



STATISTICAL BULLETIN

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

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

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

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

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

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SYMBOLS AND ABBREVIATIONS

METHODOLOGICAL COMMENTS

Release calendar*

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

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



I. GENERAL ECONOMIC TRENDS

I. General economic trends

1.1. Main macroeconomic indicators

	2020	2021	2022	2023	2024	2024				2025			
						Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	Jan.	Jan.-Feb.	Jan.-Mar.	Jan.-Apr.
Gross Domestic Product, bln. KZT	70 649	83 952	103 766	119 442	135 252	26 024	52 343	84 963	135 252	...	...	30 423	...
as % to same period of the previous year	-2.5	4.3	3.2	5.1	4.8	3.7	3.2	4.1	4.8	...	...	5.6	...
Volume of Industrial Production, bln. KZT	26 743	37 048	48 008	46 402	50 125	11 524	23 495	36 003	50 125	4 403	9112	14 078	18 989
as % to same period of the previous year	-0.7	3.8	1.1	4.3	2.8	3.8	2.8	3.1	2.8	2.3	5.9	6.7	6.6
Capital Investments, bln. KZT	12 323	13 221	15 064	18 044	19 375	2 816	6 654	11 745	19 375	807	1 858	3 068	4 375
as % to same period of the previous year	-3.4	3.5	7.9	13.7	7.5	-0.8	-3.5	0.6	7.5	0.2	0.5	6.3	7.2
Consumer Price Index													
% for the last month of the period					100.9	100.7	100.4	100.4	100.9	101.1	101.5	101.3	101.2
% to same month of the previous year (annual inflation)	107.5	108.4	120.3	109.8	108.6	109.1	108.4	108.3	108.6	108.9	109.4	110.0	110.7
Unemployed population, thsd persons *	...	450	456	446	450	453	451	449	448	...	...	452	...
Unemployment rate, % *	...	4.9	4.9	4.7	4.7	4.7	4.7	4.6	4.6	...	...	4.6	...
Minimum of subsistence (average, per capita), KZT*	33 133	37 579	44 719	47 672	50 293	48 692	51 818	55 120	50 293	51 548	52 588	53 385	54 408
Average per capita money income, KZT*	126 551	142 805	180 639	203 107	220 332	202 250	212 232	210 737	230 809	213 652	223 908	229 203	...
as % to same period of the previous year	14.0	12.4	17.5	12.4	8.5	13.1	11.9	12.3	13.6	10.1	10.6	13.3	...
Export fob, mln. USD **	44 065	65 791	85 630	80 252	80 080	18 843	21 022	20 855	19 341	...	...	...	...
Import fob, mln. USD **	38 056	41 563	50 633	60 408	61 196	13 018	15 508	15 834	16 743	...	...	...	...
Gross Foreign Debt, mln. USD**	163 980	164 131	161 144	163 653	164 750	163 562	166 720	166 274	164 750	...	...	...	...
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***	420.9	431.8	462.7	454.6	525.1	446.8	471.5	481.2	525.1	518.1	499.2	504.4	512.3

Source: BNS

* For the last month of period

** NBK's Estimation for the Quarter

*** by year - annual average

I. General economic trends

1.2. Price indices

	2020	2021	2022	2023	2024	2024				2025			
						03.24	06.24	09.24	12.24	01.25	02.25	03.25	04.25
Consumer Price Index	107.5	108.4	120.3	109.8	108.6	102.6	103.9	105.7	108.6	101.1	102.6	103.9	105.1
% changes to December of the previous year*						100.7	100.4	100.4	100.9	101.1	101.5	101.3	101.2
% changes to the previous month	106.8	108.0	115.0	114.5	108.7	109.3	108.9	108.7	108.7	108.9	109.1	109.4	109.7
as % to the corresponding period of the previous													
Price Index Food Goods													
% changes to December of the previous year	111.3	109.9	125.3	108.5	105.5	102.5	102.7	102.9	105.5	101.4	102.9	104.5	105.7
% changes to the previous month						100.6	100.0	100.0	101.1	101.4	101.5	101.6	101.1
Price Index Non-Food Goods													
% changes to December of the previous year	105.5	108.5	119.4	109.1	108.3	101.7	103.5	105.6	108.3	100.6	101.6	102.4	103.0
% changes to the previous month						100.5	100.6	100.6	100.8	100.6	101.0	100.8	100.6
Price Index Marketable Services													
% changes to December of the previous year	104.2	106.5	114.1	112.4	113.3	103.6	106.0	109.9	113.3	101.1	103.2	104.5	106.5
% changes to the previous month						101.1	100.6	101.0	100.8	101.1	102.1	101.3	101.9
Price Index for Industry													
% changes to December of the previous year	95.8	146.1	109.4	97.5	107.3	99.4	100.9	105.0	107.3	100.4	100.3	100.6	101.4
% changes to the previous month						100.5	99.6	100.5	101.9	100.4	99.8	100.3	100.8
Price Index for Construction													
% changes to December of the previous year	99.7	105.7	101.4	106.8	101.4	99.7	100,1	100.4	101.4	100.1	100.0	100.5	101.1
% changes to the previous month						100.1	100,1	100.0	100.0	100.1	99.9	100.5	100.6
Index of Tariffs for Freight Shipping													
% changes to December of the previous year	102.8	108.8	104.5	103.4	104.3	101.2	101.8	102.1	104.3	100.7	97.0	97.2	97.2
% changes to the previous month						100.1	100.6	99.7	101.0	100.7	96.3	100.2	100.0

Source: BNS

* by years - December to December of the previous year

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

I. General economic trends

1.3. Balance of Payments of the Republic of Kazakhstan*

mln.US dollars

	2020	2021	2022	2023	2023				2024	2024			
					I	II	III	IV		I	II	III	IV
Current Account	-11 055.0	-2 679.5	6 436.4	-9 447.9	-1 625.8	-3 428.8	-1 666.4	-2 726.9	-3 701.9	-46.1	-1 538.6	-338.3	-1 778.9
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
Capital account balance	239.2	233.4	247.7	1 284.3	86.1	-14.1	1 180.3	32.1	76.8	11.5	16.5	4.3	44.4

Continuation

	2020	2021	2022	2023	2023				2024	2024			
					I	II	III	IV		I	II	III	IV
Financial account (excluding reserve assets)	-13 985.0	-2 276.2	7 718.5	-1 962.2	369.2	-1 191.9	511.4	-1 650.9	-1 118.6	-551.4	1 290.2	-82.0	-1 775.4
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
Net errors and omissions	-6 361.7	-4 628.3	-1 145.7	279.5	154.7	688.7	-2 656.5	2 092.7	1 613.7	-1 107.2	2 982.7	728.9	-990.7
Overall balance	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
Financing	-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
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
External debt	163 980.1	164 131.1	161 144.3	162 722.9	162 695.2	163 794.4	163 652.7	163 842.2	166 719.7	166 273.8	164 749.9
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
General Government	13 885.0	15 859.3	13 390.0	12 857.1	12 683.7	12 610.3	11 809.4	11 227.1	10 883.3	11 660.4	12 773.5
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
Central Bank	1 329.4	2 535.8	2 171.8	2 217.9	2 065.1	2 097.6	2 233.1	2 094.2	2 036.0	2 204.0	2 470.0
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
Banks	4 837.4	5 493.8	9 675.4	10 625.4	10 162.6	10 631.1	11 175.8	12 530.8	14 323.1	14 706.8	13 102.1
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
Other Sectors	41 388.0	44 013.4	42 227.3	43 172.7	43 673.5	45 006.0	45 436.5	45 065.6	45 773.7	45 644.2	45 266.8
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
Direct investment: Intercompany lending	102 540.2	96 228.8	93 679.8	93 849.9	94 110.3	93 449.4	92 997.9	92 924.6	93 703.7	92 058.5	91 137.5

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

**Including insurance and pension programs



II. KEY MONETARY INDICATORS

II.Key monetary indicators

2.1. Official Interest Rate

%, end of period

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

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2020	2021	2022	2023	2024	01.25	02.25	03.25	04.25
Net Foreign Assets	39 760 122	38 636 769	42 270 389	43 429 399	54 712 238	54 345 710	52 981 432	54 201 092	56 209 445
Net International Reserves	14 787 581	13 961 529	15 270 417	15 400 647	22 881 631	23 336 323	22 927 894	24 235 772	25 786 870
Gross International Assets	15 000 426	14 844 409	16 227 925	16 338 729	24 062 370	24 449 896	23 958 178	25 258 575	26 845 721
Monetary Gold and SDR	9 479 378	11 171 705	10 504 466	9 887 314	13 670 249	14 523 105	13 950 291	15 824 463	16 934 119
Foreign Currency	122 838	112 378	129 890	137 805	152 440	149 731	144 029	261 507	147 976
Transferable Deposits	2 168 713	1 236 529	1 828 429	2 782 507	2 856 804	1 886 202	1 983 246	1 564 988	2 012 486
Other Deposits	781 013	-	-	-	-	-	200 079	-	-
Securities (other than shares)	874 648	756 723	2 293 930	1 958 963	5 223 998	5 744 380	5 582 282	5 473 050	5 554 452
Financial Derivatives	2 227	2 309	2 687	35 143	8 955	9 358	9 038	10 480	10 702
Aseets in the External Management	1 571 609	1 564 765	1 468 522	1 536 998	2 149 925	2 137 120	2 089 213	2 124 087	2 185 986
Less: Foreign Liabilities	212 845	882 880	957 508	938 082	1 180 739	1 113 573	1 030 283	1 022 803	1 058 851
SDR	210 611	880 941	897 515	889 002	998 241	985 909	955 604	974 772	1 013 503
Nonresidents Transferable Deposits	1	6	57 826	46 904	179 891	125 095	72 058	45 247	42 358
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	410	420	451	443	511	505	486	491	499
Other Accounts Payable	1 824	1 513	1 716	1 733	2 096	2 064	2 135	2 292	2 491
Assets of the National Oil Fund	24 705 811	23 887 862	25 781 944	27 284 595	30 896 973	30 299 609	29 379 724	29 236 109	29 620 902
Other Net Foreign Assets	266 730	787 378	1 218 028	744 157	933 634	709 779	673 814	729 210	801 674
Gross Assets	1 195 531	1 579 649	1 914 431	1 411 802	1 707 247	1 487 599	1 391 569	1 465 767	1 474 376
Less: Foreign Liabilities	928 801	792 271	696 402	667 646	773 614	777 820	717 755	736 556	672 702
Net Domestic Assets	-28 725 025	-26 580 205	-29 694 206	-30 626 686	-39 093 487	-39 079 428	-37 748 179	-38 740 709	-41 410 716
Net Claims to the Central Government	-1 287 322	-842 901	-1 956 640	-2 010 867	-2 591 268	-2 771 855	-3 091 508	-3 058 789	-3 852 271
Claims	547 448	383 230	444 783	401 222	403 648	398 799	387 972	365 116	368 507
Securities	547 448	383 230	444 783	401 222	403 648	398 799	387 972	365 116	368 507
Less: Liabilities	1 834 770	1 226 130	2 401 423	2 412 089	2 994 917	3 170 654	3 479 480	3 423 905	4 220 777
Transferable Deposits	1 564 901	1 061 546	1 999 481	2 174 480	2 588 042	2 203 784	2 243 849	2 152 854	2 720 376
Other Deposits	84 108	164 152	400 056	236 697	405 611	965 793	1 234 534	1 269 781	1 499 167
Other Accounts Payable	185 761	-	-	-	-	-	-	-	-
Resources of the National Oil Fund	25 949 629	25 792 993	26 783 661	29 914 923	34 750 226	34 036 271	33 070 719	32 927 663	33 339 791
Claims to Banks	-1 838 449	-1 083 402	-1 756 226	-788 735	-209 122	-223 300	-171 872	-203 680	-210 442
Securities	560	-	-	-	-	-	-	-	-
Credits	63 809	360 551	35 587	153 998	13 555	11 929	11 929	10 228	10 228
Less: NBK Notes	1 902 818	1 444 004	1 791 813	943 009	222 678	235 229	183 801	509 536	220 670
Financial Derivatives	-	51	-	277	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	-	-	295 627	-
Claims to Nonbank Financial Institutions	4 966 023	5 317 553	5 362 793	5 311 730	5 115 153	5 115 154	5 165 181	5 671 615	5 115 153
Credits	-	229 908	273 021	204 203	-	-	50 028	352 083	-
Shares and other Equity	4 966 023	5 087 645	5 089 773	5 107 527	5 115 147	5 115 147	5 115 147	5 115 147	5 115 147
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	7	7	6	204 385	5
Claims to the Rest of the Economy	782 439	848 440	596 980	782 139	935 180	903 495	979 371	970 394	1 261 671
Other Net Domestic Assets	-6 200 350	-5 869 902	-6 040 554	-6 503 212	-11 254 588	-11 694 651	-11 169 700	-12 842 599	-14 061 396
Other Financial Assets	9 714	3 901	7 164	9 992	19 593	11 242	12 243	12 927	16 576
Nonfinancial Assets	50 849	60 527	65 127	65 365	88 431	88 465	92 044	96 962	99 619
Less: Other Liabilities	65 707	60 709	226 293	62 866	57 482	100 063	108 263	52 411	58 787
Less: Capital Accounts	6 195 206	5 873 621	5 886 551	6 515 703	11 305 129	11 694 295	11 165 725	12 900 077	14 118 805

Continuation

	2020	2021	2022	2023	2024	01.25	02.25	03.25	04.25
Liabilities	11 035 097	12 056 564	12 576 183	12 802 713	15 618 752	15 266 282	15 233 253	15 460 383	14 798 729
Narrow Reserve Money	5 087 846	6 945 442	7 374 898	7 142 913	7 532 310	7 132 184	7 222 418	6 912 772	6 927 221
Reserve Money	9 777 551	10 957 714	11 874 422	11 539 973	14 606 537	14 012 242	13 662 625	13 787 210	13 534 795
Currency out of the NBK	3 250 372	3 451 715	3 823 793	4 109 817	4 862 203	4 735 682	4 681 680	4 725 146	4 874 328
Transferable Deposits of Banks	1 299 270	2 074 806	2 202 901	1 483 719	1 372 456	1 156 468	1 255 203	1 220 802	1 130 854
Other Deposits of Banks	4 689 705	4 012 272	4 499 524	4 397 060	7 074 227	6 880 058	6 440 208	6 874 437	6 607 574
Transferable Deposits of Nonbank Financial Institutions	443 937	1 370 737	1 115 521	1 539 958	1 285 183	1 229 742	1 275 582	957 200	910 791
Current accounts of Public Nonfinancial Institutions in KZT	94 260	48 177	232 683	9 419	12 468	10 291	9 953	9 626	11 248
Current accounts of non-state non-financial organizations in tege	7	7	1	-	-	-	-	-	-
Other Deposits	580 266	473 891	341 074	1 008 920	880 979	1 110 039	1 333 482	1 268 109	984 391
Foreign Currency Current Accounts of Public Nonfinancial Institutions	5	32	657	2 694	39	452	51	357	287
Other Deposits of Public Nonfinancial Institutions	126 972	87 413	1 581	332	93 927	205 494	152 459	241 130	267 127
Other Deposits of Nonbank Financial Institutions	452 119	383 339	337 347	1 004 390	785 494	902 278	1 179 196	1 024 575	715 224
Other Deposits of Liquidated Banks	1 170	3 106	1 489	1 504	1 520	1 815	1 776	2 047	1 752
Nonprofit Institutions	-	-	-	-	-	-	-	-	-
Securities (other than shares)	576 683	474 845	354 628	247 488	131 236	144 001	235 622	405 064	279 543
Other Financial Institutions	432 566	291 892	110 269	65 186	36 361	63 010	43 244	238 703	38 653
Public Nonfinancial Institutions	112 919	133 783	167 123	105 452	48 993	38 624	132 390	101 017	165 018
Private Nonfinancial Institutions	30 978	47 382	69 676	69 696	45 881	42 368	57 971	59 941	70 637
Households	1	891	282	-	-	-	-	-	-
Nonprofit Institutions	219	897	7 278	7 155	-	-	2 017	5 403	5 235
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	2024*	01.25	02.25	03.25	04.25
Net Foreign Assets	1 311 176	1 769 349	810 249	837 480	380 772	441 092	344 439	585 170	1 044 642
Net Foreign Assets, CFC	1 100 665	1 567 010	820 973	1 459 100	1 302 997	1 391 033	1 171 867	1 407 210	1 975 024
Claims to Nonresidents, CFC	1 957 617	2 330 781	3 293 138	4 069 307	4 448 787	4 472 012	4 839 168	5 180 961	5 711 190
Foreign Currency	340 275	264 941	370 974	613 961	397 165	427 947	490 559	426 563	448 336
Transferable Deposits	575 858	757 233	1 132 797	1 215 266	1 148 104	1 249 816	1 319 425	1 258 971	1 829 296
Other Deposits	484 540	466 087	477 359	645 017	771 610	688 233	867 794	1 246 815	1 169 862
Securities (other than shares)	322 535	501 724	838 832	1 007 177	1 204 023	1 157 687	1 186 555	1 227 410	1 232 169
Credits	195 385	279 970	399 142	500 714	779 340	842 730	832 220	876 067	934 044
Financial Derivatives	5 968	4 689	473	8 662	4 442	2 703	6 749	5 067	4 624
Shares and other Equity	4 275	4 373	4 675	4 594	5 789	5 709	5 499	5 580	6 524
Other Accounts Receivable	28 780	51 766	68 885	73 916	138 314	97 186	130 367	134 488	86 334
Less: Liabilities for Nonresidents, CFC	856 953	763 771	2 472 164	2 610 207	3 145 790	3 080 979	3 667 302	3 773 750	3 736 165
Transferable Deposits	300 345	349 911	1 413 594	1 321 335	1 445 896	1 385 264	1 370 567	1 405 397	1 505 644
Other Deposits	149 592	280 553	836 243	943 601	1 280 753	1 258 022	1 681 141	1 795 042	1 730 431
Securities (other than shares)	350 043	41 400	24 253	-	-	-	197 553	202 209	206 728
Credits	16 917	47 273	157 398	157 344	362 564	381 944	342 789	282 962	239 983
Financial Derivatives	10 225	9 176	2 507	7 062	390	4 034	5 139	7 913	2 571
Other Accounts Payable	29 831	35 458	38 168	180 864	56 186	51 715	70 112	80 227	50 808
Other net Foreign Assets, OFC	210 511	202 338	-10 724	-621 620	-922 225	-949 941	-827 427	-822 040	-930 383
Gross Assets	459 460	507 000	666 949	855 091	833 226	812 443	834 729	895 200	846 531
Less: Foreign Liabilities	248 949	304 662	677 673	1 476 711	1 755 451	1 762 385	1 662 156	1 717 240	1 776 914
Domestic Assets	22 806 573	28 273 963	32 860 771	36 856 922	44 480 036	43 353 888	43 214 080	43 586 175	43 627 416
Reserves	5 999 511	6 516 208	7 430 749	6 360 781	8 988 580	8 632 830	8 380 558	8 672 661	8 381 795
Transferable and Other Deposits in NBK	5 577 185	6 062 216	6 967 609	5 890 626	8 500 922	8 178 530	7 923 809	8 229 513	7 927 445
National Currency	422 326	453 992	463 140	470 155	487 658	454 301	456 748	443 149	454 350
Other Claims to NBK	2 575 073	1 589 764	1 845 120	1 012 693	263 370	277 721	223 653	346 745	273 373

