



STATISTICAL BULLETIN

N01 (374) January 2026





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)												
	2026												2027
	1	2	3	4	5	6	7	8	9	10	11	12	1
Financial sector													
Depository corporations monetary survey	20	16	17	15	20	15	16	17	15	15	16	15	20
	12/25	01/26	02/26	03/26	04/26	05/26	06/26	07/26	08/26	09/26	10/26	11/26	12/26
Central bank monetary survey	14	10	11	09	14	09	10	11	09	09	10	09	14
	12/25	01/26	02/26	03/26	04/26	05/26	06/26	07/26	08/26	09/26	10/26	11/26	12/26
Other financial corporations monetary survey		27			29			28			30		
		4Q25			1Q26			2Q26			3Q26		
External sector													
Balance of payments			31			30			30			31	
			4Q25			1Q26			2Q26			3Q26	
International reserves and foreign currency liquidity	30	27	31	30	29	30	31	28	30	30	30	31	29
	12/25	01/26	02/26	03/26	04/26	05/26	06/26	07/26	08/26	09/26	10/26	11/26	12/26
Official reserve assets	14	10	11	09	14	09	10	11	09	09	10	09	14
	12/25	01/26	02/26	03/26	04/26	05/26	06/26	07/26	08/26	09/26	10/26	11/26	12/26
International investment position			31			30			30			31	
			4Q25			1Q26			2Q26			3Q26	
External debt			31			30			30			31	
			4Q25			1Q26			2Q26			3Q26	
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 SSRD)



I. GENERAL ECONOMIC TRENDS

I. General economic trends

1.1. Main macroeconomic indicators

	2021	2022	2023	2024	2025	2025				2026
						Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	Jan.
Gross Domestic Product, bln. KZT	83 952	103 766	119 442	136 693	159 561	30 467	61 372	99 725	159 561	...
as % to same period of the previous year	4.3	3.2	5.1	5.0	6.5	5.6	6.3	6.3	6.5	...
Volume of Industrial Production, bln. KZT	37 048	48 008	46 402	50 125	61 561	14 078	28 933	44 841	61 561	4 227
as % to same period of the previous year	3.8	1.1	4.3	2.8	7.5	6.7	6.5	7.4	7.5	6.6
Capital Investments, bln. KZT	13 221	15 064	18 044	19 375	22 731	3 068	8 176	13 796	22 731	896
as % to same period of the previous year	3.5	7.9	13.7	7.5	13.0	6.3	19.3	13.5	13.0	3.4
Consumer Price Index										
% for the last month of the period				100.9	100.9	101.3	100.8	101.1	100.9	101.0
% to same month of the previous year (annual inflation)	108.4	120.3	109.8	108.6	112.3	110.0	111.8	112.9	112.3	112.2
Unemployed population, thsd persons *	450	456	446	450	446	452	449	449	446	...
Unemployment rate, % *	4.9	4.9	4.7	4.7	4.6	4.6	4.6	4.6	4.6	...
Minimum of subsistence (average, per capital), KZT*	37 579	44 719	47 672	50 293	57 200	53 385	58 655	61 979	57 200	...
Average per capita money income, KZT*	142 805	180 639	203 107	232 679	245 703	225 837	236 567	235 400	245 703	...
as % to same period of the previous year	12.4	17.5	12.4	14.6	5.6	10.3	10.4	10.7	5.6	...
Export fob, mln. USD **	65 791	85 630	80 252	78 979	...	18 415	19 457	20 378
Import fob, mln. USD **	41 563	50 633	60 388	61 765	...	13 299	16 638	17 164
Gross Foreign Debt, mln. USD**	164 131	161 144	163 732	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) ***	431.8	462.7	454.6	525.1	520.1	504.4	519.6	549.1	520.1	501.0

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

	2021	2022	2023	2024	2025	2025				2026
						03.25	06.25	09.25	12.25	01.26
Consumer Price Index	108.4	120.3	109.8	108.6	112.3	103.9	107.0	110.0	112.3	101.0
% changes to December of the previous year*						101.3	100.8	101.1	100.9	112.2
% changes to the previous month	108.0	115.0	114.5	108.7	111.4	109.4	110.4	111.0	111.4	112.2
as % to the corresponding period of the previous										
Price Index Food Goods										
% changes to December of the previous year	109.9	125.3	108.5	105.5	113.5	104.5	107.6	109.9	113.5	100.8
% changes to the previous month						101.6	100.9	100.9	101.2	100.8
Price Index Non-Food Goods										
% changes to December of the previous year	108.5	119.4	109.1	108.3	111.1	102.4	104.5	104.5	111.1	101.2
% changes to the previous month						100.8	100.9	100.9	100.7	101.2
Price Index Marketable Services										
% changes to December of the previous year	106.5	114.1	112.4	113.3	112.0	104.5	108.7	108.7	112.0	101.1
% changes to the previous month						101.3	100.8	100.8	100.6	101.1
Price Index for Industry										
% changes to December of the previous year	146.1	109.4	97.5	107.3	103.9	100.6	99.6	99.6	103.9	101.0
% changes to the previous month						100.3	99.4	99.4	98.9	101.0
Price Index for Construction										
% changes to December of the previous year	105.7	101.4	106.8	101.4	102.2	100.5	101.2	101.2	102.2	104.9
% changes to the previous month						100.5	100.4	100.4	100.0	104.9
Index of Tariffs for Freight Shipping										
% changes to December of the previous year	108.8	104.5	103.4	104.3	104.6	97.2	102.5	102.5	104.6	99.9
% changes to the previous month						100.2	105.1	105.1	99.9	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

	2021	2022	2023	2024	2024				2025 9 months	2025		
					I	II	III	IV		I	II	III
Current Account	-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	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	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	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	-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	5 935.0	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	8 034.6	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	-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	-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	-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	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	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	1 188.3	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	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	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	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	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	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	1 334.8	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	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	-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	-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	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

	2021	2022	2023	2024	2024				2025 9 months	2025		
					I	II	III	IV		I	II	III
Financial account (excluding reserve assets)	-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	-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	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	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	-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	-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	-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	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	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	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	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	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	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	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	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	-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	-2 887.7	-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	-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	-6.0	-1.2	-1.1	-1.2	-0.6	0.0	-0.6	0.0	-1.3	-0.6	0.0	-0.6
Banks	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	-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	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	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	-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	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	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	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	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	-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	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	-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	-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			
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

	01.01.2022	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	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	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	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	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	24.3	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
Debt securities*	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
Trade credit and advances	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	0.2	65.2	65.2	65.2	114.0	113.9	113.9	113.9	82.2
Long-term	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
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	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	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
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Central Bank	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	494.6	230.9	276.4	164.1	118.2	227.9	568.0	279.4	202.9	168.5
Currency and deposits	7.9	12.8	249.7	13.4	113.2	98.2	365.4	96.9	191.5	162.2
Debt securities*	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
Trade credit and advances	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
Long-term	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	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
Debt securities*	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
Trade credit and advances	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

Continuation

	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	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	1 837.7	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	1 612.3	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	2.8	4.3	9.0	11.1
Loans	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
Other debt liabilities	216.2	404.1	889.0	1 001.7	857.0	930.6	410.4	483.6	784.8	629.9
Long-term	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	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*	1 888.8	752.6	516.8	510.1	1 005.2	970.0	1 342.0	1 808.6	1 950.7	2 242.4
Loans	1 541.2	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
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Sectors	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	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
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	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	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	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	34 360.4	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
Debt securities*	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	21 261.5	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	1 894.0	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**	480.8	630.7	597.9	675.2	680.0	646.9	616.4	680.7	690.5	674.1
Direct investment: Intercompany lending	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.
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
2026												
Base interest rate	18.00											

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2021	2022	2023	2024	09.25	10.25	11.25	12.25	01.26
Net Foreign Assets	38 636 769	42 270 389	43 429 399	54 712 238	65 758 334	65 308 496	63 989 951	65 038 041	68 356 615
Net International Reserves	13 961 529	15 270 417	15 400 647	22 881 631	30 342 133	30 760 635	30 592 680	31 916 146	34 773 517
Gross International Assets	14 844 409	16 227 925	16 338 729	24 062 370	31 524 873	32 063 174	31 662 422	33 068 960	35 805 190
Monetary Gold and SDR	11 171 705	10 504 466	9 887 314	13 670 249	23 062 442	23 461 284	24 000 158	25 047 136	28 890 932
Foreign Currency	112 378	129 890	137 805	152 440	160 389	154 623	149 012	147 198	145 356
Transferable Deposits	1 236 529	1 828 429	2 782 507	2 856 804	1 247 365	1 647 411	897 589	1 339 234	879 381
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	756 723	2 293 930	1 958 963	5 223 998	4 640 062	4 459 213	4 348 246	4 311 340	3 662 996
Financial Derivatives	2 309	2 687	35 143	8 955	2 243	2 165	2 098	2 082	2 078
Aseets in the External Management	1 564 765	1 468 522	1 536 998	2 149 925	2 412 372	2 338 478	2 265 319	2 221 969	2 224 448
Less: Foreign Liabilities	882 880	957 508	938 082	1 180 739	1 182 740	1 302 539	1 069 741	1 152 814	1 031 673
SDR	880 941	897 515	889 002	998 241	1 096 125	1 051 636	1 015 005	1 010 092	1 009 480
Nonresidents Transferable Deposits	6	57 826	46 904	179 891	82 573	247 615	51 118	139 392	18 897
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	420	451	443	511	535	517	499	492	488
Other Accounts Payable	1 513	1 716	1 733	2 096	3 508	2 772	3 119	2 838	2 809
Assets of the National Oil Fund	23 887 862	25 781 944	27 284 595	30 896 973	34 447 443	33 629 071	32 642 674	32 300 460	32 682 249
Other Net Foreign Assets	787 378	1 218 028	744 157	933 634	968 759	918 791	754 596	821 435	900 849
Gross Assets	1 579 649	1 914 431	1 411 802	1 707 247	1 697 324	1 619 060	1 572 820	1 645 683	1 569 229
Less: Foreign Liabilities	792 271	696 402	667 646	773 614	728 565	700 270	818 224	824 248	668 380
Net Domestic Assets	-26 580 205	-29 694 206	-30 626 686	-39 093 487	-50 567 983	-49 200 642	-49 063 483	-47 729 157	-51 937 520
Net Claims to the Central Government	-842 901	-1 956 640	-2 010 867	-2 591 268	-3 573 145	-3 340 157	-4 264 563	-2 820 239	-3 040 946
Claims	383 230	444 783	401 222	403 648	353 355	355 622	361 622	370 603	375 123
Securities	383 230	444 783	401 222	403 648	353 355	355 622	361 622	370 603	375 123
Less: Liabilities	1 226 130	2 401 423	2 412 089	2 994 917	3 926 500	3 695 779	4 626 185	3 190 842	3 416 069
Transferable Deposits	1 061 546	1 999 481	2 174 480	2 588 042	3 204 483	2 939 784	3 846 544	2 194 784	2 439 861
Other Deposits	164 152	400 056	236 697	405 611	721 110	754 892	778 462	994 636	975 118
Other Accounts Payable	-	-	-	-	-	-	-	-	-
Resources of the National Oil Fund	25 792 993	26 783 661	29 914 923	34 750 226	39 343 124	38 718 056	37 831 972	37 300 370	38 368 014
Claims to Banks	-1 083 402	-1 756 226	-788 735	-209 122	-41 123	-367	10 228	-93 070	-332 625
Securities	-	-	-	-	-	-	-	-	-
Credits	360 551	35 587	153 998	13 555	10 228	10 228	10 228	10 228	10 228
Less: NBK Notes	1 444 004	1 791 813	943 009	222 678	51 351	10 595	-	103 298	342 853
Financial Derivatives	51	-	277	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	-	-	-	-
Claims to Nonbank Financial Institutions	5 317 553	5 362 793	5 311 730	5 115 153	5 114 792	5 114 800	5 114 812	5 123 710	5 214 930
Credits	229 908	273 021	204 203	-	-	-	-	-	-
Shares and other Equity	5 087 645	5 089 773	5 107 527	5 115 147	5 114 789	5 114 790	5 114 790	5 123 700	5 123 700
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	7	3	11	23	10	5
Claims to the Rest of the Economy	848 440	596 980	782 139	935 180	1 417 350	1 788 510	1 640 164	1 498 730	1 946 747
Other Net Domestic Assets	-5 869 902	-6 040 554	-6 503 212	-11 254 588	-18 989 851	-19 060 686	-18 713 771	-19 009 700	-22 921 482
Other Financial Assets	3 901	7 164	9 992	19 593	14 290	7 007	18 001	8 092	11 481
Nonfinancial Assets	60 527	65 127	65 365	88 431	128 605	132 116	144 178	145 565	148 889
Less: Other Liabilities	60 709	226 293	62 866	57 482	58 164	62 195	62 273	71 613	53 518
Less: Capital Accounts	5 873 621	5 886 551	6 515 703	11 305 129	19 074 583	19 137 614	18 813 677	19 091 743	23 028 335

