



NATIONAL BANK OF KAZAKHSTAN



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
Financial sector													
Depository corporations monetary survey	20	16	17	15	20	15	16	17	15	15	16	15	20
	12/25	01/26	02/26	03/26	04/26	05/26	06/26	07/26	08/26	09/26	10/26	11/26	12/26
Central bank monetary survey	14	10	11	09	14	09	10	11	09	09	10	09	14
	12/25	01/26	02/26	03/26	04/26	05/26	06/26	07/26	08/26	09/26	10/26	11/26	12/26
Other financial corporations monetary survey		27			29			28			30		
		4Q25			1Q26			2Q26			3Q26		
External sector													
Balance of payments			31			30			30			31	
			4Q25			1Q26			2Q26			3Q26	
International reserves and foreign currency liquidity	30	27	31	30	29	30	31	28	30	30	30	31	29
	12/25	01/26	02/26	03/26	04/26	05/26	06/26	07/26	08/26	09/26	10/26	11/26	12/26
Official reserve assets	14	10	11	09	14	09	10	11	09	09	10	09	14
	12/25	01/26	02/26	03/26	04/26	05/26	06/26	07/26	08/26	09/26	10/26	11/26	12/26
International investment position			31			30			30			31	
			4Q25			1Q26			2Q26			3Q26	
External debt			31			30			30			31	
			4Q25			1Q26			2Q26			3Q26	
Exchange rates	1/												
Notes													
1/ Daily data are disseminated daily													

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



I. GENERAL ECONOMIC TRENDS

1.1. Main macroeconomic indicators

	2021	2022	2023	2024	2025	2025				2026			
						Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	Jan.-Mar.	Jan.-Apr.	Jan.-May	Jan.-Jun.
Gross Domestic Product, bln. KZT	83 952	103 766	119 442	136 693	159 584	30 467	61 372	99 725	159 584	34 102	...	...	...
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	3.0	...	...	...
Volume of Industrial Production, bln. KZT	37 048	48 008	46 402	50 125	61 561	14 078	28 933	44 841	61 561	15 148	21 661	27 941	34 495
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	-0.7	1.9	2.5	3.5
Capital Investments, bln. KZT	13 221	15 064	18 044	19 375	22 731	3 068	8 176	13 796	22 731	3 463	4 937	6 742	9 512
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	6.4	6.7	7.0	9.6
Consumer Price Index													
% for the last month of the period				100.9	100.9	101.3	100.8	101.1	100.9	100.6	100.8	100.7	100.8
% 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	111.0	110.6	110.4	110.3
Unemployed population, thsd persons ¹⁾	450	456	446	450	446	452	449	449	446	446	...	...	...
Unemployment rate, % ¹⁾	4.9	4.9	4.7	4.7	4.6	4.6	4.6	4.6	4.6	4.5	...	...	...
Minimum of subsistence (average, per capital), KZT ²⁾	37 579	44 719	47 672	50 293	57 200	53 385	58 655	61 979	57 200	64 155	...	...	67 618
Average per capita money income, KZT ²⁾	142 805	180 639	203 107	232 679	254 775	225 837	236 567	235 400	254 775	252 619	...	...	...
as % to same period of the previous year	12.4	17.5	12.4	14.6	9.5	10.3	10.4	10.7	9.5	11.8	...	...	...
Export fob, mln. USD ³⁾	65 791	85 630	80 216	78 279	...	18 418	19 470	20 150	19 288	19 281	...	...	...
Import fob, mln. USD ³⁾	41 563	50 633	60 049	60 795	...	13 591	16 582	17 150	18 958	15 212	...	...	...
Gross Foreign Debt, mln. USD ³⁾	164 131	161 144	163 712	164 677	...	170 038	172 547	171 558	181 842	182 778	...	...	...
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ⁴⁾	431.8	462.7	454.6	525.1	505.5	504.4	519.6	549.1	505.5	478.8	462.9	486.0	480.7

Source: BNS

¹⁾ quarterly data²⁾ since 2025 - for the last month of period, from 2026 - quarterly data³⁾ NBK's Estimation for the Quarter.⁴⁾ 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	04.26	05.26	06.26
Consumer Price Index	108.4	120.3	109.8	108.6	112.3	103.9	107.0	110.0	112.3	101.0	102.1	102.7	103.6	104.2	105.1
% changes to December of the previous year*						101.3	100.8	101.1	100.9	101.0	101.1	100.6	100.8	100.7	100.8
% changes to the previous month	108.0	115.0	114.5	108.7	111.4	109.4	110.4	111.0	111.4	112.2	112.0	111.7	111.4	111.2	111.0
as % to the corresponding period of the previous															
Price Index Food Goods															
% changes to December of the previous year	109.9	125.3	108.5	105.5	113.5	104.5	107.6	109.9	113.5	100.8	102.1	102.8	103.6	104.0	104.6
% changes to the previous month						101.6	100.9	100.9	101.2	100.8	101.3	100.7	100.7	100.4	100.6
Price Index Non-Food Goods															
% changes to December of the previous year	108.5	119.4	109.1	108.3	111.1	102.4	104.5	104.5	111.1	101.2	102.1	102.6	103.6	104.2	105.1
% changes to the previous month						100.8	100.9	100.9	100.7	101.2	100.9	100.5	100.9	100.6	100.9
Price Index Marketable Services															
% changes to December of the previous year	106.5	114.1	112.4	113.3	112.0	104.5	108.7	108.7	112.0	101.1	102.1	102.7	103.6	104.7	105.8
% changes to the previous month						101.3	100.8	100.8	100.6	101.1	101.0	100.6	100.9	101.1	101.1
Price Index for Industry															
% changes to December of the previous year	146.1	109.4	97.5	107.3	103.9	100.6	99.6	99.6	103.9	101.0	102.7	104.0	108.4	111.8	112.4
% changes to the previous month						100.3	99.4	99.4	98.9	101.0	102.1	101.3	104.2	103.2	100.5
Price Index for Construction															
% changes to December of the previous year	105.7	101.4	106.8	101.4	102.2	100.5	101.2	101.2	102.2	104.9	103.0	103.2	104.0	106.8	108.1
% changes to the previous month						100.5	100.4	100.4	100.0	104.9	98.2	100.2	100.8	102.7	101.2
Index of Tariffs for Freight Shipping															
% changes to December of the previous year	108.8	104.5	103.4	104.3	104.6	97.2	102.5	102.5	104.6	99.9	98.6	98.4	97.4	96.8	99.3
% changes to the previous month						100.2	105.1	105.1	99.9	99.9	98.7	99.7	99.0	99.4	102.6

Source: BNS

* by years - December to December of the previous year

** by years - January-December to January-December of the previous year

1.3. Balance of Payments of the Republic of Kazakhstan

mln.US dollars

	2021	2022	2023	2024	2025	2025				2026
						I	II	III	IV	I
Current Account	-2 679.5	6 436.4	-8 284.4	-6 763.9	-12 451.0	-1 044.0	-2 525.3	-3 701.2	-5 180.4	-2 008.0
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	4 068.9
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	19 280.5
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	15 211.7
Services	-2 099.5	-1 614.7	-1 817.0	-1 092.7	-1 192.2	-334.5	-348.4	-55.6	-453.7	-219.1
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	3 081.2
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	3 300.3
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	-5 956.5
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	-419.9
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	-5 608.7
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	1 235.3
Income on direct investment	611.8	1 499.5	676.3	853.2	561.3	89.4	207.9	129.4	134.5	65.0
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	795.8
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	374.5
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	586.6
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	6 844.1
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	5 773.0
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	390.9
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	680.1
Other primary income, net	135.1	135.1	191.6	222.3	246.4	60.5	62.4	55.0	68.5	72.1
Secondary income	-634.6	-1 048.6	-397.9	184.2	-168.4	37.3	-106.1	-20.5	-79.1	98.7
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	-5 857.8
Capital account balance	233.4	247.7	1 249.5	-313.4	-277.6	-57.4	-80.2	-63.0	-77.0	-47.8

Continuation

	2021	2022	2023	2024	2025	2025				2026
						I	II	III	IV	I
Financial account (excluding reserve assets)	-2 276.2	7 718.5	-1 685.9	-3 866.9	-64.4	754.3	2 144.7	-910.7	-2 052.7	758.5
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	-499.2
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	-476.4
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	22.8
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	770.6
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	1 498.8
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	191.5
Banks	1 305.3	534.3	642.3	181.5	773.2	90.5	366.8	326.8	-10.9	-196.5
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	1 503.8
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	728.2
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	-17.0
Banks	311.8	-1 007.0	-265.7	1 041.7	2 344.4	341.3	188.0	435.7	1 379.3	0.6
Other sectors	330.9	-1 096.0	273.6	-761.1	1 627.7	794.6	557.9	348.5	-73.2	744.7
Financial derivatives, net	105.9	259.8	-21.8	-19.5	-12.8	-18.6	-3.0	-15.4	24.2	-66.7
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	553.9
Other equity, net	-7.3	20.7	64.1	58.7	7.1	3.8	-7.0	0.3	10.0	9.6
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	-800.8
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	0.8
Central bank and general government	-6.0	-1.2	-1.1	-1.2	-1.3	-0.6	0.0	-0.6	0.0	0.0
Banks	124.9	222.8	421.1	207.8	1 003.3	194.4	72.2	322.3	414.5	-66.2
Other sectors	-329.3	802.4	44.1	782.6	443.9	-228.6	258.8	315.2	98.5	67.1
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	801.6
Central bank and general government	2 198.6	71.0	-482.9	620.4	-653.0	-270.1	-142.2	-148.3	-92.3	-176.9
Banks	-166.9	706.9	1 240.1	856.1	165.6	-328.1	-43.9	202.1	335.4	-182.3
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	1 160.9
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	1 345.1
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	2 352.1
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	1 007.0
Net errors and omissions	-4 628.3	-1 145.7	-572.9	2 317.6	7 293.0	533.4	3 030.8	980.0	2 748.7	65.9
Overall balance	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	2 748.4
Financing	-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	-2 748.4
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	-2 748.4
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	01.01.2025	01.04.2025	01.07.2025	01.10.2025	01.01.2026	01.04.2026
External debt	164 131.1	161 144.3	163 712.0	164 677.5	170 037.8	172 547.1	171 558.3	181 841.6	182 778.2
Short-term	12 009.6	16 335.7	19 389.6	19 468.7	21 617.7	22 419.0	20 927.9	21 688.3	23 576.2
Long-term	152 121.5	144 808.6	144 322.4	145 208.8	148 420.1	150 128.1	150 630.4	160 153.3	159 202.0
General Government	15 859.3	13 390.0	11 809.4	12 773.5	12 526.7	12 475.6	14 035.6	15 999.5	16 541.5
Short-term	24.3	55.4	115.8	183.6	185.6	157.6	145.9	118.6	127.5
Currency and deposits	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
Loans	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	69.8	71.8	43.7	63.6	39.0	47.9
Other debt liabilities	0.0	0.2	65.2	113.9	113.9	113.9	82.2	79.6	79.6
Long-term	15 835.0	13 334.6	11 693.6	12 589.9	12 341.0	12 318.1	13 889.8	15 880.9	16 414.0
Special Drawing Rights	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
Debt securities*	8 748.7	6 336.2	5 135.2	5 537.9	5 458.2	5 407.2	7 168.8	9 311.9	10 078.1
Loans	7 086.3	6 998.4	6 558.5	7 051.9	6 882.9	6 910.8	6 720.9	6 569.0	6 335.9
Trade credit and advances	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
Central Bank	2 535.8	2 171.8	2 233.1	2 470.0	2 212.7	2 205.9	2 165.8	2 594.4	2 381.8
Short-term	494.6	230.9	276.4	568.0	279.4	202.9	168.5	595.4	401.6
Currency and deposits	7.9	12.8	249.7	365.4	96.9	191.5	162.2	294.1	140.9
Debt securities*	483.3	214.4	22.9	198.7	178.1	6.2	0.0	295.7	253.8
Loans	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	3.9	4.5	5.2	6.3	5.5	6.9
Other debt liabilities	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	1 902.0	1 933.4	2 002.9	1 997.3	1 999.1	1 980.2
Special Drawing Rights	2 040.2	1 939.9	1 955.7	1 901.0	1 932.4	2 002.0	1 996.4	1 998.1	1 979.2
Currency and deposits	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
Loans	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
Other debt liabilities	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	01.01.2025	01.04.2025	01.07.2025	01.10.2025	01.01.2026	01.04.2026
Banks	5 493.8	9 675.4	11 202.3	13 120.4	14 570.0	15 634.2	15 977.3	18 287.4	19 152.1
Short-term	1 837.7	5 658.3	6 333.4	6 633.5	7 830.2	7 922.2	7 448.0	7 926.9	9 052.7
Currency and deposits	1 612.3	4 456.6	4 700.7	5 174.9	6 302.3	6 286.4	5 981.9	6 376.9	6 118.1
Debt securities*	0.0	0.0	0.0	2.8	4.3	9.0	11.1	10.1	30.1
Loans	9.3	797.6	743.7	1 045.4	1 040.0	841.9	825.1	785.0	2 202.0
Trade credit and advances	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	410.4	483.6	784.8	629.9	754.8	702.5
Long-term	3 656.1	4 017.1	4 868.8	6 486.8	6 739.8	7 712.0	8 529.3	10 360.5	10 099.5
Currency and deposits	226.2	1 462.6	2 811.0	3 041.7	3 078.3	2 758.4	2 683.1	2 767.6	2 712.4
Debt securities*	1 888.8	752.6	516.8	1 342.0	1 808.6	1 950.7	2 242.4	3 594.0	3 631.6
Loans	1 541.2	1 801.9	1 541.0	2 103.1	1 852.9	3 002.9	3 603.8	3 998.9	3 755.5
Trade credit and advances	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
Other Sectors	44 013.4	42 227.3	45 486.7	45 178.8	48 134.2	50 048.2	50 538.9	55 062.8	57 324.4
Short-term	9 653.0	10 391.1	12 663.3	12 143.1	13 312.4	14 127.3	13 162.3	13 047.4	13 994.5
Currency and deposits	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
Loans	927.9	1 180.0	1 799.4	1 486.0	1 309.9	1 331.5	1 154.7	1 171.1	1 199.3
Trade credit and advances	7 616.8	8 760.8	10 198.3	9 880.2	10 747.8	11 599.8	11 284.8	11 037.3	11 567.4
Other debt liabilities	1 108.3	450.3	665.6	776.9	1 254.7	1 196.0	722.8	839.1	1 227.8
Long-term	34 360.4	31 836.2	32 823.4	33 035.7	34 821.8	35 920.9	37 376.6	42 015.4	43 329.9
Currency and deposits	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	6 633.6	7 394.6	7 876.9	8 216.3	8 882.4	9 201.8
Loans	21 261.5	22 803.4	23 846.5	24 286.4	25 263.6	25 717.9	26 758.6	30 735.0	31 550.0
Trade credit and advances	1 894.0	1 465.4	1 229.4	1 499.3	1 482.9	1 635.6	1 727.5	1 668.0	1 676.9
Other debt liabilities**	480.8	630.7	597.9	616.4	680.7	690.5	674.1	729.9	901.2
Direct investment: Intercompany lending	96 228.8	93 679.8	93 000.9	91 140.0	92 513.1	92 069.1	88 695.4	89 897.4	87 378.4

*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

2.1. Official Interest Rate

%, end of period

	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
2021												
Base interest rate	9.00	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.50	9.75	9.75	9.75
2022												
Base interest rate	10.25	13.50	13.50	14.00	14.00	14.00	14.50	14.50	14.50	16.00	16.00	16.75
2023												
Base interest rate	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.50	16.50	16.00	15.75	15.75
2024												
Base interest rate	15.25	14.75	14.75	14.75	14.75	14.50	14.25	14.25	14.25	14.25	14.25	15.25
2025												
Base interest rate	15.25	15.25	16.50	16.50	16.50	16.50	16.50	16.50	16.50	18.00	18.00	18.00
2026												
Base interest rate	18.00	18.00	18.00	18.00	18.00	17.00						

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2021	2022	2023	2024	2025	03.26	04.26	05.26	06.26
Net Foreign Assets	38 636 769	42 270 389	43 429 399	54 712 238	65 038 041	61 802 778	61 234 303	64 773 455	61 309 738
Net International Reserves	13 961 529	15 270 417	15 400 647	22 881 631	31 916 146	30 961 514	30 328 663	31 722 402	28 756 698
Gross International Assets	14 844 409	16 227 925	16 338 729	24 062 370	33 068 960	31 975 239	31 256 372	32 727 076	29 722 263
Monetary Gold and SDR	11 171 705	10 504 466	9 887 314	13 670 249	25 047 136	25 883 032	25 460 802	26 659 747	23 969 680
Foreign Currency	112 378	129 890	137 805	152 440	147 198	138 368	133 086	139 370	137 619
Transferable Deposits	1 236 529	1 828 429	2 782 507	2 856 804	1 339 234	1 366 015	1 500 913	2 107 134	2 000 297
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	756 723	2 293 930	1 958 963	5 223 998	4 311 340	2 496 230	2 110 899	1 663 279	1 489 642
Financial Derivatives	2 309	2 687	35 143	8 955	2 082	1 976	1 926	2 023	1 935
Assets in the External Management	1 564 765	1 468 522	1 536 998	2 149 925	2 221 969	2 089 617	2 048 746	2 155 523	2 123 091
Less: Foreign Liabilities	882 880	957 508	938 082	1 180 739	1 152 814	1 013 725	927 709	1 004 675	965 564
SDR	880 941	897 515	889 002	998 241	1 010 092	947 601	924 467	968 111	950 356
Nonresidents Transferable Deposits	6	57 826	46 904	179 891	139 392	62 322	12	33 045	11 348
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	420	451	443	511	492	466	451	473	468
Other Accounts Payable	1 513	1 716	1 733	2 096	2 838	3 336	2 779	3 046	3 392
Assets of the National Oil Fund	23 887 862	25 781 944	27 284 595	30 896 973	32 300 460	29 873 311	30 007 371	32 185 027	31 486 189
Other Net Foreign Assets	787 378	1 218 028	744 157	933 634	821 435	967 953	898 269	866 026	1 066 851
Gross Assets	1 579 649	1 914 431	1 411 802	1 707 247	1 645 683	1 674 559	1 619 183	1 619 445	1 752 432
Less: Foreign Liabilities	792 271	696 402	667 646	773 614	824 248	706 606	720 915	753 419	685 581
Net Domestic Assets	-26 580 205	-29 694 206	-30 626 686	-39 093 487	-47 729 157	-44 805 796	-44 380 013	-48 262 923	-43 748 330
Net Claims to the Central Government	-842 901	-1 956 640	-2 010 867	-2 591 268	-2 820 239	-3 010 873	-3 274 649	-3 828 127	-3 230 362
Claims	383 230	444 783	401 222	403 648	370 603	371 607	373 841	375 922	369 949
Securities	383 230	444 783	401 222	403 648	370 603	371 607	373 841	375 922	369 949
Less: Liabilities	1 226 130	2 401 423	2 412 089	2 994 917	3 190 842	3 382 481	3 648 490	4 204 050	3 600 311
Transferable Deposits	1 061 546	1 999 481	2 174 480	2 588 042	2 194 784	2 500 212	2 575 375	3 087 228	2 430 507
Other Deposits	164 152	400 056	236 697	405 611	994 636	881 036	1 071 936	1 115 680	1 168 615
Other Accounts Payable	-	-	-	-	-	-	-	-	-
Resources of the National Oil Fund	25 792 993	26 783 661	29 914 923	34 750 226	37 300 370	36 523 903	36 381 801	38 607 835	38 109 898
Claims to Banks	-1 083 402	-1 756 226	-788 735	-209 122	-93 070	-1 029 494	-411 907	-518 949	-453 705
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	1 039 722	422 135	529 177	463 933
Financial Derivatives	51	-	277	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	-	-	-	-
Claims to Nonbank Financial Institutions	5 317 553	5 362 793	5 311 730	5 115 153	5 123 710	5 300 430	5 138 944	5 128 423	5 128 413
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	5 123 700	5 123 700	5 123 700	5 127 555	5 127 377
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	7	10	2	21	43	4
Claims to the Rest of the Economy	848 440	596 980	782 139	935 180	1 498 730	2 128 851	2 266 539	2 164 994	2 144 883
Other Net Domestic Assets	-5 869 902	-6 040 554	-6 503 212	-11 254 588	-19 009 700	-18 225 923	-18 038 176	-18 890 684	-15 758 636
Other Financial Assets	3 901	7 164	9 992	19 593	8 092	647 780	9 356	21 443	16 813
Nonfinancial Assets	60 527	65 127	65 365	88 431	145 565	151 176	153 391	153 758	157 220
Less: Other Liabilities	60 709	226 293	62 866	57 482	71 613	55 486	58 072	56 653	54 745
Less: Capital Accounts	5 873 621	5 886 551	6 515 703	11 305 129	19 091 743	18 969 393	18 142 851	19 009 232	15 877 924