Continuation

	2020	2021	2022	2023	2024*	01.25	02.25	03.25	04.25
Net Claims to the Central Government	3 238 397	4 235 214	4 417 488	6 375 618	8 698 045	8 395 228	8 421 640	7 858 101	7 730 336
Gross Claims	3 368 010	4 438 508	4 664 553	6 640 779	8 954 858	8 648 282	8 670 740	8 102 485	7 980 024
Securities (other than shares)	3 268 116	4 332 090	4 555 217	6 533 456	8 776 421	8 471 663	8 435 733	7 866 770	7 743 650
Credits	98 914	101 473	108 723	106 822	123 401	121 763	117 317	118 543	120 400
Other Accounts Receivable	979	4 945	614	502	55 036	54 856	117 690	117 171	115 974
Less: Liabilities	129 613	203 294	247 065	265 161	256 812	253 054	249 100	244 384	249 688
Transferable Deposits	15 714	23 713	15 832	13 387	1 759	3 332	2 782	1 899	2 584
Other Deposits	791	1 947	2 542	4 635	19 495	13 174	10 212	5 092	8 808
Credits	43 076	56 444	64 948	63 685	69 913	70 494	70 979	71 568	72 119
Other Accounts Payable	70 033	121 190	163 744	183 455	165 645	166 054	165 127	165 825	166 177
Claims to the Regional and Local Government	2	14 469	13 224	13 446	14 162	14 283	14 284	13 517	13 545
Securities (other than shares)	-	14 468	13 223	13 446	14 160	14 282	14 283	13 516	13 544
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	2	1	1	1	2	1	1	1	1
Claims to Nonbank Financial Institutions	1 377 525	2 397 563	2 441 767	2 890 141	2 540 744	2 531 391	2 506 260	2 686 802	2 505 355
Transferable Deposits	5 314	13 986	135 465	25 472	12 874	49 670	19 178	36 042	23 942
Other Deposits	51	52	-	-	-	-	-	-	-
Securities (other than shares)	353 993	639 721	884 278	832 316	706 931	674 275	646 856	642 199	670 739
Credits	729 508	1 275 313	836 937	1 247 196	1 113 021	1 057 677	1 105 778	1 279 523	1 072 885
Financial Derivatives	62 634	54 716	72 008	158 908	6 989	15 095	13 598	10 103	11 764
Shares and other Equity	156 212	296 402	300 200	376 771	482 175	487 078	490 826	503 644	503 645
Other Accounts Receivable	69 813	117 372	212 878	249 478	218 753	247 597	230 025	215 290	222 379
Claims to Public Nonfinancial Institutions	582 619	605 536	873 865	777 381	690 279	700 350	706 445	746 755	898 311
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	318 413	458 448	564 961	550 463	504 950	510 638	523 629	535 559	589 352
Credits	263 219	146 736	308 618	226 564	185 219	189 249	181 812	209 697	307 430
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	-	-	-	-	-	-	-
Other Accounts Receivable	985	351	286	355	111	463	1 004	1 498	1 530

Continuation

	2020	2021	2022	2023	2024*	01.25	02.25	03.25	04.25
Claims to Private Nonfinancial Institutions	7 869 706	8 474 297	9 266 501	10 468 045	11 840 393	11 404 691	11 423 797	11 606 762	11 729 341
Securities (other than shares)	216 586	254 543	266 881	273 631	378 330	372 740	369 918	381 744	378 051
Credits	7 252 207	7 901 000	8 673 393	9 775 098	10 959 988	10 552 530	10 572 646	10 710 036	10 861 900
Financial Derivatives	1 133	1 378	1 251	1 549	379	573	1 237	669	600
Shares and other Equity	166 057	162 909	191 382	245 262	261 142	264 338	264 327	282 980	278 016
Other Accounts Receivable	233 723	154 467	133 593	172 506	240 554	214 510	215 670	231 334	210 775
Claims to Nonprofit Institutions	2 707	3 016	2 391	4 109	6 027	6 219	6 228	6 451	6 810
Credits	1 967	2 939	2 268	3 827	5 955	5 902	5 829	5 990	6 279
Shares and other Equity	2	2	3	3	3	3	3	3	3
Other Accounts Receivable	738	74	120	279	69	314	396	458	528
Claims to Households	7 684 251	10 869 025	14 243 981	18 331 749	22 998 054	23 134 187	23 444 837	23 784 641	24 210 515
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	7 631 145	10 795 904	14 177 198	18 276 322	22 914 265	23 047 218	23 357 555	23 696 564	24 122 534
Financial Derivatives	242	530	-	-	1 538	1 540	1 248	994	524
Other Accounts Receivable	52 863	72 590	66 783	55 427	82 252	85 429	86 034	87 083	87 457
Other Net Assets	-6 523 218	-6 431 129	-7 674 314	-9 377 040	-11 559 618	-11 743 013	-11 913 622	-12 136 260	-12 121 965
Other Financial Assets	114 431	98 964	128 385	129 563	130 328	135 282	146 859	154 463	172 169
Nonfinancial Assets	783 226	796 805	834 083	886 835	962 845	978 189	982 073	989 360	1 015 187
Less: Other Liabilities	1 299 656	1 238 334	1 556 149	1 627 152	1 697 052	1 682 737	1 637 899	1 741 446	2 057 704
Less: Capital Accounts	6 121 219	6 088 565	7 080 633	8 766 286	10 955 739	11 173 746	11 404 655	11 538 638	11 251 617
Liabilities	24 117 749	30 043 312	33 671 020	37 694 402	44 860 808	43 794 980	43 558 519	44 171 345	44 672 058
Transferable Deposits	6 271 889	7 786 368	8 187 666	7 691 930	8 570 023	7 832 366	7 673 849	7 957 927	8 100 735
Central Bank	1	1	1	1	1	1	1	1	1
Regional and Local Government	822	886	864	862	968	1 139	1 333	1 375	704
Nonbank Financial Institutions	384 939	543 070	484 231	558 312	637 799	709 602	640 565	821 438	971 999
Public Nonfinancial Institutions	494 327	572 609	852 319	544 233	495 289	524 715	616 178	551 335	756 407
Private Nonfinancial Institutions	3 688 676	4 276 021	4 455 259	3 949 378	4 518 896	4 128 382	3 945 999	4 108 784	3 781 935
Nonprofit Institutions	103 080	116 056	131 520	116 164	103 808	105 388	101 588	120 044	100 468
Households	1 600 043	2 277 724	2 263 471	2 522 981	2 813 261	2 363 139	2 368 184	2 354 950	2 489 222

Continuation

	2020	2021	2022	2023	2024*	01.25	02.25	03.25	04.25
Other Deposits	14 700 551	17 425 495	21 059 848	24 413 188	30 538 326	30 222 131	30 158 541	30 280 216	31 298 683
Central Bank	-	0	-	-	-	-	-	-	-
Regional and Local Government	-	28	504	2 638	5 330	3 075	2 897	2 495	3 066
Nonbank Financial Institutions	1 117 559	812 750	971 535	943 810	957 315	634 256	658 293	784 987	841 966
Public Nonfinancial Institutions	587 706	821 283	1 356 166	767 356	1 039 417	1 200 013	1 182 971	1 036 969	1 223 096
Private Nonfinancial Institutions	3 103 678	4 235 938	4 608 925	5 872 590	8 269 852	8 121 028	8 019 143	8 004 594	8 368 070
Nonprofit Institutions	699 600	568 295	738 950	509 737	489 993	482 960	493 220	501 013	517 340
Households	9 192 008	10 987 200	13 383 768	16 317 056	19 776 419	19 780 800	19 802 018	19 950 158	20 345 145
Securities	1 664 317	1 943 608	1 985 457	2 793 003	3 020 540	3 042 924	2 919 445	2 823 756	2 872 804
Nonbank Financial Institutions	1 550 898	1 743 393	1 773 039	2 562 398	2 757 467	2 770 716	2 642 384	2 546 725	2 601 055
Public Nonfinancial Institutions	91 815	148 963	150 815	152 952	155 348	154 930	156 234	157 638	156 576
Private Nonfinancial Institutions	1 425	1 447	2 885	1 775	573	614	656	623	704
Households	20 179	49 805	58 718	75 878	107 152	116 665	120 171	118 770	114 469
Credits	696 911	2 152 007	1 606 866	2 129 723	2 195 351	2 204 048	2 410 999	2 571 943	1 946 740
Central Bank	14 094	6	6	6	6	6	6	6	6
Regional and Local Government	3 115	6 460	12 359	20 952	38 603	38 996	40 870	43 325	47 979
Nonbank Financial Institutions	657 439	2 137 729	1 586 217	2 099 879	2 147 184	2 155 426	2 360 446	2 518 888	1 888 972
Public Nonfinancial Institutions	22 153	7 739	8 250	8 871	9 546	9 608	9 665	9 712	9 773
Private Nonfinancial Institutions	47	21	9	5	2	2	2	2	0
Households	63	52	26	11	10	10	10	10	10
Financial Derivatives	83 755	54 828	74 613	159 536	8 600	16 567	14 344	11 006	12 682
Central Bank	21 046	-	-	-	-	-	-	17	-
Nonbank Financial Institutions	62 632	54 673	73 653	159 394	6 537	14 914	13 348	10 254	12 255
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	50	155	959	142	666	314	74	76	191
Households	28	-	-	-	1 397	1 338	921	658	237
Other Accounts Payable	700 326	681 006	756 571	507 022	527 969	476 944	381 341	526 496	440 413
Central Bank	102	24	211	182	220	240	281	434	198
Regional and Local Government	1 382	3 789	5 581	4 954	4 369	4 363	4 360	4 356	4 353
Nonbank Financial Institutions	14 914	65 337	88 071	64 816	50 132	49 192	47 400	47 307	43 288
Public Nonfinancial Institutions	55 599	103 266	97 753	99 097	97 422	96 787	96 867	96 914	96 948
Private Nonfinancial Institutions	225 557	228 250	245 255	301 575	339 673	314 139	310 740	327 823	329 044
Nonprofit Institutions	742	704	389	1 569	451	567	755	1 225	1 134
Households	178 471	197 877	201 800	244 310	298 347	277 027	274 470	279 026	250 580
Interbank Accounts	223 559	81 759	117 511	-209 481	-262 644	-265 370	-353 532	-230 589	-285 132

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2020	2021	2022	2023	2024*	01.25	02.25	03.25	04.25
Net Foreign Assets	41 091 030	40 426 251	43 086 563	44 266 879	55 093 010	54 786 802	53 326 008	54 740 345	57 254 087
Claims to Nonresidents	16 958 044	17 175 190	19 521 062	20 408 036	28 511 157	28 921 909	28 797 346	30 439 535	32 556 910
Monetary Gold and SDR	9 479 378	11 171 705	10 504 466	9 887 314	13 670 249	14 523 105	13 950 291	15 824 463	16 934 119
Foreign Currency	463 113	377 319	500 864	751 766	549 606	577 678	634 588	688 070	596 312
Transferable Deposits	2 744 572	1 993 762	2 961 226	3 997 773	4 004 908	3 136 018	3 302 671	2 823 959	3 841 782
Other Deposits	1 265 553	466 087	477 359	645 017	771 610	688 233	1 067 873	1 246 815	1 169 862
Securities (other than shares)	1 197 183	1 258 447	3 132 763	2 966 140	6 428 021	6 902 067	6 768 837	6 700 460	6 786 621
Credits	195 385	279 970	399 142	500 714	779 340	842 730	832 220	876 067	934 044
Shares and other Equity	4 275	4 373	4 675	4 594	5 789	5 709	5 499	5 580	6 524
Financial Derivatives	8 196	6 997	3 160	43 805	13 396	12 061	15 787	15 546	15 326
Other Claims	1 600 389	1 616 531	1 537 406	1 610 914	2 288 238	2 234 307	2 219 579	2 258 575	2 272 320
Liabilities for Nonresidents	1 069 798	1 646 651	3 429 672	3 548 288	4 326 529	4 194 553	4 697 585	4 796 553	4 795 016
Transferable Deposits	300 346	349 916	1 471 421	1 368 240	1 625 787	1 510 359	1 442 626	1 450 644	1 548 002
SDR	210 611	880 941	897 515	889 002	998 241	985 909	955 604	974 772	1 013 503
Other Deposits	149 592	280 553	836 243	943 601	1 280 753	1 258 022	1 681 141	1 795 042	1 730 431
Securities (other than shares)	350 043	41 400	24 253	-	-	-	197 553	202 209	206 728
Credits	17 327	47 694	157 848	157 787	363 076	382 449	343 275	283 453	240 482
Financial Derivatives	10 225	9 176	2 507	7 062	390	4 034	5 139	7 913	2 571
Other Accounts Payable	31 655	36 971	39 885	182 597	58 283	53 780	72 248	82 520	53 299
Assets of the National Oil Fund	24 725 542	23 888 930	25 787 868	27 284 595	30 896 973	30 299 609	29 379 860	29 190 193	29 620 902
Other Net Foreign Assets	477 242	1 008 782	1 207 304	122 537	11 409	-240 163	-153 614	-92 830	-128 709
Assets	1 654 992	2 105 715	2 581 380	2 266 893	2 540 473	2 300 042	2 226 298	2 360 966	2 320 907
Foreign Liabilities	1 177 750	1 096 933	1 374 076	2 144 356	2 529 064	2 540 205	2 379 911	2 453 796	2 449 616
Net Domestic Assets	-16 173 245	-10 326 961	-8 790 608	-5 965 307	-9 433 007	-10 102 667	-8 651 446	-9 987 318	-11 530 014
Net Claims to the Central Government	1 951 075	3 392 313	2 460 848	4 364 751	6 106 777	5 623 373	5 330 132	4 799 312	3 878 065
Claims	3 915 458	4 821 738	5 109 337	7 042 001	9 358 506	9 047 081	9 058 712	8 467 600	8 348 531
Securities	3 815 565	4 715 320	5 000 000	6 934 678	9 180 069	8 870 462	8 823 706	8 231 886	8 112 157
Credits	98 914	101 473	108 723	106 822	123 401	121 763	117 317	118 543	120 400
Other	979	4 945	614	502	55 036	54 856	117 690	117 171	115 974
Liabilities	1 964 383	1 429 424	2 648 488	2 677 250	3 251 729	3 423 708	3 728 580	3 668 288	4 470 465
Transferable Deposits	1 580 615	1 085 259	2 015 312	2 187 867	2 589 801	2 207 116	2 246 631	2 154 753	2 722 960
Other Deposits	84 899	166 099	402 598	241 331	425 106	978 967	1 244 747	1 274 873	1 507 975
Securities	-	-	-	-	-	-	-	-	-
Credits	43 076	56 444	64 948	63 685	69 913	70 494	70 979	71 568	72 119
Other	255 794	121 622	165 630	184 368	166 908	167 131	166 224	167 095	167 411

Continuation

	2020	2021	2022	2023	2024*	01.25	02.25	03.25	04.25
Claims to the Regional and Local Government	2	14 469	13 224	13 446	14 162	14 283	14 284	13 517	13 545
Securities (other than shares)	-	14 468	13 223	13 446	14 160	14 282	14 283	13 516	13 544
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	2	1	1	1	2	1	1	1	1
Resources of the National Oil Fund	25 969 361	25 794 061	26 789 585	29 914 923	34 750 226	34 036 271	33 070 855	32 881 746	33 339 791
Claims to Nonbank Financial Institutions	6 343 549	7 715 115	7 804 560	8 201 871	7 655 897	7 646 545	7 671 441	8 358 417	7 620 508
Transferable Deposits	5 314	13 986	135 465	25 472	12 874	49 670	19 178	36 042	23 942
Other Deposits	51	52	-	-	-	-	-	-	-
Securities	353 993	639 721	884 278	832 316	706 931	674 275	646 856	642 199	670 739
Credits	729 508	1 505 220	1 109 958	1 451 400	1 113 021	1 057 677	1 155 806	1 631 606	1 072 885
Financial Derivatives	62 634	54 716	72 008	158 908	6 989	15 095	13 598	10 103	11 764
Shares and other Equity	5 122 235	5 384 048	5 389 972	5 484 298	5 597 322	5 602 225	5 605 972	5 618 791	5 618 793
Other Accounts Receivable	69 813	117 372	212 878	249 478	218 760	247 604	230 031	419 675	222 384
Claims to Public Nonfinancial Institutions	1 352 901	1 443 209	1 461 118	1 553 027	1 618 700	1 597 203	1 679 255	1 710 642	2 153 547
Other Deposits	-	-	-	-	-	-	-	-	-
Securities	318 413	458 448	564 961	550 463	504 950	510 638	523 629	535 559	589 352
Credits	263 219	146 736	308 618	226 564	185 219	189 249	181 812	209 697	307 430
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	541 968	670 379	854 170	818 511	814 979	848 571	865 844
Other Accounts Receivable	21 266	88 024	45 571	105 621	74 362	78 805	158 836	116 814	390 921
Claims to Private Nonfinancial Institutions	7 869 706	8 474 348	9 266 501	10 468 045	11 840 393	11 404 691	11 423 797	11 606 762	11 729 341
Securities	216 586	254 543	266 881	273 631	378 330	372 740	369 918	381 744	378 051
Credits	7 252 207	7 901 000	8 673 393	9 775 098	10 959 988	10 552 530	10 572 646	10 710 036	10 861 900
Financial Derivatives	1 133	1 378	1 251	1 549	379	573	1 237	669	600
Shares and other Equity	166 057	162 909	191 382	245 262	261 142	264 338	264 327	282 980	278 016
Other Accounts Receivable	233 723	154 517	133 593	172 506	240 554	214 510	215 670	231 334	210 775
Claims to Nonprofit Institutions	2 707	3 016	2 391	4 109	6 027	6 219	6 228	6 451	6 810
Credits	1 967	2 939	2 268	3 827	5 955	5 902	5 829	5 990	6 279
Shares and other Equity	2	2	3	3	3	3	3	3	3
Other	738	74	120	279	69	314	396	458	528

