NATIONAL BANK OF KAZAKHSTAN

STATISTICAL BULLETIN

N07 (380) July 2026

The Statistical Bulletin of the National Bank is the official publication of the National Bank of the Republic of Kazakhstan and includes a large set of statistical data, the main part of which characterizes the situation in the financial market of the country.

The document was prepared by the Department of Financial Market Statistics. It is published once a month in an electronic version on the official Internet resource of the National Bank of the Republic of Kazakhstan.

The statistical bulletin includes a large set of statistical data, the main part of which characterizes the situation in the financial market of the country, both for the last reporting period and in dynamics (by year/month). For individual tables, more detailed information (by region) is published on the official Internet resource of the National Bank in the Statistics section - Monetary and Banking statistics. If necessary, the tables are accompanied by notes that explain the features of the formation of a particular indicator.

In accordance with the recommendations of the IMF, data amendments related to the reclassification of assets, changes in methodology, the detection of discrepancies in the reconciliation of similar indicators obtained from other sources of information, clarification of data should be published. In this regard, during the reporting period, or in the following reporting periods, adjustments to previously published indicators are possible. In addition, annually the data for December of the reporting year are subsequently updated taking into account the final turnovers.

The final part of the publication provides methodological explanations on the formation and calculation of the main indicators of the Statistical Bulletin.

For questions concerning the content of the "Statistical Bulletin", please contact:
tel.: +7(7172) 775556, +7(7172) 775558

CONTENT

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.	Jan.-Jul.
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**	**...**	**...**	**70 949**	**...**
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	...	...	4.1	...
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**	**39 975**
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	3.0
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**	**11 464**
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	7.7
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**	**100.6**
% to same month of the previous year (annual inflation)	**108.4**	**120.3**	**109.8**	**108.6**	**112.3**	**110.0**	**111.8**	**112.9**	**112.3**	**111.0**	**110.6**	**110.4**	**110.3**	**110.2**
Unemployed population, thsd persons [1)]	**450**	**456**	**446**	**450**	**446**	**452**	**449**	**449**	**446**	**446**	**...**	**...**	**445**	**...**
Unemployment rate, %[1)]	**4.9**	**4.9**	**4.7**	**4.7**	**4.6**	**4.6**	**4.6**	**4.6**	**4.6**	**4.5**	**...**	**...**	**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 Foreing 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**	**473.6**

Source: BNS

1) quarterly data

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

3) NBK's Estimation for the Quarter.

4) by year - annual average

1.2. Price indices

	2021	2022	2023	2024	2025	2025				2026				
						03.25	06.25	09.25	12.25	03.26	04.26	05.26	06.26	07.26
Consumer Price Index	**108.4**	**120.3**	**109.8**	**108.6**	**112.3**	103.9	107.0	110.0	112.3	102.7	103.6	104.2	105.1	105.7
% changes to December of the previous year*						101.3	100.8	101.1	100.9	100.6	100.8	100.7	100.8	100.6
% changes to the previous month	**108.0**	**115.0**	**114.5**	**108.7**	**111.4**	109.4	110.4	111.0	111.4	111.7	111.4	111.2	111.0	110.9
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	102.8	103.6	104.0	104.6	105.0
% changes to the previous month						101.6	100.9	100.9	101.2	100.7	100.7	100.4	100.6	100.4
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	102.6	103.6	104.2	105.1	105.9
% changes to the previous month						100.8	100.9	100.9	100.7	100.5	100.9	100.6	100.9	100.7
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	102.7	103.6	104.7	105.8	106.5
% changes to the previous month						101.3	100.8	100.8	100.6	100.6	100.9	101.1	101.1	100.7
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	104.0	108.4	111.8	112.4	106.9
% changes to the previous month						100.3	99.4	99.4	98.9	101.3	104.2	103.2	100.5	95.1
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	103.2	104.0	106.8	108.1	107.6
% changes to the previous month						100.5	100.4	100.4	100.0	100.2	100.8	102.7	101.2	99.5
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	98.4	97.4	96.8	99.3	97.6
% changes to the previous month						100.2	105.1	105.1	99.9	99.7	99.0	99.4	102.6	98.3

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					

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	16.75					

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2021	2022	2023	2024	2025	04.26	05.26	06.26	07.26
Net Foreign Assets	**38 636 769**	**42 270 389**	**43 429 399**	**54 712 238**	**65 038 041**	**61 234 303**	**64 773 455**	**61 309 469**	**61 300 140**
Net International Reserves	13 961 529	15 270 417	15 400 647	22 881 631	31 916 146	30 328 663	31 722 402	28 756 698	29 046 733
Gross International Assets	14 844 409	16 227 925	16 338 729	24 062 370	33 068 960	31 256 372	32 727 076	29 722 263	29 989 717
Monetary Gold and SDR	11 171 705	10 504 466	9 887 314	13 670 249	25 047 136	25 460 802	26 659 747	23 969 680	23 902 038
Foreign Currency	112 378	129 890	137 805	152 440	147 198	133 086	139 370	137 619	135 031
Transferable Deposits	1 236 529	1 828 429	2 782 507	2 856 804	1 339 234	1 500 913	2 107 134	2 000 297	2 295 863
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	756 723	2 293 930	1 958 963	5 223 998	4 311 340	2 110 899	1 663 279	1 489 642	1 574 538
Financial Derivatives	2 309	2 687	35 143	8 955	2 082	1 926	2 023	1 935	1 583
Aseets in the External Management	1 564 765	1 468 522	1 536 998	2 149 925	2 221 969	2 048 746	2 155 523	2 123 091	2 080 665
Less: Foreign Liabilities	882 880	957 508	938 082	1 180 739	1 152 814	927 709	1 004 675	965 564	942 984
SDR	880 941	897 515	889 002	998 241	1 010 092	924 467	968 111	950 356	939 394
Nonresidents Transferable Deposits	6	57 826	46 904	179 891	139 392	12	33 045	11 348	12
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	420	451	443	511	492	451	473	468	461
Other Accounts Payable	1 513	1 716	1 733	2 096	2 838	2 779	3 046	3 392	3 116
Assets of the National Oil Fund	**23 887 862**	**25 781 944**	**27 284 595**	**30 896 973**	**32 300 460**	**30 007 371**	**32 185 027**	**31 485 920**	**31 314 436**
Other Net Foreign Assets	787 378	1 218 028	744 157	933 634	821 435	898 269	866 026	1 066 851	938 971
Gross Assets	1 579 649	1 914 431	1 411 802	1 707 247	1 645 683	1 619 183	1 619 445	1 752 432	1 582 183
Less: Foreign Liabilities	792 271	696 402	667 646	773 614	824 248	720 915	753 419	685 581	643 212
Net Domestic Assets	**-26 580 205**	**-29 694 206**	**-30 626 686**	**-39 093 487**	**-47 729 157**	**-44 380 013**	**-48 262 923**	**-43 748 061**	**-42 591 463**
Net Claims to the Central Government	-842 901	-1 956 640	-2 010 867	-2 591 268	-2 820 239	-3 274 649	-3 828 127	-3 230 362	-3 058 683
Claims	383 230	444 783	401 222	403 648	370 603	373 841	375 922	369 949	378 841
Securities	383 230	444 783	401 222	403 648	370 603	373 841	375 922	369 949	378 841
Less: Liabilities	1 226 130	2 401 423	2 412 089	2 994 917	3 190 842	3 648 490	4 204 050	3 600 311	3 437 523
Transferable Deposits	1 061 546	1 999 481	2 174 480	2 588 042	2 194 784	2 575 375	3 087 228	2 430 507	2 290 680
Other Deposits	164 152	400 056	236 697	405 611	994 636	1 071 936	1 115 680	1 168 615	1 145 953
Other Accounts Payable	-	-	-	-	-	-	-	-	-
Resources of the National Oil Fund	**25 792 993**	**26 783 661**	**29 914 923**	**34 750 226**	**37 300 370**	**36 381 801**	**38 607 835**	**38 109 629**	**37 888 380**
Claims to Banks	-1 083 402	-1 756 226	-788 735	-209 122	-93 070	-411 907	-518 949	-453 705	-311 174
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	422 135	529 177	463 933	321 402
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	5 138 944	5 128 423	5 128 413	5 153 606
Credits	229 908	273 021	204 203	-	-	-	-	-	-
Shares and other Equity	5 087 645	5 089 773	5 107 527	5 115 147	5 123 700	5 123 700	5 127 555	5 127 377	5 127 377
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	7	10	21	43	4	23
Claims to the Rest of the Economy	848 440	596 980	782 139	935 180	1 498 730	2 266 539	2 164 994	2 144 883	2 449 163
Other Net Domestic Assets	-5 869 902	-6 040 554	-6 503 212	-11 254 588	-19 009 700	-18 038 176	-18 890 684	-15 758 636	-15 476 079
Other Financial Assets	3 901	7 164	9 992	19 593	8 092	9 356	21 443	16 813	11 520
Nonfinancial Assets	60 527	65 127	65 365	88 431	145 565	153 391	153 758	157 220	159 666
Less: Other Liabilities	60 709	226 293	62 866	57 482	71 613	58 072	56 653	54 745	53 790
Less: Capital Accounts	5 873 621	5 886 551	6 515 703	11 305 129	19 091 743	18 142 851	19 009 232	15 877 924	15 593 475

Continuation

	2021	2022	2023	2024	2025	04.26	05.26	06.26	07.26
Liabilities	**12 056 564**	**12 576 183**	**12 802 713**	**15 618 752**	**17 308 884**	**16 854 290**	**16 510 532**	**17 561 408**	**18 708 677**
Narrow Reserve Money	**6 945 442**	**7 374 898**	**7 142 913**	**7 532 310**	**10 270 708**	**10 913 338**	**10 763 937**	**10 898 765**	**10 820 901**
Reserve Money	**10 957 714**	**11 874 422**	**11 539 973**	**14 606 537**	**15 678 721**	**14 919 075**	**14 840 823**	**15 579 704**	**16 749 995**
Currency out of the NBK	3 451 715	3 823 793	4 109 817	4 862 203	5 271 109	5 091 844	5 214 053	5 339 901	5 373 690
Transferable Deposits of Banks	2 074 806	2 202 901	1 483 719	1 372 456	3 742 168	4 494 563	4 195 065	4 250 443	4 151 037
Other Deposits of Banks	4 012 272	4 499 524	4 397 060	7 074 227	5 408 013	4 005 736	4 076 887	4 680 939	5 929 094
Transferable Deposits of Nonbank Financial Institutions	1 370 737	1 115 521	1 539 958	1 285 183	1 252 763	1 322 443	1 351 454	1 301 985	1 288 904
Current accounts of Public Nonfinancial Institutions in KZT	48 177	232 683	9 419	12 468	4 669	4 488	3 365	6 436	7 270
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	985 332	1 184 955	1 566 795	1 396 130
Foreign Currency Current Accounts of Public Nonfinancial Institutions	32	657	2 694	39	1 693	3 182	3 111	3 229	5 409
Other Deposits of Public Nonfinancial Institutions	87 413	1 581	332	93 927	16 458	27	28	27	27
Other Deposits of Nonbank Financial Institutions	383 339	337 347	1 004 390	785 494	1 358 543	978 063	1 177 458	1 558 641	1 385 341
Other Deposits of Liquidated Banks	3 106	1 489	1 504	1 520	1 134	4 060	4 359	4 897	5 353
Nonprofit Institutions	-	-	-	-	-	-	-	-	-
Securities (other than shares)	474 845	354 628	247 488	131 236	252 335	949 883	484 754	414 909	562 552
Other Financial Institutions	291 892	110 269	65 186	36 361	46 988	627 355	174 510	145 698	262 368
Public Nonfinancial Institutions	133 783	167 123	105 452	48 993	72 618	241 826	232 650	198 622	164 323
Private Nonfinancial Institutions	47 382	69 676	69 696	45 881	129 308	80 703	77 593	70 490	135 101
Households	891	282	-	-	81	-	-	-	-
Nonprofit Institutions	897	7 278	7 155	-	3 339	-	-	99	760
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	-	-	-	-	-	-	-	-	-

