



## STATISTICAL BULLETIN

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**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
<b>Financial sector</b>													
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		
<b>External sector</b>													
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	
<b>Exchange rates</b>	1/												
<b>Notes</b>													
1/ Daily data are disseminated daily													

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



# **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.	Jan.-Feb.	Jan.-Mar.
<b>Gross Domestic Product, bln. KZT</b>	83 952	103 766	119 442	136 693	159 584	30 467	61 372	99 725	159 584	...	...	...
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	...	...	...
<b>Volume of Industrial Production, bln. KZT</b>	37 048	48 008	46 402	50 125	61 561	14 078	28 933	44 841	61 561	4 227	9 140	15 177
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	3.1	0.7
<b>Capital Investments, bln. KZT</b>	13 221	15 064	18 044	19 375	22 731	3 068	8 176	13 796	22 731	896	1 985	3 463
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	0.2	6.4
<b>Consumer Price Index</b>												
% for the last month of the period				100.9	100.9	101.3	100.8	101.1	100.9	101.0	101.1	100.6
% 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	111.7	111.0
<b>Unemployed population, thsd persons <sup>1)</sup></b>	450	456	446	450	446	452	449	449	446	...	...	...
<b>Unemployment rate, %<sup>1)</sup></b>	4.9	4.9	4.7	4.7	4.6	4.6	4.6	4.6	4.6	...	...	...
<b>Minimum of subsistence (average, per capital), KZT<sup>2)</sup></b>	37 579	44 719	47 672	50 293	57 200	53 385	58 655	61 979	57 200	...	...	64 155
<b>Average per capita money income, KZT<sup>2)</sup></b>	142 805	180 639	203 107	232 679	245 703	225 837	236 567	235 400	245 703	...	...	249 038
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	...	...	10.2
<b>Export fob, mln. USD <sup>3)</sup></b>	65 791	85 630	80 216	78 279	...	18 418	19 470	20 150	19 288	...	...	...
<b>Import fob, mln. USD <sup>3)</sup></b>	41 563	50 633	60 049	60 795	...	13 591	16 582	17 150	18 958	...	...	...
<b>Gross Foreign Debt, mln. USD <sup>3)</sup></b>	164 131	161 144	163 712	164 677	...	170 038	172 547	171 558	181 842	...	...	...
<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) <sup>4)</sup></b>	431.8	462.7	454.6	525.1	505.5	504.4	519.6	549.1	505.5	501.0	497.6	478.8

Source: BNS

<sup>1)</sup> quarterly data

<sup>2)</sup> since 2025 - for the last month of period, from 2026 - quarterly data

<sup>3)</sup> NBK's Estimation for the Quarter.

<sup>4)</sup> 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	02.26	03.26
<b>Consumer Price Index</b>	<b>108.4</b>	<b>120.3</b>	<b>109.8</b>	<b>108.6</b>	<b>112.3</b>	103.9	107.0	110.0	112.3	101.0	102.1	102.7
% changes to December of the previous year*						101.3	100.8	101.1	100.9	101.0	101.1	100.6
% changes to the previous month	<b>108.0</b>	<b>115.0</b>	<b>114.5</b>	<b>108.7</b>	<b>111.4</b>	109.4	110.4	111.0	111.4	112.2	112.0	111.7
as % to the corresponding period of the previous												
<b>Price Index Food Goods</b>												
% changes to December of the previous year	<b>109.9</b>	<b>125.3</b>	<b>108.5</b>	<b>105.5</b>	<b>113.5</b>	104.5	107.6	109.9	113.5	100.8	102.1	102.8
% changes to the previous month						101.6	100.9	100.9	101.2	100.8	101.3	100.7
<b>Price Index Non-Food Goods</b>												
% changes to December of the previous year	<b>108.5</b>	<b>119.4</b>	<b>109.1</b>	<b>108.3</b>	<b>111.1</b>	102.4	104.5	104.5	111.1	101.2	102.1	102.6
% changes to the previous month						100.8	100.9	100.9	100.7	101.2	100.9	100.5
<b>Price Index Marketable Services</b>												
% changes to December of the previous year	<b>106.5</b>	<b>114.1</b>	<b>112.4</b>	<b>113.3</b>	<b>112.0</b>	104.5	108.7	108.7	112.0	101.1	102.1	102.7
% changes to the previous month						101.3	100.8	100.8	100.6	101.1	101.0	100.6
<b>Price Index for Industry</b>												
% changes to December of the previous year	<b>146.1</b>	<b>109.4</b>	<b>97.5</b>	<b>107.3</b>	<b>103.9</b>	100.6	99.6	99.6	103.9	101.0	102.7	104.0
% changes to the previous month						100.3	99.4	99.4	98.9	101.0	102.1	101.3
<b>Price Index for Construction</b>												
% changes to December of the previous year	<b>105.7</b>	<b>101.4</b>	<b>106.8</b>	<b>101.4</b>	<b>102.2</b>	100.5	101.2	101.2	102.2	104.9	103.0	103.2
% changes to the previous month						100.5	100.4	100.4	100.0	104.9	98.2	100.2
<b>Index of Tariffs for Freight Shipping</b>												
% changes to December of the previous year	<b>108.8</b>	<b>104.5</b>	<b>103.4</b>	<b>104.3</b>	<b>104.6</b>	97.2	102.5	102.5	104.6	99.9	98.6	98.4
% changes to the previous month						100.2	105.1	105.1	99.9	99.9	98.7	99.7

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	2025	2025			
						I	II	III	IV
<b>Current Account</b>	<b>-2 679.5</b>	<b>6 436.4</b>	<b>-8 284.4</b>	<b>-6 763.9</b>	<b>-12 451.0</b>	<b>-1 044.0</b>	<b>-2 525.3</b>	<b>-3 701.2</b>	<b>-5 180.4</b>
Trade balance	24 228.1	34 997.2	20 167.0	17 483.2	11 043.8	4 826.9	2 887.8	2 999.3	329.8
Exports	65 790.6	85 630.4	80 216.2	78 278.5	77 325.4	18 417.7	19 470.0	20 149.8	19 287.9
Imports	41 562.5	50 633.3	60 049.2	60 795.3	66 281.6	13 590.8	16 582.2	17 150.5	18 958.1
Services	-2 099.5	-1 614.7	-1 817.0	-1 092.7	-1 192.2	-334.5	-348.4	-55.6	-453.7
Exports	5 935.0	8 191.3	10 525.2	11 866.7	12 818.9	2 699.9	3 213.0	3 542.0	3 364.0
Imports	8 034.6	9 806.0	12 342.2	12 959.4	14 011.1	3 034.4	3 561.4	3 597.6	3 817.7
Primary income	-24 173.4	-25 897.5	-26 236.5	-23 338.6	-22 134.3	-5 573.7	-4 958.7	-6 624.5	-4 977.4
Compensation of employees, net	-1 144.5	-1 664.9	-1 921.1	-2 015.6	-2 061.6	-508.7	-642.4	-513.6	-396.9
Investment income, net	-23 164.0	-24 367.7	-24 507.0	-21 545.3	-20 319.0	-5 125.5	-4 378.6	-6 165.8	-4 649.0
Income receivable	2 086.5	3 342.4	3 903.3	5 041.4	4 661.5	1 157.1	1 215.2	1 175.6	1 113.6
Income on direct investment	611.8	1 499.5	676.3	853.2	561.3	89.4	207.9	129.4	134.5
Income on portfolio investment	1 188.3	1 464.0	2 094.2	2 900.5	2 560.5	676.3	631.2	655.0	598.0
Income on other investment	286.3	378.9	1 132.8	1 287.7	1 539.6	391.3	376.1	391.1	381.0
assets of the National Fund	934.1	1 172.9	1 891.7	2 235.4	2 252.5	607.1	551.5	590.0	503.8
Income payable	25 250.5	27 710.1	28 410.2	26 586.7	24 980.5	6 282.6	5 593.9	7 341.4	5 762.6
Income on direct investment	22 818.7	25 382.7	25 332.6	23 189.2	21 247.7	5 460.2	4 706.0	6 345.9	4 735.7
Income on portfolio investment	1 097.0	1 079.2	1 196.4	1 062.2	1 312.5	228.3	321.5	414.6	348.1
Income on other investment	1 334.8	1 248.2	1 881.2	2 335.2	2 420.2	594.2	566.4	580.9	678.7
Other primary income, net	135.1	135.1	191.6	222.3	246.4	60.5	62.4	55.0	68.5
Secondary income	-634.6	-1 048.6	-397.9	184.2	-168.4	37.3	-106.1	-20.5	-79.1
Income, net	-24 808.0	-26 946.1	-26 634.4	-23 154.4	-22 302.7	-5 536.4	-5 064.7	-6 645.0	-5 056.5
<b>Capital account balance</b>	<b>233.4</b>	<b>247.7</b>	<b>1 249.5</b>	<b>-313.4</b>	<b>-277.6</b>	<b>-57.4</b>	<b>-80.2</b>	<b>-63.0</b>	<b>-77.0</b>

Continuation

	2021	2022	2023	2024	2025	2025			
						I	II	III	IV
<b>Financial account (excluding reserve assets)</b>	<b>-2 276.2</b>	<b>7 718.5</b>	<b>-1 685.9</b>	<b>-3 866.9</b>	<b>-64.4</b>	<b>754.3</b>	<b>2 144.7</b>	<b>-910.7</b>	<b>-2 052.7</b>
Direct investment	-1 901.4	-7 934.6	-2 578.3	-3 994.6	1 384.9	-2 813.6	1 425.0	1 952.6	820.9
Net acquisition of financial assets	2 665.2	-2 852.9	3 145.2	-1 901.5	468.5	508.8	-476.3	592.9	-156.9
Net incurrence of liabilities	4 566.6	5 081.7	5 723.6	2 093.1	-916.4	3 322.3	-1 901.3	-1 359.7	-977.8
Portfolio investment	-3 577.6	13 285.3	5 097.6	3 491.7	848.9	2 548.7	673.0	-929.1	-1 443.6
Net acquisition of financial assets	-1 199.5	10 086.4	3 681.9	3 811.3	7 101.9	2 985.5	859.6	1 988.6	1 268.3
Central bank and general government	-5 826.6	7 144.7	-1 143.5	-2 423.1	-632.0	-47.5	-402.5	295.9	-477.9
Banks	1 305.3	534.3	642.3	181.5	773.2	90.5	366.8	326.8	-10.9
Other sectors	3 321.7	2 407.3	4 183.1	6 052.9	6 960.7	2 942.4	895.2	1 365.9	1 757.2
Net incurrence of liabilities	2 378.0	-3 199.0	-1 415.8	319.7	6 253.1	436.8	186.6	2 917.7	2 711.9
Central bank and general government	1 735.4	-1 095.9	-1 423.7	39.1	2 280.9	-699.2	-559.2	2 133.5	1 405.8
Banks	311.8	-1 007.0	-265.7	1 041.7	2 344.4	341.3	188.0	435.7	1 379.3
Other sectors	330.9	-1 096.0	273.6	-761.1	1 627.7	794.6	557.9	348.5	-73.2
Financial derivatives, net	105.9	259.8	-21.8	-19.5	-12.8	-18.6	-3.0	-15.4	24.2
Other investment	3 097.0	2 108.0	-4 183.4	-3 344.4	-2 285.4	1 037.8	49.7	-1 918.8	-1 454.2
Other equity, net	-7.3	20.7	64.1	58.7	7.1	3.8	-7.0	0.3	10.0
Medium- and long term debt instruments	-2 887.7	-926.8	-1 241.0	-2 106.3	-3 094.1	637.3	353.7	-1 028.1	-3 057.0
Net acquisition of financial assets	-210.4	1 024.0	464.1	989.2	1 446.0	-34.7	330.9	636.8	513.0
Central bank and general government	-6.0	-1.2	-1.1	-1.2	-1.3	-0.6	0.0	-0.6	0.0
Banks	124.9	222.8	421.1	207.8	1 003.3	194.4	72.2	322.3	414.5
Other sectors	-329.3	802.4	44.1	782.6	443.9	-228.6	258.8	315.2	98.5
Net incurrence of liabilities	2 677.4	1 950.8	1 705.1	3 095.5	4 540.1	-672.1	-22.7	1 664.9	3 570.0
Central bank and general government	2 198.6	71.0	-482.9	620.4	-653.0	-270.1	-142.2	-148.3	-92.3
Banks	-166.9	706.9	1 240.1	856.1	165.6	-328.1	-43.9	202.1	335.4
Other sectors	645.6	1 172.9	947.8	1 619.0	5 027.5	-73.9	163.4	1 611.1	3 326.9
Short term debt instruments	5 992.0	3 014.1	-3 006.5	-1 296.7	801.6	396.6	-296.9	-891.0	1 592.9
Net acquisition of financial assets	9 045.7	8 704.9	795.2	-321.0	3 900.0	2 526.1	1 415.2	-1 837.2	1 795.9
Net incurrence of liabilities	3 053.6	5 690.8	3 801.7	975.7	3 098.4	2 129.5	1 712.1	-946.3	203.0
<b>Net errors and omissions</b>	<b>-4 628.3</b>	<b>-1 145.7</b>	<b>-572.9</b>	<b>2 317.6</b>	<b>7 293.0</b>	<b>533.4</b>	<b>3 030.8</b>	<b>980.0</b>	<b>2 748.7</b>
<b>Overall balance</b>	<b>4 798.2</b>	<b>2 180.0</b>	<b>5 921.8</b>	<b>892.9</b>	<b>5 371.2</b>	<b>1 322.3</b>	<b>1 719.4</b>	<b>1 873.5</b>	<b>456.0</b>
<b>Financing</b>	<b>-4 798.2</b>	<b>-2 180.0</b>	<b>-5 921.8</b>	<b>-892.9</b>	<b>-5 371.2</b>	<b>-1 322.3</b>	<b>-1 719.4</b>	<b>-1 873.5</b>	<b>-456.0</b>
Reserve assets NBK	-4 798.2	-2 180.0	-5 921.8	-892.9	-5 371.2	-1 322.3	-1 719.4	-1 873.5	-456.0
IMF Credits	0.0	0.0	0.0	0.0	0.0				
Exceptional funding	0.0	0.0	0.0	0.0	0.0				

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	01.10.2025	01.01.2026
<b>External debt</b>	<b>164 131.1</b>	<b>161 144.3</b>	<b>163 712.0</b>	<b>163 952.9</b>	<b>166 853.1</b>	<b>166 367.1</b>	<b>164 677.5</b>	<b>170 037.8</b>	<b>172 547.1</b>	<b>171 558.3</b>	<b>181 841.6</b>
Short-term	12 009.6	16 335.7	19 389.6	19 132.3	20 633.7	21 269.0	19 468.7	21 617.7	22 419.0	20 927.9	21 688.3
Long-term	152 121.5	144 808.6	144 322.4	144 820.6	146 219.4	145 098.0	145 208.8	148 420.1	150 128.1	150 630.4	160 153.3
<b>General Government</b>	<b>15 859.3</b>	<b>13 390.0</b>	<b>11 809.4</b>	<b>11 227.1</b>	<b>10 883.3</b>	<b>11 660.4</b>	<b>12 773.5</b>	<b>12 526.7</b>	<b>12 475.6</b>	<b>14 035.6</b>	<b>15 999.5</b>
Short-term	24.3	55.4	115.8	121.7	120.5	245.3	183.6	185.6	157.6	145.9	118.6
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	24.3	55.1	50.6	56.5	55.3	131.3	69.8	71.8	43.7	63.6	39.0
Other debt liabilities	0.0	0.2	65.2	65.2	65.2	114.0	113.9	113.9	113.9	82.2	79.6
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	15 880.9
Special Drawing Rights	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	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	9 311.9
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	6 569.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Central Bank</b>	<b>2 535.8</b>	<b>2 171.8</b>	<b>2 233.1</b>	<b>2 094.2</b>	<b>2 036.0</b>	<b>2 204.0</b>	<b>2 470.0</b>	<b>2 212.7</b>	<b>2 205.9</b>	<b>2 165.8</b>	<b>2 594.4</b>
Short-term	494.6	230.9	276.4	164.1	118.2	227.9	568.0	279.4	202.9	168.5	595.4
Currency and deposits	7.9	12.8	249.7	13.4	113.2	98.2	365.4	96.9	191.5	162.2	294.1
Debt securities*	483.3	214.4	22.9	146.5	0.0	124.9	198.7	178.1	6.2	0.0	295.7
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	3.4	3.7	3.7	4.2	4.9	4.8	3.9	4.5	5.2	6.3	5.5
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	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	1 999.1
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	1 998.1
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Continuation

	01.01.2022	01.01.2023	01.01.2024	01.04.2024	01.07.2024	01.10.2024	01.01.2025	01.04.2025	01.07.2025	01.10.2025	01.01.2026
<b>Banks</b>	<b>5 493.8</b>	<b>9 675.4</b>	<b>11 202.3</b>	<b>12 530.8</b>	<b>14 323.1</b>	<b>14 724.9</b>	<b>13 120.4</b>	<b>14 570.0</b>	<b>15 634.2</b>	<b>15 977.3</b>	<b>18 287.4</b>
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	7 926.9
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	6 376.9
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	2.8	4.3	9.0	11.1	10.1
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	785.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	216.2	404.1	889.0	1 001.7	857.0	930.6	410.4	483.6	784.8	629.9	754.8
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	10 360.5
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	2 767.6
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	3 594.0
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	3 998.9
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Other Sectors</b>	<b>44 013.4</b>	<b>42 227.3</b>	<b>45 486.7</b>	<b>45 130.6</b>	<b>45 852.5</b>	<b>45 652.0</b>	<b>45 178.8</b>	<b>48 134.2</b>	<b>50 048.2</b>	<b>50 538.9</b>	<b>55 062.8</b>
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	13 047.4
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	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	1 171.1
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	11 037.3
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	839.1
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	42 015.4
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	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	8 882.4
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	30 735.0
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	1 668.0
Other debt liabilities**	480.8	630.7	597.9	675.2	680.0	646.9	616.4	680.7	690.5	674.1	729.9
<b>Direct investment: Intercompany lending</b>	<b>96 228.8</b>	<b>93 679.8</b>	<b>93 000.9</b>	<b>92 926.0</b>	<b>93 709.3</b>	<b>92 073.5</b>	<b>91 140.0</b>	<b>92 513.1</b>	<b>92 069.1</b>	<b>88 695.4</b>	<b>89 897.4</b>

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

\*\*Including insurance and pension programs, standardized guarantees as well as other long-term liabilities listed in the structure of IIP



## **II. KEY MONETARY INDICATORS**

II.Key monetary indicators

**2.1. Official Interest Rate**

%, end of period

	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
<b>2021</b>												
Base interest rate	9.00	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.50	9.75	9.75	9.75
<b>2022</b>												
Base interest rate	10.25	13.50	13.50	14.00	14.00	14.00	14.50	14.50	14.50	16.00	16.00	16.75
<b>2023</b>												
Base interest rate	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.50	16.50	16.00	15.75	15.75
<b>2024</b>												
Base interest rate	15.25	14.75	14.75	14.75	14.75	14.50	14.25	14.25	14.25	14.25	14.25	15.25
<b>2025</b>												
Base interest rate	15.25	15.25	16.50	16.50	16.50	16.50	16.50	16.50	16.50	18.00	18.00	18.00
<b>2026</b>												
Base interest rate	18.00	18.00	18.00									

## II. Key monetary indicators

## 2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2021	2022	2023	2024	11.25	12.25	01.26	02.26	03.26
<b>Net Foreign Assets</b>	<b>38 636 769</b>	<b>42 270 389</b>	<b>43 429 399</b>	<b>54 712 238</b>	<b>63 989 951</b>	<b>65 038 041</b>	<b>68 141 247</b>	<b>69 026 408</b>	<b>61 802 778</b>
Net International Reserves	13 961 529	15 270 417	15 400 647	22 881 631	30 592 680	31 916 146	34 773 517	35 514 939	30 961 514
Gross International Assets	14 844 409	16 227 925	16 338 729	24 062 370	31 662 422	33 068 960	35 805 190	36 516 480	31 975 239
Monetary Gold and SDR	11 171 705	10 504 466	9 887 314	13 670 249	24 000 158	25 047 136	28 890 932	29 921 901	25 883 032
Foreign Currency	112 378	129 890	137 805	152 440	149 012	147 198	145 356	143 825	138 368
Transferable Deposits	1 236 529	1 828 429	2 782 507	2 856 804	897 589	1 339 234	879 381	1 592 788	1 366 015
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	756 723	2 293 930	1 958 963	5 223 998	4 348 246	4 311 340	3 662 996	2 631 050	2 496 230
Financial Derivatives	2 309	2 687	35 143	8 955	2 098	2 082	2 078	2 063	1 976
Aseets in the External Management	1 564 765	1 468 522	1 536 998	2 149 925	2 265 319	2 221 969	2 224 448	2 224 853	2 089 617
Less: Foreign Liabilities	882 880	957 508	938 082	1 180 739	1 069 741	1 152 814	1 031 673	1 001 541	1 013 725
SDR	880 941	897 515	889 002	998 241	1 015 005	1 010 092	1 009 480	997 731	947 601
Nonresidents Transferable Deposits	6	57 826	46 904	179 891	51 118	139 392	18 897	157	62 322
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	420	451	443	511	499	492	488	484	466
Other Accounts Payable	1 513	1 716	1 733	2 096	3 119	2 838	2 809	3 169	3 336
<b>Assets of the National Oil Fund</b>	<b>23 887 862</b>	<b>25 781 944</b>	<b>27 284 595</b>	<b>30 896 973</b>	<b>32 642 674</b>	<b>32 300 460</b>	<b>32 466 881</b>	<b>32 632 305</b>	<b>29 873 311</b>
Other Net Foreign Assets	787 378	1 218 028	744 157	933 634	754 596	821 435	900 849	879 164	967 953
Gross Assets	1 579 649	1 914 431	1 411 802	1 707 247	1 572 820	1 645 683	1 569 229	1 572 405	1 674 559
Less: Foreign Liabilities	792 271	696 402	667 646	773 614	818 224	824 248	668 380	693 241	706 606
<b>Net Domestic Assets</b>	<b>-26 580 205</b>	<b>-29 694 206</b>	<b>-30 626 686</b>	<b>-39 093 487</b>	<b>-49 063 483</b>	<b>-47 729 157</b>	<b>-51 722 152</b>	<b>-53 145 211</b>	<b>-44 805 796</b>
Net Claims to the Central Government	-842 901	-1 956 640	-2 010 867	-2 591 268	-4 264 563	-2 820 239	-3 040 946	-3 545 476	-3 010 873
Claims	383 230	444 783	401 222	403 648	361 622	370 603	375 123	371 800	371 607
Securities	383 230	444 783	401 222	403 648	361 622	370 603	375 123	371 800	371 607
Less: Liabilities	1 226 130	2 401 423	2 412 089	2 994 917	4 626 185	3 190 842	3 416 069	3 917 276	3 382 481
Transferable Deposits	1 061 546	1 999 481	2 174 480	2 588 042	3 846 544	2 194 784	2 439 861	2 940 672	2 500 212
Other Deposits	164 152	400 056	236 697	405 611	778 462	994 636	975 118	975 492	881 036
Other Accounts Payable	-	-	-	-	-	-	-	-	-
<b>Resources of the National Oil Fund</b>	<b>25 792 993</b>	<b>26 783 661</b>	<b>29 914 923</b>	<b>34 750 226</b>	<b>37 831 972</b>	<b>37 300 370</b>	<b>38 152 645</b>	<b>38 667 799</b>	<b>36 523 903</b>
Claims to Banks	-1 083 402	-1 756 226	-788 735	-209 122	10 228	-93 070	-332 625	-518 589	-1 029 494
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	-	103 298	342 853	528 817	1 039 722
Financial Derivatives	51	-	277	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	-	-	-	-
Claims to Nonbank Financial Institutions	5 317 553	5 362 793	5 311 730	5 115 153	5 114 812	5 123 710	5 214 930	5 214 472	5 300 430
Credits	229 908	273 021	204 203	-	-	-	-	-	97 994
Shares and other Equity	5 087 645	5 089 773	5 107 527	5 115 147	5 114 790	5 123 700	5 123 700	5 123 700	5 123 700
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	7	23	10	5	16	2
Claims to the Rest of the Economy	848 440	596 980	782 139	935 180	1 640 164	1 498 730	1 946 747	1 933 815	2 128 851
Other Net Domestic Assets	-5 869 902	-6 040 554	-6 503 212	-11 254 588	-18 713 771	-19 009 700	-22 921 482	-23 390 690	-18 225 923
Other Financial Assets	3 901	7 164	9 992	19 593	18 001	8 092	11 481	13 255	647 780
Nonfinancial Assets	60 527	65 127	65 365	88 431	144 178	145 565	148 889	151 447	151 176
Less: Other Liabilities	60 709	226 293	62 866	57 482	62 273	71 613	53 518	75 182	55 486
Less: Capital Accounts	5 873 621	5 886 551	6 515 703	11 305 129	18 813 677	19 091 743	23 028 335	23 480 211	18 969 393