Continuation

	2020	2021	2022	2023	2024*	01.25	02.25	03.25	04.25
Claims to Households	7 696 408	10 879 741	14 253 707	18 338 242	23 004 813	23 140 829	23 451 398	23 791 148	24 216 951
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	7 643 303	10 806 620	14 186 925	18 282 815	22 921 023	23 053 860	23 364 116	23 703 070	24 128 969
Financial Derivatives	242	530	-	-	1 538	1 540	1 248	994	524
Other	52 863	72 590	66 783	55 427	82 252	85 429	86 034	87 083	87 457
Other Net Domestic Assets	-16 222 495	-17 298 111	-18 146 474	-21 491 057	-28 590 935	-29 127 540	-28 768 193	-31 041 835	-31 485 350
Other Financial Assets	124 145	102 866	135 549	139 554	149 921	146 524	159 102	167 391	188 746
Nonfinancial Assets	834 075	857 332	899 210	952 200	1 051 276	1 066 654	1 074 118	1 086 322	1 114 806
Less: Other Liabilities	4 864 290	6 277 057	6 214 048	7 300 823	7 531 264	7 472 676	7 431 034	7 856 833	7 418 479
Less: Capital Accounts	12 316 425	11 981 252	12 967 184	15 281 988	22 260 868	22 868 041	22 570 380	24 438 715	25 370 422
Liabilities	24 917 785	30 099 291	34 295 955	38 301 572	45 660 003	44 684 135	44 674 562	44 753 027	45 724 073
Currency in Circulation	2 828 046	2 997 723	3 360 653	3 639 662	4 374 546	4 281 381	4 224 931	4 281 997	4 419 978
Transferable and Other Deposits	22 089 738	27 101 567	30 935 301	34 661 910	41 285 458	40 402 753	40 449 631	40 471 030	41 304 095
Regional and Local Government	822	914	1 368	3 500	6 298	4 214	4 230	3 870	3 770
Nonbank Financial Institutions	2 398 554	3 109 897	2 908 634	4 046 470	3 665 791	3 475 878	3 753 637	3 588 199	3 439 979
Public Nonfinancial Institutions	1 303 270	1 529 514	2 443 405	1 324 034	1 641 140	1 940 965	1 961 613	1 839 417	2 258 166
Private Nonfinancial Institutions	6 792 361	8 511 966	9 064 184	9 821 968	12 788 747	12 249 409	11 965 141	12 113 378	12 150 005
Nonprofit Institutions	802 680	684 352	870 470	625 901	593 802	588 348	594 808	621 057	617 808
Households	10 792 051	13 264 924	15 647 239	18 840 038	22 589 680	22 143 938	22 170 202	22 305 108	22 834 367

* including final turnovers

II. Key monetary indicators

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

	2020	2021	2022	2023	09.24***	12.24**	03.25
Net Foreign Assets	2 455 298	3 603 191	3 584 793	5 250 119	7 633 797	8 348 979	8 361 317
Claims on Nonresidents	3 810 828	5 248 149	5 008 923	6 516 697	9 348 823	10 415 795	10 299 912
Foreign Currency	1 566	3 025	1 081	1 636	54	6	23
Deposits	423 772	146 381	135 879	271 650	341 888	446 803	410 597
Securities (other than shares)	2 432 159	3 574 836	3 395 916	3 776 219	5 039 329	5 190 576	5 213 372
Loans	49 967	58 624	44 565	47 943	50 321	36 700	42 095
Financial Derivatives	0	0	0	0	538	0	0
Other	903 365	1 465 281	1 431 481	2 419 248	3 916 692	4 741 709	4 633 825
less: Liabilities to Nonresidents	1 355 530	1 644 957	1 424 131	1 266 578	1 715 026	2 066 816	1 938 595
Deposits	0	0	74 296	73 157	154 573	171 679	165 053
Securities (other than shares)	731 146	1 067 545	661 735	554 655	832 294	1 198 503	1 137 815
Loans	599 892	541 365	645 577	571 490	718 791	679 220	626 320
Financial Derivatives	0	0	0	0	536	0	0
Other	24 491	36 047	42 523	67 277	8 831	17 414	9 407
Claims on Banking System	2 748 063	2 581 784	2 040 126	3 196 843	2 056 738	2 686 122	2 715 961
National Currency	902	627	925	491	994	815	1 186
Other Claims	2 747 161	2 581 157	2 039 201	3 196 353	2 055 744	2 685 307	2 714 776
Net Claims on Central Government	6 134 924	5 943 344	8 082 617	9 196 610	10 401 435	10 725 428	10 912 479
Claims on Central Government	6 192 864	6 043 497	8 172 655	9 313 393	10 493 154	10 846 264	10 994 246
Securities (other than shares)	6 184 300	5 875 755	8 117 593	9 166 194	10 137 558	10 743 496	10 717 329
Other Claims	8 564	167 742	55 062	147 199	355 596	102 768	276 918
Less: Liabilities to Central Government	57 940	100 152	90 038	116 783	91 719	120 836	81 767
Deposits	0	0	0	0	0	0	271
Other Liabilities	57 940	100 152	90 038	116 783	91 719	120 836	81 497
Claims on Other Sectors	4 107 384	4 281 035	4 150 618	4 105 840	4 620 075	4 553 115	4 570 134
Regional and Local Government	788 535	857 776	811 212	808 988	861 254	899 812	918 701
Public Nonfinancial Institutions	781 663	966 553	924 349	1 029 871	1 230 971	1 263 141	1 282 742
Private Nonfinancial Institutions	2 276 047	2 201 762	2 188 402	2 060 872	2 351 992	2 220 256	2 203 497
Other Resident Sectors	261 139	254 945	226 654	206 108	175 858	169 906	165 193

Continuation

	2020	2021	2022	2023	09.24***	12.24**	03.25
Deposits	397	25 307	15 330	176 347	107 132	10 169	8 285
of which: Depository corporations	0	0	6 564	130 082	106 052	6 585	4 195
Securities (other than shares)	6 992	7 502	8 051	981 482	982 139	983 518	983 636
of which: Depository corporations	0	0	0	21 950	23 029	24 241	24 198
Loans	859 400	884 294	941 983	962 655	1 190 337	1 330 710	1 329 386
of which: Depository corporations	4	393	48 485	54 614	110 339	126 760	121 154
Financial Derivatives	0	0	0	0	0	0	27 744
of which: Depository corporations	0	0	0	0	0	0	27 744
Insurance Technical Reserve	13 510 920	13 836 287	15 606 629	18 997 395	22 387 472	24 148 686	24 220 228
Net Equity of Households in Life Insurance Reserves	348 569	450 152	551 701	606 036	752 765	897 222	988 433
Net Equity of Households in Pension Funds	12 914 140	13 071 798	14 663 411	17 864 654	21 195 130	22 810 718	22 807 349
Prepayment of Premiums and Reserves against Outstanding Claims	248 211	314 337	391 517	526 704	439 577	440 746	424 447
of which: Depository corporations	7 064	5 928	7 962	11 157	1 414	1 310	4 056
Shares and other Equity	1 483 131	1 629 798	1 741 458	2 164 286	2 274 651	2 219 982	2 345 541
Other Items (NET)	-415 171	26 166	-455 298	-1 532 753	-2 229 684	-2 379 421	-2 354 930

* 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	09.24***	12.24**	03.25
Net Foreign Assets	19 109 367	20 755 883	21 284 973	22 337 865	28 396 625	32 637 901	34 049 188
Claims on Nonresidents	22 101 325	23 864 780	26 205 715	28 004 072	35 765 982	40 086 097	41 802 846
less: Liabilities to Nonresidents	2 991 958	3 108 897	4 920 743	5 666 207	7 369 357	7 448 195	7 753 658
Domestic Claims	28 392 353	32 778 744	39 196 750	47 836 789	54 772 949	57 610 336	57 258 252
Net claims on Central Government	7 341 467	7 643 999	10 006 006	13 302 496	16 019 507	16 505 941	15 493 610
Claims on Central Government	10 108 322	10 865 234	13 281 991	16 355 394	19 737 907	20 204 770	19 461 847
Less: Liabilities to Central Government	2 766 856	3 221 236	3 275 986	3 052 898	3 718 400	3 698 829	3 968 236
Claims on Other Sectors	21 050 887	25 134 745	29 190 745	34 534 293	38 753 442	41 104 395	41 764 642
Regional and Local Government	788 537	872 244	824 436	822 434	874 812	913 974	932 218
Public Nonfinancial Institutions	2 151 307	2 426 506	2 402 211	2 601 979	2 919 375	2 900 923	3 012 465
Other Resident Sectors	18 111 043	21 835 995	25 964 098	31 109 879	34 959 255	37 289 499	37 819 958
Currency outside Financial Sectors	2 827 144	2 997 097	3 359 729	3 639 171	3 990 220	4 373 730	4 280 811
Deposits	19 691 582	24 016 977	28 035 433	30 661 705	33 774 315	37 623 250	36 886 921
Securities (other than shares)	264 528	390 671	464 827	1 372 439	1 460 662	1 317 224	1 402 831
Loans	884 774	898 173	914 141	937 879	1 118 236	1 252 112	1 261 282
Financial Derivatives	78	155	959	142	302	2 062	734
Insurance Technical Reserve	13 503 855	13 830 359	15 598 666	18 986 238	22 386 058	24 147 376	24 216 172
Shares and other Equity	11 787 263	12 138 553	12 959 245	15 621 136	20 671 384	22 485 636	24 676 052
Other Items (net)	-1 457 503	-737 357	-851 278	-1 044 057	-231 604	-953 153	-1 417 364

* 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	2024*	01.25	02.25	03.25	04.25
1. RM (Reserve Money)	9 777 551	10 957 714	11 874 422	11 539 973	14 606 537	14 012 242	13 662 625	13 787 210	13 534 795
% changes to the previous month	1.1	4.6	1.3	14.0	16.4	-4.1	-2.5	0.9	-1.8
% changes to December of the previous year	41.8	12.1	8.4	-2.8	26.6	-4.1	-6.5	-5.6	-7.3
from them:									
Currency out of the NBK	3 250 372	3 451 715	3 823 793	4 109 817	4 862 203	4 735 682	4 681 680	4 725 146	4 874 328
Deposits of Banks and other organizations in NBK	6 527 179	7 505 999	8 050 629	7 430 156	9 744 334	9 276 560	8 980 946	9 062 064	8 660 467
Narrow Reserve Money	5 087 846	6 945 442	7 374 898	7 142 913	7 532 310	7 132 184	7 222 418	6 912 772	6 927 221
% changes to the previous month	-9.7	12.9	6.9	8.6	9.5	-5.3	1.3	-4.3	0.2
% changes to December of the previous year	-6.3	36.5	6.2	-3.1	5.5	-5.3	-4.1	-8.2	-8.0
from them:									
Reserve deposits of Banks in NBK	1 299 270	2 074 806	2 202 901	1 483 719	1 372 456	1 156 468	1 255 203	1 220 802	1 130 854
M0 (Currency in Circulation)	2 828 046	2 997 723	3 360 653	3 639 662	4 374 546	4 281 381	4 224 931	4 281 997	4 419 978
% changes to the previous month	4.5	3.2	3.4	4.8	7.7	-2.1	-1.3	1.4	3.2
% changes to December of the previous year	22.9	6.0	12.1	8.3	20.2	-2.1	-3.4	-2.1	1.0
M1	7 186 951	8 788 006	9 382 455	10 380 883	11 364 043	10 559 684	10 530 798	10 231 744	10 578 489
% changes to the previous month	-0.2	14.8	3.8	10.1	9.4	-7.1	-0.3	-2.8	3.4
% changes to December of the previous year	21.2	22.3	6.8	10.6	9.5	-7.1	-7.3	-10.0	-6.9
from them:									
Transferable deposits of individuals in national currency	1 319 207	1 871 282	1 805 022	2 132 362	2 395 216	1 965 188	1 963 022	1 943 759	2 066 041
Transferable deposits of non-banking legal entities in national currency	3 039 698	3 919 000	4 216 780	4 608 860	4 594 281	4 313 115	4 342 844	4 005 988	4 092 470
M2	19 134 928	23 750 269	28 025 384	32 746 913	39 254 670	38 324 394	38 215 991	38 357 906	39 185 725
% changes to the previous month	2.1	6.6	6.7	7.4	7.5	-2.4	-0.3	0.4	2.2
% changes to December of the previous year	19.2	24.1	18.0	16.8	19.9	-2.4	-2.6	-2.3	-0.2
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	16 026 936	16 034 376	16 004 874	16 171 105	16 573 144
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	11 863 691	11 730 333	11 680 319	11 955 057	12 034 091
M3 (broad money)	24 917 785	30 099 291	34 295 955	38 301 572	45 660 003	44 684 135	44 674 562	44 753 027	45 724 073
% changes to the previous month	1.1	4.9	4.7	7.4	7.2	-2.1	0.0	0.2	2.2
% changes to December of the previous year	16.9	20.8	13.9	11.7	19.2	-2.1	-2.2	-2.0	0.1
from them:									
Other deposits of individuals in foreign currency	3 860 519	4 150 280	4 190 457	3 822 940	4 167 527	4 144 374	4 202 305	4 190 245	4 195 182
Other deposits of non-banking legal entities in foreign currency	1 922 337	2 198 742	2 080 113	1 731 719	2 237 805	2 215 367	2 256 266	2 204 877	2 343 167

* 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	2024*	01.25	02.25	03.25	04.25
Deposits - total*	22 089 738	27 101 567	30 935 301	34 661 910	41 285 458	40 402 753	40 449 631	40 471 030	41 304 095
of which:									
national currency:	13 855 690	17 337 508	21 150 007	26 604 473	32 001 910	31 248 465	31 337 492	31 100 547	31 901 197
Nonbanking Legal Entities	7 204 994	8 629 305	10 151 674	11 977 995	13 997 802	13 646 851	13 774 757	13 396 874	13 685 193
Individuals	6 650 695	8 708 203	10 998 332	14 626 478	18 004 109	17 601 614	17 562 735	17 703 672	18 216 004
foreign currency:	8 234 049	9 764 059	9 785 295	8 057 437	9 283 547	9 154 289	9 112 139	9 370 483	9 402 898
Nonbanking Legal Entities	4 092 693	5 207 338	5 136 388	3 843 877	4 697 976	4 611 964	4 504 671	4 769 047	4 784 535
Individuals	4 141 355	4 556 721	4 648 906	4 213 559	4 585 572	4 542 324	4 607 467	4 601 436	4 618 363
From total sum of Deposits:									
Nonbanking Legal Entities	11 297 688	13 836 643	15 288 062	15 821 872	18 695 777	18 258 815	18 279 428	18 165 921	18 469 728
Individuals	10 792 051	13 264 924	15 647 239	18 840 038	22 589 680	22 143 938	22 170 202	22 305 108	22 834 367
Transferable Deposits									
in national currency:	4 358 905	5 790 283	6 021 802	6 741 222	6 989 497	6 278 303	6 305 867	5 949 747	6 158 511
Nonbanking Legal Entities	3 039 698	3 919 000	4 216 780	4 608 860	4 594 281	4 313 115	4 342 844	4 005 988	4 092 470
Individuals	1 319 207	1 871 282	1 805 022	2 132 362	2 395 216	1 965 188	1 963 022	1 943 759	2 066 041
Other Deposits in national currency:	9 496 785	11 547 225	15 128 205	19 863 252	25 012 413	24 970 162	25 031 625	25 150 800	25 742 686
Nonbanking Legal Entities	4 165 297	4 710 305	5 934 894	7 369 135	9 403 521	9 333 736	9 431 913	9 390 886	9 592 723
Individuals	5 331 488	6 836 921	9 193 311	12 494 117	15 608 892	15 636 426	15 599 712	15 759 913	16 149 963
Transferable Deposits in foreign currency:	2 451 192	3 415 037	3 514 724	2 502 778	2 878 215	2 794 547	2 653 568	2 975 362	2 864 549
Nonbanking Legal Entities	2 170 356	3 008 596	3 056 275	2 112 158	2 460 170	2 396 597	2 248 406	2 564 170	2 441 368
Individuals	280 836	406 442	458 449	390 620	418 044	397 950	405 162	411 191	423 181
Other Deposits in foreign currency:	5 782 856	6 349 022	6 270 571	5 554 659	6 405 333	6 359 741	6 458 571	6 395 121	6 538 348
Nonbanking Legal Entities	1 922 337	2 198 742	2 080 113	1 731 719	2 237 805	2 215 367	2 256 266	2 204 877	2 343 167
Individuals	3 860 519	4 150 280	4 190 457	3 822 940	4 167 527	4 144 374	4 202 305	4 190 245	4 195 182

* 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 1 month				over 1 month								up to 1 month				over 1 month			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
2020	8.24	0.79	2.13	4.44	8.10	0.20	--	4.45	13.50	1.77	2.13	3.87	8.28	0.37	1.32	4.28	8.28	0.37	1.20	4.28	9.93	0.37	1.70	4.47
2021	10.97	0.34	1.55	4.85	8.08	0.08	--	4.90	11.75	2.39	1.55	3.48	8.31	0.23	0.55	4.76	8.31	0.14	1.03	4.76	11.35	0.28	0.53	--
2022	14.98	3.35	3.00	9.00	14.93	8.50	--	9.05	15.53	3.28	3.00	4.34	13.51	1.58	1.31	8.63	13.51	1.05	1.31	8.56	13.55	1.98	1.40	20.49
2023	17.39	3.31	--	--	17.39	--	--	--	17.25	3.31	--	--	15.63	3.10	3.26	9.89	15.63	2.17	3.25	9.87	15.72	4.86	4.44	18.29
2024	15.86	4.23	5.54	--	14.70	--	--	--	17.13	4.23	5.54	--	14.11	2.81	3.06	15.71	14.11	2.37	3.03	15.71	8.00	4.77	3.61	18.41
01.24	--	0.50	--	--	--	--	--	--	--	0.50	--	--	14.98	2.88	3.75	14.11	14.98	2.53	3.74	14.11	--	4.93	3.90	15.71
02.24	--	3.00	--	--	--	--	--	--	--	3.00	--	--	14.60	2.96	3.80	14.40	14.60	2.72	3.80	14.40	--	4.91	3.80	--
03.24	14.72	3.50	--	--	14.75	--	--	--	--	3.50	--	--	14.19	4.35	3.67	14.36	14.19	4.22	3.66	14.36	--	4.93	3.89	--
04.24	14.75	7.23	--	--	14.75	--	--	--	--	7.23	--	--	14.22	3.19	3.66	14.60	14.22	2.86	3.66	14.60	--	4.91	4.25	--
05.24	16.31	3.62	5.54	--	14.75	--	--	--	16.87	3.62	5.54	--	14.15	3.46	3.64	14.51	14.15	3.21	3.62	14.51	--	4.98	3.77	--
06.24	--	3.64	--	--	--	--	--	--	--	3.64	--	--	13.93	1.86	3.53	14.23	13.93	1.57	3.53	14.23	--	4.92	3.60	--
07.24	14.41	4.15	--	--	14.41	--	--	--	--	4.15	--	--	13.82	2.60	3.52	14.39	13.82	2.28	3.52	14.39	--	4.87	3.50	--
08.24	14.21	7.33	--	--	14.25	--	--	--	9.25	7.33	--	--	13.72	1.90	3.56	15.32	13.72	1.67	3.56	15.32	--	4.93	4.25	--
09.24	--	4.25	--	--	--	--	--	--	--	4.25	--	--	13.71	2.25	2.69	15.91	13.71	1.96	2.67	15.91	--	4.99	3.46	--
10.24	--	4.33	--	--	--	--	--	--	--	4.33	--	--	13.82	2.63	2.63	16.62	13.82	2.51	2.62	16.62	--	4.39	3.25	--
11.24	14.25	4.35	--	--	14.25	--	--	--	--	4.35	--	--	13.80	2.68	2.61	18.24	13.80	2.45	2.60	18.23	--	4.28	3.15	21.00
12.24	15.23	4.36	--	--	15.23	--	--	--	--	4.36	--	--	14.72	2.86	2.61	18.50	14.72	2.67	2.60	18.50	8.00	4.11	3.09	20.90
01.25	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	--
02.25	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	--
03.25	18.13	3.75	--	--	17.50	--	--	--	18.75	3.75	--	--	15.69	3.29	1.31	19.17	15.69	3.22	1.31	19.17	8.00	3.84	2.50	--
04.25	--	--	--	--	--	--	--	--	--	--	--	--	14.22	3.19	3.66	14.60	14.22	2.61	3.66	14.57	--	4.88	4.25	17.17

