NATIONAL BANK OF KAZAKHSTAN

# STATISTICAL BULLETIN

**N09 (382) September 2026**

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

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

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

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

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

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**SYMBOLS AND ABBREVIATIONS**

**METHODOLOGICAL COMMENTS**

# Release calendar*

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

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

# I. GENERAL ECONOMIC TRENDS

## 1.1. Main macroeconomic indicators

| | 2021 | 2022 | 2023 | 2024 | 2025 | 2025 | | | | 2026 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Jan.-Mar. | Jan.-Jun. | Jan.-Sep. | Jan.-Dec. | Jan.-Mar. | Jan.-Jun. | Jan.-Jul. | Jan.-Aug. | Jan.-Sep. |
| **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** | **34 495** | **39 975** | **45 644** | **51 935** |
| 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 | 3,5 | 3,0 | 2,8 | 2,9 |
| **Capital Investments, bln. KZT** | **13 221** | **15 064** | **18 044** | **19 375** | **22 731** | **3 068** | **8 176** | **13 796** | **22 731** | **3 463** | **9 512** | **11 464** | **13 506** | **16 081** |
| 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 | 9,6 | 7,7 | 8,1 | 7,0 |
| **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** | **100,6** | **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** | **110,3** | **110,2** | **109,8** | **109,3** |
| **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** | **...** | **...** | **72 791** |
| **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** | **253 895** | **263 691** | **...** | **...** | **...** |
| 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 | 11,2 | ... | ... | ... |
| **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 Foreing 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** | **480,7** | **473,6** | **462,3** | **440,9** |

Source: BNS

[1] quarterly data

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

[3] NBK's Estimation for the Quarter.

[4] by year - annual average

## 1.2. Price indices

| | 2021 | 2022 | 2023 | 2024 | 2025 | 2025 | | | | 2026 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | 03.25 | 06.25 | 09.25 | 12.25 | 03.26 | 06.26 | 07.26 | 08.26 | 09.26 |
| **Consumer Price Index** | **108,4** | **120,3** | **109,8** | **108,6** | **112,3** | 103,9 | 107,0 | 110,0 | 112,3 | 102,7 | 105,1 | 105,7 | 106,4 | 107,0 |
| % changes to December of the previous year* | | | | | | 101,3 | 100,8 | 101,1 | 100,9 | 100,6 | 100,8 | 100,6 | 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 | 111,0 | 110,9 | 110,8 | 110,6 |
| 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 | 104,6 | 105,0 | 105,1 | 105,0 |
| % changes to the previous month | | | | | | 101,6 | 100,9 | 100,9 | 101,2 | 100,7 | 100,6 | 100,4 | 99,9 | 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 | 105,1 | 105,9 | 106,8 | 107,9 |
| % changes to the previous month | | | | | | 100,8 | 100,9 | 100,9 | 100,7 | 100,5 | 100,9 | 100,7 | 100,8 | 101,1 |
| **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 | 105,8 | 106,5 | 107,7 | 108,8 |
| % changes to the previous month | | | | | | 101,3 | 100,8 | 100,8 | 100,6 | 100,6 | 101,1 | 100,7 | 101,2 | 101,0 |
| **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 | 112,4 | 106,9 | 105,6 | 106,7 |
| % changes to the previous month | | | | | | 100,3 | 99,4 | 99,4 | 98,9 | 101,3 | 100,5 | 95,1 | 98,8 | 101,0 |
| **Price Index for Construction** | | | | | | | | | | | | | | |
| % changes to December of the previous year | **105,7** | **101,4** | **106,8** | **101,4** | **102,2** | 100,5 | 101,2 | 101,2 | 102,2 | 103,2 | 108,1 | 107,6 | 109,4 | 109,8 |
| % changes to the previous month | | | | | | 100,5 | 100,4 | 100,4 | 100,0 | 100,2 | 101,2 | 99,5 | 101,7 | 100,4 |
| **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 | 99,3 | 97,6 | 97,2 | 96,1 |
| % changes to the previous month | | | | | | 100,2 | 105,1 | 105,1 | 99,9 | 99,7 | 102,6 | 98,3 | 99,6 | 98,9 |