Continuation

	2021	2022	2023	2024	09.25	10.25	11.25	12.25	01.26
Liabilities	12 056 564	12 576 183	12 802 713	15 618 752	15 190 351	16 107 854	14 926 467	17 308 884	16 419 095
Narrow Reserve Money	6 945 442	7 374 898	7 142 913	7 532 310	8 927 040	9 300 659	9 043 566	10 270 708	9 522 696
Reserve Money	10 957 714	11 874 422	11 539 973	14 606 537	14 344 179	14 842 893	13 765 314	15 678 721	15 273 813
Currency out of the NBK	3 451 715	3 823 793	4 109 817	4 862 203	5 173 407	5 179 134	5 036 725	5 271 109	5 041 049
Transferable Deposits of Banks	2 074 806	2 202 901	1 483 719	1 372 456	2 745 602	3 093 313	2 779 930	3 742 168	3 157 003
Other Deposits of Banks	4 012 272	4 499 524	4 397 060	7 074 227	5 417 138	5 542 234	4 721 748	5 408 013	5 751 117
Transferable Deposits of Nonbank Financial Institutions	1 370 737	1 115 521	1 539 958	1 285 183	1 001 788	1 021 297	1 222 084	1 252 763	1 320 039
Current accounts of Public Nonfinancial Institutions in KZT	48 177	232 683	9 419	12 468	6 243	6 915	4 828	4 669	4 605
Current accounts of non-state non-financial organizations in tege	7	1	-	-	-	-	-	-	-
Other Deposits	473 891	341 074	1 008 920	880 979	394 483	780 454	803 037	1 377 828	914 333
Foreign Currency Current Accounts of Public Nonfinancial Institutions	32	657	2 694	39	1 522	1 767	1 952	1 693	3 374
Other Deposits of Public Nonfinancial Institutions	87 413	1 581	332	93 927	40 603	69 562	4 905	16 458	154
Other Deposits of Nonbank Financial Institutions	383 339	337 347	1 004 390	785 494	350 855	707 721	794 772	1 358 543	908 822
Other Deposits of Liquidated Banks Nonprofit Institutions	3 106	1 489	1 504	1 520	1 503	1 405	1 408	1 134	1 983
Nonprofit Institutions	-	-	-	-	-	-	-	-	-
Securities (other than shares)	474 845	354 628	247 488	131 236	451 690	484 507	358 116	252 335	230 948
Other Financial Institutions	291 892	110 269	65 186	36 361	72 823	59 635	57 736	46 988	25 954
Public Nonfinancial Institutions	133 783	167 123	105 452	48 993	199 444	224 837	173 786	72 618	69 461
Private Nonfinancial Institutions	47 382	69 676	69 696	45 881	176 164	196 769	123 281	129 308	132 197
Households	891	282	-	-	-	-	-	81	-
Nonprofit Institutions	897	7 278	7 155	-	3 259	3 265	3 312	3 339	3 337
Credits	150 098	6 059	6 295	-	-	-	-	-	-
Banks	-	-	3 088	-	-	-	-	-	-
Nonbank Financial Institutions	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

	2021	2022	2023	2024	09.25	10.25	11.25	12.25*	01.26
Net Foreign Assets	1 769 349	810 249	837 480	380 772	289 682	528 599	1 268 840	492 453	-24 513
Net Foreign Assets, CFC	1 567 010	820 973	1 459 100	1 302 997	1 358 518	1 673 345	2 400 848	1 821 122	1 387 454
Claims to Nonresidents, CFC	2 330 781	3 293 138	4 069 307	4 448 787	5 508 303	5 660 033	6 116 943	5 610 323	5 416 861
Foreign Currency	264 941	370 974	613 961	397 165	616 842	571 865	568 509	502 707	547 456
Transferable Deposits	757 233	1 132 797	1 215 266	1 148 104	1 297 073	1 391 096	1 375 032	1 698 816	1 340 965
Other Deposits	466 087	477 359	645 017	771 610	818 744	959 560	1 281 613	749 149	1 009 733
Securities (other than shares)	501 724	838 832	1 007 177	1 204 023	1 648 332	1 602 202	1 676 312	1 331 331	1 262 046
Credits	279 970	399 142	500 714	779 340	1 035 946	1 005 239	1 041 584	1 115 850	1 113 097
Financial Derivatives	4 689	473	8 662	4 442	4 349	9 364	8 427	9 815	10 440
Shares and other Equity	4 373	4 675	4 594	5 789	6 121	5 904	5 705	5 637	5 595
Other Accounts Receivable	51 766	68 885	73 916	138 314	80 896	114 803	159 762	197 019	127 529
Less: Liabilities for Nonresidents, CFC	763 771	2 472 164	2 610 207	3 145 790	4 149 785	3 986 687	3 716 095	3 789 201	4 029 407
Transferable Deposits	349 911	1 413 594	1 321 335	1 445 896	1 447 626	1 292 102	1 247 346	1 273 862	1 182 608
Other Deposits	280 553	836 243	943 601	1 280 753	1 822 620	1 810 841	1 782 948	1 638 596	1 553 355
Securities (other than shares)	41 400	24 253	-	-	220 284	214 227	208 336	206 827	206 306
Credits	47 273	157 398	157 344	362 564	507 886	493 914	344 257	540 084	978 284
Financial Derivatives	9 176	2 507	7 062	390	2 087	4 658	15 058	4 750	5 308
Other Accounts Payable	35 458	38 168	180 864	56 186	149 283	170 946	118 151	125 082	103 546
Other net Foreign Assets, OFC	202 338	-10 724	-621 620	-922 225	-1 068 836	-1 144 746	-1 132 008	-1 328 669	-1 411 967
Gross Assets	507 000	666 949	855 091	833 226	872 161	838 265	1 102 537	891 498	842 519
Less: Foreign Liabilities	304 662	677 673	1 476 711	1 755 451	1 940 996	1 983 012	2 234 545	2 220 167	2 254 486
Domestic Assets	28 273 963	32 860 771	36 856 922	44 480 036	47 530 472	48 041 977	47 099 381	50 090 625	49 418 965
Reserves	6 516 208	7 430 749	6 360 781	8 988 580	8 774 485	9 262 157	8 150 142	9 704 108	9 642 055
Transferable and Other Deposits in NBK	6 062 216	6 967 609	5 890 626	8 500 922	8 293 096	8 735 747	7 683 760	9 182 198	9 172 147
National Currency	453 992	463 140	470 155	487 658	481 389	526 410	466 382	521 910	469 909
Other Claims to NBK	1 589 764	1 845 120	1 012 693	263 370	91 291	32 095	23 067	156 756	386 262

Continuation

	2021	2022	2023	2024	09.25	10.25	11.25	12.25*	01.26
Net Claims to the Central Government	4 235 214	4 417 488	6 375 618	8 698 045	7 384 661	7 063 950	7 314 608	7 481 374	7 378 819
Gross Claims	4 438 508	4 664 553	6 640 779	8 954 858	7 632 987	7 319 318	7 564 683	7 729 841	7 639 364
Securities (other than shares)	4 332 090	4 555 217	6 533 456	8 776 421	7 456 638	7 148 095	7 397 082	7 563 888	7 474 351
Credits	101 473	108 723	106 822	123 401	98 831	95 485	92 255	90 995	90 184
Other Accounts Receivable	4 945	614	502	55 036	77 519	75 738	75 345	74 957	74 829
Less: Liabilities	203 294	247 065	265 161	256 812	248 327	255 368	250 074	248 467	260 545
Transferable Deposits	23 713	15 832	13 387	1 759	8 256	4 780	5 248	2 662	4 836
Other Deposits	1 947	2 542	4 635	19 495	1 843	11 130	6 062	9 906	16 631
Credits	56 444	64 948	63 685	69 913	74 997	75 597	76 151	76 756	77 395
Other Accounts Payable	121 190	163 744	183 455	165 645	163 231	163 861	162 613	159 143	161 683
Claims to the Regional and Local Government	14 469	13 224	13 446	14 162	13 502	13 715	13 955	21 883	21 971
Securities (other than shares)	14 468	13 223	13 446	14 160	13 501	13 714	13 934	14 171	14 377
Credits	-	-	-	-	-	-	20	-	-
Other Accounts Receivable	1	1	1	2	1	1	1	7 712	7 594
Claims to Nonbank Financial Institutions	2 397 563	2 441 767	2 890 141	2 540 744	3 078 844	3 236 621	3 248 142	3 492 431	3 196 605
Transferable Deposits	13 986	135 465	25 472	12 874	19 175	59 937	11 268	17 549	26 115
Other Deposits	52	-	-	-	-	-	-	-	9 125
Securities (other than shares)	639 721	884 278	832 316	706 931	562 378	710 968	804 649	837 814	835 847
Credits	1 275 313	836 937	1 247 196	1 113 021	1 581 502	1 637 220	1 621 535	1 802 227	1 543 321
Financial Derivatives	54 716	72 008	158 908	6 989	7 460	7 285	20 376	12 209	6 426
Shares and other Equity	296 402	300 200	376 771	482 175	586 622	561 103	561 149	577 871	552 677
Other Accounts Receivable	117 372	212 878	249 478	218 753	321 707	260 106	229 165	244 762	223 095
Claims to Public Nonfinancial Institutions	605 536	873 865	777 381	690 279	786 929	818 428	843 850	882 359	912 397
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	458 448	564 961	550 463	504 950	599 329	595 803	630 437	664 731	686 506
Credits	146 736	308 618	226 564	185 219	186 772	222 081	212 837	217 575	225 415
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	-	-	-	-	-	-	-	-
Other Accounts Receivable	351	286	355	111	828	545	576	53	476

Continuation

	2021	2022	2023	2024	09.25	10.25	11.25	12.25*	01.26
Claims to Private Nonfinancial Institutions	8 474 297	9 266 501	10 468 045	11 840 393	12 920 510	13 031 546	13 019 462	13 483 148	13 208 650
Securities (other than shares)	254 543	266 881	273 631	378 330	455 795	446 322	436 129	434 830	433 539
Credits	7 901 000	8 673 393	9 775 098	10 959 988	11 930 995	12 052 293	12 007 563	12 496 121	12 217 393
Financial Derivatives	1 378	1 251	1 549	379	2 035	2 431	3 483	3 104	2 909
Shares and other Equity	162 909	191 382	245 262	261 142	295 897	299 915	332 258	314 582	314 821
Other Accounts Receivable	154 467	133 593	172 506	240 554	235 788	230 585	240 029	234 510	239 988
Claims to Nonprofit Institutions	3 016	2 391	4 109	6 027	7 553	7 365	7 942	7 087	7 476
Credits	2 939	2 268	3 827	5 955	6 970	6 706	7 114	6 902	6 860
Shares and other Equity	2	3	3	3	3	3	3	3	3
Other Accounts Receivable	74	120	279	69	581	656	826	182	614
Claims to Households	10 869 025	14 243 981	18 331 749	22 998 054	26 923 869	27 225 661	27 584 615	27 800 516	27 854 293
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	10 795 904	14 177 198	18 276 322	22 914 265	26 830 981	27 124 735	27 482 368	27 655 597	27 718 586
Financial Derivatives	530	-	-	1 538	1 932	604	855	-	163
Other Accounts Receivable	72 590	66 783	55 427	82 252	90 957	100 322	101 393	144 919	135 544
Other Net Assets	-6 431 129	-7 674 314	-9 377 040	-11 559 618	-12 451 172	-12 649 561	-13 106 404	-12 939 038	-13 189 564
Other Financial Assets	98 964	128 385	129 563	130 328	196 764	211 614	217 743	259 829	266 002
Nonfinancial Assets	796 805	834 083	886 835	962 845	1 123 606	1 124 662	1 148 352	1 223 550	1 233 489
Less: Other Liabilities	1 238 334	1 556 149	1 627 152	1 697 052	1 717 648	1 719 162	1 763 875	1 727 986	1 745 856
Less: Capital Accounts	6 088 565	7 080 633	8 766 286	10 955 739	12 053 894	12 266 675	12 708 624	12 694 431	12 943 199
Liabilities	30 043 312	33 671 020	37 694 402	44 860 808	47 820 154	48 570 576	48 368 221	50 583 078	49 394 453
Transferable Deposits	7 786 368	8 187 666	7 691 930	8 570 023	8 113 469	8 099 009	8 019 769	9 119 585	7 887 931
Central Bank	1	1	1	1	1	1	1	1	1
Regional and Local Government	886	864	862	968	937	617	694	493	786
Nonbank Financial Institutions	543 070	484 231	558 312	637 799	642 589	703 667	737 095	612 559	695 904
Public Nonfinancial Institutions	572 609	852 319	544 233	495 289	675 412	661 719	757 276	654 264	670 330
Private Nonfinancial Institutions	4 276 021	4 455 259	3 949 378	4 518 896	4 079 954	4 021 798	3 886 141	4 722 558	3 932 446
Nonprofit Institutions	116 056	131 520	116 164	103 808	120 843	105 428	114 159	97 129	104 537
Households	2 277 724	2 263 471	2 522 981	2 813 261	2 593 733	2 605 779	2 524 402	3 032 580	2 483 926

Continuation

	2021	2022	2023	2024	09.25	10.25	11.25	12.25*	01.26
Other Deposits	17 425 495	21 059 848	24 413 188	30 538 326	33 932 911	34 772 776	34 408 816	36 248 832	36 038 354
Central Bank	0	-	-	-	-	-	-	-	-
Regional and Local Government	28	504	2 638	5 330	4 119	7 633	11 284	10 890	3 924
Nonbank Financial Institutions	812 750	971 535	943 810	957 315	1 127 666	1 134 829	1 188 032	1 329 065	1 342 901
Public Nonfinancial Institutions	821 283	1 356 166	767 356	1 039 417	1 291 480	1 246 047	1 273 593	1 342 189	1 260 852
Private Nonfinancial Institutions	4 235 938	4 608 925	5 872 590	8 269 852	9 117 529	9 680 645	9 317 843	9 915 306	9 430 855
Nonprofit Institutions	568 295	738 950	509 737	489 993	531 056	530 226	506 363	515 505	501 921
Households	10 987 200	13 383 768	16 317 056	19 776 419	21 861 061	22 173 396	22 111 700	23 135 877	23 497 901
Securities	1 943 608	1 985 457	2 793 003	3 020 540	3 188 708	3 115 745	3 028 963	3 134 163	3 139 518
Nonbank Financial Institutions	1 743 393	1 773 039	2 562 398	2 757 467	2 914 044	2 841 987	2 754 238	2 860 573	2 864 591
Public Nonfinancial Institutions	148 963	150 815	152 952	155 348	158 980	157 961	159 344	158 003	157 611
Private Nonfinancial Institutions	1 447	2 885	1 775	573	497	539	571	587	628
Households	49 805	58 718	75 878	107 152	115 186	115 258	114 810	115 001	116 688
Credits	2 152 007	1 606 866	2 129 723	2 195 351	2 352 356	2 234 759	2 672 746	2 033 205	2 396 490
Central Bank	6	6	6	6	6	6	6	6	6
Regional and Local Government	6 460	12 359	20 952	38 603	54 268	54 841	55 049	52 668	53 237
Nonbank Financial Institutions	2 137 729	1 586 217	2 099 879	2 147 184	2 287 996	2 169 760	2 607 474	1 970 249	2 332 908
Public Nonfinancial Institutions	7 739	8 250	8 871	9 546	10 076	10 142	10 206	10 272	10 339
Private Nonfinancial Institutions	21	9	5	2	0	0	0	0	-
Households	52	26	11	10	10	10	10	10	-
Financial Derivatives	54 828	74 613	159 536	8 600	11 837	11 794	24 347	13 410	7 185
Central Bank	-	-	-	-	-	-	-	-	-
Nonbank Financial Institutions	54 673	73 653	159 394	6 537	8 215	10 566	22 636	12 645	6 182
Public Nonfinancial Institutions	-	-	-	-	-	-	-	3	-
Private Nonfinancial Institutions	155	959	142	666	1 691	625	860	762	840
Households	-	-	-	1 397	1 931	604	850	-	163
Other Accounts Payable	681 006	756 571	507 022	527 969	220 874	336 493	213 580	33 883	-75 025
Central Bank	24	211	182	220	130	154	99	171	51
Regional and Local Government	3 789	5 581	4 954	4 369	4 390	4 363	4 359	4 374	4 358
Nonbank Financial Institutions	65 337	88 071	64 816	50 132	45 410	34 375	39 219	34 013	32 021
Public Nonfinancial Institutions	103 266	97 753	99 097	97 422	95 833	95 406	95 806	95 445	95 708
Private Nonfinancial Institutions	228 250	245 255	301 575	339 673	385 722	405 385	413 301	372 910	330 588
Nonprofit Institutions	704	389	1 569	451	3 048	3 596	3 526	298	584
Households	197 877	201 800	244 310	298 347	332 520	346 672	378 136	391 713	354 136
Interbank Accounts	81 759	117 511	-209 481	-262 644	-646 179	-553 457	-720 865	-865 041	-892 471