Continuation

	2021	2022	2023	2024	2025	03.26	04.26	05.26	06.26
Liabilities	12 056 564	12 576 183	12 802 713	15 618 752	17 308 884	16 996 983	16 854 290	16 510 532	17 561 408
Narrow Reserve Money	6 945 442	7 374 898	7 142 913	7 532 310	10 270 708	9 082 143	10 913 338	10 763 937	10 898 765
Reserve Money	10 957 714	11 874 422	11 539 973	14 606 537	15 678 721	14 749 112	14 919 075	14 840 823	15 579 704
Currency out of the NBK	3 451 715	3 823 793	4 109 817	4 862 203	5 271 109	4 962 080	5 091 844	5 214 053	5 339 901
Transferable Deposits of Banks	2 074 806	2 202 901	1 483 719	1 372 456	3 742 168	2 799 858	4 494 563	4 195 065	4 250 443
Other Deposits of Banks	4 012 272	4 499 524	4 397 060	7 074 227	5 408 013	5 666 969	4 005 736	4 076 887	4 680 939
Transferable Deposits of Nonbank Financial Institutions	1 370 737	1 115 521	1 539 958	1 285 183	1 252 763	1 315 630	1 322 443	1 351 454	1 301 985
Current accounts of Public Nonfinancial Institutions in KZT	48 177	232 683	9 419	12 468	4 669	4 575	4 488	3 365	6 436
Current accounts of non-state non-financial organizations in tenge	7	1	-	-	-	-	-	-	-
Other Deposits	473 891	341 074	1 008 920	880 979	1 377 828	984 442	985 332	1 184 955	1 566 795
Foreign Currency Current Accounts of Public Nonfinancial Institutions	32	657	2 694	39	1 693	2 657	3 182	3 111	3 229
Other Deposits of Public Nonfinancial Institutions	87 413	1 581	332	93 927	16 458	74	27	28	27
Other Deposits of Nonbank Financial Institutions	383 339	337 347	1 004 390	785 494	1 358 543	980 412	978 063	1 177 458	1 558 641
Other Deposits of Liquidated Banks	3 106	1 489	1 504	1 520	1 134	1 299	4 060	4 359	4 897
Nonprofit Institutions	-	-	-	-	-	-	-	-	-
Securities (other than shares)	474 845	354 628	247 488	131 236	252 335	1 263 428	949 883	484 754	414 909
Other Financial Institutions	291 892	110 269	65 186	36 361	46 988	906 386	627 355	174 510	145 698
Public Nonfinancial Institutions	133 783	167 123	105 452	48 993	72 618	265 591	241 826	232 650	198 622
Private Nonfinancial Institutions	47 382	69 676	69 696	45 881	129 308	85 866	80 703	77 593	70 490
Households	891	282	-	-	81	-	-	-	-
Nonprofit Institutions	897	7 278	7 155	-	3 339	5 584	-	-	99
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	2025*	03.26	04.26	05.26	06.26
Net Foreign Assets	1 769 349	810 249	837 480	380 772	492 453	458 167	604 295	655 834	907 621
Net Foreign Assets, CFC	1 567 010	820 973	1 459 100	1 302 997	1 821 122	1 703 985	1 810 367	1 770 100	2 029 046
Claims to Nonresidents, CFC	2 330 781	3 293 138	4 069 307	4 448 787	5 610 323	5 436 753	5 690 311	6 155 379	6 082 857
Foreign Currency	264 941	370 974	613 961	397 165	502 707	570 390	555 706	624 430	562 833
Transferable Deposits	757 233	1 132 797	1 215 266	1 148 104	1 698 816	1 373 659	1 322 244	1 447 825	1 811 696
Other Deposits	466 087	477 359	645 017	771 610	749 149	1 191 420	1 558 815	1 682 150	1 184 413
Securities (other than shares)	501 724	838 832	1 007 177	1 204 023	1 331 331	1 105 020	1 082 826	1 209 555	1 342 992
Credits	279 970	399 142	500 714	779 340	1 115 850	1 066 033	1 027 643	1 093 210	1 077 973
Financial Derivatives	4 689	473	8 662	4 442	9 815	11 678	10 654	10 846	12 216
Shares and other Equity	4 373	4 675	4 594	5 789	5 637	5 324	5 158	5 414	5 343
Other Accounts Receivable	51 766	68 885	73 916	138 314	197 019	113 229	127 265	81 948	85 390
Less: Liabilities for Nonresidents, CFC	763 771	2 472 164	2 610 207	3 145 790	3 789 201	3 732 768	3 879 944	4 385 279	4 053 811
Transferable Deposits	349 911	1 413 594	1 321 335	1 445 896	1 273 862	1 107 496	1 099 858	1 252 730	1 215 516
Other Deposits	280 553	836 243	943 601	1 280 753	1 638 596	1 433 740	1 510 347	1 664 301	1 562 793
Securities (other than shares)	41 400	24 253	-	-	206 827	192 254	187 109	340 833	339 389
Credits	47 273	157 398	157 344	362 564	540 084	878 048	965 176	930 830	808 076
Financial Derivatives	9 176	2 507	7 062	390	4 750	6 303	7 256	7 760	8 433
Other Accounts Payable	35 458	38 168	180 864	56 186	125 082	114 927	110 197	188 826	119 604
Other net Foreign Assets, OFC	202 338	-10 724	-621 620	-922 225	-1 328 669	-1 245 818	-1 206 072	-1 114 266	-1 121 425
Gross Assets	507 000	666 949	855 091	833 226	891 498	899 606	953 340	1 122 699	985 534
Less: Foreign Liabilities	304 662	677 673	1 476 711	1 755 451	2 220 167	2 145 424	2 159 412	2 236 965	2 106 960
Domestic Assets	28 273 963	32 860 771	36 856 922	44 480 036	50 090 625	49 559 633	49 818 035	50 945 421	52 098 935
Reserves	6 516 208	7 430 749	6 360 781	8 988 580	9 704 108	9 212 711	9 112 044	8 771 062	9 556 380
Transferable and Other Deposits in NBK	6 062 216	6 967 609	5 890 626	8 500 922	9 182 198	8 730 530	8 611 087	8 321 868	9 081 253
National Currency	453 992	463 140	470 155	487 658	521 910	482 181	500 958	449 194	475 127
Other Claims to NBK	1 589 764	1 845 120	1 012 693	263 370	156 756	719 662	488 768	570 295	527 357

Continuation

	2021	2022	2023	2024	2025*	03.26	04.26	05.26	06.26
Net Claims to the Central Government	4 235 214	4 417 488	6 375 618	8 698 045	7 481 374	7 434 236	7 706 754	8 269 133	8 470 155
Gross Claims	4 438 508	4 664 553	6 640 779	8 954 858	7 729 841	7 688 301	7 965 595	8 529 272	8 739 368
Securities (other than shares)	4 332 090	4 555 217	6 533 456	8 776 421	7 563 888	7 418 966	7 699 982	8 260 203	8 472 528
Credits	101 473	108 723	106 822	123 401	90 995	86 179	83 324	87 471	86 530
Other Accounts Receivable	4 945	614	502	55 036	74 957	183 156	182 290	181 599	180 310
Less: Liabilities	203 294	247 065	265 161	256 812	248 467	254 065	258 841	260 140	269 213
Transferable Deposits	23 713	15 832	13 387	1 759	2 662	2 283	2 944	2 870	3 680
Other Deposits	1 947	2 542	4 635	19 495	9 906	9 520	13 331	20 543	17 196
Credits	56 444	64 948	63 685	69 913	76 756	78 581	79 191	79 798	81 373
Other Accounts Payable	121 190	163 744	183 455	165 645	159 143	163 682	163 375	156 929	166 964
Claims to the Regional and Local Government	14 469	13 224	13 446	14 162	21 883	6 313	2 632	1	2
Securities (other than shares)	14 468	13 223	13 446	14 160	14 171	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	1	1	1	2	7 712	6 313	2 632	1	2
Claims to Nonbank Financial Institutions	2 397 563	2 441 767	2 890 141	2 540 744	3 492 431	3 518 258	3 671 502	3 586 034	3 398 987
Transferable Deposits	13 986	135 465	25 472	12 874	17 549	10 120	15 217	30 189	32 364
Other Deposits	52	-	-	-	-	16 292	24 763	32 893	32 873
Securities (other than shares)	639 721	884 278	832 316	706 931	837 814	929 362	920 050	899 004	910 941
Credits	1 275 313	836 937	1 247 196	1 113 021	1 802 227	1 717 175	1 855 033	1 747 057	1 496 007
Financial Derivatives	54 716	72 008	158 908	6 989	12 209	10 368	30 068	10 108	25 942
Shares and other Equity	296 402	300 200	376 771	482 175	577 871	601 646	602 169	602 763	618 073
Other Accounts Receivable	117 372	212 878	249 478	218 753	244 762	233 294	224 202	264 020	282 786
Claims to Public Nonfinancial Institutions	605 536	873 865	777 381	690 279	882 359	930 970	976 821	1 068 118	1 023 356
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	458 448	564 961	550 463	504 950	664 731	653 133	740 662	767 875	748 470
Credits	146 736	308 618	226 564	185 219	217 575	243 445	235 586	283 892	274 394
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	-	-	-	-	-	-	-	-
Other Accounts Receivable	351	286	355	111	53	34 393	573	16 351	492

Continuation

	2021	2022	2023	2024	2025*	03.26	04.26	05.26	06.26
Claims to Private Nonfinancial Institutions	8 474 297	9 266 501	10 468 045	11 840 393	13 483 148	13 246 406	13 244 351	13 701 052	13 933 223
Securities (other than shares)	254 543	266 881	273 631	378 330	434 830	450 157	433 506	484 041	457 653
Credits	7 901 000	8 673 393	9 775 098	10 959 988	12 496 121	12 247 533	12 263 455	12 661 422	12 923 960
Financial Derivatives	1 378	1 251	1 549	379	3 104	5 792	5 786	2 307	5 039
Shares and other Equity	162 909	191 382	245 262	261 142	314 582	322 740	314 198	310 474	311 323
Other Accounts Receivable	154 467	133 593	172 506	240 554	234 510	220 185	227 406	242 808	235 248
Claims to Nonprofit Institutions	3 016	2 391	4 109	6 027	7 087	7 714	8 078	8 150	8 622
Credits	2 939	2 268	3 827	5 955	6 902	6 893	6 788	6 699	6 702
Shares and other Equity	2	3	3	3	3	3	3	3	3
Other Accounts Receivable	74	120	279	69	182	819	1 288	1 448	1 918
Claims to Households	10 869 025	14 243 981	18 331 749	22 998 054	27 800 516	28 131 034	28 424 161	28 621 722	29 015 548
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	10 795 904	14 177 198	18 276 322	22 914 265	27 655 597	28 028 334	28 309 086	28 514 659	28 906 479
Financial Derivatives	530	-	-	1 538	-	758	219	210	333
Other Accounts Receivable	72 590	66 783	55 427	82 252	144 919	101 943	114 857	106 853	108 736
Other Net Assets	-6 431 129	-7 674 314	-9 377 040	-11 559 618	-12 939 038	-13 647 672	-13 817 076	-13 650 146	-13 834 694
Other Financial Assets	98 964	128 385	129 563	130 328	259 829	212 441	230 539	228 122	238 881
Nonfinancial Assets	796 805	834 083	886 835	962 845	1 223 550	1 235 143	1 243 533	1 247 277	1 258 753
Less: Other Liabilities	1 238 334	1 556 149	1 627 152	1 697 052	1 727 986	1 672 904	2 046 943	1 804 371	1 891 679
Less: Capital Accounts	6 088 565	7 080 633	8 766 286	10 955 739	12 694 431	13 422 352	13 244 205	13 321 175	13 440 649
Liabilities	30 043 312	33 671 020	37 694 402	44 860 808	50 583 078	50 017 799	50 422 330	51 601 255	53 006 556
Transferable Deposits	7 786 368	8 187 666	7 691 930	8 570 023	9 119 585	8 479 213	8 263 531	8 127 393	8 961 973
Central Bank	1	1	1	1	1	1	1	1	1
Regional and Local Government	886	864	862	968	493	930	749	1 117	1 087
Nonbank Financial Institutions	543 070	484 231	558 312	637 799	612 559	773 471	827 484	674 125	724 056
Public Nonfinancial Institutions	572 609	852 319	544 233	495 289	654 264	898 507	758 537	803 714	769 413
Private Nonfinancial Institutions	4 276 021	4 455 259	3 949 378	4 518 896	4 722 558	4 161 439	3 892 563	3 841 632	4 465 404
Nonprofit Institutions	116 056	131 520	116 164	103 808	97 129	113 431	107 025	101 957	122 676
Households	2 277 724	2 263 471	2 522 981	2 813 261	3 032 580	2 531 435	2 677 171	2 704 846	2 879 335

Continuation

	2021	2022	2023	2024	2025*	03.26	04.26	05.26	06.26
Other Deposits	17 425 495	21 059 848	24 413 188	30 538 326	36 248 832	35 847 457	36 567 927	37 247 709	38 303 152
Central Bank	0	-	-	-	-	-	-	-	-
Regional and Local Government	28	504	2 638	5 330	10 890	3 388	3 107	2 890	2 797
Nonbank Financial Institutions	812 750	971 535	943 810	957 315	1 329 065	1 443 252	1 272 529	1 345 633	1 361 408
Public Nonfinancial Institutions	821 283	1 356 166	767 356	1 039 417	1 342 189	1 268 430	1 590 611	1 527 603	1 542 422
Private Nonfinancial Institutions	4 235 938	4 608 925	5 872 590	8 269 852	9 915 306	8 889 373	9 224 667	9 288 411	9 716 246
Nonprofit Institutions	568 295	738 950	509 737	489 993	515 505	538 796	542 558	579 534	522 476
Households	10 987 200	13 383 768	16 317 056	19 776 419	23 135 877	23 704 218	23 934 455	24 503 637	25 157 802
Securities	1 943 608	1 985 457	2 793 003	3 020 540	3 134 163	3 251 186	3 301 722	3 696 375	3 810 742
Nonbank Financial Institutions	1 743 393	1 773 039	2 562 398	2 757 467	2 860 573	2 972 172	3 023 173	3 414 873	3 524 765
Public Nonfinancial Institutions	148 963	150 815	152 952	155 348	158 003	160 370	159 334	160 761	162 166
Private Nonfinancial Institutions	1 447	2 885	1 775	573	587	623	169	211	284
Households	49 805	58 718	75 878	107 152	115 001	118 022	119 046	120 530	123 527
Credits	2 152 007	1 606 866	2 129 723	2 195 351	2 033 205	2 573 987	2 575 284	2 673 493	2 192 503
Central Bank	6	6	6	6	6	6	6	6	6
Regional and Local Government	6 460	12 359	20 952	38 603	52 668	54 326	54 887	55 252	57 174
Nonbank Financial Institutions	2 137 729	1 586 217	2 099 879	2 147 184	1 970 249	2 509 203	2 509 874	2 607 648	2 124 669
Public Nonfinancial Institutions	7 739	8 250	8 871	9 546	10 272	10 452	10 518	10 587	10 654
Private Nonfinancial Institutions	21	9	5	2	0	-	-	-	-
Households	52	26	11	10	10	-	-	-	-
Financial Derivatives	54 828	74 613	159 536	8 600	13 410	11 312	31 683	11 728	25 681
Central Bank	-	-	-	-	-	-	-	-	-
Nonbank Financial Institutions	54 673	73 653	159 394	6 537	12 645	9 411	30 173	10 598	24 624
Public Nonfinancial Institutions	-	-	-	-	3	-	-	-	-
Private Nonfinancial Institutions	155	959	142	666	762	1 143	1 292	922	724
Households	-	-	-	1 397	-	757	218	209	333
Other Accounts Payable	681 006	756 571	507 022	527 969	33 883	-145 356	-317 817	-155 443	-287 495
Central Bank	24	211	182	220	171	0	50	0	527
Regional and Local Government	3 789	5 581	4 954	4 369	4 374	4 621	4 419	4 424	4 418
Nonbank Financial Institutions	65 337	88 071	64 816	50 132	34 013	35 363	25 662	28 728	38 815
Public Nonfinancial Institutions	103 266	97 753	99 097	97 422	95 445	95 230	94 542	94 945	93 538
Private Nonfinancial Institutions	228 250	245 255	301 575	339 673	372 910	277 722	239 396	251 971	225 290
Nonprofit Institutions	704	389	1 569	451	298	2 200	3 144	3 948	4 680
Households	197 877	201 800	244 310	298 347	391 713	284 124	244 178	265 939	264 295
Interbank Accounts	81 759	117 511	-209 481	-262 644	-865 041	-844 616	-929 209	-805 399	-919 058

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2021	2022	2023	2024	2025*	03.26	04.26	05.26	06.26
Net Foreign Assets	40 426 251	43 086 563	44 266 879	55 093 010	65 530 494	62 260 945	61 838 598	65 429 289	62 217 359
Claims to Nonresidents	17 175 190	19 521 062	20 408 036	28 511 157	38 679 283	37 411 992	36 946 684	38 882 455	35 805 120
Monetary Gold and SDR	11 171 705	10 504 466	9 887 314	13 670 249	25 047 136	25 883 032	25 460 802	26 659 747	23 969 680
Foreign Currency	377 319	500 864	751 766	549 606	649 905	708 758	688 793	763 800	700 452
Transferable Deposits	1 993 762	2 961 226	3 997 773	4 004 908	3 038 051	2 739 675	2 823 157	3 554 959	3 811 993
Other Deposits	466 087	477 359	645 017	771 610	749 149	1 191 420	1 558 815	1 682 150	1 184 413
Securities (other than shares)	1 258 447	3 132 763	2 966 140	6 428 021	5 642 670	3 601 250	3 193 724	2 872 835	2 832 634
Credits	279 970	399 142	500 714	779 340	1 115 850	1 066 033	1 027 643	1 093 210	1 077 973
Shares and other Equity	4 373	4 675	4 594	5 789	5 637	5 324	5 158	5 414	5 343
Financial Derivatives	6 997	3 160	43 805	13 396	11 897	13 654	12 579	12 870	14 151
Other Claims	1 616 531	1 537 406	1 610 914	2 288 238	2 418 988	2 202 846	2 176 011	2 237 471	2 208 481
Liabilities for Nonresidents	1 646 651	3 429 672	3 548 288	4 326 529	4 942 015	4 746 492	4 807 653	5 389 953	5 019 375
Transferable Deposits	349 916	1 471 421	1 368 240	1 625 787	1 413 254	1 169 818	1 099 870	1 285 775	1 226 864
SDR	880 941	897 515	889 002	998 241	1 010 092	947 601	924 467	968 111	950 356
Other Deposits	280 553	836 243	943 601	1 280 753	1 638 596	1 433 740	1 510 347	1 664 301	1 562 793
Securities (other than shares)	41 400	24 253	-	-	206 827	192 254	187 109	340 833	339 389
Credits	47 694	157 848	157 787	363 076	540 576	878 514	965 627	931 303	808 545
Financial Derivatives	9 176	2 507	7 062	390	4 750	6 303	7 256	7 760	8 433
Other Accounts Payable	36 971	39 885	182 597	58 283	127 920	118 262	112 977	191 872	122 996
Assets of the National Oil Fund	23 888 930	25 787 868	27 284 595	30 896 973	32 300 460	29 873 311	30 007 371	32 185 027	31 486 189
Other Net Foreign Assets	1 008 782	1 207 304	122 537	11 409	-507 234	-277 865	-307 803	-248 240	-54 574
Assets	2 105 715	2 581 380	2 266 893	2 540 473	2 537 181	2 574 165	2 572 524	2 742 144	2 737 966
Foreign Liabilities	1 096 933	1 374 076	2 144 356	2 529 064	3 044 415	2 852 030	2 880 327	2 990 384	2 792 540
Net Domestic Assets	-10 326 961	-8 790 608	-5 965 307	-9 433 007	-12 778 753	-11 151 029	-10 108 051	-12 753 914	-7 217 142
Net Claims to the Central Government	3 392 313	2 460 848	4 364 751	6 106 777	4 661 135	4 423 362	4 432 106	4 441 006	5 239 793
Claims	4 821 738	5 109 337	7 042 001	9 358 506	8 100 444	8 059 908	8 339 436	8 905 195	9 109 317
Securities	4 715 320	5 000 000	6 934 678	9 180 069	7 934 492	7 790 573	8 073 823	8 636 125	8 842 477
Credits	101 473	108 723	106 822	123 401	90 995	86 179	83 324	87 471	86 530
Other	4 945	614	502	55 036	74 957	183 156	182 290	181 599	180 310
Liabilities	1 429 424	2 648 488	2 677 250	3 251 729	3 439 309	3 636 546	3 907 331	4 464 189	3 869 524
Transferable Deposits	1 085 259	2 015 312	2 187 867	2 589 801	2 197 446	2 502 495	2 578 319	3 090 097	2 434 187
Other Deposits	166 099	402 598	241 331	425 106	1 004 543	890 556	1 085 267	1 136 223	1 185 811
Securities	-	-	-	-	-	-	-	-	-
Credits	56 444	64 948	63 685	69 913	76 756	78 581	79 191	79 798	81 373
Other	121 622	165 630	184 368	166 908	160 565	164 914	164 554	158 071	168 153

