



NATIONAL BANK OF KAZAKHSTAN



STATISTICAL BULLETIN

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

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

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

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

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

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SYMBOLS AND ABBREVIATIONS

METHODOLOGICAL COMMENTS

Release calendar*

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

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



I. GENERAL ECONOMIC TRENDS

1.1. Main macroeconomic indicators

	2021	2022	2023	2024	2025	2025				2026					
						Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	Jan.-Mar.	Jan.-Apr.	Jan.-May	Jan.-Jun.	Jan.-Jul.	Jan.-Aug.
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	...	...	71 215	...	...
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	45 644
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	2,8
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	13 506
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	8,1
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	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	109,8
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	78 252	77 251	18 355	19 798	20 243	18 856	20 241	...	...	28 263	...	...
Import fob, mln. USD ³⁾	41 563	50 633	60 049	60 795	66 862	13 785	16 677	17 230	19 170	15 357	...	...	16 985	...	...
Gross Foreign Debt, mln. USD ³⁾	164 131	161 144	163 712	164 693	183 081	170 057	172 510	171 532	183 081	184 102	...	...	187 871	...	...
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	462,3

Source: BNS

¹⁾ quarterly data²⁾ since 2025 - for the last month of period, from 2026 - quarterly data³⁾ NBK's Estimation for the Quarter.⁴⁾ by year - annual average

I. General economic trends

1.2. Price indices

	2021	2022	2023	2024	2025	2025				2026					
						03.25	06.25	09.25	12.25	03.26	04.26	05.26	06.26	07.26	08.26
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	106,4
% 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	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	110,8
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	105,1
% changes to the previous month						101,6	100,9	100,9	101,2	100,7	100,7	100,4	100,6	100,4	99,9
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	106,8
% changes to the previous month						100,8	100,9	100,9	100,7	100,5	100,9	100,6	100,9	100,7	100,8
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	107,7
% changes to the previous month						101,3	100,8	100,8	100,6	100,6	100,9	101,1	101,1	100,7	101,2
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	105,6
% changes to the previous month						100,3	99,4	99,4	98,9	101,3	104,2	103,2	100,5	95,1	98,8
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	109,4
% changes to the previous month						100,5	100,4	100,4	100,0	100,2	100,8	102,7	101,2	99,5	101,7
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	97,2
% changes to the previous month						100,2	105,1	105,1	99,9	99,7	99,0	99,4	102,6	98,3	99,6

Source: BNS

* by years - December to December of the previous year

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

1.3. Balance of Payments of the Republic of Kazakhstan

mln.US dollars

	2021	2022	2023	2024	2025	2025				2026	2026	
						I	II	III	IV	I half year	I	II
Current Account	-2 679,5	6 436,4	-8 284,4	-6 819,4	-13 093,5	-1 044,0	-2 525,3	-3 701,2	-5 180,4	2 374,9	-796,1	3 171,0
Trade balance	24 228,1	34 997,2	20 167,0	17 457,1	10 389,0	4 826,9	2 887,8	2 999,3	329,8	16 162,1	4 883,9	11 278,2
Exports	65 790,6	85 630,4	80 216,2	78 252,4	77 250,9	18 417,7	19 470,0	20 149,8	19 287,9	48 504,6	20 241,2	28 263,4
Imports	41 562,5	50 633,3	60 049,2	60 795,3	66 861,9	13 590,8	16 582,2	17 150,5	18 958,1	32 342,4	15 357,2	16 985,2
Services	-2 099,5	-1 614,7	-1 817,0	-1 092,5	-1 213,5	-334,5	-348,4	-55,6	-453,7	-752,1	-332,8	-419,3
Exports	5 935,0	8 191,3	10 525,2	11 867,8	12 817,5	2 699,9	3 213,0	3 542,0	3 364,0	6 754,8	3 084,3	3 670,5
Imports	8 034,6	9 806,0	12 342,2	12 960,3	14 030,9	3 034,4	3 561,4	3 597,6	3 817,7	7 506,9	3 417,1	4 089,8
Primary income	-24 173,4	-25 897,5	-26 236,5	-23 368,1	-22 100,6	-5 573,7	-4 958,7	-6 624,5	-4 977,4	-13 185,0	-5 445,7	-7 739,3
Compensation of employees, net	-1 144,5	-1 664,9	-1 921,1	-2 046,7	-2 096,9	-508,7	-642,4	-513,6	-396,9	-1 083,2	-419,9	-663,3
Investment income, net	-23 164,0	-24 367,7	-24 507,0	-21 543,7	-20 250,1	-5 125,5	-4 378,6	-6 165,8	-4 649,0	-12 260,8	-5 097,9	-7 162,9
Income receivable	2 086,5	3 342,4	3 903,3	5 041,4	4 649,4	1 157,1	1 215,2	1 175,6	1 113,6	3 055,5	1 747,3	1 308,3
Income on direct investment	611,8	1 499,5	676,3	853,2	561,3	89,4	207,9	129,4	134,5	694,2	572,5	121,7
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	1 563,0	801,3	761,7
Income on other investment	286,3	378,9	1 132,8	1 287,7	1 527,6	391,3	376,1	391,1	381,0	798,4	373,5	424,8
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	1 256,9	599,1	657,8
Income payable	25 250,5	27 710,1	28 410,2	26 585,1	24 899,5	6 282,6	5 593,9	7 341,4	5 762,6	15 316,4	6 845,2	8 471,2
Income on direct investment	22 818,7	25 382,7	25 332,6	23 187,6	21 194,5	5 460,2	4 706,0	6 345,9	4 735,7	12 814,3	5 766,5	7 047,8
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	1 176,8	390,9	785,9
Income on other investment	1 334,8	1 248,2	1 881,2	2 335,3	2 392,5	594,2	566,4	580,9	678,7	1 325,2	687,8	637,5
Other primary income, net	135,1	135,1	191,6	222,3	246,4	60,5	62,4	55,0	68,5	159,0	72,1	86,9
Secondary income	-634,6	-1 048,6	-397,9	184,2	-168,4	37,3	-106,1	-20,5	-79,1	149,9	98,5	51,4
Income, net	-24 808,0	-26 946,1	-26 634,4	-23 184,0	-22 269,0	-5 536,4	-5 064,7	-6 645,0	-5 056,5	-13 035,1	-5 347,2	-7 687,9
Capital account balance	233,4	247,7	1 249,5	-313,5	-270,1	-57,4	-80,2	-63,0	-77,0	-54,4	-41,3	-13,0

Continuation

	2021	2022	2023	2024	2025	2025				2026 I half year	2026	
						I	II	III	IV		I	II
Financial account (excluding reserve assets)	-2 276,2	7 718,5	-1 685,9	-3 822,3	-1 375,5	732,7	2 114,4	-909,5	-3 313,2	5 426,5	1 583,2	3 843,3
Direct investment	-1 901,4	-7 934,6	-2 578,3	-3 925,4	1 549,0	-2 814,3	1 389,2	1 939,4	1 034,6	1 641,6	221,1	1 420,5
Net acquisition of financial assets	2 665,2	-2 852,9	3 145,2	-1 900,4	595,0	508,8	-486,3	579,4	-6,9	120,9	200,0	-79,1
Net incurrence of liabilities	4 566,6	5 081,7	5 723,6	2 024,9	-953,9	3 323,0	-1 875,5	-1 360,1	-1 041,4	-1 520,7	-21,1	-1 499,6
Portfolio investment	-3 577,6	13 285,3	5 097,6	3 491,7	855,2	2 548,7	673,0	-927,8	-1 438,6	-2 109,0	794,8	-2 903,8
Net acquisition of financial assets	-1 199,5	10 086,4	3 681,9	3 811,3	7 108,3	2 985,5	859,6	1 989,9	1 273,3	3 068,1	1 523,0	1 545,1
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	-558,7	215,7	-774,4
Banks	1 305,3	534,3	642,3	181,5	773,2	90,5	366,8	326,8	-10,9	-524,4	-196,5	-327,9
Other sectors	3 321,7	2 407,3	4 183,1	6 052,9	6 967,1	2 942,4	895,2	1 367,2	1 762,2	4 151,2	1 503,8	2 647,4
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	5 177,1	728,2	4 448,9
Central bank and general government	1 735,4	-1 095,9	-1 423,7	39,1	2 280,9	-699,2	-559,2	2 133,5	1 405,8	-22,4	-17,0	-5,4
Banks	311,8	-1 007,0	-265,7	1 041,7	2 344,4	341,3	188,0	435,7	1 379,3	362,1	0,6	361,5
Other sectors	330,9	-1 096,0	273,6	-761,1	1 627,7	794,6	557,9	348,5	-73,2	4 837,4	744,7	4 092,8
Financial derivatives, net	105,9	259,8	-21,8	-19,5	-12,8	-18,6	-3,0	-15,4	24,2	-62,4	-66,7	4,4
Other investment	3 097,0	2 108,0	-4 183,4	-3 766,1	-3 766,9	1 016,9	55,3	-1 905,8	-2 933,3	5 956,4	634,1	5 322,3
Other equity, net	-7,3	20,7	64,1	58,7	7,1	3,8	-7,0	0,3	10,0	22,7	9,6	13,1
Medium- and long term debt instruments	-2 887,7	-926,8	-1 241,0	-2 129,7	-3 167,3	617,3	358,3	-1 030,2	-3 112,6	-670,4	-754,4	84,1
Net acquisition of financial assets	-210,4	1 024,0	464,1	989,3	1 424,6	-52,7	334,4	634,8	508,1	1 620,4	100,9	1 519,5
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	0,0	0,0
Banks	124,9	222,8	421,1	207,8	1 003,3	194,4	72,2	322,3	414,5	-22,7	-66,2	43,5
Other sectors	-329,3	802,4	44,1	782,7	422,5	-246,6	262,3	313,1	93,7	1 643,2	167,1	1 476,0
Net incurrence of liabilities	2 677,4	1 950,8	1 705,1	3 119,0	4 591,9	-670,0	-23,8	1 665,0	3 620,7	2 290,8	855,3	1 435,5
Central bank and general government	2 198,6	71,0	-482,9	620,4	-653,0	-270,1	-142,2	-148,3	-92,3	-344,4	-176,9	-167,5
Banks	-166,9	706,9	1 240,1	856,1	165,6	-328,1	-43,9	202,1	335,4	132,8	-182,3	315,2
Other sectors	645,6	1 172,9	947,8	1 642,4	5 079,3	-71,9	162,3	1 611,2	3 377,7	2 502,3	1 214,5	1 287,8
Short term debt instruments	5 992,0	3 014,1	-3 006,5	-1 298,1	-606,7	395,8	-296,0	-875,9	169,3	6 604,0	1 378,9	5 225,1
Net acquisition of financial assets	9 045,7	8 704,9	795,2	-321,1	3 700,1	2 526,1	1 416,7	-1 832,1	1 589,4	6 782,4	2 382,6	4 399,7
Net incurrence of liabilities	3 053,6	5 690,8	3 801,7	977,0	4 306,8	2 130,3	1 712,6	-956,3	1 420,1	178,4	1 003,7	-825,4
Net errors and omissions	-4 628,3	-1 145,7	-572,9	2 417,8	6 616,8	773,8	2 767,7	966,7	2 108,7	-94,9	-327,8	232,9
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	3 200,8	2 748,4	452,4
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	-3 200,8	-2 748,4	-452,4
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	-3 200,8	-2 748,4	-452,4
IMF Credits	0,0	0,0	0,0	0,0	0,0					0,0		
Exceptional funding	0,0	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	01.07.2026
External debt	164 131,1	161 144,3	163 712,0	164 693,3	170 056,9	172 509,6	171 531,5	183 080,5	184 101,9	187 871,1
Short-term	12 009,6	16 335,7	19 389,6	19 468,7	21 618,9	22 338,8	20 940,1	22 863,0	24 749,8	22 838,4
Long-term	152 121,5	144 808,6	144 322,4	145 224,5	148 438,0	150 170,8	150 591,4	160 217,5	159 352,1	165 032,7
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	16 498,2
Short-term	24,3	55,4	115,8	183,6	185,6	157,6	145,9	118,6	127,5	110,5
Currency and deposits	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Debt securities*	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Loans	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Trade credit and advances	24,3	55,1	50,6	69,8	71,8	43,7	63,6	39,0	47,9	30,9
Other debt liabilities	0,0	0,2	65,2	113,9	113,9	113,9	82,2	79,6	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	16 387,8
Special Drawing Rights	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Currency and deposits	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Debt securities*	8 748,7	6 336,2	5 135,2	5 537,9	5 458,2	5 407,2	7 168,8	9 311,9	10 078,1	10 248,3
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	6 139,5
Trade credit and advances	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Other debt liabilities	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Central Bank	2 535,8	2 171,8	2 233,1	2 470,0	2 212,7	2 205,9	2 165,8	2 594,4	2 381,8	2 117,6
Short-term	494,6	230,9	276,4	568,0	279,4	202,9	168,5	595,4	401,6	139,7
Currency and deposits	7,9	12,8	249,7	365,4	96,9	191,5	162,2	294,1	140,9	30,2
Debt securities*	483,3	214,4	22,9	198,7	178,1	6,2	0,0	295,7	253,8	102,5
Loans	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Trade credit and advances	3,4	3,7	3,7	3,9	4,5	5,2	6,3	5,5	6,9	7,0
Other debt liabilities	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Long-term	2 041,1	1 940,9	1 956,7	1 902,0	1 933,4	2 002,9	1 997,3	1 999,1	1 980,2	1 977,9
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	1 976,9
Currency and deposits	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Debt securities*	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Loans	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Trade credit and advances	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Other debt liabilities	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0	1,0

Continuation

	01.01.2022	01.01.2023	01.01.2024	01.01.2025	01.04.2025	01.07.2025	01.10.2025	01.01.2026	01.04.2026	01.07.2026
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	19 171,0	19 936,1
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	8 210,4
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	6 273,7
Debt securities*	0,0	0,0	0,0	2,8	4,3	9,0	11,1	10,1	30,1	34,4
Loans	9,3	797,6	743,7	1 045,4	1 040,0	841,9	825,1	785,0	2 202,0	1 192,3
Trade credit and advances	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Other debt liabilities	216,2	404,1	889,0	410,4	483,6	784,8	629,9	754,8	702,5	709,9
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	10 118,2	11 725,7
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	2 916,7
Debt securities*	1 888,8	752,6	516,8	1 342,0	1 808,6	1 950,7	2 242,4	3 594,0	3 650,4	4 076,2
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	4 732,8
Trade credit and advances	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Other debt liabilities	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Other Sectors	44 013,4	42 227,3	45 486,7	45 190,9	48 231,8	50 090,0	50 622,4	56 279,9	59 329,2	63 099,5
Short-term	9 653,0	10 391,1	12 663,3	12 083,6	13 323,7	14 056,1	13 177,7	14 222,1	15 168,0	14 377,9
Currency and deposits	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Debt securities*	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Loans	927,9	1 180,0	1 799,4	1 425,4	1 311,1	1 246,8	1 161,8	1 087,4	1 199,0	1 346,0
Trade credit and advances	7 616,8	8 760,8	10 198,3	9 880,2	10 748,5	11 604,0	11 293,1	12 269,7	12 741,0	11 648,8
Other debt liabilities	1 108,3	450,3	665,6	778,0	1 264,1	1 205,3	722,8	865,0	1 228,0	1 383,2
Long-term	34 360,4	31 836,2	32 823,4	33 107,4	34 908,2	36 033,9	37 444,7	42 057,8	44 161,1	48 721,6
Currency and deposits	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Debt securities*	10 724,1	6 936,7	7 149,6	6 633,6	7 394,6	7 876,9	8 216,3	8 882,4	9 201,8	12 566,2
Loans	21 261,5	22 803,4	23 846,5	24 358,5	25 349,9	25 830,7	26 823,5	30 771,9	32 366,2	33 469,2
Trade credit and advances	1 894,0	1 465,4	1 229,4	1 499,3	1 483,1	1 635,7	1 730,7	1 667,4	1 689,3	1 799,5
Other debt liabilities**	480,8	630,7	597,9	616,0	680,5	690,5	674,2	736,1	903,8	886,6
Direct investment: Intercompany lending	96 228,8	93 679,8	93 000,9	91 138,5	92 515,7	92 104,0	88 730,3	89 919,2	86 678,5	86 219,7

