the Quarter

\*\*\* by year - annual average

## I. General economic trends

### 1.2. Price indices

	2020	2021	2022	2023	2024	2024				2025	
						03.24	06.24	09.24	12.24	01.25	02.25
<b>Consumer Price Index</b>	<b>107.5</b>	<b>108.4</b>	<b>120.3</b>	<b>109.8</b>	<b>108.6</b>	102.6	103.9	105.7	108.6	101.1	102.6
% changes to December of the previous year*						100.7	100.4	100.4	100.9	101.1	101.5
% changes to the previous month	<b>106.8</b>	<b>108.0</b>	<b>115.0</b>	<b>114.5</b>	<b>108.7</b>	109.3	108.9	108.7	108.7	108.9	109.1
as % to the corresponding period of the previous											
<b>Price Index Food Goods</b>											
% changes to December of the previous year	<b>111.3</b>	<b>109.9</b>	<b>125.3</b>	<b>108.5</b>	<b>105.5</b>	102.5	102.7	102.9	105.5	101.4	102.9
% changes to the previous month						100.6	100.0	100.0	101.1	101.4	101.5
<b>Price Index Non-Food Goods</b>											
% changes to December of the previous year	<b>105.5</b>	<b>108.5</b>	<b>119.4</b>	<b>109.1</b>	<b>108.3</b>	101.7	103.5	105.6	108.3	100.6	101.6
% changes to the previous month						100.5	100.6	100.6	100.8	100.6	101.0
<b>Price Index Marketable Services</b>											
% changes to December of the previous year	<b>104.2</b>	<b>106.5</b>	<b>114.1</b>	<b>112.4</b>	<b>113.3</b>	103.6	106.0	109.9	113.3	101.1	103.2
% changes to the previous month						101.1	100.6	101.0	100.8	101.1	102.1
<b>Price Index for Industry</b>											
% changes to December of the previous year	<b>95.8</b>	<b>146.1</b>	<b>109.4</b>	<b>97.5</b>	<b>107.3</b>	99.4	100.9	105.0	107.3	100.4	100.3
% changes to the previous month						100.5	99.6	100.5	101.9	100.4	99.8
<b>Price Index for Construction</b>											
% changes to December of the previous year	<b>99.7</b>	<b>105.7</b>	<b>101.4</b>	<b>106.8</b>	<b>101.4</b>	99.7	100,1	100.4	101.4	100.1	100,0
% changes to the previous month						100.1	100,1	100.0	100.0	100.1	99,9
<b>Index of Tariffs for Freight Shipping</b>											
% changes to December of the previous year	102.8	<b>108.8</b>	<b>104.5</b>	<b>103.4</b>	<b>104.3</b>	101.2	101.8	102.1	104.3	100.7	97.0
% changes to the previous month						100.1	100.6	99.7	101.0	100.7	96.3

Source: BNS

\* by years - December to December of the previous year

\*\* by years - January-December to January-December of the previous year

## I. General economic trends

## 1.3. Balance of Payments of the Republic of Kazakhstan\*

mln.US dollars

	2020	2021	2022	2023	2023				2024	2024			
					I	II	III	IV		I	II	III	IV
<b>Current Account</b>	<b>-11 055.0</b>	<b>-2 679.5</b>	<b>6 436.4</b>	<b>-9 447.9</b>	<b>-1 625.8</b>	<b>-3 428.8</b>	<b>-1 666.4</b>	<b>-2 726.9</b>	<b>-3 701.9</b>	<b>-46.1</b>	<b>-1 538.6</b>	<b>-338.3</b>	<b>-1 778.9</b>
Trade balance	6 009.0	24 228.1	34 997.2	19 843.4	5 169.0	4 306.7	5 201.4	5 166.2	18 883.8	5 750.8	5 513.5	5 021.5	2 598.0
Exports	44 065.1	65 790.6	85 630.4	80 251.6	19 163.2	19 882.9	20 465.6	20 739.9	80 080.0	18 862.1	21 021.9	20 855.5	19 340.6
Imports	38 056.1	41 562.5	50 633.3	60 408.2	13 994.2	15 576.2	15 264.1	15 573.7	61 196.3	13 111.3	15 508.4	15 834.0	16 742.5
Services	-3 237.4	-2 099.5	-1 614.7	-1 640.2	-351.3	-402.0	-473.3	-413.6	-1 221.1	-136.7	-338.2	-344.5	-401.7
Exports	5 208.3	5 935.0	8 191.3	10 674.5	2 309.5	2 693.1	2 846.8	2 825.2	11 828.3	2 776.4	2 918.5	3 085.3	3 048.3
Imports	8 445.7	8 034.6	9 806.0	12 314.7	2 660.8	3 095.1	3 320.0	3 238.8	13 049.4	2 913.0	3 256.7	3 429.7	3 450.0
Primary income	-15 172.3	-24 173.4	-25 897.5	-26 614.6	-6 244.7	-7 012.4	-6 146.6	-7 210.9	-20 790.5	-5 587.1	-6 610.8	-4 856.0	-3 736.7
Compensation of employees, net	-994.6	-1 144.5	-1 664.9	-1 921.1	-401.2	-594.6	-543.6	-381.7	-2 074.5	-462.1	-696.2	-543.8	-372.3
Investment income, net	-14 304.6	-23 164.0	-24 367.7	-24 828.6	-5 877.2	-6 451.6	-5 636.7	-6 863.1	-18 817.5	-5 158.8	-5 948.3	-4 346.0	-3 364.3
Income receivable	1 933.1	2 086.5	3 342.4	3 731.1	780.0	998.3	985.7	967.1	4 927.4	1 102.5	1 273.5	1 281.2	1 270.2
Income on direct investment	382.9	611.8	1 499.5	674.1	54.9	261.4	157.1	200.7	842.8	92.0	312.4	76.7	361.7
Income on portfolio investment	1 180.8	1 188.3	1 464.0	2 094.1	518.6	490.1	583.0	502.4	2 892.6	764.4	654.7	884.3	589.2
Income on other investment	369.5	286.3	378.9	962.9	206.4	246.8	245.5	264.1	1 192.0	246.1	306.3	320.2	319.3
assets of the National Fund	972.0	934.1	1 172.9	1 891.7	451.3	481.8	518.9	439.7	2 235.3	489.9	581.8	592.0	571.6
Income payable	16 237.7	25 250.5	27 710.1	28 559.7	6 657.3	7 449.9	6 622.4	7 830.2	23 744.9	6 261.4	7 221.8	5 627.2	4 634.5
Income on direct investment	14 071.1	22 818.7	25 382.7	25 436.9	6 018.4	6 625.2	5 788.6	7 004.7	20 390.6	5 513.4	6 325.1	4 784.3	3 767.8
Income on portfolio investment	897.7	1 097.0	1 079.2	1 195.5	199.7	371.2	340.3	284.3	1 062.1	192.2	389.7	205.3	274.9
Income on other investment	1 268.9	1 334.8	1 248.2	1 927.3	439.1	453.4	493.5	541.2	2 292.2	555.8	506.9	637.6	591.9
Other primary income, net	126.8	135.1	135.1	135.1	33.8	33.8	33.8	33.8	101.4	33.8	33.8	33.8	0.0
Secondary income	1 345.7	-634.6	-1 048.6	-1 036.6	-198.8	-321.2	-248.1	-268.6	-574.1	-73.1	-103.0	-159.4	-238.6
<b>Capital account balance</b>	<b>239.2</b>	<b>233.4</b>	<b>247.7</b>	<b>1 284.3</b>	<b>86.1</b>	<b>-14.1</b>	<b>1 180.3</b>	<b>32.1</b>	<b>76.8</b>	<b>11.5</b>	<b>16.5</b>	<b>4.3</b>	<b>44.4</b>

Continuation

	2020	2021	2022	2023	2023				2024	2024			
					I	II	III	IV		I	II	III	IV
<b>Financial account (excluding reserve assets)</b>	<b>-13 985.0</b>	<b>-2 276.2</b>	<b>7 718.5</b>	<b>-1 962.2</b>	<b>369.2</b>	<b>-1 191.9</b>	<b>511.4</b>	<b>-1 650.9</b>	<b>-1 118.6</b>	<b>-551.4</b>	<b>1 290.2</b>	<b>-82.0</b>	<b>-1 775.4</b>
Direct investment	-5 875.4	-1 901.4	-7 934.6	-2 784.0	-2 441.2	-1 833.4	1 110.9	379.7	-1 209.8	-3 208.1	599.8	1 141.0	257.6
Net acquisition of financial assets	1 330.5	2 665.2	-2 852.9	3 034.3	851.9	-56.7	1 827.5	411.6	-1 891.3	-362.1	1 018.6	-580.9	-1 967.0
Net incurrence of liabilities	7 206.0	4 566.6	5 081.7	5 818.3	3 293.1	1 776.8	716.6	31.9	-681.5	2 846.0	418.9	-1 721.9	-2 224.5
Portfolio investment	-7 743.9	-3 577.6	13 285.3	5 072.1	2 510.4	1 997.2	2 374.2	-1 809.7	3 811.6	1 944.3	2 009.6	506.6	-648.9
Net acquisition of financial assets	-6 339.6	-1 199.5	10 086.4	3 680.8	2 418.0	1 524.4	2 344.1	-2 605.8	3 806.7	1 770.5	1 446.1	683.4	-93.3
Central bank and general government	-7 566.2	-5 826.6	7 144.7	-1 143.5	944.6	654.5	-1 166.5	-1 576.1	-2 427.0	-973.5	-68.6	-371.1	-1 013.8
Banks	-746.6	1 305.3	534.3	642.3	516.2	101.6	28.0	-3.5	181.5	-108.6	87.9	117.5	84.7
Other sectors	1 973.3	3 321.7	2 407.3	4 182.0	957.3	768.3	3 482.6	-1 026.2	6 052.2	2 852.6	1 426.8	937.1	835.8
Net incurrence of liabilities	1 404.3	2 378.0	-3 199.0	-1 391.3	-92.4	-472.8	-30.1	-796.1	-4.9	-173.8	-563.5	176.8	555.6
Central bank and general government	854.9	1 735.4	-1 095.9	-1 423.7	-150.9	-218.7	-345.5	-708.7	39.1	-170.6	-495.4	605.1	100.0
Banks	-309.4	311.8	-1 007.0	-265.7	-40.9	-211.9	13.1	-26.0	1 041.7	0.7	449.7	26.9	564.4
Other sectors	858.8	330.9	-1 096.0	298.1	99.4	-42.1	302.2	-61.4	-1 085.7	-3.9	-517.8	-455.2	-108.7
Financial derivatives, net	71.2	105.9	259.8	-21.8	-0.1	15.7	48.5	-85.9	-19.5	-35.2	23.9	-6.7	-1.6
Other investment	-436.9	3 097.0	2 108.0	-4 228.5	300.0	-1 371.3	-3 022.2	-134.9	-3 700.8	747.5	-1 343.0	-1 722.9	-1 382.4
Other equity, net	31.7	-7.3	20.7	64.1	22.6	3.8	74.1	-36.4	58.7	-5.4	5.1	67.1	-8.1
Medium- and long term debt instruments	-2 025.2	-2 887.7	-926.8	-1 235.4	-512.6	-468.6	-1 327.4	1 073.2	-2 229.8	-330.6	-460.2	-156.7	-1 282.3
Net acquisition of financial assets	-668.4	-210.4	1 024.0	461.9	218.6	295.4	-30.0	-22.1	1 010.3	533.5	-5.1	369.7	112.1
Central bank and general government	-6.5	-6.0	-1.2	-1.1	-0.5	0.0	-0.6	0.0	-1.2	-0.6	0.0	-0.6	0.0
Banks	142.4	124.9	222.8	421.1	45.4	24.0	100.9	250.8	207.8	110.6	39.6	-19.7	77.2
Other sectors	-804.3	-329.3	802.4	42.0	173.8	271.4	-130.3	-272.9	803.7	423.5	-44.8	390.0	34.9
Net incurrence of liabilities	1 356.7	2 677.4	1 950.8	1 697.3	731.2	764.0	1 297.4	-1 095.3	3 240.1	864.1	455.1	526.4	1 394.5
Central bank and general government	357.5	2 198.6	71.0	-482.9	-77.4	-68.9	-218.5	-118.0	620.4	-241.5	-82.6	-195.1	1 139.6
Banks	137.7	-166.9	706.9	1 240.3	610.5	564.4	532.5	-467.2	894.5	726.0	302.7	211.9	-346.2
Other sectors	861.6	645.6	1 172.9	939.8	198.1	268.5	983.4	-510.1	1 725.2	379.6	235.0	509.6	601.0
Short term debt instruments	1 556.6	5 992.0	3 014.1	-3 057.2	790.0	-906.6	-1 768.9	-1 171.8	-1 529.7	1 083.5	-887.9	-1 633.3	-92.0
Net acquisition of financial assets	2 387.6	9 045.7	8 704.9	752.0	1 655.4	-720.7	-526.7	344.1	-373.1	823.3	820.5	-1 046.3	-970.6
Net incurrence of liabilities	831.0	3 053.6	5 690.8	3 809.3	865.4	185.8	1 242.3	1 515.8	1 156.6	-260.2	1 708.4	587.0	-878.6
<b>Net errors and omissions</b>	<b>-6 361.7</b>	<b>-4 628.3</b>	<b>-1 145.7</b>	<b>279.5</b>	<b>154.7</b>	<b>688.7</b>	<b>-2 656.5</b>	<b>2 092.7</b>	<b>1 613.7</b>	<b>-1 107.2</b>	<b>2 982.7</b>	<b>728.9</b>	<b>-990.7</b>
<b>Overall balance</b>	<b>3 192.6</b>	<b>4 798.2</b>	<b>2 180.0</b>	<b>5 921.8</b>	<b>1 754.1</b>	<b>1 562.4</b>	<b>3 654.0</b>	<b>-1 048.7</b>	<b>892.9</b>	<b>590.4</b>	<b>-170.4</b>	<b>-476.9</b>	<b>949.8</b>
<b>Financing</b>	<b>-3 192.6</b>	<b>-4 798.2</b>	<b>-2 180.0</b>	<b>-5 921.8</b>	<b>-1 754.1</b>	<b>-1 562.4</b>	<b>-3 654.0</b>	<b>1 048.7</b>	<b>-892.9</b>	<b>-590.4</b>	<b>170.4</b>	<b>476.9</b>	<b>-949.8</b>
Reserve assets NBK	-3 192.6	-4 798.2	-2 180.0	-5 921.8	-1 754.1	-1 562.4	-3 654.0	1 048.7	-892.9	-590.4	170.4	476.9	-949.8
IMF Credits	0.0	0.0	0.0	0.0					0.0				
Exceptional funding			0.0	0.0					0.0				

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

## 1.4. External debt of the Republic of Kazakhstan

mln. US dollars

	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	01.01.2025
<b>External debt</b>	<b>163 980.1</b>	<b>164 131.1</b>	<b>161 144.3</b>	<b>162 722.9</b>	<b>162 695.2</b>	<b>163 794.4</b>	<b>163 652.7</b>	<b>163 842.2</b>	<b>166 719.7</b>	<b>166 273.8</b>	<b>164 749.9</b>
Short-term	9 481.0	12 009.6	16 335.7	17 252.0	17 196.2	18 211.6	19 360.2	19 127.4	20 602.7	21 244.3	19 574.5
Long-term	154 499.1	152 121.5	144 808.6	145 470.9	145 499.0	145 582.9	144 292.4	144 714.8	146 117.0	145 029.5	145 175.4
<b>General Government</b>	<b>13 885.0</b>	<b>15 859.3</b>	<b>13 390.0</b>	<b>12 857.1</b>	<b>12 683.7</b>	<b>12 610.3</b>	<b>11 809.4</b>	<b>11 227.1</b>	<b>10 883.3</b>	<b>11 660.4</b>	<b>12 773.5</b>
Short-term	24.6	24.3	55.4	59.6	54.4	114.7	115.8	121.7	120.5	245.3	183.6
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	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	24.6	24.3	55.1	59.4	54.4	49.5	50.6	56.5	55.3	131.3	69.8
Other debt liabilities	0.0	0.0	0.2	0.1	0.0	65.2	65.2	65.2	65.2	114.0	113.9
Long-term	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	12 589.9
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*	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	5 537.9
Loans	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	7 051.9
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Central Bank</b>	<b>1 329.4</b>	<b>2 535.8</b>	<b>2 171.8</b>	<b>2 217.9</b>	<b>2 065.1</b>	<b>2 097.6</b>	<b>2 233.1</b>	<b>2 094.2</b>	<b>2 036.0</b>	<b>2 204.0</b>	<b>2 470.0</b>
Short-term	828.0	494.6	230.9	255.3	119.7	185.2	276.4	164.1	118.2	227.9	568.0
Currency and deposits	2.6	7.9	12.8	10.4	13.6	13.0	249.7	13.4	113.2	98.2	365.4
Debt securities*	821.2	483.3	214.4	240.8	101.9	168.2	22.9	146.5	0.0	124.9	198.7
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	3.4	3.7	4.1	4.2	4.0	3.7	4.2	4.9	4.8	3.9
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	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	1 902.0
Special Drawing Rights	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	1 901.0
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*	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

	01.01.2021	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	01.01.2025
<b>Banks</b>	<b>4 837.4</b>	<b>5 493.8</b>	<b>9 675.4</b>	<b>10 625.4</b>	<b>10 162.6</b>	<b>10 631.1</b>	<b>11 175.8</b>	<b>12 530.8</b>	<b>14 323.1</b>	<b>14 706.8</b>	<b>13 102.1</b>
Short-term	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	8 366.1	6 615.3
Currency and deposits	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	5 174.9
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8
Loans	23.9	9.3	797.6	1 128.9	569.7	766.6	711.5	1 108.1	1 843.5	2 269.2	1 027.2
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	139.1	216.2	404.1	449.6	495.9	525.5	889.0	1 001.7	857.0	930.6	410.4
Long-term	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	6 486.8
Currency and deposits	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	3 041.7
Debt securities*	1 568.2	1 888.8	752.6	742.7	553.6	511.7	516.8	510.1	1 005.2	970.0	1 342.0
Loans	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	2 103.1
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Other Sectors</b>	<b>41 388.0</b>	<b>44 013.4</b>	<b>42 227.3</b>	<b>43 172.7</b>	<b>43 673.5</b>	<b>45 006.0</b>	<b>45 436.5</b>	<b>45 065.6</b>	<b>45 773.7</b>	<b>45 644.2</b>	<b>45 266.8</b>
Short-term	7 316.0	9 653.0	10 391.1	10 924.3	11 797.5	12 581.8	12 666.9	11 918.1	12 402.4	12 405.0	12 207.6
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	465.2	927.9	1 180.0	1 040.0	1 045.6	1 786.3	1 796.8	1 174.8	1 384.3	1 512.6	1 483.6
Trade credit and advances	6 787.7	7 616.8	8 760.8	9 305.6	10 119.7	10 234.9	10 204.5	10 148.0	10 300.9	10 247.5	9 947.1
Other debt liabilities	63.0	1 108.3	450.3	578.7	632.1	560.5	665.6	595.3	717.2	644.9	776.9
Long-term	34 072.1	34 360.4	31 836.2	32 248.4	31 876.0	32 424.2	32 769.6	33 147.4	33 371.3	33 239.1	33 059.2
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*	10 540.2	10 724.1	6 936.7	7 086.4	6 767.4	7 084.7	7 149.6	7 106.1	7 098.4	6 590.7	6 633.6
Loans	21 572.2	21 261.5	22 803.4	22 967.6	23 098.2	23 369.1	23 806.4	23 989.8	24 153.2	24 494.6	24 196.7
Trade credit and advances	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	1 436.7	1 499.1
Other debt liabilities**	269.8	480.8	630.7	730.3	677.1	561.6	584.2	663.3	681.9	717.2	729.8
<b>Direct investment: Intercompany lending</b>	<b>102 540.2</b>	<b>96 228.8</b>	<b>93 679.8</b>	<b>93 849.9</b>	<b>94 110.3</b>	<b>93 449.4</b>	<b>92 997.9</b>	<b>92 924.6</b>	<b>93 703.7</b>	<b>92 058.5</b>	<b>91 137.5</b>

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

\*\*Including insurance and pension programs



## **II. KEY MONETARY INDICATORS**

II.Key monetary indicators

**2.1. Official Interest Rate**

%, end of period

	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
<b>2020</b>												
Refinancing	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
Base interest rate	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
<b>2021</b>												
Base interest rate	9.00	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.50	9.75	9.75	9.75
<b>2022</b>												
Base interest rate	10.25	13.50	13.50	14.00	14.00	14.00	14.50	14.50	14.50	16.00	16.00	16.75
<b>2023</b>												
Base interest rate	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.50	16.50	16.00	15.75	15.75
<b>2024</b>												
Base interest rate	15.25	14.75	14.75	14.75	14.75	14.50	14.25	14.25	14.25	14.25	14.25	15.25
<b>2025</b>												
Base interest rate	15.25	15.25										

