



**STATISTICAL BULLETIN**

**N05 (366) May 2025**





---

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

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

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

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

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

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

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

---

# CONTENT

## RELEASE CALENDAR

### I. GENERAL ECONOMIC TRENDS

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

### II. KEY MONETARY INDICATORS

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

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

### **III. FINANCIAL MARKETS**

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

### **IV. PAYMENT SYSTEMS**

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

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

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

### **SYMBOLS AND ABBREVIATIONS**

### **METHODOLOGICAL COMMENTS**

## Release calendar\*

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

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



# **I. GENERAL ECONOMIC TRENDS**

I. General economic trends

1.1. Main macroeconomic indicators

	2020	2021	2022	2023	2024	2024				2025			
						Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	Jan.-Feb.	Jan.-Mar.	Jan.-Apr.	Jan.-May.
<b>Gross Domestic Product, bln. KZT</b>	<b>70 649</b>	<b>83 952</b>	<b>103 766</b>	<b>119 442</b>	<b>135 252</b>	<b>26 024</b>	<b>52 343</b>	<b>84 963</b>	<b>135 252</b>	...	<b>30 467</b>	...	...
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	...	...
<b>Volume of Industrial Production, bln. KZT</b>	<b>26 743</b>	<b>37 048</b>	<b>48 008</b>	<b>46 402</b>	<b>50 125</b>	<b>11 524</b>	<b>23 495</b>	<b>36 003</b>	<b>50 125</b>	<b>9112</b>	<b>14 078</b>	<b>18 989</b>	<b>23 806</b>
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	5.9	6.7	6.6	6.4
<b>Capital Investments, bln. KZT</b>	<b>12 323</b>	<b>13 221</b>	<b>15 064</b>	<b>18 044</b>	<b>19 375</b>	<b>2 816</b>	<b>6 654</b>	<b>11 745</b>	<b>19 375</b>	<b>1 858</b>	<b>3 068</b>	<b>4 375</b>	<b>5 952</b>
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	0.5	6.3	13.7	18.2
<b>Consumer Price Index</b>													
% for the last month of the period					100.9	100.7	100.4	100.4	100.9	101.5	101.3	101.2	100.9
% 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	109.4	110.0	110.7	111.3
<b>Unemployed population, thsd persons *</b>	...	450	456	446	450	453	451	449	448	...	452	...	...
<b>Unemployment rate, % *</b>	...	4.9	4.9	4.7	4.7	4.7	4.7	4.6	4.6	...	4.6	...	...
<b>Minimum of subsistence (average, per capita), KZT*</b>	<b>33 133</b>	<b>37 579</b>	<b>44 719</b>	<b>47 672</b>	<b>50 293</b>	<b>48 692</b>	<b>51 818</b>	<b>55 120</b>	<b>50 293</b>	<b>52 588</b>	<b>53 385</b>	<b>54 408</b>	<b>55 561</b>
<b>Average per capita money income, KZT*</b>	<b>126 551</b>	<b>142 805</b>	<b>180 639</b>	<b>203 107</b>	<b>220 332</b>	<b>202 250</b>	<b>212 232</b>	<b>210 737</b>	<b>230 809</b>	<b>223 908</b>	<b>229 203</b>	<b>231 475</b>	...
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	10.6	13.3	9.0	...
<b>Export fob, mln. USD **</b>	<b>44 065</b>	<b>65 791</b>	<b>85 630</b>	<b>80 252</b>	<b>78 800</b>	<b>18 862</b>	<b>21 022</b>	<b>19 829</b>	<b>19 088</b>	...	<b>19 506</b>	...	...
<b>Import fob, mln. USD **</b>	<b>38 056</b>	<b>41 563</b>	<b>50 633</b>	<b>60 408</b>	<b>61 196</b>	<b>13 111</b>	<b>15 508</b>	<b>15 834</b>	<b>16 743</b>	...	<b>13 261</b>	...	...
<b>Gross Foreign Debt, mln. USD**</b>	<b>163 980</b>	<b>164 131</b>	<b>161 144</b>	<b>163 653</b>	<b>164 750</b>	<b>163 842</b>	<b>166 720</b>	<b>166 274</b>	<b>164 750</b>	...	<b>170 476</b>	...	...
<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***</b>	<b>420.9</b>	<b>431.8</b>	<b>462.7</b>	<b>454.6</b>	<b>525.1</b>	<b>446.8</b>	<b>471.5</b>	<b>481.2</b>	<b>525.1</b>	<b>499.2</b>	<b>504.4</b>	<b>512.3</b>	<b>510.8</b>

Source: BNS

\* For the last month of period

\*\* NBK's Estimation for the Quarter. Data for the 1st quarter of 2025 is a preliminary estimate

\*\*\* 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	02.25	03.25	04.25	05.25
<b>Consumer Price Index</b>	<b>107.5</b>	<b>108.4</b>	<b>120.3</b>	<b>109.8</b>	<b>108.6</b>	102.6	103.9	105.7	108.6	102.6	103.9	105.1	106.1
% changes to December of the previous year*						100.7	100.4	100.4	100.9	101.5	101.3	101.2	100.9
% changes to the previous month	<b>106.8</b>	<b>108.0</b>	<b>115.0</b>	<b>114.5</b>	<b>108.7</b>	109.3	108.9	108.7	108.7	109.1	109.4	109.7	110.1
as % to the corresponding period of the previous													
<b>Price Index Food Goods</b>													
% changes to December of the previous year	<b>111.3</b>	<b>109.9</b>	<b>125.3</b>	<b>108.5</b>	<b>105.5</b>	102.5	102.7	102.9	105.5	102.9	104.5	105.7	106.7
% changes to the previous month						100.6	100.0	100.0	101.1	101.5	101.6	101.1	100.9
<b>Price Index Non-Food Goods</b>													
% changes to December of the previous year	<b>105.5</b>	<b>108.5</b>	<b>119.4</b>	<b>109.1</b>	<b>108.3</b>	101.7	103.5	105.6	108.3	101.6	102.4	103.0	103.6
% changes to the previous month						100.5	100.6	100.6	100.8	101.0	100.8	100.6	100.6
<b>Price Index Marketable Services</b>													
% changes to December of the previous year	<b>104.2</b>	<b>106.5</b>	<b>114.1</b>	<b>112.4</b>	<b>113.3</b>	103.6	106.0	109.9	113.3	103.2	104.5	106.5	107.8
% changes to the previous month						101.1	100.6	101.0	100.8	102.1	101.3	101.9	101.3
<b>Price Index for Industry</b>													
% changes to December of the previous year	<b>95.8</b>	<b>146.1</b>	<b>109.4</b>	<b>97.5</b>	<b>107.3</b>	99.4	100.9	105.0	107.3	100.3	100.6	101.4	100.2
% changes to the previous month						100.5	99.6	100.5	101.9	99.8	100.3	100.8	98.8
<b>Price Index for Construction</b>													
% changes to December of the previous year	<b>99.7</b>	<b>105.7</b>	<b>101.4</b>	<b>106.8</b>	<b>101.4</b>	99.7	100,1	100.4	101.4	100.0	100.5	101.1	100.8
% changes to the previous month						100.1	100,1	100.0	100.0	99.9	100.5	100.6	99.7
<b>Index of Tariffs for Freight Shipping</b>													
% changes to December of the previous year	102.8	<b>108.8</b>	<b>104.5</b>	<b>103.4</b>	<b>104.3</b>	101.2	101.8	102.1	104.3	97.0	97.2	97.2	97.5
% changes to the previous month						100.1	100.6	99.7	101.0	96.3	100.2	100.0	100.3

Source: BNS

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

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

## I. General economic trends

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

mln.US dollars

	2020	2021	2022	2023	2024	2024				2025
						I	II	III	IV	I
<b>Current Account</b>	<b>-11 055.0</b>	<b>-2 679.5</b>	<b>6 436.4</b>	<b>-9 447.9</b>	<b>-4 981.9</b>	<b>-46.1</b>	<b>-1 538.6</b>	<b>-1 365.2</b>	<b>-2 032.0</b>	<b>501.7</b>
Trade balance	6 009.0	24 228.1	34 997.2	19 843.4	17 603.9	5 750.8	5 513.5	3 994.6	2 345.0	6 244.8
Exports	44 065.1	65 790.6	85 630.4	80 251.6	78 800.1	18 862.1	21 021.9	19 828.6	19 087.5	19 506.1
Imports	38 056.1	41 562.5	50 633.3	60 408.2	61 196.3	13 111.3	15 508.4	15 834.0	16 742.5	13 261.4
Services	-3 237.4	-2 099.5	-1 614.7	-1 640.2	-1 221.1	-136.7	-338.2	-344.5	-401.7	-231.4
Exports	5 208.3	5 935.0	8 191.3	10 674.5	11 828.3	2 776.4	2 918.5	3 085.3	3 048.3	2 877.0
Imports	8 445.7	8 034.6	9 806.0	12 314.7	13 049.4	2 913.0	3 256.7	3 429.7	3 450.0	3 108.3
Primary income	-15 172.3	-24 173.4	-25 897.5	-26 614.6	-20 790.5	-5 587.1	-6 610.8	-4 856.0	-3 736.7	-5 412.0
Compensation of employees, net	-994.6	-1 144.5	-1 664.9	-1 921.1	-2 074.5	-462.1	-696.2	-543.8	-372.3	-528.5
Investment income, net	-14 304.6	-23 164.0	-24 367.7	-24 828.6	-18 817.5	-5 158.8	-5 948.3	-4 346.0	-3 364.3	-4 917.3
Income receivable	1 933.1	2 086.5	3 342.4	3 731.1	4 927.4	1 102.5	1 273.5	1 281.2	1 270.2	923.9
Income on direct investment	382.9	611.8	1 499.5	674.1	842.8	92.0	312.4	76.7	361.7	85.4
Income on portfolio investment	1 180.8	1 188.3	1 464.0	2 094.1	2 892.6	764.4	654.7	884.3	589.2	445.2
Income on other investment	369.5	286.3	378.9	962.9	1 192.0	246.1	306.3	320.2	319.3	393.2
assets of the National Fund	972.0	934.1	1 172.9	1 891.7	2 235.3	489.9	581.8	592.0	571.6	376.0
Income payable	16 237.7	25 250.5	27 710.1	28 559.7	23 744.9	6 261.4	7 221.8	5 627.2	4 634.5	5 841.1
Income on direct investment	14 071.1	22 818.7	25 382.7	25 436.9	20 390.6	5 513.4	6 325.1	4 784.3	3 767.8	5 038.7
Income on portfolio investment	897.7	1 097.0	1 079.2	1 195.5	1 062.1	192.2	389.7	205.3	274.9	228.8
Income on other investment	1 268.9	1 334.8	1 248.2	1 927.3	2 292.2	555.8	506.9	637.6	591.9	573.6
Other primary income, net	126.8	135.1	135.1	135.1	101.4	33.8	33.8	33.8	0.0	33.8
Secondary income	1 345.7	-634.6	-1 048.6	-1 036.6	-574.1	-73.1	-103.0	-159.4	-238.6	-99.7
<b>Capital account balance</b>	<b>239.2</b>	<b>233.4</b>	<b>247.7</b>	<b>1 284.3</b>	<b>76.8</b>	<b>11.5</b>	<b>16.5</b>	<b>4.3</b>	<b>44.4</b>	<b>12.8</b>

Continuation

	2020	2021	2022	2023	2024	2024				2025
						I	II	III	IV	I
<b>Financial account (excluding reserve assets)</b>	<b>-13 985.0</b>	<b>-2 276.2</b>	<b>7 718.5</b>	<b>-1 962.2</b>	<b>-1 118.6</b>	<b>-551.4</b>	<b>1 290.2</b>	<b>-82.0</b>	<b>-1 775.4</b>	<b>1 823.6</b>
Direct investment	-5 875.4	-1 901.4	-7 934.6	-2 784.0	-1 209.8	-3 208.1	599.8	1 141.0	257.6	-2 271.6
Net acquisition of financial assets	1 330.5	2 665.2	-2 852.9	3 034.3	-1 891.3	-362.1	1 018.6	-580.9	-1 967.0	519.6
Net incurrence of liabilities	7 206.0	4 566.6	5 081.7	5 818.3	-681.5	2 846.0	418.9	-1 721.9	-2 224.5	2 791.2
Portfolio investment	-7 743.9	-3 577.6	13 285.3	5 072.1	3 811.6	1 944.3	2 009.6	506.6	-648.9	3 070.5
Net acquisition of financial assets	-6 339.6	-1 199.5	10 086.4	3 680.8	3 806.7	1 770.5	1 446.1	683.4	-93.3	3 508.7
Central bank and general government	-7 566.2	-5 826.6	7 144.7	-1 143.5	-2 427.0	-973.5	-68.6	-371.1	-1 013.8	565.5
Banks	-746.6	1 305.3	534.3	642.3	181.5	-108.6	87.9	117.5	84.7	90.5
Other sectors	1 973.3	3 321.7	2 407.3	4 182.0	6 052.2	2 852.6	1 426.8	937.1	835.8	2 852.7
Net incurrence of liabilities	1 404.3	2 378.0	-3 199.0	-1 391.3	-4.9	-173.8	-563.5	176.8	555.6	438.2
Central bank and general government	854.9	1 735.4	-1 095.9	-1 423.7	39.1	-170.6	-495.4	605.1	100.0	-699.2
Banks	-309.4	311.8	-1 007.0	-265.7	1 041.7	0.7	449.7	26.9	564.4	323.7
Other sectors	858.8	330.9	-1 096.0	298.1	-1 085.7	-3.9	-517.8	-455.2	-108.7	813.7
Financial derivatives, net	71.2	105.9	259.8	-21.8	-19.5	-35.2	23.9	-6.7	-1.6	-18.6
Other investment	-436.9	3 097.0	2 108.0	-4 228.5	-3 700.8	747.5	-1 343.0	-1 722.9	-1 382.4	1 043.3
Other equity, net	31.7	-7.3	20.7	64.1	58.7	-5.4	5.1	67.1	-8.1	3.3
Medium- and long term debt instruments	-2 025.2	-2 887.7	-926.8	-1 235.4	-2 229.8	-330.6	-460.2	-156.7	-1 282.3	602.8
Net acquisition of financial assets	-668.4	-210.4	1 024.0	461.9	1 010.3	533.5	-5.1	369.7	112.1	97.3
Central bank and general government	-6.5	-6.0	-1.2	-1.1	-1.2	-0.6	0.0	-0.6	0.0	-0.6
Banks	142.4	124.9	222.8	421.1	207.8	110.6	39.6	-19.7	77.2	194.4
Other sectors	-804.3	-329.3	802.4	42.0	803.7	423.5	-44.8	390.0	34.9	-96.6
Net incurrence of liabilities	1 356.7	2 677.4	1 950.8	1 697.3	3 240.1	864.1	455.1	526.4	1 394.5	-505.6
Central bank and general government	357.5	2 198.6	71.0	-482.9	620.4	-241.5	-82.6	-195.1	1 139.6	-270.1
Banks	137.7	-166.9	706.9	1 240.3	894.5	726.0	302.7	211.9	-346.2	-321.3
Other sectors	861.6	645.6	1 172.9	939.8	1 725.2	379.6	235.0	509.6	601.0	85.8
Short term debt instruments	1 556.6	5 992.0	3 014.1	-3 057.2	-1 529.7	1 083.5	-887.9	-1 633.3	-92.0	437.1
Net acquisition of financial assets	2 387.6	9 045.7	8 704.9	752.0	-373.1	823.3	820.5	-1 046.3	-970.6	2 568.2
Net incurrence of liabilities	831.0	3 053.6	5 690.8	3 809.3	1 156.6	-260.2	1 708.4	587.0	-878.6	2 131.1
<b>Net errors and omissions</b>	<b>-6 361.7</b>	<b>-4 628.3</b>	<b>-1 145.7</b>	<b>279.5</b>	<b>2 893.7</b>	<b>-1 107.2</b>	<b>2 982.7</b>	<b>1 755.8</b>	<b>-737.6</b>	<b>-13.1</b>
<b>Overall balance</b>	<b>3 192.6</b>	<b>4 798.2</b>	<b>2 180.0</b>	<b>5 921.8</b>	<b>892.9</b>	<b>590.4</b>	<b>-170.4</b>	<b>-476.9</b>	<b>949.8</b>	<b>1 322.3</b>
<b>Financing</b>	<b>-3 192.6</b>	<b>-4 798.2</b>	<b>-2 180.0</b>	<b>-5 921.8</b>	<b>-892.9</b>	<b>-590.4</b>	<b>170.4</b>	<b>476.9</b>	<b>-949.8</b>	<b>-1 322.3</b>
Reserve assets NBK	-3 192.6	-4 798.2	-2 180.0	-5 921.8	-892.9	-590.4	170.4	476.9	-949.8	-1 322.3
IMF Credits	0.0	0.0	0.0	0.0	0.0	0.0				0.0
Exceptional funding			0.0	0.0	0.0					0.0

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

I. General economic trends

**1.4. External debt of the Republic of Kazakhstan**

mln.US dollars

	01.01.2021	01.01.2022	01.01.2023	01.01.2024	01.04.2024	01.07.2024	01.10.2024	01.01.2025	01.04.2025
<b>External debt</b>	<b>163 980.1</b>	<b>164 131.1</b>	<b>161 144.3</b>	<b>163 652.7</b>	<b>163 842.2</b>	<b>166 719.7</b>	<b>166 273.8</b>	<b>164 749.9</b>	<b>170 475.6</b>
Short-term	9 481.0	12 009.6	16 335.7	19 360.2	19 127.4	20 602.7	21 244.3	19 574.5	21 983.5
Long-term	154 499.1	152 121.5	144 808.6	144 292.4	144 714.8	146 117.0	145 029.5	145 175.4	148 492.1
<b>General Government</b>	<b>13 885.0</b>	<b>15 859.3</b>	<b>13 390.0</b>	<b>11 809.4</b>	<b>11 227.1</b>	<b>10 883.3</b>	<b>11 660.4</b>	<b>12 773.5</b>	<b>12 563.4</b>
Short-term	24.6	24.3	55.4	115.8	121.7	120.5	245.3	183.6	185.8
Currency and deposits	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
Loans	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	50.6	56.5	55.3	131.3	69.8	71.9
Other debt liabilities	0.0	0.0	0.2	65.2	65.2	65.2	114.0	113.9	113.9
Long-term	13 860.4	15 835.0	13 334.6	11 693.6	11 105.4	10 762.8	11 415.1	12 589.9	12 377.6
Special Drawing Rights	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
Debt securities*	7 202.7	8 748.7	6 336.2	5 135.2	4 852.5	4 618.3	5 371.3	5 537.9	5 494.7
Loans	6 657.8	7 086.3	6 998.4	6 558.5	6 252.9	6 144.5	6 043.8	7 051.9	6 882.9
Trade credit and advances	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
<b>Central Bank</b>	<b>1 329.4</b>	<b>2 535.8</b>	<b>2 171.8</b>	<b>2 233.1</b>	<b>2 094.2</b>	<b>2 036.0</b>	<b>2 204.0</b>	<b>2 470.0</b>	<b>2 212.7</b>
Short-term	828.0	494.6	230.9	276.4	164.1	118.2	227.9	568.0	279.4
Currency and deposits	2.6	7.9	12.8	249.7	13.4	113.2	98.2	365.4	96.9
Debt securities*	821.2	483.3	214.4	22.9	146.5	0.0	124.9	198.7	178.1
Loans	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	3.7	4.2	4.9	4.8	3.9	4.5
Other debt liabilities	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	1 956.7	1 930.1	1 917.8	1 976.1	1 902.0	1 933.4
Special Drawing Rights	500.4	2 040.2	1 939.9	1 955.7	1 929.1	1 916.9	1 975.2	1 901.0	1 932.4
Currency and deposits	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
Loans	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
Other debt liabilities	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	01.01.2024	01.04.2024	01.07.2024	01.10.2024	01.01.2025	01.04.2025
<b>Banks</b>	<b>4 837.4</b>	<b>5 493.8</b>	<b>9 675.4</b>	<b>11 175.8</b>	<b>12 530.8</b>	<b>14 323.1</b>	<b>14 706.8</b>	<b>13 102.1</b>	<b>14 568.1</b>
Short-term	1 312.4	1 837.7	5 658.3	6 301.2	6 923.6	7 961.6	8 366.1	6 615.3	7 829.8
Currency and deposits	1 149.4	1 612.3	4 456.6	4 700.7	4 813.7	5 261.1	5 166.2	5 174.9	6 302.3
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8	4.3
Loans	23.9	9.3	797.6	711.5	1 108.1	1 843.5	2 269.2	1 027.2	1 039.6
Trade credit and advances	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	889.0	1 001.7	857.0	930.6	410.4	483.6
Long-term	3 525.0	3 656.1	4 017.1	4 874.6	5 607.3	6 361.5	6 340.7	6 486.8	6 738.3
Currency and deposits	244.0	226.2	1 462.6	2 811.0	3 630.1	3 768.8	3 632.5	3 041.7	3 078.3
Debt securities*	1 568.2	1 888.8	752.6	516.8	510.1	1 005.2	970.0	1 342.0	1 807.1
Loans	1 712.8	1 541.2	1 801.9	1 546.7	1 467.1	1 587.5	1 738.2	2 103.1	1 852.9
Trade credit and advances	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
<b>Other Sectors</b>	<b>41 388.0</b>	<b>44 013.4</b>	<b>42 227.3</b>	<b>45 436.5</b>	<b>45 065.6</b>	<b>45 773.7</b>	<b>45 644.2</b>	<b>45 266.8</b>	<b>48 688.1</b>
Short-term	7 316.0	9 653.0	10 391.1	12 666.9	11 918.1	12 402.4	12 405.0	12 207.6	13 688.6
Currency and deposits	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
Loans	465.2	927.9	1 180.0	1 796.8	1 174.8	1 384.3	1 512.6	1 483.6	1 712.2
Trade credit and advances	6 787.7	7 616.8	8 760.8	10 204.5	10 148.0	10 300.9	10 247.5	9 947.1	10 722.7
Other debt liabilities	63.0	1 108.3	450.3	665.6	595.3	717.2	644.9	776.9	1 253.7
Long-term	34 072.1	34 360.4	31 836.2	32 769.6	33 147.4	33 371.3	33 239.1	33 059.2	34 999.5
Currency and deposits	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	7 149.6	7 106.1	7 098.4	6 590.7	6 633.6	7 821.2
Loans	21 572.2	21 261.5	22 803.4	23 806.4	23 989.8	24 153.2	24 494.6	24 196.7	24 929.0
Trade credit and advances	1 689.9	1 894.0	1 465.4	1 229.4	1 388.2	1 437.9	1 436.7	1 499.1	1 468.2
Other debt liabilities**	269.8	480.8	630.7	584.2	663.3	681.9	717.2	729.8	781.1
<b>Direct investment: Intercompany lending</b>	<b>102 540.2</b>	<b>96 228.8</b>	<b>93 679.8</b>	<b>92 997.9</b>	<b>92 924.6</b>	<b>93 703.7</b>	<b>92 058.5</b>	<b>91 137.5</b>	<b>92 443.3</b>