*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	16,75				

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2021	2022	2023	2024	2025	05.26	06.26	07.26	08.26
Net Foreign Assets	38 636 769	42 270 389	43 429 399	54 712 238	65 038 041	64 773 455	61 309 469	61 300 140	63 546 853
Net International Reserves	13 961 529	15 270 417	15 400 647	22 881 631	31 916 146	31 722 402	28 756 698	29 046 733	31 531 573
Gross International Assets	14 844 409	16 227 925	16 338 729	24 062 370	33 068 960	32 727 076	29 722 263	29 989 717	32 460 662
Monetary Gold and SDR	11 171 705	10 504 466	9 887 314	13 670 249	25 047 136	26 659 747	23 969 680	23 902 038	26 866 462
Foreign Currency	112 378	129 890	137 805	152 440	147 198	139 370	137 619	135 031	131 597
Transferable Deposits	1 236 529	1 828 429	2 782 507	2 856 804	1 339 234	2 107 134	2 000 297	2 295 863	1 842 099
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	756 723	2 293 930	1 958 963	5 223 998	4 311 340	1 663 279	1 489 642	1 574 538	1 570 070
Financial Derivatives	2 309	2 687	35 143	8 955	2 082	2 023	1 935	1 583	2 478
Assets in the External Management	1 564 765	1 468 522	1 536 998	2 149 925	2 221 969	2 155 523	2 123 091	2 080 665	2 047 956
Less: Foreign Liabilities	882 880	957 508	938 082	1 180 739	1 152 814	1 004 675	965 564	942 984	929 089
SDR	880 941	897 515	889 002	998 241	1 010 092	968 111	950 356	939 394	924 118
Nonresidents Transferable Deposits	6	57 826	46 904	179 891	139 392	33 045	11 348	12	1 388
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	420	451	443	511	492	473	468	461	450
Other Accounts Payable	1 513	1 716	1 733	2 096	2 838	3 046	3 392	3 116	3 134
Assets of the National Oil Fund	23 887 862	25 781 944	27 284 595	30 896 973	32 300 460	32 185 027	31 485 920	31 314 436	31 055 294
Other Net Foreign Assets	787 378	1 218 028	744 157	933 634	821 435	866 026	1 066 851	938 971	959 986
Gross Assets	1 579 649	1 914 431	1 411 802	1 707 247	1 645 683	1 619 445	1 752 432	1 582 183	1 610 920
Less: Foreign Liabilities	792 271	696 402	667 646	773 614	824 248	753 419	685 581	643 212	650 934
Net Domestic Assets	-26 580 205	-29 694 206	-30 626 686	-39 093 487	-47 729 157	-48 262 923	-43 748 061	-42 591 463	-45 895 578
Net Claims to the Central Government	-842 901	-1 956 640	-2 010 867	-2 591 268	-2 820 239	-3 828 127	-3 230 362	-3 058 683	-3 756 644
Claims	383 230	444 783	401 222	403 648	370 603	375 922	369 949	378 841	382 048
Securities	383 230	444 783	401 222	403 648	370 603	375 922	369 949	378 841	382 048
Less: Liabilities	1 226 130	2 401 423	2 412 089	2 994 917	3 190 842	4 204 050	3 600 311	3 437 523	4 138 691
Transferable Deposits	1 061 546	1 999 481	2 174 480	2 588 042	2 194 784	3 087 228	2 430 507	2 290 680	2 943 190
Other Deposits	164 152	400 056	236 697	405 611	994 636	1 115 680	1 168 615	1 145 953	1 194 610
Other Accounts Payable	-	-	-	-	-	-	-	-	-
Resources of the National Oil Fund	25 792 993	26 783 661	29 914 923	34 750 226	37 300 370	38 607 835	38 109 629	37 888 380	37 975 892
Claims to Banks	-1 083 402	-1 756 226	-788 735	-209 122	-93 070	-518 949	-453 705	-311 174	-527 425
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	529 177	463 933	321 402	537 653
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	5 128 423	5 128 413	5 153 606	5 137 668
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	5 127 555	5 127 377	5 127 377	5 127 377
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	7	10	43	4	23	0
Claims to the Rest of the Economy	848 440	596 980	782 139	935 180	1 498 730	2 164 994	2 144 883	2 449 163	2 376 159
Other Net Domestic Assets	-5 869 902	-6 040 554	-6 503 212	-11 254 588	-19 009 700	-18 890 684	-15 758 636	-15 476 079	-17 860 483
Other Financial Assets	3 901	7 164	9 992	19 593	8 092	21 443	16 813	11 520	10 973
Nonfinancial Assets	60 527	65 127	65 365	88 431	145 565	153 758	157 220	159 666	162 408
Less: Other Liabilities	60 709	226 293	62 866	57 482	71 613	56 653	54 745	53 790	53 067
Less: Capital Accounts	5 873 621	5 886 551	6 515 703	11 305 129	19 091 743	19 009 232	15 877 924	15 593 475	17 980 797

Continuation

	2021	2022	2023	2024	2025	05.26	06.26	07.26	08.26
Liabilities	12 056 564	12 576 183	12 802 713	15 618 752	17 308 884	16 510 532	17 561 408	18 708 677	17 651 275
Narrow Reserve Money	6 945 442	7 374 898	7 142 913	7 532 310	10 270 708	10 763 937	10 898 765	10 820 901	9 968 193
Reserve Money	10 957 714	11 874 422	11 539 973	14 606 537	15 678 721	14 840 823	15 579 704	16 749 995	15 788 049
Currency out of the NBK	3 451 715	3 823 793	4 109 817	4 862 203	5 271 109	5 214 053	5 339 901	5 373 690	5 318 440
Transferable Deposits of Banks	2 074 806	2 202 901	1 483 719	1 372 456	3 742 168	4 195 065	4 250 443	4 151 037	3 298 115
Other Deposits of Banks	4 012 272	4 499 524	4 397 060	7 074 227	5 408 013	4 076 887	4 680 939	5 929 094	5 819 856
Transferable Deposits of Nonbank Financial Institutions	1 370 737	1 115 521	1 539 958	1 285 183	1 252 763	1 351 454	1 301 985	1 288 904	1 337 785
Current accounts of Public Nonfinancial Institutions in KZT	48 177	232 683	9 419	12 468	4 669	3 365	6 436	7 270	13 852
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	1 184 955	1 566 795	1 396 130	1 284 914
Foreign Currency Current Accounts of Public Nonfinancial Institutions	32	657	2 694	39	1 693	3 111	3 229	5 409	2 677
Other Deposits of Public Nonfinancial Institutions	87 413	1 581	332	93 927	16 458	28	27	27	27
Other Deposits of Nonbank Financial Institutions	383 339	337 347	1 004 390	785 494	1 358 543	1 177 458	1 558 641	1 385 341	1 276 948
Other Deposits of Liquidated Banks	3 106	1 489	1 504	1 520	1 134	4 359	4 897	5 353	5 263
Nonprofit Institutions	-	-	-	-	-	-	-	-	-
Securities (other than shares)	474 845	354 628	247 488	131 236	252 335	484 754	414 909	562 552	578 312
Other Financial Institutions	291 892	110 269	65 186	36 361	46 988	174 510	145 698	262 368	294 343
Public Nonfinancial Institutions	133 783	167 123	105 452	48 993	72 618	232 650	198 622	164 323	152 237
Private Nonfinancial Institutions	47 382	69 676	69 696	45 881	129 308	77 593	70 490	135 101	131 730
Households	891	282	-	-	81	-	-	-	2
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	-	-	-	-	-	-	-	-	-

II. Key monetary indicators

2.3. Banks Monetary Survey

mln. of KZT, end of period

	2021	2022	2023	2024	2025*	05.26	06.26	07.26	08.26
Net Foreign Assets	1 769 349	810 249	837 480	380 772	492 453	655 834	907 621	501 422	137 552
Net Foreign Assets, CFC	1 567 010	820 973	1 459 100	1 302 997	1 821 122	1 770 100	2 029 046	1 618 628	1 265 822
Claims to Nonresidents, CFC	2 330 781	3 293 138	4 069 307	4 448 787	5 610 323	6 155 379	6 082 857	5 985 438	5 665 911
Foreign Currency	264 941	370 974	613 961	397 165	502 707	624 430	562 833	385 727	404 402
Transferable Deposits	757 233	1 132 797	1 215 266	1 148 104	1 698 816	1 447 825	1 811 696	1 347 037	1 313 415
Other Deposits	466 087	477 359	645 017	771 610	749 149	1 682 150	1 184 413	1 647 074	1 304 254
Securities (other than shares)	501 724	838 832	1 007 177	1 204 023	1 331 331	1 209 555	1 342 992	1 426 368	1 421 438
Credits	279 970	399 142	500 714	779 340	1 115 850	1 093 210	1 077 973	1 081 465	1 119 585
Financial Derivatives	4 689	473	8 662	4 442	9 815	10 846	12 216	14 507	13 580
Shares and other Equity	4 373	4 675	4 594	5 789	5 637	5 414	5 343	5 269	5 145
Other Accounts Receivable	51 766	68 885	73 916	138 314	197 019	81 948	85 390	77 992	84 092
Less: Liabilities for Nonresidents, CFC	763 771	2 472 164	2 610 207	3 145 790	3 789 201	4 385 279	4 053 811	4 366 810	4 400 089
Transferable Deposits	349 911	1 413 594	1 321 335	1 445 896	1 273 862	1 252 730	1 215 516	1 108 135	1 081 488
Other Deposits	280 553	836 243	943 601	1 280 753	1 638 596	1 664 301	1 562 793	1 517 397	1 453 190
Securities (other than shares)	41 400	24 253	-	-	206 827	340 833	339 389	336 553	323 523
Credits	47 273	157 398	157 344	362 564	540 084	930 830	808 076	1 253 106	1 399 317
Financial Derivatives	9 176	2 507	7 062	390	4 750	7 760	8 433	16 714	11 609
Other Accounts Payable	35 458	38 168	180 864	56 186	125 082	188 826	119 604	134 905	130 962
Other net Foreign Assets, OFC	202 338	-10 724	-621 620	-922 225	-1 328 669	-1 114 266	-1 121 425	-1 117 206	-1 128 270
Gross Assets	507 000	666 949	855 091	833 226	891 498	1 122 699	985 534	1 070 534	1 074 501
Less: Foreign Liabilities	304 662	677 673	1 476 711	1 755 451	2 220 167	2 236 965	2 106 960	2 187 740	2 202 770
Domestic Assets	28 273 963	32 860 771	36 856 922	44 480 036	50 090 625	50 945 421	52 098 935	53 414 076	53 624 497
Reserves	6 516 208	7 430 749	6 360 781	8 988 580	9 704 108	8 771 062	9 556 380	10 656 427	9 745 931
Transferable and Other Deposits in NBK	6 062 216	6 967 609	5 890 626	8 500 922	9 182 198	8 321 868	9 081 253	10 164 295	9 264 217
National Currency	453 992	463 140	470 155	487 658	521 910	449 194	475 127	492 132	481 714
Other Claims to NBK	1 589 764	1 845 120	1 012 693	263 370	156 756	570 295	527 357	529 407	835 311

Continuation

	2021	2022	2023	2024	2025*	05.26	06.26	07.26	08.26
Net Claims to the Central Government	4 235 214	4 417 488	6 375 618	8 698 045	7 481 374	8 269 133	8 470 155	8 366 708	8 210 732
Gross Claims	4 438 508	4 664 553	6 640 779	8 954 858	7 729 841	8 529 272	8 739 368	8 632 919	8 476 571
Securities (other than shares)	4 332 090	4 555 217	6 533 456	8 776 421	7 563 888	8 260 203	8 472 528	8 373 215	8 219 637
Credits	101 473	108 723	106 822	123 401	90 995	87 471	86 530	85 246	83 216
Other Accounts Receivable	4 945	614	502	55 036	74 957	181 599	180 310	174 457	173 718
Less: Liabilities	203 294	247 065	265 161	256 812	248 467	260 140	269 213	266 211	265 838
Transferable Deposits	23 713	15 832	13 387	1 759	2 662	2 870	3 680	2 187	2 232
Other Deposits	1 947	2 542	4 635	19 495	9 906	20 543	17 196	17 767	11 766
Credits	56 444	64 948	63 685	69 913	76 756	79 798	81 373	82 054	83 729
Other Accounts Payable	121 190	163 744	183 455	165 645	159 143	156 929	166 964	164 203	168 111
Claims to the Regional and Local Government	14 469	13 224	13 446	14 162	21 883	1	2	4	6
Securities (other than shares)	14 468	13 223	13 446	14 160	14 171	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	1	1	1	2	7 712	1	2	4	6
Claims to Nonbank Financial Institutions	2 397 563	2 441 767	2 890 141	2 540 744	3 492 431	3 586 034	3 398 987	3 459 654	3 859 656
Transferable Deposits	13 986	135 465	25 472	12 874	17 549	30 189	32 364	31 872	27 978
Other Deposits	52	-	-	-	-	32 893	32 873	16 520	16 295
Securities (other than shares)	639 721	884 278	832 316	706 931	837 814	899 004	910 941	938 419	863 809
Credits	1 275 313	836 937	1 247 196	1 113 021	1 802 227	1 747 057	1 496 007	1 527 781	2 063 514
Financial Derivatives	54 716	72 008	158 908	6 989	12 209	10 108	25 942	19 519	21 866
Shares and other Equity	296 402	300 200	376 771	482 175	577 871	602 763	618 073	615 228	594 154
Other Accounts Receivable	117 372	212 878	249 478	218 753	244 762	264 020	282 786	310 316	272 041
Claims to Public Nonfinancial Institutions	605 536	873 865	777 381	690 279	882 359	1 068 118	1 023 356	1 300 726	1 239 746
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	458 448	564 961	550 463	504 950	664 731	767 875	748 470	972 977	921 352
Credits	146 736	308 618	226 564	185 219	217 575	283 892	274 394	327 281	317 959
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	-	-	-	-	-	-	-	-
Other Accounts Receivable	351	286	355	111	53	16 351	492	468	434