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2021	2022	2023	2024	09.25	10.25	11.25	12.25*	01.26
Net Foreign Assets	40 426 251	43 086 563	44 266 879	55 093 010	66 048 017	65 837 095	65 258 791	65 530 494	68 332 102
Claims to Nonresidents	17 175 190	19 521 062	20 408 036	28 511 157	37 033 175	37 723 207	37 779 365	38 679 283	41 222 051
Monetary Gold and SDR	11 171 705	10 504 466	9 887 314	13 670 249	23 062 442	23 461 284	24 000 158	25 047 136	28 890 932
Foreign Currency	377 319	500 864	751 766	549 606	777 231	726 488	717 521	649 905	692 812
Transferable Deposits	1 993 762	2 961 226	3 997 773	4 004 908	2 544 438	3 038 507	2 272 621	3 038 051	2 220 346
Other Deposits	466 087	477 359	645 017	771 610	818 744	959 560	1 281 613	749 149	1 009 733
Securities (other than shares)	1 258 447	3 132 763	2 966 140	6 428 021	6 288 394	6 061 414	6 024 558	5 642 670	4 925 042
Credits	279 970	399 142	500 714	779 340	1 035 946	1 005 239	1 041 584	1 115 850	1 113 097
Shares and other Equity	4 373	4 675	4 594	5 789	6 121	5 904	5 705	5 637	5 595
Financial Derivatives	6 997	3 160	43 805	13 396	6 592	11 530	10 525	11 897	12 518
Other Claims	1 616 531	1 537 406	1 610 914	2 288 238	2 493 268	2 453 281	2 425 081	2 418 988	2 351 977
Liabilities for Nonresidents	1 646 651	3 429 672	3 548 288	4 326 529	5 332 525	5 289 227	4 785 837	4 942 015	5 061 080
Transferable Deposits	349 916	1 471 421	1 368 240	1 625 787	1 530 198	1 539 717	1 298 465	1 413 254	1 201 504
SDR	880 941	897 515	889 002	998 241	1 096 125	1 051 636	1 015 005	1 010 092	1 009 480
Other Deposits	280 553	836 243	943 601	1 280 753	1 822 620	1 810 841	1 782 948	1 638 596	1 553 355
Securities (other than shares)	41 400	24 253	-	-	220 284	214 227	208 336	206 827	206 306
Credits	47 694	157 848	157 787	363 076	508 420	494 431	344 756	540 576	978 772
Financial Derivatives	9 176	2 507	7 062	390	2 087	4 658	15 058	4 750	5 308
Other Accounts Payable	36 971	39 885	182 597	58 283	152 790	173 718	121 270	127 920	106 355
Assets of the National Oil Fund	23 888 930	25 787 868	27 284 595	30 896 973	34 447 443	33 629 071	32 642 674	32 300 460	32 682 249
Other Net Foreign Assets	1 008 782	1 207 304	122 537	11 409	-100 077	-225 956	-377 412	-507 234	-511 118
Assets	2 105 715	2 581 380	2 266 893	2 540 473	2 569 484	2 457 326	2 675 357	2 537 181	2 411 748
Foreign Liabilities	1 096 933	1 374 076	2 144 356	2 529 064	2 669 561	2 683 281	3 052 769	3 044 415	2 922 866
Net Domestic Assets	-10 326 961	-8 790 608	-5 965 307	-9 433 007	-17 908 609	-16 505 327	-16 231 323	-12 778 753	-17 597 684
Net Claims to the Central Government	3 392 313	2 460 848	4 364 751	6 106 777	3 811 516	3 723 794	3 050 046	4 661 135	4 337 873
Claims	4 821 738	5 109 337	7 042 001	9 358 506	7 986 342	7 674 940	7 926 305	8 100 444	8 014 488
Securities	4 715 320	5 000 000	6 934 678	9 180 069	7 809 993	7 503 717	7 758 704	7 934 492	7 849 475
Credits	101 473	108 723	106 822	123 401	98 831	95 485	92 255	90 995	90 184
Other	4 945	614	502	55 036	77 519	75 738	75 345	74 957	74 829
Liabilities	1 429 424	2 648 488	2 677 250	3 251 729	4 174 827	3 951 147	4 876 259	3 439 309	3 676 614
Transferable Deposits	1 085 259	2 015 312	2 187 867	2 589 801	3 212 740	2 944 564	3 851 792	2 197 446	2 444 697
Other Deposits	166 099	402 598	241 331	425 106	722 953	766 022	784 524	1 004 543	991 749
Securities	-	-	-	-	-	-	-	-	-
Credits	56 444	64 948	63 685	69 913	74 997	75 597	76 151	76 756	77 395
Other	121 622	165 630	184 368	166 908	164 138	164 964	163 792	160 565	162 773

Continuation

	2021	2022	2023	2024	09.25	10.25	11.25	2025*	01.26
Claims to the Regional and Local Government	14 469	13 224	13 446	14 162	13 502	13 715	13 955	21 883	21 971
Securities (other than shares)	14 468	13 223	13 446	14 160	13 501	13 714	13 934	14 171	14 377
Credits	-	-	-	-	-	-	20	-	-
Other Accounts Receivable	1	1	1	2	1	1	1	7 712	7 594
Resources of the National Oil Fund	25 794 061	26 789 585	29 914 923	34 750 226	39 343 124	38 718 056	37 831 972	37 300 370	38 368 014
Claims to Nonbank Financial Institutions	7 715 115	7 804 560	8 201 871	7 655 897	8 193 636	8 351 421	8 362 954	8 616 141	8 411 535
Transferable Deposits	13 986	135 465	25 472	12 874	19 175	59 937	11 268	17 549	117 340
Other Deposits	52	-	-	-	-	-	-	-	9 125
Securities	639 721	884 278	832 316	706 931	562 378	710 968	804 649	837 814	835 847
Credits	1 505 220	1 109 958	1 451 400	1 113 021	1 581 502	1 637 220	1 621 535	1 802 227	1 543 321
Financial Derivatives	54 716	72 008	158 908	6 989	7 460	7 285	20 376	12 209	6 426
Shares and other Equity	5 384 048	5 389 972	5 484 298	5 597 322	5 701 412	5 675 893	5 675 939	5 701 571	5 676 377
Other Accounts Receivable	117 372	212 878	249 478	218 760	321 710	260 117	229 187	244 772	223 100
Claims to Public Nonfinancial Institutions	1 443 209	1 461 118	1 553 027	1 618 700	2 198 266	2 600 992	2 478 133	2 375 253	2 853 371
Other Deposits	-	-	-	-	-	-	-	-	-
Securities	458 448	564 961	550 463	504 950	599 329	595 803	630 437	664 731	686 506
Credits	146 736	308 618	226 564	185 219	186 772	222 081	212 837	217 575	225 415
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	541 968	670 379	854 170	1 252 417	1 293 627	1 302 648	1 249 224	1 331 942
Other Accounts Receivable	88 024	45 571	105 621	74 362	159 748	489 482	332 211	243 722	609 509
Claims to Private Nonfinancial Institutions	8 474 348	9 266 501	10 468 045	11 840 393	12 920 510	13 031 546	13 019 462	13 483 148	13 208 650
Securities	254 543	266 881	273 631	378 330	455 795	446 322	436 129	434 830	433 539
Credits	7 901 000	8 673 393	9 775 098	10 959 988	11 930 995	12 052 293	12 007 563	12 496 121	12 217 393
Financial Derivatives	1 378	1 251	1 549	379	2 035	2 431	3 483	3 104	2 909
Shares and other Equity	162 909	191 382	245 262	261 142	295 897	299 915	332 258	314 582	314 821
Other Accounts Receivable	154 517	133 593	172 506	240 554	235 788	230 585	240 029	234 510	239 988
Claims to Nonprofit Institutions	3 016	2 391	4 109	6 027	7 553	7 365	7 942	7 087	7 476
Credits	2 939	2 268	3 827	5 955	6 970	6 706	7 114	6 902	6 860
Shares and other Equity	2	3	3	3	3	3	3	3	3
Other	74	120	279	69	581	656	826	182	614

Continuation

	2021	2022	2023	2024	09.25	10.25	11.25	2025*	01.26
Claims to Households	10 879 741	14 253 707	18 338 242	23 004 813	26 929 882	27 231 607	27 590 497	27 806 353	27 860 065
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	10 806 620	14 186 925	18 282 815	22 921 023	26 836 993	27 130 681	27 488 250	27 661 434	27 724 358
Financial Derivatives	530	-	-	1 538	1 932	604	855	-	163
Other	72 590	66 783	55 427	82 252	90 957	100 322	101 393	144 919	135 544
Other Net Domestic Assets	-17 298 111	-18 146 474	-21 491 057	-28 590 935	-37 487 468	-37 763 024	-37 903 958	-37 321 165	-41 494 483
Other Financial Assets	102 866	135 549	139 554	149 921	211 054	218 621	235 744	267 922	277 484
Nonfinancial Assets	857 332	899 210	952 200	1 051 276	1 252 211	1 256 778	1 292 530	1 369 114	1 382 378
Less: Other Liabilities	6 277 057	6 214 048	7 300 823	7 531 264	7 822 256	7 834 133	7 909 931	7 172 027	7 182 811
Less: Capital Accounts	11 981 252	12 967 184	15 281 988	22 260 868	31 128 477	31 404 289	31 522 301	31 786 174	35 971 534
Liabilities	30 099 291	34 295 955	38 301 572	45 660 003	48 139 408	49 331 768	49 027 468	52 751 740	50 734 418
Currency in Circulation	2 997 723	3 360 653	3 639 662	4 374 546	4 692 018	4 652 724	4 570 342	4 749 199	4 571 140
Transferable and Other Deposits	27 101 567	30 935 301	34 661 910	41 285 458	43 447 390	44 679 045	44 457 125	48 002 541	46 163 278
Regional and Local Government	914	1 368	3 500	6 298	5 055	8 250	11 979	11 383	4 711
Nonbank Financial Institutions	3 109 897	2 908 634	4 046 470	3 665 791	3 122 898	3 567 513	3 941 982	4 552 930	4 267 666
Public Nonfinancial Institutions	1 529 514	2 443 405	1 324 034	1 641 140	2 015 259	1 986 010	2 042 556	2 019 273	1 939 315
Private Nonfinancial Institutions	8 511 966	9 064 184	9 821 968	12 788 747	13 197 483	13 702 443	13 203 984	14 637 864	13 363 301
Nonprofit Institutions	684 352	870 470	625 901	593 802	651 899	635 654	620 522	612 634	606 458
Households	13 264 924	15 647 239	18 840 038	22 589 680	24 454 794	24 779 175	24 636 103	26 168 457	25 981 827

* including final turnovers

II. Key monetary indicators

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

	2021	2022	2023	2024	03.25	06.25	09.25	12.25**
Net Foreign Assets	3 603 191	3 584 793	5 250 119	8 348 979	8 361 317	8 797 317	9 396 465	8 597 874
Claims on Nonresidents	5 248 149	5 008 923	6 516 697	10 415 795	10 299 912	11 081 621	12 199 728	11 844 583
Foreign Currency	3 025	1 081	1 636	6	23	13 102	0	48
Deposits	146 381	135 879	271 650	446 803	410 597	478 021	390 007	385 685
Securities (other than shares)	3 574 836	3 395 916	3 776 219	5 190 576	5 213 372	5 708 856	6 412 801	6 213 239
Loans	58 624	44 565	47 943	36 700	42 095	38 738	29 525	28 672
Financial Derivatives	0	0	0	0	0	0	0	0
Other	1 465 281	1 431 481	2 419 248	4 741 709	4 633 825	4 842 905	5 367 395	5 216 938
less: Liabilities to Nonresidents	1 644 957	1 424 131	1 266 578	2 066 816	1 938 595	2 284 304	2 803 262	3 246 708
Deposits	0	74 296	73 157	171 679	165 053	15 058	14 985	872
Securities (other than shares)	1 067 545	661 735	554 655	1 198 503	1 137 815	1 237 628	1 638 252	2 083 096
Loans	541 365	645 577	571 490	679 220	626 320	1 019 422	1 135 491	1 146 915
Financial Derivatives	0	0	0	0	0	0	0	0
Other	36 047	42 523	67 277	17 414	9 407	12 196	14 535	15 825
Claims on Banking System	2 581 784	2 040 126	3 196 843	2 686 122	2 715 961	2 191 882	2 185 505	3 134 405
National Currency	627	925	491	815	1 186	1 220	712	494
Other Claims	2 581 157	2 039 201	3 196 353	2 685 307	2 714 776	2 190 661	2 184 793	3 133 911
Net Claims on Central Government	5 943 344	8 082 617	9 196 610	10 725 428	10 912 479	11 920 319	12 722 417	12 522 252
Claims on Central Government	6 043 497	8 172 655	9 313 393	10 846 264	10 994 246	12 155 217	12 805 130	13 266 685
Securities (other than shares)	5 875 755	8 117 593	9 166 194	10 743 496	10 717 329	12 015 142	12 599 484	13 124 360
Other Claims	167 742	55 062	147 199	102 768	276 918	140 076	205 646	142 325
Less: Liabilities to Central Government	100 152	90 038	116 783	120 836	81 767	234 898	82 713	744 433
Deposits	0	0	0	0	271	0	0	0
Other Liabilities	100 152	90 038	116 783	120 836	81 497	234 898	82 713	744 433
Claims on Other Sectors	4 281 035	4 150 618	4 105 840	4 553 115	4 570 134	4 931 317	5 652 366	5 830 878
Regional and Local Government	857 776	811 212	808 988	899 812	918 701	957 666	1 178 993	1 236 821
Public Nonfinancial Institutions	966 553	924 349	1 029 871	1 263 141	1 282 742	1 401 562	1 734 386	1 697 035
Private Nonfinancial Institutions	2 201 762	2 188 402	2 060 872	2 220 256	2 203 497	2 410 252	2 582 383	2 745 941
Other Resident Sectors	254 945	226 654	206 108	169 906	165 193	161 837	156 604	151 080

