



NATIONAL BANK OF KAZAKHSTAN

PUBLIC INFORMATION MESSAGE NOTICE

National Bank developed a draft resolution on macroprudential requirements and limits

Astana

11 July 2025

The National Bank of the Republic of Kazakhstan (the National Bank) announces the development of a draft Resolution of the Board of the National Bank (the Board) «On macroprudential requirements and limits, their normative values and calculation method» (hereinafter the Draft). The document was prepared as part of the Law¹.

The Draft is designed to implement the National Bank's powers in the area of macroprudential policy, ensuring financial stability and mitigating systemic risks.

The Draft includes the macroprudential tools for banks and branches of non-resident banks:

- Countercyclical capital buffer (CCyB), sectoral CCyB – the capital buffers that banks accumulate during economic growth which can be drawn during recessions to absorb losses and support lending;

- Debt Service-to-Income ratio (DSTI), Debt-to-Income ratio (DTI) – indicators that limit excessive debt burden of households.

It should be noted that mentioned macroprudential tools are already used in practice and are established in the relevant regulatory legal acts of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market. With the adoption of Law the above mentioned macroprudential tools were transferred into the regulatory perimeter of the National Bank.

To recall, in March 2025 the Financial Stability Council of the Republic of Kazakhstan (FSC) recommended to set the sectoral CCyB rate at 2% of risk-weighted assets in the segment of household lending. Banks will be required to maintain the sectoral CCyB starting from April 1, 2026.

An information table with key provisions of the Draft is available on the «Open Laws and Regulations» portal: <https://legalacts.egov.kz/npa/view?id=15554084>.

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¹ The Law dated 30 June 2025 No. 205-VIII «On Amendments and Additions to Certain Legislative Acts of the Republic of Kazakhstan on the Development of the Financial Market, Protection of the Rights of Consumers of Financial Services, Communications and the Elimination of Excessive Legislative Regulation»