Continuation

	2021	2022	2023	2024	2025*	05.26	06.26	07.26	08.26
Claims to Private Nonfinancial Institutions	8 474 297	9 266 501	10 468 045	11 840 393	13 483 148	13 701 052	13 933 223	13 737 365	14 107 258
Securities (other than shares)	254 543	266 881	273 631	378 330	434 830	484 041	457 653	456 519	447 032
Credits	7 901 000	8 673 393	9 775 098	10 959 988	12 496 121	12 661 422	12 923 960	12 700 169	13 068 260
Financial Derivatives	1 378	1 251	1 549	379	3 104	2 307	5 039	4 824	5 938
Shares and other Equity	162 909	191 382	245 262	261 142	314 582	310 474	311 323	319 031	320 884
Other Accounts Receivable	154 467	133 593	172 506	240 554	234 510	242 808	235 248	256 822	265 143
Claims to Nonprofit Institutions	3 016	2 391	4 109	6 027	7 087	8 150	8 622	9 029	9 398
Credits	2 939	2 268	3 827	5 955	6 902	6 699	6 702	6 938	7 167
Shares and other Equity	2	3	3	3	3	3	3	3	3
Other Accounts Receivable	74	120	279	69	182	1 448	1 918	2 088	2 228
Claims to Households	10 869 025	14 243 981	18 331 749	22 998 054	27 800 516	28 621 722	29 015 548	29 355 754	29 712 407
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	10 795 904	14 177 198	18 276 322	22 914 265	27 655 597	28 514 659	28 906 479	29 248 109	29 609 635
Financial Derivatives	530	-	-	1 538	-	210	333	252	314
Other Accounts Receivable	72 590	66 783	55 427	82 252	144 919	106 853	108 736	107 393	102 457
Other Net Assets	-6 431 129	-7 674 314	-9 377 040	-11 559 618	-12 939 038	-13 650 146	-13 834 694	-14 000 999	-14 095 948
Other Financial Assets	98 964	128 385	129 563	130 328	259 829	228 122	238 881	242 946	242 665
Nonfinancial Assets	796 805	834 083	886 835	962 845	1 223 550	1 247 277	1 258 753	1 265 490	1 274 073
Less: Other Liabilities	1 238 334	1 556 149	1 627 152	1 697 052	1 727 986	1 804 371	1 891 679	1 853 276	2 025 746
Less: Capital Accounts	6 088 565	7 080 633	8 766 286	10 955 739	12 694 431	13 321 175	13 440 649	13 656 159	13 586 940
Liabilities	30 043 312	33 671 020	37 694 402	44 860 808	50 583 078	51 601 255	53 006 556	53 915 497	53 762 049
Transferable Deposits	7 786 368	8 187 666	7 691 930	8 570 023	9 119 585	8 127 393	8 961 973	8 506 003	8 401 271
Central Bank	1	1	1	1	1	1	1	1	2
Regional and Local Government	886	864	862	968	493	1 117	1 087	895	897
Nonbank Financial Institutions	543 070	484 231	558 312	637 799	612 559	674 125	724 056	874 287	723 386
Public Nonfinancial Institutions	572 609	852 319	544 233	495 289	654 264	803 714	769 413	677 809	705 742
Private Nonfinancial Institutions	4 276 021	4 455 259	3 949 378	4 518 896	4 722 558	3 841 632	4 465 404	4 014 519	4 112 004
Nonprofit Institutions	116 056	131 520	116 164	103 808	97 129	101 957	122 676	107 484	115 067
Households	2 277 724	2 263 471	2 522 981	2 813 261	3 032 580	2 704 846	2 879 335	2 831 007	2 744 174

Continuation

	2021	2022	2023	2024	2025*	05.26	06.26	07.26	08.26
Other Deposits	17 425 495	21 059 848	24 413 188	30 538 326	36 248 832	37 247 709	38 303 152	39 709 184	39 125 250
Central Bank	0	-	-	-	-	-	-	-	-
Regional and Local Government	28	504	2 638	5 330	10 890	2 890	2 797	3 923	6 995
Nonbank Financial Institutions	812 750	971 535	943 810	957 315	1 329 065	1 345 633	1 361 408	1 389 464	1 317 156
Public Nonfinancial Institutions	821 283	1 356 166	767 356	1 039 417	1 342 189	1 527 603	1 542 422	1 569 806	1 511 585
Private Nonfinancial Institutions	4 235 938	4 608 925	5 872 590	8 269 852	9 915 306	9 288 411	9 716 246	10 626 617	9 935 585
Nonprofit Institutions	568 295	738 950	509 737	489 993	515 505	579 534	522 476	548 999	559 089
Households	10 987 200	13 383 768	16 317 056	19 776 419	23 135 877	24 503 637	25 157 802	25 570 376	25 794 839
Securities	1 943 608	1 985 457	2 793 003	3 020 540	3 134 163	3 696 375	3 810 742	3 904 214	3 770 650
Nonbank Financial Institutions	1 743 393	1 773 039	2 562 398	2 757 467	2 860 573	3 414 873	3 524 765	3 616 443	3 482 128
Public Nonfinancial Institutions	148 963	150 815	152 952	155 348	158 003	160 761	162 166	160 846	160 460
Private Nonfinancial Institutions	1 447	2 885	1 775	573	587	211	284	325	367
Households	49 805	58 718	75 878	107 152	115 001	120 530	123 527	126 600	127 696
Credits	2 152 007	1 606 866	2 129 723	2 195 351	2 033 205	2 673 493	2 192 503	2 118 476	2 737 149
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	55 252	57 174	58 243	59 227
Nonbank Financial Institutions	2 137 729	1 586 217	2 099 879	2 147 184	1 970 249	2 607 648	2 124 669	2 049 504	2 667 123
Public Nonfinancial Institutions	7 739	8 250	8 871	9 546	10 272	10 587	10 654	10 723	10 793
Private Nonfinancial Institutions	21	9	5	2	0	-	-	-	-
Households	52	26	11	10	10	-	-	-	-
Financial Derivatives	54 828	74 613	159 536	8 600	13 410	11 728	25 681	19 897	21 575
Central Bank	-	-	-	-	-	-	-	-	-
Nonbank Financial Institutions	54 673	73 653	159 394	6 537	12 645	10 598	24 624	19 280	20 742
Public Nonfinancial Institutions	-	-	-	-	3	-	-	-	-
Private Nonfinancial Institutions	155	959	142	666	762	922	724	365	519
Households	-	-	-	1 397	-	209	333	252	314
Other Accounts Payable	681 006	756 571	507 022	527 969	33 883	-155 443	-287 495	-342 277	-293 847
Central Bank	24	211	182	220	171	0	527	58	0
Regional and Local Government	3 789	5 581	4 954	4 369	4 374	4 424	4 418	4 419	4 494
Nonbank Financial Institutions	65 337	88 071	64 816	50 132	34 013	28 728	38 815	32 742	34 962
Public Nonfinancial Institutions	103 266	97 753	99 097	97 422	95 445	94 945	93 538	93 507	94 518
Private Nonfinancial Institutions	228 250	245 255	301 575	339 673	372 910	251 971	225 290	225 645	231 470
Nonprofit Institutions	704	389	1 569	451	298	3 948	4 680	5 516	3 129
Households	197 877	201 800	244 310	298 347	391 713	265 939	264 295	262 040	279 354
Interbank Accounts	81 759	117 511	-209 481	-262 644	-865 041	-805 399	-919 058	-966 204	-941 773

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2021	2022	2023	2024	2025*	05.26	06.26	07.26	08.26
Net Foreign Assets	40 426 251	43 086 563	44 266 879	55 093 010	65 530 494	65 429 289	62 217 090	61 801 562	63 684 405
Claims to Nonresidents	17 175 190	19 521 062	20 408 036	28 511 157	38 679 283	38 882 455	35 805 120	35 975 154	38 126 573
Monetary Gold and SDR	11 171 705	10 504 466	9 887 314	13 670 249	25 047 136	26 659 747	23 969 680	23 902 038	26 866 462
Foreign Currency	377 319	500 864	751 766	549 606	649 905	763 800	700 452	520 758	535 999
Transferable Deposits	1 993 762	2 961 226	3 997 773	4 004 908	3 038 051	3 554 959	3 811 993	3 642 900	3 155 514
Other Deposits	466 087	477 359	645 017	771 610	749 149	1 682 150	1 184 413	1 647 074	1 304 254
Securities (other than shares)	1 258 447	3 132 763	2 966 140	6 428 021	5 642 670	2 872 835	2 832 634	3 000 905	2 991 508
Credits	279 970	399 142	500 714	779 340	1 115 850	1 093 210	1 077 973	1 081 465	1 119 585
Shares and other Equity	4 373	4 675	4 594	5 789	5 637	5 414	5 343	5 269	5 145
Financial Derivatives	6 997	3 160	43 805	13 396	11 897	12 870	14 151	16 090	16 057
Other Claims	1 616 531	1 537 406	1 610 914	2 288 238	2 418 988	2 237 471	2 208 481	2 158 656	2 132 048
Liabilities for Nonresidents	1 646 651	3 429 672	3 548 288	4 326 529	4 942 015	5 389 953	5 019 375	5 309 794	5 329 178
Transferable Deposits	349 916	1 471 421	1 368 240	1 625 787	1 413 254	1 285 775	1 226 864	1 108 147	1 082 876
SDR	880 941	897 515	889 002	998 241	1 010 092	968 111	950 356	939 394	924 118
Other Deposits	280 553	836 243	943 601	1 280 753	1 638 596	1 664 301	1 562 793	1 517 397	1 453 190
Securities (other than shares)	41 400	24 253	-	-	206 827	340 833	339 389	336 553	323 523
Credits	47 694	157 848	157 787	363 076	540 576	931 303	808 545	1 253 567	1 399 768
Financial Derivatives	9 176	2 507	7 062	390	4 750	7 760	8 433	16 714	11 609
Other Accounts Payable	36 971	39 885	182 597	58 283	127 920	191 872	122 996	138 021	134 095
Assets of the National Oil Fund	23 888 930	25 787 868	27 284 595	30 896 973	32 300 460	32 185 027	31 485 920	31 314 436	31 055 294
Other Net Foreign Assets	1 008 782	1 207 304	122 537	11 409	-507 234	-248 240	-54 574	-178 235	-168 284
Assets	2 105 715	2 581 380	2 266 893	2 540 473	2 537 181	2 742 144	2 737 966	2 652 717	2 685 420
Foreign Liabilities	1 096 933	1 374 076	2 144 356	2 529 064	3 044 415	2 990 384	2 792 540	2 830 952	2 853 705
Net Domestic Assets	-10 326 961	-8 790 608	-5 965 307	-9 433 007	-12 778 753	-12 753 914	-7 216 873	-6 017 867	-8 689 869
Net Claims to the Central Government	3 392 313	2 460 848	4 364 751	6 106 777	4 661 135	4 441 006	5 239 793	5 308 025	4 454 088
Claims	4 821 738	5 109 337	7 042 001	9 358 506	8 100 444	8 905 195	9 109 317	9 011 759	8 858 618
Securities	4 715 320	5 000 000	6 934 678	9 180 069	7 934 492	8 636 125	8 842 477	8 752 056	8 601 685
Credits	101 473	108 723	106 822	123 401	90 995	87 471	86 530	85 246	83 216
Other	4 945	614	502	55 036	74 957	181 599	180 310	174 457	173 718
Liabilities	1 429 424	2 648 488	2 677 250	3 251 729	3 439 309	4 464 189	3 869 524	3 703 734	4 404 530
Transferable Deposits	1 085 259	2 015 312	2 187 867	2 589 801	2 197 446	3 090 097	2 434 187	2 292 867	2 945 422
Other Deposits	166 099	402 598	241 331	425 106	1 004 543	1 136 223	1 185 811	1 163 720	1 206 376
Securities	-	-	-	-	-	-	-	-	-
Credits	56 444	64 948	63 685	69 913	76 756	79 798	81 373	82 054	83 729
Other	121 622	165 630	184 368	166 908	160 565	158 071	168 153	165 093	169 002

Continuation

	2021	2022	2023	2024	2025*	05.26	06.26	07.26	08.26
Claims to the Regional and Local Government	14 469	13 224	13 446	14 162	21 883	1	2	4	6
Securities (other than shares)	14 468	13 223	13 446	14 160	14 171	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	1	1	1	2	7 712	1	2	4	6
Resources of the National Oil Fund	25 794 061	26 789 585	29 914 923	34 750 226	37 300 370	38 607 835	38 109 629	37 888 380	37 975 892
Claims to Nonbank Financial Institutions	7 715 115	7 804 560	8 201 871	7 655 897	8 616 141	8 714 457	8 527 401	8 613 260	8 997 324
Transferable Deposits	13 986	135 465	25 472	12 874	17 549	31 013	33 397	58 077	38 269
Other Deposits	52	-	-	-	-	32 893	32 873	16 520	16 295
Securities	639 721	884 278	832 316	706 931	837 814	899 004	910 941	938 419	863 809
Credits	1 505 220	1 109 958	1 451 400	1 113 021	1 802 227	1 747 057	1 496 007	1 527 781	2 063 514
Financial Derivatives	54 716	72 008	158 908	6 989	12 209	10 108	25 942	19 519	21 866
Shares and other Equity	5 384 048	5 389 972	5 484 298	5 597 322	5 701 571	5 730 318	5 745 450	5 742 605	5 721 531
Other Accounts Receivable	117 372	212 878	249 478	218 760	244 772	264 063	282 790	310 339	272 041
Claims to Public Nonfinancial Institutions	1 443 209	1 461 118	1 553 027	1 618 700	2 375 253	3 226 388	3 161 618	3 743 329	3 609 403
Other Deposits	-	-	-	-	-	-	-	-	-
Securities	458 448	564 961	550 463	504 950	664 731	767 875	748 470	972 977	921 352
Credits	146 736	308 618	226 564	185 219	217 575	283 892	274 394	327 281	317 959
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	541 968	670 379	854 170	1 249 224	1 814 821	1 965 639	2 013 576	2 052 880
Other Accounts Receivable	88 024	45 571	105 621	74 362	243 722	359 801	173 116	429 496	317 212
Claims to Private Nonfinancial Institutions	8 474 348	9 266 501	10 468 045	11 840 393	13 483 148	13 701 052	13 933 223	13 737 365	14 107 258
Securities	254 543	266 881	273 631	378 330	434 830	484 041	457 653	456 519	447 032
Credits	7 901 000	8 673 393	9 775 098	10 959 988	12 496 121	12 661 422	12 923 960	12 700 169	13 068 260
Financial Derivatives	1 378	1 251	1 549	379	3 104	2 307	5 039	4 824	5 938
Shares and other Equity	162 909	191 382	245 262	261 142	314 582	310 474	311 323	319 031	320 884
Other Accounts Receivable	154 517	133 593	172 506	240 554	234 510	242 808	235 248	256 822	265 143
Claims to Nonprofit Institutions	3 016	2 391	4 109	6 027	7 087	8 150	8 622	9 029	9 398
Credits	2 939	2 268	3 827	5 955	6 902	6 699	6 702	6 938	7 167
Shares and other Equity	2	3	3	3	3	3	3	3	3
Other	74	120	279	69	182	1 448	1 918	2 088	2 228