## II. Key monetary indicators

## 2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2020	2021	2022	2023	11.24	12.24	01.25	02.25
<b>Net Foreign Assets</b>	<b>39 760 122</b>	<b>38 636 769</b>	<b>42 270 389</b>	<b>43 429 399</b>	<b>53 391 925</b>	<b>54 712 238</b>	<b>54 345 710</b>	<b>52 981 432</b>
Net International Reserves	14 787 581	13 961 529	15 270 417	15 400 647	21 565 736	22 881 631	23 336 323	22 927 894
Gross International Assets	15 000 426	14 844 409	16 227 925	16 338 729	22 605 823	24 062 370	24 449 896	23 958 178
Monetary Gold and SDR	9 479 378	11 171 705	10 504 466	9 887 314	14 055 438	13 670 249	14 523 105	13 950 291
Foreign Currency	122 838	112 378	129 890	137 805	151 172	152 440	149 731	144 029
Transferable Deposits	2 168 713	1 236 529	1 828 429	2 782 507	835 475	2 856 804	1 886 202	1 983 246
Other Deposits	781 013	-	-	-	-	-	-	200 079
Securities (other than shares)	874 648	756 723	2 293 930	1 958 963	5 766 236	5 223 998	5 744 380	5 582 282
Financial Derivatives	2 227	2 309	2 687	35 143	6 989	8 955	9 358	9 038
Aseets in the External Management	1 571 609	1 564 765	1 468 522	1 536 998	1 790 513	2 149 925	2 137 120	2 089 213
Less: Foreign Liabilities	212 845	882 880	957 508	938 082	1 040 087	1 180 739	1 113 573	1 030 283
SDR	210 611	880 941	897 515	889 002	979 131	998 241	985 909	955 604
Nonresidents Transferable Deposits	1	6	57 826	46 904	57 940	179 891	125 095	72 058
Other Deposits	-	-	-	-	-	-	-	-
Credits	410	420	451	443	498	511	505	486
Other Accounts Payable	1 824	1 513	1 716	1 733	2 518	2 096	2 064	2 135
<b>Assets of the National Oil Fund</b>	<b>24 705 811</b>	<b>23 887 862</b>	<b>25 781 944</b>	<b>27 284 595</b>	<b>31 125 663</b>	<b>30 896 973</b>	<b>30 299 609</b>	<b>29 379 724</b>
Other Net Foreign Assets	266 730	787 378	1 218 028	744 157	700 525	933 634	709 779	673 814
Gross Assets	1 195 531	1 579 649	1 914 431	1 411 802	1 460 287	1 707 247	1 487 599	1 391 569
Less: Foreign Liabilities	928 801	792 271	696 402	667 646	759 761	773 614	777 820	717 755
<b>Net Domestic Assets</b>	<b>-28 725 025</b>	<b>-26 580 205</b>	<b>-29 694 206</b>	<b>-30 626 686</b>	<b>-39 822 453</b>	<b>-39 093 487</b>	<b>-39 079 428</b>	<b>-37 748 179</b>
Net Claims to the Central Government	-1 287 322	-842 901	-1 956 640	-2 010 867	-3 408 882	-2 591 268	-2 771 855	-3 091 508
Claims	547 448	383 230	444 783	401 222	393 088	403 648	398 799	387 972
Securities	547 448	383 230	444 783	401 222	393 088	403 648	398 799	387 972
Less: Liabilities	1 834 770	1 226 130	2 401 423	2 412 089	3 801 970	2 994 917	3 170 654	3 479 480
Transferable Deposits	1 564 901	1 061 546	1 999 481	2 174 480	2 660 704	2 588 042	2 203 784	2 243 849
Other Deposits	84 108	164 152	400 056	236 697	1 140 176	405 611	965 793	1 234 534
Other Accounts Payable	185 761	-	-	-	-	-	-	-
<b>Resources of the National Oil Fund</b>	<b>25 949 629</b>	<b>25 792 993</b>	<b>26 783 661</b>	<b>29 914 923</b>	<b>34 661 408</b>	<b>34 750 226</b>	<b>34 036 271</b>	<b>33 070 719</b>
Claims to Banks	-1 838 449	-1 083 402	-1 756 226	-788 735	-154 681	-209 122	-223 300	-171 872
Securities	560	-	-	-	-	-	-	-
Credits	63 809	360 551	35 587	153 998	14 555	13 555	11 929	11 929
Less: NBK Notes	1 902 818	1 444 004	1 791 813	943 009	169 236	222 678	235 229	183 801
Financial Derivatives	-	51	-	277	-	-	-	-
Other accounts receivable	-	-	-	-	-	-	-	-
Claims to Nonbank Financial Institutions	4 966 023	5 317 553	5 362 793	5 311 730	5 142 430	5 115 153	5 115 154	5 165 181
Credits	-	229 908	273 021	204 203	27 283	-	-	50 028
Shares and other Equity	4 966 023	5 087 645	5 089 773	5 107 527	5 115 146	5 115 147	5 115 147	5 115 147
Financial Derivatives	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	7	7	6
Claims to the Rest of the Economy	782 439	848 440	596 980	782 139	886 784	935 180	903 495	979 371
Other Net Domestic Assets	-6 200 350	-5 869 902	-6 040 554	-6 503 212	-11 042 210	-11 254 588	-11 694 651	-11 169 700
Other Financial Assets	9 714	3 901	7 164	9 992	19 881	19 593	11 242	12 243
Nonfinancial Assets	50 849	60 527	65 127	65 365	82 409	88 431	88 465	92 044
Less: Other Liabilities	65 707	60 709	226 293	62 866	49 290	57 482	100 063	108 263
Less: Capital Accounts	6 195 206	5 873 621	5 886 551	6 515 703	11 095 209	11 305 129	11 694 295	11 165 725

Continuation

	2020	2021	2022	2023	11.24	12.24	01.25	02.25
<b>Liabilities</b>	<b>11 035 097</b>	<b>12 056 564</b>	<b>12 576 183</b>	<b>12 802 713</b>	<b>13 569 472</b>	<b>15 618 752</b>	<b>15 266 282</b>	<b>15 233 253</b>
<b>Narrow Reserve Money</b>	<b>5 087 846</b>	<b>6 945 442</b>	<b>7 374 898</b>	<b>7 142 913</b>	<b>6 878 649</b>	<b>7 532 310</b>	<b>7 132 184</b>	<b>7 222 418</b>
<b>Reserve Money</b>	<b>9 777 551</b>	<b>10 957 714</b>	<b>11 874 422</b>	<b>11 539 973</b>	<b>12 546 103</b>	<b>14 606 537</b>	<b>14 012 242</b>	<b>13 662 625</b>
Currency out of the NBK	3 250 372	3 451 715	3 823 793	4 109 817	4 525 368	4 862 203	4 735 682	4 681 680
Transferable Deposits of Banks	1 299 270	2 074 806	2 202 901	1 483 719	1 186 766	1 372 456	1 156 468	1 255 203
Other Deposits of Banks	4 689 705	4 012 272	4 499 524	4 397 060	5 667 453	7 074 227	6 880 058	6 440 208
Transferable Deposits of Nonbank Financial Institutions	443 937	1 370 737	1 115 521	1 539 958	1 155 334	1 285 183	1 229 742	1 275 582
Current accounts of Public Nonfinancial Institutions in KZT	94 260	48 177	232 683	9 419	11 182	12 468	10 291	9 953
Current accounts of non-state non-financial organizations in tenge	7	7	1	-	-	-	-	-
Other Deposits	580 266	473 891	341 074	1 008 920	799 010	880 979	1 110 039	1 333 482
Foreign Currency Current Accounts of Public Nonfinancial Institutions	5	32	657	2 694	57	39	452	51
Other Deposits of Public Nonfinancial Institutions	126 972	87 413	1 581	332	42 468	93 927	205 494	152 459
Other Deposits of Nonbank Financial Institutions	452 119	383 339	337 347	1 004 390	754 404	785 494	902 278	1 179 196
Other Deposits of Liquidated Banks	1 170	3 106	1 489	1 504	2 081	1 520	1 815	1 776
Nonprofit Institutions	-	-	-	-	-	-	-	-
Securities (other than shares)	576 683	474 845	354 628	247 488	224 359	131 236	144 001	235 622
Other Financial Institutions	432 566	291 892	110 269	65 186	98 186	36 361	63 010	43 244
Public Nonfinancial Institutions	112 919	133 783	167 123	105 452	63 608	48 993	38 624	132 390
Private Nonfinancial Institutions	30 978	47 382	69 676	69 696	62 563	45 881	42 368	57 971
Households	1	891	282	-	2	-	-	-
Nonprofit Institutions	219	897	7 278	7 155	-	-	-	2 017
Credits	100 597	150 098	6 059	6 295	-	-	-	-
Banks	95 480	-	-	3 088	-	-	-	-
Nonbank Financial Institutions	5 117	150 098	6 059	3 205	-	-	-	-
Public Nonfinancial Institutions	-	-	-	1	-	-	-	-
Financial Derivatives	-	16	-	37	-	-	-	1 523
Banks	-	16	-	37	-	-	-	1 523
Nonbank Financial Institutions	-	-	-	-	-	-	-	-
With liquidation banks	-	-	-	-	-	-	-	-

II. Key monetary indicators

**2.3. Banks Monetary Survey**

mln. of KZT, end of period

	2020	2021	2022	2023	11.24	12.24*	01.25	02.25
<b>Net Foreign Assets</b>	<b>1 311 176</b>	<b>1 769 349</b>	<b>810 249</b>	<b>837 480</b>	<b>334 282</b>	<b>380 772</b>	<b>441 092</b>	<b>344 439</b>
<b>Net Foreign Assets, CFC</b>	<b>1 100 665</b>	<b>1 567 010</b>	<b>820 973</b>	<b>1 459 100</b>	<b>1 323 880</b>	<b>1 302 997</b>	<b>1 391 033</b>	<b>1 171 867</b>
Claims to Nonresidents, CFC	1 957 617	2 330 781	3 293 138	4 069 307	4 369 593	4 448 787	4 472 012	4 839 168
Foreign Currency	340 275	264 941	370 974	613 961	360 256	397 165	427 947	490 559
Transferable Deposits	575 858	757 233	1 132 797	1 215 266	1 311 448	1 148 104	1 249 816	1 319 425
Other Deposits	484 540	466 087	477 359	645 017	602 195	771 610	688 233	867 794
Securities (other than shares)	322 535	501 724	838 832	1 007 177	1 312 184	1 204 023	1 157 687	1 186 555
Credits	195 385	279 970	399 142	500 714	650 831	779 340	842 730	832 220
Financial Derivatives	5 968	4 689	473	8 662	4 270	4 442	2 703	6 749
Shares and other Equity	4 275	4 373	4 675	4 594	5 642	5 789	5 709	5 499
Other Accounts Receivable	28 780	51 766	68 885	73 916	122 768	138 314	97 186	130 367
Less: Liabilities for Nonresidents, CFC	856 953	763 771	2 472 164	2 610 207	3 045 713	3 145 790	3 080 979	3 667 302
Transferable Deposits	300 345	349 911	1 413 594	1 321 335	1 252 914	1 445 896	1 385 264	1 370 567
Other Deposits	149 592	280 553	836 243	943 601	1 210 914	1 280 753	1 258 022	1 681 141
Securities (other than shares)	350 043	41 400	24 253	-	-	-	-	197 553
Credits	16 917	47 273	157 398	157 344	340 859	362 564	381 944	342 789
Financial Derivatives	10 225	9 176	2 507	7 062	1 152	390	4 034	5 139
Other Accounts Payable	29 831	35 458	38 168	180 864	239 874	56 186	51 715	70 112
Other net Foreign Assets, OFC	210 511	202 338	-10 724	-621 620	-989 598	-922 225	-949 941	-827 427
Gross Assets	459 460	507 000	666 949	855 091	790 245	833 226	812 443	834 729
Less: Foreign Liabilities	248 949	304 662	677 673	1 476 711	1 779 843	1 755 451	1 762 385	1 662 156
<b>Domestic Assets</b>	<b>22 806 573</b>	<b>28 273 963</b>	<b>32 860 771</b>	<b>36 856 922</b>	<b>42 398 238</b>	<b>44 480 036</b>	<b>43 353 888</b>	<b>43 214 080</b>
Reserves	5 999 511	6 516 208	7 430 749	6 360 781	7 454 008	8 988 580	8 632 830	8 380 558
Transferable and Other Deposits in NBK	5 577 185	6 062 216	6 967 609	5 890 626	6 991 056	8 500 922	8 178 530	7 923 809
National Currency	422 326	453 992	463 140	470 155	462 952	487 658	454 301	456 748
Other Claims to NBK	2 575 073	1 589 764	1 845 120	1 012 693	278 203	263 370	277 721	223 653

Continuation

	2020	2021	2022	2023	11.24	12.24*	01.25	02.25
Net Claims to the Central Government	3 238 397	4 235 214	4 417 488	6 375 618	8 525 828	8 698 045	8 395 228	8 421 640
Gross Claims	3 368 010	4 438 508	4 664 553	6 640 779	8 782 301	8 954 858	8 648 282	8 670 740
Securities (other than shares)	3 268 116	4 332 090	4 555 217	6 533 456	8 606 589	8 776 421	8 471 663	8 435 733
Credits	98 914	101 473	108 723	106 822	120 137	123 401	121 763	117 317
Other Accounts Receivable	979	4 945	614	502	55 575	55 036	54 856	117 690
Less: Liabilities	129 613	203 294	247 065	265 161	256 473	256 812	253 054	249 100
Transferable Deposits	15 714	23 713	15 832	13 387	2 238	1 759	3 332	2 782
Other Deposits	791	1 947	2 542	4 635	14 979	19 495	13 174	10 212
Credits	43 076	56 444	64 948	63 685	69 367	69 913	70 494	70 979
Other Accounts Payable	70 033	121 190	163 744	183 455	169 879	165 645	166 054	165 127
Claims to the Regional and Local Government	2	14 469	13 224	13 446	13 968	14 162	14 283	14 284
Securities (other than shares)	-	14 468	13 223	13 446	13 946	14 160	14 282	14 283
Credits	-	-	-	-	-	-	-	-
Other Accounts Receivable	2	1	1	1	22	2	1	1
Claims to Nonbank Financial Institutions	1 377 525	2 397 563	2 441 767	2 890 141	2 884 970	2 540 744	2 531 391	2 506 260
Transferable Deposits	5 314	13 986	135 465	25 472	13 723	12 874	49 670	19 178
Other Deposits	51	52	-	-	-	-	-	-
Securities (other than shares)	353 993	639 721	884 278	832 316	750 637	706 931	674 275	646 856
Credits	729 508	1 275 313	836 937	1 247 196	1 260 236	1 113 021	1 057 677	1 105 778
Financial Derivatives	62 634	54 716	72 008	158 908	14 021	6 989	15 095	13 598
Shares and other Equity	156 212	296 402	300 200	376 771	444 159	482 175	487 078	490 826
Other Accounts Receivable	69 813	117 372	212 878	249 478	402 194	218 753	247 597	230 025
Claims to Public Nonfinancial Institutions	582 619	605 536	873 865	777 381	692 608	690 279	700 350	706 445
Other Deposits	-	-	-	-	-	-	-	-
Securities (other than shares)	318 413	458 448	564 961	550 463	501 859	504 950	510 638	523 629
Credits	263 219	146 736	308 618	226 564	189 303	185 219	189 249	181 812
Financial Derivatives	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	-	-	-	-	-	-
Other Accounts Receivable	985	351	286	355	1 446	111	463	1 004

Continuation

	2020	2021	2022	2023	11.24	2024*	01.25	02.25
Claims to Private Nonfinancial Institutions	7 869 706	8 474 297	9 266 501	10 468 045	11 324 483	11 840 393	11 404 691	11 423 797
Securities (other than shares)	216 586	254 543	266 881	273 631	355 896	378 330	372 740	369 918
Credits	7 252 207	7 901 000	8 673 393	9 775 098	10 536 430	10 959 988	10 552 530	10 572 646
Financial Derivatives	1 133	1 378	1 251	1 549	210	379	573	1 237
Shares and other Equity	166 057	162 909	191 382	245 262	244 225	261 142	264 338	264 327
Other Accounts Receivable	233 723	154 467	133 593	172 506	187 722	240 554	214 510	215 670
Claims to Nonprofit Institutions	2 707	3 016	2 391	4 109	6 083	6 027	6 219	6 228
Credits	1 967	2 939	2 268	3 827	5 164	5 955	5 902	5 829
Shares and other Equity	2	2	3	3	3	3	3	3
Other Accounts Receivable	738	74	120	279	917	69	314	396
Claims to Households	7 684 251	10 869 025	14 243 981	18 331 749	22 612 370	22 998 054	23 134 187	23 444 837
Securities (other than shares)	-	-	-	-	-	-	-	-
Credits	7 631 145	10 795 904	14 177 198	18 276 322	22 526 779	22 914 265	23 047 218	23 357 555
Financial Derivatives	242	530	-	-	1 322	1 538	1 540	1 248
Other Accounts Receivable	52 863	72 590	66 783	55 427	84 270	82 252	85 429	86 034
Other Net Assets	-6 523 218	-6 431 129	-7 674 314	-9 377 040	-11 394 284	-11 559 618	-11 743 013	-11 913 622
Other Financial Assets	114 431	98 964	128 385	129 563	170 769	130 328	135 282	146 859
Nonfinancial Assets	783 226	796 805	834 083	886 835	948 304	962 845	978 189	982 073
Less: Other Liabilities	1 299 656	1 238 334	1 556 149	1 627 152	1 716 922	1 697 052	1 682 737	1 637 899
Less: Capital Accounts	6 121 219	6 088 565	7 080 633	8 766 286	10 796 434	10 955 739	11 173 746	11 404 655
<b>Liabilities</b>	<b>24 117 749</b>	<b>30 043 312</b>	<b>33 671 020</b>	<b>37 694 402</b>	<b>42 732 520</b>	<b>44 860 808</b>	<b>43 794 980</b>	<b>43 558 519</b>
Transferable Deposits	6 271 889	7 786 368	8 187 666	7 691 930	7 942 084	8 570 023	7 832 366	7 673 849
Central Bank	1	1	1	1	1	1	1	1
Regional and Local Government	822	886	864	862	1 062	968	1 139	1 333
Nonbank Financial Institutions	384 939	543 070	484 231	558 312	767 729	637 799	709 602	640 565
Public Nonfinancial Institutions	494 327	572 609	852 319	544 233	508 901	495 289	524 715	616 178
Private Nonfinancial Institutions	3 688 676	4 276 021	4 455 259	3 949 378	4 071 333	4 518 896	4 128 382	3 945 999
Nonprofit Institutions	103 080	116 056	131 520	116 164	221 998	103 808	105 388	101 588
Households	1 600 043	2 277 724	2 263 471	2 522 981	2 371 060	2 813 261	2 363 139	2 368 184

Continuation

	2020	2021	2022	2023	11.24	2024*	01.25	02.25
Other Deposits	14 700 551	17 425 495	21 059 848	24 413 188	28 644 843	30 538 326	30 222 131	30 158 541
Central Bank	-	0	-	-	-	-	-	-
Regional and Local Government	-	28	504	2 638	3 981	5 330	3 075	2 897
Nonbank Financial Institutions	1 117 559	812 750	971 535	943 810	777 008	957 315	634 256	658 293
Public Nonfinancial Institutions	587 706	821 283	1 356 166	767 356	1 025 528	1 039 417	1 200 013	1 182 971
Private Nonfinancial Institutions	3 103 678	4 235 938	4 608 925	5 872 590	7 437 759	8 269 852	8 121 028	8 019 143
Nonprofit Institutions	699 600	568 295	738 950	509 737	487 998	489 993	482 960	493 220
Households	9 192 008	10 987 200	13 383 768	16 317 056	18 912 569	19 776 419	19 780 800	19 802 018
Securities	1 664 317	1 943 608	1 985 457	2 793 003	3 072 014	3 020 540	3 042 924	2 919 445
Nonbank Financial Institutions	1 550 898	1 743 393	1 773 039	2 562 398	2 807 836	2 757 467	2 770 716	2 642 384
Public Nonfinancial Institutions	91 815	148 963	150 815	152 952	156 715	155 348	154 930	156 234
Private Nonfinancial Institutions	1 425	1 447	2 885	1 775	589	573	614	656
Households	20 179	49 805	58 718	75 878	106 874	107 152	116 665	120 171
Credits	696 911	2 152 007	1 606 866	2 129 723	2 454 223	2 195 351	2 204 048	2 410 999
Central Bank	14 094	6	6	6	6	6	6	6
Regional and Local Government	3 115	6 460	12 359	20 952	30 130	38 603	38 996	40 870
Nonbank Financial Institutions	657 439	2 137 729	1 586 217	2 099 879	2 414 591	2 147 184	2 155 426	2 360 446
Public Nonfinancial Institutions	22 153	7 739	8 250	8 871	9 484	9 546	9 608	9 665
Private Nonfinancial Institutions	47	21	9	5	2	2	2	2
Households	63	52	26	11	10	10	10	10
Financial Derivatives	83 755	54 828	74 613	159 536	17 349	8 600	16 567	14 344
Central Bank	21 046	-	-	-	-	-	-	-
Nonbank Financial Institutions	62 632	54 673	73 653	159 394	15 351	6 537	14 914	13 348
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	50	155	959	142	674	666	314	74
Households	28	-	-	-	1 324	1 397	1 338	921
Other Accounts Payable	700 326	681 006	756 571	507 022	602 006	527 969	476 944	381 341
Central Bank	102	24	211	182	242	220	240	281
Regional and Local Government	1 382	3 789	5 581	4 954	4 403	4 369	4 363	4 360
Nonbank Financial Institutions	14 914	65 337	88 071	64 816	171 804	50 132	49 192	47 400
Public Nonfinancial Institutions	55 599	103 266	97 753	99 097	98 059	97 422	96 787	96 867
Private Nonfinancial Institutions	225 557	228 250	245 255	301 575	328 952	339 673	314 139	310 740
Nonprofit Institutions	742	704	389	1 569	1 223	451	567	755
Households	178 471	197 877	201 800	244 310	278 899	298 347	277 027	274 470
Interbank Accounts	223 559	81 759	117 511	-209 481	-281 576	-262 644	-265 370	-353 532

\* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2020	2021	2022	2023	11.24	12.24*	01.25	02.25
<b>Net Foreign Assets</b>	<b>41 091 030</b>	<b>40 426 251</b>	<b>43 086 563</b>	<b>44 266 879</b>	<b>53 726 207</b>	<b>55 093 010</b>	<b>54 786 802</b>	<b>53 325 871</b>
Claims to Nonresidents	16 958 044	17 175 190	19 521 062	20 408 036	26 975 416	28 511 157	28 921 909	28 797 346
Monetary Gold and SDR	9 479 378	11 171 705	10 504 466	9 887 314	14 055 438	13 670 249	14 523 105	13 950 291
Foreign Currency	463 113	377 319	500 864	751 766	511 427	549 606	577 678	634 588
Transferable Deposits	2 744 572	1 993 762	2 961 226	3 997 773	2 146 923	4 004 908	3 136 018	3 302 671
Other Deposits	1 265 553	466 087	477 359	645 017	602 195	771 610	688 233	1 067 873
Securities (other than shares)	1 197 183	1 258 447	3 132 763	2 966 140	7 078 421	6 428 021	6 902 067	6 768 837
Credits	195 385	279 970	399 142	500 714	650 831	779 340	842 730	832 220
Shares and other Equity	4 275	4 373	4 675	4 594	5 642	5 789	5 709	5 499
Financial Derivatives	8 196	6 997	3 160	43 805	11 259	13 396	12 061	15 787
Other Claims	1 600 389	1 616 531	1 537 406	1 610 914	1 913 281	2 288 238	2 234 307	2 219 579
Liabilities for Nonresidents	1 069 798	1 646 651	3 429 672	3 548 288	4 085 800	4 326 529	4 194 553	4 697 585
Transferable Deposits	300 346	349 916	1 471 421	1 368 240	1 310 854	1 625 787	1 510 359	1 442 626
SDR	210 611	880 941	897 515	889 002	979 131	998 241	985 909	955 604
Other Deposits	149 592	280 553	836 243	943 601	1 210 914	1 280 753	1 258 022	1 681 141
Securities (other than shares)	350 043	41 400	24 253	-	-	-	-	197 553
Credits	17 327	47 694	157 848	157 787	341 357	363 076	382 449	343 275
Financial Derivatives	10 225	9 176	2 507	7 062	1 152	390	4 034	5 139
Other Accounts Payable	31 655	36 971	39 885	182 597	242 392	58 283	53 780	72 248
Assets of the National Oil Fund	<b>24 725 542</b>	<b>23 888 930</b>	<b>25 787 868</b>	<b>27 284 595</b>	<b>31 125 663</b>	<b>30 896 973</b>	<b>30 299 609</b>	<b>29 379 724</b>
Other Net Foreign Assets	477 242	1 008 782	1 207 304	122 537	-289 073	11 409	-240 163	-153 614
Assets	1 654 992	2 105 715	2 581 380	2 266 893	2 250 532	2 540 473	2 300 042	2 226 298
Foreign Liabilities	1 177 750	1 096 933	1 374 076	2 144 356	2 539 605	2 529 064	2 540 205	2 379 911
<b>Net Domestic Assets</b>	<b>-16 173 245</b>	<b>-10 326 961</b>	<b>-8 790 608</b>	<b>-5 965 307</b>	<b>-11 113 420</b>	<b>-9 433 007</b>	<b>-10 102 667</b>	<b>-8 651 309</b>
Net Claims to the Central Government	1 951 075	3 392 313	2 460 848	4 364 751	5 116 946	6 106 777	5 623 373	5 330 132
Claims	3 915 458	4 821 738	5 109 337	7 042 001	9 175 388	9 358 506	9 047 081	9 058 712
Securities	3 815 565	4 715 320	5 000 000	6 934 678	8 999 677	9 180 069	8 870 462	8 823 706
Credits	98 914	101 473	108 723	106 822	120 137	123 401	121 763	117 317
Other	979	4 945	614	502	55 575	55 036	54 856	117 690
Liabilities	1 964 383	1 429 424	2 648 488	2 677 250	4 058 442	3 251 729	3 423 708	3 728 580
Transferable Deposits	1 580 615	1 085 259	2 015 312	2 187 867	2 662 942	2 589 801	2 207 116	2 246 631
Other Deposits	84 899	166 099	402 598	241 331	1 155 155	425 106	978 967	1 244 747
Securities	-	-	-	-	10	-	-	-
Credits	43 076	56 444	64 948	63 685	69 367	69 913	70 494	70 979
Other	255 794	121 622	165 630	184 368	170 969	166 908	167 131	166 224