Continuation

	2021	2022	2023	2024	2025*	03.26	04.26	05.26	06.26
Claims to the Regional and Local Government	14 469	13 224	13 446	14 162	21 883	6 313	2 632	1	2
Securities (other than shares)	14 468	13 223	13 446	14 160	14 171	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	1	1	1	2	7 712	6 313	2 632	1	2
Resources of the National Oil Fund	25 794 061	26 789 585	29 914 923	34 750 226	37 300 370	36 523 903	36 381 801	38 607 835	38 109 898
Claims to Nonbank Financial Institutions	7 715 115	7 804 560	8 201 871	7 655 897	8 616 141	8 818 688	8 810 446	8 714 457	8 527 401
Transferable Deposits	13 986	135 465	25 472	12 874	17 549	88 855	30 439	31 013	33 397
Other Deposits	52	-	-	-	-	16 292	24 763	32 893	32 873
Securities	639 721	884 278	832 316	706 931	837 814	929 362	920 050	899 004	910 941
Credits	1 505 220	1 109 958	1 451 400	1 113 021	1 802 227	1 815 169	1 855 033	1 747 057	1 496 007
Financial Derivatives	54 716	72 008	158 908	6 989	12 209	10 368	30 068	10 108	25 942
Shares and other Equity	5 384 048	5 389 972	5 484 298	5 597 322	5 701 571	5 725 346	5 725 869	5 730 318	5 745 450
Other Accounts Receivable	117 372	212 878	249 478	218 760	244 772	233 296	224 223	264 063	282 790
Claims to Public Nonfinancial Institutions	1 443 209	1 461 118	1 553 027	1 618 700	2 375 253	3 054 166	3 236 754	3 226 388	3 161 618
Other Deposits	-	-	-	-	-	-	-	-	-
Securities	458 448	564 961	550 463	504 950	664 731	653 133	740 662	767 875	748 470
Credits	146 736	308 618	226 564	185 219	217 575	243 445	235 586	283 892	274 394
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	541 968	670 379	854 170	1 249 224	1 898 474	1 769 241	1 814 821	1 965 639
Other Accounts Receivable	88 024	45 571	105 621	74 362	243 722	259 115	491 265	359 801	173 116
Claims to Private Nonfinancial Institutions	8 474 348	9 266 501	10 468 045	11 840 393	13 483 148	13 246 406	13 244 351	13 701 052	13 933 223
Securities	254 543	266 881	273 631	378 330	434 830	450 157	433 506	484 041	457 653
Credits	7 901 000	8 673 393	9 775 098	10 959 988	12 496 121	12 247 533	12 263 455	12 661 422	12 923 960
Financial Derivatives	1 378	1 251	1 549	379	3 104	5 792	5 786	2 307	5 039
Shares and other Equity	162 909	191 382	245 262	261 142	314 582	322 740	314 198	310 474	311 323
Other Accounts Receivable	154 517	133 593	172 506	240 554	234 510	220 185	227 406	242 808	235 248
Claims to Nonprofit Institutions	3 016	2 391	4 109	6 027	7 087	7 714	8 078	8 150	8 622
Credits	2 939	2 268	3 827	5 955	6 902	6 893	6 788	6 699	6 702
Shares and other Equity	2	3	3	3	3	3	3	3	3
Other	74	120	279	69	182	819	1 288	1 448	1 918

Continuation

	2021	2022	2023	2024	2025*	03.26	04.26	05.26	06.26
Claims to Households	10 879 741	14 253 707	18 338 242	23 004 813	27 806 353	28 136 689	28 430 767	28 628 446	29 022 169
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	10 806 620	14 186 925	18 282 815	22 921 023	27 661 434	28 033 989	28 315 692	28 521 383	28 913 100
Financial Derivatives	530	-	-	1 538	-	758	219	210	333
Other	72 590	66 783	55 427	82 252	144 919	101 943	114 857	106 853	108 736
Other Net Domestic Assets	-17 298 111	-18 146 474	-21 491 057	-28 590 935	-37 321 165	-38 875 582	-38 212 419	-39 154 835	-35 531 046
Other Financial Assets	102 866	135 549	139 554	149 921	267 922	860 222	239 895	249 565	255 695
Nonfinancial Assets	857 332	899 210	952 200	1 051 276	1 369 114	1 386 319	1 396 924	1 401 035	1 415 973
Less: Other Liabilities	6 277 057	6 214 048	7 300 823	7 531 264	7 172 027	8 730 377	8 462 182	8 475 028	7 884 140
Less: Capital Accounts	11 981 252	12 967 184	15 281 988	22 260 868	31 786 174	32 391 745	31 387 056	32 330 407	29 318 573
Liabilities	30 099 291	34 295 955	38 301 572	45 660 003	52 751 740	51 109 916	51 730 547	52 675 375	55 000 217
Currency in Circulation	2 997 723	3 360 653	3 639 662	4 374 546	4 749 199	4 479 899	4 590 886	4 764 859	4 864 774
Transferable and Other Deposits	27 101 567	30 935 301	34 661 910	41 285 458	48 002 541	46 630 016	47 139 661	47 910 516	50 135 442
Regional and Local Government	914	1 368	3 500	6 298	11 383	4 318	3 855	4 007	3 884
Nonbank Financial Institutions	3 109 897	2 908 634	4 046 470	3 665 791	4 552 930	4 512 764	4 400 520	4 548 670	4 946 090
Public Nonfinancial Institutions	1 529 514	2 443 405	1 324 034	1 641 140	2 019 273	2 174 243	2 356 846	2 337 821	2 321 527
Private Nonfinancial Institutions	8 511 966	9 064 184	9 821 968	12 788 747	14 637 864	13 050 811	13 117 230	13 130 043	14 181 651
Nonprofit Institutions	684 352	870 470	625 901	593 802	612 634	652 227	649 583	681 491	645 153
Households	13 264 924	15 647 239	18 840 038	22 589 680	26 168 457	26 235 654	26 611 627	27 208 484	28 037 137

* including final turnovers

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

	2021	2022	2023	2024	06.25	09.25	12.25**	03.26
Net Foreign Assets	3 603 191	3 584 793	5 250 119	8 348 979	8 797 317	9 396 465	8 597 874	8 086 863
Claims on Nonresidents	5 248 149	5 008 923	6 516 697	10 415 795	11 081 621	12 199 728	11 844 583	11 190 554
Foreign Currency	3 025	1 081	1 636	6	13 102	0	48	616
Deposits	146 381	135 879	271 650	446 803	478 021	390 007	385 685	378 181
Securities (other than shares)	3 574 836	3 395 916	3 776 219	5 190 576	5 708 856	6 412 801	6 213 239	5 599 500
Loans	58 624	44 565	47 943	36 700	38 738	29 525	28 672	40 607
Financial Derivatives	0	0	0	0	0	0	0	0
Other	1 465 281	1 431 481	2 419 248	4 741 709	4 842 905	5 367 395	5 216 938	5 171 650
less: Liabilities to Nonresidents	1 644 957	1 424 131	1 266 578	2 066 816	2 284 304	2 803 262	3 246 708	3 103 691
Deposits	0	74 296	73 157	171 679	15 058	14 985	872	808
Securities (other than shares)	1 067 545	661 735	554 655	1 198 503	1 237 628	1 638 252	2 083 096	1 993 562
Loans	541 365	645 577	571 490	679 220	1 019 422	1 135 491	1 146 915	1 087 826
Financial Derivatives	0	0	0	0	0	0	0	0
Other	36 047	42 523	67 277	17 414	12 196	14 535	15 825	21 495
Claims on Banking System	2 581 784	2 040 126	3 196 843	2 686 122	2 191 882	2 183 259	3 124 331	3 322 641
National Currency	627	925	491	815	1 220	712	494	1 376
Other Claims	2 581 157	2 039 201	3 196 353	2 685 307	2 190 661	2 182 548	3 123 837	3 321 265
Net Claims on Central Government	5 943 344	8 082 617	9 196 610	10 725 428	11 920 319	12 722 417	12 522 252	13 667 833
Claims on Central Government	6 043 497	8 172 655	9 313 393	10 846 264	12 155 217	12 805 130	13 266 685	13 745 514
Securities (other than shares)	5 875 755	8 117 593	9 166 194	10 743 496	12 015 142	12 599 484	13 124 360	13 365 449
Other Claims	167 742	55 062	147 199	102 768	140 076	205 646	142 325	380 065
Less: Liabilities to Central Government	100 152	90 038	116 783	120 836	234 898	82 713	744 433	77 681
Deposits	0	0	0	0	0	0	0	1 247
Other Liabilities	100 152	90 038	116 783	120 836	234 898	82 713	744 433	76 434
Claims on Other Sectors	4 281 035	4 150 618	4 105 840	4 553 115	4 931 317	5 652 366	5 830 878	6 043 912
Regional and Local Government	857 776	811 212	808 988	899 812	957 666	1 178 993	1 236 821	1 264 405
Public Nonfinancial Institutions	966 553	924 349	1 029 871	1 263 141	1 401 562	1 734 386	1 697 035	1 946 588
Private Nonfinancial Institutions	2 201 762	2 188 402	2 060 872	2 220 256	2 410 252	2 582 383	2 745 941	2 683 887
Other Resident Sectors	254 945	226 654	206 108	169 906	161 837	156 604	151 080	149 033

Continuation

	2021	2022	2023	2024	06.25	09.25	12.25**	03.26
Deposits	25 307	15 330	176 347	10 169	5 768	14 591	4 786	5 692
of which: Depository corporations	0	6 564	130 082	6 585	4 335	3 999	4 074	3 946
Securities (other than shares)	7 502	8 051	981 482	983 518	983 614	1 078 282	1 078 870	1 059 286
of which: Depository corporations	0	0	21 950	24 241	24 005	117 622	116 990	99 149
Loans	884 294	941 983	962 655	1 330 710	1 342 820	1 437 141	1 423 728	1 443 665
of which: Depository corporations	393	48 485	54 614	126 760	138 635	191 934	182 920	204 680
Financial Derivatives	0	0	0	0	0	0	0	0
of which: Depository corporations	0	0	0	0	0	0	0	0
Insurance Technical Reserve	13 836 287	15 606 629	18 997 395	24 148 686	25 594 613	27 429 872	27 822 253	28 814 120
Net Equity of Households in Life Insurance Reserves	450 152	551 701	606 036	897 222	1 096 230	1 189 035	1 343 007	1 439 364
Net Equity of Households in Pension Funds	13 071 798	14 663 411	17 864 654	22 810 718	24 064 744	25 787 071	26 013 772	26 928 948
Prepayment of Premiums and Reserves against Outstanding Claims	314 337	391 517	526 704	440 746	433 639	453 766	465 473	445 809
of which: Depository corporations	5 928	7 962	11 157	1 310	5 424	5 431	5 662	4 101
Shares and other Equity	1 629 798	1 741 458	2 164 286	2 219 982	2 543 182	2 748 342	2 773 137	2 898 632
Other Items (NET)	26 166	-455 298	-1 532 753	-2 379 421	-2 629 163	-2 753 721	-3 027 438	-3 100 147

* 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	06.25	09.25	12.25**	03.26
Net Foreign Assets	20 755 883	21 284 973	22 337 865	32 637 901	36 233 248	41 360 060	42 138 705	40 777 118
Claims on Nonresidents	23 864 780	26 205 715	28 004 072	40 086 097	44 757 771	51 441 671	52 702 962	50 851 697
less: Liabilities to Nonresidents	3 108 897	4 920 743	5 666 207	7 448 195	8 524 523	10 081 612	10 564 258	10 074 578
Domestic Claims	32 778 744	39 196 750	47 836 789	57 610 336	60 468 838	63 899 277	66 309 073	68 250 923
Net claims on Central Government	7 643 999	10 006 006	13 302 496	16 505 941	16 251 425	16 126 108	16 747 873	17 696 270
Claims on Central Government	10 865 234	13 281 991	16 355 394	20 204 770	20 537 449	20 791 472	21 367 129	21 805 422
Less: Liabilities to Central Government	3 221 236	3 275 986	3 052 898	3 698 829	4 286 025	4 665 364	4 619 256	4 109 152
Claims on Other Sectors	25 134 745	29 190 745	34 534 293	41 104 395	44 217 413	47 773 168	49 561 199	50 554 653
Regional and Local Government	872 244	824 436	822 434	913 974	971 444	1 192 495	1 258 704	1 270 718
Public Nonfinancial Institutions	2 426 506	2 402 211	2 601 979	2 900 923	3 322 087	3 951 733	4 091 369	5 019 835
Other Resident Sectors	21 835 995	25 964 098	31 109 879	37 289 499	39 923 883	42 628 940	44 211 126	44 264 101
Currency outside Financial Sectors	2 997 097	3 359 729	3 639 171	4 373 730	4 722 779	4 691 307	4 748 705	4 478 524
Deposits	24 016 977	28 035 433	30 661 705	37 623 250	38 734 800	40 335 083	43 450 322	42 118 999
Securities (other than shares)	390 671	464 827	1 372 439	1 317 224	1 513 443	1 614 190	1 440 817	1 596 193
Loans	898 173	914 141	937 879	1 252 112	1 265 321	1 309 561	1 303 759	1 303 764
Financial Derivatives	155	959	142	2 062	864	3 622	765	1 900
Insurance Technical Reserve	13 830 359	15 598 666	18 986 238	24 147 376	25 589 189	27 424 442	27 816 591	28 810 019
Shares and other Equity	12 138 553	12 959 245	15 621 136	22 485 636	26 460 586	31 648 283	32 505 818	33 166 946
Other Items (net)	-737 357	-851 278	-1 044 057	-953 153	-1 584 895	-1 767 151	-2 818 999	-2 448 303

* 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	2025*	03.26	04.26	05.26	06.26
1. RM (Reserve Money)	10 957 714	11 874 422	11 539 973	14 606 537	15 678 721	14 749 112	14 919 075	14 840 823	15 579 704
% changes to the previous month	4.6	1.3	14.0	16.4	13.9	3.4	1.2	-0.5	5.0
% changes to December of the previous year	12.1	8.4	-2.8	26.6	7.3	-5.9	-4.8	-5.3	-0.6
from them:									
Currency out of the NBK	3 451 715	3 823 793	4 109 817	4 862 203	5 271 109	4 962 080	5 091 844	5 214 053	5 339 901
Deposits of Banks and other organizations in NBK	7 505 999	8 050 629	7 430 156	9 744 334	10 407 612	9 787 032	9 827 231	9 626 770	10 239 802
Narrow Reserve Money	6 945 442	7 374 898	7 142 913	7 532 310	10 270 708	9 082 143	10 913 338	10 763 937	10 898 765
% changes to the previous month	12.9	6.9	8.6	9.5	13.6	-2.9	20.2	-1.4	1.3
% changes to December of the previous year	36.5	6.2	-3.1	5.5	36.4	-11.6	6.3	4.8	6.1
from them:									
Reserve deposits of Banks in NBK	2 074 806	2 202 901	1 483 719	1 372 456	3 742 168	2 799 858	4 494 563	4 195 065	4 250 443
M0 (Currency in Circulation)	2 997 723	3 360 653	3 639 662	4 374 546	4 749 199	4 479 899	4 590 886	4 764 859	4 864 774
% changes to the previous month	3.2	3.4	4.8	7.7	3.9	-0.1	2.5	3.8	2.1
% changes to December of the previous year	6.0	12.1	8.3	20.2	8.6	-5.7	-3.3	0.3	2.4
M1	8 788 006	9 382 455	10 380 883	11 364 043	11 935 072	11 371 521	11 361 233	11 665 814	12 114 107
% changes to the previous month	14.8	3.8	10.1	9.4	5.3	0.7	-0.1	2.7	3.8
% changes to December of the previous year	22.3	6.8	10.6	9.5	5.0	-4.7	-4.8	-2.3	1.5
from them:									
Transferable deposits of individuals in national currency	1 871 282	1 805 022	2 132 362	2 395 216	2 580 055	2 053 353	2 179 568	2 212 075	2 409 600
Transferable deposits of non-banking legal entities in national currency	3 919 000	4 216 780	4 608 860	4 594 281	4 605 818	4 838 269	4 590 779	4 688 879	4 839 732
M2	23 750 269	28 025 384	32 746 913	39 254 670	45 805 638	44 720 043	44 943 739	45 687 177	48 128 861
% changes to the previous month	6.6	6.7	7.4	7.5	8.6	2.2	0.5	1.7	5.3
% changes to December of the previous year	24.1	18.0	16.8	19.9	16.7	-2.4	-1.9	-0.3	5.1
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	19 379 263	20 102 826	20 498 155	20 886 514	21 600 384
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	14 491 303	13 245 696	13 084 351	13 134 849	14 414 370
M3 (broad money)	30 099 291	34 295 955	38 301 572	45 660 003	52 751 740	51 109 916	51 730 547	52 675 375	55 000 217
% changes to the previous month	4.9	4.7	7.4	7.2	7.6	0.9	1.2	1.8	4.4
% changes to December of the previous year	20.8	13.9	11.7	19.2	15.5	-3.1	-1.9	-0.1	4.3
from them:									
Other deposits of individuals in foreign currency	4 150 280	4 190 457	3 822 940	4 167 527	4 209 139	4 079 475	3 933 904	4 109 894	4 027 153
Other deposits of non-banking legal entities in foreign currency	2 198 742	2 080 113	1 731 719	2 237 805	2 736 963	2 310 398	2 852 904	2 878 304	2 844 203

* 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	2025**	03.26	04.26	05.26	06.26
Deposits - total*	27 101 567	30 935 301	34 661 910	41 285 458	48 002 541	46 630 016	47 139 661	47 910 516	50 135 442
of which:									
national currency:	17 337 508	21 150 007	26 604 473	32 001 910	37 863 603	37 329 692	37 529 556	38 337 951	40 239 797
Nonbanking Legal Entities	8 629 305	10 151 674	11 977 995	13 997 802	16 356 810	15 651 596	15 349 436	15 732 133	16 699 547
Individuals	8 708 203	10 998 332	14 626 478	18 004 109	21 506 793	21 678 096	22 180 119	22 605 818	23 540 250
foreign currency:	9 764 059	9 785 295	8 057 437	9 283 547	10 138 938	9 300 324	9 610 105	9 572 565	9 895 646
Nonbanking Legal Entities	5 207 338	5 136 388	3 843 877	4 697 976	5 477 274	4 742 767	5 178 598	4 969 900	5 398 758
Individuals	4 556 721	4 648 906	4 213 559	4 585 572	4 661 664	4 557 557	4 431 507	4 602 665	4 496 887
From total sum of Deposits:									
Nonbanking Legal Entities	13 836 643	15 288 062	15 821 872	18 695 777	21 834 084	20 394 363	20 528 034	20 702 032	22 098 305
Individuals	13 264 924	15 647 239	18 840 038	22 589 680	26 168 457	26 235 654	26 611 627	27 208 484	28 037 137
Transferable Deposits									
in national currency:	5 790 283	6 021 802	6 741 222	6 989 497	7 185 873	6 891 622	6 770 347	6 900 955	7 249 333
Nonbanking Legal Entities	3 919 000	4 216 780	4 608 860	4 594 281	4 605 818	4 838 269	4 590 779	4 688 879	4 839 732
Individuals	1 871 282	1 805 022	2 132 362	2 395 216	2 580 055	2 053 353	2 179 568	2 212 075	2 409 600
Other Deposits in national currency:	11 547 225	15 128 205	19 863 252	25 012 413	30 677 730	30 438 070	30 759 209	31 436 996	32 990 464
Nonbanking Legal Entities	4 710 305	5 934 894	7 369 135	9 403 521	11 750 992	10 813 327	10 758 657	11 043 253	11 859 815
Individuals	6 836 921	9 193 311	12 494 117	15 608 892	18 926 738	19 624 743	20 000 552	20 393 743	21 130 649
Transferable Deposits in foreign currency:	3 415 037	3 514 724	2 502 778	2 878 215	3 192 835	2 910 452	2 823 297	2 584 367	3 024 289
Nonbanking Legal Entities	3 008 596	3 056 275	2 112 158	2 460 170	2 740 310	2 432 369	2 325 693	2 091 596	2 554 555
Individuals	406 442	458 449	390 620	418 044	452 525	478 082	497 603	492 771	469 735
Other Deposits in foreign currency:	6 349 022	6 270 571	5 554 659	6 405 333	6 946 102	6 389 873	6 786 808	6 988 198	6 871 356
Nonbanking Legal Entities	2 198 742	2 080 113	1 731 719	2 237 805	2 736 963	2 310 398	2 852 904	2 878 304	2 844 203
Individuals	4 150 280	4 190 457	3 822 940	4 167 527	4 209 139	4 079 475	3 933 904	4 109 894	4 027 153

