



STATISTICAL BULLETIN

N12 (373) December 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.

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SYMBOLS AND ABBREVIATIONS

METHODOLOGICAL COMMENTS

Release calendar*

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

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



I. GENERAL ECONOMIC TRENDS

I. General economic trends

1.1. Main macroeconomic indicators

	2020	2021	2022	2023	2024	2024				2025					
						Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Oct.	Jan.-Nov.	Jan.-Dec.
Gross Domestic Product, bln. KZT	70 649	83 952	103 766	119 442	136 693	26 024	52 343	84 963	136 693	30 467	61 372	99 725	...	...	...
as % to same period of the previous year	-2.5	4.3	3.2	5.1	5.0	3.7	3.2	4.1	5.0	5.6	6.3	6.3	...	...	...
Volume of Industrial Production, bln. KZT	26 743	37 048	48 008	46 402	50 125	11 524	23 495	36 003	50 125	14 078	28 933	44 841	50 098	55 569	61 561
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	6.7	6.5	7.4	7.3	7.4	7.5
Capital Investments, bln. KZT	12 323	13 221	15 064	18 044	19 375	2 816	6 654	11 745	19 375	3 068	8 176	13 796	15 956	18 513	22 731
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	6.3	19.3	13.5	13.1	13.3	13.0
Consumer Price Index															
% for the last month of the period					100.9	100.7	100.4	100.4	100.9	101.3	100.8	101.1	100.5	100.8	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	110.0	111.8	112.9	112.6	112.4	112.3
Unemployed population, thsd persons *	...	450	456	446	450	453	451	449	448	452	449	449	...	...	...
Unemployment rate, % *	...	4.9	4.9	4.7	4.7	4.7	4.7	4.6	4.6	4.6	4.6	4.6	...	...	...
Minimum of subsistence (average, per capita), KZT*	33 133	37 579	44 719	47 672	50 293	48 692	51 818	55 120	50 293	53 385	58 655	61 979	62 740	56 675	57 200
Average per capita money income, KZT*	126 551	142 805	180 639	203 107	232 679	204 840	214 277	212 735	232 679	225 837	236 567	235 400	235 054	236 051	...
as % to same period of the previous year	14.0	12.4	17.5	12.4	14.6	14.6	13.0	13.3	14.6	10.3	10.4	10.7	1.6	2.1	...
Export fob, mln. USD **	44 065	65 791	85 630	80 252	78 979	18 912	20 999	19 786	19 282	18 415	19 457	20 378	...	...	...
Import fob, mln. USD **	38 056	41 563	50 633	60 388	61 765	13 235	15 604	16 043	16 883	13 299	16 638	17 164	...	...	...
Gross Foreign Debt, mln. USD**	163 980	164 131	161 144	163 732	164 683	163 909	166 804	166 315	164 683	169 957	172 433	171 413	...	...	...
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***	420.9	431.8	462.7	454.6	525.1	446.8	471.5	481.2	525.1	504.4	519.6	549.1	530.5	512.5	520.1

Source: BNS

* For the last month of period

** NBK's Estimation for the Quarter.

*** by year - annual average

I. General economic trends

1.2. Price indices

	2020	2021	2022	2023	2024	2024				2025					
						03.24	06.24	09.24	12.24	03.25	06.25	09.25	10.25	11.25	12.25
Consumer Price Index	107.5	108.4	120.3	109.8	108.6	102.6	103.9	105.7	108.6	103.9	107.0	110.0	110.5	111.4	112.3
% changes to December of the previous year*						100.7	100.4	100.4	100.9	101.3	100.8	101.1	100.5	100.8	100.9
% changes to the previous month	106.8	108.0	115.0	114.5	108.7	109.3	108.9	108.7	108.7	109.4	110.4	111.0	111.2	111.3	111.4
as % to the corresponding period of the previous															
Price Index Food Goods															
% changes to December of the previous year	111.3	109.9	125.3	108.5	105.5	102.5	102.7	102.9	105.5	104.5	107.6	109.9	111.0	112.2	113.5
% changes to the previous month						100.6	100.0	100.0	101.1	101.6	100.9	100.9	101.0	101.0	101.2
Price Index Non-Food Goods															
% changes to December of the previous year	105.5	108.5	119.4	109.1	108.3	101.7	103.5	105.6	108.3	102.4	104.5	104.5	109.3	110.3	111.1
% changes to the previous month						100.5	100.6	100.6	100.8	100.8	100.9	100.9	101.2	100.9	100.7
Price Index Marketable Services															
% changes to December of the previous year	104.2	106.5	114.1	112.4	113.3	103.6	106.0	109.9	113.3	104.5	108.7	108.7	111.0	111.4	112.0
% changes to the previous month						101.1	100.6	101.0	100.8	101.3	100.8	100.8	99.2	100.3	100.6
Price Index for Industry															
% changes to December of the previous year	95.8	146.1	109.4	97.5	107.3	99.4	100.9	105.0	107.3	100.6	99.6	99.6	105.5	105.2	103.9
% changes to the previous month						100.5	99.6	100.5	101.9	100.3	99.4	99.4	101.2	99.7	98.9
Price Index for Construction															
% changes to December of the previous year	99.7	105.7	101.4	106.8	101.4	99.7	100,1	100.4	101.4	100.5	101.2	101.2	102.1	102.2	102.2
% changes to the previous month						100.1	100,1	100.0	100.0	100.5	100.4	100.4	100.5	100.1	100.0
Index of Tariffs for Freight Shipping															
% changes to December of the previous year	102.8	108.8	104.5	103.4	104.3	101.2	101.8	102.1	104.3	97.2	102.5	102.5	104.7	104.8	104.6
% changes to the previous month						100.1	100.6	99.7	101.0	100.2	105.1	105.1	97.0	100.1	99.9

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	2025		
						I	II	III	IV	9 months	I	II	III
Current Account	-11 055.0	-2 679.5	6 436.4	-9 315.5	-7 935.5	-253.5	-1 673.2	-2 105.2	-3 903.6	-7 021.5	-942.0	-2 825.3	-3 254.2
Trade balance	6 009.0	24 228.1	34 997.2	19 863.4	17 214.0	5 677.2	5 395.2	3 742.8	2 398.8	11 150.1	5 116.6	2 819.3	3 214.1
Exports	44 065.1	65 790.6	85 630.4	80 251.5	78 979.4	18 912.5	20 999.2	19 785.8	19 281.9	58 249.8	18 415.2	19 456.9	20 377.7
Imports	38 056.1	41 562.5	50 633.3	60 388.1	61 765.4	13 235.2	15 604.0	16 043.0	16 883.1	47 099.7	13 298.5	16 637.6	17 163.6
Services	-3 237.4	-2 099.5	-1 614.7	-1 622.7	-1 161.4	-267.7	-342.9	-260.0	-290.8	-1 008.7	-385.8	-445.2	-177.7
Exports	5 208.3	5 935.0	8 191.3	10 662.3	11 821.4	2 657.7	2 918.2	3 183.1	3 062.3	9 178.6	2 622.7	3 124.4	3 431.5
Imports	8 445.7	8 034.6	9 806.0	12 285.0	12 982.7	2 925.4	3 261.1	3 443.1	3 353.2	10 187.3	3 008.5	3 569.5	3 609.3
Primary income	-15 172.3	-24 173.4	-25 897.5	-26 519.6	-23 503.6	-5 589.3	-6 621.9	-5 412.4	-5 880.0	-16 752.1	-5 601.5	-4 989.2	-6 161.5
Compensation of employees, net	-994.6	-1 144.5	-1 664.9	-1 921.1	-2 016.8	-462.1	-696.2	-543.8	-314.7	-1 664.9	-509.0	-642.4	-513.5
Investment income, net	-14 304.6	-23 164.0	-24 367.7	-24 733.6	-21 622.0	-5 161.0	-5 959.5	-4 902.4	-5 599.2	-15 189.0	-5 126.3	-4 380.6	-5 682.2
Income receivable	1 933.1	2 086.5	3 342.4	3 731.4	4 935.3	1 102.5	1 273.5	1 281.2	1 278.1	3 547.5	1 156.2	1 215.0	1 176.2
Income on direct investment	382.9	611.8	1 499.5	674.0	842.8	92.0	312.4	76.7	361.7	425.2	88.2	207.6	129.4
Income on portfolio investment	1 180.8	1 188.3	1 464.0	2 094.2	2 900.5	764.4	654.7	884.3	597.0	1 962.6	676.3	631.2	655.1
Income on other investment	369.5	286.3	378.9	963.1	1 192.0	246.1	306.3	320.2	319.4	1 159.6	391.7	376.3	391.7
assets of the National Fund	972.0	934.1	1 172.9	1 891.7	2 235.4	489.9	581.8	592.0	571.7	1 748.8	607.1	551.5	590.2
Income payable	16 237.7	25 250.5	27 710.1	28 465.0	26 557.3	6 263.5	7 232.9	6 183.6	6 877.3	18 736.5	6 282.5	5 595.6	6 858.4
Income on direct investment	14 071.1	22 818.7	25 382.7	25 335.3	23 194.2	5 513.0	6 334.4	5 338.7	6 008.0	16 037.3	5 470.3	4 706.0	5 860.9
Income on portfolio investment	897.7	1 097.0	1 079.2	1 196.4	1 062.2	192.2	389.7	205.3	275.0	969.6	228.3	321.5	419.9
Income on other investment	1 268.9	1 334.8	1 248.2	1 933.4	2 300.9	558.3	508.8	639.6	594.2	1 729.6	583.9	568.0	577.7
Other primary income, net	126.8	135.1	135.1	135.1	135.2	33.8	33.8	33.8	33.8	101.8	33.8	33.8	34.3
Secondary income	1 345.7	-634.6	-1 048.6	-1 036.6	-484.5	-73.7	-103.7	-175.6	-131.5	-410.8	-71.4	-210.3	-129.1
Income, net	-13 826.6	-24 808.0	-26 946.1	-27 556.2	-23 988.2	-5 663.0	-6 725.6	-5 588.0	-6 011.6	-17 162.9	-5 672.8	-5 199.5	-6 290.6
Capital account balance	239.2	233.4	247.7	1 284.2	-97.4	15.3	17.0	72.9	-202.6	68.4	19.3	8.0	41.1

Continuation

	2020	2021	2022	2023	2024	2024				2025 9 months	2025		
						I	II	III	IV		I	II	III
Financial account (excluding reserve assets)	-13 985.0	-2 276.2	7 718.5	-1 735.9	-3 906.4	-703.5	1 255.0	-704.1	-3 753.8	2 673.1	747.1	2 127.3	-201.2
Direct investment	-5 875.4	-1 901.4	-7 934.6	-2 628.3	-3 899.2	-3 254.2	597.3	591.8	-1 834.1	1 016.1	-2 820.7	1 389.1	2 447.7
Net acquisition of financial assets	1 330.5	2 665.2	-2 852.9	3 094.2	-1 920.2	-416.3	1 019.1	-580.7	-1 942.3	618.5	500.0	-479.7	598.3
Net incurrence of liabilities	7 206.0	4 566.6	5 081.7	5 722.5	1 979.0	2 837.9	421.8	-1 172.5	-108.2	-397.6	3 320.7	-1 868.8	-1 849.5
Portfolio investment	-7 743.9	-3 577.6	13 285.3	5 097.6	3 491.7	1 796.9	1 995.8	357.6	-658.6	2 459.7	2 520.1	671.2	-731.6
Net acquisition of financial assets	-6 339.6	-1 199.5	10 086.4	3 681.9	3 811.3	1 770.5	1 446.1	683.4	-88.7	6 006.0	2 956.9	857.8	2 191.3
Central bank and general government	-7 566.2	-5 826.6	7 144.7	-1 143.5	-2 423.1	-973.5	-68.6	-371.1	-1 009.8	-150.5	-47.5	-401.8	298.8
Banks	-746.6	1 305.3	534.3	642.3	181.5	-108.6	87.9	117.5	84.7	784.1	90.5	366.8	326.8
Other sectors	1 973.3	3 321.7	2 407.3	4 183.1	6 052.9	2 852.6	1 426.8	937.1	836.5	5 372.4	2 913.9	892.8	1 565.7
Net incurrence of liabilities	1 404.3	2 378.0	-3 199.0	-1 415.8	319.7	-26.4	-549.7	325.8	569.9	3 546.3	436.8	186.6	2 922.9
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	875.0	-699.2	-559.2	2 133.4
Banks	-309.4	311.8	-1 007.0	-265.7	1 041.7	0.7	449.7	26.9	564.4	970.3	341.3	188.0	441.0
Other sectors	858.8	330.9	-1 096.0	273.6	-761.1	143.5	-504.0	-306.2	-94.4	1 701.0	794.6	557.9	348.5
Financial derivatives, net	71.2	105.9	259.8	-21.8	-19.5	-35.2	23.9	-6.7	-1.6	-37.0	-18.6	-3.0	-15.4
Other investment	-436.9	3 097.0	2 108.0	-4 183.5	-3 479.4	789.0	-1 362.0	-1 646.9	-1 259.5	-765.6	1 066.3	70.0	-1 902.0
Other equity, net	31.7	-7.3	20.7	64.1	58.7	-5.4	5.1	67.1	-8.1	-3.5	3.8	-7.0	-0.3
Medium- and long term debt instruments	-2 025.2	-2 887.7	-926.8	-1 241.1	-2 092.1	-325.2	-438.3	-64.6	-1 264.0	12.9	658.1	373.3	-1 018.5
Net acquisition of financial assets	-668.4	-210.4	1 024.0	463.8	991.1	533.5	-3.9	370.6	90.9	926.9	-34.7	324.4	637.2
Central bank and general government	-6.5	-6.0	-1.2	-1.1	-1.2	-0.6	0.0	-0.6	0.0	-1.3	-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	588.9	194.4	72.2	322.3
Other sectors	-804.3	-329.3	802.4	43.9	784.5	423.5	-43.5	390.9	13.7	339.3	-228.6	252.3	315.6
Net incurrence of liabilities	1 356.7	2 677.4	1 950.8	1 704.9	3 083.2	858.7	434.4	435.2	1 354.9	914.0	-692.9	-48.8	1 655.7
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	-560.7	-270.1	-142.2	-148.3
Banks	137.7	-166.9	706.9	1 240.1	856.1	717.8	291.6	207.0	-360.3	-169.8	-328.1	-43.9	202.1
Other sectors	861.6	645.6	1 172.9	947.6	1 606.7	382.5	225.4	423.3	575.5	1 644.5	-94.7	137.3	1 601.9
Short term debt instruments	1 556.6	5 992.0	3 014.1	-3 006.5	-1 445.9	1 119.6	-928.8	-1 649.3	12.6	-775.0	404.4	-296.2	-883.2
Net acquisition of financial assets	2 387.6	9 045.7	8 704.9	795.2	-374.4	824.7	786.6	-1 046.8	-938.9	2 113.8	2 528.8	1 413.0	-1 828.0
Net incurrence of liabilities	831.0	3 053.6	5 690.8	3 801.7	1 071.5	-294.9	1 715.4	602.5	-951.5	2 888.8	2 124.4	1 709.2	-944.8
Net errors and omissions	-6 361.7	-4 628.3	-1 145.7	373.5	3 233.6	-1 055.7	3 081.6	1 805.1	-597.4	4 711.0	347.5	3 225.2	1 138.3
Overall balance	3 192.6	4 798.2	2 180.0	5 921.8	892.9	590.4	-170.4	-476.9	949.8	4 915.2	1 322.3	1 719.4	1 873.5
Financing	-3 192.6	-4 798.2	-2 180.0	-5 921.8	-892.9	-590.4	170.4	476.9	-949.8	-4 915.2	-1 322.3	-1 719.4	-1 873.5
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	-4 915.2	-1 322.3	-1 719.4	-1 873.5
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	01.07.2025	01.09.2025
External debt	163 980.1	164 131.1	161 144.3	163 732.4	163 908.6	166 804.1	166 314.8	164 682.6	169 956.7	172 433.0	171 413.1
Short-term	9 481.0	12 009.6	16 335.7	19 388.8	19 131.6	20 633.0	21 266.0	19 528.2	21 607.6	22 410.0	20 924.7
Long-term	154 499.1	152 121.5	144 808.6	144 343.5	144 777.1	146 171.1	145 048.8	145 154.4	148 349.1	150 023.0	150 488.4
General Government	13 885.0	15 859.3	13 390.0	11 809.4	11 227.1	10 883.3	11 660.4	12 773.5	12 526.7	12 475.6	14 035.6
Short-term	24.6	24.3	55.4	115.8	121.7	120.5	245.3	183.6	185.6	157.6	145.9
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	24.6	24.3	55.1	50.6	56.5	55.3	131.3	69.8	71.8	43.7	63.6
Other debt liabilities	0.0	0.0	0.2	65.2	65.2	65.2	114.0	113.9	113.9	113.9	82.2
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	12 341.0	12 318.1	13 889.8
Special Drawing Rights	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	7 202.7	8 748.7	6 336.2	5 135.2	4 852.5	4 618.3	5 371.3	5 537.9	5 458.2	5 407.2	7 168.8
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	6 910.8	6 720.9
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Central Bank	1 329.4	2 535.8	2 171.8	2 233.1	2 094.2	2 036.0	2 204.0	2 470.0	2 212.7	2 205.9	2 165.8
Short-term	828.0	494.6	230.9	276.4	164.1	118.2	227.9	568.0	279.4	202.9	168.5
Currency and deposits	2.6	7.9	12.8	249.7	13.4	113.2	98.2	365.4	96.9	191.5	162.2
Debt securities*	821.2	483.3	214.4	22.9	146.5	0.0	124.9	198.7	178.1	6.2	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	4.2	3.4	3.7	3.7	4.2	4.9	4.8	3.9	4.5	5.2	6.3
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	501.3	2 041.1	1 940.9	1 956.7	1 930.1	1 917.8	1 976.1	1 902.0	1 933.4	2 002.9	1 997.3
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	2 002.0	1 996.4
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Continuation

	01.01.2021	01.01.2022	01.01.2023	01.01.2024	01.04.2024	01.07.2024	01.10.2024	01.01.2025	01.04.2025	01.07.2025	01.09.2025
Banks	4 837.4	5 493.8	9 675.4	11 202.3	12 530.8	14 323.1	14 724.9	13 120.4	14 570.0	15 634.2	15 977.3
Short-term	1 312.4	1 837.7	5 658.3	6 333.4	6 923.6	7 961.6	8 384.2	6 633.5	7 830.2	7 922.2	7 448.0
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	6 286.4	5 981.9
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8	4.3	9.0	11.1
Loans	23.9	9.3	797.6	743.7	1 108.1	1 843.5	2 287.4	1 045.4	1 040.0	841.9	825.1
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	139.1	216.2	404.1	889.0	1 001.7	857.0	930.6	410.4	483.6	784.8	629.9
Long-term	3 525.0	3 656.1	4 017.1	4 868.8	5 607.3	6 361.5	6 340.7	6 486.8	6 739.8	7 712.0	8 529.3
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	2 758.4	2 683.1
Debt securities*	1 568.2	1 888.8	752.6	516.8	510.1	1 005.2	970.0	1 342.0	1 808.6	1 950.7	2 242.4
Loans	1 712.8	1 541.2	1 801.9	1 541.0	1 467.1	1 587.5	1 738.2	2 103.1	1 852.9	3 002.9	3 603.8
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Sectors	41 388.0	44 013.4	42 227.3	45 486.7	45 130.6	45 852.5	45 652.0	45 178.8	48 134.2	50 048.2	50 538.9
Short-term	7 316.0	9 653.0	10 391.1	12 663.3	11 922.3	12 432.8	12 408.6	12 143.1	13 312.4	14 127.3	13 162.3
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	465.2	927.9	1 180.0	1 799.4	1 179.0	1 388.8	1 516.2	1 486.0	1 309.9	1 331.5	1 154.7
Trade credit and advances	6 787.7	7 616.8	8 760.8	10 198.3	10 148.0	10 326.8	10 247.5	9 880.2	10 747.8	11 599.8	11 284.8
Other debt liabilities	63.0	1 108.3	450.3	665.6	595.3	717.2	644.9	776.9	1 254.7	1 196.0	722.8
Long-term	34 072.1	34 360.4	31 836.2	32 823.4	33 208.3	33 419.8	33 243.4	33 035.7	34 821.8	35 920.9	37 376.6
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	10 540.2	10 724.1	6 936.7	7 149.6	7 106.1	7 098.4	6 590.7	6 633.6	7 394.6	7 876.9	8 216.3
Loans	21 572.2	21 261.5	22 803.4	23 846.5	24 038.9	24 203.5	24 569.1	24 286.4	25 263.6	25 717.9	26 758.6
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	1 499.3	1 482.9	1 635.6	1 727.5
Other debt liabilities**	269.8	480.8	630.7	597.9	675.2	680.0	646.9	616.4	680.7	690.5	674.1
Direct investment: Intercompany lending	102 540.2	96 228.8	93 679.8	93 000.9	92 926.0	93 709.3	92 073.5	91 140.0	92 513.1	92 069.1	88 695.4

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

**Including insurance and pension programs



II. KEY MONETARY INDICATORS

II.Key monetary indicators

2.1. Official Interest Rate

%, end of period

	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
2020												
Refinancing	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
Base interest rate	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
2021												
Base interest rate	9.00	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.50	9.75	9.75	9.75
2022												
Base interest rate	10.25	13.50	13.50	14.00	14.00	14.00	14.50	14.50	14.50	16.00	16.00	16.75
2023												
Base interest rate	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.50	16.50	16.00	15.75	15.75
2024												
Base interest rate	15.25	14.75	14.75	14.75	14.75	14.50	14.25	14.25	14.25	14.25	14.25	15.25
2025												
Base interest rate	15.25	15.25	16.50	16.50	16.50	16.50	16.50	16.50	16.50	18.00	18.00	18.00