Continuation

	2020	2021	2022	2023	11.24	12.24*	01.25	02.25
Claims to the Regional and Local Government	2	14 469	13 224	13 446	13 968	14 162	14 283	14 284
Securities (other than shares)	-	14 468	13 223	13 446	13 946	14 160	14 282	14 283
Credits	-	-	-	-	-	-	-	-
Other Accounts Receivable	2	1	1	1	22	2	1	1
<b>Resources of the National Oil Fund</b>	<b>25 969 361</b>	<b>25 794 061</b>	<b>26 789 585</b>	<b>29 914 923</b>	<b>34 661 408</b>	<b>34 750 226</b>	<b>34 036 271</b>	<b>33 070 719</b>
Claims to Nonbank Financial Institutions	6 343 549	7 715 115	7 804 560	8 201 871	8 027 400	7 655 897	7 646 545	7 671 441
Transferable Deposits	5 314	13 986	135 465	25 472	13 723	12 874	49 670	19 178
Other Deposits	51	52	-	-	-	-	-	-
Securities	353 993	639 721	884 278	832 316	750 637	706 931	674 275	646 856
Credits	729 508	1 505 220	1 109 958	1 451 400	1 287 519	1 113 021	1 057 677	1 155 806
Financial Derivatives	62 634	54 716	72 008	158 908	14 021	6 989	15 095	13 598
Shares and other Equity	5 122 235	5 384 048	5 389 972	5 484 298	5 559 306	5 597 322	5 602 225	5 605 972
Other Accounts Receivable	69 813	117 372	212 878	249 478	402 194	218 760	247 604	230 031
Claims to Public Nonfinancial Institutions	1 352 901	1 443 209	1 461 118	1 553 027	1 572 561	1 618 700	1 597 203	1 679 255
Other Deposits	-	-	-	-	-	-	-	-
Securities	318 413	458 448	564 961	550 463	501 859	504 950	510 638	523 629
Credits	263 219	146 736	308 618	226 564	189 303	185 219	189 249	181 812
Financial Derivatives	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	541 968	670 379	806 118	854 170	818 511	814 979
Other Accounts Receivable	21 266	88 024	45 571	105 621	75 280	74 362	78 805	158 836
Claims to Private Nonfinancial Institutions	7 869 706	8 474 348	9 266 501	10 468 045	11 324 483	11 840 393	11 404 691	11 423 797
Securities	216 586	254 543	266 881	273 631	355 896	378 330	372 740	369 918
Credits	7 252 207	7 901 000	8 673 393	9 775 098	10 536 430	10 959 988	10 552 530	10 572 646
Financial Derivatives	1 133	1 378	1 251	1 549	210	379	573	1 237
Shares and other Equity	166 057	162 909	191 382	245 262	244 225	261 142	264 338	264 327
Other Accounts Receivable	233 723	154 517	133 593	172 506	187 722	240 554	214 510	215 670
Claims to Nonprofit Institutions	2 707	3 016	2 391	4 109	6 083	6 027	6 219	6 228
Credits	1 967	2 939	2 268	3 827	5 164	5 955	5 902	5 829
Shares and other Equity	2	2	3	3	3	3	3	3
Other	738	74	120	279	917	69	314	396

Continuation

	2020	2021	2022	2023	11.24	2024*	01.25	02.25
Claims to Households	7 696 408	10 879 741	14 253 707	18 338 242	22 619 202	23 004 813	23 140 829	23 451 398
Securities (other than shares)	-	-	-	-	-	-	-	-
Credits	7 643 303	10 806 620	14 186 925	18 282 815	22 533 610	22 921 023	23 053 860	23 364 116
Financial Derivatives	242	530	-	-	1 322	1 538	1 540	1 248
Other	52 863	72 590	66 783	55 427	84 270	82 252	85 429	86 034
Other Net Domestic Assets	-16 222 495	-17 298 111	-18 146 474	-21 491 057	-28 548 168	-28 590 935	-29 127 540	-28 768 193
Other Financial Assets	124 145	102 866	135 549	139 554	190 650	149 921	146 524	159 102
Nonfinancial Assets	834 075	857 332	899 210	952 200	1 030 712	1 051 276	1 066 654	1 074 118
Less: Other Liabilities	4 864 290	6 277 057	6 214 048	7 300 823	7 877 887	7 531 264	7 472 676	7 431 034
Less: Capital Accounts	12 316 425	11 981 252	12 967 184	15 281 988	21 891 643	22 260 868	22 868 041	22 570 380
<b>Liabilities</b>	<b>24 917 785</b>	<b>30 099 291</b>	<b>34 295 955</b>	<b>38 301 572</b>	<b>42 612 787</b>	<b>45 660 003</b>	<b>44 684 135</b>	<b>44 674 562</b>
Currency in Circulation	2 828 046	2 997 723	3 360 653	3 639 662	4 062 417	4 374 546	4 281 381	4 224 931
Transferable and Other Deposits	22 089 738	27 101 567	30 935 301	34 661 910	38 550 371	41 285 458	40 402 753	40 449 631
Regional and Local Government	822	914	1 368	3 500	5 044	6 298	4 214	4 230
Nonbank Financial Institutions	2 398 554	3 109 897	2 908 634	4 046 470	3 454 474	3 665 791	3 475 878	3 753 637
Public Nonfinancial Institutions	1 303 270	1 529 514	2 443 405	1 324 034	1 588 136	1 641 140	1 940 965	1 961 613
Private Nonfinancial Institutions	6 792 361	8 511 966	9 064 184	9 821 968	11 509 092	12 788 747	12 249 409	11 965 141
Nonprofit Institutions	802 680	684 352	870 470	625 901	709 996	593 802	588 348	594 808
Households	10 792 051	13 264 924	15 647 239	18 840 038	21 283 629	22 589 680	22 143 938	22 170 202

\* including final turnovers

II. Key monetary indicators

2.5. Other Financial Institutions Survey\*

mln. of KZT, end of period

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

Continuation

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

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

\*\* including final turnovers

\*\*\* The data as of April 1, 2024, July 1, 2024, and October 1, 2024, has been updated due to the inclusion of targeted assets intended to ensure the payment of targeted savings within the framework of the "National Fund for Children" program.

II. Key monetary indicators

2.6. Financial Sector Survey\*

mln. of KZT, end of period

	2020	2021	2022	2023	06.24***	09.24***	12.24**
<b>Net Foreign Assets</b>	<b>19 109 367</b>	<b>20 755 883</b>	<b>21 284 973</b>	<b>22 337 865</b>	<b>25 377 539</b>	<b>28 396 625</b>	<b>32 637 901</b>
Claims on Nonresidents	22 101 325	23 864 780	26 205 715	28 004 072	32 351 549	35 765 982	40 086 097
less: Liabilities to Nonresidents	2 991 958	3 108 897	4 920 743	5 666 207	6 974 011	7 369 357	7 448 195
<b>Domestic Claims</b>	<b>28 392 353</b>	<b>32 778 744</b>	<b>39 196 750</b>	<b>47 836 789</b>	<b>51 932 459</b>	<b>54 772 949</b>	<b>57 610 336</b>
<b>Net claims on Central Government</b>	<b>7 341 467</b>	<b>7 643 999</b>	<b>10 006 006</b>	<b>13 302 496</b>	<b>15 080 868</b>	<b>16 019 507</b>	<b>16 505 941</b>
Claims on Central Government	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	2 766 856	3 221 236	3 275 986	3 052 898	3 403 982	3 718 400	3 698 829
<b>Claims on Other Sectors</b>	<b>21 050 887</b>	<b>25 134 745</b>	<b>29 190 745</b>	<b>34 534 293</b>	<b>36 851 590</b>	<b>38 753 442</b>	<b>41 104 395</b>
Regional and Local Government	788 537	872 244	824 436	822 434	752 439	874 812	913 974
Public Nonfinancial Institutions	2 151 307	2 426 506	2 402 211	2 601 979	2 890 844	2 919 375	2 900 923
Other Resident Sectors	18 111 043	21 835 995	25 964 098	31 109 879	33 208 308	34 959 255	37 289 499
<b>Currency outside Financial Sectors</b>	<b>2 827 144</b>	<b>2 997 097</b>	<b>3 359 729</b>	<b>3 639 171</b>	<b>3 916 417</b>	<b>3 990 220</b>	<b>4 373 730</b>
<b>Deposits</b>	<b>19 691 582</b>	<b>24 016 977</b>	<b>28 035 433</b>	<b>30 661 705</b>	<b>32 326 906</b>	<b>33 774 315</b>	<b>37 623 250</b>
<b>Securities (other than shares)</b>	<b>264 528</b>	<b>390 671</b>	<b>464 827</b>	<b>1 372 439</b>	<b>1 140 442</b>	<b>1 460 662</b>	<b>1 317 224</b>
<b>Loans</b>	<b>884 774</b>	<b>898 173</b>	<b>914 141</b>	<b>937 879</b>	<b>958 223</b>	<b>1 118 236</b>	<b>1 252 112</b>
<b>Financial Derivatives</b>	<b>78</b>	<b>155</b>	<b>959</b>	<b>142</b>	<b>1 688</b>	<b>302</b>	<b>2 062</b>
<b>Insurance Technical Reserve</b>	<b>13 503 855</b>	<b>13 830 359</b>	<b>15 598 666</b>	<b>18 986 238</b>	<b>21 021 130</b>	<b>22 386 058</b>	<b>24 147 376</b>
<b>Shares and other Equity</b>	<b>11 787 263</b>	<b>12 138 553</b>	<b>12 959 245</b>	<b>15 621 136</b>	<b>17 819 463</b>	<b>20 671 384</b>	<b>22 485 636</b>
<b>Other Items (net)</b>	<b>-1 457 503</b>	<b>-737 357</b>	<b>-851 278</b>	<b>-1 044 057</b>	<b>125 729</b>	<b>-231 604</b>	<b>-953 153</b>

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

\*\* including final turnovers

\*\*\* The data as of April 1, 2024, July 1, 2024, and October 1, 2024, has been updated due to the inclusion of targeted assets intended to ensure the payment of targeted savings within the Other Financial Institutions Survey as part of the "National Fund for Children" program.

II. Key monetary indicators

2.7. Monetary Aggregates

mln. of KZT, end of period

	2020	2021	2022	2023	11.24	12.24*	01.25	02.25
<b>1. RM (Reserve Money)</b>	<b>9 777 551</b>	<b>10 957 714</b>	<b>11 874 422</b>	<b>11 539 973</b>	<b>12 546 103</b>	<b>14 606 537</b>	<b>14 012 242</b>	<b>13 662 625</b>
% changes to the previous month	1.1	4.6	1.3	14.0	-7.3	16.4	-4.1	-2.5
% changes to December of the previous year	41.8	12.1	8.4	-2.8	8.7	26.6	-4.1	-6.5
from them:								
Currency out of the NBK	3 250 372	3 451 715	3 823 793	4 109 817	4 525 368	4 862 203	4 735 682	4 681 680
Deposits of Banks and other organizations in NBK	6 527 179	7 505 999	8 050 629	7 430 156	8 020 734	9 744 334	9 276 560	8 980 946
<b>Narrow Reserve Money</b>	<b>5 087 846</b>	<b>6 945 442</b>	<b>7 374 898</b>	<b>7 142 913</b>	<b>6 878 649</b>	<b>7 532 310</b>	<b>7 132 184</b>	<b>7 222 418</b>
% changes to the previous month	-9.7	12.9	6.9	8.6	0.9	9.5	-5.3	1.3
% changes to December of the previous year	-6.3	36.5	6.2	-3.1	-3.7	5.5	-5.3	-4.1
from them:								
Reserve deposits of Banks in NBK	1 299 270	2 074 806	2 202 901	1 483 719	1 186 766	1 372 456	1 156 468	1 255 203
<b>M0 (Currency in Circulation)</b>	<b>2 828 046</b>	<b>2 997 723</b>	<b>3 360 653</b>	<b>3 639 662</b>	<b>4 062 417</b>	<b>4 374 546</b>	<b>4 281 381</b>	<b>4 224 931</b>
% changes to the previous month	4.5	3.2	3.4	4.8	0.6	7.7	-2.1	-1.3
% changes to December of the previous year	22.9	6.0	12.1	8.3	11.6	20.2	-2.1	-3.4
<b>M1</b>	<b>7 186 951</b>	<b>8 788 006</b>	<b>9 382 455</b>	<b>10 380 883</b>	<b>10 390 724</b>	<b>11 364 043</b>	<b>10 559 684</b>	<b>10 530 798</b>
% changes to the previous month	-0.2	14.8	3.8	10.1	-2.6	9.4	-7.1	-0.3
% changes to December of the previous year	21.2	22.3	6.8	10.6	0.1	9.5	-7.1	-7.3
from them:								
Transferable deposits of individuals in national currency	1 319 207	1 871 282	1 805 022	2 132 362	1 972 671	2 395 216	1 965 188	1 963 022
Transferable deposits of non-banking legal entities in national currency	3 039 698	3 919 000	4 216 780	4 608 860	4 355 637	4 594 281	4 313 115	4 342 844
<b>M2</b>	<b>19 134 928</b>	<b>23 750 269</b>	<b>28 025 384</b>	<b>32 746 913</b>	<b>36 507 596</b>	<b>39 254 670</b>	<b>38 324 394</b>	<b>38 215 991</b>
% changes to the previous month	2.1	6.6	6.7	7.4	0.3	7.5	-2.4	-0.3
% changes to December of the previous year	19.2	24.1	18.0	16.8	11.5	19.9	-2.4	-2.6
from them:								
Other deposits in tenge and transferable deposits of individuals in foreign currency	5 612 324	7 243 362	9 651 760	12 884 736	15 397 428	16 026 936	16 034 376	16 004 874
Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	6 335 653	7 718 900	8 991 169	9 481 293	10 719 443	11 863 691	11 730 333	11 680 319
<b>M3 (broad money)</b>	<b>24 917 785</b>	<b>30 099 291</b>	<b>34 295 955</b>	<b>38 301 572</b>	<b>42 612 787</b>	<b>45 660 003</b>	<b>44 684 135</b>	<b>44 674 562</b>
% changes to the previous month	1.1	4.9	4.7	7.4	1.7	7.2	-2.1	0.0
% changes to December of the previous year	16.9	20.8	13.9	11.7	11.3	19.2	-2.1	-2.2
from them:								
Other deposits of individuals in foreign currency	3 860 519	4 150 280	4 190 457	3 822 940	3 913 530	4 167 527	4 144 374	4 202 305
Other deposits of non-banking legal entities in foreign currency	1 922 337	2 198 742	2 080 113	1 731 719	2 191 662	2 237 805	2 215 367	2 256 266

\* including final turnovers

## 2.8. Deposits in Depository Organizations (by sector and type of currency)

mln. of KZT, end of period

	2020	2021	2022	2023	11.24	12.24*	01.25	02.25
<b>Deposits - total*</b>	<b>22 089 738</b>	<b>27 101 567</b>	<b>30 935 301</b>	<b>34 661 910</b>	<b>38 550 371</b>	<b>41 285 458</b>	<b>40 402 753</b>	<b>40 449 631</b>
<b>of which:</b>								
<b>national currency:</b>	<b>13 855 690</b>	<b>17 337 508</b>	<b>21 150 007</b>	<b>26 604 473</b>	<b>29 664 831</b>	<b>32 001 910</b>	<b>31 248 465</b>	<b>31 337 492</b>
Nonbanking Legal Entities	7 204 994	8 629 305	10 151 674	11 977 995	12 693 121	13 997 802	13 646 851	13 774 757
Individuals	6 650 695	8 708 203	10 998 332	14 626 478	16 971 710	18 004 109	17 601 614	17 562 735
<b>foreign currency:</b>	<b>8 234 049</b>	<b>9 764 059</b>	<b>9 785 295</b>	<b>8 057 437</b>	<b>8 885 540</b>	<b>9 283 547</b>	<b>9 154 289</b>	<b>9 112 139</b>
Nonbanking Legal Entities	4 092 693	5 207 338	5 136 388	3 843 877	4 573 621	4 697 976	4 611 964	4 504 671
Individuals	4 141 355	4 556 721	4 648 906	4 213 559	4 311 919	4 585 572	4 542 324	4 607 467
<b>From total sum of Deposits:</b>								
Nonbanking Legal Entities	<b>11 297 688</b>	<b>13 836 643</b>	<b>15 288 062</b>	<b>15 821 872</b>	<b>17 266 742</b>	<b>18 695 777</b>	<b>18 258 815</b>	<b>18 279 428</b>
Individuals	<b>10 792 051</b>	<b>13 264 924</b>	<b>15 647 239</b>	<b>18 840 038</b>	<b>21 283 629</b>	<b>22 589 680</b>	<b>22 143 938</b>	<b>22 170 202</b>
<b>Transferable Deposits</b>								
<b>in national currency:</b>	<b>4 358 905</b>	<b>5 790 283</b>	<b>6 021 802</b>	<b>6 741 222</b>	<b>6 328 308</b>	<b>6 989 497</b>	<b>6 278 303</b>	<b>6 305 867</b>
Nonbanking Legal Entities	3 039 698	3 919 000	4 216 780	4 608 860	4 355 637	4 594 281	4 313 115	4 342 844
Individuals	1 319 207	1 871 282	1 805 022	2 132 362	1 972 671	2 395 216	1 965 188	1 963 022
<b>Other Deposits in national currency:</b>	<b>9 496 785</b>	<b>11 547 225</b>	<b>15 128 205</b>	<b>19 863 252</b>	<b>23 336 523</b>	<b>25 012 413</b>	<b>24 970 162</b>	<b>25 031 625</b>
Nonbanking Legal Entities	4 165 297	4 710 305	5 934 894	7 369 135	8 337 484	9 403 521	9 333 736	9 431 913
Individuals	5 331 488	6 836 921	9 193 311	12 494 117	14 999 039	15 608 892	15 636 426	15 599 712
<b>Transferable Deposits in foreign currency:</b>	<b>2 451 192</b>	<b>3 415 037</b>	<b>3 514 724</b>	<b>2 502 778</b>	<b>2 780 348</b>	<b>2 878 215</b>	<b>2 794 547</b>	<b>2 653 568</b>
Nonbanking Legal Entities	2 170 356	3 008 596	3 056 275	2 112 158	2 381 959	2 460 170	2 396 597	2 248 406
Individuals	280 836	406 442	458 449	390 620	398 389	418 044	397 950	405 162
<b>Other Deposits in foreign currency:</b>	<b>5 782 856</b>	<b>6 349 022</b>	<b>6 270 571</b>	<b>5 554 659</b>	<b>6 105 192</b>	<b>6 405 333</b>	<b>6 359 741</b>	<b>6 458 571</b>
Nonbanking Legal Entities	1 922 337	2 198 742	2 080 113	1 731 719	2 191 662	2 237 805	2 215 367	2 256 266
Individuals	3 860 519	4 150 280	4 190 457	3 822 940	3 913 530	4 167 527	4 144 374	4 202 305

\* without Nonresidents Accounts

\*\* including final turnovers

## II. Key monetary indicators

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

%, for the period

	Total (credits)				including for those extended for a period								Total (deposits)				including for those placed for a period							
					up to 30 days				over 30 days								up to 30 days				over 30 days			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>2020</b>	8.24	0.79	2.13	4.44	8.10	0.20	--	4.45	13.50	1.77	2.13	3.87	8.28	0.37	1.32	4.28	8.28	0.37	1.20	4.28	9.93	0.37	1.70	4.47
<b>2021</b>	10.97	0.34	1.55	4.85	8.08	0.08	--	4.90	11.75	2.39	1.55	3.48	8.31	0.23	0.55	4.76	8.31	0.14	1.03	4.76	11.35	0.28	0.53	--
<b>2022</b>	14.98	3.35	3.00	9.00	14.93	8.50	--	9.05	15.53	3.28	3.00	4.34	13.51	1.58	1.31	8.63	13.51	1.05	1.31	8.56	13.55	1.98	1.40	20.49
<b>2023</b>	17.39	3.31	--	--	17.39	--	--	--	17.25	3.31	--	--	15.63	3.10	3.26	9.89	15.63	2.17	3.25	9.87	15.72	4.86	4.44	18.29
<b>2024</b>	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
<b>01.24</b>	--	0.50	--	--	--	--	--	--	--	0.50	--	--	14.98	2.88	3.75	14.11	14.98	2.53	3.74	14.11	--	4.93	3.90	15.71
<b>02.24</b>	--	3.00	--	--	--	--	--	--	--	3.00	--	--	14.60	2.96	3.80	14.40	14.60	2.72	3.80	14.40	--	4.91	3.80	--
<b>03.24</b>	14.72	3.50	--	--	14.75	--	--	--	--	3.50	--	--	14.19	4.35	3.67	14.36	14.19	4.22	3.66	14.36	--	4.93	3.89	--
<b>04.24</b>	14.75	0.25	--	--	14.75	--	--	--	--	0.25	--	--	14.22	3.19	3.66	14.60	14.22	2.86	3.66	14.60	--	4.91	4.25	--
<b>05.24</b>	16.31	3.62	5.54	--	14.75	--	--	--	16.87	3.62	5.54	--	14.15	3.46	3.64	14.51	14.15	3.21	3.62	14.51	--	4.98	3.77	--
<b>06.24</b>	--	3.64	--	--	--	--	--	--	--	3.64	--	--	13.93	1.86	3.53	14.23	13.93	1.57	3.53	14.23	--	4.92	3.60	--
<b>07.24</b>	14.41	4.15	--	--	14.41	--	--	--	--	4.15	--	--	13.82	2.60	3.52	14.39	13.82	2.28	3.52	14.39	--	4.87	3.50	--
<b>08.24</b>	14.21	7.33	--	--	14.25	--	--	--	9.25	7.33	--	--	13.72	1.90	3.56	15.32	13.72	1.67	3.56	15.32	--	4.93	4.25	--
<b>09.24</b>	--	4.25	--	--	--	--	--	--	--	4.25	--	--	13.71	2.25	2.69	15.91	13.71	1.96	2.67	15.91	--	4.99	3.46	--
<b>10.24</b>	--	4.33	--	--	--	--	--	--	--	4.33	--	--	13.82	2.63	2.63	16.62	13.82	2.51	2.62	16.62	--	4.39	3.25	--
<b>11.24</b>	14.25	4.35	--	--	14.25	--	--	--	--	4.35	--	--	13.80	2.68	2.61	18.24	13.80	2.45	2.60	18.23	--	4.28	3.15	21.00
<b>12.24</b>	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
<b>01.25</b>	16.25	5.74	--	--	16.25	--	--	--	--	5.74	--	--	14.78	3.39	2.54	18.84	14.78	3.31	2.53	18.84	8.00	3.87	3.00	--
<b>02.25</b>	16.25	4.38	--	--	16.25	--	--	--	--	4.38	--	--	14.85	3.27	2.21	18.71	14.85	3.18	2.21	18.71	8.00	3.88	2.50	--