* without Nonresidents Accounts

** including final turnovers

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

%, for the period

	Total (credits)				including for those extended for a period								Total (deposits)				including for those placed for a period							
					up to 1 month				over 1 month								up to 1 month				over 1 month			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
2021	10.97	0.34	1.55	4.85	8.08	0.08	--	4.90	11.75	2.39	1.55	3.48	8.31	0.23	0.55	4.76	8.31	0.14	1.03	4.76	11.35	0.28	0.53	--
2022	14.98	3.35	3.00	9.00	14.93	8.50	--	9.05	15.53	3.28	3.00	4.34	13.51	1.58	1.31	8.63	13.51	1.05	1.31	8.56	13.55	1.98	1.40	20.49
2023	17.39	3.31	--	--	17.39	--	--	--	17.25	3.31	--	--	15.63	3.10	3.26	9.89	15.63	2.17	3.25	9.87	15.72	4.86	4.44	18.29
2024	15.86	4.23	5.54	--	14.70	--	--	--	17.13	4.23	5.54	--	14.11	2.81	3.06	15.71	14.11	2.37	3.03	15.71	8.00	4.77	3.61	18.41
2025	18.17	4.60	--	--	17.34	8.00	--	--	19.15	4.53	--	--	16.10	3.30	1.93	17.87	16.10	3.30	1.93	17.87	18.63	3.74	1.88	--
01.25	16.25	5.74	--	--	16.25	--	--	--	--	5.74	--	--	14.78	3.39	2.54	18.84	14.78	3.31	2.53	18.84	8.00	3.87	3.00	--
02.25	16.25	4.38	--	--	16.25	--	--	--	--	4.38	--	--	14.85	3.27	2.21	18.71	14.85	3.18	2.21	18.71	8.00	3.88	2.50	--
03.25	18.13	3.79	--	--	17.50	--	--	--	18.75	3.79	--	--	15.69	3.29	2.13	19.17	15.69	3.22	1.69	19.17	8.00	3.84	2.50	--
04.25	17.50	5.00	--	--	17.50	--	--	--	--	5.00	--	--	16.04	3.20	1.95	14.60	16.04	3.15	1.94	19.21	8.00	3.64	2.45	15.00
05.25	18.71	3.75	--	--	17.50	--	--	--	19.25	3.75	--	--	16.03	3.43	1.82	19.14	16.03	3.40	1.81	19.14	--	3.69	2.35	--
06.25	17.50	3.75	--	--	17.50	--	--	--	--	3.75	--	--	16.02	3.24	1.69	18.33	16.02	3.21	1.69	18.33	--	3.63	2.50	--
07.25	18.21	3.75	--	--	17.50	--	--	--	18.50	3.75	--	--	16.04	3.68	1.78	17.66	16.04	3.69	1.78	17.66	--	3.59	1.90	--
08.25	17.26	3.75	--	--	17.50	--	--	--	18.64	3.75	--	--	16.01	3.66	1.79	16.40	16.01	3.67	1.79	16.38	--	3.59	1.90	18.25
09.25	17.50	3.75	--	--	17.50	--	--	--	--	3.75	--	--	15.99	3.55	1.76	15.95	15.99	3.54	1.76	15.95	--	3.57	1.83	--
10.25	19.00	3.66	--	--	19.00	--	--	--	--	3.66	--	--	16.99	3.13	1.79	15.24	16.99	3.11	1.78	15.23	17.67	3.34	1.87	17.50
11.25	20.31	6.27	--	--	19.00	8.00	--	--	20.34	5.84	--	--	17.47	3.04	1.78	15.20	17.47	3.03	1.78	15.20	17.98	3.90	2.50	--
12.25	20.00	4.54	--	--	--	--	--	--	20.00	4.54	--	--	17.43	2.78	1.81	14.71	17.43	2.78	1.81	14.71	--	2.84	1.90	--
01.26	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	--
02.26	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	--
03.26	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	--
04.26	--	3.40	--	--	--	--	--	--	--	3.40	--	--	17.54	2.82	1.73	12.97	17.54	2.82	1.73	12.97	--	2.78	2.50	--
05.26	--	1.82	--	--	--	1.10	--	--	--	2.26	--	--	17.54	2.55	1.74	12.35	17.54	2.55	1.74	12.35	--	0.00	2.50	--
06.26	--	3.40	--	--	--	--	--	--	--	3.40	--	--	17.54	2.82	1.73	12.97	17.54	2.82	1.73	12.97	--	2.78	2.50	--

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		12.25*		03.26		04.26		05.26		06.26	
	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Deposits of Legal Entities	7.4	0.4	14.4	1.0	14.6	2.6	14.0	2.6	16.8	2.3	16.7	2.4	16.8	2.3	16.8	2.3	16.2	2.6
including:																		
Demand Deposits	0.7	0.1	0.5	0.0	0.2	0.1	0.0	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.2	0.1
Conditional	4.6	0.5	6.2	0.5	9.2	1.6	9.5	1.7	9.9	1.6	6.6	2.3	10.2	0.6	10.2	0.6	6.3	0.3
Time and Saving Deposits, total	7.4	0.4	14.4	1.0	14.6	2.6	14.0	2.6	16.8	2.3	16.7	2.4	16.8	2.3	16.8	2.3	16.2	2.6
of which with maturity:																		
up to 1 month	7.4	0.2	14.6	0.2	14.7	2.9	14.1	2.7	17.0	2.3	16.8	2.2	16.9	2.2	16.9	2.2	16.1	2.7
from 1 to 3 month	8.4	0.2	14.5	0.6	14.4	1.6	14.1	2.8	16.7	2.9	16.9	2.6	17.1	3.4	17.1	3.4	16.8	2.8
from 3 month to 1 year	7.5	0.5	13.2	1.5	13.9	2.1	13.5	2.1	16.1	2.1	16.5	2.9	16.8	3.2	16.8	3.2	16.3	3.0
from 1 to 5 years	8.1	0.5	12.5	1.4	14.1	1.6	12.8	1.6	15.2	3.0	15.6	2.7	16.0	2.3	16.0	2.3	15.9	1.3
over 5 years	5.6	0.5	10.1	0.7	12.8	1.6	11.8	1.5	13.3	1.3	12.9	1.5	5.0	1.6	5.0	1.6	13.0	1.0
Deposits of Individuals	8.0	0.8	13.3	0.9	13.7	0.9	13.2	0.9	14.7	0.9	15.0	0.8	14.8	0.9	14.8	0.9	14.7	0.9
including:																		
Demand Deposits	0.1	3.2	0.1	0.2	0.2	1.0	0.0	4.3	0.0	6.8	0.1	1.4	0.1	7.3	0.1	7.3	0.0	7.6
Conditional	0.4	0.4	11.2	0.6	11.6	0.8	4.1	1.0	4.8	1.0	5.1	1.0	4.0	0.1	4.0	0.1	7.7	1.0
Time and Saving Deposits, total	8.0	0.8	13.3	0.9	13.7	0.9	13.2	0.9	14.7	0.9	15.0	0.8	14.8	0.9	14.8	0.9	14.7	0.9
of which with maturity:																		
up to 1 month	7.8	0.4	14.6	0.8	14.3	0.8	13.6	0.8	16.0	0.7	16.0	0.7	16.1	0.3	16.1	0.3	15.4	0.9
from 1 to 3 month	8.3	0.4	14.2	0.7	15.2	0.8	15.0	1.0	17.5	1.0	18.0	0.9	18.0	1.0	18.0	1.0	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	14.7	1.0	14.7	0.9	14.7	0.9	14.7	0.9
from 1 to 5 years	8.6	0.8	13.7	0.8	14.0	0.8	13.3	0.8	14.1	0.9	14.2	0.8	14.3	0.9	14.3	0.9	14.1	0.8
over 5 years	2.3	1.0	2.0	0.2	2.0	0.6	2.1	1.0	2.0	1.0	2.2	0.1	2.0	0.1	2.0	0.1	2.0	1.0

Continuation

	12.21		12.22		12.23		12.24		12.25*		03.26		04.26		05.26		06.26	
	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Credits to Legal Entities	12.2	4.5	19.2	5.7	18.7	5.7	17.8	7.3	19.8	6.7	20.3	6.4	20.0	6.8	20.3	6.0	19.8	6.5
of which with maturity:																		
up to 1 month	11.8	4.9	19.3	4.8	18.8	6.4	15.6	6.5	21.5	5.4	21.1	5.5	20.9	5.1	21.1	5.5	20.9	5.5
from 1 to 3 month	11.6	3.1	19.0	4.8	18.3	6.4	18.1	6.6	20.6	6.6	20.9	6.4	20.8	6.2	20.6	6.9	19.9	7.0
from 3 month to 1 year	12.1	4.9	18.9	6.3	18.5	7.3	17.9	7.5	19.7	7.0	19.7	7.1	19.1	6.9	19.6	6.8	19.2	6.8
from 1 to 5 years	17.3	4.1	19.8	6.4	19.0	7.8	18.7	7.6	20.1	6.5	22.8	5.7	22.6	7.3	23.3	4.7	22.2	5.8
over 5 years	13.0	4.6	19.8	7.9	19.5	4.5	17.5	7.9	18.7	6.7	20.0	6.5	19.3	7.5	19.5	6.8	19.4	6.9
Credits to Individuals	17.5	6.0	17.4	6.1	17.9	4.0	18.8	5.1	20.1	5.7	22.3	5.1	22.5	4.6	22.7	7.7	20.9	5.6
of which with maturity:																		
up to 1 month	23.7	-	20.2	-	32.2	-	34.6	-	28.6	-	27.6	-	26.2	-	26.5	-	24.9	-
from 1 to 3 month	17.3	-	13.1	-	20.1	-	17.7	-	18.1	-	19.6	-	20.4	-	20.1	-	19.2	-
from 3 month to 1 year	22.8	7.1	14.0	5.0	16.6	3.0	20.9	-	21.9	-	22.5	4.0	22.8	-	22.7	-	21.1	-
from 1 to 5 years	18.5	4.0	19.5	5.3	17.1	7.7	18.8	3.9	21.9	8.8	24.8	7.8	25.6	4.7	25.8	8.1	23.0	4.5
over 5 years	19.5	8.0	16.8	8.4	19.2	5.6	17.6	5.5	15.0	4.0	15.7	6.6	15.3	5.8	15.2	8.7	15.7	6.9

* including final turnovers

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	01.01.2026	01.03.2026*	01.04.2026	01.05.2026*	01.06.2026*
Loans to economy in an expanded definition	23 766 947	28 929 176	34 643 758	41 860 599	50 623 989	50 621 031	50 933 715	51 516 451	52 276 763
of which									
from banking sector	20 544 330	24 773 243	29 803 996	35 958 388	43 286 781	43 203 146	43 404 360	43 780 650	44 457 607
from other organizations	3 222 618	4 155 933	4 839 762	5 902 212	7 337 208	7 417 885	7 529 355	7 735 801	7 819 156
including:									
from mortgage organizations	354 327	337 610	296 549	276 582	258 598	256 975	256 617	256 790	257 629
from other public sector corporations	1 491 190	1 739 316	2 155 199	2 861 669	3 973 521	4 049 365	4 122 934	4 318 197	4 385 831
from organizations engaged in microfinance activity	1 377 101	2 079 007	2 388 014	2 763 961	3 105 089	3 111 546	3 149 804	3 160 814	3 175 696
of the total amount of loans to economy									
loans to business	12 783 083	14 436 939	16 468 055	19 419 374	23 961 607	23 788 231	23 894 604	24 234 833	24 811 395
national currency	10 057 335	11 788 741	13 503 205	15 210 649	18 460 343	18 365 309	18 530 450	18 750 340	18 861 431
foreign currency	2 725 749	2 648 198	2 964 850	4 208 725	5 501 264	5 422 922	5 364 154	5 484 493	5 949 964
loans to Individuals	10 983 864	14 492 237	18 175 703	22 441 226	26 662 382	26 832 800	27 039 111	27 281 618	27 465 368
national currency	10 966 576	14 486 475	18 171 943	22 438 656	26 659 839	26 830 280	27 036 718	27 279 358	27 462 965
foreign currency	17 288	5 762	3 760	2 569	2 544	2 520	2 393	2 260	2 404

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

Other public sector corporations include subsidiaries of "Baiterek" NIH JSC 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		12.25		02.26		03.26		04.26		05.26		06.26	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Issued, total	24 424 017	15.8	30 716 473	18.1	36 895 396	18.1	41 825 933	18.5	4 895 855	16.9	3 017 323	18.9	3 319 614	19.4	3 586 906	19.1	3 214 069	19.6	4 369 683	17.7
<i>including:</i>																				
national currency	22 849 883	16.6	28 504 826	19.0	33 900 564	19.0	36 535 166	20.2	3 862 206	19.6	2 544 084	21.2	2 885 798	21.3	2 998 724	21.5	2 783 178	21.7	3 556 296	20.3
foreign currency	1 574 134	5.0	2 211 647	6.7	2 994 832	7.3	5 290 767	7.0	1 033 649	6.7	473 239	6.9	433 816	6.5	588 183	7.0	430 891	6.0	813 387	6.6
<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	1 950 716	16.7	1 343 243	17.3	1 459 015	17.9	1 530 355	17.2	1 331 489	18.0	1 686 877	17.4
Long-term	12 097 179	16.9	19 043 704	18.5	20 962 488	19.1	24 605 913	19.4	2 945 139	17.0	1 674 080	20.2	1 860 599	20.5	2 056 551	20.5	1 882 580	20.7	2 682 806	18.0
Loans issued to business	13 071 938	15.1	15 971 672	18.0	18 921 970	17.6	22 285 658	17.8	3 149 251	16.1	1 690 888	18.2	1 822 866	18.2	2 009 048	17.5	1 740 693	18.0	2 521 085	16.4
national currency	11 506 705	16.4	13 771 269	19.8	15 935 496	19.5	17 002 081	21.2	2 116 182	20.7	1 218 138	22.6	1 389 658	21.8	1 421 339	21.9	1 310 446	22.0	1 708 275	21.1
Short-term	8 984 197	14.6	8 148 606	17.8	10 925 423	16.3	11 002 054	16.6	1 173 228	16.0	803 861	16.8	913 879	17.0	940 072	16.2	854 099	17.1	1 103 591	16.7
Long-term	2 522 509	18.1	5 622 663	20.7	5 010 073	23.1	6 000 027	24.7	942 954	21.4	414 277	26.5	475 779	24.7	481 267	26.1	456 347	25.7	604 685	23.9
foreign currency	1 565 232	5.0	2 200 403	6.7	2 986 474	7.3	5 283 577	7.0	1 033 069	6.7	472 751	6.9	433 208	6.5	587 709	7.0	430 247	6.0	812 810	6.6
Short-term	1 183 272	4.8	1 043 687	6.7	2 006 068	7.4	3 104 491	7.3	519 111	6.7	317 158	6.9	285 490	6.7	349 845	6.9	238 696	6.5	316 005	6.9
Long-term	381 960	5.7	1 156 716	6.8	980 406	7.1	2 179 087	6.6	513 958	6.6	155 593	6.8	147 718	6.0	237 865	7.1	191 551	5.3	496 804	6.4
Loans issued to Individuals	11 352 080	16.7	14 744 801	18.2	17 973 425	18.6	19 540 275	19.4	1 746 604	18.3	1 326 435	19.8	1 496 748	20.9	1 577 858	21.2	1 473 376	21.4	1 848 598	19.5
national currency	11 343 178	16.7	14 733 557	18.2	17 965 068	18.6	19 533 085	19.4	1 746 024	18.3	1 325 946	19.8	1 496 140	20.9	1 577 384	21.2	1 472 733	21.4	1 848 021	19.5
Short-term	2 158 938	15.2	2 477 853	16.2	2 999 619	19.0	3 113 475	20.6	258 377	21.0	222 224	20.3	259 590	22.0	240 438	22.6	238 694	22.3	267 281	20.6
Long-term	9 184 240	17.1	12 255 704	18.6	14 965 449	18.5	16 419 610	19.1	1 487 647	17.9	1 103 722	19.7	1 236 550	20.7	1 336 946	20.9	1 234 039	21.2	1 580 740	19.3
foreign currency	8 902	5.9	11 244	3.9	8 357	4.4	7 190	4.8	581	5.7	489	5.6	608	5.1	473	4.6	643	7.6	578	5.6
Short-term	432	1.7	2 622	0.0	1 797	0.0	0	0.0	0	0.0	0	0.0	55	4.0	0	0.0	0	0.0	0	0.0
Long-term	8 470	6.1	8 621	5.1	6 561	5.6	7 190	4.8	581	5.7	489	5.6	553	5.2	473	4.6	643	7.6	578	5.6

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	12.25*	02.26	03.26	04.26	05.26	06.26
Total loans	24 773 243	29 803 996	35 958 388	43 286 781	43 203 146	43 404 360	43 780 650	44 457 607	45 367 825
<i>including:</i>									
national currency	22 119 283	26 835 387	31 747 093	37 813 976	37 808 800	38 068 748	38 324 168	38 538 368	39 069 239
foreign currency	2 653 960	2 968 610	4 211 294	5 472 805	5 394 345	5 335 612	5 456 483	5 919 239	6 298 585
<i>from total Loans:</i>									
Short-term	4 139 077	3 440 384	5 568 032	6 012 365	6 018 359	6 046 481	6 126 811	6 161 961	6 194 619
Long-term	20 634 166	26 363 612	30 390 356	37 274 416	37 184 786	37 357 879	37 653 839	38 295 646	39 173 205
Loans of business	11 598 880	13 117 761	15 281 162	18 514 513	18 267 397	18 337 056	18 477 343	18 979 896	19 521 396
national currency	8 950 682	10 152 911	11 072 438	13 044 252	12 875 572	13 003 838	13 023 120	13 063 061	13 224 956
Short-term	2 821 012	2 184 933	3 439 697	3 660 398	3 466 580	3 484 779	3 497 894	3 410 037	3 415 307
Long-term	6 129 669	7 967 978	7 632 740	9 383 854	9 408 992	9 519 059	9 525 226	9 653 024	9 809 650
foreign currency	2 648 198	2 964 850	4 208 725	5 470 261	5 391 825	5 333 219	5 454 223	5 916 836	6 296 440
Short-term	482 726	480 101	1 161 414	1 344 050	1 552 277	1 568 465	1 652 533	1 779 148	1 811 102
Long-term	2 165 472	2 484 749	3 047 311	4 126 211	3 839 548	3 764 754	3 801 690	4 137 688	4 485 338
Loans of Individuals	13 174 364	16 686 235	20 677 225	24 772 268	24 935 749	25 067 304	25 303 307	25 477 711	25 846 428
national currency	13 168 602	16 682 476	20 674 656	24 769 724	24 933 229	25 064 911	25 301 047	25 475 307	25 844 283
Short-term	835 315	775 324	966 913	1 007 917	999 502	993 183	976 341	972 776	968 211
Long-term	12 333 287	15 907 152	19 707 743	23 761 807	23 933 726	24 071 728	24 324 706	24 502 531	24 876 072
foreign currency	5 762	3 760	2 569	2 544	2 520	2 393	2 260	2 404	2 145
Short-term	24	26	8	0	0	55	43	0	0
Long-term	5 738	3 734	2 562	2 544	2 520	2 338	2 217	2 404	2 145

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

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

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

More detailed breakdown can be found on the official Internet resource of the NBK in the section "Statistics - Monetary and banking statistics - Loan market -

Loans from banking sector to economy (analytical presentation)"

*including final turnovers

2.12. Loans from banking sector**2.12.3. Arrears on loans from banking sector**

mln. of KZT, end of period

	12.22	12.23	12.24	12.25*	02.26	03.26	04.26	05.26	06.26
Total arrears	681 452	680 590	907 174	1 436 125	1 573 422	1 628 533	1 682 628	1 720 203	1 737 491
<i>including:</i>									
national currency	631 970	667 412	893 972	1 343 182	1 485 235	1 541 898	1 600 657	1 634 355	1 659 541
foreign currency	49 483	13 178	13 202	92 943	88 187	86 635	81 971	85 848	77 950
<i>from total arrears:</i>									
Short-term	100 708	88 067	112 227	101 832	114 671	121 902	124 985	132 958	134 205
Long-term	580 744	592 522	794 947	1 334 293	1 458 751	1 506 631	1 557 644	1 587 245	1 603 286
Arrears on loans of business	326 572	283 133	311 333	453 315	507 607	537 445	556 924	582 231	588 975
national currency	279 304	271 252	298 938	361 546	420 569	451 837	475 897	497 338	511 900
Short-term	62 553	58 101	72 043	53 122	67 436	73 034	77 157	84 467	85 292
Long-term	216 751	213 151	226 895	308 424	353 133	378 803	398 739	412 871	426 608
foreign currency	47 269	11 880	12 396	91 770	87 038	85 608	81 027	84 893	77 076
Short-term	2 289	58	10 675	7 047	3 623	3 497	2 316	2 713	2 707
Long-term	44 980	11 822	1 721	84 723	83 414	82 112	78 711	82 180	74 368
Arrears on loans of Individuals	354 880	397 457	595 841	982 810	1 065 815	1 091 087	1 125 705	1 137 972	1 148 515
national currency	352 666	396 160	595 034	981 636	1 064 666	1 090 061	1 124 760	1 137 017	1 147 641
Short-term	35 846	29 886	29 502	41 663	43 612	45 371	45 511	45 778	46 206
Long-term	316 820	366 274	565 532	939 973	1 021 054	1 044 690	1 079 249	1 091 239	1 101 435
foreign currency	2 214	1 298	807	1 173	1 149	1 027	944	955	874
Short-term	20	22	8	0	0	0	0	0	0
Long-term	2 194	1 276	799	1 173	1 149	1 027	944	955	874

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

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

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

More detailed breakdown can be found on the official Internet resource of the NBK in the section "Statistics - Monetary and banking statistics - Loan market -

Loans from banking sector to economy (analytical presentation)"