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		12.24**		01.25		02.25		03.25		04.25	
	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Deposits of Legal Entities	7.3	0.4	7.4	0.4	14.4	1.0	14.6	2.6	14.0	2.6	14.1	2.5	14.2	2.6	15.0	2.4	15.4	2.7
including:																		
Demand Deposits	0.0	0.1	0.7	0.1	0.5	0.0	0.2	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.1
Conditional	3.1	0.2	4.6	0.5	6.2	0.5	9.2	1.6	9.5	1.7	8.6	0.3	10.4	2.0	9.3	0.9	12.9	1.1
Time and Saving Deposits, total	7.3	0.4	7.4	0.4	14.4	1.0	14.6	2.6	14.0	2.6	14.1	2.5	14.2	2.6	15.0	2.4	15.4	2.7
of which with maturity:																		
up to 1 month	7.2	0.1	7.4	0.2	14.6	0.2	14.7	2.9	14.1	2.7	14.1	2.7	14.2	2.7	15.1	2.5	15.5	2.8
from 1 to 3 month	7.6	0.1	8.4	0.2	14.5	0.6	14.4	1.6	14.1	2.8	14.1	2.8	13.9	2.8	14.5	2.8	15.1	3.1
from 3 month to 1 year	7.5	0.7	7.5	0.5	13.2	1.5	13.9	2.1	13.5	2.1	13.8	1.9	14.0	2.0	14.7	1.9	14.8	2.0
from 1 to 5 years	8.6	0.7	8.1	0.5	12.5	1.4	14.1	1.6	12.8	1.6	13.6	1.4	14.0	1.4	14.9	2.0	14.5	1.9
over 5 years	4.6	2.0	5.6	0.5	10.1	0.7	12.8	1.6	11.8	1.5	11.8	1.1	11.3	1.1	10.8	1.3	11.9	1.0
Deposits of Individuals	9.2	1.0	8.0	0.8	13.3	0.9	13.7	0.9	13.2	0.9	13.5	0.9	13.3	0.9	13.6	0.9	14.0	0.9
including:																		
Demand Deposits	0.1	0.8	0.1	3.2	0.1	0.2	0.2	1.0	0.0	4.3	0.0	3.5	0.0	7.5	0.1	1.1	0.0	4.7
Conditional	9.6	0.3	0.4	0.4	11.2	0.6	11.6	0.8	4.1	1.0	9.1	1.0	6.8	1.0	4.3	1.0	14.7	1.0
Time and Saving Deposits, total	9.2	1.0	8.0	0.8	13.3	0.9	13.7	0.9	13.2	0.9	13.5	0.9	13.3	0.9	13.6	0.9	14.0	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	13.6	0.8	13.7	0.6	13.6	1.0	14.3	1.0	14.7	0.9
from 1 to 3 month	8.3	1.0	8.3	0.4	14.2	0.7	15.2	0.8	15.0	1.0	15.2	0.9	15.3	0.9	15.7	0.9	15.9	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	13.7	0.9	13.7	1.0	13.8	0.9	14.0	0.9
from 1 to 5 years	9.7	1.0	8.6	0.8	13.7	0.8	14.0	0.8	13.3	0.8	13.4	0.8	13.3	0.8	13.4	0.9	13.9	0.9
over 5 years	5.4	1.7	2.3	1.0	2.0	0.2	2.0	0.6	2.1	1.0	2.1	1.0	2.2	0.9	2.2	1.0	2.3	0.1

Continuation

	12.20		12.21*		12.22		12.23		12.24**		01.25		02.25		03.25		04.25	
	KZT	CFC	KZT	FC														
Credits to Legal Entities	11.4	4.6	12.2	4.5	19.2	5.7	18.7	5.7	17.8	7.3	17.9	6.7	18.3	7.1	19.0	6.5	19.1	7.2
of which with maturity:																		
up to 1 month	12.8	2.8	11.8	4.9	19.3	4.8	18.8	6.4	15.6	6.5	19.1	6.3	19.1	6.3	19.3	6.2	19.3	6.3
from 1 to 3 month	11.3	3.7	11.6	3.1	19.0	4.8	18.3	6.4	18.1	6.6	17.9	6.9	17.8	7.3	19.5	7.5	19.5	7.9
from 3 month to 1 year	11.1	4.8	12.1	4.9	18.9	6.3	18.5	7.3	17.9	7.5	17.4	7.1	17.8	7.2	18.7	7.1	18.5	6.9
from 1 to 5 years	11.2	4.9	17.3	4.1	19.8	6.4	19.0	7.8	18.7	7.6	19.3	7.6	20.5	7.5	21.3	8.2	21.5	8.2
over 5 years	12.0	5.7	13.0	4.6	19.8	7.9	19.5	4.5	17.5	7.9	19.3	7.1	19.2	7.1	18.1	4.2	19.8	7.4
Credits to Individuals	14.9	18.3	17.5	6.0	17.4	6.1	17.9	4.0	18.8	5.1	21.8	4.8	20.5	5.0	21.4	4.8	21.5	4.2
of which with maturity:																		
up to 1 month	18.3	24.2	23.7	-	20.2	-	32.2	-	34.6	-	35.6	-	34.4	-	35.3	-	32.7	-
from 1 to 3 month	14.0	26.6	17.3	-	13.1	-	20.1	-	17.7	-	19.5	-	20.0	-	19.3	-	20.9	-
from 3 month to 1 year	17.4	14.1	22.8	7.1	14.0	5.0	16.6	3.0	20.9	-	20.0	-	20.7	-	21.9	-	22.0	-
from 1 to 5 years	16.5	17.2	18.5	4.0	19.5	5.3	17.1	7.7	18.8	3.9	23.8	6.0	21.3	7.0	25.1	3.3	26.3	4.5
over 5 years	9.8	6.5	19.5	8.0	16.8	8.4	19.2	5.6	17.6	5.5	19.2	4.4	18.3	4.7	15.9	5.2	15.8	3.9

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

** including final turnovers

II. Key monetary indicators

2.11. Loans to economy in an expanded definition

mln KZT, at the end of period

	01.01.2022	01.01.2023	01.01.2024	01.11.2024*	01.12.2024*	01.01.2025**	01.02.2025*	01.03.2025*	01.04.2025*
Loans to economy in an expanded definition	23 766 947	28 929 176	34 643 758	39 776 153	40 870 020	41 859 250	41 690 767	42 123 248	42 773 024
of which									
from banking sector	20 544 330	24 773 243	29 803 996	34 006 373	35 072 471	35 958 388	35 698 843	36 050 656	36 627 423
from other organizations	3 222 618	4 155 933	4 839 762	5 769 780	5 797 550	5 900 863	5 991 924	6 072 593	6 145 601
including:									
from mortgage organizations	354 327	337 610	296 549	280 568	278 725	276 582	274 361	273 191	271 715
from other public sector corporations	1 491 190	1 739 316	2 155 199	2 758 738	2 752 909	2 861 669	2 933 570	2 984 772	2 973 662
from organizations engaged in microfinance activities	1 377 101	2 079 007	2 388 014	2 730 474	2 765 915	2 762 613	2 783 994	2 814 630	2 900 223
of the total amount of loans to economy									
loans to business	12 783 308	14 436 939	16 468 055	18 270 194	18 816 155	19 418 729	19 113 435	19 194 856	19 512 548
national currency	10 057 559	11 788 741	13 503 205	14 368 257	14 712 152	15 210 004	15 079 378	15 311 811	15 485 151
foreign currency	2 725 749	2 648 198	2 964 850	3 901 937	4 104 003	4 208 725	4 034 057	3 883 045	4 027 397
loans to Individuals	10 983 640	14 492 237	18 175 703	21 505 959	22 053 865	22 440 521	22 577 332	22 928 393	23 260 476
national currency	10 966 352	14 486 475	18 171 943	21 503 292	22 051 294	22 437 952	22 574 855	22 926 159	23 258 210
foreign currency	17 288	5 762	3 760	2 666	2 570	2 569	2 477	2 233	2 265

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"

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		11.24		12.24*		01.25		02.25		03.25		04.25	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Issued, total	24 424 017	15.8	30 716 473	18.1	36 895 396	18.1	3 638 089	17.0	4 023 903	17.1	2 374 352	19.6	3 051 650	18.2	3 016 480	19.2	3 516 554	19.3
<i>including:</i>																		
national currency	22 849 883	16.6	28 504 826	19.0	33 900 564	19.0	3 262 766	18.1	3 589 833	18.3	2 217 012	20.5	2 709 717	19.5	2 731 474	20.5	3 210 236	20.4
foreign currency	1 574 134	5.0	2 211 647	6.7	2 994 832	7.3	375 323	7.4	434 070	7.3	157 340	6.7	341 933	7.5	285 007	7.1	306 318	7.7
<i>from total Loans:</i>																		
Short-term	12 326 838	14.7	11 672 769	17.5	15 932 908	16.8	1 597 197	16.3	1 693 548	16.3	1 005 592	17.2	1 342 738	16.7	1 256 292	18.0	1 545 552	17.6
Long-term	12 097 179	16.9	19 043 704	18.5	20 962 488	19.1	2 040 892	17.5	2 330 355	17.7	1 368 760	21.3	1 708 913	19.4	1 760 188	20.1	1 971 002	20.7
Loans issued to business	13 071 938	15.1	15 971 672	18.0	18 921 970	17.6	1 934 365	17.1	2 278 402	17.1	1 081 193	18.7	1 588 515	17.8	1 493 078	18.7	1 849 047	18.8
national currency	11 506 705	16.4	13 771 269	19.8	15 935 496	19.5	1 559 569	19.4	1 844 897	19.4	924 416	20.7	1 247 054	20.6	1 208 507	21.4	1 543 251	21.0
Short-term	8 984 197	14.6	8 148 606	17.8	10 925 423	16.3	1 139 864	16.0	1 137 796	15.6	635 022	16.4	858 886	16.0	819 519	17.1	1 047 053	16.8
Long-term	2 522 509	18.1	5 622 663	20.7	5 010 073	23.1	419 705	24.9	707 101	21.9	289 394	26.1	388 167	25.5	388 988	25.9	496 199	25.5
foreign currency	1 565 232	5.0	2 200 403	6.7	2 986 474	7.3	374 796	7.4	433 505	7.3	156 777	6.7	341 461	7.5	284 571	7.1	305 795	7.7
Short-term	1 183 272	4.8	1 043 687	6.7	2 006 068	7.4	192 869	7.3	309 770	7.2	123 256	6.7	252 181	7.6	188 118	7.6	244 783	7.6
Long-term	381 960	5.7	1 156 716	6.8	980 406	7.1	181 927	7.5	123 735	7.5	33 521	6.7	89 281	7.3	96 453	6.2	61 012	7.9
Loans issued to Individuals	11 352 080	16.7	14 744 801	18.2	17 973 425	18.6	1 703 724	16.9	1 745 501	17.0	1 293 158	20.3	1 463 135	18.6	1 523 402	19.7	1 667 508	19.9
national currency	11 343 178	16.7	14 733 557	18.2	17 965 068	18.6	1 703 197	16.9	1 744 936	17.0	1 292 595	20.3	1 462 663	18.6	1 522 967	19.7	1 666 984	19.9
Short-term	2 158 938	15.2	2 477 853	16.2	2 999 619	19.0	264 465	18.1	245 982	20.1	247 314	19.6	231 671	20.1	248 655	21.5	253 716	21.6
Long-term	9 184 240	17.1	12 255 704	18.6	14 965 449	18.5	1 438 733	16.6	1 498 954	16.5	1 045 282	20.4	1 230 992	18.4	1 274 312	19.4	1 413 268	19.6
foreign currency	8 902	5.9	11 244	3.9	8 357	4.4	527	5.3	565	5.1	563	4.8	472	5.0	435	4.8	523	3.7
Short-term	432	1.7	2 622	0.0	1 797	0.0	0	0.0	0	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	527	5.3	565	5.1	563	4.8	472	5.0	435	4.8	523	3.7

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

*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	10.24	11.24	12.24*	01.25	02.25	03.25	04.25
Total loans	24 773 243	29 803 996	34 006 373	35 072 471	35 958 388	35 698 843	36 050 656	36 627 423	37 421 941
<i>including:</i>									
national currency	22 119 283	26 835 387	30 101 769	30 965 897	31 747 093	31 662 309	32 165 377	32 597 760	33 288 375
foreign currency	2 653 960	2 968 610	3 904 603	4 106 574	4 211 294	4 036 534	3 885 279	4 029 663	4 133 566
<i>from total Loans:</i>									
Short-term	4 139 077	3 440 384	4 901 305	5 309 842	5 568 032	5 363 901	5 304 358	5 407 331	5 563 762
Long-term	20 634 166	26 363 612	29 105 068	29 762 628	30 390 356	30 334 942	30 746 298	31 220 092	31 858 179
Loans of business	11 598 880	13 117 761	14 200 036	14 749 689	15 281 162	14 901 049	14 923 237	15 229 365	15 702 705
national currency	8 950 682	10 152 911	10 298 099	10 645 685	11 072 438	10 866 993	11 040 192	11 201 968	11 571 412
Short-term	2 821 012	2 184 933	2 976 945	3 270 659	3 439 697	3 296 566	3 444 031	3 523 688	3 661 295
Long-term	6 129 669	7 967 978	7 321 153	7 375 027	7 632 740	7 570 427	7 596 161	7 678 280	7 910 117
foreign currency	2 648 198	2 964 850	3 901 937	4 104 003	4 208 725	4 034 057	3 883 045	4 027 397	4 131 293
Short-term	482 726	480 101	933 651	1 028 051	1 161 414	1 093 175	897 570	925 325	950 748
Long-term	2 165 472	2 484 749	2 968 286	3 075 952	3 047 311	2 940 882	2 985 476	3 102 073	3 180 544
Loans of Individuals	13 174 364	16 686 235	19 806 337	20 322 782	20 677 225	20 797 793	21 127 418	21 398 058	21 719 236
national currency	13 168 602	16 682 476	19 803 671	20 320 211	20 674 656	20 795 316	21 125 185	21 395 792	21 716 962
Short-term	835 315	775 324	990 700	1 011 124	966 913	974 153	962 749	958 311	951 711
Long-term	12 333 287	15 907 152	18 812 971	19 309 087	19 707 743	19 821 163	20 162 436	20 437 481	20 765 251
foreign currency	5 762	3 760	2 666	2 570	2 569	2 477	2 233	2 265	2 274
Short-term	24	26	9	7	8	8	7	7	8
Long-term	5 738	3 734	2 658	2 563	2 562	2 470	2 226	2 258	2 266

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	09.24	10.24	11.24	12.24*	01.25	02.25	03.25
Total arrears	681 452	680 590	913 793	945 992	936 342	907 174	1 005 543	1 082 181	1 126 560
<i>including:</i>									
national currency	631 970	667 412	907 095	939 409	929 609	893 972	989 918	1 063 642	1 103 289
foreign currency	49 483	13 178	6 698	6 584	6 734	13 202	15 625	18 539	23 270
<i>from total arrears:</i>									
Short-term	100 708	88 067	109 102	111 349	108 044	112 227	109 572	113 260	111 073
Long-term	580 744	592 522	804 691	834 643	828 299	794 947	895 972	968 921	1 015 487
Arrears on loans of business	326 572	283 133	354 961	363 192	322 828	311 333	385 870	378 786	376 965
national currency	279 304	271 252	349 105	357 452	316 944	298 938	371 045	360 996	354 440
Short-term	62 553	58 101	78 254	80 964	77 902	72 043	76 106	77 321	76 891
Long-term	216 751	213 151	270 851	276 488	239 041	226 895	294 939	283 675	277 549
foreign currency	47 269	11 880	5 856	5 739	5 885	12 396	14 824	17 789	22 525
Short-term	2 289	58	54	98	138	10 675	3 185	1 689	59
Long-term	44 980	11 822	5 801	5 641	5 746	1 721	11 639	16 100	22 466
Arrears on loans of Individuals	354 880	397 457	558 832	582 801	613 514	595 841	619 673	703 396	749 595
national currency	352 666	396 160	557 990	581 956	612 665	595 034	618 873	702 646	748 850
Short-term	35 846	29 886	30 775	30 279	29 996	29 502	30 272	34 243	34 116
Long-term	316 820	366 274	527 215	551 678	582 670	565 532	588 601	668 404	714 734
foreign currency	2 214	1 298	843	844	849	807	800	750	745
Short-term	20	22	18	9	7	8	8	7	7
Long-term	2 194	1 276	824	836	841	799	793	743	738