2.3. Banks Monetary Survey

mln. of KZT, end of period

	2021	2022	2023	2024	2025*	04.26	05.26	06.26	07.26
Net Foreign Assets	**1 769 349**	**810 249**	**837 480**	**380 772**	**492 453**	**604 295**	**655 834**	**907 621**	**501 422**
Net Foreign Assets, CFC	**1 567 010**	**820 973**	**1 459 100**	**1 302 997**	**1 821 122**	**1 810 367**	**1 770 100**	**2 029 046**	**1 618 628**
Claims to Nonresidents, CFC	2 330 781	3 293 138	4 069 307	4 448 787	5 610 323	5 690 311	6 155 379	6 082 857	5 985 438
Foreign Currency	264 941	370 974	613 961	397 165	502 707	555 706	624 430	562 833	385 727
Transferable Deposits	757 233	1 132 797	1 215 266	1 148 104	1 698 816	1 322 244	1 447 825	1 811 696	1 347 037
Other Deposits	466 087	477 359	645 017	771 610	749 149	1 558 815	1 682 150	1 184 413	1 647 074
Securities (other than shares)	501 724	838 832	1 007 177	1 204 023	1 331 331	1 082 826	1 209 555	1 342 992	1 426 368
Credits	279 970	399 142	500 714	779 340	1 115 850	1 027 643	1 093 210	1 077 973	1 081 465
Financial Derivatives	4 689	473	8 662	4 442	9 815	10 654	10 846	12 216	14 507
Shares and other Equity	4 373	4 675	4 594	5 789	5 637	5 158	5 414	5 343	5 269
Other Accounts Receivable	51 766	68 885	73 916	138 314	197 019	127 265	81 948	85 390	77 992
Less: Liabilities for Nonresidents, CFC	763 771	2 472 164	2 610 207	3 145 790	3 789 201	3 879 944	4 385 279	4 053 811	4 366 810
Transferable Deposits	349 911	1 413 594	1 321 335	1 445 896	1 273 862	1 099 858	1 252 730	1 215 516	1 108 135
Other Deposits	280 553	836 243	943 601	1 280 753	1 638 596	1 510 347	1 664 301	1 562 793	1 517 397
Securities (other than shares)	41 400	24 253	-	-	206 827	187 109	340 833	339 389	336 553
Credits	47 273	157 398	157 344	362 564	540 084	965 176	930 830	808 076	1 253 106
Financial Derivatives	9 176	2 507	7 062	390	4 750	7 256	7 760	8 433	16 714
Other Accounts Payable	35 458	38 168	180 864	56 186	125 082	110 197	188 826	119 604	134 905
Other net Foreign Assets, OFC	202 338	-10 724	-621 620	-922 225	-1 328 669	-1 206 072	-1 114 266	-1 121 425	-1 117 206
Gross Assets	507 000	666 949	855 091	833 226	891 498	953 340	1 122 699	985 534	1 070 534
Less: Foreign Liabilities	304 662	677 673	1 476 711	1 755 451	2 220 167	2 159 412	2 236 965	2 106 960	2 187 740
Domestic Assets	**28 273 963**	**32 860 771**	**36 856 922**	**44 480 036**	**50 090 625**	**49 818 035**	**50 945 421**	**52 098 935**	**53 414 076**
Reserves	6 516 208	7 430 749	6 360 781	8 988 580	9 704 108	9 112 044	8 771 062	9 556 380	10 656 427
Transferable and Other Deposits in NBK	6 062 216	6 967 609	5 890 626	8 500 922	9 182 198	8 611 087	8 321 868	9 081 253	10 164 295
National Currency	453 992	463 140	470 155	487 658	521 910	500 958	449 194	475 127	492 132
Other Claims to NBK	1 589 764	1 845 120	1 012 693	263 370	156 756	488 768	570 295	527 357	529 407

Continuation

	2021	2022	2023	2024	2025*	04.26	05.26	06.26	07.26
Net Claims to the Central Government	4 235 214	4 417 488	6 375 618	8 698 045	7 481 374	7 706 754	8 269 133	8 470 155	8 366 708
Gross Claims	4 438 508	4 664 553	6 640 779	8 954 858	7 729 841	7 965 595	8 529 272	8 739 368	8 632 919
Securities (other than shares)	4 332 090	4 555 217	6 533 456	8 776 421	7 563 888	7 699 982	8 260 203	8 472 528	8 373 215
Credits	101 473	108 723	106 822	123 401	90 995	83 324	87 471	86 530	85 246
Other Accounts Receivable	4 945	614	502	55 036	74 957	182 290	181 599	180 310	174 457
Less: Liabilities	203 294	247 065	265 161	256 812	248 467	258 841	260 140	269 213	266 211
Transferable Deposits	23 713	15 832	13 387	1 759	2 662	2 944	2 870	3 680	2 187
Other Deposits	1 947	2 542	4 635	19 495	9 906	13 331	20 543	17 196	17 767
Credits	56 444	64 948	63 685	69 913	76 756	79 191	79 798	81 373	82 054
Other Accounts Payable	121 190	163 744	183 455	165 645	159 143	163 375	156 929	166 964	164 203
Claims to the Regional and Local Government	14 469	13 224	13 446	14 162	21 883	2 632	1	2	4
Securities (other than shares)	14 468	13 223	13 446	14 160	14 171	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	1	1	1	2	7 712	2 632	1	2	4
Claims to Nonbank Financial Institutions	2 397 563	2 441 767	2 890 141	2 540 744	3 492 431	3 671 502	3 586 034	3 398 987	3 459 654
Transferable Deposits	13 986	135 465	25 472	12 874	17 549	15 217	30 189	32 364	31 872
Other Deposits	52	-	-	-	-	24 763	32 893	32 873	16 520
Securities (other than shares)	639 721	884 278	832 316	706 931	837 814	920 050	899 004	910 941	938 419
Credits	1 275 313	836 937	1 247 196	1 113 021	1 802 227	1 855 033	1 747 057	1 496 007	1 527 781
Financial Derivatives	54 716	72 008	158 908	6 989	12 209	30 068	10 108	25 942	19 519
Shares and other Equity	296 402	300 200	376 771	482 175	577 871	602 169	602 763	618 073	615 228
Other Accounts Receivable	117 372	212 878	249 478	218 753	244 762	224 202	264 020	282 786	310 316
Claims to Public Nonfinancial Institutions	605 536	873 865	777 381	690 279	882 359	976 821	1 068 118	1 023 356	1 300 726
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	458 448	564 961	550 463	504 950	664 731	740 662	767 875	748 470	972 977
Credits	146 736	308 618	226 564	185 219	217 575	235 586	283 892	274 394	327 281
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	-	-	-	-	-	-	-	-
Other Accounts Receivable	351	286	355	111	53	573	16 351	492	468

Continuation

	2021	2022	2023	2024	2025*	04.26	05.26	06.26	07.26
Claims to Private Nonfinancial Institutions	8 474 297	9 266 501	10 468 045	11 840 393	13 483 148	13 244 351	13 701 052	13 933 223	13 737 365
Securities (other than shares)	254 543	266 881	273 631	378 330	434 830	433 506	484 041	457 653	456 519
Credits	7 901 000	8 673 393	9 775 098	10 959 988	12 496 121	12 263 455	12 661 422	12 923 960	12 700 169
Financial Derivatives	1 378	1 251	1 549	379	3 104	5 786	2 307	5 039	4 824
Shares and other Equity	162 909	191 382	245 262	261 142	314 582	314 198	310 474	311 323	319 031
Other Accounts Receivable	154 467	133 593	172 506	240 554	234 510	227 406	242 808	235 248	256 822
Claims to Nonprofit Institutions	3 016	2 391	4 109	6 027	7 087	8 078	8 150	8 622	9 029
Credits	2 939	2 268	3 827	5 955	6 902	6 788	6 699	6 702	6 938
Shares and other Equity	2	3	3	3	3	3	3	3	3
Other Accounts Receivable	74	120	279	69	182	1 288	1 448	1 918	2 088
Claims to Households	10 869 025	14 243 981	18 331 749	22 998 054	27 800 516	28 424 161	28 621 722	29 015 548	29 355 754
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	10 795 904	14 177 198	18 276 322	22 914 265	27 655 597	28 309 086	28 514 659	28 906 479	29 248 109
Financial Derivatives	530	-	-	1 538	-	219	210	333	252
Other Accounts Receivable	72 590	66 783	55 427	82 252	144 919	114 857	106 853	108 736	107 393
Other Net Assets	-6 431 129	-7 674 314	-9 377 040	-11 559 618	-12 939 038	-13 817 076	-13 650 146	-13 834 694	-14 000 999
Other Financial Assets	98 964	128 385	129 563	130 328	259 829	230 539	228 122	238 881	242 946
Nonfinacial Assets	796 805	834 083	886 835	962 845	1 223 550	1 243 533	1 247 277	1 258 753	1 265 490
Less: Other Liabilities	1 238 334	1 556 149	1 627 152	1 697 052	1 727 986	2 046 943	1 804 371	1 891 679	1 853 276
Less: Capital Accounts	6 088 565	7 080 633	8 766 286	10 955 739	12 694 431	13 244 205	13 321 175	13 440 649	13 656 159
Liabilities	**30 043 312**	**33 671 020**	**37 694 402**	**44 860 808**	**50 583 078**	**50 422 330**	**51 601 255**	**53 006 556**	**53 915 497**
Transferable Deposits	7 786 368	8 187 666	7 691 930	8 570 023	9 119 585	8 263 531	8 127 393	8 961 973	8 506 003
Central Bank	1	1	1	1	1	1	1	1	1
Regional and Local Government	886	864	862	968	493	749	1 117	1 087	895
Nonbank Financial Institutions	543 070	484 231	558 312	637 799	612 559	827 484	674 125	724 056	874 287
Public Nonfinancial Institutions	572 609	852 319	544 233	495 289	654 264	758 537	803 714	769 413	677 809
Private Nonfinancial Institutions	4 276 021	4 455 259	3 949 378	4 518 896	4 722 558	3 892 563	3 841 632	4 465 404	4 014 519
Nonprofit Institutions	116 056	131 520	116 164	103 808	97 129	107 025	101 957	122 676	107 484
Households	2 277 724	2 263 471	2 522 981	2 813 261	3 032 580	2 677 171	2 704 846	2 879 335	2 831 007

Continuation

	2021	2022	2023	2024	2025*	04.26	05.26	06.26	07.26
Other Deposits	17 425 495	21 059 848	24 413 188	30 538 326	36 248 832	36 567 927	37 247 709	38 303 152	39 709 184
Central Bank	0	-	-	-	-	-	-	-	-
Regional and Local Government	28	504	2 638	5 330	10 890	3 107	2 890	2 797	3 923
Nonbank Financial Institutions	812 750	971 535	943 810	957 315	1 329 065	1 272 529	1 345 633	1 361 408	1 389 464
Public Nonfinancial Institutions	821 283	1 356 166	767 356	1 039 417	1 342 189	1 590 611	1 527 603	1 542 422	1 569 806
Private Nonfinancial Institutions	4 235 938	4 608 925	5 872 590	8 269 852	9 915 306	9 224 667	9 288 411	9 716 246	10 626 617
Nonprofit Institutions	568 295	738 950	509 737	489 993	515 505	542 558	579 534	522 476	548 999
Households	10 987 200	13 383 768	16 317 056	19 776 419	23 135 877	23 934 455	24 503 637	25 157 802	25 570 376
Securities	1 943 608	1 985 457	2 793 003	3 020 540	3 134 163	3 301 722	3 696 375	3 810 742	3 904 214
Nonbank Financial Institutions	1 743 393	1 773 039	2 562 398	2 757 467	2 860 573	3 023 173	3 414 873	3 524 765	3 616 443
Public Nonfinancial Institutions	148 963	150 815	152 952	155 348	158 003	159 334	160 761	162 166	160 846
Private Nonfinancial Institutions	1 447	2 885	1 775	573	587	169	211	284	325
Households	49 805	58 718	75 878	107 152	115 001	119 046	120 530	123 527	126 600
Credits	2 152 007	1 606 866	2 129 723	2 195 351	2 033 205	2 575 284	2 673 493	2 192 503	2 118 476
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	54 887	55 252	57 174	58 243
Nonbank Financial Institutions	2 137 729	1 586 217	2 099 879	2 147 184	1 970 249	2 509 874	2 607 648	2 124 669	2 049 504
Public Nonfinancial Institutions	7 739	8 250	8 871	9 546	10 272	10 518	10 587	10 654	10 723
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	31 683	11 728	25 681	19 897
Central Bank	-	-	-	-	-	-	-	-	-
Nonbank Financial Institutions	54 673	73 653	159 394	6 537	12 645	30 173	10 598	24 624	19 280
Public Nonfinancial Institutions	-	-	-	-	3	-	-	-	-
Private Nonfinancial Institutions	155	959	142	666	762	1 292	922	724	365
Households	-	-	-	1 397	-	218	209	333	252
Other Accounts Payable	681 006	756 571	507 022	527 969	33 883	-317 817	-155 443	-287 495	-342 277
Central Bank	24	211	182	220	171	50	0	527	58
Regional and Local Government	3 789	5 581	4 954	4 369	4 374	4 419	4 424	4 418	4 419
Nonbank Financial Institutions	65 337	88 071	64 816	50 132	34 013	25 662	28 728	38 815	32 742
Public Nonfinancial Institutions	103 266	97 753	99 097	97 422	95 445	94 542	94 945	93 538	93 507
Private Nonfinancial Institutions	228 250	245 255	301 575	339 673	372 910	239 396	251 971	225 290	225 645
Nonprofit Institutions	704	389	1 569	451	298	3 144	3 948	4 680	5 516
Households	197 877	201 800	244 310	298 347	391 713	244 178	265 939	264 295	262 040
Interbank Accounts	81 759	117 511	-209 481	-262 644	-865 041	-929 209	-805 399	-919 058	-966 204