II. Key monetary indicators

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

%, for the period

	12.20		12.21*		12.22		12.23		11.24		12.24**		01.25		02.25	
	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
<b>Deposits of Legal Entities</b>	<b>7.3</b>	<b>0.4</b>	<b>7.4</b>	<b>0.4</b>	<b>14.4</b>	<b>1.0</b>	<b>14.6</b>	<b>2.6</b>	<b>13.2</b>	<b>2.5</b>	<b>14.0</b>	<b>2.6</b>	<b>14.1</b>	<b>2.5</b>	<b>14.2</b>	<b>2.6</b>
including:																
<b>Demand Deposits</b>	0.0	0.1	0.7	0.1	0.5	0.0	0.2	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.1
<b>Conditional</b>	3.1	0.2	4.6	0.5	6.2	0.5	9.2	1.6	9.0	0.6	9.5	1.7	8.6	0.3	10.4	2.0
<b>Time and Saving Deposits, total</b>	7.3	0.4	7.4	0.4	14.4	1.0	14.6	2.6	13.2	2.5	14.0	2.6	14.1	2.5	14.2	2.6
of which with maturity:																
up to 1 month	7.2	0.1	7.4	0.2	14.6	0.2	14.7	2.9	13.1	2.5	14.1	2.7	14.1	2.7	14.2	2.7
from 1 to 3 month	7.6	0.1	8.4	0.2	14.5	0.6	14.4	1.6	13.2	3.0	14.1	2.8	14.1	2.8	13.9	2.8
from 3 month to 1 year	7.5	0.7	7.5	0.5	13.2	1.5	13.9	2.1	13.4	2.1	13.5	2.1	13.8	1.9	14.0	2.0
from 1 to 5 years	8.6	0.7	8.1	0.5	12.5	1.4	14.1	1.6	12.1	1.5	12.8	1.6	13.6	1.4	14.0	1.4
over 5 years	4.6	2.0	5.6	0.5	10.1	0.7	12.8	1.6	10.5	1.0	11.8	1.5	11.8	1.1	11.3	1.1
<b>Deposits of Individuals</b>	<b>9.2</b>	<b>1.0</b>	<b>8.0</b>	<b>0.8</b>	<b>13.3</b>	<b>0.9</b>	<b>13.7</b>	<b>0.9</b>	<b>13.2</b>	<b>0.9</b>	<b>13.2</b>	<b>0.9</b>	<b>13.5</b>	<b>0.9</b>	<b>13.3</b>	<b>0.9</b>
including:																
<b>Demand Deposits</b>	0.1	0.8	0.1	3.2	0.1	0.2	0.2	1.0	0.1	6.5	0.0	4.3	0.0	3.5	0.0	7.5
<b>Conditional</b>	9.6	0.3	0.4	0.4	11.2	0.6	11.6	0.8	9.1	0.1	4.1	1.0	9.1	1.0	6.8	1.0
<b>Time and Saving Deposits, total</b>	9.2	1.0	8.0	0.8	13.3	0.9	13.7	0.9	13.2	0.9	13.2	0.9	13.5	0.9	13.3	0.9
of which with maturity:																
up to 1 month	7.7	1.0	7.8	0.4	14.6	0.8	14.3	0.8	12.8	0.8	13.6	0.8	13.7	0.6	13.6	1.0
from 1 to 3 month	8.3	1.0	8.3	0.4	14.2	0.7	15.2	0.8	15.2	0.8	15.0	1.0	15.2	0.9	15.3	0.9
from 3 month to 1 year	9.7	0.9	8.4	0.9	13.2	1.0	14.4	1.0	13.6	1.0	13.6	1.0	13.7	0.9	13.7	1.0
from 1 to 5 years	9.7	1.0	8.6	0.8	13.7	0.8	14.0	0.8	13.4	0.9	13.3	0.8	13.4	0.8	13.3	0.8
over 5 years	5.4	1.7	2.3	1.0	2.0	0.2	2.0	0.6	2.0	0.9	2.1	1.0	2.1	1.0	2.2	0.9

Continuation

	12.20		12.21*		12.22		12.23		11.24		12.24**		01.25		02.25	
	KZT	CFC	KZT	FC												
<b>Credits to Legal Entities</b>	<b>11.4</b>	<b>4.6</b>	<b>12.2</b>	<b>4.5</b>	<b>19.2</b>	<b>5.7</b>	<b>18.7</b>	<b>5.7</b>	<b>17.4</b>	<b>7.4</b>	<b>17.8</b>	<b>7.3</b>	<b>17.9</b>	<b>6.7</b>	<b>18.3</b>	<b>7.1</b>
of which with maturity:																
up to 1 month	12.8	2.8	11.8	4.9	19.3	4.8	18.8	6.4	16.2	6.6	15.6	6.5	19.1	6.3	19.1	6.3
from 1 to 3 month	11.3	3.7	11.6	3.1	19.0	4.8	18.3	6.4	16.9	7.7	18.1	6.6	17.9	6.9	17.8	7.3
from 3 month to 1 year	11.1	4.8	12.1	4.9	18.9	6.3	18.5	7.3	17.2	7.0	17.9	7.5	17.4	7.1	17.8	7.2
from 1 to 5 years	11.2	4.9	17.3	4.1	19.8	6.4	19.0	7.8	19.6	8.1	18.7	7.6	19.3	7.6	20.5	7.5
over 5 years	12.0	5.7	13.0	4.6	19.8	7.9	19.5	4.5	18.4	7.0	17.5	7.9	19.3	7.1	19.2	7.1
<b>Credits to Individuals</b>	<b>14.9</b>	<b>18.3</b>	<b>17.5</b>	<b>6.0</b>	<b>17.4</b>	<b>6.1</b>	<b>17.9</b>	<b>4.0</b>	<b>18.6</b>	<b>5.3</b>	<b>18.8</b>	<b>5.1</b>	<b>21.8</b>	<b>4.8</b>	<b>20.5</b>	<b>5.0</b>
of which with maturity:																
up to 1 month	18.3	24.2	23.7	-	20.2	-	32.2	-	34.8	-	34.6	-	35.6	-	34.4	-
from 1 to 3 month	14.0	26.6	17.3	-	13.1	-	20.1	-	19.3	-	17.7	-	19.5	-	20.0	-
from 3 month to 1 year	17.4	14.1	22.8	7.1	14.0	5.0	16.6	3.0	18.7	-	20.9	-	20.0	-	20.7	-
from 1 to 5 years	16.5	17.2	18.5	4.0	19.5	5.3	17.1	7.7	18.8	6.6	18.8	3.9	23.8	6.0	21.3	7.0
over 5 years	9.8	6.5	19.5	8.0	16.8	8.4	19.2	5.6	17.7	5.1	17.6	5.5	19.2	4.4	18.3	4.7

\*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	01.09.2024*	01.10.2024	01.11.2024*	01.12.2024*	01.01.2025**	01.02.2025*
<b>Loans to economy in an expanded definition</b>	<b>23 766 947</b>	<b>28 929 176</b>	<b>34 643 758</b>	<b>38 479 913</b>	<b>39 244 290</b>	<b>39 776 153</b>	<b>40 870 020</b>	<b>41 859 250</b>	<b>41 690 767</b>
of which									
from banking sector	20 544 330	24 773 243	29 803 996	32 922 370	33 572 824	34 006 373	35 072 471	35 958 388	35 698 843
from other organizations	3 222 618	4 155 933	4 839 762	5 557 543	5 671 466	5 769 780	5 797 550	5 900 863	5 991 924
including:									
from mortgage organizations	354 327	337 610	296 549	284 439	282 325	280 568	278 725	276 582	274 361
from other public sector corporations	1 491 190	1 739 316	2 155 199	2 642 466	2 696 769	2 758 738	2 752 909	2 861 669	2 933 570
from organizations engaged in microfinance activities	1 377 101	2 079 007	2 388 014	2 630 638	2 692 372	2 730 474	2 765 915	2 762 613	2 783 994
of the total amount of loans to economy									
loans to business	12 783 308	14 436 939	16 468 055	17 690 897	18 119 739	18 270 194	18 816 155	19 418 729	19 113 435
national currency	10 057 559	11 788 741	13 503 205	14 194 280	14 298 773	14 368 257	14 712 152	15 210 004	15 079 378
foreign currency	2 725 749	2 648 198	2 964 850	3 496 618	3 820 967	3 901 937	4 104 003	4 208 725	4 034 057
loans to individuals	10 983 640	14 492 237	18 175 703	20 789 016	21 124 551	21 505 959	22 053 865	22 440 521	22 577 332
national currency	10 966 352	14 486 475	18 171 943	20 786 082	21 121 719	21 503 292	22 051 294	22 437 952	22 574 855
foreign currency	17 288	5 762	3 760	2 934	2 831	2 666	2 570	2 569	2 477

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		09.24		10.24		11.24		12.24*		01.25		02.25	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
<b>Issued, total</b>	<b>24 424 017</b>	<b>15.8</b>	<b>30 716 473</b>	<b>18.1</b>	<b>36 895 396</b>	<b>18.1</b>	<b>3 211 820</b>	<b>19.0</b>	<b>3 178 487</b>	<b>18.3</b>	<b>3 638 089</b>	<b>17.0</b>	<b>4 023 903</b>	<b>17.1</b>	<b>2 374 352</b>	<b>19.6</b>	<b>3 051 650</b>	<b>18.2</b>
<i>including:</i>																		
national currency	22 849 883	16.6	28 504 826	19.0	33 900 564	19.0	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	2 709 717	19.5
foreign currency	1 574 134	5.0	2 211 647	6.7	2 994 832	7.3	246 185	6.9	263 176	7.5	375 323	7.4	434 070	7.3	157 340	6.7	341 933	7.5
<i>from total Loans:</i>																		
Short-term	12 326 838	14.7	11 672 769	17.5	15 932 908	16.8	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	1 342 738	16.7
Long-term	12 097 179	16.9	19 043 704	18.5	20 962 488	19.1	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	1 708 913	19.4
<b>Loans issued to business</b>	<b>13 071 938</b>	<b>15.1</b>	<b>15 971 672</b>	<b>18.0</b>	<b>18 921 970</b>	<b>17.6</b>	<b>1 647 217</b>	<b>17.9</b>	<b>1 604 112</b>	<b>17.9</b>	<b>1 934 365</b>	<b>17.1</b>	<b>2 278 402</b>	<b>17.1</b>	<b>1 081 193</b>	<b>18.7</b>	<b>1 588 515</b>	<b>17.8</b>
national currency	11 506 705	16.4	13 771 269	19.8	15 935 496	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	1 247 054	20.6
Short-term	8 984 197	14.6	8 148 606	17.8	10 925 423	16.3	985 341	16.6	874 459	16.0	1 139 864	16.0	1 137 796	15.6	635 022	16.4	858 886	16.0
Long-term	2 522 509	18.1	5 622 663	20.7	5 010 073	23.1	416 195	24.8	467 036	23.6	419 705	24.9	707 101	21.9	289 394	26.1	388 167	25.5
foreign currency	1 565 232	5.0	2 200 403	6.7	2 986 474	7.3	245 681	6.9	262 616	7.5	374 796	7.4	433 505	7.3	156 777	6.7	341 461	7.5
Short-term	1 183 272	4.8	1 043 687	6.7	2 006 068	7.4	119 398	7.0	199 013	7.6	192 869	7.3	309 770	7.2	123 256	6.7	252 181	7.6
Long-term	381 960	5.7	1 156 716	6.8	980 406	7.1	126 282	6.8	63 603	7.0	181 927	7.5	123 735	7.5	33 521	6.7	89 281	7.3
<b>Loans issued to Individuals</b>	<b>11 352 080</b>	<b>16.7</b>	<b>14 744 801</b>	<b>18.2</b>	<b>17 973 425</b>	<b>18.6</b>	<b>1 564 603</b>	<b>20.1</b>	<b>1 574 375</b>	<b>18.8</b>	<b>1 703 724</b>	<b>16.9</b>	<b>1 745 501</b>	<b>17.0</b>	<b>1 293 158</b>	<b>20.3</b>	<b>1 463 135</b>	<b>18.6</b>
national currency	11 343 178	16.7	14 733 557	18.2	17 965 068	18.6	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	1 462 663	18.6
Short-term	2 158 938	15.2	2 477 853	16.2	2 999 619	19.0	279 104	18.6	266 474	19.0	264 465	18.1	245 982	20.1	247 314	19.6	231 671	20.1
Long-term	9 184 240	17.1	12 255 704	18.6	14 965 449	18.5	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	1 230 992	18.4
foreign currency	8 902	5.9	11 244	3.9	8 357	4.4	504	5.0	560	7.8	527	5.3	565	5.1	563	4.8	472	5.0
Short-term	432	1.7	2 622	0.0	1 797	0.0	17	0.0	1	0.0	0	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	487	5.2	559	7.8	527	5.3	565	5.1	563	4.8	472	5.0

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	08.24	09.24	10.24	11.24	12.24*	01.25	02.25
<b>Total loans</b>	<b>24 773 243</b>	<b>29 803 996</b>	<b>32 922 370</b>	<b>33 572 824</b>	<b>34 006 373</b>	<b>35 072 471</b>	<b>35 958 388</b>	<b>35 698 843</b>	<b>36 050 656</b>
<i>including:</i>									
national currency	22 119 283	26 835 387	29 422 818	29 749 026	30 101 769	30 965 897	31 747 093	31 662 309	32 165 377
foreign currency	2 653 960	2 968 610	3 499 552	3 823 798	3 904 603	4 106 574	4 211 294	4 036 534	3 885 279
<i>from total Loans:</i>									
Short-term	4 139 077	3 440 384	4 730 779	4 869 226	4 901 305	5 309 842	5 568 032	5 363 901	5 304 358
Long-term	20 634 166	26 363 612	28 191 591	28 703 598	29 105 068	29 762 628	30 390 356	30 334 942	30 746 298
<b>Loans of business</b>	<b>11 598 880</b>	<b>13 117 761</b>	<b>13 765 144</b>	<b>14 121 607</b>	<b>14 200 036</b>	<b>14 749 689</b>	<b>15 281 162</b>	<b>14 901 049</b>	<b>14 923 237</b>
national currency	8 950 682	10 152 911	10 268 526	10 300 640	10 298 099	10 645 685	11 072 438	10 866 993	11 040 192
Short-term	2 821 012	2 184 933	2 893 434	2 984 474	2 976 945	3 270 659	3 439 697	3 296 566	3 444 031
Long-term	6 129 669	7 967 978	7 375 092	7 316 166	7 321 153	7 375 027	7 632 740	7 570 427	7 596 161
foreign currency	2 648 198	2 964 850	3 496 618	3 820 967	3 901 937	4 104 003	4 208 725	4 034 057	3 883 045
Short-term	482 726	480 101	884 471	910 950	933 651	1 028 051	1 161 414	1 093 175	897 570
Long-term	2 165 472	2 484 749	2 612 146	2 910 017	2 968 286	3 075 952	3 047 311	2 940 882	2 985 476
<b>Loans of Individuals</b>	<b>13 174 364</b>	<b>16 686 235</b>	<b>19 157 226</b>	<b>19 451 217</b>	<b>19 806 337</b>	<b>20 322 782</b>	<b>20 677 225</b>	<b>20 797 793</b>	<b>21 127 418</b>
national currency	13 168 602	16 682 476	19 154 292	19 448 386	19 803 671	20 320 211	20 674 656	20 795 316	21 125 185
Short-term	835 315	775 324	952 835	973 781	990 700	1 011 124	966 913	974 153	962 749
Long-term	12 333 287	15 907 152	18 201 457	18 474 604	18 812 971	19 309 087	19 707 743	19 821 163	20 162 436
foreign currency	5 762	3 760	2 934	2 831	2 666	2 570	2 569	2 477	2 233
Short-term	24	26	38	21	9	7	8	8	7
Long-term	5 738	3 734	2 896	2 811	2 658	2 563	2 562	2 470	2 226

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	08.24	09.24	10.24	11.24	12.24*	01.25	02.25
<b>Total arrears</b>	<b>681 452</b>	<b>680 590</b>	<b>837 022</b>	<b>913 793</b>	<b>945 992</b>	<b>936 342</b>	<b>907 174</b>	<b>1 005 543</b>	<b>1 082 181</b>
<i>including:</i>									
national currency	631 970	667 412	834 046	907 095	939 409	929 609	893 972	989 918	1 063 642
foreign currency	49 483	13 178	2 976	6 698	6 584	6 734	13 202	15 625	18 539
<i>from total arrears:</i>									
Short-term	100 708	88 067	106 790	109 102	111 349	108 044	112 227	109 572	113 260
Long-term	580 744	592 522	730 232	804 691	834 643	828 299	794 947	895 972	968 921
<b>Arrears on loans of business</b>	<b>326 572</b>	<b>283 133</b>	<b>301 466</b>	<b>354 961</b>	<b>363 192</b>	<b>322 828</b>	<b>311 333</b>	<b>385 870</b>	<b>378 786</b>
national currency	279 304	271 252	299 322	349 105	357 452	316 944	298 938	371 045	360 996
Short-term	62 553	58 101	75 088	78 254	80 964	77 902	72 043	76 106	77 321
Long-term	216 751	213 151	224 234	270 851	276 488	239 041	226 895	294 939	283 675
foreign currency	47 269	11 880	2 145	5 856	5 739	5 885	12 396	14 824	17 789
Short-term	2 289	58	59	54	98	138	10 675	3 185	1 689
Long-term	44 980	11 822	2 085	5 801	5 641	5 746	1 721	11 639	16 100
<b>Arrears on loans of Individuals</b>	<b>354 880</b>	<b>397 457</b>	<b>535 556</b>	<b>558 832</b>	<b>582 801</b>	<b>613 514</b>	<b>595 841</b>	<b>619 673</b>	<b>703 396</b>
national currency	352 666	396 160	534 724	557 990	581 956	612 665	595 034	618 873	702 646
Short-term	35 846	29 886	31 621	30 775	30 279	29 996	29 502	30 272	34 243
Long-term	316 820	366 274	503 103	527 215	551 678	582 670	565 532	588 601	668 404
foreign currency	2 214	1 298	832	843	844	849	807	800	750
Short-term	20	22	22	18	9	7	8	8	7
Long-term	2 194	1 276	810	824	836	841	799	793	743