Source: BNS

* by years - December to December of the previous year

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

## 1.3. Balance of Payments of the Republic of Kazakhstan

mln.US dollars

| | 2021 | 2022 | 2023 | 2024 | 2025 | 2025 | | | | 2026 I half year | 2026 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | I | II | III | IV | | 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 | -3 369,1 | -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 | 16,25 | | | |

## 2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

| | 2021 | 2022 | 2023 | 2024 | 2025 | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| **Net Foreign Assets** | **38 636 769** | **42 270 389** | **43 429 399** | **54 712 238** | **65 038 041** | **61 309 469** | **61 300 140** | **64 032 394** | **58 506 667** |
| Net International Reserves | 13 961 529 | 15 270 417 | 15 400 647 | 22 881 631 | 31 916 146 | 28 756 698 | 29 046 733 | 31 531 573 | 28 108 320 |
| Gross International Assets | 14 844 409 | 16 227 925 | 16 338 729 | 24 062 370 | 33 068 960 | 29 722 263 | 29 989 717 | 32 460 662 | 29 044 413 |
| Monetary Gold and SDR | 11 171 705 | 10 504 466 | 9 887 314 | 13 670 249 | 25 047 136 | 23 969 680 | 23 902 038 | 26 866 462 | 23 686 405 |
| Foreign Currency | 112 378 | 129 890 | 137 805 | 152 440 | 147 198 | 137 619 | 135 031 | 131 597 | 125 048 |
| Transferable Deposits | 1 236 529 | 1 828 429 | 2 782 507 | 2 856 804 | 1 339 234 | 2 000 297 | 2 295 863 | 1 842 099 | 1 937 933 |
| Other Deposits | - | - | - | - | - | - | - | - | - |
| Securities (other than shares) | 756 723 | 2 293 930 | 1 958 963 | 5 223 998 | 4 311 340 | 1 489 642 | 1 574 538 | 1 570 070 | 1 388 543 |
| Financial Derivatives | 2 309 | 2 687 | 35 143 | 8 955 | 2 082 | 1 935 | 1 583 | 2 478 | 1 477 |
| Aseets in the External Management | 1 564 765 | 1 468 522 | 1 536 998 | 2 149 925 | 2 221 969 | 2 123 091 | 2 080 665 | 2 047 956 | 1 905 007 |
| Less: Foreign Liabilities | 882 880 | 957 508 | 938 082 | 1 180 739 | 1 152 814 | 965 564 | 942 984 | 929 089 | 936 093 |
| SDR | 880 941 | 897 515 | 889 002 | 998 241 | 1 010 092 | 950 356 | 939 394 | 924 118 | 873 244 |
| Nonresidents Transferable Deposits | 6 | 57 826 | 46 904 | 179 891 | 139 392 | 11 348 | 12 | 1 388 | 59 195 |
| Other Deposits | - | - | - | - | - | - | - | - | - |
| Credits | 420 | 451 | 443 | 511 | 492 | 468 | 461 | 450 | 429 |
| Other Accounts Payable | 1 513 | 1 716 | 1 733 | 2 096 | 2 838 | 3 392 | 3 116 | 3 134 | 3 224 |
| **Assets of the National Oil Fund** | **23 887 862** | **25 781 944** | **27 284 595** | **30 896 973** | **32 300 460** | **31 485 920** | **31 314 436** | **31 540 836** | **29 308 951** |
| Other Net Foreign Assets | 787 378 | 1 218 028 | 744 157 | 933 634 | 821 435 | 1 066 851 | 938 971 | 959 986 | 1 089 397 |