* including final turnovers

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2021	2022	2023	2024	2025*	04.26	05.26	06.26	07.26
Net Foreign Assets	**40 426 251**	**43 086 563**	**44 266 879**	**55 093 010**	**65 530 494**	**61 838 598**	**65 429 289**	**62 217 090**	**61 801 562**
Claims to Nonresidents	17 175 190	19 521 062	20 408 036	28 511 157	38 679 283	36 946 684	38 882 455	35 805 120	35 975 154
Monetary Gold and SDR	11 171 705	10 504 466	9 887 314	13 670 249	25 047 136	25 460 802	26 659 747	23 969 680	23 902 038
Foreign Currency	377 319	500 864	751 766	549 606	649 905	688 793	763 800	700 452	520 758
Transferable Deposits	1 993 762	2 961 226	3 997 773	4 004 908	3 038 051	2 823 157	3 554 959	3 811 993	3 642 900
Other Deposits	466 087	477 359	645 017	771 610	749 149	1 558 815	1 682 150	1 184 413	1 647 074
Securities (other than shares)	1 258 447	3 132 763	2 966 140	6 428 021	5 642 670	3 193 724	2 872 835	2 832 634	3 000 905
Credits	279 970	399 142	500 714	779 340	1 115 850	1 027 643	1 093 210	1 077 973	1 081 465
Shares and other Equity	4 373	4 675	4 594	5 789	5 637	5 158	5 414	5 343	5 269
Financial Derivatives	6 997	3 160	43 805	13 396	11 897	12 579	12 870	14 151	16 090
Other Claims	1 616 531	1 537 406	1 610 914	2 288 238	2 418 988	2 176 011	2 237 471	2 208 481	2 158 656
Liabilities for Nonresidents	1 646 651	3 429 672	3 548 288	4 326 529	4 942 015	4 807 653	5 389 953	5 019 375	5 309 794
Transferable Deposits	349 916	1 471 421	1 368 240	1 625 787	1 413 254	1 099 870	1 285 775	1 226 864	1 108 147
SDR	880 941	897 515	889 002	998 241	1 010 092	924 467	968 111	950 356	939 394
Other Deposits	280 553	836 243	943 601	1 280 753	1 638 596	1 510 347	1 664 301	1 562 793	1 517 397
Securities (other than shares)	41 400	24 253	-	-	206 827	187 109	340 833	339 389	336 553
Credits	47 694	157 848	157 787	363 076	540 576	965 627	931 303	808 545	1 253 567
Financial Derivatives	9 176	2 507	7 062	390	4 750	7 256	7 760	8 433	16 714
Other Accounts Payable	36 971	39 885	182 597	58 283	127 920	112 977	191 872	122 996	138 021
Assets of the National Oil Fund	**23 888 930**	**25 787 868**	**27 284 595**	**30 896 973**	**32 300 460**	**30 007 371**	**32 185 027**	**31 485 920**	**31 314 436**
Other Net Foreign Assets	1 008 782	1 207 304	122 537	11 409	-507 234	-307 803	-248 240	-54 574	-178 235
Assets	2 105 715	2 581 380	2 266 893	2 540 473	2 537 181	2 572 524	2 742 144	2 737 966	2 652 717
Foreign Liabilities	1 096 933	1 374 076	2 144 356	2 529 064	3 044 415	2 880 327	2 990 384	2 792 540	2 830 952
Net Domestic Assets	**-10 326 961**	**-8 790 608**	**-5 965 307**	**-9 433 007**	**-12 778 753**	**-10 108 051**	**-12 753 914**	**-7 216 873**	**-6 017 867**
Net Claims to the Central Government	3 392 313	2 460 848	4 364 751	6 106 777	4 661 135	4 432 106	4 441 006	5 239 793	5 308 025
Claims	4 821 738	5 109 337	7 042 001	9 358 506	8 100 444	8 339 436	8 905 195	9 109 317	9 011 759
Securities	4 715 320	5 000 000	6 934 678	9 180 069	7 934 492	8 073 823	8 636 125	8 842 477	8 752 056
Credits	101 473	108 723	106 822	123 401	90 995	83 324	87 471	86 530	85 246
Other	4 945	614	502	55 036	74 957	182 290	181 599	180 310	174 457
Liabilities	1 429 424	2 648 488	2 677 250	3 251 729	3 439 309	3 907 331	4 464 189	3 869 524	3 703 734
Transferable Deposits	1 085 259	2 015 312	2 187 867	2 589 801	2 197 446	2 578 319	3 090 097	2 434 187	2 292 867
Other Deposits	166 099	402 598	241 331	425 106	1 004 543	1 085 267	1 136 223	1 185 811	1 163 720
Securities	-	-	-	-	-	-	-	-	-
Credits	56 444	64 948	63 685	69 913	76 756	79 191	79 798	81 373	82 054
Other	121 622	165 630	184 368	166 908	160 565	164 554	158 071	168 153	165 093

Continuation

	2021	2022	2023	2024	2025*	04.26	05.26	06.26	07.26
Claims to the Regional and Local Government	14 469	13 224	13 446	14 162	21 883	2 632	1	2	4
Securities (other than shares)	14 468	13 223	13 446	14 160	14 171	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	1	1	1	2	7 712	2 632	1	2	4
Resources of the National Oil Fund	**25 794 061**	**26 789 585**	**29 914 923**	**34 750 226**	**37 300 370**	**36 381 801**	**38 607 835**	**38 109 629**	**37 888 380**
Claims to Nonbank Financial Institutions	7 715 115	7 804 560	8 201 871	7 655 897	8 616 141	8 810 446	8 714 457	8 527 401	8 613 260
Transferable Deposits	13 986	135 465	25 472	12 874	17 549	30 439	31 013	33 397	58 077
Other Deposits	52	-	-	-	-	24 763	32 893	32 873	16 520
Securities	639 721	884 278	832 316	706 931	837 814	920 050	899 004	910 941	938 419
Credits	1 505 220	1 109 958	1 451 400	1 113 021	1 802 227	1 855 033	1 747 057	1 496 007	1 527 781
Financial Derivatives	54 716	72 008	158 908	6 989	12 209	30 068	10 108	25 942	19 519
Shares and other Equity	5 384 048	5 389 972	5 484 298	5 597 322	5 701 571	5 725 869	5 730 318	5 745 450	5 742 605
Other Accounts Receivable	117 372	212 878	249 478	218 760	244 772	224 223	264 063	282 790	310 339
Claims to Public Nonfinancial Institutions	1 443 209	1 461 118	1 553 027	1 618 700	2 375 253	3 236 754	3 226 388	3 161 618	3 743 329
Other Deposits	-	-	-	-	-	-	-	-	-
Securities	458 448	564 961	550 463	504 950	664 731	740 662	767 875	748 470	972 977
Credits	146 736	308 618	226 564	185 219	217 575	235 586	283 892	274 394	327 281
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	541 968	670 379	854 170	1 249 224	1 769 241	1 814 821	1 965 639	2 013 576
Other Accounts Receivable	88 024	45 571	105 621	74 362	243 722	491 265	359 801	173 116	429 496
Claims to Private Nonfinancial Institutions	8 474 348	9 266 501	10 468 045	11 840 393	13 483 148	13 244 351	13 701 052	13 933 223	13 737 365
Securities	254 543	266 881	273 631	378 330	434 830	433 506	484 041	457 653	456 519
Credits	7 901 000	8 673 393	9 775 098	10 959 988	12 496 121	12 263 455	12 661 422	12 923 960	12 700 169
Financial Derivatives	1 378	1 251	1 549	379	3 104	5 786	2 307	5 039	4 824
Shares and other Equity	162 909	191 382	245 262	261 142	314 582	314 198	310 474	311 323	319 031
Other Accounts Receivable	154 517	133 593	172 506	240 554	234 510	227 406	242 808	235 248	256 822
Claims to Nonprofit Institutions	3 016	2 391	4 109	6 027	7 087	8 078	8 150	8 622	9 029
Credits	2 939	2 268	3 827	5 955	6 902	6 788	6 699	6 702	6 938
Shares and other Equity	2	3	3	3	3	3	3	3	3
Other	74	120	279	69	182	1 288	1 448	1 918	2 088

Continuation

	2021	2022	2023	2024	2025*	04.26	05.26	06.26	07.26
Claims to Households	10 879 741	14 253 707	18 338 242	23 004 813	27 806 353	28 430 767	28 628 446	29 022 169	29 362 314
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	10 806 620	14 186 925	18 282 815	22 921 023	27 661 434	28 315 692	28 521 383	28 913 100	29 254 669
Financial Derivatives	530	-	-	1 538	-	219	210	333	252
Other	72 590	66 783	55 427	82 252	144 919	114 857	106 853	108 736	107 393
Other Net Domestic Assets	-17 298 111	-18 146 474	-21 491 057	-28 590 935	-37 321 165	-38 212 419	-39 154 835	-35 531 046	-35 442 897
Other Financial Assets	102 866	135 549	139 554	149 921	267 922	239 895	249 565	255 695	254 466
Nonfinacial Assets	857 332	899 210	952 200	1 051 276	1 369 114	1 396 924	1 401 035	1 415 973	1 425 156
Less: Other Liabilities	6 277 057	6 214 048	7 300 823	7 531 264	7 172 027	8 462 182	8 475 028	7 884 140	7 872 885
Less: Capital Accounts	11 981 252	12 967 184	15 281 988	22 260 868	31 786 174	31 387 056	32 330 407	29 318 573	29 249 634
Liabilities	**30 099 291**	**34 295 955**	**38 301 572**	**45 660 003**	**52 751 740**	**51 730 547**	**52 675 375**	**55 000 217**	**55 783 694**
Currency in Circulation	2 997 723	3 360 653	3 639 662	4 374 546	4 749 199	4 590 886	4 764 859	4 864 774	4 881 558
Transferable and Other Deposits	27 101 567	30 935 301	34 661 910	41 285 458	48 002 541	47 139 661	47 910 516	50 135 442	50 902 137
Regional and Local Government	914	1 368	3 500	6 298	11 383	3 855	4 007	3 884	4 817
Nonbank Financial Institutions	3 109 897	2 908 634	4 046 470	3 665 791	4 552 930	4 400 520	4 548 670	4 946 090	4 937 997
Public Nonfinancial Institutions	1 529 514	2 443 405	1 324 034	1 641 140	2 019 273	2 356 846	2 337 821	2 321 527	2 260 320
Private Nonfinancial Institutions	8 511 966	9 064 184	9 821 968	12 788 747	14 637 864	13 117 230	13 130 043	14 181 651	14 641 135
Nonprofit Institutions	684 352	870 470	625 901	593 802	612 634	649 583	681 491	645 153	656 483
Households	13 264 924	15 647 239	18 840 038	22 589 680	26 168 457	26 611 627	27 208 484	28 037 137	28 401 384

* including final turnovers

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

	2021	2022	2023	2024	09.25	12.25**	03.26	06.26
Net Foreign Assets	**3 603 191**	**3 584 793**	**5 250 119**	**8 348 979**	**9 396 465**	**8 597 874**	**8 086 863**	**8 720 303**
Claims on Nonresidents	**5 248 149**	**5 008 923**	**6 516 697**	**10 415 795**	**12 199 728**	**11 844 583**	**11 190 554**	**12 029 184**
Foreign Currency	3 025	1 081	1 636	6	0	48	616	0
Deposits	146 381	135 879	271 650	446 803	390 007	385 685	378 181	592 247
Securities (other than shares)	3 574 836	3 395 916	3 776 219	5 190 576	6 412 801	6 213 239	5 599 500	5 132 269
Loans	58 624	44 565	47 943	36 700	29 525	28 672	40 607	30 613
Financial Derivatives	0	0	0	0	0	0	0	0
Other	1 465 281	1 431 481	2 419 248	4 741 709	5 367 395	5 216 938	5 171 650	6 274 055
less: Liabilities to Nonresidents	**1 644 957**	**1 424 131**	**1 266 578**	**2 066 816**	**2 803 262**	**3 246 708**	**3 103 691**	**3 308 881**
Deposits	0	74 296	73 157	171 679	14 985	872	808	735
Securities (other than shares)	1 067 545	661 735	554 655	1 198 503	1 638 252	2 083 096	1 993 562	2 107 778
Loans	541 365	645 577	571 490	679 220	1 135 491	1 146 915	1 087 826	1 184 795
Financial Derivatives	0	0	0	0	0	0	0	0
Other	36 047	42 523	67 277	17 414	14 535	15 825	21 495	15 574
Claims on Banking System	**2 581 784**	**2 040 126**	**3 196 843**	**2 686 122**	**2 183 259**	**3 124 331**	**3 322 641**	**3 561 250**
National Currency	627	925	491	815	712	494	1 376	932
Other Claims	2 581 157	2 039 201	3 196 353	2 685 307	2 182 548	3 123 837	3 321 265	3 560 318
Net Claims on Central Government	**5 943 344**	**8 082 617**	**9 196 610**	**10 725 428**	**12 722 417**	**12 522 252**	**13 667 833**	**14 165 766**
Claims on Central Government	**6 043 497**	**8 172 655**	**9 313 393**	**10 846 264**	**12 805 130**	**13 266 685**	**13 745 514**	**14 282 957**
Securities (other than shares)	5 875 755	8 117 593	9 166 194	10 743 496	12 599 484	13 124 360	13 365 449	14 108 771
Other Claims	167 742	55 062	147 199	102 768	205 646	142 325	380 065	174 187
Less: Liabilities to Central Government	**100 152**	**90 038**	**116 783**	**120 836**	**82 713**	**744 433**	**77 681**	**117 191**
Deposits	0	0	0	0	0	0	1 247	0
Other Liabilities	100 152	90 038	116 783	120 836	82 713	744 433	76 434	117 191
Claims on Other Sectors	**4 281 035**	**4 150 618**	**4 105 840**	**4 553 115**	**5 652 366**	**5 830 878**	**6 043 912**	**6 423 058**
Regional and Local Government	857 776	811 212	808 988	899 812	1 178 993	1 236 821	1 264 405	1 372 940
Public Nonfinancial Institutions	966 553	924 349	1 029 871	1 263 141	1 734 386	1 697 035	1 946 588	1 968 351
Private Nonfinansial Institutions	2 201 762	2 188 402	2 060 872	2 220 256	2 582 383	2 745 941	2 683 887	2 921 591
Other Resident Sectors	254 945	226 654	206 108	169 906	156 604	151 080	149 033	160 176

Continuation

	2021	2022	2023	2024	09.25	12.25**	03.26	06.26
Deposits	**25 307**	**15 330**	**176 347**	**10 169**	**14 591**	**4 786**	**5 692**	**44 969**
of which: Depository corporations	0	6 564	130 082	6 585	3 999	4 074	3 946	3 339
Securities (other than shares)	**7 502**	**8 051**	**981 482**	**983 518**	**1 078 282**	**1 078 870**	**1 059 286**	**10 317**
of which: Depository corporations	0	0	21 950	24 241	117 622	116 990	99 149	0
Loans	**884 294**	**941 983**	**962 655**	**1 330 710**	**1 437 141**	**1 423 728**	**1 443 665**	**1 534 214**
of which: Depository corporations	393	48 485	54 614	126 760	191 934	182 920	204 680	233 383
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**	**27 429 872**	**27 822 253**	**28 814 120**	**30 291 302**
Net Equity of Households in Life Insurance Reserves	450 152	551 701	606 036	897 222	1 189 035	1 343 007	1 439 364	1 616 726
Net Equity of Households in Pension Funds	13 071 798	14 663 411	17 864 654	22 810 718	25 787 071	26 013 772	26 928 948	28 182 322
Prepayment of Premiums and Reserves against Outstanding Claims	314 337	391 517	526 704	440 746	453 766	465 473	445 809	492 254
of which: Depository corporations	5 928	7 962	11 157	1 310	5 431	5 662	4 101	2 184
Shares and other Equity	**1 629 798**	**1 741 458**	**2 164 286**	**2 219 982**	**2 748 342**	**2 773 137**	**2 898 632**	**3 026 396**
Other Items (NET)	**26 166**	**-455 298**	**-1 532 753**	**-2 379 421**	**-2 753 721**	**-3 027 438**	**-3 100 147**	**-2 036 820**

* 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.