Continuation

	2021	2022	2023	2024	03.25	06.25	09.25	12.25**
Deposits	25 307	15 330	176 347	10 169	8 285	5 768	14 591	4 786
of which: Depository corporations	0	6 564	130 082	6 585	4 195	4 335	3 999	4 074
Securities (other than shares)	7 502	8 051	981 482	983 518	983 636	983 614	1 078 282	1 078 870
of which: Depository corporations	0	0	21 950	24 241	24 198	24 005	117 622	116 990
Loans	884 294	941 983	962 655	1 330 710	1 329 386	1 342 820	1 437 141	1 423 728
of which: Depository corporations	393	48 485	54 614	126 760	121 154	138 635	191 934	182 920
Financial Derivatives	0	0	0	0	27 744	0	0	0
of which: Depository corporations	0	0	0	0	27 744	0	0	0
Insurance Technical Reserve	13 836 287	15 606 629	18 997 395	24 148 686	24 220 228	25 594 613	27 432 118	27 832 327
Net Equity of Households in Life Insurance Reserves	450 152	551 701	606 036	897 222	988 433	1 096 230	1 189 035	1 343 007
Net Equity of Households in Pension Funds	13 071 798	14 663 411	17 864 654	22 810 718	22 807 349	24 064 744	25 789 316	26 023 846
Prepayment of Premiums and Reserves against Outstanding Claims	314 337	391 517	526 704	440 746	424 447	433 639	453 766	465 473
of which: Depository corporations	5 928	7 962	11 157	1 310	4 056	5 424	5 431	5 662
Shares and other Equity	1 629 798	1 741 458	2 164 286	2 219 982	2 345 541	2 543 182	2 748 342	2 775 310
Other Items (NET)	26 166	-455 298	-1 532 753	-2 379 421	-2 354 930	-2 629 163	-2 753 721	-3 029 611

* 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

	2021	2022	2023	2024	03.25	06.25	09.25	12.25**
Net Foreign Assets	20 755 883	21 284 973	22 337 865	32 637 901	34 049 188	36 233 248	41 360 060	42 138 705
Claims on Nonresidents	23 864 780	26 205 715	28 004 072	40 086 097	41 802 846	44 757 771	51 441 671	52 702 962
less: Liabilities to Nonresidents	3 108 897	4 920 743	5 666 207	7 448 195	7 753 658	8 524 523	10 081 612	10 564 258
Domestic Claims	32 778 744	39 196 750	47 836 789	57 610 336	57 258 252	60 468 838	63 899 277	66 309 073
Net claims on Central Government	7 643 999	10 006 006	13 302 496	16 505 941	15 493 610	16 251 425	16 126 108	16 747 873
Claims on Central Government	10 865 234	13 281 991	16 355 394	20 204 770	19 461 847	20 537 449	20 791 472	21 367 129
Less: Liabilities to Central Government	3 221 236	3 275 986	3 052 898	3 698 829	3 968 236	4 286 025	4 665 364	4 619 256
Claims on Other Sectors	25 134 745	29 190 745	34 534 293	41 104 395	41 764 642	44 217 413	47 773 168	49 561 199
Regional and Local Government	872 244	824 436	822 434	913 974	932 218	971 444	1 192 495	1 258 704
Public Nonfinancial Institutions	2 426 506	2 402 211	2 601 979	2 900 923	3 012 465	3 322 087	3 951 733	4 091 369
Other Resident Sectors	21 835 995	25 964 098	31 109 879	37 289 499	37 819 958	39 923 883	42 628 940	44 211 126
Currency outside Financial Sectors	2 997 097	3 359 729	3 639 171	4 373 730	4 280 811	4 722 779	4 691 307	4 748 705
Deposits	24 016 977	28 035 433	30 661 705	37 623 250	36 886 921	38 734 800	40 335 083	43 450 322
Securities (other than shares)	390 671	464 827	1 372 439	1 317 224	1 402 831	1 513 443	1 614 190	1 440 817
Loans	898 173	914 141	937 879	1 252 112	1 261 282	1 265 321	1 309 561	1 303 759
Financial Derivatives	155	959	142	2 062	734	864	3 622	765
Insurance Technical Reserve	13 830 359	15 598 666	18 986 238	24 147 376	24 216 172	25 589 189	27 426 687	27 826 665
Shares and other Equity	12 138 553	12 959 245	15 621 136	22 485 636	24 676 052	26 460 586	31 648 283	32 507 991
Other Items (net)	-737 357	-851 278	-1 044 057	-953 153	-1 417 364	-1 584 895	-1 769 396	-2 831 246

* 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*	01.26
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	15 273 813
% changes to the previous month	1.1	4.6	1.3	14.0	16.4	-4.8	3.5	-7.3	13.9	-2.6
% changes to December of the previous year from them:	41.8	12.1	8.4	-2.8	26.6	-1.8	1.6	-5.8	7.3	-2.6
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	5 041 049
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	10 232 764
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	9 522 696
% changes to the previous month	-9.7	12.9	6.9	8.6	9.5	16.5	4.2	-2.8	13.6	-7.3
% changes to December of the previous year from them:	-6.3	36.5	6.2	-3.1	5.5	18.5	23.5	20.1	36.4	-7.3
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	3 157 003
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	4 571 140
% changes to the previous month	4.5	3.2	3.4	4.8	7.7	-2.7	-0.8	-1.8	3.9	-3.7
% 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	-3.7
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	11 935 072	11 169 443
% changes to the previous month	-0.2	14.8	3.8	10.1	9.4	1.5	-1.8	1.5	5.3	-6.4
% changes to December of the previous year from them:	21.2	22.3	6.8	10.6	9.5	0.0	-1.8	-0.3	5.0	-6.4
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	2 580 055	2 020 379
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	4 577 924
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	45 805 638	43 816 020
% changes to the previous month	2.1	6.6	6.7	7.4	7.5	1.3	2.0	-0.6	8.6	-4.3
% changes to December of the previous year from them:	19.2	24.1	18.0	16.8	19.9	6.0	8.2	7.5	16.7	-4.3
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	19 379 263	19 673 375
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	12 973 202
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	52 751 740	50 734 418
% changes to the previous month	1.1	4.9	4.7	7.4	7.2	1.1	2.5	-0.6	7.6	-3.8
% changes to December of the previous year from them:	16.9	20.8	13.9	11.7	19.2	5.4	8.0	7.4	15.5	-3.8
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	4 288 074
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	2 630 325

* including final turnovers

2.8. Deposits in Depository Organizations (by sector and type of currency)

mln. of KZT, end of period

	2021	2022	2023	2024	09.25	10.25	11.25	12.25*	01.26
Deposits - total*	27 101 567	30 935 301	34 661 910	41 285 458	43 447 390	44 679 045	44 457 125	48 002 541	46 163 278
of which:									
national currency:	17 337 508	21 150 007	26 604 473	32 001 910	34 484 991	35 192 038	35 137 232	37 863 603	36 627 234
Nonbanking Legal Entities	8 629 305	10 151 674	11 977 995	13 997 802	14 451 290	14 959 977	14 932 185	16 356 810	15 397 029
Individuals	8 708 203	10 998 332	14 626 478	18 004 109	20 033 702	20 232 061	20 205 047	21 506 793	21 230 206
foreign currency:	9 764 059	9 785 295	8 057 437	9 283 547	8 962 398	9 487 007	9 319 893	10 138 938	9 536 043
Nonbanking Legal Entities	5 207 338	5 136 388	3 843 877	4 697 976	4 541 306	4 939 892	4 888 837	5 477 274	4 784 422
Individuals	4 556 721	4 648 906	4 213 559	4 585 572	4 421 092	4 547 114	4 431 056	4 661 664	4 751 621
From total sum of Deposits:									
Nonbanking Legal Entities	13 836 643	15 288 062	15 821 872	18 695 777	18 992 595	19 899 870	19 821 023	21 834 084	20 181 451
Individuals	13 264 924	15 647 239	18 840 038	22 589 680	24 454 794	24 779 175	24 636 103	26 168 457	25 981 827
Transferable Deposits									
in national currency:	5 790 283	6 021 802	6 741 222	6 989 497	6 673 161	6 511 418	6 763 523	7 185 873	6 598 303
Nonbanking Legal Entities	3 919 000	4 216 780	4 608 860	4 594 281	4 507 004	4 316 110	4 650 099	4 605 818	4 577 924
Individuals	1 871 282	1 805 022	2 132 362	2 395 216	2 166 156	2 195 308	2 113 425	2 580 055	2 020 379
Other Deposits in national currency:	11 547 225	15 128 205	19 863 252	25 012 413	27 811 831	28 680 621	28 373 709	30 677 730	30 028 932
Nonbanking Legal Entities	4 710 305	5 934 894	7 369 135	9 403 521	9 944 286	10 643 867	10 282 087	11 750 992	10 819 104
Individuals	6 836 921	9 193 311	12 494 117	15 608 892	17 867 545	18 036 753	18 091 622	18 926 738	19 209 827
Transferable Deposits in foreign currency:	3 415 037	3 514 724	2 502 778	2 878 215	2 449 860	2 617 569	2 485 109	3 192 835	2 617 645
Nonbanking Legal Entities	3 008 596	3 056 275	2 112 158	2 460 170	2 022 284	2 207 098	2 074 131	2 740 310	2 154 097
Individuals	406 442	458 449	390 620	418 044	427 576	410 472	410 978	452 525	463 547
Other Deposits in foreign currency:	6 349 022	6 270 571	5 554 659	6 405 333	6 512 538	6 869 438	6 834 784	6 946 102	6 918 398
Nonbanking Legal Entities	2 198 742	2 080 113	1 731 719	2 237 805	2 519 022	2 732 795	2 814 706	2 736 963	2 630 325
Individuals	4 150 280	4 190 457	3 822 940	4 167 527	3 993 516	4 136 643	4 020 078	4 209 139	4 288 074

* 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
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	2.78	1.81	14.71	17.43	2.78	1.81	14.71	--	2.84	1.90	--
01.25	19.00	5.01	--	--	19.00	1.10	--	--	--	5.36	--	--	17.50	2.65	1.78	14.45	17.50	2.65	1.78	14.45	--	2.60	2.50	--

II. Key monetary indicators

2.10. Weighted Average Interest rates of Second-Tier Banks on attracted deposits and credits extended

%, for the period

	12.21		12.22		12.23		12.24		09.25		10.25		11.25		12.25*		01.26	
	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Deposits of Legal Entities	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	16.8	2.3
including:																		
Demand Deposits	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	0.1	0.0
Conditional	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	15.4	0.7
Time and Saving Deposits, total	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	16.8	2.3
of which with maturity:																		
up to 1 month	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	16.9	2.2
from 1 to 3 month	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	16.8	3.3
from 3 month to 1 year	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	16.2	2.5
from 1 to 5 years	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	15.4	2.7
over 5 years	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	14.9	1.9
Deposits of Individuals	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	15.3	0.9
including:																		
Demand Deposits	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	0.0	6.1
Conditional	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	12.7	1.0
Time and Saving Deposits, total	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	15.3	0.9
of which with maturity:																		
up to 1 month	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	16.1	0.9
from 1 to 3 month	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	18.0	1.0
from 3 month to 1 year	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	14.6	0.9
from 1 to 5 years	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	14.2	0.9
over 5 years	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	2.1	1.0

Continuation

	12.21		12.22		12.23		12.24		09.25		10.25		11.25		12.25*		01.26	
	KZT	FC																
Credits to Legal Entities	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	20.4	6.6
of which with maturity:																		
up to 1 month	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	21.6	5.4
from 1 to 3 month	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	20.7	6.9
from 3 month to 1 year	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	19.9	7.1
from 1 to 5 years	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	21.5	6.1
over 5 years	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	20.1	6.3
Credits to Individuals	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	22.4	5.8
of which with maturity:																		
up to 1 month	23.7	-	20.2	-	32.2	-	34.6	-	32.2	-	34.7	-	31.1	-	28.6	-	30.1	-
from 1 to 3 month	17.3	-	13.1	-	20.1	-	17.7	-	20.6	-	18.2	-	19.8	-	18.1	-	20.3	-
from 3 month to 1 year	22.8	7.1	14.0	5.0	16.6	3.0	20.9	-	22.4	-	20.5	-	19.9	-	21.9	-	20.9	-
from 1 to 5 years	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	25.8	7.7
over 5 years	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	15.0	7.2