| Gross Assets | 1 579 649 | 1 914 431 | 1 411 802 | 1 707 247 | 1 645 683 | 1 752 432 | 1 582 183 | 1 610 920 | 1 745 846 |
| Less: Foreign Liabilities | 792 271 | 696 402 | 667 646 | 773 614 | 824 248 | 685 581 | 643 212 | 650 934 | 656 450 |
| **Net Domestic Assets** | **-26 580 205** | **-29 694 206** | **-30 626 686** | **-39 093 487** | **-47 729 157** | **-43 748 061** | **-42 591 463** | **-46 381 119** | **-40 562 172** |
| Net Claims to the Central Government | -842 901 | -1 956 640 | -2 010 867 | -2 591 268 | -2 820 239 | -3 230 362 | -3 058 683 | -3 756 644 | -3 916 319 |
| Claims | 383 230 | 444 783 | 401 222 | 403 648 | 370 603 | 369 949 | 378 841 | 382 048 | 388 599 |
| Securities | 383 230 | 444 783 | 401 222 | 403 648 | 370 603 | 369 949 | 378 841 | 382 048 | 388 599 |
| Less: Liabilities | 1 226 130 | 2 401 423 | 2 412 089 | 2 994 917 | 3 190 842 | 3 600 311 | 3 437 523 | 4 138 691 | 4 304 918 |
| Transferable Deposits | 1 061 546 | 1 999 481 | 2 174 480 | 2 588 042 | 2 194 784 | 2 430 507 | 2 290 680 | 2 943 190 | 3 084 884 |
| Other Deposits | 164 152 | 400 056 | 236 697 | 405 611 | 994 636 | 1 168 615 | 1 145 953 | 1 194 610 | 1 219 123 |
| Other Accounts Payable | - | - | - | - | - | - | - | - | - |
| **Resources of the National Oil Fund** | **25 792 993** | **26 783 661** | **29 914 923** | **34 750 226** | **37 300 370** | **38 109 629** | **37 888 380** | **38 461 433** | **36 020 921** |
| Claims to Banks | -1 083 402 | -1 756 226 | -788 735 | -209 122 | -93 070 | -453 705 | -311 174 | -527 425 | -806 347 |
| 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 | 463 933 | 321 402 | 537 653 | 816 575 |
| 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 | 5 128 413 | 5 153 606 | 5 137 668 | 5 145 743 |
| 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 | 5 127 377 | 5 127 377 | 5 127 377 | 5 144 608 |
| Financial Derivatives | - | - | - | - | - | - | - | - | - |
| Other accounts receivable | - | - | - | 7 | 10 | 4 | 23 | 0 | - |
| Claims to the Rest of the Economy | 848 440 | 596 980 | 782 139 | 935 180 | 1 498 730 | 2 144 883 | 2 449 163 | 2 376 159 | 2 358 401 |
| Other Net Domestic Assets | -5 869 902 | -6 040 554 | -6 503 212 | -11 254 588 | -19 009 700 | -15 758 636 | -15 476 079 | -17 860 483 | -13 995 797 |
| Other Financial Assets | 3 901 | 7 164 | 9 992 | 19 593 | 8 092 | 16 813 | 11 520 | 10 973 | 10 895 |
| Nonfinancial Assets | 60 527 | 65 127 | 65 365 | 88 431 | 145 565 | 157 220 | 159 666 | 162 408 | 198 675 |
| Less: Other Liabilities | 60 709 | 226 293 | 62 866 | 57 482 | 71 613 | 54 745 | 53 790 | 53 067 | 50 828 |
| Less: Capital Accounts | 5 873 621 | 5 886 551 | 6 515 703 | 11 305 129 | 19 091 743 | 15 877 924 | 15 593 475 | 17 980 797 | 14 154 539 |