2.6. Financial Sector Survey*

mln. of KZT, end of period

	2021	2022	2023	2024	09.25	12.25**	03.26	06.26
Net Foreign Assets	**20 755 883**	**21 284 973**	**22 337 865**	**32 637 901**	**41 360 060**	**42 138 705**	**40 777 118**	**40 400 312**
Claims on Nonresidents	23 864 780	26 205 715	28 004 072	40 086 097	51 441 671	52 702 962	50 851 697	50 892 548
less: Liabilities to Nonresidents	3 108 897	4 920 743	5 666 207	7 448 195	10 081 612	10 564 258	10 074 578	10 492 236
Domestic Claims	**32 778 744**	**39 196 750**	**47 836 789**	**57 610 336**	**63 899 277**	**66 309 073**	**68 250 923**	**70 973 237**
Net claims on Central Government	**7 643 999**	**10 006 006**	**13 302 496**	**16 505 941**	**16 126 108**	**16 747 873**	**17 696 270**	**18 366 822**
Claims on Central Government	10 865 234	13 281 991	16 355 394	20 204 770	20 791 472	21 367 129	21 805 422	23 392 274
Less: Liabilities to Central Government	3 221 236	3 275 986	3 052 898	3 698 829	4 665 364	4 619 256	4 109 152	5 025 452
Claims on Other Sectors	**25 134 745**	**29 190 745**	**34 534 293**	**41 104 395**	**47 773 168**	**49 561 199**	**50 554 653**	**52 606 416**
Regional and Local Government	872 244	824 436	822 434	913 974	1 192 495	1 258 704	1 270 718	1 372 942
Public Nonfinancial Institutions	2 426 506	2 402 211	2 601 979	2 900 923	3 951 733	4 091 369	5 019 835	5 149 050
Other Resident Sectors	21 835 995	25 964 098	31 109 879	37 289 499	42 628 940	44 211 126	44 264 101	46 084 424
Currency outside Finansial Sectors	**2 997 097**	**3 359 729**	**3 639 171**	**4 373 730**	**4 691 307**	**4 748 705**	**4 478 524**	**4 863 842**
Deposits	**24 016 977**	**28 035 433**	**30 661 705**	**37 623 250**	**40 335 083**	**43 450 322**	**42 118 999**	**45 230 983**
Securities (other than shares)	**390 671**	**464 827**	**1 372 439**	**1 317 224**	**1 614 190**	**1 440 817**	**1 596 193**	**565 505**
Loans	**898 173**	**914 141**	**937 879**	**1 252 112**	**1 309 561**	**1 303 759**	**1 303 764**	**1 368 658**
Financial Derivatives	**155**	**959**	**142**	**2 062**	**3 622**	**765**	**1 900**	**1 057**
Insurance Technical Reserve	**13 830 359**	**15 598 666**	**18 986 238**	**24 147 376**	**27 424 442**	**27 816 591**	**28 810 019**	**30 289 118**
Shares and other Equity	**12 138 553**	**12 959 245**	**15 621 136**	**22 485 636**	**31 648 283**	**32 505 818**	**33 166 946**	**30 183 188**
Other Items (net)	**-737 357**	**-851 278**	**-1 044 057**	**-953 153**	**-1 767 151**	**-2 818 999**	**-2 448 303**	**-1 128 802**

* 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.

2.7. Monetary Aggregates

mln. of KZT, end of period

	2021	2022	2023	2024	2025*	04.26	05.26	06.26	07.26
1. RM (Reserve Money)	**10 957 714**	**11 874 422**	**11 539 973**	**14 606 537**	**15 678 721**	**14 919 075**	**14 840 823**	**15 579 704**	**16 749 995**
% changes to the previous month	4.6	1.3	14.0	16.4	13.9	1.2	-0.5	5.0	7.5
% changes to December of the previous year	12.1	8.4	-2.8	26.6	7.3	-4.8	-5.3	-0.6	6.8
from them:									
Currency out of the NBK	3 451 715	3 823 793	4 109 817	4 862 203	5 271 109	5 091 844	5 214 053	5 339 901	5 373 690
Deposits of Banks and other organizations in NBK	7 505 999	8 050 629	7 430 156	9 744 334	10 407 612	9 827 231	9 626 770	10 239 802	11 376 305
Narrow Reserve Money	**6 945 442**	**7 374 898**	**7 142 913**	**7 532 310**	**10 270 708**	**10 913 338**	**10 763 937**	**10 898 765**	**10 820 901**
% changes to the previous month	12.9	6.9	8.6	9.5	13.6	20.2	-1.4	1.3	-0.7
% changes to December of the previous year	36.5	6.2	-3.1	5.5	36.4	6.3	4.8	6.1	5.4
from them:									
Reserve deposits of Banks in NBK	2 074 806	2 202 901	1 483 719	1 372 456	3 742 168	4 494 563	4 195 065	4 250 443	4 151 037
M0 (Currency in Circulation)	**2 997 723**	**3 360 653**	**3 639 662**	**4 374 546**	**4 749 199**	**4 590 886**	**4 764 859**	**4 864 774**	**4 881 558**
% changes to the previous month	3.2	3.4	4.8	7.7	3.9	2.5	3.8	2.1	0.3
% changes to December of the previous year	6.0	12.1	8.3	20.2	8.6	-3.3	0.3	2.4	2.8
M1	**8 788 006**	**9 382 455**	**10 380 883**	**11 364 043**	**11 935 072**	**11 361 233**	**11 665 814**	**12 114 107**	**11 915 267**
% changes to the previous month	14.8	3.8	10.1	9.4	5.3	-0.1	2.7	3.8	-1.6
% changes to December of the previous year	22.3	6.8	10.6	9.5	5.0	-4.8	-2.3	1.5	-0.2
from them:									
Transferable deposits of individuals in national currency	1 871 282	1 805 022	2 132 362	2 395 216	2 580 055	2 179 568	2 212 075	2 409 600	2 369 484
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	4 590 779	4 688 879	4 839 732	4 664 225
M2	**23 750 269**	**28 025 384**	**32 746 913**	**39 254 670**	**45 805 638**	**44 943 739**	**45 687 177**	**48 128 861**	**48 814 120**
% changes to the previous month	6.6	6.7	7.4	7.5	8.6	0.5	1.7	5.3	1.4
% changes to December of the previous year	24.1	18.0	16.8	19.9	16.7	-1.9	-0.3	5.1	6.6
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	20 498 155	20 886 514	21 600 384	22 090 895
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	13 084 351	13 134 849	14 414 370	14 807 957
M3 (broad money)	**30 099 291**	**34 295 955**	**38 301 572**	**45 660 003**	**52 751 740**	**51 730 547**	**52 675 375**	**55 000 217**	**55 783 694**
% changes to the previous month	4.9	4.7	7.4	7.2	7.6	1.2	1.8	4.4	1.4
% changes to December of the previous year	20.8	13.9	11.7	19.2	15.5	-1.9	-0.1	4.3	5.7
from them:									
Other deposits of individuals in foreign currency	4 150 280	4 190 457	3 822 940	4 167 527	4 209 139	3 933 904	4 109 894	4 027 153	3 941 004
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	2 852 904	2 878 304	2 844 203	3 028 570

* 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**	04.26	05.26	06.26	07.26
Deposits - total*	**27 101 567**	**30 935 301**	**34 661 910**	**41 285 458**	**48 002 541**	**47 139 661**	**47 910 516**	**50 135 442**	**50 902 137**
of which:									
national currency:	**17 337 508**	**21 150 007**	**26 604 473**	**32 001 910**	**37 863 603**	**37 529 556**	**38 337 951**	**40 239 797**	**41 158 687**
Nonbanking Legal Entities	8 629 305	10 151 674	11 977 995	13 997 802	16 356 810	15 349 436	15 732 133	16 699 547	17 159 831
Individuals	8 708 203	10 998 332	14 626 478	18 004 109	21 506 793	22 180 119	22 605 818	23 540 250	23 998 856
foreign currency:	**9 764 059**	**9 785 295**	**8 057 437**	**9 283 547**	**10 138 938**	**9 610 105**	**9 572 565**	**9 895 646**	**9 743 450**
Nonbanking Legal Entities	5 207 338	5 136 388	3 843 877	4 697 976	5 477 274	5 178 598	4 969 900	5 398 758	5 340 922
Individuals	4 556 721	4 648 906	4 213 559	4 585 572	4 661 664	4 431 507	4 602 665	4 496 887	4 402 528
From total sum of Deposits:									
Nonbanking Legal Entities	**13 836 643**	**15 288 062**	**15 821 872**	**18 695 777**	**21 834 084**	**20 528 034**	**20 702 032**	**22 098 305**	**22 500 753**
Individuals	**13 264 924**	**15 647 239**	**18 840 038**	**22 589 680**	**26 168 457**	**26 611 627**	**27 208 484**	**28 037 137**	**28 401 384**
Transferable Deposits in national currency:	**5 790 283**	**6 021 802**	**6 741 222**	**6 989 497**	**7 185 873**	**6 770 347**	**6 900 955**	**7 249 333**	**7 033 709**
Nonbanking Legal Entities	3 919 000	4 216 780	4 608 860	4 594 281	4 605 818	4 590 779	4 688 879	4 839 732	4 664 225
Individuals	1 871 282	1 805 022	2 132 362	2 395 216	2 580 055	2 179 568	2 212 075	2 409 600	2 369 484
Other Deposits in national currency:	**11 547 225**	**15 128 205**	**19 863 252**	**25 012 413**	**30 677 730**	**30 759 209**	**31 436 996**	**32 990 464**	**34 124 978**
Nonbanking Legal Entities	4 710 305	5 934 894	7 369 135	9 403 521	11 750 992	10 758 657	11 043 253	11 859 815	12 495 606
Individuals	6 836 921	9 193 311	12 494 117	15 608 892	18 926 738	20 000 552	20 393 743	21 130 649	21 629 372
Transferable Deposits in foreign currency:	**3 415 037**	**3 514 724**	**2 502 778**	**2 878 215**	**3 192 835**	**2 823 297**	**2 584 367**	**3 024 289**	**2 773 875**
Nonbanking Legal Entities	3 008 596	3 056 275	2 112 158	2 460 170	2 740 310	2 325 693	2 091 596	2 554 555	2 312 352
Individuals	406 442	458 449	390 620	418 044	452 525	497 603	492 771	469 735	461 523
Other Deposits in foreign currency:	**6 349 022**	**6 270 571**	**5 554 659**	**6 405 333**	**6 946 102**	**6 786 808**	**6 988 198**	**6 871 356**	**6 969 575**
Nonbanking Legal Entities	2 198 742	2 080 113	1 731 719	2 237 805	2 736 963	2 852 904	2 878 304	2 844 203	3 028 570
Individuals	4 150 280	4 190 457	3 822 940	4 167 527	4 209 139	3 933 904	4 109 894	4 027 153	3 941 004

* 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	- -
01.25	19.00	5.01	- -	- -	19.00	1.10	- -	- -	- -	5.36	- -	- -	17.50	2.65	1.78	14.45	17.50	2.65	1.78	14.45	- -	2.60	2.50	- -
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	- -
07.26	18.25	6.83	- -	- -	18.00	- -	- -	- -	18.25	6.83	- -	- -	16.54	6.86	2.04	12.57	16.54	6.87	2.04	12.57	- -	2.98	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*		04.26		05.26		06.26		07.26	
	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**	**16.8**	**2.3**	**16.8**	**2.3**	**16.2**	**2.6**	**15.9**	**2.4**
including:																		
Demand Deposits	0.7	0.1	0.5	0.0	0.2	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	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	10.2	0.6	10.2	0.6	6.3	0.3	9.7	2.0
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	16.8	2.3	16.8	2.3	16.2	2.6	15.9	2.4
of which with maturity:																		
up to 1 month	7.4	0.2	14.6	0.2	14.7	2.9	14.1	2.7	17.0	2.3	16.9	2.2	16.9	2.2	16.1	2.7	15.8	2.4
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	17.1	3.4	17.1	3.4	16.8	2.8	16.6	3.1
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	16.8	3.2	16.8	3.2	16.3	3.0	16.0	2.4
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	16.0	2.3	16.0	2.3	15.9	1.3	15.5	1.6
over 5 years	5.6	0.5	10.1	0.7	12.8	1.6	11.8	1.5	13.3	1.3	5.0	1.6	5.0	1.6	13.0	1.0	14.6	1.2
Deposits of Individuals	**8.0**	**0.8**	**13.3**	**0.9**	**13.7**	**0.9**	**13.2**	**0.9**	**14.7**	**0.9**	**14.8**	**0.9**	**14.8**	**0.9**	**14.7**	**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	7.3	0.1	7.3	0.0	7.6	0.1	2.6
Conditional	0.4	0.4	11.2	0.6	11.6	0.8	4.1	1.0	4.8	1.0	4.0	0.1	4.0	0.1	7.7	1.0	3.9	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	14.8	0.9	14.8	0.9	14.7	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	16.1	0.3	16.1	0.3	15.4	0.9	15.2	0.3
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	1.0	18.0	1.0	18.0	0.9	17.9	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	0.9	14.7	0.9	14.7	0.9	14.6	0.9
from 1 to 5 years	8.6	0.8	13.7	0.8	14.0	0.8	13.3	0.8	14.1	0.9	14.3	0.9	14.3	0.9	14.1	0.8	14.2	0.9
over 5 years	2.3	1.0	2.0	0.2	2.0	0.6	2.1	1.0	2.0	1.0	2.0	0.1	2.0	0.1	2.0	1.0	2.0	0.9