*including final turnovers

2.13. Attracted deposits and weighted average interest rates of second-tier banks

mln. of KZT, end of period

	2021		2022		2023		2024		2025*		03.26		04.26		05.26		06.26	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	млн.КЗТ	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Deposits - total in national currency	288 135 400	7.4	450 523 434.4	12.2	573 201 604	14.5	799 120 341	13.5	1 074 149 418	15.5	80 216 158	16.6	98 558 333	16.7	80 308 344	16.7	103 337 304	16.0
Demand Deposits	156 898	0.0	97 360.5	0.1	51 945	0.2	31 501	0.1	8 794	0.1	519	0.1	1 068	0.1	3 890	0.0	1 152	0.1
of which:																		
Legal Entities	1 383	0.1	351.3	0.2	1 179	3.2	1 443	0.1	3 106	0.1	269	0.1	626	0.1	3 304	0.0	597	0.2
Individuals	155 515	0.0	97 009.1	0.1	50 765	0.1	30 057	0.1	5 687	0.0	250	0.1	442	0.1	585	0.0	554	0.0
Time, Saving Deposits	287 931 123	7.4	450 370 342.3	12.2	573 057 354	14.5	798 981 790	13.5	1 074 001 238	15.5	80 206 932	16.6	98 532 511	16.7	80 295 924	16.7	103 319 130	16.0
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	73 108 080	16.8	90 874 718	16.8	73 475 643	16.8	94 543 117	16.2
Individuals	19 797 363	8.6	30 667 939.3	11.5	40 144 670	13.8	55 634 525	13.5	82 046 375	14.2	7 098 852	15.0	7 657 793	14.8	6 820 281	14.8	8 776 014	14.7
Conditional Deposits	47 378	4.2	55 731.6	6.9	92 305	10.0	107 050	9.0	139 385	11.4	8 707	6.5	24 755	10.1	8 530	5.9	17 022	6.3
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	8 020	6.7	24 311	10.2	7 338	5.2	16 054	6.3
Individuals	10 071	3.8	17 944.7	9.3	16 625	11.5	9 419	9.2	16 670	12.5	687	5.1	444	4.0	1 192	10.0	968	7.7
Deposits - total in CFC	24 730 206	0.5	27 994 872.1	0.6	48 300 864	1.8	62 175 496	2.4	79 471 741	2.4	7 268 997	2.0	14 474 358	2.1	12 125 002	2.4	14 443 888	2.4
Demand Deposits	55 172	2.0	48 075.7	0.6	16 950	4.5	13 206	4.7	20 715	5.6	326	0.2	1 998	5.1	1 854	6.3	2 453	6.5
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	305	0.1	606	0.1	401	0.1	375	0.1
Individuals	53 818	2.1	43 989.5	0.6	14 061	5.5	9 966	6.3	16 410	7.0	22	1.7	1 392	7.3	1 453	8.0	2 079	7.6
Time, Saving Deposits	24 630 461	0.5	27 872 784.5	0.6	48 203 925	1.8	62 096 019	2.4	79 364 382	2.4	7 257 553	2.0	14 449 490	2.1	12 116 176	2.4	14 405 949	2.4
of which:																		
Legal Entities	18 819 739	0.4	19 259 029.1	0.6	41 777 074	1.9	57 239 833	2.5	72 472 973	2.5	6 472 570	2.1	13 728 573	2.2	11 574 491	2.5	13 885 498	2.5
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	784 983	0.8	720 918	0.9	541 684	0.8	520 451	0.9
Conditional Deposits	44 573	0.3	74 011.9	0.5	79 988	1.0	66 272	1.3	86 644	1.4	11 118	2.4	22 870	0.6	6 972	1.9	35 485	0.3
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	11 115	2.4	22 825	0.6	6 920	1.9	35 482	0.3
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	45	0.1	52	1.0	3	1.0
Deposits - total in OFC	466 144	2.2	795 820.8	6.1	2 219 156	3.1	2 468 872	4.1	3 880 789	3.7	640 083	4.6	839 367	4.6	508 851	4.7	966 746	4.7
Demand Deposits	919	0.0	2 480.2	0.0	5 203	0.1	6 893	0.1	8	0.0	104	0.0	2	0.1	0	0.0	0	0.1
of which:																		
Legal Entities	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	99	0	0	0.0	0	0.0	0	0.0
Individuals	919	0.0	2 480.2	0.0	5 203	0.1	6 893	0.1	8	0.0	4	0.0	2	0.1	0	0.0	0	0.1
Time, Saving Deposits	465 225	2.2	793 340.6	6.1	2 213 953	3.1	2 461 978	4.1	3 880 781	3.7	639 979	4.6	839 365	4.6	508 851	4.7	966 746	4.7
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	631 647	4.6	834 074	4.6	503 154	4.7	961 795	4.7
Individuals	96 967	0.7	97 084.3	0.9	61 026	0.7	55 622	0.7	96 176	0.7	8 332	0.8	5 291	0.7	5 697	0.7	4 951	0.7
Conditional Deposits	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
of which:																		
Legal Entities	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Continuation

	2021		2022		2023		2024		2025*		03.26		04.26		05.26		06.26	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	млн.КЗТ	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Current Accounts in national currency	580 295 009	0.1	819 117 161.6	0.0	1 013 078 514	0.0	1 295 039 904	0.0	1 732 404 898	0.0	130 527 431	0.0	163 052 170	0.0	134 447 501	0.1	166 636 083	0.1
of which:																		
Legal Entities	441 173 659	0.1	642 284 746.9	0.1	783 523 371	0.1	1 023 850 923	0.1	1 397 654 974	0.0	102 931 521	0.1	130 915 412	0.1	106 887 102	0.1	133 666 827	0.1
of which:																		
with accrual Interest Rates	24 867 643	1.5	13 879 148.6	2.7	17 713 818	2.6	21 613 900	2.4	28 703 772	2.3	3 167 613	1.8	3 440 040	1.9	2 884 792	2.9	16 992 616	0.6
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	99 763 908	0.0	127 475 372	0.0	104 002 310	0.0	116 674 212	0.0
Individuals	139 121 350	0.0	176 832 376.7	0.0	229 555 143	0.0	271 188 981	0.0	334 749 925	0.0	27 595 910	0.0	32 136 758	0.0	27 560 399	0.0	32 969 256	0.0
of which:																		
with accrual Interest Rates	0	0.0	0.0	0.0	4 801	0.0	1 903	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	139 121 350	0.0	176 832 376.7	0.0	229 550 342	0.0	271 187 078	0.0	334 749 925	0.0	27 595 910	0.0	32 136 758	0.0	27 560 399	0.0	32 969 256	0.0
Current Accounts in CFC	77 746 002	0.0	93 102 703.9	0.0	114 731 741	0.0	133 861 158	0.0	181 091 744	0.0	15 146 463	0.0	23 921 053	0.0	22 742 843	0.0	27 232 853	0.0
of which:																		
Legal Entities	69 129 805	0.0	80 665 305.3	0.0	103 836 000	0.0	123 894 721	0.0	167 076 920	0.0	13 867 227	0.0	22 397 090	0.0	21 641 337	0.0	26 027 313	0.0
of which:																		
with accrual Interest Rates	102	0.0	13 512.1	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	63 202	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	13 867 227	0.0	22 397 090	0.0	21 641 337	0.0	25 964 112	0.0
Individuals	8 616 197	0.0	12 437 398.6	0.0	10 895 741	0.0	9 966 437	0.0	14 014 824	0.0	1 279 235	0.0	1 523 963	0.0	1 101 507	0.0	1 205 540	0.0
of which:																		
with accrual Interest Rates	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	87	1.0	0	0.0	0	1.0
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	1 279 235	0.0	1 523 876	0.0	1 101 507	0.0	1 205 540	0.0
Current Accounts in OFC	11 515 722	0.0	16 103 112.5	0.0	16 855 008	0.0	17 748 769	0.0	24 383 983	0.0	2 267 180	0.0	2 558 151	0.0	2 056 602	0.0	2 927 722	0.0
of which:																		
Legal Entities	10 085 391	0.0	14 014 909.7	0.0	15 794 007	0.0	16 652 571	0.0	22 947 593	0.0	2 157 491	0.0	2 445 036	0.0	1 925 800	0.0	2 760 016	0.0
of which:																		
with accrual Interest Rates	48 672	0.3	211 115.6	0.3	234 786	0.2	106 725	0.3	27 392	0.3	0	0.0	0	0.0	0	0.0	17 792	0.1
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	2 157 491	0.0	2 445 036	0.0	1 925 800	0.0	2 742 223	0.0
Individuals	1 430 331	0.0	2 088 202.8	0.0	1 061 000	0.0	1 096 197	0.0	1 436 391	0.0	109 689	0.0	113 115	0.0	130 802	0.0	167 707	0.0
of which:																		
with accrual Interest Rates	3 715	0.0	11 330.8	0.0	0	0.0	915	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	1 426 615	0.0	2 076 872.0	0.0	1 061 000	0.0	1 095 283	0.0	1 436 391	0.0	109 689	0.0	113 115	0.0	130 802	0.0	167 707	0.0

* including final turnovers

2.14. Deposits of legal entities and individuals at the end of the period

mln. of KZT, end of period

	2021	2022	2023	2024	2025*	03.26	04.26	05.26	06.26
Deposits - total in national currency	10 386 834	13 834 397	17 840 257	23 097 812	27 879 793	27 933 230	28 426 054	28 784 783	30 002 260
Demand Deposits	7 056	7 203	8 748	4 447	8 231	8 624	8 764	9 584	9 764
of which:									
Legal Entities	873	602	1 363	2 103	2 605	3 008	3 135	3 579	3 771
Individuals	6 183	6 601	7 385	2 343	5 625	5 616	5 629	6 005	5 992
Time, Saving, Conditional Deposits	10 379 778	13 827 194	17 831 509	23 093 365	27 871 563	27 924 606	28 417 291	28 775 198	29 992 496
of which:									
Legal Entities	3 576 273	4 695 221	5 433 440	7 593 789	9 091 351	8 419 181	8 557 539	8 538 194	9 024 019
Individuals	6 803 505	9 131 974	12 398 069	15 499 576	18 780 212	19 505 425	19 859 751	20 237 004	20 968 477
Deposits - total in foreign currency	6 017 136	6 007 776	5 299 768	6 089 902	6 632 102	6 130 831	6 486 239	6 694 708	6 417 472
Demand Deposits	13 611	11 753	8 409	12 224	11 344	5 793	6 468	7 372	8 145
of which:									
Legal Entities	1 121	1 621	1 229	2 957	2 221	2 453	2 140	2 469	2 349
Individuals	12 491	10 132	7 180	9 267	9 123	3 339	4 328	4 903	5 796
Time, Saving, Conditional Deposits	6 003 525	5 996 022	5 291 359	6 077 678	6 620 757	6 125 038	6 479 772	6 687 336	6 409 327
of which:									
Legal Entities	1 903 704	1 842 495	1 541 025	1 992 726	2 465 401	2 126 717	2 623 727	2 649 718	2 463 010
Individuals	4 099 821	4 153 527	3 750 334	4 084 952	4 155 356	3 998 321	3 856 044	4 037 618	3 946 317
Current accounts - total in national currency	4 462 751	4 466 413	4 988 399	5 454 748	5 723 188	5 246 293	5 207 652	5 267 526	5 635 215
of which:									
Legal Entities	2 593 102	2 663 878	2 859 577	3 062 873	3 146 134	3 195 041	3 030 073	3 057 364	3 227 580
Individuals	1 869 649	1 802 536	2 128 823	2 391 875	2 577 053	2 051 252	2 177 579	2 210 161	2 407 635
Current accounts - total in foreign currency	2 724 491	3 187 153	2 099 929	2 427 961	2 675 501	2 359 481	2 157 326	2 097 072	2 519 915
of which:									
Legal Entities	2 318 049	2 728 704	1 709 310	2 009 917	2 222 976	1 881 399	1 659 723	1 604 301	2 050 181
Individuals	406 442	458 449	390 620	418 044	452 525	478 082	497 603	492 771	469 734

* including final turnovers

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

mln. of KZT, end of period

	Deposits* of Individuals			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits				
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC
												short-term	long-term	
	1=2+3+4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14
2021	13 404 792	8 759 828	4 644 964	2 400 614	1 909 808	490 806	4 485	4 462	23	10 999 694	6 845 558	3 008 098	3 837 460	4 154 136
2022	16 902 790	11 163 548	5 739 242	2 908 741	1 903 274	1 005 467	3 495	3 475	20	13 990 555	9 256 799	4 110 359	5 146 441	4 733 755
2023	20 387 546	14 922 251	5 465 295	3 267 201	2 256 804	1 010 397	4 374	4 355	19	17 115 971	12 661 092	6 099 479	6 561 614	4 454 879
2024	24 520 771	18 469 373	6 051 398	3 660 554	2 547 588	1 112 965	5 255	5 188	67	20 854 963	15 916 596	8 116 256	7 800 341	4 938 366
2025**	28 128 538	21 969 791	6 158 748	3 870 590	2 729 266	1 141 324	6 671	6 609	63	24 251 277	19 233 916	11 142 539	8 091 377	5 017 361
2025														
01.25	24 010 716	18 052 412	5 958 304	3 194 843	2 102 422	1 092 421	5 255	5 189	66	20 810 618	15 944 801	8 139 946	7 804 855	4 865 817
02.25	24 021 686	17 993 029	6 028 657	3 197 929	2 095 656	1 102 274	5 271	5 207	63	20 818 486	15 892 166	8 142 734	7 749 432	4 926 320
03.25	24 161 942	18 125 383	6 036 559	3 202 640	2 077 886	1 124 754	5 416	5 352	64	20 953 886	16 042 145	8 415 159	7 626 986	4 911 741
04.25	24 688 561	18 626 155	6 062 406	3 331 262	2 208 894	1 122 368	5 519	5 454	65	21 351 779	16 411 806	8 779 359	7 632 447	4 939 973
05.25	24 791 285	18 880 955	5 910 330	3 319 157	2 217 303	1 101 854	5 579	5 514	65	21 466 549	16 658 138	9 033 566	7 624 572	4 808 411
06.25	25 368 022	19 515 541	5 852 481	3 477 866	2 378 733	1 099 133	5 684	5 618	66	21 884 472	17 131 191	9 361 025	7 770 166	4 753 281
07.25	25 830 268	19 846 384	5 983 884	3 524 872	2 334 609	1 190 263	5 717	5 648	69	22 299 679	17 506 127	9 652 534	7 853 592	4 793 552
08.25	26 039 892	20 127 571	5 912 322	3 452 268	2 312 880	1 139 388	6 133	6 065	69	22 581 491	17 808 626	9 896 800	7 911 826	4 772 865
09.25	26 378 624	20 442 081	5 936 543	3 486 532	2 312 304	1 174 228	6 273	6 201	72	22 885 819	18 123 576	10 131 827	7 991 748	4 762 243
10.25	26 650 763	20 631 905	6 018 857	3 474 609	2 339 635	1 134 974	6 313	6 243	70	23 169 841	18 286 027	10 268 294	8 017 733	4 883 814
11.25	26 510 187	20 605 966	5 904 221	3 332 482	2 252 217	1 080 265	6 473	6 410	63	23 171 232	18 347 340	10 351 212	7 996 127	4 823 893
12.25**	28 128 538	21 969 791	6 158 748	3 870 590	2 729 266	1 141 324	6 671	6 609	63	24 251 277	19 233 916	11 142 539	8 091 377	5 017 361
2026														
01.26	27 820 011	21 671 288	6 148 723	3 277 406	2 153 803	1 123 603	6 613	6 546	67	24 535 992	19 510 939	11 541 734	7 969 205	5 025 053
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
04.26	28 458 027	22 682 530	5 775 497	3 440 838	2 315 553	1 125 286	7 197	7 135	62	25 009 992	20 359 843	12 291 426	8 068 416	4 650 149
05.26	29 196 064	23 121 107	6 074 957	3 513 244	2 350 650	1 162 594	7 309	7 239	70	25 675 511	20 763 218	12 574 281	8 188 936	4 912 293
06.26	30 015 127	24 060 344	5 954 782	3 688 711	2 552 054	1 136 657	7 379	7 310	69	26 319 037	21 500 980	13 059 952	8 441 029	4 818 056

* includes current accounts, does not include metal accounts

** including final turnovers

2.16. Deposits of Individuals (resident and non-resident) in Second-Tier Banks entering in System of Collective Warranting as of 01.07.2026.

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	8 055 042	6 153 177	1 901 866	1 106 690	902 224	204 466	5 015	5 015	0		6 943 337	5 245 937	5 194 496	51 441	1 697 400	26.8
"Kaspi Bank" JSC	7 618 130	7 123 854	494 276	890 556	876 124	14 433	1	1	0		6 727 573	6 247 730	3 014 351	3 233 379	479 843	25.4
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	3 416 582	3 415 763	819	93 678	92 859	819					3 322 904	3 322 904	12 517	3 310 387		11.4
"Bereke Bank" JSC (SB of Lesha Bank LLC (Public))	877 402	743 506	133 896	68 265	33 622	34 643	705	657	48		808 432	709 227	532 501	176 726	99 205	2.9
"ForteBank" JSC	1 482 588	1 105 479	377 109	202 863	138 012	64 851	57	47	10		1 279 668	967 420	859 230	108 190	312 249	4.9
"Bank CenterCredit" JSC	3 600 953	2 280 210	1 320 743	690 072	242 835	447 237	353	353			2 910 528	2 037 022	1 068 219	968 803	873 506	12.0
"Eurasian Bank" JSC	1 110 548	802 596	307 953	200 086	57 758	142 328	2	1	1		910 461	744 837	512 726	232 112	165 624	3.7
"Alatau City Bank" JSC	720 467	506 579	213 888	103 832	63 542	40 289	77	77			616 559	442 960	436 014	6 947	173 598	2.4
"Bank RBK" Bank" JSC	859 626	372 118	487 508	76 550	26 105	50 445					783 076	346 013	242 321	103 692	437 063	2.9
"Altyn Bank" JSC (SB of China Citic Bank Corporation Ltd)	358 619	176 225	182 394	56 518	15 402	41 116	13	6	8		302 088	160 818	160 381	436	141 270	1.2
"Nurbank" JSC	204 499	146 472	58 027	72 972	36 736	36 237	1 152	1 152	0		130 375	108 585	96 182	12 403	21 790	0.7
"Home Credit Bank" JSC (SB of JSC "ForteBank")	606 411	574 023	32 388	26 212	22 526	3 686					580 199	551 497	520 832	30 665	28 702	2.0
"Bank VTB (Kazakhstan)" SB JSC	32 431	25 918	6 512	5 526	2 696	2 830					26 905	23 223	7 902	15 321	3 682	0.1
AB "Kazakhstan-Ziraat International Bank" JSC	37 693	24 403	13 290	5 061	1 135	3 926	3	1	2		32 629	23 267	23 180	87	9 362	0.1
"Citibank Kazakhstan" JSC																
"Freedom Bank Kazakhstan" JSC	994 408	594 809	399 599	64 564	35 587	28 977	2	2			929 842	559 220	371 910	187 309	370 622	3.3
"Shinhan Bank Kazakhstan" JSC	6 796	855	5 941	2 436	572	1 864					4 360	283	283		4 077	0.0
"Industrial and Commercial Bank of China in Almaty" JSC	10 984	1 466	9 517	10 984	1 466	9 517										0.0
"Bank of China Kazakhstan" SB JSC	1 793	1 287	506	1 771	1 287	484	0		0		22				22	0.0
"KMF Bank" JSC	8 658	8 616	42	1 188	1 147	41					7 470	7 469	4 339	3 130	1	0.0
"BNK Commercial Bank" JSC	2 655	2 615	40	46	46	0					2 608	2 569	2 569		40	0.0

* includes current accounts, does not include metal accounts



III. FINANCIAL MARKETS

3.1. Government Securities Primary Auctions

mln. of KZT, for the period

	Discounted Government Securities						Coupon Government Securities											
	NBK Notes			MEKKAM			MEOKAM		MEYKAM		METIKAM		MUIKAM		METICKAM		Municipal Securities	
	Amount of Sale	Effective Annual Yield*, %	Discounted price	Amount of Sale	Effective Annual Yield*, %	Discounted price	Amount of Sale	Effective Annual Yield*, %	Amount of Sale	Effective Annual Yield*, %	Amount of Sale	Effective Annual Yield*, %	Amount of Sale	Effective Annual Yield*, %	Amount of Sale	Effective Annual Yield*, %	Amount of Sale	Effective Annual Yield*, %
2021	22 310 231	9.53	98.04	143 727	9.29	91.80	183 979	10.63	2 086 353	10.28	--	--	--	--	--	--	287 466	5.02
2022	17 991 182	14.58	98.58	175 876	13.46	88.67	1 005 198	14.13	1 962 862	13.16	825 312	14.48	--	--	--	--	176 415	2.57
2023	31 972 663	16.52	98.76	547 508	15.46	87.99	806 127	14.88	3 615 548	13.44	127 095	17.29	--	--	--	--	139 569	1.91
2024	6 983 591	13.85	98.95	1 117 072	11.96	89.61	298 421	12.44	4 167 633	12.70	--	--	--	--	--	--	462 133	0.82
2025	6 491 145	15.96	98.79	440 900	15.63	88.70	504 064	16.78	4 882 300	15.69	89 373	16.70	81 162	5.45	29 000	0.98	407 761	12.98
2025																		
I	1 500 000	14.72	98.88	182 800	14.17	--	--	--	1 163 832	13.96	8 307	15.34	60 000	2.50	--	--	--	--
II	2 000 000	15.88	98.80	67 139	15.91	88.05	70 535	16.86	1 610 446	15.42	81 066	16.84	21 162	13.80	--	--	67 073	1.59
III	1 500 000	15.95	98.79	166 412	16.91	89.09	270 267	16.96	1 118 660	16.90	--	--	--	--	29 000	0.98	233 809	17.20
IV	1 491 145	17.34	98.67	24 550	17.12	91.58	163 261	16.44	989 362	16.79	--	--	--	--	--	--	106 880	10.90
2025																		
01.25	500 000	14.73	98.88	--	--	--	--	--	286 055	12.25	--	--	--	--	--	--	--	--
02.25	500 000	14.74	98.88	154 959	13.97	--	--	--	359 511	14.12	--	--	--	--	--	--	--	--
03.25	500 000	14.69	98.89	27 841	15.26	87.88	--	--	518 267	14.80	8 307	15.34	60 000	2.50	--	--	--	--
04.25	1 000 000	15.71	98.81	19 420	15.51	89.10	--	--	551 372	15.25	--	--	--	--	--	--	28 527	3.26
05.25	500 000	15.91	98.79	35 969	16.00	86.66	--	--	628 306	14.76	--	--	--	--	--	--	23 790	0.35
06.25	500 000	16.17	98.78	11 750	16.32	90.60	70 535	16.86	430 767	16.59	81 066	16.84	21 162	13.80	--	--	14 756	0.35
07.25	500 000	15.96	98.79	33 896	16.88	87.25	--	--	496 034	16.89	--	--	--	--	29 000	0.98	65 153	13.58
08.25	500 000	15.94	98.79	38 916	16.85	88.52	138 183	16.99	413 505	16.91	--	--	--	--	--	--	81 047	18.90
09.25	500 000	15.95	98.79	93 600	16.95	90.00	132 084	16.93	209 121	16.93	--	--	--	--	--	--	87 608	18.31
10.25	491 145	17.39	98.68	19 897	17.20	91.23	10 987	17.15	314 683	17.13	--	--	--	--	--	--	70 214	15.43
11.25	500 000	17.33	98.69	--	--	--	98 494	16.90	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
2026																		
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
II	2 738 923	17.71	97.92	116 028	17.26	86.80	121 262	16.15	971 698	15.25	70 026	19.15	95 995	15.00	291 729	1.02	234 424	6.03
2026																		
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
04.26	1 265 763	17.85	98.36	57 177	17.25	88.09	71 262	17.00	321 628	15.05	70 026	19.15	95 995	15.00	--	--	51 653	7.46
05.26	741 793	17.96	97.26	58 851	17.27	85.55	--	--	352 112	15.76	--	--	--	--	170 924	1.01	72 825	1.43
06.26	731 367	17.20	97.80	--	--	--	50 000	14.94	297 959	14.88	--	--	--	--	120 806	1.02	109 946	8.41