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*		01.25		02.25		03.25		04.25	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Deposits - total in national currency	180 233 627	7.5	288 135 400	7.4	450 523 434.4	12.2	573 201 604	14.5	799 120 341	13.5	77 088 982	14.0	75 231 651	14.1	67 258 994	14.9	92 397 315	15.3
Demand Deposits	110 759	0.4	156 898	0.0	97 360.5	0.1	51 945	0.2	31 501	0.1	634	0.1	777	0.1	370	0.1	1 064	0.0
of which:																		
Legal Entities	933	0.0	1 383	0.1	351.3	0.2	1 179	3.2	1 443	0.1	215	0.1	325	0.1	19	0.1	240	0.0
Individuals	109 826	0.5	155 515	0.0	97 009.1	0.1	50 765	0.1	30 057	0.1	419	0.0	452	0.0	351	0.1	825	0.0
Time, Saving Deposits	180 088 031	7.5	287 931 123	7.4	450 370 342.3	12.2	573 057 354	14.5	798 981 790	13.5	77 084 184	14.0	75 225 169	14.1	67 251 061	14.9	92 386 988	15.3
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	71 794 686	14.1	69 664 930	14.2	61 322 738	15.0	85 343 692	15.4
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	5 289 498	13.5	5 560 239	13.3	5 928 323	13.6	7 043 296	14.0
Conditional Deposits	34 837	4.4	47 378	4.2	55 731.6	6.9	92 305	10.0	107 050	9.0	4 164	8.6	5 704	10.1	7 562	9.1	9 262	13.5
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	4 022	8.6	5 275	10.4	7 244	9.3	6 400	12.9
Individuals	7 862	6.9	10 071	3.8	17 944.7	9.3	16 625	11.5	9 419	9.2	142	9.1	429	6.8	319	4.3	2 862	14.7
Deposits - total in CFC	13 291 070	0.8	24 730 206	0.5	27 994 872.1	0.6	48 300 864	1.8	62 175 496	2.4	5 991 857	2.3	5 209 772	2.3	4 672 531	2.2	7 107 571	2.6
Demand Deposits	114 114	1.3	55 172	2.0	48 075.7	0.6	16 950	4.5	13 206	4.7	552	2.2	1 079	6.2	600	0.7	485	0.9
of which:																		
Legal Entities	57	0.1	1 354	0.0	4 086.3	0.0	2 889	0.1	3 240	0.1	219	0.1	198	0.1	201	0.1	398	0.1
Individuals	114 057	1.3	53 818	2.1	43 989.5	0.6	14 061	5.5	9 966	6.3	333	3.6	882	7.6	400	1.1	87	4.8
Time, Saving Deposits	13 151 561	0.8	24 630 461	0.5	27 872 784.5	0.6	48 203 925	1.8	62 096 019	2.4	5 984 254	2.3	5 198 171	2.3	4 667 012	2.2	7 096 734	2.6
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	5 461 594	2.5	4 451 438	2.5	4 120 318	2.4	6 501 477	2.7
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	522 660	0.9	746 732	0.9	546 694	0.9	595 256	0.9
Conditional Deposits	25 395	0.3	44 573	0.3	74 011.9	0.5	79 988	1.0	66 272	1.3	7 051	0.3	10 523	2.0	4 919	1.0	10 352	1.1
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	6 791	0.3	10 522	2.0	3 303	0.9	10 246	1.1
Individuals	1 276	0.7	2 933	0.4	8 779.9	0.6	6 275	0.8	1 991	0.2	260	1.0	0	1.0	1 616	1.0	105	1.0
Deposits - total in OFC	263 755	2.9	466 144	2.2	795 820.8	6.1	2 219 156	3.1	2 468 872	4.1	159 624	4.4	217 652	3.7	145 718	3.1	211 743	3.2
Demand Deposits	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	6 893	0.1	6	0.0	1	0.0	0	0.0	0	0.0
of which:																		
Legal Entities	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	6 893	0.1	6	0.0	1	0.0	0	0.0	0	0.0
Time, Saving Deposits	263 218	2.9	465 225	2.2	793 340.6	6.1	2 213 953	3.1	2 461 978	4.1	159 618	4.4	217 651	3.7	145 718	3.1	211 743	3.2
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	144 802	4.8	201 897	3.9	132 850	3.3	198 200	3.3
Individuals	72 555	0.9	96 967	0.7	97 084.3	0.9	61 026	0.7	55 622	0.7	14 816	0.7	15 754	0.9	12 868	0.9	13 542	0.9
Conditional Deposits	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
of which:																		
Legal Entities	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Continuation

	2020		2021		2022		2023		2024*		01.25		02.25		03.25		04.25	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Current Accounts in national currency	382 520 654	0.1	580 295 009	0.1	819 117 161.6	0.0	1 013 078 514	0.0	1 295 039 904	0.0	118 408 945	0.0	120 678 995	0.0	112 098 714	0.0	146 502 586	0.0
of which:																		
Legal Entities	304 981 782	0.1	441 173 659	0.1	642 284 746.9	0.1	783 523 371	0.1	1 023 850 923	0.1	96 165 639	0.0	96 779 237	0.1	87 300 939	0.0	119 252 615	0.0
of which:																		
with accrual Interest Rates	21 396 781	1.4	24 867 643	1.5	13 879 148.6	2.7	17 713 818	2.6	21 613 900	2.4	1 886 497	1.9	1 908 293	2.7	1 564 937	2.0	2 268 146	1.5
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	1 033 234 900	0.0	94 279 142	0.0	94 870 945	0.0	85 736 002	0.0	116 984 469	0.0
Individuals	77 538 872	0.0	139 121 350	0.0	176 832 376.7	0.0	229 555 143	0.0	271 188 981	0.0	22 243 306	0.0	23 899 758	0.0	24 797 775	0.0	27 249 971	0.0
of which:																		
with accrual Interest Rates	0	0.0	0	0.0	0.0	0.0	4 801	0.0	1 903	0.1	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	77 538 872	0.0	139 121 350	0.0	176 832 376.7	0.0	229 550 342	0.0	271 187 078	0.0	22 243 306	0.0	23 899 758	0.0	24 797 775	0.0	27 249 971	0.0
Current Accounts in CFC	53 815 804	0.0	77 746 002	0.0	93 102 703.9	0.0	114 731 741	0.0	133 861 158	0.0	12 377 624	0.0	11 699 362	0.0	10 895 996	0.0	15 325 110	0.0
of which:																		
Legal Entities	45 598 173	0.0	69 129 805	0.0	80 665 305.3	0.0	103 836 000	0.0	123 894 721	0.0	11 298 349	0.0	10 530 290	0.0	9 915 862	0.0	14 161 204	0.0
of which:																		
with accrual Interest Rates	244 212	0.1	102	0.0	13 512.1	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	45 353 961	0.0	69 129 703	0.0	80 651 793.2	0.0	103 836 000	0.0	123 894 721	0.0	11 298 349	0.0	10 530 290	0.0	9 915 862	0.0	14 161 204	0.0
Individuals	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	10 895 741	0.0	9 966 437	0.0	1 079 275	0.0	1 169 072	0.0	980 134	0.0	1 163 906	0.0
of which:																		
with accrual Interest Rates	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	10 895 741	0.0	9 966 437	0.0	1 079 275	0.0	1 169 072	0.0	980 134	0.0	1 163 906	0.0
Current Accounts in OFC	7 621 292	0.0	11 515 722	0.0	16 103 112.5	0.0	16 855 008	0.0	17 748 769	0.0	1 665 796	0.0	1 689 876	0.0	1 644 834	0.0	1 980 421	0.0
of which:																		
Legal Entities	6 833 047	0.0	10 085 391	0.0	14 014 909.7	0.0	15 794 007	0.0	16 652 571	0.0	1 558 012	0.0	1 561 817	0.0	1 528 554	0.0	1 824 519	0.0
of which:																		
with accrual Interest Rates	26 145	0.2	48 672	0.3	211 115.6	0.3	234 786	0.2	106 725	0.3	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	6 806 902	0.0	10 036 718	0.0	13 809 295.8	0.0	15 559 222	0.0	16 545 680	0.0	1 558 012	0.0	1 561 817	0.0	1 528 554	0.0	1 824 519	0.0
Individuals	788 245	0.0	1 430 331	0.0	2 088 202.8	0.0	1 061 000	0.0	1 096 197	0.0	107 784	0.0	128 059	0.0	116 279	0.0	155 902	0.0
of which:																		
with accrual Interest Rates	0	0.0	3 715	0.0	11 330.8	0.0	0	0.0	915	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	788 245	0.0	1 426 615	0.0	2 076 872.0	0.0	1 061 000	0.0	1 095 283	0.0	107 784	0.0	128 059	0.0	116 279	0.0	155 902	0.0

* including final turnovers

II.Key monetary indicators

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

mln. of KZT, end of period

	2020	2021	2022	2023	2024*	01.25	02.25	03.25	04.25
Deposits - total in national currency	7 975 113	10 386 834	13 834 397	17 840 257	23 097 812	23 119 898	22 945 403	23 006 288	23 769 357
Demand Deposits	6 464	7 056	7 203	8 748	4 447	4 122	4 388	4 489	4 305
of which:									
Legal Entities	784	873	602	1 363	2 103	1 993	2 314	2 341	2 337
Individuals	5 681	6 183	6 601	7 385	2 343	2 129	2 074	2 149	1 968
Time, Saving, Conditional Deposits	7 968 649	10 379 778	13 827 194	17 831 509	23 093 365	23 115 776	22 941 015	23 001 798	23 765 052
of which:									
Legal Entities	2 666 589	3 576 273	4 695 221	5 433 440	7 593 789	7 590 927	7 450 076	7 363 094	7 759 438
Individuals	5 302 060	6 803 505	9 131 974	12 398 069	15 499 576	15 524 850	15 490 939	15 638 704	16 005 613
Deposits - total in foreign currency	5 443 824	6 017 136	6 007 776	5 299 768	6 089 902	6 078 776	6 202 019	6 055 744	6 226 455
Demand Deposits	18 580	13 611	11 753	8 409	12 224	11 079	11 342	11 480	11 753
of which:									
Legal Entities	914	1 121	1 621	1 229	2 957	1 785	1 714	1 785	1 755
Individuals	17 665	12 491	10 132	7 180	9 267	9 294	9 628	9 695	9 998
Time, Saving, Conditional Deposits	5 425 245	6 003 525	5 996 022	5 291 359	6 077 678	6 067 697	6 190 677	6 044 265	6 214 703
of which:									
Legal Entities	1 609 244	1 903 704	1 842 495	1 541 025	1 992 726	2 013 659	2 073 851	1 947 371	2 123 323
Individuals	3 816 001	4 099 821	4 153 527	3 750 334	4 084 952	4 054 039	4 116 826	4 096 894	4 091 380
Current accounts - total in national currency	3 558 101	4 462 751	4 466 413	4 988 399	5 454 748	4 760 519	4 768 585	4 806 181	4 925 353
of which:									
Legal Entities	2 239 496	2 593 102	2 663 878	2 859 577	3 062 873	2 797 984	2 808 200	2 864 962	2 861 974
Individuals	1 318 606	1 869 649	1 802 536	2 128 823	2 391 875	1 962 535	1 960 384	1 941 219	2 063 379
Current accounts - total in foreign currency	2 283 173	2 724 491	3 187 153	2 099 929	2 427 961	2 289 494	2 210 144	2 262 561	2 139 132
of which:									
Legal Entities	2 002 337	2 318 049	2 728 704	1 709 310	2 009 917	1 891 544	1 804 983	1 851 370	1 715 952
Individuals	280 836	406 442	458 449	390 620	418 044	397 950	405 162	411 191	423 181

* 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
2020	10 921 376	6 694 078	4 227 298	1 707 709	1 351 210	356 498	11 749	9 117	2 632	9 201 918	5 333 751	2 313 060	3 020 691	3 868 167
2021	13 404 792	8 759 828	4 644 964	2 400 614	1 909 808	490 806	4 485	4 462	23	10 999 694	6 845 558	3 008 098	3 837 460	4 154 136
2022	16 902 790	11 163 548	5 739 242	2 908 741	1 903 274	1 005 467	3 495	3 475	20	13 990 555	9 256 799	4 110 359	5 146 441	4 733 755
2023	20 387 546	14 922 251	5 465 295	3 267 201	2 256 804	1 010 397	4 374	4 355	19	17 115 971	12 661 092	6 099 479	6 561 614	4 454 879
2024**	24 520 771	18 469 373	6 051 398	3 660 554	2 547 588	1 112 965	5 255	5 188	67	20 854 963	15 916 596	8 116 256	7 800 341	4 938 366
2024														
01.24	19 873 563	14 591 661	5 281 902	2 848 345	1 824 637	1 023 708	4 270	4 251	19	17 020 948	12 762 773	6 223 681	6 539 092	4 258 175
02.24	20 139 635	14 891 679	5 247 956	2 880 217	1 895 528	984 689	4 469	4 450	19	17 254 949	12 991 701	6 329 216	6 662 485	4 263 248
03.24	20 265 319	15 034 114	5 231 205	2 890 435	1 880 272	1 010 163	4 530	4 469	61	17 370 354	13 149 373	6 419 854	6 729 519	4 220 981
04.24	20 456 138	15 283 915	5 172 223	2 959 362	1 966 799	992 563	4 611	4 552	59	17 492 165	13 312 564	6 527 905	6 784 659	4 179 601
05.24	20 884 066	15 635 262	5 248 805	3 042 732	2 042 898	999 834	4 664	4 604	60	17 836 671	13 587 759	6 721 585	6 866 174	4 248 912
06.24	21 664 839	16 152 314	5 512 525	3 300 376	2 262 796	1 037 580	4 787	4 725	62	18 359 676	13 884 793	6 871 767	7 013 027	4 474 883
07.24	21 906 520	16 508 604	5 397 916	3 258 583	2 238 664	1 019 918	4 869	4 807	62	18 643 068	14 265 133	7 126 281	7 138 852	4 377 935
08.24	22 189 867	16 808 355	5 381 513	3 264 529	2 210 264	1 054 265	4 918	4 855	63	18 920 420	14 593 235	7 335 704	7 257 531	4 327 184
09.24	22 332 210	17 015 407	5 316 803	3 174 997	2 138 096	1 036 901	5 045	4 981	63	19 152 169	14 872 330	7 536 121	7 336 209	4 279 839
10.24	22 666 169	17 353 723	5 312 446	3 203 319	2 160 288	1 043 030	5 011	4 947	64	19 457 840	15 188 488	7 743 296	7 445 192	4 269 352
11.24	23 037 489	17 375 447	5 662 042	3 179 405	2 108 393	1 071 012	5 083	5 016	67	19 853 000	15 262 037	7 787 009	7 475 028	4 590 963
12.24**	24 520 771	18 469 373	6 051 398	3 660 554	2 547 588	1 112 965	5 255	5 188	67	20 854 963	15 916 596	8 116 256	7 800 341	4 938 366
2025														
01.25	24 010 716	18 052 412	5 958 304	3 194 843	2 102 422	1 092 421	5 255	5 189	66	20 810 618	15 944 801	8 139 946	7 804 855	4 865 817
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
03.25	24 161 942	18 125 383	6 036 559	3 202 640	2 077 886	1 124 754	5 416	5 352	64	20 953 886	16 042 145	8 415 159	7 626 986	4 911 741
04.25	24 688 561	18 626 155	6 062 406	3 331 262	2 208 894	1 122 368	5 519	5 454	65	21 351 779	16 411 806	8 779 359	7 632 447	4 939 973

* 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 01.05.2025.

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	7 084 012	4 860 567	2 223 444	998 242	764 278	233 964	3 696	3 696	0	6 082 073	4 092 593	4 038 054	54 539	1 989 480	28.7
"Kaspi Bank" JSC	5 942 304	5 401 654	540 650	781 831	770 427	11 404	1	1	0	5 160 472	4 631 226	1 272 277	3 358 949	529 246	24.1
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 572 198	2 571 926	273	82 791	82 518	273				2 489 407	2 489 407	50	2 489 357		10.4
"BEREKE BANK" JSC	751 045	640 845	110 201	53 808	28 268	25 540	527	476	51	696 710	612 101	325 579	286 522	84 609	3.0
"ForteBank" JSC	1 114 466	706 117	408 350	196 326	130 152	66 174	3	3		918 138	575 962	536 789	39 173	342 176	4.5
"Bank CenterCredit" JSC	2 902 322	1 757 903	1 144 419	562 367	197 375	364 992	26	26		2 339 928	1 560 501	607 132	953 369	779 426	11.8
"Eurasian Bank" JSC	1 127 295	746 536	380 759	255 954	56 406	199 549	5	2	3	871 336	690 128	361 261	328 867	181 208	4.6
"First Heartland Jysan Bank" JSC	803 892	533 222	270 670	125 464	70 760	54 704	50	50		678 379	462 412	453 158	9 254	215 966	3.3
"Bank RBK" Bank" JSC	602 493	362 726	239 766	65 384	23 005	42 379	0	0		537 109	339 722	333 475	6 247	197 387	2.4
"Altyn Bank" JSC (China Citic Bank Corporation Ltd)	382 256	172 163	210 093	83 531	17 844	65 687	10	2	8	298 715	154 316	153 368	948	144 399	1.5
"Nurbank" JSC	154 859	105 455	49 403	18 007	14 651	3 355	1 197	1 197	0	135 655	89 607	80 151	9 456	46 048	0.6
"Home Credit Bank" JSC	486 511	454 921	31 590	20 583	17 402	3 181				465 928	437 519	432 306	5 213	28 409	2.0
"VTB Bank" SB JSC	39 085	36 572	2 512	3 665	2 488	1 177				35 420	34 085	15 008	19 076	1 335	0.2
AB "Kazakhstan Ziraat International Bank" KSC	38 149	22 324	15 826	8 013	2 415	5 598	3	1	3	30 132	19 907	19 499	409	10 225	0.2
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	657 225	243 540	413 686	50 403	21 494	28 909				606 822	222 046	150 979	71 067	384 776	2.7
"Shinhan Bank Kazakhstan" JSC	7 907	1 004	6 903	2 378	732	1 646				5 530	272	272		5 257	0.0
"Industrial and Commercial Bank of China in Almaty" JSC	11 871	881	10 990	11 871	881	10 990									0.0
"Bank of China Kazakhstan" SB JSC	3 374	2 812	562	3 348	2 812	537	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		MUIKAM		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*, %	Amount of Sale	Effective Annual Yield*, %
2020	14 313 763	10.09	96.05	319 363	10.71	91.06	35 630	11.07	2 415 761	10.44	--	--	--	--	963 221	0.41
2021	22 310 231	9.53	98.04	143 727	9.29	91.80	183 979	10.63	2 086 353	10.28	--	--	--	--	287 466	5.02
2022	17 991 182	14.58	98.58	175 876	13.46	88.67	1 005 198	14.13	1 962 862	13.16	825 312	14.48	--	--	176 415	2.57
2023	31 972 663	16.52	98.76	547 508	15.46	87.99	806 127	14.88	3 615 548	13.44	127 095	17.29	--	--	139 569	1.91
2024	6 983 591	13.85	98.95	1 117 072	11.96	89.61	298 421	12.44	4 167 633	12.70	--	--	--	--	462 133	0.82
2024																
I	2 300 000	13.86	98.95	508 863	10.72	90.56	154 871	11.91	1 192 027	12.07	--	--	--	--	--	--
II	1 729 462	13.59	98.97	112 757	12.18	89.87	72 457	13.11	1 571 734	12.60	--	--	--	--	119 450	0.24
III	1 500 000	13.96	98.94	143 679	13.28	89.04	21 372	13.19	1 218 882	13.39	--	--	--	--	236 037	1.29
IV	1 454 129	14.05	98.93	351 773	13.16	88.37	49 720	12.77	184 991	13.05	--	--	--	--	106 646	0.43
2024																
01.24	1 000 000	14.35	98.91	449 630	10.56	90.49	80 214	12.00	471 998	12.16	--	--	--	--	--	--
02.24	800 000	13.61	98.97	--	--	--	49 145	11.97	382 685	12.02	--	--	--	--	--	--
03.24	500 000	13.28	98.99	59 233	11.90	91.13	25 512	11.51	337 344	11.99	--	--	--	--	--	--
04.24	500 000	13.16	98.97	45 316	11.71	89.56	--	--	570 857	12.03	--	--	--	--	--	--
05.24	828 833	13.54	98.99	43 716	12.22	89.98	--	--	357 107	12.48	--	--	--	--	33 304	0.35
06.24	400 629	14.21	98.92	23 725	13.00	90.26	72 457	13.11	643 770	13.16	--	--	--	--	86 146	0.20
07.24	500 000	14.04	98.93	88 040	13.34	88.53	--	--	810 454	13.44	--	--	--	--	80 071	2.43
08.24	500 000	13.95	98.94	23 573	13.20	89.35	--	--	258 784	13.26	--	--	--	--	101 926	0.82
09.24	500 000	13.88	98.95	32 066	13.16	90.19	21 372	13.19	149 643	13.33	--	--	--	--	54 041	0.48
10.24	500 000	13.83	98.95	351 773	13.16	88.37	27 606	12.99	159 210	13.02	--	--	--	--	54 468	0.20
11.24	500 000	13.76	98.96	--	--	--	22 115	12.50	25 781	13.22	--	--	--	--	28 634	1.05
12.24	454 129	14.62	98.89	--	--	--	--	--	--	--	--	--	--	--	23 544	0.20
2025																
I	1 500 000	14.72	98.88	182 800	14.17	--	--	--	1 163 832	13.96	8 307	15.34	60 000	2.50	--	--
2025																
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	--	--	--	--	--	--
03.25	500 000	14.69	98.89	27 841	15.26	87.88	--	--	518 267	14.80	8 307	15.34	60 000	2.50	--	--
04.25	1 000 000	15.71	98.81	19 420	15.51	89.10	--	--	551 372	15.25	--	--	--	--	28 527	3.26