Continuation

	2021	2022	2023	2024	2025*	05.26	06.26	07.26	08.26
Claims to Households	10 879 741	14 253 707	18 338 242	23 004 813	27 806 353	28 628 446	29 022 169	29 362 314	29 718 908
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	10 806 620	14 186 925	18 282 815	22 921 023	27 661 434	28 521 383	28 913 100	29 254 669	29 616 136
Financial Derivatives	530	-	-	1 538	-	210	333	252	314
Other	72 590	66 783	55 427	82 252	144 919	106 853	108 736	107 393	102 457
Other Net Domestic Assets	-17 298 111	-18 146 474	-21 491 057	-28 590 935	-37 321 165	-39 154 835	-35 531 046	-35 442 897	-38 321 403
Other Financial Assets	102 866	135 549	139 554	149 921	267 922	249 565	255 695	254 466	253 637
Nonfinancial Assets	857 332	899 210	952 200	1 051 276	1 369 114	1 401 035	1 415 973	1 425 156	1 436 481
Less: Other Liabilities	6 277 057	6 214 048	7 300 823	7 531 264	7 172 027	8 475 028	7 884 140	7 872 885	8 443 784
Less: Capital Accounts	11 981 252	12 967 184	15 281 988	22 260 868	31 786 174	32 330 407	29 318 573	29 249 634	31 567 737
Liabilities	30 099 291	34 295 955	38 301 572	45 660 003	52 751 740	52 675 375	55 000 217	55 783 694	54 994 535
Currency in Circulation	2 997 723	3 360 653	3 639 662	4 374 546	4 749 199	4 764 859	4 864 774	4 881 558	4 836 727
Transferable and Other Deposits	27 101 567	30 935 301	34 661 910	41 285 458	48 002 541	47 910 516	50 135 442	50 902 137	50 157 809
Regional and Local Government	914	1 368	3 500	6 298	11 383	4 007	3 884	4 817	7 892
Nonbank Financial Institutions	3 109 897	2 908 634	4 046 470	3 665 791	4 552 930	4 548 670	4 946 090	4 937 997	4 655 275
Public Nonfinancial Institutions	1 529 514	2 443 405	1 324 034	1 641 140	2 019 273	2 337 821	2 321 527	2 260 320	2 233 883
Private Nonfinancial Institutions	8 511 966	9 064 184	9 821 968	12 788 747	14 637 864	13 130 043	14 181 651	14 641 135	14 047 589
Nonprofit Institutions	684 352	870 470	625 901	593 802	612 634	681 491	645 153	656 483	674 156
Households	13 264 924	15 647 239	18 840 038	22 589 680	26 168 457	27 208 484	28 037 137	28 401 384	28 539 014

* 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 Nonfinancial 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.

II. Key monetary indicators

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 Financial 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.

II. Key monetary indicators

2.7. Monetary Aggregates

mln. of KZT, end of period

	2021	2022	2023	2024	2025*	05.26	06.26	07.26	08.26
1. RM (Reserve Money)	10 957 714	11 874 422	11 539 973	14 606 537	15 678 721	14 840 823	15 579 704	16 749 995	15 788 049
% changes to the previous month	4,6	1,3	14,0	16,4	13,9	-0,5	5,0	7,5	-5,7
% changes to December of the previous year	12,1	8,4	-2,8	26,6	7,3	-5,3	-0,6	6,8	0,7
from them:									
Currency out of the NBK	3 451 715	3 823 793	4 109 817	4 862 203	5 271 109	5 214 053	5 339 901	5 373 690	5 318 440
Deposits of Banks and other organizations in NBK	7 505 999	8 050 629	7 430 156	9 744 334	10 407 612	9 626 770	10 239 802	11 376 305	10 469 609
Narrow Reserve Money	6 945 442	7 374 898	7 142 913	7 532 310	10 270 708	10 763 937	10 898 765	10 820 901	9 968 193
% changes to the previous month	12,9	6,9	8,6	9,5	13,6	-1,4	1,3	-0,7	-7,9
% changes to December of the previous year	36,5	6,2	-3,1	5,5	36,4	4,8	6,1	5,4	-2,9
from them:									
Reserve deposits of Banks in NBK	2 074 806	2 202 901	1 483 719	1 372 456	3 742 168	4 195 065	4 250 443	4 151 037	3 298 115
M0 (Currency in Circulation)	2 997 723	3 360 653	3 639 662	4 374 546	4 749 199	4 764 859	4 864 774	4 881 558	4 836 727
% changes to the previous month	3,2	3,4	4,8	7,7	3,9	3,8	2,1	0,3	-0,9
% changes to December of the previous year	6,0	12,1	8,3	20,2	8,6	0,3	2,4	2,8	1,8
M1	8 788 006	9 382 455	10 380 883	11 364 043	11 935 072	11 665 814	12 114 107	11 915 267	12 055 165
% changes to the previous month	14,8	3,8	10,1	9,4	5,3	2,7	3,8	-1,6	1,2
% changes to December of the previous year	22,3	6,8	10,6	9,5	5,0	-2,3	1,5	-0,2	1,0
from them:									
Transferable deposits of individuals in national currency	1 871 282	1 805 022	2 132 362	2 395 216	2 580 055	2 212 075	2 409 600	2 369 484	2 231 911
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	4 688 879	4 839 732	4 664 225	4 986 527
M2	23 750 269	28 025 384	32 746 913	39 254 670	45 805 638	45 687 177	48 128 861	48 814 120	48 335 637
% changes to the previous month	6,6	6,7	7,4	7,5	8,6	1,7	5,3	1,4	-1,0
% changes to December of the previous year	24,1	18,0	16,8	19,9	16,7	-0,3	5,1	6,6	5,5
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	20 886 514	21 600 384	22 090 895	22 410 489
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	13 134 849	14 414 370	14 807 957	13 869 983
M3 (broad money)	30 099 291	34 295 955	38 301 572	45 660 003	52 751 740	52 675 375	55 000 217	55 783 694	54 994 535
% changes to the previous month	4,9	4,7	7,4	7,2	7,6	1,8	4,4	1,4	-1,4
% changes to December of the previous year	20,8	13,9	11,7	19,2	15,5	-0,1	4,3	5,7	4,3
from them:									
Other deposits of individuals in foreign currency	4 150 280	4 190 457	3 822 940	4 167 527	4 209 139	4 109 894	4 027 153	3 941 004	3 896 614
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	2 878 304	2 844 203	3 028 570	2 762 284

* 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**	05.26	06.26	07.26	08.26
Deposits - total*	27 101 567	30 935 301	34 661 910	41 285 458	48 002 541	47 910 516	50 135 442	50 902 137	50 157 809
of which:									
national currency:	17 337 508	21 150 007	26 604 473	32 001 910	37 863 603	38 337 951	40 239 797	41 158 687	40 961 765
Nonbanking Legal Entities	8 629 305	10 151 674	11 977 995	13 997 802	16 356 810	15 732 133	16 699 547	17 159 831	16 831 628
Individuals	8 708 203	10 998 332	14 626 478	18 004 109	21 506 793	22 605 818	23 540 250	23 998 856	24 130 137
foreign currency:	9 764 059	9 785 295	8 057 437	9 283 547	10 138 938	9 572 565	9 895 646	9 743 450	9 196 044
Nonbanking Legal Entities	5 207 338	5 136 388	3 843 877	4 697 976	5 477 274	4 969 900	5 398 758	5 340 922	4 787 167
Individuals	4 556 721	4 648 906	4 213 559	4 585 572	4 661 664	4 602 665	4 496 887	4 402 528	4 408 877
From total sum of Deposits:									
Nonbanking Legal Entities	13 836 643	15 288 062	15 821 872	18 695 777	21 834 084	20 702 032	22 098 305	22 500 753	21 618 795
Individuals	13 264 924	15 647 239	18 840 038	22 589 680	26 168 457	27 208 484	28 037 137	28 401 384	28 539 014
Transferable Deposits									
in national currency:	5 790 283	6 021 802	6 741 222	6 989 497	7 185 873	6 900 955	7 249 333	7 033 709	7 218 438
Nonbanking Legal Entities	3 919 000	4 216 780	4 608 860	4 594 281	4 605 818	4 688 879	4 839 732	4 664 225	4 986 527
Individuals	1 871 282	1 805 022	2 132 362	2 395 216	2 580 055	2 212 075	2 409 600	2 369 484	2 231 911
Other Deposits in national currency:	11 547 225	15 128 205	19 863 252	25 012 413	30 677 730	31 436 996	32 990 464	34 124 978	33 743 326
Nonbanking Legal Entities	4 710 305	5 934 894	7 369 135	9 403 521	11 750 992	11 043 253	11 859 815	12 495 606	11 845 101
Individuals	6 836 921	9 193 311	12 494 117	15 608 892	18 926 738	20 393 743	21 130 649	21 629 372	21 898 225
Transferable Deposits in foreign currency:	3 415 037	3 514 724	2 502 778	2 878 215	3 192 835	2 584 367	3 024 289	2 773 875	2 537 146
Nonbanking Legal Entities	3 008 596	3 056 275	2 112 158	2 460 170	2 740 310	2 091 596	2 554 555	2 312 352	2 024 882
Individuals	406 442	458 449	390 620	418 044	452 525	492 771	469 735	461 523	512 263
Other Deposits in foreign currency:	6 349 022	6 270 571	5 554 659	6 405 333	6 946 102	6 988 198	6 871 356	6 969 575	6 658 898
Nonbanking Legal Entities	2 198 742	2 080 113	1 731 719	2 237 805	2 736 963	2 878 304	2 844 203	3 028 570	2 762 284
Individuals	4 150 280	4 190 457	3 822 940	4 167 527	4 209 139	4 109 894	4 027 153	3 941 004	3 896 614

* without Nonresidents Accounts

** including final turnovers

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

%, for the period

	Total (credits)				including for those extended for a period								Total (deposits)				including for those placed for a period							
					up to 1 month				over 1 month								up to 1 month				over 1 month			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
2021	10,97	0,34	1,55	4,85	8,08	0,08	--	4,90	11,75	2,39	1,55	3,48	8,31	0,23	0,55	4,76	8,31	0,14	1,03	4,76	11,35	0,28	0,53	--
2022	14,98	3,35	3,00	9,00	14,93	8,50	--	9,05	15,53	3,28	3,00	4,34	13,51	1,58	1,31	8,63	13,51	1,05	1,31	8,56	13,55	1,98	1,40	20,49
2023	17,39	3,31	--	--	17,39	--	--	--	17,25	3,31	--	--	15,63	3,10	3,26	9,89	15,63	2,17	3,25	9,87	15,72	4,86	4,44	18,29
2024	15,86	4,23	5,54	--	14,70	--	--	--	17,13	4,23	5,54	--	14,11	2,81	3,06	15,71	14,11	2,37	3,03	15,71	8,00	4,77	3,61	18,41
2025	18,17	4,60	--	--	17,34	8,00	--	--	19,15	4,53	--	--	16,10	3,30	1,93	17,87	16,10	3,30	1,93	17,87	18,63	3,74	1,88	--
01.25	16,25	5,74	--	--	16,25	--	--	--	--	5,74	--	--	14,78	3,39	2,54	18,84	14,78	3,31	2,53	18,84	8,00	3,87	3,00	--
02.25	16,25	4,38	--	--	16,25	--	--	--	--	4,38	--	--	14,85	3,27	2,21	18,71	14,85	3,18	2,21	18,71	8,00	3,88	2,50	--
03.25	18,13	3,79	--	--	17,50	--	--	--	18,75	3,79	--	--	15,69	3,29	2,13	19,17	15,69	3,22	1,69	19,17	8,00	3,84	2,50	--
04.25	17,50	5,00	--	--	17,50	--	--	--	--	5,00	--	--	16,04	3,20	1,95	14,60	16,04	3,15	1,94	19,21	8,00	3,64	2,45	15,00
05.25	18,71	3,75	--	--	17,50	--	--	--	19,25	3,75	--	--	16,03	3,43	1,82	19,14	16,03	3,40	1,81	19,14	--	3,69	2,35	--
06.25	17,50	3,75	--	--	17,50	--	--	--	--	3,75	--	--	16,02	3,24	1,69	18,33	16,02	3,21	1,69	18,33	--	3,63	2,50	--
07.25	18,21	3,75	--	--	17,50	--	--	--	18,50	3,75	--	--	16,04	3,68	1,78	17,66	16,04	3,69	1,78	17,66	--	3,59	1,90	--
08.25	17,26	3,75	--	--	17,50	--	--	--	18,64	3,75	--	--	16,01	3,66	1,79	16,40	16,01	3,67	1,79	16,38	--	3,59	1,90	18,25
09.25	17,50	3,75	--	--	17,50	--	--	--	--	3,75	--	--	15,99	3,55	1,76	15,95	15,99	3,54	1,76	15,95	--	3,57	1,83	--
10.25	19,00	3,66	--	--	19,00	--	--	--	--	3,66	--	--	16,99	3,13	1,79	15,24	16,99	3,11	1,78	15,23	17,67	3,34	1,87	17,50
11.25	20,31	6,27	--	--	19,00	8,00	--	--	20,34	5,84	--	--	17,47	3,04	1,78	15,20	17,47	3,03	1,78	15,20	17,98	3,90	2,50	--
12.25	20,00	4,54	--	--	--	--	--	--	20,00	4,54	--	--	17,43	2,78	1,81	14,71	17,43	2,78	1,81	14,71	--	2,84	1,90	--
01.26	19,00	5,01	--	--	19,00	1,10	--	--	--	5,36	--	--	17,50	2,65	1,78	14,45	17,50	2,65	1,78	14,45	--	2,60	2,50	--
02.26	20,00	4,88	--	--	20,00	--	--	--	--	4,88	--	--	17,55	2,74	1,79	14,14	17,55	2,74	1,79	14,14	10,35	2,70	2,00	--
03.26	19,80	3,09	--	--	19,00	--	--	--	20,00	3,09	--	--	17,52	2,37	1,75	13,62	17,52	2,37	1,75	13,62	--	3,11	2,50	--
04.26	--	3,40	--	--	--	--	--	--	--	3,40	--	--	17,54	2,82	1,73	12,97	17,54	2,82	1,73	12,97	--	2,78	2,50	--
05.26	--	1,82	--	--	--	1,10	--	--	--	2,26	--	--	17,54	2,55	1,74	12,35	17,54	2,55	1,74	12,35	--	0,00	2,50	--
06.26	--	3,40	--	--	--	--	--	--	--	3,40	--	--	17,54	2,82	1,73	12,97	17,54	2,82	1,73	12,97	--	2,78	2,50	--
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	--
08.26	--	3,38	--	--	--	--	--	--	--	3,38	--	--	16,31	3,28	1,90	12,34	16,31	3,27	1,90	12,34	--	3,87	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*		05.26		06.26		07.26		08.26	
	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	16,2	2,6	15,9	2,4	15,7	2,5
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	0,2	0,1	0,2	0,1	0,1	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	6,3	0,3	9,7	2,0	9,7	2,4
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	16,2	2,6	15,9	2,4	15,7	2,5
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	16,1	2,7	15,8	2,4	15,6	2,6
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	16,8	2,8	16,6	3,1	16,2	2,2
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	16,3	3,0	16,0	2,4	15,8	2,5
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	15,9	1,3	15,5	1,6	15,4	1,5
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	13,0	1,0	14,6	1,2	11,7	0,5
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	14,7	0,9	14,7	0,9	14,6	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	0,0	7,6	0,1	2,6	0,1	5,7
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	7,7	1,0	3,9	1,0	5,2	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	14,7	0,9	14,7	0,9	14,6	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	15,4	0,9	15,2	0,3	15,1	0,8
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	0,9	17,9	0,9	17,7	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	14,6	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	14,1	0,8	14,2	0,9	14,2	0,8
over 5 years	2,3	1,0	2,0	0,2	2,0	0,6	2,1	1,0	2,0	1,0	2,0	0,1	2,0	1,0	2,0	0,9	2,0	0,1