* 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	01.09.2025*	01.10.2025	01.11.2025*	01.12.2025*	01.01.2026
Loans to economy in an expanded definition	23 766 947	28 929 176	34 643 758	41 860 599	47 604 546	48 616 005	49 095 251	49 526 486	50 623 990
of which									
from banking sector	20 544 330	24 773 243	29 803 996	35 958 388	40 832 981	41 601 238	41 986 440	42 443 183	43 286 781
from other organizations	3 222 618	4 155 933	4 839 762	5 902 212	6 771 565	7 014 768	7 108 811	7 083 303	7 337 209
including:									
from mortgage organizations	354 327	337 610	296 549	276 582	265 108	263 551	261 836	260 260	258 598
from other public sector corporations	1 491 190	1 739 316	2 155 199	2 861 669	3 586 445	3 693 857	3 784 387	3 766 466	3 973 521
from organizations engaged in microfinance activities	1 377 101	2 079 007	2 388 014	2 763 961	2 920 011	3 057 359	3 062 588	3 056 577	3 105 090
of the total amount of loans to economy									
loans to business	12 783 308	14 436 939	16 468 055	19 419 374	22 064 168	22 737 361	22 971 992	23 104 994	23 961 607
national currency	10 057 559	11 788 741	13 503 205	15 210 649	17 079 537	17 513 174	17 616 709	17 811 785	18 460 343
foreign currency	2 725 749	2 648 198	2 964 850	4 208 725	4 984 631	5 224 187	5 355 283	5 293 209	5 501 264
loans to Individuals	10 983 640	14 492 237	18 175 703	22 441 226	25 540 378	25 878 645	26 123 259	26 421 492	26 662 383
national currency	10 966 352	14 486 475	18 171 943	22 438 656	25 537 219	25 875 384	26 120 415	26 418 778	26 659 839
foreign currency	17 288	5 762	3 760	2 569	3 159	3 261	2 843	2 714	2 544

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

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		2025		09.25		10.25		11.25		12.25		01.26	
	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	41 825 933	18.5	3 776 334	18.5	3 629 131	18.5	3 478 308	17.9	4 895 855	16.9	2 885 355	18.8
<i>including:</i>																		
national currency	22 849 883	16.6	28 504 826	19.0	33 900 564	19.0	36 535 166	20.2	3 279 245	20.4	3 019 150	20.8	2 984 030	19.7	3 862 206	19.6	2 319 495	21.6
foreign currency	1 574 134	5.0	2 211 647	6.7	2 994 832	7.3	5 290 767	7.0	497 089	6.4	609 981	7.1	494 279	6.7	1 033 649	6.7	565 861	7.2
<i>from total Loans:</i>																		
Short-term	12 326 838	14.7	11 672 769	17.5	15 932 908	16.8	17 220 019	17.3	1 450 139	17.7	1 626 532	16.5	1 351 839	17.6	1 950 716	16.7	1 390 551	15.9
Long-term	12 097 179	16.9	19 043 704	18.5	20 962 488	19.1	24 605 913	19.4	2 326 195	19.0	2 002 599	20.1	2 126 469	18.0	2 945 139	17.0	1 494 805	21.5
Loans issued to business	13 071 938	15.1	15 971 672	18.0	18 921 970	17.6	22 285 658	17.8	2 042 671	17.5	2 010 407	17.4	1 910 230	17.6	3 149 251	16.1	1 618 029	17.2
national currency	11 506 705	16.4	13 771 269	19.8	15 935 496	19.5	17 002 081	21.2	1 546 176	21.1	1 400 958	21.9	1 416 526	21.4	2 116 182	20.7	1 052 730	22.6
Short-term	8 984 197	14.6	8 148 606	17.8	10 925 423	16.3	11 002 054	16.6	955 886	16.8	903 637	15.8	883 566	17.3	1 173 228	16.0	663 064	15.0
Long-term	2 522 509	18.1	5 622 663	20.7	5 010 073	23.1	6 000 027	24.7	590 290	24.2	497 321	25.4	532 960	24.0	942 954	21.4	389 667	26.0
foreign currency	1 565 232	5.0	2 200 403	6.7	2 986 474	7.3	5 283 577	7.0	496 496	6.4	609 449	7.1	493 704	6.7	1 033 069	6.7	565 299	7.2
Short-term	1 183 272	4.8	1 043 687	6.7	2 006 068	7.4	3 104 491	7.3	228 364	6.9	443 022	7.3	214 068	6.6	519 111	6.7	486 562	7.4
Long-term	381 960	5.7	1 156 716	6.8	980 406	7.1	2 179 087	6.6	268 132	5.9	166 427	6.5	279 635	6.8	513 958	6.6	78 737	6.1
Loans issued to Individuals	11 352 080	16.7	14 744 801	18.2	17 973 425	18.6	19 540 275	19.4	1 733 662	19.7	1 618 724	19.8	1 568 078	18.2	1 746 604	18.3	1 267 326	20.8
national currency	11 343 178	16.7	14 733 557	18.2	17 965 068	18.6	19 533 085	19.4	1 733 069	19.7	1 618 192	19.8	1 567 503	18.2	1 746 024	18.3	1 266 764	20.8
Short-term	2 158 938	15.2	2 477 853	16.2	2 999 619	19.0	3 113 475	20.6	265 889	21.8	279 873	19.8	254 205	19.2	258 377	21.0	240 925	20.5
Long-term	9 184 240	17.1	12 255 704	18.6	14 965 449	18.5	16 419 610	19.1	1 467 179	19.4	1 338 319	19.8	1 313 298	18.0	1 487 647	17.9	1 025 839	20.9
foreign currency	8 902	5.9	11 244	3.9	8 357	4.4	7 190	4.8	594	6.9	532	5.6	575	4.9	581	5.7	562	5.8
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	7 190	4.8	594	6.9	532	5.6	575	4.9	581	5.7	562	5.8

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)"

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	08.25	09.25	10.25	11.25	12.25*	01.26
Total loans	24 773 243	29 803 996	35 958 388	40 832 981	41 601 238	41 986 440	42 443 183	43 286 781	43 038 198
<i>including:</i>									
national currency	22 119 283	26 835 387	31 747 093	35 877 552	36 406 850	36 660 276	37 178 310	37 813 976	37 595 607
foreign currency	2 653 960	2 968 610	4 211 294	4 955 428	5 194 387	5 326 163	5 264 873	5 472 805	5 442 591
<i>from total Loans:</i>									
Short-term	4 139 077	3 440 384	5 568 032	5 889 603	5 766 779	5 926 573	5 971 386	6 012 365	6 000 313
Long-term	20 634 166	26 363 612	30 390 356	34 943 378	35 834 459	36 059 866	36 471 796	37 274 416	37 037 885
Loans of business	11 598 880	13 117 761	15 281 162	17 119 872	17 572 602	17 713 340	17 868 915	18 514 513	18 227 333
national currency	8 950 682	10 152 911	11 072 438	12 167 603	12 381 476	12 390 020	12 606 756	13 044 252	12 787 325
Short-term	2 821 012	2 184 933	3 439 697	3 701 644	3 660 271	3 592 520	3 667 228	3 660 398	3 419 639
Long-term	6 129 669	7 967 978	7 632 740	8 465 958	8 721 205	8 797 500	8 939 528	9 383 854	9 367 686
foreign currency	2 648 198	2 964 850	4 208 725	4 952 269	5 191 127	5 323 320	5 262 159	5 470 261	5 440 008
Short-term	482 726	480 101	1 161 414	1 160 760	1 089 672	1 303 735	1 266 355	1 344 050	1 569 554
Long-term	2 165 472	2 484 749	3 047 311	3 791 510	4 101 454	4 019 586	3 995 804	4 126 211	3 870 454
Loans of Individuals	13 174 364	16 686 235	20 677 225	23 713 109	24 028 636	24 273 100	24 574 267	24 772 268	24 810 865
national currency	13 168 602	16 682 476	20 674 656	23 709 950	24 025 375	24 270 257	24 571 554	24 769 724	24 808 282
Short-term	835 315	775 324	966 913	1 027 191	1 016 835	1 030 319	1 037 804	1 007 917	1 011 119
Long-term	12 333 287	15 907 152	19 707 743	22 682 759	23 008 539	23 239 937	23 533 750	23 761 807	23 797 163
foreign currency	5 762	3 760	2 569	3 159	3 261	2 843	2 714	2 544	2 583
Short-term	24	26	8	8	0	0	0	0	0
Long-term	5 738	3 734	2 562	3 151	3 261	2 843	2 714	2 544	2 583

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
2.12.3. Arrears on loans from banking sector

mln. of KZT, end of period

	12.22	12.23	12.24	09.25	10.25	11.25	12.25*	01.26
Total arrears	681 452	680 590	907 174	1 469 406	1 516 093	1 507 579	1 436 125	1 529 739
<i>including:</i>								
national currency	631 970	667 412	893 972	1 340 980	1 394 546	1 393 129	1 343 182	1 442 286
foreign currency	49 483	13 178	13 202	128 425	121 547	114 450	92 943	87 452
<i>from total arrears:</i>								
Short-term	100 708	88 067	112 227	122 851	140 278	122 778	101 832	110 157
Long-term	580 744	592 522	794 947	1 346 555	1 375 815	1 384 801	1 334 293	1 419 582
Arrears on loans of business	326 572	283 133	311 333	501 017	524 092	489 638	453 315	497 230
national currency	279 304	271 252	298 938	374 237	403 822	376 378	361 546	410 939
Short-term	62 553	58 101	72 043	58 175	77 570	61 316	53 122	63 558
Long-term	216 751	213 151	226 895	316 062	326 252	315 062	308 424	347 381
foreign currency	47 269	11 880	12 396	126 779	120 269	113 260	91 770	86 291
Short-term	2 289	58	10 675	26 340	23 242	20 962	7 047	3 114
Long-term	44 980	11 822	1 721	100 439	97 027	92 298	84 723	83 177
Arrears on loans of Individuals	354 880	397 457	595 841	968 389	992 001	1 017 941	982 810	1 032 508
national currency	352 666	396 160	595 034	966 743	990 724	1 016 751	981 636	1 031 347
Short-term	35 846	29 886	29 502	38 336	39 466	40 500	41 663	43 485
Long-term	316 820	366 274	565 532	928 407	951 258	976 251	939 973	987 863
foreign currency	2 214	1 298	807	1 646	1 277	1 190	1 173	1 161
Short-term	20	22	8	0	0	0	0	0
Long-term	2 194	1 276	799	1 646	1 277	1 190	1 173	1 161

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

	2021		2022		2023		2024		2025*		10.25		11.25		12.25		01.26	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	млн.КЗТ	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Deposits - total in national currency	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	102 030 281	16.2	96 731 455	16.7	110 062 325	16.7	89 019 860	16.7
Demand Deposits	156 898	0.0	97 360.5	0.1	51 945	0.2	31 501	0.1	8 794	0.1	537	0.1	326	0.1	944	0.1	828	0.0
of which:																		
Legal Entities	1 383	0.1	351.3	0.2	1 179	3.2	1 443	0.1	3 106	0.1	81	0.1	58	0.1	453	0.1	93	0.1
Individuals	155 515	0.0	97 009.1	0.1	50 765	0.1	30 057	0.1	5 687	0.0	456	0.1	268	0.1	491	0.0	734	0.0
Time, Saving Deposits	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	101 994 254	16.2	96 725 179	16.7	110 046 774	16.7	89 008 993	16.7
of which:																		
Legal Entities	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	94 448 394	16.3	89 508 384	16.8	100 463 323	16.9	82 067 719	16.8
Individuals	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	7 545 860	14.6	7 216 795	14.8	9 583 452	14.7	6 941 275	15.3
Conditional Deposits	47 378	4.2	55 731.6	6.9	92 305	10.0	107 050	9.0	139 385	11.4	35 490	12.6	5 950	9.8	14 607	9.7	10 039	15.4
of which:																		
Legal Entities	37 308	4.3	37 786.8	5.8	75 680	9.6	97 631	9.0	122 716	11.3	30 946	12.4	5 485	10.3	13 897	9.9	9 911	15.4
Individuals	10 071	3.8	17 944.7	9.3	16 625	11.5	9 419	9.2	16 670	12.5	4 544	14.2	465	4.2	710	4.8	128	12.7
Deposits - total in CFC	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	7 855 389	2.3	7 567 646	2.2	9 032 349	2.1	6 986 019	2.0
Demand Deposits	55 172	2.0	48 075.7	0.6	16 950	4.5	13 206	4.7	20 715	5.6	2 144	6.2	3 106	7.2	1 707	3.8	867	4.7
of which:																		
Legal Entities	1 354	0.0	4 086.3	0.0	2 889	0.1	3 240	0.1	4 304	0.1	301	0.1	278	0.1	754	0.1	202	0.1
Individuals	53 818	2.1	43 989.5	0.6	14 061	5.5	9 966	6.3	16 410	7.0	1 843	7.2	2 828	7.9	953	6.8	665	6.1
Time, Saving Deposits	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	7 848 685	2.3	7 563 227	2.2	9 016 166	2.1	6 978 586	2.0
of which:																		
Legal Entities	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	6 999 139	2.5	7 026 491	2.3	8 146 321	2.3	6 253 978	2.2
Individuals	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	849 546	0.6	536 736	0.9	869 845	0.9	724 608	0.9
Conditional Deposits	44 573	0.3	74 011.9	0.5	79 988	1.0	66 272	1.3	86 644	1.4	4 560	0.8	1 313	1.2	14 476	1.6	6 565	0.7
of which:																		
Legal Entities	41 640	0.3	65 232.0	0.5	73 713	1.0	64 281	1.3	83 106	1.5	4 559	0.8	1 313	1.2	14 473	1.6	5 264	0.7
Individuals	2 933	0.4	8 779.9	0.6	6 275	0.8	1 991	0.2	3 538	0.8	2	1.0	0	0.2	3	1.0	1 301	1.0
Deposits - total in OFC	466 144	2.2	795 820.8	6.1	2 219 156	3.1	2 468 872	4.1	3 880 789	3.7	469 490	4.1	294 364	4.2	368 170	4.1	406 937	4.2
Demand Deposits	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	1	0.0
of which:																		
Legal Entities	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	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	1	0.0
Time, Saving Deposits	465 225	2.2	793 340.6	6.1	2 213 953	3.1	2 461 978	4.1	3 880 781	3.7	469 490	4.1	294 364	4.2	368 170	4.1	406 937	4.2
of which:																		
Legal Entities	368 257	2.6	695 351.5	6.8	2 117 683	3.3	2 406 356	4.2	3 784 605	3.8	464 309	4.2	289 013	4.2	360 855	4.2	395 437	4.3
Individuals	96 967	0.7	97 084.3	0.9	61 026	0.7	55 622	0.7	96 176	0.7	5 181	0.6	5 351	0.6	7 315	0.6	11 500	0.3
Conditional Deposits	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
of which:																		
Legal Entities	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Continuation