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

\*\*Including insurance and pension programs



## **II. KEY MONETARY INDICATORS**

## II.Key monetary indicators

### 2.1. Official Interest Rate

%, end of period

	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
<b>2020</b>												
Refinancing	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
Base interest rate	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
<b>2021</b>												
Base interest rate	9.00	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.50	9.75	9.75	9.75
<b>2022</b>												
Base interest rate	10.25	13.50	13.50	14.00	14.00	14.00	14.50	14.50	14.50	16.00	16.00	16.75
<b>2023</b>												
Base interest rate	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.50	16.50	16.00	15.75	15.75
<b>2024</b>												
Base interest rate	15.25	14.75	14.75	14.75	14.75	14.50	14.25	14.25	14.25	14.25	14.25	15.25
<b>2025</b>												
Base interest rate	15.25	15.25	16.50	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	02.25	03.25	04.25	05.25
<b>Net Foreign Assets</b>	<b>39 760 122</b>	<b>38 636 769</b>	<b>42 270 389</b>	<b>43 429 399</b>	<b>54 712 238</b>	<b>52 981 432</b>	<b>54 201 092</b>	<b>56 319 276</b>	<b>56 983 780</b>
Net International Reserves	14 787 581	13 961 529	15 270 417	15 400 647	22 881 631	22 927 894	24 235 772	25 786 870	25 652 952
Gross International Assets	15 000 426	14 844 409	16 227 925	16 338 729	24 062 370	23 958 178	25 258 575	26 845 721	26 730 862
Monetary Gold and SDR	9 479 378	11 171 705	10 504 466	9 887 314	13 670 249	13 950 291	15 824 463	16 934 119	17 324 665
Foreign Currency	122 838	112 378	129 890	137 805	152 440	144 029	261 507	147 976	147 390
Transferable Deposits	2 168 713	1 236 529	1 828 429	2 782 507	2 856 804	1 983 246	1 564 988	2 012 486	1 396 362
Other Deposits	781 013	-	-	-	-	200 079	-	-	-
Securities (other than shares)	874 648	756 723	2 293 930	1 958 963	5 223 998	5 582 282	5 473 050	5 554 452	5 678 927
Financial Derivatives	2 227	2 309	2 687	35 143	8 955	9 038	10 480	10 702	2 021
Aseets in the External Management	1 571 609	1 564 765	1 468 522	1 536 998	2 149 925	2 089 213	2 124 087	2 185 986	2 181 498
Less: Foreign Liabilities	212 845	882 880	957 508	938 082	1 180 739	1 030 283	1 022 803	1 058 851	1 077 910
SDR	210 611	880 941	897 515	889 002	998 241	955 604	974 772	1 013 503	1 008 722
Nonresidents Transferable Deposits	1	6	57 826	46 904	179 891	72 058	45 247	42 358	66 079
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	410	420	451	443	511	486	491	499	497
Other Accounts Payable	1 824	1 513	1 716	1 733	2 096	2 135	2 292	2 491	2 611
<b>Assets of the National Oil Fund</b>	<b>24 705 811</b>	<b>23 887 862</b>	<b>25 781 944</b>	<b>27 284 595</b>	<b>30 896 973</b>	<b>29 379 724</b>	<b>29 236 109</b>	<b>29 730 733</b>	<b>30 502 537</b>
Other Net Foreign Assets	266 730	787 378	1 218 028	744 157	933 634	673 814	729 210	801 674	828 291
Gross Assets	1 195 531	1 579 649	1 914 431	1 411 802	1 707 247	1 391 569	1 465 767	1 474 376	1 497 396
Less: Foreign Liabilities	928 801	792 271	696 402	667 646	773 614	717 755	736 556	672 702	669 105
<b>Net Domestic Assets</b>	<b>-28 725 025</b>	<b>-26 580 205</b>	<b>-29 694 206</b>	<b>-30 626 686</b>	<b>-39 093 487</b>	<b>-37 748 179</b>	<b>-38 740 709</b>	<b>-41 520 547</b>	<b>-41 980 028</b>
Net Claims to the Central Government	-1 287 322	-842 901	-1 956 640	-2 010 867	-2 591 268	-3 091 508	-3 058 789	-3 852 271	-3 514 697
Claims	547 448	383 230	444 783	401 222	403 648	387 972	365 116	368 507	363 249
Securities	547 448	383 230	444 783	401 222	403 648	387 972	365 116	368 507	363 249
Less: Liabilities	1 834 770	1 226 130	2 401 423	2 412 089	2 994 917	3 479 480	3 423 905	4 220 777	3 877 946
Transferable Deposits	1 564 901	1 061 546	1 999 481	2 174 480	2 588 042	2 243 849	2 152 854	2 720 376	2 279 040
Other Deposits	84 108	164 152	400 056	236 697	405 611	1 234 534	1 269 781	1 499 167	1 597 621
Other Accounts Payable	185 761	-	-	-	-	-	-	-	-
<b>Resources of the National Oil Fund</b>	<b>25 949 629</b>	<b>25 792 993</b>	<b>26 783 661</b>	<b>29 914 923</b>	<b>34 750 226</b>	<b>33 070 719</b>	<b>32 927 663</b>	<b>33 449 622</b>	<b>34 301 847</b>
Claims to Banks	-1 838 449	-1 083 402	-1 756 226	-788 735	-209 122	-171 872	-203 680	-210 442	-204 709
Securities	560	-	-	-	-	-	-	-	-
Credits	63 809	360 551	35 587	153 998	13 555	11 929	10 228	10 228	10 228
Less: NBK Notes	1 902 818	1 444 004	1 791 813	943 009	222 678	183 801	509 536	220 670	214 937
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	5 165 181	5 671 615	5 115 153	5 114 793
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	5 114 789
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	7	6	204 385	5	5
Claims to the Rest of the Economy	782 439	848 440	596 980	782 139	935 180	979 371	970 394	1 261 671	1 126 949
Other Net Domestic Assets	-6 200 350	-5 869 902	-6 040 554	-6 503 212	-11 254 588	-11 169 700	-12 842 599	-14 061 396	-13 921 848
Other Financial Assets	9 714	3 901	7 164	9 992	19 593	12 243	12 927	16 576	15 739
Nonfinancial Assets	50 849	60 527	65 127	65 365	88 431	92 044	96 962	99 619	105 255
Less: Other Liabilities	65 707	60 709	226 293	62 866	57 482	108 263	52 411	58 787	51 497
Less: Capital Accounts	6 195 206	5 873 621	5 886 551	6 515 703	11 305 129	11 165 725	12 900 077	14 118 805	13 991 345

Continuation

	2020	2021	2022	2023	2024	02.25	03.25	04.25	05.25
<b>Liabilities</b>	<b>11 035 097</b>	<b>12 056 564</b>	<b>12 576 183</b>	<b>12 802 713</b>	<b>15 618 752</b>	<b>15 233 253</b>	<b>15 460 383</b>	<b>14 798 729</b>	<b>15 003 752</b>
<b>Narrow Reserve Money</b>	<b>5 087 846</b>	<b>6 945 442</b>	<b>7 374 898</b>	<b>7 142 913</b>	<b>7 532 310</b>	<b>7 222 418</b>	<b>6 912 772</b>	<b>6 927 221</b>	<b>7 058 908</b>
<b>Reserve Money</b>	<b>9 777 551</b>	<b>10 957 714</b>	<b>11 874 422</b>	<b>11 539 973</b>	<b>14 606 537</b>	<b>13 662 625</b>	<b>13 787 210</b>	<b>13 534 795</b>	<b>13 973 748</b>
Currency out of the NBK	3 250 372	3 451 715	3 823 793	4 109 817	4 862 203	4 681 680	4 725 146	4 874 328	4 934 084
Transferable Deposits of Banks	1 299 270	2 074 806	2 202 901	1 483 719	1 372 456	1 255 203	1 220 802	1 130 854	1 199 383
Other Deposits of Banks	4 689 705	4 012 272	4 499 524	4 397 060	7 074 227	6 440 208	6 874 437	6 607 574	6 914 840
Transferable Deposits of Nonbank Financial Institutions	443 937	1 370 737	1 115 521	1 539 958	1 285 183	1 275 582	957 200	910 791	913 596
Current accounts of Public Nonfinancial Institutions in KZT	94 260	48 177	232 683	9 419	12 468	9 953	9 626	11 248	11 844
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	1 333 482	1 268 109	984 391	745 160
Foreign Currency Current Accounts of Public Nonfinancial Institutions	5	32	657	2 694	39	51	357	287	503
Other Deposits of Public Nonfinancial Institutions	126 972	87 413	1 581	332	93 927	152 459	241 130	267 127	466 768
Other Deposits of Nonbank Financial Institutions	452 119	383 339	337 347	1 004 390	785 494	1 179 196	1 024 575	715 224	276 323
Other Deposits of Liquidated Banks	1 170	3 106	1 489	1 504	1 520	1 776	2 047	1 752	1 565
Nonprofit Institutions	-	-	-	-	-	-	-	-	-
Securities (other than shares)	576 683	474 845	354 628	247 488	131 236	235 622	405 064	279 543	284 843
Other Financial Institutions	432 566	291 892	110 269	65 186	36 361	43 244	238 703	38 653	49 685
Public Nonfinancial Institutions	112 919	133 783	167 123	105 452	48 993	132 390	101 017	165 018	146 112
Private Nonfinancial Institutions	30 978	47 382	69 676	69 696	45 881	57 971	59 941	70 637	83 742
Households	1	891	282	-	-	-	-	-	-
Nonprofit Institutions	219	897	7 278	7 155	-	2 017	5 403	5 235	5 305
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*	02.25	03.25	04.25	05.25
<b>Net Foreign Assets</b>	<b>1 311 176</b>	<b>1 769 349</b>	<b>810 249</b>	<b>837 480</b>	<b>380 772</b>	<b>344 439</b>	<b>585 170</b>	<b>1 044 642</b>	<b>935 085</b>
<b>Net Foreign Assets, CFC</b>	<b>1 100 665</b>	<b>1 567 010</b>	<b>820 973</b>	<b>1 459 100</b>	<b>1 302 997</b>	<b>1 171 867</b>	<b>1 407 210</b>	<b>1 975 024</b>	<b>1 889 621</b>
Claims to Nonresidents, CFC	1 957 617	2 330 781	3 293 138	4 069 307	4 448 787	4 839 168	5 180 961	5 711 190	5 816 304
Foreign Currency	340 275	264 941	370 974	613 961	397 165	490 559	426 563	448 336	428 163
Transferable Deposits	575 858	757 233	1 132 797	1 215 266	1 148 104	1 319 425	1 258 971	1 829 296	1 284 142
Other Deposits	484 540	466 087	477 359	645 017	771 610	867 794	1 246 815	1 169 862	1 666 899
Securities (other than shares)	322 535	501 724	838 832	1 007 177	1 204 023	1 186 555	1 227 410	1 232 169	1 400 223
Credits	195 385	279 970	399 142	500 714	779 340	832 220	876 067	934 044	919 497
Financial Derivatives	5 968	4 689	473	8 662	4 442	6 749	5 067	4 624	3 845
Shares and other Equity	4 275	4 373	4 675	4 594	5 789	5 499	5 580	6 524	5 675
Other Accounts Receivable	28 780	51 766	68 885	73 916	138 314	130 367	134 488	86 334	107 860
Less: Liabilities for Nonresidents, CFC	856 953	763 771	2 472 164	2 610 207	3 145 790	3 667 302	3 773 750	3 736 165	3 926 684
Transferable Deposits	300 345	349 911	1 413 594	1 321 335	1 445 896	1 370 567	1 405 397	1 505 644	1 488 011
Other Deposits	149 592	280 553	836 243	943 601	1 280 753	1 681 141	1 795 042	1 730 431	1 841 871
Securities (other than shares)	350 043	41 400	24 253	-	-	197 553	202 209	206 728	207 460
Credits	16 917	47 273	157 398	157 344	362 564	342 789	282 962	239 983	322 782
Financial Derivatives	10 225	9 176	2 507	7 062	390	5 139	7 913	2 571	6 505
Other Accounts Payable	29 831	35 458	38 168	180 864	56 186	70 112	80 227	50 808	60 055
Other net Foreign Assets, OFC	210 511	202 338	-10 724	-621 620	-922 225	-827 427	-822 040	-930 383	-954 535
Gross Assets	459 460	507 000	666 949	855 091	833 226	834 729	895 200	846 531	853 882
Less: Foreign Liabilities	248 949	304 662	677 673	1 476 711	1 755 451	1 662 156	1 717 240	1 776 914	1 808 417
<b>Domestic Assets</b>	<b>22 806 573</b>	<b>28 273 963</b>	<b>32 860 771</b>	<b>36 856 922</b>	<b>44 480 036</b>	<b>43 214 080</b>	<b>43 586 175</b>	<b>43 627 416</b>	<b>44 562 126</b>
Reserves	5 999 511	6 516 208	7 430 749	6 360 781	8 988 580	8 380 558	8 672 661	8 381 795	8 599 892
Transferable and Other Deposits in NBK	5 577 185	6 062 216	6 967 609	5 890 626	8 500 922	7 923 809	8 229 513	7 927 445	8 167 613
National Currency	422 326	453 992	463 140	470 155	487 658	456 748	443 149	454 350	432 279
Other Claims to NBK	2 575 073	1 589 764	1 845 120	1 012 693	263 370	223 653	346 745	273 373	250 312

Continuation

	2020	2021	2022	2023	2024*	02.25	03.25	04.25	05.25
Net Claims to the Central Government	3 238 397	4 235 214	4 417 488	6 375 618	8 698 045	8 421 640	7 858 101	7 730 336	7 352 315
Gross Claims	3 368 010	4 438 508	4 664 553	6 640 779	8 954 858	8 670 740	8 102 485	7 980 024	7 601 528
Securities (other than shares)	3 268 116	4 332 090	4 555 217	6 533 456	8 776 421	8 435 733	7 866 770	7 743 650	7 394 482
Credits	98 914	101 473	108 723	106 822	123 401	117 317	118 543	120 400	91 946
Other Accounts Receivable	979	4 945	614	502	55 036	117 690	117 171	115 974	115 100
Less: Liabilities	129 613	203 294	247 065	265 161	256 812	249 100	244 384	249 688	249 214
Transferable Deposits	15 714	23 713	15 832	13 387	1 759	2 782	1 899	2 584	1 310
Other Deposits	791	1 947	2 542	4 635	19 495	10 212	5 092	8 808	9 803
Credits	43 076	56 444	64 948	63 685	69 913	70 979	71 568	72 119	72 666
Other Accounts Payable	70 033	121 190	163 744	183 455	165 645	165 127	165 825	166 177	165 436
Claims to the Regional and Local Government	2	14 469	13 224	13 446	14 162	14 284	13 517	13 545	13 631
Securities (other than shares)	-	14 468	13 223	13 446	14 160	14 283	13 516	13 544	13 630
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	2 506 260	2 686 802	2 505 355	2 796 833
Transferable Deposits	5 314	13 986	135 465	25 472	12 874	19 178	36 042	23 942	22 938
Other Deposits	51	52	-	-	-	-	-	-	-
Securities (other than shares)	353 993	639 721	884 278	832 316	706 931	646 856	642 199	670 739	704 463
Credits	729 508	1 275 313	836 937	1 247 196	1 113 021	1 105 778	1 279 523	1 072 885	1 300 347
Financial Derivatives	62 634	54 716	72 008	158 908	6 989	13 598	10 103	11 764	10 909
Shares and other Equity	156 212	296 402	300 200	376 771	482 175	490 826	503 644	503 645	502 410
Other Accounts Receivable	69 813	117 372	212 878	249 478	218 753	230 025	215 290	222 379	255 767
Claims to Public Nonfinancial Institutions	582 619	605 536	873 865	777 381	690 279	706 445	746 755	898 311	907 955
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	318 413	458 448	564 961	550 463	504 950	523 629	535 559	589 352	612 872
Credits	263 219	146 736	308 618	226 564	185 219	181 812	209 697	307 430	283 920
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	-	-	-	-	-	-	-
Other Accounts Receivable	985	351	286	355	111	1 004	1 498	1 530	11 162

Continuation

	2020	2021	2022	2023	2024*	02.25	03.25	04.25	05.25
Claims to Private Nonfinancial Institutions	7 869 706	8 474 297	9 266 501	10 468 045	11 840 393	11 423 797	11 606 762	11 729 341	11 799 338
Securities (other than shares)	216 586	254 543	266 881	273 631	378 330	369 918	381 744	378 051	414 436
Credits	7 252 207	7 901 000	8 673 393	9 775 098	10 959 988	10 572 646	10 710 036	10 861 900	10 890 451
Financial Derivatives	1 133	1 378	1 251	1 549	379	1 237	669	600	989
Shares and other Equity	166 057	162 909	191 382	245 262	261 142	264 327	282 980	278 016	277 444
Other Accounts Receivable	233 723	154 467	133 593	172 506	240 554	215 670	231 334	210 775	216 017
Claims to Nonprofit Institutions	2 707	3 016	2 391	4 109	6 027	6 228	6 451	6 810	6 819
Credits	1 967	2 939	2 268	3 827	5 955	5 829	5 990	6 279	6 317
Shares and other Equity	2	2	3	3	3	3	3	3	3
Other Accounts Receivable	738	74	120	279	69	396	458	528	500
Claims to Households	7 684 251	10 869 025	14 243 981	18 331 749	22 998 054	23 444 837	23 784 641	24 210 515	24 654 132
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	7 631 145	10 795 904	14 177 198	18 276 322	22 914 265	23 357 555	23 696 564	24 122 534	24 569 425
Financial Derivatives	242	530	-	-	1 538	1 248	994	524	475
Other Accounts Receivable	52 863	72 590	66 783	55 427	82 252	86 034	87 083	87 457	84 232
Other Net Assets	-6 523 218	-6 431 129	-7 674 314	-9 377 040	-11 559 618	-11 913 622	-12 136 260	-12 121 965	-11 819 101
Other Financial Assets	114 431	98 964	128 385	129 563	130 328	146 859	154 463	172 169	194 739
Nonfinancial Assets	783 226	796 805	834 083	886 835	962 845	982 073	989 360	1 015 187	1 019 579
Less: Other Liabilities	1 299 656	1 238 334	1 556 149	1 627 152	1 697 052	1 637 899	1 741 446	2 057 704	1 733 046
Less: Capital Accounts	6 121 219	6 088 565	7 080 633	8 766 286	10 955 739	11 404 655	11 538 638	11 251 617	11 300 374
<b>Liabilities</b>	<b>24 117 749</b>	<b>30 043 312</b>	<b>33 671 020</b>	<b>37 694 402</b>	<b>44 860 808</b>	<b>43 558 519</b>	<b>44 171 345</b>	<b>44 672 058</b>	<b>45 497 211</b>
Transferable Deposits	6 271 889	7 786 368	8 187 666	7 691 930	8 570 023	7 673 849	7 957 927	8 100 735	8 203 512
Central Bank	1	1	1	1	1	1	1	1	1
Regional and Local Government	822	886	864	862	968	1 333	1 375	704	1 332
Nonbank Financial Institutions	384 939	543 070	484 231	558 312	637 799	640 565	821 438	971 999	1 039 864
Public Nonfinancial Institutions	494 327	572 609	852 319	544 233	495 289	616 178	551 335	756 407	617 645
Private Nonfinancial Institutions	3 688 676	4 276 021	4 455 259	3 949 378	4 518 896	3 945 999	4 108 784	3 781 935	3 949 868
Nonprofit Institutions	103 080	116 056	131 520	116 164	103 808	101 588	120 044	100 468	104 067
Households	1 600 043	2 277 724	2 263 471	2 522 981	2 813 261	2 368 184	2 354 950	2 489 222	2 490 733

Continuation

	2020	2021	2022	2023	2024*	02.25	03.25	04.25	05.25
Other Deposits	14 700 551	17 425 495	21 059 848	24 413 188	30 538 326	30 158 541	30 280 216	31 298 683	31 568 214
Central Bank	-	0	-	-	-	-	-	-	-
Regional and Local Government	-	28	504	2 638	5 330	2 897	2 495	3 066	2 505
Nonbank Financial Institutions	1 117 559	812 750	971 535	943 810	957 315	658 293	784 987	841 966	896 358
Public Nonfinancial Institutions	587 706	821 283	1 356 166	767 356	1 039 417	1 182 971	1 036 969	1 223 096	1 192 140
Private Nonfinancial Institutions	3 103 678	4 235 938	4 608 925	5 872 590	8 269 852	8 019 143	8 004 594	8 368 070	8 516 944
Nonprofit Institutions	699 600	568 295	738 950	509 737	489 993	493 220	501 013	517 340	514 306
Households	9 192 008	10 987 200	13 383 768	16 317 056	19 776 419	19 802 018	19 950 158	20 345 145	20 445 961
Securities	1 664 317	1 943 608	1 985 457	2 793 003	3 020 540	2 919 445	2 823 756	2 872 804	2 894 650
Nonbank Financial Institutions	1 550 898	1 743 393	1 773 039	2 562 398	2 757 467	2 642 384	2 546 725	2 601 055	2 629 551
Public Nonfinancial Institutions	91 815	148 963	150 815	152 952	155 348	156 234	157 638	156 576	157 977
Private Nonfinancial Institutions	1 425	1 447	2 885	1 775	573	656	623	704	746
Households	20 179	49 805	58 718	75 878	107 152	120 171	118 770	114 469	106 378
Credits	696 911	2 152 007	1 606 866	2 129 723	2 195 351	2 410 999	2 571 943	1 946 740	2 385 877
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	40 870	43 325	47 979	49 439
Nonbank Financial Institutions	657 439	2 137 729	1 586 217	2 099 879	2 147 184	2 360 446	2 518 888	1 888 972	2 326 585
Public Nonfinancial Institutions	22 153	7 739	8 250	8 871	9 546	9 665	9 712	9 773	9 837
Private Nonfinancial Institutions	47	21	9	5	2	2	2	0	0
Households	63	52	26	11	10	10	10	10	10
Financial Derivatives	83 755	54 828	74 613	159 536	8 600	14 344	11 006	12 682	12 578
Central Bank	21 046	-	-	-	-	-	17	-	-
Nonbank Financial Institutions	62 632	54 673	73 653	159 394	6 537	13 348	10 254	12 255	12 338
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	50	155	959	142	666	74	76	191	117
Households	28	-	-	-	1 397	921	658	237	123
Other Accounts Payable	700 326	681 006	756 571	507 022	527 969	381 341	526 496	440 413	432 380
Central Bank	102	24	211	182	220	281	434	198	158
Regional and Local Government	1 382	3 789	5 581	4 954	4 369	4 360	4 356	4 353	4 353
Nonbank Financial Institutions	14 914	65 337	88 071	64 816	50 132	47 400	47 307	43 288	44 278
Public Nonfinancial Institutions	55 599	103 266	97 753	99 097	97 422	96 867	96 914	96 948	96 904
Private Nonfinancial Institutions	225 557	228 250	245 255	301 575	339 673	310 740	327 823	329 044	322 498
Nonprofit Institutions	742	704	389	1 569	451	755	1 225	1 134	1 553
Households	178 471	197 877	201 800	244 310	298 347	274 470	279 026	250 580	265 317
Interbank Accounts	223 559	81 759	117 511	-209 481	-262 644	-353 532	-230 589	-285 132	-302 681

\* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2020	2021	2022	2023	2024*	02.25	03.25	04.25	05.25
<b>Net Foreign Assets</b>	<b>41 091 030</b>	<b>40 426 251</b>	<b>43 086 563</b>	<b>44 266 879</b>	<b>55 093 010</b>	<b>53 326 008</b>	<b>54 740 345</b>	<b>57 363 918</b>	<b>57 918 865</b>
Claims to Nonresidents	16 958 044	17 175 190	19 521 062	20 408 036	28 511 157	28 797 346	30 439 535	32 556 910	32 547 166
Monetary Gold and SDR	9 479 378	11 171 705	10 504 466	9 887 314	13 670 249	13 950 291	15 824 463	16 934 119	17 324 665
Foreign Currency	463 113	377 319	500 864	751 766	549 606	634 588	688 070	596 312	575 553
Transferable Deposits	2 744 572	1 993 762	2 961 226	3 997 773	4 004 908	3 302 671	2 823 959	3 841 782	2 680 503
Other Deposits	1 265 553	466 087	477 359	645 017	771 610	1 067 873	1 246 815	1 169 862	1 666 899
Securities (other than shares)	1 197 183	1 258 447	3 132 763	2 966 140	6 428 021	6 768 837	6 700 460	6 786 621	7 079 150
Credits	195 385	279 970	399 142	500 714	779 340	832 220	876 067	934 044	919 497
Shares and other Equity	4 275	4 373	4 675	4 594	5 789	5 499	5 580	6 524	5 675
Financial Derivatives	8 196	6 997	3 160	43 805	13 396	15 787	15 546	15 326	5 866
Other Claims	1 600 389	1 616 531	1 537 406	1 610 914	2 288 238	2 219 579	2 258 575	2 272 320	2 289 358
Liabilities for Nonresidents	1 069 798	1 646 651	3 429 672	3 548 288	4 326 529	4 697 585	4 796 553	4 795 016	5 004 593
Transferable Deposits	300 346	349 916	1 471 421	1 368 240	1 625 787	1 442 626	1 450 644	1 548 002	1 554 090
SDR	210 611	880 941	897 515	889 002	998 241	955 604	974 772	1 013 503	1 008 722
Other Deposits	149 592	280 553	836 243	943 601	1 280 753	1 681 141	1 795 042	1 730 431	1 841 871
Securities (other than shares)	350 043	41 400	24 253	-	-	197 553	202 209	206 728	207 460
Credits	17 327	47 694	157 848	157 787	363 076	343 275	283 453	240 482	323 280
Financial Derivatives	10 225	9 176	2 507	7 062	390	5 139	7 913	2 571	6 505
Other Accounts Payable	31 655	36 971	39 885	182 597	58 283	72 248	82 520	53 299	62 666
Assets of the National Oil Fund	<b>24 725 542</b>	<b>23 888 930</b>	<b>25 787 868</b>	<b>27 284 595</b>	<b>30 896 973</b>	<b>29 379 860</b>	<b>29 190 193</b>	<b>29 730 733</b>	<b>30 502 537</b>
Other Net Foreign Assets	477 242	1 008 782	1 207 304	122 537	11 409	-153 614	-92 830	-128 709	-126 244
Assets	1 654 992	2 105 715	2 581 380	2 266 893	2 540 473	2 226 298	2 360 966	2 320 907	2 351 278
Foreign Liabilities	1 177 750	1 096 933	1 374 076	2 144 356	2 529 064	2 379 911	2 453 796	2 449 616	2 477 522
<b>Net Domestic Assets</b>	<b>-16 173 245</b>	<b>-10 326 961</b>	<b>-8 790 608</b>	<b>-5 965 307</b>	<b>-9 433 007</b>	<b>-8 651 446</b>	<b>-9 987 318</b>	<b>-11 639 845</b>	<b>-11 976 300</b>
Net Claims to the Central Government	1 951 075	3 392 313	2 460 848	4 364 751	6 106 777	5 330 132	4 799 312	3 878 065	3 837 618
Claims	3 915 458	4 821 738	5 109 337	7 042 001	9 358 506	9 058 712	8 467 600	8 348 531	7 964 777
Securities	3 815 565	4 715 320	5 000 000	6 934 678	9 180 069	8 823 706	8 231 886	8 112 157	7 757 731
Credits	98 914	101 473	108 723	106 822	123 401	117 317	118 543	120 400	91 946
Other	979	4 945	614	502	55 036	117 690	117 171	115 974	115 100
Liabilities	1 964 383	1 429 424	2 648 488	2 677 250	3 251 729	3 728 580	3 668 288	4 470 465	4 127 159
Transferable Deposits	1 580 615	1 085 259	2 015 312	2 187 867	2 589 801	2 246 631	2 154 753	2 722 960	2 280 349
Other Deposits	84 899	166 099	402 598	241 331	425 106	1 244 747	1 274 873	1 507 975	1 607 424
Securities	-	-	-	-	-	-	-	-	-
Credits	43 076	56 444	64 948	63 685	69 913	70 979	71 568	72 119	72 666
Other	255 794	121 622	165 630	184 368	166 908	166 224	167 095	167 411	166 721

## Continuation

	2020	2021	2022	2023	2024*	02.25	03.25	04.25	05.25
Claims to the Regional and Local Government	2	14 469	13 224	13 446	14 162	14 284	13 517	13 545	13 631
Securities (other than shares)	-	14 468	13 223	13 446	14 160	14 283	13 516	13 544	13 630
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	2	1	1	1	2	1	1	1	1
<b>Resources of the National Oil Fund</b>	<b>25 969 361</b>	<b>25 794 061</b>	<b>26 789 585</b>	<b>29 914 923</b>	<b>34 750 226</b>	<b>33 070 855</b>	<b>32 881 746</b>	<b>33 449 622</b>	<b>34 301 847</b>
Claims to Nonbank Financial Institutions	6 343 549	7 715 115	7 804 560	8 201 871	7 655 897	7 671 441	8 358 417	7 620 508	7 911 626
Transferable Deposits	5 314	13 986	135 465	25 472	12 874	19 178	36 042	23 942	22 938
Other Deposits	51	52	-	-	-	-	-	-	-
Securities	353 993	639 721	884 278	832 316	706 931	646 856	642 199	670 739	704 463
Credits	729 508	1 505 220	1 109 958	1 451 400	1 113 021	1 155 806	1 631 606	1 072 885	1 300 347
Financial Derivatives	62 634	54 716	72 008	158 908	6 989	13 598	10 103	11 764	10 909
Shares and other Equity	5 122 235	5 384 048	5 389 972	5 484 298	5 597 322	5 605 972	5 618 791	5 618 793	5 617 198
Other Accounts Receivable	69 813	117 372	212 878	249 478	218 760	230 031	419 675	222 384	255 771
Claims to Public Nonfinancial Institutions	1 352 901	1 443 209	1 461 118	1 553 027	1 618 700	1 679 255	1 710 642	2 153 547	2 028 586
Other Deposits	-	-	-	-	-	-	-	-	-
Securities	318 413	458 448	564 961	550 463	504 950	523 629	535 559	589 352	612 872
Credits	263 219	146 736	308 618	226 564	185 219	181 812	209 697	307 430	283 920
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	541 968	670 379	854 170	814 979	848 571	865 844	847 135
Other Accounts Receivable	21 266	88 024	45 571	105 621	74 362	158 836	116 814	390 921	284 659
Claims to Private Nonfinancial Institutions	7 869 706	8 474 348	9 266 501	10 468 045	11 840 393	11 423 797	11 606 762	11 729 341	11 799 338
Securities	216 586	254 543	266 881	273 631	378 330	369 918	381 744	378 051	414 436
Credits	7 252 207	7 901 000	8 673 393	9 775 098	10 959 988	10 572 646	10 710 036	10 861 900	10 890 451
Financial Derivatives	1 133	1 378	1 251	1 549	379	1 237	669	600	989
Shares and other Equity	166 057	162 909	191 382	245 262	261 142	264 327	282 980	278 016	277 444
Other Accounts Receivable	233 723	154 517	133 593	172 506	240 554	215 670	231 334	210 775	216 017
Claims to Nonprofit Institutions	2 707	3 016	2 391	4 109	6 027	6 228	6 451	6 810	6 819
Credits	1 967	2 939	2 268	3 827	5 955	5 829	5 990	6 279	6 317
Shares and other Equity	2	2	3	3	3	3	3	3	3
Other	738	74	120	279	69	396	458	528	500

## Continuation

	2020	2021	2022	2023	2024*	02.25	03.25	04.25	05.25
Claims to Households	7 696 408	10 879 741	14 253 707	18 338 242	23 004 813	23 451 398	23 791 148	24 216 951	24 660 450
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	7 643 303	10 806 620	14 186 925	18 282 815	22 921 023	23 364 116	23 703 070	24 128 969	24 575 743
Financial Derivatives	242	530	-	-	1 538	1 248	994	524	475
Other	52 863	72 590	66 783	55 427	82 252	86 034	87 083	87 457	84 232
Other Net Domestic Assets	-16 222 495	-17 298 111	-18 146 474	-21 491 057	-28 590 935	-28 768 193	-31 041 835	-31 485 350	-31 653 852
Other Financial Assets	124 145	102 866	135 549	139 554	149 921	159 102	167 391	188 746	210 478
Nonfinancial Assets	834 075	857 332	899 210	952 200	1 051 276	1 074 118	1 086 322	1 114 806	1 124 834
Less: Other Liabilities	4 864 290	6 277 057	6 214 048	7 300 823	7 531 264	7 431 034	7 856 833	7 418 479	7 697 445
Less: Capital Accounts	12 316 425	11 981 252	12 967 184	15 281 988	22 260 868	22 570 380	24 438 715	25 370 422	25 291 719
<b>Liabilities</b>	<b>24 917 785</b>	<b>30 099 291</b>	<b>34 295 955</b>	<b>38 301 572</b>	<b>45 660 003</b>	<b>44 674 562</b>	<b>44 753 027</b>	<b>45 724 073</b>	<b>45 942 565</b>
Currency in Circulation	2 828 046	2 997 723	3 360 653	3 639 662	4 374 546	4 224 931	4 281 997	4 419 978	4 501 805
Transferable and Other Deposits	22 089 738	27 101 567	30 935 301	34 661 910	41 285 458	40 449 631	40 471 030	41 304 095	41 440 760
Regional and Local Government	822	914	1 368	3 500	6 298	4 230	3 870	3 770	3 837
Nonbank Financial Institutions	2 398 554	3 109 897	2 908 634	4 046 470	3 665 791	3 753 637	3 588 199	3 439 979	3 126 142
Public Nonfinancial Institutions	1 303 270	1 529 514	2 443 405	1 324 034	1 641 140	1 961 613	1 839 417	2 258 166	2 288 901
Private Nonfinancial Institutions	6 792 361	8 511 966	9 064 184	9 821 968	12 788 747	11 965 141	12 113 378	12 150 005	12 466 812
Nonprofit Institutions	802 680	684 352	870 470	625 901	593 802	594 808	621 057	617 808	618 374
Households	10 792 051	13 264 924	15 647 239	18 840 038	22 589 680	22 170 202	22 305 108	22 834 367	22 936 694

\* 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
<b>Net Foreign Assets</b>	<b>2 455 298</b>	<b>3 603 191</b>	<b>3 584 793</b>	<b>5 250 119</b>	<b>7 633 797</b>	<b>8 348 979</b>	<b>8 361 317</b>
<b>Claims on Nonresidents</b>	<b>3 810 828</b>	<b>5 248 149</b>	<b>5 008 923</b>	<b>6 516 697</b>	<b>9 348 823</b>	<b>10 415 795</b>	<b>10 299 912</b>
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
<b>less: Liabilities to Nonresidents</b>	<b>1 355 530</b>	<b>1 644 957</b>	<b>1 424 131</b>	<b>1 266 578</b>	<b>1 715 026</b>	<b>2 066 816</b>	<b>1 938 595</b>
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
<b>Claims on Banking System</b>	<b>2 748 063</b>	<b>2 581 784</b>	<b>2 040 126</b>	<b>3 196 843</b>	<b>2 056 738</b>	<b>2 686 122</b>	<b>2 715 961</b>
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
<b>Net Claims on Central Government</b>	<b>6 134 924</b>	<b>5 943 344</b>	<b>8 082 617</b>	<b>9 196 610</b>	<b>10 401 435</b>	<b>10 725 428</b>	<b>10 912 479</b>
<b>Claims on Central Government</b>	<b>6 192 864</b>	<b>6 043 497</b>	<b>8 172 655</b>	<b>9 313 393</b>	<b>10 493 154</b>	<b>10 846 264</b>	<b>10 994 246</b>
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
<b>Less: Liabilities to Central Government</b>	<b>57 940</b>	<b>100 152</b>	<b>90 038</b>	<b>116 783</b>	<b>91 719</b>	<b>120 836</b>	<b>81 767</b>
Deposits	0	0	0	0	0	0	271
Other Liabilities	57 940	100 152	90 038	116 783	91 719	120 836	81 497
<b>Claims on Other Sectors</b>	<b>4 107 384</b>	<b>4 281 035</b>	<b>4 150 618</b>	<b>4 105 840</b>	<b>4 620 075</b>	<b>4 553 115</b>	<b>4 570 134</b>
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
<b>Deposits</b>	<b>397</b>	<b>25 307</b>	<b>15 330</b>	<b>176 347</b>	<b>107 132</b>	<b>10 169</b>	<b>8 285</b>
of which: Depository corporations	0	0	6 564	130 082	106 052	6 585	4 195
<b>Securities (other than shares)</b>	<b>6 992</b>	<b>7 502</b>	<b>8 051</b>	<b>981 482</b>	<b>982 139</b>	<b>983 518</b>	<b>983 636</b>
of which: Depository corporations	0	0	0	21 950	23 029	24 241	24 198
<b>Loans</b>	<b>859 400</b>	<b>884 294</b>	<b>941 983</b>	<b>962 655</b>	<b>1 190 337</b>	<b>1 330 710</b>	<b>1 329 386</b>
of which: Depository corporations	4	393	48 485	54 614	110 339	126 760	121 154
<b>Financial Derivatives</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>27 744</b>
of which: Depository corporations	0	0	0	0	0	0	27 744
<b>Insurance Technical Reserve</b>	<b>13 510 920</b>	<b>13 836 287</b>	<b>15 606 629</b>	<b>18 997 395</b>	<b>22 387 472</b>	<b>24 148 686</b>	<b>24 220 228</b>
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
<b>Shares and other Equity</b>	<b>1 483 131</b>	<b>1 629 798</b>	<b>1 741 458</b>	<b>2 164 286</b>	<b>2 274 651</b>	<b>2 219 982</b>	<b>2 345 541</b>
<b>Other Items (NET)</b>	<b>-415 171</b>	<b>26 166</b>	<b>-455 298</b>	<b>-1 532 753</b>	<b>-2 229 684</b>	<b>-2 379 421</b>	<b>-2 354 930</b>

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

\*\* including final turnovers

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

II. Key monetary indicators

2.6. Financial Sector Survey\*

mln. of KZT, end of period

	2020	2021	2022	2023	09.24***	12.24**	03.25
<b>Net Foreign Assets</b>	<b>19 109 367</b>	<b>20 755 883</b>	<b>21 284 973</b>	<b>22 337 865</b>	<b>28 396 625</b>	<b>32 637 901</b>	<b>34 049 188</b>
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
<b>Domestic Claims</b>	<b>28 392 353</b>	<b>32 778 744</b>	<b>39 196 750</b>	<b>47 836 789</b>	<b>54 772 949</b>	<b>57 610 336</b>	<b>57 258 252</b>
<b>Net claims on Central Government</b>	<b>7 341 467</b>	<b>7 643 999</b>	<b>10 006 006</b>	<b>13 302 496</b>	<b>16 019 507</b>	<b>16 505 941</b>	<b>15 493 610</b>
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
<b>Claims on Other Sectors</b>	<b>21 050 887</b>	<b>25 134 745</b>	<b>29 190 745</b>	<b>34 534 293</b>	<b>38 753 442</b>	<b>41 104 395</b>	<b>41 764 642</b>
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
<b>Currency outside Financial Sectors</b>	<b>2 827 144</b>	<b>2 997 097</b>	<b>3 359 729</b>	<b>3 639 171</b>	<b>3 990 220</b>	<b>4 373 730</b>	<b>4 280 811</b>
<b>Deposits</b>	<b>19 691 582</b>	<b>24 016 977</b>	<b>28 035 433</b>	<b>30 661 705</b>	<b>33 774 315</b>	<b>37 623 250</b>	<b>36 886 921</b>
<b>Securities (other than shares)</b>	<b>264 528</b>	<b>390 671</b>	<b>464 827</b>	<b>1 372 439</b>	<b>1 460 662</b>	<b>1 317 224</b>	<b>1 402 831</b>
<b>Loans</b>	<b>884 774</b>	<b>898 173</b>	<b>914 141</b>	<b>937 879</b>	<b>1 118 236</b>	<b>1 252 112</b>	<b>1 261 282</b>
<b>Financial Derivatives</b>	<b>78</b>	<b>155</b>	<b>959</b>	<b>142</b>	<b>302</b>	<b>2 062</b>	<b>734</b>
<b>Insurance Technical Reserve</b>	<b>13 503 855</b>	<b>13 830 359</b>	<b>15 598 666</b>	<b>18 986 238</b>	<b>22 386 058</b>	<b>24 147 376</b>	<b>24 216 172</b>
<b>Shares and other Equity</b>	<b>11 787 263</b>	<b>12 138 553</b>	<b>12 959 245</b>	<b>15 621 136</b>	<b>20 671 384</b>	<b>22 485 636</b>	<b>24 676 052</b>
<b>Other Items (net)</b>	<b>-1 457 503</b>	<b>-737 357</b>	<b>-851 278</b>	<b>-1 044 057</b>	<b>-231 604</b>	<b>-953 153</b>	<b>-1 417 364</b>

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

\*\* including final turnovers

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

II. Key monetary indicators

2.7. Monetary Aggregates

mln. of KZT, end of period

	2020	2021	2022	2023	2024*	02.25	03.25	04.25	05.25
<b>1. RM (Reserve Money)</b>	<b>9 777 551</b>	<b>10 957 714</b>	<b>11 874 422</b>	<b>11 539 973</b>	<b>14 606 537</b>	<b>13 662 625</b>	<b>13 787 210</b>	<b>13 534 795</b>	<b>13 973 748</b>
% changes to the previous month	1.1	4.6	1.3	14.0	16.4	-2.5	0.9	-1.8	3.2
% changes to December of the previous year	41.8	12.1	8.4	-2.8	26.6	-6.5	-5.6	-7.3	-4.3
from them:									
Currency out of the NBK	3 250 372	3 451 715	3 823 793	4 109 817	4 862 203	4 681 680	4 725 146	4 874 328	4 934 084
Deposits of Banks and other organizations in NBK	6 527 179	7 505 999	8 050 629	7 430 156	9 744 334	8 980 946	9 062 064	8 660 467	9 039 664
<b>Narrow Reserve Money</b>	<b>5 087 846</b>	<b>6 945 442</b>	<b>7 374 898</b>	<b>7 142 913</b>	<b>7 532 310</b>	<b>7 222 418</b>	<b>6 912 772</b>	<b>6 927 221</b>	<b>7 058 908</b>
% changes to the previous month	-9.7	12.9	6.9	8.6	9.5	1.3	-4.3	0.2	1.9
% changes to December of the previous year	-6.3	36.5	6.2	-3.1	5.5	-4.1	-8.2	-8.0	-6.3
from them:									
Reserve deposits of Banks in NBK	1 299 270	2 074 806	2 202 901	1 483 719	1 372 456	1 255 203	1 220 802	1 130 854	1 199 383
<b>M0 (Currency in Circulation)</b>	<b>2 828 046</b>	<b>2 997 723</b>	<b>3 360 653</b>	<b>3 639 662</b>	<b>4 374 546</b>	<b>4 224 931</b>	<b>4 281 997</b>	<b>4 419 978</b>	<b>4 501 805</b>
% changes to the previous month	4.5	3.2	3.4	4.8	7.7	-1.3	1.4	3.2	1.9
% changes to December of the previous year	22.9	6.0	12.1	8.3	20.2	-3.4	-2.1	1.0	2.9
<b>M1</b>	<b>7 186 951</b>	<b>8 788 006</b>	<b>9 382 455</b>	<b>10 380 883</b>	<b>11 364 043</b>	<b>10 530 798</b>	<b>10 231 744</b>	<b>10 578 489</b>	<b>10 607 383</b>
% changes to the previous month	-0.2	14.8	3.8	10.1	9.4	-0.3	-2.8	3.4	0.3
% changes to December of the previous year	21.2	22.3	6.8	10.6	9.5	-7.3	-10.0	-6.9	-6.7
from them:									
Transferable deposits of individuals in national currency	1 319 207	1 871 282	1 805 022	2 132 362	2 395 216	1 963 022	1 943 759	2 066 041	2 074 611
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	4 342 844	4 005 988	4 092 470	4 030 967
<b>M2</b>	<b>19 134 928</b>	<b>23 750 269</b>	<b>28 025 384</b>	<b>32 746 913</b>	<b>39 254 670</b>	<b>38 215 991</b>	<b>38 357 906</b>	<b>39 185 725</b>	<b>39 492 750</b>
% changes to the previous month	2.1	6.6	6.7	7.4	7.5	-0.3	0.4	2.2	0.8
% changes to December of the previous year	19.2	24.1	18.0	16.8	19.9	-2.6	-2.3	-0.2	0.6
from them:									
Other deposits in tenge and transferable deposits of individuals in foreign currency	5 612 324	7 243 362	9 651 760	12 884 736	16 026 936	16 004 874	16 171 105	16 573 144	16 795 584
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	11 680 319	11 955 057	12 034 091	12 089 783
<b>M3 (broad money)</b>	<b>24 917 785</b>	<b>30 099 291</b>	<b>34 295 955</b>	<b>38 301 572</b>	<b>45 660 003</b>	<b>44 674 562</b>	<b>44 753 027</b>	<b>45 724 073</b>	<b>45 942 565</b>
% changes to the previous month	1.1	4.9	4.7	7.4	7.2	0.0	0.2	2.2	0.5
% changes to December of the previous year	16.9	20.8	13.9	11.7	19.2	-2.2	-2.0	0.1	0.6
from them:									
Other deposits of individuals in foreign currency	3 860 519	4 150 280	4 190 457	3 822 940	4 167 527	4 202 305	4 190 245	4 195 182	4 066 498
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	2 256 266	2 204 877	2 343 167	2 383 316

\* 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*	02.25	03.25	04.25	05.25
<b>Deposits - total*</b>	<b>22 089 738</b>	<b>27 101 567</b>	<b>30 935 301</b>	<b>34 661 910</b>	<b>41 285 458</b>	<b>40 449 631</b>	<b>40 471 030</b>	<b>41 304 095</b>	<b>41 440 760</b>
<b>of which:</b>									
<b>national currency:</b>	<b>13 855 690</b>	<b>17 337 508</b>	<b>21 150 007</b>	<b>26 604 473</b>	<b>32 001 910</b>	<b>31 337 492</b>	<b>31 100 547</b>	<b>31 901 197</b>	<b>31 967 070</b>
Nonbanking Legal Entities	7 204 994	8 629 305	10 151 674	11 977 995	13 997 802	13 774 757	13 396 874	13 685 193	13 512 997
Individuals	6 650 695	8 708 203	10 998 332	14 626 478	18 004 109	17 562 735	17 703 672	18 216 004	18 454 074
<b>foreign currency:</b>	<b>8 234 049</b>	<b>9 764 059</b>	<b>9 785 295</b>	<b>8 057 437</b>	<b>9 283 547</b>	<b>9 112 139</b>	<b>9 370 483</b>	<b>9 402 898</b>	<b>9 473 690</b>
Nonbanking Legal Entities	4 092 693	5 207 338	5 136 388	3 843 877	4 697 976	4 504 671	4 769 047	4 784 535	4 991 070
Individuals	4 141 355	4 556 721	4 648 906	4 213 559	4 585 572	4 607 467	4 601 436	4 618 363	4 482 620
<b>From total sum of Deposits:</b>									
Nonbanking Legal Entities	<b>11 297 688</b>	<b>13 836 643</b>	<b>15 288 062</b>	<b>15 821 872</b>	<b>18 695 777</b>	<b>18 279 428</b>	<b>18 165 921</b>	<b>18 469 728</b>	<b>18 504 066</b>
Individuals	<b>10 792 051</b>	<b>13 264 924</b>	<b>15 647 239</b>	<b>18 840 038</b>	<b>22 589 680</b>	<b>22 170 202</b>	<b>22 305 108</b>	<b>22 834 367</b>	<b>22 936 694</b>
<b>Transferable Deposits</b>									
<b>in national currency:</b>	<b>4 358 905</b>	<b>5 790 283</b>	<b>6 021 802</b>	<b>6 741 222</b>	<b>6 989 497</b>	<b>6 305 867</b>	<b>5 949 747</b>	<b>6 158 511</b>	<b>6 105 579</b>
Nonbanking Legal Entities	3 039 698	3 919 000	4 216 780	4 608 860	4 594 281	4 342 844	4 005 988	4 092 470	4 030 967
Individuals	1 319 207	1 871 282	1 805 022	2 132 362	2 395 216	1 963 022	1 943 759	2 066 041	2 074 611
<b>Other Deposits in national currency:</b>	<b>9 496 785</b>	<b>11 547 225</b>	<b>15 128 205</b>	<b>19 863 252</b>	<b>25 012 413</b>	<b>25 031 625</b>	<b>25 150 800</b>	<b>25 742 686</b>	<b>25 861 492</b>
Nonbanking Legal Entities	4 165 297	4 710 305	5 934 894	7 369 135	9 403 521	9 431 913	9 390 886	9 592 723	9 482 029
Individuals	5 331 488	6 836 921	9 193 311	12 494 117	15 608 892	15 599 712	15 759 913	16 149 963	16 379 462
<b>Transferable Deposits in foreign currency:</b>	<b>2 451 192</b>	<b>3 415 037</b>	<b>3 514 724</b>	<b>2 502 778</b>	<b>2 878 215</b>	<b>2 653 568</b>	<b>2 975 362</b>	<b>2 864 549</b>	<b>3 023 875</b>
Nonbanking Legal Entities	2 170 356	3 008 596	3 056 275	2 112 158	2 460 170	2 248 406	2 564 170	2 441 368	2 607 754
Individuals	280 836	406 442	458 449	390 620	418 044	405 162	411 191	423 181	416 122
<b>Other Deposits in foreign currency:</b>	<b>5 782 856</b>	<b>6 349 022</b>	<b>6 270 571</b>	<b>5 554 659</b>	<b>6 405 333</b>	<b>6 458 571</b>	<b>6 395 121</b>	<b>6 538 348</b>	<b>6 449 815</b>
Nonbanking Legal Entities	1 922 337	2 198 742	2 080 113	1 731 719	2 237 805	2 256 266	2 204 877	2 343 167	2 383 316
Individuals	3 860 519	4 150 280	4 190 457	3 822 940	4 167 527	4 202 305	4 190 245	4 195 182	4 066 498