Continuation

	12.21		12.22		12.23		12.24		12.25*		05.26		06.26		07.26		08.26	
	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Credits to Legal Entities	12,2	4,5	19,2	5,7	18,7	5,7	17,8	7,3	19,8	6,7	20,3	6,0	19,8	6,5	19,6	6,8	19,3	6,7
of which with maturity:																		
up to 1 month	11,8	4,9	19,3	4,8	18,8	6,4	15,6	6,5	21,5	5,4	21,1	5,5	20,9	5,5	20,1	5,6	20,1	5,4
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	20,6	6,9	19,9	7,0	19,8	6,3	19,8	6,9
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	19,6	6,8	19,2	6,8	18,9	6,8	18,6	7,0
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	23,3	4,7	22,2	5,8	22,6	7,5	22,8	7,0
over 5 years	13,0	4,6	19,8	7,9	19,5	4,5	17,5	7,9	18,7	6,7	19,5	6,8	19,4	6,9	18,2	7,5	18,2	6,7
Credits to Individuals	17,5	6,0	17,4	6,1	17,9	4,0	18,8	5,1	20,1	5,7	22,7	7,7	20,9	5,6	21,6	6,4	21,9	4,1
of which with maturity:																		
up to 1 month	23,7	-	20,2	-	32,2	-	34,6	-	28,6	-	26,5	-	24,9	-	24,4	25,8	24,5	-
from 1 to 3 month	17,3	-	13,1	-	20,1	-	17,7	-	18,1	-	20,1	-	19,2	-	19,3	-	19,3	-
from 3 month to 1 year	22,8	7,1	14,0	5,0	16,6	3,0	20,9	-	21,9	-	22,7	-	21,1	-	22,1	9,1	22,4	9,0
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	25,8	8,1	23,0	4,5	24,8	7,0	24,5	4,2
over 5 years	19,5	8,0	16,8	8,4	19,2	5,6	17,6	5,5	15,0	4,0	15,2	8,7	15,7	6,9	15,3	5,9	15,8	5,0

* 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	01.05.2026*	01.06.2026*	01.07.2026	01.08.2026
Loans to economy in an expanded definition	23 766 947	28 929 176	34 643 758	41 860 777	50 624 133	51 516 451	52 276 763	53 195 242	53 437 379
of which									
from banking sector	20 544 330	24 773 243	29 803 996	35 958 388	43 286 781	43 780 650	44 457 607	45 367 825	45 539 213
from other organizations	3 222 618	4 155 933	4 839 762	5 902 389	7 337 352	7 735 801	7 819 156	7 827 417	7 898 165
including:									
from mortgage organizations	354 327	337 610	296 549	276 582	258 598	256 790	257 629	258 894	257 341
from other public sector corporations	1 491 190	1 739 316	2 155 199	2 861 669	3 973 521	4 318 197	4 385 831	4 438 314	4 519 641
from organizations engaged in microfinance activities	1 377 101	2 079 007	2 388 014	2 764 139	3 105 233	3 160 814	3 175 696	3 130 209	3 121 184
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	24 234 833	24 811 395	25 389 256	25 341 662
national currency	10 057 335	11 788 741	13 503 205	15 210 808	18 460 916	18 750 340	18 861 431	19 060 131	19 138 437
foreign currency	2 725 749	2 648 198	2 964 850	4 208 725	5 501 264	5 484 493	5 949 964	6 329 125	6 203 224
loans to Individuals	10 983 864	14 492 237	18 175 703	22 441 244	26 661 953	27 281 618	27 465 368	27 805 986	28 095 717
national currency	10 966 576	14 486 475	18 171 943	22 438 675	26 659 410	27 279 358	27 462 965	27 803 841	28 093 403
foreign currency	17 288	5 762	3 760	2 569	2 544	2 260	2 404	2 145	2 313

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

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

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

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

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

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

for the period

	2022		2023		2024		2025		03.26		04.26		05.26		06.26		07.26		08.26	
	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	3 319 614	19,4	3 586 906	19,1	3 214 069	19,6	4 369 683	17,7	3 902 800	18,3	3 859 429	18,4
<i>including:</i>																				
national currency	22 849 883	16,6	28 504 826	19,0	33 900 564	19,0	36 535 166	20,2	2 885 798	21,3	2 998 724	21,5	2 783 178	21,7	3 556 296	20,3	3 191 542	20,8	3 172 869	20,9
foreign currency	1 574 134	5,0	2 211 647	6,7	2 994 832	7,3	5 290 767	7,0	433 816	6,5	588 183	7,0	430 891	6,0	813 387	6,6	711 257	6,8	686 560	6,7
<i>from total Loans:</i>																				
Short-term	12 326 838	14,7	11 672 769	17,5	15 932 908	16,8	17 220 019	17,3	1 459 015	17,9	1 530 355	17,2	1 331 489	18,0	1 686 877	17,4	1 752 044	16,0	1 695 422	16,5
Long-term	12 097 179	16,9	19 043 704	18,5	20 962 488	19,1	24 605 913	19,4	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	2 164 008	19,8
Loans issued to business	13 071 938	15,1	15 971 672	18,0	18 921 970	17,6	22 285 658	17,8	1 822 866	18,2	2 009 048	17,5	1 740 693	18,0	2 521 085	16,4	2 182 258	16,7	2 169 875	16,6
national currency	11 506 705	16,4	13 771 269	19,8	15 935 496	19,5	17 002 081	21,2	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	1 483 876	21,2
Short-term	8 984 197	14,6	8 148 606	17,8	10 925 423	16,3	11 002 054	16,6	913 879	17,0	940 072	16,2	854 099	17,1	1 103 591	16,7	986 084	15,1	1 027 777	15,6
Long-term	2 522 509	18,1	5 622 663	20,7	5 010 073	23,1	6 000 027	24,7	475 779	24,7	481 267	26,1	456 347	25,7	604 685	23,9	485 696	25,4	456 099	25,9
foreign currency	1 565 232	5,0	2 200 403	6,7	2 986 474	7,3	5 283 577	7,0	433 208	6,5	587 709	7,0	430 247	6,0	812 810	6,6	710 478	6,8	685 999	6,7
Short-term	1 183 272	4,8	1 043 687	6,7	2 006 068	7,4	3 104 491	7,3	285 490	6,7	349 845	6,9	238 696	6,5	316 005	6,9	515 686	6,7	410 590	6,7
Long-term	381 960	5,7	1 156 716	6,8	980 406	7,1	2 179 087	6,6	147 718	6,0	237 865	7,1	191 551	5,3	496 804	6,4	194 793	7,0	275 410	6,6
Loans issued to Individuals	11 352 080	16,7	14 744 801	18,2	17 973 425	18,6	19 540 275	19,4	1 496 748	20,9	1 577 858	21,2	1 473 376	21,4	1 848 598	19,5	1 720 542	20,3	1 689 554	20,6
national currency	11 343 178	16,7	14 733 557	18,2	17 965 068	18,6	19 533 085	19,4	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	1 688 993	20,6
Short-term	2 158 938	15,2	2 477 853	16,2	2 999 619	19,0	3 113 475	20,6	259 590	22,0	240 438	22,6	238 694	22,3	267 281	20,6	250 268	21,6	257 055	21,9
Long-term	9 184 240	17,1	12 255 704	18,6	14 965 449	18,5	16 419 610	19,1	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	1 431 938	20,4
foreign currency	8 902	5,9	11 244	3,9	8 357	4,4	7 190	4,8	608	5,1	473	4,6	643	7,6	578	5,6	779	4,2	561	5,0
Short-term	432	1,7	2 622	0,0	1 797	0,0	0	0,0	55	4,0	0	0,0	0	0,0	0	0,0	6	9,5	0	0,0
Long-term	8 470	6,1	8 621	5,1	6 561	5,6	7 190	4,8	553	5,2	473	4,6	643	7,6	578	5,6	773	4,2	561	5,0

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*	04.26	05.26	06.26	07.26	08.26
Total loans	24 773 243	29 803 996	35 958 388	43 286 781	43 780 650	44 457 607	45 367 825	45 539 213	46 115 063
<i>including:</i>									
national currency	22 119 283	26 835 387	31 747 093	37 813 976	38 324 168	38 538 368	39 069 239	39 366 038	39 875 307
foreign currency	2 653 960	2 968 610	4 211 294	5 472 805	5 456 483	5 919 239	6 298 585	6 173 175	6 239 756
<i>from total Loans:</i>									
Short-term	4 139 077	3 440 384	5 568 032	6 012 365	6 126 811	6 161 961	6 194 619	6 061 377	6 275 736
Long-term	20 634 166	26 363 612	30 390 356	37 274 416	37 653 839	38 295 646	39 173 205	39 477 837	39 839 327
Loans of business	11 598 880	13 117 761	15 281 162	18 514 513	18 477 343	18 979 896	19 521 396	19 392 153	19 645 740
national currency	8 950 682	10 152 911	11 072 438	13 044 252	13 023 120	13 063 061	13 224 956	13 221 291	13 408 223
Short-term	2 821 012	2 184 933	3 439 697	3 660 398	3 497 894	3 410 037	3 415 307	3 332 055	3 442 999
Long-term	6 129 669	7 967 978	7 632 740	9 383 854	9 525 226	9 653 024	9 809 650	9 889 236	9 965 224
foreign currency	2 648 198	2 964 850	4 208 725	5 470 261	5 454 223	5 916 836	6 296 440	6 170 862	6 237 517
Short-term	482 726	480 101	1 161 414	1 344 050	1 652 533	1 779 148	1 811 102	1 764 527	1 863 425
Long-term	2 165 472	2 484 749	3 047 311	4 126 211	3 801 690	4 137 688	4 485 338	4 406 335	4 374 092
Loans of Individuals	13 174 364	16 686 235	20 677 225	24 772 268	25 303 307	25 477 711	25 846 428	26 147 060	26 469 323
national currency	13 168 602	16 682 476	20 674 656	24 769 724	25 301 047	25 475 307	25 844 283	26 144 746	26 467 084
Short-term	835 315	775 324	966 913	1 007 917	976 341	972 776	968 211	964 788	969 306
Long-term	12 333 287	15 907 152	19 707 743	23 761 807	24 324 706	24 502 531	24 876 072	25 179 958	25 497 778
foreign currency	5 762	3 760	2 569	2 544	2 260	2 404	2 145	2 313	2 239
Short-term	24	26	8	0	43	0	0	6	6
Long-term	5 738	3 734	2 562	2 544	2 217	2 404	2 145	2 307	2 234

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*	04.26	05.26	06.26	07.26	08.26
Total arrears	681 452	680 590	907 174	1 436 125	1 682 628	1 720 203	1 737 491	1 755 804	1 735 330
<i>including:</i>									
national currency	631 970	667 412	893 972	1 343 182	1 600 657	1 634 355	1 659 541	1 677 055	1 663 308
foreign currency	49 483	13 178	13 202	92 943	81 971	85 848	77 950	78 749	72 023
<i>from total arrears:</i>									
Short-term	100 708	88 067	112 227	101 832	124 985	132 958	134 205	143 720	134 665
Long-term	580 744	592 522	794 947	1 334 293	1 557 644	1 587 245	1 603 286	1 612 084	1 600 665
Arrears on loans of business	326 572	283 133	311 333	453 315	556 924	582 231	588 975	610 932	613 200
national currency	279 304	271 252	298 938	361 546	475 897	497 338	511 900	533 040	542 014
Short-term	62 553	58 101	72 043	53 122	77 157	84 467	85 292	91 757	89 051
Long-term	216 751	213 151	226 895	308 424	398 739	412 871	426 608	441 283	452 963
foreign currency	47 269	11 880	12 396	91 770	81 027	84 893	77 076	77 892	71 187
Short-term	2 289	58	10 675	7 047	2 316	2 713	2 707	6 755	2 077
Long-term	44 980	11 822	1 721	84 723	78 711	82 180	74 368	71 137	69 110
Arrears on loans of Individuals	354 880	397 457	595 841	982 810	1 125 705	1 137 972	1 148 515	1 144 872	1 122 130
national currency	352 666	396 160	595 034	981 636	1 124 760	1 137 017	1 147 641	1 144 015	1 121 294
Short-term	35 846	29 886	29 502	41 663	45 511	45 778	46 206	45 208	43 537
Long-term	316 820	366 274	565 532	939 973	1 079 249	1 091 239	1 101 435	1 098 807	1 077 757
foreign currency	2 214	1 298	807	1 173	944	955	874	857	836
Short-term	20	22	8	0	0	0	0	0	0
Long-term	2 194	1 276	799	1 173	944	955	874	857	836