Continuation

	2021	2022	2023	2024	11.25	12.25	01.26	02.26	03.26
<b>Liabilities</b>	<b>12 056 564</b>	<b>12 576 183</b>	<b>12 802 713</b>	<b>15 618 752</b>	<b>14 926 467</b>	<b>17 308 884</b>	<b>16 419 095</b>	<b>15 881 197</b>	<b>16 996 983</b>
<b>Narrow Reserve Money</b>	<b>6 945 442</b>	<b>7 374 898</b>	<b>7 142 913</b>	<b>7 532 310</b>	<b>9 043 566</b>	<b>10 270 708</b>	<b>9 522 696</b>	<b>9 353 794</b>	<b>9 082 143</b>
<b>Reserve Money</b>	<b>10 957 714</b>	<b>11 874 422</b>	<b>11 539 973</b>	<b>14 606 537</b>	<b>13 765 314</b>	<b>15 678 721</b>	<b>15 273 813</b>	<b>14 262 793</b>	<b>14 749 112</b>
Currency out of the NBK	3 451 715	3 823 793	4 109 817	4 862 203	5 036 725	5 271 109	5 041 049	4 959 162	4 962 080
Transferable Deposits of Banks	2 074 806	2 202 901	1 483 719	1 372 456	2 779 930	3 742 168	3 157 003	3 078 962	2 799 858
Other Deposits of Banks	4 012 272	4 499 524	4 397 060	7 074 227	4 721 748	5 408 013	5 751 117	4 909 000	5 666 969
Transferable Deposits of Nonbank Financial Institutions	1 370 737	1 115 521	1 539 958	1 285 183	1 222 084	1 252 763	1 320 039	1 311 193	1 315 630
Current accounts of Public Nonfinancial Institutions in KZT	48 177	232 683	9 419	12 468	4 828	4 669	4 605	4 476	4 575
Current accounts of non-state non-financial organizations in tege	7	1	-	-	-	-	-	-	-
Other Deposits	473 891	341 074	1 008 920	880 979	803 037	1 377 828	914 333	1 046 441	984 442
Foreign Currency Current Accounts of Public Nonfinancial Institutions	32	657	2 694	39	1 952	1 693	3 374	2 773	2 657
Other Deposits of Public Nonfinancial Institutions	87 413	1 581	332	93 927	4 905	16 458	154	123	74
Other Deposits of Nonbank Financial Institutions	383 339	337 347	1 004 390	785 494	794 772	1 358 543	908 822	1 041 681	980 412
Other Deposits of Liquidated Banks	3 106	1 489	1 504	1 520	1 408	1 134	1 983	1 864	1 299
Nonprofit Institutions	-	-	-	-	-	-	-	-	-
Securities (other than shares)	474 845	354 628	247 488	131 236	358 116	252 335	230 948	571 962	1 263 428
Other Financial Institutions	291 892	110 269	65 186	36 361	57 736	46 988	25 954	353 086	906 386
Public Nonfinancial Institutions	133 783	167 123	105 452	48 993	173 786	72 618	69 461	127 656	265 591
Private Nonfinancial Institutions	47 382	69 676	69 696	45 881	123 281	129 308	132 197	85 599	85 866
Households	891	282	-	-	-	81	-	-	-
Nonprofit Institutions	897	7 278	7 155	-	3 312	3 339	3 337	5 621	5 584
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	11.25	12.25*	01.26	02.26	03.26
<b>Net Foreign Assets</b>	<b>1 769 349</b>	<b>810 249</b>	<b>837 480</b>	<b>380 772</b>	<b>1 268 840</b>	<b>492 453</b>	<b>-24 513</b>	<b>331 132</b>	<b>458 167</b>
<b>Net Foreign Assets, CFC</b>	<b>1 567 010</b>	<b>820 973</b>	<b>1 459 100</b>	<b>1 302 997</b>	<b>2 400 848</b>	<b>1 821 122</b>	<b>1 387 544</b>	<b>1 736 955</b>	<b>1 703 985</b>
Claims to Nonresidents, CFC	2 330 781	3 293 138	4 069 307	4 448 787	6 116 943	5 610 323	5 416 952	5 587 173	5 436 753
Foreign Currency	264 941	370 974	613 961	397 165	568 509	502 707	547 456	574 308	570 390
Transferable Deposits	757 233	1 132 797	1 215 266	1 148 104	1 375 032	1 698 816	1 340 965	1 257 877	1 373 659
Other Deposits	466 087	477 359	645 017	771 610	1 281 613	749 149	1 009 733	1 256 556	1 191 420
Securities (other than shares)	501 724	838 832	1 007 177	1 204 023	1 676 312	1 331 331	1 262 046	1 229 390	1 105 020
Credits	279 970	399 142	500 714	779 340	1 041 584	1 115 850	1 113 097	1 110 527	1 066 033
Financial Derivatives	4 689	473	8 662	4 442	8 427	9 815	10 440	11 373	11 678
Shares and other Equity	4 373	4 675	4 594	5 789	5 705	5 637	5 595	5 547	5 324
Other Accounts Receivable	51 766	68 885	73 916	138 314	159 762	197 019	127 619	141 597	113 229
Less: Liabilities for Nonresidents, CFC	763 771	2 472 164	2 610 207	3 145 790	3 716 095	3 789 201	4 029 407	3 850 218	3 732 768
Transferable Deposits	349 911	1 413 594	1 321 335	1 445 896	1 247 346	1 273 862	1 182 608	1 093 165	1 107 496
Other Deposits	280 553	836 243	943 601	1 280 753	1 782 948	1 638 596	1 553 355	1 440 610	1 433 740
Securities (other than shares)	41 400	24 253	-	-	208 336	206 827	206 306	198 484	192 254
Credits	47 273	157 398	157 344	362 564	344 257	540 084	978 284	965 335	878 048
Financial Derivatives	9 176	2 507	7 062	390	15 058	4 750	5 308	6 962	6 303
Other Accounts Payable	35 458	38 168	180 864	56 186	118 151	125 082	103 546	145 661	114 927
Other net Foreign Assets, OFC	202 338	-10 724	-621 620	-922 225	-1 132 008	-1 328 669	-1 412 057	-1 405 823	-1 245 818
Gross Assets	507 000	666 949	855 091	833 226	1 102 537	891 498	842 429	898 399	899 606
Less: Foreign Liabilities	304 662	677 673	1 476 711	1 755 451	2 234 545	2 220 167	2 254 486	2 304 222	2 145 424
<b>Domestic Assets</b>	<b>28 273 963</b>	<b>32 860 771</b>	<b>36 856 922</b>	<b>44 480 036</b>	<b>47 099 381</b>	<b>50 090 625</b>	<b>49 418 965</b>	<b>48 873 960</b>	<b>49 559 633</b>
Reserves	6 516 208	7 430 749	6 360 781	8 988 580	8 150 142	9 704 108	9 642 055	8 847 273	9 212 711
Transferable and Other Deposits in NBK	6 062 216	6 967 609	5 890 626	8 500 922	7 683 760	9 182 198	9 172 147	8 373 154	8 730 530
National Currency	453 992	463 140	470 155	487 658	466 382	521 910	469 909	474 119	482 181
Other Claims to NBK	1 589 764	1 845 120	1 012 693	263 370	23 067	156 756	386 262	571 536	719 662

Continuation

	2021	2022	2023	2024	11.25	12.25*	01.26	02.26	03.26
Net Claims to the Central Government	4 235 214	4 417 488	6 375 618	8 698 045	7 314 608	7 481 374	7 378 819	7 517 058	7 434 236
Gross Claims	4 438 508	4 664 553	6 640 779	8 954 858	7 564 683	7 729 841	7 639 364	7 775 460	7 688 301
Securities (other than shares)	4 332 090	4 555 217	6 533 456	8 776 421	7 397 082	7 563 888	7 474 351	7 501 922	7 418 966
Credits	101 473	108 723	106 822	123 401	92 255	90 995	90 184	89 561	86 179
Other Accounts Receivable	4 945	614	502	55 036	75 345	74 957	74 829	183 977	183 156
Less: Liabilities	203 294	247 065	265 161	256 812	250 074	248 467	260 545	258 402	254 065
Transferable Deposits	23 713	15 832	13 387	1 759	5 248	2 662	4 836	3 771	2 283
Other Deposits	1 947	2 542	4 635	19 495	6 062	9 906	16 631	14 806	9 520
Credits	56 444	64 948	63 685	69 913	76 151	76 756	77 395	77 933	78 581
Other Accounts Payable	121 190	163 744	183 455	165 645	162 613	159 143	161 683	161 893	163 682
Claims to the Regional and Local Government	14 469	13 224	13 446	14 162	13 955	21 883	21 971	21 827	6 313
Securities (other than shares)	14 468	13 223	13 446	14 160	13 934	14 171	14 377	14 607	-
Credits	-	-	-	-	20	-	-	-	-
Other Accounts Receivable	1	1	1	2	1	7 712	7 594	7 221	6 313
Claims to Nonbank Financial Institutions	2 397 563	2 441 767	2 890 141	2 540 744	3 248 142	3 492 431	3 196 605	3 210 834	3 518 258
Transferable Deposits	13 986	135 465	25 472	12 874	11 268	17 549	26 115	21 017	10 120
Other Deposits	52	-	-	-	-	-	9 125	22 630	16 292
Securities (other than shares)	639 721	884 278	832 316	706 931	804 649	837 814	835 847	907 793	929 362
Credits	1 275 313	836 937	1 247 196	1 113 021	1 621 535	1 802 227	1 543 321	1 440 871	1 717 175
Financial Derivatives	54 716	72 008	158 908	6 989	20 376	12 209	6 426	14 806	10 368
Shares and other Equity	296 402	300 200	376 771	482 175	561 149	577 871	552 677	565 178	601 646
Other Accounts Receivable	117 372	212 878	249 478	218 753	229 165	244 762	223 095	238 539	233 294
Claims to Public Nonfinancial Institutions	605 536	873 865	777 381	690 279	843 850	882 359	912 397	916 605	930 970
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	458 448	564 961	550 463	504 950	630 437	664 731	686 506	687 779	653 133
Credits	146 736	308 618	226 564	185 219	212 837	217 575	225 415	228 298	243 445
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	-	-	-	-	-	-	-	-
Other Accounts Receivable	351	286	355	111	576	53	476	529	34 393

Continuation

	2021	2022	2023	2024	11.25	12.25*	01.26	02.26	03.26
Claims to Private Nonfinancial Institutions	8 474 297	9 266 501	10 468 045	11 840 393	13 019 462	13 483 148	13 208 650	13 262 062	13 246 406
Securities (other than shares)	254 543	266 881	273 631	378 330	436 129	434 830	433 539	463 400	450 157
Credits	7 901 000	8 673 393	9 775 098	10 959 988	12 007 563	12 496 121	12 217 393	12 239 027	12 247 533
Financial Derivatives	1 378	1 251	1 549	379	3 483	3 104	2 909	3 549	5 792
Shares and other Equity	162 909	191 382	245 262	261 142	332 258	314 582	314 821	320 197	322 740
Other Accounts Receivable	154 467	133 593	172 506	240 554	240 029	234 510	239 988	235 889	220 185
Claims to Nonprofit Institutions	3 016	2 391	4 109	6 027	7 942	7 087	7 476	7 807	7 714
Credits	2 939	2 268	3 827	5 955	7 114	6 902	6 860	7 107	6 893
Shares and other Equity	2	3	3	3	3	3	3	3	3
Other Accounts Receivable	74	120	279	69	826	182	614	697	819
Claims to Households	10 869 025	14 243 981	18 331 749	22 998 054	27 584 615	27 800 516	27 854 293	28 001 907	28 131 034
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	10 795 904	14 177 198	18 276 322	22 914 265	27 482 368	27 655 597	27 718 586	27 882 307	28 028 334
Financial Derivatives	530	-	-	1 538	855	-	163	170	758
Other Accounts Receivable	72 590	66 783	55 427	82 252	101 393	144 919	135 544	119 430	101 943
Other Net Assets	-6 431 129	-7 674 314	-9 377 040	-11 559 618	-13 106 404	-12 939 038	-13 189 564	-13 482 949	-13 647 672
Other Financial Assets	98 964	128 385	129 563	130 328	217 743	259 829	266 002	276 994	212 441
Nonfinancial Assets	796 805	834 083	886 835	962 845	1 148 352	1 223 550	1 233 489	1 237 965	1 235 143
Less: Other Liabilities	1 238 334	1 556 149	1 627 152	1 697 052	1 763 875	1 727 986	1 745 856	1 781 796	1 672 904
Less: Capital Accounts	6 088 565	7 080 633	8 766 286	10 955 739	12 708 624	12 694 431	12 943 199	13 216 112	13 422 352
<b>Liabilities</b>	<b>30 043 312</b>	<b>33 671 020</b>	<b>37 694 402</b>	<b>44 860 808</b>	<b>48 368 221</b>	<b>50 583 078</b>	<b>49 394 453</b>	<b>49 205 092</b>	<b>50 017 799</b>
Transferable Deposits	7 786 368	8 187 666	7 691 930	8 570 023	8 019 769	9 119 585	7 887 931	8 138 352	8 479 213
Central Bank	1	1	1	1	1	1	1	1	1
Regional and Local Government	886	864	862	968	694	493	786	987	930
Nonbank Financial Institutions	543 070	484 231	558 312	637 799	737 095	612 559	695 904	698 374	773 471
Public Nonfinancial Institutions	572 609	852 319	544 233	495 289	757 276	654 264	670 330	764 836	898 507
Private Nonfinancial Institutions	4 276 021	4 455 259	3 949 378	4 518 896	3 886 141	4 722 558	3 932 446	4 068 666	4 161 439
Nonprofit Institutions	116 056	131 520	116 164	103 808	114 159	97 129	104 537	103 011	113 431
Households	2 277 724	2 263 471	2 522 981	2 813 261	2 524 402	3 032 580	2 483 926	2 502 477	2 531 435

Continuation

	2021	2022	2023	2024	11.25	12.25*	01.26	02.26	03.26
Other Deposits	17 425 495	21 059 848	24 413 188	30 538 326	34 408 816	36 248 832	36 038 354	35 680 616	35 847 457
Central Bank	0	-	-	-	-	-	-	-	-
Regional and Local Government	28	504	2 638	5 330	11 284	10 890	3 924	3 770	3 388
Nonbank Financial Institutions	812 750	971 535	943 810	957 315	1 188 032	1 329 065	1 343 250	1 366 885	1 443 252
Public Nonfinancial Institutions	821 283	1 356 166	767 356	1 039 417	1 273 593	1 342 189	1 260 503	1 275 628	1 268 430
Private Nonfinancial Institutions	4 235 938	4 608 925	5 872 590	8 269 852	9 317 843	9 915 306	9 430 855	8 781 595	8 889 373
Nonprofit Institutions	568 295	738 950	509 737	489 993	506 363	515 505	501 921	526 202	538 796
Households	10 987 200	13 383 768	16 317 056	19 776 419	22 111 700	23 135 877	23 497 901	23 726 536	23 704 218
Securities	1 943 608	1 985 457	2 793 003	3 020 540	3 028 963	3 134 163	3 139 518	3 111 443	3 251 186
Nonbank Financial Institutions	1 743 393	1 773 039	2 562 398	2 757 467	2 754 238	2 860 573	2 864 591	2 835 313	2 972 172
Public Nonfinancial Institutions	148 963	150 815	152 952	155 348	159 344	158 003	157 611	158 939	160 370
Private Nonfinancial Institutions	1 447	2 885	1 775	573	571	587	628	670	623
Households	49 805	58 718	75 878	107 152	114 810	115 001	116 688	116 521	118 022
Credits	2 152 007	1 606 866	2 129 723	2 195 351	2 672 746	2 033 205	2 396 490	2 349 117	2 573 987
Central Bank	6	6	6	6	6	6	6	6	6
Regional and Local Government	6 460	12 359	20 952	38 603	55 049	52 668	53 237	53 749	54 326
Nonbank Financial Institutions	2 137 729	1 586 217	2 099 879	2 147 184	2 607 474	1 970 249	2 332 908	2 284 961	2 509 203
Public Nonfinancial Institutions	7 739	8 250	8 871	9 546	10 206	10 272	10 339	10 400	10 452
Private Nonfinancial Institutions	21	9	5	2	0	0	-	-	-
Households	52	26	11	10	10	10	-	-	-
Financial Derivatives	54 828	74 613	159 536	8 600	24 347	13 410	7 185	15 229	11 312
Central Bank	-	-	-	-	-	-	-	-	-
Nonbank Financial Institutions	54 673	73 653	159 394	6 537	22 636	12 645	6 182	14 333	9 411
Public Nonfinancial Institutions	-	-	-	-	-	3	-	-	-
Private Nonfinancial Institutions	155	959	142	666	860	762	840	727	1 143
Households	-	-	-	1 397	850	-	163	170	757
Other Accounts Payable	681 006	756 571	507 022	527 969	213 580	33 883	-75 025	-89 666	-145 356
Central Bank	24	211	182	220	99	171	51	14	0
Regional and Local Government	3 789	5 581	4 954	4 369	4 359	4 374	4 358	4 610	4 621
Nonbank Financial Institutions	65 337	88 071	64 816	50 132	39 219	34 013	32 021	34 469	35 363
Public Nonfinancial Institutions	103 266	97 753	99 097	97 422	95 806	95 445	95 708	95 281	95 230
Private Nonfinancial Institutions	228 250	245 255	301 575	339 673	413 301	372 910	330 588	326 493	277 722
Nonprofit Institutions	704	389	1 569	451	3 526	298	584	1 420	2 200
Households	197 877	201 800	244 310	298 347	378 136	391 713	354 136	349 938	284 124
Interbank Accounts	81 759	117 511	-209 481	-262 644	-720 865	-865 041	-892 471	-901 892	-844 616

\* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2021	2022	2023	2024	11.25	12.25*	01.26	02.26	03.26
<b>Net Foreign Assets</b>	<b>40 426 251</b>	<b>43 086 563</b>	<b>44 266 879</b>	<b>55 093 010</b>	<b>65 258 791</b>	<b>65 530 494</b>	<b>68 116 734</b>	<b>69 357 539</b>	<b>62 260 945</b>
Claims to Nonresidents	17 175 190	19 521 062	20 408 036	28 511 157	37 779 365	38 679 283	41 222 142	42 103 653	37 411 992
Monetary Gold and SDR	11 171 705	10 504 466	9 887 314	13 670 249	24 000 158	25 047 136	28 890 932	29 921 901	25 883 032
Foreign Currency	377 319	500 864	751 766	549 606	717 521	649 905	692 812	718 133	708 758
Transferable Deposits	1 993 762	2 961 226	3 997 773	4 004 908	2 272 621	3 038 051	2 220 346	2 850 665	2 739 675
Other Deposits	466 087	477 359	645 017	771 610	1 281 613	749 149	1 009 733	1 256 556	1 191 420
Securities (other than shares)	1 258 447	3 132 763	2 966 140	6 428 021	6 024 558	5 642 670	4 925 042	3 860 440	3 601 250
Credits	279 970	399 142	500 714	779 340	1 041 584	1 115 850	1 113 097	1 110 527	1 066 033
Shares and other Equity	4 373	4 675	4 594	5 789	5 705	5 637	5 595	5 547	5 324
Financial Derivatives	6 997	3 160	43 805	13 396	10 525	11 897	12 518	13 435	13 654
Other Claims	1 616 531	1 537 406	1 610 914	2 288 238	2 425 081	2 418 988	2 352 067	2 366 449	2 202 846
Liabilities for Nonresidents	1 646 651	3 429 672	3 548 288	4 326 529	4 785 837	4 942 015	5 061 080	4 851 760	4 746 492
Transferable Deposits	349 916	1 471 421	1 368 240	1 625 787	1 298 465	1 413 254	1 201 504	1 093 322	1 169 818
SDR	880 941	897 515	889 002	998 241	1 015 005	1 010 092	1 009 480	997 731	947 601
Other Deposits	280 553	836 243	943 601	1 280 753	1 782 948	1 638 596	1 553 355	1 440 610	1 433 740
Securities (other than shares)	41 400	24 253	-	-	208 336	206 827	206 306	198 484	192 254
Credits	47 694	157 848	157 787	363 076	344 756	540 576	978 772	965 820	878 514
Financial Derivatives	9 176	2 507	7 062	390	15 058	4 750	5 308	6 962	6 303
Other Accounts Payable	36 971	39 885	182 597	58 283	121 270	127 920	106 355	148 830	118 262
Assets of the National Oil Fund	<b>23 888 930</b>	<b>25 787 868</b>	<b>27 284 595</b>	<b>30 896 973</b>	<b>32 642 674</b>	<b>32 300 460</b>	<b>32 466 881</b>	<b>32 632 305</b>	<b>29 873 311</b>
Other Net Foreign Assets	1 008 782	1 207 304	122 537	11 409	-377 412	-507 234	-511 208	-526 659	-277 865
Assets	2 105 715	2 581 380	2 266 893	2 540 473	2 675 357	2 537 181	2 411 658	2 470 804	2 574 165
Foreign Liabilities	1 096 933	1 374 076	2 144 356	2 529 064	3 052 769	3 044 415	2 922 866	2 997 463	2 852 030
<b>Net Domestic Assets</b>	<b>-10 326 961</b>	<b>-8 790 608</b>	<b>-5 965 307</b>	<b>-9 433 007</b>	<b>-16 231 323</b>	<b>-12 778 753</b>	<b>-17 382 316</b>	<b>-18 693 283</b>	<b>-11 151 029</b>
Net Claims to the Central Government	3 392 313	2 460 848	4 364 751	6 106 777	3 050 046	4 661 135	4 337 873	3 971 582	4 423 362
Claims	4 821 738	5 109 337	7 042 001	9 358 506	7 926 305	8 100 444	8 014 488	8 147 260	8 059 908
Securities	4 715 320	5 000 000	6 934 678	9 180 069	7 758 704	7 934 492	7 849 475	7 873 722	7 790 573
Credits	101 473	108 723	106 822	123 401	92 255	90 995	90 184	89 561	86 179
Other	4 945	614	502	55 036	75 345	74 957	74 829	183 977	183 156
Liabilities	1 429 424	2 648 488	2 677 250	3 251 729	4 876 259	3 439 309	3 676 614	4 175 678	3 636 546
Transferable Deposits	1 085 259	2 015 312	2 187 867	2 589 801	3 851 792	2 197 446	2 444 697	2 944 443	2 502 495
Other Deposits	166 099	402 598	241 331	425 106	784 524	1 004 543	991 749	990 298	890 556
Securities	-	-	-	-	-	-	-	-	-
Credits	56 444	64 948	63 685	69 913	76 151	76 756	77 395	77 933	78 581
Other	121 622	165 630	184 368	166 908	163 792	160 565	162 773	163 005	164 914