* on Compound Interest Rates

3.2. Secondary Market of the Government Securities

for the period

	Government Securities, total	NBK Notes*	Euronotes	MEKKAM	MUIKAM	MEOKAM	MEUKAM	MEUZHKAM	METIKAM
	Volume, mln. of KZT								
2019	139 735 516	45 873 343	6 682 245	--	--	29 266 497	57 913 431	--	--
2020	107 462 389	55 404 245	7 646 731	2 559 391	--	19 129 777	22 721 727	517	--
2021	34 599 954	22 312 332	2 292 646	1 465 496	--	507 709	8 021 772	--	--
2022	23 389 474	6 386 607	1 981 750	201 492	--	365 518	14 428 790	--	25 317
2023	14 509 783	4 800 495	967 030	782 330	--	773 715	6 746 739	--	439 473
2024	12 924 663	2 423 111	1 045 481	3 113 331	--	1 014 599	4 291 119	--	1 037 022
2024									
I	3 873 098	785 122	226 585	1 297 235	--	378 341	947 969	--	237 846
II	3 577 781	854 464	453 842	925 042	--	147 536	924 694	--	272 203
III	3 253 181	369 773	217 903	642 335	--	329 940	1 478 497	--	214 733
IV	2 220 603	413 752	147 151	248 718	--	158 782	939 959	--	312 240
2024									
01.24	998 439	338 872	57 972	82 103	--	121 144	348 313	--	50 037
02.24	1 624 740	348 935	78 996	584 548	--	171 063	368 547	--	72 652
03.24	1 249 918	97 315	89 618	630 584	--	86 134	231 110	--	115 158
04.24	1 590 362	462 654	235 077	405 737	--	17 941	304 355	--	164 599
05.24	858 582	163 137	99 231	198 450	--	32 653	328 555	--	36 555
06.24	1 128 837	228 672	119 534	320 855	--	96 941	291 784	--	71 049
07.24	1 272 010	134 722	50 654	319 450	--	101 803	646 362	--	19 019
08.24	977 896	131 956	66 251	202 379	--	65 756	426 509	--	85 046
09.24	1 003 275	103 095	100 998	120 507	--	162 382	405 626	--	110 668
10.24	912 577	122 258	144 540	152 854	--	62 099	334 234	--	96 591
11.24	612 396	153 177	--	30 091	--	37 662	231 851	--	159 615
12.24	695 629	138 318	2 612	65 773	--	59 021	373 874	--	56 033
2025									
I	3 307 804	332 690	40 228	114 588	--	190 060	2 421 084	--	209 154
2025									
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
03.25	378 291	153 686	6 593	12 509	--	45 853	143 637	--	16 013
04.25	922 240	161 659	53 377	59 799	--	36 804	606 601	--	4 001

III. Financial markets

3.3. Structure of Government Securities in Circulation

mln. of KZT, end of period

	Government Securities, total	of which:																		
		NBK Notes			Government Securities															Municipal Securities
					Total	Euronotes		MEKKAM		MEOKAM		MEUKAM		MUIKAM		MEUZHKAM		METIKAM		
		sale	sale*	%**	sale	sale	%**	sale	%**	sale	%**	sale	%**	объем	%**	sale	%**	sale	%**	sale
2020	14 663 211	2 927 277	10.2	10 679 995	1 202 700	5.3	319 363	10.7	678 220	9.6	7 193 549	8.9	--	--	1 286 164	0.0	0.0	0.0	1 055 938	
2021	15 457 733	2 102 538	10.0	12 214 633	1 202 700	5.3	143 727	9.3	607 460	10.0	9 056 005	9.2	--	--	1 204 741	0.0	0.0	0.0	1 140 562	
2022	18 164 411	2 236 248	18.1	14 857 979	1 202 700	5.3	175 876	13.6	1 189 177	13.6	10 447 907	9.9	--	--	1 017 007	0.0	825 313	13.4	1 070 184	
2023	20 432 694	1 200 000	14.9	18 184 174	1 202 700	5.3	547 508	15.5	1 927 063	14.0	12 821 636	10.7	--	--	732 860	0.0	952 408	13.4	1 048 520	
2024	22 959 474	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	
2024																				
01.24	20 635 926	1 000 000	14.4	18 614 535	1 202 700	5.3	794 386	12.6	2 007 277	13.9	12 924 904	10.7	--	--	732 860	0.0	952 408	13.4	1 021 391	
02.24	20 825 187	800 000	16.7	19 030 689	1 202 700	5.3	794 386	12.6	2 056 422	13.8	13 307 589	10.8	--	--	717 183	0.0	952 408	13.4	994 498	
03.24	20 740 342	500 000	16.7	19 339 179	1 202 700	5.3	740 020	12.1	2 081 934	13.8	13 644 933	10.8	--	--	717 183	0.0	952 408	13.4	901 163	
04.24	20 958 404	500 000	13.3	19 566 580	1 202 700	5.3	582 865	11.1	2 081 934	13.8	14 039 489	10.8	--	--	707 183	0.0	952 408	13.4	891 825	
05.24	20 936 006	424 831	13.8	19 603 762	1 202 700	5.3	626 581	11.2	2 081 934	13.8	14 032 955	10.9	--	--	707 183	0.0	952 408	13.4	907 413	
06.24	21 529 200	400 629	14.2	20 135 038	1 202 700	5.3	650 306	11.2	2 154 391	13.8	14 468 049	10.9	--	--	707 183	0.0	952 408	13.4	993 534	
07.24	22 599 846	500 000	14.0	21 033 532	1 202 700	5.3	738 346	11.5	2 154 391	13.8	15 278 503	11.1	--	--	707 183	0.0	952 408	13.4	1 066 314	
08.24	22 843 263	500 000	13.9	21 175 055	1 202 700	5.3	761 919	11.6	2 154 391	13.8	15 411 454	11.1	--	--	692 183	0.0	952 408	13.4	1 168 207	
09.24	23 025 534	500 000	13.9	21 307 899	1 202 700	5.3	765 298	11.5	2 175 763	13.8	15 519 546	11.1	--	--	692 183	0.0	952 408	13.4	1 217 635	
10.24	22 914 902	500 000	13.8	21 148 707	930 000	5.6	751 991	13.0	2 203 369	13.7	15 678 756	11.1	--	--	632 183	0.0	952 408	13.4	1 266 196	
11.24	22 989 303	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	
2025																				
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	
03.25	24 025 655	500 000	14.7	22 222 413	1 029 379	4.1	791 008	13.3	1 736 369	13.6	17 041 758	11.4	60 000	2.5	603 183	0.0	960 715	13.4	1 303 242	
04.25	24 478 044	500 000	15.7	22 651 775	1 097 562	4.1	697 672	13.5	1 659 512	13.6	17 593 130	11.5	60 000	2.5	583 183	0.0	960 715	13.4	1 326 269	

* 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	
03.25												
Residents	24 340 175	1 456 932	1 113 414	13 603	267 692	62 223	857 996	99 690	267 692	440 601	50 012	12 413
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	800 500	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	5 488 872	592 680	401 245	7 846	171 905	11 683	472 232	99 280	188 854	184 098	0	11 809
Other financial institutions	15 921 148	603 648	567 528	411	26 258	9 452	99 947	411	26 271	63 814	9 452	604
Public non-financial organizations	696 307	168 894	99 365	0	69 528	0	185 171	0	52 567	132 604	0	0
Domestic non-financial organizations	676 280	85 263	45 276	0	0	39 987	98 626	0	0	58 066	40 561	0
Nonprofit Institutions	9 946	5 346	0	5 346	0	0	2 020	0	0	2 020	0	0
Households	9 310	1 101	0	0	0	1 101	0	0	0	0	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	1 065 372	102 983	1 000	96 796	200	4 986	101 447	10 709	200	85 551	4 986	0
Total	25 405 547	1 559 915	1 114 414	110 400	267 892	67 209	959 442	110 400	267 892	526 152	54 999	12 413
Depositors	6 297 310	664 401	398 291	8 257	246 170	11 683	530 539	99 690	246 160	184 688	0	11 809
04.25												
Residents	24 943 020	2 449 688	1 598 308	97 709	690 922	62 750	1 909 386	115 373	690 915	1 086 431	16 667	12 622
Government	737 812	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	432 556	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	5 811 177	1 295 222	598 471	86 732	565 912	44 106	1 255 521	114 034	584 723	556 764	0	12 018
Other financial institutions	16 367 937	608 127	559 950	1 031	36 983	10 162	167 371	1 239	40 131	124 882	1 118	604
Public non-financial organizations	743 015	416 045	327 019	1 000	88 026	0	334 073	0	66 061	268 011	0	0
Domestic non-financial organizations	830 016	114 491	112 867	99	0	1 525	135 006	100	0	125 993	8 913	0
Nonprofit Institutions	10 995	8 637	0	8 637	0	0	10 738	0	0	10 738	0	0
Households	9 511	7 166	0	209	0	6 957	6 677	0	0	42	6 635	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	971 839	143 418	1 011	108 599	25 011	8 796	277 231	90 934	25 018	152 482	8 797	0
Total	25 914 859	2 593 106	1 599 319	206 307	715 933	71 547	2 186 617	206 307	715 933	1 238 913	25 463	12 622
Depositors	6 284 191	1 407 584	592 624	87 764	680 563	46 634	1 341 027	115 273	677 414	547 222	1 118	12 018

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	
04.25														
International securities	11 759 588	391 733	17 379	18 897	8 681	0	346 776	290 740	18 897	8 681	146 377	116 785	0	10 189
bonds (non-residents)	7 776 238	364 865	17 379	17 816	8 002	0	321 668	274 725	17 816	8 002	146 377	102 531	0	478
Central Government	19 158	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	204 536	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	464 726	75 611	2 279	0	4 002	0	69 331	69 915	0	4 000	57 907	8 007	0	0
Other financial institutions	900 537	59 293	15 100	5 661	0	0	38 532	37 205	8 930	0	20 817	7 458	0	0
Public non-financial organizations	320 187	7 592	0	0	4 000	0	3 592	4 002	0	4 002	0	0	0	0
Domestic non-financial organizations	287 669	16 352	0	1 152	0	0	15 199	23 773	117	0	19 813	3 843	0	0
Nonprofit institutions	226 345	28 374	0	0	0	0	28 374	7 997	0	0	5 160	2 837	0	0
Households	96 889	8 263	0	249	0	0	8 014	8 103	0	0	8 103	0	0	478
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	5 256 192	169 380	0	10 754	0	0	158 626	123 731	8 769	0	34 577	80 386	0	0
RK bonds	1 790 589	8 565	0	1 081	480	0	7 004	11 003	1 081	480	0	9 441	0	9 711
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	1 545 674	0	0	0	0	0	0	0	0	0	0	0	0	9 711
Other financial institutions	141 777	1 440	0	1 081	257	0	102	1 307	1 081	226	0	0	0	0
Public non-financial organizations	30 653	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	39 228	102	0	0	0	0	102	100	0	0	0	100	0	0
Nonprofit institutions	8	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	8 828	223	0	0	223	0	0	249	0	249	0	0	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	24 421	6 800	0	0	0	0	6 800	9 348	6	0	0	9 342	0	0
non-resident shares	2 024 051	4 128	0	0	199	0	3 929	1 883	0	199	0	1 683	0	0
Other depository institutions	7 439	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	1 510 501	1 940	0	0	97	0	1 843	1 241	0	145	0	1 095	0	0
Public non-financial organizations	15 491	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	43 108	311	0	0	0	0	311	34	0	0	0	34	0	0
Nonprofit institutions	2 886	13	0	0	0	0	13	25	0	0	0	25	0	0
Households	37 360	365	0	0	103	0	262	487	0	54	0	433	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	407 266	1 500	0	0	0	0	1 500	97	0	0	0	97	0	0
investment unit (nonresidents)	168 710	14 175	0	0	0	0	14 175	3 129	0	0	0	3 129	0	0
Other depository institutions	1 483	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	13 492	715	0	0	0	0	715	56	0	0	0	56	0	0
Public non-financial organizations	137 074	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	211	1 158	0	0	0	0	1 158	1 309	0	0	0	1 309	0	0
Nonprofit institutions	12 107	4 921	0	0	0	0	4 921	0	0	0	0	0	0	0
Households	2 154	99	0	0	0	0	99	3	0	0	0	3	0	0
Nonresidents	2 189	7 282	0	0	0	0	7 282	1 761	0	0	0	1 761	0	0
Shares	409 048 551	457 313	317 495	130 248	8 369	0	1 201	462 803	130 248	8 369	0	324 186	0	1 182 195
ordinary	407 371 562	456 872	317 066	130 236	8 369	0	1 201	462 362	130 236	8 369	0	323 757	0	1 180 694
Central Government	2 325 204	224	0	0	224	0	0	224	0	224	0	0	0	0
Regional and local governments	75 659 330	14	14	0	0	0	0	0	0	0	0	0	0	103
National Bank	1 257 712	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	80 877 920	0	0	0	0	0	0	24 500	0	0	0	24 500	0	90
Other financial institutions	49 134 906	27 978	24 500	2 620	849	0	9	27 718	348	982	0	26 387	0	117
Public non-financial organizations	91 081 351	263 271	263 204	66	0	0	0	43 483	19 720	0	0	23 763	0	137 526
Domestic non-financial organizations	64 812 766	25 880	945	19 846	4 721	0	367	253 028	215	4 083	0	248 731	0	164 453
Nonprofit institutions	41 187	11	0	0	11	0	0	11	0	11	0	0	0	0
Households	6 941 378	5 112	2 015	41	2 563	0	492	3 088	9	3 069	0	9	0	254 747
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)	1 132 219	0	0	0	0	0	0	0	0	0	0	0	0	508
Nonresidents	34 107 588	134 382	26 387	107 663	0	0	332	110 311	109 944	0	0	366	0	623 150

Continuation

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
Preference	1 676 988	441	429	11	0	0	1	441	11	0	0	429	0	1 500
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	176 290	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	557 410	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	2 442	0	0	0	0	0	0	0	0	0	0	0	0	280
Domestic non-financial organizations	788 811	0	0	0	0	0	0	429	0	0	0	429	0	1 189
Nonprofit Institutions	622	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	127 418	441	429	11	0	0	1	12	11	0	0	1	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)	1 406	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	22 591	0	0	0	0	0	0	0	0	0	0	0	0	2
Corporate bonds	28 011 256	861 634	112 410	396	32 068	0	716 759	531 515	396	32 068	188 818	310 233	0	13 821
Central Government	3 359 251	2 410	2 410	0	0	0	0	23 000	0	0	23 000	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	4 286 323	365 619	43 586	0	15 803	0	306 230	74 250	0	15 789	46 891	11 570	0	0
Other financial institutions	13 608 480	255 534	31 940	0	601	0	222 993	222 734	39	485	110 059	112 151	0	4 290
Public non-financial organizations	590 468	71 476	31 968	0	15 508	0	24 000	71 498	0	15 522	0	55 976	0	771
Domestic non-financial organizations	4 893 283	55 439	920	153	71	0	54 295	31 195	114	51	3 023	28 007	0	0
Nonprofit Institutions	1 015	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	332 602	3 299	1 576	242	86	0	1 395	1 496	242	96	1 157	0	0	8 760
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	902 654	107 857	10	1	0	0	107 846	107 342	1	126	4 687	102 529	0	0
investment unit (residents)	343 585	3 816	0	0	0	0	3 816	23	0	0	0	23	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	1 750	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	15 619	797	0	0	0	0	797	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	188 432	2 185	0	0	0	0	2 185	0	0	0	0	0	0	0
Nonprofit Institutions	5 858	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	87 493	635	0	0	0	0	635	23	0	0	0	23	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	44 433	199	0	0	0	0	199	0	0	0	0	0	0	0
Claim rights	61 383	0	0	0	0	0	0	392	0	0	0	392	0	0
Other depository institutions	4 474	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	29 297	0	0	0	0	0	0	169	0	0	0	169	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	8 582	0	0	0	0	0	0	122	0	0	0	122	0	0
Nonprofit Institutions	78	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	15 975	0	0	0	0	0	0	101	0	0	0	101	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	380	0	0	0	0	0	0	0	0	0	0	0	0	0
Certificates	20 652 882	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	122 749	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	57 121	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	20 472 992	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	469 877 246	1 714 495	447 284	149 541	49 118	0	1 068 552	1 285 473	149 541	49 118	335 195	751 619	0	1 206 205
Residents	408 636 541	1 287 095	420 887	31 123	49 118	0	785 967	932 883	30 827	48 987	295 931	557 138	0	583 052
Central Government	5 703 613	2 634	2 410	0	224	0	0	23 224	0	224	23 000	0	0	0
Regional and local governments	75 659 330	14	14	0	0	0	0	0	0	0	0	0	0	103
National Bank	1 462 248	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	87 366 080	441 230	45 865	0	19 805	0	375 560	168 665	0	19 789	104 798	44 077	0	9 801
Other financial institutions	66 034 768	347 698	71 540	9 362	1 804	0	264 992	290 430	10 398	1 838	130 876	147 317	0	4 407
Public non-financial organizations	92 180 263	342 338	295 173	66	19 508	0	27 592	118 983	19 720	19 524	0	79 739	0	138 577
Domestic non-financial organizations	71 119 212	101 425	1 865	21 151	4 792	0	73 616	309 988	446	4 133	22 836	282 573	0	165 642
Nonprofit Institutions	290 106	33 319	0	0	11	0	33 308	8 033	0	11	5 160	2 862	0	0
Households	7 650 118	18 437	4 020	543	2 975	0	10 899	13 560	263	3 467	9 261	570	0	264 012
unknown (information about the sub-account is not known)	1 170 804	0	0	0	0	0	0	0	0	0	0	0	0	511
Nonresidents	61 240 705	427 400	26 397	118 418	0	0	282 585	352 590	118 714	132	39 264	194 481	0	623 152
Depositors	23 463 199	213 471	49 003	9 366	39 678	0	115 424	194 297	6 128	39 881	106 327	41 960	0	14 001