* 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	METICKAM	METIKAM
	Volume, mln. of KZT									
2021	34 599 954	22 312 332	2 292 646	1 465 496	--	507 709	8 021 772	--	--	--
2022	23 389 474	6 386 607	1 981 750	201 492	--	365 518	14 428 790	--	--	25 317
2023	14 509 783	4 800 495	967 030	782 330	--	773 715	6 746 739	--	--	439 473
2024	12 924 663	2 423 111	1 045 481	3 113 331	--	1 014 599	4 291 119	--	--	1 037 022
2025	9 819 583	951 243	151 316	737 770	--	1 006 178	6 648 511	--	--	324 564
2025										
I	3 307 804	332 690	40 228	114 588	--	190 060	2 421 084	--	--	209 154
II	2 205 585	327 295	78 015	176 067	--	137 584	1 392 442	--	--	94 182
III	2 376 637	143 390	11 742	188 301	--	187 382	1 845 822	--	--	--
IV	1 929 558	147 868	21 331	258 815	--	491 153	989 163	--	--	21 228
2025										
01.25	832 908	162 398	3 560	36 717	--	85 698	391 427	--	--	153 107
02.25	2 096 605	16 606	30 075	65 362	--	58 509	1 886 019	--	--	40 034
03.25	378 291	153 686	6 593	12 509	--	45 853	143 637	--	--	16 013
04.25	922 240	161 659	53 377	59 799	--	36 804	606 601	--	--	4 001
05.25	742 304	127 791	18 318	99 891	--	45 565	405 719	--	--	45 020
06.25	541 041	37 845	6 320	16 378	--	55 215	380 122	--	--	45 160
07.25	1 075 624	48 027	4 502	34 183	--	90 061	898 851	--	--	--
08.25	718 494	54 077	4 091	17 275	--	19 354	623 698	--	--	--
09.25	582 518	41 286	3 149	136 843	--	77 967	323 274	--	--	--
10.25	600 534	5 733	320	222 059	--	68 650	293 769	--	--	10 004
11.25	783 793	59 568	20 546	21 639	--	287 151	383 850	--	--	11 039
12.25	545 231	82 567	464	15 117	--	135 352	311 544	--	--	186
2026										
I	2 127 264	294 158	34 511	47 904	--	488 452	1 246 226	--	--	16 013
II	3 387 470	459 453	72 631	43 631	--	623 465	2 065 995	--	110 943	11 353
2026										
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	--	--	--
04.26	729 924	169 324	16 009	27 163	--	100 760	412 666	--	--	4 002
05.26	1 353 167	180 554	22 238	15 477	--	229 455	812 690	--	85 403	7 351
06.26	1 304 379	109 574	34 384	991	--	293 251	840 639	--	25 540	--

3.3. Structure of Government Securities in Circulation

mln. of KZT, end of period

	Government Securities, total	of which:																			
		NBK Notes	Government Securities																		Municipal Securities
			Total	Euronotes		MEKKAM		MEOKAM		MEUKAM		MUIKAM		MEUZHKAM		METIKAM		METICKAM			
	sale	sale*	%**	sale	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale
2021	15 457 733	2 102 538	10.0	12 214 633	1 202 700	5.3	143 727	9.3	607 460	10.0	9 056 005	9.2	--	--	1 204 741	0.0	0.0	0.0	--	--	1 140 562
2022	18 164 411	2 236 248	18.1	14 857 979	1 202 700	5.3	175 876	13.6	1 189 177	13.6	10 447 907	9.9	--	--	1 017 007	0.0	825 313	13.4	--	--	1 070 184
2023	20 432 694	1 200 000	14.9	18 184 174	1 202 700	5.3	547 508	15.5	1 927 063	14.0	12 821 636	10.7	--	--	732 860	0.0	952 408	13.4	--	--	1 048 520
2024	22 959 474	454 129	14.6	21 196 603	930 000	5.6	751 991	13.0	2 225 483	13.7	15 704 537	11.2	--	--	632 183	0.0	952 408	13.4	--	--	1 308 742
2025	27 394 473	500 000	17.3	25 295 880	1 115 877	4.1	440 900	15.6	2 059 562	14.4	20 222 315	12.3	81 162	5.4	526 883	0.0	820 180	13.8	29 000	1.0	1 598 593
2025																					
01.25	22 959 650	500 000	14.7	21 150 907	930 000	5.6	667 441	12.9	1 992 283	13.6	15 990 591	11.2	--	--	618 183	0.0	952 408	13.4	--	--	1 308 742
02.25	23 332 362	500 000	14.7	21 523 620	930 000	5.6	763 168	13.2	1 736 369	13.6	16 523 491	11.3	--	--	618 183	0.0	952 408	13.4	--	--	1 308 742
03.25	24 025 655	500 000	14.7	22 222 413	1 029 379	4.1	791 008	13.3	1 736 369	13.6	17 041 758	11.4	60 000	2.5	603 183	0.0	960 715	13.4	--	--	1 303 242
04.25	24 478 044	500 000	15.7	22 651 775	1 097 562	4.1	697 672	13.5	1 659 512	13.6	17 593 130	11.5	60 000	2.5	583 183	0.0	960 715	13.4	--	--	1 326 269
05.25	24 714 653	500 000	15.9	22 872 102	1 107 547	4.1	733 640	13.6	1 659 512	13.6	17 777 504	11.6	60 000	2.5	573 183	0.0	960 715	13.4	--	--	1 342 551
06.25	25 251 542	500 000	16.2	23 409 286	1 133 463	4.1	745 390	13.7	1 626 034	13.7	18 208 271	11.7	81 162	5.4	573 183	0.0	1 041 782	13.9	--	--	1 342 256
07.25	25 142 311	500 000	16.0	23 216 411	549 693	4.1	635 608	13.9	1 626 034	13.7	18 680 805	11.8	81 162	5.4	573 183	0.0	1 040 925	13.6	29 000	1.0	1 425 900
08.25	25 573 295	500 000	15.9	23 598 424	573 347	4.1	674 523	14.1	1 764 217	13.9	19 082 810	12.0	81 162	5.4	573 183	0.0	820 180	13.8	29 000	1.0	1 474 871
09.25	26 100 596	500 000	16.0	24 050 420	590 538	4.1	768 124	14.4	1 896 301	14.2	19 291 932	12.0	81 162	5.4	573 183	0.0	820 180	13.8	29 000	1.0	1 550 176
10.25	26 588 594	491 145	17.4	24 486 777	1 090 969	4.1	436 247	15.6	1 907 288	14.2	19 580 747	12.2	81 162	5.4	541 183	0.0	820 180	13.8	29 000	1.0	1 610 671
11.25	27 125 480	500 000	17.3	25 019 409	1 102 947	4.1	436 247	15.6	2 005 782	14.3	20 017 208	12.3	81 162	5.4	526 883	0.0	820 180	13.8	29 000	1.0	1 606 071
12.25	27 394 473	500 000	17.3	25 295 880	1 115 877	4.1	440 900	15.6	2 059 562	14.4	20 222 315	12.3	81 162	5.4	526 883	0.0	820 180	13.8	29 000	1.0	1 598 593
2026																					
01.26	27 671 633	568 309	17.7	25 506 731	1 260 405	4.1	440 900	15.6	1 811 823	14.8	20 536 377	12.4	81 162	5.4	526 883	0.0	820 180	13.8	29 000	1.0	1 596 593
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
04.26	30 035 902	1 456 041	18.0	26 974 820	1 216 619	4.1	381 720	16.7	2 021 568	14.9	21 617 419	12.5	223 021	11.7	511 883	0.0	973 590	14.5	29 000	1.0	1 605 041
05.26	30 191 176	1 109 690	18.0	27 485 693	1 351 579	4.1	213 641	16.8	2 021 568	14.9	22 011 488	12.5	223 021	11.7	490 883	0.0	973 590	14.5	199 924	8.6	1 595 793
06.26	30 206 767	928 057	17.2	27 599 090	1 362 977	4.1	213 641	16.8	1 909 551	14.9	22 104 699	12.6	223 021	11.7	490 883	0.0	973 590	14.5	320 729	12.6	1 679 620

* amount at discounted price

** annual effective yield

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	
05.26												
Residents	29 969 220	2 732 514	1 396 504	203 525	1 015 480	117 005	2 654 922	321 761	999 490	1 280 529	53 143	31 235
Government	743 542	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	6 812 907	1 770 101	1 062 132	106 612	565 238	36 119	1 302 194	321 529	598 346	374 320	8 000	29 535
Other financial institutions	20 024 837	278 469	116 859	86 413	15 798	59 400	712 332	0	15 798	666 408	30 126	0
Public non-financial organizations	1 164 444	602 626	160 207	1 300	431 118	10 000	557 611	0	382 017	160 595	15 000	0
Domestic non-financial organizations	775 382	77 770	57 305	9 200	3 326	7 939	82 483	232	3 329	78 904	17	1 700
Nonprofit Institutions	6 697	0	0	0	0	0	0	0	0	0	0	0
Households	11 681	3 547	0	0	0	3 547	302	0	0	302	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	2 317 232	150 095	0	123 291	10 749	16 055	200 671	5 176	26 740	162 448	6 308	0
Total	32 286 452	2 882 609	1 396 504	326 816	1 026 230	133 060	2 855 593	326 937	1 026 230	1 442 977	59 450	31 235
Depositors	7 474 053	2 254 672	1 062 132	154 703	1 000 258	37 579	1 751 942	321 529	1 000 263	414 079	16 071	29 535
06.26												
Residents	29 947 253	2 608 297	1 307 078	209 710	1 029 980	61 529	2 388 086	250 935	1 050 105	1 050 346	36 700	31 246
Government	705 122	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	5 532	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	7 053 067	1 549 102	844 479	65 085	609 559	29 978	1 278 606	249 404	564 301	463 959	944	29 546
Other financial institutions	19 986 992	389 667	217 588	135 177	5 549	31 354	326 168	1 188	5 047	284 176	35 757	0
Public non-financial organizations	990 401	598 828	185 218	0	413 610	0	703 812	0	479 495	224 317	0	0
Domestic non-financial organizations	759 555	68 898	59 793	9 105	0	0	77 708	343	0	77 365	0	1 700
Nonprofit Institutions	6 288	1 262	0	0	1 262	0	1 263	0	1 263	0	0	0
Households	10 567	540	0	343	0	197	529	0	0	529	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	2 523 643	84 893	3 000	44 503	20 125	17 264	129 587	3 339	0	109 991	16 257	0
Total	32 470 896	2 693 190	1 310 078	254 213	1 050 105	78 793	2 517 673	254 274	1 050 105	1 160 336	52 958	31 246
Depositors	7 593 539	2 007 651	844 479	65 129	1 047 869	50 174	1 872 897	250 547	1 047 868	554 343	20 139	29 546

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	
06.26														
International securities	10 280 010	1 174 749	20 000	5 456	7 734	0	1 141 559	1 280 703	5 456	7 734	467 274	800 239	0	25 566
bonds (non-residents)	5 661 921	1 054 427	20 000	4 516	0	0	1 029 911	1 158 939	4 516	0	440 184	714 239	0	16 195
Central Government	17 994	0	0	0	0	0	0	1 084	0	0	1 084	0	0	0
National Bank	189 242	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	596 819	57 750	10 000	0	0	0	47 750	59 749	0	0	59 749	0	0	0
Other financial institutions	999 735	432 737	10 000	1 696	0	0	421 041	484 036	3 644	0	143 175	337 217	0	0
Public non-financial organizations	76 662	15 989	0	0	0	0	15 989	26 887	0	0	26 887	0	0	0
Domestic non-financial organizations	366 721	84 664	0	0	0	0	84 664	171 565	0	0	171 565	0	0	15 709
Nonprofit Institutions	155 695	16 472	0	0	0	0	16 472	979	0	0	979	0	0	0
Households	75 369	4 084	0	387	0	0	3 697	3 897	0	0	1 082	2 814	0	486
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	3 183 684	442 731	0	2 433	0	0	440 298	410 743	872	0	35 664	374 207	0	0
RK bonds	2 315 225	86 762	0	894	1 588	0	84 280	89 043	894	1 588	27 090	59 471	0	9 371
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	1 868 874	0	0	0	0	0	0	2 447	0	0	2 447	0	0	9 371
Other financial institutions	156 941	13 645	0	643	1 249	0	11 753	7 745	580	579	3 763	2 822	0	0
Public non-financial organizations	25 632	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	86 030	1 030	0	0	246	0	784	1 117	192	925	0	0	0	0
Nonprofit Institutions	2 381	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	23 699	1 126	0	192	93	0	840	1 298	0	83	1 210	5	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	151 668	70 961	0	59	0	0	70 901	76 436	122	0	19 670	56 644	0	0
non-resident shares	2 042 269	31 409	0	24	6 146	0	25 239	27 669	24	6 146	0	21 499	0	0
Other depository institutions	15 635	1 003	0	0	0	0	1 003	0	0	0	0	0	0	0
Other financial institutions	1 716 296	18 477	0	0	3 086	0	15 392	15 052	24	3 061	0	11 967	0	0
Public non-financial organizations	32 061	279	0	0	0	0	279	0	0	0	0	0	0	0
Domestic non-financial organizations	56 921	10 558	0	0	3 020	0	7 539	10 546	0	3 045	0	7 502	0	0
Nonprofit Institutions	23 997	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	43 547	316	0	0	41	0	275	420	0	41	0	379	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	153 813	774	0	24	0	0	750	1 651	0	0	0	1 651	0	0
investment unit (nonresidents)	260 595	2 151	0	21	0	0	2 130	5 052	21	0	0	5 031	0	0
Other depository institutions	4 717	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	8 395	773	0	16	0	0	757	280	6	0	0	274	0	0
Public non-financial organizations	162 373	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	475	713	0	6	0	0	707	4 343	5	0	0	4 338	0	0
Nonprofit Institutions	52 348	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	3 905	97	0	0	0	0	97	93	0	0	0	93	0	0
Nonresidents	28 383	567	0	0	0	0	567	336	10	0	0	326	0	0
Shares	469 733 852	258 731	187 938	21 647	5 189	0	43 957	217 464	21 647	5 189	0	190 628	0	603 479
ordinary	467 852 961	258 197	187 938	21 647	5 189	0	43 423	216 930	21 647	5 189	0	190 094	0	601 746
Central Government	5 182 176	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	82 006 992	1 102	1 102	0	0	0	0	79	79	0	0	0	0	0
National Bank	2 415 998	3 854	3 854	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	92 213 286	30 000	10 000	0	0	0	20 000	76 118	0	0	0	76 118	0	90
Other financial institutions	40 561 270	17 663	0	271	2 700	0	14 691	76 102	271	2 662	0	73 169	0	220
Public non-financial organizations	111 308 139	104 833	101 136	15	0	0	3 682	21 005	11 683	0	0	9 322	0	982
Domestic non-financial organizations	88 256 010	31 367	5 728	20 465	372	0	4 802	39 859	8 718	622	0	30 519	0	299 851
Nonprofit Institutions	41 151	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	8 153 683	48 719	46 118	239	2 117	0	244	3 546	881	1 905	0	759	0	292 075
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)	1 244 637	0	0	0	0	0	0	0	0	0	0	0	0	559
Nonresidents	36 469 622	20 659	20 000	656	0	0	3	220	14	0	0	207	0	7 969

Continuation

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
Preference	1 880 891	534	0	0	0	0	534	534	0	0	0	534	0	1 733
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	244 440	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	613 320	0	0	0	0	0	0	533	0	0	0	533	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	860 282	533	0	0	0	0	533	0	0	0	0	0	0	1 621
Nonprofit Institutions	476	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	134 230	1	0	0	0	0	1	1	0	0	0	1	0	107
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	1 530	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	24 199	0	0	0	0	0	0	0	0	0	0	0	0	2
Corporate bonds	37 195 554	2 677 514	308 634	53 699	19 386	0	2 295 795	1 764 569	53 699	19 386	224 238	1 467 247	0	25 121
Central Government	3 407 404	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	5 625 422	160 787	92 645	0	0	0	68 142	124 257	117	0	97 909	26 232	0	0
Other financial institutions	18 641 564	947 106	79 605	51 914	9 652	0	805 934	1 179 541	50 000	10 319	115 593	1 003 629	0	11 918
Public non-financial organizations	592 849	122 233	122 233	0	0	0	0	108 056	0	0	0	108 056	0	0
Domestic non-financial organizations	6 702 033	997 377	2 719	1 130	9 406	0	984 123	59 817	570	8 694	4 346	46 207	0	0
Nonprofit Institutions	1 623	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	502 778	10 620	9 682	655	284	0	5 902	3 013	329	2 467	94	0	0	13 203
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	38 112	1 469	1 469	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	1 683 769	437 922	282	0	44	0	437 596	286 996	0	44	3 923	283 029	0	0
investment unit (residents)	375 236	2 686	0	0	0	0	2 686	2 154	0	0	0	2 154	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	11 670	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	57 682	83	0	0	0	0	83	1 000	0	0	0	1 000	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	159 519	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	6 005	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	110 125	1 569	0	0	0	0	1 569	639	0	0	0	639	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 d	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	30 235	1 033	0	0	0	0	1 033	515	0	0	0	515	0	0
Claim rights	57 635	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 474	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	24 685	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	12 380	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	13 041	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	380	0	0	0	0	0	0	0	0	0	0	0	0	0
Certificates	20 054 307	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	17 494 783	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	2 559 504	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	537 696 595	4 113 680	516 571	80 802	32 309	0	3 483 997	3 264 890	80 802	32 309	691 512	2 460 267	0	654 167
Residents	493 411 339	3 139 032	496 290	77 630	32 265	0	2 532 847	2 487 992	79 784	32 265	632 255	1 743 688	0	646 195
Central Government	8 607 575	0	0	0	0	0	0	1 084	0	0	1 084	0	0	0
Regional and local governments	82 006 992	1 102	1 102	0	0	0	0	79	79	0	0	0	0	0
National Bank	2 605 240	3 854	3 854	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	100 585 335	249 540	112 645	0	0	0	136 896	262 571	117	0	160 104	102 350	0	9 462
Other financial institutions	80 274 671	1 430 485	89 605	54 541	16 687	0	1 269 652	1 764 288	54 525	16 621	262 531	1 430 611	0	12 138
Public non-financial organizations	112 202 727	243 335	223 369	15	0	0	19 951	155 948	11 683	0	26 887	117 378	0	982
Domestic non-financial organizations	96 500 371	1 126 242	8 446	21 600	13 043	0	1 083 152	287 247	9 486	13 285	175 911	88 565	0	317 181
Nonprofit Institutions	283 752	16 472	0	0	0	0	16 472	979	0	0	979	0	0	0
Households	9 060 396	66 533	55 800	1 473	2 535	0	6 725	15 796	3 894	2 358	4 759	4 784	0	305 871
unknown (information about the sub-account is not	1 284 279	1 469	1 469	0	0	0	0	0	0	0	0	0	0	562
Nonresidents	44 285 256	974 648	20 282	3 173	44	0	951 150	776 898	1 018	44	59 257	716 579	0	7 972
Depositors	6 321 204	586 910	108 008	2 354	437	0	476 112	636 116	3 468	350	169 489	462 809	0	20 741