Continuation

	2021	2022	2023	2024	11.25	12.25*	01.26	02.26	03.26
Claims to the Regional and Local Government	14 469	13 224	13 446	14 162	13 955	21 883	21 971	21 827	6 313
Securities (other than shares)	14 468	13 223	13 446	14 160	13 934	14 171	14 377	14 607	-
Credits	-	-	-	-	20	-	-	-	-
Other Accounts Receivable	1	1	1	2	1	7 712	7 594	7 221	6 313
<b>Resources of the National Oil Fund</b>	<b>25 794 061</b>	<b>26 789 585</b>	<b>29 914 923</b>	<b>34 750 226</b>	<b>37 831 972</b>	<b>37 300 370</b>	<b>38 152 645</b>	<b>38 667 799</b>	<b>36 523 903</b>
Claims to Nonbank Financial Institutions	7 715 115	7 804 560	8 201 871	7 655 897	8 362 954	8 616 141	8 411 535	8 425 305	8 818 688
Transferable Deposits	13 986	135 465	25 472	12 874	11 268	17 549	117 340	111 773	88 855
Other Deposits	52	-	-	-	-	-	9 125	22 630	16 292
Securities	639 721	884 278	832 316	706 931	804 649	837 814	835 847	907 793	929 362
Credits	1 505 220	1 109 958	1 451 400	1 113 021	1 621 535	1 802 227	1 543 321	1 440 871	1 815 169
Financial Derivatives	54 716	72 008	158 908	6 989	20 376	12 209	6 426	14 806	10 368
Shares and other Equity	5 384 048	5 389 972	5 484 298	5 597 322	5 675 939	5 701 571	5 676 377	5 688 878	5 725 346
Other Accounts Receivable	117 372	212 878	249 478	218 760	229 187	244 772	223 100	238 555	233 296
Claims to Public Nonfinancial Institutions	1 443 209	1 461 118	1 553 027	1 618 700	2 478 133	2 375 253	2 853 371	2 844 690	3 054 166
Other Deposits	-	-	-	-	-	-	-	-	-
Securities	458 448	564 961	550 463	504 950	630 437	664 731	686 506	687 779	653 133
Credits	146 736	308 618	226 564	185 219	212 837	217 575	225 415	228 298	243 445
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	541 968	670 379	854 170	1 302 648	1 249 224	1 331 942	1 483 881	1 898 474
Other Accounts Receivable	88 024	45 571	105 621	74 362	332 211	243 722	609 509	444 732	259 115
Claims to Private Nonfinancial Institutions	8 474 348	9 266 501	10 468 045	11 840 393	13 019 462	13 483 148	13 208 650	13 262 062	13 246 406
Securities	254 543	266 881	273 631	378 330	436 129	434 830	433 539	463 400	450 157
Credits	7 901 000	8 673 393	9 775 098	10 959 988	12 007 563	12 496 121	12 217 393	12 239 027	12 247 533
Financial Derivatives	1 378	1 251	1 549	379	3 483	3 104	2 909	3 549	5 792
Shares and other Equity	162 909	191 382	245 262	261 142	332 258	314 582	314 821	320 197	322 740
Other Accounts Receivable	154 517	133 593	172 506	240 554	240 029	234 510	239 988	235 889	220 185
Claims to Nonprofit Institutions	3 016	2 391	4 109	6 027	7 942	7 087	7 476	7 807	7 714
Credits	2 939	2 268	3 827	5 955	7 114	6 902	6 860	7 107	6 893
Shares and other Equity	2	3	3	3	3	3	3	3	3
Other	74	120	279	69	826	182	614	697	819

## Continuation

	2021	2022	2023	2024	11.25	12.25*	01.26	02.26	03.26
Claims to Households	10 879 741	14 253 707	18 338 242	23 004 813	27 590 497	27 806 353	27 860 065	28 007 637	28 136 689
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	10 806 620	14 186 925	18 282 815	22 921 023	27 488 250	27 661 434	27 724 358	27 888 037	28 033 989
Financial Derivatives	530	-	-	1 538	855	-	163	170	758
Other	72 590	66 783	55 427	82 252	101 393	144 919	135 544	119 430	101 943
Other Net Domestic Assets	-17 298 111	-18 146 474	-21 491 057	-28 590 935	-37 903 958	-37 321 165	-41 494 483	-42 395 451	-38 875 582
Other Financial Assets	102 866	135 549	139 554	149 921	235 744	267 922	277 484	290 249	860 222
Nonfinancial Assets	857 332	899 210	952 200	1 051 276	1 292 530	1 369 114	1 382 378	1 389 413	1 386 319
Less: Other Liabilities	6 277 057	6 214 048	7 300 823	7 531 264	7 909 931	7 172 027	7 182 811	7 378 789	8 730 377
Less: Capital Accounts	11 981 252	12 967 184	15 281 988	22 260 868	31 522 301	31 786 174	35 971 534	36 696 323	32 391 745
<b>Liabilities</b>	<b>30 099 291</b>	<b>34 295 955</b>	<b>38 301 572</b>	<b>45 660 003</b>	<b>49 027 468</b>	<b>52 751 740</b>	<b>50 734 418</b>	<b>50 664 257</b>	<b>51 109 916</b>
Currency in Circulation	2 997 723	3 360 653	3 639 662	4 374 546	4 570 342	4 749 199	4 571 140	4 485 043	4 479 899
Transferable and Other Deposits	27 101 567	30 935 301	34 661 910	41 285 458	44 457 125	48 002 541	46 163 278	46 179 214	46 630 016
Regional and Local Government	914	1 368	3 500	6 298	11 979	11 383	4 711	4 757	4 318
Nonbank Financial Institutions	3 109 897	2 908 634	4 046 470	3 665 791	3 941 982	4 552 930	4 268 016	4 418 133	4 512 764
Public Nonfinancial Institutions	1 529 514	2 443 405	1 324 034	1 641 140	2 042 556	2 019 273	1 938 966	2 047 836	2 174 243
Private Nonfinancial Institutions	8 511 966	9 064 184	9 821 968	12 788 747	13 203 984	14 637 864	13 363 301	12 850 261	13 050 811
Nonprofit Institutions	684 352	870 470	625 901	593 802	620 522	612 634	606 458	629 212	652 227
Households	13 264 924	15 647 239	18 840 038	22 589 680	24 636 103	26 168 457	25 981 827	26 229 014	26 235 654

\* 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**
<b>Net Foreign Assets</b>	<b>3 603 191</b>	<b>3 584 793</b>	<b>5 250 119</b>	<b>8 348 979</b>	<b>8 361 317</b>	<b>8 797 317</b>	<b>9 396 465</b>	<b>8 597 874</b>
<b>Claims on Nonresidents</b>	<b>5 248 149</b>	<b>5 008 923</b>	<b>6 516 697</b>	<b>10 415 795</b>	<b>10 299 912</b>	<b>11 081 621</b>	<b>12 199 728</b>	<b>11 844 583</b>
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
<b>less: Liabilities to Nonresidents</b>	<b>1 644 957</b>	<b>1 424 131</b>	<b>1 266 578</b>	<b>2 066 816</b>	<b>1 938 595</b>	<b>2 284 304</b>	<b>2 803 262</b>	<b>3 246 708</b>
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
<b>Claims on Banking System</b>	<b>2 581 784</b>	<b>2 040 126</b>	<b>3 196 843</b>	<b>2 686 122</b>	<b>2 715 961</b>	<b>2 191 882</b>	<b>2 185 505</b>	<b>3 134 405</b>
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
<b>Net Claims on Central Government</b>	<b>5 943 344</b>	<b>8 082 617</b>	<b>9 196 610</b>	<b>10 725 428</b>	<b>10 912 479</b>	<b>11 920 319</b>	<b>12 722 417</b>	<b>12 522 252</b>
<b>Claims on Central Government</b>	<b>6 043 497</b>	<b>8 172 655</b>	<b>9 313 393</b>	<b>10 846 264</b>	<b>10 994 246</b>	<b>12 155 217</b>	<b>12 805 130</b>	<b>13 266 685</b>
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
<b>Less: Liabilities to Central Government</b>	<b>100 152</b>	<b>90 038</b>	<b>116 783</b>	<b>120 836</b>	<b>81 767</b>	<b>234 898</b>	<b>82 713</b>	<b>744 433</b>
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
<b>Claims on Other Sectors</b>	<b>4 281 035</b>	<b>4 150 618</b>	<b>4 105 840</b>	<b>4 553 115</b>	<b>4 570 134</b>	<b>4 931 317</b>	<b>5 652 366</b>	<b>5 830 878</b>
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**
<b>Deposits</b>	<b>25 307</b>	<b>15 330</b>	<b>176 347</b>	<b>10 169</b>	<b>8 285</b>	<b>5 768</b>	<b>14 591</b>	<b>4 786</b>
of which: Depository corporations	0	6 564	130 082	6 585	4 195	4 335	3 999	4 074
<b>Securities (other than shares)</b>	<b>7 502</b>	<b>8 051</b>	<b>981 482</b>	<b>983 518</b>	<b>983 636</b>	<b>983 614</b>	<b>1 078 282</b>	<b>1 078 870</b>
of which: Depository corporations	0	0	21 950	24 241	24 198	24 005	117 622	116 990
<b>Loans</b>	<b>884 294</b>	<b>941 983</b>	<b>962 655</b>	<b>1 330 710</b>	<b>1 329 386</b>	<b>1 342 820</b>	<b>1 437 141</b>	<b>1 423 728</b>
of which: Depository corporations	393	48 485	54 614	126 760	121 154	138 635	191 934	182 920
<b>Financial Derivatives</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>27 744</b>	<b>0</b>	<b>0</b>	<b>0</b>
of which: Depository corporations	0	0	0	0	27 744	0	0	0
<b>Insurance Technical Reserve</b>	<b>13 836 287</b>	<b>15 606 629</b>	<b>18 997 395</b>	<b>24 148 686</b>	<b>24 220 228</b>	<b>25 594 613</b>	<b>27 432 118</b>	<b>27 832 327</b>
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
<b>Shares and other Equity</b>	<b>1 629 798</b>	<b>1 741 458</b>	<b>2 164 286</b>	<b>2 219 982</b>	<b>2 345 541</b>	<b>2 543 182</b>	<b>2 748 342</b>	<b>2 775 310</b>
<b>Other Items (NET)</b>	<b>26 166</b>	<b>-455 298</b>	<b>-1 532 753</b>	<b>-2 379 421</b>	<b>-2 354 930</b>	<b>-2 629 163</b>	<b>-2 753 721</b>	<b>-3 029 611</b>

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

\*\* including final turnovers

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

II. Key monetary indicators

2.6. Financial Sector Survey\*

mln. of KZT, end of period

	2021	2022	2023	2024	03.25	06.25	09.25	12.25**
<b>Net Foreign Assets</b>	<b>20 755 883</b>	<b>21 284 973</b>	<b>22 337 865</b>	<b>32 637 901</b>	<b>34 049 188</b>	<b>36 233 248</b>	<b>41 360 060</b>	<b>42 138 705</b>
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
<b>Domestic Claims</b>	<b>32 778 744</b>	<b>39 196 750</b>	<b>47 836 789</b>	<b>57 610 336</b>	<b>57 258 252</b>	<b>60 468 838</b>	<b>63 899 277</b>	<b>66 309 073</b>
<b>Net claims on Central Government</b>	<b>7 643 999</b>	<b>10 006 006</b>	<b>13 302 496</b>	<b>16 505 941</b>	<b>15 493 610</b>	<b>16 251 425</b>	<b>16 126 108</b>	<b>16 747 873</b>
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
<b>Claims on Other Sectors</b>	<b>25 134 745</b>	<b>29 190 745</b>	<b>34 534 293</b>	<b>41 104 395</b>	<b>41 764 642</b>	<b>44 217 413</b>	<b>47 773 168</b>	<b>49 561 199</b>
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
<b>Currency outside Financial Sectors</b>	<b>2 997 097</b>	<b>3 359 729</b>	<b>3 639 171</b>	<b>4 373 730</b>	<b>4 280 811</b>	<b>4 722 779</b>	<b>4 691 307</b>	<b>4 748 705</b>
<b>Deposits</b>	<b>24 016 977</b>	<b>28 035 433</b>	<b>30 661 705</b>	<b>37 623 250</b>	<b>36 886 921</b>	<b>38 734 800</b>	<b>40 335 083</b>	<b>43 450 322</b>
<b>Securities (other than shares)</b>	<b>390 671</b>	<b>464 827</b>	<b>1 372 439</b>	<b>1 317 224</b>	<b>1 402 831</b>	<b>1 513 443</b>	<b>1 614 190</b>	<b>1 440 817</b>
<b>Loans</b>	<b>898 173</b>	<b>914 141</b>	<b>937 879</b>	<b>1 252 112</b>	<b>1 261 282</b>	<b>1 265 321</b>	<b>1 309 561</b>	<b>1 303 759</b>
<b>Financial Derivatives</b>	<b>155</b>	<b>959</b>	<b>142</b>	<b>2 062</b>	<b>734</b>	<b>864</b>	<b>3 622</b>	<b>765</b>
<b>Insurance Technical Reserve</b>	<b>13 830 359</b>	<b>15 598 666</b>	<b>18 986 238</b>	<b>24 147 376</b>	<b>24 216 172</b>	<b>25 589 189</b>	<b>27 426 687</b>	<b>27 826 665</b>
<b>Shares and other Equity</b>	<b>12 138 553</b>	<b>12 959 245</b>	<b>15 621 136</b>	<b>22 485 636</b>	<b>24 676 052</b>	<b>26 460 586</b>	<b>31 648 283</b>	<b>32 507 991</b>
<b>Other Items (net)</b>	<b>-737 357</b>	<b>-851 278</b>	<b>-1 044 057</b>	<b>-953 153</b>	<b>-1 417 364</b>	<b>-1 584 895</b>	<b>-1 769 396</b>	<b>-2 831 246</b>

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

\*\* including final turnovers

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

II. Key monetary indicators

2.7. Monetary Aggregates

mln. of KZT, end of period

	2021	2022	2023	2024	11.25	12.25*	01.26	02.26	03.26
<b>1. RM (Reserve Money)</b>	<b>10 957 714</b>	<b>11 874 422</b>	<b>11 539 973</b>	<b>14 606 537</b>	<b>13 765 314</b>	<b>15 678 721</b>	<b>15 273 813</b>	<b>14 262 793</b>	<b>14 749 112</b>
% changes to the previous month	4.6	1.3	14.0	16.4	-7.3	13.9	-2.6	-6.6	3.4
% changes to December of the previous year	12.1	8.4	-2.8	26.6	-5.8	7.3	-2.6	-9.0	-5.9
from them:									
Currency out of the NBK	3 451 715	3 823 793	4 109 817	4 862 203	5 036 725	5 271 109	5 041 049	4 959 162	4 962 080
Deposits of Banks and other organizations in NBK	7 505 999	8 050 629	7 430 156	9 744 334	8 728 589	10 407 612	10 232 764	9 303 631	9 787 032
<b>Narrow Reserve Money</b>	<b>6 945 442</b>	<b>7 374 898</b>	<b>7 142 913</b>	<b>7 532 310</b>	<b>9 043 566</b>	<b>10 270 708</b>	<b>9 522 696</b>	<b>9 353 794</b>	<b>9 082 143</b>
% changes to the previous month	12.9	6.9	8.6	9.5	-2.8	13.6	-7.3	-1.8	-2.9
% changes to December of the previous year	36.5	6.2	-3.1	5.5	20.1	36.4	-7.3	-8.9	-11.6
from them:									
Reserve deposits of Banks in NBK	2 074 806	2 202 901	1 483 719	1 372 456	2 779 930	3 742 168	3 157 003	3 078 962	2 799 858
<b>M0 (Currency in Circulation)</b>	<b>2 997 723</b>	<b>3 360 653</b>	<b>3 639 662</b>	<b>4 374 546</b>	<b>4 570 342</b>	<b>4 749 199</b>	<b>4 571 140</b>	<b>4 485 043</b>	<b>4 479 899</b>
% changes to the previous month	3.2	3.4	4.8	7.7	-1.8	3.9	-3.7	-1.9	-0.1
% changes to December of the previous year	6.0	12.1	8.3	20.2	4.5	8.6	-3.7	-5.6	-5.7
<b>M1</b>	<b>8 788 006</b>	<b>9 382 455</b>	<b>10 380 883</b>	<b>11 364 043</b>	<b>11 333 866</b>	<b>11 935 072</b>	<b>11 169 443</b>	<b>11 294 457</b>	<b>11 371 521</b>
% changes to the previous month	14.8	3.8	10.1	9.4	1.5	5.3	-6.4	1.1	0.7
% changes to December of the previous year	22.3	6.8	10.6	9.5	-0.3	5.0	-6.4	-5.4	-4.7
from them:									
Transferable deposits of individuals in national currency	1 871 282	1 805 022	2 132 362	2 395 216	2 113 425	2 580 055	2 020 379	2 028 445	2 053 353
Transferable deposits of non-banking legal entities in national currency	3 919 000	4 216 780	4 608 860	4 594 281	4 650 099	4 605 818	4 577 924	4 780 969	4 838 269
<b>M2</b>	<b>23 750 269</b>	<b>28 025 384</b>	<b>32 746 913</b>	<b>39 254 670</b>	<b>42 192 683</b>	<b>45 805 638</b>	<b>43 816 020</b>	<b>43 771 946</b>	<b>44 720 043</b>
% changes to the previous month	6.6	6.7	7.4	7.5	-0.6	8.6	-4.3	-0.1	2.2
% changes to December of the previous year	24.1	18.0	16.8	19.9	7.5	16.7	-4.3	-4.4	-2.4
from them:									
Other deposits in tenge and transferable deposits of individuals in foreign currency	7 243 362	9 651 760	12 884 736	16 026 936	18 502 600	19 379 263	19 673 375	19 965 126	20 102 826
Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	7 718 900	8 991 169	9 481 293	11 863 691	12 356 218	14 491 303	12 973 202	12 512 364	13 245 696
<b>M3 (broad money)</b>	<b>30 099 291</b>	<b>34 295 955</b>	<b>38 301 572</b>	<b>45 660 003</b>	<b>49 027 468</b>	<b>52 751 740</b>	<b>50 734 418</b>	<b>50 664 257</b>	<b>51 109 916</b>
% changes to the previous month	4.9	4.7	7.4	7.2	-0.6	7.6	-3.8	-0.1	0.9
% changes to December of the previous year	20.8	13.9	11.7	19.2	7.4	15.5	-3.8	-4.0	-3.1
from them:									
Other deposits of individuals in foreign currency	4 150 280	4 190 457	3 822 940	4 167 527	4 020 078	4 209 139	4 288 074	4 235 442	4 079 475
Other deposits of non-banking legal entities in foreign currency	2 198 742	2 080 113	1 731 719	2 237 805	2 814 706	2 736 963	2 630 325	2 656 868	2 310 398

\* 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	11.25	12.25**	01.26	02.26	03.26
<b>Deposits - total*</b>	<b>27 101 567</b>	<b>30 935 301</b>	<b>34 661 910</b>	<b>41 285 458</b>	<b>44 457 125</b>	<b>48 002 541</b>	<b>46 163 278</b>	<b>46 179 214</b>	<b>46 630 016</b>
<b>of which:</b>									
<b>national currency:</b>	<b>17 337 508</b>	<b>21 150 007</b>	<b>26 604 473</b>	<b>32 001 910</b>	<b>35 137 232</b>	<b>37 863 603</b>	<b>36 627 234</b>	<b>36 639 524</b>	<b>37 329 692</b>
Nonbanking Legal Entities	8 629 305	10 151 674	11 977 995	13 997 802	14 932 185	16 356 810	15 397 029	15 119 985	15 651 596
Individuals	8 708 203	10 998 332	14 626 478	18 004 109	20 205 047	21 506 793	21 230 206	21 519 539	21 678 096
<b>foreign currency:</b>	<b>9 764 059</b>	<b>9 785 295</b>	<b>8 057 437</b>	<b>9 283 547</b>	<b>9 319 893</b>	<b>10 138 938</b>	<b>9 536 043</b>	<b>9 539 690</b>	<b>9 300 324</b>
Nonbanking Legal Entities	5 207 338	5 136 388	3 843 877	4 697 976	4 888 837	5 477 274	4 784 422	4 830 215	4 742 767
Individuals	4 556 721	4 648 906	4 213 559	4 585 572	4 431 056	4 661 664	4 751 621	4 709 474	4 557 557
<b>From total sum of Deposits:</b>									
Nonbanking Legal Entities	<b>13 836 643</b>	<b>15 288 062</b>	<b>15 821 872</b>	<b>18 695 777</b>	<b>19 821 023</b>	<b>21 834 084</b>	<b>20 181 451</b>	<b>19 950 200</b>	<b>20 394 363</b>
Individuals	<b>13 264 924</b>	<b>15 647 239</b>	<b>18 840 038</b>	<b>22 589 680</b>	<b>24 636 103</b>	<b>26 168 457</b>	<b>25 981 827</b>	<b>26 229 014</b>	<b>26 235 654</b>
<b>Transferable Deposits</b>									
<b>in national currency:</b>	<b>5 790 283</b>	<b>6 021 802</b>	<b>6 741 222</b>	<b>6 989 497</b>	<b>6 763 523</b>	<b>7 185 873</b>	<b>6 598 303</b>	<b>6 809 414</b>	<b>6 891 622</b>
Nonbanking Legal Entities	3 919 000	4 216 780	4 608 860	4 594 281	4 650 099	4 605 818	4 577 924	4 780 969	4 838 269
Individuals	1 871 282	1 805 022	2 132 362	2 395 216	2 113 425	2 580 055	2 020 379	2 028 445	2 053 353
<b>Other Deposits in national currency:</b>	<b>11 547 225</b>	<b>15 128 205</b>	<b>19 863 252</b>	<b>25 012 413</b>	<b>28 373 709</b>	<b>30 677 730</b>	<b>30 028 932</b>	<b>29 830 110</b>	<b>30 438 070</b>
Nonbanking Legal Entities	4 710 305	5 934 894	7 369 135	9 403 521	10 282 087	11 750 992	10 819 104	10 339 016	10 813 327
Individuals	6 836 921	9 193 311	12 494 117	15 608 892	18 091 622	18 926 738	19 209 827	19 491 094	19 624 743
<b>Transferable Deposits in foreign currency:</b>	<b>3 415 037</b>	<b>3 514 724</b>	<b>2 502 778</b>	<b>2 878 215</b>	<b>2 485 109</b>	<b>3 192 835</b>	<b>2 617 645</b>	<b>2 647 379</b>	<b>2 910 452</b>
Nonbanking Legal Entities	3 008 596	3 056 275	2 112 158	2 460 170	2 074 131	2 740 310	2 154 097	2 173 348	2 432 369
Individuals	406 442	458 449	390 620	418 044	410 978	452 525	463 547	474 032	478 082
<b>Other Deposits in foreign currency:</b>	<b>6 349 022</b>	<b>6 270 571</b>	<b>5 554 659</b>	<b>6 405 333</b>	<b>6 834 784</b>	<b>6 946 102</b>	<b>6 918 398</b>	<b>6 892 310</b>	<b>6 389 873</b>
Nonbanking Legal Entities	2 198 742	2 080 113	1 731 719	2 237 805	2 814 706	2 736 963	2 630 325	2 656 868	2 310 398
Individuals	4 150 280	4 190 457	3 822 940	4 167 527	4 020 078	4 209 139	4 288 074	4 235 442	4 079 475