Continuation

| | 2021 | 2022 | 2023 | 2024 | 2025 | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| **Liabilities** | **12 056 564** | **12 576 183** | **12 802 713** | **15 618 752** | **17 308 884** | **17 561 408** | **18 708 677** | **17 651 275** | **17 944 495** |
| **Narrow Reserve Money** | **6 945 442** | **7 374 898** | **7 142 913** | **7 532 310** | **10 270 708** | **10 898 765** | **10 820 901** | **9 968 193** | **11 478 713** |
| **Reserve Money** | **10 957 714** | **11 874 422** | **11 539 973** | **14 606 537** | **15 678 721** | **15 579 704** | **16 749 995** | **15 788 049** | **16 173 663** |
| Currency out of the NBK | 3 451 715 | 3 823 793 | 4 109 817 | 4 862 203 | 5 271 109 | 5 339 901 | 5 373 690 | 5 318 440 | 5 257 628 |
| Transferable Deposits of Banks | 2 074 806 | 2 202 901 | 1 483 719 | 1 372 456 | 3 742 168 | 4 250 443 | 4 151 037 | 3 298 115 | 4 792 172 |
| Other Deposits of Banks | 4 012 272 | 4 499 524 | 4 397 060 | 7 074 227 | 5 408 013 | 4 680 939 | 5 929 094 | 5 819 856 | 4 694 950 |
| Transferable Deposits of Nonbank | | | | | | | | | |
| Financial Institutions | 1 370 737 | 1 115 521 | 1 539 958 | 1 285 183 | 1 252 763 | 1 301 985 | 1 288 904 | 1 337 785 | 1 354 442 |
| Current accounts of Public | | | | | | | | | |
| Nonfinancial Institutions in KZT | 48 177 | 232 683 | 9 419 | 12 468 | 4 669 | 6 436 | 7 270 | 13 852 | 74 471 |
| 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 | 1 566 795 | 1 396 130 | 1 284 914 | 1 246 361 |
| Foreign Currency Current Accounts | | | | | | | | | |
| of Public Nonfinancial Institutions | 32 | 657 | 2 694 | 39 | 1 693 | 3 229 | 5 409 | 2 677 | 2 476 |
| Other Deposits | | | | | | | | | |
| of Public Nonfinancial Institutions | 87 413 | 1 581 | 332 | 93 927 | 16 458 | 27 | 27 | 27 | 25 |
| Other Deposits of Nonbank Financial Institutions | 383 339 | 337 347 | 1 004 390 | 785 494 | 1 358 543 | 1 558 641 | 1 385 341 | 1 276 948 | 1 238 420 |
| Other Deposits of Liquidated Banks | 3 106 | 1 489 | 1 504 | 1 520 | 1 134 | 4 897 | 5 353 | 5 263 | 5 440 |
| Nonprofit Institutions | - | - | - | - | - | - | - | - | - |
| Securities (other than shares) | 474 845 | 354 628 | 247 488 | 131 236 | 252 335 | 414 909 | 562 552 | 578 312 | 524 472 |
| Other Financial Institutions | 291 892 | 110 269 | 65 186 | 36 361 | 46 988 | 145 698 | 262 368 | 294 343 | 179 877 |
| Public Nonfinancial Institutions | 133 783 | 167 123 | 105 452 | 48 993 | 72 618 | 198 622 | 164 323 | 152 237 | 208 147 |
| Private Nonfinancial Institutions | 47 382 | 69 676 | 69 696 | 45 881 | 129 308 | 70 490 | 135 101 | 131 730 | 136 388 |
| Households | 891 | 282 | - | - | 81 | - | - | 2 | 41 |
| Nonprofit Institutions | 897 | 7 278 | 7 155 | - | 3 339 | 99 | 760 | - | 18 |
| Credits | 150 098 | 6 059 | 6 295 | - | - | - | - | - | - |
| Banks | - | - | 3 088 | - | - | - | - | - | - |
| Nonbank Financial Institutions | 150 098 | 6 059 | 3 205 | - | - | - | - | - | - |
| Public Nonfinancial Institutions | - | - | 1 | - | - | - | - | - | - |
| Financial Derivatives | 16 | - | 37 | - | - | - | - | - | - |
| Banks | 16 | - | 37 | - | - | - | - | - | - |
| Nonbank Financial Institutions | - | - | - | - | - | - | - | - | - |
| With liquidation banks | - | - | - | - | - | - | - | - | - |