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2020	2021	2022	2023	2024	09.25	10.25	11.25	12.25
Net Foreign Assets	39 760 122	38 636 769	42 270 389	43 429 399	54 712 238	65 758 334	65 308 496	63 989 951	65 038 041
Net International Reserves	14 787 581	13 961 529	15 270 417	15 400 647	22 881 631	30 342 133	30 760 635	30 592 680	31 916 146
Gross International Assets	15 000 426	14 844 409	16 227 925	16 338 729	24 062 370	31 524 873	32 063 174	31 662 422	33 068 960
Monetary Gold and SDR	9 479 378	11 171 705	10 504 466	9 887 314	13 670 249	23 062 442	23 461 284	24 000 158	25 047 136
Foreign Currency	122 838	112 378	129 890	137 805	152 440	160 389	154 623	149 012	147 198
Transferable Deposits	2 168 713	1 236 529	1 828 429	2 782 507	2 856 804	1 247 365	1 647 411	897 589	1 339 234
Other Deposits	781 013	-	-	-	-	-	-	-	-
Securities (other than shares)	874 648	756 723	2 293 930	1 958 963	5 223 998	4 640 062	4 459 213	4 348 246	4 311 340
Financial Derivatives	2 227	2 309	2 687	35 143	8 955	2 243	2 165	2 098	2 082
Aseets in the External Management	1 571 609	1 564 765	1 468 522	1 536 998	2 149 925	2 412 372	2 338 478	2 265 319	2 221 969
Less: Foreign Liabilities	212 845	882 880	957 508	938 082	1 180 739	1 182 740	1 302 539	1 069 741	1 152 814
SDR	210 611	880 941	897 515	889 002	998 241	1 096 125	1 051 636	1 015 005	1 010 092
Nonresidents Transferable Deposits	1	6	57 826	46 904	179 891	82 573	247 615	51 118	139 392
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	410	420	451	443	511	535	517	499	492
Other Accounts Payable	1 824	1 513	1 716	1 733	2 096	3 508	2 772	3 119	2 838
Assets of the National Oil Fund	24 705 811	23 887 862	25 781 944	27 284 595	30 896 973	34 447 443	33 629 071	32 642 674	32 300 460
Other Net Foreign Assets	266 730	787 378	1 218 028	744 157	933 634	968 759	918 791	754 596	821 435
Gross Assets	1 195 531	1 579 649	1 914 431	1 411 802	1 707 247	1 697 324	1 619 060	1 572 820	1 645 683
Less: Foreign Liabilities	928 801	792 271	696 402	667 646	773 614	728 565	700 270	818 224	824 248
Net Domestic Assets	-28 725 025	-26 580 205	-29 694 206	-30 626 686	-39 093 487	-50 567 983	-49 200 642	-49 063 483	-47 729 157
Net Claims to the Central Government	-1 287 322	-842 901	-1 956 640	-2 010 867	-2 591 268	-3 573 145	-3 340 157	-4 264 563	-2 820 239
Claims	547 448	383 230	444 783	401 222	403 648	353 355	355 622	361 622	370 603
Securities	547 448	383 230	444 783	401 222	403 648	353 355	355 622	361 622	370 603
Less: Liabilities	1 834 770	1 226 130	2 401 423	2 412 089	2 994 917	3 926 500	3 695 779	4 626 185	3 190 842
Transferable Deposits	1 564 901	1 061 546	1 999 481	2 174 480	2 588 042	3 204 483	2 939 784	3 846 544	2 194 784
Other Deposits	84 108	164 152	400 056	236 697	405 611	721 110	754 892	778 462	994 636
Other Accounts Payable	185 761	-	-	-	-	-	-	-	-
Resources of the National Oil Fund	25 949 629	25 792 993	26 783 661	29 914 923	34 750 226	39 343 124	38 718 056	37 831 972	37 300 370
Claims to Banks	-1 838 449	-1 083 402	-1 756 226	-788 735	-209 122	-41 123	-367	10 228	-93 070
Securities	560	-	-	-	-	-	-	-	-
Credits	63 809	360 551	35 587	153 998	13 555	10 228	10 228	10 228	10 228
Less: NBK Notes	1 902 818	1 444 004	1 791 813	943 009	222 678	51 351	10 595	-	103 298
Financial Derivatives	-	51	-	277	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	-	-	-	-
Claims to Nonbank Financial Institutions	4 966 023	5 317 553	5 362 793	5 311 730	5 115 153	5 114 792	5 114 800	5 114 812	5 123 710
Credits	-	229 908	273 021	204 203	-	-	-	-	-
Shares and other Equity	4 966 023	5 087 645	5 089 773	5 107 527	5 115 147	5 114 789	5 114 790	5 114 790	5 123 700
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	7	3	11	23	10
Claims to the Rest of the Economy	782 439	848 440	596 980	782 139	935 180	1 417 350	1 788 510	1 640 164	1 498 730
Other Net Domestic Assets	-6 200 350	-5 869 902	-6 040 554	-6 503 212	-11 254 588	-18 989 851	-19 060 686	-18 713 771	-19 009 700
Other Financial Assets	9 714	3 901	7 164	9 992	19 593	14 290	7 007	18 001	8 092
Nonfinancial Assets	50 849	60 527	65 127	65 365	88 431	128 605	132 116	144 178	145 565
Less: Other Liabilities	65 707	60 709	226 293	62 866	57 482	58 164	62 195	62 273	71 613
Less: Capital Accounts	6 195 206	5 873 621	5 886 551	6 515 703	11 305 129	19 074 583	19 137 614	18 813 677	19 091 743

Continuation

	2020	2021	2022	2023	2024	09.25	10.25	11.25	12.25
Liabilities	11 035 097	12 056 564	12 576 183	12 802 713	15 618 752	15 190 351	16 107 854	14 926 467	17 308 884
Narrow Reserve Money	5 087 846	6 945 442	7 374 898	7 142 913	7 532 310	8 927 040	9 300 659	9 043 566	10 270 708
Reserve Money	9 777 551	10 957 714	11 874 422	11 539 973	14 606 537	14 344 179	14 842 893	13 765 314	15 678 721
Currency out of the NBK	3 250 372	3 451 715	3 823 793	4 109 817	4 862 203	5 173 407	5 179 134	5 036 725	5 271 109
Transferable Deposits of Banks	1 299 270	2 074 806	2 202 901	1 483 719	1 372 456	2 745 602	3 093 313	2 779 930	3 742 168
Other Deposits of Banks	4 689 705	4 012 272	4 499 524	4 397 060	7 074 227	5 417 138	5 542 234	4 721 748	5 408 013
Transferable Deposits of Nonbank Financial Institutions	443 937	1 370 737	1 115 521	1 539 958	1 285 183	1 001 788	1 021 297	1 222 084	1 252 763
Current accounts of Public Nonfinancial Institutions in KZT	94 260	48 177	232 683	9 419	12 468	6 243	6 915	4 828	4 669
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	394 483	780 454	803 037	1 377 828
Foreign Currency Current Accounts of Public Nonfinancial Institutions	5	32	657	2 694	39	1 522	1 767	1 952	1 693
Other Deposits of Public Nonfinancial Institutions	126 972	87 413	1 581	332	93 927	40 603	69 562	4 905	16 458
Other Deposits of Nonbank Financial Institutions	452 119	383 339	337 347	1 004 390	785 494	350 855	707 721	794 772	1 358 543
Other Deposits of Liquidated Banks	1 170	3 106	1 489	1 504	1 520	1 503	1 405	1 408	1 134
Nonprofit Institutions	-	-	-	-	-	-	-	-	-
Securities (other than shares)	576 683	474 845	354 628	247 488	131 236	451 690	484 507	358 116	252 335
Other Financial Institutions	432 566	291 892	110 269	65 186	36 361	72 823	59 635	57 736	46 988
Public Nonfinancial Institutions	112 919	133 783	167 123	105 452	48 993	199 444	224 837	173 786	72 618
Private Nonfinancial Institutions	30 978	47 382	69 676	69 696	45 881	176 164	196 769	123 281	129 308
Households	1	891	282	-	-	-	-	-	81
Nonprofit Institutions	219	897	7 278	7 155	-	3 259	3 265	3 312	3 339
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	-	-	-	-	-
Banks	-	16	-	37	-	-	-	-	-
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*	09.25	10.25	11.25	12.25
Net Foreign Assets	1 311 176	1 769 349	810 249	837 480	380 772	289 682	528 599	1 268 840	487 482
Net Foreign Assets, CFC	1 100 665	1 567 010	820 973	1 459 100	1 302 997	1 358 518	1 673 345	2 400 848	1 816 157
Claims to Nonresidents, CFC	1 957 617	2 330 781	3 293 138	4 069 307	4 448 787	5 508 303	5 660 033	6 116 943	5 605 318
Foreign Currency	340 275	264 941	370 974	613 961	397 165	616 842	571 865	568 509	502 707
Transferable Deposits	575 858	757 233	1 132 797	1 215 266	1 148 104	1 297 073	1 391 096	1 375 032	1 698 816
Other Deposits	484 540	466 087	477 359	645 017	771 610	818 744	959 560	1 281 613	749 149
Securities (other than shares)	322 535	501 724	838 832	1 007 177	1 204 023	1 648 332	1 602 202	1 676 312	1 331 331
Credits	195 385	279 970	399 142	500 714	779 340	1 035 946	1 005 239	1 041 584	1 115 850
Financial Derivatives	5 968	4 689	473	8 662	4 442	4 349	9 364	8 427	9 815
Shares and other Equity	4 275	4 373	4 675	4 594	5 789	6 121	5 904	5 705	5 637
Other Accounts Receivable	28 780	51 766	68 885	73 916	138 314	80 896	114 803	159 762	192 015
Less: Liabilities for Nonresidents, CFC	856 953	763 771	2 472 164	2 610 207	3 145 790	4 149 785	3 986 687	3 716 095	3 789 162
Transferable Deposits	300 345	349 911	1 413 594	1 321 335	1 445 896	1 447 626	1 292 102	1 247 346	1 273 823
Other Deposits	149 592	280 553	836 243	943 601	1 280 753	1 822 620	1 810 841	1 782 948	1 638 596
Securities (other than shares)	350 043	41 400	24 253	-	-	220 284	214 227	208 336	206 827
Credits	16 917	47 273	157 398	157 344	362 564	507 886	493 914	344 257	540 084
Financial Derivatives	10 225	9 176	2 507	7 062	390	2 087	4 658	15 058	4 750
Other Accounts Payable	29 831	35 458	38 168	180 864	56 186	149 283	170 946	118 151	125 082
Other net Foreign Assets, OFC	210 511	202 338	-10 724	-621 620	-922 225	-1 068 836	-1 144 746	-1 132 008	-1 328 675
Gross Assets	459 460	507 000	666 949	855 091	833 226	872 161	838 265	1 102 537	891 486
Less: Foreign Liabilities	248 949	304 662	677 673	1 476 711	1 755 451	1 940 996	1 983 012	2 234 545	2 220 161
Domestic Assets	22 806 573	28 273 963	32 860 771	36 856 922	44 480 036	47 530 472	48 041 977	47 099 381	50 095 430
Reserves	5 999 511	6 516 208	7 430 749	6 360 781	8 988 580	8 774 485	9 262 157	8 150 142	9 704 108
Transferable and Other Deposits in NBK	5 577 185	6 062 216	6 967 609	5 890 626	8 500 922	8 293 096	8 735 747	7 683 760	9 182 198
National Currency	422 326	453 992	463 140	470 155	487 658	481 389	526 410	466 382	521 910
Other Claims to NBK	2 575 073	1 589 764	1 845 120	1 012 693	263 370	91 291	32 095	23 067	161 812

Continuation

	2020	2021	2022	2023	2024*	09.25	10.25	11.25	12.25
Net Claims to the Central Government	3 238 397	4 235 214	4 417 488	6 375 618	8 698 045	7 384 661	7 063 950	7 314 608	7 481 374
Gross Claims	3 368 010	4 438 508	4 664 553	6 640 779	8 954 858	7 632 987	7 319 318	7 564 683	7 729 841
Securities (other than shares)	3 268 116	4 332 090	4 555 217	6 533 456	8 776 421	7 456 638	7 148 095	7 397 082	7 563 888
Credits	98 914	101 473	108 723	106 822	123 401	98 831	95 485	92 255	90 995
Other Accounts Receivable	979	4 945	614	502	55 036	77 519	75 738	75 345	74 957
Less: Liabilities	129 613	203 294	247 065	265 161	256 812	248 327	255 368	250 074	248 467
Transferable Deposits	15 714	23 713	15 832	13 387	1 759	8 256	4 780	5 248	2 662
Other Deposits	791	1 947	2 542	4 635	19 495	1 843	11 130	6 062	9 906
Credits	43 076	56 444	64 948	63 685	69 913	74 997	75 597	76 151	76 756
Other Accounts Payable	70 033	121 190	163 744	183 455	165 645	163 231	163 861	162 613	159 143
Claims to the Regional and Local Government	2	14 469	13 224	13 446	14 162	13 502	13 715	13 955	21 883
Securities (other than shares)	-	14 468	13 223	13 446	14 160	13 501	13 714	13 934	14 171
Credits	-	-	-	-	-	-	-	20	-
Other Accounts Receivable	2	1	1	1	2	1	1	1	7 712
Claims to Nonbank Financial Institutions	1 377 525	2 397 563	2 441 767	2 890 141	2 540 744	3 078 844	3 236 621	3 248 142	3 492 431
Transferable Deposits	5 314	13 986	135 465	25 472	12 874	19 175	59 937	11 268	17 549
Other Deposits	51	52	-	-	-	-	-	-	-
Securities (other than shares)	353 993	639 721	884 278	832 316	706 931	562 378	710 968	804 649	837 814
Credits	729 508	1 275 313	836 937	1 247 196	1 113 021	1 581 502	1 637 220	1 621 535	1 802 227
Financial Derivatives	62 634	54 716	72 008	158 908	6 989	7 460	7 285	20 376	12 209
Shares and other Equity	156 212	296 402	300 200	376 771	482 175	586 622	561 103	561 149	577 871
Other Accounts Receivable	69 813	117 372	212 878	249 478	218 753	321 707	260 106	229 165	244 762
Claims to Public Nonfinancial Institutions	582 619	605 536	873 865	777 381	690 279	786 929	818 428	843 850	882 359
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	318 413	458 448	564 961	550 463	504 950	599 329	595 803	630 437	664 731
Credits	263 219	146 736	308 618	226 564	185 219	186 772	222 081	212 837	217 575
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	-	-	-	-	-	-	-
Other Accounts Receivable	985	351	286	355	111	828	545	576	53

Continuation

	2020	2021	2022	2023	2024*	09.25	10.25	11.25	12.25
Claims to Private Nonfinancial Institutions	7 869 706	8 474 297	9 266 501	10 468 045	11 840 393	12 920 510	13 031 546	13 019 462	13 483 149
Securities (other than shares)	216 586	254 543	266 881	273 631	378 330	455 795	446 322	436 129	434 830
Credits	7 252 207	7 901 000	8 673 393	9 775 098	10 959 988	11 930 995	12 052 293	12 007 563	12 496 121
Financial Derivatives	1 133	1 378	1 251	1 549	379	2 035	2 431	3 483	3 104
Shares and other Equity	166 057	162 909	191 382	245 262	261 142	295 897	299 915	332 258	314 582
Other Accounts Receivable	233 723	154 467	133 593	172 506	240 554	235 788	230 585	240 029	234 511
Claims to Nonprofit Institutions	2 707	3 016	2 391	4 109	6 027	7 553	7 365	7 942	7 087
Credits	1 967	2 939	2 268	3 827	5 955	6 970	6 706	7 114	6 902
Shares and other Equity	2	2	3	3	3	3	3	3	3
Other Accounts Receivable	738	74	120	279	69	581	656	826	182
Claims to Households	7 684 251	10 869 025	14 243 981	18 331 749	22 998 054	26 923 869	27 225 661	27 584 615	27 800 349
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	7 631 145	10 795 904	14 177 198	18 276 322	22 914 265	26 830 981	27 124 735	27 482 368	27 655 428
Financial Derivatives	242	530	-	-	1 538	1 932	604	855	-
Other Accounts Receivable	52 863	72 590	66 783	55 427	82 252	90 957	100 322	101 393	144 921
Other Net Assets	-6 523 218	-6 431 129	-7 674 314	-9 377 040	-11 559 618	-12 451 172	-12 649 561	-13 106 404	-12 939 122
Other Financial Assets	114 431	98 964	128 385	129 563	130 328	196 764	211 614	217 743	259 730
Nonfinancial Assets	783 226	796 805	834 083	886 835	962 845	1 123 606	1 124 662	1 148 352	1 223 508
Less: Other Liabilities	1 299 656	1 238 334	1 556 149	1 627 152	1 697 052	1 717 648	1 719 162	1 763 875	1 728 984
Less: Capital Accounts	6 121 219	6 088 565	7 080 633	8 766 286	10 955 739	12 053 894	12 266 675	12 708 624	12 693 376
Liabilities	24 117 749	30 043 312	33 671 020	37 694 402	44 860 808	47 820 154	48 570 576	48 368 221	50 582 912
Transferable Deposits	6 271 889	7 786 368	8 187 666	7 691 930	8 570 023	8 113 469	8 099 009	8 019 769	9 119 631
Central Bank	1	1	1	1	1	1	1	1	1
Regional and Local Government	822	886	864	862	968	937	617	694	493
Nonbank Financial Institutions	384 939	543 070	484 231	558 312	637 799	642 589	703 667	737 095	612 559
Public Nonfinancial Institutions	494 327	572 609	852 319	544 233	495 289	675 412	661 719	757 276	654 264
Private Nonfinancial Institutions	3 688 676	4 276 021	4 455 259	3 949 378	4 518 896	4 079 954	4 021 798	3 886 141	4 722 558
Nonprofit Institutions	103 080	116 056	131 520	116 164	103 808	120 843	105 428	114 159	97 129
Households	1 600 043	2 277 724	2 263 471	2 522 981	2 813 261	2 593 733	2 605 779	2 524 402	3 032 626

Continuation

	2020	2021	2022	2023	2024*	09.25	10.25	11.25	12.25
Other Deposits	14 700 551	17 425 495	21 059 848	24 413 188	30 538 326	33 932 911	34 772 776	34 408 816	36 248 832
Central Bank	-	0	-	-	-	-	-	-	-
Regional and Local Government	-	28	504	2 638	5 330	4 119	7 633	11 284	10 890
Nonbank Financial Institutions	1 117 559	812 750	971 535	943 810	957 315	1 127 666	1 134 829	1 188 032	1 329 065
Public Nonfinancial Institutions	587 706	821 283	1 356 166	767 356	1 039 417	1 291 480	1 246 047	1 273 593	1 342 189
Private Nonfinancial Institutions	3 103 678	4 235 938	4 608 925	5 872 590	8 269 852	9 117 529	9 680 645	9 317 843	9 915 306
Nonprofit Institutions	699 600	568 295	738 950	509 737	489 993	531 056	530 226	506 363	515 505
Households	9 192 008	10 987 200	13 383 768	16 317 056	19 776 419	21 861 061	22 173 396	22 111 700	23 135 877
Securities	1 664 317	1 943 608	1 985 457	2 793 003	3 020 540	3 188 708	3 115 745	3 028 963	3 134 163
Nonbank Financial Institutions	1 550 898	1 743 393	1 773 039	2 562 398	2 757 467	2 914 044	2 841 987	2 754 238	2 860 573
Public Nonfinancial Institutions	91 815	148 963	150 815	152 952	155 348	158 980	157 961	159 344	158 003
Private Nonfinancial Institutions	1 425	1 447	2 885	1 775	573	497	539	571	587
Households	20 179	49 805	58 718	75 878	107 152	115 186	115 258	114 810	115 001
Credits	696 911	2 152 007	1 606 866	2 129 723	2 195 351	2 352 356	2 234 759	2 672 746	2 033 205
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	54 268	54 841	55 049	52 668
Nonbank Financial Institutions	657 439	2 137 729	1 586 217	2 099 879	2 147 184	2 287 996	2 169 760	2 607 474	1 970 249
Public Nonfinancial Institutions	22 153	7 739	8 250	8 871	9 546	10 076	10 142	10 206	10 272
Private Nonfinancial Institutions	47	21	9	5	2	0	0	0	0
Households	63	52	26	11	10	10	10	10	10
Financial Derivatives	83 755	54 828	74 613	159 536	8 600	11 837	11 794	24 347	13 410
Central Bank	21 046	-	-	-	-	-	-	-	-
Nonbank Financial Institutions	62 632	54 673	73 653	159 394	6 537	8 215	10 566	22 636	12 645
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	3
Private Nonfinancial Institutions	50	155	959	142	666	1 691	625	860	762
Households	28	-	-	-	1 397	1 931	604	850	-
Other Accounts Payable	700 326	681 006	756 571	507 022	527 969	220 874	336 493	213 580	33 671
Central Bank	102	24	211	182	220	130	154	99	171
Regional and Local Government	1 382	3 789	5 581	4 954	4 369	4 390	4 363	4 359	4 374
Nonbank Financial Institutions	14 914	65 337	88 071	64 816	50 132	45 410	34 375	39 219	34 013
Public Nonfinancial Institutions	55 599	103 266	97 753	99 097	97 422	95 833	95 406	95 806	95 445
Private Nonfinancial Institutions	225 557	228 250	245 255	301 575	339 673	385 722	405 385	413 301	372 922
Nonprofit Institutions	742	704	389	1 569	451	3 048	3 596	3 526	298
Households	178 471	197 877	201 800	244 310	298 347	332 520	346 672	378 136	391 490
Interbank Accounts	223 559	81 759	117 511	-209 481	-262 644	-646 179	-553 457	-720 865	-865 041

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2020	2021	2022	2023	2024*	09.25	10.25	11.25	12.25
Net Foreign Assets	41 091 030	40 426 251	43 086 563	44 266 879	55 093 010	66 048 017	65 837 095	65 258 791	65 525 523
Claims to Nonresidents	16 958 044	17 175 190	19 521 062	20 408 036	28 511 157	37 033 175	37 723 207	37 779 365	38 674 278
Monetary Gold and SDR	9 479 378	11 171 705	10 504 466	9 887 314	13 670 249	23 062 442	23 461 284	24 000 158	25 047 136
Foreign Currency	463 113	377 319	500 864	751 766	549 606	777 231	726 488	717 521	649 905
Transferable Deposits	2 744 572	1 993 762	2 961 226	3 997 773	4 004 908	2 544 438	3 038 507	2 272 621	3 038 051
Other Deposits	1 265 553	466 087	477 359	645 017	771 610	818 744	959 560	1 281 613	749 149
Securities (other than shares)	1 197 183	1 258 447	3 132 763	2 966 140	6 428 021	6 288 394	6 061 414	6 024 558	5 642 670
Credits	195 385	279 970	399 142	500 714	779 340	1 035 946	1 005 239	1 041 584	1 115 850
Shares and other Equity	4 275	4 373	4 675	4 594	5 789	6 121	5 904	5 705	5 637
Financial Derivatives	8 196	6 997	3 160	43 805	13 396	6 592	11 530	10 525	11 897
Other Claims	1 600 389	1 616 531	1 537 406	1 610 914	2 288 238	2 493 268	2 453 281	2 425 081	2 413 983
Liabilities for Nonresidents	1 069 798	1 646 651	3 429 672	3 548 288	4 326 529	5 332 525	5 289 227	4 785 837	4 941 976
Transferable Deposits	300 346	349 916	1 471 421	1 368 240	1 625 787	1 530 198	1 539 717	1 298 465	1 413 215
SDR	210 611	880 941	897 515	889 002	998 241	1 096 125	1 051 636	1 015 005	1 010 092
Other Deposits	149 592	280 553	836 243	943 601	1 280 753	1 822 620	1 810 841	1 782 948	1 638 596
Securities (other than shares)	350 043	41 400	24 253	-	-	220 284	214 227	208 336	206 827
Credits	17 327	47 694	157 848	157 787	363 076	508 420	494 431	344 756	540 576
Financial Derivatives	10 225	9 176	2 507	7 062	390	2 087	4 658	15 058	4 750
Other Accounts Payable	31 655	36 971	39 885	182 597	58 283	152 790	173 718	121 270	127 920
Assets of the National Oil Fund	24 725 542	23 888 930	25 787 868	27 284 595	30 896 973	34 447 443	33 629 071	32 642 674	32 300 460
Other Net Foreign Assets	477 242	1 008 782	1 207 304	122 537	11 409	-100 077	-225 956	-377 412	-507 239
Assets	1 654 992	2 105 715	2 581 380	2 266 893	2 540 473	2 569 484	2 457 326	2 675 357	2 537 169
Foreign Liabilities	1 177 750	1 096 933	1 374 076	2 144 356	2 529 064	2 669 561	2 683 281	3 052 769	3 044 408
Net Domestic Assets	-16 173 245	-10 326 961	-8 790 608	-5 965 307	-9 433 007	-17 908 609	-16 505 327	-16 231 323	-12 773 737
Net Claims to the Central Government	1 951 075	3 392 313	2 460 848	4 364 751	6 106 777	3 811 516	3 723 794	3 050 046	4 661 135
Claims	3 915 458	4 821 738	5 109 337	7 042 001	9 358 506	7 986 342	7 674 940	7 926 305	8 100 444
Securities	3 815 565	4 715 320	5 000 000	6 934 678	9 180 069	7 809 993	7 503 717	7 758 704	7 934 492
Credits	98 914	101 473	108 723	106 822	123 401	98 831	95 485	92 255	90 995
Other	979	4 945	614	502	55 036	77 519	75 738	75 345	74 957
Liabilities	1 964 383	1 429 424	2 648 488	2 677 250	3 251 729	4 174 827	3 951 147	4 876 259	3 439 309
Transferable Deposits	1 580 615	1 085 259	2 015 312	2 187 867	2 589 801	3 212 740	2 944 564	3 851 792	2 197 446
Other Deposits	84 899	166 099	402 598	241 331	425 106	722 953	766 022	784 524	1 004 543
Securities	-	-	-	-	-	-	-	-	-
Credits	43 076	56 444	64 948	63 685	69 913	74 997	75 597	76 151	76 756
Other	255 794	121 622	165 630	184 368	166 908	164 138	164 964	163 792	160 565