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*		05.26		06.26		07.26		08.26	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	млн.КЗТ	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Deposits - total in national currency	288 135 400	7,4	450 523 434,4	12,2	573 201 604	14,5	799 120 341	13,5	1 074 149 418	15,5	80 308 344	16,7	103 337 304	16,0	107 342 027	15,8	103 789 988	15,6
Demand Deposits	156 898	0,0	97 360,5	0,1	51 945	0,2	31 501	0,1	8 794	0,1	3 890	0,0	1 152	0,1	663	0,1	3 679	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	3 304	0,0	597	0,2	335	0,2	3 382	0,1
Individuals	155 515	0,0	97 009,1	0,1	50 765	0,1	30 057	0,1	5 687	0,0	585	0,0	554	0,0	328	0,1	297	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	80 295 924	16,7	103 319 130	16,0	107 327 528	15,8	103 758 238	15,6
of which:																		
Legal Entities	268 133 760	7,3	419 702 403,0	12,2	532 912 685	14,5	743 347 266	13,5	991 954 863	15,6	73 475 643	16,8	94 543 117	16,2	98 876 116	15,9	95 701 100	15,7
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	6 820 281	14,8	8 776 014	14,7	8 451 412	14,7	8 057 138	14,6
Conditional Deposits	47 378	4,2	55 731,6	6,9	92 305	10,0	107 050	9,0	139 385	11,4	8 530	5,9	17 022	6,3	13 835	9,5	28 071	9,6
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	7 338	5,2	16 054	6,3	13 298	9,7	27 473	9,7
Individuals	10 071	3,8	17 944,7	9,3	16 625	11,5	9 419	9,2	16 670	12,5	1 192	10,0	968	7,7	537	3,9	597	5,2
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	12 125 002	2,4	14 443 888	2,4	16 556 336	2,3	13 658 651	2,7
Demand Deposits	55 172	2,0	48 075,7	0,6	16 950	4,5	13 206	4,7	20 715	5,6	1 854	6,3	2 453	6,5	551	0,4	450	1,2
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	401	0,1	375	0,1	480	0,1	369	0,1
Individuals	53 818	2,1	43 989,5	0,6	14 061	5,5	9 966	6,3	16 410	7,0	1 453	8,0	2 079	7,6	71	2,7	81	6,4
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	12 116 176	2,4	14 405 949	2,4	16 525 078	2,3	13 652 764	2,4
of which:																		
Legal Entities	18 819 739	0,4	19 259 029,1	0,6	41 777 074	1,9	57 239 833	2,5	72 472 973	2,5	11 574 491	2,5	13 885 498	2,5	16 037 256	2,4	13 101 415	2,5
Individuals	5 810 722	1,0	8 613 755,4	0,8	6 426 852	0,8	4 856 186	0,9	6 891 409	0,9	541 684	0,8	520 451	0,9	487 822	0,9	551 349	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	6 972	1,9	35 485	0,3	30 707	2,0	5 436	2,4
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	6 920	1,9	35 482	0,3	30 705	2,0	5 435	2,4
Individuals	2 933	0,4	8 779,9	0,6	6 275	0,8	1 991	0,2	3 538	0,8	52	1,0	3	1,0	2	1,0	1	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	508 851	4,7	966 746	4,7	472 378	3,9	279 911	3,5
Demand Deposits	919	0,0	2 480,2	0,0	5 203	0,1	6 893	0,1	8	0,0	0	0,0	0	0,1	3	0,1	11	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	0	0,0	0	0,1	3	0,1	11	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	508 851	4,7	966 746	4,7	472 374	3,9	279 901	3,3
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	503 154	4,7	961 795	4,7	467 908	4,0	273 979	3,4
Individuals	96 967	0,7	97 084,3	0,9	61 026	0,7	55 622	0,7	96 176	0,7	5 697	0,7	4 951	0,7	4 466	0,8	5 921	0,7
Conditional Deposits	0	0,0	0,0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0
of which:																		
Legal Entities	0	0,0	0,0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0
Individuals	0	0,0	0,0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0

Continuation

	2021		2022		2023		2024		2025*		05.26		06.26		07.26		08.26	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	млн.КЗТ	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Current Accounts in national currency	580 295 009	0,1	819 117 161,6	0,0	1 013 078 514	0,0	1 295 039 904	0,0	1 732 404 898	0,0	134 447 501	0,1	166 636 083	0,1	167 738 992	0,1	164 065 946	1,1
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	106 887 102	0,1	133 666 827	0,1	135 873 484	0,1	132 032 677	1,3
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	2 884 792	2,9	16 992 616	0,6	22 522 042	0,4	91 717 999	1,8
without accrual Interest Rates	416 306 015	0,0	628 405 598,4	0,0	765 809 553	0,0	1 033 234 900	0,0	1 287 262 127	0,0	104 002 310	0,0	116 674 212	0,0	113 351 442	0,0	40 314 679	0,0
Individuals	139 121 350	0,0	176 832 376,7	0,0	229 555 143	0,0	271 188 981	0,0	334 749 925	0,0	27 560 399	0,0	32 969 256	0,0	31 865 508	0,0	32 033 268	0,0
of which:																		
with accrual Interest Rates	0	0,0	0,0	0,0	4 801	0,0	1 903	0,1	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0
without accrual Interest Rates	139 121 350	0,0	176 832 376,7	0,0	229 550 342	0,0	271 187 078	0,0	334 749 925	0,0	27 560 399	0,0	32 969 256	0,0	31 865 508	0,0	32 033 268	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	22 742 843	0,0	27 232 853	0,0	27 384 401	0,0	21 767 427	0,1
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	21 641 337	0,0	26 027 313	0,0	26 277 969	0,0	20 611 671	0,1
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	63 202	0,0	44 651	0,0	12 645 383	0,2
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	21 641 337	0,0	25 964 112	0,0	26 233 318	0,0	7 966 287	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	1 101 507	0,0	1 205 540	0,0	1 106 432	0,0	1 155 756	0,0
of which:																		
with accrual Interest Rates	0	0,0	0,0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	1,0	0	0,0	10	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	1 101 507	0,0	1 205 540	0,0	1 106 432	0,0	1 155 746	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	2 056 602	0,0	2 927 722	0,0	2 306 395	0,0	1 859 796	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	1 925 800	0,0	2 760 016	0,0	2 173 253	0,0	1 749 402	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	17 792	0,1	382 078	0,0	489 829	0,1
without accrual Interest Rates	10 036 718	0,0	13 809 295,8	0,0	15 559 222	0,0	16 545 680	0,0	22 920 200	0,0	1 925 800	0,0	2 742 223	0,0	1 791 175	0,0	1 259 573	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	130 802	0,0	167 707	0,0	133 142	0,0	110 394	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	130 802	0,0	167 707	0,0	133 142	0,0	110 394	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*	05.26	06.26	07.26	08.26
Deposits - total in national currency	10 386 834	13 834 397	17 840 257	23 097 812	27 879 793	28 784 783	30 002 260	31 255 085	31 050 189
Demand Deposits	7 056	7 203	8 748	4 447	8 231	9 584	9 764	9 831	9 457
of which:									
Legal Entities	873	602	1 363	2 103	2 605	3 579	3 771	3 706	3 770
Individuals	6 183	6 601	7 385	2 343	5 625	6 005	5 992	6 124	5 686
Time, Saving, Conditional Deposits	10 379 778	13 827 194	17 831 509	23 093 365	27 871 563	28 775 198	29 992 496	31 245 255	31 040 733
of which:									
Legal Entities	3 576 273	4 695 221	5 433 440	7 593 789	9 091 351	8 538 194	9 024 019	9 776 165	9 306 042
Individuals	6 803 505	9 131 974	12 398 069	15 499 576	18 780 212	20 237 004	20 968 477	21 469 090	21 734 691
Deposits - total in foreign currency	6 017 136	6 007 776	5 299 768	6 089 902	6 632 102	6 694 708	6 417 472	6 594 355	6 355 066
Demand Deposits	13 611	11 753	8 409	12 224	11 344	7 372	8 145	7 791	6 175
of which:									
Legal Entities	1 121	1 621	1 229	2 957	2 221	2 469	2 349	2 384	2 044
Individuals	12 491	10 132	7 180	9 267	9 123	4 903	5 796	5 407	4 131
Time, Saving, Conditional Deposits	6 003 525	5 996 022	5 291 359	6 077 678	6 620 757	6 687 336	6 409 327	6 586 564	6 348 892
of which:									
Legal Entities	1 903 704	1 842 495	1 541 025	1 992 726	2 465 401	2 649 718	2 463 010	2 736 460	2 523 328
Individuals	4 099 821	4 153 527	3 750 334	4 084 952	4 155 356	4 037 618	3 946 317	3 850 104	3 825 564
Current accounts - total in national currency	4 462 751	4 466 413	4 988 399	5 454 748	5 723 188	5 267 526	5 635 215	5 320 844	5 506 272
of which:									
Legal Entities	2 593 102	2 663 878	2 859 577	3 062 873	3 146 134	3 057 364	3 227 580	2 953 248	3 276 146
Individuals	1 869 649	1 802 536	2 128 823	2 391 875	2 577 053	2 210 161	2 407 635	2 367 596	2 230 126
Current accounts - total in foreign currency	2 724 491	3 187 153	2 099 929	2 427 961	2 675 501	2 097 072	2 519 915	2 250 634	2 062 912
of which:									
Legal Entities	2 318 049	2 728 704	1 709 310	2 009 917	2 222 976	1 604 301	2 050 181	1 789 111	1 550 649
Individuals	406 442	458 449	390 620	418 044	452 525	492 771	469 734	461 523	512 263

* 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
08.26	30 551 652	24 694 718	5 856 934	3 553 100	2 375 979	1 177 121	7 747	7 681	66	26 990 804	22 311 058	13 782 213	8 528 845	4 679 746

* 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 01.09.2026.

mln. of KZT, end of period

Banks	Deposits* of Individuals - total			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits					The Bank's share in the total amount of deposits of the individuals %
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC	
												short-term	long-term		
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14	15
"Halyk Bank of Kazakhstan" JSC	8 048 766	6 207 589	1 841 177	995 885	802 334	193 551	5 328	5 328	0	7 047 553	5 399 926	5 349 004	50 922	1 647 627	26,3
"Kaspi Bank" JSC	7 830 329	7 360 951	469 378	888 665	873 807	14 858	1	1	0	6 941 663	6 487 143	3 245 196	3 241 946	454 520	25,6
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	3 452 882	3 451 723	1 160	81 571	80 412	1 160				3 371 311	3 371 311	15 779	3 355 531		11,3
"Bereke Bank" JSC (SB of Lesha Bank LLC (Public))	854 030	733 540	120 490	74 607	34 756	39 851	669	622	46	778 755	698 162	542 714	155 448	80 593	2,8
"ForteBank" JSC	1 577 832	1 208 638	369 194	191 324	125 880	65 444	57	47	9	1 386 451	1 082 710	947 201	135 509	303 741	5,2
"Bank CenterCredit" JSC	3 668 821	2 331 583	1 337 238	688 229	224 714	463 515	457	457		2 980 135	2 106 411	1 140 834	965 577	873 723	12,0
"Eurasian Bank" JSC	1 108 687	814 969	293 718	186 800	52 420	134 380	2	1	1	921 885	762 548	539 205	223 343	159 337	3,6
"Alatau City Bank" JSC	718 411	517 897	200 514	93 745	56 600	37 145	79	79		624 587	461 218	454 272	6 945	163 369	2,4
"Bank RBK" Bank" JSC	919 312	407 457	511 855	112 548	23 184	89 365				806 763	384 273	277 838	106 435	422 490	3,0
"Altyn Bank" JSC (SB of China Citic Bank Corporation Ltd)	361 665	185 461	176 204	52 647	15 002	37 645	13	6	8	309 005	170 454	170 062	392	138 551	1,2
"Nurbank" JSC	173 041	108 393	64 649	61 394	19 674	41 719	1 135	1 135	0	110 513	87 584	75 316	12 268	22 929	0,6
"Home Credit Bank" JSC (SB of JSC "ForteBank")	655 271	623 199	32 072	25 543	22 028	3 515				629 729	601 171	547 345	53 826	28 557	2,1
"Bank VTB (Kazakhstan)" SB JSC	33 313	25 608	7 705	6 498	2 478	4 020				26 814	23 129	9 959	13 171	3 685	0,1
AB "Kazakhstan-Ziraat International Bank" JSC	35 832	24 804	11 028	4 748	1 416	3 332	3	1	2	31 082	23 387	23 300	88	7 695	0,1
"Citibank Kazakhstan" JSC															
"Freedom Bank Kazakhstan" JSC	1 077 001	676 093	400 908	67 319	35 445	31 874	5	5		1 009 678	640 644	435 739	204 905	369 034	3,5
"Shinhan Bank Kazakhstan" JSC	6 194	762	5 431	2 301	510	1 791				3 892	253	253		3 640	0,0
"Industrial and Commercial Bank of China in Almaty" JSC	11 356	1 514	9 842	11 356	1 514	9 842									0,0
"Bank of China Kazakhstan" SB JSC	1 550	1 118	432	1 532	1 118	414	0		0	17				17	0,0
"KMF Bank" JSC	9 360	9 304	56	1 260	1 259	2				8 100	8 045	5 509	2 536	55	0,0
"BNK Commercial Bank" JSC	2 916	2 733	183	45	45	0				2 871	2 688	2 688		183	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
08.26	942 107	16,74	97,17	64 267	16,19	90,49	193 505	14,62	319 519	14,07	--	--	--	--	203 035	1,02	114 668	13,15

* 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
08.26	1 666 988	104 459	50 078	7 926	--	393 074	1 100 249	--	11 202	--

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	
08.26	31 428 448	1 144 260	16,8	28 458 539	1 348 809	4,1	377 939	16,5	1 842 193	15,5	22 628 644	12,7	223 021	11,7	445 883	0,0	1 021 314	14,8	570 737	15,2	1 825 649	

* 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	
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
08.26												
Residents	30 485 776	3 459 465	1 829 102	406 793	1 190 203	33 367	2 973 387	454 582	1 174 203	1 331 206	13 397	31 420
Government	662 122	0	0	0	0	0	43 000	0	0	43 000	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	429 730	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	6 991 206	2 276 205	1 508 040	43 787	705 813	18 565	1 948 001	454 582	679 529	805 680	8 211	29 720
Other financial institutions	20 540 735	504 938	123 999	363 005	3 684	14 250	294 293	0	3 687	285 873	4 733	0
Public non-financial organizations	899 012	566 534	85 827	0	480 706	0	595 337	0	490 986	104 351	0	0
Domestic non-financial organizations	944 493	111 690	111 236	0	0	454	92 332	0	0	91 878	454	1 700
Nonprofit Institutions	5 807	0	0	0	0	0	99	0	0	99	0	0
Households	12 569	98	0	0	0	98	325	0	0	325	0	0
unknown (information about the sub-account is not disclosed)	101	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	2 618 339	108 318	8 000	68 128	1 801	30 388	169 115	20 402	17 802	119 516	11 395	0
Total	33 104 114	3 567 783	1 837 102	474 921	1 192 005	63 755	3 142 502	474 983	1 192 005	1 450 722	24 792	31 420
Depositors	7 364 855	2 852 374	1 508 040	101 791	1 191 962	50 581	2 531 732	454 582	1 191 962	864 065	21 123	29 720