\* without Nonresidents Accounts

\*\* including final turnovers

II.Key monetary indicators

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

%, for the period

	Total (credits)				including for those extended for a period								Total (deposits)				including for those placed for a period							
					up to 1 month				over 1 month								up to 1 month				over 1 month			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>2021</b>	10.97	0.34	1.55	4.85	8.08	0.08	--	4.90	11.75	2.39	1.55	3.48	8.31	0.23	0.55	4.76	8.31	0.14	1.03	4.76	11.35	0.28	0.53	--
<b>2022</b>	14.98	3.35	3.00	9.00	14.93	8.50	--	9.05	15.53	3.28	3.00	4.34	13.51	1.58	1.31	8.63	13.51	1.05	1.31	8.56	13.55	1.98	1.40	20.49
<b>2023</b>	17.39	3.31	--	--	17.39	--	--	--	17.25	3.31	--	--	15.63	3.10	3.26	9.89	15.63	2.17	3.25	9.87	15.72	4.86	4.44	18.29
<b>2024</b>	15.86	4.23	5.54	--	14.70	--	--	--	17.13	4.23	5.54	--	14.11	2.81	3.06	15.71	14.11	2.37	3.03	15.71	8.00	4.77	3.61	18.41
<b>2025</b>	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	--
<b>01.24</b>	--	0.50	--	--	--	--	--	--	--	0.50	--	--	14.98	2.88	3.75	14.11	14.98	2.53	3.74	14.11	--	4.93	3.90	15.71
<b>02.24</b>	--	3.00	--	--	--	--	--	--	--	3.00	--	--	14.60	2.96	3.80	14.40	14.60	2.72	3.80	14.40	--	4.91	3.80	--
<b>03.24</b>	14.72	3.50	--	--	14.75	--	--	--	--	3.50	--	--	14.19	4.35	3.67	14.36	14.19	4.22	3.66	14.36	--	4.93	3.89	--
<b>04.24</b>	14.75	7.23	--	--	14.75	--	--	--	--	7.23	--	--	14.22	3.19	3.66	14.60	14.22	2.86	3.66	14.60	--	4.91	4.25	--
<b>05.24</b>	16.31	3.62	5.54	--	14.75	--	--	--	16.87	3.62	5.54	--	14.15	3.46	3.64	14.51	14.15	3.21	3.62	14.51	--	4.98	3.77	--
<b>06.24</b>	--	3.64	--	--	--	--	--	--	--	3.64	--	--	13.93	1.86	3.53	14.23	13.93	1.57	3.53	14.23	--	4.92	3.60	--
<b>07.24</b>	14.41	4.15	--	--	14.41	--	--	--	--	4.15	--	--	13.82	2.60	3.52	14.39	13.82	2.28	3.52	14.39	--	4.87	3.50	--
<b>08.24</b>	14.21	7.33	--	--	14.25	--	--	--	9.25	7.33	--	--	13.72	1.90	3.56	15.32	13.72	1.67	3.56	15.32	--	4.93	4.25	--
<b>09.24</b>	--	4.25	--	--	--	--	--	--	--	4.25	--	--	13.71	2.25	2.69	15.91	13.71	1.96	2.67	15.91	--	4.99	3.46	--
<b>10.24</b>	--	4.33	--	--	--	--	--	--	--	4.33	--	--	13.82	2.63	2.63	16.62	13.82	2.51	2.62	16.62	--	4.39	3.25	--
<b>11.24</b>	14.25	4.35	--	--	14.25	--	--	--	--	4.35	--	--	13.80	2.68	2.61	18.24	13.80	2.45	2.60	18.23	--	4.28	3.15	21.00
<b>12.24</b>	15.23	4.36	--	--	15.23	--	--	--	--	4.36	--	--	14.72	2.86	2.61	18.50	14.72	2.67	2.60	18.50	8.00	4.11	3.09	20.90
<b>01.25</b>	16.25	5.74	--	--	16.25	--	--	--	--	5.74	--	--	14.78	3.39	2.54	18.84	14.78	3.31	2.53	18.84	8.00	3.87	3.00	--
<b>02.25</b>	16.25	4.38	--	--	16.25	--	--	--	--	4.38	--	--	14.85	3.27	2.21	18.71	14.85	3.18	2.21	18.71	8.00	3.88	2.50	--
<b>03.25</b>	18.13	3.79	--	--	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	--
<b>04.25</b>	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
<b>05.25</b>	18.71	3.75	--	--	17.50	--	--	--	19.25	3.75	--	--	16.03	3.43	1.82	19.14	16.03	3.40	1.81	19.14	--	3.69	2.35	--
<b>06.25</b>	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	--
<b>07.25</b>	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	--
<b>08.25</b>	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
<b>09.25</b>	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	--
<b>10.25</b>	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
<b>11.25</b>	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	--
<b>12.25</b>	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	--
<b>01.25</b>	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	--
<b>02.26</b>	20.00	4.88	--	--	20.00	--	--	--	--	4.88	--	--	17.55	2.74	1.79	14.14	17.55	2.74	1.79	14.14	10.35	2.70	2.00	--
<b>03.26</b>	19.80	3.09	--	--	19.00	--	--	--	20.00	3.09	--	--	17.52	2.37	1.75	13.62	17.52	2.37	1.75	13.62	--	3.11	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		10.25		11.25		12.25*		01.26		02.26		03.26	
	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
<b>Deposits of Legal Entities</b>	<b>7.4</b>	<b>0.4</b>	<b>14.4</b>	<b>1.0</b>	<b>14.6</b>	<b>2.6</b>	<b>14.0</b>	<b>2.6</b>	<b>16.3</b>	<b>2.6</b>	<b>16.8</b>	<b>2.4</b>	<b>16.8</b>	<b>2.3</b>	<b>16.8</b>	<b>2.3</b>	<b>16.8</b>	<b>2.3</b>	<b>16.7</b>	<b>2.4</b>
including:																				
<b>Demand Deposits</b>	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	0.0	0.1	0.1	0.1	0.0
<b>Conditional</b>	4.6	0.5	6.2	0.5	9.2	1.6	9.5	1.7	12.4	0.8	10.2	1.2	9.9	1.6	15.4	0.7	10.8	2.7	6.6	2.3
<b>Time and Saving Deposits, total</b>	7.4	0.4	14.4	1.0	14.6	2.6	14.0	2.6	16.3	2.6	16.8	2.4	16.8	2.3	16.8	2.3	16.8	2.3	16.7	2.4
of which with maturity:																				
up to 1 month	7.4	0.2	14.6	0.2	14.7	2.9	14.1	2.7	16.4	2.4	17.0	2.4	17.0	2.3	16.9	2.2	16.9	2.2	16.8	2.2
from 1 to 3 month	8.4	0.2	14.5	0.6	14.4	1.6	14.1	2.8	16.0	3.4	16.1	1.9	16.7	2.9	16.8	3.3	16.9	2.5	16.9	2.6
from 3 month to 1 year	7.5	0.5	13.2	1.5	13.9	2.1	13.5	2.1	15.9	3.3	16.0	2.6	16.1	2.1	16.2	2.5	16.3	2.8	16.5	2.9
from 1 to 5 years	8.1	0.5	12.5	1.4	14.1	1.6	12.8	1.6	14.9	2.1	15.2	2.1	15.2	3.0	15.4	2.7	15.8	2.2	15.6	2.7
over 5 years	5.6	0.5	10.1	0.7	12.8	1.6	11.8	1.5	9.2	2.0	13.8	1.3	13.3	1.3	14.9	1.9	11.3	0.7	12.9	1.5
<b>Deposits of Individuals</b>	<b>8.0</b>	<b>0.8</b>	<b>13.3</b>	<b>0.9</b>	<b>13.7</b>	<b>0.9</b>	<b>13.2</b>	<b>0.9</b>	<b>14.6</b>	<b>0.6</b>	<b>14.8</b>	<b>0.9</b>	<b>14.7</b>	<b>0.9</b>	<b>15.3</b>	<b>0.9</b>	<b>15.1</b>	<b>0.8</b>	<b>15.0</b>	<b>0.8</b>
including:																				
<b>Demand Deposits</b>	0.1	3.2	0.1	0.2	0.2	1.0	0.0	4.3	0.0	7.2	0.1	7.9	0.0	6.8	0.0	6.1	0.1	7.2	0.1	1.4
<b>Conditional</b>	0.4	0.4	11.2	0.6	11.6	0.8	4.1	1.0	14.2	1.0	4.2	0.2	4.8	1.0	12.7	1.0	4.6	1.0	5.1	1.0
<b>Time and Saving Deposits, total</b>	8.0	0.8	13.3	0.9	13.7	0.9	13.2	0.9	14.6	0.6	14.8	0.9	14.7	0.9	15.3	0.9	15.1	0.8	15.0	0.8
of which with maturity:																				
up to 1 month	7.8	0.4	14.6	0.8	14.3	0.8	13.6	0.8	15.6	0.9	16.1	0.8	16.0	0.7	16.1	0.9	16.1	0.6	16.0	0.7
from 1 to 3 month	8.3	0.4	14.2	0.7	15.2	0.8	15.0	1.0	16.5	0.9	16.6	1.0	17.5	1.0	18.0	1.0	17.9	0.9	18.0	0.9
from 3 month to 1 year	8.4	0.9	13.2	1.0	14.4	1.0	13.6	1.0	14.4	0.9	14.6	0.9	14.4	0.9	14.6	0.9	14.7	1.0	14.7	1.0
from 1 to 5 years	8.6	0.8	13.7	0.8	14.0	0.8	13.3	0.8	14.2	0.8	14.2	0.9	14.1	0.9	14.2	0.9	14.2	0.9	14.2	0.8
over 5 years	2.3	1.0	2.0	0.2	2.0	0.6	2.1	1.0	2.2	0.1	2.0	0.7	2.0	1.0	2.1	1.0	1.9	0.1	2.2	0.1

Continuation

	12.21		12.22		12.23		12.24		10.25		11.25		12.25*		01.26		02.26		03.26	
	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
<b>Credits to Legal Entities</b>	<b>12.2</b>	<b>4.5</b>	<b>19.2</b>	<b>5.7</b>	<b>18.7</b>	<b>5.7</b>	<b>17.8</b>	<b>7.3</b>	<b>19.7</b>	<b>7.1</b>	<b>20.1</b>	<b>6.7</b>	<b>19.8</b>	<b>6.7</b>	<b>20.4</b>	<b>6.6</b>	<b>20.5</b>	<b>6.7</b>	<b>20.3</b>	<b>6.4</b>
of which with maturity:																				
up to 1 month	11.8	4.9	19.3	4.8	18.8	6.4	15.6	6.5	20.0	6.3	20.9	5.6	21.5	5.4	21.6	5.4	20.9	5.2	21.1	5.5
from 1 to 3 month	11.6	3.1	19.0	4.8	18.3	6.4	18.1	6.6	20.1	7.7	20.2	7.4	20.6	6.6	20.7	6.9	20.8	6.7	20.9	6.4
from 3 month to 1 year	12.1	4.9	18.9	6.3	18.5	7.3	17.9	7.5	19.5	7.5	19.8	7.0	19.7	7.0	19.9	7.1	20.1	7.0	19.7	7.1
from 1 to 5 years	17.3	4.1	19.8	6.4	19.0	7.8	18.7	7.6	20.8	7.7	21.9	6.9	20.1	6.5	21.5	6.1	22.2	6.9	22.8	5.7
over 5 years	13.0	4.6	19.8	7.9	19.5	4.5	17.5	7.9	18.6	4.6	18.6	7.0	18.7	6.7	20.1	6.3	19.9	7.0	20.0	6.5
<b>Credits to Individuals</b>	<b>17.5</b>	<b>6.0</b>	<b>17.4</b>	<b>6.1</b>	<b>17.9</b>	<b>4.0</b>	<b>18.8</b>	<b>5.1</b>	<b>21.5</b>	<b>5.6</b>	<b>20.0</b>	<b>6.8</b>	<b>20.1</b>	<b>5.7</b>	<b>22.4</b>	<b>5.8</b>	<b>21.6</b>	<b>5.6</b>	<b>22.3</b>	<b>5.1</b>
of which with maturity:																				
up to 1 month	23.7	-	20.2	-	32.2	-	34.6	-	34.7	-	31.1	-	28.6	-	30.1	-	29.2	-	27.6	-
from 1 to 3 month	17.3	-	13.1	-	20.1	-	17.7	-	18.2	-	19.8	-	18.1	-	20.3	-	19.9	-	19.6	-
from 3 month to 1 year	22.8	7.1	14.0	5.0	16.6	3.0	20.9	-	20.5	-	19.9	-	21.9	-	20.9	-	20.8	-	22.5	4.0
from 1 to 5 years	18.5	4.0	19.5	5.3	17.1	7.7	18.8	3.9	24.2	5.7	20.8	7.7	21.9	8.8	25.8	7.7	23.0	8.6	24.8	7.8
over 5 years	19.5	8.0	16.8	8.4	19.2	5.6	17.6	5.5	17.7	7.2	18.4	5.7	15.0	4.0	15.0	7.2	17.5	5.6	15.7	6.6

\* including final turnovers

II. Key monetary indicators

2.11. Loans to economy in an expanded definition

mln KZT, at the end of period

	01.01.2022	01.01.2023	01.01.2024	01.01.2025	01.11.2025*	01.12.2025*	01.01.2026	01.02.2026*	01.03.2026*
<b>Loans to economy in an expanded definition</b>	<b>23 766 947</b>	<b>28 929 176</b>	<b>34 643 758</b>	<b>41 860 599</b>	<b>49 095 251</b>	<b>49 526 486</b>	<b>50 623 990</b>	<b>50 424 076</b>	<b>50 621 031</b>
of which									
from banking sector	20 544 330	24 773 243	29 803 996	35 958 388	41 986 440	42 443 183	43 286 781	43 038 198	43 203 146
from other organizations	3 222 618	4 155 933	4 839 762	5 902 212	7 108 811	7 083 303	7 337 209	7 385 878	7 417 885
including:									
from mortgage organizations	354 327	337 610	296 549	276 582	261 836	260 260	258 598	257 163	256 975
from other public sector corporations	1 491 190	1 739 316	2 155 199	2 861 669	3 784 387	3 766 466	3 973 521	4 022 415	4 049 365
from organizations engaged in microfinance activities	1 377 101	2 079 007	2 388 014	2 763 961	3 062 588	3 056 577	3 105 090	3 106 300	3 111 546
of the total amount of loans to economy									
loans to business	12 783 308	14 436 939	16 468 055	19 419 374	22 971 992	23 104 994	23 961 607	23 723 558	23 788 231
national currency	10 057 559	11 788 741	13 503 205	15 210 649	17 616 709	17 811 785	18 460 343	18 283 550	18 396 406
foreign currency	2 725 749	2 648 198	2 964 850	4 208 725	5 355 283	5 293 209	5 501 264	5 440 008	5 391 825
loans to Individuals	10 983 640	14 492 237	18 175 703	22 441 226	26 123 259	26 421 492	26 662 383	26 700 518	26 832 800
national currency	10 966 352	14 486 475	18 171 943	22 438 656	26 120 415	26 418 778	26 659 839	26 697 935	26 830 280
foreign currency	17 288	5 762	3 760	2 569	2 843	2 714	2 544	2 583	2 520

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		11.25		12.25		01.26		02.26		03.26	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
<b>Issued, total</b>	<b>24 424 017</b>	<b>15.8</b>	<b>30 716 473</b>	<b>18.1</b>	<b>36 895 396</b>	<b>18.1</b>	<b>41 825 933</b>	<b>18.5</b>	<b>3 478 308</b>	<b>17.9</b>	<b>4 895 855</b>	<b>16.9</b>	<b>2 885 355</b>	<b>18.8</b>	<b>3 017 323</b>	<b>18.9</b>	<b>3 319 614</b>	<b>19.4</b>
<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	2 984 030	19.7	3 862 206	19.6	2 319 495	21.6	2 544 084	21.2	2 885 798	21.3
foreign currency	1 574 134	5.0	2 211 647	6.7	2 994 832	7.3	5 290 767	7.0	494 279	6.7	1 033 649	6.7	565 861	7.2	473 239	6.9	433 816	6.5
<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	1 351 839	17.6	1 950 716	16.7	1 390 551	15.9	1 343 243	17.3	1 459 015	17.9
Long-term	12 097 179	16.9	19 043 704	18.5	20 962 488	19.1	24 605 913	19.4	2 126 469	18.0	2 945 139	17.0	1 494 805	21.5	1 674 080	20.2	1 860 599	20.5
<b>Loans issued to business</b>	<b>13 071 938</b>	<b>15.1</b>	<b>15 971 672</b>	<b>18.0</b>	<b>18 921 970</b>	<b>17.6</b>	<b>22 285 658</b>	<b>17.8</b>	<b>1 910 230</b>	<b>17.6</b>	<b>3 149 251</b>	<b>16.1</b>	<b>1 618 029</b>	<b>17.2</b>	<b>1 690 888</b>	<b>18.2</b>	<b>1 822 866</b>	<b>18.2</b>
national currency	11 506 705	16.4	13 771 269	19.8	15 935 496	19.5	17 002 081	21.2	1 416 526	21.4	2 116 182	20.7	1 052 730	22.6	1 218 138	22.6	1 389 658	21.8
Short-term	8 984 197	14.6	8 148 606	17.8	10 925 423	16.3	11 002 054	16.6	883 566	17.3	1 173 228	16.0	663 064	15.0	803 861	16.8	913 879	17.0
Long-term	2 522 509	18.1	5 622 663	20.7	5 010 073	23.1	6 000 027	24.7	532 960	24.0	942 954	21.4	389 667	26.0	414 277	26.5	475 779	24.7
foreign currency	1 565 232	5.0	2 200 403	6.7	2 986 474	7.3	5 283 577	7.0	493 704	6.7	1 033 069	6.7	565 299	7.2	472 751	6.9	433 208	6.5
Short-term	1 183 272	4.8	1 043 687	6.7	2 006 068	7.4	3 104 491	7.3	214 068	6.6	519 111	6.7	486 562	7.4	317 158	6.9	285 490	6.7
Long-term	381 960	5.7	1 156 716	6.8	980 406	7.1	2 179 087	6.6	279 635	6.8	513 958	6.6	78 737	6.1	155 593	6.8	147 718	6.0
<b>Loans issued to Individuals</b>	<b>11 352 080</b>	<b>16.7</b>	<b>14 744 801</b>	<b>18.2</b>	<b>17 973 425</b>	<b>18.6</b>	<b>19 540 275</b>	<b>19.4</b>	<b>1 568 078</b>	<b>18.2</b>	<b>1 746 604</b>	<b>18.3</b>	<b>1 267 326</b>	<b>20.8</b>	<b>1 326 435</b>	<b>19.8</b>	<b>1 496 748</b>	<b>20.9</b>
national currency	11 343 178	16.7	14 733 557	18.2	17 965 068	18.6	19 533 085	19.4	1 567 503	18.2	1 746 024	18.3	1 266 764	20.8	1 325 946	19.8	1 496 140	20.9
Short-term	2 158 938	15.2	2 477 853	16.2	2 999 619	19.0	3 113 475	20.6	254 205	19.2	258 377	21.0	240 925	20.5	222 224	20.3	259 590	22.0
Long-term	9 184 240	17.1	12 255 704	18.6	14 965 449	18.5	16 419 610	19.1	1 313 298	18.0	1 487 647	17.9	1 025 839	20.9	1 103 722	19.7	1 236 550	20.7
foreign currency	8 902	5.9	11 244	3.9	8 357	4.4	7 190	4.8	575	4.9	581	5.7	562	5.8	489	5.6	608	5.1
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	55	4.0
Long-term	8 470	6.1	8 621	5.1	6 561	5.6	7 190	4.8	575	4.9	581	5.7	562	5.8	489	5.6	553	5.2

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	10.25	11.25	12.25*	01.26	02.26	03.26
<b>Total loans</b>	<b>24 773 243</b>	<b>29 803 996</b>	<b>35 958 388</b>	<b>41 986 440</b>	<b>42 443 183</b>	<b>43 286 781</b>	<b>43 038 198</b>	<b>43 203 146</b>	<b>43 404 360</b>
<i>including:</i>									
national currency	22 119 283	26 835 387	31 747 093	36 660 276	37 178 310	37 813 976	37 595 607	37 808 800	38 068 748
foreign currency	2 653 960	2 968 610	4 211 294	5 326 163	5 264 873	5 472 805	5 442 591	5 394 345	5 335 612
<i>from total Loans:</i>									
Short-term	4 139 077	3 440 384	5 568 032	5 926 573	5 971 386	6 012 365	6 000 313	6 018 359	6 046 481
Long-term	20 634 166	26 363 612	30 390 356	36 059 866	36 471 796	37 274 416	37 037 885	37 184 786	37 357 879
<b>Loans of business</b>	<b>11 598 880</b>	<b>13 117 761</b>	<b>15 281 162</b>	<b>17 713 340</b>	<b>17 868 915</b>	<b>18 514 513</b>	<b>18 227 333</b>	<b>18 267 397</b>	<b>18 337 056</b>
national currency	8 950 682	10 152 911	11 072 438	12 390 020	12 606 756	13 044 252	12 787 325	12 875 572	13 003 838
Short-term	2 821 012	2 184 933	3 439 697	3 592 520	3 667 228	3 660 398	3 419 639	3 466 580	3 484 779
Long-term	6 129 669	7 967 978	7 632 740	8 797 500	8 939 528	9 383 854	9 367 686	9 408 992	9 519 059
foreign currency	2 648 198	2 964 850	4 208 725	5 323 320	5 262 159	5 470 261	5 440 008	5 391 825	5 333 219
Short-term	482 726	480 101	1 161 414	1 303 735	1 266 355	1 344 050	1 569 554	1 552 277	1 568 465
Long-term	2 165 472	2 484 749	3 047 311	4 019 586	3 995 804	4 126 211	3 870 454	3 839 548	3 764 754
<b>Loans of Individuals</b>	<b>13 174 364</b>	<b>16 686 235</b>	<b>20 677 225</b>	<b>24 273 100</b>	<b>24 574 267</b>	<b>24 772 268</b>	<b>24 810 865</b>	<b>24 935 749</b>	<b>25 067 304</b>
national currency	13 168 602	16 682 476	20 674 656	24 270 257	24 571 554	24 769 724	24 808 282	24 933 229	25 064 911
Short-term	835 315	775 324	966 913	1 030 319	1 037 804	1 007 917	1 011 119	999 502	993 183
Long-term	12 333 287	15 907 152	19 707 743	23 239 937	23 533 750	23 761 807	23 797 163	23 933 726	24 071 728
foreign currency	5 762	3 760	2 569	2 843	2 714	2 544	2 583	2 520	2 393
Short-term	24	26	8	0	0	0	0	0	55
Long-term	5 738	3 734	2 562	2 843	2 714	2 544	2 583	2 520	2 338

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Loans from banking sector to economy (analytical presentation)"

\*including final turnovers

## II.Key monetary indicators

### 2.12. Loans from banking sector

#### 2.12.3. Arrears on loans from banking sector

mln. of KZT, end of period

	12.22	12.23	12.24	10.25	11.25	12.25*	01.26	02.26	03.26
<b>Total arrears</b>	<b>681 452</b>	<b>680 590</b>	<b>907 174</b>	<b>1 516 093</b>	<b>1 507 579</b>	<b>1 436 125</b>	<b>1 529 739</b>	<b>1 573 422</b>	<b>1 628 533</b>
<i>including:</i>									
national currency	631 970	667 412	893 972	1 394 546	1 393 129	1 343 182	1 442 286	1 485 235	1 541 898
foreign currency	49 483	13 178	13 202	121 547	114 450	92 943	87 452	88 187	86 635
<i>from total arrears:</i>									
Short-term	100 708	88 067	112 227	140 278	122 778	101 832	110 157	114 671	121 902
Long-term	580 744	592 522	794 947	1 375 815	1 384 801	1 334 293	1 419 582	1 458 751	1 506 631
<b>Arrears on loans of business</b>	<b>326 572</b>	<b>283 133</b>	<b>311 333</b>	<b>524 092</b>	<b>489 638</b>	<b>453 315</b>	<b>497 230</b>	<b>507 607</b>	<b>537 445</b>
national currency	279 304	271 252	298 938	403 822	376 378	361 546	410 939	420 569	451 837
Short-term	62 553	58 101	72 043	77 570	61 316	53 122	63 558	67 436	73 034
Long-term	216 751	213 151	226 895	326 252	315 062	308 424	347 381	353 133	378 803
foreign currency	47 269	11 880	12 396	120 269	113 260	91 770	86 291	87 038	85 608
Short-term	2 289	58	10 675	23 242	20 962	7 047	3 114	3 623	3 497
Long-term	44 980	11 822	1 721	97 027	92 298	84 723	83 177	83 414	82 112
<b>Arrears on loans of Individuals</b>	<b>354 880</b>	<b>397 457</b>	<b>595 841</b>	<b>992 001</b>	<b>1 017 941</b>	<b>982 810</b>	<b>1 032 508</b>	<b>1 065 815</b>	<b>1 091 087</b>
national currency	352 666	396 160	595 034	990 724	1 016 751	981 636	1 031 347	1 064 666	1 090 061
Short-term	35 846	29 886	29 502	39 466	40 500	41 663	43 485	43 612	45 371
Long-term	316 820	366 274	565 532	951 258	976 251	939 973	987 863	1 021 054	1 044 690
foreign currency	2 214	1 298	807	1 277	1 190	1 173	1 161	1 149	1 027
Short-term	20	22	8	0	0	0	0	0	0
Long-term	2 194	1 276	799	1 277	1 190	1 173	1 161	1 149	1 027