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*		11.24		12.24		01.25		02.25	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
<b>Deposits - total in national currency</b>	<b>180 233 627</b>	<b>7.5</b>	<b>288 135 400</b>	<b>7.4</b>	<b>450 523 434.4</b>	<b>12.2</b>	<b>573 201 604</b>	<b>14.5</b>	<b>799 120 341</b>	<b>13.5</b>	<b>71 204 154</b>	<b>13.2</b>	<b>80 303 446</b>	<b>14.0</b>	<b>77 088 982</b>	<b>14.0</b>	<b>75 231 651</b>	<b>14.1</b>
<b>Demand Deposits</b>	<b>110 759</b>	<b>0.4</b>	<b>156 898</b>	<b>0.0</b>	<b>97 360.5</b>	<b>0.1</b>	<b>51 945</b>	<b>0.2</b>	<b>31 501</b>	<b>0.1</b>	<b>1 082</b>	<b>0.1</b>	<b>937</b>	<b>0.0</b>	<b>634</b>	<b>0.1</b>	<b>777</b>	<b>0.1</b>
of which:																		
Legal Entities	933	0.0	1 383	0.1	351.3	0.2	1 179	3.2	1 443	0.1	444	0.1	207	0.0	215	0.1	325	0.1
Individuals	109 826	0.5	155 515	0.0	97 009.1	0.1	50 765	0.1	30 057	0.1	638	0.1	730	0.0	419	0.0	452	0.0
<b>Time, Saving Deposits</b>	<b>180 088 031</b>	<b>7.5</b>	<b>287 931 123</b>	<b>7.4</b>	<b>450 370 342.3</b>	<b>12.2</b>	<b>573 057 354</b>	<b>14.5</b>	<b>798 981 790</b>	<b>13.5</b>	<b>71 196 414</b>	<b>13.2</b>	<b>80 283 652</b>	<b>14.0</b>	<b>77 084 184</b>	<b>14.0</b>	<b>75 225 169</b>	<b>14.1</b>
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	65 739 534	13.2	73 339 913	14.0	71 794 686	14.1	69 664 930	14.2
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	5 456 879	13.2	6 943 739	13.2	5 289 498	13.5	5 560 239	13.3
<b>Conditional Deposits</b>	<b>34 837</b>	<b>4.4</b>	<b>47 378</b>	<b>4.2</b>	<b>55 731.6</b>	<b>6.9</b>	<b>92 305</b>	<b>10.0</b>	<b>107 050</b>	<b>9.0</b>	<b>6 658</b>	<b>9.0</b>	<b>18 857</b>	<b>9.4</b>	<b>4 164</b>	<b>8.6</b>	<b>5 704</b>	<b>10.1</b>
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	6 021	9.0	18 288	9.5	4 022	8.6	5 275	10.4
Individuals	7 862	6.9	10 071	3.8	17 944.7	9.3	16 625	11.5	9 419	9.2	637	9.1	569	4.1	142	9.1	429	6.8
<b>Deposits - total in CFC</b>	<b>13 291 070</b>	<b>0.8</b>	<b>24 730 206</b>	<b>0.5</b>	<b>27 994 872.1</b>	<b>0.6</b>	<b>48 300 864</b>	<b>1.8</b>	<b>62 175 496</b>	<b>2.4</b>	<b>5 751 784</b>	<b>2.3</b>	<b>6 270 960</b>	<b>2.3</b>	<b>5 991 857</b>	<b>2.3</b>	<b>5 209 772</b>	<b>2.3</b>
<b>Demand Deposits</b>	<b>114 114</b>	<b>1.3</b>	<b>55 172</b>	<b>2.0</b>	<b>48 075.7</b>	<b>0.6</b>	<b>16 950</b>	<b>4.5</b>	<b>13 206</b>	<b>4.7</b>	<b>751</b>	<b>4.7</b>	<b>2 003</b>	<b>1.3</b>	<b>552</b>	<b>2.2</b>	<b>1 079</b>	<b>6.2</b>
of which:																		
Legal Entities	57	0.1	1 354	0.0	4 086.3	0.0	2 889	0.1	3 240	0.1	213	0.1	1 428	0.1	219	0.1	198	0.1
Individuals	114 057	1.3	53 818	2.1	43 989.5	0.6	14 061	5.5	9 966	6.3	538	6.6	575	4.3	333	3.6	882	7.6
<b>Time, Saving Deposits</b>	<b>13 151 561</b>	<b>0.8</b>	<b>24 630 461</b>	<b>0.5</b>	<b>27 872 784.5</b>	<b>0.6</b>	<b>48 203 925</b>	<b>1.8</b>	<b>62 096 019</b>	<b>2.4</b>	<b>5 744 404</b>	<b>2.3</b>	<b>6 241 388</b>	<b>2.3</b>	<b>5 984 254</b>	<b>2.3</b>	<b>5 198 171</b>	<b>2.3</b>
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	5 181 473	2.4	5 524 944	2.5	5 461 594	2.5	4 451 438	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	562 931	0.9	716 443	0.9	522 660	0.9	746 732	0.9
<b>Conditional Deposits</b>	<b>25 395</b>	<b>0.3</b>	<b>44 573</b>	<b>0.3</b>	<b>74 011.9</b>	<b>0.5</b>	<b>79 988</b>	<b>1.0</b>	<b>66 272</b>	<b>1.3</b>	<b>6 630</b>	<b>0.6</b>	<b>27 569</b>	<b>1.7</b>	<b>7 051</b>	<b>0.3</b>	<b>10 523</b>	<b>2.0</b>
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	6 541	0.6	27 534	1.7	6 791	0.3	10 522	2.0
Individuals	1 276	0.7	2 933	0.4	8 779.9	0.6	6 275	0.8	1 991	0.2	89	0.1	35	1.0	260	1.0	0	1.0
<b>Deposits - total in OFC</b>	<b>263 755</b>	<b>2.9</b>	<b>466 144</b>	<b>2.2</b>	<b>795 820.8</b>	<b>6.1</b>	<b>2 219 156</b>	<b>3.1</b>	<b>2 468 872</b>	<b>4.1</b>	<b>135 205</b>	<b>4.0</b>	<b>294 698</b>	<b>4.2</b>	<b>159 624</b>	<b>4.4</b>	<b>217 652</b>	<b>3.7</b>
<b>Demand Deposits</b>	<b>537</b>	<b>0.0</b>	<b>919</b>	<b>0.0</b>	<b>2 480.2</b>	<b>0.0</b>	<b>5 203</b>	<b>0.1</b>	<b>6 893</b>	<b>0.1</b>	<b>3</b>	<b>0.1</b>	<b>0</b>	<b>0.1</b>	<b>6</b>	<b>0.0</b>	<b>1</b>	<b>0.0</b>
of which:																		
Legal Entities	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	6 893	0.1	3	0.1	0	0.1	6	0.0	1	0.0
<b>Time, Saving Deposits</b>	<b>263 218</b>	<b>2.9</b>	<b>465 225</b>	<b>2.2</b>	<b>793 340.6</b>	<b>6.1</b>	<b>2 213 953</b>	<b>3.1</b>	<b>2 461 978</b>	<b>4.1</b>	<b>135 201</b>	<b>4.0</b>	<b>294 698</b>	<b>4.2</b>	<b>159 618</b>	<b>4.4</b>	<b>217 651</b>	<b>3.7</b>
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	126 770	4.2	287 071	4.3	144 802	4.8	201 897	3.9
Individuals	72 555	0.9	96 967	0.7	97 084.3	0.9	61 026	0.7	55 622	0.7	8 432	0.6	7 627	0.7	14 816	0.7	15 754	0.9
<b>Conditional Deposits</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
of which:																		
Legal Entities	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Continuation

	2020		2021		2022		2023		2024*		11.24		12.24		01.25		01.25	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
<b>Current Accounts in national currency</b>	<b>382 520 654</b>	<b>0.1</b>	<b>580 295 009</b>	<b>0.1</b>	<b>819 117 161.6</b>	<b>0.0</b>	<b>1 013 078 514</b>	<b>0.0</b>	<b>1 295 039 904</b>	<b>0.0</b>	<b>120 844 918</b>	<b>0.0</b>	<b>144 248 723</b>	<b>0.0</b>	<b>118 408 945</b>	<b>0.0</b>	<b>120 678 995</b>	<b>0.0</b>
of which:																		
<b>Legal Entities</b>	<b>304 981 782</b>	<b>0.1</b>	<b>441 173 659</b>	<b>0.1</b>	<b>642 284 746.9</b>	<b>0.1</b>	<b>783 523 371</b>	<b>0.1</b>	<b>1 023 850 923</b>	<b>0.1</b>	<b>95 285 645</b>	<b>0.0</b>	<b>113 250 845</b>	<b>0.0</b>	<b>96 165 639</b>	<b>0.0</b>	<b>96 779 237</b>	<b>0.1</b>
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	1 244 685	3.2	1 929 520	2.1	1 886 497	1.9	1 908 293	2.7
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	94 040 961	0.0	111 321 325	0.0	94 279 142	0.0	94 870 945	0.0
<b>Individuals</b>	<b>77 538 872</b>	<b>0.0</b>	<b>139 121 350</b>	<b>0.0</b>	<b>176 832 376.7</b>	<b>0.0</b>	<b>229 555 143</b>	<b>0.0</b>	<b>271 188 981</b>	<b>0.0</b>	<b>25 559 273</b>	<b>0.0</b>	<b>30 997 878</b>	<b>0.0</b>	<b>22 243 306</b>	<b>0.0</b>	<b>23 899 758</b>	<b>0.0</b>
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	25 559 273	0.0	30 997 878	0.0	22 243 306	0.0	23 899 758	0.0
<b>Current Accounts in CFC</b>	<b>53 815 804</b>	<b>0.0</b>	<b>77 746 002</b>	<b>0.0</b>	<b>93 102 703.9</b>	<b>0.0</b>	<b>114 731 741</b>	<b>0.0</b>	<b>133 861 158</b>	<b>0.0</b>	<b>12 469 699</b>	<b>0.0</b>	<b>17 042 516</b>	<b>0.0</b>	<b>12 377 624</b>	<b>0.0</b>	<b>11 699 362</b>	<b>0.0</b>
of which:																		
<b>Legal Entities</b>	<b>45 598 173</b>	<b>0.0</b>	<b>69 129 805</b>	<b>0.0</b>	<b>80 665 305.3</b>	<b>0.0</b>	<b>103 836 000</b>	<b>0.0</b>	<b>123 894 721</b>	<b>0.0</b>	<b>11 480 844</b>	<b>0.0</b>	<b>15 754 239</b>	<b>0.0</b>	<b>11 298 349</b>	<b>0.0</b>	<b>10 530 290</b>	<b>0.0</b>
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	11 480 844	0.0	15 754 239	0.0	11 298 349	0.0	10 530 290	0.0
<b>Individuals</b>	<b>8 217 631</b>	<b>0.0</b>	<b>8 616 197</b>	<b>0.0</b>	<b>12 437 398.6</b>	<b>0.0</b>	<b>10 895 741</b>	<b>0.0</b>	<b>9 966 437</b>	<b>0.0</b>	<b>988 856</b>	<b>0.0</b>	<b>1 288 277</b>	<b>0.0</b>	<b>1 079 275</b>	<b>0.0</b>	<b>1 169 072</b>	<b>0.0</b>
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	988 856	0.0	1 288 277	0.0	1 079 275	0.0	1 169 072	0.0
<b>Current Accounts in OFC</b>	<b>7 621 292</b>	<b>0.0</b>	<b>11 515 722</b>	<b>0.0</b>	<b>16 103 112.5</b>	<b>0.0</b>	<b>16 855 008</b>	<b>0.0</b>	<b>17 748 769</b>	<b>0.0</b>	<b>1 680 624</b>	<b>0.0</b>	<b>2 121 765</b>	<b>0.0</b>	<b>1 665 796</b>	<b>0.0</b>	<b>1 689 876</b>	<b>0.0</b>
of which:																		
<b>Legal Entities</b>	<b>6 833 047</b>	<b>0.0</b>	<b>10 085 391</b>	<b>0.0</b>	<b>14 014 909.7</b>	<b>0.0</b>	<b>15 794 007</b>	<b>0.0</b>	<b>16 652 571</b>	<b>0.0</b>	<b>1 561 773</b>	<b>0.0</b>	<b>2 012 506</b>	<b>0.0</b>	<b>1 558 012</b>	<b>0.0</b>	<b>1 561 817</b>	<b>0.0</b>
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	1 561 773	0.0	2 012 339	0.0	1 558 012	0.0	1 561 817	0.0
<b>Individuals</b>	<b>788 245</b>	<b>0.0</b>	<b>1 430 331</b>	<b>0.0</b>	<b>2 088 202.8</b>	<b>0.0</b>	<b>1 061 000</b>	<b>0.0</b>	<b>1 096 197</b>	<b>0.0</b>	<b>118 852</b>	<b>0.0</b>	<b>109 259</b>	<b>0.0</b>	<b>107 784</b>	<b>0.0</b>	<b>128 059</b>	<b>0.0</b>
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	118 852	0.0	109 259	0.0	107 784	0.0	128 059	0.0

\* including final turnovers

## 2.14. Deposits of legal entities and individuals at the end of the period

mln. of KZT, end of period

	2020	2021	2022	2023	11.24	12.24*	01.25	02.25
<b>Deposits - total in national currency</b>	<b>7 975 113</b>	<b>10 386 834</b>	<b>13 834 397</b>	<b>17 840 257</b>	<b>21 639 875</b>	<b>23 097 812</b>	<b>23 119 898</b>	<b>22 945 403</b>
<b>Demand Deposits</b>	<b>6 464</b>	<b>7 056</b>	<b>7 203</b>	<b>8 748</b>	<b>4 589</b>	<b>4 447</b>	<b>4 122</b>	<b>4 388</b>
of which:								
Legal Entities	784	873	602	1 363	1 953	2 103	1 993	2 314
Individuals	5 681	6 183	6 601	7 385	2 635	2 343	2 129	2 074
<b>Time, Saving, Conditional Deposits</b>	<b>7 968 649</b>	<b>10 379 778</b>	<b>13 827 194</b>	<b>17 831 509</b>	<b>21 635 287</b>	<b>23 093 365</b>	<b>23 115 776</b>	<b>22 941 015</b>
of which:								
Legal Entities	2 666 589	3 576 273	4 695 221	5 433 440	6 784 155	7 593 789	7 590 927	7 450 076
Individuals	5 302 060	6 803 505	9 131 974	12 398 069	14 851 132	15 499 576	15 524 850	15 490 939
<b>Deposits - total in foreign currency</b>	<b>5 443 824</b>	<b>6 017 136</b>	<b>6 007 776</b>	<b>5 299 768</b>	<b>5 816 083</b>	<b>6 089 902</b>	<b>6 078 776</b>	<b>6 202 019</b>
<b>Demand Deposits</b>	<b>18 580</b>	<b>13 611</b>	<b>11 753</b>	<b>8 409</b>	<b>10 767</b>	<b>12 224</b>	<b>11 079</b>	<b>11 342</b>
of which:								
Legal Entities	914	1 121	1 621	1 229	1 583	2 957	1 785	1 714
Individuals	17 665	12 491	10 132	7 180	9 183	9 267	9 294	9 628
<b>Time, Saving, Conditional Deposits</b>	<b>5 425 245</b>	<b>6 003 525</b>	<b>5 996 022</b>	<b>5 291 359</b>	<b>5 805 316</b>	<b>6 077 678</b>	<b>6 067 697</b>	<b>6 190 677</b>
of which:								
Legal Entities	1 609 244	1 903 704	1 842 495	1 541 025	1 970 719	1 992 726	2 013 659	2 073 851
Individuals	3 816 001	4 099 821	4 153 527	3 750 334	3 834 597	4 084 952	4 054 039	4 116 826
<b>Current accounts - total in national currency</b>	<b>3 558 101</b>	<b>4 462 751</b>	<b>4 466 413</b>	<b>4 988 399</b>	<b>4 780 160</b>	<b>5 454 748</b>	<b>4 760 519</b>	<b>4 768 585</b>
of which:								
Legal Entities	2 239 496	2 593 102	2 663 878	2 859 577	2 810 708	3 062 873	2 797 984	2 808 200
Individuals	1 318 606	1 869 649	1 802 536	2 128 823	1 969 452	2 391 875	1 962 535	1 960 384
<b>Current accounts - total in foreign currency</b>	<b>2 283 173</b>	<b>2 724 491</b>	<b>3 187 153</b>	<b>2 099 929</b>	<b>2 342 417</b>	<b>2 427 961</b>	<b>2 289 494</b>	<b>2 210 144</b>
of which:								
Legal Entities	2 002 337	2 318 049	2 728 704	1 709 310	1 944 028	2 009 917	1 891 544	1 804 983
Individuals	280 836	406 442	458 449	390 620	398 389	418 044	397 950	405 162

\* 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
<b>2020</b>	<b>10 921 376</b>	<b>6 694 078</b>	<b>4 227 298</b>	<b>1 707 709</b>	<b>1 351 210</b>	<b>356 498</b>	<b>11 749</b>	<b>9 117</b>	<b>2 632</b>	<b>9 201 918</b>	<b>5 333 751</b>	<b>2 313 060</b>	<b>3 020 691</b>	<b>3 868 167</b>
<b>2021</b>	<b>13 404 792</b>	<b>8 759 828</b>	<b>4 644 964</b>	<b>2 400 614</b>	<b>1 909 808</b>	<b>490 806</b>	<b>4 485</b>	<b>4 462</b>	<b>23</b>	<b>10 999 694</b>	<b>6 845 558</b>	<b>3 008 098</b>	<b>3 837 460</b>	<b>4 154 136</b>
<b>2022</b>	<b>16 902 790</b>	<b>11 163 548</b>	<b>5 739 242</b>	<b>2 908 741</b>	<b>1 903 274</b>	<b>1 005 467</b>	<b>3 495</b>	<b>3 475</b>	<b>20</b>	<b>13 990 555</b>	<b>9 256 799</b>	<b>4 110 359</b>	<b>5 146 441</b>	<b>4 733 755</b>
<b>2023</b>	<b>20 387 546</b>	<b>14 922 251</b>	<b>5 465 295</b>	<b>3 267 201</b>	<b>2 256 804</b>	<b>1 010 397</b>	<b>4 374</b>	<b>4 355</b>	<b>19</b>	<b>17 115 971</b>	<b>12 661 092</b>	<b>6 099 479</b>	<b>6 561 614</b>	<b>4 454 879</b>
<b>2024**</b>	<b>24 520 771</b>	<b>18 469 373</b>	<b>6 051 398</b>	<b>3 660 554</b>	<b>2 547 588</b>	<b>1 112 965</b>	<b>5 255</b>	<b>5 188</b>	<b>67</b>	<b>20 854 963</b>	<b>15 916 596</b>	<b>8 116 256</b>	<b>7 800 341</b>	<b>4 938 366</b>
<b>2024</b>														
01.24	19 873 563	14 591 661	5 281 902	2 848 345	1 824 637	1 023 708	4 270	4 251	19	17 020 948	12 762 773	6 223 681	6 539 092	4 258 175
02.24	20 139 635	14 891 679	5 247 956	2 880 217	1 895 528	984 689	4 469	4 450	19	17 254 949	12 991 701	6 329 216	6 662 485	4 263 248
03.24	20 265 319	15 034 114	5 231 205	2 890 435	1 880 272	1 010 163	4 530	4 469	61	17 370 354	13 149 373	6 419 854	6 729 519	4 220 981
04.24	20 456 138	15 283 915	5 172 223	2 959 362	1 966 799	992 563	4 611	4 552	59	17 492 165	13 312 564	6 527 905	6 784 659	4 179 601
05.24	20 884 066	15 635 262	5 248 805	3 042 732	2 042 898	999 834	4 664	4 604	60	17 836 671	13 587 759	6 721 585	6 866 174	4 248 912
06.24	21 664 839	16 152 314	5 512 525	3 300 376	2 262 796	1 037 580	4 787	4 725	62	18 359 676	13 884 793	6 871 767	7 013 027	4 474 883
07.24	21 906 520	16 508 604	5 397 916	3 258 583	2 238 664	1 019 918	4 869	4 807	62	18 643 068	14 265 133	7 126 281	7 138 852	4 377 935
08.24	22 189 867	16 808 355	5 381 513	3 264 529	2 210 264	1 054 265	4 918	4 855	63	18 920 420	14 593 235	7 335 704	7 257 531	4 327 184
09.24	22 332 210	17 015 407	5 316 803	3 174 997	2 138 096	1 036 901	5 045	4 981	63	19 152 169	14 872 330	7 536 121	7 336 209	4 279 839
10.24	22 666 169	17 353 723	5 312 446	3 203 319	2 160 288	1 043 030	5 011	4 947	64	19 457 840	15 188 488	7 743 296	7 445 192	4 269 352
11.24	23 037 489	17 375 447	5 662 042	3 179 405	2 108 393	1 071 012	5 083	5 016	67	19 853 000	15 262 037	7 787 009	7 475 028	4 590 963
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
<b>2025</b>														
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
02.25	24 021 686	17 993 029	6 028 657	3 197 929	2 095 656	1 102 274	5 271	5 207	63	20 818 486	15 892 166	8 142 734	7 749 432	4 926 320

\* 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 01.03.2025.**

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	6 915 936	4 691 506	2 224 430	984 086	740 594	243 492	3 503	3 503	0	5 928 347	3 947 409	3 888 184	59 225	1 980 938	28.8
"Kaspi Bank" JSC	5 782 849	5 234 681	548 168	733 588	722 249	11 339	1	1	0	5 049 261	4 512 431	987 808	3 524 624	536 829	24.1
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 592 231	2 591 966	265	69 765	69 500	265				2 522 466	2 522 466	86	2 522 380		10.8
"BEREKE BANK" JSC	684 415	596 417	87 998	45 508	26 815	18 693	484	435	50	638 422	569 167	334 987	234 181	69 255	2.8
"ForteBank" JSC	1 027 630	675 021	352 609	189 276	120 823	68 453	3	3		838 352	554 195	524 924	29 271	284 157	4.3
"Bank CenterCredit" JSC	2 788 055	1 628 229	1 159 826	528 509	191 179	337 330	20	20		2 259 527	1 437 030	494 679	942 351	822 497	11.6
"Eurasian Bank" JSC	1 157 699	732 937	424 762	270 093	53 527	216 566	5	2	3	887 601	679 408	351 627	327 782	208 193	4.8
"First Heartland Jysan Bank" JSC	807 058	534 055	273 003	121 499	68 281	53 219	49	49		685 509	465 725	455 434	10 291	219 784	3.4
"Bank RBK" Bank" JSC	574 667	334 178	240 490	64 463	23 105	41 357	0	0		510 205	311 072	306 767	4 306	199 132	2.4
"Altyn Bank" JSC (China Citic Bank Corporation Ltd )	352 585	156 624	195 961	67 918	18 342	49 576	10	2	8	284 658	138 280	137 272	1 008	146 377	1.5
"Nurbank" JSC	150 146	109 356	40 790	17 595	14 618	2 976	1 192	1 192	0	131 359	93 546	81 608	11 938	37 813	0.6
"Home Credit Bank" JSC	457 767	423 746	34 022	21 950	17 603	4 347				435 817	406 142	400 173	5 969	29 675	1.9
"VTB Bank" SB JSC	39 341	36 374	2 967	3 840	2 534	1 305				35 502	33 839	18 397	15 443	1 662	0.2
AB "Kazakhstan Ziraat International Bank" KSC	39 545	20 115	19 430	11 843	1 569	10 274	3	1	3	27 699	18 545	18 265	280	9 153	0.2
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	625 559	221 491	404 068	47 534	18 920	28 615				578 025	202 571	142 187	60 384	375 453	2.6
"Shinhan Bank Kazakhstan" JSC	8 016	1 082	6 934	2 302	745	1 558				5 713	337	337		5 376	0.0
"Industrial and Commercial Bank of China in Almaty" JSC	11 997	881	11 116	11 997	881	11 116									0.0
"Bank of China Kazakhstan" SB JSC	3 588	2 997	591	3 564	2 997	566	0		0	25				25	0.0

\* includes current accounts, does not include metal accounts



## **III. FINANCIAL MARKETS**

III. Financial markets

3.1. Government Securities Primary Auctions

mln. of KZT, for the period

	Discounted Government Securities						Coupon Government Securities							
	NBK Notes			MEKKAM			MEOKAM		MEYKAM		METIKAM		Municipal Securities	
	Amount of Sale	Effective Annual Yield*, %	Discounted price	Amount of Sale	Effective Annual Yield*, %	Discounted price	Amount of Sale	Effective Annual Yield*, %	Amount of Sale	Effective Annual Yield*, %	Amount of Sale	Effective Annual Yield*, %	Amount of Sale	Effective Annual Yield*, %
<b>2020</b>	<b>14 313 763</b>	<b>10.09</b>	<b>96.05</b>	<b>319 363</b>	<b>10.71</b>	<b>91.06</b>	<b>35 630</b>	<b>11.07</b>	<b>2 415 761</b>	<b>10.44</b>	--	--	<b>963 221</b>	<b>0.41</b>
<b>2021</b>	<b>22 310 231</b>	<b>9.53</b>	<b>98.04</b>	<b>143 727</b>	<b>9.29</b>	<b>91.80</b>	<b>183 979</b>	<b>10.63</b>	<b>2 086 353</b>	<b>10.28</b>	--	--	<b>287 466</b>	<b>5.02</b>
<b>2022</b>	<b>17 991 182</b>	<b>14.58</b>	<b>98.58</b>	<b>175 876</b>	<b>13.46</b>	<b>88.67</b>	<b>1 005 198</b>	<b>14.13</b>	<b>1 962 862</b>	<b>13.16</b>	<b>825 312</b>	<b>14.48</b>	<b>176 415</b>	<b>2.57</b>
<b>2023</b>	<b>31 972 663</b>	<b>16.52</b>	<b>98.76</b>	<b>547 508</b>	<b>15.46</b>	<b>87.99</b>	<b>806 127</b>	<b>14.88</b>	<b>3 615 548</b>	<b>13.44</b>	<b>127 095</b>	<b>17.29</b>	<b>139 569</b>	<b>1.91</b>
<b>2024</b>	<b>6 983 591</b>	<b>13.85</b>	<b>98.95</b>	<b>1 117 072</b>	<b>11.96</b>	<b>89.61</b>	<b>298 421</b>	<b>12.44</b>	<b>4 167 633</b>	<b>12.70</b>	--	--	<b>462 133</b>	<b>0.82</b>
<b>2024</b>														
I	2 300 000	13.86	98.95	508 863	10.72	90.56	154 871	11.91	1 192 027	12.07	--	--	--	--
II	1 729 462	13.59	98.97	112 757	12.18	89.87	72 457	13.11	1 571 734	12.60	--	--	119 450	0.24
III	1 500 000	13.96	98.94	143 679	13.28	89.04	21 372	13.19	1 218 882	13.39	--	--	236 037	1.29
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
<b>2024</b>														
01.24	1 000 000	14.35	98.91	449 630	10.56	90.49	80 214	12.00	471 998	12.16	--	--	--	--
02.24	800 000	13.61	98.97	--	--	--	49 145	11.97	382 685	12.02	--	--	--	--
03.24	500 000	13.28	98.99	59 233	11.90	91.13	25 512	11.51	337 344	11.99	--	--	--	--
04.24	500 000	13.16	98.97	45 316	11.71	89.56	--	--	570 857	12.03	--	--	--	--
05.24	828 833	13.54	98.99	43 716	12.22	89.98	--	--	357 107	12.48	--	--	33 304	0.35
06.24	400 629	14.21	98.92	23 725	13.00	90.26	72 457	13.11	643 770	13.16	--	--	86 146	0.20
07.24	500 000	14.04	98.93	88 040	13.34	88.53	--	--	810 454	13.44	--	--	80 071	2.43
08.24	500 000	13.95	98.94	23 573	13.20	89.35	--	--	258 784	13.26	--	--	101 926	0.82
09.24	500 000	13.88	98.95	32 066	13.16	90.19	21 372	13.19	149 643	13.33	--	--	54 041	0.48
10.24	500 000	13.83	98.95	351 773	13.16	88.37	27 606	12.99	159 210	13.02	--	--	54 468	0.20
11.24	500 000	13.76	98.96	--	--	--	22 115	12.50	25 781	13.22	--	--	28 634	1.05
12.24	454 129	14.62	98.89	--	--	--	--	--	--	--	--	--	23 544	0.20
<b>2025</b>														
01.25	500 000	14.73	98.88	--	--	--	--	--	286 055	12.25	--	--	--	--
02.25	500 000	14.74	98.88	154 959	13.97	--	--	--	359 511	14.12	--	--	--	--