Continuation

	2020	2021	2022	2023	2024*	09.25	10.25	11.25	12.25
Claims to the Regional and Local Government	2	14 469	13 224	13 446	14 162	13 502	13 715	13 955	21 883
Securities (other than shares)	-	14 468	13 223	13 446	14 160	13 501	13 714	13 934	14 171
Credits	-	-	-	-	-	-	-	20	-
Other Accounts Receivable	2	1	1	1	2	1	1	1	7 712
Resources of the National Oil Fund	25 969 361	25 794 061	26 789 585	29 914 923	34 750 226	39 343 124	38 718 056	37 831 972	37 300 370
Claims to Nonbank Financial Institutions	6 343 549	7 715 115	7 804 560	8 201 871	7 655 897	8 193 636	8 351 421	8 362 954	8 616 141
Transferable Deposits	5 314	13 986	135 465	25 472	12 874	19 175	59 937	11 268	17 549
Other Deposits	51	52	-	-	-	-	-	-	-
Securities	353 993	639 721	884 278	832 316	706 931	562 378	710 968	804 649	837 814
Credits	729 508	1 505 220	1 109 958	1 451 400	1 113 021	1 581 502	1 637 220	1 621 535	1 802 227
Financial Derivatives	62 634	54 716	72 008	158 908	6 989	7 460	7 285	20 376	12 209
Shares and other Equity	5 122 235	5 384 048	5 389 972	5 484 298	5 597 322	5 701 412	5 675 893	5 675 939	5 701 571
Other Accounts Receivable	69 813	117 372	212 878	249 478	218 760	321 710	260 117	229 187	244 772
Claims to Public Nonfinancial Institutions	1 352 901	1 443 209	1 461 118	1 553 027	1 618 700	2 198 266	2 600 992	2 478 133	2 375 253
Other Deposits	-	-	-	-	-	-	-	-	-
Securities	318 413	458 448	564 961	550 463	504 950	599 329	595 803	630 437	664 731
Credits	263 219	146 736	308 618	226 564	185 219	186 772	222 081	212 837	217 575
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	541 968	670 379	854 170	1 252 417	1 293 627	1 302 648	1 249 224
Other Accounts Receivable	21 266	88 024	45 571	105 621	74 362	159 748	489 482	332 211	243 722
Claims to Private Nonfinancial Institutions	7 869 706	8 474 348	9 266 501	10 468 045	11 840 393	12 920 510	13 031 546	13 019 462	13 483 149
Securities	216 586	254 543	266 881	273 631	378 330	455 795	446 322	436 129	434 830
Credits	7 252 207	7 901 000	8 673 393	9 775 098	10 959 988	11 930 995	12 052 293	12 007 563	12 496 121
Financial Derivatives	1 133	1 378	1 251	1 549	379	2 035	2 431	3 483	3 104
Shares and other Equity	166 057	162 909	191 382	245 262	261 142	295 897	299 915	332 258	314 582
Other Accounts Receivable	233 723	154 517	133 593	172 506	240 554	235 788	230 585	240 029	234 511
Claims to Nonprofit Institutions	2 707	3 016	2 391	4 109	6 027	7 553	7 365	7 942	7 087
Credits	1 967	2 939	2 268	3 827	5 955	6 970	6 706	7 114	6 902
Shares and other Equity	2	2	3	3	3	3	3	3	3
Other	738	74	120	279	69	581	656	826	182

Continuation

	2020	2021	2022	2023	2024*	09.25	10.25	11.25	12.25
Claims to Households	7 696 408	10 879 741	14 253 707	18 338 242	23 004 813	26 929 882	27 231 607	27 590 497	27 806 186
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	7 643 303	10 806 620	14 186 925	18 282 815	22 921 023	26 836 993	27 130 681	27 488 250	27 661 265
Financial Derivatives	242	530	-	-	1 538	1 932	604	855	-
Other	52 863	72 590	66 783	55 427	82 252	90 957	100 322	101 393	144 921
Other Net Domestic Assets	-16 222 495	-17 298 111	-18 146 474	-21 491 057	-28 590 935	-37 487 468	-37 763 024	-37 903 958	-37 315 982
Other Financial Assets	124 145	102 866	135 549	139 554	149 921	211 054	218 621	235 744	267 823
Nonfinancial Assets	834 075	857 332	899 210	952 200	1 051 276	1 252 211	1 256 778	1 292 530	1 369 072
Less: Other Liabilities	4 864 290	6 277 057	6 214 048	7 300 823	7 531 264	7 822 256	7 834 133	7 909 931	7 167 757
Less: Capital Accounts	12 316 425	11 981 252	12 967 184	15 281 988	22 260 868	31 128 477	31 404 289	31 522 301	31 785 120
Liabilities	24 917 785	30 099 291	34 295 955	38 301 572	45 660 003	48 139 408	49 331 768	49 027 468	52 751 786
Currency in Circulation	2 828 046	2 997 723	3 360 653	3 639 662	4 374 546	4 692 018	4 652 724	4 570 342	4 749 199
Transferable and Other Deposits	22 089 738	27 101 567	30 935 301	34 661 910	41 285 458	43 447 390	44 679 045	44 457 125	48 002 586
Regional and Local Government	822	914	1 368	3 500	6 298	5 055	8 250	11 979	11 383
Nonbank Financial Institutions	2 398 554	3 109 897	2 908 634	4 046 470	3 665 791	3 122 898	3 567 513	3 941 982	4 552 930
Public Nonfinancial Institutions	1 303 270	1 529 514	2 443 405	1 324 034	1 641 140	2 015 259	1 986 010	2 042 556	2 019 273
Private Nonfinancial Institutions	6 792 361	8 511 966	9 064 184	9 821 968	12 788 747	13 197 483	13 702 443	13 203 984	14 637 864
Nonprofit Institutions	802 680	684 352	870 470	625 901	593 802	651 899	635 654	620 522	612 634
Households	10 792 051	13 264 924	15 647 239	18 840 038	22 589 680	24 454 794	24 779 175	24 636 103	26 168 503

* including final turnovers

II. Key monetary indicators

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

	2020	2021	2022	2023	03.25	06.25	09.25
Net Foreign Assets	2 455 298	3 603 191	3 584 793	5 250 119	8 361 317	8 797 317	9 396 465
Claims on Nonresidents	3 810 828	5 248 149	5 008 923	6 516 697	10 299 912	11 081 621	12 199 728
Foreign Currency	1 566	3 025	1 081	1 636	23	13 102	0
Deposits	423 772	146 381	135 879	271 650	410 597	478 021	390 007
Securities (other than shares)	2 432 159	3 574 836	3 395 916	3 776 219	5 213 372	5 708 856	6 412 801
Loans	49 967	58 624	44 565	47 943	42 095	38 738	29 525
Financial Derivatives	0	0	0	0	0	0	0
Other	903 365	1 465 281	1 431 481	2 419 248	4 633 825	4 842 905	5 367 395
less: Liabilities to Nonresidents	1 355 530	1 644 957	1 424 131	1 266 578	1 938 595	2 284 304	2 803 262
Deposits	0	0	74 296	73 157	165 053	15 058	14 985
Securities (other than shares)	731 146	1 067 545	661 735	554 655	1 137 815	1 237 628	1 638 252
Loans	599 892	541 365	645 577	571 490	626 320	1 019 422	1 135 491
Financial Derivatives	0	0	0	0	0	0	0
Other	24 491	36 047	42 523	67 277	9 407	12 196	14 535
Claims on Banking System	2 748 063	2 581 784	2 040 126	3 196 843	2 715 961	2 191 882	2 185 505
National Currency	902	627	925	491	1 186	1 220	712
Other Claims	2 747 161	2 581 157	2 039 201	3 196 353	2 714 776	2 190 661	2 184 793
Net Claims on Central Government	6 134 924	5 943 344	8 082 617	9 196 610	10 912 479	11 920 319	12 722 417
Claims on Central Government	6 192 864	6 043 497	8 172 655	9 313 393	10 994 246	12 155 217	12 805 130
Securities (other than shares)	6 184 300	5 875 755	8 117 593	9 166 194	10 717 329	12 015 142	12 599 484
Other Claims	8 564	167 742	55 062	147 199	276 918	140 076	205 646
Less: Liabilities to Central Government	57 940	100 152	90 038	116 783	81 767	234 898	82 713
Deposits	0	0	0	0	271	0	0
Other Liabilities	57 940	100 152	90 038	116 783	81 497	234 898	82 713
Claims on Other Sectors	4 107 384	4 281 035	4 150 618	4 105 840	4 570 134	4 931 317	5 652 366
Regional and Local Government	788 535	857 776	811 212	808 988	918 701	957 666	1 178 993
Public Nonfinancial Institutions	781 663	966 553	924 349	1 029 871	1 282 742	1 401 562	1 734 386
Private Nonfinancial Institutions	2 276 047	2 201 762	2 188 402	2 060 872	2 203 497	2 410 252	2 582 383
Other Resident Sectors	261 139	254 945	226 654	206 108	165 193	161 837	156 604

Continuation

	2020	2021	2022	2023	03.25	06.25	09.25
Deposits	397	25 307	15 330	176 347	8 285	5 768	14 591
of which: Depository corporations	0	0	6 564	130 082	4 195	4 335	3 999
Securities (other than shares)	6 992	7 502	8 051	981 482	983 636	983 614	1 078 282
of which: Depository corporations	0	0	0	21 950	24 198	24 005	117 622
Loans	859 400	884 294	941 983	962 655	1 329 386	1 342 820	1 437 141
of which: Depository corporations	4	393	48 485	54 614	121 154	138 635	191 934
Financial Derivatives	0	0	0	0	27 744	0	0
of which: Depository corporations	0	0	0	0	27 744	0	0
Insurance Technical Reserve	13 510 920	13 836 287	15 606 629	18 997 395	24 220 228	25 594 613	27 432 118
Net Equity of Households in Life Insurance Reserves	348 569	450 152	551 701	606 036	988 433	1 096 230	1 189 035
Net Equity of Households in Pension Funds	12 914 140	13 071 798	14 663 411	17 864 654	22 807 349	24 064 744	25 789 316
Prepayment of Premiums and Reserves against Outstanding Claims	248 211	314 337	391 517	526 704	424 447	433 639	453 766
of which: Depository corporations	7 064	5 928	7 962	11 157	4 056	5 424	5 431
Shares and other Equity	1 483 131	1 629 798	1 741 458	2 164 286	2 345 541	2 543 182	2 748 342
Other Items (NET)	-415 171	26 166	-455 298	-1 532 753	-2 354 930	-2 629 163	-2 753 721

* 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	03.25	06.25	09.25
Net Foreign Assets	19 109 367	20 755 883	21 284 973	22 337 865	34 049 188	36 233 248	41 360 060
Claims on Nonresidents	22 101 325	23 864 780	26 205 715	28 004 072	41 802 846	44 757 771	51 441 671
less: Liabilities to Nonresidents	2 991 958	3 108 897	4 920 743	5 666 207	7 753 658	8 524 523	10 081 612
Domestic Claims	28 392 353	32 778 744	39 196 750	47 836 789	57 258 252	60 468 838	63 899 277
Net claims on Central Government	7 341 467	7 643 999	10 006 006	13 302 496	15 493 610	16 251 425	16 126 108
Claims on Central Government	10 108 322	10 865 234	13 281 991	16 355 394	19 461 847	20 537 449	20 791 472
Less: Liabilities to Central Government	2 766 856	3 221 236	3 275 986	3 052 898	3 968 236	4 286 025	4 665 364
Claims on Other Sectors	21 050 887	25 134 745	29 190 745	34 534 293	41 764 642	44 217 413	47 773 168
Regional and Local Government	788 537	872 244	824 436	822 434	932 218	971 444	1 192 495
Public Nonfinancial Institutions	2 151 307	2 426 506	2 402 211	2 601 979	3 012 465	3 322 087	3 951 733
Other Resident Sectors	18 111 043	21 835 995	25 964 098	31 109 879	37 819 958	39 923 883	42 628 940
Currency outside Financial Sectors	2 827 144	2 997 097	3 359 729	3 639 171	4 280 811	4 722 779	4 691 307
Deposits	19 691 582	24 016 977	28 035 433	30 661 705	36 886 921	38 734 800	40 335 083
Securities (other than shares)	264 528	390 671	464 827	1 372 439	1 402 831	1 513 443	1 614 190
Loans	884 774	898 173	914 141	937 879	1 261 282	1 265 321	1 309 561
Financial Derivatives	78	155	959	142	734	864	3 622
Insurance Technical Reserve	13 503 855	13 830 359	15 598 666	18 986 238	24 216 172	25 589 189	27 426 687
Shares and other Equity	11 787 263	12 138 553	12 959 245	15 621 136	24 676 052	26 460 586	31 648 283
Other Items (net)	-1 457 503	-737 357	-851 278	-1 044 057	-1 417 364	-1 584 895	-1 769 396

* 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*	09.25	10.25	11.25	12.25
1. RM (Reserve Money)	9 777 551	10 957 714	11 874 422	11 539 973	14 606 537	14 344 179	14 842 893	13 765 314	15 678 721
% changes to the previous month	1.1	4.6	1.3	14.0	16.4	-4.8	3.5	-7.3	13.9
% changes to December of the previous year	41.8	12.1	8.4	-2.8	26.6	-1.8	1.6	-5.8	7.3
from them:									
Currency out of the NBK	3 250 372	3 451 715	3 823 793	4 109 817	4 862 203	5 173 407	5 179 134	5 036 725	5 271 109
Deposits of Banks and other organizations in NBK	6 527 179	7 505 999	8 050 629	7 430 156	9 744 334	9 170 772	9 663 759	8 728 589	10 407 612
Narrow Reserve Money	5 087 846	6 945 442	7 374 898	7 142 913	7 532 310	8 927 040	9 300 659	9 043 566	10 270 708
% changes to the previous month	-9.7	12.9	6.9	8.6	9.5	16.5	4.2	-2.8	13.6
% changes to December of the previous year	-6.3	36.5	6.2	-3.1	5.5	18.5	23.5	20.1	36.4
from them:									
Reserve deposits of Banks in NBK	1 299 270	2 074 806	2 202 901	1 483 719	1 372 456	2 745 602	3 093 313	2 779 930	3 742 168
M0 (Currency in Circulation)	2 828 046	2 997 723	3 360 653	3 639 662	4 374 546	4 692 018	4 652 724	4 570 342	4 749 199
% changes to the previous month	4.5	3.2	3.4	4.8	7.7	-2.7	-0.8	-1.8	3.9
% changes to December of the previous year	22.9	6.0	12.1	8.3	20.2	7.3	6.4	4.5	8.6
M1	7 186 951	8 788 006	9 382 455	10 380 883	11 364 043	11 365 179	11 164 141	11 333 866	11 935 079
% changes to the previous month	-0.2	14.8	3.8	10.1	9.4	1.5	-1.8	1.5	5.3
% changes to December of the previous year	21.2	22.3	6.8	10.6	9.5	0.0	-1.8	-0.3	5.0
from them:									
Transferable deposits of individuals in national currency	1 319 207	1 871 282	1 805 022	2 132 362	2 395 216	2 166 156	2 195 308	2 113 425	2 580 062
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	4 507 004	4 316 110	4 650 099	4 605 818
M2	19 134 928	23 750 269	28 025 384	32 746 913	39 254 670	41 626 870	42 462 331	42 192 683	45 805 684
% changes to the previous month	2.1	6.6	6.7	7.4	7.5	1.3	2.0	-0.6	8.6
% changes to December of the previous year	19.2	24.1	18.0	16.8	19.9	6.0	8.2	7.5	16.7
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	18 295 122	18 447 225	18 502 600	19 379 302
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	11 966 569	12 850 965	12 356 218	14 491 303
M3 (broad money)	24 917 785	30 099 291	34 295 955	38 301 572	45 660 003	48 139 408	49 331 768	49 027 468	52 751 786
% changes to the previous month	1.1	4.9	4.7	7.4	7.2	1.1	2.5	-0.6	7.6
% changes to December of the previous year	16.9	20.8	13.9	11.7	19.2	5.4	8.0	7.4	15.5
from them:									
Other deposits of individuals in foreign currency	3 860 519	4 150 280	4 190 457	3 822 940	4 167 527	3 993 516	4 136 643	4 020 078	4 209 139
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	2 519 022	2 732 795	2 814 706	2 736 963

* 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*	09.25	10.25	11.25	12.25
Deposits - total*	22 089 738	27 101 567	30 935 301	34 661 910	41 285 458	43 447 390	44 679 045	44 457 125	48 002 586
of which:									
national currency:	13 855 690	17 337 508	21 150 007	26 604 473	32 001 910	34 484 991	35 192 038	35 137 232	37 863 610
Nonbanking Legal Entities	7 204 994	8 629 305	10 151 674	11 977 995	13 997 802	14 451 290	14 959 977	14 932 185	16 356 810
Individuals	6 650 695	8 708 203	10 998 332	14 626 478	18 004 109	20 033 702	20 232 061	20 205 047	21 506 800
foreign currency:	8 234 049	9 764 059	9 785 295	8 057 437	9 283 547	8 962 398	9 487 007	9 319 893	10 138 977
Nonbanking Legal Entities	4 092 693	5 207 338	5 136 388	3 843 877	4 697 976	4 541 306	4 939 892	4 888 837	5 477 274
Individuals	4 141 355	4 556 721	4 648 906	4 213 559	4 585 572	4 421 092	4 547 114	4 431 056	4 661 703
From total sum of Deposits:									
Nonbanking Legal Entities	11 297 688	13 836 643	15 288 062	15 821 872	18 695 777	18 992 595	19 899 870	19 821 023	21 834 084
Individuals	10 792 051	13 264 924	15 647 239	18 840 038	22 589 680	24 454 794	24 779 175	24 636 103	26 168 503
Transferable Deposits									
in national currency:	4 358 905	5 790 283	6 021 802	6 741 222	6 989 497	6 673 161	6 511 418	6 763 523	7 185 880
Nonbanking Legal Entities	3 039 698	3 919 000	4 216 780	4 608 860	4 594 281	4 507 004	4 316 110	4 650 099	4 605 818
Individuals	1 319 207	1 871 282	1 805 022	2 132 362	2 395 216	2 166 156	2 195 308	2 113 425	2 580 062
Other Deposits in national currency:	9 496 785	11 547 225	15 128 205	19 863 252	25 012 413	27 811 831	28 680 621	28 373 709	30 677 730
Nonbanking Legal Entities	4 165 297	4 710 305	5 934 894	7 369 135	9 403 521	9 944 286	10 643 867	10 282 087	11 750 992
Individuals	5 331 488	6 836 921	9 193 311	12 494 117	15 608 892	17 867 545	18 036 753	18 091 622	18 926 738
Transferable Deposits in foreign currency:	2 451 192	3 415 037	3 514 724	2 502 778	2 878 215	2 449 860	2 617 569	2 485 109	3 192 875
Nonbanking Legal Entities	2 170 356	3 008 596	3 056 275	2 112 158	2 460 170	2 022 284	2 207 098	2 074 131	2 740 310
Individuals	280 836	406 442	458 449	390 620	418 044	427 576	410 472	410 978	452 564
Other Deposits in foreign currency:	5 782 856	6 349 022	6 270 571	5 554 659	6 405 333	6 512 538	6 869 438	6 834 784	6 946 102
Nonbanking Legal Entities	1 922 337	2 198 742	2 080 113	1 731 719	2 237 805	2 519 022	2 732 795	2 814 706	2 736 963
Individuals	3 860 519	4 150 280	4 190 457	3 822 940	4 167 527	3 993 516	4 136 643	4 020 078	4 209 139

* without Nonresidents Accounts

** including final turnovers

II. Key monetary indicators

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

%, for the period

	Total (credits)				including for those extended for a period								Total (deposits)				including for those placed for a period							
					up to 1 month				over 1 month								up to 1 month				over 1 month			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
2020	8.24	0.79	2.13	4.44	8.10	0.20	--	4.45	13.50	1.77	2.13	3.87	8.28	0.37	1.32	4.28	8.28	0.37	1.20	4.28	9.93	0.37	1.70	4.47
2021	10.97	0.34	1.55	4.85	8.08	0.08	--	4.90	11.75	2.39	1.55	3.48	8.31	0.23	0.55	4.76	8.31	0.14	1.03	4.76	11.35	0.28	0.53	--
2022	14.98	3.35	3.00	9.00	14.93	8.50	--	9.05	15.53	3.28	3.00	4.34	13.51	1.58	1.31	8.63	13.51	1.05	1.31	8.56	13.55	1.98	1.40	20.49
2023	17.39	3.31	--	--	17.39	--	--	--	17.25	3.31	--	--	15.63	3.10	3.26	9.89	15.63	2.17	3.25	9.87	15.72	4.86	4.44	18.29
2024	15.86	4.23	5.54	--	14.70	--	--	--	17.13	4.23	5.54	--	14.11	2.81	3.06	15.71	14.11	2.37	3.03	15.71	8.00	4.77	3.61	18.41
2025	18.17	4.60	--	--	17.34	8.00	--	--	19.15	4.53	--	--	16.10	3.30	1.93	17.87	16.10	3.30	1.93	17.87	18.63	3.74	1.88	--
01.24	--	0.50	--	--	--	--	--	--	--	0.50	--	--	14.98	2.88	3.75	14.11	14.98	2.53	3.74	14.11	--	4.93	3.90	15.71
02.24	--	3.00	--	--	--	--	--	--	--	3.00	--	--	14.60	2.96	3.80	14.40	14.60	2.72	3.80	14.40	--	4.91	3.80	--
03.24	14.72	3.50	--	--	14.75	--	--	--	--	3.50	--	--	14.19	4.35	3.67	14.36	14.19	4.22	3.66	14.36	--	4.93	3.89	--
04.24	14.75	7.23	--	--	14.75	--	--	--	--	7.23	--	--	14.22	3.19	3.66	14.60	14.22	2.86	3.66	14.60	--	4.91	4.25	--
05.24	16.31	3.62	5.54	--	14.75	--	--	--	16.87	3.62	5.54	--	14.15	3.46	3.64	14.51	14.15	3.21	3.62	14.51	--	4.98	3.77	--
06.24	--	3.64	--	--	--	--	--	--	--	3.64	--	--	13.93	1.86	3.53	14.23	13.93	1.57	3.53	14.23	--	4.92	3.60	--
07.24	14.41	4.15	--	--	14.41	--	--	--	--	4.15	--	--	13.82	2.60	3.52	14.39	13.82	2.28	3.52	14.39	--	4.87	3.50	--
08.24	14.21	7.33	--	--	14.25	--	--	--	9.25	7.33	--	--	13.72	1.90	3.56	15.32	13.72	1.67	3.56	15.32	--	4.93	4.25	--
09.24	--	4.25	--	--	--	--	--	--	--	4.25	--	--	13.71	2.25	2.69	15.91	13.71	1.96	2.67	15.91	--	4.99	3.46	--
10.24	--	4.33	--	--	--	--	--	--	--	4.33	--	--	13.82	2.63	2.63	16.62	13.82	2.51	2.62	16.62	--	4.39	3.25	--
11.24	14.25	4.35	--	--	14.25	--	--	--	--	4.35	--	--	13.80	2.68	2.61	18.24	13.80	2.45	2.60	18.23	--	4.28	3.15	21.00
12.24	15.23	4.36	--	--	15.23	--	--	--	--	4.36	--	--	14.72	2.86	2.61	18.50	14.72	2.67	2.60	18.50	8.00	4.11	3.09	20.90
01.25	16.25	5.74	--	--	16.25	--	--	--	--	5.74	--	--	14.78	3.39	2.54	18.84	14.78	3.31	2.53	18.84	8.00	3.87	3.00	--
02.25	16.25	4.38	--	--	16.25	--	--	--	--	4.38	--	--	14.85	3.27	2.21	18.71	14.85	3.18	2.21	18.71	8.00	3.88	2.50	--
03.25	18.13	3.79	--	--	17.50	--	--	--	18.75	3.79	--	--	15.69	3.29	2.13	19.17	15.69	3.22	1.69	19.17	8.00	3.84	2.50	--
04.25	17.50	5.00	--	--	17.50	--	--	--	--	5.00	--	--	16.04	3.20	1.95	14.60	16.04	3.15	1.94	19.21	8.00	3.64	2.45	15.00
05.25	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	--
06.25	17.50	3.75	--	--	17.50	--	--	--	--	3.75	--	--	16.02	3.24	1.69	18.33	16.02	3.21	1.69	18.33	--	3.63	2.50	--
07.25	18.21	3.75	--	--	17.50	--	--	--	18.50	3.75	--	--	16.04	3.68	1.78	17.66	16.04	3.69	1.78	17.66	--	3.59	1.90	--
08.25	17.26	3.75	--	--	17.50	--	--	--	18.64	3.75	--	--	16.01	3.66	1.79	16.40	16.01	3.67	1.79	16.38	--	3.59	1.90	18.25
09.25	17.50	3.75	--	--	17.50	--	--	--	--	3.75	--	--	15.99	3.55	1.76	15.95	15.99	3.54	1.76	15.95	--	3.57	1.83	--
10.25	19.00	3.66	--	--	19.00	--	--	--	--	3.66	--	--	16.99	3.13	1.79	15.24	16.99	3.11	1.78	15.23	17.67	3.34	1.87	17.50
11.25	20.31	6.27	--	--	19.00	8.00	--	--	20.34	5.84	--	--	17.47	3.04	1.78	15.20	17.47	3.03	1.78	15.20	17.98	3.90	2.50	--
12.25	20.00	4.54	--	--	--	--	--	--	20.00	4.54	--	--	17.43	2.80	1.81	14.71	17.43	2.80	1.81	14.71	--	2.84	1.90	--