\* 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
<b>2020</b>	8.24	0.79	2.13	4.44	8.10	0.20	--	4.45	13.50	1.77	2.13	3.87	8.28	0.37	1.32	4.28	8.28	0.37	1.20	4.28	9.93	0.37	1.70	4.47
<b>2021</b>	10.97	0.34	1.55	4.85	8.08	0.08	--	4.90	11.75	2.39	1.55	3.48	8.31	0.23	0.55	4.76	8.31	0.14	1.03	4.76	11.35	0.28	0.53	--
<b>2022</b>	14.98	3.35	3.00	9.00	14.93	8.50	--	9.05	15.53	3.28	3.00	4.34	13.51	1.58	1.31	8.63	13.51	1.05	1.31	8.56	13.55	1.98	1.40	20.49
<b>2023</b>	17.39	3.31	--	--	17.39	--	--	--	17.25	3.31	--	--	15.63	3.10	3.26	9.89	15.63	2.17	3.25	9.87	15.72	4.86	4.44	18.29
<b>2024</b>	15.86	4.23	5.54	--	14.70	--	--	--	17.13	4.23	5.54	--	14.11	2.81	3.06	15.71	14.11	2.37	3.03	15.71	8.00	4.77	3.61	18.41
<b>01.24</b>	--	0.50	--	--	--	--	--	--	--	0.50	--	--	14.98	2.88	3.75	14.11	14.98	2.53	3.74	14.11	--	4.93	3.90	15.71
<b>02.24</b>	--	3.00	--	--	--	--	--	--	--	3.00	--	--	14.60	2.96	3.80	14.40	14.60	2.72	3.80	14.40	--	4.91	3.80	--
<b>03.24</b>	14.72	3.50	--	--	14.75	--	--	--	--	3.50	--	--	14.19	4.35	3.67	14.36	14.19	4.22	3.66	14.36	--	4.93	3.89	--
<b>04.24</b>	14.75	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	--
<b>05.24</b>	16.31	3.62	5.54	--	14.75	--	--	--	16.87	3.62	5.54	--	14.15	3.46	3.64	14.51	14.15	3.21	3.62	14.51	--	4.98	3.77	--
<b>06.24</b>	--	3.64	--	--	--	--	--	--	--	3.64	--	--	13.93	1.86	3.53	14.23	13.93	1.57	3.53	14.23	--	4.92	3.60	--
<b>07.24</b>	14.41	4.15	--	--	14.41	--	--	--	--	4.15	--	--	13.82	2.60	3.52	14.39	13.82	2.28	3.52	14.39	--	4.87	3.50	--
<b>08.24</b>	14.21	7.33	--	--	14.25	--	--	--	9.25	7.33	--	--	13.72	1.90	3.56	15.32	13.72	1.67	3.56	15.32	--	4.93	4.25	--
<b>09.24</b>	--	4.25	--	--	--	--	--	--	--	4.25	--	--	13.71	2.25	2.69	15.91	13.71	1.96	2.67	15.91	--	4.99	3.46	--
<b>10.24</b>	--	4.33	--	--	--	--	--	--	--	4.33	--	--	13.82	2.63	2.63	16.62	13.82	2.51	2.62	16.62	--	4.39	3.25	--
<b>11.24</b>	14.25	4.35	--	--	14.25	--	--	--	--	4.35	--	--	13.80	2.68	2.61	18.24	13.80	2.45	2.60	18.23	--	4.28	3.15	21.00
<b>12.24</b>	15.23	4.36	--	--	15.23	--	--	--	--	4.36	--	--	14.72	2.86	2.61	18.50	14.72	2.67	2.60	18.50	8.00	4.11	3.09	20.90
<b>01.25</b>	16.25	5.74	--	--	16.25	--	--	--	--	5.74	--	--	14.78	3.39	2.54	18.84	14.78	3.31	2.53	18.84	8.00	3.87	3.00	--
<b>02.25</b>	16.25	4.38	--	--	16.25	--	--	--	--	4.38	--	--	14.85	3.27	2.21	18.71	14.85	3.18	2.21	18.71	8.00	3.88	2.50	--
<b>03.25</b>	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	--
<b>04.25</b>	--	--	--	--	--	--	--	--	--	--	--	--	14.22	3.19	3.66	14.60	14.22	2.61	3.66	14.57	--	4.88	4.25	17.17
<b>05.25</b>	18.71	3.75	--	--	17.50	--	--	--	19.25	3.75	--	--	16.03	3.43	1.82	19.14	16.03	3.40	1.81	19.14	--	3.69	2.35	--

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**		02.25		03.25		04.25		05.25	
	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
<b>Deposits of Legal Entities</b>	<b>7.3</b>	<b>0.4</b>	<b>7.4</b>	<b>0.4</b>	<b>14.4</b>	<b>1.0</b>	<b>14.6</b>	<b>2.6</b>	<b>14.0</b>	<b>2.6</b>	<b>14.2</b>	<b>2.6</b>	<b>15.0</b>	<b>2.4</b>	<b>15.4</b>	<b>2.7</b>	<b>15.4</b>	<b>2.7</b>
including:																		
<b>Demand Deposits</b>	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	0.0	0.1	0.0	0.1
<b>Conditional</b>	3.1	0.2	4.6	0.5	6.2	0.5	9.2	1.6	9.5	1.7	10.4	2.0	9.3	0.9	12.9	1.1	9.0	2.5
<b>Time and Saving Deposits, total</b>	7.3	0.4	7.4	0.4	14.4	1.0	14.6	2.6	14.0	2.6	14.2	2.6	15.0	2.4	15.4	2.7	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	14.2	2.7	15.1	2.5	15.5	2.8	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	13.9	2.8	14.5	2.8	15.1	3.1	15.1	2.3
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	14.0	2.0	14.7	1.9	14.8	2.0	14.9	2.2
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	14.0	1.4	14.9	2.0	14.5	1.9	14.0	1.8
over 5 years	4.6	2.0	5.6	0.5	10.1	0.7	12.8	1.6	11.8	1.5	11.3	1.1	10.8	1.3	11.9	1.0	11.9	2.5
<b>Deposits of Individuals</b>	<b>9.2</b>	<b>1.0</b>	<b>8.0</b>	<b>0.8</b>	<b>13.3</b>	<b>0.9</b>	<b>13.7</b>	<b>0.9</b>	<b>13.2</b>	<b>0.9</b>	<b>13.3</b>	<b>0.9</b>	<b>13.6</b>	<b>0.9</b>	<b>14.0</b>	<b>0.9</b>	<b>14.3</b>	<b>1.0</b>
including:																		
<b>Demand Deposits</b>	0.1	0.8	0.1	3.2	0.1	0.2	0.2	1.0	0.0	4.3	0.0	7.5	0.1	1.1	0.0	4.7	0.0	6.9
<b>Conditional</b>	9.6	0.3	0.4	0.4	11.2	0.6	11.6	0.8	4.1	1.0	6.8	1.0	4.3	1.0	14.7	1.0	13.5	0.3
<b>Time and Saving Deposits, total</b>	9.2	1.0	8.0	0.8	13.3	0.9	13.7	0.9	13.2	0.9	13.3	0.9	13.6	0.9	14.0	0.9	14.3	0.9
of which with maturity:																		
up to 1 month	7.7	1.0	7.8	0.4	14.6	0.8	14.3	0.8	13.6	0.8	13.6	1.0	14.3	1.0	14.7	0.9	14.7	0.8
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	15.3	0.9	15.7	0.9	15.9	0.9	16.4	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	1.0	13.8	0.9	14.0	0.9	14.2	1.0
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	13.3	0.8	13.4	0.9	13.9	0.9	14.1	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	2.2	0.9	2.2	1.0	2.3	0.1	2.2	0.9

Continuation

	12.20		12.21*		12.22		12.23		12.24**		02.25		03.25		04.25		05.25	
	KZT	CFC	KZT	FC														
<b>Credits to Legal Entities</b>	<b>11.4</b>	<b>4.6</b>	<b>12.2</b>	<b>4.5</b>	<b>19.2</b>	<b>5.7</b>	<b>18.7</b>	<b>5.7</b>	<b>17.8</b>	<b>7.3</b>	<b>18.3</b>	<b>7.1</b>	<b>19.0</b>	<b>6.5</b>	<b>19.1</b>	<b>7.2</b>	<b>18.8</b>	<b>7.2</b>
of which with maturity:																		
up to 1 month	12.8	2.8	11.8	4.9	19.3	4.8	18.8	6.4	15.6	6.5	19.1	6.3	19.3	6.2	19.3	6.3	19.4	6.4
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	17.8	7.3	19.5	7.5	19.5	7.9	19.2	7.0
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	17.8	7.2	18.7	7.1	18.5	6.9	18.2	7.2
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	20.5	7.5	21.3	8.2	21.5	8.2	22.3	8.0
over 5 years	12.0	5.7	13.0	4.6	19.8	7.9	19.5	4.5	17.5	7.9	19.2	7.1	18.1	4.2	19.8	7.4	18.8	6.1
<b>Credits to Individuals</b>	<b>14.9</b>	<b>18.3</b>	<b>17.5</b>	<b>6.0</b>	<b>17.4</b>	<b>6.1</b>	<b>17.9</b>	<b>4.0</b>	<b>18.8</b>	<b>5.1</b>	<b>20.5</b>	<b>5.0</b>	<b>21.4</b>	<b>4.8</b>	<b>21.5</b>	<b>4.2</b>	<b>21.5</b>	<b>5.0</b>
of which with maturity:																		
up to 1 month	18.3	24.2	23.7	-	20.2	-	32.2	-	34.6	-	34.4	-	35.3	-	32.7	-	35.4	-
from 1 to 3 month	14.0	26.6	17.3	-	13.1	-	20.1	-	17.7	-	20.0	-	19.3	-	20.9	-	19.4	-
from 3 month to 1 year	17.4	14.1	22.8	7.1	14.0	5.0	16.6	3.0	20.9	-	20.7	-	21.9	-	22.0	-	20.6	-
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	21.3	7.0	25.1	3.3	26.3	4.5	27.4	6.0
over 5 years	9.8	6.5	19.5	8.0	16.8	8.4	19.2	5.6	17.6	5.5	18.3	4.7	15.9	5.2	15.8	3.9	15.4	4.3

\*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	01.12.2024*	01.01.2025**	01.02.2025*	01.03.2025*	01.04.2025*	01.05.2025*
<b>Loans to economy in an expanded definition</b>	<b>23 766 947</b>	<b>28 929 176</b>	<b>34 643 758</b>	<b>40 870 020</b>	<b>41 859 250</b>	<b>41 690 767</b>	<b>42 123 248</b>	<b>42 773 024</b>	<b>43 736 606</b>
of which									
from banking sector	20 544 330	24 773 243	29 803 996	35 072 471	35 958 388	35 698 843	36 050 656	36 627 423	37 421 941
from other organizations	3 222 618	4 155 933	4 839 762	5 797 550	5 900 863	5 991 924	6 072 593	6 145 601	6 314 665
including:									
from mortgage organizations	354 327	337 610	296 549	278 725	276 582	274 361	273 191	271 715	270 836
from other public sector corporations	1 491 190	1 739 316	2 155 199	2 752 909	2 861 669	2 933 570	2 984 772	2 973 662	3 094 738
from organizations engaged in microfinance activities	1 377 101	2 079 007	2 388 014	2 765 915	2 762 613	2 783 994	2 814 630	2 900 223	2 949 091
of the total amount of loans to economy									
loans to business	12 783 308	14 436 939	16 468 055	18 816 155	19 418 729	19 113 435	19 194 856	19 512 548	20 116 938
national currency	10 057 559	11 788 741	13 503 205	14 712 152	15 210 004	15 079 378	15 311 811	15 485 151	15 985 646
foreign currency	2 725 749	2 648 198	2 964 850	4 104 003	4 208 725	4 034 057	3 883 045	4 027 397	4 131 293
loans to Individuals	10 983 640	14 492 237	18 175 703	22 053 865	22 440 521	22 577 332	22 928 393	23 260 476	23 619 668
national currency	10 966 352	14 486 475	18 171 943	22 051 294	22 437 952	22 574 855	22 926 159	23 258 210	23 617 395
foreign currency	17 288	5 762	3 760	2 570	2 569	2 477	2 233	2 265	2 274

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		12.24*		01.25		02.25		03.25		04.25		05.25	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
<b>Issued, total</b>	<b>24 424 017</b>	<b>15.8</b>	<b>30 716 473</b>	<b>18.1</b>	<b>36 895 396</b>	<b>18.1</b>	<b>4 023 903</b>	<b>17.1</b>	<b>2 374 352</b>	<b>19.6</b>	<b>3 051 650</b>	<b>18.2</b>	<b>3 016 480</b>	<b>19.2</b>	<b>3 516 554</b>	<b>19.3</b>	<b>3 351 770</b>	<b>19.0</b>
<i>including:</i>																		
national currency	22 849 883	16.6	28 504 826	19.0	33 900 564	19.0	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	2 986 883	20.4
foreign currency	1 574 134	5.0	2 211 647	6.7	2 994 832	7.3	434 070	7.3	157 340	6.7	341 933	7.5	285 007	7.1	306 318	7.7	364 887	7.8
<i>from total Loans:</i>																		
Short-term	12 326 838	14.7	11 672 769	17.5	15 932 908	16.8	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	1 477 387	17.1
Long-term	12 097 179	16.9	19 043 704	18.5	20 962 488	19.1	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	1 874 383	20.5
<b>Loans issued to business</b>	<b>13 071 938</b>	<b>15.1</b>	<b>15 971 672</b>	<b>18.0</b>	<b>18 921 970</b>	<b>17.6</b>	<b>2 278 402</b>	<b>17.1</b>	<b>1 081 193</b>	<b>18.7</b>	<b>1 588 515</b>	<b>17.8</b>	<b>1 493 078</b>	<b>18.7</b>	<b>1 849 047</b>	<b>18.8</b>	<b>1 722 674</b>	<b>18.2</b>
national currency	11 506 705	16.4	13 771 269	19.8	15 935 496	19.5	1 844 897	19.4	924 416	20.7	1 247 054	20.6	1 208 507	21.4	1 543 251	21.0	1 358 410	21.0
Short-term	8 984 197	14.6	8 148 606	17.8	10 925 423	16.3	1 137 796	15.6	635 022	16.4	858 886	16.0	819 519	17.1	1 047 053	16.8	945 873	16.4
Long-term	2 522 509	18.1	5 622 663	20.7	5 010 073	23.1	707 101	21.9	289 394	26.1	388 167	25.5	388 988	25.9	496 199	25.5	412 537	26.1
foreign currency	1 565 232	5.0	2 200 403	6.7	2 986 474	7.3	433 505	7.3	156 777	6.7	341 461	7.5	284 571	7.1	305 795	7.7	364 264	7.8
Short-term	1 183 272	4.8	1 043 687	6.7	2 006 068	7.4	309 770	7.2	123 256	6.7	252 181	7.6	188 118	7.6	244 783	7.6	259 570	8.0
Long-term	381 960	5.7	1 156 716	6.8	980 406	7.1	123 735	7.5	33 521	6.7	89 281	7.3	96 453	6.2	61 012	7.9	104 694	7.3
<b>Loans issued to Individuals</b>	<b>11 352 080</b>	<b>16.7</b>	<b>14 744 801</b>	<b>18.2</b>	<b>17 973 425</b>	<b>18.6</b>	<b>1 745 501</b>	<b>17.0</b>	<b>1 293 158</b>	<b>20.3</b>	<b>1 463 135</b>	<b>18.6</b>	<b>1 523 402</b>	<b>19.7</b>	<b>1 667 508</b>	<b>19.9</b>	<b>1 629 096</b>	<b>19.9</b>
national currency	11 343 178	16.7	14 733 557	18.2	17 965 068	18.6	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	1 628 472	19.9
Short-term	2 158 938	15.2	2 477 853	16.2	2 999 619	19.0	245 982	20.1	247 314	19.6	231 671	20.1	248 655	21.5	253 716	21.6	271 943	20.4
Long-term	9 184 240	17.1	12 255 704	18.6	14 965 449	18.5	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	1 356 529	19.8
foreign currency	8 902	5.9	11 244	3.9	8 357	4.4	565	5.1	563	4.8	472	5.0	435	4.8	523	3.7	624	5.0
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	565	5.1	563	4.8	472	5.0	435	4.8	523	3.7	624	5.0

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

"Statistics - Monetary and banking statistics - Loan market - Loans from banking sector to

\*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	11.24	12.24*	01.25	02.25	03.25	04.25	05.25
<b>Total loans</b>	<b>24 773 243</b>	<b>29 803 996</b>	<b>35 072 471</b>	<b>35 958 388</b>	<b>35 698 843</b>	<b>36 050 656</b>	<b>36 627 423</b>	<b>37 421 941</b>	<b>38 005 495</b>
<i>including:</i>									
national currency	22 119 283	26 835 387	30 965 897	31 747 093	31 662 309	32 165 377	32 597 760	33 288 375	33 759 379
foreign currency	2 653 960	2 968 610	4 106 574	4 211 294	4 036 534	3 885 279	4 029 663	4 133 566	4 246 115
<i>from total Loans:</i>									
Short-term	4 139 077	3 440 384	5 309 842	5 568 032	5 363 901	5 304 358	5 407 331	5 563 762	5 684 499
Long-term	20 634 166	26 363 612	29 762 628	30 390 356	30 334 942	30 746 298	31 220 092	31 858 179	32 320 995
<b>Loans of business</b>	<b>11 598 880</b>	<b>13 117 761</b>	<b>14 749 689</b>	<b>15 281 162</b>	<b>14 901 049</b>	<b>14 923 237</b>	<b>15 229 365</b>	<b>15 702 705</b>	<b>15 901 106</b>
national currency	8 950 682	10 152 911	10 645 685	11 072 438	10 866 993	11 040 192	11 201 968	11 571 412	11 657 320
Short-term	2 821 012	2 184 933	3 270 659	3 439 697	3 296 566	3 444 031	3 523 688	3 661 295	3 665 708
Long-term	6 129 669	7 967 978	7 375 027	7 632 740	7 570 427	7 596 161	7 678 280	7 910 117	7 991 612
foreign currency	2 648 198	2 964 850	4 104 003	4 208 725	4 034 057	3 883 045	4 027 397	4 131 293	4 243 786
Short-term	482 726	480 101	1 028 051	1 161 414	1 093 175	897 570	925 325	950 748	1 048 423
Long-term	2 165 472	2 484 749	3 075 952	3 047 311	2 940 882	2 985 476	3 102 073	3 180 544	3 195 363
<b>Loans of Individuals</b>	<b>13 174 364</b>	<b>16 686 235</b>	<b>20 322 782</b>	<b>20 677 225</b>	<b>20 797 793</b>	<b>21 127 418</b>	<b>21 398 058</b>	<b>21 719 236</b>	<b>22 104 389</b>
national currency	13 168 602	16 682 476	20 320 211	20 674 656	20 795 316	21 125 185	21 395 792	21 716 962	22 102 059
Short-term	835 315	775 324	1 011 124	966 913	974 153	962 749	958 311	951 711	970 360
Long-term	12 333 287	15 907 152	19 309 087	19 707 743	19 821 163	20 162 436	20 437 481	20 765 251	21 131 699
foreign currency	5 762	3 760	2 570	2 569	2 477	2 233	2 265	2 274	2 329
Short-term	24	26	7	8	8	7	7	8	7
Long-term	5 738	3 734	2 563	2 562	2 470	2 226	2 258	2 266	2 322

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	11.24	12.24*	01.25	02.25	03.25	04.25	05.25
<b>Total arrears</b>	<b>681 452</b>	<b>680 590</b>	<b>936 342</b>	<b>907 174</b>	<b>1 005 543</b>	<b>1 082 181</b>	<b>1 126 560</b>	<b>1 121 015</b>	<b>1 123 086</b>
<i>including:</i>									
national currency	631 970	667 412	929 609	893 972	989 918	1 063 642	1 103 289	1 111 702	1 112 853
foreign currency	49 483	13 178	6 734	13 202	15 625	18 539	23 270	9 313	10 234
<i>from total arrears:</i>									
Short-term	100 708	88 067	108 044	112 227	109 572	113 260	111 073	120 634	95 061
Long-term	580 744	592 522	828 299	794 947	895 972	968 921	1 015 487	1 000 381	1 028 025
<b>Arrears on loans of business</b>	<b>326 572</b>	<b>283 133</b>	<b>322 828</b>	<b>311 333</b>	<b>385 870</b>	<b>378 786</b>	<b>376 965</b>	<b>369 486</b>	<b>342 933</b>
national currency	279 304	271 252	316 944	298 938	371 045	360 996	354 440	360 932	333 452
Short-term	62 553	58 101	77 902	72 043	76 106	77 321	76 891	86 470	60 471
Long-term	216 751	213 151	239 041	226 895	294 939	283 675	277 549	274 462	272 981
foreign currency	47 269	11 880	5 885	12 396	14 824	17 789	22 525	8 554	9 481
Short-term	2 289	58	138	10 675	3 185	1 689	59	58	498
Long-term	44 980	11 822	5 746	1 721	11 639	16 100	22 466	8 496	8 982
<b>Arrears on loans of Individuals</b>	<b>354 880</b>	<b>397 457</b>	<b>613 514</b>	<b>595 841</b>	<b>619 673</b>	<b>703 396</b>	<b>749 595</b>	<b>751 529</b>	<b>780 153</b>
national currency	352 666	396 160	612 665	595 034	618 873	702 646	748 850	750 769	779 400
Short-term	35 846	29 886	29 996	29 502	30 272	34 243	34 116	34 098	34 085
Long-term	316 820	366 274	582 670	565 532	588 601	668 404	714 734	716 671	745 316
foreign currency	2 214	1 298	849	807	800	750	745	760	753
Short-term	20	22	7	8	8	7	7	8	7
Long-term	2 194	1 276	841	799	793	743	738	752	746