## 2.3. Banks Monetary Survey

mln. of KZT, end of period

| | 2021 | 2022 | 2023 | 2024 | 2025* | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| **Net Foreign Assets** | **1 769 349** | **810 249** | **837 480** | **380 772** | **492 453** | **907 621** | **501 422** | **137 552** | **4 089** |
| **Net Foreign Assets, CFC** | **1 567 010** | **820 973** | **1 459 100** | **1 302 997** | **1 821 122** | **2 029 046** | **1 618 628** | **1 265 822** | **1 246 700** |
| Claims to Nonresidents, CFC | 2 330 781 | 3 293 138 | 4 069 307 | 4 448 787 | 5 610 323 | 6 082 857 | 5 985 438 | 5 665 911 | 5 621 203 |
| Foreign Currency | 264 941 | 370 974 | 613 961 | 397 165 | 502 707 | 562 833 | 385 727 | 404 402 | 393 152 |
| Transferable Deposits | 757 233 | 1 132 797 | 1 215 266 | 1 148 104 | 1 698 816 | 1 811 696 | 1 347 037 | 1 313 415 | 1 334 581 |
| Other Deposits | 466 087 | 477 359 | 645 017 | 771 610 | 749 149 | 1 184 413 | 1 647 074 | 1 304 254 | 1 138 973 |
| Securities (other than shares) | 501 724 | 838 832 | 1 007 177 | 1 204 023 | 1 331 331 | 1 342 992 | 1 426 368 | 1 421 438 | 1 485 199 |
| Credits | 279 970 | 399 142 | 500 714 | 779 340 | 1 115 850 | 1 077 973 | 1 081 465 | 1 119 585 | 1 144 293 |
| Financial Derivatives | 4 689 | 473 | 8 662 | 4 442 | 9 815 | 12 216 | 14 507 | 13 580 | 22 405 |
| Shares and other Equity | 4 373 | 4 675 | 4 594 | 5 789 | 5 637 | 5 343 | 5 269 | 5 145 | 4 896 |
| Other Accounts Receivable | 51 766 | 68 885 | 73 916 | 138 314 | 197 019 | 85 390 | 77 992 | 84 092 | 97 704 |
| Less: Liabilities for Nonresidents, CFC | 763 771 | 2 472 164 | 2 610 207 | 3 145 790 | 3 789 201 | 4 053 811 | 4 366 810 | 4 400 089 | 4 374 503 |
| Transferable Deposits | 349 911 | 1 413 594 | 1 321 335 | 1 445 896 | 1 273 862 | 1 215 516 | 1 108 135 | 1 081 488 | 1 087 181 |
| Other Deposits | 280 553 | 836 243 | 943 601 | 1 280 753 | 1 638 596 | 1 562 793 | 1 517 397 | 1 453 190 | 1 428 676 |
| Securities (other than shares) | 41 400 | 24 253 | - | - | 206 827 | 339 389 | 336 553 | 323 523 | 310 570 |
| Credits | 47 273 | 157 398 | 157 344 | 362 564 | 540 084 | 808 076 | 1 253 106 | 1 399 317 | 1 391 682 |
| Financial Derivatives | 9 176 | 2 507 | 7 062 | 390 | 4 750 | 8 433 | 16 714 | 11 609 | 14 457 |
| Other Accounts Payable | 35 458 | 38 168 | 180 864 | 56 186 | 125 082 | 119 604 | 134 905 | 130 962 | 141 936 |
| Other net Foreign Assets, OFC | 202 338 | -10 724 | -621 620 | -922 225 | -1 328 669 | -1 121 425 | -1 117 206 | -1 128 270 | -1 242 612 |
| Gross Assets | 507 000 | 666 949 | 855 091 | 833 226 | 891 498 | 985 534 | 1 070 534 | 1 074 501 | 1 019 520 |
| Less: Foreign Liabilities | 304 662 | 677 673 | 1 476 711 | 1 755 451 | 2 220 167 | 2 106 960 | 2 187 740 | 2 202 770 | 2 262 132 |
| **Domestic Assets** | **28 273 963** | **32 860 771** | **36 856 922** | **44 480 036** | **50 090 625** | **52 098 935** | **53 414 076** | **53 624 497** | **54 998 750** |
| Reserves | 6 516 208 | 7 430 749 | 6 360 781 | 8 988 580 | 9 704 108 | 9 556 380 | 10 656 427 | 9 745 931 | 10 118 235 |
| Transferable and Other Deposits in NBK | 6 062 216 | 6 967 609 | 5 890 626 | 8 500 922 | 9 182 198 | 9 081 253 | 10 164 295 | 9 264 217 | 9 651 577 |
| National Currency | 453 992 | 463 140 | 470 155 | 487 658 | 521 910 | 475 127 | 492 132 | 481 714 | 466 659 |
| Other Claims to NBK | 1 589 764 | 1 845 120 | 1 012 693 | 263 370 | 156 756 | 527 357 | 529 407 | 835 311 | 1 017 221 |