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

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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*		12.25		01.26		02.26		03.26	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	млн.КЗТ	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
<b>Deposits - total in national currency</b>	<b>288 135 400</b>	<b>7.4</b>	<b>450 523 434.4</b>	<b>12.2</b>	<b>573 201 604</b>	<b>14.5</b>	<b>799 120 341</b>	<b>13.5</b>	<b>1 074 149 418</b>	<b>15.5</b>	<b>110 062 325</b>	<b>16.7</b>	<b>89 019 860</b>	<b>16.7</b>	<b>90 335 240</b>	<b>16.7</b>	<b>80 216 158</b>	<b>16.6</b>
<b>Demand Deposits</b>	<b>156 898</b>	<b>0.0</b>	<b>97 360.5</b>	<b>0.1</b>	<b>51 945</b>	<b>0.2</b>	<b>31 501</b>	<b>0.1</b>	<b>8 794</b>	<b>0.1</b>	<b>944</b>	<b>0.1</b>	<b>828</b>	<b>0.0</b>	<b>1 244</b>	<b>0.1</b>	<b>519</b>	<b>0.1</b>
of which:																		
Legal Entities	1 383	0.1	351.3	0.2	1 179	3.2	1 443	0.1	3 106	0.1	453	0.1	93	0.1	987	0.1	269	0.1
Individuals	155 515	0.0	97 009.1	0.1	50 765	0.1	30 057	0.1	5 687	0.0	491	0.0	734	0.0	257	0.1	250	0.1
<b>Time, Saving Deposits</b>	<b>287 931 123</b>	<b>7.4</b>	<b>450 370 342.3</b>	<b>12.2</b>	<b>573 057 354</b>	<b>14.5</b>	<b>798 981 790</b>	<b>13.5</b>	<b>1 074 001 238</b>	<b>15.5</b>	<b>110 046 774</b>	<b>16.7</b>	<b>89 008 993</b>	<b>16.7</b>	<b>90 324 659</b>	<b>16.7</b>	<b>80 206 932</b>	<b>16.6</b>
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	100 463 323	16.9	82 067 719	16.8	83 511 159	16.8	73 108 080	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	9 583 452	14.7	6 941 275	15.3	6 813 501	15.1	7 098 852	15.0
<b>Conditional Deposits</b>	<b>47 378</b>	<b>4.2</b>	<b>55 731.6</b>	<b>6.9</b>	<b>92 305</b>	<b>10.0</b>	<b>107 050</b>	<b>9.0</b>	<b>139 385</b>	<b>11.4</b>	<b>14 607</b>	<b>9.7</b>	<b>10 039</b>	<b>15.4</b>	<b>9 337</b>	<b>10.5</b>	<b>8 707</b>	<b>6.5</b>
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	13 897	9.9	9 911	15.4	8 959	10.8	8 020	6.7
Individuals	10 071	3.8	17 944.7	9.3	16 625	11.5	9 419	9.2	16 670	12.5	710	4.8	128	12.7	378	4.6	687	5.1
<b>Deposits - total in CFC</b>	<b>24 730 206</b>	<b>0.5</b>	<b>27 994 872.1</b>	<b>0.6</b>	<b>48 300 864</b>	<b>1.8</b>	<b>62 175 496</b>	<b>2.4</b>	<b>79 471 741</b>	<b>2.4</b>	<b>9 032 349</b>	<b>2.1</b>	<b>6 986 019</b>	<b>2.0</b>	<b>8 179 178</b>	<b>2.1</b>	<b>7 268 997</b>	<b>2.0</b>
<b>Demand Deposits</b>	<b>55 172</b>	<b>2.0</b>	<b>48 075.7</b>	<b>0.6</b>	<b>16 950</b>	<b>4.5</b>	<b>13 206</b>	<b>4.7</b>	<b>20 715</b>	<b>5.6</b>	<b>1 707</b>	<b>3.8</b>	<b>867</b>	<b>4.7</b>	<b>1 208</b>	<b>1.8</b>	<b>326</b>	<b>0.2</b>
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	754	0.1	202	0.1	920	0.1	305	0.1
Individuals	53 818	2.1	43 989.5	0.6	14 061	5.5	9 966	6.3	16 410	7.0	953	6.8	665	6.1	288	7.2	22	1.7
<b>Time, Saving Deposits</b>	<b>24 630 461</b>	<b>0.5</b>	<b>27 872 784.5</b>	<b>0.6</b>	<b>48 203 925</b>	<b>1.8</b>	<b>62 096 019</b>	<b>2.4</b>	<b>79 364 382</b>	<b>2.4</b>	<b>9 016 166</b>	<b>2.1</b>	<b>6 978 586</b>	<b>2.0</b>	<b>8 167 195</b>	<b>2.1</b>	<b>7 257 553</b>	<b>2.0</b>
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	8 146 321	2.3	6 253 978	2.2	7 396 890	2.2	6 472 570	2.1
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	869 845	0.9	724 608	0.9	770 304	0.8	784 983	0.8
<b>Conditional Deposits</b>	<b>44 573</b>	<b>0.3</b>	<b>74 011.9</b>	<b>0.5</b>	<b>79 988</b>	<b>1.0</b>	<b>66 272</b>	<b>1.3</b>	<b>86 644</b>	<b>1.4</b>	<b>14 476</b>	<b>1.6</b>	<b>6 565</b>	<b>0.7</b>	<b>10 775</b>	<b>2.7</b>	<b>11 118</b>	<b>2.4</b>
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	14 473	1.6	5 264	0.7	10 774	2.7	11 115	2.4
Individuals	2 933	0.4	8 779.9	0.6	6 275	0.8	1 991	0.2	3 538	0.8	3	1.0	1 301	1.0	1	1.0	3	1.0
<b>Deposits - total in OFC</b>	<b>466 144</b>	<b>2.2</b>	<b>795 820.8</b>	<b>6.1</b>	<b>2 219 156</b>	<b>3.1</b>	<b>2 468 872</b>	<b>4.1</b>	<b>3 880 789</b>	<b>3.7</b>	<b>368 170</b>	<b>4.1</b>	<b>406 937</b>	<b>4.2</b>	<b>541 030</b>	<b>4.3</b>	<b>640 083</b>	<b>4.6</b>
<b>Demand Deposits</b>	<b>919</b>	<b>0.0</b>	<b>2 480.2</b>	<b>0.0</b>	<b>5 203</b>	<b>0.1</b>	<b>6 893</b>	<b>0.1</b>	<b>8</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>1</b>	<b>0.0</b>	<b>0</b>	<b>0.1</b>	<b>104</b>	<b>0.0</b>
of which:																		
Legal Entities	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	99	0
Individuals	919	0.0	2 480.2	0.0	5 203	0.1	6 893	0.1	8	0.0	0	0.0	1	0.0	0	0.1	4	0.0
<b>Time, Saving Deposits</b>	<b>465 225</b>	<b>2.2</b>	<b>793 340.6</b>	<b>6.1</b>	<b>2 213 953</b>	<b>3.1</b>	<b>2 461 978</b>	<b>4.1</b>	<b>3 880 781</b>	<b>3.7</b>	<b>368 170</b>	<b>4.1</b>	<b>406 937</b>	<b>4.2</b>	<b>541 030</b>	<b>4.3</b>	<b>639 979</b>	<b>4.6</b>
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	360 855	4.2	395 437	4.3	537 377	4.3	631 647	4.6
Individuals	96 967	0.7	97 084.3	0.9	61 026	0.7	55 622	0.7	96 176	0.7	7 315	0.6	11 500	0.3	3 653	0.8	8 332	0.8
<b>Conditional Deposits</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
of which:																		
Legal Entities	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Continuation

	2021		2022		2023		2024		2025*		12.25		01.26		02.26		03.26	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	млн.КЗТ	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
<b>Current Accounts in national currency</b>	<b>580 295 009</b>	<b>0.1</b>	<b>819 117 161.6</b>	<b>0.0</b>	<b>1 013 078 514</b>	<b>0.0</b>	<b>1 295 039 904</b>	<b>0.0</b>	<b>1 732 404 898</b>	<b>0.0</b>	<b>187 586 047</b>	<b>0.0</b>	<b>134 943 584</b>	<b>0.1</b>	<b>142 725 734</b>	<b>0.1</b>	<b>130 527 431</b>	<b>0.0</b>
of which:																		
<b>Legal Entities</b>	<b>441 173 659</b>	<b>0.1</b>	<b>642 284 746.9</b>	<b>0.1</b>	<b>783 523 371</b>	<b>0.1</b>	<b>1 023 850 923</b>	<b>0.1</b>	<b>1 397 654 974</b>	<b>0.0</b>	<b>151 620 363</b>	<b>0.1</b>	<b>111 012 172</b>	<b>0.1</b>	<b>117 378 986</b>	<b>0.1</b>	<b>102 931 521</b>	<b>0.1</b>
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	3 065 336	2.7	3 753 664	2.2	3 327 041	2.2	3 167 613	1.8
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	148 555 027	0.0	107 258 508	0.0	114 051 946	0.0	99 763 908	0.0
<b>Individuals</b>	<b>139 121 350</b>	<b>0.0</b>	<b>176 832 376.7</b>	<b>0.0</b>	<b>229 555 143</b>	<b>0.0</b>	<b>271 188 981</b>	<b>0.0</b>	<b>334 749 925</b>	<b>0.0</b>	<b>35 965 684</b>	<b>0.0</b>	<b>23 931 412</b>	<b>0.0</b>	<b>25 346 747</b>	<b>0.0</b>	<b>27 595 910</b>	<b>0.0</b>
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	35 965 684	0.0	23 931 412	0.0	25 346 747	0.0	27 595 910	0.0
<b>Current Accounts in CFC</b>	<b>77 746 002</b>	<b>0.0</b>	<b>93 102 703.9</b>	<b>0.0</b>	<b>114 731 741</b>	<b>0.0</b>	<b>133 861 158</b>	<b>0.0</b>	<b>181 091 744</b>	<b>0.0</b>	<b>21 878 082</b>	<b>0.0</b>	<b>14 187 350</b>	<b>0.0</b>	<b>15 559 694</b>	<b>0.0</b>	<b>15 146 463</b>	<b>0.0</b>
of which:																		
<b>Legal Entities</b>	<b>69 129 805</b>	<b>0.0</b>	<b>80 665 305.3</b>	<b>0.0</b>	<b>103 836 000</b>	<b>0.0</b>	<b>123 894 721</b>	<b>0.0</b>	<b>167 076 920</b>	<b>0.0</b>	<b>20 593 692</b>	<b>0.0</b>	<b>12 967 375</b>	<b>0.0</b>	<b>14 379 432</b>	<b>0.0</b>	<b>13 867 227</b>	<b>0.0</b>
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	20 593 692	0.0	12 967 375	0.0	14 379 432	0.0	13 867 227	0.0
<b>Individuals</b>	<b>8 616 197</b>	<b>0.0</b>	<b>12 437 398.6</b>	<b>0.0</b>	<b>10 895 741</b>	<b>0.0</b>	<b>9 966 437</b>	<b>0.0</b>	<b>14 014 824</b>	<b>0.0</b>	<b>1 284 390</b>	<b>0.0</b>	<b>1 219 975</b>	<b>0.0</b>	<b>1 180 262</b>	<b>0.0</b>	<b>1 279 235</b>	<b>0.0</b>
of which:																		
with accrual Interest Rates	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	8 616 197	0.0	12 437 398.6	0.0	10 895 741	0.0	9 966 437	0.0	14 014 824	0.0	1 284 390	0.0	1 219 975	0.0	1 180 262	0.0	1 279 235	0.0
<b>Current Accounts in OFC</b>	<b>11 515 722</b>	<b>0.0</b>	<b>16 103 112.5</b>	<b>0.0</b>	<b>16 855 008</b>	<b>0.0</b>	<b>17 748 769</b>	<b>0.0</b>	<b>24 383 983</b>	<b>0.0</b>	<b>2 820 781</b>	<b>0.0</b>	<b>1 763 563</b>	<b>0.0</b>	<b>2 208 100</b>	<b>0.0</b>	<b>2 267 180</b>	<b>0.0</b>
of which:																		
<b>Legal Entities</b>	<b>10 085 391</b>	<b>0.0</b>	<b>14 014 909.7</b>	<b>0.0</b>	<b>15 794 007</b>	<b>0.0</b>	<b>16 652 571</b>	<b>0.0</b>	<b>22 947 593</b>	<b>0.0</b>	<b>2 684 095</b>	<b>0.0</b>	<b>1 676 206</b>	<b>0.0</b>	<b>2 087 586</b>	<b>0.0</b>	<b>2 157 491</b>	<b>0.0</b>
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	56 436	0.3	0	0.0	0	0.0
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	2 684 095	0.0	1 619 771	0.0	2 087 586	0.0	2 157 491	0.0
<b>Individuals</b>	<b>1 430 331</b>	<b>0.0</b>	<b>2 088 202.8</b>	<b>0.0</b>	<b>1 061 000</b>	<b>0.0</b>	<b>1 096 197</b>	<b>0.0</b>	<b>1 436 391</b>	<b>0.0</b>	<b>136 686</b>	<b>0.0</b>	<b>87 356</b>	<b>0.0</b>	<b>120 514</b>	<b>0.0</b>	<b>109 689</b>	<b>0.0</b>
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	136 686	0.0	87 356	0.0	120 514	0.0	109 689	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	10.25	12.25*	01.26	02.26	03.26
<b>Deposits - total in national currency</b>	<b>10 386 834</b>	<b>13 834 397</b>	<b>17 840 257</b>	<b>23 097 812</b>	<b>26 613 057</b>	<b>27 879 793</b>	<b>27 662 384</b>	<b>27 339 976</b>	<b>27 933 230</b>
<b>Demand Deposits</b>	<b>7 056</b>	<b>7 203</b>	<b>8 748</b>	<b>4 447</b>	<b>7 516</b>	<b>8 231</b>	<b>18 796</b>	<b>8 562</b>	<b>8 624</b>
of which:									
Legal Entities	873	602	1 363	2 103	2 811	2 605	2 465	2 780	3 008
Individuals	6 183	6 601	7 385	2 343	4 705	5 625	16 332	5 782	5 616
<b>Time, Saving, Conditional Deposits</b>	<b>10 379 778</b>	<b>13 827 194</b>	<b>17 831 509</b>	<b>23 093 365</b>	<b>26 605 542</b>	<b>27 871 563</b>	<b>27 643 587</b>	<b>27 331 414</b>	<b>27 924 606</b>
of which:									
Legal Entities	3 576 273	4 695 221	5 433 440	7 593 789	8 746 348	9 091 351	8 597 737	7 972 769	8 419 181
Individuals	6 803 505	9 131 974	12 398 069	15 499 576	17 859 193	18 780 212	19 045 850	19 358 644	19 505 425
<b>Deposits - total in foreign currency</b>	<b>6 017 136</b>	<b>6 007 776</b>	<b>5 299 768</b>	<b>6 089 902</b>	<b>6 533 403</b>	<b>6 632 102</b>	<b>6 656 204</b>	<b>6 559 701</b>	<b>6 130 831</b>
<b>Demand Deposits</b>	<b>13 611</b>	<b>11 753</b>	<b>8 409</b>	<b>12 224</b>	<b>15 157</b>	<b>11 344</b>	<b>16 214</b>	<b>6 043</b>	<b>5 793</b>
of which:									
Legal Entities	1 121	1 621	1 229	2 957	1 848	2 221	2 135	2 480	2 453
Individuals	12 491	10 132	7 180	9 267	13 309	9 123	14 079	3 563	3 339
<b>Time, Saving, Conditional Deposits</b>	<b>6 003 525</b>	<b>5 996 022</b>	<b>5 291 359</b>	<b>6 077 678</b>	<b>6 518 246</b>	<b>6 620 757</b>	<b>6 639 990</b>	<b>6 553 658</b>	<b>6 125 038</b>
of which:									
Legal Entities	1 903 704	1 842 495	1 541 025	1 992 726	2 511 341	2 465 401	2 444 391	2 410 357	2 126 717
Individuals	4 099 821	4 153 527	3 750 334	4 084 952	4 006 905	4 155 356	4 195 599	4 143 301	3 998 321
<b>Current accounts - total in national currency</b>	<b>4 462 751</b>	<b>4 466 413</b>	<b>4 988 399</b>	<b>5 454 748</b>	<b>5 085 075</b>	<b>5 723 188</b>	<b>4 951 473</b>	<b>5 126 860</b>	<b>5 246 293</b>
of which:									
Legal Entities	2 593 102	2 663 878	2 859 577	3 062 873	2 892 437	3 146 134	2 933 334	3 100 602	3 195 041
Individuals	1 869 649	1 802 536	2 128 823	2 391 875	2 192 638	2 577 053	2 018 138	2 026 258	2 051 252
<b>Current accounts - total in foreign currency</b>	<b>2 724 491</b>	<b>3 187 153</b>	<b>2 099 929</b>	<b>2 427 961</b>	<b>2 259 534</b>	<b>2 675 501</b>	<b>2 156 091</b>	<b>2 234 873</b>	<b>2 359 481</b>
of which:									
Legal Entities	2 318 049	2 728 704	1 709 310	2 009 917	1 849 063	2 222 976	1 692 543	1 760 841	1 881 399
Individuals	406 442	458 449	390 620	418 044	410 471	452 525	463 547	474 032	478 082

\* including final turnovers

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

mln. of KZT, end of period

	Deposits* of Individuals			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits				
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC
												short-term	long-term	
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14
<b>2021</b>	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
<b>2022</b>	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
<b>2023</b>	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
<b>2024</b>	24 520 771	18 469 373	6 051 398	3 660 554	2 547 588	1 112 965	5 255	5 188	67	20 854 963	15 916 596	8 116 256	7 800 341	4 938 366
<b>2025**</b>	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
<b>2024</b>														
01.24	19 873 563	14 591 661	5 281 902	2 848 345	1 824 637	1 023 708	4 270	4 251	19	17 020 948	12 762 773	6 223 681	6 539 092	4 258 175
02.24	20 139 635	14 891 679	5 247 956	2 880 217	1 895 528	984 689	4 469	4 450	19	17 254 949	12 991 701	6 329 216	6 662 485	4 263 248
03.24	20 265 319	15 034 114	5 231 205	2 890 435	1 880 272	1 010 163	4 530	4 469	61	17 370 354	13 149 373	6 419 854	6 729 519	4 220 981
04.24	20 456 138	15 283 915	5 172 223	2 959 362	1 966 799	992 563	4 611	4 552	59	17 492 165	13 312 564	6 527 905	6 784 659	4 179 601
05.24	20 884 066	15 635 262	5 248 805	3 042 732	2 042 898	999 834	4 664	4 604	60	17 836 671	13 587 759	6 721 585	6 866 174	4 248 912
06.24	21 664 839	16 152 314	5 512 525	3 300 376	2 262 796	1 037 580	4 787	4 725	62	18 359 676	13 884 793	6 871 767	7 013 027	4 474 883
07.24	21 906 520	16 508 604	5 397 916	3 258 583	2 238 664	1 019 918	4 869	4 807	62	18 643 068	14 265 133	7 126 281	7 138 852	4 377 935
08.24	22 189 867	16 808 355	5 381 513	3 264 529	2 210 264	1 054 265	4 918	4 855	63	18 920 420	14 593 235	7 335 704	7 257 531	4 327 184
09.24	22 332 210	17 015 407	5 316 803	3 174 997	2 138 096	1 036 901	5 045	4 981	63	19 152 169	14 872 330	7 536 121	7 336 209	4 279 839
10.24	22 666 169	17 353 723	5 312 446	3 203 319	2 160 288	1 043 030	5 011	4 947	64	19 457 840	15 188 488	7 743 296	7 445 192	4 269 352
11.24	23 037 489	17 375 447	5 662 042	3 179 405	2 108 393	1 071 012	5 083	5 016	67	19 853 000	15 262 037	7 787 009	7 475 028	4 590 963
12.24	24 520 771	18 469 373	6 051 398	3 660 554	2 547 588	1 112 965	5 255	5 188	67	20 854 963	15 916 596	8 116 256	7 800 341	4 938 366
<b>2025</b>														
01.25	24 010 716	18 052 412	5 958 304	3 194 843	2 102 422	1 092 421	5 255	5 189	66	20 810 618	15 944 801	8 139 946	7 804 855	4 865 817
02.25	24 021 686	17 993 029	6 028 657	3 197 929	2 095 656	1 102 274	5 271	5 207	63	20 818 486	15 892 166	8 142 734	7 749 432	4 926 320
03.25	24 161 942	18 125 383	6 036 559	3 202 640	2 077 886	1 124 754	5 416	5 352	64	20 953 886	16 042 145	8 415 159	7 626 986	4 911 741
04.25	24 688 561	18 626 155	6 062 406	3 331 262	2 208 894	1 122 368	5 519	5 454	65	21 351 779	16 411 806	8 779 359	7 632 447	4 939 973
05.25	24 791 285	18 880 955	5 910 330	3 319 157	2 217 303	1 101 854	5 579	5 514	65	21 466 549	16 658 138	9 033 566	7 624 572	4 808 411
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
<b>2026</b>														
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
02.26	28 096 743	22 008 647	6 088 096	3 286 046	2 161 808	1 124 238	6 674	6 607	67	24 804 024	19 840 233	11 849 750	7 990 483	4 963 792
03.26	28 058 271	22 174 181	5 884 090	3 288 820	2 184 069	1 104 751	7 089	7 025	64	24 762 362	19 983 087	12 019 794	7 963 293	4 779 275

\* includes current accounts, does not include metal accounts

\*\* including final turnovers

## II.Key monetary indicators

**2.16. Deposits of Individuals (resident and non-resident) in Second-Tier Banks entering in System of Collective Warranting as of 01.04.2026.**