	2021		2022		2023		2024		2025*		10.25		11.25		12.25		01.26	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	млн.КЗТ	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Current Accounts in national currency	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	160 670 104	0.1	155 540 194	0.1	187 586 047	0.0	134 943 584	0.1
of which:																		
Legal Entities	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	130 580 145	0.1	127 542 663	0.1	151 620 363	0.1	111 012 172	0.1
of which:																		
with accrual Interest Rates	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	3 241 829	2.7	3 105 560	3.0	3 065 336	2.7	3 753 664	2.2
without accrual Interest Rates	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	127 338 316	0.0	124 437 103	0.0	148 555 027	0.0	107 258 508	0.0
Individuals	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	30 089 960	0.0	27 997 531	0.0	35 965 684	0.0	23 931 412	0.0
of which:																		
with accrual Interest Rates	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	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	30 089 960	0.0	27 997 531	0.0	35 965 684	0.0	23 931 412	0.0
Current Accounts in CFC	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	18 966 830	0.0	16 207 931	0.0	21 878 082	0.0	14 187 350	0.0
of which:																		
Legal Entities	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	17 801 809	0.0	15 193 749	0.0	20 593 692	0.0	12 967 375	0.0
of which:																		
with accrual Interest Rates	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	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	17 801 809	0.0	15 193 749	0.0	20 593 692	0.0	12 967 375	0.0
Individuals	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	1 165 021	0.0	1 014 182	0.0	1 284 390	0.0	1 219 975	0.0
of which:																		
with accrual Interest Rates	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	8 616 197	0.0	12 437 398.6	0.0	10 895 741	0.0	9 966 437	0.0	14 014 824	0.0	1 165 021	0.0	1 014 182	0.0	1 284 390	0.0	1 219 975	0.0
Current Accounts in OFC	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	2 319 519	0.0	2 076 010	0.0	2 820 781	0.0	1 763 563	0.0
of which:																		
Legal Entities	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	2 190 648	0.0	1 974 995	0.0	2 684 095	0.0	1 676 206	0.0
of which:																		
with accrual Interest Rates	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	56 436	0.3
without accrual Interest Rates	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	2 190 648	0.0	1 974 995	0.0	2 684 095	0.0	1 619 771	0.0
Individuals	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	128 871	0.0	101 016	0.0	136 686	0.0	87 356	0.0
of which:																		
with accrual Interest Rates	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	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	128 871	0.0	101 016	0.0	136 686	0.0	87 356	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

	2021	2022	2023	2024	09.25	10.25	11.25	12.25*	01.26
Deposits - total in national currency	10 386 834	13 834 397	17 840 257	23 097 812	26 131 164	26 613 057	26 256 503	27 879 793	27 662 384
Demand Deposits	7 056	7 203	8 748	4 447	7 491	7 516	7 798	8 231	18 796
of which:									
Legal Entities	873	602	1 363	2 103	3 079	2 811	2 634	2 605	2 465
Individuals	6 183	6 601	7 385	2 343	4 413	4 705	5 164	5 625	16 332
Time, Saving, Conditional Deposits	10 379 778	13 827 194	17 831 509	23 093 365	26 123 672	26 605 542	26 248 706	27 871 563	27 643 587
of which:									
Legal Entities	3 576 273	4 695 221	5 433 440	7 593 789	8 432 422	8 746 348	8 341 482	9 091 351	8 597 737
Individuals	6 803 505	9 131 974	12 398 069	15 499 576	17 691 251	17 859 193	17 907 224	18 780 212	19 045 850
Deposits - total in foreign currency	6 017 136	6 007 776	5 299 768	6 089 902	6 236 255	6 533 403	6 547 979	6 632 102	6 656 204
Demand Deposits	13 611	11 753	8 409	12 224	13 943	15 157	13 633	11 344	16 214
of which:									
Legal Entities	1 121	1 621	1 229	2 957	1 758	1 848	1 709	2 221	2 135
Individuals	12 491	10 132	7 180	9 267	12 185	13 309	11 923	9 123	14 079
Time, Saving, Conditional Deposits	6 003 525	5 996 022	5 291 359	6 077 678	6 222 312	6 518 246	6 534 346	6 620 757	6 639 990
of which:									
Legal Entities	1 903 704	1 842 495	1 541 025	1 992 726	2 350 415	2 511 341	2 557 464	2 465 401	2 444 391
Individuals	4 099 821	4 153 527	3 750 334	4 084 952	3 871 897	4 006 905	3 976 882	4 155 356	4 195 599
Current accounts - total in national currency	4 462 751	4 466 413	4 988 399	5 454 748	5 275 148	5 085 075	5 110 294	5 723 194	4 951 473
of which:									
Legal Entities	2 593 102	2 663 878	2 859 577	3 062 873	3 111 565	2 892 437	2 999 378	3 146 134	2 933 334
Individuals	1 869 649	1 802 536	2 128 823	2 391 875	2 163 583	2 192 638	2 110 917	2 577 060	2 018 138
Current accounts - total in foreign currency	2 724 491	3 187 153	2 099 929	2 427 961	2 123 511	2 259 534	2 091 604	2 675 540	2 156 091
of which:									
Legal Entities	2 318 049	2 728 704	1 709 310	2 009 917	1 695 935	1 849 063	1 680 627	2 222 976	1 692 543
Individuals	406 442	458 449	390 620	418 044	427 576	410 471	410 978	452 564	463 547

* including final turnovers

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

mln. of KZT, end of period

	Deposits* of Individuals			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits				
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC
												short-term	long-term	
	1=2+3+4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14
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
2026														
01.26	27 820 011	21 671 288	6 148 723	3 277 406	2 153 803	1 123 603	6 613	6 546	67	24 535 992	19 510 939	11 541 734	7 969 205	5 025 053

* includes current accounts, does not include metal accounts

** including final turnovers

2.16. Deposits of Individuals (resident and non-resident) in Second-Tier Banks entering in System of Collective Warranting as of 01.02.2026.

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	7 637 726	5 558 960	2 078 765	981 452	750 015	231 437	4 787	4 787	0	6 651 487	4 804 159	4 754 090	50 069	1 847 329	27.5
"Kaspi Bank" JSC	6 895 843	6 379 922	515 921	758 826	744 980	13 846	1	1	0	6 137 016	5 634 942	2 510 372	3 124 570	502 075	24.8
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	3 082 545	3 081 812	732	82 863	82 131	732				2 999 682	2 999 682	4 470	2 995 212		11.1
"Bereke Bank" JSC (SB of Lesha Bank LLC (Public))	854 558	731 278	123 281	59 214	26 652	32 562	492	442	50	794 853	704 184	449 351	254 833	90 669	3.1
"ForteBank" JSC	1 361 348	964 655	396 693	186 216	120 322	65 895	51	46	5	1 175 080	844 288	807 141	37 147	330 792	4.9
"Bank CenterCredit" JSC	3 298 414	1 976 597	1 321 817	583 538	197 410	386 128	45	45		2 714 831	1 779 143	845 141	934 002	935 688	11.9
"Eurasian Bank" JSC	1 088 169	754 907	333 262	219 990	57 625	162 365	2	1	1	868 177	697 280	401 703	295 578	170 896	3.9
"Alatau City Bank" JSC	734 532	505 536	228 996	106 224	60 730	45 493	68	68		628 241	444 738	438 229	6 510	183 503	2.6
"Bank RBK" Bank" JSC	817 832	350 478	467 353	107 761	23 530	84 231				710 071	326 948	251 662	75 286	383 123	2.9
"Altyn Bank" JSC (SB of China Citic Bank Corporation Ltd)	361 955	168 306	193 649	56 237	14 509	41 728	13	4	8	305 705	153 792	153 242	550	151 913	1.3
"Nurbank" JSC	155 288	120 577	34 711	25 603	17 399	8 204	1 151	1 151	0	128 534	102 027	89 508	12 519	26 507	0.6
"Home Credit Bank" JSC (SB of JSC "ForteBank")	552 555	519 249	33 306	23 485	19 218	4 267				529 070	500 031	496 064	3 967	29 039	2.0
"Bank VTB (Kazakhstan)" SB JSC	37 484	32 292	5 191	4 300	2 113	2 187				33 183	30 179	7 426	22 753	3 004	0.1
AB "Kazakhstan-Ziraat International Bank" JSC	36 995	24 429	12 566	5 163	1 194	3 969	3	1	3	31 829	23 234	22 596	638	8 595	0.1
"Citibank Kazakhstan" JSC															
"Freedom Bank Kazakhstan" JSC	872 674	487 759	384 915	54 855	27 380	27 475	1	1		817 819	460 379	306 316	154 063	357 440	3.1
"Shinhan Bank Kazakhstan" JSC	7 566	981	6 585	2 868	723	2 145				4 697	258	258		4 440	0.0
"Industrial and Commercial Bank of China in Almaty" JSC	10 465	945	9 520	10 465	945	9 520									0.0
"Bank of China Kazakhstan" SB JSC	2 269	1 779	490	2 245	1 779	466	0		0	23				23	0.0
"KMF Bank" JSC	5 166	5 166		407	407					4 759	4 759	3 250	1 509		0.0
"BNK Commercial Bank" JSC	937	919	18	2	2					935	917	917		18	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*, %
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
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	--	--	--	--	--	--	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
2026																		
01.26	568 309	17.71	97.02	--	--	--	121 994	15.85	314 062	15.60	--	--	--	--	--	--	--	--

* 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								
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
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
2026									
01.26	471 278	28 956	--	14 733	--	139 715	287 874	--	--

3.3. Structure of Government Securities in Circulation

mln. of KZT, end of period

	Government Securities, total			of which:																	Municipal Securities
				NBK Notes		Government Securities															
	sale	sale*	%**	Total	Euronotes		MEKKAM		MEOKAM		MEUKAM		MUIKAM		MEUZHKAM		METIKAM		METICKAM		
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
2026																					
01.26	27 671 633	568 309	17.7	25 506 731	1 260 405	4.1	440 900	15.6	1 811 823	14.8	20 536 377	12.4	81 162	5.4	526 883	0.0	820 180	13.8	29 000	1.0	1 596 593

* 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	
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
01.26												
Residents	27 510 952	1 421 705	1 004 354	28 956	289 200	99 195	1 219 743	181 678	289 200	722 714	26 151	30 235
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	6 054 485	992 271	726 574	0	168 857	96 840	702 923	181 678	172 794	322 300	26 151	30 235
Other financial institutions	18 674 489	110 131	107 259	948	297	1 626	193 315	0	297	193 018	0	0
Public non-financial organizations	739 823	190 102	70 057	0	120 046	0	187 750	0	116 109	71 641	0	0
Domestic non-financial organizations	878 769	125 117	100 409	24 708	0	0	131 050	0	0	131 050	0	0
Nonprofit Institutions	10 192	3 300	0	3 300	0	0	4 705	0	0	4 705	0	0
Households	18 341	784	55	0	0	729	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	2 136 550	167 446	11	152 722	400	14 313	169 207	0	400	167 069	1 738	0
Total	29 647 502	1 589 150	1 004 365	181 678	289 600	113 507	1 388 950	181 678	289 600	889 783	27 889	30 235
Depositors	6 656 908	1 098 089	708 574	99	289 600	99 816	778 342	181 678	289 600	295 420	11 643	30 235

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
		01.26												
International securities	10 700 819	436 193	0	13 954	6 418	0	415 821	167 918	13 954	6 418	106 510	41 036	0	20 315
bonds (non-residents)	6 463 212	349 982	0	2 543	0	0	347 439	129 314	2 543	0	106 510	20 262	0	16 647
Central Government	19 078	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	196 336	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	530 564	60 214	0	0	0	0	60 214	23 122	0	0	23 122	0	0	0
Other financial institutions	1 034 954	17 669	0	233	0	0	17 436	15 964	2 379	0	11 721	1 864	0	0
Public non-financial organizations	309 530	123 258	0	0	0	0	123 258	9 203	0	0	9 203	0	0	0
Domestic non-financial organizations	636 297	43 457	0	0	0	0	43 457	18 587	0	0	18 384	203	0	16 270
Nonprofit Institutions	184 704	0	0	0	0	0	0	33 449	0	0	33 449	0	0	0
Households	78 776	3 297	0	248	0	0	3 049	1 387	0	0	1 387	0	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 known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	3 472 974	102 086	0	2 061	0	0	100 025	27 603	164	0	9 245	18 194	0	0
RK bonds	1 807 765	40 124	0	11 394	6 335	0	22 395	22 156	11 394	6 335	0	4 427	0	3 668
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	1 463 998	15 792	0	2 622	6 002	0	7 168	11 247	5 244	6 002	0	0	0	3 668
Other financial institutions	180 091	4 541	0	2 622	175	0	1 744	829	672	157	0	0	0	0
Public non-financial organizations	18 267	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	75 375	3 783	0	0	76	0	3 707	3 750	3 679	71	0	0	0	0
Nonprofit Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	23 336	4 259	0	3 821	82	0	357	105	0	105	0	0	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	46 697	11 749	0	2 329	0	0	9 419	6 226	1 799	0	0	4 427	0	0
non-resident shares	2 191 205	34 446	0	17	81	0	34 348	15 268	17	81	0	15 170	0	0
Other depository institutions	13 827	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	1 771 902	6 545	0	0	40	0	6 505	4 937	17	41	0	4 878	0	0
Public non-financial organizations	29 138	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	39 324	11 330	0	0	0	0	11 330	6 311	0	0	0	6 311	0	0
Nonprofit Institutions	23 632	15 279	0	0	0	0	15 279	0	0	0	0	0	0	0
Households	43 119	242	0	17	41	0	184	956	0	40	0	916	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	270 263	1 050	0	0	0	0	1 050	3 064	0	0	0	3 064	0	0
investment unit (nonresidents)	238 637	11 642	0	0	2	0	11 640	1 180	0	2	0	1 177	0	0
Other depository institutions	4 703	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	15 834	1 184	0	0	0	0	1 184	906	0	2	0	904	0	0
Public non-financial organizations	165 447	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	292	929	0	0	0	0	929	0	0	0	0	0	0	0
Nonprofit Institutions	37 517	7 634	0	0	0	0	7 634	0	0	0	0	0	0	0
Households	4 072	432	0	2	0	0	430	147	0	0	0	147	0	0
Nonresidents	10 772	1 462	0	0	0	0	1 462	126	0	0	0	126	0	0
Shares	464 500 193	116 735	15 798	979	4 504	0	95 453	21 342	979	4 504	0	15 858	0	1 130 317
ordinary	462 591 358	116 728	15 798	974	4 504	0	95 452	21 335	974	4 504	0	15 857	0	1 128 589
Central Government	4 176 010	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	83 049 840	250	250	0	0	0	0	197	197	0	0	0	0	0
National Bank	1 784 856	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	92 648 896	0	0	0	0	0	0	0	0	0	0	0	0	90
Other financial institutions	41 047 171	37 386	5 000	0	2 386	0	30 000	10 549	0	2 049	0	8 500	0	128
Public non-financial organizations	107 512 945	35 301	732	197	0	0	34 372	446	0	0	0	446	0	151 271
Domestic non-financial organizations	85 680 477	37 738	6 113	1	554	0	31 070	7 731	0	830	0	6 901	0	145 767
Nonprofit Institutions	42 830	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	8 436 486	2 554	203	776	1 565	0	10	2 402	777	1 625	0	1	0	264 221
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	1 244 902	0	0	0	0	0	0	0	0	0	0	0	0	559
Nonresidents	36 966 947	3 500	3 500	0	0	0	0	10	0	0	0	9	0	566 552