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**		09.25		10.25		11.25		12.25	
	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Deposits of Legal Entities	7.3	0.4	7.4	0.4	14.4	1.0	14.6	2.6	14.0	2.6	15.4	2.6	16.3	2.6	16.8	2.4	16.8	2.3
including:																		
Demand Deposits	0.0	0.1	0.7	0.1	0.5	0.0	0.2	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Conditional	3.1	0.2	4.6	0.5	6.2	0.5	9.2	1.6	9.5	1.7	13.3	2.0	12.4	0.8	10.2	1.2	9.9	1.6
Time and Saving Deposits, total	7.3	0.4	7.4	0.4	14.4	1.0	14.6	2.6	14.0	2.6	15.4	2.6	16.3	2.6	16.8	2.4	16.8	2.3
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	15.5	2.6	16.4	2.4	17.0	2.4	17.0	2.3
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	15.4	2.9	16.0	3.4	16.1	1.9	16.7	2.9
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	15.1	2.8	15.9	3.3	16.0	2.6	16.1	2.1
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	14.1	2.3	14.9	2.1	15.2	2.1	15.2	3.0
over 5 years	4.6	2.0	5.6	0.5	10.1	0.7	12.8	1.6	11.8	1.5	13.1	1.3	9.2	2.0	13.8	1.3	13.3	1.3
Deposits of Individuals	9.2	1.0	8.0	0.8	13.3	0.9	13.7	0.9	13.2	0.9	14.4	0.9	14.6	0.6	14.8	0.9	14.7	0.9
including:																		
Demand Deposits	0.1	0.8	0.1	3.2	0.1	0.2	0.2	1.0	0.0	4.3	0.0	7.1	0.0	7.2	0.1	7.9	0.0	6.8
Conditional	9.6	0.3	0.4	0.4	11.2	0.6	11.6	0.8	4.1	1.0	5.0	1.0	14.2	1.0	4.2	0.2	4.8	1.0
Time and Saving Deposits, total	9.2	1.0	8.0	0.8	13.3	0.9	13.7	0.9	13.2	0.9	14.4	0.9	14.6	0.6	14.8	0.9	14.7	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	14.7	0.6	15.6	0.9	16.1	0.8	16.0	0.7
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	16.4	0.9	16.5	0.9	16.6	1.0	17.5	1.0
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	14.3	0.9	14.4	0.9	14.6	0.9	14.4	0.9
from 1 to 5 years	9.7	1.0	8.6	0.8	13.7	0.8	14.0	0.8	13.3	0.8	14.1	0.8	14.2	0.8	14.2	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	2.1	1.0	2.2	0.1	2.0	0.7	2.0	1.0

Continuation

	12.20		12.21*		12.22		12.23		12.24**		09.25		10.25		11.25		12.25	
	KZT	CFC	KZT	FC														
Credits to Legal Entities	11.4	4.6	12.2	4.5	19.2	5.7	18.7	5.7	17.8	7.3	19.1	6.9	19.7	7.1	20.1	6.7	19.8	6.7
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	19.7	6.4	20.0	6.3	20.9	5.6	21.5	5.4
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	19.0	7.6	20.1	7.7	20.2	7.4	20.6	6.6
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	18.7	7.1	19.5	7.5	19.8	7.0	19.7	7.0
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	21.3	6.9	20.8	7.7	21.9	6.9	20.1	6.5
over 5 years	12.0	5.7	13.0	4.6	19.8	7.9	19.5	4.5	17.5	7.9	18.4	6.7	18.6	4.6	18.6	7.0	18.7	6.7
Credits to Individuals	14.9	18.3	17.5	6.0	17.4	6.1	17.9	4.0	18.8	5.1	21.4	6.9	21.5	5.6	20.0	6.8	20.1	5.7
of which with maturity:																		
up to 1 month	18.3	24.2	23.7	-	20.2	-	32.2	-	34.6	-	32.2	-	34.7	-	31.1	-	28.6	-
from 1 to 3 month	14.0	26.6	17.3	-	13.1	-	20.1	-	17.7	-	20.6	-	18.2	-	19.8	-	18.1	-
from 3 month to 1 year	17.4	14.1	22.8	7.1	14.0	5.0	16.6	3.0	20.9	-	22.4	-	20.5	-	19.9	-	21.9	-
from 1 to 5 years	16.5	17.2	18.5	4.0	19.5	5.3	17.1	7.7	18.8	3.9	23.5	10.2	24.2	5.7	20.8	7.7	21.9	8.8
over 5 years	9.8	6.5	19.5	8.0	16.8	8.4	19.2	5.6	17.6	5.5	17.7	7.3	17.7	7.2	18.4	5.7	15.0	4.0

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

** including final turnovers

***Data for may 2025 were updated due to changes in the reporting data of respondents

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	01.01.2025**	01.07.2025*	01.08.2025*	01.09.2025*	01.10.2025	01.11.2025	01.12.2025
Loans to economy in an expanded definition	23 766 947	28 929 176	34 643 758	41 860 599	45 656 004	46 736 493	47 604 546	48 616 005	49 095 251	49 526 486
of which										
from banking sector	20 544 330	24 773 243	29 803 996	35 958 388	38 846 704	39 740 116	40 832 981	41 601 238	41 986 440	42 443 183
from other organizations	3 222 618	4 155 933	4 839 762	5 902 212	6 809 300	6 996 378	6 771 565	7 014 768	7 108 811	7 083 303
including:										
from mortgage organizations	354 327	337 610	296 549	276 582	268 576	267 150	265 108	263 551	261 836	260 260
from other public sector corporations	1 491 190	1 739 316	2 155 199	2 861 669	3 376 571	3 522 413	3 586 445	3 693 857	3 784 387	3 766 466
from organizations engaged in microfinance activities	1 377 101	2 079 007	2 388 014	2 763 961	3 164 153	3 206 815	2 920 011	3 057 359	3 062 588	3 056 577
of the total amount of loans to economy										
loans to business	12 783 308	14 436 939	16 468 055	19 419 374	21 131 278	21 751 680	22 064 168	22 737 361	22 971 992	23 104 994
national currency	10 057 559	11 788 741	13 503 205	15 210 649	16 668 473	16 967 281	17 079 537	17 513 174	17 616 709	17 811 785
foreign currency	2 725 749	2 648 198	2 964 850	4 208 725	4 462 805	4 784 399	4 984 631	5 224 187	5 355 283	5 293 209
loans to Individuals	10 983 640	14 492 237	18 175 703	22 441 226	24 524 726	24 984 814	25 540 378	25 878 645	26 123 259	26 421 492
national currency	10 966 352	14 486 475	18 171 943	22 438 656	24 521 641	24 981 656	25 537 219	25 875 384	26 120 415	26 418 778
foreign currency	17 288	5 762	3 760	2 569	3 085	3 158	3 159	3 261	2 843	2 714

The **banking sector** includes second-tier banks and the JSC "Development Bank of Kazakhstan"

Other public sector corporations include subsidiaries of JSC "NMH "Baiterek" that provide loans to the real sector, with the exception of JSC "Development Bank of Kazakhstan" (included in the banking sector) and JSC "Kazakhstan Housing Company" (included in mortgage organizations)

Loans to business include loans of non-financial organizations and loans of individual entrepreneurs received for entrepreneurial activity

Loans to Individuals include loans received for purposes not related to the implementation of entrepreneurial activity

* In connection with the transition to a monthly frequency of publication of data, starting with reports as of July 1, 2023, for credit partnerships and pawnshops reporting on a quarterly basis, an estimate based on quarterly reporting data

** Including final turnovers

2.12. Loans from banking sector

2.12.1. Loans extended by banking sector and weighted average interest rates

for the period

	2022		2023		2024		07.25		08.25		09.25		10.25		11.25		12.25	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Issued, total	24 424 017	15.8	30 716 473	18.1	36 895 396	18.1	3 612 002	19.0	3 654 670	18.7	3 776 334	18.5	3 629 131	18.5	3 478 308	17.9	4 895 855	16.9
<i>including:</i>																		
national currency	22 849 883	16.6	28 504 826	19.0	33 900 564	19.0	3 118 648	20.8	3 236 417	20.2	3 279 245	20.4	3 019 150	20.8	2 984 030	19.7	3 862 206	19.6
foreign currency	1 574 134	5.0	2 211 647	6.7	2 994 832	7.3	493 354	7.1	418 252	6.9	497 089	6.4	609 981	7.1	494 279	6.7	1 033 649	6.7
<i>from total Loans:</i>																		
Short-term	12 326 838	14.7	11 672 769	17.5	15 932 908	16.8	1 424 875	17.3	1 381 419	18.2	1 450 139	17.7	1 626 532	16.5	1 351 839	17.6	1 950 716	16.7
Long-term	12 097 179	16.9	19 043 704	18.5	20 962 488	19.1	2 187 127	20.1	2 273 250	19.0	2 326 195	19.0	2 002 599	20.1	2 126 469	18.0	2 945 139	17.0
Loans issued to business	13 071 938	15.1	15 971 672	18.0	18 921 970	17.6	1 861 341	17.8	1 862 324	18.1	2 042 671	17.5	2 010 407	17.4	1 910 230	17.6	3 149 251	16.1
national currency	11 506 705	16.4	13 771 269	19.8	15 935 496	19.5	1 368 950	21.6	1 444 865	21.3	1 546 176	21.1	1 400 958	21.9	1 416 526	21.4	2 116 182	20.7
Short-term	8 984 197	14.6	8 148 606	17.8	10 925 423	16.3	876 802	16.5	963 059	17.4	955 886	16.8	903 637	15.8	883 566	17.3	1 173 228	16.0
Long-term	2 522 509	18.1	5 622 663	20.7	5 010 073	23.1	492 149	25.9	481 805	25.5	590 290	24.2	497 321	25.4	532 960	24.0	942 954	21.4
foreign currency	1 565 232	5.0	2 200 403	6.7	2 986 474	7.3	492 391	7.1	417 460	6.9	496 496	6.4	609 449	7.1	493 704	6.7	1 033 069	6.7
Short-term	1 183 272	4.8	1 043 687	6.7	2 006 068	7.4	277 749	7.8	165 122	6.9	228 364	6.9	443 022	7.3	214 068	6.6	519 111	6.7
Long-term	381 960	5.7	1 156 716	6.8	980 406	7.1	214 642	6.2	252 338	6.9	268 132	5.9	166 427	6.5	279 635	6.8	513 958	6.6
Loans issued to Individuals	11 352 080	16.7	14 744 801	18.2	17 973 425	18.6	1 750 661	20.2	1 792 345	19.3	1 733 662	19.7	1 618 724	19.8	1 568 078	18.2	1 746 604	18.3
national currency	11 343 178	16.7	14 733 557	18.2	17 965 068	18.6	1 749 698	20.2	1 791 553	19.3	1 733 069	19.7	1 618 192	19.8	1 567 503	18.2	1 746 024	18.3
Short-term	2 158 938	15.2	2 477 853	16.2	2 999 619	19.0	270 325	20.7	253 238	21.8	265 889	21.8	279 873	19.8	254 205	19.2	258 377	21.0
Long-term	9 184 240	17.1	12 255 704	18.6	14 965 449	18.5	1 479 373	20.1	1 538 315	18.9	1 467 179	19.4	1 338 319	19.8	1 313 298	18.0	1 487 647	17.9
foreign currency	8 902	5.9	11 244	3.9	8 357	4.4	963	3.6	793	3.5	594	6.9	532	5.6	575	4.9	581	5.7
Short-term	432	1.7	2 622	0.0	1 797	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Long-term	8 470	6.1	8 621	5.1	6 561	5.6	963	3.6	793	3.5	594	6.9	532	5.6	575	4.9	581	5.7

The **banking sector** includes second-tier banks and the JSC "Development Bank of Kazakhstan"

Loans to business include loans of non-financial corporations and loans of individual entrepreneurs received for entrepreneurial activity

Loans to Individuals include loans to individuals, with the exception of loans to individual entrepreneurs received for entrepreneurial activity

More detailed breakdown can be found on the official Internet resource of the NBK in the section "Statistics - Monetary and banking statistics - Loan market - Loans from banking sector to economy (analytical presentation)"

*including final turnovers

2.12. Loans from banking sector
2.12.2. Loans from banking sector as of the end of the period

mln. of KZT, end of period

	12.22	12.23	12.24*	07.25	08.25	09.25	10.25	11.25	12.25
Total loans	24 773 243	29 803 996	35 958 388	39 740 116	40 832 981	41 601 238	41 986 440	42 443 183	43 286 781
<i>including:</i>									
national currency	22 119 283	26 835 387	31 747 093	34 984 770	35 877 552	36 406 850	36 660 276	37 178 310	37 813 976
foreign currency	2 653 960	2 968 610	4 211 294	4 755 345	4 955 428	5 194 387	5 326 163	5 264 873	5 472 805
<i>from total Loans:</i>									
Short-term	4 139 077	3 440 384	5 568 032	5 897 968	5 889 603	5 766 779	5 926 573	5 971 386	6 012 365
Long-term	20 634 166	26 363 612	30 390 356	33 842 148	34 943 378	35 834 459	36 059 866	36 471 796	37 274 416
Loans of business	11 598 880	13 117 761	15 281 162	16 742 779	17 119 872	17 572 602	17 713 340	17 868 915	18 514 513
national currency	8 950 682	10 152 911	11 072 438	11 990 592	12 167 603	12 381 476	12 390 020	12 606 756	13 044 252
Short-term	2 821 012	2 184 933	3 439 697	3 744 023	3 701 644	3 660 271	3 592 520	3 667 228	3 660 398
Long-term	6 129 669	7 967 978	7 632 740	8 246 569	8 465 958	8 721 205	8 797 500	8 939 528	9 383 854
foreign currency	2 648 198	2 964 850	4 208 725	4 752 187	4 952 269	5 191 127	5 323 320	5 262 159	5 470 261
Short-term	482 726	480 101	1 161 414	1 163 637	1 160 760	1 089 672	1 303 735	1 266 355	1 344 050
Long-term	2 165 472	2 484 749	3 047 311	3 588 550	3 791 510	4 101 454	4 019 586	3 995 804	4 126 211
Loans of Individuals	13 174 364	16 686 235	20 677 225	22 997 337	23 713 109	24 028 636	24 273 100	24 574 267	24 772 268
national currency	13 168 602	16 682 476	20 674 656	22 994 179	23 709 950	24 025 375	24 270 257	24 571 554	24 769 724
Short-term	835 315	775 324	966 913	990 300	1 027 191	1 016 835	1 030 319	1 037 804	1 007 917
Long-term	12 333 287	15 907 152	19 707 743	22 003 878	22 682 759	23 008 539	23 239 937	23 533 750	23 761 807
foreign currency	5 762	3 760	2 569	3 158	3 159	3 261	2 843	2 714	2 544
Short-term	24	26	8	8	8	0	0	0	0
Long-term	5 738	3 734	2 562	3 150	3 151	3 261	2 843	2 714	2 544

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	12.24*	07.25	08.25	09.25	10.25	11.25	12.25
Total arrears	681 452	680 590	907 174	1 319 860	1 390 256	1 469 406	1 516 093	1 507 579	1 436 125
<i>including:</i>									
national currency	631 970	667 412	893 972	1 308 337	1 326 332	1 340 980	1 394 546	1 393 129	1 343 182
foreign currency	49 483	13 178	13 202	11 523	63 924	128 425	121 547	114 450	92 943
<i>from total arrears:</i>									
Short-term	100 708	88 067	112 227	105 447	114 053	122 851	140 278	122 778	101 832
Long-term	580 744	592 522	794 947	1 214 413	1 276 202	1 346 555	1 375 815	1 384 801	1 334 293
Arrears on loans of business	326 572	283 133	311 333	404 282	423 374	501 017	524 092	489 638	453 315
national currency	279 304	271 252	298 938	394 303	361 005	374 237	403 822	376 378	361 546
Short-term	62 553	58 101	72 043	70 291	62 623	58 175	77 570	61 316	53 122
Long-term	216 751	213 151	226 895	324 012	298 382	316 062	326 252	315 062	308 424
foreign currency	47 269	11 880	12 396	9 979	62 369	126 779	120 269	113 260	91 770
Short-term	2 289	58	10 675	88	14 687	26 340	23 242	20 962	7 047
Long-term	44 980	11 822	1 721	9 891	47 682	100 439	97 027	92 298	84 723
Arrears on loans of Individuals	354 880	397 457	595 841	915 578	966 882	968 389	992 001	1 017 941	982 810
national currency	352 666	396 160	595 034	914 033	965 327	966 743	990 724	1 016 751	981 636
Short-term	35 846	29 886	29 502	35 060	36 736	38 336	39 466	40 500	41 663
Long-term	316 820	366 274	565 532	878 973	928 591	928 407	951 258	976 251	939 973
foreign currency	2 214	1 298	807	1 544	1 555	1 646	1 277	1 190	1 173
Short-term	20	22	8	8	8	0	0	0	0
Long-term	2 194	1 276	799	1 537	1 547	1 646	1 277	1 190	1 173

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*		2025		09.25		10.25		11.25		12.25	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	млн.КЗТ	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Deposits - total in national currency	180 233 627	7.5	288 135 400	7.4	450 523 434.4	12.2	573 201 604	14.5	799 120 341	13.5	1 074 149 418	15.5	94 929 913	15.4	102 030 281	16.2	96 731 455	16.7	110 062 325	16.7
Demand Deposits	110 759	0.4	156 898	0.0	97 360.5	0.1	51 945	0.2	31 501	0.1	8 794	0.1	876	0.0	537	0.1	326	0.1	944	0.1
of which:																				
Legal Entities	933	0.0	1 383	0.1	351.3	0.2	1 179	3.2	1 443	0.1	3 106	0.1	160	0.1	81	0.1	58	0.1	453	0.1
Individuals	109 826	0.5	155 515	0.0	97 009.1	0.1	50 765	0.1	30 057	0.1	5 687	0.0	715	0.0	456	0.1	268	0.1	491	0.0
Time, Saving Deposits	180 088 031	7.5	287 931 123	7.4	450 370 342.3	12.2	573 057 354	14.5	798 981 790	13.5	1 074 001 238	15.5	94 906 676	15.4	101 994 254	16.2	96 725 179	16.7	110 046 774	16.7
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	991 954 863	15.6	87 778 008	15.4	94 448 394	16.3	89 508 384	16.8	100 463 323	16.9
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	82 046 375	14.2	7 128 668	14.4	7 545 860	14.6	7 216 795	14.8	9 583 452	14.7
Conditional Deposits	34 837	4.4	47 378	4.2	55 731.6	6.9	92 305	10.0	107 050	9.0	139 385	11.4	22 361	13.1	35 490	12.6	5 950	9.8	14 607	9.7
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	122 716	11.3	21 885	13.3	30 946	12.4	5 485	10.3	13 897	9.9
Individuals	7 862	6.9	10 071	3.8	17 944.7	9.3	16 625	11.5	9 419	9.2	16 670	12.5	477	5.0	4 544	14.2	465	4.2	710	4.8
Deposits - total in CFC	13 291 070	0.8	24 730 206	0.5	27 994 872.1	0.6	48 300 864	1.8	62 175 496	2.4	79 471 741	2.4	6 720 541	2.5	7 855 389	2.3	7 567 646	2.2	9 032 349	2.1
Demand Deposits	114 114	1.3	55 172	2.0	48 075.7	0.6	16 950	4.5	13 206	4.7	20 715	5.6	2 136	6.0	2 144	6.2	3 106	7.2	1 707	3.8
of which:																				
Legal Entities	57	0.1	1 354	0.0	4 086.3	0.0	2 889	0.1	3 240	0.1	4 304	0.1	345	0.1	301	0.1	278	0.1	754	0.1
Individuals	114 057	1.3	53 818	2.1	43 989.5	0.6	14 061	5.5	9 966	6.3	16 410	7.0	1 791	7.1	1 843	7.2	2 828	7.9	953	6.8
Time, Saving Deposits	13 151 561	0.8	24 630 461	0.5	27 872 784.5	0.6	48 203 925	1.8	62 096 019	2.4	79 364 382	2.4	6 714 763	2.5	7 848 685	2.3	7 563 227	2.2	9 016 166	2.1
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	72 472 973	2.5	6 310 386	2.6	6 999 139	2.5	7 026 491	2.3	8 146 321	2.3
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	6 891 409	0.9	404 377	0.9	849 546	0.6	536 736	0.9	869 845	0.9
Conditional Deposits	25 395	0.3	44 573	0.3	74 011.9	0.5	79 988	1.0	66 272	1.3	86 644	1.4	3 641	2.0	4 560	0.8	1 313	1.2	14 476	1.6
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	83 106	1.5	3 587	2.0	4 559	0.8	1 313	1.2	14 473	1.6
Individuals	1 276	0.7	2 933	0.4	8 779.9	0.6	6 275	0.8	1 991	0.2	3 538	0.8	54	1.0	2	1.0	0	0.2	3	1.0
Deposits - total in OFC	263 755	2.9	466 144	2.2	795 820.8	6.1	2 219 156	3.1	2 468 872	4.1	3 880 789	3.7	438 443	3.3	469 490	4.1	294 364	4.2	368 170	4.1
Demand Deposits	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	6 893	0.1	8	0.0	0	0.0	0	0.0	0	0.0	0	0.0
of which:																				
Legal Entities	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	6 893	0.1	8	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Time, Saving Deposits	263 218	2.9	465 225	2.2	793 340.6	6.1	2 213 953	3.1	2 461 978	4.1	3 880 781	3.7	438 443	3.3	469 490	4.1	294 364	4.2	368 170	4.1
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	3 784 605	3.8	434 365	3.4	464 309	4.2	289 013	4.2	360 855	4.2
Individuals	72 555	0.9	96 967	0.7	97 084.3	0.9	61 026	0.7	55 622	0.7	96 176	0.7	4 078	0.7	5 181	0.6	5 351	0.6	7 315	0.6
Conditional Deposits	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
of which:																				
Legal Entities	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	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	0	0.0