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	7 673 857	5 696 063	1 977 794	998 021	765 706	232 315	4 885	4 885	0	6 670 951	4 925 472	4 873 474	51 998	1 745 479	27.4
"Kaspi Bank" JSC	6 967 098	6 459 816	507 282	745 405	731 265	14 141	1	1	0	6 221 692	5 728 551	2 695 988	3 032 563	493 141	24.8
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	3 258 933	3 257 988	945	80 223	79 278	945				3 178 710	3 178 710	11 141	3 167 569		11.6
"Bereke Bank" JSC (SB of Lesha Bank LLC (Public))	863 363	736 612	126 752	60 476	26 301	34 175	619	571	48	802 268	709 740	503 383	206 357	92 528	3.1
"ForteBank" JSC	1 382 967	993 023	389 944	187 076	122 978	64 098	51	46	5	1 195 840	870 000	834 014	35 985	325 841	4.9
"Bank CenterCredit" JSC	3 267 019	2 036 183	1 230 836	588 043	204 997	383 046	280	280		2 678 696	1 830 905	895 814	935 092	847 790	11.7
"Eurasian Bank" JSC	1 075 462	745 260	330 201	205 367	52 393	152 974	2	1	1	870 093	692 867	442 437	250 430	177 226	3.8
"Alatau City Bank" JSC	707 783	488 905	218 878	100 719	57 956	42 763	73	73		606 991	430 877	424 948	5 929	176 115	2.5
"Bank RBK" Bank" JSC	793 173	346 265	446 908	91 019	24 777	66 242				702 154	321 489	245 065	76 423	380 666	2.8
"Altyn Bank" JSC (SB of China Citic Bank Corporation Ltd )	348 149	166 452	181 696	55 935	14 672	41 263	12	4	8	292 202	151 776	151 269	507	140 426	1.2
"Nurbank" JSC	178 040	147 973	30 067	53 322	45 154	8 169	1 162	1 162	0	123 555	101 657	89 268	12 389	21 898	0.6
"Home Credit Bank" JSC (SB of JSC "ForteBank")	556 240	522 776	33 464	22 438	18 692	3 746				533 802	504 085	500 254	3 831	29 717	2.0
"Bank VTB (Kazakhstan)" SB JSC	34 381	29 636	4 745	4 239	2 095	2 144				30 142	27 542	7 178	20 363	2 600	0.1
AB "Kazakhstan-Ziraat International Bank" JSC	37 829	25 464	12 364	5 481	1 878	3 603	3	1	2	32 345	23 586	23 427	158	8 759	0.1
"Citibank Kazakhstan" JSC	0														0.0
"Freedom Bank Kazakhstan" JSC	868 576	508 083	360 493	58 006	30 322	27 684	1	1		810 569	477 760	316 306	161 454	332 809	3.1
"Shinhan Bank Kazakhstan" JSC	6 883	783	6 099	2 411	535	1 876				4 471	248	248		4 223	0.0
"Industrial and Commercial Bank of China in Almaty" JSC	10 568	1 047	9 521	10 568	1 047	9 521									0.0
"Bank of China Kazakhstan" SB JSC	2 079	1 594	486	2 057	1 593	464	0		0	22	0	0		22	0.0
"KMF Bank" JSC	7 321	7 321	0	925	925	0				6 396	6 396	4 152	2 244		0.0
"BNK Commercial Bank" JSC	1 471	1 438	33	10	10	0				1 461	1 428	1 428		33	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*, %
<b>2021</b>	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
<b>2022</b>	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
<b>2023</b>	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
<b>2024</b>	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
<b>2025</b>	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
<b>2025</b>																		
I	1 500 000	14.72	98.88	182 800	14.17	--	--	--	1 163 832	13.96	8 307	15.34	60 000	2.50	--	--	--	--
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
<b>2025</b>																		
01.25	500 000	14.73	98.88	--	--	--	--	--	286 055	12.25	--	--	--	--	--	--	--	--
02.25	500 000	14.74	98.88	154 959	13.97	--	--	--	359 511	14.12	--	--	--	--	--	--	--	--
03.25	500 000	14.69	98.89	27 841	15.26	87.88	--	--	518 267	14.80	8 307	15.34	60 000	2.50	--	--	--	
04.25	1 000 000	15.71	98.81	19 420	15.51	89.10	--	--	551 372	15.25	--	--	--	--	--	--	28 527	3.26
05.25	500 000	15.91	98.79	35 969	16.00	86.66	--	--	628 306	14.76	--	--	--	--	--	--	23 790	0.35
06.25	500 000	16.17	98.78	11 750	16.32	90.60	70 535	16.86	430 767	16.59	81 066	16.84	21 162	13.80	--	--	14 756	0.35
07.25	500 000	15.96	98.79	33 896	16.88	87.25	--	--	496 034	16.89	--	--	--	--	29 000	0.98	65 153	13.58
08.25	500 000	15.94	98.79	38 916	16.85	88.52	138 183	16.99	413 505	16.91	--	--	--	--	--	--	81 047	18.90
09.25	500 000	15.95	98.79	93 600	16.95	90.00	132 084	16.93	209 121	16.93	--	--	--	--	--	--	87 608	18.31
10.25	491 145	17.39	98.68	19 897	17.20	91.23	10 987	17.15	314 683	17.13	--	--	--	--	--	--	70 214	15.43
11.25	500 000	17.33	98.69	--	--	--	98 494	16.90	469 572	16.91	--	--	--	--	--	--	16 220	3.31
12.25	500 000	17.30	98.64	4 653	16.78	93.07	53 780	15.45	205 107	16.01	--	--	--	--	--	--	20 446	1.36
<b>2026</b>																		
I	2 586 895	17.79	96.73	97 613	16.22	86.56	260 476	15.57	1 073 476	15.35	83 384	17.71	45 863	15.74	--	--	33 270	12.85
<b>2026</b>																		
01.26	568 309	17.71	97.02	--	--	--	121 994	15.85	314 062	15.60	--	--	--	--	--	--	--	--
02.26	964 387	17.76	96.37	75 015	16.21	86.37	91 091	15.43	357 783	15.20	32 738	16.09	--	--	--	--	--	--
03.26	1 054 199	17.85	96.90	22 598	16.25	87.19	47 392	15.10	401 631	15.29	50 646	18.76	45 863	15.74	--	--	33 270	12.85

\* on Compound Interest Rates

## 3.2. Secondary Market of the Government Securities

for the period

	Government Securities, total	NBK Notes*	Euronotes	MEKKAM	MUIKAM	MEOKAM	MEUKAM	MEUZHKAM	METIKAM
	Volume, mln. of KZT								
<b>2021</b>	<b>34 599 954</b>	<b>22 312 332</b>	<b>2 292 646</b>	<b>1 465 496</b>	--	<b>507 709</b>	<b>8 021 772</b>	--	--
<b>2022</b>	<b>23 389 474</b>	<b>6 386 607</b>	<b>1 981 750</b>	<b>201 492</b>	--	<b>365 518</b>	<b>14 428 790</b>	--	<b>25 317</b>
<b>2023</b>	<b>14 509 783</b>	<b>4 800 495</b>	<b>967 030</b>	<b>782 330</b>	--	<b>773 715</b>	<b>6 746 739</b>	--	<b>439 473</b>
<b>2024</b>	<b>12 924 663</b>	<b>2 423 111</b>	<b>1 045 481</b>	<b>3 113 331</b>	--	<b>1 014 599</b>	<b>4 291 119</b>	--	<b>1 037 022</b>
<b>2025</b>	<b>9 819 583</b>	<b>951 243</b>	<b>151 316</b>	<b>737 770</b>	--	<b>1 006 178</b>	<b>6 648 511</b>	--	<b>324 564</b>
<b>2025</b>									
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
<b>2025</b>									
01.25	832 908	162 398	3 560	36 717	--	85 698	391 427	--	153 107
02.25	2 096 605	16 606	30 075	65 362	--	58 509	1 886 019	--	40 034
03.25	378 291	153 686	6 593	12 509	--	45 853	143 637	--	16 013
04.25	922 240	161 659	53 377	59 799	--	36 804	606 601	--	4 001
05.25	742 304	127 791	18 318	99 891	--	45 565	405 719	--	45 020
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
<b>2026</b>									
I	2 127 264	294 158	34 511	47 904	--	488 452	1 246 226	--	16 013
<b>2026</b>									
01.26	471 278	28 956	--	14 733	--	139 715	287 874	--	--
02.26	702 890	98 317	18 485	18 422	--	66 440	485 213	--	16 013
03.26	953 096	166 885	16 025	14 749	--	282 297	473 139	--	--

## 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		
<b>2021</b>	<b>15 457 733</b>	<b>2 102 538</b>	<b>10.0</b>	<b>12 214 633</b>	<b>1 202 700</b>	<b>5.3</b>	<b>143 727</b>	<b>9.3</b>	<b>607 460</b>	<b>10.0</b>	<b>9 056 005</b>	<b>9.2</b>	--	--	<b>1 204 741</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	--	--	<b>1 140 562</b>
<b>2022</b>	<b>18 164 411</b>	<b>2 236 248</b>	<b>18.1</b>	<b>14 857 979</b>	<b>1 202 700</b>	<b>5.3</b>	<b>175 876</b>	<b>13.6</b>	<b>1 189 177</b>	<b>13.6</b>	<b>10 447 907</b>	<b>9.9</b>	--	--	<b>1 017 007</b>	<b>0.0</b>	<b>825 313</b>	<b>13.4</b>	--	--	<b>1 070 184</b>
<b>2023</b>	<b>20 432 694</b>	<b>1 200 000</b>	<b>14.9</b>	<b>18 184 174</b>	<b>1 202 700</b>	<b>5.3</b>	<b>547 508</b>	<b>15.5</b>	<b>1 927 063</b>	<b>14.0</b>	<b>12 821 636</b>	<b>10.7</b>	--	--	<b>732 860</b>	<b>0.0</b>	<b>952 408</b>	<b>13.4</b>	--	--	<b>1 048 520</b>
<b>2024</b>	<b>22 959 474</b>	<b>454 129</b>	<b>14.6</b>	<b>21 196 603</b>	<b>930 000</b>	<b>5.6</b>	<b>751 991</b>	<b>13.0</b>	<b>2 225 483</b>	<b>13.7</b>	<b>15 704 537</b>	<b>11.2</b>	--	--	<b>632 183</b>	<b>0.0</b>	<b>952 408</b>	<b>13.4</b>	--	--	<b>1 308 742</b>
<b>2025</b>	<b>27 394 473</b>	<b>500 000</b>	<b>17.3</b>	<b>25 295 880</b>	<b>1 115 877</b>	<b>4.1</b>	<b>440 900</b>	<b>15.6</b>	<b>2 059 562</b>	<b>14.4</b>	<b>20 222 315</b>	<b>12.3</b>	<b>81 162</b>	<b>5.4</b>	<b>526 883</b>	<b>0.0</b>	<b>820 180</b>	<b>13.8</b>	<b>29 000</b>	<b>1.0</b>	<b>1 598 593</b>
<b>2024</b>																					
01.24	20 635 926	1 000 000	14.4	18 614 535	1 202 700	5.3	794 386	12.6	2 007 277	13.9	12 924 904	10.7	--	--	732 860	0.0	952 408	13.4	--	--	1 021 391
02.24	20 825 187	800 000	16.7	19 030 689	1 202 700	5.3	794 386	12.6	2 056 422	13.8	13 307 589	10.8	--	--	717 183	0.0	952 408	13.4	--	--	994 498
03.24	20 740 342	500 000	16.7	19 339 179	1 202 700	5.3	740 020	12.1	2 081 934	13.8	13 644 933	10.8	--	--	717 183	0.0	952 408	13.4	--	--	901 163
04.24	20 958 404	500 000	13.3	19 566 580	1 202 700	5.3	582 865	11.1	2 081 934	13.8	14 039 489	10.8	--	--	707 183	0.0	952 408	13.4	--	--	891 825
05.24	20 936 006	424 831	13.8	19 603 762	1 202 700	5.3	626 581	11.2	2 081 934	13.8	14 032 955	10.9	--	--	707 183	0.0	952 408	13.4	--	--	907 413
06.24	21 529 200	400 629	14.2	20 135 038	1 202 700	5.3	650 306	11.2	2 154 391	13.8	14 468 049	10.9	--	--	707 183	0.0	952 408	13.4	--	--	993 534
07.24	22 599 846	500 000	14.0	21 033 532	1 202 700	5.3	738 346	11.5	2 154 391	13.8	15 278 503	11.1	--	--	707 183	0.0	952 408	13.4	--	--	1 066 314
08.24	22 843 263	500 000	13.9	21 175 055	1 202 700	5.3	761 919	11.6	2 154 391	13.8	15 411 454	11.1	--	--	692 183	0.0	952 408	13.4	--	--	1 168 207
09.24	23 025 534	500 000	13.9	21 307 899	1 202 700	5.3	765 298	11.5	2 175 763	13.8	15 519 546	11.1	--	--	692 183	0.0	952 408	13.4	--	--	1 217 635
10.24	22 914 902	500 000	13.8	21 148 707	930 000	5.6	751 991	13.0	2 203 369	13.7	15 678 756	11.1	--	--	632 183	0.0	952 408	13.4	--	--	1 266 196
11.24	22 989 303	500 000	13.8	21 196 603	930 000	5.6	751 991	13.0	2 225 483	13.7	15 704 537	11.2	--	--	632 183	0.0	952 408	13.4	--	--	1 292 700
12.24	22 959 474	454 129	14.6	21 196 603	930 000	5.6	751 991	13.0	2 225 483	13.7	15 704 537	11.2	--	--	632 183	0.0	952 408	13.4	--	--	1 308 742
<b>2025</b>																					
01.25	22 959 650	500 000	14.7	21 150 907	930 000	5.6	667 441	12.9	1 992 283	13.6	15 990 591	11.2	--	--	618 183	0.0	952 408	13.4	--	--	1 308 742
02.25	23 332 362	500 000	14.7	21 523 620	930 000	5.6	763 168	13.2	1 736 369	13.6	16 523 491	11.3	--	--	618 183	0.0	952 408	13.4	--	--	1 308 742
03.25	24 025 655	500 000	14.7	22 222 413	1 029 379	4.1	791 008	13.3	1 736 369	13.6	17 041 758	11.4	60 000	2.5	603 183	0.0	960 715	13.4	--	--	1 303 242
04.25	24 478 044	500 000	15.7	22 651 775	1 097 562	4.1	697 672	13.5	1 659 512	13.6	17 593 130	11.5	60 000	2.5	583 183	0.0	960 715	13.4	--	--	1 326 269
05.25	24 714 653	500 000	15.9	22 872 102	1 107 547	4.1	733 640	13.6	1 659 512	13.6	17 777 504	11.6	60 000	2.5	573 183	0.0	960 715	13.4	--	--	1 342 551
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
<b>2026</b>																					
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
02.26	28 549 226	1 123 572	17.9	25 854 061	1 265 078	4.1	301 946	16.6	1 902 914	14.9	20 894 160	12.4	81 162	5.4	526 883	0.0	852 918	13.9	29 000	1.0	1 571 593
03.26	29 658 546	1 713 384	18.0	26 369 801	1 227 689	4.1	324 543	16.6	1 950 306	14.9	21 295 791	12.5	127 025	8.9	511 883	0.0	903 564	14.2	29 000	1.0	1 575 361

\* amount at discounted price

\*\* annual effective yield

## III. Financial markets

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

for the period, mln of KZT

Sectors of economy	Amount in circulation, at the end of the period	purchased					sold					Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	
<b>02.26</b>												
<b>Residents</b>	<b>28 315 886</b>	<b>2 161 358</b>	<b>1 519 479</b>	<b>55 688</b>	<b>534 720</b>	<b>51 471</b>	<b>1 389 306</b>	<b>140 831</b>	<b>534 731</b>	<b>661 412</b>	<b>52 331</b>	<b>30 178</b>
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	6 224 872	1 234 918	844 786	4 818	348 299	37 015	870 261	139 098	356 212	337 831	37 120	30 178
Other financial institutions	19 396 158	502 884	483 881	4 327	709	13 967	134 493	1 733	708	116 841	15 211	0
Public non-financial organizations	796 654	315 090	122 400	7 000	185 690	0	248 559	0	177 788	70 771	0	0
Domestic non-financial organizations	736 500	102 848	68 370	33 988	0	490	132 628	0	0	132 628	0	0
Nonprofit Institutions	9 861	5 577	0	5 555	22	0	3 364	0	22	3 342	0	0
Households	16 989	42	42	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
<b>Nonresidents</b>	<b>2 261 065</b>	<b>137 024</b>	<b>1 536</b>	<b>89 961</b>	<b>22 521</b>	<b>23 006</b>	<b>60 421</b>	<b>4 818</b>	<b>22 511</b>	<b>20 000</b>	<b>13 092</b>	<b>0</b>
<b>Total</b>	<b>30 576 952</b>	<b>2 298 382</b>	<b>1 521 014</b>	<b>145 649</b>	<b>557 241</b>	<b>74 477</b>	<b>1 449 726</b>	<b>145 649</b>	<b>557 241</b>	<b>681 412</b>	<b>65 423</b>	<b>30 178</b>
Depositors	6 741 753	1 465 614	844 389	40 262	557 219	23 743	1 073 945	140 821	557 219	325 022	50 883	30 178
<b>03.26</b>												
<b>Residents</b>	<b>29 403 338</b>	<b>2 532 633</b>	<b>1 654 922</b>	<b>34 735</b>	<b>798 732</b>	<b>44 244</b>	<b>1 441 083</b>	<b>120 265</b>	<b>772 142</b>	<b>509 532</b>	<b>39 144</b>	<b>31 076</b>
Government	848 730	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	524 976	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	6 407 349	1 326 875	732 271	19 086	553 491	22 027	955 463	120 265	533 651	263 950	37 598	29 376
Other financial institutions	19 923 791	662 347	628 219	440	11 471	22 217	67 384	0	3 838	62 000	1 546	0
Public non-financial organizations	983 568	470 070	238 801	0	231 269	0	333 132	0	228 974	104 158	0	0
Domestic non-financial organizations	692 862	67 724	55 523	9 700	2 501	0	79 474	0	5 678	73 796	0	1 700
Nonprofit Institutions	10 743	5 509	0	5 509	0	0	5 629	0	0	5 629	0	0
Households	11 320	108	108	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
<b>Nonresidents</b>	<b>2 310 073</b>	<b>144 000</b>	<b>677</b>	<b>104 616</b>	<b>15 013</b>	<b>23 695</b>	<b>70 061</b>	<b>19 086</b>	<b>41 602</b>	<b>10</b>	<b>9 362</b>	<b>0</b>
<b>Total</b>	<b>31 713 412</b>	<b>2 676 634</b>	<b>1 655 599</b>	<b>139 351</b>	<b>813 744</b>	<b>67 939</b>	<b>1 511 143</b>	<b>139 351</b>	<b>813 744</b>	<b>509 542</b>	<b>48 506</b>	<b>31 076</b>
Depositors	7 055 452	1 677 880	737 148	105 894	803 222	31 616	1 241 348	120 265	807 681	265 122	48 279	29 376

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

for the period, mln. of KZT

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold					Amount of pledge in circulation, at the end of the period	
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off		on collateral transactions
<b>03.26</b>														
<b>International securities</b>	<b>10 287 400</b>	<b>587 411</b>	<b>0</b>	<b>22 073</b>	<b>490</b>	<b>0</b>	<b>564 847</b>	<b>524 658</b>	<b>22 073</b>	<b>490</b>	<b>265 809</b>	<b>236 286</b>	<b>0</b>	<b>19 563</b>
<b>bonds (non-residents)</b>	<b>5 681 219</b>	<b>538 318</b>	<b>0</b>	<b>20 024</b>	<b>0</b>	<b>0</b>	<b>518 294</b>	<b>478 821</b>	<b>20 024</b>	<b>0</b>	<b>244 625</b>	<b>214 172</b>	<b>0</b>	<b>16 052</b>
Central Government	19 078	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	187 625	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	519 095	64 203	0	0	0	0	64 203	57 962	0	0	57 962	0	0	0
Other financial institutions	964 236	178 814	0	3 477	0	0	175 337	227 710	971	0	58 888	167 850	0	0
Public non-financial organizations	188 554	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	521 899	35 317	0	0	0	0	35 317	22 425	0	0	22 425	0	0	15 571
Nonprofit Institutions	155 214	5 317	0	0	0	0	5 317	15 866	0	0	15 866	0	0	0
Households	64 721	1 121	0	0	0	0	1 121	8 563	0	0	4 003	4 560	0	482
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	3 060 798	253 545	0	16 547	0	0	236 998	146 296	19 053	0	85 481	41 762	0	0
<b>RK bonds</b>	<b>2 300 344</b>	<b>13 524</b>	<b>0</b>	<b>1 692</b>	<b>352</b>	<b>0</b>	<b>11 480</b>	<b>27 493</b>	<b>1 692</b>	<b>352</b>	<b>21 183</b>	<b>4 265</b>	<b>0</b>	<b>3 510</b>
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	1 881 687	0	0	0	0	0	0	11 624	0	0	11 624	0	0	3 510
Other financial institutions	171 079	2 561	0	945	190	0	1 426	8 623	983	162	7 036	443	0	0
Public non-financial organizations	17 363	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	74 168	2 601	0	0	84	0	2 516	2 620	0	112	2 508	0	0	0
Nonprofit Institutions	0	3 420	0	0	0	0	3 420	0	0	0	0	0	0	0
Households	25 910	772	0	421	78	0	273	427	334	78	15	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	130 136	4 171	0	326	0	0	3 845	4 198	375	0	0	3 823	0	0
<b>non-resident shares</b>	<b>2 102 884</b>	<b>26 361</b>	<b>0</b>	<b>355</b>	<b>138</b>	<b>0</b>	<b>25 868</b>	<b>15 734</b>	<b>355</b>	<b>138</b>	<b>0</b>	<b>15 242</b>	<b>0</b>	<b>0</b>
Other depository institutions	12 408	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	1 747 328	6 804	0	178	69	0	6 558	5 628	177	69	0	5 382	0	0
Public non-financial organizations	26 017	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	59 416	11 355	0	0	28	0	11 327	500	0	28	0	472	0	0
Nonprofit Institutions	24 972	4 814	0	0	0	0	4 814	0	0	0	0	0	0	0
Households	40 751	309	0	0	41	0	268	431	0	41	0	390	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	191 992	3 077	0	177	0	0	2 900	9 176	178	0	0	8 998	0	0
<b>investment unit (nonresidents)</b>	<b>202 953</b>	<b>9 208</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>9 205</b>	<b>2 609</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>2 607</b>	<b>0</b>	<b>0</b>
Other depository institutions	4 233	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	11 939	1 033	0	0	0	0	1 033	719	2	0	0	717	0	0
Public non-financial organizations	135 596	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	198	762	0	2	0	0	759	5	0	0	0	5	0	0
Nonprofit Institutions	39 770	6 737	0	0	0	0	6 737	0	0	0	0	0	0	0
Households	3 372	19	0	0	0	0	19	115	0	0	0	115	0	0
Nonresidents	7 844	657	0	0	0	0	657	1 770	0	0	0	1 770	0	0
<b>Shares</b>	<b>467 662 580</b>	<b>46 762</b>	<b>16 930</b>	<b>538</b>	<b>4 808</b>	<b>0</b>	<b>24 485</b>	<b>22 307</b>	<b>538</b>	<b>4 808</b>	<b>0</b>	<b>16 961</b>	<b>0</b>	<b>1 134 508</b>
<b>ordinary</b>	<b>465 757 411</b>	<b>46 752</b>	<b>16 924</b>	<b>534</b>	<b>4 808</b>	<b>0</b>	<b>24 485</b>	<b>22 297</b>	<b>534</b>	<b>4 808</b>	<b>0</b>	<b>16 955</b>	<b>0</b>	<b>1 132 780</b>
Central Government	5 034 216	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	82 830 532	6 591	6 591	0	0	0	0	0	0	0	0	0	0	0
National Bank	2 298 999	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	92 357 985	0	0	0	0	0	0	0	0	0	0	0	0	90
Other financial institutions	40 448 876	17 281	5 000	134	2 690	0	9 457	10 094	4	2 121	0	7 969	0	220
Public non-financial organizations	110 166 669	13 965	5 106	0	0	0	8 859	1 842	364	0	0	1 478	0	982
Domestic non-financial organizations	87 916 426	6 932	204	369	207	0	6 151	8 462	0	958	0	7 503	0	299 851
Nonprofit Institutions	42 790	14	14	0	0	0	0	0	0	0	0	0	0	0
Households	7 885 370	1 969	9	31	1 911	0	18	1 765	32	1 729	0	4	0	264 526
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)	1 244 876	0	0	0	0	0	0	0	0	0	0	0	0	559
Nonresidents	35 530 671	0	0	0	0	0	0	134	134	0	0	0	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
<b>Preference</b>	<b>1 905 169</b>	<b>10</b>	<b>6</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>1 728</b>
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	266 342	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	613 351	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	2 415	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	862 326	0	0	0	0	0	6	0	0	0	0	6	0	1 616
Nonprofit Institutions	507	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	134 462	10	6	4	0	0	0	0	0	0	0	0	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	1 541	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	24 225	0	0	0	0	0	4	4	0	0	0	0	0	2
<b>Corporate bonds</b>	<b>34 409 859</b>	<b>6 191 261</b>	<b>406 627</b>	<b>24 614</b>	<b>1 694</b>	<b>0</b>	<b>5 758 327</b>	<b>1 085 394</b>	<b>24 614</b>	<b>1 694</b>	<b>90 589</b>	<b>968 498</b>	<b>0</b>	<b>20 773</b>
Central Government	3 412 404	0	0	0	0	0	0	23 483	23 483	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	12 942	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	5 460 583	281 462	156 952	0	0	0	124 510	288 010	0	0	22 931	265 079	0	0
Other financial institutions	17 547 003	5 482 337	165 266	23 583	1 278	0	5 292 210	420 172	667	316	55 276	363 914	0	9 619
Public non-financial organizations	523 364	50 000	50 000	0	0	0	0	52 426	0	0	2 426	50 000	0	0
Domestic non-financial organizations	5 735 176	61 799	13 261	214	229	0	48 095	41 262	150	798	4 438	35 876	0	0
Nonprofit Institutions	1 794	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	412 209	11 805	7 520	736	187	0	3 361	8 012	314	580	3 783	3 335	0	11 154
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	1 268 204	303 859	13 627	81	0	0	290 151	252 031	0	0	1 736	250 294	0	0
<b>investment unit (residents)</b>	<b>344 316</b>	<b>1 362</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1 362</b>	<b>5 255</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5 255</b>	<b>0</b>	<b>0</b>
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	10 987	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	30 281	0	0	0	0	0	0	5	0	0	0	5	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	159 281	150	0	0	0	0	150	0	0	0	0	0	0	0
Nonprofit Institutions	5 919	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	102 518	301	0	0	0	0	301	53	0	0	0	53	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	35 330	910	0	0	0	0	910	5 196	0	0	0	5 196	0	0
<b>Claim rights</b>	<b>57 344</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Other depository institutions	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
<b>Certificates</b>	<b>83 689 504</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Other depository institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	66 623 817	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	20	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	17 065 666	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>596 451 003</b>	<b>6 826 796</b>	<b>423 557</b>	<b>47 225</b>	<b>6 992</b>	<b>0</b>	<b>6 349 022</b>	<b>1 637 614</b>	<b>47 225</b>	<b>6 992</b>	<b>356 398</b>	<b>1 226 999</b>	<b>0</b>	<b>1 174 844</b>
<b>Residents</b>	<b>539 135 756</b>	<b>6 260 576</b>	<b>409 930</b>	<b>30 094</b>	<b>6 992</b>	<b>0</b>	<b>5 813 560</b>	<b>1 218 810</b>	<b>27 482</b>	<b>6 992</b>	<b>269 180</b>	<b>915 156</b>	<b>0</b>	<b>608 289</b>
Central Government	8 465 698	0	0	0	0	0	0	23 483	23 483	0	0	0	0	0
Regional and local governments	82 830 532	6 591	6 591	0	0	0	0	0	0	0	0	0	0	0
National Bank	2 499 566	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	100 516 436	345 665	156 952	0	0	0	188 713	357 596	0	0	92 517	265 079	0	3 601
Other financial institutions	128 182 859	5 688 831	170 266	28 316	4 227	0	5 486 022	672 951	2 804	2 667	121 200	546 280	0	9 839
Public non-financial organizations	111 062 576	63 965	55 106	0	0	0	8 859	54 268	364	0	2 426	51 478	0	982
Domestic non-financial organizations	95 340 718	118 915	13 465	585	549	0	104 316	75 279	150	1 896	29 371	43 862	0	317 037
Nonprofit Institutions	271 043	20 302	14	0	0	0	20 288	15 866	0	0	15 866	0	0	0
Households	8 683 729	16 308	7 536	1 193	2 216	0	5 363	19 367	680	2 428	7 801	8 458	0	276 269
unknown (information about the sub-account is not	1 282 597	0	0	0	0	0	0	0	0	0	0	0	0	562
<b>Nonresidents</b>	<b>57 315 247</b>	<b>566 220</b>	<b>13 627</b>	<b>17 131</b>	<b>0</b>	<b>0</b>	<b>535 461</b>	<b>418 804</b>	<b>19 743</b>	<b>0</b>	<b>87 218</b>	<b>311 843</b>	<b>0</b>	<b>566 554</b>
Depositors	20 617 811	314 167	173 774	2 730	692	0	136 972	324 672	3 432	231	121 065	199 944	0	12 581