\* on Compound Interest Rates

## 3.2. Secondary Market of the Government Securities

for the period

	Government Securities, total	NBK Notes*	Euronotes	MEKKAM	MUIKAM	MEOKAM	MEUKAM	MEUZHKAM	METIKAM
	Volume, mln. of KZT								
<b>2019</b>	<b>139 735 516</b>	<b>45 873 343</b>	<b>6 682 245</b>	--	--	<b>29 266 497</b>	<b>57 913 431</b>	--	--
<b>2020</b>	<b>107 462 389</b>	<b>55 404 245</b>	<b>7 646 731</b>	<b>2 559 391</b>	--	<b>19 129 777</b>	<b>22 721 727</b>	<b>517</b>	--
<b>2021</b>	<b>34 599 954</b>	<b>22 312 332</b>	<b>2 292 646</b>	<b>1 465 496</b>	--	<b>507 709</b>	<b>8 021 772</b>	--	--
<b>2022</b>	<b>23 389 474</b>	<b>6 386 607</b>	<b>1 981 750</b>	<b>201 492</b>	--	<b>365 518</b>	<b>14 428 790</b>	--	<b>25 317</b>
<b>2023</b>	<b>14 509 783</b>	<b>4 800 495</b>	<b>967 030</b>	<b>782 330</b>	--	<b>773 715</b>	<b>6 746 739</b>	--	<b>439 473</b>
<b>2024</b>	<b>12 924 663</b>	<b>2 423 111</b>	<b>1 045 481</b>	<b>3 113 331</b>	--	<b>1 014 599</b>	<b>4 291 119</b>	--	<b>1 037 022</b>
<b>2024</b>									
I	3 873 098	785 122	226 585	1 297 235	--	378 341	947 969	--	237 846
II	3 577 781	854 464	453 842	925 042	--	147 536	924 694	--	272 203
III	3 253 181	369 773	217 903	642 335	--	329 940	1 478 497	--	214 733
IV	2 220 603	413 752	147 151	248 718	--	158 782	939 959	--	312 240
<b>2024</b>									
01.24	998 439	338 872	57 972	82 103	--	121 144	348 313	--	50 037
02.24	1 624 740	348 935	78 996	584 548	--	171 063	368 547	--	72 652
03.24	1 249 918	97 315	89 618	630 584	--	86 134	231 110	--	115 158
04.24	1 590 362	462 654	235 077	405 737	--	17 941	304 355	--	164 599
05.24	858 582	163 137	99 231	198 450	--	32 653	328 555	--	36 555
06.24	1 128 837	228 672	119 534	320 855	--	96 941	291 784	--	71 049
07.24	1 272 010	134 722	50 654	319 450	--	101 803	646 362	--	19 019
08.24	977 896	131 956	66 251	202 379	--	65 756	426 509	--	85 046
09.24	1 003 275	103 095	100 998	120 507	--	162 382	405 626	--	110 668
10.24	912 577	122 258	144 540	152 854	--	62 099	334 234	--	96 591
11.24	612 396	153 177	--	30 091	--	37 662	231 851	--	159 615
12.24	695 629	138 318	2 612	65 773	--	59 021	373 874	--	56 033
<b>2025</b>									
01.25	832 908	162 398	3 560	36 717	--	85 698	391 427	--	153 107
02.25	2 096 605	16 606	30 075	65 362	--	58 509	1 886 019	--	40 034

## 3.3. Structure of Government Securities in Circulation

mln. of KZT, end of period

	Government Securities, total			of which:														Municipal Securities
				NBK Notes		Government Securities												
	sale	sale*	%**			Total	Euronotes		MEKKAM		MEOKAM		MEUKAM		MEUZHKAM		METIKAM	
				sale	sale		%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	
<b>2020</b>	<b>14 663 211</b>	<b>2 927 277</b>	<b>10.2</b>	<b>10 679 995</b>	<b>1 202 700</b>	<b>5.3</b>	<b>319 363</b>	<b>10.7</b>	<b>678 220</b>	<b>9.6</b>	<b>7 193 549</b>	<b>8.9</b>	<b>1 286 164</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1 055 938</b>	
<b>2021</b>	<b>15 457 733</b>	<b>2 102 538</b>	<b>10.0</b>	<b>12 214 633</b>	<b>1 202 700</b>	<b>5.3</b>	<b>143 727</b>	<b>9.3</b>	<b>607 460</b>	<b>10.0</b>	<b>9 056 005</b>	<b>9.2</b>	<b>1 204 741</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1 140 562</b>	
<b>2022</b>	<b>18 164 411</b>	<b>2 236 248</b>	<b>18.1</b>	<b>14 857 979</b>	<b>1 202 700</b>	<b>5.3</b>	<b>175 876</b>	<b>13.6</b>	<b>1 189 177</b>	<b>13.6</b>	<b>10 447 907</b>	<b>9.9</b>	<b>1 017 007</b>	<b>0.0</b>	<b>825 313</b>	<b>13.4</b>	<b>1 070 184</b>	
<b>2023</b>	<b>20 432 694</b>	<b>1 200 000</b>	<b>14.9</b>	<b>18 184 174</b>	<b>1 202 700</b>	<b>5.3</b>	<b>547 508</b>	<b>15.5</b>	<b>1 927 063</b>	<b>14.0</b>	<b>12 821 636</b>	<b>10.7</b>	<b>732 860</b>	<b>0.0</b>	<b>952 408</b>	<b>13.4</b>	<b>1 048 520</b>	
<b>2024</b>	<b>22 959 474</b>	<b>454 129</b>	<b>14.6</b>	<b>21 196 603</b>	<b>930 000</b>	<b>5.6</b>	<b>751 991</b>	<b>13.0</b>	<b>2 225 483</b>	<b>13.7</b>	<b>15 704 537</b>	<b>11.2</b>	<b>632 183</b>	<b>0.0</b>	<b>952 408</b>	<b>13.4</b>	<b>1 308 742</b>	
<b>2024</b>																		
01.24	20 635 926	1 000 000	14.4	18 614 535	1 202 700	5.3	794 386	12.6	2 007 277	13.9	12 924 904	10.7	732 860	0.0	952 408	13.4	1 021 391	
02.24	20 825 187	800 000	16.7	19 030 689	1 202 700	5.3	794 386	12.6	2 056 422	13.8	13 307 589	10.8	717 183	0.0	952 408	13.4	994 498	
03.24	20 740 342	500 000	16.7	19 339 179	1 202 700	5.3	740 020	12.1	2 081 934	13.8	13 644 933	10.8	717 183	0.0	952 408	13.4	901 163	
04.24	20 958 404	500 000	13.3	19 566 580	1 202 700	5.3	582 865	11.1	2 081 934	13.8	14 039 489	10.8	707 183	0.0	952 408	13.4	891 825	
05.24	20 936 006	424 831	13.8	19 603 762	1 202 700	5.3	626 581	11.2	2 081 934	13.8	14 032 955	10.9	707 183	0.0	952 408	13.4	907 413	
06.24	21 529 200	400 629	14.2	20 135 038	1 202 700	5.3	650 306	11.2	2 154 391	13.8	14 468 049	10.9	707 183	0.0	952 408	13.4	993 534	
07.24	22 599 846	500 000	14.0	21 033 532	1 202 700	5.3	738 346	11.5	2 154 391	13.8	15 278 503	11.1	707 183	0.0	952 408	13.4	1 066 314	
08.24	22 843 263	500 000	13.9	21 175 055	1 202 700	5.3	761 919	11.6	2 154 391	13.8	15 411 454	11.1	692 183	0.0	952 408	13.4	1 168 207	
09.24	23 025 534	500 000	13.9	21 307 899	1 202 700	5.3	765 298	11.5	2 175 763	13.8	15 519 546	11.1	692 183	0.0	952 408	13.4	1 217 635	
10.24	22 914 902	500 000	13.8	21 148 707	930 000	5.6	751 991	13.0	2 203 369	13.7	15 678 756	11.1	632 183	0.0	952 408	13.4	1 266 196	
11.24	22 989 303	500 000	13.8	21 196 603	930 000	5.6	751 991	13.0	2 225 483	13.7	15 704 537	11.2	632 183	0.0	952 408	13.4	1 292 700	
12.24	22 959 474	454 129	14.6	21 196 603	930 000	5.6	751 991	13.0	2 225 483	13.7	15 704 537	11.2	632 183	0.0	952 408	13.4	1 308 742	
<b>2025</b>																		
01.25	22 959 650	500 000	14.7	21 150 907	930 000	5.6	667 441	12.9	1 992 283	13.6	15 990 591	11.2	618 183	0.0	952 408	13.4	1 308 742	
02.25	23 332 362	500 000	14.7	21 523 620	930 000	5.6	763 168	13.2	1 736 369	13.6	16 523 491	11.3	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	
<b>01.25</b>												
<b>Residents</b>	<b>23 436 985</b>	<b>1 546 999</b>	<b>786 055</b>	<b>37 968</b>	<b>661 317</b>	<b>61 660</b>	<b>1 507 422</b>	<b>77 227</b>	<b>661 317</b>	<b>732 957</b>	<b>35 921</b>	<b>12 785</b>
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
<b>Nonresidents</b>	<b>1 064 028</b>	<b>149 691</b>	<b>0</b>	<b>133 623</b>	<b>0</b>	<b>16 068</b>	<b>239 470</b>	<b>94 364</b>	<b>0</b>	<b>129 552</b>	<b>15 554</b>	<b>0</b>
<b>Total</b>	<b>24 501 013</b>	<b>1 696 690</b>	<b>786 055</b>	<b>171 591</b>	<b>661 317</b>	<b>77 728</b>	<b>1 746 892</b>	<b>171 591</b>	<b>661 317</b>	<b>862 510</b>	<b>51 475</b>	<b>12 785</b>
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
<b>02.25</b>												
<b>Residents</b>	<b>23 696 708</b>	<b>3 123 220</b>	<b>1 014 470</b>	<b>29 014</b>	<b>2 050 853</b>	<b>28 883</b>	<b>2 777 724</b>	<b>14 805</b>	<b>2 050 854</b>	<b>708 487</b>	<b>3 578</b>	<b>12 368</b>
Government	737 812	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	481 956	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	6 149 505	1 626 750	456 208	22 450	1 122 540	25 552	1 479 735	14 756	1 120 103	344 875	0	11 764
Other financial institutions	15 061 261	432 986	383 296	4 567	42 497	2 627	326 381	49	42 399	282 474	1 458	604
Public non-financial organizations	623 835	1 018 157	132 407	0	885 750	0	926 971	0	888 285	38 686	0	0
Domestic non-financial organizations	625 996	42 877	42 559	0	66	252	43 007	0	66	42 436	504	0
Nonprofit Institutions	7 703	1 998	0	1 998	0	0	0	0	0	0	0	0
Households	8 641	452	0	0	0	452	1 631	0	0	16	1 615	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
<b>Nonresidents</b>	<b>1 065 692</b>	<b>21 574</b>	<b>0</b>	<b>15 586</b>	<b>1 152</b>	<b>4 837</b>	<b>168 371</b>	<b>29 795</b>	<b>1 151</b>	<b>134 903</b>	<b>2 522</b>	<b>0</b>
<b>Total</b>	<b>24 762 400</b>	<b>3 144 794</b>	<b>1 014 470</b>	<b>44 600</b>	<b>2 052 005</b>	<b>33 720</b>	<b>2 946 095</b>	<b>44 600</b>	<b>2 052 005</b>	<b>843 390</b>	<b>6 100</b>	<b>12 368</b>
Depositors	6 604 649	2 523 167	443 988	26 968	2 023 178	29 032	2 386 500	18 790	2 023 166	344 301	243	11 764

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

for the period, mln. of KZT

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
<b>02.25</b>														
<b>International securities</b>	<b>10 210 075</b>	<b>414 524</b>	<b>33 000</b>	<b>31 541</b>	<b>780</b>	<b>0</b>	<b>349 204</b>	<b>273 615</b>	<b>31 541</b>	<b>780</b>	<b>90 903</b>	<b>150 391</b>	<b>0</b>	<b>10 788</b>
<b>bonds (non-residents)</b>	<b>7 589 893</b>	<b>351 863</b>	<b>33 000</b>	<b>30 987</b>	<b>0</b>	<b>0</b>	<b>287 876</b>	<b>216 930</b>	<b>30 987</b>	<b>0</b>	<b>70 057</b>	<b>115 886</b>	<b>0</b>	<b>476</b>
Central Government	19 158	0	0	0	0	0	0	80	0	0	80	0	0	0
National Bank	203 574	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	449 182	39 790	4 000	0	0	0	35 790	0	0	0	0	0	0	0
Other financial institutions	887 222	88 809	19 000	1 922	0	0	67 887	36 223	17 528	0	7 301	11 394	0	0
Public non-financial organizations	306 679	10 000	10 000	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	289 652	31 855	0	381	0	0	31 474	27 401	8	0	25 599	1 794	0	0
Nonprofit institutions	205 318	15 726	0	0	0	0	15 726	23 905	0	0	23 905	0	0	0
Households	89 720	3 829	0	198	0	0	3 630	3 664	81	0	3 237	346	0	476
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	5 139 387	161 854	0	28 485	0	0	133 368	125 657	13 370	0	9 935	102 352	0	0
<b>RK bonds</b>	<b>424 825</b>	<b>15 329</b>	<b>0</b>	<b>0</b>	<b>696</b>	<b>0</b>	<b>14 633</b>	<b>41 192</b>	<b>0</b>	<b>696</b>	<b>20 847</b>	<b>19 650</b>	<b>0</b>	<b>10 311</b>
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	162 015	0	0	0	0	0	0	4 309	0	0	4 309	0	0	9 674
Other financial institutions	154 391	650	0	0	359	0	291	18 645	0	356	10 975	7 314	0	0
Public non-financial organizations	35 373	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	36 384	0	0	0	0	0	0	5 266	0	0	5 059	207	0	637
Nonprofit institutions	8	0	0	0	0	0	0	4	0	0	4	0	0	0
Households	8 725	332	0	0	332	0	0	827	0	328	499	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	27 929	14 348	0	6	0	0	14 342	12 141	0	13	0	12 128	0	0
<b>non-resident shares</b>	<b>2 022 191</b>	<b>9 742</b>	<b>0</b>	<b>554</b>	<b>84</b>	<b>0</b>	<b>9 105</b>	<b>9 329</b>	<b>554</b>	<b>84</b>	<b>0</b>	<b>8 691</b>	<b>0</b>	<b>0</b>
Other depository institutions	7 503	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	1 515 470	5 377	0	10	40	0	5 327	5 323	462	44	0	4 817	0	0
Public non-financial organizations	16 534	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	44 829	1 197	0	325	0	0	871	1 427	0	0	0	1 427	0	0
Nonprofit institutions	2 734	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	38 869	1 232	0	0	44	0	1 188	1 058	0	40	0	1 018	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	396 251	1 936	0	219	0	0	1 717	1 521	92	0	0	1 429	0	0
<b>investment unit (nonresidents)</b>	<b>173 166</b>	<b>37 589</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>37 589</b>	<b>6 164</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6 164</b>	<b>0</b>	<b>0</b>
Other depository institutions	1 341	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	10 859	1 738	0	0	0	0	1 738	636	0	0	0	636	0	0
Public non-financial organizations	139 419	0	0	0	0	0	0	2 826	0	0	0	2 826	0	0
Domestic non-financial organizations	312	2 590	0	0	0	0	2 590	2 652	0	0	0	2 652	0	0
Nonprofit institutions	7 458	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	2 130	15	0	0	0	0	15	4	0	0	0	4	0	0
International organizations	11 647	33 246	0	0	0	0	33 246	46	0	0	0	46	0	0
<b>Shares</b>	<b>408 703 395</b>	<b>318 955</b>	<b>258 779</b>	<b>13 483</b>	<b>3 656</b>	<b>0</b>	<b>43 037</b>	<b>283 205</b>	<b>13 483</b>	<b>3 656</b>	<b>0</b>	<b>266 065</b>	<b>0</b>	<b>1 112 818</b>
<b>ordinary</b>	<b>407 072 005</b>	<b>316 692</b>	<b>258 088</b>	<b>12 920</b>	<b>3 656</b>	<b>0</b>	<b>42 028</b>	<b>281 697</b>	<b>12 920</b>	<b>3 656</b>	<b>0</b>	<b>265 121</b>	<b>0</b>	<b>1 111 318</b>
Central Government	2 292 631	399	0	0	399	0	0	399	0	0	0	0	0	0
Regional and local governments	75 659 324	1 540	1 540	0	0	0	0	1 704	1 704	0	0	0	0	103
National Bank	1 224 120	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	80 250 296	5 005	5 005	0	0	0	0	0	0	0	0	0	0	90
Other financial institutions	49 231 768	7 092	500	4 008	622	0	1 962	7 495	279	448	0	6 768	0	117
Public non-financial organizations	91 049 270	276 618	244 914	1 704	0	0	30 000	335	0	0	0	335	0	137 526
Domestic non-financial organizations	64 384 247	19 704	3 987	6 898	1 480	0	7 339	255 397	16	1 775	0	253 605	0	163 391
Nonprofit institutions	40 691	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	6 923 608	5 889	2 142	31	1 155	0	2 561	5 232	528	998	0	3 706	0	243 752
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)	1 132 207	0	0	0	0	0	0	78	0	0	0	78	0	508
Nonresidents	34 883 843	445	0	279	0	0	166	11 057	10 393	37	0	628	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	
<b>Preference</b>	<b>1 631 390</b>	<b>2 263</b>	<b>691</b>	<b>563</b>	<b>0</b>	<b>0</b>	<b>1 010</b>	<b>1 508</b>	<b>563</b>	<b>0</b>	<b>0</b>	<b>945</b>	<b>0</b>	<b>1 500</b>
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	131 245	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	557 261	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	2 441	0	0	0	0	0	0	0	0	0	0	0	0	280
Domestic non-financial organizations	788 598	2 254	691	554	0	0	1 009	1 437	554	0	0	883	0	1 189
Nonprofit Institutions	618	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	127 234	5	0	5	0	0	1	67	5	0	0	62	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 known)	1 405	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	22 586	5	0	5	0	0	0	5	5	0	0	0	0	2
<b>Corporate bonds</b>	<b>27 966 015</b>	<b>1 438 563</b>	<b>122 739</b>	<b>11 866</b>	<b>5 174</b>	<b>0</b>	<b>1 298 785</b>	<b>710 405</b>	<b>11 866</b>	<b>5 174</b>	<b>268 448</b>	<b>424 917</b>	<b>0</b>	<b>13 787</b>
Central Government	3 379 841	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 204 665	329 714	72 054	0	4 108	0	253 552	155 366	29	4 108	73 683	77 546	0	0
Other financial institutions	13 696 439	341 609	40 345	249	658	0	300 358	266 266	443	637	193 823	71 363	0	4 290
Public non-financial organizations	530 579	121 980	0	0	30	0	121 950	136 597	15	30	552	136 000	0	771
Domestic non-financial organizations	4 840 301	554 235	50	2 763	50	0	551 372	23 283	1 392	165	0	21 726	0	0
Nonprofit Institutions	3 244	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	327 396	19 589	10 289	193	204	0	8 902	3 728	1 326	125	323	1 953	0	8 726
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	37 180	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	946 371	71 436	0	8 661	124	0	62 651	125 166	8 661	108	67	116 329	0	0
<b>investment unit (residents)</b>	<b>330 458</b>	<b>8 294</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8 294</b>	<b>345</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>345</b>	<b>0</b>	<b>0</b>
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	1 269	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	15 435	1 418	0	0	0	0	1 418	2	0	0	0	2	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	187 192	4 751	0	0	0	0	4 751	112	0	0	0	112	0	0
Nonprofit Institutions	5 800	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	78 364	534	0	0	0	0	534	5	0	0	0	5	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	42 398	1 591	0	0	0	0	1 591	226	0	0	0	226	0	0
<b>Claim rights</b>	<b>61 667</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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 known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	380	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Certificates</b>	<b>12 672 953</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Other financial institutions	51 244	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	79 642	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	12 542 047	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>459 944 562</b>	<b>2 180 337</b>	<b>414 517</b>	<b>56 890</b>	<b>9 610</b>	<b>0</b>	<b>1 699 319</b>	<b>1 267 571</b>	<b>56 890</b>	<b>9 610</b>	<b>359 351</b>	<b>841 719</b>	<b>0</b>	<b>1 137 393</b>
<b>Residents</b>	<b>405 931 723</b>	<b>1 895 476</b>	<b>414 517</b>	<b>19 241</b>	<b>9 481</b>	<b>0</b>	<b>1 452 238</b>	<b>991 752</b>	<b>24 369</b>	<b>9 453</b>	<b>349 349</b>	<b>608 581</b>	<b>0</b>	<b>571 560</b>
Central Government	5 691 630	399	0	0	399	0	0	479	0	399	80	0	0	0
Regional and local governments	75 659 324	1 540	1 540	0	0	0	0	1 704	1 704	0	0	0	0	103
National Bank	1 427 695	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	85 211 990	374 510	81 059	0	4 108	0	289 342	159 675	29	4 108	77 992	77 546	0	9 764
Other financial institutions	66 149 574	446 692	59 845	6 188	1 678	0	378 981	334 590	18 712	1 484	212 099	102 296	0	4 407
Public non-financial organizations	92 082 893	408 598	254 914	1 704	30	0	151 950	139 758	15	30	552	139 161	0	138 577
Domestic non-financial organizations	70 659 732	616 586	4 727	10 922	1 530	0	599 407	316 974	1 970	1 941	30 658	282 405	0	165 217
Nonprofit Institutions	265 948	15 726	0	0	0	0	15 726	23 909	0	0	23 909	0	0	0
Households	7 612 144	31 425	12 431	427	1 735	0	16 832	14 584	1 939	1 490	4 060	7 095	0	252 981
unknown (information about the sub-account is not known)	1 170 793	0	0	0	0	0	0	78	0	0	0	78	0	511
<b>Nonresidents</b>	<b>54 012 839</b>	<b>284 861</b>	<b>0</b>	<b>37 649</b>	<b>130</b>	<b>0</b>	<b>247 082</b>	<b>275 819</b>	<b>32 521</b>	<b>158</b>	<b>10 002</b>	<b>233 139</b>	<b>0</b>	<b>565 833</b>
Depositors	15 380 986	226 934	78 104	15 113	4 533	0	129 183	105 585	2 929	4 349	52 736	45 572	0	13 964