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*		02.25		03.25		04.25		05.25	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
<b>Deposits - total in national currency</b>	<b>180 233 627</b>	<b>7.5</b>	<b>288 135 400</b>	<b>7.4</b>	<b>450 523 434.4</b>	<b>12.2</b>	<b>573 201 604</b>	<b>14.5</b>	<b>799 120 341</b>	<b>13.5</b>	<b>75 231 651</b>	<b>14.1</b>	<b>67 258 994</b>	<b>14.9</b>	<b>92 397 315</b>	<b>15.3</b>	<b>79 590 651</b>	<b>15.3</b>
<b>Demand Deposits</b>	<b>110 759</b>	<b>0.4</b>	<b>156 898</b>	<b>0.0</b>	<b>97 360.5</b>	<b>0.1</b>	<b>51 945</b>	<b>0.2</b>	<b>31 501</b>	<b>0.1</b>	<b>777</b>	<b>0.1</b>	<b>370</b>	<b>0.1</b>	<b>1 064</b>	<b>0.0</b>	<b>564</b>	<b>0.0</b>
of which:																		
Legal Entities	933	0.0	1 383	0.1	351.3	0.2	1 179	3.2	1 443	0.1	325	0.1	19	0.1	240	0.0	159	0.0
Individuals	109 826	0.5	155 515	0.0	97 009.1	0.1	50 765	0.1	30 057	0.1	452	0.0	351	0.1	825	0.0	406	0.0
<b>Time, Saving Deposits</b>	<b>180 088 031</b>	<b>7.5</b>	<b>287 931 123</b>	<b>7.4</b>	<b>450 370 342.3</b>	<b>12.2</b>	<b>573 057 354</b>	<b>14.5</b>	<b>798 981 790</b>	<b>13.5</b>	<b>75 225 169</b>	<b>14.1</b>	<b>67 251 061</b>	<b>14.9</b>	<b>92 386 988</b>	<b>15.3</b>	<b>79 583 509</b>	<b>15.3</b>
of which:																		
Legal Entities	167 286 409	7.3	268 133 760	7.3	419 702 403.0	12.2	532 912 685	14.5	743 347 266	13.5	69 664 930	14.2	61 322 738	15.0	85 343 692	15.4	73 340 686	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	5 560 239	13.3	5 928 323	13.6	7 043 296	14.0	6 242 823	14.3
<b>Conditional Deposits</b>	<b>34 837</b>	<b>4.4</b>	<b>47 378</b>	<b>4.2</b>	<b>55 731.6</b>	<b>6.9</b>	<b>92 305</b>	<b>10.0</b>	<b>107 050</b>	<b>9.0</b>	<b>5 704</b>	<b>10.1</b>	<b>7 562</b>	<b>9.1</b>	<b>9 262</b>	<b>13.5</b>	<b>6 578</b>	<b>10.6</b>
of which:																		
Legal Entities	26 975	3.7	37 308	4.3	37 786.8	5.8	75 680	9.6	97 631	9.0	5 275	10.4	7 244	9.3	6 400	12.9	4 224	9.0
Individuals	7 862	6.9	10 071	3.8	17 944.7	9.3	16 625	11.5	9 419	9.2	429	6.8	319	4.3	2 862	14.7	2 354	13.5
<b>Deposits - total in CFC</b>	<b>13 291 070</b>	<b>0.8</b>	<b>24 730 206</b>	<b>0.5</b>	<b>27 994 872.1</b>	<b>0.6</b>	<b>48 300 864</b>	<b>1.8</b>	<b>62 175 496</b>	<b>2.4</b>	<b>5 209 772</b>	<b>2.3</b>	<b>4 672 531</b>	<b>2.2</b>	<b>7 107 571</b>	<b>2.6</b>	<b>6 597 478</b>	<b>2.5</b>
<b>Demand Deposits</b>	<b>114 114</b>	<b>1.3</b>	<b>55 172</b>	<b>2.0</b>	<b>48 075.7</b>	<b>0.6</b>	<b>16 950</b>	<b>4.5</b>	<b>13 206</b>	<b>4.7</b>	<b>1 079</b>	<b>6.2</b>	<b>600</b>	<b>0.7</b>	<b>485</b>	<b>0.9</b>	<b>2 208</b>	<b>6.6</b>
of which:																		
Legal Entities	57	0.1	1 354	0.0	4 086.3	0.0	2 889	0.1	3 240	0.1	198	0.1	201	0.1	398	0.1	102	0.1
Individuals	114 057	1.3	53 818	2.1	43 989.5	0.6	14 061	5.5	9 966	6.3	882	7.6	400	1.1	87	4.8	2 106	6.9
<b>Time, Saving Deposits</b>	<b>13 151 561</b>	<b>0.8</b>	<b>24 630 461</b>	<b>0.5</b>	<b>27 872 784.5</b>	<b>0.6</b>	<b>48 203 925</b>	<b>1.8</b>	<b>62 096 019</b>	<b>2.4</b>	<b>5 198 171</b>	<b>2.3</b>	<b>4 667 012</b>	<b>2.2</b>	<b>7 096 734</b>	<b>2.6</b>	<b>6 584 261</b>	<b>2.5</b>
of which:																		
Legal Entities	7 423 135	0.6	18 819 739	0.4	19 259 029.1	0.6	41 777 074	1.9	57 239 833	2.5	4 451 438	2.5	4 120 318	2.4	6 501 477	2.7	5 964 368	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	746 732	0.9	546 694	0.9	595 256	0.9	619 893	0.9
<b>Conditional Deposits</b>	<b>25 395</b>	<b>0.3</b>	<b>44 573</b>	<b>0.3</b>	<b>74 011.9</b>	<b>0.5</b>	<b>79 988</b>	<b>1.0</b>	<b>66 272</b>	<b>1.3</b>	<b>10 523</b>	<b>2.0</b>	<b>4 919</b>	<b>1.0</b>	<b>10 352</b>	<b>1.1</b>	<b>11 009</b>	<b>2.5</b>
of which:																		
Legal Entities	24 119	0.2	41 640	0.3	65 232.0	0.5	73 713	1.0	64 281	1.3	10 522	2.0	3 303	0.9	10 246	1.1	11 009	2.5
Individuals	1 276	0.7	2 933	0.4	8 779.9	0.6	6 275	0.8	1 991	0.2	0	1.0	1 616	1.0	105	1.0	0	0.3
<b>Deposits - total in OFC</b>	<b>263 755</b>	<b>2.9</b>	<b>466 144</b>	<b>2.2</b>	<b>795 820.8</b>	<b>6.1</b>	<b>2 219 156</b>	<b>3.1</b>	<b>2 468 872</b>	<b>4.1</b>	<b>217 652</b>	<b>3.7</b>	<b>145 718</b>	<b>3.1</b>	<b>211 743</b>	<b>3.2</b>	<b>234 247</b>	<b>3.6</b>
<b>Demand Deposits</b>	<b>537</b>	<b>0.0</b>	<b>919</b>	<b>0.0</b>	<b>2 480.2</b>	<b>0.0</b>	<b>5 203</b>	<b>0.1</b>	<b>6 893</b>	<b>0.1</b>	<b>1</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
of which:																		
Legal Entities	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	6 893	0.1	1	0.0	0	0.0	0	0.0	0	0.0
<b>Time, Saving Deposits</b>	<b>263 218</b>	<b>2.9</b>	<b>465 225</b>	<b>2.2</b>	<b>793 340.6</b>	<b>6.1</b>	<b>2 213 953</b>	<b>3.1</b>	<b>2 461 978</b>	<b>4.1</b>	<b>217 651</b>	<b>3.7</b>	<b>145 718</b>	<b>3.1</b>	<b>211 743</b>	<b>3.2</b>	<b>234 247</b>	<b>3.5</b>
of which:																		
Legal Entities	190 663	3.6	368 257	2.6	695 351.5	6.8	2 117 683	3.3	2 406 356	4.2	201 897	3.9	132 850	3.3	198 200	3.3	227 510	3.6
Individuals	72 555	0.9	96 967	0.7	97 084.3	0.9	61 026	0.7	55 622	0.7	15 754	0.9	12 868	0.9	13 542	0.9	6 737	0.4
<b>Conditional Deposits</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
of which:																		
Legal Entities	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Continuation

	2020		2021		2022		2023		2024*		02.25		03.25		04.25		05.25	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
<b>Current Accounts in national currency</b>	<b>382 520 654</b>	<b>0.1</b>	<b>580 295 009</b>	<b>0.1</b>	<b>819 117 161.6</b>	<b>0.0</b>	<b>1 013 078 514</b>	<b>0.0</b>	<b>1 295 039 904</b>	<b>0.0</b>	<b>120 678 995</b>	<b>0.0</b>	<b>112 098 714</b>	<b>0.0</b>	<b>146 502 586</b>	<b>0.0</b>	<b>131 925 267</b>	<b>0.0</b>
of which:																		
<b>Legal Entities</b>	<b>304 981 782</b>	<b>0.1</b>	<b>441 173 659</b>	<b>0.1</b>	<b>642 284 746.9</b>	<b>0.1</b>	<b>783 523 371</b>	<b>0.1</b>	<b>1 023 850 923</b>	<b>0.1</b>	<b>96 779 237</b>	<b>0.1</b>	<b>87 300 939</b>	<b>0.0</b>	<b>119 252 615</b>	<b>0.0</b>	<b>104 825 293</b>	<b>0.1</b>
of which:																		
with accrual Interest Rates	21 396 781	1.4	24 867 643	1.5	13 879 148.6	2.7	17 713 818	2.6	21 613 900	2.4	1 908 293	2.7	1 564 937	2.0	2 268 146	1.5	2 407 371	2.1
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	94 870 945	0.0	85 736 002	0.0	116 984 469	0.0	102 417 922	0.0
<b>Individuals</b>	<b>77 538 872</b>	<b>0.0</b>	<b>139 121 350</b>	<b>0.0</b>	<b>176 832 376.7</b>	<b>0.0</b>	<b>229 555 143</b>	<b>0.0</b>	<b>271 188 981</b>	<b>0.0</b>	<b>23 899 758</b>	<b>0.0</b>	<b>24 797 775</b>	<b>0.0</b>	<b>27 249 971</b>	<b>0.0</b>	<b>27 099 974</b>	<b>0.0</b>
of which:																		
with accrual Interest Rates	0	0.0	0	0.0	0.0	0.0	4 801	0.0	1 903	0.1	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	77 538 872	0.0	139 121 350	0.0	176 832 376.7	0.0	229 550 342	0.0	271 187 078	0.0	23 899 758	0.0	24 797 775	0.0	27 249 971	0.0	27 099 974	0.0
<b>Current Accounts in CFC</b>	<b>53 815 804</b>	<b>0.0</b>	<b>77 746 002</b>	<b>0.0</b>	<b>93 102 703.9</b>	<b>0.0</b>	<b>114 731 741</b>	<b>0.0</b>	<b>133 861 158</b>	<b>0.0</b>	<b>11 699 362</b>	<b>0.0</b>	<b>10 895 996</b>	<b>0.0</b>	<b>15 325 110</b>	<b>0.0</b>	<b>14 764 318</b>	<b>0.0</b>
of which:																		
<b>Legal Entities</b>	<b>45 598 173</b>	<b>0.0</b>	<b>69 129 805</b>	<b>0.0</b>	<b>80 665 305.3</b>	<b>0.0</b>	<b>103 836 000</b>	<b>0.0</b>	<b>123 894 721</b>	<b>0.0</b>	<b>10 530 290</b>	<b>0.0</b>	<b>9 915 862</b>	<b>0.0</b>	<b>14 161 204</b>	<b>0.0</b>	<b>13 179 080</b>	<b>0.0</b>
of which:																		
with accrual Interest Rates	244 212	0.1	102	0.0	13 512.1	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	45 353 961	0.0	69 129 703	0.0	80 651 793.2	0.0	103 836 000	0.0	123 894 721	0.0	10 530 290	0.0	9 915 862	0.0	14 161 204	0.0	13 179 080	0.0
<b>Individuals</b>	<b>8 217 631</b>	<b>0.0</b>	<b>8 616 197</b>	<b>0.0</b>	<b>12 437 398.6</b>	<b>0.0</b>	<b>10 895 741</b>	<b>0.0</b>	<b>9 966 437</b>	<b>0.0</b>	<b>1 169 072</b>	<b>0.0</b>	<b>980 134</b>	<b>0.0</b>	<b>1 163 906</b>	<b>0.0</b>	<b>1 585 239</b>	<b>0.0</b>
of which:																		
with accrual Interest Rates	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	10 895 741	0.0	9 966 437	0.0	1 169 072	0.0	980 134	0.0	1 163 906	0.0	1 585 239	0.0
<b>Current Accounts in OFC</b>	<b>7 621 292</b>	<b>0.0</b>	<b>11 515 722</b>	<b>0.0</b>	<b>16 103 112.5</b>	<b>0.0</b>	<b>16 855 008</b>	<b>0.0</b>	<b>17 748 769</b>	<b>0.0</b>	<b>1 689 876</b>	<b>0.0</b>	<b>1 644 834</b>	<b>0.0</b>	<b>1 980 421</b>	<b>0.0</b>	<b>1 716 853</b>	<b>0.0</b>
of which:																		
<b>Legal Entities</b>	<b>6 833 047</b>	<b>0.0</b>	<b>10 085 391</b>	<b>0.0</b>	<b>14 014 909.7</b>	<b>0.0</b>	<b>15 794 007</b>	<b>0.0</b>	<b>16 652 571</b>	<b>0.0</b>	<b>1 561 817</b>	<b>0.0</b>	<b>1 528 554</b>	<b>0.0</b>	<b>1 824 519</b>	<b>0.0</b>	<b>1 586 741</b>	<b>0.0</b>
of which:																		
with accrual Interest Rates	26 145	0.2	48 672	0.3	211 115.6	0.3	234 786	0.2	106 725	0.3	0	0.0	0	0.0	0	0.0	27 392	0.3
without accrual Interest Rates	6 806 902	0.0	10 036 718	0.0	13 809 295.8	0.0	15 559 222	0.0	16 545 680	0.0	1 561 817	0.0	1 528 554	0.0	1 824 519	0.0	1 559 348	0.0
<b>Individuals</b>	<b>788 245</b>	<b>0.0</b>	<b>1 430 331</b>	<b>0.0</b>	<b>2 088 202.8</b>	<b>0.0</b>	<b>1 061 000</b>	<b>0.0</b>	<b>1 096 197</b>	<b>0.0</b>	<b>128 059</b>	<b>0.0</b>	<b>116 279</b>	<b>0.0</b>	<b>155 902</b>	<b>0.0</b>	<b>130 112</b>	<b>0.0</b>
of which:																		
with accrual Interest Rates	0	0.0	3 715	0.0	11 330.8	0.0	0	0.0	915	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	788 245	0.0	1 426 615	0.0	2 076 872.0	0.0	1 061 000	0.0	1 095 283	0.0	128 059	0.0	116 279	0.0	155 902	0.0	130 112	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*	02.25	03.25	04.25	05.25
<b>Deposits - total in national currency</b>	<b>7 975 113</b>	<b>10 386 834</b>	<b>13 834 397</b>	<b>17 840 257</b>	<b>23 097 812</b>	<b>22 945 403</b>	<b>23 006 288</b>	<b>23 769 357</b>	<b>24 077 196</b>
<b>Demand Deposits</b>	<b>6 464</b>	<b>7 056</b>	<b>7 203</b>	<b>8 748</b>	<b>4 447</b>	<b>4 388</b>	<b>4 489</b>	<b>4 305</b>	<b>4 457</b>
of which:									
Legal Entities	784	873	602	1 363	2 103	2 314	2 341	2 337	2 334
Individuals	5 681	6 183	6 601	7 385	2 343	2 074	2 149	1 968	2 123
<b>Time, Saving, Conditional Deposits</b>	<b>7 968 649</b>	<b>10 379 778</b>	<b>13 827 194</b>	<b>17 831 509</b>	<b>23 093 365</b>	<b>22 941 015</b>	<b>23 001 798</b>	<b>23 765 052</b>	<b>24 072 739</b>
of which:									
Legal Entities	2 666 589	3 576 273	4 695 221	5 433 440	7 593 789	7 450 076	7 363 094	7 759 438	7 839 942
Individuals	5 302 060	6 803 505	9 131 974	12 398 069	15 499 576	15 490 939	15 638 704	16 005 613	16 232 797
<b>Deposits - total in foreign currency</b>	<b>5 443 824</b>	<b>6 017 136</b>	<b>6 007 776</b>	<b>5 299 768</b>	<b>6 089 902</b>	<b>6 202 019</b>	<b>6 055 744</b>	<b>6 226 455</b>	<b>6 132 903</b>
<b>Demand Deposits</b>	<b>18 580</b>	<b>13 611</b>	<b>11 753</b>	<b>8 409</b>	<b>12 224</b>	<b>11 342</b>	<b>11 480</b>	<b>11 753</b>	<b>11 043</b>
of which:									
Legal Entities	914	1 121	1 621	1 229	2 957	1 714	1 785	1 755	1 561
Individuals	17 665	12 491	10 132	7 180	9 267	9 628	9 695	9 998	9 482
<b>Time, Saving, Conditional Deposits</b>	<b>5 425 245</b>	<b>6 003 525</b>	<b>5 996 022</b>	<b>5 291 359</b>	<b>6 077 678</b>	<b>6 190 677</b>	<b>6 044 265</b>	<b>6 214 703</b>	<b>6 121 860</b>
of which:									
Legal Entities	1 609 244	1 903 704	1 842 495	1 541 025	1 992 726	2 073 851	1 947 371	2 123 323	2 157 798
Individuals	3 816 001	4 099 821	4 153 527	3 750 334	4 084 952	4 116 826	4 096 894	4 091 380	3 964 062
<b>Current accounts - total in national currency</b>	<b>3 558 101</b>	<b>4 462 751</b>	<b>4 466 413</b>	<b>4 988 399</b>	<b>5 454 748</b>	<b>4 768 585</b>	<b>4 806 181</b>	<b>4 925 353</b>	<b>4 826 948</b>
of which:									
Legal Entities	2 239 496	2 593 102	2 663 878	2 859 577	3 062 873	2 808 200	2 864 962	2 861 974	2 754 986
Individuals	1 318 606	1 869 649	1 802 536	2 128 823	2 391 875	1 960 384	1 941 219	2 063 379	2 071 962
<b>Current accounts - total in foreign currency</b>	<b>2 283 173</b>	<b>2 724 491</b>	<b>3 187 153</b>	<b>2 099 929</b>	<b>2 427 961</b>	<b>2 210 144</b>	<b>2 262 561</b>	<b>2 139 132</b>	<b>2 285 639</b>
of which:									
Legal Entities	2 002 337	2 318 049	2 728 704	1 709 310	2 009 917	1 804 983	1 851 370	1 715 952	1 869 517
Individuals	280 836	406 442	458 449	390 620	418 044	405 162	411 191	423 181	416 121

\* including final turnovers

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

mln. of KZT, end of period

	Deposits* of Individuals			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits				
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC
												short-term	long-term	
	1=2+3+4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14
<b>2020</b>	<b>10 921 376</b>	<b>6 694 078</b>	<b>4 227 298</b>	<b>1 707 709</b>	<b>1 351 210</b>	<b>356 498</b>	<b>11 749</b>	<b>9 117</b>	<b>2 632</b>	<b>9 201 918</b>	<b>5 333 751</b>	<b>2 313 060</b>	<b>3 020 691</b>	<b>3 868 167</b>
<b>2021</b>	<b>13 404 792</b>	<b>8 759 828</b>	<b>4 644 964</b>	<b>2 400 614</b>	<b>1 909 808</b>	<b>490 806</b>	<b>4 485</b>	<b>4 462</b>	<b>23</b>	<b>10 999 694</b>	<b>6 845 558</b>	<b>3 008 098</b>	<b>3 837 460</b>	<b>4 154 136</b>
<b>2022</b>	<b>16 902 790</b>	<b>11 163 548</b>	<b>5 739 242</b>	<b>2 908 741</b>	<b>1 903 274</b>	<b>1 005 467</b>	<b>3 495</b>	<b>3 475</b>	<b>20</b>	<b>13 990 555</b>	<b>9 256 799</b>	<b>4 110 359</b>	<b>5 146 441</b>	<b>4 733 755</b>
<b>2023</b>	<b>20 387 546</b>	<b>14 922 251</b>	<b>5 465 295</b>	<b>3 267 201</b>	<b>2 256 804</b>	<b>1 010 397</b>	<b>4 374</b>	<b>4 355</b>	<b>19</b>	<b>17 115 971</b>	<b>12 661 092</b>	<b>6 099 479</b>	<b>6 561 614</b>	<b>4 454 879</b>
<b>2024**</b>	<b>24 520 771</b>	<b>18 469 373</b>	<b>6 051 398</b>	<b>3 660 554</b>	<b>2 547 588</b>	<b>1 112 965</b>	<b>5 255</b>	<b>5 188</b>	<b>67</b>	<b>20 854 963</b>	<b>15 916 596</b>	<b>8 116 256</b>	<b>7 800 341</b>	<b>4 938 366</b>
<b>2024</b>														
01.24	19 873 563	14 591 661	5 281 902	2 848 345	1 824 637	1 023 708	4 270	4 251	19	17 020 948	12 762 773	6 223 681	6 539 092	4 258 175
02.24	20 139 635	14 891 679	5 247 956	2 880 217	1 895 528	984 689	4 469	4 450	19	17 254 949	12 991 701	6 329 216	6 662 485	4 263 248
03.24	20 265 319	15 034 114	5 231 205	2 890 435	1 880 272	1 010 163	4 530	4 469	61	17 370 354	13 149 373	6 419 854	6 729 519	4 220 981
04.24	20 456 138	15 283 915	5 172 223	2 959 362	1 966 799	992 563	4 611	4 552	59	17 492 165	13 312 564	6 527 905	6 784 659	4 179 601
05.24	20 884 066	15 635 262	5 248 805	3 042 732	2 042 898	999 834	4 664	4 604	60	17 836 671	13 587 759	6 721 585	6 866 174	4 248 912
06.24	21 664 839	16 152 314	5 512 525	3 300 376	2 262 796	1 037 580	4 787	4 725	62	18 359 676	13 884 793	6 871 767	7 013 027	4 474 883
07.24	21 906 520	16 508 604	5 397 916	3 258 583	2 238 664	1 019 918	4 869	4 807	62	18 643 068	14 265 133	7 126 281	7 138 852	4 377 935
08.24	22 189 867	16 808 355	5 381 513	3 264 529	2 210 264	1 054 265	4 918	4 855	63	18 920 420	14 593 235	7 335 704	7 257 531	4 327 184
09.24	22 332 210	17 015 407	5 316 803	3 174 997	2 138 096	1 036 901	5 045	4 981	63	19 152 169	14 872 330	7 536 121	7 336 209	4 279 839
10.24	22 666 169	17 353 723	5 312 446	3 203 319	2 160 288	1 043 030	5 011	4 947	64	19 457 840	15 188 488	7 743 296	7 445 192	4 269 352
11.24	23 037 489	17 375 447	5 662 042	3 179 405	2 108 393	1 071 012	5 083	5 016	67	19 853 000	15 262 037	7 787 009	7 475 028	4 590 963
12.24**	24 520 771	18 469 373	6 051 398	3 660 554	2 547 588	1 112 965	5 255	5 188	67	20 854 963	15 916 596	8 116 256	7 800 341	4 938 366
<b>2025</b>														
01.25	24 010 716	18 052 412	5 958 304	3 194 843	2 102 422	1 092 421	5 255	5 189	66	20 810 618	15 944 801	8 139 946	7 804 855	4 865 817
02.25	24 021 686	17 993 029	6 028 657	3 197 929	2 095 656	1 102 274	5 271	5 207	63	20 818 486	15 892 166	8 142 734	7 749 432	4 926 320
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
05.25	24 791 285	18 880 955	5 910 330	3 319 157	2 217 303	1 101 854	5 579	5 514	65	21 466 549	16 658 138	9 033 566	7 624 572	4 808 411