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
2020	27 477	24 959	34 446	98 667	17 873	5 574
2021	34 567	29 703	69 059	99 527	46 683	8 390
2022	29 705	19 616	392 557	246 846	296 477	266 210
2023	37 052	31 668	992 465	491 309	366 032	49 431
2024	54 962	21 743	890 681	2 073 859	834 454	34 503
2024						
I	11 380	4 946	163 036	159 974	115 445	10 934
II	13 815	4 496	84 545	111 419	132 529	2 175
III	12 798	4 875	311 064	1 704 284	272 494	8 746
IV	16 969	7 427	332 036	98 182	313 987	12 649
2024						
01.24	3 617	1 609	99 240	72 634	30 677	1 569
02.24	3 923	2 013	48 193	37 795	52 360	8 654
03.24	3 840	1 323	15 603	49 545	32 408	710
04.24	5 137	939	62 009	51 924	31 316	405
05.24	5 016	1 207	6 276	45 438	31 879	1 206
06.24	3 662	2 350	16 259	14 057	69 333	564
07.24	3 731	1 895	55 184	1 686 990	66 517	2 835
08.24	4 416	1 967	105 783	11 563	122 232	3 480
09.24	4 652	1 013	150 098	5 731	83 744	2 431
10.24	6 125	2 766	196 053	5 773	97 911	3 716
11.24	5 508	2 337	64 331	31 840	88 180	3 147
12.24	5 336	2 324	71 652	60 570	127 896	5 786
2025						
I	13 139	6 923	285 896	82 119	281 225	37 252
2025						
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
03.25	4 135	2 167	46 256	2 681	89 963	15 602
04.25	5 422	2 442	81 628	1 052 733	53 091	15 603

* 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
2020	412.95	5.73	471.44	420.71	5.65	516.13	413.24	5.72	471.89	420.91	5.69	513.57
2021	426.03	5.79	503.88	431.67	5.77	487.79	426.80	5.83	507.43	431.80	5.82	492.00
2022	460.48	6.96	484.22	460.98	6.43	491.22	461.39	7.22	472.78	462.65	6.41	492.80
2023	456.31	5.40	493.33	453.64	5.01	504.77	456.45	5.26	493.02	454.56	5.06	504.00
2024	469.44	5.08	507.86	523.54	4.99	546.47	471.10	5.13	518.58	525.11	4.85	547.74
2024												
I	450.36	4.97	488.94	448.15	4.86	483.46	450.13	4.95	487.57	446.78	4.85	482.20
II	447.70	4.95	482.10	465.52	5.45	498.20	447.40	5.07	482.62	471.46	5.51	504.82
III	477.65	5.37	524.30	479.23	5.16	534.96	478.09	5.35	528.30	481.19	5.15	537.89
IV	499.87	5.02	533.82	523.54	4.99	546.47	500.70	5.03	533.87	525.11	4.85	547.74
2024												
01.24	451.28	5.06	492.45	448.17	5.03	485.14	450.80	5.07	489.00	447.74	5.00	484.58
02.24	449.95	4.91	485.43	451.31	4.90	487.32	450.14	4.92	484.34	450.61	4.97	489.41
03.24	449.74	4.91	488.93	448.15	4.86	483.46	449.52	4.90	488.48	446.78	4.85	482.20
04.24	446.34	4.80	479.03	441.44	4.75	473.09	445.89	4.80	480.79	442.05	4.74	472.90
05.24	442.19	4.87	478.09	444.79	4.95	481.04	442.31	4.90	480.33	447.25	4.96	484.81
06.24	454.69	5.18	489.50	465.52	5.45	498.20	456.89	5.26	490.49	471.46	5.51	504.82
07.24	474.86	5.45	514.66	475.37	5.51	514.97	474.97	5.44	516.03	473.95	5.49	513.11
08.24	478.28	5.38	525.85	481.22	5.27	535.36	478.90	5.35	529.23	481.63	5.23	535.71
09.24	479.94	5.26	532.86	479.23	5.16	534.96	479.84	5.27	532.14	481.19	5.15	537.89
10.24	485.71	5.06	530.56	488.45	5.04	529.19	485.94	5.05	532.71	488.26	5.04	530.57
11.24	494.92	4.94	526.62	513.00	4.69	541.16	498.02	4.93	525.23	511.22	4.68	544.71
12.24	519.65	5.06	544.43	523.54	4.99	546.47	520.12	5.10	544.80	525.11	4.85	547.74
2025												
I	510.17	5.46	535.48	503.42	6.00	542.08	509.46	5.51	531.62	504.44	5.91	546.64
2025												
01.25	524.67	5.16	543.19	519.28	5.31	540.05	523.90	5.21	541.77	518.14	5.29	538.47
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
03.25	497.99	5.79	536.60	503.42	6.00	542.08	498.68	5.84	533.53	504.44	5.91	546.64
04.25	514.64	6.18	576.79	512.32	6.29	582.92	514.82	6.20	578.73	512.34	6.30	582.55

III. Financial markets

3.8. Official exchange rates on average for the period*

tenge per unit of currency

	2020	2021	2022	2023	2024	2024				2025	2025			
						I	II	III	IV	I	01.25	02.25	03.25	04.25
1 AED	112.44	116.00	125.38	124.25	127.82	122.63	121.91	130.05	136.10	138.91	142.86	137.78	135.60	140.12
1 AUD	285.13	319.95	319.60	303.00	309.75	296.24	295.01	319.59	326.62	319.87	326.54	318.68	313.41	323.62
1 CAD	308.17	340.01	353.92	338.18	342.66	334.24	327.42	350.09	357.75	355.43	364.56	353.71	346.72	367.40
1 CHF	440.52	466.13	482.60	508.16	533.96	516.41	495.28	551.13	570.45	566.67	577.15	559.65	562.58	615.65
1 CNY	59.89	66.07	68.46	64.43	65.25	62.67	61.82	66.64	69.55	70.11	71.87	69.58	68.68	70.51
1 DKK	63.26	67.77	65.10	66.22	68.10	65.59	64.64	70.28	71.58	71.79	72.82	70.63	71.94	77.28
1 GBP	529.91	586.25	568.22	567.30	600.27	571.03	565.24	620.19	641.23	640.71	647.14	633.67	641.44	675.80
100 KRW	35.06	37.23	35.68	34.94	34.43	33.88	32.68	35.22	35.83	35.17	36.12	35.03	34.20	35.68
1 JPY	3.87	3.88	3.52	3.25	3.10	3.04	2.88	3.20	3.29	3.34	3.35	3.33	3.34	3.57
1 KWD	1347.18	1413.59	1503.81	1484.73	1530.22	1464.50	1457.69	1563.12	1628.18	1654.34	1701.55	1639.82	1615.89	1676.67
1 GEL	133.97	133.46	160.79	175.72	174.32	170.48	165.20	177.71	183.32	183.30	186.46	181.87	181.24	189.09
1 SAR	110.06	113.59	122.64	121.63	125.11	120.09	119.36	127.30	133.11	136.00	139.82	134.93	132.77	137.16
1 XDR	575.32	606.87	615.63	608.53	623.23	599.12	591.31	638.27	661.32	668.53	682.48	661.56	660.30	692.53
1 SEK	45.02	49.69	45.60	43.00	44.44	43.39	41.95	45.79	46.46	47.58	47.32	46.78	48.80	52.63
1 SGD	299.50	317.10	334.00	339.78	351.59	336.17	331.01	361.70	375.63	378.20	385.49	375.69	372.56	388.63
1 TRY	59.25	49.42	28.01	19.73	14.29	14.61	13.84	14.26	14.48	14.12	14.77	14.00	13.48	13.50
1 TJS	40.13	37.70	42.70	42.16	43.70	41.26	41.46	45.10	46.72	46.93	48.20	46.57	45.87	47.97
1 KGS	5.36	5.03	5.52	5.19	5.40	5.04	5.07	5.62	5.81	5.84	6.01	5.79	5.71	5.91
1 MDL	24.03	24.22	24.45	25.32	26.57	25.56	25.38	27.35	27.88	27.76	28.35	27.24	27.69	29.68
1 UAH	15.34	15.65	14.26	12.42	11.68	11.81	11.24	11.61	12.05	12.22	12.46	12.15	12.01	12.43
1 NOK	44.01	49.61	47.99	43.25	43.67	42.88	41.68	44.60	45.40	45.90	46.25	45.20	46.30	48.79
1 ZAR	25.21	28.89	28.20	24.75	25.67	23.85	24.11	26.56	27.97	27.55	28.01	27.36	27.23	27.26
1 PLN	106.11	110.45	103.42	108.75	117.98	112.80	112.14	122.42	123.97	127.43	127.89	126.15	128.38	135.24
10 HUF	13.42	14.08	12.42	12.94	12.85	12.62	12.32	13.31	13.11	13.22	13.20	13.06	13.42	14.19
1 BRL	80.69	79.11	89.38	91.45	87.22	91.04	86.09	86.09	85.93	87.04	87.01	87.76	86.23	88.99
1 MYR	98.37	102.84	104.70	100.16	103.03	95.41	94.70	107.23	113.92	114.75	117.61	113.99	112.28	116.56
1 HKD	53.24	54.81	58.80	58.29	60.17	57.59	57.27	61.24	64.30	65.57	67.40	65.02	64.07	66.29
10 AMD	8.48	8.49	10.75	11.68	12.03	11.22	11.55	12.38	12.88	12.95	13.21	12.85	12.78	13.28
100 UZS	4.12	4.02	4.18	3.90	3.72	3.64	3.55	3.79	3.91	3.95	4.05	3.92	3.86	3.99
1 BYN	169.94	168.26	167.76	170.30	143.72	137.85	137.07	146.24	153.05	156.20	160.64	154.94	152.47	157.58
1 CZK	17.83	19.66	19.73	20.56	20.22	19.53	19.32	20.82	21.15	21.35	21.60	21.01	21.45	23.04
1 AZN	243.93	251.64	271.92	269.21	276.95	265.70	264.13	281.80	294.91	300.99	309.54	298.55	293.80	303.62
1 INR	5.57	5.76	5.86	5.53	5.61	5.43	5.37	5.70	5.92	5.89	6.08	5.82	5.74	6.01
1 THB	13.20	13.33	13.15	13.12	13.35	12.65	12.21	13.72	14.73	15.03	15.32	14.99	14.74	15.25
1 MXN	19.33	21.02	22.92	25.76	25.67	26.49	26.04	25.31	24.91	24.95	25.50	24.69	24.59	25.65
1000 IRR	9.84	10.14	10.96	10.87	11.18	10.72	10.66	11.37	11.90	12.15	12.49	12.06	11.85	12.25

* 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
2020	2 492 900	298 376	2 194 524	297 850	2 860	294 990	64 176 065	5 332 963	58 843 102
2021	2 058 787	337 453	1 721 334	469 100	11 382	457 718	84 069 602	5 523 196	78 546 406
2022	3 938 010	10 780	3 927 230	302 204	436	301 768	31 254 500	34 450 635	-3 196 135
2023	1 667 400	4 421	1 662 979	102 900	559	102 341	6 069 000	15 856 685	-9 787 685
2024	1 130 200	7 864	1 122 336	50 960	756	50 204	1 600 029	19 007 990	-17 407 961
2024									
I	230 200	-	230 200	24 960	-	24 960	-	1 604 440	-1 604 440
II	415 100	2 119	412 981	23 000	214	22 786	-	6 841 500	-6 841 500
III	124 000	2 340	121 660	2 000	205	1 795	29	7 285 368	-7 285 339
IV	360 900	3 405	357 495	1 000	337	663	1 600 000	3 276 682	-1 676 682
2024									
01.24	-	-	-	-	-	-	-	-	-
02.24	90 200	-	90 200	12 000	-	12 000	-	-	-
03.24	140 000	-	140 000	12 960	-	12 960	-	1 604 440	-1 604 440
04.24	125 100	2 119	122 981	10 000	214	9 786	-	1 956 500	-1 956 500
05.24	160 000	-	160 000	8 000	-	8 000	-	2 197 000	-2 197 000
06.24	130 000	-	130 000	5 000	-	5 000	-	2 688 000	-2 688 000
07.24	55 000	-	55 000	-	-	-	29	3 336 600	-3 336 571
08.24	30 000	2 340	27 660	-	205	-205	-	2 401 268	-2 401 268
09.24	39 000	-	39 000	2 000	-	2 000	-	1 547 500	-1 547 500
10.24	30 000	-	30 000	-	-	-	200 000	565 000	-365 000
11.24	72 000	-	72 000	-	-	-	-	894 011	-894 011
12.24	258 900	3 405	255 495	1 000	337	663	1 400 000	1 817 671	-417 671
2025									
I	673 700	0	673 700	67 750	0	67 750	0	8 895 000	-8 895 000
2025									
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
03.25	162 500	0	162 500	21 000	0	21 000	0	3 486 000	-3 486 000
04.25	81 000	5 328	75 672	0	752	-752	0	6 272 013	-6 272 013



IV. PAYMENT SYSTEMS

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2020	2021	2022	2023	2024	01.25	02.25	03.25	04.25
Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)									
Number of Payments - total, thousand transactions	51 084	59 347	65 530	73 725	87 790	8 080	10 595	9 112	9 112
of which:									
interbank system of money transfer	15 010	18 821	21 796	25 504	30 642	2 508	3 310	2 683	2 683
to total, %	29.4	31.7	33.3	34.6	34.9	31.0	31.3	29.4	29.4
interbank clearing system	36 074	40 526	43 734	48 221	57 148	5 572	7 284	6 429	6 429
to total, %	70.6	68.3	66.7	65.4	65.1	69.0	68.8	70.6	70.6
Sum of Payments - total, mln.KZT	645 493 443	782 086 436	787 241 794	980 279 571	1 487 380 922	124 526 750	117 445 731	110 764 274	110 764 274
of which:									
interbank system of money transfer	638 074 195	773 395 880	776 920 220	969 288 279	1 475 536 202	123 621 693	116 193 440	109 585 268	109 585 268
to total, %	98.9	98.9	98.7	98.9	99.2	99.3	98.9	98.9	98.9
interbank clearing system	7 419 248	8 690 556	10 321 574	10 991 291	11 844 720	905 057	1 252 291	1 179 006	1 179 006
to total, %	1.1	1.1	1.3	1.1	0.8	0.7	1.1	1.1	1.1
Number of Users in Payment Systems of Kazakhstan:									
interbank system of money transfer	38	38	31	31	31	31	31	31	31
interbank clearing system	26	26	22	22	21	21	21	21	21
Payments and transfers of money through correspondent accounts opened between banks									
Number of Payments - total, thousand transactions	14 190	15 916	12 123	14 135	16 338	319	83	453	453
of which:									
through loro-accounts	6 727	7 822	5 009	5 878	7 216	152	47	241	241
to total, %	47.4	49.1	41.3	41.6	44.2	47.6	56.7	53.2	53.2
through nostro-accounts	7 463	8 094	7 115	8 257	9 122	167	36	212	212
to total, %	52.6	50.9	58.7	58.4	55.8	52.4	43.3	46.8	46.8
Sum of Payments - total, mln.KZT	6 302 869	7 789 468	6 629 666	8 107 922	14 025 010	302 430	123 779	513 658	513 658
of which:									
through loro-accounts	3 700 578	4 992 041	4 075 479	4 361 294	7 940 704	195 666	81 779	310 823	310 823
to total, %	58.7	64.1	61.5	53.8	56.6	64.7	66.1	60.5	60.5
through nostro-accounts	2 602 290	2 797 426	2 554 188	3 746 628	6 084 306	106 764	41 999	202 835	202 835
to total, %	41.3	35.9	38.5	46.2	43.4	35.3	33.9	39.5	39.5

Continuation

	2020	2021	2022	2023	2024	01.25	02.25	03.25	04.25
Payment instruments on the territory of Kazakhstan*									
Number of Payments - total, thousand transactions **	3 510 819	6 915 282	9 400 885	12 690 434	14 748 155	1 147 093	1 159 994	1 270 029	1 348 008
Payment order	271 443	293 141	327 152	992 863	1 459 953	117 827	116 471	122 663	125 486
Payment request-order	1 110	1 599	2 946	4 697	5 842	241	247	233	265
Cheque for goods and services paying	1	1	2	27	34	282	558	661	648
Direct debiting of a banking account	29 928	49 194	213 585	107 649	163 537	14 357	13 692	21 138	17 583
Collection order	1 476	2 072	3 325	4 287	10 880	885	1 109	973	964
Payment card	3 174 351	6 542 486	8 826 098	11 558 969	13 079 708	1 012 715	1 027 361	1 123 766	1 202 477
Paid bill of exchange	32 510	26 789	27 778	21 942	28 202	787	555	596	586
Sum of Payments - total, mln.KZT **	469 771 951	656 945 175	693 523 657	866 660 372	1 330 693 480	87 883 473	82 207 860	81 274 768	93 506 671
Payment order	408 597 895	551 946 974	554 198 658	688 571 905	1 123 889 148	71 601 922	65 308 048	63 438 101	74 398 217
Payment request-order	33 953	50 235	64 960	114 613	165 678	7 652	8 706	69 286	151 540
Cheque for goods and services paying	6 711	3 674	3 395	753 641	207 167	19 959	664	758	786
Direct debiting of a banking account	7 580 081	9 116 290	11 110 343	8 976 157	11 139 893	1 181 623	996 441	758 826	1 127 964
Collection order	182 283	330 109	408 169	1 108 589	1 370 875	95 642	316 924	163 008	345 399
Payment card	51 915 292	93 713 259	125 144 084	164 992 549	191 814 010	14 854 907	15 441 034	16 715 674	17 351 433
Paid bill of exchange	1 455 736	1 784 636	2 594 047	2 142 917	2 106 708	121 767	136 044	129 117	131 332
Payment Cards***									
Number of Payments - total, thousand transactions	3 175 866	6 542 486	8 510 930	11 558 969	13 079 708	1 012 715	1 027 361	1 123 766	1 202 477
of which:									
in trade terminals:	2 878 476	6 271 338	8 256 634	11 317 866	12 836 823	995 117	1 009 097	1 104 073	1 182 333
local systems	1 979 330	5 124 993	7 290 148	9 655 053	10 777 523	825 642	835 758	910 815	988 432
international systems, of which:	899 146	1 146 344	1 296 616	1 662 813	2 059 300	169 475	173 339	193 258	193 901
Visa International	340 277	716 075	966 486	1 424 882	1 786 254	142 859	145 694	162 207	162 737
MasterCard Worldwide	553 573	413 445	211 887	175 886	257 802	24 983	25 963	29 219	29 341
in trade terminals to total, %	90.6	95.9	97.0	97.9	98.1	98.3	98.2	98.2	98.3
on reception of a cash:	297 390	271 148	254 296	241 103	242 884	17 598	18 264	19 693	20 144
local systems	9 846	20 995	38 407	58 834	75 430	6 041	6 269	6 735	7 068
international systems, of which:	287 544	250 153	215 888	182 269	167 455	11 557	11 995	12 958	13 076
Visa International	134 965	157 970	166 113	152 581	139 675	9 510	9 862	10 688	10 826
MasterCard Worldwide	140 109	81 128	40 961	23 061	22 009	1 556	1 647	1 766	1 753
in trade terminals to total, %	9.4	4.1	3.0	2.1	1.9	1.7	1.8	1.8	1.7
Sum of Payments - total, mln.KZT	51 915 292	93 713 259	125 144 074	164 992 549	191 814 010	14 854 907	15 441 034	16 715 674	17 351 433
of which:									
in trade terminals:	35 294 805	73 123 297	103 787 623	141 940 209	166 073 313	12 926 541	13 412 127	14 597 744	15 055 643
local systems	25 635 426	58 304 598	80 253 091	111 865 124	129 389 318	9 828 905	10 163 507	11 047 989	11 525 032
international systems, of which:	9 659 380	14 818 699	23 534 532	30 075 085	36 683 995	3 097 636	3 248 619	3 549 755	3 530 611
Visa International	5 179 820	10 189 814	14 199 488	22 571 564	28 680 847	2 366 644	2 498 176	2 729 880	2 699 467
MasterCard Worldwide	4 410 664	4 487 835	4 254 248	5 212 037	7 647 368	696 485	714 730	782 682	793 012
in trade terminals to total, %	68.0	78.0	82.9	86.0	86.6	87.0	86.9	87.3	86.8

