



NATIONAL BANK OF KAZAKHSTAN

## PUBLIC INFORMATION NOTICE

### About adoption of macroprudential standards and limits in regulation of the banking sector

Astana

29 August 2025

On 25 August 2025, the Management Board of the National Bank of the Republic of Kazakhstan (hereinafter referred to as the National Bank) adopted Decree *Establishment of Macroprudential Standards and Limits, Their Regulatory Values and Calculation Methodology*, which is developed in pursuance of the Law on Financial Market Development and Protection of Rights of Consumers of Financial Services (hereinafter referred to as the Law). The decree takes effect on 31 August 2025.

The Law transfers to the National Bank the authority to develop calculation method and establish values of macroprudential standards and limits for banks and branches of non-resident banks of the Republic of Kazakhstan.

The document **establishes** the following **macroprudential standards and limits, their regulatory values, and calculation methods**:

– Countercyclical Capital Buffer (CCB), sectoral CCB – additional capital buffers that must be formed during periods of economic growth so that they can be used to maintain lending without compromising stability in case of a crisis;

– borrower's Debt-to-Income Ratio (DBR) – indicators that limit the debt burden of households.

The National Bank also has can establish extra macroprudential standards and limits applied in the international banking practice.

Earlier, in March 2025, the Financial Stability Council of the Republic of Kazakhstan decided to introduce a sectoral CCB of 2% of risk-weighted assets in the retail lending segment. Banks will begin to maintain it at the required level starting 1 April 2026.

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