\* 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 01.06.2025.**

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	7 068 617	4 917 702	2 150 915	996 179	752 940	243 239	3 763	3 763	0	6 068 675	4 160 999	4 107 003	53 996	1 907 676	28.5
"Kaspi Bank" JSC	6 066 810	5 541 177	525 633	810 824	799 450	11 374	1	1	0	5 255 985	4 741 726	1 431 524	3 310 203	514 259	24.5
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 574 298	2 574 004	294	83 457	83 163	294				2 490 841	2 490 841	220	2 490 622		10.4
"BEREKE BANK" JSC	740 386	646 776	93 610	51 766	27 315	24 450	517	466	51	688 104	618 995	329 486	289 509	69 109	3.0
"ForteBank" JSC	1 099 610	721 357	378 253	193 357	126 897	66 459	3	3		906 250	594 456	554 223	40 233	311 794	4.4
"Bank CenterCredit" JSC	2 912 581	1 765 031	1 147 550	550 253	193 348	356 906	26	26		2 362 301	1 571 657	634 201	937 455	790 644	11.8
"Eurasian Bank" JSC	1 131 316	752 723	378 593	242 012	53 972	188 040	6	3	3	889 299	698 748	365 706	333 042	190 551	4.6
"Alatau City Bank" JSC	775 372	530 100	245 273	120 026	69 010	51 017	58	58		655 288	461 033	452 483	8 550	194 256	3.1
"Bank RBK" Bank" JSC	597 212	346 169	251 043	65 704	22 042	43 662	0	0		531 508	324 128	287 474	36 654	207 381	2.4
"Altyn Bank" JSC (China Citic Bank Corporation Ltd )	374 291	167 570	206 721	76 293	17 984	58 310	10	2	8	297 987	149 584	148 624	960	148 403	1.5
"Nurbank" JSC	156 017	107 293	48 724	21 762	18 804	2 959	1 192	1 192	0	133 063	87 297	77 929	9 369	45 765	0.6
"Home Credit Bank" JSC	506 974	473 113	33 861	22 411	18 999	3 412				484 563	454 114	448 985	5 129	30 449	2.0
"VTB Bank" SB JSC	39 927	36 337	3 591	4 177	2 476	1 701				35 750	33 861	13 294	20 567	1 890	0.2
AB "Kazakhstan Ziraat International Bank" KSC	38 131	21 349	16 782	8 523	1 890	6 633	3	1	3	29 604	19 458	19 049	409	10 146	0.2
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	680 845	272 191	408 654	49 106	21 282	27 824				631 739	250 909	163 034	87 875	380 830	2.7
"Shinhan Bank Kazakhstan" JSC	7 788	982	6 805	2 222	651	1 571				5 566	331	331		5 234	0.0
"Industrial and Commercial Bank of China in Almaty" JSC	11 647	851	10 796	11 647	851	10 796									0.0
"Bank of China Kazakhstan" SB JSC	3 213	2 668	545	3 187	2 668	520	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*, %
<b>2020</b>	<b>14 313 763</b>	<b>10.09</b>	<b>96.05</b>	<b>319 363</b>	<b>10.71</b>	<b>91.06</b>	<b>35 630</b>	<b>11.07</b>	<b>2 415 761</b>	<b>10.44</b>	--	--	--	--	<b>963 221</b>	<b>0.41</b>
<b>2021</b>	<b>22 310 231</b>	<b>9.53</b>	<b>98.04</b>	<b>143 727</b>	<b>9.29</b>	<b>91.80</b>	<b>183 979</b>	<b>10.63</b>	<b>2 086 353</b>	<b>10.28</b>	--	--	--	--	<b>287 466</b>	<b>5.02</b>
<b>2022</b>	<b>17 991 182</b>	<b>14.58</b>	<b>98.58</b>	<b>175 876</b>	<b>13.46</b>	<b>88.67</b>	<b>1 005 198</b>	<b>14.13</b>	<b>1 962 862</b>	<b>13.16</b>	<b>825 312</b>	<b>14.48</b>	--	--	<b>176 415</b>	<b>2.57</b>
<b>2023</b>	<b>31 972 663</b>	<b>16.52</b>	<b>98.76</b>	<b>547 508</b>	<b>15.46</b>	<b>87.99</b>	<b>806 127</b>	<b>14.88</b>	<b>3 615 548</b>	<b>13.44</b>	<b>127 095</b>	<b>17.29</b>	--	--	<b>139 569</b>	<b>1.91</b>
<b>2024</b>	<b>6 983 591</b>	<b>13.85</b>	<b>98.95</b>	<b>1 117 072</b>	<b>11.96</b>	<b>89.61</b>	<b>298 421</b>	<b>12.44</b>	<b>4 167 633</b>	<b>12.70</b>	--	--	--	--	<b>462 133</b>	<b>0.82</b>
<b>2024</b>																
I	2 300 000	13.86	98.95	508 863	10.72	90.56	154 871	11.91	1 192 027	12.07	--	--	--	--	--	--
II	1 729 462	13.59	98.97	112 757	12.18	89.87	72 457	13.11	1 571 734	12.60	--	--	--	--	119 450	0.24
III	1 500 000	13.96	98.94	143 679	13.28	89.04	21 372	13.19	1 218 882	13.39	--	--	--	--	236 037	1.29
IV	1 454 129	14.05	98.93	351 773	13.16	88.37	49 720	12.77	184 991	13.05	--	--	--	--	106 646	0.43
<b>2024</b>																
01.24	1 000 000	14.35	98.91	449 630	10.56	90.49	80 214	12.00	471 998	12.16	--	--	--	--	--	--
02.24	800 000	13.61	98.97	--	--	--	49 145	11.97	382 685	12.02	--	--	--	--	--	--
03.24	500 000	13.28	98.99	59 233	11.90	91.13	25 512	11.51	337 344	11.99	--	--	--	--	--	--
04.24	500 000	13.16	98.97	45 316	11.71	89.56	--	--	570 857	12.03	--	--	--	--	--	--
05.24	828 833	13.54	98.99	43 716	12.22	89.98	--	--	357 107	12.48	--	--	--	--	33 304	0.35
06.24	400 629	14.21	98.92	23 725	13.00	90.26	72 457	13.11	643 770	13.16	--	--	--	--	86 146	0.20
07.24	500 000	14.04	98.93	88 040	13.34	88.53	--	--	810 454	13.44	--	--	--	--	80 071	2.43
08.24	500 000	13.95	98.94	23 573	13.20	89.35	--	--	258 784	13.26	--	--	--	--	101 926	0.82
09.24	500 000	13.88	98.95	32 066	13.16	90.19	21 372	13.19	149 643	13.33	--	--	--	--	54 041	0.48
10.24	500 000	13.83	98.95	351 773	13.16	88.37	27 606	12.99	159 210	13.02	--	--	--	--	54 468	0.20
11.24	500 000	13.76	98.96	--	--	--	22 115	12.50	25 781	13.22	--	--	--	--	28 634	1.05
12.24	454 129	14.62	98.89	--	--	--	--	--	--	--	--	--	--	--	23 544	0.20
<b>2025</b>																
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	--	--
<b>2025</b>																
01.25	500 000	14.73	98.88	--	--	--	--	--	286 055	12.25	--	--	--	--	--	--
02.25	500 000	14.74	98.88	154 959	13.97	--	--	--	359 511	14.12	--	--	--	--	--	--
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
05.25	500 000	15.91	98.79	35 969	16.00	86.66	--	--	628 306	14.76	--	--	--	--	23 790	0.35

\* on Compound Interest Rates

## 3.2. Secondary Market of the Government Securities

for the period

	Government Securities, total	NBK Notes*	Euronotes	MEKKAM	MUIKAM	MEOKAM	MEUKAM	MEUZHKAM	METIKAM
	Volume, mln. of KZT								
<b>2019</b>	<b>139 735 516</b>	<b>45 873 343</b>	<b>6 682 245</b>	--	--	<b>29 266 497</b>	<b>57 913 431</b>	--	--
<b>2020</b>	<b>107 462 389</b>	<b>55 404 245</b>	<b>7 646 731</b>	<b>2 559 391</b>	--	<b>19 129 777</b>	<b>22 721 727</b>	<b>517</b>	--
<b>2021</b>	<b>34 599 954</b>	<b>22 312 332</b>	<b>2 292 646</b>	<b>1 465 496</b>	--	<b>507 709</b>	<b>8 021 772</b>	--	--
<b>2022</b>	<b>23 389 474</b>	<b>6 386 607</b>	<b>1 981 750</b>	<b>201 492</b>	--	<b>365 518</b>	<b>14 428 790</b>	--	<b>25 317</b>
<b>2023</b>	<b>14 509 783</b>	<b>4 800 495</b>	<b>967 030</b>	<b>782 330</b>	--	<b>773 715</b>	<b>6 746 739</b>	--	<b>439 473</b>
<b>2024</b>	<b>12 924 663</b>	<b>2 423 111</b>	<b>1 045 481</b>	<b>3 113 331</b>	--	<b>1 014 599</b>	<b>4 291 119</b>	--	<b>1 037 022</b>
<b>2024</b>									
I	3 873 098	785 122	226 585	1 297 235	--	378 341	947 969	--	237 846
II	3 577 781	854 464	453 842	925 042	--	147 536	924 694	--	272 203
III	3 253 181	369 773	217 903	642 335	--	329 940	1 478 497	--	214 733
IV	2 220 603	413 752	147 151	248 718	--	158 782	939 959	--	312 240
<b>2024</b>									
01.24	998 439	338 872	57 972	82 103	--	121 144	348 313	--	50 037
02.24	1 624 740	348 935	78 996	584 548	--	171 063	368 547	--	72 652
03.24	1 249 918	97 315	89 618	630 584	--	86 134	231 110	--	115 158
04.24	1 590 362	462 654	235 077	405 737	--	17 941	304 355	--	164 599
05.24	858 582	163 137	99 231	198 450	--	32 653	328 555	--	36 555
06.24	1 128 837	228 672	119 534	320 855	--	96 941	291 784	--	71 049
07.24	1 272 010	134 722	50 654	319 450	--	101 803	646 362	--	19 019
08.24	977 896	131 956	66 251	202 379	--	65 756	426 509	--	85 046
09.24	1 003 275	103 095	100 998	120 507	--	162 382	405 626	--	110 668
10.24	912 577	122 258	144 540	152 854	--	62 099	334 234	--	96 591
11.24	612 396	153 177	--	30 091	--	37 662	231 851	--	159 615
12.24	695 629	138 318	2 612	65 773	--	59 021	373 874	--	56 033
<b>2025</b>									
I	3 307 804	332 690	40 228	114 588	--	190 060	2 421 084	--	209 154
<b>2025</b>									
01.25	832 908	162 398	3 560	36 717	--	85 698	391 427	--	153 107
02.25	2 096 605	16 606	30 075	65 362	--	58 509	1 886 019	--	40 034
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
05.25	742 304	127 791	18 318	99 891	--	45 565	405 719	--	45 020

## 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	%**
<b>2020</b>	<b>14 663 211</b>	<b>2 927 277</b>	<b>10.2</b>	<b>10 679 995</b>	<b>1 202 700</b>	<b>5.3</b>	<b>319 363</b>	<b>10.7</b>	<b>678 220</b>	<b>9.6</b>	<b>7 193 549</b>	<b>8.9</b>	--	--	<b>1 286 164</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1 055 938</b>
<b>2021</b>	<b>15 457 733</b>	<b>2 102 538</b>	<b>10.0</b>	<b>12 214 633</b>	<b>1 202 700</b>	<b>5.3</b>	<b>143 727</b>	<b>9.3</b>	<b>607 460</b>	<b>10.0</b>	<b>9 056 005</b>	<b>9.2</b>	--	--	<b>1 204 741</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1 140 562</b>
<b>2022</b>	<b>18 164 411</b>	<b>2 236 248</b>	<b>18.1</b>	<b>14 857 979</b>	<b>1 202 700</b>	<b>5.3</b>	<b>175 876</b>	<b>13.6</b>	<b>1 189 177</b>	<b>13.6</b>	<b>10 447 907</b>	<b>9.9</b>	--	--	<b>1 017 007</b>	<b>0.0</b>	<b>825 313</b>	<b>13.4</b>	<b>1 070 184</b>
<b>2023</b>	<b>20 432 694</b>	<b>1 200 000</b>	<b>14.9</b>	<b>18 184 174</b>	<b>1 202 700</b>	<b>5.3</b>	<b>547 508</b>	<b>15.5</b>	<b>1 927 063</b>	<b>14.0</b>	<b>12 821 636</b>	<b>10.7</b>	--	--	<b>732 860</b>	<b>0.0</b>	<b>952 408</b>	<b>13.4</b>	<b>1 048 520</b>
<b>2024</b>	<b>22 959 474</b>	<b>454 129</b>	<b>14.6</b>	<b>21 196 603</b>	<b>930 000</b>	<b>5.6</b>	<b>751 991</b>	<b>13.0</b>	<b>2 225 483</b>	<b>13.7</b>	<b>15 704 537</b>	<b>11.2</b>	--	--	<b>632 183</b>	<b>0.0</b>	<b>952 408</b>	<b>13.4</b>	<b>1 308 742</b>
<b>2024</b>																			
01.24	20 635 926	1 000 000	14.4	18 614 535	1 202 700	5.3	794 386	12.6	2 007 277	13.9	12 924 904	10.7	--	--	732 860	0.0	952 408	13.4	1 021 391
02.24	20 825 187	800 000	16.7	19 030 689	1 202 700	5.3	794 386	12.6	2 056 422	13.8	13 307 589	10.8	--	--	717 183	0.0	952 408	13.4	994 498
03.24	20 740 342	500 000	16.7	19 339 179	1 202 700	5.3	740 020	12.1	2 081 934	13.8	13 644 933	10.8	--	--	717 183	0.0	952 408	13.4	901 163
04.24	20 958 404	500 000	13.3	19 566 580	1 202 700	5.3	582 865	11.1	2 081 934	13.8	14 039 489	10.8	--	--	707 183	0.0	952 408	13.4	891 825
05.24	20 936 006	424 831	13.8	19 603 762	1 202 700	5.3	626 581	11.2	2 081 934	13.8	14 032 955	10.9	--	--	707 183	0.0	952 408	13.4	907 413
06.24	21 529 200	400 629	14.2	20 135 038	1 202 700	5.3	650 306	11.2	2 154 391	13.8	14 468 049	10.9	--	--	707 183	0.0	952 408	13.4	993 534
07.24	22 599 846	500 000	14.0	21 033 532	1 202 700	5.3	738 346	11.5	2 154 391	13.8	15 278 503	11.1	--	--	707 183	0.0	952 408	13.4	1 066 314
08.24	22 843 263	500 000	13.9	21 175 055	1 202 700	5.3	761 919	11.6	2 154 391	13.8	15 411 454	11.1	--	--	692 183	0.0	952 408	13.4	1 168 207
09.24	23 025 534	500 000	13.9	21 307 899	1 202 700	5.3	765 298	11.5	2 175 763	13.8	15 519 546	11.1	--	--	692 183	0.0	952 408	13.4	1 217 635
10.24	22 914 902	500 000	13.8	21 148 707	930 000	5.6	751 991	13.0	2 203 369	13.7	15 678 756	11.1	--	--	632 183	0.0	952 408	13.4	1 266 196
11.24	22 989 303	500 000	13.8	21 196 603	930 000	5.6	751 991	13.0	2 225 483	13.7	15 704 537	11.2	--	--	632 183	0.0	952 408	13.4	1 292 700
12.24	22 959 474	454 129	14.6	21 196 603	930 000	5.6	751 991	13.0	2 225 483	13.7	15 704 537	11.2	--	--	632 183	0.0	952 408	13.4	1 308 742
<b>2025</b>																			
01.25	22 959 650	500 000	14.7	21 150 907	930 000	5.6	667 441	12.9	1 992 283	13.6	15 990 591	11.2	--	--	618 183	0.0	952 408	13.4	1 308 742
02.25	23 332 362	500 000	14.7	21 523 620	930 000	5.6	763 168	13.2	1 736 369	13.6	16 523 491	11.3	--	--	618 183	0.0	952 408	13.4	1 308 742
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
05.25	24 714 653	500 000	15.9	22 872 102	1 107 547	4.1	733 640	13.6	1 659 512	13.6	17 777 504	11.6	60 000	2.5	573 183	0.0	960 715	13.4	1 342 551

\* amount at discounted price

\*\* annual effective yield

## III. Financial markets

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

for the period, mln of KZT

Sectors of economy	Amount in circulation, at the end of the period	purchased					sold					Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	
<b>04.25</b>												
<b>Residents</b>	<b>24 943 020</b>	<b>2 449 688</b>	<b>1 598 308</b>	<b>97 709</b>	<b>690 922</b>	<b>62 750</b>	<b>1 909 386</b>	<b>115 373</b>	<b>690 915</b>	<b>1 086 431</b>	<b>16 667</b>	<b>12 622</b>
Government	737 812	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	432 556	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	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
<b>Nonresidents</b>	<b>971 839</b>	<b>143 418</b>	<b>1 011</b>	<b>108 599</b>	<b>25 011</b>	<b>8 796</b>	<b>277 231</b>	<b>90 934</b>	<b>25 018</b>	<b>152 482</b>	<b>8 797</b>	<b>0</b>
<b>Total</b>	<b>25 914 859</b>	<b>2 593 106</b>	<b>1 599 319</b>	<b>206 307</b>	<b>715 933</b>	<b>71 547</b>	<b>2 186 617</b>	<b>206 307</b>	<b>715 933</b>	<b>1 238 913</b>	<b>25 463</b>	<b>12 622</b>
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
<b>05.25</b>												
<b>Residents</b>	<b>25 284 963</b>	<b>1 941 016</b>	<b>1 188 065</b>	<b>7 959</b>	<b>729 998</b>	<b>14 993</b>	<b>1 654 894</b>	<b>6 404</b>	<b>729 996</b>	<b>912 343</b>	<b>6 152</b>	<b>12 550</b>
Government	705 122	0	0	0	0	0	32 690	0	0	32 690	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	5 329 920	793 320	330 221	2 400	460 699	0	928 236	5 295	448 216	474 725	0	11 946
Other financial institutions	17 110 041	653 877	637 792	263	3 199	12 622	147 139	1 109	4 299	140 054	1 677	604
Public non-financial organizations	873 234	382 100	148 722	0	233 378	0	413 768	0	244 718	169 050	0	0
Domestic non-financial organizations	813 591	104 156	71 330	0	32 721	104	125 041	0	32 762	89 908	2 371	0
Nonprofit Institutions	10 937	5 295	0	5 295	0	0	5 295	0	0	5 295	0	0
Households	9 563	2 267	0	0	0	2 267	2 725	0	0	621	2 104	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
<b>Nonresidents</b>	<b>906 352</b>	<b>5 426</b>	<b>0</b>	<b>845</b>	<b>3 501</b>	<b>1 080</b>	<b>102 234</b>	<b>2 400</b>	<b>3 503</b>	<b>95 308</b>	<b>1 022</b>	<b>0</b>
<b>Total</b>	<b>26 191 315</b>	<b>1 946 442</b>	<b>1 188 065</b>	<b>8 804</b>	<b>733 499</b>	<b>16 073</b>	<b>1 757 128</b>	<b>8 804</b>	<b>733 499</b>	<b>1 007 650</b>	<b>7 174</b>	<b>12 550</b>
Depositors	5 805 053	1 042 247	334 711	2 664	699 742	5 131	1 189 596	6 404	699 700	481 815	1 677	11 946

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

for the period, mln. of KZT

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
<b>05.25</b>														
<b>International securities</b>	<b>11 361 229</b>	<b>208 547</b>	15 000	<b>4 336</b>	<b>607</b>	<b>0</b>	<b>188 604</b>	<b>299 825</b>	<b>4 336</b>	<b>607</b>	<b>189 203</b>	<b>105 679</b>	<b>0</b>	<b>10 307</b>
<b>bonds (non-residents)</b>	<b>7 480 781</b>	<b>186 434</b>	<b>15 000</b>	<b>3 380</b>	<b>0</b>	<b>0</b>	<b>168 054</b>	<b>229 988</b>	<b>3 380</b>	<b>0</b>	<b>150 004</b>	<b>76 605</b>	<b>0</b>	<b>484</b>
Central Government	19 158	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	207 236	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	484 786	25 636	0	1 027	0	0	24 610	29 224	1 027	0	28 198	0	0	0
Other financial institutions	864 933	43 150	15 000	1 148	0	0	27 002	71 815	1 333	0	61 946	8 536	0	0
Public non-financial organizations	136 292	2 817	0	0	0	0	2 817	2 817	0	0	0	2 817	0	0
Domestic non-financial organizations	301 209	3 600	0	0	0	0	3 600	8 485	66	0	4 467	3 952	0	0
Nonprofit institutions	216 982	25 023	0	0	0	0	25 023	30 135	0	0	30 135	0	0	0
Households	72 839	2 929	0	0	0	0	2 929	3 703	0	0	3 645	58	0	484
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	5 177 347	83 279	0	1 205	0	0	82 074	83 809	954	0	21 613	61 242	0	0
<b>RK bonds</b>	<b>1 808 203</b>	<b>16 460</b>	<b>0</b>	<b>744</b>	<b>533</b>	<b>0</b>	<b>15 182</b>	<b>58 182</b>	<b>744</b>	<b>533</b>	<b>39 199</b>	<b>17 705</b>	<b>0</b>	<b>9 824</b>
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	1 524 905	0	0	0	0	0	0	30 824	0	0	30 824	0	0	9 824
Other financial institutions	193 792	4 155	0	525	357	0	3 272	4 652	744	322	1 480	2 106	0	0
Public non-financial organizations	19 124	0	0	0	0	0	0	6 396	0	0	1 228	5 169	0	0
Domestic non-financial organizations	33 116	55	0	0	55	0	0	5 324	0	12	5 277	34	0	0
Nonprofit institutions	8	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	10 417	340	0	219	121	0	0	585	0	199	386	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	26 840	11 910	0	0	0	0	11 910	10 401	0	0	4	10 397	0	0
<b>non-resident shares</b>	<b>1 889 658</b>	<b>3 710</b>	<b>0</b>	<b>212</b>	<b>74</b>	<b>0</b>	<b>3 424</b>	<b>7 339</b>	<b>212</b>	<b>74</b>	<b>0</b>	<b>7 053</b>	<b>0</b>	<b>0</b>
Other depository institutions	8 572	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	1 522 594	1 747	0	7	37	0	1 704	4 373	212	37	0	4 125	0	0
Public non-financial organizations	15 753	507	0	0	0	0	507	50	0	0	0	50	0	0
Domestic non-financial organizations	49 454	367	0	0	0	0	367	1 206	0	0	0	1 206	0	0
Nonprofit institutions	2 603	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	40 085	498	0	0	37	0	461	1 105	0	37	0	1 068	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	250 597	590	0	205	0	0	385	605	0	0	0	605	0	0
<b>investment unit (nonresidents)</b>	<b>182 587</b>	<b>1 943</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1 943</b>	<b>4 316</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4 316</b>	<b>0</b>	<b>0</b>
Other depository institutions	1 703	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	12 818	1 091	0	0	0	0	1 091	3 792	0	0	0	3 792	0	0
Public non-financial organizations	141 030	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	259	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit institutions	20 659	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	2 291	11	0	0	0	0	11	11	0	0	0	11	0	0
Nonresidents	3 826	841	0	0	0	0	841	512	0	0	0	512	0	0
<b>Shares</b>	<b>408 391 115</b>	<b>317 648</b>	<b>244 311</b>	<b>21 619</b>	<b>8 832</b>	<b>0</b>	<b>42 886</b>	<b>319 283</b>	<b>21 619</b>	<b>8 832</b>	<b>0</b>	<b>288 832</b>	<b>0</b>	<b>1 114 683</b>
<b>ordinary</b>	<b>406 727 360</b>	<b>315 409</b>	<b>243 461</b>	<b>20 416</b>	<b>8 832</b>	<b>0</b>	<b>42 700</b>	<b>317 207</b>	<b>20 416</b>	<b>8 832</b>	<b>0</b>	<b>287 959</b>	<b>0</b>	<b>1 112 595</b>
Central Government	2 372 902	350	0	0	350	0	0	419	0	419	0	0	0	0
Regional and local governments	75 617 129	0	0	0	0	0	0	82	82	0	0	0	0	103
National Bank	1 256 276	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	81 034 318	0	0	0	0	0	0	200	0	0	0	200	0	90
Other financial institutions	49 136 160	54 779	50 000	379	1 356	0	3 045	154 412	461	1 323	0	152 628	0	117
Public non-financial organizations	91 357 846	229 298	192 311	82	0	0	36 905	127 927	1 020	0	0	126 907	0	137 526
Domestic non-financial organizations	64 742 254	26 154	1 025	19 055	4 727	0	1 347	9 353	0	4 874	0	4 479	0	153 675
Nonprofit institutions	36 543	0	0	0	0	0	0	11	0	11	0	0	0	0
Households	6 788 306	4 192	124	440	2 360	0	1 268	22 399	18 475	2 174	0	1 750	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)	1 132 183	0	0	0	0	0	0	1 815	0	0	0	1 815	0	508
Nonresidents	33 253 442	636	0	461	40	0	134	589	379	30	0	180	0	565 829