Continuation

	12.21		12.22		12.23		12.24		12.25*		04.26		05.26		06.26		07.26	
	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**	**20.0**	**6.8**	**20.3**	**6.0**	**19.8**	**6.5**	**19.6**	**6.8**
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	20.9	5.1	21.1	5.5	20.9	5.5	20.1	5.6
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	20.8	6.2	20.6	6.9	19.9	7.0	19.8	6.3
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	19.1	6.9	19.6	6.8	19.2	6.8	18.9	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	22.6	7.3	23.3	4.7	22.2	5.8	22.6	7.5
over 5 years	13.0	4.6	19.8	7.9	19.5	4.5	17.5	7.9	18.7	6.7	19.3	7.5	19.5	6.8	19.4	6.9	18.2	7.5
Credits to Individuals	**17.5**	**6.0**	**17.4**	**6.1**	**17.9**	**4.0**	**18.8**	**5.1**	**20.1**	**5.7**	**22.5**	**4.6**	**22.7**	**7.7**	**20.9**	**5.6**	**21.6**	**6.4**
of which with maturity:																		
up to 1 month	23.7	-	20.2	-	32.2	-	34.6	-	28.6	-	26.2	-	26.5	-	24.9	-	24.4	25.8
from 1 to 3 month	17.3	-	13.1	-	20.1	-	17.7	-	18.1	-	20.4	-	20.1	-	19.2	-	19.3	-
from 3 month to 1 year	22.8	7.1	14.0	5.0	16.6	3.0	20.9	-	21.9	-	22.8	-	22.7	-	21.1	-	22.1	9.1
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	25.6	4.7	25.8	8.1	23.0	4.5	24.8	7.0
over 5 years	19.5	8.0	16.8	8.4	19.2	5.6	17.6	5.5	15.0	4.0	15.3	5.8	15.2	8.7	15.7	6.9	15.3	5.9

* 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	01.04.2026	01.05.2026*	01.06.2026*	01.07.2026
Loans to economy in an expanded definition	**23 766 947**	**28 929 176**	**34 643 758**	**41 860 777**	**50 624 133**	**50 933 979**	**51 516 451**	**52 276 763**	**53 195 242**
of which									
from banking sector	20 544 330	24 773 243	29 803 996	35 958 388	43 286 781	43 404 360	43 780 650	44 457 607	45 367 825
from other organizations	3 222 618	4 155 933	4 839 762	5 902 389	7 337 352	7 529 619	7 735 801	7 819 156	7 827 417
including:									
from mortgage organizations	354 327	337 610	296 549	276 582	258 598	256 617	256 790	257 629	258 894
from other public sector corporations	1 491 190	1 739 316	2 155 199	2 861 669	3 973 521	4 122 934	4 318 197	4 385 831	4 438 314
from organizations engaged in microfinance activi	1 377 101	2 079 007	2 388 014	2 764 139	3 105 233	3 150 068	3 160 814	3 175 696	3 130 209
of the total amount of loans to economy									
loans to business	12 783 083	14 436 939	16 468 055	19 419 533	23 962 180	23 896 441	24 234 833	24 811 395	25 389 256
national currency	10 057 335	11 788 741	13 503 205	15 210 808	18 460 916	18 532 287	18 750 340	18 861 431	19 060 131
foreign currency	2 725 749	2 648 198	2 964 850	4 208 725	5 501 264	5 364 154	5 484 493	5 949 964	6 329 125
loans to Individuals	10 983 864	14 492 237	18 175 703	22 441 244	26 661 953	27 037 538	27 281 618	27 465 368	27 805 986
national currency	10 966 576	14 486 475	18 171 943	22 438 675	26 659 410	27 035 145	27 279 358	27 462 965	27 803 841
foreign currency	17 288	5 762	3 760	2 569	2 544	2 393	2 260	2 404	2 145

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

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		02.26		03.26		04.26		05.26		06.26		07.26	
	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**	**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**	**3 902 800**	**18.3**
including:																				
national currency	22 849 883	16.6	28 504 826	19.0	33 900 564	19.0	36 535 166	20.2	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	3 191 542	20.8
foreign currency	1 574 134	5.0	2 211 647	6.7	2 994 832	7.3	5 290 767	7.0	473 239	6.9	433 816	6.5	588 183	7.0	430 891	6.0	813 387	6.6	711 257	6.8
from total Loans:																				
Short-term	12 326 838	14.7	11 672 769	17.5	15 932 908	16.8	17 220 019	17.3	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	1 752 044	16.0
Long-term	12 097 179	16.9	19 043 704	18.5	20 962 488	19.1	24 605 913	19.4	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	2 150 756	20.1
Loans issued to business	**13 071 938**	**15.1**	**15 971 672**	**18.0**	**18 921 970**	**17.6**	**22 285 658**	**17.8**	**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**	**2 182 258**	**16.7**
national currency	11 506 705	16.4	13 771 269	19.8	15 935 496	19.5	17 002 081	21.2	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	1 471 780	21.4
Short-term	8 984 197	14.6	8 148 606	17.8	10 925 423	16.3	11 002 054	16.6	803 861	16.8	913 879	17.0	940 072	16.2	854 099	17.1	1 103 591	16.7	986 084	15.1
Long-term	2 522 509	18.1	5 622 663	20.7	5 010 073	23.1	6 000 027	24.7	414 277	26.5	475 779	24.7	481 267	26.1	456 347	25.7	604 685	23.9	485 696	25.4
foreign currency	1 565 232	5.0	2 200 403	6.7	2 986 474	7.3	5 283 577	7.0	472 751	6.9	433 208	6.5	587 709	7.0	430 247	6.0	812 810	6.6	710 478	6.8
Short-term	1 183 272	4.8	1 043 687	6.7	2 006 068	7.4	3 104 491	7.3	317 158	6.9	285 490	6.7	349 845	6.9	238 696	6.5	316 005	6.9	515 686	6.7
Long-term	381 960	5.7	1 156 716	6.8	980 406	7.1	2 179 087	6.6	155 593	6.8	147 718	6.0	237 865	7.1	191 551	5.3	496 804	6.4	194 793	7.0
Loans issued to Individuals	**11 352 080**	**16.7**	**14 744 801**	**18.2**	**17 973 425**	**18.6**	**19 540 275**	**19.4**	**1 326 435**	**19.8**	**1 496 748**	**20.9**	**1 577 858**	**21.2**	**1 473 376**	**21.4**	**1 848 598**	**19.5**	**1 720 542**	**20.3**
national currency	11 343 178	16.7	14 733 557	18.2	17 965 068	18.6	19 533 085	19.4	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	1 719 763	20.3
Short-term	2 158 938	15.2	2 477 853	16.2	2 999 619	19.0	3 113 475	20.6	222 224	20.3	259 590	22.0	240 438	22.6	238 694	22.3	267 281	20.6	250 268	21.6
Long-term	9 184 240	17.1	12 255 704	18.6	14 965 449	18.5	16 419 610	19.1	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	1 469 494	20.1
foreign currency	8 902	5.9	11 244	3.9	8 357	4.4	7 190	4.8	489	5.6	608	5.1	473	4.6	643	7.6	578	5.6	779	4.2
Short-term	432	1.7	2 622	0.0	1 797	0.0	0	0.0	0	0.0	55	4.0	0	0.0	0	0.0	0	0.0	6	9.5
Long-term	8 470	6.1	8 621	5.1	6 561	5.6	7 190	4.8	489	5.6	553	5.2	473	4.6	643	7.6	578	5.6	773	4.2

The **banking sector** includes second-tier banks and the JSC "Development Bank of Kazakhstan"
Loans to business include loans of non-financial corporations and loans of individual entrepreneurs received for entrepreneurial activity
Loans to Individuals include loans to individuals, with the exception of loans to individual entrepreneurs received for entrepreneurial activity
More detailed breakdown can be found on the official Internet resource of the NBK in the section "Statistics - Monetary and banking statistics - Loan market - Loans from banking sector to economy (analytical presentation)"

2.12. Loans from banking sector

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

mln. of KZT, end of period

	12.22	12.23	12.24	12.25*	03.26	04.26	05.26	06.26	07.26
Total loans	**24 773 243**	**29 803 996**	**35 958 388**	**43 286 781**	**43 404 360**	**43 780 650**	**44 457 607**	**45 367 825**	**45 539 213**
including:									
national currency	22 119 283	26 835 387	31 747 093	37 813 976	38 068 748	38 324 168	38 538 368	39 069 239	39 366 038
foreign currency	2 653 960	2 968 610	4 211 294	5 472 805	5 335 612	5 456 483	5 919 239	6 298 585	6 173 175
from total Loans:									
Short-term	4 139 077	3 440 384	5 568 032	6 012 365	6 046 481	6 126 811	6 161 961	6 194 619	6 061 377
Long-term	20 634 166	26 363 612	30 390 356	37 274 416	37 357 879	37 653 839	38 295 646	39 173 205	39 477 837
Loans of business	**11 598 880**	**13 117 761**	**15 281 162**	**18 514 513**	**18 337 056**	**18 477 343**	**18 979 896**	**19 521 396**	**19 392 153**
national currency	8 950 682	10 152 911	11 072 438	13 044 252	13 003 838	13 023 120	13 063 061	13 224 956	13 221 291
Short-term	2 821 012	2 184 933	3 439 697	3 660 398	3 484 779	3 497 894	3 410 037	3 415 307	3 332 055
Long-term	6 129 669	7 967 978	7 632 740	9 383 854	9 519 059	9 525 226	9 653 024	9 809 650	9 889 236
foreign currency	2 648 198	2 964 850	4 208 725	5 470 261	5 333 219	5 454 223	5 916 836	6 296 440	6 170 862
Short-term	482 726	480 101	1 161 414	1 344 050	1 568 465	1 652 533	1 779 148	1 811 102	1 764 527
Long-term	2 165 472	2 484 749	3 047 311	4 126 211	3 764 754	3 801 690	4 137 688	4 485 338	4 406 335
Loans of Individuals	**13 174 364**	**16 686 235**	**20 677 225**	**24 772 268**	**25 067 304**	**25 303 307**	**25 477 711**	**25 846 428**	**26 147 060**
national currency	13 168 602	16 682 476	20 674 656	24 769 724	25 064 911	25 301 047	25 475 307	25 844 283	26 144 746
Short-term	835 315	775 324	966 913	1 007 917	993 183	976 341	972 776	968 211	964 788
Long-term	12 333 287	15 907 152	19 707 743	23 761 807	24 071 728	24 324 706	24 502 531	24 876 072	25 179 958
foreign currency	5 762	3 760	2 569	2 544	2 393	2 260	2 404	2 145	2 313
Short-term	24	26	8	0	55	43	0	0	6
Long-term	5 738	3 734	2 562	2 544	2 338	2 217	2 404	2 145	2 307

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*	03.26	04.26	05.26	06.26	07.26
Total arrears	**681 452**	**680 590**	**907 174**	**1 436 125**	**1 628 533**	**1 682 628**	**1 720 203**	**1 737 491**	**1 755 804**
including:									
national currency	631 970	667 412	893 972	1 343 182	1 541 898	1 600 657	1 634 355	1 659 541	1 677 055
foreign currency	49 483	13 178	13 202	92 943	86 635	81 971	85 848	77 950	78 749
from total arrears:									
Short-term	100 708	88 067	112 227	101 832	121 902	124 985	132 958	134 205	143 720
Long-term	580 744	592 522	794 947	1 334 293	1 506 631	1 557 644	1 587 245	1 603 286	1 612 084
Arrears on loans of business	**326 572**	**283 133**	**311 333**	**453 315**	**537 445**	**556 924**	**582 231**	**588 975**	**610 932**
national currency	279 304	271 252	298 938	361 546	451 837	475 897	497 338	511 900	533 040
Short-term	62 553	58 101	72 043	53 122	73 034	77 157	84 467	85 292	91 757
Long-term	216 751	213 151	226 895	308 424	378 803	398 739	412 871	426 608	441 283
foreign currency	47 269	11 880	12 396	91 770	85 608	81 027	84 893	77 076	77 892
Short-term	2 289	58	10 675	7 047	3 497	2 316	2 713	2 707	6 755
Long-term	44 980	11 822	1 721	84 723	82 112	78 711	82 180	74 368	71 137
Arrears on loans of Individuals	**354 880**	**397 457**	**595 841**	**982 810**	**1 091 087**	**1 125 705**	**1 137 972**	**1 148 515**	**1 144 872**
national currency	352 666	396 160	595 034	981 636	1 090 061	1 124 760	1 137 017	1 147 641	1 144 015
Short-term	35 846	29 886	29 502	41 663	45 371	45 511	45 778	46 206	45 208
Long-term	316 820	366 274	565 532	939 973	1 044 690	1 079 249	1 091 239	1 101 435	1 098 807
foreign currency	2 214	1 298	807	1 173	1 027	944	955	874	857
Short-term	20	22	8	0	0	0	0	0	0
Long-term	2 194	1 276	799	1 173	1 027	944	955	874	857