3.6. Domestic currency market operations

for the period

	USD (mln.)		EUR (thous.)		RUB (mln.)	
	KASE	OTC IFEM	KASE	OTC IFEM	KASE	OTC IFEM
	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks
2021	34 567	29 703	69 059	99 527	46 683	8 390
2022	29 705	19 616	392 557	246 846	296 477	266 210
2023	37 052	31 668	992 465	491 309	366 032	49 431
2024	54 962	21 743	890 681	2 073 859	834 454	34 503
2025	63 412	30 482	713 266	16 367 270	1 200 539	184 667
2025						
I	13 409	6 923	289 069	82 119	285 863	37 252
II	14 654	5 952	147 552	2 266 831	215 226	46 360
III	15 584	6 620	138 746	4 330 381	290 335	49 499
IV	19 764	10 986	137 900	9 687 939	409 114	51 555
2025						
01.25	4 533	1 875	93 732	36 600	101 692	10 267
02.25	4 742	2 881	149 081	42 838	94 208	11 383
03.25	4 135	2 167	46 256	2 681	89 963	15 602
04.25	5 422	2 442	81 628	1 052 733	53 091	15 603
05.25	4 524	1 995	35 860	1 196 965	101 281	14 812
06.25	4 708	1 514	30 063	17 134	60 854	15 946
07.25	5 729	2 405	54 644	24 180	86 185	20 047
08.25	4 574	2 539	38 051	1 006 680	82 005	14 711
09.25	5 281	1 676	46 052	3 299 521	122 146	14 740
10.25	6 127	2 297	38 727	3 423 120	144 895	21 222
11.25	5 661	3 186	51 286	3 135 431	129 659	20 577
12.25	7 977	5 504	47 887	3 129 388	134 560	9 756
2026						
I	19 402	12 201	119 950	8 938 006	215 437	13 718
II	24 443	13 388	198 292	9 226 542	387 086	8 256
2026						
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
04.26	8 841	6 955	45 947	3 112 170	116 228	1 627
05.26	6 839	3 178	64 536	2 669 116	118 723	2 095
06.26	8 764	3 254	87 809	3 445 255	152 135	4 535

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

3.7. Foreign currency exchange rates

tenge for 1 unit of currency

	Official Rate						Market Rate (KASE)					
	Period Average			End of Period			Period Average			End of Period		
	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR
2021	426.03	5.79	503.88	431.67	5.77	487.79	426.80	5.83	507.43	431.80	5.82	492.00
2022	460.48	6.96	484.22	460.98	6.43	491.22	461.39	7.22	472.78	462.65	6.41	492.80
2023	456.31	5.40	493.33	453.64	5.01	504.77	456.45	5.26	493.02	454.56	5.06	504.00
2024	469.44	5.08	507.86	523.54	4.99	546.47	471.10	5.13	518.58	525.11	4.85	547.74
2025	521.59	6.28	590.15	502.57	6.42	591.68	521.09	6.30	574.83	505.53	6.33	592.44
2025												
I	510.17	5.46	535.48	503.42	6.00	542.08	509.46	5.51	531.62	504.44	5.91	546.64
II	513.77	6.35	581.93	520.39	6.63	609.58	513.86	6.37	581.38	519.64	6.62	609.84
III	536.05	6.65	626.20	548.79	6.63	643.02	536.74	6.65	626.18	549.06	6.67	644.24
IV	524.76	6.56	610.63	502.57	6.42	591.68	522.32	6.57	608.07	505.53	6.33	592.44
2025												
01.25	524.67	5.16	543.19	519.28	5.31	540.05	523.90	5.21	541.77	518.14	5.29	538.47
02.25	506.03	5.47	526.82	501.49	5.77	525.71	504.49	5.51	524.66	499.22	5.67	518.80
03.25	497.99	5.79	536.60	503.42	6.00	542.08	498.68	5.84	533.53	504.44	5.91	546.64
04.25	514.64	6.18	576.79	512.32	6.29	582.92	514.82	6.20	578.73	512.34	6.30	582.55
05.25	511.77	6.35	577.21	509.26	6.46	574.75	511.49	6.40	572.44	510.81	6.48	579.34
06.25	514.72	6.54	592.05	520.39	6.63	609.58	515.13	6.55	596.72	519.64	6.62	609.84
07.25	528.81	6.71	618.35	546.36	6.70	630.44	530.93	6.73	618.96	540.78	6.72	617.15
08.25	538.95	6.72	626.38	537.76	6.70	627.62	538.79	6.73	626.36	538.54	6.70	628.62
09.25	540.74	6.53	634.24	548.79	6.63	643.02	541.34	6.53	634.59	549.06	6.67	644.24
10.25	539.92	6.66	628.76	530.07	6.58	615.20	538.21	6.67	626.67	530.47	6.56	613.58
11.25	522.72	6.50	603.98	516.86	6.58	598.68	521.27	6.51	601.42	512.53	6.56	595.02
12.25	511.46	6.53	598.54	502.57	6.42	591.68	510.64	6.54	600.17	505.53	6.33	592.44
2026												
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
II	476.00	6.38	553.17	485.82	6.24	554.03	475.97	6.43	554.90	480.72	6.17	546.06
2026												
01.26	507.64	6.50	595.43	503.17	6.63	600.89	507.22	6.55	596.54	501.02	6.65	597.69
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
04.26	469.15	6.08	547.91	461.55	6.15	540.38	468.23	6.14	550.09	462.91	6.19	540.02
05.26	469.52	6.43	547.94	485.55	6.81	563.38	471.81	6.50	552.10	485.95	6.85	567.06
06.26	487.85	6.63	562.48	485.82	6.24	554.03	487.64	6.60	559.48	480.72	6.17	546.06

3.8. Official exchange rates on average for the period*

tenge per unit of currency

	2021	2022	2023	2024	2025	2025				2026		2026			
						I	II	III	IV	I	II	03.26	04.26	05.26	06.26
1 AED	116.00	125.38	124.25	127.82	142.02	138.91	139.89	147.23	142.88	135.53	129.61	133.24	127.75	127.85	132.84
1 AUD	319.95	319.60	303.00	309.75	336.46	319.87	328.82	356.38	344.39	346.05	337.28	344.69	331.47	336.84	343.43
1 CAD	340.01	353.92	338.18	342.66	373.44	355.43	370.73	391.15	376.16	363.07	343.71	357.29	340.45	342.18	348.15
1 CHF	466.13	482.60	508.16	533.96	630.43	566.67	621.22	678.80	656.58	636.06	602.00	623.43	594.86	598.85	611.56
1 CNY	66.07	68.46	64.43	65.25	72.59	70.11	71.02	75.90	74.00	71.88	69.94	71.03	68.57	69.03	72.01
1 DKK	67.77	65.10	66.22	68.10	79.08	71.79	78.00	84.98	81.77	78.07	74.03	75.80	73.33	73.34	75.27
1 GBP	586.25	568.22	567.30	600.27	687.92	640.71	685.28	730.20	697.48	671.50	638.28	653.11	629.84	632.81	650.94
100 KRW	37.23	35.68	34.94	34.43	36.74	35.17	36.69	38.84	36.25	34.04	31.68	32.98	31.56	31.49	31.93
1 JPY	3.88	3.52	3.25	3.10	3.49	3.34	3.56	3.66	3.41	3.18	2.99	3.09	2.95	2.97	3.04
1 KWD	1413.59	1503.81	1484.73	1530.22	1700.44	1654.34	1675.25	1770.96	1710.85	1627.82	1551.71	1597.31	1530.67	1531.87	1588.07
1 GEL	133.46	160.79	175.72	174.32	192.62	183.30	189.56	202.19	196.12	186.79	180.25	182.50	176.41	177.60	186.15
1 SAR	113.59	122.64	121.63	125.11	139.05	136.00	136.96	144.15	139.91	132.69	126.84	130.39	125.04	125.14	129.97
1 XDR	606.87	615.63	608.53	623.23	704.29	668.53	695.36	741.40	715.24	681.79	650.61	667.47	641.68	643.29	665.19
1 SEK	49.69	45.60	43.00	44.44	53.37	47.58	53.16	57.70	55.76	54.61	50.81	52.74	50.50	50.41	51.43
1 SGD	317.10	334.00	339.78	351.59	399.52	378.20	394.78	420.97	404.86	390.46	371.77	382.97	367.37	367.97	379.11
1 TRY	49.42	28.01	19.73	14.29	13.22	14.12	13.26	13.10	12.43	11.40	10.46	11.09	10.48	10.32	10.55
1 TJS	37.70	42.70	42.16	43.70	52.98	46.93	49.99	57.92	57.22	53.06	51.09	51.31	49.74	50.65	52.79
1 KGS	5.03	5.52	5.19	5.40	5.97	5.84	5.89	6.18	6.00	5.69	5.44	5.60	5.36	5.37	5.58
1 MDL	24.22	24.45	25.32	26.57	30.36	27.76	29.91	32.78	31.25	29.36	27.65	28.40	27.32	27.40	28.16
1 UAH	15.65	14.26	12.42	11.68	12.51	12.22	12.38	13.09	12.50	11.49	10.77	11.16	10.72	10.65	10.91
1 NOK	49.61	47.99	43.25	43.67	50.35	45.90	49.88	54.39	52.01	51.19	50.46	50.77	49.52	50.78	51.15
1 ZAR	28.89	28.20	24.75	25.67	29.22	27.55	28.08	30.97	30.66	30.56	28.88	29.47	28.29	28.42	29.81
1 PLN	110.45	103.42	108.75	117.98	139.15	127.43	136.56	148.95	144.10	137.87	130.14	132.79	128.80	129.14	132.26
10 HUF	14.08	12.42	12.94	12.85	14.86	13.22	14.40	16.19	15.80	15.22	15.32	14.62	14.77	15.26	15.90
1 BRL	79.11	89.38	91.45	87.22	93.53	87.04	90.61	100.64	97.32	94.67	94.15	93.84	92.90	94.19	95.38
1 MYR	102.84	104.70	100.16	103.03	122.05	114.75	119.22	128.47	126.35	125.72	118.99	124.19	117.97	118.81	120.16
1 HKD	54.81	58.80	58.29	60.17	66.90	65.57	65.84	69.45	67.47	63.71	60.75	62.52	59.89	59.94	62.25
10 AMD	8.49	10.75	11.68	12.03	13.56	12.95	13.37	14.20	13.78	13.25	12.91	13.07	12.61	12.79	13.32
100 UZS	4.02	4.18	3.90	3.72	4.17	3.95	4.02	4.40	4.38	4.10	3.95	4.03	3.87	3.91	4.07
1 BYN	168.26	167.76	170.30	143.72	159.66	156.20	157.31	160.03	163.26	172.11	169.38	165.77	163.65	169.41	175.09
1 CZK	19.66	19.73	20.56	20.22	23.94	21.35	23.35	26.06	25.17	24.00	22.77	23.21	22.47	22.54	23.24
1 AZN	251.64	271.92	269.21	276.95	307.72	300.99	303.11	319.02	309.59	293.64	280.83	288.68	276.79	277.01	287.82
1 INR	5.76	5.86	5.53	5.61	5.98	5.89	6.00	6.13	5.89	5.45	5.03	5.29	5.02	4.91	5.14
1 THB	13.33	13.15	13.12	13.35	15.89	15.03	15.51	16.91	16.31	15.80	14.62	15.25	14.52	14.44	14.86
1 MXN	21.02	22.92	25.76	25.67	27.24	24.95	26.31	29.22	28.66	28.41	27.36	27.68	26.82	27.11	28.10
1000 IRR	10.14	10.96	10.87	11.18	12.42	12.15	12.23	12.88	12.49	1.05	0.37	0.40	0.39	0.37	0.36

* Weighted Average

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

thous. units of currency, for the period

	USD			EUR			RUB		
	Import	Export	Import-export balance	Import	Export	Import-export balance	Import	Export	Import-export balance
	1	2	3=1-2	4	5	6=4-5	7	8	9=7-8
2021	2 058 787	337 453	1 721 334	469 100	11 382	457 718	84 069 602	5 523 196	78 546 406
2022	3 938 010	10 780	3 927 230	302 204	436	301 768	31 254 500	34 450 635	-3 196 135
2023	1 667 400	4 421	1 662 979	102 900	559	102 341	6 069 000	15 856 685	-9 787 685
2024	1 130 200	7 864	1 122 336	50 960	756	50 204	1 600 029	19 007 990	-17 407 961
2025	2 702 340	14 041	2 688 299	97 500	2 656	94 844	200 000	61 697 668	-61 497 668
2025									
I	673 700	0	673 700	67 750	0	67 750	0	8 895 000	-8 895 000
II	479 300	5 328	473 972	5 000	752	4 248	0	19 432 913	-19 432 913
III	494 000	2 884	491 116	6 000	333	5 667	0	19 650 300	-19 650 300
IV	1 055 340	5 830	1 049 510	18 750	1 570	17 180	200 000	13 719 455	-13 519 455
2026									
I	773 900	0	773 900	25 550	0	25 550	620 000	1 052 100	-432 100
II	651 436	7 169	644 267	55 650	1 114	54 536	300 000	8 206 000	-7 906 000
2025									
01.25	186 500	0	186 500	6 500	0	6 500	0	2 465 000	-2 465 000
02.25	324 700	0	324 700	40 250	0	40 250	0	2 944 000	-2 944 000
03.25	162 500	0	162 500	21 000	0	21 000	0	3 486 000	-3 486 000
04.25	81 000	5 328	75 672	0	752	-752	0	6 272 013	-6 272 013
05.25	189 900	0	189 900	0	0	0	0	6 301 900	-6 301 900
06.25	208 400	0	208 400	5 000	0	5 000	0	6 859 000	-6 859 000
07.25	180 600	2 884	177 716	0	333	-333	0	8 099 500	-8 099 500
08.25	152 600	0	152 600	3 000	0	3 000	0	8 326 300	-8 326 300
09.25	160 800	0	160 800	3 000	0	3 000	0	3 224 500	-3 224 500
10.25	296 640	0	296 640	6 000	0	6 000	0	5 859 000	-5 859 000
11.25	326 300	0	326 300	10 250	0	10 250	0	2 821 000	-2 821 000
12.25	432 400	5 830	426 570	2 500	1 570	930	200 000	5 039 455	-4 839 455
2026									
01.26	350 200	0	350 200	10 000	0	10 000	0	0	0
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
04.26	192 686	7 169	185 517	8 000	1 114	6 886	300 000	1 558 000	-1 258 000
05.26	191 600	0	191 600	11 650	0	11 650	0	4 020 000	-4 020 000
06.26	267 150	0	267 150	36 000	0	36 000	0	2 628 000	-2 628 000



IV. PAYMENT SYSTEMS

4.1. The Basic Indicators of Payment Systems

for the period

	2021	2022	2023	2024	2025	04.26	05.26	06.26
Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)								
Number of Payments - total, thousand transactions	59 347	65 530	73 725	87 790	111 994	8 972	8 675	8 989
of which:								
interbank system of money transfer	18 821	21 796	25 504	30 642	35 756	2 940	2 873	3 052
to total, %	31.7	33.3	34.6	34.9	31.9	32.8	33.1	34.0
interbank clearing system	40 526	43 734	48 221	57 148	76 237	6 033	5 802	5 937
to total, %	68.3	66.7	65.4	65.1	68.1	67.2	66.9	66.0
Sum of Payments - total, mln.KZT	782 086 436	787 241 794	980 279 571	1 487 380 922	1 553 495 235	121 277 125	109 846 884	120 068 115
of which:								
interbank system of money transfer	773 395 880	776 920 220	969 288 279	1 475 536 202	1 539 158 576	120 086 709	108 693 998	118 781 115
to total, %	98.9	98.7	98.9	99.2	99.1	99.0	99.0	98.9
interbank clearing system	8 690 556	10 321 574	10 991 291	11 844 720	14 336 659	1 190 416	1 152 885	1 287 000
to total, %	1.1	1.3	1.1	0.8	0.9	1.0	1.1	1.1
Number of Users in Payment Systems of Kazakhstan:								
interbank system of money transfer	38	31	31	31	33	33	33	33
interbank clearing system	26	22	22	21	23	23	23	23
Payments and transfers of money through correspondent accounts opened between banks								
Number of Payments - total, thousand transactions	15 916	12 123	14 135	16 338	9 638	797	333	337
of which:								
through loro-accounts	7 822	5 009	5 878	7 216	4 162	135	25	56
to total, %	49.1	41.3	41.6	44.2	43.2	17.0	7.4	16.5
through nostro-accounts	8 094	7 115	8 257	9 122	5 476	662	308	281
to total, %	50.9	58.7	58.4	55.8	56.8	83.0	92.6	83.5
Sum of Payments - total, mln.KZT	7 789 468	6 629 666	8 107 922	14 025 010	8 990 368	455 176	248 638	213 992
of which:								
through loro-accounts	4 992 041	4 075 479	4 361 294	7 940 704	5 323 522	99 318	48 617	34 983
to total, %	64.1	61.5	53.8	56.6	59.2	21.8	19.6	16.3
through nostro-accounts	2 797 426	2 554 188	3 746 628	6 084 306	3 666 847	355 859	200 021	179 009
to total, %	35.9	38.5	46.2	43.4	40.8	78.2	80.4	83.7

Continuation

	2021	2022	2023	2024	2025	04.26	05.26	06.26
Payment instruments on the territory of Kazakhstan*								
Number of Payments - total, thousand transactions **	6 915 282	9 400 885	12 690 434	14 748 155	15 334 675	1 285 569	1 342 792	1 329 091
Payment order	293 141	327 152	992 863	1 459 953	975 106	34 003	39 037	33 417
Payment request-order	1 599	2 946	4 697	5 842	3 781	28	31	26
Cheque for goods and services paying	1	2	27	34	3 416	0	0	0
Direct debiting of a banking account	49 194	213 585	107 649	163 537	109 860	457	481	482
Collection order	2 072	3 325	4 287	10 880	6 960	9	9	6
Payment card	6 542 486	8 826 098	11 558 969	13 079 708	14 231 558	1 251 024	1 303 198	1 295 122
Paid bill of exchange	26 789	27 778	21 942	28 202	3 993	49	37	38
Sum of Payments - total, mln.KZT **	656 945 175	693 523 657	866 660 372	1 330 693 480	1 123 487 220	85 763 454	76 584 088	88 882 853
Payment order	551 946 974	554 198 658	688 571 905	1 123 889 148	881 510 774	63 102 212	52 952 645	63 948 417
Payment request-order	50 235	64 960	114 613	165 678	9 711 816	2 185 160	2 958 174	2 879 955
Cheque for goods and services paying	3 674	3 395	753 641	207 167	27 874	3	8 899	16 755
Direct debiting of a banking account	9 116 290	11 110 343	8 976 157	11 139 893	14 616 097	2 600 382	2 247 451	2 186 816
Collection order	330 109	408 169	1 108 589	1 370 875	1 393 216	3 987	1 721	1 638
Payment card	93 713 259	125 144 084	164 992 549	191 814 010	215 256 778	17 803 082	18 396 181	19 789 198
Paid bill of exchange	1 784 636	2 594 047	2 142 917	2 106 708	970 666	68 628	19 016	60 074
Payment Cards***								
Number of Payments - total, thousand transactions	6 542 486	8 510 930	11 558 969	13 079 708	14 231 558	1 251 024	1 303 198	1 295 122
of which:								
in trade terminals:	6 271 338	8 256 634	11 317 866	12 836 823	13 995 177	1 232 060	1 283 962	1 275 687
local systems	5 124 993	7 290 148	9 655 053	10 777 523	11 643 254	1 031 656	1 077 829	1 069 592
international systems, of which:	1 146 344	1 296 616	1 662 813	2 059 300	2 351 923	200 403	206 133	206 095
Visa International	716 075	966 486	1 424 882	1 786 254	1 964 030	168 413	172 723	172 422
MasterCard Worldwide	413 445	211 887	175 886	257 802	367 064	30 314	31 715	31 987
in trade terminals to total, %	95.9	97.0	97.9	98.1	98.3	98.5	98.5	98.5
on reception of a cash:	271 148	254 296	241 103	242 884	236 382	18 964	19 236	19 436
local systems	20 995	38 407	58 834	75 430	84 620	7 401	7 615	7 662
international systems, of which:	250 153	215 888	182 269	167 455	151 762	11 563	11 621	11 773
Visa International	157 970	166 113	152 581	139 675	126 535	9 916	9 999	10 124
MasterCard Worldwide	81 128	40 961	23 061	22 009	19 822	1 312	1 294	1 337
in trade terminals to total, %	4.1	3.0	2.1	1.9	1.7	1.5	1.5	1.5
Sum of Payments - total, mln.KZT	93 713 259	125 144 074	164 992 549	191 814 010	215 256 778	17 803 082	18 396 181	19 789 198
of which:								
in trade terminals:	73 123 297	103 787 623	141 940 209	166 073 313	187 636 019	15 606 978	16 219 402	17 398 077
local systems	58 304 598	80 253 091	111 865 124	129 389 318	143 006 086	11 697 842	12 235 244	13 085 175
international systems, of which:	14 818 699	23 534 532	30 075 085	36 683 995	44 629 933	3 909 136	3 984 158	4 312 902
Visa International	10 189 814	14 199 488	22 571 564	28 680 847	34 387 364	3 049 324	3 113 745	3 371 288
MasterCard Worldwide	4 487 835	4 254 248	5 212 037	7 647 368	9 801 644	825 062	835 790	907 064
in trade terminals to total, %	78.0	82.9	86.0	86.6	87.2	87.7	88.2	87.9