Continuation

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
<b>Preference</b>	<b>1 663 755</b>	<b>2 240</b>	<b>850</b>	<b>1 203</b>	<b>0</b>	<b>0</b>	<b>187</b>	<b>2 076</b>	<b>1 203</b>	<b>0</b>	<b>0</b>	<b>873</b>	<b>0</b>	<b>2 088</b>
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	173 034	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	556 340	350	350	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	2 441	0	0	0	0	0	0	0	0	0	0	0	0	280
Domestic non-financial organizations	784 007	1 839	500	1 164	0	0	176	852	0	0	0	852	0	1 776
Nonprofit Institutions	469	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	123 604	50	0	39	0	0	11	1 223	1 202	0	0	21	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)	1 402	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	22 458	0	0	0	0	0	0	1	1	0	0	0	0	2
<b>Corporate bonds</b>	<b>28 902 944</b>	<b>2 548 497</b>	<b>695 099</b>	<b>2 352</b>	<b>25 641</b>	<b>0</b>	<b>1 825 406</b>	<b>1 986 336</b>	<b>2 352</b>	<b>25 641</b>	<b>203 059</b>	<b>1 755 285</b>	<b>0</b>	<b>23 343</b>
Central Government	3 362 612	3 360	3 360	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 361 361	288 151	144 324	0	15 695	0	128 132	204 257	186	15 687	33 644	154 740	0	0
Other financial institutions	14 378 596	1 702 265	169 323	140	1 489	0	1 531 314	1 277 850	277	1 782	165 313	1 110 479	0	4 290
Public non-financial organizations	609 652	427 294	369 288	0	8 005	0	50 000	426 272	95	8 014	0	418 163	0	0
Domestic non-financial organizations	4 928 488	118 293	447	1 958	407	0	115 481	73 661	1 422	114	390	71 736	0	0
Nonprofit Institutions	1 013	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	347 154	8 870	8 261	253	45	0	311	4 124	372	45	3 707	0	0	19 053
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	876 889	263	95	0	0	0	168	173	0	5	168	0	0	0
<b>investment unit (residents)</b>	<b>399 672</b>	<b>2 164</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2 164</b>	<b>288</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>288</b>	<b>0</b>	<b>0</b>
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	2 584	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	16 809	305	0	0	0	0	305	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	191 934	1 747	0	0	0	0	1 747	120	0	0	0	120	0	0
Nonprofit Institutions	5 923	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	106 661	83	0	0	0	0	83	131	0	0	0	131	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	75 760	30	0	0	0	0	30	37	0	0	0	37	0	0
<b>Claim rights</b>	<b>60 908</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Other depository institutions	4 474	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	25 868	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	2 597	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	12 018	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	78	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	15 493	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	380	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Certificates</b>	<b>11 133 970</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Other financial institutions	7 426	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	20	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	11 126 525	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>460 249 837</b>	<b>3 076 857</b>	<b>954 410</b>	<b>28 307</b>	<b>35 080</b>	<b>0</b>	<b>2 059 061</b>	<b>2 605 733</b>	<b>28 307</b>	<b>35 080</b>	<b>392 262</b>	<b>2 150 085</b>	<b>0</b>	<b>1 148 333</b>
<b>Residents</b>	<b>409 435 773</b>	<b>2 979 307</b>	<b>954 314</b>	<b>26 435</b>	<b>35 040</b>	<b>0</b>	<b>1 963 518</b>	<b>2 509 606</b>	<b>26 972</b>	<b>35 050</b>	<b>370 640</b>	<b>2 076 944</b>	<b>0</b>	<b>582 501</b>
Central Government	5 754 671	3 710	3 360	0	350	0	0	419	0	419	0	0	0	0
Regional and local governments	75 617 129	0	0	0	0	0	0	82	82	0	0	0	0	103
National Bank	1 463 512	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	87 595 737	313 788	144 324	1 027	15 695	0	152 742	264 505	1 213	15 687	92 666	154 940	0	9 914
Other financial institutions	66 715 336	1 807 842	234 673	2 198	3 238	0	1 567 733	1 516 895	3 027	3 464	228 739	1 281 665	0	4 407
Public non-financial organizations	92 284 734	659 916	561 600	82	8 005	0	90 229	563 463	1 115	8 014	1 228	553 105	0	137 806
Domestic non-financial organizations	71 042 739	152 055	1 972	22 177	5 188	0	122 718	99 001	1 487	5 000	10 134	82 380	0	155 451
Nonprofit Institutions	284 279	25 023	0	0	0	0	25 023	30 147	0	11	30 135	0	0	0
Households	7 506 870	16 974	8 385	951	2 564	0	5 074	33 280	20 048	2 455	7 738	3 040	0	274 310
unknown (information about the sub-account is not known)	1 170 765	0	0	0	0	0	0	1 815	0	0	0	1 815	0	511
<b>Nonresidents</b>	<b>50 814 064</b>	<b>97 550</b>	<b>95</b>	<b>1 872</b>	<b>40</b>	<b>0</b>	<b>95 543</b>	<b>96 127</b>	<b>1 334</b>	<b>30</b>	<b>21 622</b>	<b>73 140</b>	<b>0</b>	<b>565 831</b>
Depositors	14 139 293	259 055	156 552	2 892	23 874	0	75 737	167 189	3 261	24 585	98 945	40 398	0	14 114

## 3.6. Domestic currency market operations

for the period

	USD (mln.)		EUR (thous.)		RUB (mln.)	
	KASE	OTC IFEM	KASE	OTC IFEM	KASE	OTC IFEM
	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks
<b>2020</b>	<b>27 477</b>	<b>24 959</b>	<b>34 446</b>	<b>98 667</b>	<b>17 873</b>	<b>5 574</b>
<b>2021</b>	<b>34 567</b>	<b>29 703</b>	<b>69 059</b>	<b>99 527</b>	<b>46 683</b>	<b>8 390</b>
<b>2022</b>	<b>29 705</b>	<b>19 616</b>	<b>392 557</b>	<b>246 846</b>	<b>296 477</b>	<b>266 210</b>
<b>2023</b>	<b>37 052</b>	<b>31 668</b>	<b>992 465</b>	<b>491 309</b>	<b>366 032</b>	<b>49 431</b>
<b>2024</b>	<b>54 962</b>	<b>21 743</b>	<b>890 681</b>	<b>2 073 859</b>	<b>834 454</b>	<b>34 503</b>
<b>2024</b>						
I	11 380	4 946	163 036	159 974	115 445	10 934
II	13 815	4 496	84 545	111 419	132 529	2 175
III	12 798	4 875	311 064	1 704 284	272 494	8 746
IV	16 969	7 427	332 036	98 182	313 987	12 649
<b>2024</b>						
01.24	3 617	1 609	99 240	72 634	30 677	1 569
02.24	3 923	2 013	48 193	37 795	52 360	8 654
03.24	3 840	1 323	15 603	49 545	32 408	710
04.24	5 137	939	62 009	51 924	31 316	405
05.24	5 016	1 207	6 276	45 438	31 879	1 206
06.24	3 662	2 350	16 259	14 057	69 333	564
07.24	3 731	1 895	55 184	1 686 990	66 517	2 835
08.24	4 416	1 967	105 783	11 563	122 232	3 480
09.24	4 652	1 013	150 098	5 731	83 744	2 431
10.24	6 125	2 766	196 053	5 773	97 911	3 716
11.24	5 508	2 337	64 331	31 840	88 180	3 147
12.24	5 336	2 324	71 652	60 570	127 896	5 786
<b>2025</b>						
I	13 139	6 923	285 896	82 119	281 225	37 252
<b>2025</b>						
01.25	4 533	1 875	93 732	36 600	101 692	10 267
02.25	4 742	2 881	149 081	42 838	94 208	11 383
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
05.25	4 524	1 995	35 860	1 196 965	101 281	14 812

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

III. Financial markets

3.7. Foreign currency exchange rates

tenge for 1 unit of currency

	Official Rate						Market Rate (KASE)					
	Period Average			End of Period			Period Average			End of Period		
	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR
<b>2020</b>	412.95	5.73	471.44	420.71	5.65	516.13	413.24	5.72	471.89	420.91	5.69	513.57
<b>2021</b>	426.03	5.79	503.88	431.67	5.77	487.79	426.80	5.83	507.43	431.80	5.82	492.00
<b>2022</b>	460.48	6.96	484.22	460.98	6.43	491.22	461.39	7.22	472.78	462.65	6.41	492.80
<b>2023</b>	456.31	5.40	493.33	453.64	5.01	504.77	456.45	5.26	493.02	454.56	5.06	504.00
<b>2024</b>	469.44	5.08	507.86	523.54	4.99	546.47	471.10	5.13	518.58	525.11	4.85	547.74
<b>2024</b>												
I	450.36	4.97	488.94	448.15	4.86	483.46	450.13	4.95	487.57	446.78	4.85	482.20
II	447.70	4.95	482.10	465.52	5.45	498.20	447.40	5.07	482.62	471.46	5.51	504.82
III	477.65	5.37	524.30	479.23	5.16	534.96	478.09	5.35	528.30	481.19	5.15	537.89
IV	499.87	5.02	533.82	523.54	4.99	546.47	500.70	5.03	533.87	525.11	4.85	547.74
<b>2024</b>												
01.24	451.28	5.06	492.45	448.17	5.03	485.14	450.80	5.07	489.00	447.74	5.00	484.58
02.24	449.95	4.91	485.43	451.31	4.90	487.32	450.14	4.92	484.34	450.61	4.97	489.41
03.24	449.74	4.91	488.93	448.15	4.86	483.46	449.52	4.90	488.48	446.78	4.85	482.20
04.24	446.34	4.80	479.03	441.44	4.75	473.09	445.89	4.80	480.79	442.05	4.74	472.90
05.24	442.19	4.87	478.09	444.79	4.95	481.04	442.31	4.90	480.33	447.25	4.96	484.81
06.24	454.69	5.18	489.50	465.52	5.45	498.20	456.89	5.26	490.49	471.46	5.51	504.82
07.24	474.86	5.45	514.66	475.37	5.51	514.97	474.97	5.44	516.03	473.95	5.49	513.11
08.24	478.28	5.38	525.85	481.22	5.27	535.36	478.90	5.35	529.23	481.63	5.23	535.71
09.24	479.94	5.26	532.86	479.23	5.16	534.96	479.84	5.27	532.14	481.19	5.15	537.89
10.24	485.71	5.06	530.56	488.45	5.04	529.19	485.94	5.05	532.71	488.26	5.04	530.57
11.24	494.92	4.94	526.62	513.00	4.69	541.16	498.02	4.93	525.23	511.22	4.68	544.71
12.24	519.65	5.06	544.43	523.54	4.99	546.47	520.12	5.10	544.80	525.11	4.85	547.74
<b>2025</b>												
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
<b>2025</b>												
01.25	524.67	5.16	543.19	519.28	5.31	540.05	523.90	5.21	541.77	518.14	5.29	538.47
02.25	506.03	5.47	526.82	501.49	5.77	525.71	504.49	5.51	524.66	499.22	5.67	518.80
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
05.25	511.77	6.35	577.21	509.26	6.46	574.75	511.49	6.40	572.44	510.81	6.48	579.34

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	05.25
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	139.34
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	329.34
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	368.95
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	616.76
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	70.94
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	77.39
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	683.99
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	36.84
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	3.54
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	1667.50
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	188.83
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	136.45
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	692.54
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	53.04
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	395.47
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	13.19
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	50.14
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	5.85
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	29.81
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	12.32
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	49.76
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	28.26
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	135.70
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	14.30
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	90.36
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	120.05
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	65.58
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	13.35
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	3.98
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	156.69
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	23.17
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	301.93
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	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	15.53
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	26.33
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	12.19

\* Weighted Average

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

thous. units of currency, for the period

	USD			EUR			RUB		
	Import	Export	Import-export balance	Import	Export	Import-export balance	Import	Export	Import-export balance
	1	2	3=1-2	4	5	6=4-5	7	8	9=7-8
<b>2020</b>	<b>2 492 900</b>	<b>298 376</b>	<b>2 194 524</b>	<b>297 850</b>	<b>2 860</b>	<b>294 990</b>	<b>64 176 065</b>	<b>5 332 963</b>	<b>58 843 102</b>
<b>2021</b>	<b>2 058 787</b>	<b>337 453</b>	<b>1 721 334</b>	<b>469 100</b>	<b>11 382</b>	<b>457 718</b>	<b>84 069 602</b>	<b>5 523 196</b>	<b>78 546 406</b>
<b>2022</b>	<b>3 938 010</b>	<b>10 780</b>	<b>3 927 230</b>	<b>302 204</b>	<b>436</b>	<b>301 768</b>	<b>31 254 500</b>	<b>34 450 635</b>	<b>-3 196 135</b>
<b>2023</b>	<b>1 667 400</b>	<b>4 421</b>	<b>1 662 979</b>	<b>102 900</b>	<b>559</b>	<b>102 341</b>	<b>6 069 000</b>	<b>15 856 685</b>	<b>-9 787 685</b>
<b>2024</b>	<b>1 130 200</b>	<b>7 864</b>	<b>1 122 336</b>	<b>50 960</b>	<b>756</b>	<b>50 204</b>	<b>1 600 029</b>	<b>19 007 990</b>	<b>-17 407 961</b>
<b>2024</b>									
I	230 200	-	230 200	24 960	-	24 960	-	1 604 440	-1 604 440
II	415 100	2 119	412 981	23 000	214	22 786	-	6 841 500	-6 841 500
III	124 000	2 340	121 660	2 000	205	1 795	29	7 285 368	-7 285 339
IV	360 900	3 405	357 495	1 000	337	663	1 600 000	3 276 682	-1 676 682
<b>2024</b>									
01.24	-	-	-	-	-	-	-	-	-
02.24	90 200	-	90 200	12 000	-	12 000	-	-	-
03.24	140 000	-	140 000	12 960	-	12 960	-	1 604 440	-1 604 440
04.24	125 100	2 119	122 981	10 000	214	9 786	-	1 956 500	-1 956 500
05.24	160 000	-	160 000	8 000	-	8 000	-	2 197 000	-2 197 000
06.24	130 000	-	130 000	5 000	-	5 000	-	2 688 000	-2 688 000
07.24	55 000	-	55 000	-	-	-	29	3 336 600	-3 336 571
08.24	30 000	2 340	27 660	-	205	-205	-	2 401 268	-2 401 268
09.24	39 000	-	39 000	2 000	-	2 000	-	1 547 500	-1 547 500
10.24	30 000	-	30 000	-	-	-	200 000	565 000	-365 000
11.24	72 000	-	72 000	-	-	-	-	894 011	-894 011
12.24	258 900	3 405	255 495	1 000	337	663	1 400 000	1 817 671	-417 671
<b>2025</b>									
I	673 700	0	673 700	67 750	0	67 750	0	8 895 000	-8 895 000
<b>2025</b>									
01.25	186 500	0	186 500	6 500	0	6 500	0	2 465 000	-2 465 000
02.25	324 700	0	324 700	40 250	0	40 250	0	2 944 000	-2 944 000
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
05.25	189 900	0	189 900	0	0	0	0	6 301 900	-6 301 900



## **IV. PAYMENT SYSTEMS**

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2020	2021	2022	2023	2024	02.25	03.25	04.25	05.25
<b>Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)</b>									
<b>Number of Payments - total, thousand transactions</b>	<b>51 084</b>	<b>59 347</b>	<b>65 530</b>	<b>73 725</b>	<b>87 790</b>	<b>10 595</b>	<b>9 112</b>	<b>9 112</b>	<b>8 947</b>
of which:									
interbank system of money transfer	15 010	18 821	21 796	25 504	30 642	3 310	2 683	2 683	2 894
to total, %	29.4	31.7	33.3	34.6	34.9	31.3	29.4	29.4	32.3
interbank clearing system	36 074	40 526	43 734	48 221	57 148	7 284	6 429	6 429	6 053
to total, %	70.6	68.3	66.7	65.4	65.1	68.8	70.6	70.6	67.7
<b>Sum of Payments - total, mln.KZT</b>	<b>645 493 443</b>	<b>782 086 436</b>	<b>787 241 794</b>	<b>980 279 571</b>	<b>1 487 380 922</b>	<b>117 445 731</b>	<b>110 764 274</b>	<b>110 764 274</b>	<b>127 144 546</b>
of which:									
interbank system of money transfer	638 074 195	773 395 880	776 920 220	969 288 279	1 475 536 202	116 193 440	109 585 268	109 585 268	125 944 302
to total, %	98.9	98.9	98.7	98.9	99.2	98.9	98.9	98.9	99.1
interbank clearing system	7 419 248	8 690 556	10 321 574	10 991 291	11 844 720	1 252 291	1 179 006	1 179 006	1 200 245
to total, %	1.1	1.1	1.3	1.1	0.8	1.1	1.1	1.1	0.9
<b>Number of Users in Payment Systems of Kazakhstan:</b>									
interbank system of money transfer	38	38	31	31	31	31	31	31	31
interbank clearing system	26	26	22	22	21	21	21	21	21
<b>Payments and transfers of money through correspondent accounts opened between banks</b>									
<b>Number of Payments - total, thousand transactions</b>	<b>14 190</b>	<b>15 916</b>	<b>12 123</b>	<b>14 135</b>	<b>16 338</b>	<b>83</b>	<b>453</b>	<b>453</b>	<b>820</b>
of which:									
through loro-accounts	6 727	7 822	5 009	5 878	7 216	47	241	241	402
to total, %	47.4	49.1	41.3	41.6	44.2	56.7	53.2	53.2	49.0
through nostro-accounts	7 463	8 094	7 115	8 257	9 122	36	212	212	418
to total, %	52.6	50.9	58.7	58.4	55.8	43.3	46.8	46.8	51.0
<b>Sum of Payments - total, mln.KZT</b>	<b>6 302 869</b>	<b>7 789 468</b>	<b>6 629 666</b>	<b>8 107 922</b>	<b>14 025 010</b>	<b>123 779</b>	<b>513 658</b>	<b>513 658</b>	<b>869 143</b>
of which:									
through loro-accounts	3 700 578	4 992 041	4 075 479	4 361 294	7 940 704	81 779	310 823	310 823	543 973
to total, %	58.7	64.1	61.5	53.8	56.6	66.1	60.5	60.5	62.6
through nostro-accounts	2 602 290	2 797 426	2 554 188	3 746 628	6 084 306	41 999	202 835	202 835	325 170
to total, %	41.3	35.9	38.5	46.2	43.4	33.9	39.5	39.5	37.4

Continuation

	2020	2021	2022	2023	2024	02.25	03.25	04.25	05.25
<b>Payment instruments on the territory of Kazakhstan*</b>									
<b>Number of Payments - total, thousand transactions **</b>	<b>3 510 819</b>	<b>6 915 282</b>	<b>9 400 885</b>	<b>12 690 434</b>	<b>14 748 155</b>	<b>1 159 994</b>	<b>1 270 029</b>	<b>1 348 008</b>	<b>1 430 511</b>
Payment order	271 443	293 141	327 152	992 863	1 459 953	116 471	122 663	125 486	142 335
Payment request-order	1 110	1 599	2 946	4 697	5 842	247	233	265	250
Cheque for goods and services paying	1	1	2	27	34	558	661	648	657
Direct debiting of a banking account	29 928	49 194	213 585	107 649	163 537	13 692	21 138	17 583	17 588
Collection order	1 476	2 072	3 325	4 287	10 880	1 109	973	964	989
Payment card	3 174 351	6 542 486	8 826 098	11 558 969	13 079 708	1 027 361	1 123 766	1 202 477	1 268 100
Paid bill of exchange	32 510	26 789	27 778	21 942	28 202	555	596	586	592
<b>Sum of Payments - total, mln.KZT **</b>	<b>469 771 951</b>	<b>656 945 175</b>	<b>693 523 657</b>	<b>866 660 372</b>	<b>1 330 693 480</b>	<b>82 207 860</b>	<b>81 274 768</b>	<b>93 506 671</b>	<b>87 411 583</b>
Payment order	408 597 895	551 946 974	554 198 658	688 571 905	1 123 889 148	65 308 048	63 438 101	74 398 217	67 772 847
Payment request-order	33 953	50 235	64 960	114 613	165 678	8 706	69 286	151 540	100 214
Cheque for goods and services paying	6 711	3 674	3 395	753 641	207 167	664	758	786	753
Direct debiting of a banking account	7 580 081	9 116 290	11 110 343	8 976 157	11 139 893	996 441	758 826	1 127 964	1 128 823
Collection order	182 283	330 109	408 169	1 108 589	1 370 875	316 924	163 008	345 399	184 261
Payment card	51 915 292	93 713 259	125 144 084	164 992 549	191 814 010	15 441 034	16 715 674	17 351 433	18 089 819
Paid bill of exchange	1 455 736	1 784 636	2 594 047	2 142 917	2 106 708	136 044	129 117	131 332	134 866
<b>Payment Cards***</b>									
<b>Number of Payments - total, thousand transactions</b>	<b>3 175 866</b>	<b>6 542 486</b>	<b>8 510 930</b>	<b>11 558 969</b>	<b>13 079 708</b>	<b>1 027 361</b>	<b>1 123 766</b>	<b>1 202 477</b>	<b>1 268 100</b>
of which:									
<b>in trade terminals:</b>	<b>2 878 476</b>	<b>6 271 338</b>	<b>8 256 634</b>	<b>11 317 866</b>	<b>12 836 823</b>	<b>1 009 097</b>	<b>1 104 073</b>	<b>1 182 333</b>	<b>1 247 343</b>
local systems	1 979 330	5 124 993	7 290 148	9 655 053	10 777 523	835 758	910 815	988 432	1 044 806
international systems, of which:	899 146	1 146 344	1 296 616	1 662 813	2 059 300	173 339	193 258	193 901	202 537
Visa International	340 277	716 075	966 486	1 424 882	1 786 254	145 694	162 207	162 737	169 802
MasterCard Worldwide	553 573	413 445	211 887	175 886	257 802	25 963	29 219	29 341	30 917
in trade terminals to total, %	90.6	95.9	97.0	97.9	98.1	98.2	98.2	98.3	98.4
<b>on reception of a cash:</b>	<b>297 390</b>	<b>271 148</b>	<b>254 296</b>	<b>241 103</b>	<b>242 884</b>	<b>18 264</b>	<b>19 693</b>	<b>20 144</b>	<b>20 757</b>
local systems	9 846	20 995	38 407	58 834	75 430	6 269	6 735	7 068	7 347
international systems, of which:	287 544	250 153	215 888	182 269	167 455	11 995	12 958	13 076	13 410
Visa International	134 965	157 970	166 113	152 581	139 675	9 862	10 688	10 826	11 126
MasterCard Worldwide	140 109	81 128	40 961	23 061	22 009	1 647	1 766	1 753	1 792
in trade terminals to total, %	9.4	4.1	3.0	2.1	1.9	1.8	1.8	1.7	1.6
<b>Sum of Payments - total, mln.KZT</b>	<b>51 915 292</b>	<b>93 713 259</b>	<b>125 144 074</b>	<b>164 992 549</b>	<b>191 814 010</b>	<b>15 441 034</b>	<b>16 715 674</b>	<b>17 351 433</b>	<b>18 089 819</b>
of which:									
<b>in trade terminals:</b>	<b>35 294 805</b>	<b>73 123 297</b>	<b>103 787 623</b>	<b>141 940 209</b>	<b>166 073 313</b>	<b>13 412 127</b>	<b>14 597 744</b>	<b>15 055 643</b>	<b>15 748 267</b>
local systems	25 635 426	58 304 598	80 253 091	111 865 124	129 389 318	10 163 507	11 047 989	11 525 032	12 133 024
international systems, of which:	9 659 380	14 818 699	23 534 532	30 075 085	36 683 995	3 248 619	3 549 755	3 530 611	3 615 243
Visa International	5 179 820	10 189 814	14 199 488	22 571 564	28 680 847	2 498 176	2 729 880	2 699 467	2 768 477
MasterCard Worldwide	4 410 664	4 487 835	4 254 248	5 212 037	7 647 368	714 730	782 682	793 012	809 300
in trade terminals to total, %	68.0	78.0	82.9	86.0	86.6	86.9	87.3	86.8	87.1