## 3.6. Domestic currency market operations

for the period

	USD (mln.)		EUR (thous.)		RUB (mln.)	
	KASE	OTC IFEM	KASE	OTC IFEM	KASE	OTC IFEM
	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks
<b>2020</b>	<b>27 477</b>	<b>24 959</b>	<b>34 446</b>	<b>98 667</b>	<b>17 873</b>	<b>5 574</b>
<b>2021</b>	<b>34 567</b>	<b>29 703</b>	<b>69 059</b>	<b>99 527</b>	<b>46 683</b>	<b>8 390</b>
<b>2022</b>	<b>29 705</b>	<b>19 616</b>	<b>392 557</b>	<b>246 846</b>	<b>296 477</b>	<b>266 210</b>
<b>2023</b>	<b>37 052</b>	<b>31 668</b>	<b>992 465</b>	<b>491 309</b>	<b>366 032</b>	<b>49 431</b>
<b>2024</b>	<b>54 962</b>	<b>21 743</b>	<b>890 681</b>	<b>2 073 859</b>	<b>834 454</b>	<b>34 503</b>
<b>2024</b>						
I	11 380	4 946	163 036	159 974	115 445	10 934
II	13 815	4 496	84 545	111 419	132 529	2 175
III	12 798	4 875	311 064	1 704 284	272 494	8 746
IV	16 969	7 427	332 036	98 182	313 987	12 649
<b>2024</b>						
01.24	3 617	1 609	99 240	72 634	30 677	1 569
02.24	3 923	2 013	48 193	37 795	52 360	8 654
03.24	3 840	1 323	15 603	49 545	32 408	710
04.24	5 137	939	62 009	51 924	31 316	405
05.24	5 016	1 207	6 276	45 438	31 879	1 206
06.24	3 662	2 350	16 259	14 057	69 333	564
07.24	3 731	1 895	55 184	1 686 990	66 517	2 835
08.24	4 416	1 967	105 783	11 563	122 232	3 480
09.24	4 652	1 013	150 098	5 731	83 744	2 431
10.24	6 125	2 766	196 053	5 773	97 911	3 716
11.24	5 508	2 337	64 331	31 840	88 180	3 147
12.24	5 336	2 324	71 652	60 570	127 896	5 786
<b>2025</b>						
01.25	4 533	1 875	93 732	36 600	101 692	10 267
02.25	4 742	2 881	149 081	42 838	94 208	11 383

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

III. Financial markets

3.7. Foreign currency exchange rates

tenge for 1 unit of currency

	Official Rate						Market Rate (KASE)					
	Period Average			End of Period			Period Average			End of Period		
	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR
<b>2020</b>	412.95	5.73	471.44	420.71	5.65	516.13	413.24	5.72	471.89	420.91	5.69	513.57
<b>2021</b>	426.03	5.79	503.88	431.67	5.77	487.79	426.80	5.83	507.43	431.80	5.82	492.00
<b>2022</b>	460.48	6.96	484.22	460.98	6.43	491.22	461.39	7.22	472.78	462.65	6.41	492.80
<b>2023</b>	456.31	5.40	493.33	453.64	5.01	504.77	456.45	5.26	493.02	454.56	5.06	504.00
<b>2024</b>	469.44	5.08	507.86	523.54	4.99	546.47	471.10	5.13	518.58	525.11	4.85	547.74
<b>2024</b>												
I	450.36	4.97	488.94	448.15	4.86	483.46	450.13	4.95	487.57	446.78	4.85	482.20
II	447.70	4.95	482.10	465.52	5.45	498.20	447.40	5.07	482.62	471.46	5.51	504.82
III	477.65	5.37	524.30	479.23	5.16	534.96	478.09	5.35	528.30	481.19	5.15	537.89
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
<b>2024</b>												
01.24	451.28	5.06	492.45	448.17	5.03	485.14	450.80	5.07	489.00	447.74	5.00	484.58
02.24	449.95	4.91	485.43	451.31	4.90	487.32	450.14	4.92	484.34	450.61	4.97	489.41
03.24	449.74	4.91	488.93	448.15	4.86	483.46	449.52	4.90	488.48	446.78	4.85	482.20
04.24	446.34	4.80	479.03	441.44	4.75	473.09	445.89	4.80	480.79	442.05	4.74	472.90
05.24	442.19	4.87	478.09	444.79	4.95	481.04	442.31	4.90	480.33	447.25	4.96	484.81
06.24	454.69	5.18	489.50	465.52	5.45	498.20	456.89	5.26	490.49	471.46	5.51	504.82
07.24	474.86	5.45	514.66	475.37	5.51	514.97	474.97	5.44	516.03	473.95	5.49	513.11
08.24	478.28	5.38	525.85	481.22	5.27	535.36	478.90	5.35	529.23	481.63	5.23	535.71
09.24	479.94	5.26	532.86	479.23	5.16	534.96	479.84	5.27	532.14	481.19	5.15	537.89
10.24	485.71	5.06	530.56	488.45	5.04	529.19	485.94	5.05	532.71	488.26	5.04	530.57
11.24	494.92	4.94	526.62	513.00	4.69	541.16	498.02	4.93	525.23	511.22	4.68	544.71
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
<b>2025</b>												
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
02.25	506.03	5.47	526.82	501.49	5.77	525.71	504.49	5.51	524.66	499.22	5.67	518.80

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	11.24	12.24	01.25	02.25
1 AED	112.44	116.00	125.38	124.25	127.82	122.63	121.91	130.05	136.10	134.75	141.49	142.86	137.78
1 AUD	285.13	319.95	319.60	303.00	309.75	296.24	295.01	319.59	326.62	323.36	329.65	326.54	318.68
1 CAD	308.17	340.01	353.92	338.18	342.66	334.24	327.42	350.09	357.75	354.28	365.26	364.56	353.71
1 CHF	440.52	466.13	482.60	508.16	533.96	516.41	495.28	551.13	570.45	562.71	583.59	577.15	559.65
1 CNY	59.89	66.07	68.46	64.43	65.25	62.67	61.82	66.64	69.55	68.72	71.38	71.87	69.58
1 DKK	63.26	67.77	65.10	66.22	68.10	65.59	64.64	70.28	71.58	70.61	73.00	72.82	70.63
1 GBP	529.91	586.25	568.22	567.30	600.27	571.03	565.24	620.19	641.23	631.27	657.36	647.14	633.67
100 KRW	35.06	37.23	35.68	34.94	34.43	33.88	32.68	35.22	35.83	35.51	36.19	36.12	35.03
1 JPY	3.87	3.88	3.52	3.25	3.10	3.04	2.88	3.20	3.29	3.22	3.38	3.35	3.33
1 KWD	1347.18	1413.59	1503.81	1484.73	1530.22	1464.50	1457.69	1563.12	1628.18	1611.31	1689.10	1701.55	1639.82
1 GEL	133.97	133.46	160.79	175.72	174.32	170.48	165.20	177.71	183.32	182.79	187.55	186.46	181.87
1 SAR	110.06	113.59	122.64	121.63	125.11	120.09	119.36	127.30	133.11	131.79	138.34	139.82	134.93
1 XDR	575.32	606.87	615.63	608.53	623.23	599.12	591.31	638.27	661.32	653.14	681.13	682.48	661.56
1 SEK	45.02	49.69	45.60	43.00	44.44	43.39	41.95	45.79	46.46	45.46	47.31	47.32	46.78
1 SGD	299.50	317.10	334.00	339.78	351.59	336.17	331.01	361.70	375.63	370.50	385.07	385.49	375.69
1 TRY	59.25	49.42	28.01	19.73	14.29	14.61	13.84	14.26	14.48	14.38	14.87	14.77	14.00
1 TJS	40.13	37.70	42.70	42.16	43.70	41.26	41.46	45.10	46.72	46.59	47.83	48.20	46.57
1 KGS	5.36	5.03	5.52	5.19	5.40	5.04	5.07	5.62	5.81	5.74	5.99	6.01	5.79
1 MDL	24.03	24.22	24.45	25.32	26.57	25.56	25.38	27.35	27.88	27.55	28.48	28.35	27.24
1 UAH	15.34	15.65	14.26	12.42	11.68	11.81	11.24	11.61	12.05	11.96	12.44	12.46	12.15
1 NOK	44.01	49.61	47.99	43.25	43.67	42.88	41.68	44.60	45.40	44.81	46.38	46.25	45.20
1 ZAR	25.21	28.89	28.20	24.75	25.67	23.85	24.11	26.56	27.97	27.63	28.57	28.01	27.36
1 PLN	106.11	110.45	103.42	108.75	117.98	112.80	112.14	122.42	123.97	121.40	127.48	127.89	126.15
10 HUF	13.42	14.08	12.42	12.94	12.85	12.62	12.32	13.31	13.11	12.87	13.22	13.20	13.06
1 BRL	80.69	79.11	89.38	91.45	87.22	91.04	86.09	86.09	85.93	85.60	85.25	87.01	87.76
1 MYR	98.37	102.84	104.70	100.16	103.03	95.41	94.70	107.23	113.92	111.76	116.58	117.61	113.99
1 HKD	53.24	54.81	58.80	58.29	60.17	57.59	57.27	61.24	64.30	63.62	66.85	67.40	65.02
10 AMD	8.48	8.49	10.75	11.68	12.03	11.22	11.55	12.38	12.88	12.83	13.19	13.21	12.85
100 UZS	4.12	4.02	4.18	3.90	3.72	3.64	3.55	3.79	3.91	3.87	4.05	4.05	3.92
1 BYN	169.94	168.26	167.76	170.30	143.72	137.85	137.07	146.24	153.05	151.53	159.12	160.64	154.94
1 CZK	17.83	19.66	19.73	20.56	20.22	19.53	19.32	20.82	21.15	20.81	21.67	21.60	21.01
1 AZN	243.93	251.64	271.92	269.21	276.95	265.70	264.13	281.80	294.91	291.99	306.58	309.54	298.55
1 INR	5.57	5.76	5.86	5.53	5.61	5.43	5.37	5.70	5.92	5.87	6.12	6.08	5.82
1 THB	13.20	13.33	13.15	13.12	13.35	12.65	12.21	13.72	14.73	14.39	15.22	15.32	14.99
1 MXN	19.33	21.02	22.92	25.76	25.67	26.49	26.04	25.31	24.91	24.37	25.67	25.50	24.69
1000 IRR	9.84	10.14	10.96	10.87	11.18	10.72	10.66	11.37	11.90	11.79	12.39	12.49	12.06

\* Weighted Average

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

thous. units of currency, for the period

	USD			EUR			RUB		
	Import	Export	Import-export balance	Import	Export	Import-export balance	Import	Export	Import-export balance
	1	2	3=1-2	4	5	6=4-5	7	8	9=7-8
<b>2020</b>	<b>2 492 900</b>	<b>298 376</b>	<b>2 194 524</b>	<b>297 850</b>	<b>2 860</b>	<b>294 990</b>	<b>64 176 065</b>	<b>5 332 963</b>	<b>58 843 102</b>
<b>2021</b>	<b>2 058 787</b>	<b>337 453</b>	<b>1 721 334</b>	<b>469 100</b>	<b>11 382</b>	<b>457 718</b>	<b>84 069 602</b>	<b>5 523 196</b>	<b>78 546 406</b>
<b>2022</b>	<b>3 938 010</b>	<b>10 780</b>	<b>3 927 230</b>	<b>302 204</b>	<b>436</b>	<b>301 768</b>	<b>31 254 500</b>	<b>34 450 635</b>	<b>-3 196 135</b>
<b>2023</b>	<b>1 667 400</b>	<b>4 421</b>	<b>1 662 979</b>	<b>102 900</b>	<b>559</b>	<b>102 341</b>	<b>6 069 000</b>	<b>15 856 685</b>	<b>-9 787 685</b>
<b>2024</b>	<b>1 130 200</b>	<b>7 864</b>	<b>1 122 336</b>	<b>50 960</b>	<b>756</b>	<b>50 204</b>	<b>1 600 029</b>	<b>19 007 990</b>	<b>-17 407 961</b>
<b>2024</b>									
I	230 200	-	230 200	24 960	-	24 960	-	1 604 440	-1 604 440
II	415 100	2 119	412 981	23 000	214	22 786	-	6 841 500	-6 841 500
III	124 000	2 340	121 660	2 000	205	1 795	29	7 285 368	-7 285 339
IV	360 900	3 405	357 495	1 000	337	663	1 600 000	3 276 682	-1 676 682
<b>2024</b>									
01.24	-	-	-	-	-	-	-	-	-
02.24	90 200	-	90 200	12 000	-	12 000	-	-	-
03.24	140 000	-	140 000	12 960	-	12 960	-	1 604 440	-1 604 440
04.24	125 100	2 119	122 981	10 000	214	9 786	-	1 956 500	-1 956 500
05.24	160 000	-	160 000	8 000	-	8 000	-	2 197 000	-2 197 000
06.24	130 000	-	130 000	5 000	-	5 000	-	2 688 000	-2 688 000
07.24	55 000	-	55 000	-	-	-	29	3 336 600	-3 336 571
08.24	30 000	2 340	27 660	-	205	-205	-	2 401 268	-2 401 268
09.24	39 000	-	39 000	2 000	-	2 000	-	1 547 500	-1 547 500
10.24	30 000	-	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
<b>2025</b>									
01.25	186 500	0	186 500	6 500	0	6 500	0	2 465 000	-2 465 000
02.25	324 700	0	324 700	40 250	0	40 250	0	2 944 000	-2 944 000



## **IV. PAYMENT SYSTEMS**

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2020	2021	2022	2023	2024	11.24	12.24	01.25	02.25
<b>Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)</b>									
<b>Number of Payments - total, thousand transactions</b>	<b>51 084</b>	<b>59 347</b>	<b>65 530</b>	<b>73 725</b>	<b>87 790</b>	<b>7 308</b>	<b>8 247</b>	<b>8 080</b>	<b>10 595</b>
of which:									
interbank system of money transfer	15 010	18 821	21 796	25 504	30 642	2 639	3 153	2 508	3 310
to total, %	29.4	31.7	33.3	34.6	34.9	36.1	38.2	31.0	31.3
interbank clearing system	36 074	40 526	43 734	48 221	57 148	4 669	5 095	5 572	7 284
to total, %	70.6	68.3	66.7	65.4	65.1	63.9	61.8	69.0	68.8
<b>Sum of Payments - total, mln.KZT</b>	<b>645 493 443</b>	<b>782 086 436</b>	<b>787 241 794</b>	<b>980 279 571</b>	<b>1 487 380 922</b>	<b>119 582 002</b>	<b>139 971 562</b>	<b>124 526 750</b>	<b>117 445 731</b>
of which:									
interbank system of money transfer	638 074 195	773 395 880	776 920 220	969 288 279	1 475 536 202	118 542 181	138 713 921	123 621 693	116 193 440
to total, %	98.9	98.9	98.7	98.9	99.2	99.1	99.1	99.3	98.9
interbank clearing system	7 419 248	8 690 556	10 321 574	10 991 291	11 844 720	1 039 821	1 257 641	905 057	1 252 291
to total, %	1.1	1.1	1.3	1.1	0.8	0.9	0.9	0.7	1.1
<b>Number of Users in Payment Systems of Kazakhstan:</b>									
interbank system of money transfer	38	38	31	31	31	31	31	31	31
interbank clearing system	26	26	22	22	21	22	21	21	21
<b>Payments and transfers of money through correspondent accounts opened between banks</b>									
<b>Number of Payments - total, thousand transactions</b>	<b>14 190</b>	<b>15 916</b>	<b>12 123</b>	<b>14 135</b>	<b>16 338</b>	<b>1 448</b>	<b>1 457</b>	<b>319</b>	<b>83</b>
of which:									
through loro-accounts	6 727	7 822	5 009	5 878	7 216	657	640	152	47
to total, %	47.4	49.1	41.3	41.6	44.2	45.4	43.9	47.6	56.7
through nostro-accounts	7 463	8 094	7 115	8 257	9 122	791	817	167	36
to total, %	52.6	50.9	58.7	58.4	55.8	54.6	56.1	52.4	43.3
<b>Sum of Payments - total, mln.KZT</b>	<b>6 302 869</b>	<b>7 789 468</b>	<b>6 629 666</b>	<b>8 107 922</b>	<b>14 025 010</b>	<b>1 330 805</b>	<b>1 287 448</b>	<b>302 430</b>	<b>123 779</b>
of which:									
through loro-accounts	3 700 578	4 992 041	4 075 479	4 361 294	7 940 704	817 398	800 497	195 666	81 779
to total, %	58.7	64.1	61.5	53.8	56.6	61.4	62.2	64.7	66.1
through nostro-accounts	2 602 290	2 797 426	2 554 188	3 746 628	6 084 306	513 407	486 950	106 764	41 999
to total, %	41.3	35.9	38.5	46.2	43.4	38.6	37.8	35.3	33.9

Continuation

	2020	2021	2022	2023	2024	11.24	12.24	01.25	02.25
<b>Payment instruments on the territory of Kazakhstan*</b>									
<b>Number of Payments - total, thousand transactions **</b>	<b>3 510 819</b>	<b>6 915 282</b>	<b>9 400 885</b>	<b>12 690 434</b>	<b>14 748 155</b>	<b>1 261 461</b>	<b>1 340 843</b>	-	-
Payment order	271 443	293 141	327 152	992 863	1 459 953	113 347	131 141	-	-
Payment request-order	1 110	1 599	2 946	4 697	5 842	366	441	-	-
Cheque for goods and services paying	1	1	2	27	34	1	1	-	-
Direct debiting of a banking account	29 928	49 194	213 585	107 649	163 537	15 259	20 088	-	-
Collection order	1 476	2 072	3 325	4 287	10 880	1 056	1 280	-	-
Payment card	3 174 351	6 542 486	8 826 098	11 558 969	13 079 708	1 129 525	1 185 310	-	-
Paid bill of exchange	32 510	26 789	27 778	21 942	28 202	1 906	2 583	-	-
<b>Sum of Payments - total, mln.KZT **</b>	<b>469 771 951</b>	<b>656 945 175</b>	<b>693 523 657</b>	<b>866 660 372</b>	<b>1 330 693 480</b>	<b>111 437 804</b>	<b>129 900 259</b>	-	-
Payment order	408 597 895	551 946 974	554 198 658	688 571 905	1 123 889 148	92 561 232	108 644 809	-	-
Payment request-order	33 953	50 235	64 960	114 613	165 678	11 373	15 121	-	-
Cheque for goods and services paying	6 711	3 674	3 395	753 641	207 167	43	318	-	-
Direct debiting of a banking account	7 580 081	9 116 290	11 110 343	8 976 157	11 139 893	781 477	966 494	-	-
Collection order	182 283	330 109	408 169	1 108 589	1 370 875	147 183	175 355	-	-
Payment card	51 915 292	93 713 259	125 144 084	164 992 549	191 814 010	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	171 858	223 865	-	-
<b>Payment Cards***</b>									
<b>Number of Payments - total, thousand transactions</b>	<b>3 175 866</b>	<b>6 542 486</b>	<b>8 510 930</b>	<b>11 558 969</b>	<b>13 079 708</b>	<b>1 129 525</b>	<b>1 185 310</b>	<b>1 012 715</b>	<b>1 027 361</b>
of which:									
<b>in trade terminals:</b>	<b>2 878 476</b>	<b>6 271 338</b>	<b>8 256 634</b>	<b>11 317 866</b>	<b>12 836 823</b>	<b>1 110 164</b>	<b>1 164 531</b>	<b>995 117</b>	<b>1 009 097</b>
local systems	1 979 330	5 124 993	7 290 148	9 655 053	10 777 523	941 213	977 331	825 642	835 758
international systems, of which:	899 146	1 146 344	1 296 616	1 662 813	2 059 300	168 950	187 199	169 475	173 339
Visa International	340 277	716 075	966 486	1 424 882	1 786 254	144 796	159 630	142 859	145 694
MasterCard Worldwide	553 573	413 445	211 887	175 886	257 802	22 847	26 127	24 983	25 963
in trade terminals to total, %	90.6	95.9	97.0	97.9	98.1	98.3	98.2	98.3	98.2
<b>on reception of a cash:</b>	<b>297 390</b>	<b>271 148</b>	<b>254 296</b>	<b>241 103</b>	<b>242 884</b>	<b>19 362</b>	<b>20 779</b>	<b>17 598</b>	<b>18 264</b>
local systems	9 846	20 995	38 407	58 834	75 430	6 354	6 451	6 041	6 269
international systems, of which:	287 544	250 153	215 888	182 269	167 455	13 008	14 328	11 557	11 995
Visa International	134 965	157 970	166 113	152 581	139 675	10 840	11 852	9 510	9 862
MasterCard Worldwide	140 109	81 128	40 961	23 061	22 009	1 704	1 983	1 556	1 647
in trade terminals to total, %	9.4	4.1	3.0	2.1	1.9	1.7	1.8	1.7	1.8
<b>Sum of Payments - total, mln.KZT</b>	<b>51 915 292</b>	<b>93 713 259</b>	<b>125 144 074</b>	<b>164 992 549</b>	<b>191 814 010</b>	<b>17 764 639</b>	<b>19 874 296</b>	<b>14 854 907</b>	<b>15 441 034</b>
of which:									
<b>in trade terminals:</b>	<b>35 294 805</b>	<b>73 123 297</b>	<b>103 787 623</b>	<b>141 940 209</b>	<b>166 073 313</b>	<b>15 516 548</b>	<b>17 352 682</b>	<b>12 926 541</b>	<b>13 412 127</b>
local systems	25 635 426	58 304 598	80 253 091	111 865 124	129 389 318	12 250 992	13 447 020	9 828 905	10 163 507
international systems, of which:	9 659 380	14 818 699	23 534 532	30 075 085	36 683 995	3 265 556	3 905 663	3 097 636	3 248 619
Visa International	5 179 820	10 189 814	14 199 488	22 571 564	28 680 847	2 528 155	3 025 999	2 366 644	2 498 176
MasterCard Worldwide	4 410 664	4 487 835	4 254 248	5 212 037	7 647 368	706 036	843 449	696 485	714 730
in trade terminals to total, %	68.0	78.0	82.9	86.0	86.6	87.3	87.3	87.0	86.9