Continuation

	2021	2022	2023	2024	2025	04.26	05.26	06.26
on reception of a cash:	20 589 962	21 356 451	23 052 340	25 740 697	27 620 758	2 196 104	2 176 779	2 391 121
local systems	1 298 015	2 672 060	4 663 678	6 238 258	7 737 415	678 925	696 243	750 344
international systems, of which:	19 291 947	18 684 391	18 388 662	19 502 439	19 883 344	1 517 178	1 480 536	1 640 777
Visa International	12 567 200	14 146 609	14 944 856	15 988 143	16 604 864	1 289 975	1 257 805	1 396 606
MasterCard Worldwide	6 074 347	3 986 465	2 953 292	3 025 848	2 791 437	193 538	190 357	212 452
in trade terminals to total, %	22.0	17.1	14.0	13.4	12.8	12.3	11.8	12.1
Number of Payment Cards in Circulation (total, thousand units), of which:	59 258	65 080	74 544	81 370	84 593	84 857	83 922	83 631
local systems	19 649	22 166	24 874	26 745	28 046	28 229	28 285	28 309
international systems, of which:	39 609	42 914	49 670	54 625	56 547	56 628	55 637	55 321
Visa International	28 905	33 315	37 533	39 711	41 201	41 332	40 622	40 340
MasterCard Worldwide	9 025	7 980	10 696	13 553	14 398	14 393	14 119	14 092
Number of Payment Cards used (total, thousand units), of which:	30 413	33 431	38 685	41 184	42 604	42 074	42 253	41 896
local systems	12 192	13 438	15 948	17 022	17 477	17 324	17 423	17 458
international systems, of which:	18 221	19 993	22 737	24 162	25 127	24 750	24 830	24 438
Visa International	12 684	16 698	19 373	20 137	21 119	21 012	21 089	20 805
MasterCard Worldwide	4 810	2 711	2 885	3 520	3 611	3 379	3 390	3 291
Number of Equipment for Payment Cards (units):								
pos-terminals, of which:	509 194	831 780	1 041 884	1 362 630	1 290 618			1 363 897
in banks	8 510	16 279	8 114	7 283	7 489			8 014
at businessmen	500 684	815 501	1 033 770	1 355 347	1 283 129			1 355 883
cash dispensers	12 443	12 391	12 649	12 569	13 084			13 131
Number of entrepreneurs (units)	273 947	567 687	793 065	886 630	944 892			969 737

Continuation

	2021	2022	2023	2024	2025	04.26	05.26	06.26
Money Transfers abroad / from abroad through the international money transfers systems								
Number of sent transfers (total, thousand transactions), of which:	2 579.7	2 490.6	2 600.1	2 111.5	1 686.9	155.0	146.7	160.3
Gold Crown	2 160.3	2 112.5	2 255.0	1 883.5	1 498.5	141.5	134.4	147.1
Western Union	106.1	96.3	78.4	130.7	113.2	8.3	7.7	8.5
Unistrim	78.7	34.6	31.3	-	-	-	-	-
Contact	173.5	181.9	174.4	15.4	-	-	-	0.0
Moneygram	15.3	23.6	20.8	18.2	14.2	1.0	0.9	1.1
UPT ¹	-	-	-	-	20.0	1.3	1.0	0.9
Others	45.7	41.8	40.3	63.7	41.0	2.8	2.7	2.6
Number of received transfers (total, thousand transactions), of which:	1 131.5	1 650.0	1 087.2	787.7	599.6	45.6	39.8	44.9
Gold Crown	529.5	976.3	495.5	374.2	251.1	17.5	14.1	16.9
Western Union	362.6	323.6	255.2	232.7	211.2	17.2	15.9	17.5
Unistrim	19.3	68.4	110.6	-	-	-	-	-
Moneygram	43.4	96.6	120.7	111.0	101.9	8.1	7.6	8.3
Contact	126.5	137.9	58.3	10.1	-	-	-	-
UPT ¹	-	-	-	-	2.9	0.1	0.1	0.1
Others	50.3	47.3	46.9	59.8	32.5	2.7	2.1	2.1
Sum of sent transfers (total, bln.KZT), of which:	1 010 566.9	1 034 517.0	967 981.0	788 940.4	718 903.9	54 935.4	53 534.6	65 182.5
Gold Crown	793 822.9	794 122.9	772 820.7	656 305.5	597 136.5	45 386.7	45 067.6	55 452.3
Western Union	61 344.4	66 142.8	55 172.1	84 156.7	83 535.3	7 283.9	6 428.4	7 463.2
Unistrim	30 345.6	8 645.3	7 060.3	-	-	-	-	-
Contact	109 774.0	139 038.9	111 694.7	10 553.1	-	-	-	-
Moneygram	11 083.8	22 599.3	16 335.2	17 622.9	16 948.1	1 023.0	977.5	1 255.4
UPT ¹	-	-	-	-	16 234.7	864.0	697.3	640.4
Others	4 196.1	3 967.7	4 898.0	20 302.2	5 049.4	377.9	363.8	371.3
Sum of received transfers (total, bln.KZT), of which:	283 513.1	681 232.0	308 695.7	236 754.7	226 422.2	16 253.9	15 052.3	18 330.8
Gold Crown	155 574.1	460 633.9	156 710.2	119 960.1	109 817.2	7 382.7	6 512.8	8 550.8
Western Union	71 466.8	84 136.3	69 556.4	71 969.8	73 311.6	5 705.9	5 467.4	6 171.9
Unistrim	5 038.2	25 456.6	21 585.3	-	-	-	-	-
Moneygram	12 221.1	36 909.0	40 831.0	36 511.7	39 261.0	2 909.3	2 854.1	3 342.9
Contact	36 789.6	71 304.3	16 760.6	2 343.2	-	-	-	-
UPT ¹	-	-	-	-	1 180.6	37.8	20.9	47.7
Others	2 423.3	2 791.9	3 252.3	5 970.0	2 851.8	218.2	197.1	217.5

* 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

*** Payments with the use of payment cards of Kazakhstan issuers in the territory and outside of Kazakhstan

¹ Until 2025, they are included in "Others"

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

for the period, billion of KZT

Name of users	12.21	12.22	12.23	12.24	12.25	03.26	04.26	05.26	06.26
ISMT - total	74 633	88 593	106 592	138 714	150 477	116 831	120 087	108 694	118 781
change in % of the previous period	-3.1	2.5	3.8	17.0	19.3	-5.6	2.8	-9.5	9.3
of which:									
Five large banks*	22 941	25 140	28 723	44 334	51 837	34 212	34 220	32 131	35 229
change as % of the previous period	1.5	-1.5	12.1	23.0	23.6	-11.1	0.0	-6.1	9.6
share as % of total	30.7	28.4	26.9	32.0	34.4	29.3	28.5	29.6	29.7
Other banks	15 912	17 477	24 631	30 459	35 184	30 218	31 115	26 798	32 987
change as % of the previous period	0.3	4.2	11.6	13.4	23.0	0.9	3.0	-13.9	23.1
share as % of total	21.3	19.7	23.1	22.0	23.4	25.9	25.9	24.7	27.8
Other participants	35 780	45 976	53 238	63 921	63 456	52 401	54 752	49 765	50 565
change as % of previous period	-7.2	4.1	-3.2	14.9	14.1	-5.2	4.5	-9.1	1.6
share as % of total	47.9	51.9	49.9	46.1	42.2	44.9	45.6	45.8	42.6
ICS - total	973	1 117	1 107	1 258	1 479	1 150	1 190	1 153	1 287
change in % of the previous period	27.2	11.4	13.7	20.9	21.5	-1.5	3.5	-3.2	11.6
of which:									
Five large banks*	472	622	607	759	921	762	784	792	874
change as % of the previous period	18.8	1.3	4.1	15.3	11.3	-4.2	2.9	1.0	10.4
share as % of total	48.5	55.7	54.8	60.4	62.3	66.3	65.9	68.7	67.9
Other banks	177	148	137	152	218	170	191	158	179
change as % of the previous period	2.0	10.8	-2.9	14.9	25.8	2.5	12.6	-17.2	12.9
share as % of total	18.2	13.3	12.4	12.1	14.8	14.8	16.1	13.7	13.9
Other participants	323	346	363	347	339	218	215	203	234
change as % of previous period	66.8	35.8	45.2	39.1	57.4	5.6	-1.2	-5.7	15.6
share as % of total	33.2	31.0	32.8	27.6	22.9	18.9	18.1	17.6	18.2

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



V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

V. Key indicators of financial institutions

5.1. Banking sector

mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
2021	37 623 913	33 085 975	4 537 938	1 331 772	1 291 932	19.32	19.34	23.43
2022	44 561 554	39 334 336	5 227 218	1 403 588	1 465 932	18.54	18.56	21.70
2023	51 441 097	44 579 098	6 861 999	1 433 588	2 184 757	19.24	19.25	21.50
2024	61 559 419	52 667 430	8 891 990	1 453 589	2 555 389	20.36	20.37	22.03
2025	70 773 783	60 181 238	10 592 544	1 538 202	2 723 843	19.64	20.05	20.77
2024								
01.24	51 061 190	43 956 253	7 104 936	1 433 588	197 811	19.27	19.28	21.46
02.24	51 962 887	44 631 602	7 331 285	1 433 588	389 551	19.38	19.40	21.48
03.24	52 923 443	45 411 858	7 511 586	1 433 588	569 541	19.39	19.40	21.44
04.24	52 409 336	45 029 843	7 379 492	1 433 588	776 701	18.97	18.98	20.96
05.24	53 262 006	45 878 799	7 383 207	1 433 588	975 384	18.70	18.71	20.66
06.24	55 322 978	47 832 463	7 490 515	1 433 588	1 156 559	19.08	19.09	21.06
07.24	56 787 794	49 018 824	7 768 970	1 433 588	1 388 731	19.70	19.70	21.06
08.24	57 845 405	49 803 140	8 042 264	1 433 588	1 624 669	19.63	19.65	21.47
09.24	58 113 793	49 860 392	8 253 401	1 437 827	1 854 416	20.13	20.15	21.97
10.24	58 458 814	50 010 797	8 448 017	1 434 677	2 100 960	20.43	20.45	22.25
11.24	59 207 090	50 525 340	8 681 750	1 434 367	2 336 954	20.26	20.27	22.01
12.24	61 559 419	52 667 430	8 891 990	1 453 589	2 555 389	20.36	20.37	22.03
2025								
01.25	60 609 716	51 540 410	9 069 306	1 452 864	228 498	20.69	20.70	22.36
02.25	61 000 414	51 739 108	9 261 306	1 450 894	448 865	20.80	20.81	22.39
03.25	61 987 508	52 642 938	9 344 570	1 474 122	664 024	20.59	20.60	22.15
04.25	62 615 847	53 583 643	9 032 205	1 477 993	904 547	19.54	19.55	21.05
05.25	63 363 783	54 283 862	9 079 921	1 478 153	1 143 237	19.30	19.31	20.78
06.25	64 848 649	55 502 306	9 346 343	1 490 589	1 378 911	19.52	19.53	20.95
07.25	65 094 825	55 598 006	9 496 819	1 490 589	1 640 926	19.40	19.40	20.80
08.25	66 649 145	56 860 091	9 789 053	1 540 598	1 863 998	19.74	19.75	21.06
09.25	67 041 216	57 283 671	9 757 545	1 540 598	2 050 068	19.13	19.13	20.28
10.25	67 806 272	57 842 327	9 963 945	1 538 640	2 279 006	19.32	19.33	20.48
11.25	68 344 256	57 926 341	10 417 915	1 535 577	2 504 888	19.52	19.94	20.72
12.25	70 774 074	60 180 449	10 593 625	1 538 202	2 723 702	19.64	20.05	20.77
2026								
01.25	70 132 236	59 356 341	10 775 895	1 538 202	198 554	19.98	20.40	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
04.25	71 352 210	60 354 841	10 997 369	1 544 531	795 873	20.14	20.55	20.86
05.25	72 994 438	61 924 468	11 069 970	1 544 531	1 035 703	19.81	20.21	20.52
06.25	74 226 775	63 037 116	11 189 659	1 600 649	1 195 588	19.73	20.13	20.52

5.2. Accumulative pension system

5.2.1. Pension Contributions and Accumulation

min. of KZT, end of the period

	Number of individual pension accounts of depositors for mandatory pension contributions, including IPA with no pension savings	Pension savings (PS)		Pension contributions (for reporting period)
		Sum	including net investment income	
			Sum	
2021	10 874 691	13 070 066	6 911 635	1 340 340
2022	10 956 945	14 663 410	7 793 435	1 726 857
2023	11 088 699	17 864 645	9 360 618	2 161 428
2024	11 152 374	22 538 906	12 695 398	2 558 008
2025	11 298 103	25 213 615	14 438 666	2 795 060
2024				
01.24	11 091 980	18 103 999	9 470 250	186 548
02.24	11 100 166	18 486 445	9 704 159	209 082
03.24	11 100 276	18 846 916	9 929 742	190 804
04.24	11 097 968	18 923 066	9 877 892	212 383
05.24	11 053 779	19 167 347	9 992 072	204 328
06.24	11 052 292	19 876 178	10 569 766	213 805
07.24	11 070 758	20 122 296	10 740 809	215 499
08.24	11 094 214	20 739 588	11 270 268	208 090
09.24	11 110 121	21 004 927	11 437 453	208 189
10.24	11 129 170	21 376 544	11 710 041	218 990
11.24	11 141 669	21 885 502	12 124 771	222 715
12.24	11 152 374	22 538 906	12 695 398	267 575
2025				
01.25	11 154 521	22 352 495	12 413 087	212 791
02.25	11 164 824	22 370 872	12 326 797	226 237
03.25	11 165 476	22 420 063	12 250 370	227 970
04.25	11 169 226	22 721 579	12 461 017	233 289
05.25	11 173 497	22 921 678	12 543 212	228 482
06.25	11 183 814	23 540 814	13 053 649	234 956
07.25	11 209 158	24 334 941	13 790 749	224 968
08.25	11 232 964	24 559 338	13 967 683	228 000
09.25	11 249 984	25 134 725	14 497 547	223 337
10.25	11 270 952	25 198 092	14 481 312	230 238
11.25	11 284 362	25 127 873	14 311 273	233 737
12.25	11 298 103	25 213 615	14 438 666	291 054
2026				
01.26	11 298 677	25 554 168	14 660 834	225 901
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
04.26	11 333 637	25 712 678	14 441 423	253 043
05.26	11 338 653	26 576 309	15 221 913	241 964
06.26	11 357 491	26 913 614	15 524 920	259 152

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	METIKAM	MEOKAM	MEUKAM	MEUZHAKAM	MUIKAM	METICKAM	Eurobonds		Shares	Bonds							
2021 12.21	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	10.23	3.41
	NBRK	0.00		0.71	28.46	8.59	0.00		1.14	0.00	2.25	20.63	18.51	0.11	3.10	0.00	2.80	0.00	0.00
	JSC "Centras Securities"	0.00		0.00	0.01	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "First Heartland Jusan Invest"	0.00		0.00	0.00	0.00	0.00		0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2022 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
	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
2023 12.23	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
	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
2024 12.24	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.00	0.00	0.00	0.05	0.00	0.00		0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.01	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	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
2025 12.25	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.00	0.00	0.00	0.05	0.00	0.00		0.00	0.00	0.00	0.06	0.01	0.02	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	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	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2026 05.26	JSC "First Heartland Jusan Invest"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.02	0.00	0.00	0.00	0.00	0.00
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.10	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	0.00	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00
	JSC "Tansar Capital"	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	0.00
	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	23.74	0.78
06.26	NBRK	0.05	3.04	1.73	35.19	1.88	0.65	0.54	0.00	0.00	2.06	10.42	11.88	2.16	1.75	0.00	3.69	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	0.03	0.00	0.01	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	0.00	0.01	0.02	0.01	0.03	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	0.01	0.00	0.00	0.01	0.03	0.00	0.01	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.10	0.01	0.05	0.01	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	0.00	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00
	JSC "Tansar Capital"	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	0.00

5.2. Accumulative pension system

5.2.3. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
2021	7 114 244	0	226 231 635	2 126 997	228 358 632	34 555 415	14 107 092
2022	7 114 244	0	250 022 680	2 330 715	252 353 395	38 281 449	13 690 380
2023	7 114 244	0	229 238 828	4 329 143	282 003 222	45 052 775	15 775 980
2024	7 114 244	0	307 247 038	5 070 943	312 317 981	48 123 465	17 572 055
2025	7 114 244	0	337 785 271	6 490 042	344 275 313	55 553 049	21 286 446
2024							
01.24	7 114 244	0	279 887 081	4 677 970	284 565 051	3 766 724	1 359 772
02.24	7 114 244	0	282 137 150	4 742 349	286 879 499	7 656 682	2 913 826
03.24	7 114 244	0	284 469 037	4 945 986	289 415 023	11 554 681	4 318 582
04.24	7 114 244	0	286 887 483	5 200 422	292 087 905	15 452 245	5 677 117
05.24	7 114 244	0	289 370 480	4 955 345	294 325 825	19 395 978	7 146 257
06.24	7 114 244	0	291 896 956	4 717 667	296 614 623	23 376 785	8 571 462
07.24	7 114 244	0	294 475 906	4 829 659	299 305 565	27 417 504	9 954 867
08.24	7 114 244	0	297 068 571	4 804 778	301 873 349	31 494 291	11 358 091
09.24	7 114 244	0	299 454 731	5 126 443	304 581 174	35 592 698	12 905 300
10.24	7 114 244	0	302 002 311	5 608 885	307 611 196	39 737 484	14 348 070
11.24	7 114 244	0	306 675 261	5 630 098	312 305 359	44 121 824	15 983 027
12.24	7 114 244	0	307 247 038	5 070 943	312 317 981	48 123 465	17 572 055
2025							
01.25	7 114 244	0	309 703 130	5 628 016	315 331 146	4 301 691	1 658 265
02.25	7 114 244	0	312 197 880	5 557 984	317 755 864	8 608 311	3 452 763
03.25	7 114 244	0	314 919 412	5 617 926	320 537 338	13 031 153	5 044 081
04.25	7 114 244	0	317 675 579	6 061 066	323 736 645	17 520 319	6 597 891
05.25	7 114 244	0	320 551 923	5 435 240	325 987 163	22 067 134	8 341 872
06.25	7 114 244	0	323 394 084	5 699 046	329 093 130	26 649 641	9 961 709
07.25	7 114 244	0	324 567 582	7 513 070	332 080 652	31 307 497	11 515 437
08.25	7 114 244	0	327 109 667	7 735 050	334 844 717	36 026 299	13 398 712
09.25	7 114 244	0	329 957 758	8 056 597	338 014 355	40 878 148	14 879 751
10.25	7 114 244	0	332 537 286	8 673 968	341 211 254	45 696 755	16 999 333
11.25	7 114 244	0	334 752 049	10 149 420	344 901 469	50 663 584	19 213 670
12.25	7 114 244	0	337 785 271	6 490 042	344 275 313	55 553 049	21 286 446
2026							
01.26	7 114 244	0	337 785 271	6 490 042	344 275 313	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
04.26	7 114 244	0	347 993 277	9 106 988	357 100 265	20 743 146	8 049 088
05.26	7 114 244	0	350 839 633	10 106 257	360 945 890	26 156 013	9 862 204
06.26	7 114 244	0	353 782 743	9 540 864	363 323 607	31 512 993	11 944 087

V. Key indicators of financial institutions

5.3. Insurance Market

mln. of KZT, end of period

	12.21	12.22	12.23	12.24	09.25	12.25	03.26	06.26
Number of Insurance Company, total	27	26	25	25	25	25	25	25
with foreign participation	...	4	5	5	6	6	6	6
life insurance	9	9	9	10	10	10	10	10
Cumulative Assets	1 048 976	2 066 614	2 278 713	2 892 074	3 492 099	3 629 614	3 742 417	4 103 702
Insurance Reserves	354 432	1 095 948	1 134 855	1 627 864	1 935 414	2 075 391	2 115 521	2 328 246
Cumulative Own Capital*	598 904	775 196	911 900	1 018 187	1 293 580	1 280 299	1 341 337	1 346 734
Insurance Premiums, total **	744 836	811 488	1 055 923	1 539 427	1 260 688	1 750 857	410 429	925 999
Compulsory insurance	151 234	193 532	215 238	268 572	216 796	294 055	78 097	159 532
Voluntary personal insurance	383 433	359 946	480 551	908 631	729 416	1 018 783	230 911	556 113
Voluntary property insurance	210 169	258 009	360 134	362 224	314 476	438 019	101 420	210 353
Claims Payments, total**	114 954	156 099	215 787	275 345	255 784	378 358	102 069	216 921
Compulsory insurance	44 326	57 451	78 244	128 349	116 166	157 037	42 587	88 679
Voluntary personal insurance	50 925	59 570	83 580	102 239	100 232	158 293	44 454	103 272
Voluntary property insurance	19 703	39 077	53 962	44 758	39 385	63 028	15 028	24 971
Premiums transferred to reinsurance**	108 124	115 904	153 209	138 974	133 637	189 111	51 348	126 695
of which to nonresidents	99 000	96 830	117 815	112 900	109 623	158 673	27 797	80 353

* from balance sheet

** by direct insurance, from the beginning of year

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

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

SYMBOLS AND ABBREVIATIONS

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

Foreign currencies

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

Methodological comments

Section I “General economic trends”

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

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

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

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

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

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

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

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

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

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

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

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

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

Section II “The main monetary indicators”

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Domestic assets include:

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

3) *Liabilities* include:

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Section III. “Financial markets”

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

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

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

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

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

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

State long-term savings treasury obligations (**MEUZHKA**) – 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.