Continuation

	2020		2021		2022		2023		2024*		2025		09.25		10.25		11.25		12.25	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	млн.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Current Accounts in national currency	382 520 654	0.1	580 295 009	0.1	819 117 161.6	0.0	1 013 078 514	0.0	1 295 039 904	0.0	1 732 404 898	0.0	152 064 666	0.0	160 670 104	0.1	155 540 194	0.1	187 586 047	0.0
of which:																				
Legal Entities	304 981 782	0.1	441 173 659	0.1	642 284 746.9	0.1	783 523 371	0.1	1 023 850 923	0.1	1 397 654 974	0.0	122 637 493	0.1	130 580 145	0.1	127 542 663	0.1	151 620 363	0.1
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	28 703 772	2.3	2 673 477	2.4	3 241 829	2.7	3 105 560	3.0	3 065 336	2.7
without accrual Interest Rates	283 585 001	0.0	416 306 015	0.0	628 405 598.4	0.0	765 809 553	0.0	1 033 234 900	0.0	1 287 262 127	0.0	119 964 016	0.0	127 338 316	0.0	124 437 103	0.0	148 555 027	0.0
Individuals	77 538 872	0.0	139 121 350	0.0	176 832 376.7	0.0	229 555 143	0.0	271 188 981	0.0	334 749 925	0.0	29 427 172	0.0	30 089 960	0.0	27 997 531	0.0	35 965 684	0.0
of which:																				
with accrual Interest Rates	0	0.0	0	0.0	0.0	0.0	4 801	0.0	1 903	0.1	0	0.0	0	0.0	0	0.0	0	0.0	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	334 749 925	0.0	29 427 172	0.0	30 089 960	0.0	27 997 531	0.0	35 965 684	0.0
Current Accounts in CFC	53 815 804	0.0	77 746 002	0.0	93 102 703.9	0.0	114 731 741	0.0	133 861 158	0.0	181 091 744	0.0	13 577 629	0.0	18 966 830	0.0	16 207 931	0.0	21 878 082	0.0
of which:																				
Legal Entities	45 598 173	0.0	69 129 805	0.0	80 665 305.3	0.0	103 836 000	0.0	123 894 721	0.0	167 076 920	0.0	12 511 418	0.0	17 801 809	0.0	15 193 749	0.0	20 593 692	0.0
of which:																				
with accrual Interest Rates	244 212	0.1	102	0.0	13 512.1	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	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	167 076 920	0.0	12 511 418	0.0	17 801 809	0.0	15 193 749	0.0	20 593 692	0.0
Individuals	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	10 895 741	0.0	9 966 437	0.0	14 014 824	0.0	1 066 210	0.0	1 165 021	0.0	1 014 182	0.0	1 284 390	0.0
of which:																				
with accrual Interest Rates	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	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	14 014 824	0.0	1 066 210	0.0	1 165 021	0.0	1 014 182	0.0	1 284 390	0.0
Current Accounts in OFC	7 621 292	0.0	11 515 722	0.0	16 103 112.5	0.0	16 855 008	0.0	17 748 769	0.0	24 383 983	0.0	2 069 984	0.0	2 319 519	0.0	2 076 010	0.0	2 820 781	0.0
of which:																				
Legal Entities	6 833 047	0.0	10 085 391	0.0	14 014 909.7	0.0	15 794 007	0.0	16 652 571	0.0	22 947 593	0.0	1 965 584	0.0	2 190 648	0.0	1 974 995	0.0	2 684 095	0.0
of which:																				
with accrual Interest Rates	26 145	0.2	48 672	0.3	211 115.6	0.3	234 786	0.2	106 725	0.3	27 392	0.3	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	6 806 902	0.0	10 036 718	0.0	13 809 295.8	0.0	15 559 222	0.0	16 545 680	0.0	22 920 200	0.0	1 965 584	0.0	2 190 648	0.0	1 974 995	0.0	2 684 095	0.0
Individuals	788 245	0.0	1 430 331	0.0	2 088 202.8	0.0	1 061 000	0.0	1 096 197	0.0	1 436 391	0.0	104 400	0.0	128 871	0.0	101 016	0.0	136 686	0.0
of which:																				
with accrual Interest Rates	0	0.0	3 715	0.0	11 330.8	0.0	0	0.0	915	0.0	0	0.0	0	0.0	0	0.0	0	0.0	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	1 436 391	0.0	104 400	0.0	128 871	0.0	101 016	0.0	136 686	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*	09.25	10.25	11.25	12.25
Deposits - total in national currency	7 975 113	10 386 834	13 834 397	17 840 257	23 097 812	26 131 164	26 613 057	26 256 503	27 879 793
Demand Deposits	6 464	7 056	7 203	8 748	4 447	7 491	7 516	7 798	8 231
of which:									
Legal Entities	784	873	602	1 363	2 103	3 079	2 811	2 634	2 605
Individuals	5 681	6 183	6 601	7 385	2 343	4 413	4 705	5 164	5 625
Time, Saving, Conditional Deposits	7 968 649	10 379 778	13 827 194	17 831 509	23 093 365	26 123 672	26 605 542	26 248 706	27 871 563
of which:									
Legal Entities	2 666 589	3 576 273	4 695 221	5 433 440	7 593 789	8 432 422	8 746 348	8 341 482	9 091 351
Individuals	5 302 060	6 803 505	9 131 974	12 398 069	15 499 576	17 691 251	17 859 193	17 907 224	18 780 212
Deposits - total in foreign currency	5 443 824	6 017 136	6 007 776	5 299 768	6 089 902	6 236 255	6 533 403	6 547 979	6 632 102
Demand Deposits	18 580	13 611	11 753	8 409	12 224	13 943	15 157	13 633	11 344
of which:									
Legal Entities	914	1 121	1 621	1 229	2 957	1 758	1 848	1 709	2 221
Individuals	17 665	12 491	10 132	7 180	9 267	12 185	13 309	11 923	9 123
Time, Saving, Conditional Deposits	5 425 245	6 003 525	5 996 022	5 291 359	6 077 678	6 222 312	6 518 246	6 534 346	6 620 757
of which:									
Legal Entities	1 609 244	1 903 704	1 842 495	1 541 025	1 992 726	2 350 415	2 511 341	2 557 464	2 465 401
Individuals	3 816 001	4 099 821	4 153 527	3 750 334	4 084 952	3 871 897	4 006 905	3 976 882	4 155 356
Current accounts - total in national currency	3 558 101	4 462 751	4 466 413	4 988 399	5 454 748	5 275 148	5 085 075	5 110 294	5 723 194
of which:									
Legal Entities	2 239 496	2 593 102	2 663 878	2 859 577	3 062 873	3 111 565	2 892 437	2 999 378	3 146 134
Individuals	1 318 606	1 869 649	1 802 536	2 128 823	2 391 875	2 163 583	2 192 638	2 110 917	2 577 060
Current accounts - total in foreign currency	2 283 173	2 724 491	3 187 153	2 099 929	2 427 961	2 123 511	2 259 534	2 091 604	2 675 540
of which:									
Legal Entities	2 002 337	2 318 049	2 728 704	1 709 310	2 009 917	1 695 935	1 849 063	1 680 627	2 222 976
Individuals	280 836	406 442	458 449	390 620	418 044	427 576	410 471	410 978	452 564

* including final turnovers

II.Key monetary indicators

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

mln. of KZT, end of period

	Deposits* of Individuals			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits				
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC
												short-term	long-term	
	1=2+3+4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14
2020	10 921 376	6 694 078	4 227 298	1 707 709	1 351 210	356 498	11 749	9 117	2 632	9 201 918	5 333 751	2 313 060	3 020 691	3 868 167
2021	13 404 792	8 759 828	4 644 964	2 400 614	1 909 808	490 806	4 485	4 462	23	10 999 694	6 845 558	3 008 098	3 837 460	4 154 136
2022	16 902 790	11 163 548	5 739 242	2 908 741	1 903 274	1 005 467	3 495	3 475	20	13 990 555	9 256 799	4 110 359	5 146 441	4 733 755
2023	20 387 546	14 922 251	5 465 295	3 267 201	2 256 804	1 010 397	4 374	4 355	19	17 115 971	12 661 092	6 099 479	6 561 614	4 454 879
2024**	24 520 771	18 469 373	6 051 398	3 660 554	2 547 588	1 112 965	5 255	5 188	67	20 854 963	15 916 596	8 116 256	7 800 341	4 938 366
2025	28 128 538	21 969 791	6 158 748	3 870 590	2 729 266	1 141 324	6 671	6 609	63	24 251 277	19 233 916	11 142 539	8 091 377	5 017 361
2024														
01.24	19 873 563	14 591 661	5 281 902	2 848 345	1 824 637	1 023 708	4 270	4 251	19	17 020 948	12 762 773	6 223 681	6 539 092	4 258 175
02.24	20 139 635	14 891 679	5 247 956	2 880 217	1 895 528	984 689	4 469	4 450	19	17 254 949	12 991 701	6 329 216	6 662 485	4 263 248
03.24	20 265 319	15 034 114	5 231 205	2 890 435	1 880 272	1 010 163	4 530	4 469	61	17 370 354	13 149 373	6 419 854	6 729 519	4 220 981
04.24	20 456 138	15 283 915	5 172 223	2 959 362	1 966 799	992 563	4 611	4 552	59	17 492 165	13 312 564	6 527 905	6 784 659	4 179 601
05.24	20 884 066	15 635 262	5 248 805	3 042 732	2 042 898	999 834	4 664	4 604	60	17 836 671	13 587 759	6 721 585	6 866 174	4 248 912
06.24	21 664 839	16 152 314	5 512 525	3 300 376	2 262 796	1 037 580	4 787	4 725	62	18 359 676	13 884 793	6 871 767	7 013 027	4 474 883
07.24	21 906 520	16 508 604	5 397 916	3 258 583	2 238 664	1 019 918	4 869	4 807	62	18 643 068	14 265 133	7 126 281	7 138 852	4 377 935
08.24	22 189 867	16 808 355	5 381 513	3 264 529	2 210 264	1 054 265	4 918	4 855	63	18 920 420	14 593 235	7 335 704	7 257 531	4 327 184
09.24	22 332 210	17 015 407	5 316 803	3 174 997	2 138 096	1 036 901	5 045	4 981	63	19 152 169	14 872 330	7 536 121	7 336 209	4 279 839
10.24	22 666 169	17 353 723	5 312 446	3 203 319	2 160 288	1 043 030	5 011	4 947	64	19 457 840	15 188 488	7 743 296	7 445 192	4 269 352
11.24	23 037 489	17 375 447	5 662 042	3 179 405	2 108 393	1 071 012	5 083	5 016	67	19 853 000	15 262 037	7 787 009	7 475 028	4 590 963
12.24**	24 520 771	18 469 373	6 051 398	3 660 554	2 547 588	1 112 965	5 255	5 188	67	20 854 963	15 916 596	8 116 256	7 800 341	4 938 366
2025														
01.25	24 010 716	18 052 412	5 958 304	3 194 843	2 102 422	1 092 421	5 255	5 189	66	20 810 618	15 944 801	8 139 946	7 804 855	4 865 817
02.25	24 021 686	17 993 029	6 028 657	3 197 929	2 095 656	1 102 274	5 271	5 207	63	20 818 486	15 892 166	8 142 734	7 749 432	4 926 320
03.25	24 161 942	18 125 383	6 036 559	3 202 640	2 077 886	1 124 754	5 416	5 352	64	20 953 886	16 042 145	8 415 159	7 626 986	4 911 741
04.25	24 688 561	18 626 155	6 062 406	3 331 262	2 208 894	1 122 368	5 519	5 454	65	21 351 779	16 411 806	8 779 359	7 632 447	4 939 973
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
06.25	25 368 022	19 515 541	5 852 481	3 477 866	2 378 733	1 099 133	5 684	5 618	66	21 884 472	17 131 191	9 361 025	7 770 166	4 753 281
07.25	25 830 268	19 846 384	5 983 884	3 524 872	2 334 609	1 190 263	5 717	5 648	69	22 299 679	17 506 127	9 652 534	7 853 592	4 793 552
08.25	26 039 892	20 127 571	5 912 322	3 452 268	2 312 880	1 139 388	6 133	6 065	69	22 581 491	17 808 626	9 896 800	7 911 826	4 772 865
09.25	26 378 624	20 442 081	5 936 543	3 486 532	2 312 304	1 174 228	6 273	6 201	72	22 885 819	18 123 576	10 131 827	7 991 748	4 762 243
10.25	26 650 763	20 631 905	6 018 857	3 474 609	2 339 635	1 134 974	6 313	6 243	70	23 169 841	18 286 027	10 268 294	8 017 733	4 883 814
11.25	26 510 187	20 605 966	5 904 221	3 332 482	2 252 217	1 080 265	6 473	6 410	63	23 171 232	18 347 340	10 351 212	7 996 127	4 823 893
12.25	28 128 538	21 969 791	6 158 748	3 870 590	2 729 266	1 141 324	6 671	6 609	63	24 251 277	19 233 916	11 142 539	8 091 377	5 017 361

* 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 01.01.2026.

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	7 741 353	5 658 455	2 082 898	1 148 723	911 285	237 437	4 665	4 665	0	6 587 965	4 742 504	4 692 612	49 893	1 845 461	27.5
"Kaspi Bank" JSC	7 046 826	6 523 243	523 583	964 982	949 319	15 664	1	1	0	6 081 843	5 573 924	2 313 368	3 260 556	507 919	25.1
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	3 114 885	3 114 387	498	153 280	152 782	498				2 961 605	2 961 605	4 166	2 957 438		11.1
"Bereke Bank" JSC (SB of Lesha Bank LLC (Public))	846 555	726 305	120 250	62 917	32 005	30 912	662	611	51	782 976	693 689	410 471	283 218	89 287	3.0
"ForteBank" JSC	1 362 020	964 998	397 022	225 042	157 499	67 543	46	46		1 136 932	807 453	770 468	36 985	329 478	4.8
"Bank CenterCredit" JSC	3 257 095	1 968 218	1 288 877	663 025	258 888	404 137	48	48		2 594 023	1 709 283	777 343	931 940	884 740	11.6
"Eurasian Bank" JSC	1 117 369	764 214	353 155	232 687	59 152	173 534	2	1	1	884 680	705 060	406 922	298 138	179 620	4.0
"Alatau City Bank" JSC	751 229	515 576	235 652	120 134	72 057	48 077	67	67		631 027	443 452	436 917	6 535	187 575	2.7
"Bank RBK" Bank" JSC	801 581	367 427	434 153	86 893	30 759	56 134				714 688	336 668	261 204	75 464	378 020	2.9
"Altyn Bank" JSC (SB of China Citic Bank Corporation Ltd)	372 351	169 111	203 240	60 264	16 595	43 669	12	3	8	312 075	152 512	151 919	593	159 563	1.3
"Nurbank" JSC	155 298	123 410	31 888	31 090	22 795	8 295	1 165	1 165	0	123 043	99 450	86 891	12 558	23 594	0.6
"Home Credit Bank" JSC (SB of JSC "ForteBank")	557 721	523 219	34 503	23 772	19 109	4 663				533 950	504 110	499 939	4 171	29 840	2.0
"Bank VTB (Kazakhstan)" SB JSC	38 581	33 131	5 451	4 358	2 337	2 021				34 224	30 794	7 552	23 242	3 430	0.1
AB "Kazakhstan-Ziraat International Bank" JSC	49 236	25 602	23 634	6 241	1 509	4 732	3	1	3	42 991	24 092	23 454	638	18 899	0.2
"Citibank Kazakhstan" JSC															
"Freedom Bank Kazakhstan" JSC	882 280	477 337	404 943	63 025	33 032	29 994	1	1		819 254	444 305	295 781	148 523	374 949	3.1
"Shinhan Bank Kazakhstan" JSC	8 045	984	7 061	2 664	558	2 106				5 381	426	426		4 955	0.0
"Industrial and Commercial Bank of China in Almaty" JSC	10 561	1 034	9 527	10 561	1 034	9 527									0.0
"Bank of China Kazakhstan" SB JSC	2 441	1 927	513	2 417	1 927	490	0		0	23				23	0.0
"KMF Bank" JSC	4 718	4 718		453	453					4 265	4 265	2 781	1 484		0.0
"BNK Commercial Bank" JSC	333	326	8	1	1					333	325	325		8	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		METICKAM		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*, %	Amount of Sale	Effective Annual Yield*, %
2020	14 313 763	10.09	96.05	319 363	10.71	91.06	35 630	11.07	2 415 761	10.44	--	--	--	--	--	--	963 221	0.41
2021	22 310 231	9.53	98.04	143 727	9.29	91.80	183 979	10.63	2 086 353	10.28	--	--	--	--	--	--	287 466	5.02
2022	17 991 182	14.58	98.58	175 876	13.46	88.67	1 005 198	14.13	1 962 862	13.16	825 312	14.48	--	--	--	--	176 415	2.57
2023	31 972 663	16.52	98.76	547 508	15.46	87.99	806 127	14.88	3 615 548	13.44	127 095	17.29	--	--	--	--	139 569	1.91
2024	6 983 591	13.85	98.95	1 117 072	11.96	89.61	298 421	12.44	4 167 633	12.70	--	--	--	--	--	--	462 133	0.82
2025	6 491 145	15.96	98.79	440 900	15.63	88.70	504 064	16.78	4 882 300	15.69	89 373	16.70	81 162	5.45	29 000	0.98	407 761	12.98
2024																		
I	2 300 000	13.86	98.95	508 863	10.72	90.56	154 871	11.91	1 192 027	12.07	--	--	--	--	--	--	--	--
II	1 729 462	13.59	98.97	112 757	12.18	89.87	72 457	13.11	1 571 734	12.60	--	--	--	--	--	--	119 450	0.24
III	1 500 000	13.96	98.94	143 679	13.28	89.04	21 372	13.19	1 218 882	13.39	--	--	--	--	--	--	236 037	1.29
IV	1 454 129	14.05	98.93	351 773	13.16	88.37	49 720	12.77	184 991	13.05	--	--	--	--	--	--	106 646	0.43
2024																		
01.24	1 000 000	14.35	98.91	449 630	10.56	90.49	80 214	12.00	471 998	12.16	--	--	--	--	--	--	--	--
02.24	800 000	13.61	98.97	--	--	--	49 145	11.97	382 685	12.02	--	--	--	--	--	--	--	--
03.24	500 000	13.28	98.99	59 233	11.90	91.13	25 512	11.51	337 344	11.99	--	--	--	--	--	--	--	--
04.24	500 000	13.16	98.97	45 316	11.71	89.56	--	--	570 857	12.03	--	--	--	--	--	--	--	--
05.24	828 833	13.54	98.99	43 716	12.22	89.98	--	--	357 107	12.48	--	--	--	--	--	--	33 304	0.35
06.24	400 629	14.21	98.92	23 725	13.00	90.26	72 457	13.11	643 770	13.16	--	--	--	--	--	--	86 146	0.20
07.24	500 000	14.04	98.93	88 040	13.34	88.53	--	--	810 454	13.44	--	--	--	--	--	--	80 071	2.43
08.24	500 000	13.95	98.94	23 573	13.20	89.35	--	--	258 784	13.26	--	--	--	--	--	--	101 926	0.82
09.24	500 000	13.88	98.95	32 066	13.16	90.19	21 372	13.19	149 643	13.33	--	--	--	--	--	--	54 041	0.48
10.24	500 000	13.83	98.95	351 773	13.16	88.37	27 606	12.99	159 210	13.02	--	--	--	--	--	--	54 468	0.20
11.24	500 000	13.76	98.96	--	--	--	22 115	12.50	25 781	13.22	--	--	--	--	--	--	28 634	1.05
12.24	454 129	14.62	98.89	--	--	--	--	--	--	--	--	--	--	--	--	--	23 544	0.20
2025																		
I	1 500 000	14.72	98.88	182 800	14.17	--	--	--	1 163 832	13.96	8 307	15.34	60 000	2.50	--	--	--	--
II	2 000 000	15.88	98.80	67 139	15.91	88.05	70 535	16.86	1 610 446	15.42	81 066	16.84	21 162	13.80	--	--	67 073	1.59
III	1 500 000	15.95	98.79	166 412	16.91	89.09	270 267	16.96	1 118 660	16.90	--	--	--	--	29 000	0.98	233 809	17.20
IV	1 491 145	17.34	98.67	24 550	17.12	91.58	163 261	16.44	989 362	16.79	--	--	--	--	--	--	106 880	10.90
2025																		
01.25	500 000	14.73	98.88	--	--	--	--	--	286 055	12.25	--	--	--	--	--	--	--	--
02.25	500 000	14.74	98.88	154 959	13.97	--	--	--	359 511	14.12	--	--	--	--	--	--	--	--
03.25	500 000	14.69	98.89	27 841	15.26	87.88	--	--	518 267	14.80	8 307	15.34	60 000	2.50	--	--	--	--
04.25	1 000 000	15.71	98.81	19 420	15.51	89.10	--	--	551 372	15.25	--	--	--	--	--	--	28 527	3.26
05.25	500 000	15.91	98.79	35 969	16.00	86.66	--	--	628 306	14.76	--	--	--	--	--	--	23 790	0.35
06.25	500 000	16.17	98.78	11 750	16.32	90.60	70 535	16.86	430 767	16.59	81 066	16.84	21 162	13.80	--	--	14 756	0.35
07.25	500 000	15.96	98.79	33 896	16.88	87.25	--	--	496 034	16.89	--	--	--	--	29 000	0.98	65 153	13.58
08.25	500 000	15.94	98.79	38 916	16.85	88.52	138 183	16.99	413 505	16.91	--	--	--	--	--	--	81 047	18.90
09.25	500 000	15.95	98.79	93 600	16.95	90.00	132 084	16.93	209 121	16.93	--	--	--	--	--	--	87 608	18.31
10.25	491 145	17.39	98.68	19 897	17.20	91.23	10 987	17.15	314 683	17.13	--	--	--	--	--	--	70 214	15.43
11.25	500 000	17.33	98.69	--	--	--	98 494	16.90	469 572	16.91	--	--	--	--	--	--	16 220	3.31
12.25	500 000	17.30	98.64	4 653	16.78	93.07	53 780	15.45	205 107	16.01	--	--	--	--	--	--	20 446	1.36