3.6. Domestic currency market operations

for the period

	USD (mln.)		EUR (thous.)		RUB (mln.)	
	KASE	OTC IFEM	KASE	OTC IFEM	KASE	OTC IFEM
	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks
<b>2021</b>	<b>34 567</b>	<b>29 703</b>	<b>69 059</b>	<b>99 527</b>	<b>46 683</b>	<b>8 390</b>
<b>2022</b>	<b>29 705</b>	<b>19 616</b>	<b>392 557</b>	<b>246 846</b>	<b>296 477</b>	<b>266 210</b>
<b>2023</b>	<b>37 052</b>	<b>31 668</b>	<b>992 465</b>	<b>491 309</b>	<b>366 032</b>	<b>49 431</b>
<b>2024</b>	<b>54 962</b>	<b>21 743</b>	<b>890 681</b>	<b>2 073 859</b>	<b>834 454</b>	<b>34 503</b>
<b>2025</b>	<b>63 412</b>	<b>30 482</b>	<b>713 266</b>	<b>16 367 270</b>	<b>1 200 539</b>	<b>184 667</b>
<b>2025</b>						
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
<b>2025</b>						
01.25	4 533	1 875	93 732	36 600	101 692	10 267
02.25	4 742	2 881	149 081	42 838	94 208	11 383
03.25	4 135	2 167	46 256	2 681	89 963	15 602
04.25	5 422	2 442	81 628	1 052 733	53 091	15 603
05.25	4 524	1 995	35 860	1 196 965	101 281	14 812
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
<b>2026</b>						
I	19 402	12 201	119 950	8 938 006	215 437	13 718
<b>2026</b>						
01.26	5 890	3 678	38 250	2 948	62 859	5 716
02.26	6 783	3 710	48 359	3 140 423	81 634	2 020
03.26	6 729	4 814	33 341	2 849 758	70 944	5 982

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

III. Financial markets

3.7. Foreign currency exchange rates

tenge for 1 unit of currency

	Official Rate						Market Rate (KASE)					
	Period Average			End of Period			Period Average			End of Period		
	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR
<b>2021</b>	426.03	5.79	503.88	431.67	5.77	487.79	426.80	5.83	507.43	431.80	5.82	492.00
<b>2022</b>	460.48	6.96	484.22	460.98	6.43	491.22	461.39	7.22	472.78	462.65	6.41	492.80
<b>2023</b>	456.31	5.40	493.33	453.64	5.01	504.77	456.45	5.26	493.02	454.56	5.06	504.00
<b>2024</b>	469.44	5.08	507.86	523.54	4.99	546.47	471.10	5.13	518.58	525.11	4.85	547.74
<b>2025</b>	521.59	6.28	590.15	502.57	6.42	591.68	521.09	6.30	574.83	505.53	6.33	592.44
<b>2025</b>												
I	510.17	5.46	535.48	503.42	6.00	542.08	509.46	5.51	531.62	504.44	5.91	546.64
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
<b>2025</b>												
01.25	524.67	5.16	543.19	519.28	5.31	540.05	523.90	5.21	541.77	518.14	5.29	538.47
02.25	506.03	5.47	526.82	501.49	5.77	525.71	504.49	5.51	524.66	499.22	5.67	518.80
03.25	497.99	5.79	536.60	503.42	6.00	542.08	498.68	5.84	533.53	504.44	5.91	546.64
04.25	514.64	6.18	576.79	512.32	6.29	582.92	514.82	6.20	578.73	512.34	6.30	582.55
05.25	511.77	6.35	577.21	509.26	6.46	574.75	511.49	6.40	572.44	510.81	6.48	579.34
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
<b>2026</b>												
I	497.73	6.35	583.18	481.54	5.93	553.24	496.10	6.34	583.74	478.77	5.89	548.97
<b>2026</b>												
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
02.26	495.89	6.45	586.73	501.75	6.52	591.96	495.82	6.44	586.66	497.56	6.46	588.21
03.26	489.31	6.10	566.32	481.54	5.93	553.24	487.14	6.03	564.81	478.77	5.89	548.97

III. Financial markets

3.8. Official exchange rates on average for the period\*

tenge per unit of currency

	2021	2022	2023	2024	2025	2025				2026	2025		2026		
						I	II	III	IV	I	11.25	12.25	01.26	02.26	03.26
1 AED	116.00	125.38	124.25	127.82	142.02	138.91	139.89	147.23	142.88	135.53	142.32	139.27	138.22	135.02	133.24
1 AUD	319.95	319.60	303.00	309.75	336.46	319.87	328.82	356.38	344.39	346.05	339.91	339.47	343.69	349.52	344.69
1 CAD	340.01	353.92	338.18	342.66	373.44	355.43	370.73	391.15	376.16	363.07	371.89	370.22	368.05	363.55	357.29
1 CHF	466.13	482.60	508.16	533.96	630.43	566.67	621.22	678.80	656.58	636.06	650.43	641.90	642.00	641.78	623.43
1 CNY	66.07	68.46	64.43	65.25	72.59	70.11	71.02	75.90	74.00	71.88	73.52	72.60	72.83	71.74	71.03
1 DKK	67.77	65.10	66.22	68.10	79.08	71.79	78.00	84.98	81.77	78.07	80.89	80.14	79.72	78.56	75.80
1 GBP	586.25	568.22	567.30	600.27	687.92	640.71	685.28	730.20	697.48	671.50	685.79	684.00	685.77	674.49	653.11
100 KRW	37.23	35.68	34.94	34.43	36.74	35.17	36.69	38.84	36.25	34.04	35.84	34.89	34.81	34.25	32.98
1 JPY	3.88	3.52	3.25	3.10	3.49	3.34	3.56	3.66	3.41	3.18	3.37	3.28	3.24	3.20	3.09
1 KWD	1413.59	1503.81	1484.73	1530.22	1700.44	1654.34	1675.25	1770.96	1710.85	1627.82	1702.35	1665.88	1660.30	1624.41	1597.31
1 GEL	133.46	160.79	175.72	174.32	192.62	183.30	189.56	202.19	196.12	186.79	195.30	191.77	190.55	187.08	182.50
1 SAR	113.59	122.64	121.63	125.11	139.05	136.00	136.96	144.15	139.91	132.69	139.38	136.33	135.37	132.22	130.39
1 XDR	606.87	615.63	608.53	623.23	704.29	668.53	695.36	741.40	715.24	681.79	709.61	698.47	694.46	682.65	667.47
1 SEK	49.69	45.60	43.00	44.44	53.37	47.58	53.16	57.70	55.76	54.61	54.98	54.97	55.72	55.23	52.74
1 SGD	317.10	334.00	339.78	351.59	399.52	378.20	394.78	420.97	404.86	390.46	401.16	396.15	396.42	391.53	382.97
1 TRY	49.42	28.01	19.73	14.29	13.22	14.12	13.26	13.10	12.43	11.40	12.37	11.99	11.75	11.36	11.09
1 TJS	37.70	42.70	42.16	43.70	52.98	46.93	49.99	57.92	57.22	53.06	56.98	55.93	54.82	52.96	51.31
1 KGS	5.03	5.52	5.19	5.40	5.97	5.84	5.89	6.18	6.00	5.69	5.98	5.85	5.81	5.67	5.60
1 MDL	24.22	24.45	25.32	26.57	30.36	27.76	29.91	32.78	31.25	29.36	30.97	30.52	30.20	29.41	28.40
1 UAH	15.65	14.26	12.42	11.68	12.51	12.22	12.38	13.09	12.50	11.49	12.41	12.11	11.80	11.49	11.16
1 NOK	49.61	47.99	43.25	43.67	50.35	45.90	49.88	54.39	52.01	51.19	51.49	50.62	50.97	51.79	50.77
1 ZAR	28.89	28.20	24.75	25.67	29.22	27.55	28.08	30.97	30.66	30.56	30.33	30.35	31.15	30.99	29.47
1 PLN	110.45	103.42	108.75	117.98	139.15	127.43	136.56	148.95	144.10	137.87	142.47	141.71	141.33	139.14	132.79
10 HUF	14.08	12.42	12.94	12.85	14.86	13.22	14.40	16.19	15.80	15.22	15.71	15.55	15.50	15.49	14.62
1 BRL	79.11	89.38	91.45	87.22	93.53	87.04	90.61	100.64	97.32	94.67	97.87	93.83	94.92	95.17	93.84
1 MYR	102.84	104.70	100.16	103.03	122.05	114.75	119.22	128.47	126.35	125.72	125.82	125.07	126.08	126.76	124.19
1 HKD	54.81	58.80	58.29	60.17	66.90	65.57	65.84	69.45	67.47	63.71	67.21	65.73	65.11	63.45	62.52
10 AMD	8.49	10.75	11.68	12.03	13.56	12.95	13.37	14.20	13.78	13.25	13.72	13.47	13.45	13.23	13.07
100 UZS	4.02	4.18	3.90	3.72	4.17	3.95	4.02	4.40	4.38	4.10	4.38	4.27	4.21	4.06	4.03
1 BYN	168.26	167.76	170.30	143.72	159.66	156.20	157.31	160.03	163.26	172.11	153.49	176.39	176.39	173.75	165.77
1 CZK	19.66	19.73	20.56	20.22	23.94	21.35	23.35	26.06	25.17	24.00	24.92	24.69	24.55	24.19	23.21
1 AZN	251.64	271.92	269.21	276.95	307.72	300.99	303.11	319.02	309.59	293.64	308.39	301.75	299.49	292.56	288.68
1 INR	5.76	5.86	5.53	5.61	5.98	5.89	6.00	6.13	5.89	5.45	5.88	5.69	5.59	5.46	5.29
1 THB	13.33	13.15	13.12	13.35	15.89	15.03	15.51	16.91	16.31	15.80	16.14	16.20	16.23	15.87	15.25
1 MXN	21.02	22.92	25.76	25.67	27.24	24.95	26.31	29.22	28.66	28.41	28.36	28.28	28.74	28.77	27.68
1000 IRR	10.14	10.96	10.87	11.18	12.42	12.15	12.23	12.88	12.49	1.05	12.44	12.17	2.34	0.41	0.40

\* Weighted Average

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

thous. units of currency, for the period

	USD			EUR			RUB		
	Import	Export	Import-export balance	Import	Export	Import-export balance	Import	Export	Import-export balance
	1	2	3=1-2	4	5	6=4-5	7	8	9=7-8
<b>2021</b>	<b>2 058 787</b>	<b>337 453</b>	<b>1 721 334</b>	<b>469 100</b>	<b>11 382</b>	<b>457 718</b>	<b>84 069 602</b>	<b>5 523 196</b>	<b>78 546 406</b>
<b>2022</b>	<b>3 938 010</b>	<b>10 780</b>	<b>3 927 230</b>	<b>302 204</b>	<b>436</b>	<b>301 768</b>	<b>31 254 500</b>	<b>34 450 635</b>	<b>-3 196 135</b>
<b>2023</b>	<b>1 667 400</b>	<b>4 421</b>	<b>1 662 979</b>	<b>102 900</b>	<b>559</b>	<b>102 341</b>	<b>6 069 000</b>	<b>15 856 685</b>	<b>-9 787 685</b>
<b>2024</b>	<b>1 130 200</b>	<b>7 864</b>	<b>1 122 336</b>	<b>50 960</b>	<b>756</b>	<b>50 204</b>	<b>1 600 029</b>	<b>19 007 990</b>	<b>-17 407 961</b>
<b>2025</b>	<b>2 702 340</b>	<b>14 041</b>	<b>2 688 299</b>	<b>97 500</b>	<b>2 656</b>	<b>94 844</b>	<b>200 000</b>	<b>61 697 668</b>	<b>-61 497 668</b>
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
<b>2026</b>									
I	773 900	0	773 900	25 550	0	25 550	620 000	1 052 100	-432 100
<b>2025</b>									
01.25	186 500	0	186 500	6 500	0	6 500	0	2 465 000	-2 465 000
02.25	324 700	0	324 700	40 250	0	40 250	0	2 944 000	-2 944 000
03.25	162 500	0	162 500	21 000	0	21 000	0	3 486 000	-3 486 000
04.25	81 000	5 328	75 672	0	752	-752	0	6 272 013	-6 272 013
05.25	189 900	0	189 900	0	0	0	0	6 301 900	-6 301 900
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
<b>2026</b>									
01.26	350 200	0	350 200	10 000	0	10 000	0	0	0
02.26	272 100	0	272 100	7 550	0	7 550	260 000	752 100	-492 100
03.26	151 600	0	151 600	8 000	0	8 000	360 000	300 000	60 000



## **IV. PAYMENT SYSTEMS**

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2021	2022	2023	2024	2025	11.25	12.25	01.26	02.26	03.26
<b>Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)</b>										
<b>Number of Payments - total, thousand transactions</b>	<b>59 347</b>	<b>65 530</b>	<b>73 725</b>	<b>87 790</b>	<b>111 994</b>	<b>8 723</b>	<b>10 292</b>	<b>7 959</b>	<b>10 027</b>	<b>9 329</b>
of which:										
interbank system of money transfer	18 821	21 796	25 504	30 642	35 756	2 895	3 524	2 367	3 142	2 860
to total, %	31.7	33.3	34.6	34.9	31.9	33.2	34.2	29.7	31.3	30.7
interbank clearing system	40 526	43 734	48 221	57 148	76 237	5 829	6 769	5 592	6 885	6 468
to total, %	68.3	66.7	65.4	65.1	68.1	66.8	65.8	70.3	68.7	69.3
<b>Sum of Payments - total, mln.KZT</b>	<b>782 086 436</b>	<b>787 241 794</b>	<b>980 279 571</b>	<b>1 487 380 922</b>	<b>1 553 495 235</b>	<b>127 368 892</b>	<b>151 955 377</b>	<b>124 468 507</b>	<b>124 870 745</b>	<b>117 980 965</b>
of which:										
interbank system of money transfer	773 395 880	776 920 220	969 288 279	1 475 536 202	1 539 158 576	126 152 042	150 476 832	123 643 758	123 703 411	116 831 119
to total, %	98.9	98.7	98.9	99.2	99.1	99.0	99.0	99.3	99.1	99.0
interbank clearing system	8 690 556	10 321 574	10 991 291	11 844 720	14 336 659	1 216 849	1 478 545	824 749	1 167 334	1 149 846
to total, %	1.1	1.3	1.1	0.8	0.9	1.0	1.0	0.7	0.9	1.0
<b>Number of Users in Payment Systems of Kazakhstan:</b>										
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
<b>Payments and transfers of money through correspondent accounts opened between banks</b>										
<b>Number of Payments - total, thousand transactions</b>	<b>15 916</b>	<b>12 123</b>	<b>14 135</b>	<b>16 338</b>	<b>9 638</b>	<b>419</b>	<b>796</b>	<b>686</b>	<b>779</b>	<b>719</b>
of which:										
through loro-accounts	7 822	5 009	5 878	7 216	4 162	70	154	123	137	131
to total, %	49.1	41.3	41.6	44.2	43.2	16.7	19.4	18.0	17.6	18.2
through nostro-accounts	8 094	7 115	8 257	9 122	5 476	349	641	563	641	588
to total, %	50.9	58.7	58.4	55.8	56.8	83.3	80.6	82.0	82.4	81.8
<b>Sum of Payments - total, mln.KZT</b>	<b>7 789 468</b>	<b>6 629 666</b>	<b>8 107 922</b>	<b>14 025 010</b>	<b>8 990 368</b>	<b>286 193</b>	<b>519 978</b>	<b>425 766</b>	<b>471 297</b>	<b>417 821</b>
of which:										
through loro-accounts	4 992 041	4 075 479	4 361 294	7 940 704	5 323 522	53 696	130 388	106 773	113 887	100 231
to total, %	64.1	61.5	53.8	56.6	59.2	18.8	25.1	25.1	24.2	24.0
through nostro-accounts	2 797 426	2 554 188	3 746 628	6 084 306	3 666 847	232 497	389 590	318 993	357 410	317 590
to total, %	35.9	38.5	46.2	43.4	40.8	81.2	74.9	74.9	75.8	76.0

Continuation

	2021	2022	2023	2024	2025	11.25	12.25	01.26	02.26	03.26
<b>Payment instruments on the territory of Kazakhstan*</b>										
<b>Number of Payments - total, thousand transactions **</b>	<b>6 915 282</b>	<b>9 400 885</b>	<b>12 690 434</b>	<b>14 748 155</b>	<b>15 334 675</b>	<b>1 216 970</b>	<b>1 299 784</b>	<b>1 101 803</b>	<b>1 094 599</b>	<b>1 234 578</b>
Payment order	293 141	327 152	992 863	1 459 953	975 106	37 243	39 549	28 112	35 434	36 648
Payment request-order	1 599	2 946	4 697	5 842	3 781	416	49	24	30	40
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	413	430	390	384	437
Collection order	2 072	3 325	4 287	10 880	6 960	204	12	10	11	11
Payment card	6 542 486	8 826 098	11 558 969	13 079 708	14 231 558	1 178 660	1 259 680	1 073 242	1 058 692	1 197 393
Paid bill of exchange	26 789	27 778	21 942	28 202	3 993	34	64	26	47	49
<b>Sum of Payments - total, mln.KZT **</b>	<b>656 945 175</b>	<b>693 523 657</b>	<b>866 660 372</b>	<b>1 330 693 480</b>	<b>1 123 487 220</b>	<b>109 955 460</b>	<b>110 175 799</b>	<b>76 167 041</b>	<b>81 665 623</b>	<b>82 092 286</b>
Payment order	551 946 974	554 198 658	688 571 905	1 123 889 148	881 510 774	88 421 585	86 448 872	57 999 419	63 037 554	59 992 035
Payment request-order	50 235	64 960	114 613	165 678	9 711 816	1 674 105	1 273 095	1 343 021	1 944 586	2 272 421
Cheque for goods and services paying	3 674	3 395	753 641	207 167	27 874	21	4 150	0	44	68
Direct debiting of a banking account	9 116 290	11 110 343	8 976 157	11 139 893	14 616 097	1 533 885	1 335 100	1 277 617	902 779	2 289 933
Collection order	330 109	408 169	1 108 589	1 370 875	1 393 216	9 647	2 419	1 150	1 528	3 267
Payment card	93 713 259	125 144 084	164 992 549	191 814 010	215 256 778	18 283 253	21 064 343	15 519 658	15 744 878	17 485 168
Paid bill of exchange	1 784 636	2 594 047	2 142 917	2 106 708	970 666	32 964	47 819	26 176	34 254	49 394
<b>Payment Cards***</b>										
<b>Number of Payments - total, thousand transactions</b>	<b>6 542 486</b>	<b>8 510 930</b>	<b>11 558 969</b>	<b>13 079 708</b>	<b>14 231 558</b>	<b>1 178 660</b>	<b>1 259 680</b>	<b>1 073 242</b>	<b>1 058 692</b>	<b>1 197 393</b>
of which:										
<b>in trade terminals:</b>	<b>6 271 338</b>	<b>8 256 634</b>	<b>11 317 866</b>	<b>12 836 823</b>	<b>13 995 177</b>	<b>1 160 089</b>	<b>1 239 162</b>	<b>1 056 484</b>	<b>1 041 631</b>	<b>1 178 526</b>
local systems	5 124 993	7 290 148	9 655 053	10 777 523	11 643 254	960 020	1 022 555	868 284	855 286	974 534
international systems, of which:	1 146 344	1 296 616	1 662 813	2 059 300	2 351 923	200 069	216 607	188 199	186 345	203 992
Visa International	716 075	966 486	1 424 882	1 786 254	1 964 030	166 323	177 232	153 285	151 656	1 212 990
MasterCard Worldwide	413 445	211 887	175 886	257 802	367 064	32 131	37 693	33 387	33 178	186 888
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
<b>on reception of a cash:</b>	<b>271 148</b>	<b>254 296</b>	<b>241 103</b>	<b>242 884</b>	<b>236 382</b>	<b>18 571</b>	<b>20 517</b>	<b>16 758</b>	<b>17 062</b>	<b>18 867</b>
local systems	20 995	38 407	58 834	75 430	84 620	6 921	7 386	6 336	6 297	7 206
international systems, of which:	250 153	215 888	182 269	167 455	151 762	11 650	13 131	10 422	10 764	11 660
Visa International	157 970	166 113	152 581	139 675	126 535	9 861	11 063	8 800	9 090	9 958
MasterCard Worldwide	81 128	40 961	23 061	22 009	19 822	1 417	1 697	1 270	1 339	1 358
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
<b>Sum of Payments - total, mln.KZT</b>	<b>93 713 259</b>	<b>125 144 074</b>	<b>164 992 549</b>	<b>191 814 010</b>	<b>215 256 778</b>	<b>18 283 253</b>	<b>21 064 343</b>	<b>15 519 658</b>	<b>15 744 878</b>	<b>17 485 168</b>
of which:										
<b>in trade terminals:</b>	<b>73 123 297</b>	<b>103 787 623</b>	<b>141 940 209</b>	<b>166 073 313</b>	<b>187 636 019</b>	<b>16 096 624</b>	<b>18 429 710</b>	<b>13 648 734</b>	<b>13 807 455</b>	<b>15 407 887</b>
local systems	58 304 598	80 253 091	111 865 124	129 389 318	143 006 086	12 249 267	13 744 704	10 133 046	10 219 683	11 514 188
international systems, of which:	14 818 699	23 534 532	30 075 085	36 683 995	44 629 933	3 847 357	4 685 007	3 515 688	3 587 772	3 893 699
Visa International	10 189 814	14 199 488	22 571 564	28 680 847	34 387 364	2 994 797	3 607 310	2 686 583	2 757 836	3 021 618
MasterCard Worldwide	4 487 835	4 254 248	5 212 037	7 647 368	9 801 644	816 008	1 039 130	795 101	796 650	836 882
in trade terminals to total, %	78.0	82.9	86.0	86.6	87.2	88.0	87.5	87.9	87.7	88.1