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	1 908 835	6	0	5	0	0	1	6	5	0	0	1	0	1 728
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	270 632	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	614 528	1	0	1	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	2 723	0	0	0	0	0	0	0	0	0	0	0	0	308
Domestic non-financial organizations	860 342	0	0	0	0	0	0	0	0	0	0	0	0	1 307
Nonprofit Institutions	498	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	134 350	5	0	4	0	0	1	6	5	0	0	1	0	107
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	1 540	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	24 221	0	0	0	0	0	0	1	1	0	0	0	0	2
Corporate bonds	33 440 879	673 905	59 068	962	1 367	0	612 507	246 448	962	1 367	116 972	127 146	0	16 036
Central Government	3 435 887	0	0	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	5 218 755	50 385	35 045	0	300	0	15 040	69 141	0	0	27 086	42 055	0	0
Other financial institutions	16 781 141	453 622	10 858	85	485	0	442 194	124 545	97	882	54 063	69 502	0	4 839
Public non-financial organizations	550 552	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	5 814 444	44 011	7 672	636	440	0	35 263	35 780	153	267	29 782	5 579	0	0
Nonprofit Institutions	1 671	0	0	0	0	0	0	1 246	0	0	1 246	0	0	0
Households	396 823	5 594	5 220	231	142	0	0	4 410	712	218	3 480	0	0	11 197
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	1 205 427	120 293	272	11	0	0	120 010	11 326	0	0	1 316	10 010	0	0
investment unit (residents)	345 568	4 436	0	0	0	0	4 436	5 438	0	0	0	5 438	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	11 461	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	25 880	835	0	0	0	0	835	533	0	0	0	533	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	162 917	801	0	0	0	0	801	0	0	0	0	0	0	0
Nonprofit Institutions	6 188	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	99 045	1 079	0	0	0	0	1 079	4 067	0	0	0	4 067	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	40 077	1 721	0	0	0	0	1 721	838	0	0	0	838	0	0
Claim rights	57 344	0	0	0	0	0	0	0	0	0	0	0	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	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	380	0	0	0	0	0	0	0	0	0	0	0	0	0
Certificates	83 196 861	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	35 468 937	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	30 275 000	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	17 452 905	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	592 241 664	1 231 268	74 866	15 896	12 289	0	1 128 217	441 146	15 896	12 289	223 482	189 479	0	1 166 669
Residents	532 751 000	989 408	71 094	11 495	12 289	0	894 529	391 953	13 932	12 289	212 921	152 811	0	600 115
Central Government	7 630 974	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	83 049 840	250	250	0	0	0	0	197	197	0	0	0	0	0
National Bank	1 981 192	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	100 165 952	126 392	35 045	2 622	6 302	0	82 422	103 510	5 244	6 002	50 208	42 055	0	3 758
Other financial institutions	96 965 386	521 783	15 858	2 942	3 085	0	499 898	158 263	3 165	3 132	65 784	86 183	0	4 967
Public non-financial organizations	138 866 199	158 559	732	197	0	0	157 630	9 649	0	0	9 203	446	0	151 580
Domestic non-financial organizations	93 281 295	142 049	13 785	637	1 070	0	126 557	72 160	3 832	1 168	48 165	18 994	0	163 344
Nonprofit Institutions	297 118	22 913	0	0	0	0	22 913	34 694	0	0	34 694	0	0	0
Households	9 230 422	17 462	5 424	5 097	1 832	0	5 108	13 480	1 493	1 987	4 867	5 132	0	275 903
unknown (information about the sub-account is not	1 282 622	0	0	0	0	0	0	0	0	0	0	0	0	562
Nonresidents	59 490 664	241 860	3 772	4 401	0	0	233 688	49 193	1 964	0	10 561	36 668	0	566 554
Depositors	20 811 587	123 975	39 045	6 658	6 363	0	71 908	92 481	5 773	6 315	53 773	26 620	0	7 958

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
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
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
2026						
01.26	5 890	3 678	38 250	2 948	62 859	5 716

* 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
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
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
2026												
01.26	507.64	6.50	595.43	503.17	6.63	600.89	507.22	6.55	596.54	501.02	6.65	597.69

III. Financial markets

3.8. Official exchange rates on average for the period*

tenge per unit of currency

	2021	2022	2023	2024	2025	2025				2025			2026
						I	II	III	IV	10.25	11.25	12.25	12.25
1 AED	116.00	125.38	124.25	127.82	142.02	138.91	139.89	147.23	142.88	147.01	142.32	139.27	138.22
1 AUD	319.95	319.60	303.00	309.75	336.46	319.87	328.82	356.38	344.39	353.38	339.91	339.47	343.69
1 CAD	340.01	353.92	338.18	342.66	373.44	355.43	370.73	391.15	376.16	385.97	371.89	370.22	368.05
1 CHF	466.13	482.60	508.16	533.96	630.43	566.67	621.22	678.80	656.58	676.85	650.43	641.90	642.00
1 CNY	66.07	68.46	64.43	65.25	72.59	70.11	71.02	75.90	74.00	75.83	73.52	72.60	72.83
1 DKK	67.77	65.10	66.22	68.10	79.08	71.79	78.00	84.98	81.77	84.21	80.89	80.14	79.72
1 GBP	586.25	568.22	567.30	600.27	687.92	640.71	685.28	730.20	697.48	721.58	685.79	684.00	685.77
100 KRW	37.23	35.68	34.94	34.43	36.74	35.17	36.69	38.84	36.25	37.98	35.84	34.89	34.81
1 JPY	3.88	3.52	3.25	3.10	3.49	3.34	3.56	3.66	3.41	3.58	3.37	3.28	3.24
1 KWD	1413.59	1503.81	1484.73	1530.22	1700.44	1654.34	1675.25	1770.96	1710.85	1763.56	1702.35	1665.88	1660.30
1 GEL	133.46	160.79	175.72	174.32	192.62	183.30	189.56	202.19	196.12	201.21	195.30	191.77	190.55
1 SAR	113.59	122.64	121.63	125.11	139.05	136.00	136.96	144.15	139.91	143.97	139.38	136.33	135.37
1 XDR	606.87	615.63	608.53	623.23	704.29	668.53	695.36	741.40	715.24	737.14	709.61	698.47	694.46
1 SEK	49.69	45.60	43.00	44.44	53.37	47.58	53.16	57.70	55.76	57.27	54.98	54.97	55.72
1 SGD	317.10	334.00	339.78	351.59	399.52	378.20	394.78	420.97	404.86	416.93	401.16	396.15	396.42
1 TRY	49.42	28.01	19.73	14.29	13.22	14.12	13.26	13.10	12.43	12.92	12.37	11.99	11.75
1 TJS	37.70	42.70	42.16	43.70	52.98	46.93	49.99	57.92	57.22	58.73	56.98	55.93	54.82
1 KGS	5.03	5.52	5.19	5.40	5.97	5.84	5.89	6.18	6.00	6.17	5.98	5.85	5.81
1 MDL	24.22	24.45	25.32	26.57	30.36	27.76	29.91	32.78	31.25	32.23	30.97	30.52	30.20
1 UAH	15.65	14.26	12.42	11.68	12.51	12.22	12.38	13.09	12.50	12.97	12.41	12.11	11.80
1 NOK	49.61	47.99	43.25	43.67	50.35	45.90	49.88	54.39	52.01	53.88	51.49	50.62	50.97
1 ZAR	28.89	28.20	24.75	25.67	29.22	27.55	28.08	30.97	30.66	31.26	30.33	30.35	31.15
1 PLN	110.45	103.42	108.75	117.98	139.15	127.43	136.56	148.95	144.10	147.97	142.47	141.71	141.33
10 HUF	14.08	12.42	12.94	12.85	14.86	13.22	14.40	16.19	15.80	16.13	15.71	15.55	15.50
1 BRL	79.11	89.38	91.45	87.22	93.53	87.04	90.61	100.64	97.32	100.31	97.87	93.83	94.92
1 MYR	102.84	104.70	100.16	103.03	122.05	114.75	119.22	128.47	126.35	128.10	125.82	125.07	126.08
1 HKD	54.81	58.80	58.29	60.17	66.90	65.57	65.84	69.45	67.47	69.44	67.21	65.73	65.11
10 AMD	8.49	10.75	11.68	12.03	13.56	12.95	13.37	14.20	13.78	14.15	13.72	13.47	13.45
100 UZS	4.02	4.18	3.90	3.72	4.17	3.95	4.02	4.40	4.38	4.49	4.38	4.27	4.21
1 BYN	168.26	167.76	170.30	143.72	159.66	156.20	157.31	160.03	163.26	159.01	153.49	176.39	176.39
1 CZK	19.66	19.73	20.56	20.22	23.94	21.35	23.35	26.06	25.17	25.88	24.92	24.69	24.55
1 AZN	251.64	271.92	269.21	276.95	307.72	300.99	303.11	319.02	309.59	318.54	308.39	301.75	299.49
1 INR	5.76	5.86	5.53	5.61	5.98	5.89	6.00	6.13	5.89	6.11	5.88	5.69	5.59
1 THB	13.33	13.15	13.12	13.35	15.89	15.03	15.51	16.91	16.31	16.59	16.14	16.20	16.23
1 MXN	21.02	22.92	25.76	25.67	27.24	24.95	26.31	29.22	28.66	29.32	28.36	28.28	28.74
1000 IRR	10.14	10.96	10.87	11.18	12.42	12.15	12.23	12.88	12.49	12.85	12.44	12.17	2.34

* 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
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
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
2026									
01.26	350 200	0	350 200	10 000	0	10 000	0	0	0



IV. PAYMENT SYSTEMS

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2021	2022	2023	2024	2025	09.25	10.25	11.25	12.25	01.26
Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)										
Number of Payments - total, thousand transactions	59 347	65 530	73 725	87 790	111 994	8 997	9 335	8 723	10 292	7 959
of which:										
interbank system of money transfer	18 821	21 796	25 504	30 642	35 756	2 752	3 118	2 895	3 524	2 367
to total, %	31.7	33.3	34.6	34.9	31.9	30.6	33.4	33.2	34.2	29.7
interbank clearing system	40 526	43 734	48 221	57 148	76 237	6 244	6 218	5 829	6 769	5 592
to total, %	68.3	66.7	65.4	65.1	68.1	69.4	66.6	66.8	65.8	70.3
Sum of Payments - total, mln.KZT	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	124 468 507
of which:										
interbank system of money transfer	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	123 643 758
to total, %	98.9	98.7	98.9	99.2	99.1	99.0	99.0	99.0	99.0	99.3
interbank clearing system	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	824 749
to total, %	1.1	1.3	1.1	0.8	0.9	1.0	1.0	1.0	1.0	0.7
Number of Users in Payment Systems of Kazakhstan:										
interbank system of money transfer	38	31	31	31	33	33	33	33	33	33
interbank clearing system	26	22	22	21	23	23	23	23	23	23
Payments and transfers of money through correspondent accounts opened between banks										
Number of Payments - total, thousand transactions	15 916	12 123	14 135	16 338	9 638	1 194	708	419	796	686
of which:										
through loro-accounts	7 822	5 009	5 878	7 216	4 162	542	272	70	154	123
to total, %	49.1	41.3	41.6	44.2	43.2	45.4	38.4	16.7	19.4	18.0
through nostro-accounts	8 094	7 115	8 257	9 122	5 476	652	437	349	641	563
to total, %	50.9	58.7	58.4	55.8	56.8	54.6	61.6	83.3	80.6	82.0
Sum of Payments - total, mln.KZT	7 789 468	6 629 666	8 107 922	14 025 010	8 990 368	1 181 395	549 594	286 193	519 978	425 766
of which:										
through loro-accounts	4 992 041	4 075 479	4 361 294	7 940 704	5 323 522	763 112	310 251	53 696	130 388	106 773
to total, %	64.1	61.5	53.8	56.6	59.2	64.6	56.5	18.8	25.1	25.1
through nostro-accounts	2 797 426	2 554 188	3 746 628	6 084 306	3 666 847	418 282	239 344	232 497	389 590	318 993
to total, %	35.9	38.5	46.2	43.4	40.8	35.4	43.5	81.2	74.9	74.9