* on Compound Interest Rates

3.2. Secondary Market of the Government Securities

for the period

	Government Securities, total	NBK Notes*	Euronotes	MEKKAM	MUIKAM	MEOKAM	MEUKAM	MEUZHKAM	METIKAM
	Volume, mln. of KZT								
2019	139 735 516	45 873 343	6 682 245	--	--	29 266 497	57 913 431	--	--
2020	107 462 389	55 404 245	7 646 731	2 559 391	--	19 129 777	22 721 727	517	--
2021	34 599 954	22 312 332	2 292 646	1 465 496	--	507 709	8 021 772	--	--
2022	23 389 474	6 386 607	1 981 750	201 492	--	365 518	14 428 790	--	25 317
2023	14 509 783	4 800 495	967 030	782 330	--	773 715	6 746 739	--	439 473
2024	12 924 663	2 423 111	1 045 481	3 113 331	--	1 014 599	4 291 119	--	1 037 022
2025	9 819 583	951 243	151 316	737 770	--	1 006 178	6 648 511	--	324 564
2024									
I	3 873 098	785 122	226 585	1 297 235	--	378 341	947 969	--	237 846
II	3 577 781	854 464	453 842	925 042	--	147 536	924 694	--	272 203
III	3 253 181	369 773	217 903	642 335	--	329 940	1 478 497	--	214 733
IV	2 220 603	413 752	147 151	248 718	--	158 782	939 959	--	312 240
2024									
01.24	998 439	338 872	57 972	82 103	--	121 144	348 313	--	50 037
02.24	1 624 740	348 935	78 996	584 548	--	171 063	368 547	--	72 652
03.24	1 249 918	97 315	89 618	630 584	--	86 134	231 110	--	115 158
04.24	1 590 362	462 654	235 077	405 737	--	17 941	304 355	--	164 599
05.24	858 582	163 137	99 231	198 450	--	32 653	328 555	--	36 555
06.24	1 128 837	228 672	119 534	320 855	--	96 941	291 784	--	71 049
07.24	1 272 010	134 722	50 654	319 450	--	101 803	646 362	--	19 019
08.24	977 896	131 956	66 251	202 379	--	65 756	426 509	--	85 046
09.24	1 003 275	103 095	100 998	120 507	--	162 382	405 626	--	110 668
10.24	912 577	122 258	144 540	152 854	--	62 099	334 234	--	96 591
11.24	612 396	153 177	--	30 091	--	37 662	231 851	--	159 615
12.24	695 629	138 318	2 612	65 773	--	59 021	373 874	--	56 033
2025									
I	3 307 804	332 690	40 228	114 588	--	190 060	2 421 084	--	209 154
II	2 205 585	327 295	78 015	176 067	--	137 584	1 392 442	--	94 182
III	2 376 637	143 390	11 742	188 301	--	187 382	1 845 822	--	--
IV	1 929 558	147 868	21 331	258 815	--	491 153	989 163	--	21 228
2025									
01.25	832 908	162 398	3 560	36 717	--	85 698	391 427	--	153 107
02.25	2 096 605	16 606	30 075	65 362	--	58 509	1 886 019	--	40 034
03.25	378 291	153 686	6 593	12 509	--	45 853	143 637	--	16 013
04.25	922 240	161 659	53 377	59 799	--	36 804	606 601	--	4 001
05.25	742 304	127 791	18 318	99 891	--	45 565	405 719	--	45 020
06.25	541 041	37 845	6 320	16 378	--	55 215	380 122	--	45 160
07.25	1 075 624	48 027	4 502	34 183	--	90 061	898 851	--	--
08.25	718 494	54 077	4 091	17 275	--	19 354	623 698	--	--
09.25	582 518	41 286	3 149	136 843	--	77 967	323 274	--	--
10.25	600 534	5 733	320	222 059	--	68 650	293 769	--	10 004
11.25	783 793	59 568	20 546	21 639	--	287 151	383 850	--	11 039
12.25	545 231	82 567	464	15 117	--	135 352	311 544	--	186

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		METICKAM	
sale	sale*	%**	sale	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	
2020	14 663 211	2 927 277	10.2	10 679 995	1 202 700	5.3	319 363	10.7	678 220	9.6	7 193 549	8.9	--	--	1 286 164	0.0	0.0	0.0	--	--	1 055 938
2021	15 457 733	2 102 538	10.0	12 214 633	1 202 700	5.3	143 727	9.3	607 460	10.0	9 056 005	9.2	--	--	1 204 741	0.0	0.0	0.0	--	--	1 140 562
2022	18 164 411	2 236 248	18.1	14 857 979	1 202 700	5.3	175 876	13.6	1 189 177	13.6	10 447 907	9.9	--	--	1 017 007	0.0	825 313	13.4	--	--	1 070 184
2023	20 432 694	1 200 000	14.9	18 184 174	1 202 700	5.3	547 508	15.5	1 927 063	14.0	12 821 636	10.7	--	--	732 860	0.0	952 408	13.4	--	--	1 048 520
2024	22 959 474	454 129	14.6	21 196 603	930 000	5.6	751 991	13.0	2 225 483	13.7	15 704 537	11.2	--	--	632 183	0.0	952 408	13.4	--	--	1 308 742
2025	27 394 473	500 000	17.3	25 295 880	1 115 877	4.1	440 900	15.6	2 059 562	14.4	20 222 315	12.3	81 162	5.4	526 883	0.0	820 180	13.8	29 000	1.0	1 598 593
2024																					
01.24	20 635 926	1 000 000	14.4	18 614 535	1 202 700	5.3	794 386	12.6	2 007 277	13.9	12 924 904	10.7	--	--	732 860	0.0	952 408	13.4	--	--	1 021 391
02.24	20 825 187	800 000	16.7	19 030 689	1 202 700	5.3	794 386	12.6	2 056 422	13.8	13 307 589	10.8	--	--	717 183	0.0	952 408	13.4	--	--	994 498
03.24	20 740 342	500 000	16.7	19 339 179	1 202 700	5.3	740 020	12.1	2 081 934	13.8	13 644 933	10.8	--	--	717 183	0.0	952 408	13.4	--	--	901 163
04.24	20 958 404	500 000	13.3	19 566 580	1 202 700	5.3	582 865	11.1	2 081 934	13.8	14 039 489	10.8	--	--	707 183	0.0	952 408	13.4	--	--	891 825
05.24	20 936 006	424 831	13.8	19 603 762	1 202 700	5.3	626 581	11.2	2 081 934	13.8	14 032 955	10.9	--	--	707 183	0.0	952 408	13.4	--	--	907 413
06.24	21 529 200	400 629	14.2	20 135 038	1 202 700	5.3	650 306	11.2	2 154 391	13.8	14 468 049	10.9	--	--	707 183	0.0	952 408	13.4	--	--	993 534
07.24	22 599 846	500 000	14.0	21 033 532	1 202 700	5.3	738 346	11.5	2 154 391	13.8	15 278 503	11.1	--	--	707 183	0.0	952 408	13.4	--	--	1 066 314
08.24	22 843 263	500 000	13.9	21 175 055	1 202 700	5.3	761 919	11.6	2 154 391	13.8	15 411 454	11.1	--	--	692 183	0.0	952 408	13.4	--	--	1 168 207
09.24	23 025 534	500 000	13.9	21 307 899	1 202 700	5.3	765 298	11.5	2 175 763	13.8	15 519 546	11.1	--	--	692 183	0.0	952 408	13.4	--	--	1 217 635
10.24	22 914 902	500 000	13.8	21 148 707	930 000	5.6	751 991	13.0	2 203 369	13.7	15 678 756	11.1	--	--	632 183	0.0	952 408	13.4	--	--	1 266 196
11.24	22 989 303	500 000	13.8	21 196 603	930 000	5.6	751 991	13.0	2 225 483	13.7	15 704 537	11.2	--	--	632 183	0.0	952 408	13.4	--	--	1 292 700
12.24	22 959 474	454 129	14.6	21 196 603	930 000	5.6	751 991	13.0	2 225 483	13.7	15 704 537	11.2	--	--	632 183	0.0	952 408	13.4	--	--	1 308 742
2025																					
01.25	22 959 650	500 000	14.7	21 150 907	930 000	5.6	667 441	12.9	1 992 283	13.6	15 990 591	11.2	--	--	618 183	0.0	952 408	13.4	--	--	1 308 742
02.25	23 332 362	500 000	14.7	21 523 620	930 000	5.6	763 168	13.2	1 736 369	13.6	16 523 491	11.3	--	--	618 183	0.0	952 408	13.4	--	--	1 308 742
03.25	24 025 655	500 000	14.7	22 222 413	1 029 379	4.1	791 008	13.3	1 736 369	13.6	17 041 758	11.4	60 000	2.5	603 183	0.0	960 715	13.4	--	--	1 303 242
04.25	24 478 044	500 000	15.7	22 651 775	1 097 562	4.1	697 672	13.5	1 659 512	13.6	17 593 130	11.5	60 000	2.5	583 183	0.0	960 715	13.4	--	--	1 326 269
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
06.25	25 251 542	500 000	16.2	23 409 286	1 133 463	4.1	745 390	13.7	1 626 034	13.7	18 208 271	11.7	81 162	5.4	573 183	0.0	1 041 782	13.9	--	--	1 342 256
07.25	25 142 311	500 000	16.0	23 216 411	549 693	4.1	635 608	13.9	1 626 034	13.7	18 680 805	11.8	81 162	5.4	573 183	0.0	1 040 925	13.6	29 000	1.0	1 425 900
08.25	25 573 295	500 000	15.9	23 598 424	573 347	4.1	674 523	14.1	1 764 217	13.9	19 082 810	12.0	81 162	5.4	573 183	0.0	820 180	13.8	29 000	1.0	1 474 871
09.25	26 100 596	500 000	16.0	24 050 420	590 538	4.1	768 124	14.4	1 896 301	14.2	19 291 932	12.0	81 162	5.4	573 183	0.0	820 180	13.8	29 000	1.0	1 550 176
10.25	26 588 594	491 145	17.4	24 486 777	1 090 969	4.1	436 247	15.6	1 907 288	14.2	19 580 747	12.2	81 162	5.4	541 183	0.0	820 180	13.8	29 000	1.0	1 610 671
11.25	27 125 480	500 000	17.3	25 019 409	1 102 947	4.1	436 247	15.6	2 005 782	14.3	20 017 208	12.3	81 162	5.4	526 883	0.0	820 180	13.8	29 000	1.0	1 606 071
12.25	27 394 473	500 000	17.3	25 295 880	1 115 877	4.1	440 900	15.6	2 059 562	14.4	20 222 315	12.3	81 162	5.4	526 883	0.0	820 180	13.8	29 000	1.0	1 598 593

* 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	
11.25												
Residents	27 250 503	1 650 842	1 077 628	3 738	516 350	53 126	1 354 597	253 176	516 354	569 823	15 244	18 792
Government	810 705	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	429 730	0	0	0	0	0	1 826	0	0	1 826	0	0
Other depository institutions	5 570 116	917 502	538 632	0	333 964	44 906	697 399	252 721	406 992	23 559	14 127	18 792
Other financial institutions	18 584 007	270 538	260 787	0	1 792	7 960	117 653	342	1 741	115 091	479	0
Public non-financial organizations	1 005 530	352 924	172 330	0	180 594	0	335 144	0	107 621	226 885	638	0
Domestic non-financial organizations	820 283	106 449	105 733	456	0	260	198 564	113	0	198 451	0	0
Nonprofit Institutions	9 210	3 283	0	3 283	0	0	4 011	0	0	4 011	0	0
Households	20 921	146	146	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	1 828 317	270 801	6 658	250 145	13 559	438	14 741	708	13 555	40	438	0
Total	29 078 821	1 921 643	1 084 286	253 884	529 909	53 564	1 369 338	253 884	529 909	569 863	15 683	18 792
Depositors	6 155 348	1 125 818	544 632	0	529 028	52 158	823 565	253 063	529 109	27 266	14 127	18 792
12.25												
Residents	27 401 379	1 215 692	783 987	34 852	334 855	61 999	910 370	191 650	334 872	366 516	17 332	30 211
Government	705 122	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	429 730	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	6 835 547	729 730	435 758	0	246 206	47 767	371 451	190 015	173 059	0	8 377	30 211
Other financial institutions	17 699 271	198 777	180 640	4 206	1 816	12 114	77 228	1 635	1 784	64 853	8 955	0
Public non-financial organizations	648 503	154 723	67 566	331	86 826	0	334 549	0	160 021	174 529	0	0
Domestic non-financial organizations	1 057 039	128 344	100 023	26 545	7	1 770	123 814	0	7	123 807	0	0
Nonprofit Institutions	9 231	3 306	0	3 306	0	0	3 327	0	0	3 327	0	0
Households	16 937	812	0	464	0	348	0	0	0	0	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	1 964 323	176 761	0	156 798	18 726	1 237	167 694	0	18 709	147 000	1 985	0
Total	29 365 702	1 392 453	783 987	191 650	353 581	63 236	1 078 064	191 650	353 581	513 516	19 317	30 211
Depositors	7 298 682	829 088	423 088	1 270	353 301	51 429	556 374	191 650	353 301	1 001	10 423	30 211

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	
12.25														
International securities	9 673 821	860 427	0	11 822	822	0	847 783	1 090 115	11 822	822	536 802	540 669	0	20 291
bonds (non-residents)	5 735 755	743 306	0	7 565	200	0	735 541	980 561	7 565	200	536 802	435 995	0	16 628
Central Government	19 078	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	195 997	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	415 236	36 757	0	0	100	0	36 657	211 960	0	100	211 860	0	0	0
Other financial institutions	916 249	369 915	0	3 195	100	0	366 620	354 075	3 145	100	11 627	339 203	0	0
Public non-financial organizations	191 040	175 146	0	0	0	0	175 146	262 807	0	0	262 807	0	0	0
Domestic non-financial organizations	272 309	36 832	0	3 166	0	0	33 666	52 266	0	0	24 459	27 807	0	16 251
Nonprofit Institutions	217 511	23 511	0	0	0	0	23 511	5 715	0	0	5 715	0	0	0
Households	78 146	7 795	0	242	0	0	7 552	2 264	0	0	1 213	1 051	0	377
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	3 430 190	93 351	0	962	0	0	92 389	91 473	4 420	0	19 120	67 934	0	0
RK bonds	1 786 903	82 695	0	4 143	418	0	78 134	99 625	4 143	418	0	95 064	0	3 664
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	1 445 349	256	0	0	0	0	256	0	0	0	0	0	0	3 664
Other financial institutions	161 857	19 897	0	349	164	0	19 384	24 384	409	252	0	23 723	0	0
Public non-financial organizations	24 199	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	89 403	3 919	0	3 707	212	0	0	15 153	0	125	0	15 028	0	0
Nonprofit Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	27 938	769	0	86	42	0	641	3 775	3 734	41	0	0	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	38 157	57 853	0	0	0	0	57 853	56 312	0	0	0	56 312	0	0
non-resident shares	1 930 752	13 120	0	114	81	0	12 925	8 592	114	81	0	8 397	0	0
Other depository institutions	12 966	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	1 559 563	3 351	0	114	40	0	3 196	4 830	0	40	0	4 790	0	0
Public non-financial organizations	27 270	2 776	0	0	0	0	2 776	0	0	0	0	0	0	0
Domestic non-financial organizations	31 618	4 938	0	0	0	0	4 938	3 075	0	0	0	3 075	0	0
Nonprofit Institutions	5 967	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	37 557	124	0	0	40	0	83	533	0	40	0	492	0	0
unknown (information about the sub-account is not	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	255 810	1 931	0	0	0	0	1 931	154	114	0	0	40	0	0
investment unit (nonresidents)	220 411	21 305	0	0	123	0	21 182	1 336	0	123	0	1 214	0	0
Other depository institutions	4 123	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	15 211	650	0	0	61	0	588	213	0	61	0	151	0	0
Public non-financial organizations	161 605	18 769	0	0	0	0	18 769	0	0	0	0	0	0	0
Domestic non-financial organizations	228	990	0	0	0	0	990	9	0	0	0	9	0	0
Nonprofit Institutions	29 619	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	3 665	110	0	0	61	0	49	63	0	61	0	2	0	0
Nonresidents	5 960	786	0	0	0	0	786	1 052	0	0	0	1 052	0	0
Shares	421 549 806	1 321 050	347 958	728 155	4 356	0	240 581	1 397 355	728 155	4 356	0	664 844	0	1 099 702
ordinary	419 735 286	1 320 898	347 958	728 005	4 356	0	240 578	1 397 203	728 005	4 356	0	664 842	0	1 098 131
Central Government	3 470 918	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	75 482 525	14 316	14 316	0	0	0	0	271	0	0	0	271	0	0
National Bank	1 657 264	11 088	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	84 934 335	321 488	243 737	75 178	0	0	2 574	4 621	1 907	0	0	2 714	0	90
Other financial institutions	37 430 021	29 304	13 868	1 942	1 851	0	11 643	303 268	35	2 011	0	301 222	0	117
Public non-financial organizations	96 044 095	257 057	37 158	4 244	0	0	215 656	231 119	0	0	0	231 119	0	137 526
Domestic non-financial organizations	78 214 152	679 497	23 048	645 462	554	0	10 434	133 774	4 281	249	0	129 244	0	138 130
Nonprofit Institutions	39 809	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	7 814 942	2 789	0	571	1 952	0	265	5 210	2 849	2 096	0	266	0	255 931
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	1 131 838	0	0	0	0	0	0	0	0	0	0	0	0	508
Nonresidents	33 515 386	5 360	4 744	609	0	0	6	718 940	718 934	0	0	6	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	
Preference	1 814 520	152	0	149	0	0	3	152	149	0	0	3	0	1 571
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	317 728	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	559 552	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	2 476	0	0	0	0	0	0	0	0	0	0	0	0	280
Domestic non-financial organizations	786 172	143	0	143	0	0	0	141	141	0	0	0	0	1 189
Nonprofit Institutions	506	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	124 156	9	0	6	0	0	3	11	9	0	0	3	0	97
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	1 402	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	22 529	0	0	0	0	0	0	0	0	0	0	0	0	2
Corporate bonds	32 974 326	4 003 366 768	964 615	46 546	1 483	0	4 002 354 125	4 002 900 113	46 546	1 483	224 052	4 002 628 033	0	15 030
Central Government	3 435 887	45 642	45 642	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	5 344 929	611 817	102 563	30 143	6	0	479 104	618 730	0	6	64 179	554 545	0	0
Other financial institutions	16 436 898	4 001 354 700	351 874	0	966	0	4 001 001 860	4 001 058 379	33 028	686	91 826	4 000 932 839	0	4 839
Public non-financial organizations	518 603	672 592	440 266	0	0	0	232 326	672 600	0	0	0	672 600	0	0
Domestic non-financial organizations	5 752 896	657 649	12 872	15 311	182	0	629 284	487 359	463	572	24 441	461 882	0	0
Nonprofit Institutions	2 934	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	389 938	15 181	10 854	805	328	0	3 194	20 851	13 055	219	3 929	3 649	0	10 191
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	36 180	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	1 056 061	9 187	544	287	0	0	8 356	42 194	0	39 677	2 517	0	0	0
investment unit (residents)	345 798	7 844	0	10	0	0	7 834	8 684	10	0	0	8 674	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	10 630	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	25 818	2 396	0	0	0	0	2 396	13	0	0	0	13	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	162 054	1 188	0	10	0	0	1 178	10	10	0	0	0	0	0
Nonprofit Institutions	6 160	102	0	0	0	0	102	0	0	0	0	0	0	0
Households	101 886	1 981	0	0	0	0	1 981	188	0	0	0	188	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 di	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	39 251	2 176	0	0	0	0	2 176	8 473	0	0	0	8 473	0	0
Claim rights	57 344	0	0	0	0	0	0	2 450	0	0	0	2 450	0	0
Other depository institutions	3 116	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	24 950	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	11 827	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	14 397	0	0	0	0	0	0	2 450	0	0	0	2 450	0	0
unknown (information about the sub-account is not	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	380	0	0	0	0	0	0	0	0	0	0	0	0	0
Certificates	12 251 978	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	469 431	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	11 782 527	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	476 853 073	4 005 556 090	1 312 574	786 533	6 661	0	4 003 450 323	4 005 398 717	786 533	6 661	760 854	4 003 844 669	0	1 135 023
Residents	426 706 821	4 005 385 445	1 307 285	784 674	6 661	0	4 003 286 825	4 004 480 118	63 064	6 661	702 058	4 003 708 336	0	569 191
Central Government	6 925 883	45 642	45 642	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	75 482 525	14 316	14 316	0	0	0	0	271	0	0	0	271	0	0
National Bank	1 853 260	11 088	11 088	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	92 488 411	970 318	346 300	105 321	106	0	518 592	835 311	1 907	106	276 039	557 259	0	3 754
Other financial institutions	57 599 550	4 001 780 214	365 742	5 601	3 183	0	4 001 405 688	4 001 745 162	36 617	3 151	103 453	4 001 601 941	0	4 956
Public non-financial organizations	96 971 885	1 126 340	477 424	4 244	0	0	644 672	1 166 526	0	0	262 807	903 718	0	137 806
Domestic non-financial organizations	85 320 659	1 385 157	35 920	667 798	948	0	680 491	691 788	4 895	946	48 900	637 047	0	155 569
Nonprofit Institutions	302 584	23 613	0	0	0	0	23 613	5 715	0	0	5 715	0	0	0
Households	8 592 642	28 758	10 854	1 711	2 425	0	13 769	35 345	19 646	2 457	5 142	8 099	0	266 596
unknown (information about the sub-account is not	1 169 420	0	0	0	0	0	0	0	0	0	0	0	0	511
Nonresidents	50 146 252	170 645	5 288	1 858	0	0	163 498	918 598	723 468	0	58 796	136 334	0	565 831
Depositors	15 012 642	298 344	107 170	1 591	457	0	189 125	421 773	5 170	541	267 681	148 381	0	7 954

3.6. Domestic currency market operations

for the period

	USD (mln.)		EUR (thous.)		RUB (mln.)	
	KASE	OTC IFEM	KASE	OTC IFEM	KASE	OTC IFEM
	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks
2020	27 477	24 959	34 446	98 667	17 873	5 574
2021	34 567	29 703	69 059	99 527	46 683	8 390
2022	29 705	19 616	392 557	246 846	296 477	266 210
2023	37 052	31 668	992 465	491 309	366 032	49 431
2024	54 962	21 743	890 681	2 073 859	834 454	34 503
2025	63 412	30 482	713 266	16 367 270	1 200 539	184 667
2024						
I	11 380	4 946	163 036	159 974	115 445	10 934
II	13 815	4 496	84 545	111 419	132 529	2 175
III	12 798	4 875	311 064	1 704 284	272 494	8 746
IV	16 969	7 427	332 036	98 182	313 987	12 649
2024						
01.24	3 617	1 609	99 240	72 634	30 677	1 569
02.24	3 923	2 013	48 193	37 795	52 360	8 654
03.24	3 840	1 323	15 603	49 545	32 408	710
04.24	5 137	939	62 009	51 924	31 316	405
05.24	5 016	1 207	6 276	45 438	31 879	1 206
06.24	3 662	2 350	16 259	14 057	69 333	564
07.24	3 731	1 895	55 184	1 686 990	66 517	2 835
08.24	4 416	1 967	105 783	11 563	122 232	3 480
09.24	4 652	1 013	150 098	5 731	83 744	2 431
10.24	6 125	2 766	196 053	5 773	97 911	3 716
11.24	5 508	2 337	64 331	31 840	88 180	3 147
12.24	5 336	2 324	71 652	60 570	127 896	5 786
2025						
I	13 409	6 923	289 069	82 119	285 863	37 252
II	14 654	5 952	147 552	2 266 831	215 226	46 360
III	15 584	6 620	138 746	4 330 381	290 335	49 499
IV	19 764	10 986	137 900	9 687 939	409 114	51 555
2025						
01.25	4 533	1 875	93 732	36 600	101 692	10 267
02.25	4 742	2 881	149 081	42 838	94 208	11 383
03.25	4 135	2 167	46 256	2 681	89 963	15 602
04.25	5 422	2 442	81 628	1 052 733	53 091	15 603
05.25	4 524	1 995	35 860	1 196 965	101 281	14 812
06.25	4 708	1 514	30 063	17 134	60 854	15 946
07.25	5 729	2 405	54 644	24 180	86 185	20 047
08.25	4 574	2 539	38 051	1 006 680	82 005	14 711
09.25	5 281	1 676	46 052	3 299 521	122 146	14 740
10.25	6 127	2 297	38 727	3 423 120	144 895	21 222
11.25	5 661	3 186	51 286	3 135 431	129 659	20 577
12.25	7 977	5 504	47 887	3 129 388	134 560	9 756