Continuation

	2021	2022	2023	2024	2025	11.25	12.25	01.26	02.26	03.26
<b>on reception of a cash:</b>	<b>20 589 962</b>	<b>21 356 451</b>	<b>23 052 340</b>	<b>25 740 697</b>	<b>27 620 758</b>	<b>2 186 629</b>	<b>2 634 633</b>	<b>1 870 924</b>	<b>1 937 423</b>	<b>2 077 281</b>
local systems	1 298 015	2 672 060	4 663 678	6 238 258	7 737 415	659 291	741 596	566 760	569 789	643 349
international systems, of which:	19 291 947	18 684 391	18 388 662	19 502 439	19 883 344	1 527 338	1 893 037	1 304 163	1 367 635	1 433 932
Visa International	12 567 200	14 146 609	14 944 856	15 988 143	16 604 864	1 299 309	1 610 578	1 097 655	1 151 155	170 509
MasterCard Worldwide	6 074 347	3 986 465	2 953 292	3 025 848	2 791 437	193 381	247 450	172 380	182 903	32 018
in trade terminals to total, %	22.0	17.1	14.0	13.4	12.8	12.0	12.5	12.1	12.3	11.9
<b>Number of Payment Cards in Circulation (total, thousand units), of which:</b>	<b>59 258</b>	<b>65 080</b>	<b>74 544</b>	<b>81 370</b>	<b>84 593</b>	<b>84 383</b>	<b>84 593</b>	<b>85 062</b>	<b>85 001</b>	<b>85 089</b>
local systems	19 649	22 166	24 874	26 745	28 046	27 925	28 046	28 132	28 154	28 235
international systems, of which:	39 609	42 914	49 670	54 625	56 547	56 458	56 547	56 931	56 848	56 854
Visa International	28 905	33 315	37 533	39 711	41 201	40 776	41 201	41 686	41 574	42 105
MasterCard Worldwide	9 025	7 980	10 696	13 553	14 398	14 721	14 398	14 308	14 369	13 848
<b>Number of Payment Cards used (total, thousand units), of which:</b>	<b>30 413</b>	<b>33 431</b>	<b>38 685</b>	<b>41 184</b>	<b>42 604</b>	<b>41 594</b>	<b>42 604</b>	<b>41 192</b>	<b>41 404</b>	<b>42 306</b>
local systems	12 192	13 438	15 948	17 022	17 477	17 423	17 477	17 078	17 123	17 476
international systems, of which:	18 221	19 993	22 737	24 162	25 127	24 171	25 127	24 114	24 281	24 830
Visa International	12 684	16 698	19 373	20 137	21 119	20 529	21 119	20 460	20 672	21 264
MasterCard Worldwide	4 810	2 711	2 885	3 520	3 611	3 236	3 611	3 273	3 239	3 201
<b>Number of Equipment for Payment Cards (units):</b>										
pos-terminals, of which:	509 194	831 780	1 041 884	1 362 630	1 290 618	-	1 290 618	-	-	1 326 400
in banks	8 510	16 279	8 114	7 283	7 489	-	7 489	-	-	7 098
at businessmen	500 684	815 501	1 033 770	1 355 347	1 283 129	-	1 283 129	-	-	1 319 302
cash dispensers	12 443	12 391	12 649	12 569	13 084	-	13 084	-	-	13 187
<b>Number of entrepreneurs (units)</b>	<b>273 947</b>	<b>567 687</b>	<b>793 065</b>	<b>886 630</b>	<b>944 892</b>	-	<b>944 892</b>	-	-	<b>959 497</b>

Continuation

	2021	2022	2023	2024	2025	11.25	12.25	01.26	02.26	03.26
<b>Money Transfers abroad / from abroad through the international money transfers systems</b>										
<b>Number of sent transfers (total, thousand transactions), of which:</b>	<b>2 579.7</b>	<b>2 490.6</b>	<b>2 600.1</b>	<b>2 111.5</b>	<b>1 686.9</b>	<b>138.2</b>	<b>159.8</b>	<b>111.4</b>	<b>128.6</b>	<b>154.9</b>
Gold Crown	2 160.3	2 112.5	2 255.0	1 883.5	1 498.5	125.3	144.6	101.0	117.4	142.4
Western Union	106.1	96.3	78.4	130.7	113.2	7.7	8.8	6.2	6.2	7.3
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	1.0	1.3	0.9	0.9	1.0
UPT <sup>1</sup>	-	-	-	-	20.0	1.3	1.2	0.7	1.1	1.2
Others	45.7	41.8	40.3	63.7	41.0	2.9	3.8	2.7	3.0	3.0
<b>Number of received transfers (total, thousand transactions), of which:</b>	<b>1 131.5</b>	<b>1 650.0</b>	<b>1 087.2</b>	<b>787.7</b>	<b>599.6</b>	<b>43.2</b>	<b>55.3</b>	<b>39.9</b>	<b>40.9</b>	<b>46.2</b>
Gold Crown	529.5	976.3	495.5	374.2	251.1	17.6	21.9	15.3	16.3	17.7
Western Union	362.6	323.6	255.2	232.7	211.2	15.8	20.1	15.3	15.2	17.4
Unistrim	19.3	68.4	110.6	-	-	-	-	-	-	-
Moneygram	43.4	96.6	120.7	111.0	101.9	7.4	9.6	7.3	7.1	8.3
Contact	126.5	137.9	58.3	10.1	-	-	-	-	-	-
UPT <sup>1</sup>	-	-	-	-	2.9	0.2	0.2	0.2	0.1	0.1
Others	50.3	47.3	46.9	59.8	32.5	2.2	3.5	1.8	2.2	2.8
<b>Sum of sent transfers (total, bln.KZT), of which:</b>	<b>1 010 566.9</b>	<b>1 034 517.0</b>	<b>967 981.0</b>	<b>788 940.4</b>	<b>718 903.9</b>	<b>55 540.8</b>	<b>59 381.7</b>	<b>37 885.1</b>	<b>42 243.3</b>	<b>49 355.1</b>
Gold Crown	793 822.9	794 122.9	772 820.7	656 305.5	597 136.5	45 721.2	48 031.0	30 336.1	34 608.4	40 750.8
Western Union	61 344.4	66 142.8	55 172.1	84 156.7	83 535.3	6 826.3	8 013.4	5 698.2	5 354.6	6 205.4
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	1 421.7	1 741.8	881.1	1 032.0	1 133.3
UPT <sup>1</sup>	-	-	-	-	16 234.7	1 192.5	1 132.5	604.4	850.3	874.7
Others	4 196.1	3 967.7	4 898.0	20 302.2	5 049.4	379.0	463.0	365.4	398.1	390.8
<b>Sum of received transfers (total, bln.KZT), of which:</b>	<b>283 513.1</b>	<b>681 232.0</b>	<b>308 695.7</b>	<b>236 754.7</b>	<b>226 422.2</b>	<b>17 297.8</b>	<b>20 513.3</b>	<b>15 392.9</b>	<b>15 422.7</b>	<b>16 016.7</b>
Gold Crown	155 574.1	460 633.9	156 710.2	119 960.1	109 817.2	8 430.4	10 048.2	7 044.8	7 335.2	7 216.0
Western Union	71 466.8	84 136.3	69 556.4	71 969.8	73 311.6	5 728.5	6 611.5	5 319.9	5 192.0	5 579.2
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	2 863.6	3 497.5	2 792.5	2 652.8	2 954.5
Contact	36 789.6	71 304.3	16 760.6	2 343.2	-	-	-	-	-	-
UPT <sup>1</sup>	-	-	-	-	1 180.6	66.7	68.5	74.3	40.7	44.6
Others	2 423.3	2 791.9	3 252.3	5 970.0	2 851.8	208.6	287.7	161.4	202.1	222.4

\* 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

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

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

for the period, billion of KZT

Name of users	12.21	12.22	12.23	12.24	11.25	12.25	01.26	02.26	03.26
<b>ISMT - total</b>	<b>74 633</b>	<b>88 593</b>	<b>106 592</b>	<b>138 714</b>	<b>126 152</b>	<b>150 477</b>	<b>123 644</b>	<b>123 703</b>	<b>116 831</b>
change in % of the previous period	-3.1	2.5	3.8	17.0	3.4	19.3	-17.8	-17.8	-22.4
of which:									
<b>Five large banks*</b>	<b>22 941</b>	<b>25 140</b>	<b>28 723</b>	<b>44 334</b>	<b>41 940</b>	<b>51 837</b>	<b>39 058</b>	<b>38 505</b>	<b>34 212</b>
change as % of the previous period	1.5	-1.5	12.1	23.0	10.3	23.6	-24.7	-25.7	-34.0
share as % of total	30.7	28.4	26.9	32.0	33.2	34.4	31.6	31.1	29.3
<b>Other banks</b>	<b>15 912</b>	<b>17 477</b>	<b>24 631</b>	<b>30 459</b>	<b>28 604</b>	<b>35 184</b>	<b>28 951</b>	<b>29 950</b>	<b>30 218</b>
change as % of the previous period	0.3	4.2	11.6	13.4	-5.1	23.0	-17.7	-14.9	-14.1
share as % of total	21.3	19.7	23.1	22.0	22.7	23.4	23.4	24.2	25.9
<b>Other participants</b>	<b>35 780</b>	<b>45 976</b>	<b>53 238</b>	<b>63 921</b>	<b>55 608</b>	<b>63 456</b>	<b>55 635</b>	<b>55 248</b>	<b>52 401</b>
change as % of previous period	-7.2	4.1	-3.2	14.9	3.2	14.1	-12.3	-12.9	-17.4
share as % of total	47.9	51.9	49.9	46.1	44.1	42.2	45.0	44.7	44.9
<b>ICS - total</b>	<b>973</b>	<b>1 117</b>	<b>1 107</b>	<b>1 258</b>	<b>1 217</b>	<b>1 479</b>	<b>825</b>	<b>1 167</b>	<b>1 150</b>
change in % of the previous period	27.2	11.4	13.7	20.9	-1.7	21.5	-44.2	-21.0	-22.2
of which:									
<b>Five large banks*</b>	<b>472</b>	<b>622</b>	<b>607</b>	<b>759</b>	<b>828</b>	<b>921</b>	<b>598</b>	<b>796</b>	<b>762</b>
change as % of the previous period	18.8	1.3	4.1	15.3	-1.3	11.3	-35.1	-13.6	-17.2
share as % of total	48.5	55.7	54.8	60.4	68.0	62.3	72.5	68.2	66.3
<b>Other banks</b>	<b>177</b>	<b>148</b>	<b>137</b>	<b>152</b>	<b>174</b>	<b>218</b>	<b>133</b>	<b>166</b>	<b>170</b>
change as % of the previous period	2.0	10.8	-2.9	14.9	-5.8	25.8	-39.0	-24.2	-22.3
share as % of total	18.2	13.3	12.4	12.1	14.3	14.8	16.2	14.2	14.8
<b>Other participants</b>	<b>323</b>	<b>346</b>	<b>363</b>	<b>347</b>	<b>215</b>	<b>339</b>	<b>94</b>	<b>206</b>	<b>218</b>
change as % of previous period	66.8	35.8	45.2	39.1	0.4	57.4	-72.3	-39.2	-35.8
share as % of total	33.2	31.0	32.8	27.6	17.7	22.9	11.4	17.7	18.9

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



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

V. Key indicators of financial institutions

5.1. Banking sector

mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
<b>2021</b>	<b>37 623 913</b>	<b>33 085 975</b>	<b>4 537 938</b>	<b>1 331 772</b>	<b>1 291 932</b>	<b>19.32</b>	<b>19.34</b>	<b>23.43</b>
<b>2022</b>	<b>44 561 554</b>	<b>39 334 336</b>	<b>5 227 218</b>	<b>1 403 588</b>	<b>1 465 932</b>	<b>18.54</b>	<b>18.56</b>	<b>21.70</b>
<b>2023</b>	<b>51 441 097</b>	<b>44 579 098</b>	<b>6 861 999</b>	<b>1 433 588</b>	<b>2 184 757</b>	<b>19.24</b>	<b>19.25</b>	<b>21.50</b>
<b>2024</b>	<b>61 559 419</b>	<b>52 667 430</b>	<b>8 891 990</b>	<b>1 453 589</b>	<b>2 555 389</b>	<b>20.36</b>	<b>20.37</b>	<b>22.03</b>
<b>2025</b>	<b>70 773 783</b>	<b>60 181 238</b>	<b>10 592 544</b>	<b>1 538 202</b>	<b>2 723 843</b>	<b>19.64</b>	<b>20.05</b>	<b>20.77</b>
<b>2024</b>								
01.24	51 061 190	43 956 253	7 104 936	1 433 588	197 811	19.27	19.28	21.46
02.24	51 962 887	44 631 602	7 331 285	1 433 588	389 551	19.38	19.40	21.48
03.24	52 923 443	45 411 858	7 511 586	1 433 588	569 541	19.39	19.40	21.44
04.24	52 409 336	45 029 843	7 379 492	1 433 588	776 701	18.97	18.98	20.96
05.24	53 262 006	45 878 799	7 383 207	1 433 588	975 384	18.70	18.71	20.66
06.24	55 322 978	47 832 463	7 490 515	1 433 588	1 156 559	19.08	19.09	21.06
07.24	56 787 794	49 018 824	7 768 970	1 433 588	1 388 731	19.70	19.70	21.06
08.24	57 845 405	49 803 140	8 042 264	1 433 588	1 624 669	19.63	19.65	21.47
09.24	58 113 793	49 860 392	8 253 401	1 437 827	1 854 416	20.13	20.15	21.97
10.24	58 458 814	50 010 797	8 448 017	1 434 677	2 100 960	20.43	20.45	22.25
11.24	59 207 090	50 525 340	8 681 750	1 434 367	2 336 954	20.26	20.27	22.01
12.24	61 559 419	52 667 430	8 891 990	1 453 589	2 555 389	20.36	20.37	22.03
<b>2025</b>								
01.25	60 609 716	51 540 410	9 069 306	1 452 864	228 498	20.69	20.70	22.36
02.25	61 000 414	51 739 108	9 261 306	1 450 894	448 865	20.80	20.81	22.39
03.25	61 987 508	52 642 938	9 344 570	1 474 122	664 024	20.59	20.60	22.15
04.25	62 615 847	53 583 643	9 032 205	1 477 993	904 547	19.54	19.55	21.05
05.25	63 363 783	54 283 862	9 079 921	1 478 153	1 143 237	19.30	19.31	20.78
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
<b>2026</b>								
01.25	70 132 236	59 356 341	10 775 895	1 538 202	198 554	19.98	20.40	20.71
02.25	70 044 859	59 032 800	11 012 059	1 538 202	388 855	20.46	20.87	21.18
03.25	70 549 054	59 338 863	11 210 191	1 538 202	592 266	20.82	21.23	21.54

## 5.2. Accumulative pension system

## 5.2.1. Pension Contributions and Accumulation

mln. of KZT, end of the period

	Number of individual pension accounts of depositors for mandatory pension contributions, including IPA with no pension savings	Pension savings (PS)		Pension contributions (for reporting period)
		Sum	including net investment income	
			Sum	
<b>2021</b>	<b>10 874 691</b>	<b>13 070 066</b>	<b>6 911 635</b>	<b>1 340 340</b>
<b>2022</b>	<b>10 956 945</b>	<b>14 663 410</b>	<b>7 793 435</b>	<b>1 726 857</b>
<b>2023</b>	<b>11 088 699</b>	<b>17 864 645</b>	<b>9 360 618</b>	<b>2 161 428</b>
<b>2024</b>	<b>11 152 374</b>	<b>22 538 906</b>	<b>12 695 398</b>	<b>2 558 008</b>
<b>2025</b>	<b>11 298 103</b>	<b>25 213 615</b>	<b>14 438 666</b>	<b>2 795 060</b>
<b>2024</b>				
01.24	11 091 980	18 103 999	9 470 250	186 548
02.24	11 100 166	18 486 445	9 704 159	209 082
03.24	11 100 276	18 846 916	9 929 742	190 804
04.24	11 097 968	18 923 066	9 877 892	212 383
05.24	11 053 779	19 167 347	9 992 072	204 328
06.24	11 052 292	19 876 178	10 569 766	213 805
07.24	11 070 758	20 122 296	10 740 809	215 499
08.24	11 094 214	20 739 588	11 270 268	208 090
09.24	11 110 121	21 004 927	11 437 453	208 189
10.24	11 129 170	21 376 544	11 710 041	218 990
11.24	11 141 669	21 885 502	12 124 771	222 715
12.24	11 152 374	22 538 906	12 695 398	267 575
<b>2025</b>				
01.25	11 154 521	22 352 495	12 413 087	212 791
02.25	11 164 824	22 370 872	12 326 797	226 237
03.25	11 165 476	22 420 063	12 250 370	227 970
04.25	11 169 226	22 721 579	12 461 017	233 289
05.25	11 173 497	22 921 678	12 543 212	228 482
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
<b>2026</b>				
01.26	11 298 677	25 554 168	14 660 834	225 901
02.26	11 308 179	25 987 472	14 946 764	247 662
03.26	11 320 036	25 874 227	14 706 722	239 125

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	MIUKAM	MIETKAM	Eurobonds		Shares	Bonds							
2021 12.21	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	10.23	3.41	
	NBRK	0.00	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	0.00	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	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	
2022 12.22	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 12.23	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	
2024 12.24	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	
2025 12.25	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
2026 02.26	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00	0.06	0.01	0.02	0.00	0.00	0.00	0.00	0.00	
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	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
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2026 03.26	JSC "First Heartland Jusan Invest"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.02	0.00	0.00	0.00	0.00	0.00	
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.01	0.03	0.06	0.01	0.03	0.03	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	0.01	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	20.37	0.58	
2026 03.26	NBRK	0.02	3.04	1.91	35.84	2.03	0.31	0.05	0.21	1.74	2.40	11.87	13.04	2.19	1.95	0.00	2.08	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	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	0.00	0.00	0.00	0.00	0.00	0.01	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	0.02	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	0.04	0.00	0.00	0.00	0.00	0.03	0.03	0.06	0.01	0.03	0.02	0.00	0.00	0.00	0.00
JSC "Halyk Global Markets"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.3. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
<b>2021</b>	<b>7 114 244</b>	<b>0</b>	<b>226 231 635</b>	<b>2 126 997</b>	<b>228 358 632</b>	<b>34 555 415</b>	<b>14 107 092</b>
<b>2022</b>	<b>7 114 244</b>	<b>0</b>	<b>250 022 680</b>	<b>2 330 715</b>	<b>252 353 395</b>	<b>38 281 449</b>	<b>13 690 380</b>
<b>2023</b>	<b>7 114 244</b>	<b>0</b>	<b>229 238 828</b>	<b>4 329 143</b>	<b>282 003 222</b>	<b>45 052 775</b>	<b>15 775 980</b>
<b>2024</b>	<b>7 114 244</b>	<b>0</b>	<b>307 247 038</b>	<b>5 070 943</b>	<b>312 317 981</b>	<b>48 123 465</b>	<b>17 572 055</b>
<b>2025</b>	<b>7 114 244</b>	<b>0</b>	<b>337 785 271</b>	<b>6 490 042</b>	<b>344 275 313</b>	<b>55 553 049</b>	<b>21 286 446</b>
<b>2024</b>							
01.24	7 114 244	0	279 887 081	4 677 970	284 565 051	3 766 724	1 359 772
02.24	7 114 244	0	282 137 150	4 742 349	286 879 499	7 656 682	2 913 826
03.24	7 114 244	0	284 469 037	4 945 986	289 415 023	11 554 681	4 318 582
04.24	7 114 244	0	286 887 483	5 200 422	292 087 905	15 452 245	5 677 117
05.24	7 114 244	0	289 370 480	4 955 345	294 325 825	19 395 978	7 146 257
06.24	7 114 244	0	291 896 956	4 717 667	296 614 623	23 376 785	8 571 462
07.24	7 114 244	0	294 475 906	4 829 659	299 305 565	27 417 504	9 954 867
08.24	7 114 244	0	297 068 571	4 804 778	301 873 349	31 494 291	11 358 091
09.24	7 114 244	0	299 454 731	5 126 443	304 581 174	35 592 698	12 905 300
10.24	7 114 244	0	302 002 311	5 608 885	307 611 196	39 737 484	14 348 070
11.24	7 114 244	0	306 675 261	5 630 098	312 305 359	44 121 824	15 983 027
12.24	7 114 244	0	307 247 038	5 070 943	312 317 981	48 123 465	17 572 055
<b>2025</b>							
01.25	7 114 244	0	309 703 130	5 628 016	315 331 146	4 301 691	1 658 265
02.25	7 114 244	0	312 197 880	5 557 984	317 755 864	8 608 311	3 452 763
03.25	7 114 244	0	314 919 412	5 617 926	320 537 338	13 031 153	5 044 081
04.25	7 114 244	0	317 675 579	6 061 066	323 736 645	17 520 319	6 597 891
05.25	7 114 244	0	320 551 923	5 435 240	325 987 163	22 067 134	8 341 872
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
<b>2026</b>							
01.26	7 114 244	0	337 785 271	6 490 042	344 275 313	5 047 826	1 720 790
02.26	7 114 244	0	342 939 557	8 272 625	351 212 182	10 123 073	3 544 375
03.26	7 114 244	0	345 107 601	8 722 698	353 830 299	15 415 198	6 258 441

## V. Key indicators of financial institutions

### 5.3. Insurance Market

mln. of KZT, end of period

	12.21	12.22	12.23	12.24	06.25	09.25	12.25	03.26
<b>Number of Insurance Company, total</b>	<b>27</b>	<b>26</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>25</b>
with foreign participation	...	4	5	5	5	6	6	6
life insurance	9	9	9	10	10	10	10	10
<b>Cumulative Assets</b>	<b>1 048 976</b>	<b>2 066 614</b>	<b>2 278 713</b>	<b>2 892 074</b>	<b>3 207 847</b>	<b>3 492 099</b>	<b>3 629 614</b>	<b>3 742 417</b>
<b>Insurance Reserves</b>	<b>354 432</b>	<b>1 095 948</b>	<b>1 134 855</b>	<b>1 627 864</b>	<b>1 801 376</b>	<b>1 935 414</b>	<b>2 075 391</b>	<b>2 115 521</b>
<b>Cumulative Own Capital*</b>	<b>598 904</b>	<b>775 196</b>	<b>911 900</b>	<b>1 018 187</b>	<b>1 172 046</b>	<b>1 293 580</b>	<b>1 280 299</b>	<b>1 341 337</b>
<b>Insurance Premiums, total **</b>	<b>744 836</b>	<b>811 488</b>	<b>1 055 923</b>	<b>1 539 427</b>	<b>813 198</b>	<b>1 260 688</b>	<b>1 750 857</b>	<b>410 429</b>
Compulsory insurance	151 234	193 532	215 238	268 572	139 983	216 796	294 055	78 097
Voluntary personal insurance	383 433	359 946	480 551	908 631	463 115	729 416	1 018 783	230 911
Voluntary property insurance	210 169	258 009	360 134	362 224	210 099	314 476	438 019	101 420
<b>Claims Payments, total**</b>	<b>114 954</b>	<b>156 099</b>	<b>215 787</b>	<b>275 345</b>	<b>163 418</b>	<b>255 784</b>	<b>378 358</b>	<b>102 069</b>
Compulsory insurance	44 326	57 451	78 244	128 349	77 006	116 166	157 037	42 587
Voluntary personal insurance	50 925	59 570	83 580	102 239	62 711	100 232	158 293	44 454
Voluntary property insurance	19 703	39 077	53 962	44 758	23 701	39 385	63 028	15 028
<b>Premiums transferred to reinsurance**</b>	<b>108 124</b>	<b>115 904</b>	<b>153 209</b>	<b>138 974</b>	<b>89 402</b>	<b>133 637</b>	<b>189 111</b>	<b>51 348</b>
of which to nonresidents	99 000	96 830	117 815	112 900	70 539	109 623	158 673	27 797

\* from balance sheet

\*\* by direct insurance, from the beginning of year

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

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

## SYMBOLS AND ABBREVIATIONS

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

## Foreign currencies

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

## Methodological comments

### Section I “General economic trends”

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Domestic assets include:

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

3) *Liabilities* include:

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

N - nominal value of one security

P - weighted average discounted purchase price,

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

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

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

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

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

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

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

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

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

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

## Section IV “Payment systems”

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

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

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

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

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

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

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

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

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

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

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

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

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

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