Continuation

	2021	2022	2023	2024	2025	09.25	10.25	11.25	12.25	01.26
Payment instruments on the territory of Kazakhstan*										
Number of Payments - total, thousand transactions **	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	1 101 803
Payment order	293 141	327 152	992 863	1 459 953	975 106	37 361	38 758	37 243	39 549	28 112
Payment request-order	1 599	2 946	4 697	5 842	3 781	470	497	416	49	24
Cheque for goods and services paying	1	2	27	34	3 416	0	0	0	0	0
Direct debiting of a banking account	49 194	213 585	107 649	163 537	109 860	390	434	413	430	390
Collection order	2 072	3 325	4 287	10 880	6 960	201	241	204	12	10
Payment card	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	1 073 242
Paid bill of exchange	26 789	27 778	21 942	28 202	3 993	44	44	34	64	26
Sum of Payments - total, mln.KZT **	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	76 167 041
Payment order	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	57 999 419
Payment request-order	50 235	64 960	114 613	165 678	9 711 816	1 381 046	1 210 655	1 674 105	1 273 095	1 343 021
Cheque for goods and services paying	3 674	3 395	753 641	207 167	27 874	0	15	21	4 150	0
Direct debiting of a banking account	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	1 277 617
Collection order	330 109	408 169	1 108 589	1 370 875	1 393 216	10 484	11 608	9 647	2 419	1 150
Payment card	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	15 519 658
Paid bill of exchange	1 784 636	2 594 047	2 142 917	2 106 708	970 666	19 771	34 159	32 964	47 819	26 176
Payment Cards***										
Number of Payments - total, thousand transactions	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	1 073 242
of which:										
in trade terminals:	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	1 056 484
local systems	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	868 284
international systems, of which:	1 146 344	1 296 616	1 662 813	2 059 300	2 351 923	194 530	207 561	200 069	216 607	188 199
Visa International	716 075	966 486	1 424 882	1 786 254	1 964 030	162 188	172 723	166 323	177 232	153 285
MasterCard Worldwide	413 445	211 887	175 886	257 802	367 064	30 638	33 113	32 131	37 693	33 387
in trade terminals to total, %	95.9	97.0	97.9	98.1	98.3	98.4	98.4	98.4	98.4	98.4
on reception of a cash:	271 148	254 296	241 103	242 884	236 382	19 277	20 263	18 571	20 517	16 758
local systems	20 995	38 407	58 834	75 430	84 620	7 331	7 558	6 921	7 386	6 336
international systems, of which:	250 153	215 888	182 269	167 455	151 762	11 945	12 705	11 650	13 131	10 422
Visa International	157 970	166 113	152 581	139 675	126 535	10 018	10 710	9 861	11 063	8 800
MasterCard Worldwide	81 128	40 961	23 061	22 009	19 822	1 505	1 575	1 417	1 697	1 270
in trade terminals to total, %	4.1	3.0	2.1	1.9	1.7	1.6	1.6	1.6	1.6	1.6
Sum of Payments - total, mln.KZT	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	15 519 658
of which:										
in trade terminals:	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	13 648 734
local systems	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	10 133 046
international systems, of which:	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	3 515 688
Visa International	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	2 686 583
MasterCard Worldwide	4 487 835	4 254 248	5 212 037	7 647 368	9 801 644	817 111	857 197	816 008	1 039 130	795 101
in trade terminals to total, %	78.0	82.9	86.0	86.6	87.2	87.2	87.5	88.0	87.5	87.9

Continuation

	2021	2022	2023	2024	2025	09.25	10.25	11.25	12.25	01.26
on reception of a cash:	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	1 870 924
local systems	1 298 015	2 672 060	4 663 678	6 238 258	7 737 415	689 741	707 236	659 291	741 596	566 760
international systems, of which:	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	1 304 163
Visa International	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	1 097 655
MasterCard Worldwide	6 074 347	3 986 465	2 953 292	3 025 848	2 791 437	214 599	212 706	193 381	247 450	172 380
in trade terminals to total, %	22.0	17.1	14.0	13.4	12.8	12.8	12.5	12.0	12.5	12.1
Number of Payment Cards in Circulation (total, thousand units), of which:	59 258	65 080	74 544	81 370	84 593	82 998	84 189	84 383	84 593	85 062
local systems	19 649	22 166	24 874	26 745	28 046	27 706	27 826	27 925	28 046	28 132
international systems, of which:	39 609	42 914	49 670	54 625	56 547	55 291	56 363	56 458	56 547	56 931
Visa International	28 905	33 315	37 533	39 711	41 201	39 488	40 333	40 776	41 201	41 686
MasterCard Worldwide	9 025	7 980	10 696	13 553	14 398	14 795	15 021	14 721	14 398	14 308
Number of Payment Cards used (total, thousand units), of which:	30 413	33 431	38 685	41 184	42 604	41 430	41 850	41 594	42 604	41 192
local systems	12 192	13 438	15 948	17 022	17 477	17 171	17 281	17 423	17 477	17 078
international systems, of which:	18 221	19 993	22 737	24 162	25 127	24 259	24 569	24 171	25 127	24 114
Visa International	12 684	16 698	19 373	20 137	21 119	20 421	20 746	20 529	21 119	20 460
MasterCard Worldwide	4 810	2 711	2 885	3 520	3 611	3 401	3 393	3 236	3 611	3 273
Number of Equipment for Payment Cards (units):										
pos-terminals, of which:	509 194	831 780	1 041 884	1 362 630	1 290 618	1 389 944	-	-	1 290 618	-
in banks	8 510	16 279	8 114	7 283	7 489	7 494	-	-	7 489	-
at businessmen	500 684	815 501	1 033 770	1 355 347	1 283 129	1 382 450	-	-	1 283 129	-
cash dispensers	12 443	12 391	12 649	12 569	13 084	12 841	-	-	13 084	-
Number of entrepreneurs (units)	273 947	567 687	793 065	886 630	944 892	934 020	-	-	944 892	-

Continuation

	2021	2022	2023	2024	2025	09.25	10.25	11.25	12.25	01.26
Money Transfers abroad / from abroad through the international money transfers systems										
Number of sent transfers (total, thousand transactions), of which:	2 579.7	2 490.6	2 600.1	2 111.5	1 686.9	149.4	152.9	138.2	159.8	111.4
Gold Crown	2 160.3	2 112.5	2 255.0	1 883.5	1 498.5	134.3	137.9	125.3	144.6	101.0
Western Union	106.1	96.3	78.4	130.7	113.2	9.3	8.7	7.7	8.8	6.2
Unistrim	78.7	34.6	31.3	-	-	-	-	-	-	-
Contact	173.5	181.9	174.4	15.4	-	-	-	-	-	-
Moneygram	15.3	23.6	20.8	18.2	14.2	1.3	1.2	1.0	1.3	0.9
UPT ¹	-	-	-	-	20.0	1.5	1.6	1.3	1.2	0.7
Others	45.7	41.8	40.3	63.7	41.0	3.0	3.4	2.9	3.8	2.7
Number of received transfers (total, thousand transactions), of which:	1 131.5	1 650.0	1 087.2	787.7	599.6	48.0	48.3	43.2	55.3	39.9
Gold Crown	529.5	976.3	495.5	374.2	251.1	20.1	20.0	17.6	21.9	15.3
Western Union	362.6	323.6	255.2	232.7	211.2	17.4	17.4	15.8	20.1	15.3
Unistrim	19.3	68.4	110.6	-	-	-	-	-	-	-
Moneygram	43.4	96.6	120.7	111.0	101.9	8.0	8.3	7.4	9.6	7.3
Contact	126.5	137.9	58.3	10.1	-	-	-	-	-	-
UPT ¹	-	-	-	-	2.9	0.2	0.2	0.2	0.2	0.2
Others	50.3	47.3	46.9	59.8	32.5	2.3	2.4	2.2	3.5	1.8
Sum of sent transfers (total, bln.KZT), of which:	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	37 885.1
Gold Crown	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	30 336.1
Western Union	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	5 698.2
Unistrim	30 345.6	8 645.3	7 060.3	-	-	-	-	-	-	-
Contact	109 774.0	139 038.9	111 694.7	10 553.1	-	-	-	-	-	-
Moneygram	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	881.1
UPT ¹	-	-	-	-	16 234.7	1 260.4	1 493.3	1 192.5	1 132.5	604.4
Others	4 196.1	3 967.7	4 898.0	20 302.2	5 049.4	388.3	476.1	379.0	463.0	365.4
Sum of received transfers (total, bln.KZT), of which:	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	15 392.9
Gold Crown	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	7 044.8
Western Union	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	5 319.9
Unistrim	5 038.2	25 456.6	21 585.3	-	-	-	-	-	-	-
Moneygram	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	2 792.5
Contact	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	74.3
Others	2 423.3	2 791.9	3 252.3	5 970.0	2 851.8	219.1	220.6	208.6	287.7	161.4

* 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,

*** 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"

IV. Payment systems

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

for the period, billion of KZT

Name of users	12.21	12.22	12.23	12.24	09.25	10.25	11.25	12.25	01.26
ISMT - total	74 633	88 593	106 592	138 714	113 574	122 052	126 152	150 477	123 644
change in % of the previous period	-3.1	2.5	3.8	17.0	-20.3	7.5	3.4	19.3	-17.8
of which:									
Five large banks*	22 941	25 140	28 723	44 334	35 126	38 008	41 940	51 837	39 058
change as % of the previous period	1.5	-1.5	12.1	23.0	-17.3	8.2	10.3	23.6	-24.7
share as % of total	30.7	28.4	26.9	32.0	30.9	31.1	33.2	34.4	31.6
Other banks	15 912	17 477	24 631	30 459	25 666	30 143	28 604	35 184	28 951
change as % of the previous period	0.3	4.2	11.6	13.4	-17.9	17.4	-5.1	23.0	-17.7
share as % of total	21.3	19.7	23.1	22.0	22.6	24.7	22.7	23.4	23.4
Other participants	35 780	45 976	53 238	63 921	52 782	53 902	55 608	63 456	55 635
change as % of previous period	-7.2	4.1	-3.2	14.9	-23.4	2.1	3.2	14.1	-12.3
share as % of total	47.9	51.9	49.9	46.1	46.5	44.2	44.1	42.2	45.0
ICS - total	973	1 117	1 107	1 258	1 155	1 238	1 217	1 479	825
change in % of the previous period	27.2	11.4	13.7	20.9	-5.0	7.2	-1.7	21.5	-44.2
of which:									
Five large banks*	472	622	607	759	785	839	828	921	598
change as % of the previous period	18.8	1.3	4.1	15.3	-5.5	6.9	-1.3	11.3	-35.1
share as % of total	48.5	55.7	54.8	60.4	68.0	67.8	68.0	62.3	72.5
Other banks	177	148	137	152	160	184	174	218	133
change as % of the previous period	2.0	10.8	-2.9	14.9	1.9	15.0	-5.8	25.8	-39.0
share as % of total	18.2	13.3	12.4	12.1	13.9	14.9	14.3	14.8	16.2
Other participants	323	346	363	347	210	214	215	339	94
change as % of previous period	66.8	35.8	45.2	39.1	-8.2	2.3	0.4	57.4	-72.3
share as % of total	33.2	31.0	32.8	27.6	18.2	17.3	17.7	22.9	11.4

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



V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

V. Key indicators of financial institutions

5.1. Banking sector

mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
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	70 774 074	60 180 449	10 593 625	1 538 202	2 723 702	19.64	20.05	20.77
2026								
01.25	70 132 236	59 356 341	10 775 895	1 538 202	198 554	19.98	20.4	20.71

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	
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
2026				
01.26	11 298 677	25 554 168	14 660 834	225 901

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	MIETKAM	MEOKAM	MEUKAM	MEUZHKAM	MUIKAM	MIETKAM	Eurobonds		Shares	Bonds								
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	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
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	
2022	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	9.24	0.45	
	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	0.00
2023	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	
	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	13.31	0.83	
2023	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	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	0.00	
2024	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	21.29	0.47	
	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	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	0.00
2024	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	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	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	0.00	1.87	11.61	15.31	2.19	1.67	0.00	4.31	0.00	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	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2025	JSC "First Heartland Jusan Invest"	0.00	0.00	0.00	0.01	0.00	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	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	0.02	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	0.03	0.00	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	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	0.01	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00
	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	20.41	0.26	
2026	NBRK	0.25	2.89	1.69	35.67	2.10	0.31	0.05	0.02	0.00	2.36	11.79	14.97	2.27	2.10	0.00	2.51	0.00	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	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "First Heartland Jusan Invest"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.02	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	0.02	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	0.02	0.05	0.00	0.00	0.00	0.00	0.00	0.01	0.06	0.01	0.03	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	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.3. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
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
2026							
01.26	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

	12.21	12.22	12.23	12.24	03.25	06.25	09.25	12.25
Number of Insurance Company, total	27	26	25	25	25	25	25	25
with foreign participation	...	4	5	5	5	5	6	6
life insurance	9	9	9	10	10	10	10	10
Cumulative Assets	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	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*	598 904	775 196	911 900	1 018 187	1 090 922	1 172 046	1 293 580	1 280 299
Insurance Premiums, total **	744 836	811 488	1 055 923	1 539 427	402 636	813 198	1 260 688	1 750 857
Compulsory insurance	151 234	193 532	215 238	268 572	66 738	139 983	216 796	294 055
Voluntary personal insurance	383 433	359 946	480 551	908 631	226 215	463 115	729 416	1 018 783
Voluntary property insurance	210 169	258 009	360 134	362 224	109 683	210 099	314 476	438 019
Claims Payments, total**	114 954	156 099	215 787	275 345	77 896	163 418	255 784	378 358
Compulsory insurance	44 326	57 451	78 244	128 349	35 925	77 006	116 166	157 037
Voluntary personal insurance	50 925	59 570	83 580	102 239	31 039	62 711	100 232	158 293
Voluntary property insurance	19 703	39 077	53 962	44 758	10 932	23 701	39 385	63 028
Premiums transferred to reinsurance**	108 124	115 904	153 209	138 974	46 502	89 402	133 637	189 111
of which to nonresidents	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.