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*		04.26		05.26		06.26		07.26	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	млн.KZT	%	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**	**98 558 333**	**16.7**	**80 308 344**	**16.7**	**103 337 304**	**16.0**	**107 342 027**	**15.8**
Demand Deposits	**156 898**	**0.0**	**97 360.5**	**0.1**	**51 945**	**0.2**	**31 501**	**0.1**	**8 794**	**0.1**	**1 068**	**0.1**	**3 890**	**0.0**	**1 152**	**0.1**	**663**	**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	626	0.1	3 304	0.0	597	0.2	335	0.2
Individuals	155 515	0.0	97 009.1	0.1	50 765	0.1	30 057	0.1	5 687	0.0	442	0.1	585	0.0	554	0.0	328	0.1
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**	**98 532 511**	**16.7**	**80 295 924**	**16.7**	**103 319 130**	**16.0**	**107 327 528**	**15.8**
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	90 874 718	16.8	73 475 643	16.8	94 543 117	16.2	98 876 116	15.9
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	7 657 793	14.8	6 820 281	14.8	8 776 014	14.7	8 451 412	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**	**24 755**	**10.1**	**8 530**	**5.9**	**17 022**	**6.3**	**13 835**	**9.5**
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	24 311	10.2	7 338	5.2	16 054	6.3	13 298	9.7
Individuals	10 071	3.8	17 944.7	9.3	16 625	11.5	9 419	9.2	16 670	12.5	444	4.0	1 192	10.0	968	7.7	537	3.9
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**	**14 474 358**	**2.1**	**12 125 002**	**2.4**	**14 443 888**	**2.4**	**16 556 336**	**2.3**
Demand Deposits	**55 172**	**2.0**	**48 075.7**	**0.6**	**16 950**	**4.5**	**13 206**	**4.7**	**20 715**	**5.6**	**1 998**	**5.1**	**1 854**	**6.3**	**2 453**	**6.5**	**551**	**0.4**
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	606	0.1	401	0.1	375	0.1	480	0.1
Individuals	53 818	2.1	43 989.5	0.6	14 061	5.5	9 966	6.3	16 410	7.0	1 392	7.3	1 453	8.0	2 079	7.6	71	2.7
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**	**14 449 490**	**2.1**	**12 116 176**	**2.4**	**14 405 949**	**2.4**	**16 525 078**	**2.3**
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	13 728 573	2.2	11 574 491	2.5	13 885 498	2.5	16 037 256	2.4
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	720 918	0.9	541 684	0.8	520 451	0.9	487 822	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**	**22 870**	**0.6**	**6 972**	**1.9**	**35 485**	**0.3**	**30 707**	**2.0**
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	22 825	0.6	6 920	1.9	35 482	0.3	30 705	2.0
Individuals	2 933	0.4	8 779.9	0.6	6 275	0.8	1 991	0.2	3 538	0.8	45	0.1	52	1.0	3	1.0	2	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**	**839 367**	**4.6**	**508 851**	**4.7**	**966 746**	**4.7**	**472 378**	**3.9**
Demand Deposits	**919**	**0.0**	**2 480.2**	**0.0**	**5 203**	**0.1**	**6 893**	**0.1**	**8**	**0.0**	**2**	**0.1**	**0**	**0.0**	**0**	**0.1**	**3**	**0.1**
of which:																		
Legal Entities	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	919	0.0	2 480.2	0.0	5 203	0.1	6 893	0.1	8	0.0	2	0.1	0	0.0	0	0.1	3	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**	**839 365**	**4.6**	**508 851**	**4.7**	**966 746**	**4.7**	**472 374**	**3.9**
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	834 074	4.6	503 154	4.7	961 795	4.7	467 908	4.0
Individuals	96 967	0.7	97 084.3	0.9	61 026	0.7	55 622	0.7	96 176	0.7	5 291	0.7	5 697	0.7	4 951	0.7	4 466	0.8
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*		04.26		05.26		06.26		07.26	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	млн.KZT	%	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**	**163 052 170**	**0.0**	**134 447 501**	**0.1**	**166 636 083**	**0.1**	**167 738 992**	**0.1**
of which:																		
Legal Entities	**441 173 659**	**0.1**	**642 284 746.9**	**0.1**	**783 523 371**	**0.1**	**1 023 850 923**	**0.1**	**1 397 654 974**	**0.0**	**130 915 412**	**0.1**	**106 887 102**	**0.1**	**133 666 827**	**0.1**	**135 873 484**	**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	3 440 040	1.9	2 884 792	2.9	16 992 616	0.6	22 522 042	0.4
without accrual Interest Rates	416 306 015	0.0	628 405 598.4	0.0	765 809 553	0.0	1 033 234 900	0.0	1 287 262 127	0.0	127 475 372	0.0	104 002 310	0.0	116 674 212	0.0	113 351 442	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**	**32 136 758**	**0.0**	**27 560 399**	**0.0**	**32 969 256**	**0.0**	**31 865 508**	**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	32 136 758	0.0	27 560 399	0.0	32 969 256	0.0	31 865 508	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**	**23 921 053**	**0.0**	**22 742 843**	**0.0**	**27 232 853**	**0.0**	**27 384 401**	**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**	**22 397 090**	**0.0**	**21 641 337**	**0.0**	**26 027 313**	**0.0**	**26 277 969**	**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	63 202	0.0	44 651	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	22 397 090	0.0	21 641 337	0.0	25 964 112	0.0	26 233 318	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**	**1 523 963**	**0.0**	**1 101 507**	**0.0**	**1 205 540**	**0.0**	**1 106 432**	**0.0**
of which:																		
with accrual Interest Rates	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	0	0.0
without accrual Interest Rates	8 616 197	0.0	12 437 398.6	0.0	10 895 741	0.0	9 966 437	0.0	14 014 824	0.0	1 523 876	0.0	1 101 507	0.0	1 205 540	0.0	1 106 432	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**	**2 558 151**	**0.0**	**2 056 602**	**0.0**	**2 927 722**	**0.0**	**2 306 395**	**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**	**2 445 036**	**0.0**	**1 925 800**	**0.0**	**2 760 016**	**0.0**	**2 173 253**	**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	17 792	0.1	382 078	0.0
without accrual Interest Rates	10 036 718	0.0	13 809 295.8	0.0	15 559 222	0.0	16 545 680	0.0	22 920 200	0.0	2 445 036	0.0	1 925 800	0.0	2 742 223	0.0	1 791 175	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**	**113 115**	**0.0**	**130 802**	**0.0**	**167 707**	**0.0**	**133 142**	**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	113 115	0.0	130 802	0.0	167 707	0.0	133 142	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*	04.26	05.26	06.26	07.26
Deposits - total in national currency	**10 386 834**	**13 834 397**	**17 840 257**	**23 097 812**	**27 879 793**	**28 426 054**	**28 784 783**	**30 002 260**	**31 255 085**
Demand Deposits	**7 056**	**7 203**	**8 748**	**4 447**	**8 231**	**8 764**	**9 584**	**9 764**	**9 831**
of which:									
Legal Entities	873	602	1 363	2 103	2 605	3 135	3 579	3 771	3 706
Individuals	6 183	6 601	7 385	2 343	5 625	5 629	6 005	5 992	6 124
Time, Saving, Conditional Deposits	**10 379 778**	**13 827 194**	**17 831 509**	**23 093 365**	**27 871 563**	**28 417 291**	**28 775 198**	**29 992 496**	**31 245 255**
of which:									
Legal Entities	3 576 273	4 695 221	5 433 440	7 593 789	9 091 351	8 557 539	8 538 194	9 024 019	9 776 165
Individuals	6 803 505	9 131 974	12 398 069	15 499 576	18 780 212	19 859 751	20 237 004	20 968 477	21 469 090
Deposits - total in foreign currency	**6 017 136**	**6 007 776**	**5 299 768**	**6 089 902**	**6 632 102**	**6 486 239**	**6 694 708**	**6 417 472**	**6 594 355**
Demand Deposits	**13 611**	**11 753**	**8 409**	**12 224**	**11 344**	**6 468**	**7 372**	**8 145**	**7 791**
of which:									
Legal Entities	1 121	1 621	1 229	2 957	2 221	2 140	2 469	2 349	2 384
Individuals	12 491	10 132	7 180	9 267	9 123	4 328	4 903	5 796	5 407
Time, Saving, Conditional Deposits	**6 003 525**	**5 996 022**	**5 291 359**	**6 077 678**	**6 620 757**	**6 479 772**	**6 687 336**	**6 409 327**	**6 586 564**
of which:									
Legal Entities	1 903 704	1 842 495	1 541 025	1 992 726	2 465 401	2 623 727	2 649 718	2 463 010	2 736 460
Individuals	4 099 821	4 153 527	3 750 334	4 084 952	4 155 356	3 856 044	4 037 618	3 946 317	3 850 104
Currenct accounts - total in national currency	**4 462 751**	**4 466 413**	**4 988 399**	**5 454 748**	**5 723 188**	**5 207 652**	**5 267 526**	**5 635 215**	**5 320 844**
of which:									
Legal Entities	2 593 102	2 663 878	2 859 577	3 062 873	3 146 134	3 030 073	3 057 364	3 227 580	2 953 248
Individuals	1 869 649	1 802 536	2 128 823	2 391 875	2 577 053	2 177 579	2 210 161	2 407 635	2 367 596
Currenct accounts - total in foreign currency	**2 724 491**	**3 187 153**	**2 099 929**	**2 427 961**	**2 675 501**	**2 157 326**	**2 097 072**	**2 519 915**	**2 250 634**
of which:									
Legal Entities	2 318 049	2 728 704	1 709 310	2 009 917	2 222 976	1 659 723	1 604 301	2 050 181	1 789 111
Individuals	406 442	458 449	390 620	418 044	452 525	497 603	492 771	469 734	461 523

* 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
07.26	30 402 878	24 546 764	5 856 114	3 644 848	2 513 014	1 131 834	7 590	7 522	68	26 750 440	22 026 228	13 482 885	8 543 344	4 724 212

* 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 01.08.2026.

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, %
												including:			
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	short-term	long-term	FC	
	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	8 089 649	6 223 865	1 865 785	1 057 788	855 901	201 887	5 191	5 191	0	7 026 670	5 362 772	5 312 005	50 767	1 663 898	26.6
"Kaspi Bank" JSC	7 798 984	7 318 934	480 050	915 052	899 956	15 096	1	1	0	6 883 931	6 418 977	3 144 766	3 274 212	464 954	25.7
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	3 428 151	3 427 149	1 003	82 417	81 414	1 003				3 345 735	3 345 735	13 080	3 332 655		11.3
"Bereke Bank" JSC (SB of Lesha Bank LLC (Public))	861 492	735 598	125 894	73 568	34 113	39 455	697	649	47	787 228	700 835	535 055	165 780	86 392	2.8
"ForteBank" JSC	1 515 452	1 146 699	368 753	198 871	135 444	63 427	57	47	10	1 316 523	1 011 207	900 515	110 692	305 316	5.0
"Bank CenterCredit" JSC	3 654 399	2 334 672	1 319 727	699 323	241 012	458 311	403	403		2 954 674	2 093 257	1 106 494	986 763	861 416	12.0
"Eurasian Bank" JSC	1 111 701	815 087	296 613	194 328	56 162	138 166	2	1	1	917 371	758 925	524 861	234 063	158 446	3.7
"Alatau City Bank" JSC	726 274	518 796	207 478	103 038	63 533	39 505	81	81		623 155	455 182	448 260	6 922	167 973	2.4
"Bank RBK" Bank" JSC	864 177	390 409	473 769	66 315	24 423	41 892				797 862	365 986	255 471	110 515	431 877	2.8
"Altyn Bank" JSC (SB of China Citic Bank Corporation Ltd)	358 035	180 857	177 178	54 026	15 035	38 991	13	6	8	303 995	165 816	165 385	431	138 179	1.2
"Nurbank" JSC	202 031	145 511	56 519	71 801	36 498	35 303	1 141	1 141	0	129 089	107 872	95 492	12 380	21 217	0.7
"Home Credit Bank" JSC (SB of JSC "ForteBank")	632 627	601 368	31 258	25 399	22 031	3 368				607 228	579 337	534 727	44 610	27 890	2.1
"Bank VTB (Kazakhstan)" SB JSC	32 655	26 628	6 027	6 242	3 164	3 078				26 413	23 464	9 461	14 002	2 949	0.1
AB "Kazakhstan-Ziraat International Bank" JSC	36 401	23 655	12 745	4 938	1 079	3 858	3	1	2	31 460	22 575	22 489	86	8 885	0.1
"Citibank Kazakhstan" JSC															
"Freedom Bank Kazakhstan" JSC	1 052 249	642 364	409 886	67 250	38 101	29 149	2	2		984 997	604 261	407 301	196 960	380 737	3.5
"Shinhan Bank Kazakhstan" JSC	6 432	708	5 724	2 270	425	1 845				4 162	283	283		3 879	0.0
"Industrial and Commercial Bank of China in Almaty" JSC	11 145	1 423	9 722	11 145	1 423	9 722									0.0
"Bank of China Kazakhstan" SB JSC	1 517	1 139	378	1 499	1 139	360	0		0	18				18	0.0
"KMF Bank" JSC	8 505	8 456	49	1 283	1 282	2				7 222	7 174	4 670	2 504	48	0.0
"BNK Commercial Bank" JSC	2 795	2 655	140	86	86	0				2 709	2 569	2 569		140	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
07.26	640 469	16.99	97.62	100 031	16.13	88.47	194 577	14.80	361 056	14.04	47 724	18.93	- -	- -	46 972	1.02	81 022	13.69