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

III. Financial markets

3.7. Foreign currency exchange rates

tenge for 1 unit of currency

	Official Rate						Market Rate (KASE)					
	Period Average			End of Period			Period Average			End of Period		
	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR
2020	412.95	5.73	471.44	420.71	5.65	516.13	413.24	5.72	471.89	420.91	5.69	513.57
2021	426.03	5.79	503.88	431.67	5.77	487.79	426.80	5.83	507.43	431.80	5.82	492.00
2022	460.48	6.96	484.22	460.98	6.43	491.22	461.39	7.22	472.78	462.65	6.41	492.80
2023	456.31	5.40	493.33	453.64	5.01	504.77	456.45	5.26	493.02	454.56	5.06	504.00
2024	469.44	5.08	507.86	523.54	4.99	546.47	471.10	5.13	518.58	525.11	4.85	547.74
2025	521.59	6.28	590.15	502.57	6.42	591.68	521.09	6.30	574.83	505.53	6.33	592.44
2024												
I	450.36	4.97	488.94	448.15	4.86	483.46	450.13	4.95	487.57	446.78	4.85	482.20
II	447.70	4.95	482.10	465.52	5.45	498.20	447.40	5.07	482.62	471.46	5.51	504.82
III	477.65	5.37	524.30	479.23	5.16	534.96	478.09	5.35	528.30	481.19	5.15	537.89
IV	499.87	5.02	533.82	523.54	4.99	546.47	500.70	5.03	533.87	525.11	4.85	547.74
2024												
01.24	451.28	5.06	492.45	448.17	5.03	485.14	450.80	5.07	489.00	447.74	5.00	484.58
02.24	449.95	4.91	485.43	451.31	4.90	487.32	450.14	4.92	484.34	450.61	4.97	489.41
03.24	449.74	4.91	488.93	448.15	4.86	483.46	449.52	4.90	488.48	446.78	4.85	482.20
04.24	446.34	4.80	479.03	441.44	4.75	473.09	445.89	4.80	480.79	442.05	4.74	472.90
05.24	442.19	4.87	478.09	444.79	4.95	481.04	442.31	4.90	480.33	447.25	4.96	484.81
06.24	454.69	5.18	489.50	465.52	5.45	498.20	456.89	5.26	490.49	471.46	5.51	504.82
07.24	474.86	5.45	514.66	475.37	5.51	514.97	474.97	5.44	516.03	473.95	5.49	513.11
08.24	478.28	5.38	525.85	481.22	5.27	535.36	478.90	5.35	529.23	481.63	5.23	535.71
09.24	479.94	5.26	532.86	479.23	5.16	534.96	479.84	5.27	532.14	481.19	5.15	537.89
10.24	485.71	5.06	530.56	488.45	5.04	529.19	485.94	5.05	532.71	488.26	5.04	530.57
11.24	494.92	4.94	526.62	513.00	4.69	541.16	498.02	4.93	525.23	511.22	4.68	544.71
12.24	519.65	5.06	544.43	523.54	4.99	546.47	520.12	5.10	544.80	525.11	4.85	547.74
2025												
I	510.17	5.46	535.48	503.42	6.00	542.08	509.46	5.51	531.62	504.44	5.91	546.64
II	513.77	6.35	581.93	520.39	6.63	609.58	513.86	6.37	581.38	519.64	6.62	609.84
III	536.05	6.65	626.20	548.79	6.63	643.02	536.74	6.65	626.18	549.06	6.67	644.24
IV	524.76	6.56	610.63	502.57	6.42	591.68	522.32	6.57	608.07	505.53	6.33	592.44
2025												
01.25	524.67	5.16	543.19	519.28	5.31	540.05	523.90	5.21	541.77	518.14	5.29	538.47
02.25	506.03	5.47	526.82	501.49	5.77	525.71	504.49	5.51	524.66	499.22	5.67	518.80
03.25	497.99	5.79	536.60	503.42	6.00	542.08	498.68	5.84	533.53	504.44	5.91	546.64
04.25	514.64	6.18	576.79	512.32	6.29	582.92	514.82	6.20	578.73	512.34	6.30	582.55
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
06.25	514.72	6.54	592.05	520.39	6.63	609.58	515.13	6.55	596.72	519.64	6.62	609.84
07.25	528.81	6.71	618.35	546.36	6.70	630.44	530.93	6.73	618.96	540.78	6.72	617.15
08.25	538.95	6.72	626.38	537.76	6.70	627.62	538.79	6.73	626.36	538.54	6.70	628.62
09.25	540.74	6.53	634.24	548.79	6.63	643.02	541.34	6.53	634.59	549.06	6.67	644.24
10.25	539.92	6.66	628.76	530.07	6.58	615.20	538.21	6.67	626.67	530.47	6.56	613.58
11.25	522.72	6.50	603.98	516.86	6.58	598.68	521.27	6.51	601.42	512.53	6.56	595.02
12.25	511.46	6.53	598.54	502.57	6.42	591.68	510.64	6.54	600.17	505.53	6.33	592.44

III. Financial markets

3.8. Official exchange rates on average for the period*

tenge per unit of currency

	2020	2021	2022	2023	2024	2025	2024				2025				2025			
							I	II	III	IV	I	II	III	IV	09.25	10.25	11.25	12.25
1 AED	112.44	116.00	125.38	124.25	127.82	142.02	122.63	121.91	130.05	136.10	138.91	139.89	147.23	142.88	145.95	147.01	142.32	139.27
1 AUD	285.13	319.95	319.60	303.00	309.75	336.46	296.24	295.01	319.59	326.62	319.87	328.82	356.38	344.39	350.57	353.38	339.91	339.47
1 CAD	308.17	340.01	353.92	338.18	342.66	373.44	334.24	327.42	350.09	357.75	355.43	370.73	391.15	376.16	389.34	385.97	371.89	370.22
1 CHF	440.52	466.13	482.60	508.16	533.96	630.43	516.41	495.28	551.13	570.45	566.67	621.22	678.80	656.58	669.85	676.85	650.43	641.90
1 CNY	59.89	66.07	68.46	64.43	65.25	72.59	62.67	61.82	66.64	69.55	70.11	71.02	75.90	74.00	74.90	75.83	73.52	72.60
1 DKK	63.26	67.77	65.10	66.22	68.10	79.08	65.59	64.64	70.28	71.58	71.79	78.00	84.98	81.77	83.91	84.21	80.89	80.14
1 GBP	529.91	586.25	568.22	567.30	600.27	687.92	571.03	565.24	620.19	641.23	640.71	685.28	730.20	697.48	722.93	721.58	685.79	684.00
100 KRW	35.06	37.23	35.68	34.94	34.43	36.74	33.88	32.68	35.22	35.83	35.17	36.69	38.84	36.25	38.68	37.98	35.84	34.89
1 JPY	3.87	3.88	3.52	3.25	3.10	3.49	3.04	2.88	3.20	3.29	3.34	3.56	3.66	3.41	3.64	3.58	3.37	3.28
1 KWD	1347.18	1413.59	1503.81	1484.73	1530.22	1700.44	1464.50	1457.69	1563.12	1628.18	1654.34	1675.25	1770.96	1710.85	1755.11	1763.56	1702.35	1665.88
1 GEL	133.97	133.46	160.79	175.72	174.32	192.62	170.48	165.20	177.71	183.32	183.30	189.56	202.19	196.12	200.34	201.21	195.30	191.77
1 SAR	110.06	113.59	122.64	121.63	125.11	139.05	120.09	119.36	127.30	133.11	136.00	136.96	144.15	139.91	142.90	143.97	139.38	136.33
1 XDR	575.32	606.87	615.63	608.53	623.23	704.29	599.12	591.31	638.27	661.32	668.53	695.36	741.40	715.24	733.69	737.14	709.61	698.47
1 SEK	45.02	49.69	45.60	43.00	44.44	53.37	43.39	41.95	45.79	46.46	47.58	53.16	57.70	55.76	56.33	57.27	54.98	54.97
1 SGD	299.50	317.10	334.00	339.78	351.59	399.52	336.17	331.01	361.70	375.63	378.20	394.78	420.97	404.86	417.68	416.93	401.16	396.15
1 TRY	59.25	49.42	28.01	19.73	14.29	13.22	14.61	13.84	14.26	14.48	14.12	13.26	13.10	12.43	13.16	12.92	12.37	11.99
1 TJS	40.13	37.70	42.70	42.16	43.70	52.98	41.26	41.46	45.10	46.72	46.93	49.99	57.92	57.22	56.97	58.73	56.98	55.93
1 KGS	5.36	5.03	5.52	5.19	5.40	5.97	5.04	5.07	5.62	5.81	5.84	5.89	6.18	6.00	6.13	6.17	5.98	5.85
1 MDL	24.03	24.22	24.45	25.32	26.57	30.36	25.56	25.38	27.35	27.88	27.76	29.91	32.78	31.25	32.21	32.23	30.97	30.52
1 UAH	15.34	15.65	14.26	12.42	11.68	12.51	11.81	11.24	11.61	12.05	12.22	12.38	13.09	12.50	12.91	12.97	12.41	12.11
1 NOK	44.01	49.61	47.99	43.25	43.67	50.35	42.88	41.68	44.60	45.40	45.90	49.88	54.39	52.01	53.10	53.88	51.49	50.62
1 ZAR	25.21	28.89	28.20	24.75	25.67	29.22	23.85	24.11	26.56	27.97	27.55	28.08	30.97	30.66	30.37	31.26	30.33	30.35
1 PLN	106.11	110.45	103.42	108.75	117.98	139.15	112.80	112.14	122.42	123.97	127.43	136.56	148.95	144.10	147.10	147.97	142.47	141.71
10 HUF	13.42	14.08	12.42	12.94	12.85	14.86	12.62	12.32	13.31	13.11	13.22	14.40	16.19	15.80	15.83	16.13	15.71	15.55
1 BRL	80.69	79.11	89.38	91.45	87.22	93.53	91.04	86.09	86.09	85.93	87.04	90.61	100.64	97.32	98.32	100.31	97.87	93.83
1 MYR	98.37	102.84	104.70	100.16	103.03	122.05	95.41	94.70	107.23	113.92	114.75	119.22	128.47	126.35	126.97	128.10	125.82	125.07
1 HKD	53.24	54.81	58.80	58.29	60.17	66.90	57.59	57.27	61.24	64.30	65.57	65.84	69.45	67.47	68.53	69.44	67.21	65.73
10 AMD	8.48	8.49	10.75	11.68	12.03	13.56	11.22	11.55	12.38	12.88	12.95	13.37	14.20	13.78	14.07	14.15	13.72	13.47
100 UZS	4.12	4.02	4.18	3.90	3.72	4.17	3.64	3.55	3.79	3.91	3.95	4.02	4.40	4.38	4.30	4.49	4.38	4.27
1 BYN	169.94	168.26	167.76	170.30	143.72	159.66	137.85	137.07	146.24	153.05	156.20	157.31	160.03	163.26	161.38	159.01	153.49	176.39
1 CZK	17.83	19.66	19.73	20.56	20.22	23.94	19.53	19.32	20.82	21.15	21.35	23.35	26.06	25.17	25.57	25.88	24.92	24.69
1 AZN	243.93	251.64	271.92	269.21	276.95	307.72	265.70	264.13	281.80	294.91	300.99	303.11	319.02	309.59	316.25	318.54	308.39	301.75
1 INR	5.57	5.76	5.86	5.53	5.61	5.98	5.43	5.37	5.70	5.92	5.89	6.00	6.13	5.89	6.14	6.11	5.88	5.69
1 THB	13.20	13.33	13.15	13.12	13.35	15.89	12.65	12.21	13.72	14.73	15.03	15.51	16.91	16.31	16.61	16.59	16.14	16.20
1 MXN	19.33	21.02	22.92	25.76	25.67	27.24	26.49	26.04	25.31	24.91	24.95	26.31	29.22	28.66	28.76	29.32	28.36	28.28
1000 IRR	9.84	10.14	10.96	10.87	11.18	12.42	10.72	10.66	11.37	11.90	12.15	12.23	12.88	12.49	12.76	12.85	12.44	12.17

* Weighted Average

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

thous. units of currency, for the period

	USD			EUR			RUB		
	Import	Export	Import-export balance	Import	Export	Import-export balance	Import	Export	Import-export balance
	1	2	3=1-2	4	5	6=4-5	7	8	9=7-8
2020	2 492 900	298 376	2 194 524	297 850	2 860	294 990	64 176 065	5 332 963	58 843 102
2021	2 058 787	337 453	1 721 334	469 100	11 382	457 718	84 069 602	5 523 196	78 546 406
2022	3 938 010	10 780	3 927 230	302 204	436	301 768	31 254 500	34 450 635	-3 196 135
2023	1 667 400	4 421	1 662 979	102 900	559	102 341	6 069 000	15 856 685	-9 787 685
2024	1 130 200	7 864	1 122 336	50 960	756	50 204	1 600 029	19 007 990	-17 407 961
2025	2 702 340	14 041	2 688 299	97 500	2 656	94 844	200 000	61 697 668	-61 497 668
2024									
I	230 200	-	230 200	24 960	-	24 960	-	1 604 440	-1 604 440
II	415 100	2 119	412 981	23 000	214	22 786	-	6 841 500	-6 841 500
III	124 000	2 340	121 660	2 000	205	1 795	29	7 285 368	-7 285 339
IV	360 900	3 405	357 495	1 000	337	663	1 600 000	3 276 682	-1 676 682
2024									
01.24	-	-	-	-	-	-	-	-	-
02.24	90 200	-	90 200	12 000	-	12 000	-	-	-
03.24	140 000	-	140 000	12 960	-	12 960	-	1 604 440	-1 604 440
04.24	125 100	2 119	122 981	10 000	214	9 786	-	1 956 500	-1 956 500
05.24	160 000	-	160 000	8 000	-	8 000	-	2 197 000	-2 197 000
06.24	130 000	-	130 000	5 000	-	5 000	-	2 688 000	-2 688 000
07.24	55 000	-	55 000	-	-	-	29	3 336 600	-3 336 571
08.24	30 000	2 340	27 660	-	205	-205	-	2 401 268	-2 401 268
09.24	39 000	-	39 000	2 000	-	2 000	-	1 547 500	-1 547 500
10.24	30 000	-	30 000	-	-	-	200 000	565 000	-365 000
11.24	72 000	-	72 000	-	-	-	-	894 011	-894 011
12.24	258 900	3 405	255 495	1 000	337	663	1 400 000	1 817 671	-417 671
2025									
I	673 700	0	673 700	67 750	0	67 750	0	8 895 000	-8 895 000
II	479 300	5 328	473 972	5 000	752	4 248	0	19 432 913	-19 432 913
III	494 000	2 884	491 116	6 000	333	5 667	0	19 650 300	-19 650 300
IV	1 055 340	5 830	1 049 510	18 750	1 570	17 180	200 000	13 719 455	-13 519 455
2025									
01.25	186 500	0	186 500	6 500	0	6 500	0	2 465 000	-2 465 000
02.25	324 700	0	324 700	40 250	0	40 250	0	2 944 000	-2 944 000
03.25	162 500	0	162 500	21 000	0	21 000	0	3 486 000	-3 486 000
04.25	81 000	5 328	75 672	0	752	-752	0	6 272 013	-6 272 013
05.25	189 900	0	189 900	0	0	0	0	6 301 900	-6 301 900
06.25	208 400	0	208 400	5 000	0	5 000	0	6 859 000	-6 859 000
07.25	180 600	2 884	177 716	0	333	-333	0	8 099 500	-8 099 500
08.25	152 600	0	152 600	3 000	0	3 000	0	8 326 300	-8 326 300
09.25	160 800	0	160 800	3 000	0	3 000	0	3 224 500	-3 224 500
10.25	296 640	0	296 640	6 000	0	6 000	0	5 859 000	-5 859 000
11.25	326 300	0	326 300	10 250	0	10 250	0	2 821 000	-2 821 000
12.25	432 400	5 830	426 570	2 500	1 570	930	200 000	5 039 455	-4 839 455



IV. PAYMENT SYSTEMS

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2020	2021	2022	2023	2024	2025	09.25	10.25	11.25	12.25
Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)										
Number of Payments - total, thousand transactions	51 084	59 347	65 530	73 725	87 790	111 994	8 997	9 335	8 723	10 292
of which:										
interbank system of money transfer	15 010	18 821	21 796	25 504	30 642	35 756	2 752	3 118	2 895	3 524
to total, %	29.4	31.7	33.3	34.6	34.9	31.9	30.6	33.4	33.2	34.2
interbank clearing system	36 074	40 526	43 734	48 221	57 148	76 237	6 244	6 218	5 829	6 769
to total, %	70.6	68.3	66.7	65.4	65.1	68.1	69.4	66.6	66.8	65.8
Sum of Payments - total, mln.KZT	645 493 443	782 086 436	787 241 794	980 279 571	1 487 380 922	1 553 495 235	114 728 772	123 289 598	127 368 892	151 955 377
of which:										
interbank system of money transfer	638 074 195	773 395 880	776 920 220	969 288 279	1 475 536 202	1 539 158 576	113 574 148	122 052 025	126 152 042	150 476 832
to total, %	98.9	98.9	98.7	98.9	99.2	99.1	99.0	99.0	99.0	99.0
interbank clearing system	7 419 248	8 690 556	10 321 574	10 991 291	11 844 720	14 336 659	1 154 624	1 237 573	1 216 849	1 478 545
to total, %	1.1	1.1	1.3	1.1	0.8	0.9	1.0	1.0	1.0	1.0
Number of Users in Payment Systems of Kazakhstan:										
interbank system of money transfer	38	38	31	31	31	33	33	33	33	33
interbank clearing system	26	26	22	22	21	23	23	23	23	23
Payments and transfers of money through correspondent accounts opened between banks										
Number of Payments - total, thousand transactions	14 190	15 916	12 123	14 135	16 338	9 638	1 194	708	419	796
of which:										
through loro-accounts	6 727	7 822	5 009	5 878	7 216	4 162	542	272	70	154
to total, %	47.4	49.1	41.3	41.6	44.2	43.2	45.4	38.4	16.7	19.4
through nostro-accounts	7 463	8 094	7 115	8 257	9 122	5 476	652	437	349	641
to total, %	52.6	50.9	58.7	58.4	55.8	56.8	54.6	61.6	83.3	80.6
Sum of Payments - total, mln.KZT	6 302 869	7 789 468	6 629 666	8 107 922	14 025 010	8 990 368	1 181 395	549 594	286 193	519 978
of which:										
through loro-accounts	3 700 578	4 992 041	4 075 479	4 361 294	7 940 704	5 323 522	763 112	310 251	53 696	130 388
to total, %	58.7	64.1	61.5	53.8	56.6	59.2	64.6	56.5	18.8	25.1
through nostro-accounts	2 602 290	2 797 426	2 554 188	3 746 628	6 084 306	3 666 847	418 282	239 344	232 497	389 590
to total, %	41.3	35.9	38.5	46.2	43.4	40.8	35.4	43.5	81.2	74.9

Continuation

	2020	2021	2022	2023	2024	2025	09.25	10.25	11.25	12.25
Payment instruments on the territory of Kazakhstan*										
Number of Payments - total, thousand transactions **	3 510 819	6 915 282	9 400 885	12 690 434	14 748 155	15 334 675	1 260 415	1 294 303	1 216 970	1 299 784
Payment order	271 443	293 141	327 152	992 863	1 459 953	975 106	37 361	38 758	37 243	39 549
Payment request-order	1 110	1 599	2 946	4 697	5 842	3 781	470	497	416	49
Cheque for goods and services paying	1	1	2	27	34	3 416	0	0	0	0
Direct debiting of a banking account	29 928	49 194	213 585	107 649	163 537	109 860	390	434	413	430
Collection order	1 476	2 072	3 325	4 287	10 880	6 960	201	241	204	12
Payment card	3 174 351	6 542 486	8 826 098	11 558 969	13 079 708	14 231 558	1 221 948	1 254 328	1 178 660	1 259 680
Paid bill of exchange	32 510	26 789	27 778	21 942	28 202	3 993	44	44	34	64
Sum of Payments - total, mln.KZT **	469 771 951	656 945 175	693 523 657	866 660 372	1 330 693 480	1 123 487 220	92 282 387	106 216 620	109 955 460	110 175 799
Payment order	408 597 895	551 946 974	554 198 658	688 571 905	1 123 889 148	881 510 774	71 534 543	84 060 389	88 421 585	86 448 872
Payment request-order	33 953	50 235	64 960	114 613	165 678	9 711 816	1 381 046	1 210 655	1 674 105	1 273 095
Cheque for goods and services paying	6 711	3 674	3 395	753 641	207 167	27 874	0	15	21	4 150
Direct debiting of a banking account	7 580 081	9 116 290	11 110 343	8 976 157	11 139 893	14 616 097	1 202 625	1 947 001	1 533 885	1 335 100
Collection order	182 283	330 109	408 169	1 108 589	1 370 875	1 393 216	10 484	11 608	9 647	2 419
Payment card	51 915 292	93 713 259	125 144 084	164 992 549	191 814 010	215 256 778	18 133 917	18 952 794	18 283 253	21 064 343
Paid bill of exchange	1 455 736	1 784 636	2 594 047	2 142 917	2 106 708	970 666	19 771	34 159	32 964	47 819
Payment Cards***										
Number of Payments - total, thousand transactions	3 175 866	6 542 486	8 510 930	11 558 969	13 079 708	14 231 558	1 221 948	1 254 328	1 178 660	1 259 680
of which:										
in trade terminals:	2 878 476	6 271 338	8 256 634	11 317 866	12 836 823	13 995 177	1 202 672	1 234 066	1 160 089	1 239 162
local systems	1 979 330	5 124 993	7 290 148	9 655 053	10 777 523	11 643 254	1 008 141	1 026 504	960 020	1 022 555
international systems, of which:	899 146	1 146 344	1 296 616	1 662 813	2 059 300	2 351 923	194 530	207 561	200 069	216 607
Visa International	340 277	716 075	966 486	1 424 882	1 786 254	1 964 030	162 188	172 723	166 323	177 232
MasterCard Worldwide	553 573	413 445	211 887	175 886	257 802	367 064	30 638	33 113	32 131	37 693
in trade terminals to total, %	90.6	95.9	97.0	97.9	98.1	98.3	98.4	98.4	98.4	98.4
on reception of a cash:	297 390	271 148	254 296	241 103	242 884	236 382	19 277	20 263	18 571	20 517
local systems	9 846	20 995	38 407	58 834	75 430	84 620	7 331	7 558	6 921	7 386
international systems, of which:	287 544	250 153	215 888	182 269	167 455	151 762	11 945	12 705	11 650	13 131
Visa International	134 965	157 970	166 113	152 581	139 675	126 535	10 018	10 710	9 861	11 063
MasterCard Worldwide	140 109	81 128	40 961	23 061	22 009	19 822	1 505	1 575	1 417	1 697
in trade terminals to total, %	9.4	4.1	3.0	2.1	1.9	1.7	1.6	1.6	1.6	1.6
Sum of Payments - total, mln.KZT	51 915 292	93 713 259	125 144 074	164 992 549	191 814 010	215 256 778	18 133 917	18 952 794	18 283 253	21 064 343
of which:										
in trade terminals:	35 294 805	73 123 297	103 787 623	141 940 209	166 073 313	187 636 019	15 810 499	16 591 371	16 096 624	18 429 710
local systems	25 635 426	58 304 598	80 253 091	111 865 124	129 389 318	143 006 086	12 111 580	12 617 544	12 249 267	13 744 704
international systems, of which:	9 659 380	14 818 699	23 534 532	30 075 085	36 683 995	44 629 933	3 698 919	3 973 827	3 847 357	4 685 007
Visa International	5 179 820	10 189 814	14 199 488	22 571 564	28 680 847	34 387 364	2 846 116	3 080 039	2 994 797	3 607 310
MasterCard Worldwide	4 410 664	4 487 835	4 254 248	5 212 037	7 647 368	9 801 644	817 111	857 197	816 008	1 039 130
in trade terminals to total, %	68.0	78.0	82.9	86.0	86.6	87.2	87.2	87.5	88.0	87.5