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		
		08.26													
International securities	9 468 821	815 365	24 000	5 394	1 561	0	784 409	1 048 816	5 394	1 561	604 432	437 428	0	30 494	
bonds (non-residents)	4 963 926	722 258	24 000	4 551	0	0	693 707	967 062	4 551	0	604 432	358 079	0	15 487	
Central Government	17 994	0	0	0	0	0	0	0	0	0	0	0	0	0	
National Bank	181 183	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other depository institutions	554 099	148 890	15 000	2 740	0	0	131 150	115 686	0	0	110 686	5 000	0	0	
Other financial institutions	909 060	243 491	9 000	491	0	0	234 000	251 867	4 061	0	75 509	172 298	0	0	
Public non-financial organizations	35 243	11 300	0	0	0	0	11 300	0	0	0	0	0	0	0	
Domestic non-financial organizations	307 112	67 140	0	0	0	0	67 140	31 284	0	0	29 531	1 753	0	15 028	
Nonprofit Institutions	146 806	0	0	0	0	0	0	394	0	0	394	0	0	0	
Households	109 106	57 220	0	0	0	0	57 220	12 857	0	0	12 740	116	0	458	
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
unknown (information about the sub-account is not known)	564	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nonresidents	2 702 760	194 217	0	1 320	0	0	192 897	554 974	491	0	375 572	178 912	0	0	
RK bonds	2 379 054	69 976	0	744	344	0	68 888	64 683	744	344	0	63 595	0	15 007	
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other depository institutions	1 556 237	0	0	0	0	0	0	0	0	0	0	0	0	15 007	
Other financial institutions	547 854	2 071	0	709	173	0	1 189	989	168	170	0	650	0	0	
Public non-financial organizations	6 642	0	0	0	0	0	0	0	0	0	0	0	0	0	
Domestic non-financial organizations	101 631	155	0	0	155	0	0	252	0	158	0	94	0	0	
Nonprofit Institutions	17	0	0	0	0	0	0	0	0	0	0	0	0	0	
Households	27 221	2 178	0	0	15	0	2 163	15	0	15	0	0	0	0	
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nonresidents	139 452	65 572	0	36	0	0	65 536	63 426	576	0	0	62 850	0	0	
non-resident shares	2 011 586	18 276	0	11	1 218	0	17 047	15 976	11	1 218	0	14 747	0	0	
Other depository institutions	16 710	1 396	0	0	0	0	1 396	0	0	0	0	0	0	0	
Other financial institutions	1 725 523	11 818	0	11	519	0	11 288	9 901	0	699	0	9 202	0	0	
Public non-financial organizations	173	170	0	0	0	0	170	461	0	0	0	461	0	0	
Domestic non-financial organizations	65 949	3 408	0	0	657	0	2 751	3 467	11	476	0	2 980	0	0	
Nonprofit Institutions	24 320	0	0	0	0	0	0	0	0	0	0	0	0	0	
Households	47 940	666	0	0	43	0	623	1 860	0	43	0	1 818	0	0	
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nonresidents	130 972	818	0	0	0	0	818	287	0	0	0	287	0	0	
investment unit (nonresidents)	114 255	4 855	0	87	0	0	4 768	1 095	87	0	0	1 008	0	0	
Other depository institutions	5 197	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial institutions	11 573	1 770	0	0	0	0	1 770	869	87	0	0	782	0	0	
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Domestic non-financial organizations	631	274	0	0	0	0	274	62	0	0	0	62	0	0	
Nonprofit Institutions	54 489	2 283	0	0	0	0	2 283	0	0	0	0	0	0	0	
Households	4 065	21	0	0	0	0	21	24	0	0	0	24	0	0	
Nonresidents	38 299	508	0	87	0	0	420	140	0	0	0	140	0	0	
Shares	488 686 676	974 941	909 462	38 166	4 714	0	22 598	954 144	38 166	4 714	0	911 263	0	603 905	
ordinary	486 806 468	974 934	909 462	38 160	4 714	0	22 598	953 961	38 160	4 714	0	911 087	0	602 172	
Central Government	5 371 647	0	0	0	0	0	0	0	0	0	0	0	0	0	
Regional and local governments	81 880 980	183	183	0	0	0	0	299	299	0	0	0	0	0	
National Bank	2 505 768	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other depository institutions	93 158 564	4 995	4 995	0	0	0	0	0	0	0	0	0	0	0	
Other financial institutions	40 056 737	13 342	4 264	1 503	1 496	0	6 080	111 823	0	1 476	0	110 346	0	220	
Public non-financial organizations	112 307 509	892 856	882 095	299	0	0	10 462	26 447	157	0	0	26 290	0	982	
Domestic non-financial organizations	104 351 901	61 413	17 925	36 327	1 123	0	6 037	776 083	1 164	566	0	774 353	0	300 700	
Nonprofit Institutions	43 200	0	0	0	0	0	0	0	0	0	0	0	0	0	
Households	8 138 099	2 144	0	31	2 095	0	19	37 691	35 037	2 635	0	19	0	291 742	
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
unknown (information about the sub-account is not known)	1 244 647	0	0	0	0	0	0	0	0	0	0	0	0	559	
Nonresidents	37 747 417	0	0	0	0	0	0	1 619	1 503	37	0	80	0	7 969	

Continuation

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
Preference	1 880 208	7	0	7	0	0	0	183	7	0	0	176	0	1 733
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	244 430	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	613 327	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	859 772	0	0	0	0	0	0	176	0	0	0	176	0	1 621
Nonprofit Institutions	468	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	134 088	7	0	7	0	0	0	7	6	0	0	0	0	107
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	1 527	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	24 180	0	0	0	0	0	0	0	0	0	0	0	0	2
Corporate bonds	37 952 599	2 001 679	215 879	82 264	5 011	0	1 698 526	1 658 851	82 264	5 011	362 346	1 209 230	0	37 991
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	5 328 616	687 987	44 612	21 000	358	0	622 016	369 423	87	358	105 146	263 831	0	6 000
Other financial institutions	19 189 349	507 991	89 369	50 280	2 198	0	366 144	388 526	73 027	3 013	132 105	180 381	0	11 918
Public non-financial organizations	653 747	189 000	55 000	0	0	0	134 000	281 545	45	0	0	281 500	0	0
Domestic non-financial organizations	6 889 990	247 027	24 155	3 208	378	0	219 286	238 281	1 867	69	112 181	124 164	0	0
Nonprofit Institutions	1 249	39	39	0	0	0	0	26	0	0	26	0	0	0
Households	518 246	5 132	2 476	613	2 008	0	34	5 478	1 651	1 479	1 918	429	0	20 073
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	38 651	173	173	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	1 925 348	364 331	55	7 162	68	0	357 045	375 572	5 587	91	10 970	358 924	0	0
investment unit (residents)	482 003	1 948	0	491	0	0	1 457	4 190	491	0	0	3 699	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	12 302	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	173 569	485	0	0	0	0	485	0	0	0	0	0	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	139 895	638	0	491	0	0	148	1 647	491	0	0	1 156	0	0
Nonprofit Institutions	5 788	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	123 935	405	0	0	0	0	405	170	0	0	0	170	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not d	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	26 514	419	0	0	0	0	419	2 373	0	0	0	2 373	0	0
Claim rights	57 622	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	24 675	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	12 992	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	30 486 708	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	17 473 116	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	20	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	13 013 572	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	567 134 429	3 793 932	1 149 341	126 315	11 286	0	2 506 990	3 666 000	126 315	11 286	966 779	2 561 620	0	672 390
Residents	511 385 535	3 168 067	1 149 286	117 710	11 218	0	1 889 854	2 667 609	118 159	11 158	580 237	1 958 054	0	664 418
Central Government	8 797 045	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	81 880 980	183	183	0	0	0	0	299	299	0	0	0	0	0
National Bank	2 686 951	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	100 880 630	843 268	64 607	23 740	358	0	754 563	485 109	87	358	215 832	268 831	0	21 007
Other financial institutions	80 724 782	780 968	102 633	52 993	4 386	0	620 956	763 975	77 343	5 358	207 614	473 659	0	12 138
Public non-financial organizations	113 008 325	1 093 326	937 095	299	0	0	155 932	308 452	202	0	0	308 251	0	982
Domestic non-financial organizations	112 729 260	380 055	42 080	40 026	2 312	0	295 636	1 051 252	3 533	1 269	141 712	904 738	0	317 349
Nonprofit Institutions	276 414	2 322	39	0	0	0	2 283	421	0	0	421	0	0	0
Households	9 115 711	67 773	2 476	650	4 162	0	60 485	58 101	36 694	4 173	14 659	2 576	0	312 380
unknown (information about the sub-account is not	1 285 436	173	173	0	0	0	0	0	0	0	0	0	0	562
Nonresidents	55 748 895	625 864	55	8 606	68	0	617 135	998 392	8 156	128	386 542	603 566	0	7 972
Depositors	16 779 321	435 196	62 006	10 359	878	0	361 954	430 613	4 350	817	207 652	217 794	0	32 377

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
08.26	9 390	5 464	60 652	3 274 200	119 599	3 750

* 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
08.26	464,55	5,58	538,19	464,77	5,41	541,36	463,76	5,54	538,00	462,31	5,35	536,25

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	04.26	05.26	06.26	07.26	08.26
1 AED	116,00	125,38	124,25	127,82	142,02	138,91	139,89	147,23	142,88	135,53	129,61	127,75	127,85	132,84	128,55	126,49
1 AUD	319,95	319,60	303,00	309,75	336,46	319,87	328,82	356,38	344,39	346,05	337,28	331,47	336,84	343,43	328,53	329,48
1 CAD	340,01	353,92	338,18	342,66	373,44	355,43	370,73	391,15	376,16	363,07	343,71	340,45	342,18	348,15	334,39	333,84
1 CHF	466,13	482,60	508,16	533,96	630,43	566,67	621,22	678,80	656,58	636,06	602,00	594,86	598,85	611,56	582,48	575,23
1 CNY	66,07	68,46	64,43	65,25	72,59	70,11	71,02	75,90	74,00	71,88	69,94	68,57	69,03	72,01	69,67	68,95
1 DKK	67,77	65,10	66,22	68,10	79,08	71,79	78,00	84,98	81,77	78,07	74,03	73,33	73,34	75,27	72,11	72,00
1 GBP	586,25	568,22	567,30	600,27	687,92	640,71	685,28	730,20	697,48	671,50	638,28	629,84	632,81	650,94	630,97	628,62
100 KRW	37,23	35,68	34,94	34,43	36,74	35,17	36,69	38,84	36,25	34,04	31,68	31,56	31,49	31,93	31,63	33,02
1 JPY	3,88	3,52	3,25	3,10	3,49	3,34	3,56	3,66	3,41	3,18	2,99	2,95	2,97	3,04	2,90	2,93
1 KWD	1413,59	1503,81	1484,73	1530,22	1700,44	1654,34	1675,25	1770,96	1710,85	1627,82	1551,71	1530,67	1531,87	1588,07	1534,35	1513,00
1 GEL	133,46	160,79	175,72	174,32	192,62	183,30	189,56	202,19	196,12	186,79	180,25	176,41	177,60	186,15	181,81	180,01
1 SAR	113,59	122,64	121,63	125,11	139,05	136,00	136,96	144,15	139,91	132,69	126,84	125,04	125,14	129,97	125,75	123,73
1 XDR	606,87	615,63	608,53	623,23	704,29	668,53	695,36	741,40	715,24	681,79	650,61	641,68	643,29	665,19	640,92	635,50
1 SEK	49,69	45,60	43,00	44,44	53,37	47,58	53,16	57,70	55,76	54,61	50,81	50,50	50,41	51,43	48,76	48,84
1 SGD	317,10	334,00	339,78	351,59	399,52	378,20	394,78	420,97	404,86	390,46	371,77	367,37	367,97	379,11	365,52	363,81
1 TRY	49,42	28,01	19,73	14,29	13,22	14,12	13,26	13,10	12,43	11,40	10,46	10,48	10,32	10,55	10,04	9,71
1 TJS	37,70	42,70	42,16	43,70	52,98	46,93	49,99	57,92	57,22	53,06	51,09	49,74	50,65	52,79	51,31	50,53
1 KGS	5,03	5,52	5,19	5,40	5,97	5,84	5,89	6,18	6,00	5,69	5,44	5,36	5,37	5,58	5,40	5,31
1 MDL	24,22	24,45	25,32	26,57	30,36	27,76	29,91	32,78	31,25	29,36	27,65	27,32	27,40	28,16	27,04	27,05
1 UAH	15,65	14,26	12,42	11,68	12,51	12,22	12,38	13,09	12,50	11,49	10,77	10,72	10,65	10,91	10,56	10,39
1 NOK	49,61	47,99	43,25	43,67	50,35	45,90	49,88	54,39	52,01	51,19	50,46	49,52	50,78	51,15	48,60	49,26
1 ZAR	28,89	28,20	24,75	25,67	29,22	27,55	28,08	30,97	30,66	30,56	28,88	28,29	28,42	29,81	28,68	28,69
1 PLN	110,45	103,42	108,75	117,98	139,15	127,43	136,56	148,95	144,10	137,87	130,14	128,80	129,14	132,26	124,82	124,89
10 HUF	14,08	12,42	12,94	12,85	14,86	13,22	14,40	16,19	15,80	15,22	15,32	14,77	15,26	15,90	15,00	14,81
1 BRL	79,11	89,38	91,45	87,22	93,53	87,04	90,61	100,64	97,32	94,67	94,15	92,90	94,19	95,38	92,21	90,28
1 MYR	102,84	104,70	100,16	103,03	122,05	114,75	119,22	128,47	126,35	125,72	118,99	117,97	118,81	120,16	115,73	114,29
1 HKD	54,81	58,80	58,29	60,17	66,90	65,57	65,84	69,45	67,47	63,71	60,75	59,89	59,94	62,25	60,22	59,23
10 AMD	8,49	10,75	11,68	12,03	13,56	12,95	13,37	14,20	13,78	13,25	12,91	12,61	12,79	13,32	12,97	12,80
100 UZS	4,02	4,18	3,90	3,72	4,17	3,95	4,02	4,40	4,38	4,10	3,95	3,87	3,91	4,07	3,93	3,92
1 BYN	168,26	167,76	170,30	143,72	159,66	156,20	157,31	160,03	163,26	172,11	169,38	163,65	169,41	175,09	163,99	155,76
1 CZK	19,66	19,73	20,56	20,22	23,94	21,35	23,35	26,06	25,17	24,00	22,77	22,47	22,54	23,24	22,27	22,26
1 AZN	251,64	271,92	269,21	276,95	307,72	300,99	303,11	319,02	309,59	293,64	280,83	276,79	277,01	287,82	278,54	274,07
1 INR	5,76	5,86	5,53	5,61	5,98	5,89	6,00	6,13	5,89	5,45	5,03	5,02	4,91	5,14	4,93	4,87
1 THB	13,33	13,15	13,12	13,35	15,89	15,03	15,51	16,91	16,31	15,80	14,62	14,52	14,44	14,86	14,10	14,07
1 MXN	21,02	22,92	25,76	25,67	27,24	24,95	26,31	29,22	28,66	28,41	27,36	26,82	27,11	28,10	27,03	27,20
1000 IRR	10,14	10,96	10,87	11,18	12,42	12,15	12,23	12,88	12,49	1,05	0,37	0,39	0,37	0,36	2,87	3,38
1 RON															102,73	102,58
1000 VND															17,92	17,76
1 ILS															155,03	155,15
1000 IDR															26,18	26,07
100 MNT															13,14	12,92
1 QAR															129,26	127,47
1 OMR															1223,78	1206,72
1 EGP															9,33	9,24
1 PKR															1,70	1,67

* 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
08.26	234 000	6 762	227 238	0	1 077	-1 077	0	0	0