* 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	- -
07.26	1 122 864	194 550	53 257	14 182	- -	110 999	749 715	- -	- -	160

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
07.26	30 841 812	894 530	17.2	28 219 792	1 344 761	4.1	313 672	16.6	2 107 226	14.9	22 366 214	12.7	223 021	11.7	475 883	0.0	1 021 314	14.8	367 702	13.5	1 727 491

* 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	
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
07.26												
Residents	**30 091 191**	**2 557 735**	**1 471 851**	**256 220**	**757 355**	**72 309**	**2 342 748**	**329 487**	**753 268**	**1 200 310**	**59 682**	**31 811**
Government	705 122	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	9 889	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	7 005 345	1 686 801	1 117 625	48 365	466 191	54 622	1 543 524	329 327	424 882	765 593	23 723	30 111
Other financial institutions	20 251 110	358 892	132 170	197 740	11 962	17 021	225 732	160	11 964	177 648	35 959	0
Public non-financial organizations	808 016	411 995	133 020	850	278 126	0	499 302	0	315 346	183 956	0	0
Domestic non-financial organizations	864 319	99 792	89 037	9 105	1 077	573	74 090	0	1 076	73 014	0	1 700
Nonprofit Institutions	6 504	0	0	0	0	0	100	0	0	100	0	0
Households	10 677	254	0	160	0	93	0	0	0	0	0	0
unknown (information about the sub-account is not disclosed)	480	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	**2 611 537**	**127 160**	**0**	**75 610**	**33 618**	**17 932**	**91 756**	**2 405**	**37 704**	**39 454**	**12 194**	**0**
Total	**32 702 728**	**2 684 895**	**1 471 851**	**331 830**	**790 972**	**90 242**	**2 434 504**	**331 892**	**790 972**	**1 239 764**	**71 876**	**31 811**
Depositors	7 366 736	2 009 016	1 117 625	48 704	781 103	61 585	1 912 863	329 487	781 100	761 353	40 924	30 111

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	
	07.26													
International securities	**9 781 242**	**670 596**	0	**1 692**	**1 225**	**0**	**667 679**	**761 291**	**1 692**	**1 225**	**370 416**	**387 959**	**0**	**31 148**
bonds (non-residents)	**5 231 095**	**571 309**	**0**	**1 220**	**0**	**0**	**570 089**	**681 465**	**1 220**	**0**	**370 416**	**309 829**	**0**	**15 822**
Central Government	17 994	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	184 923	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	533 466	86 691	0	0	0	0	86 691	67 626	0	0	67 626	0	0	0
Other financial institutions	915 583	306 957	0	721	0	0	306 236	355 857	971	0	121 831	233 056	0	0
Public non-financial organizations	62 873	0	0	0	0	0	0	14 057	0	0	14 057	0	0	0
Domestic non-financial organizations	275 903	42 375	0	0	0	0	42 375	91 336	3	0	90 350	984	0	15 347
Nonprofit Institutions	150 100	2 669	0	0	0	0	2 669	4 512	0	0	4 512	0	0	0
Households	65 069	3 348	0	0	0	0	3 348	9 648	0	0	9 623	25	0	475
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	3 025 185	129 270	0	500	0	0	128 770	138 428	247	0	62 417	75 764	0	0
RK bonds	**2 439 472**	**74 179**	**0**	**416**	**704**	**0**	**73 058**	**64 783**	**416**	**704**	**0**	**63 662**	**0**	**15 326**
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	1 579 403	8 029	0	0	0	0	8 029	0	0	0	0	0	0	15 326
Other financial institutions	556 202	9 994	0	327	482	0	9 184	3 027	347	481	0	2 199	0	0
Public non-financial organizations	29 458	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	97 314	152	0	0	152	0	0	1 103	0	145	0	958	0	0
Nonprofit Institutions	17	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	26 619	408	0	0	70	0	339	79	0	79	0	0	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	150 460	55 596	0	89	0	0	55 507	60 575	70	0	0	60 505	0	0
non-resident shares	**2 008 450**	**23 109**	0	**55**	**520**	**0**	**22 533**	**14 273**	**55**	**520**	**0**	**13 698**	**0**	**0**
Other depository institutions	15 960	879	0	0	0	0	879	0	0	0	0	0	0	0
Other financial institutions	1 705 437	9 945	0	0	273	0	9 672	6 559	8	375	0	6 176	0	0
Public non-financial organizations	21 900	1 452	0	0	0	0	1 452	0	0	0	0	0	0	0
Domestic non-financial organizations	59 865	9 905	0	55	206	0	9 645	6 399	0	103	0	6 295	0	0
Nonprofit Institutions	23 850	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	43 321	262	0	0	42	0	220	313	47	42	0	224	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	138 119	666	0	0	0	0	666	1 002	0	0	0	1 002	0	0
investment unit (nonresidents)	**102 225**	**1 999**	0	**0**	**0**	**0**	**1 999**	**770**	**0**	**0**	**0**	**770**	**0**	**0**
Other depository institutions	4 904	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	9 193	634	0	0	0	0	634	327	0	0	0	327	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	560	381	0	0	0	0	381	59	0	0	0	59	0	0
Nonprofit Institutions	51 430	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	3 781	85	0	0	0	0	85	78	0	0	0	78	0	0
Nonresidents	32 356	900	0	0	0	0	900	307	0	0	0	307	0	0
Shares	**468 834 655**	**1 177 597**	**52 348**	**54 152**	**10 412**	**0**	**1 060 685**	**149 337**	**54 152**	**10 412**	**0**	**84 772**	**0**	**603 215**
ordinary	**466 968 153**	**1 177 587**	**52 348**	**54 149**	**10 412**	**0**	**1 060 678**	**149 327**	**54 149**	**10 412**	**0**	**84 765**	**0**	**601 482**
Central Government	5 061 692	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	82 010 285	9 115	9 115	0	0	0	0	44	44	0	0	0	0	0
National Bank	2 415 899	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	92 318 039	30 916	30 916	0	0	0	0	0	0	0	0	0	0	90
Other financial institutions	40 471 630	4 218	0	187	4 025	0	7	42 586	187	5 786	0	36 614	0	220
Public non-financial organizations	110 715 342	40 196	3 948	35 246	0	0	1 002	4 327	1 919	0	0	2 407	0	982
Domestic non-financial organizations	88 716 315	1 088 984	7 330	17 817	4 400	0	1 059 437	82 494	35 246	2 751	0	44 497	0	299 822
Nonprofit Institutions	42 258	603	603	0	0	0	0	0	0	0	0	0	0	0
Households	7 819 447	3 378	435	723	1 988	0	233	18 193	15 869	1 839	0	485	0	291 841
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	1 244 628	0	0	0	0	0	0	0	0	0	0	0	0	559
Nonresidents	36 152 620	177	0	177	0	0	0	1 684	885	38	0	761	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	**1 866 502**	**10**	**0**	**3**	**0**	**0**	**7**	**10**	**3**	**0**	**0**	**7**	**0**	**1 733**
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	230 181	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	613 274	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	2 415	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	860 271	1	0	0	0	0	1	1	0	0	0	1	0	1 621
Nonprofit Institutions	476	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	134 166	9	0	3	0	0	6	7	1	0	0	6	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	1 527	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	24 192	0	0	0	0	0	0	2	2	0	0	0	0	2
Corporate bonds	**37 430 871**	**3 386 181**	**1 181 885**	**31 169**	**6 366**	**0**	**2 166 761**	**3 060 114**	**31 169**	**6 366**	**363 426**	**2 659 153**	**0**	**38 052**
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	5 459 298	69 539	59 853	0	0	0	9 686	203 145	0	0	46 070	157 075	0	6 000
Other financial institutions	19 054 784	1 365 868	380 915	25 364	4 087	0	955 502	954 076	24 671	2 566	297 046	629 793	0	11 918
Public non-financial organizations	747 021	967 334	693 134	0	0	0	274 200	795 749	0	0	0	795 749	0	0
Domestic non-financial organizations	6 514 109	930 086	1 096	151	1 473	0	927 367	1 080 529	88	2 993	918	1 076 530	0	0
Nonprofit Institutions	1 360	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	514 607	8 832	7 981	88	761	0	1	5 750	843	762	4 139	6	0	20 134
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	38 524	459	459	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	1 693 764	44 064	38 447	5 567	45	0	5	20 865	5 567	45	15 253	0	0	0
investment unit (residents)	**471 194**	**4 200**	**0**	**0**	**0**	**0**	**4 200**	**17 475**	**0**	**0**	**0**	**17 475**	**0**	**0**
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	11 977	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	173 007	2 876	0	0	0	0	2 876	14	0	0	0	14	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	143 168	79	0	0	0	0	79	14 503	0	0	0	14 503	0	0
Nonprofit Institutions	5 882	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	108 590	779	0	0	0	0	779	1 516	0	0	0	1 516	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not di	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	28 570	465	0	0	0	0	465	1 442	0	0	0	1 442	0	0
Claim rights	**57 628**	**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	24 680	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	12 993	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	47	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	**20 053 657**	**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	17 479 730	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	1 687	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	2 572 221	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**536 629 248**	**5 238 574**	**1 234 233**	**87 013**	**18 003**	**0**	**3 899 325**	**3 988 217**	**87 013**	**18 003**	**733 842**	**3 149 359**	**0**	**672 415**
Residents	**492 811 381**	**5 007 437**	**1 195 786**	**80 680**	**17 958**	**0**	**3 713 013**	**3 763 912**	**80 243**	**17 920**	**656 172**	**3 009 577**	**0**	**664 443**
Central Government	8 487 090	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	82 010 285	9 115	9 115	0	0	0	0	44	44	0	0	0	0	0
National Bank	2 600 822	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	100 157 701	196 054	90 769	0	0	0	105 284	270 771	0	0	113 697	157 075	0	21 416
Other financial institutions	81 003 519	1 700 493	380 915	26 598	8 868	0	1 284 112	1 362 446	26 183	9 208	418 877	908 178	0	12 138
Public non-financial organizations	111 583 292	1 008 981	697 082	35 246	0	0	276 653	814 132	1 919	0	14 057	798 156	0	982
Domestic non-financial organizations	96 679 885	2 071 963	8 426	18 023	6 230	0	2 039 284	1 276 422	35 337	5 991	91 268	1 143 826	0	316 790
Nonprofit Institutions	275 450	3 273	603	0	0	0	2 669	4 512	0	0	4 512	0	0	0
Households	8 728 611	17 101	8 416	813	2 860	0	5 011	35 585	16 760	2 721	13 762	2 341	0	312 556
unknown (information about the sub-account is not	1 284 726	459	459	0	0	0	0	0	0	0	0	0	0	562
Nonresidents	**43 817 866**	**231 137**	**38 447**	**6 333**	**45**	**0**	**186 312**	**224 305**	**6 771**	**83**	**77 670**	**139 782**	**0**	**7 972**
Depositors	6 365 669	344 199	105 156	1 118	542	0	237 383	291 381	6 586	254	122 774	161 766	0	32 695

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
07.26	9 232	5 380	68 570	3 460 190	133 831	4 903

* 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
07.26	472.13	6.05	538.91	474.63	5.92	544.50	471.71	6.06	539.15	473.59	5.97	546.34

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	07.26
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	128.55
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	328.53
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	334.39
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	582.48
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	69.67
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	72.11
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	630.97
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	31.63
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	2.90
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	1534.35
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	181.81
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	125.75
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	640.92
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	48.76
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	365.52
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	10.04
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	51.31
1 KGS	5.03	5.52	5.19	5.40	5.97	5.84	5.89	6.18	6.00	5.69	5.44	5.60	5.36	5.37	5.58	5.40
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	27.04
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	10.56
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	48.60
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	28.68
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	124.82
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	15.00
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	92.21
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	115.73
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	60.22
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	12.97
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	3.93
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	163.99
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	22.27
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	278.54
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	4.93
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	14.10
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	27.03
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	2.87
1 RON																102.73
1000 VND																17.92
1 ILS																155.03
1000 IDR																26.18
100 MNT																13.14
1 QAR																129.26
1 OMR																1223.78
1 EGP																9.33
1 PKR																1.70

* 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
07.26	183 780	0	183 780	11 175	0	11 175	0	0	0

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	07.26
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**	**9 168**
of which:									
interbank system of money transfer	18 821	21 796	25 504	30 642	35 756	2 940	2 873	3 052	3 022
to total, %	31.7	33.3	34.6	34.9	31.9	32.8	33.1	34.0	33.0
interbank clearing system	40 526	43 734	48 221	57 148	76 237	6 033	5 802	5 937	6 146
to total, %	68.3	66.7	65.4	65.1	68.1	67.2	66.9	66.0	67.0
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**	**128 826 022**
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	127 517 529
to total, %	98.9	98.7	98.9	99.2	99.1	99.0	99.0	98.9	99.0
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	1 308 493
to total, %	1.1	1.3	1.1	0.8	0.9	1.0	1.1	1.1	1.0
Number of Users in Payment Systems of Kazakhstan:									
interbank system of money transfer	38	31	31	31	33	33	33	33	33
interbank clearing system	26	22	22	21	23	23	23	23	23
Payments and transfers of money through correspondent accounts opened between banks									
Number of Payments - total, thousand transactions	**15 916**	**12 123**	**14 135**	**16 338**	**9 638**	**797**	**333**	**288**	**215**
of which:									
through loro-accounts	7 822	5 009	5 878	7 216	4 162	135	25	7	13
to total, %	49.1	41.3	41.6	44.2	43.2	17.0	7.4	2.3	6.1
through nostro-accounts	8 094	7 115	8 257	9 122	5 476	662	308	281	202
to total, %	50.9	58.7	58.4	55.8	56.8	83.0	92.6	97.7	93.9
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**	**231 306**	**188 282**
of which:									
through loro-accounts	4 992 041	4 075 479	4 361 294	7 940 704	5 323 522	99 318	48 617	52 297	52 996
to total, %	64.1	61.5	53.8	56.6	59.2	21.8	19.6	22.6	28.1
through nostro-accounts	2 797 426	2 554 188	3 746 628	6 084 306	3 666 847	355 859	200 021	179 009	135 286
to total, %	35.9	38.5	46.2	43.4	40.8	78.2	80.4	83.7	71.9