Continuation

	2020	2021	2022	2023	2024	2025	09.25	10.25	11.25	12.25
on reception of a cash:	16 620 487	20 589 962	21 356 451	23 052 340	25 740 697	27 620 758	2 323 418	2 361 423	2 186 629	2 634 633
local systems	392 452	1 298 015	2 672 060	4 663 678	6 238 258	7 737 415	689 741	707 236	659 291	741 596
international systems, of which:	16 228 035	19 291 947	18 684 391	18 388 662	19 502 439	19 883 344	1 633 678	1 654 187	1 527 338	1 893 037
Visa International	8 713 007	12 567 200	14 146 609	14 944 856	15 988 143	16 604 864	1 380 343	1 403 211	1 299 309	1 610 578
MasterCard Worldwide	6 870 991	6 074 347	3 986 465	2 953 292	3 025 848	2 791 437	214 599	212 706	193 381	247 450
in trade terminals to total, %	32.0	22.0	17.1	14.0	13.4	12.8	12.8	12.5	12.0	12.5
Number of Payment Cards in Circulation (total, thousand units), of which:	47 966	59 258	65 080	74 544	81 370	84 593	82 998	84 189	84 383	84 593
local systems	14 057	19 649	22 166	24 874	26 745	28 046	27 706	27 826	27 925	28 046
international systems, of which:	33 908	39 609	42 914	49 670	54 625	56 547	55 291	56 363	56 458	56 547
Visa International	22 349	28 905	33 315	37 533	39 711	41 201	39 488	40 333	40 776	41 201
MasterCard Worldwide	9 936	9 025	7 980	10 696	13 553	14 398	14 795	15 021	14 721	14 398
Number of Payment Cards used (total, thousand units), of which:	26 779	30 413	33 431	38 685	41 184	42 604	41 430	41 850	41 594	42 604
local systems	9 635	12 192	13 438	15 948	17 022	17 477	17 171	17 281	17 423	17 477
international systems, of which:	17 144	18 221	19 993	22 737	24 162	25 127	24 259	24 569	24 171	25 127
Visa International	10 102	12 684	16 698	19 373	20 137	21 119	20 421	20 746	20 529	21 119
MasterCard Worldwide	6 301	4 810	2 711	2 885	3 520	3 611	3 401	3 393	3 236	3 611
Number of Equipment for Payment Cards (units):										
pos-terminals, of which:	211 764	509 194	831 780	1 041 884	1 362 630	1 290 618	1 389 944	-	-	1 290 618
in banks	8 785	8 510	16 279	8 114	7 283	7 489	7 494	-	-	7 489
at businessmen	202 979	500 684	815 501	1 033 770	1 355 347	1 283 129	1 382 450	-	-	1 283 129
cash dispensers	12 728	12 443	12 391	12 649	12 569	13 084	12 841	-	-	13 084
Number of entrepreneurs (units)	108 159	273 947	567 687	793 065	886 630	944 892	934 020	-	-	944 892

Continuation

	2020	2021	2022	2023	2024	2025	09.25	10.25	11.25	12.25
Money Transfers abroad / from abroad through the international money transfers systems										
Number of sent transfers (total, thousand transactions), of which:	2 384.4	2 579.7	2 490.6	2 600.1	2 111.5	1 686.9	149.4	152.9	138.2	159.8
Gold Crown	1 893.0	2 160.3	2 112.5	2 255.0	1 883.5	1 498.5	134.3	137.9	125.3	144.6
Western Union	119.7	106.1	96.3	78.4	130.7	113.2	9.3	8.7	7.7	8.8
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	14.2	1.3	1.2	1.0	1.3
UPT ¹	-	-	-	-	-	20.0	1.5	1.6	1.3	1.2
Others	128.5	45.7	41.8	40.3	63.7	41.0	3.0	3.4	2.9	3.8
Number of received transfers (total, thousand transactions), of which:	1 276.2	1 131.5	1 650.0	1 087.2	787.7	599.6	48.0	48.3	43.2	55.3
Gold Crown	547.4	529.5	976.3	495.5	374.2	251.1	20.1	20.0	17.6	21.9
Western Union	393.5	362.6	323.6	255.2	232.7	211.2	17.4	17.4	15.8	20.1
Unistrim	26.6	19.3	68.4	110.6	-	-	-	-	-	-
Moneygram	40.8	43.4	96.6	120.7	111.0	101.9	8.0	8.3	7.4	9.6
Contact	124.2	126.5	137.9	58.3	10.1	-	-	-	-	-
UPT ¹	-	-	-	-	-	2.9	0.2	0.2	0.2	0.2
Others	143.6	50.3	47.3	46.9	59.8	32.5	2.3	2.4	2.2	3.5
Sum of sent transfers (total, bln.KZT), of which:	787 723.1	1 010 566.9	1 034 517.0	967 981.0	788 940.4	718 903.9	71 570.9	68 092.2	55 540.8	59 381.7
Gold Crown	642 018.4	793 822.9	794 122.9	772 820.7	656 305.5	597 136.5	60 325.8	56 946.2	45 721.2	48 031.0
Western Union	58 581.0	61 344.4	66 142.8	55 172.1	84 156.7	83 535.3	7 812.5	7 679.6	6 826.3	8 013.4
Unistrim	28 993.0	30 345.6	8 645.3	7 060.3	-	-	-	-	-	-
Contact	39 134.3	109 774.0	139 038.9	111 694.7	10 553.1	-	-	-	-	-
Moneygram	5 770.9	11 083.8	22 599.3	16 335.2	17 622.9	16 948.1	1 783.9	1 497.1	1 421.7	1 741.8
UPT ¹	-	-	-	-	-	16 234.7	1 260.4	1 493.3	1 192.5	1 132.5
Others	13 225.6	4 196.1	3 967.7	4 898.0	20 302.2	5 049.4	388.3	476.1	379.0	463.0
Sum of received transfers (total, bln.KZT), of which:	286 892.7	283 513.1	681 232.0	308 695.7	236 754.7	226 422.2	20 438.4	20 692.3	17 297.8	20 513.3
Gold Crown	141 490.2	155 574.1	460 633.9	156 710.2	119 960.1	109 817.2	10 052.7	10 222.4	8 430.4	10 048.2
Western Union	74 731.5	71 466.8	84 136.3	69 556.4	71 969.8	73 311.6	6 827.3	6 703.7	5 728.5	6 611.5
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	39 261.0	3 252.5	3 443.9	2 863.6	3 497.5
Contact	34 419.8	36 789.6	71 304.3	16 760.6	2 343.2	-	-	-	-	-
UPT ¹	-	-	-	-	-	1 180.6	86.8	101.7	66.7	68.5
Others	19 344.6	2 423.3	2 791.9	3 252.3	5 970.0	2 851.8	219.1	220.6	208.6	287.7

* 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

¹ 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	08.25	09.25	10.25	11.25	12.25
ISMT - total	62 276	74 633	88 593	106 592	138 714	142 582	113 574	122 052	126 152	150 477
change in % of the previous period	45.3	-3.1	2.5	3.8	17.0	-1.8	-20.3	7.5	3.4	19.3
of which:										
Five large banks*	18 126	22 941	25 140	28 723	44 334	42 451	35 126	38 008	41 940	51 837
change as % of the previous period	52.6	1.5	-1.5	12.1	23.0	0.2	-17.3	8.2	10.3	23.6
share as % of total	29.1	30.7	28.4	26.9	32.0	29.8	30.9	31.1	33.2	34.4
Other banks	13 477	15 912	17 477	24 631	30 459	31 260	25 666	30 143	28 604	35 184
change as % of the previous period	34.9	0.3	4.2	11.6	13.4	-3.2	-17.9	17.4	-5.1	23.0
share as % of total	21.6	21.3	19.7	23.1	22.0	21.9	22.6	24.7	22.7	23.4
Other participants	30 673	35 780	45 976	53 238	63 921	68 872	52 782	53 902	55 608	63 456
change as % of previous period	46.2	-7.2	4.1	-3.2	14.9	-2.4	-23.4	2.1	3.2	14.1
share as % of total	49.3	47.9	51.9	49.9	46.1	48.3	46.5	44.2	44.1	42.2
ICS - total	860	973	1 117	1 107	1 258	1 216	1 155	1 238	1 217	1 479
change in % of the previous period	21.8	27.2	11.4	13.7	20.9	7.9	-5.0	7.2	-1.7	21.5
of which:										
Five large banks*	403	472	622	607	759	830	785	839	828	921
change as % of the previous period	14.9	18.8	1.3	4.1	15.3	9.6	-5.5	6.9	-1.3	11.3
share as % of total	46.9	48.5	55.7	54.8	60.4	68.3	68.0	67.8	68.0	62.3
Other banks	193	177	148	137	152	157	160	184	174	218
change as % of the previous period	13.2	2.0	10.8	-2.9	14.9	-2.5	1.9	15.0	-5.8	25.8
share as % of total	22.5	18.2	13.3	12.4	12.1	12.9	13.9	14.9	14.3	14.8
Other participants	263	323	346	363	347	228	210	214	215	339
change as % of previous period	42.9	66.8	35.8	45.2	39.1	9.8	-8.2	2.3	0.4	57.4
share as % of total	30.6	33.2	31.0	32.8	27.6	18.8	18.2	17.3	17.7	22.9

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



V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

V. Key indicators of financial institutions

5.1. Banking sector

mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
2020	31 172 380	27 217 148	3 955 232	1 767 347	726 803	21.27	21.29	26.97
2021	37 623 913	33 085 975	4 537 938	1 331 772	1 291 932	19.32	19.34	23.43
2022	44 561 554	39 334 336	5 227 218	1 403 588	1 465 932	18.54	18.56	21.70
2023	51 441 097	44 579 098	6 861 999	1 433 588	2 184 757	19.24	19.25	21.50
2024	61 559 419	52 667 430	8 891 990	1 453 589	2 555 389	20.36	20.37	22.03
2025	70 773 783	60 181 238	10 592 544	1 538 202	2 723 843	19.64	20.05	20.77
2024								
01.24	51 061 190	43 956 253	7 104 936	1 433 588	197 811	19.27	19.28	21.46
02.24	51 962 887	44 631 602	7 331 285	1 433 588	389 551	19.38	19.40	21.48
03.24	52 923 443	45 411 858	7 511 586	1 433 588	569 541	19.39	19.40	21.44
04.24	52 409 336	45 029 843	7 379 492	1 433 588	776 701	18.97	18.98	20.96
05.24	53 262 006	45 878 799	7 383 207	1 433 588	975 384	18.70	18.71	20.66
06.24	55 322 978	47 832 463	7 490 515	1 433 588	1 156 559	19.08	19.09	21.06
07.24	56 787 794	49 018 824	7 768 970	1 433 588	1 388 731	19.70	19.70	21.06
08.24	57 845 405	49 803 140	8 042 264	1 433 588	1 624 669	19.63	19.65	21.47
09.24	58 113 793	49 860 392	8 253 401	1 437 827	1 854 416	20.13	20.15	21.97
10.24	58 458 814	50 010 797	8 448 017	1 434 677	2 100 960	20.43	20.45	22.25
11.24	59 207 090	50 525 340	8 681 750	1 434 367	2 336 954	20.26	20.27	22.01
12.24	61 559 419	52 667 430	8 891 990	1 453 589	2 555 389	20.36	20.37	22.03
2025								
01.25	60 609 716	51 540 410	9 069 306	1 452 864	228 498	20.69	20.70	22.36
02.25	61 000 414	51 739 108	9 261 306	1 450 894	448 865	20.80	20.81	22.39
03.25	61 987 508	52 642 938	9 344 570	1 474 122	664 024	20.59	20.60	22.15
04.25	62 615 847	53 583 643	9 032 205	1 477 993	904 547	19.54	19.55	21.05
05.25	63 363 783	54 283 862	9 079 921	1 478 153	1 143 237	19.30	19.31	20.78
06.25	64 848 649	55 502 306	9 346 343	1 490 589	1 378 911	19.52	19.53	20.95
07.25	65 094 825	55 598 006	9 496 819	1 490 589	1 640 926	19.40	19.40	20.80
08.25	66 649 145	56 860 091	9 789 053	1 540 598	1 863 998	19.74	19.75	21.06
09.25	67 041 216	57 283 671	9 757 545	1 540 598	2 050 068	19.13	19.13	20.28
10.25	67 806 272	57 842 327	9 963 945	1 538 640	2 279 006	19.32	19.33	20.48
11.25	68 344 256	57 926 341	10 417 915	1 535 577	2 504 888	19.52	19.94	20.72
12.25	70 773 783	60 181 238	10 592 544	1 538 202	2 723 843	19.64	20.05	20.77

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.1. Pension Contributions and Accumulation

mln. of KZT, end of the period

	Number of individual pension accounts of depositors for mandatory pension contributions, including IPA with no pension savings	Pension savings (PS)		Pension contributions (for reporting period)
		Sum	including net investment income	
			Sum	
2020	10 981 218	12 913 476	5 553 591	1 084 670
2021	10 874 691	13 070 066	6 911 635	1 340 340
2022	10 956 945	14 663 410	7 793 435	1 726 857
2023	11 088 699	17 864 645	9 360 618	2 161 428
2024	11 152 374	22 538 906	12 695 398	2 558 008
2025	11 298 103	25 213 615	14 438 666	2 795 060
2024				
01.24	11 091 980	18 103 999	9 470 250	186 548
02.24	11 100 166	18 486 445	9 704 159	209 082
03.24	11 100 276	18 846 916	9 929 742	190 804
04.24	11 097 968	18 923 066	9 877 892	212 383
05.24	11 053 779	19 167 347	9 992 072	204 328
06.24	11 052 292	19 876 178	10 569 766	213 805
07.24	11 070 758	20 122 296	10 740 809	215 499
08.24	11 094 214	20 739 588	11 270 268	208 090
09.24	11 110 121	21 004 927	11 437 453	208 189
10.24	11 129 170	21 376 544	11 710 041	218 990
11.24	11 141 669	21 885 502	12 124 771	222 715
12.24	11 152 374	22 538 906	12 695 398	267 575
2025				
01.25	11 154 521	22 352 495	12 413 087	212 791
02.25	11 164 824	22 370 872	12 326 797	226 237
03.25	11 165 476	22 420 063	12 250 370	227 970
04.25	11 169 226	22 721 579	12 461 017	233 289
05.25	11 173 497	22 921 678	12 543 212	228 482
06.25	11 183 814	23 540 814	13 053 649	234 956
07.25	11 209 158	24 334 941	13 790 749	224 968
08.25	11 232 964	24 559 338	13 967 683	228 000
09.25	11 249 984	25 134 725	14 497 547	223 337
10.25	11 270 952	25 198 092	14 481 312	230 238
11.25	11 284 362	25 127 873	14 311 273	233 737
12.25	11 298 103	25 213 615	14 438 666	291 054

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	MEUZHKAM	MUIKAM	MIETIKAM		Eurobonds	Shares								Bonds
2020		0.32		0.29	27.82	9.53			0.63	2.28	23.51	9.91	2.53	4.11	0.00	6.71	6.32	0.27
2021	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	10.23	3.41
	NBRK	0.00		0.71	28.46	8.59	0.00	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	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2022	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	9.24	0.45
12.22	NBRK	0.00	5.25	4.34	31.70	7.21	0.00	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	0.00
	JSC "First Heartland Jusan Invest"	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	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	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	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	0.00
2023	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	13.31	0.83
12.23	NBRK	0.00	4.97	3.76	32.82	4.02	0.00	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	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	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	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	0.00	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	0.00
2024	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	21.29	0.47
12.24	NBRK	0.00	3.91	2.95	31.67	2.78	0.00	0.00	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	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	0.01	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	0.00	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	0.00	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	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2025	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	21.06	0.29
11.25	NBRK	0.25	2.90	2.07	35.07	2.14	0.31	0.05	0.00	1.90	11.35	15.79	2.30	1.86	0.00	2.34	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	0.01	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	0.00	0.02	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	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.02	0.03	0.01	0.04	0.02	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	0.00
	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	20.28	0.24
	NBRK	0.25	2.86	2.04	34.60	2.09	0.30	0.05	0.00	1.87	11.61	15.31	2.19	1.67	0.00	4.31	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	0.01	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	0.00	0.02	0.00	0.02	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	0.02	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	0.03	0.00	0.00	0.00	0.00	0.03	0.05	0.00	0.04	0.03	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	0.01	0.00	0.00	0.01	0.00	0.00	0.00	0.00

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.3. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
2020	7 114 244	4 056 517	206 160 453	2 892 798	209 053 251	58 586 792	24 128 270
2021	7 114 244	0	226 231 635	2 126 997	228 358 632	34 555 415	14 107 092
2022	7 114 244	0	250 022 680	2 330 715	252 353 395	38 281 449	13 690 380
2023	7 114 244	0	229 238 828	4 329 143	282 003 222	45 052 775	15 775 980
2024	7 114 244	0	307 247 038	5 070 943	312 317 981	48 123 465	17 572 055
2025	7 114 244	0	337 785 271	6 490 042	344 275 313	55 553 049	21 286 446
2024							
01.24	7 114 244	0	279 887 081	4 677 970	284 565 051	3 766 724	1 359 772
02.24	7 114 244	0	282 137 150	4 742 349	286 879 499	7 656 682	2 913 826
03.24	7 114 244	0	284 469 037	4 945 986	289 415 023	11 554 681	4 318 582
04.24	7 114 244	0	286 887 483	5 200 422	292 087 905	15 452 245	5 677 117
05.24	7 114 244	0	289 370 480	4 955 345	294 325 825	19 395 978	7 146 257
06.24	7 114 244	0	291 896 956	4 717 667	296 614 623	23 376 785	8 571 462
07.24	7 114 244	0	294 475 906	4 829 659	299 305 565	27 417 504	9 954 867
08.24	7 114 244	0	297 068 571	4 804 778	301 873 349	31 494 291	11 358 091
09.24	7 114 244	0	299 454 731	5 126 443	304 581 174	35 592 698	12 905 300
10.24	7 114 244	0	302 002 311	5 608 885	307 611 196	39 737 484	14 348 070
11.24	7 114 244	0	306 675 261	5 630 098	312 305 359	44 121 824	15 983 027
12.24	7 114 244	0	307 247 038	5 070 943	312 317 981	48 123 465	17 572 055
2025							
01.25	7 114 244	0	309 703 130	5 628 016	315 331 146	4 301 691	1 658 265
02.25	7 114 244	0	312 197 880	5 557 984	317 755 864	8 608 311	3 452 763
03.25	7 114 244	0	314 919 412	5 617 926	320 537 338	13 031 153	5 044 081
04.25	7 114 244	0	317 675 579	6 061 066	323 736 645	17 520 319	6 597 891
05.25	7 114 244	0	320 551 923	5 435 240	325 987 163	22 067 134	8 341 872
06.25	7 114 244	0	323 394 084	5 699 046	329 093 130	26 649 641	9 961 709
07.25	7 114 244	0	324 567 582	7 513 070	332 080 652	31 307 497	11 515 437
08.25	7 114 244	0	327 109 667	7 735 050	334 844 717	36 026 299	13 398 712
09.25	7 114 244	0	329 957 758	8 056 597	338 014 355	40 878 148	14 879 751
10.25	7 114 244	0	332 537 286	8 673 968	341 211 254	45 696 755	16 999 333
11.25	7 114 244	0	334 752 049	10 149 420	344 901 469	50 663 584	19 213 670
12.25	7 114 244	0	337 785 271	6 490 042	344 275 313	55 553 049	21 286 446

V. Key indicators of financial institutions

5.3. Insurance Market

mln. of KZT, end of period

	12.20	12.21	12.22	12.23	12.24	03.25	06.25	09.25	12.25
Number of Insurance Company, total	28	27	26	25	25	25	25	25	25
with foreign participation	...	...	4	5	5	5	5	6	6
life insurance	9	9	9	9	10	10	10	10	10
Cumulative Assets	1 486 344	1 048 976	2 066 614	2 278 713	2 892 074	2 974 422	3 207 847	3 492 099	3 629 614
Insurance Reserves	685 602	354 432	1 095 948	1 134 855	1 627 864	1 677 839	1 801 376	1 935 414	2 075 391
Cumulative Own Capital*	665 433	598 904	775 196	911 900	1 018 187	1 090 922	1 172 046	1 293 580	1 280 299
Insurance Premiums, total **	514 140	744 836	811 488	1 055 923	1 539 427	402 636	813 198	1 260 688	1 750 857
Compulsory insurance	124 272	151 234	193 532	215 238	268 572	66 738	139 983	216 796	294 055
Voluntary personal insurance	222 833	383 433	359 946	480 551	908 631	226 215	463 115	729 416	1 018 783
Voluntary property insurance	167 036	210 169	258 009	360 134	362 224	109 683	210 099	314 476	438 019
Claims Payments, total**	129 707	114 954	156 099	215 787	275 345	77 896	163 418	255 784	378 358
Compulsory insurance	34 662	44 326	57 451	78 244	128 349	35 925	77 006	116 166	157 037
Voluntary personal insurance	42 975	50 925	59 570	83 580	102 239	31 039	62 711	100 232	158 293
Voluntary property insurance	52 071	19 703	39 077	53 962	44 758	10 932	23 701	39 385	63 028
Premiums transferred to reinsurance**	94 356	108 124	115 904	153 209	138 974	46 502	89 402	133 637	189 111
of which to nonresidents	86 293	99 000	96 830	117 815	112 900	35 742	70 539	109 623	158 673

* from balance sheet

** by direct insurance, from the beginning of year

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

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

SYMBOLS AND ABBREVIATIONS

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

Foreign currencies

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

Methodological comments

Section I “General economic trends”

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

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

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

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

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

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

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

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

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

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

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

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

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

Section II “The main monetary indicators”

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Domestic assets include:

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

3) *Liabilities* include:

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Section III. “Financial markets”

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

N - nominal value of one security

P - weighted average discounted purchase price,

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

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

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

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

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

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

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

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

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

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

Section IV “Payment systems”

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

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

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

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

Section V. “Key indicators of financial institutions”

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

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

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

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

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

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

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

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

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