Continuation

	2020	2021	2022	2023	2024	02.25	03.25	04.25	05.25
<b>on reception of a cash:</b>	<b>16 620 487</b>	<b>20 589 962</b>	<b>21 356 451</b>	<b>23 052 340</b>	<b>25 740 697</b>	<b>2 028 907</b>	<b>2 117 929</b>	<b>2 295 790</b>	<b>2 341 552</b>
local systems	392 452	1 298 015	2 672 060	4 663 678	6 238 258	539 828	575 386	618 072	646 219
international systems, of which:	16 228 035	19 291 947	18 684 391	18 388 662	19 502 439	1 489 079	1 542 543	1 677 718	1 695 333
Visa International	8 713 007	12 567 200	14 146 609	14 944 856	15 988 143	1 220 447	1 266 665	1 381 798	1 399 828
MasterCard Worldwide	6 870 991	6 074 347	3 986 465	2 953 292	3 025 848	225 335	231 896	251 525	252 135
in trade terminals to total, %	32.0	22.0	17.1	14.0	13.4	13.1	12.7	13.2	12.9
<b>Number of Payment Cards in Circulation (total, thousand units), of which:</b>	<b>47 966</b>	<b>59 258</b>	<b>65 080</b>	<b>74 544</b>	<b>81 370</b>	<b>81 034</b>	<b>81 867</b>	<b>81 160</b>	<b>81 238</b>
local systems	14 057	19 649	22 166	24 874	26 745	26 924	27 100	27 156	27 269
international systems, of which:	33 908	39 609	42 914	49 670	54 625	54 110	54 767	54 004	53 969
Visa International	22 349	28 905	33 315	37 533	39 711	38 238	38 493	37 776	37 899
MasterCard Worldwide	9 936	9 025	7 980	10 696	13 553	14 788	15 186	15 138	15 026
<b>Number of Payment Cards used (total, thousand units), of which:</b>	<b>26 779</b>	<b>30 413</b>	<b>33 431</b>	<b>38 685</b>	<b>41 184</b>	<b>41 825</b>	<b>42 753</b>	<b>41 526</b>	<b>41 339</b>
local systems	9 635	12 192	13 438	15 948	17 022	16 712	17 056	16 958	17 041
international systems, of which:	17 144	18 221	19 993	22 737	24 162	25 113	25 698	24 567	24 299
Visa International	10 102	12 684	16 698	19 373	20 137	20 999	20 968	20 354	20 237
MasterCard Worldwide	6 301	4 810	2 711	2 885	3 520	3 619	4 235	3 721	3 581
<b>Number of Equipment for Payment Cards (units):</b>									
pos-terminals, of which:	211 764	509 194	831 780	1 041 884	1 362 630	-	1 365 693	-	-
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	-	-
<b>Number of entrepreneurs (units)</b>	<b>108 159</b>	<b>273 947</b>	<b>567 687</b>	<b>793 065</b>	<b>886 630</b>	-	<b>913 062</b>	-	-

Continuation

	2020	2021	2022	2023	2024	02.25	03.25	04.25	05.25
<b>Money Transfers abroad / from abroad through the international money transfers systems</b>									
<b>Number of sent transfers (total, thousand transactions), of which:</b>	<b>2 384.4</b>	<b>2 579.7</b>	<b>2 490.6</b>	<b>2 600.1</b>	<b>2 111.5</b>	<b>124.6</b>	<b>136.8</b>	<b>144.0</b>	<b>149.2</b>
Gold Crown	1 893.0	2 160.3	2 112.5	2 255.0	1 883.5	106.0	119.3	125.9	132.5
Western Union	119.7	106.1	96.3	78.4	130.7	11.2	10.5	10.9	9.9
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	1.3	1.2	1.1	1.2
UPT <sup>1</sup>	-	-	-	-	-	2.2	2.2	2.2	2.2
Others	128.5	45.7	41.8	40.3	63.7	4.0	3.6	3.8	3.4
<b>Number of received transfers (total, thousand transactions), of which:</b>	<b>1 276.2</b>	<b>1 131.5</b>	<b>1 650.0</b>	<b>1 087.2</b>	<b>787.7</b>	<b>48.3</b>	<b>53.6</b>	<b>55.3</b>	<b>50.9</b>
Gold Crown	547.4	529.5	976.3	495.5	374.2	21.4	23.0	24.1	20.9
Western Union	393.5	362.6	323.6	255.2	232.7	16.1	18.0	18.6	18.2
Unistrim	26.6	19.3	68.4	110.6	-	-	0.0	-	-
Moneygram	40.8	43.4	96.6	120.7	111.0	7.9	9.2	9.1	8.9
Contact	124.2	126.5	137.9	58.3	10.1	-	-	-	-
UPT <sup>1</sup>	-	-	-	-	-	0.2	0.3	0.3	0.3
Others	143.6	50.3	47.3	46.9	59.8	2.7	3.1	3.2	2.7
<b>Sum of sent transfers (total, bln.KZT), of which:</b>	<b>787 723.1</b>	<b>1 010 566.9</b>	<b>1 034 517.0</b>	<b>967 981.0</b>	<b>788 940.4</b>	<b>45 008.2</b>	<b>47 328.9</b>	<b>57 434.9</b>	<b>65 933.4</b>
Gold Crown	642 018.4	793 822.9	794 122.9	772 820.7	656 305.5	34 548.1	37 728.5	47 173.8	55 995.0
Western Union	58 581.0	61 344.4	66 142.8	55 172.1	84 156.7	6 773.1	6 465.2	7 053.4	6 712.5
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	1 394.4	1 210.5	1 193.7	1 284.2
UPT <sup>1</sup>	-	-	-	-	-	1 834.2	1 518.4	1 585.3	1 508.4
Others	13 225.6	4 196.1	3 967.7	4 898.0	20 302.2	458.4	406.2	428.6	433.3
<b>Sum of received transfers (total, bln.KZT), of which:</b>	<b>286 892.7</b>	<b>283 513.1</b>	<b>681 232.0</b>	<b>308 695.7</b>	<b>236 754.7</b>	<b>15 813.1</b>	<b>16 733.5</b>	<b>19 311.9</b>	<b>19 059.3</b>
Gold Crown	141 490.2	155 574.1	460 633.9	156 710.2	119 960.1	7 680.1	7 995.5	9 517.0	9 133.4
Western Union	74 731.5	71 466.8	84 136.3	69 556.4	71 969.8	5 069.7	5 245.5	6 059.0	6 223.9
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	2 785.3	3 171.7	3 335.3	3 336.4
Contact	34 419.8	36 789.6	71 304.3	16 760.6	2 343.2	-	-	-	-
UPT <sup>1</sup>	-	-	-	-	-	69.8	84.2	152.8	126.1
Others	19 344.6	2 423.3	2 791.9	3 252.3	5 970.0	208.2	236.6	247.9	239.5

\* 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

<sup>1</sup> Until 2025, they are included in "Others"

## 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	02.25	03.25	04.25	05.25
<b>ISMT - total</b>	<b>62 276</b>	<b>74 633</b>	<b>88 593</b>	<b>106 592</b>	<b>138 714</b>	<b>116 193</b>	<b>109 585</b>	<b>131 947</b>	<b>125 944</b>
change in % of the previous period	45.3	-3.1	2.5	3.8	17.0	-6.0	-5.7	20.4	-4.5
of which:									
<b>Five large banks*</b>	<b>18 126</b>	<b>22 941</b>	<b>25 140</b>	<b>28 723</b>	<b>44 334</b>	<b>34 291</b>	<b>33 580</b>	<b>38 889</b>	<b>36 441</b>
change as % of the previous period	52.6	1.5	-1.5	12.1	23.0	-4.9	-2.1	15.8	-6.3
share as % of total	29.1	30.7	28.4	26.9	32.0	29.5	30.6	29.5	28.9
<b>Other banks</b>	<b>13 477</b>	<b>15 912</b>	<b>17 477</b>	<b>24 631</b>	<b>30 459</b>	<b>25 773</b>	<b>24 126</b>	<b>30 029</b>	<b>28 687</b>
change as % of the previous period	34.9	0.3	4.2	11.6	13.4	-8.5	-6.4	24.5	-4.5
share as % of total	21.6	21.3	19.7	23.1	22.0	22.2	22.0	22.8	22.8
<b>Other participants</b>	<b>30 673</b>	<b>35 780</b>	<b>45 976</b>	<b>53 238</b>	<b>63 921</b>	<b>56 130</b>	<b>51 879</b>	<b>63 029</b>	<b>60 816</b>
change as % of previous period	46.2	-7.2	4.1	-3.2	14.9	-5.5	-7.6	21.5	-3.5
share as % of total	49.3	47.9	51.9	49.9	46.1	48.3	47.3	47.8	48.3
<b>ICS - total</b>	<b>860</b>	<b>973</b>	<b>1 117</b>	<b>1 107</b>	<b>1 258</b>	<b>1 252</b>	<b>1 179</b>	<b>1 262</b>	<b>1 200</b>
change in % of the previous period	21.8	27.2	11.4	13.7	20.9	38.4	-5.9	7.0	-4.9
of which:									
<b>Five large banks*</b>	<b>403</b>	<b>472</b>	<b>622</b>	<b>607</b>	<b>759</b>	<b>898</b>	<b>822</b>	<b>861</b>	<b>821</b>
change as % of the previous period	14.9	18.8	1.3	4.1	15.3	31.0	-8.5	4.8	-4.7
share as % of total	46.9	48.5	55.7	54.8	60.4	71.7	69.7	68.3	68.4
<b>Other banks</b>	<b>193</b>	<b>177</b>	<b>148</b>	<b>137</b>	<b>152</b>	<b>137</b>	<b>131</b>	<b>155</b>	<b>147</b>
change as % of the previous period	13.2	2.0	10.8	-2.9	14.9	20.1	-4.8	18.6	-5.6
share as % of total	22.5	18.2	13.3	12.4	12.1	11.0	11.1	12.3	12.2
<b>Other participants</b>	<b>263</b>	<b>323</b>	<b>346</b>	<b>363</b>	<b>347</b>	<b>217</b>	<b>226</b>	<b>245</b>	<b>233</b>
change as % of previous period	42.9	66.8	35.8	45.2	39.1	106.5	4.4	8.2	-4.9
share as % of total	30.6	33.2	31.0	32.8	27.6	17.3	19.2	19.4	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)
<b>2020</b>	<b>31 172 380</b>	<b>27 217 148</b>	<b>3 955 232</b>	<b>1 767 347</b>	<b>726 803</b>	<b>21.27</b>	<b>21.29</b>	<b>26.97</b>
<b>2021</b>	<b>37 623 913</b>	<b>33 085 975</b>	<b>4 537 938</b>	<b>1 331 772</b>	<b>1 291 932</b>	<b>19.32</b>	<b>19.34</b>	<b>23.43</b>
<b>2022</b>	<b>44 561 554</b>	<b>39 334 336</b>	<b>5 227 218</b>	<b>1 403 588</b>	<b>1 465 932</b>	<b>18.54</b>	<b>18.56</b>	<b>21.70</b>
<b>2023</b>	<b>51 441 097</b>	<b>44 579 098</b>	<b>6 861 999</b>	<b>1 433 588</b>	<b>2 184 757</b>	<b>19.24</b>	<b>19.25</b>	<b>21.50</b>
<b>2024</b>	<b>61 559 419</b>	<b>52 667 430</b>	<b>8 891 990</b>	<b>1 453 589</b>	<b>2 555 389</b>	<b>20.36</b>	<b>20.37</b>	<b>22.03</b>
<b>2024</b>								
01.24	51 061 190	43 956 253	7 104 936	1 433 588	197 811	19.27	19.28	21.46
02.24	51 962 887	44 631 602	7 331 285	1 433 588	389 551	19.38	19.40	21.48
03.24	52 923 443	45 411 858	7 511 586	1 433 588	569 541	19.39	19.40	21.44
04.24	52 409 336	45 029 843	7 379 492	1 433 588	776 701	18.97	18.98	20.96
05.24	53 262 006	45 878 799	7 383 207	1 433 588	975 384	18.70	18.71	20.66
06.24	55 322 978	47 832 463	7 490 515	1 433 588	1 156 559	19.08	19.09	21.06
07.24	56 787 794	49 018 824	7 768 970	1 433 588	1 388 731	19.70	19.70	21.06
08.24	57 845 405	49 803 140	8 042 264	1 433 588	1 624 669	19.63	19.65	21.47
09.24	58 113 793	49 860 392	8 253 401	1 437 827	1 854 416	20.13	20.15	21.97
10.24	58 458 814	50 010 797	8 448 017	1 434 677	2 100 960	20.43	20.45	22.25
11.24	59 207 090	50 525 340	8 681 750	1 434 367	2 336 954	20.26	20.27	22.01
12.24	61 559 419	52 667 430	8 891 990	1 453 589	2 555 389	20.36	20.37	22.03
<b>2025</b>								
01.25	60 609 716	51 540 410	9 069 306	1 452 864	228 498	20.69	20.70	22.36
02.25	61 000 414	51 739 108	9 261 306	1 450 894	448 865	20.80	20.81	22.39
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
05.25	63 363 783	54 283 862	9 079 921	1 478 153	1 143 237	19.30	19.31	20.78

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.1. Pension Contributions and Accumulation

mln. of KZT, end of the period

	Number of individual pension accounts of depositors for mandatory pension contributions, including IPA with no pension savings	Pension savings (PS)		Pension contributions (for reporting period)
		Sum	including net investment income	
			Sum	
<b>2020</b>	<b>10 981 218</b>	<b>12 913 476</b>	<b>5 553 591</b>	<b>1 084 670</b>
<b>2021</b>	<b>10 874 691</b>	<b>13 070 066</b>	<b>6 911 635</b>	<b>1 340 340</b>
<b>2022</b>	<b>10 956 945</b>	<b>14 663 410</b>	<b>7 793 435</b>	<b>1 726 857</b>
<b>2023</b>	<b>11 088 699</b>	<b>17 864 645</b>	<b>9 360 618</b>	<b>2 161 428</b>
<b>2024</b>	<b>11 152 374</b>	<b>22 538 906</b>	<b>12 695 398</b>	<b>2 558 008</b>
<b>2024</b>				
01.24	11 091 980	18 103 999	9 470 250	186 548
02.24	11 100 166	18 486 445	9 704 159	209 082
03.24	11 100 276	18 846 916	9 929 742	190 804
04.24	11 097 968	18 923 066	9 877 892	212 383
05.24	11 053 779	19 167 347	9 992 072	204 328
06.24	11 052 292	19 876 178	10 569 766	213 805
07.24	11 070 758	20 122 296	10 740 809	215 499
08.24	11 094 214	20 739 588	11 270 268	208 090
09.24	11 110 121	21 004 927	11 437 453	208 189
10.24	11 129 170	21 376 544	11 710 041	218 990
11.24	11 141 669	21 885 502	12 124 771	222 715
12.24	11 152 374	22 538 906	12 695 398	267 575
<b>2025</b>				
01.25	11 154 521	22 352 495	12 413 087	212 791
02.25	11 164 824	22 370 872	12 326 797	226 237
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
05.25	11 173 497	22 921 678	12 543 212	228 482

## 5.2. Accumulative Pension Fund

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

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

	Name of organization/ Name of trustee	Government Securities						NBK Notes	Domestic Securities		Foreign States Securities	Non- Government Securities of Foreign Issuers	International Financial Institutions Securities	Derivatives	Deposits in banks	Assets under external management	Funds on investment account and other assets
		MEUKAM	MIETIKAM	MEOKAM	MEUKAM	MEUZHAKAM	Eurobonds		Shares	Bonds							
<b>2020</b>		<b>0.32</b>		<b>0.29</b>	<b>27.82</b>	<b>9.53</b>	<b>5.77</b>	<b>0.63</b>	<b>2.28</b>	<b>23.51</b>	<b>9.91</b>	<b>2.53</b>	<b>4.11</b>	<b>0.00</b>	<b>6.71</b>	<b>6.32</b>	<b>0.27</b>
<b>2021</b>	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	10.23	3.41	
	NBRK	0.00		0.71	28.46	8.59	1.14	0.00	2.25	20.63	18.51	0.11	3.10	0.00	2.80	0.00	0.00
	JSC "Centras Securities"	0.00		0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "First Heartland Jusan Invest"	0.00		0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>2022</b>																	
12.22	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	9.24	0.45
	NBRK	0.00	5.25	4.34	31.70	7.21	1.07	0.00	1.67	17.94	16.53	0.10	2.53	0.00	1.91	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "First Heartland Jusan Invest"	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>2023</b>																	
12.23	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	13.31	0.83
	NBRK	0.00	4.97	3.76	32.82	4.02	0.95	0.00	1.96	13.89	14.79	0.40	2.14	0.00	6.01	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "First Heartland Jusan Invest"	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>2024</b>																	
12.24	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	21.29	0.47
	NBRK	0.00	3.91	2.95	31.67	2.78	0.00	0.00	1.68	13.17	14.20	2.77	1.73	0.00	3.09	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "First Heartland Jusan Invest"	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.06	0.01	0.02	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>2025</b>																	
04.25	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
05.25	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	20.36	0.28
	NBRK	0.25	3.81	2.05	35.35	2.55	0.00	0.00	1.62	12.42	15.16	3.13	1.89	0.00	0.61	0.00	0.00
	JSC "Centras Securities"	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 "First Heartland Jusan Invest"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.00	0.00	0.00	0.04	0.00	0.01	0.00	0.00	0.04	0.01	0.02	0.01	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.3. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
<b>2020</b>	<b>7 114 244</b>	<b>4 056 517</b>	<b>206 160 453</b>	<b>2 892 798</b>	<b>209 053 251</b>	<b>58 586 792</b>	<b>24 128 270</b>
<b>2021</b>	<b>7 114 244</b>	<b>0</b>	<b>226 231 635</b>	<b>2 126 997</b>	<b>228 358 632</b>	<b>34 555 415</b>	<b>14 107 092</b>
<b>2022</b>	<b>7 114 244</b>	<b>0</b>	<b>250 022 680</b>	<b>2 330 715</b>	<b>252 353 395</b>	<b>38 281 449</b>	<b>13 690 380</b>
<b>2023</b>	<b>7 114 244</b>	<b>0</b>	<b>229 238 828</b>	<b>4 329 143</b>	<b>282 003 222</b>	<b>45 052 775</b>	<b>15 775 980</b>
<b>2024</b>	<b>7 114 244</b>	<b>0</b>	<b>307 247 038</b>	<b>5 070 943</b>	<b>312 317 981</b>	<b>48 123 465</b>	<b>17 572 055</b>
<b>2024</b>							
01.24	7 114 244	0	279 887 081	4 677 970	284 565 051	3 766 724	1 359 772
02.24	7 114 244	0	282 137 150	4 742 349	286 879 499	7 656 682	2 913 826
03.24	7 114 244	0	284 469 037	4 945 986	289 415 023	11 554 681	4 318 582
04.24	7 114 244	0	286 887 483	5 200 422	292 087 905	15 452 245	5 677 117
05.24	7 114 244	0	289 370 480	4 955 345	294 325 825	19 395 978	7 146 257
06.24	7 114 244	0	291 896 956	4 717 667	296 614 623	23 376 785	8 571 462
07.24	7 114 244	0	294 475 906	4 829 659	299 305 565	27 417 504	9 954 867
08.24	7 114 244	0	297 068 571	4 804 778	301 873 349	31 494 291	11 358 091
09.24	7 114 244	0	299 454 731	5 126 443	304 581 174	35 592 698	12 905 300
10.24	7 114 244	0	302 002 311	5 608 885	307 611 196	39 737 484	14 348 070
11.24	7 114 244	0	306 675 261	5 630 098	312 305 359	44 121 824	15 983 027
12.24	7 114 244	0	307 247 038	5 070 943	312 317 981	48 123 465	17 572 055
<b>2025</b>							
01.25	7 114 244	0	309 703 130	5 628 016	315 331 146	4 301 691	1 658 265
02.25	7 114 244	0	312 197 880	5 557 984	317 755 864	8 608 311	3 452 763
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
05.25	7 114 244	0	320 551 923	5 435 240	325 987 163	22 067 134	8 341 872

## 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
<b>Number of Insurance Company, total</b>	<b>28</b>	<b>27</b>	<b>26</b>	<b>25</b>	<b>24</b>	<b>24</b>	<b>25</b>	<b>25</b>
with foreign participation	...	...	4	5	5	5	5	5
life insurance	9	9	9	9	9	9	10	10
<b>Cumulative Assets</b>	<b>1 486 344</b>	<b>1 048 976</b>	<b>2 066 614</b>	<b>2 278 713</b>	<b>2 378 468</b>	<b>2 612 814</b>	<b>2 892 074</b>	<b>2 974 422</b>
<b>Insurance Reserves</b>	<b>685 602</b>	<b>354 432</b>	<b>1 095 948</b>	<b>1 134 855</b>	<b>1 297 356</b>	<b>1 431 710</b>	<b>1 627 864</b>	<b>1 677 839</b>
<b>Cumulative Own Capital*</b>	<b>665 433</b>	<b>598 904</b>	<b>775 196</b>	<b>911 900</b>	<b>865 639</b>	<b>968 902</b>	<b>1 018 187</b>	<b>1 090 922</b>
<b>Insurance Premiums, total **</b>	<b>514 140</b>	<b>744 836</b>	<b>811 488</b>	<b>1 055 923</b>	<b>674 086</b>	<b>1 098 014</b>	<b>1 539 427</b>	<b>402 636</b>
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
<b>Claims Payments, total**</b>	<b>129 707</b>	<b>114 954</b>	<b>156 099</b>	<b>215 787</b>	<b>123 852</b>	<b>196 139</b>	<b>275 345</b>	<b>77 896</b>
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
<b>Premiums transferred to reinsurance**</b>	<b>94 356</b>	<b>108 124</b>	<b>115 904</b>	<b>153 209</b>	<b>82 523</b>	<b>106 518</b>	<b>138 974</b>	<b>46 502</b>
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	<b>JSC</b>	Joint Stock Company
--	No operations were performed	<b>KASE</b>	Kazakhstan Stock Exchange
...	Data not Available	<b>KZT</b>	Kazakhstani Tenge
<b>0</b>	The data is not rounded	<b>MAOKAM</b>	Kazakhstan's Special Compensative Treasury Bonds
<b>APF</b>	Accumulative Pension Fund	<b>MEIKAM</b>	Kazakhstan's Indexed Treasury Bills
<b>BNS</b>	Bureau of National Statistics Agencies for Strategic Planning and Reforms of the Republic of Kazakhstan	<b>MEKKAM</b>	Kazakhstan's Short-term Treasury Bills
<b>BoP</b>	Balance of payments	<b>MEOKAM</b>	Kazakhstan's Medium-term Treasury Bills
<b>CFC</b>	Convertible Foreign Currency	<b>METIKAM</b>	Kazakhstan's Treasury Bills indexed to the rate TONIA
<b>FC</b>	Foreign Currency	<b>MEUKAM</b>	Kazakhstan's Long-term Treasury Bills
<b>GDP</b>	Gross domestic product	<b>MEUZHKAM</b>	Kazakhstan's Long-term Savings Treasury Bills
<b>GS</b>	Government securities	<b>MUIKAM</b>	Kazakhstan's Long-term Indexed Treasury Bills
<b>ICS</b>	Interbank Clearing System	<b>NBK</b>	National Bank of Kazakhstan
<b>IFRS</b>	International Financial Reporting Standards	<b>OFC</b>	Other Foreign Currency
<b>IMF</b>	International Monetary Fund	<b>OTC IFEM</b>	OTC interbank foreign exchange market
<b>IPA</b>	Individual Pension Accounts	<b>SB</b>	Subsidiary bank
<b>ISMT</b>	Interbank System of Money Transfer	<b>UAPF</b>	United Accumulative Pension Fund

## Foreign currencies

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

## Methodological comments

### Section I “General economic trends”

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Domestic assets include:

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

3) *Liabilities* include:

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

N - nominal value of one security

P - weighted average discounted purchase price,

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

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

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

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

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

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

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

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

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

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

#### **Section IV “Payment systems”**

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

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

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

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

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

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

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

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

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

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

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

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

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

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