Continuation

	2021	2022	2023	2024	2025	04.26	05.26	06.26	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**	**1 350 219**
Payment order	293 141	327 152	992 863	1 459 953	975 106	34 003	39 037	33 417	34 428
Payment request-order	1 599	2 946	4 697	5 842	3 781	28	31	26	21
Cheque for goods and services paying	1	2	27	34	3 416	0	0	0	0
Direct debiting of a banking account	49 194	213 585	107 649	163 537	109 860	457	481	482	1 053
Collection order	2 072	3 325	4 287	10 880	6 960	9	9	6	4
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	1 314 667
Paid bill of exchange	26 789	27 778	21 942	28 202	3 993	49	37	38	47
**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**	**83 889 841**
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	58 526 266
Payment request-order	50 235	64 960	114 613	165 678	9 711 816	2 185 160	2 958 174	2 879 955	2 946 211
Cheque for goods and services paying	3 674	3 395	753 641	207 167	27 874	3	8 899	16 755	12 455
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	2 432 220
Collection order	330 109	408 169	1 108 589	1 370 875	1 393 216	3 987	1 721	1 638	1 177
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	19 912 784
Paid bill of exchange	1 784 636	2 594 047	2 142 917	2 106 708	970 666	68 628	19 016	60 074	58 729
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**	**1 314 667**
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**	**1 295 720**
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	1 062 034
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	233 686
Visa International	716 075	966 486	1 424 882	1 786 254	1 964 030	168 413	172 723	172 422	194 173
MasterCard Worldwide	413 445	211 887	175 886	257 802	367 064	30 314	31 715	31 987	37 810
in trade terminals to total, %	95.9	97.0	97.9	98.1	98.3	98.5	98.5	98.5	98.6
on reception of a cash:	**271 148**	**254 296**	**241 103**	**242 884**	**236 382**	**18 964**	**19 236**	**19 436**	**18 947**
local systems	20 995	38 407	58 834	75 430	84 620	7 401	7 615	7 662	7 586
international systems, of which:	250 153	215 888	182 269	167 455	151 762	11 563	11 621	11 773	11 361
Visa International	157 970	166 113	152 581	139 675	126 535	9 916	9 999	10 124	9 758
MasterCard Worldwide	81 128	40 961	23 061	22 009	19 822	1 312	1 294	1 337	1 302
in trade terminals to total, %	4.1	3.0	2.1	1.9	1.7	1.5	1.5	1.5	1.4
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**	**19 912 784**
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**	**17 599 505**
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	13 224 203
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	4 375 302
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	3 408 225
MasterCard Worldwide	4 487 835	4 254 248	5 212 037	7 647 368	9 801 644	825 062	835 790	907 064	932 619
in trade terminals to total, %	78.0	82.9	86.0	86.6	87.2	87.7	88.2	87.9	88.4

Continuation

	2021	2022	2023	2024	2025	04.26	05.26	06.26	07.26
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**	**2 313 279**
local systems	1 298 015	2 672 060	4 663 678	6 238 258	7 737 415	678 925	696 243	750 344	745 131
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	1 568 148
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	1 333 920
MasterCard Worldwide	6 074 347	3 986 465	2 953 292	3 025 848	2 791 437	193 538	190 357	212 452	203 493
in trade terminals to total, %	22.0	17.1	14.0	13.4	12.8	12.3	11.8	12.1	11.6
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**	**83 980**
local systems	19 649	22 166	24 874	26 745	28 046	28 229	28 285	28 309	28 356
international systems, of which:	39 609	42 914	49 670	54 625	56 547	56 628	55 637	55 321	55 624
Visa International	28 905	33 315	37 533	39 711	41 201	41 332	40 622	40 340	40 681
MasterCard Worldwide	9 025	7 980	10 696	13 553	14 398	14 393	14 119	14 092	14 054
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**	**40 583**
local systems	12 192	13 438	15 948	17 022	17 477	17 324	17 423	17 458	17 324
international systems, of which:	18 221	19 993	22 737	24 162	25 127	24 750	24 830	24 438	23 259
Visa International	12 684	16 698	19 373	20 137	21 119	21 012	21 089	20 805	20 462
MasterCard Worldwide	4 810	2 711	2 885	3 520	3 611	3 379	3 390	3 291	2 461
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	07.26
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**	**126.2**
Gold Crown	2 160.3	2 112.5	2 255.0	1 883.5	1 498.5	141.5	134.4	147.1	110.3
Western Union	106.1	96.3	78.4	130.7	113.2	8.3	7.7	8.5	10.9
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	1.4
UPT[1]	-	-	-	-	20.0	1.3	1.0	0.9	0.8
Others	45.7	41.8	40.3	63.7	41.0	2.8	2.7	2.6	2.9
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**	**38.6**
Gold Crown	529.5	976.3	495.5	374.2	251.1	17.5	14.1	16.9	11.4
Western Union	362.6	323.6	255.2	232.7	211.2	17.2	15.9	17.5	16.8
Unistrim	19.3	68.4	110.6	-	-		-	-	
Moneygram	43.4	96.6	120.7	111.0	101.9	8.1	7.6	8.3	8.3
Contact	126.5	137.9	58.3	10.1	-		-	-	
UPT[1]	-	-	-	-	2.9	0.1	0.1	0.1	0.1
Others	50.3	47.3	46.9	59.8	32.5	2.7	2.1	2.1	2.0
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**	**56 375.4**
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	43 941.7
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	9 955.7
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	1 547.6
UPT[1]	-	-	-	-	16 234.7	864.0	697.3	640.4	536.5
Others	4 196.1	3 967.7	4 898.0	20 302.2	5 049.4	377.9	363.8	371.3	393.9
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**	**15 937.8**
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	5 982.2
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	6 389.3
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	3 338.2
Contact	36 789.6	71 304.3	16 760.6	2 343.2	-		-	-	
UPT[1]	-	-	-	-	1 180.6	37.8	20.9	47.7	34.9
Others	2 423.3	2 791.9	3 252.3	5 970.0	2 851.8	218.2	197.1	217.5	193.4

* From January 1, 2018, due to the use of the new reporting form, the Statistical Bulletin reflects payment instruments (except for the payment order, payment notification and electronic payment means)

** Volumes of the "Direct debit of a bank account" instrument due to a change in the reporting form from January

*** 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	04.26	05.26	06.26	07.26
ISMT - total	**74 633**	**88 593**	**106 592**	**138 714**	**150 477**	**120 087**	**108 694**	**118 781**	**145 247**
change in % of the previous period	-3.1	2.5	3.8	17.0	19.3	2.8	-9.5	9.3	22.3
of which:									
Five large banks*	**22 941**	**25 140**	**28 723**	**44 334**	**51 837**	**34 220**	**32 131**	**35 229**	**42 367**
change as % of the previous period	1.5	-1.5	12.1	23.0	23.6	0.0	-6.1	9.6	20.3
share as % of total	30.7	28.4	26.9	32.0	34.4	28.5	29.6	29.7	29.2
Other banks	**15 912**	**17 477**	**24 631**	**30 459**	**35 184**	**31 115**	**26 798**	**32 987**	**32 286**
change as % of the previous period	0.3	4.2	11.6	13.4	23.0	3.0	-13.9	23.1	-2.1
share as % of total	21.3	19.7	23.1	22.0	23.4	25.9	24.7	27.8	22.2
Other participants	**35 780**	**45 976**	**53 238**	**63 921**	**63 456**	**54 752**	**49 765**	**50 565**	**70 594**
change as % of previous period	-7.2	4.1	-3.2	14.9	14.1	4.5	-9.1	1.6	39.6
share as % of total	47.9	51.9	49.9	46.1	42.2	45.6	45.8	42.6	48.6
ICS - total	**973**	**1 117**	**1 107**	**1 258**	**1 479**	**1 190**	**1 153**	**1 287**	**1 127**
change in % of the previous period	27.2	11.4	13.7	20.9	21.5	3.5	-3.2	11.6	-12.4
of which:									
Five large banks*	**472**	**622**	**607**	**759**	**921**	**784**	**792**	**874**	**757**
change as % of the previous period	18.8	1.3	4.1	15.3	11.3	2.9	1.0	10.4	-13.3
share as % of total	48.5	55.7	54.8	60.4	62.3	65.9	68.7	67.9	67.2
Other banks	**177**	**148**	**137**	**152**	**218**	**191**	**158**	**179**	**161**
change as % of the previous period	2.0	10.8	-2.9	14.9	25.8	12.6	-17.2	12.9	-9.7
share as % of total	18.2	13.3	12.4	12.1	14.8	16.1	13.7	13.9	14.3
Other participants	**323**	**346**	**363**	**347**	**339**	**215**	**203**	**234**	**208**
change as % of previous period	66.8	35.8	45.2	39.1	57.4	-1.2	-5.7	15.6	-11.3
share as % of total	33.2	31.0	32.8	27.6	22.9	18.1	17.6	18.2	18.5

* 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

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
07.25	75 643 464	64 244 546	11 398 918	1 599 782	1 396 479	19.92	20.31	20.71

5.2. Accumulative pension system

5.2.1. Pension Contributions and Accumulation

mln. of KZT, end of the period

	Number of individual pension accounts of depositors for mandatory pension contributions, *including IPA with no pension savings*	Pension savings (PS)		Pension contributions (for reporting period)
		Sum	including net investment income Sum	
2021	**10 874 691**	**13 070 066**	**6 911 635**	**1 340 340**
2022	**10 956 945**	**14 663 410**	**7 793 435**	**1 726 857**
2023	**11 088 699**	**17 864 645**	**9 360 618**	**2 161 428**
2024	**11 152 374**	**22 538 906**	**12 695 398**	**2 558 008**
2025	**11 298 103**	**25 213 615**	**14 438 666**	**2 795 060**
2024				
01.24	11 091 980	18 103 999	9 470 250	186 548
02.24	11 100 166	18 486 445	9 704 159	209 082
03.24	11 100 276	18 846 916	9 929 742	190 804
04.24	11 097 968	18 923 066	9 877 892	212 383
05.24	11 053 779	19 167 347	9 992 072	204 328
06.24	11 052 292	19 876 178	10 569 766	213 805
07.24	11 070 758	20 122 296	10 740 809	215 499
08.24	11 094 214	20 739 588	11 270 268	208 090
09.24	11 110 121	21 004 927	11 437 453	208 189
10.24	11 129 170	21 376 544	11 710 041	218 990
11.24	11 141 669	21 885 502	12 124 771	222 715
12.24	11 152 374	22 538 906	12 695 398	267 575
2025				
01.25	11 154 521	22 352 495	12 413 087	212 791
02.25	11 164 824	22 370 872	12 326 797	226 237
03.25	11 165 476	22 420 063	12 250 370	227 970
04.25	11 169 226	22 721 579	12 461 017	233 289
05.25	11 173 497	22 921 678	12 543 212	228 482
06.25	11 183 814	23 540 814	13 053 649	234 956
07.25	11 209 158	24 334 941	13 790 749	224 968
08.25	11 232 964	24 559 338	13 967 683	228 000
09.25	11 249 984	25 134 725	14 497 547	223 337
10.25	11 270 952	25 198 092	14 481 312	230 238
11.25	11 284 362	25 127 873	14 311 273	233 737
12.25	11 298 103	25 213 615	14 438 666	291 054
2026				
01.26	11 298 677	25 554 168	14 660 834	225 901
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
07.26	11 387 295	27 072 103	15 571 162	252 774

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	MEUZHKAM	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
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.01	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2023																			
12.23	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
	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.00	0.00	0.00	0.05	0.00	0.00		0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.01	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2024																			
12.24	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
	JSC "SB of Bank CenterCredit JSC "BCC Invest"	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan JSC "Halyk Finance"	0.00	0.00	0.00	0.05	0.00	0.00		0.00	0.00	0.00	0.06	0.01	0.02	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2025																			
12.25	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
	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	0.03	0.00	0.00	0.00	0.00	0.00	0.03	0.05	0.00	0.04	0.03	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.01	0.00	0.00	0.00	0.00
2026																			
06.26	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	23.74	0.78
	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
07.26	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	23.29	0.19
	NBRK	0.05	3.03	1.80	35.37	1.81	0.66	0.54	0.00	0.00	1.93	10.52	12.72	2.16	1.72	0.00	3.71	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.01	0.04	0.01	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	0.01	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	0.01	0.00	0.04	0.13	0.00	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
07.26	7 114 244	0	356 815 765	9 954 105	366 769 870	37 037 397	13 710 177

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

Foreign currencies

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Section III. "Financial markets"

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

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

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

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

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

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

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

Government Treasury Securities Indexed to the TONIA TCI Index (**METICKAM**) - uncertificated coupon-bearing government securities indexed to the TONIA TCI Index, with a nominal value of KZT 1,000, coupon payments made semi-annually, and a variable (floating) interest rate;

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:

$$[(N-P)/P]^{T} \times 100\%,$$ **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:

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

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:

$$Kavg = \frac{K1 + K2 + ... + Kn}{m}$$

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,

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.