IV. PAYMENT SYSTEMS

4.1. The Basic Indicators of Payment Systems

for the period

	2021	2022	2023	2024	2025	05.26	06.26	07.26	08.26
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	8 675	8 989	9 168	10 533
of which:									
interbank system of money transfer	18 821	21 796	25 504	30 642	35 756	2 873	3 052	3 022	3 426
to total, %	31,7	33,3	34,6	34,9	31,9	33,1	34,0	33,0	32,5
interbank clearing system	40 526	43 734	48 221	57 148	76 237	5 802	5 937	6 146	7 107
to total, %	68,3	66,7	65,4	65,1	68,1	66,9	66,0	67,0	67,5
Sum of Payments - total, mln.KZT	782 086 436	787 241 794	980 279 571	1 487 380 922	1 553 495 235	109 846 884	120 068 115	128 826 022	129 098 546
of which:									
interbank system of money transfer	773 395 880	776 920 220	969 288 279	1 475 536 202	1 539 158 576	108 693 998	118 781 115	127 517 529	127 669 223
to total, %	98,9	98,7	98,9	99,2	99,1	99,0	98,9	99,0	98,9
interbank clearing system	8 690 556	10 321 574	10 991 291	11 844 720	14 336 659	1 152 885	1 287 000	1 308 493	1 429 322
to total, %	1,1	1,3	1,1	0,8	0,9	1,1	1,1	1,0	1,1
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	333	288	215	358
of which:									
through loro-accounts	7 822	5 009	5 878	7 216	4 162	25	7	13	107
to total, %	49,1	41,3	41,6	44,2	43,2	7,4	2,3	6,1	29,8
through nostro-accounts	8 094	7 115	8 257	9 122	5 476	308	281	202	252
to total, %	50,9	58,7	58,4	55,8	56,8	92,6	97,7	93,9	70,2
Sum of Payments - total, mln.KZT	7 789 468	6 629 666	8 107 922	14 025 010	8 990 368	248 638	231 306	188 282	344 412
of which:									
through loro-accounts	4 992 041	4 075 479	4 361 294	7 940 704	5 323 522	48 617	52 297	52 996	131 442
to total, %	64,1	61,5	53,8	56,6	59,2	19,6	22,6	28,1	38,2
through nostro-accounts	2 797 426	2 554 188	3 746 628	6 084 306	3 666 847	200 021	179 009	135 286	212 970
to total, %	35,9	38,5	46,2	43,4	40,8	80,4	83,7	71,9	61,8

Continuation

	2021	2022	2023	2024	2025	05.26	06.26	07.26	08.26
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	1 342 792	1 329 091	1 350 219	1 381 916
Payment order	293 141	327 152	992 863	1 459 953	975 106	39 037	33 417	34 428	38 109
Payment request-order	1 599	2 946	4 697	5 842	3 781	31	26	21	6 340
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	481	482	1 053	681
Collection order	2 072	3 325	4 287	10 880	6 960	9	6	4	6
Payment card	6 542 486	8 826 098	11 558 969	13 079 708	14 231 558	1 303 198	1 295 122	1 314 667	1 336 712
Paid bill of exchange	26 789	27 778	21 942	28 202	3 993	37	38	47	68
Sum of Payments - total, mln.KZT **	656 945 175	693 523 657	866 660 372	1 330 693 480	1 123 487 220	76 584 088	88 882 853	83 889 841	83 313 651
Payment order	551 946 974	554 198 658	688 571 905	1 123 889 148	881 510 774	52 952 645	63 948 417	58 526 266	57 097 593
Payment request-order	50 235	64 960	114 613	165 678	9 711 816	2 958 174	2 879 955	2 946 211	3 694 819
Cheque for goods and services paying	3 674	3 395	753 641	207 167	27 874	8 899	16 755	12 455	9 647
Direct debiting of a banking account	9 116 290	11 110 343	8 976 157	11 139 893	14 616 097	2 247 451	2 186 816	2 432 220	2 293 372
Collection order	330 109	408 169	1 108 589	1 370 875	1 393 216	1 721	1 638	1 177	1 990
Payment card	93 713 259	125 144 084	164 992 549	191 814 010	215 256 778	18 396 181	19 789 198	19 912 784	20 178 584
Paid bill of exchange	1 784 636	2 594 047	2 142 917	2 106 708	970 666	19 016	60 074	58 729	37 646
Payment Cards***									
Number of Payments - total, thousand transactions	6 542 486	8 510 930	11 558 969	13 079 708	14 231 558	1 303 198	1 295 122	1 314 667	1 336 712
of which:									
in trade terminals:	6 271 338	8 256 634	11 317 866	12 836 823	13 995 177	1 283 962	1 275 687	1 295 720	1 317 952
local systems	5 124 993	7 290 148	9 655 053	10 777 523	11 643 254	1 077 829	1 069 592	1 062 034	1 081 967
international systems, of which:	1 146 344	1 296 616	1 662 813	2 059 300	2 351 923	206 133	206 095	233 686	235 985
Visa International	716 075	966 486	1 424 882	1 786 254	1 964 030	172 723	172 422	194 173	197 450
MasterCard Worldwide	413 445	211 887	175 886	257 802	367 064	31 715	31 987	37 810	36 796
in trade terminals to total, %	95,9	97,0	97,9	98,1	98,3	98,5	98,5	98,6	98,6
on reception of a cash:	271 148	254 296	241 103	242 884	236 382	19 236	19 436	18 947	18 760
local systems	20 995	38 407	58 834	75 430	84 620	7 615	7 662	7 586	7 748
international systems, of which:	250 153	215 888	182 269	167 455	151 762	11 621	11 773	11 361	11 012
Visa International	157 970	166 113	152 581	139 675	126 535	9 999	10 124	9 758	9 473
MasterCard Worldwide	81 128	40 961	23 061	22 009	19 822	1 294	1 337	1 302	1 241
in trade terminals to total, %	4,1	3,0	2,1	1,9	1,7	1,5	1,5	1,4	1,4
Sum of Payments - total, mln.KZT	93 713 259	125 144 074	164 992 549	191 814 010	215 256 778	18 396 181	19 789 198	19 912 784	20 178 584
of which:									
in trade terminals:	73 123 297	103 787 623	141 940 209	166 073 313	187 636 019	16 219 402	17 398 077	17 599 505	17 897 248
local systems	58 304 598	80 253 091	111 865 124	129 389 318	143 006 086	12 235 244	13 085 175	13 224 203	13 623 802
international systems, of which:	14 818 699	23 534 532	30 075 085	36 683 995	44 629 933	3 984 158	4 312 902	4 375 302	4 273 445
Visa International	10 189 814	14 199 488	22 571 564	28 680 847	34 387 364	3 113 745	3 371 288	3 408 225	3 348 885
MasterCard Worldwide	4 487 835	4 254 248	5 212 037	7 647 368	9 801 644	835 790	907 064	932 619	888 002
in trade terminals to total, %	78,0	82,9	86,0	86,6	87,2	88,2	87,9	88,4	88,7

Continuation

	2021	2022	2023	2024	2025	05.26	06.26	07.26	08.26
on reception of a cash:	20 589 962	21 356 451	23 052 340	25 740 697	27 620 758	2 176 779	2 391 121	2 313 279	2 281 337
local systems	1 298 015	2 672 060	4 663 678	6 238 258	7 737 415	696 243	750 344	745 131	757 691
international systems, of which:	19 291 947	18 684 391	18 388 662	19 502 439	19 883 344	1 480 536	1 640 777	1 568 148	1 523 646
Visa International	12 567 200	14 146 609	14 944 856	15 988 143	16 604 864	1 257 805	1 396 606	1 333 920	1 299 613
MasterCard Worldwide	6 074 347	3 986 465	2 953 292	3 025 848	2 791 437	190 357	212 452	203 493	193 719
in trade terminals to total, %	22,0	17,1	14,0	13,4	12,8	11,8	12,1	11,6	11,3
Number of Payment Cards in Circulation (total, thousand units), of which:	59 258	65 080	74 544	81 370	84 593	83 922	83 631	83 980	84 319
local systems	19 649	22 166	24 874	26 745	28 046	28 285	28 309	28 356	28 430
international systems, of which:	39 609	42 914	49 670	54 625	56 547	55 637	55 321	55 624	55 890
Visa International	28 905	33 315	37 533	39 711	41 201	40 622	40 340	40 681	41 012
MasterCard Worldwide	9 025	7 980	10 696	13 553	14 398	14 119	14 092	14 054	13 977
Number of Payment Cards used (total, thousand units), of which:	30 413	33 431	38 685	41 184	42 604	42 253	41 896	40 583	41 804
local systems	12 192	13 438	15 948	17 022	17 477	17 423	17 458	17 324	17 468
international systems, of which:	18 221	19 993	22 737	24 162	25 127	24 830	24 438	23 259	24 336
Visa International	12 684	16 698	19 373	20 137	21 119	21 089	20 805	20 462	20 880
MasterCard Worldwide	4 810	2 711	2 885	3 520	3 611	3 390	3 291	2 461	3 116
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	05.26	06.26	07.26	08.26
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	146,7	160,3	126,2	43,7
Gold Crown	2 160,3	2 112,5	2 255,0	1 883,5	1 498,5	134,4	147,1	110,3	-
Western Union	106,1	96,3	78,4	130,7	113,2	7,7	8,5	10,9	23,9
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	0,9	1,1	1,4	2,5
UPT ¹	-	-	-	-	20,0	1,0	0,9	0,8	10,0
Others	45,7	41,8	40,3	63,7	41,0	2,7	2,6	2,9	7,3
Number of received transfers (total, thousand transactions), of which:	1 131,5	1 650,0	1 087,2	787,7	599,6	39,8	44,9	38,6	31,4
Gold Crown	529,5	976,3	495,5	374,2	251,1	14,1	16,9	11,4	-
Western Union	362,6	323,6	255,2	232,7	211,2	15,9	17,5	16,8	19,4
Unistrim	19,3	68,4	110,6	-	-	-	-	-	-
Moneygram	43,4	96,6	120,7	111,0	101,9	7,6	8,3	8,3	9,1
Contact	126,5	137,9	58,3	10,1	-	-	-	-	-
UPT ¹	-	-	-	-	2,9	0,1	0,1	0,1	0,3
Others	50,3	47,3	46,9	59,8	32,5	2,1	2,1	2,0	2,6
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	53 534,6	65 182,5	56 375,4	27 938,9
Gold Crown	793 822,9	794 122,9	772 820,7	656 305,5	597 136,5	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	6 428,4	7 463,2	9 955,7	22 573,5
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	977,5	1 255,4	1 547,6	2 736,1
UPT ¹	-	-	-	-	16 234,7	697,3	640,4	536,5	1 406,7
Others	4 196,1	3 967,7	4 898,0	20 302,2	5 049,4	363,8	371,3	393,9	1 222,7
Sum of received transfers (total, bln.KZT), of which:	283 513,1	681 232,0	308 695,7	236 754,7	226 422,2	15 052,3	18 330,8	15 937,8	12 150,3
Gold Crown	155 574,1	460 633,9	156 710,2	119 960,1	109 817,2	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	5 467,4	6 171,9	6 389,3	7 972,0
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	2 854,1	3 342,9	3 338,2	3 834,8
Contact	36 789,6	71 304,3	16 760,6	2 343,2	-	-	-	-	-
UPT ¹	-	-	-	-	1 180,6	20,9	47,7	34,9	92,1
Others	2 423,3	2 791,9	3 252,3	5 970,0	2 851,8	197,1	217,5	193,4	251,5

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

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

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

¹ Until 2025, they are included in "Others"

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

for the period, billion of KZT

Name of users	12.21	12.22	12.23	12.24	12.25	05.26	06.26	07.26	08.26
ISMT - total	74 633	88 593	106 592	138 714	150 477	108 694	118 781	145 247	127 669
change in % of the previous period	-3,1	2,5	3,8	17,0	19,3	-9,5	9,3	22,3	-12,1
of which:									
Five large banks*	22 941	25 140	28 723	44 334	51 837	32 131	35 229	42 367	39 046
change as % of the previous period	1,5	-1,5	12,1	23,0	23,6	-6,1	9,6	20,3	-7,8
share as % of total	30,7	28,4	26,9	32,0	34,4	29,6	29,7	29,2	30,6
Other banks	15 912	17 477	24 631	30 459	35 184	26 798	32 987	32 286	31 714
change as % of the previous period	0,3	4,2	11,6	13,4	23,0	-13,9	23,1	-2,1	-1,8
share as % of total	21,3	19,7	23,1	22,0	23,4	24,7	27,8	22,2	24,8
Other participants	35 780	45 976	53 238	63 921	63 456	49 765	50 565	70 594	56 908
change as % of previous period	-7,2	4,1	-3,2	14,9	14,1	-9,1	1,6	39,6	-19,4
share as % of total	47,9	51,9	49,9	46,1	42,2	45,8	42,6	48,6	44,6
ICS - total	973	1 117	1 107	1 258	1 479	1 153	1 287	1 127	1 429
change in % of the previous period	27,2	11,4	13,7	20,9	21,5	-3,2	11,6	-12,4	26,8
of which:									
Five large banks*	472	622	607	759	921	792	874	757	1 061
change as % of the previous period	18,8	1,3	4,1	15,3	11,3	1,0	10,4	-13,3	40,1
share as % of total	48,5	55,7	54,8	60,4	62,3	68,7	67,9	67,2	74,2
Other banks	177	148	137	152	218	158	179	161	173
change as % of the previous period	2,0	10,8	-2,9	14,9	25,8	-17,2	12,9	-9,7	7,0
share as % of total	18,2	13,3	12,4	12,1	14,8	13,7	13,9	14,3	12,1
Other participants	323	346	363	347	339	203	234	208	196
change as % of previous period	66,8	35,8	45,2	39,1	57,4	-5,7	15,6	-11,3	-5,9
share as % of total	33,2	31,0	32,8	27,6	22,9	17,6	18,2	18,5	13,7

* 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
08.25	75 688 371	64 373 128	11 315 243	1 599 782	1 609 878	19,50	19,88	20,24

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
08.26	11 418 559	27 122 059	15 525 576	248 475

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
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
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
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
2026 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	0,00	0,01	0,00	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
08.26	JSC "Halyk Global Markets"	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,01	0,00	0,01	0,00	0,00	0,00	0,00	0,00
	JSC "Tansar Capital"	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	23,44	0,41
	NBRK	0,05	3,07	1,96	35,06	1,69	0,66	0,67	0,00	0,00	2,12	10,49	12,61	2,10	1,71	0,00	3,40	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	0,05	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	0,00	0,01	0,00	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	0,14	0,02	0,05	0,00	0,00	0,00	0,00	0,00
	JSC "Halyk Global Markets"	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,01	0,01	0,00	0,01	0,00	0,00	0,00	0,00	0,00
	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
08.26	7 114 244	0	361 548 282	8 991 745	370 540 027	42 672 653	15 556 406

V. Key indicators of financial institutions

5.3. Insurance Market

mln. of KZT, end of period

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

* from balance sheet

** by direct insurance, from the beginning of year

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

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

SYMBOLS AND ABBREVIATIONS

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

Foreign currencies

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

Methodological comments

Section I “General economic trends”

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

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

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

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

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

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

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

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

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

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

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

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

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

Section II “The main monetary indicators”

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Domestic assets include:

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

3) *Liabilities* include:

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Section III. “Financial markets”

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

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

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

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

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

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

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

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:

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

N - nominal value of one security

P - weighted average discounted purchase price,

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

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

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

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

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

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

K1...Kn - exchange rate of nth transaction

Q1...Qn – volume of nth transaction

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

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

K1...Kn - the exchange rate that was valid for a certain working day;

m - total number of working days in the reporting period

Section IV “Payment systems”

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

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

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

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

Section V. “Key indicators of financial institutions”

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

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

Pension savings are formed at the expense of depositors' pension contributions (NPF depositors are: individuals who make mandatory and voluntary pension contributions, as well as individuals and legal entities who make pension contributions in favor of third parties), fines, penalties,

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.