Continuation

	2020	2021	2022	2023	2024	11.24	12.24	01.25	02.25
<b>on reception of a cash:</b>	<b>16 620 487</b>	<b>20 589 962</b>	<b>21 356 451</b>	<b>23 052 340</b>	<b>25 740 697</b>	<b>2 248 091</b>	<b>2 521 614</b>	<b>1 928 366</b>	<b>2 028 907</b>
local systems	392 452	1 298 015	2 672 060	4 663 678	6 238 258	574 356	597 555	508 566	539 828
international systems, of which:	16 228 035	19 291 947	18 684 391	18 388 662	19 502 439	1 673 735	1 924 059	1 419 800	1 489 079
Visa International	8 713 007	12 567 200	14 146 609	14 944 856	15 988 143	1 389 397	1 596 758	1 162 635	1 220 447
MasterCard Worldwide	6 870 991	6 074 347	3 986 465	2 953 292	3 025 848	243 817	285 698	214 339	225 335
in trade terminals to total, %	32.0	22.0	17.1	14.0	13.4	12.7	12.7	13.0	13.1
<b>Number of Payment Cards in Circulation (total, thousand units), of which:</b>	<b>47 966</b>	<b>59 258</b>	<b>65 080</b>	<b>74 544</b>	<b>81 370</b>	<b>80 456</b>	<b>81 370</b>	<b>83 598</b>	<b>81 034</b>
local systems	14 057	19 649	22 166	24 874	26 745	26 624	26 745	26 853	26 924
international systems, of which:	33 908	39 609	42 914	49 670	54 625	53 832	54 625	56 745	54 110
Visa International	22 349	28 905	33 315	37 533	39 711	39 373	39 711	40 804	38 238
MasterCard Worldwide	9 936	9 025	7 980	10 696	13 553	13 127	13 553	14 537	14 788
<b>Number of Payment Cards used (total, thousand units), of which:</b>	<b>26 779</b>	<b>30 413</b>	<b>33 431</b>	<b>38 685</b>	<b>41 184</b>	<b>40 725</b>	<b>41 184</b>	<b>39 982</b>	<b>41 825</b>
local systems	9 635	12 192	13 438	15 948	17 022	16 993	17 022	16 631	16 712
international systems, of which:	17 144	18 221	19 993	22 737	24 162	23 731	24 162	23 351	25 113
Visa International	10 102	12 684	16 698	19 373	20 137	19 828	20 137	19 312	20 999
MasterCard Worldwide	6 301	4 810	2 711	2 885	3 520	3 426	3 520	3 534	3 619
<b>Number of Equipment for Payment Cards (units):</b>									
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	-	-
<b>Number of entrepreneurs (units)</b>	<b>108 159</b>	<b>273 947</b>	<b>567 687</b>	<b>793 065</b>	<b>886 630</b>	-	<b>886 630</b>	-	-

Continuation

	2020	2021	2022	2023	2024	11.24	12.24	01.25	02.25
<b>Money Transfers abroad / from abroad through the international money transfers systems</b>									
<b>Number of sent transfers (total, thousand transactions), of which:</b>	<b>2 384.4</b>	<b>2 579.7</b>	<b>2 490.6</b>	<b>2 600.1</b>	<b>2 111.5</b>	<b>144.4</b>	<b>146.8</b>	<b>108.8</b>	<b>124.6</b>
Gold Crown	1 893.0	2 160.3	2 112.5	2 255.0	1 883.5	120.8	124.7	92.7	106.0
Western Union	119.7	106.1	96.3	78.4	130.7	15.1	13.2	9.7	11.2
Unistrim	125.0	78.7	34.6	31.3	-	-	-	-	-
Contact	104.1	173.5	181.9	174.4	15.4	-	-	-	-
Moneygram	14.2	15.3	23.6	20.8	18.2	1.5	1.8	1.1	1.3
Others	128.5	45.7	41.8	40.3	63.7	7.0	7.2	3.7	4.0
<b>Number of received transfers (total, thousand transactions), of which:</b>	<b>1 276.2</b>	<b>1 131.5</b>	<b>1 650.0</b>	<b>1 087.2</b>	<b>787.7</b>	<b>54.1</b>	<b>63.2</b>	<b>48.1</b>	<b>48.3</b>
Gold Crown	547.4	529.5	976.3	495.5	374.2	24.8	26.9	20.3	21.4
Western Union	393.5	362.6	323.6	255.2	232.7	17.5	21.1	16.7	16.1
Unistrim	26.6	19.3	68.4	110.6	-	-	-	-	-
Moneygram	40.8	43.4	96.6	120.7	111.0	8.7	10.7	8.2	7.9
Contact	124.2	126.5	137.9	58.3	10.1	-	-	-	-
Others	143.6	50.3	47.3	46.9	59.8	3.0	4.5	2.6	2.7
<b>Sum of sent transfers (total, bln.KZT), of which:</b>	<b>787 723.1</b>	<b>1 010 566.9</b>	<b>1 034 517.0</b>	<b>967 981.0</b>	<b>788 940.4</b>	<b>60 602.6</b>	<b>56 813.4</b>	<b>40 748.1</b>	<b>45 008.2</b>
Gold Crown	642 018.4	793 822.9	794 122.9	772 820.7	656 305.5	45 339.9	42 921.4	31 199.8	34 548.1
Western Union	58 581.0	61 344.4	66 142.8	55 172.1	84 156.7	10 369.1	8 963.9	6 383.8	6 773.1
Unistrim	28 993.0	30 345.6	8 645.3	7 060.3	-	-	-	-	-
Contact	39 134.3	109 774.0	139 038.9	111 694.7	10 553.1	-	-	-	-
Moneygram	5 770.9	11 083.8	22 599.3	16 335.2	17 622.9	1 930.0	2 596.6	1 264.7	1 394.4
Others	13 225.6	4 196.1	3 967.7	4 898.0	20 302.2	2 963.5	2 331.5	421.8	458.4
<b>Sum of received transfers (total, bln.KZT), of which:</b>	<b>286 892.7</b>	<b>283 513.1</b>	<b>681 232.0</b>	<b>308 695.7</b>	<b>236 754.7</b>	<b>17 810.7</b>	<b>19 544.9</b>	<b>15 846.0</b>	<b>15 813.1</b>
Gold Crown	141 490.2	155 574.1	460 633.9	156 710.2	119 960.1	8 691.0	8 891.5	7 143.4	7 680.1
Western Union	74 731.5	71 466.8	84 136.3	69 556.4	71 969.8	5 752.7	6 586.7	5 439.8	5 069.7
Unistrim	5 669.7	5 038.2	25 456.6	21 585.3	-	-	-	-	-
Moneygram	11 237.0	12 221.1	36 909.0	40 831.0	36 511.7	3 084.1	3 689.8	2 981.9	2 785.3
Contact	34 419.8	36 789.6	71 304.3	16 760.6	2 343.2	-	-	-	-
Others	19 344.6	2 423.3	2 791.9	3 252.3	5 970.0	282.9	376.9	195.6	208.2

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

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

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

## IV. Payment systems

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

for the period, billion of KZT

Name of users	12.20	12.21	12.22	12.23	11.24	12.24	01.25	02.25
<b>ISMT - total</b>	<b>62 276</b>	<b>74 633</b>	<b>88 593</b>	<b>106 592</b>	<b>118 542</b>	<b>138 714</b>	<b>123 622</b>	<b>116 193</b>
change in % of the previous period	45.3	-3.1	2.5	3.8	-10.3	17.0	-10.9	-6.0
of which:								
<b>Five large banks*</b>	<b>18 126</b>	<b>22 941</b>	<b>25 140</b>	<b>28 723</b>	<b>36 058</b>	<b>44 334</b>	<b>36 061</b>	<b>34 291</b>
change as % of the previous period	52.6	1.5	-1.5	12.1	-3.1	23.0	-18.7	-4.9
share as % of total	29.1	30.7	28.4	26.9	30.4	32.0	29.2	29.5
<b>Other banks</b>	<b>13 477</b>	<b>15 912</b>	<b>17 477</b>	<b>24 631</b>	<b>26 854</b>	<b>30 459</b>	<b>28 174</b>	<b>25 773</b>
change as % of the previous period	34.9	0.3	4.2	11.6	-13.7	13.4	-7.5	-8.5
share as % of total	21.6	21.3	19.7	23.1	22.7	22.0	22.8	22.2
<b>Other participants</b>	<b>30 673</b>	<b>35 780</b>	<b>45 976</b>	<b>53 238</b>	<b>55 630</b>	<b>63 921</b>	<b>59 387</b>	<b>56 130</b>
change as % of previous period	46.2	-7.2	4.1	-3.2	-12.8	14.9	-7.1	-5.5
share as % of total	49.3	47.9	51.9	49.9	46.9	46.1	48.0	48.3
<b>ICS - total</b>	<b>860</b>	<b>973</b>	<b>1 117</b>	<b>1 107</b>	<b>1 040</b>	<b>1 258</b>	<b>905</b>	<b>1 252</b>
change in % of the previous period	21.8	27.2	11.4	13.7	0.8	20.9	-28.0	38.4
of which:								
<b>Five large banks*</b>	<b>403</b>	<b>472</b>	<b>622</b>	<b>607</b>	<b>659</b>	<b>759</b>	<b>686</b>	<b>898</b>
change as % of the previous period	14.9	18.8	1.3	4.1	0.7	15.3	-9.7	31.0
share as % of total	46.9	48.5	55.7	54.8	63.4	60.4	75.8	71.7
<b>Other banks</b>	<b>193</b>	<b>177</b>	<b>148</b>	<b>137</b>	<b>132</b>	<b>152</b>	<b>114</b>	<b>137</b>
change as % of the previous period	13.2	2.0	10.8	-2.9	-1.9	14.9	-24.5	20.1
share as % of total	22.5	18.2	13.3	12.4	12.7	12.1	12.6	11.0
<b>Other participants</b>	<b>263</b>	<b>323</b>	<b>346</b>	<b>363</b>	<b>249</b>	<b>347</b>	<b>105</b>	<b>217</b>
change as % of previous period	42.9	66.8	35.8	45.2	2.3	39.1	-69.7	106.5
share as % of total	30.6	33.2	31.0	32.8	24.0	27.6	11.6	17.3

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



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

V. Key indicators of financial institutions

5.1. Banking sector

mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
<b>2020</b>	<b>31 172 380</b>	<b>27 217 148</b>	<b>3 955 232</b>	<b>1 767 347</b>	<b>726 803</b>	<b>21.27</b>	<b>21.29</b>	<b>26.97</b>
<b>2021</b>	<b>37 623 913</b>	<b>33 085 975</b>	<b>4 537 938</b>	<b>1 331 772</b>	<b>1 291 932</b>	<b>19.32</b>	<b>19.34</b>	<b>23.43</b>
<b>2022</b>	<b>44 561 554</b>	<b>39 334 336</b>	<b>5 227 218</b>	<b>1 403 588</b>	<b>1 465 932</b>	<b>18.54</b>	<b>18.56</b>	<b>21.70</b>
<b>2023</b>	<b>51 441 097</b>	<b>44 579 098</b>	<b>6 861 999</b>	<b>1 433 588</b>	<b>2 184 757</b>	<b>19.24</b>	<b>19.25</b>	<b>21.50</b>
<b>2024</b>	<b>61 559 419</b>	<b>52 667 430</b>	<b>8 891 990</b>	<b>1 453 589</b>	<b>2 555 389</b>	<b>20.36</b>	<b>20.37</b>	<b>22.03</b>
<b>2024</b>								
01.24	51 061 190	43 956 253	7 104 936	1 433 588	197 811	19.27	19.28	21.46
02.24	51 962 887	44 631 602	7 331 285	1 433 588	389 551	19.38	19.40	21.48
03.24	52 923 443	45 411 858	7 511 586	1 433 588	569 541	19.39	19.40	21.44
04.24	52 409 336	45 029 843	7 379 492	1 433 588	776 701	18.97	18.98	20.96
05.24	53 262 006	45 878 799	7 383 207	1 433 588	975 384	18.70	18.71	20.66
06.24	55 322 978	47 832 463	7 490 515	1 433 588	1 156 559	19.08	19.09	21.06
07.24	56 787 794	49 018 824	7 768 970	1 433 588	1 388 731	19.70	19.70	21.06
08.24	57 845 405	49 803 140	8 042 264	1 433 588	1 624 669	19.63	19.65	21.47
09.24	58 113 793	49 860 392	8 253 401	1 437 827	1 854 416	20.13	20.15	21.97
10.24	58 458 814	50 010 797	8 448 017	1 434 677	2 100 960	20.43	20.45	22.25
11.24	59 207 090	50 525 340	8 681 750	1 434 367	2 336 954	20.26	20.27	22.01
12.24	61 559 419	52 667 430	8 891 990	1 453 589	2 555 389	20.36	20.37	22.03
<b>2025</b>								
01.25	60 609 716	51 540 410	9 069 306	1 452 864	228 498	20.69	20.70	22.36
02.25	61 000 414	51 739 108	9 261 306	1 450 894	448 865	20.80	20.81	22.39

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.1. Pension Contributions and Accumulation

mln. of KZT, end of the period

	Number of individual pension accounts of depositors for mandatory pension contributions, including IPA with no pension savings	Pension savings (PS)		Pension contributions (for reporting period)
		Sum	including net investment income	
			Sum	
<b>2020</b>	<b>10 981 218</b>	<b>12 913 476</b>	<b>5 553 591</b>	<b>1 084 670</b>
<b>2021</b>	<b>10 874 691</b>	<b>13 070 066</b>	<b>6 911 635</b>	<b>1 340 340</b>
<b>2022</b>	<b>10 956 945</b>	<b>14 663 410</b>	<b>7 793 435</b>	<b>1 726 857</b>
<b>2023</b>	<b>11 088 699</b>	<b>17 864 645</b>	<b>9 360 618</b>	<b>2 161 428</b>
<b>2024</b>	<b>11 152 374</b>	<b>22 538 906</b>	<b>12 695 398</b>	<b>2 558 008</b>
<b>2024</b>				
01.24	11 091 980	18 103 999	9 470 250	186 548
02.24	11 100 166	18 486 445	9 704 159	209 082
03.24	11 100 276	18 846 916	9 929 742	190 804
04.24	11 097 968	18 923 066	9 877 892	212 383
05.24	11 053 779	19 167 347	9 992 072	204 328
06.24	11 052 292	19 876 178	10 569 766	213 805
07.24	11 070 758	20 122 296	10 740 809	215 499
08.24	11 094 214	20 739 588	11 270 268	208 090
09.24	11 110 121	21 004 927	11 437 453	208 189
10.24	11 129 170	21 376 544	11 710 041	218 990
11.24	11 141 669	21 885 502	12 124 771	222 715
12.24	11 152 374	22 538 906	12 695 398	267 575
<b>2025</b>				
01.25	11 154 521	22 352 495	12 413 087	212 791
02.25	11 164 824	22 370 872	12 326 797	226 237

## 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	METIKAM	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																	
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
2025																	
01.25	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	20.93	1.17
	NBRK	0.00	3.97	2.99	31.61	2.76	0.00	0.00	1.71	13.11	13.01	2.95	1.83	0.00	3.57	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	0.01	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	0.04	0.00	0.00	0.00	0.01	0.05	0.02	0.03	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
02.25	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	20.57	1.16
	NBRK	0.24	3.96	2.20	32.49	2.78	0.00	0.00	1.64	12.39	12.49	3.09	2.08	0.00	4.65	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	0.01	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	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	0.05	0.01	0.03	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.3. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
<b>2020</b>	<b>7 114 244</b>	<b>4 056 517</b>	<b>206 160 453</b>	<b>2 892 798</b>	<b>209 053 251</b>	<b>58 586 792</b>	<b>24 128 270</b>
<b>2021</b>	<b>7 114 244</b>	<b>0</b>	<b>226 231 635</b>	<b>2 126 997</b>	<b>228 358 632</b>	<b>34 555 415</b>	<b>14 107 092</b>
<b>2022</b>	<b>7 114 244</b>	<b>0</b>	<b>250 022 680</b>	<b>2 330 715</b>	<b>252 353 395</b>	<b>38 281 449</b>	<b>13 690 380</b>
<b>2023</b>	<b>7 114 244</b>	<b>0</b>	<b>229 238 828</b>	<b>4 329 143</b>	<b>282 003 222</b>	<b>45 052 775</b>	<b>15 775 980</b>
<b>2024</b>	<b>7 114 244</b>	<b>0</b>	<b>307 247 038</b>	<b>5 070 943</b>	<b>312 317 981</b>	<b>48 123 465</b>	<b>17 572 055</b>
<b>2024</b>							
01.24	7 114 244	0	279 887 081	4 677 970	284 565 051	3 766 724	1 359 772
02.24	7 114 244	0	282 137 150	4 742 349	286 879 499	7 656 682	2 913 826
03.24	7 114 244	0	284 469 037	4 945 986	289 415 023	11 554 681	4 318 582
04.24	7 114 244	0	286 887 483	5 200 422	292 087 905	15 452 245	5 677 117
05.24	7 114 244	0	289 370 480	4 955 345	294 325 825	19 395 978	7 146 257
06.24	7 114 244	0	291 896 956	4 717 667	296 614 623	23 376 785	8 571 462
07.24	7 114 244	0	294 475 906	4 829 659	299 305 565	27 417 504	9 954 867
08.24	7 114 244	0	297 068 571	4 804 778	301 873 349	31 494 291	11 358 091
09.24	7 114 244	0	299 454 731	5 126 443	304 581 174	35 592 698	12 905 300
10.24	7 114 244	0	302 002 311	5 608 885	307 611 196	39 737 484	14 348 070
11.24	7 114 244	0	306 675 261	5 630 098	312 305 359	44 121 824	15 983 027
12.24	7 114 244	0	307 247 038	5 070 943	312 317 981	48 123 465	17 572 055
<b>2025</b>							
01.25	7 114 244	0	309 703 130	5 628 016	315 331 146	4 301 691	1 658 265
02.25	7 114 244	0	312 197 880	5 557 984	317 755 864	8 608 311	3 452 763

## V. Key indicators of financial institutions

### 5.3. Insurance Market

mln. of KZT, end of period

	12.20	12.21	12.22	12.23	03.24	06.24	09.24	12.24
<b>Number of Insurance Company, total</b>	<b>28</b>	<b>27</b>	<b>26</b>	<b>25</b>	<b>25</b>	<b>24</b>	<b>24</b>	<b>25</b>
with foreign participation	...	...	4	5	5	5	5	5
life insurance	9	9	9	9	9	9	9	10
<b>Cumulative Assets</b>	<b>1 486 344</b>	<b>1 048 976</b>	<b>2 066 614</b>	<b>2 278 713</b>	<b>2 398 317</b>	<b>2 378 468</b>	<b>2 612 814</b>	<b>2 892 074</b>
<b>Insurance Reserves</b>	<b>685 602</b>	<b>354 432</b>	<b>1 095 948</b>	<b>1 134 855</b>	<b>1 224 591</b>	<b>1 297 356</b>	<b>1 431 710</b>	<b>1 627 864</b>
<b>Cumulative Own Capital*</b>	<b>665 433</b>	<b>598 904</b>	<b>775 196</b>	<b>911 900</b>	<b>963 890</b>	<b>865 639</b>	<b>968 902</b>	<b>1 018 187</b>
<b>Insurance Premiums, total **</b>	<b>514 140</b>	<b>744 836</b>	<b>811 488</b>	<b>1 055 923</b>	<b>330 937</b>	<b>674 086</b>	<b>1 098 014</b>	<b>1 539 427</b>
Compulsory insurance	124 272	151 234	193 532	215 238	59 412	129 538	199 954	268 572
Voluntary personal insurance	222 833	383 433	359 946	480 551	151 303	348 637	624 679	908 631
Voluntary property insurance	167 036	210 169	258 009	360 134	120 222	195 910	273 381	362 224
<b>Claims Payments, total**</b>	<b>129 707</b>	<b>114 954</b>	<b>156 099</b>	<b>215 787</b>	<b>57 576</b>	<b>123 852</b>	<b>196 139</b>	<b>275 345</b>
Compulsory insurance	34 662	44 326	57 451	78 244	26 845	61 957	92 975	128 349
Voluntary personal insurance	42 975	50 925	59 570	83 580	21 509	43 951	71 323	102 239
Voluntary property insurance	52 071	19 703	39 077	53 962	9 222	17 944	31 841	44 758
<b>Premiums transferred to reinsurance**</b>	<b>94 356</b>	<b>108 124</b>	<b>115 904</b>	<b>153 209</b>	<b>52 279</b>	<b>82 523</b>	<b>106 518</b>	<b>138 974</b>
of which to nonresidents	86 293	99 000	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	<b>JSC</b>	Joint Stock Company
--	No operations were performed	<b>KASE</b>	Kazakhstan Stock Exchange
...	Data not Available	<b>KZT</b>	Kazakhstani Tenge
<b>0</b>	The data is not rounded	<b>MAOKAM</b>	Kazakhstan's Special Compensative Treasury Bonds
<b>APF</b>	Accumulative Pension Fund	<b>MEIKAM</b>	Kazakhstan's Indexed Treasury Bills
<b>BNS</b>	Bureau of National Statistics Agencies for Strategic Planning and Reforms of the Republic of Kazakhstan	<b>MEKKAM</b>	Kazakhstan's Short-term Treasury Bills
<b>BoP</b>	Balance of payments	<b>MEOKAM</b>	Kazakhstan's Medium-term Treasury Bills
<b>CFC</b>	Convertible Foreign Currency	<b>METIKAM</b>	Kazakhstan's Treasury Bills indexed to the rate TONIA
<b>FC</b>	Foreign Currency	<b>MEUKAM</b>	Kazakhstan's Long-term Treasury Bills
<b>GDP</b>	Gross domestic product	<b>MEUZHKAM</b>	Kazakhstan's Long-term Savings Treasury Bills
<b>GS</b>	Government securities	<b>MUIKAM</b>	Kazakhstan's Long-term Indexed Treasury Bills
<b>ICS</b>	Interbank Clearing System	<b>NBK</b>	National Bank of Kazakhstan
<b>IFRS</b>	International Financial Reporting Standards	<b>OFC</b>	Other Foreign Currency
<b>IMF</b>	International Monetary Fund	<b>OTC IFEM</b>	OTC interbank foreign exchange market
<b>IPA</b>	Individual Pension Accounts	<b>SB</b>	Subsidiary bank
<b>ISMT</b>	Interbank System of Money Transfer	<b>UAPF</b>	United Accumulative Pension Fund

## Foreign currencies

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

## Methodological comments

### Section I “General economic trends”

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Domestic assets include:

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

3) *Liabilities* include:

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

N - nominal value of one security

P - weighted average discounted purchase price,

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

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

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

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

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

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

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

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

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

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

#### **Section IV “Payment systems”**

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

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

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

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

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

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

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

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

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

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

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

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

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

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