Continuation

	2020	2021	2022	2023	2024	01.25	02.25	03.25	04.25
on reception of a cash:	16 620 487	20 589 962	21 356 451	23 052 340	25 740 697	1 928 366	2 028 907	2 117 929	2 295 790
local systems	392 452	1 298 015	2 672 060	4 663 678	6 238 258	508 566	539 828	575 386	618 072
international systems, of which:	16 228 035	19 291 947	18 684 391	18 388 662	19 502 439	1 419 800	1 489 079	1 542 543	1 677 718
Visa International	8 713 007	12 567 200	14 146 609	14 944 856	15 988 143	1 162 635	1 220 447	1 266 665	1 381 798
MasterCard Worldwide	6 870 991	6 074 347	3 986 465	2 953 292	3 025 848	214 339	225 335	231 896	251 525
in trade terminals to total, %	32.0	22.0	17.1	14.0	13.4	13.0	13.1	12.7	13.2
Number of Payment Cards in Circulation (total, thousand units), of which:	47 966	59 258	65 080	74 544	81 370	83 598	81 034	81 867	81 160
local systems	14 057	19 649	22 166	24 874	26 745	26 853	26 924	27 100	27 156
international systems, of which:	33 908	39 609	42 914	49 670	54 625	56 745	54 110	54 767	54 004
Visa International	22 349	28 905	33 315	37 533	39 711	40 804	38 238	38 493	37 776
MasterCard Worldwide	9 936	9 025	7 980	10 696	13 553	14 537	14 788	15 186	15 138
Number of Payment Cards used (total, thousand units), of which:	26 779	30 413	33 431	38 685	41 184	39 982	41 825	42 753	41 526
local systems	9 635	12 192	13 438	15 948	17 022	16 631	16 712	17 056	16 958
international systems, of which:	17 144	18 221	19 993	22 737	24 162	23 351	25 113	25 698	24 567
Visa International	10 102	12 684	16 698	19 373	20 137	19 312	20 999	20 968	20 354
MasterCard Worldwide	6 301	4 810	2 711	2 885	3 520	3 534	3 619	4 235	3 721
Number of Equipment for Payment Cards (units):									
pos-terminals, of which:	211 764	509 194	831 780	1 041 884	1 362 630	-	-	1 365 693	-
in banks	8 785	8 510	16 279	8 114	7 283	-	-	7 243	-
at businessmen	202 979	500 684	815 501	1 033 770	1 355 347	-	-	1 358 450	-
cash dispensers	12 728	12 443	12 391	12 649	12 569	-	-	12 425	-
Number of entrepreneurs (units)	108 159	273 947	567 687	793 065	886 630	-	-	913 062	-

Continuation

	2020	2021	2022	2023	2024	01.25	02.25	03.25	04.25
Money Transfers abroad / from abroad through the international money transfers systems									
Number of sent transfers (total, thousand transactions), of which:	2 384.4	2 579.7	2 490.6	2 600.1	2 111.5	108.8	124.6	136.8	144.0
Gold Crown	1 893.0	2 160.3	2 112.5	2 255.0	1 883.5	92.7	106.0	119.3	125.9
Western Union	119.7	106.1	96.3	78.4	130.7	9.7	11.2	10.5	10.9
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	1.1	1.3	1.2	1.1
UPT						1.6	2.2	2.2	2.2
Others	128.5	45.7	41.8	40.3	63.7	3.7	4.0	3.6	3.8
Number of received transfers (total, thousand transactions), of which:	1 276.2	1 131.5	1 650.0	1 087.2	787.7	48.1	48.3	53.6	55.3
Gold Crown	547.4	529.5	976.3	495.5	374.2	20.3	21.4	23.0	24.1
Western Union	393.5	362.6	323.6	255.2	232.7	16.7	16.1	18.0	18.6
Unistrim	26.6	19.3	68.4	110.6	-	-	-	0.0	-
Moneygram	40.8	43.4	96.6	120.7	111.0	8.2	7.9	9.2	9.1
Contact	124.2	126.5	137.9	58.3	10.1	-	-	-	-
UPT						0.2	0.2	0.3	0.3
Others	143.6	50.3	47.3	46.9	59.8	2.6	2.7	3.1	3.2
Sum of sent transfers (total, bln.KZT), of which:	787 723.1	1 010 566.9	1 034 517.0	967 981.0	788 940.4	40 748.1	45 008.2	47 328.9	57 434.9
Gold Crown	642 018.4	793 822.9	794 122.9	772 820.7	656 305.5	31 199.8	34 548.1	37 728.5	47 173.8
Western Union	58 581.0	61 344.4	66 142.8	55 172.1	84 156.7	6 383.8	6 773.1	6 465.2	7 053.4
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	1 264.7	1 394.4	1 210.5	1 193.7
UPT						1 478.0	1 834.2	1 518.4	1 585.3
Others	13 225.6	4 196.1	3 967.7	4 898.0	20 302.2	421.8	458.4	406.2	428.6
Sum of received transfers (total, bln.KZT), of which:	286 892.7	283 513.1	681 232.0	308 695.7	236 754.7	15 846.0	15 813.1	16 733.5	19 311.9
Gold Crown	141 490.2	155 574.1	460 633.9	156 710.2	119 960.1	7 143.4	7 680.1	7 995.5	9 517.0
Western Union	74 731.5	71 466.8	84 136.3	69 556.4	71 969.8	5 439.8	5 069.7	5 245.5	6 059.0
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	2 981.9	2 785.3	3 171.7	3 335.3
Contact	34 419.8	36 789.6	71 304.3	16 760.6	2 343.2	-	-	-	-
UPT						85.3	69.8	84.2	152.8
Others	19 344.6	2 423.3	2 791.9	3 252.3	5 970.0	195.6	208.2	236.6	247.9

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

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

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

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

for the period, billion of KZT

Name of users	12.20	12.21	12.22	12.23	12.24	01.25	02.25	03.25	04.25
ISMT - total	62 276	74 633	88 593	106 592	138 714	123 622	116 193	109 585	131 947
change in % of the previous period	45.3	-3.1	2.5	3.8	17.0	-10.9	-6.0	-5.7	20.4
of which:									
Five large banks*	18 126	22 941	25 140	28 723	44 334	36 061	34 291	33 580	38 889
change as % of the previous period	52.6	1.5	-1.5	12.1	23.0	-18.7	-4.9	-2.1	15.8
share as % of total	29.1	30.7	28.4	26.9	32.0	29.2	29.5	30.6	29.5
Other banks	13 477	15 912	17 477	24 631	30 459	28 174	25 773	24 126	30 029
change as % of the previous period	34.9	0.3	4.2	11.6	13.4	-7.5	-8.5	-6.4	24.5
share as % of total	21.6	21.3	19.7	23.1	22.0	22.8	22.2	22.0	22.8
Other participants	30 673	35 780	45 976	53 238	63 921	59 387	56 130	51 879	63 029
change as % of previous period	46.2	-7.2	4.1	-3.2	14.9	-7.1	-5.5	-7.6	21.5
share as % of total	49.3	47.9	51.9	49.9	46.1	48.0	48.3	47.3	47.8
ICS - total	860	973	1 117	1 107	1 258	905	1 252	1 179	1 262
change in % of the previous period	21.8	27.2	11.4	13.7	20.9	-28.0	38.4	-5.9	7.0
of which:									
Five large banks*	403	472	622	607	759	686	898	822	861
change as % of the previous period	14.9	18.8	1.3	4.1	15.3	-9.7	31.0	-8.5	4.8
share as % of total	46.9	48.5	55.7	54.8	60.4	75.8	71.7	69.7	68.3
Other banks	193	177	148	137	152	114	137	131	155
change as % of the previous period	13.2	2.0	10.8	-2.9	14.9	-24.5	20.1	-4.8	18.6
share as % of total	22.5	18.2	13.3	12.4	12.1	12.6	11.0	11.1	12.3
Other participants	263	323	346	363	347	105	217	226	245
change as % of previous period	42.9	66.8	35.8	45.2	39.1	-69.7	106.5	4.4	8.2
share as % of total	30.6	33.2	31.0	32.8	27.6	11.6	17.3	19.2	19.4

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



V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

V. Key indicators of financial institutions

5.1. Banking sector

mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
2020	31 172 380	27 217 148	3 955 232	1 767 347	726 803	21.27	21.29	26.97
2021	37 623 913	33 085 975	4 537 938	1 331 772	1 291 932	19.32	19.34	23.43
2022	44 561 554	39 334 336	5 227 218	1 403 588	1 465 932	18.54	18.56	21.70
2023	51 441 097	44 579 098	6 861 999	1 433 588	2 184 757	19.24	19.25	21.50
2024	61 559 419	52 667 430	8 891 990	1 453 589	2 555 389	20.36	20.37	22.03
2024								
01.24	51 061 190	43 956 253	7 104 936	1 433 588	197 811	19.27	19.28	21.46
02.24	51 962 887	44 631 602	7 331 285	1 433 588	389 551	19.38	19.40	21.48
03.24	52 923 443	45 411 858	7 511 586	1 433 588	569 541	19.39	19.40	21.44
04.24	52 409 336	45 029 843	7 379 492	1 433 588	776 701	18.97	18.98	20.96
05.24	53 262 006	45 878 799	7 383 207	1 433 588	975 384	18.70	18.71	20.66
06.24	55 322 978	47 832 463	7 490 515	1 433 588	1 156 559	19.08	19.09	21.06
07.24	56 787 794	49 018 824	7 768 970	1 433 588	1 388 731	19.70	19.70	21.06
08.24	57 845 405	49 803 140	8 042 264	1 433 588	1 624 669	19.63	19.65	21.47
09.24	58 113 793	49 860 392	8 253 401	1 437 827	1 854 416	20.13	20.15	21.97
10.24	58 458 814	50 010 797	8 448 017	1 434 677	2 100 960	20.43	20.45	22.25
11.24	59 207 090	50 525 340	8 681 750	1 434 367	2 336 954	20.26	20.27	22.01
12.24	61 559 419	52 667 430	8 891 990	1 453 589	2 555 389	20.36	20.37	22.03
2025								
01.25	60 609 716	51 540 410	9 069 306	1 452 864	228 498	20.69	20.70	22.36
02.25	61 000 414	51 739 108	9 261 306	1 450 894	448 865	20.80	20.81	22.39
03.25	61 987 508	52 642 938	9 344 570	1 474 122	664 024	20.59	20.60	22.15
04.25	62 615 847	53 583 643	9 032 205	1 477 993	904 547	19.54	19.55	21.05

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.1. Pension Contributions and Accumulation

mln. of KZT, end of the period

	Number of individual pension accounts of depositors for mandatory pension contributions, including IPA with no pension savings	Pension savings (PS)		Pension contributions (for reporting period)
		Sum	including net investment income	
			Sum	
2020	10 981 218	12 913 476	5 553 591	1 084 670
2021	10 874 691	13 070 066	6 911 635	1 340 340
2022	10 956 945	14 663 410	7 793 435	1 726 857
2023	11 088 699	17 864 645	9 360 618	2 161 428
2024	11 152 374	22 538 906	12 695 398	2 558 008
2024				
01.24	11 091 980	18 103 999	9 470 250	186 548
02.24	11 100 166	18 486 445	9 704 159	209 082
03.24	11 100 276	18 846 916	9 929 742	190 804
04.24	11 097 968	18 923 066	9 877 892	212 383
05.24	11 053 779	19 167 347	9 992 072	204 328
06.24	11 052 292	19 876 178	10 569 766	213 805
07.24	11 070 758	20 122 296	10 740 809	215 499
08.24	11 094 214	20 739 588	11 270 268	208 090
09.24	11 110 121	21 004 927	11 437 453	208 189
10.24	11 129 170	21 376 544	11 710 041	218 990
11.24	11 141 669	21 885 502	12 124 771	222 715
12.24	11 152 374	22 538 906	12 695 398	267 575
2025				
01.25	11 154 521	22 352 495	12 413 087	212 791
02.25	11 164 824	22 370 872	12 326 797	226 237
03.25	11 165 476	22 420 063	12 250 370	227 970
04.25	11 169 226	22 721 579	12 461 017	233 289

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	MEUKAM	MEUKAM	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	0.00
	JSC "Centras Securities"	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "First Heartland Jusan Invest"	0.00	0.00	0.00	0.00	0.00	0.01	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
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2022	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	9.24	0.45
12.22	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	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	13.31	0.83
12.23	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	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	21.29	0.47
12.24	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	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	20.89	0.52
03.25	NBRK	0.32	3.91	2.13	32.44	2.71	0.01	0.00	1.51	12.12	13.88	3.15	2.03	0.00	3.84	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	0.02	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	0.04	0.00	0.00	0.00	0.00	0.05	0.01	0.04	0.01	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	20.49	0.45
	NBRK	0.24	3.83	2.09	33.92	2.60	0.27	0.00	1.49	12.29	14.64	3.20	2.02	0.00	2.21	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	0.01	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	0.04	0.00	0.00	0.00	0.00	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	0.01	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.3. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
2020	7 114 244	4 056 517	206 160 453	2 892 798	209 053 251	58 586 792	24 128 270
2021	7 114 244	0	226 231 635	2 126 997	228 358 632	34 555 415	14 107 092
2022	7 114 244	0	250 022 680	2 330 715	252 353 395	38 281 449	13 690 380
2023	7 114 244	0	229 238 828	4 329 143	282 003 222	45 052 775	15 775 980
2024	7 114 244	0	307 247 038	5 070 943	312 317 981	48 123 465	17 572 055
2024							
01.24	7 114 244	0	279 887 081	4 677 970	284 565 051	3 766 724	1 359 772
02.24	7 114 244	0	282 137 150	4 742 349	286 879 499	7 656 682	2 913 826
03.24	7 114 244	0	284 469 037	4 945 986	289 415 023	11 554 681	4 318 582
04.24	7 114 244	0	286 887 483	5 200 422	292 087 905	15 452 245	5 677 117
05.24	7 114 244	0	289 370 480	4 955 345	294 325 825	19 395 978	7 146 257
06.24	7 114 244	0	291 896 956	4 717 667	296 614 623	23 376 785	8 571 462
07.24	7 114 244	0	294 475 906	4 829 659	299 305 565	27 417 504	9 954 867
08.24	7 114 244	0	297 068 571	4 804 778	301 873 349	31 494 291	11 358 091
09.24	7 114 244	0	299 454 731	5 126 443	304 581 174	35 592 698	12 905 300
10.24	7 114 244	0	302 002 311	5 608 885	307 611 196	39 737 484	14 348 070
11.24	7 114 244	0	306 675 261	5 630 098	312 305 359	44 121 824	15 983 027
12.24	7 114 244	0	307 247 038	5 070 943	312 317 981	48 123 465	17 572 055
2025							
01.25	7 114 244	0	309 703 130	5 628 016	315 331 146	4 301 691	1 658 265
02.25	7 114 244	0	312 197 880	5 557 984	317 755 864	8 608 311	3 452 763
03.25	7 114 244	0	314 919 412	5 617 926	320 537 338	13 031 153	5 044 081
04.25	7 114 244	0	317 675 579	6 061 066	323 736 645	17 520 319	6 597 891

V. Key indicators of financial institutions

5.3. Insurance Market

mln. of KZT, end of period

	12.20	12.21	12.22	12.23	06.24	09.24	12.24	03.25
Number of Insurance Company, total	28	27	26	25	24	24	25	25
with foreign participation	...	...	4	5	5	5	5	5
life insurance	9	9	9	9	9	9	10	10
Cumulative Assets	1 486 344	1 048 976	2 066 614	2 278 713	2 378 468	2 612 814	2 892 074	2 974 422
Insurance Reserves	685 602	354 432	1 095 948	1 134 855	1 297 356	1 431 710	1 627 864	1 677 839
Cumulative Own Capital*	665 433	598 904	775 196	911 900	865 639	968 902	1 018 187	1 090 922
Insurance Premiums, total **	514 140	744 836	811 488	1 055 923	674 086	1 098 014	1 539 427	402 636
Compulsory insurance	124 272	151 234	193 532	215 238	129 538	199 954	268 572	66 738
Voluntary personal insurance	222 833	383 433	359 946	480 551	348 637	624 679	908 631	226 215
Voluntary property insurance	167 036	210 169	258 009	360 134	195 910	273 381	362 224	109 683
Claims Payments, total**	129 707	114 954	156 099	215 787	123 852	196 139	275 345	77 896
Compulsory insurance	34 662	44 326	57 451	78 244	61 957	92 975	128 349	35 925
Voluntary personal insurance	42 975	50 925	59 570	83 580	43 951	71 323	102 239	31 039
Voluntary property insurance	52 071	19 703	39 077	53 962	17 944	31 841	44 758	10 932
Premiums transferred to reinsurance**	94 356	108 124	115 904	153 209	82 523	106 518	138 974	46 502
of which to nonresidents	86 293	99 000	96 830	117 815	61 085	82 774	112 900	35 742

* from balance sheet

** by direct insurance, from the beginning of year

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

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

SYMBOLS AND ABBREVIATIONS

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

Foreign currencies

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

Methodological comments

Section I “General economic trends”

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

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

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

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

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

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

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

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

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

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

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

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

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

Section II “The main monetary indicators”

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Domestic assets include:

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

3) *Liabilities* include:

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Section III. “Financial markets”

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

N - nominal value of one security

P - weighted average discounted purchase price,

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

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

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

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

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

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

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

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

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

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

Section IV “Payment systems”

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

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

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

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

Section V. “Key indicators of financial institutions”

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

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

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

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

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

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

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

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

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