Continuation

| | 2021 | 2022 | 2023 | 2024 | 2025* | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| Net Claims to the Central Government | 4 235 214 | 4 417 488 | 6 375 618 | 8 698 045 | 7 481 374 | 8 470 155 | 8 366 708 | 8 210 732 | 8 214 305 |
| Gross Claims | 4 438 508 | 4 664 553 | 6 640 779 | 8 954 858 | 7 729 841 | 8 739 368 | 8 632 919 | 8 476 571 | 8 492 664 |
| Securities (other than shares) | 4 332 090 | 4 555 217 | 6 533 456 | 8 776 421 | 7 563 888 | 8 472 528 | 8 373 215 | 8 219 637 | 8 240 314 |
| Credits | 101 473 | 108 723 | 106 822 | 123 401 | 90 995 | 86 530 | 85 246 | 83 216 | 79 355 |
| Other Accounts Receivable | 4 945 | 614 | 502 | 55 036 | 74 957 | 180 310 | 174 457 | 173 718 | 172 995 |
| Less: Liabilities | 203 294 | 247 065 | 265 161 | 256 812 | 248 467 | 269 213 | 266 211 | 265 838 | 278 359 |
| Transferable Deposits | 23 713 | 15 832 | 13 387 | 1 759 | 2 662 | 3 680 | 2 187 | 2 232 | 2 390 |
| Other Deposits | 1 947 | 2 542 | 4 635 | 19 495 | 9 906 | 17 196 | 17 767 | 11 766 | 14 830 |
| Credits | 56 444 | 64 948 | 63 685 | 69 913 | 76 756 | 81 373 | 82 054 | 83 729 | 85 430 |
| Other Accounts Payable | 121 190 | 163 744 | 183 455 | 165 645 | 159 143 | 166 964 | 164 203 | 168 111 | 175 709 |
| Claims to the Regional and Local Government | 14 469 | 13 224 | 13 446 | 14 162 | 21 883 | 2 | 4 | 6 | 1 272 |
| Securities (other than shares) | 14 468 | 13 223 | 13 446 | 14 160 | 14 171 | - | - | - | - |
| Credits | - | - | - | - | - | - | - | - | - |
| Other Accounts Receivable | 1 | 1 | 1 | 2 | 7 712 | 2 | 4 | 6 | 1 272 |
| Claims to Nonbank Financial Institutions | 2 397 563 | 2 441 767 | 2 890 141 | 2 540 744 | 3 492 431 | 3 398 987 | 3 459 654 | 3 859 656 | 4 144 589 |
| Transferable Deposits | 13 986 | 135 465 | 25 472 | 12 874 | 17 549 | 32 364 | 31 872 | 27 978 | 25 980 |
| Other Deposits | 52 | - | - | - | - | 32 873 | 16 520 | 16 295 | 15 943 |
| Securities (other than shares) | 639 721 | 884 278 | 832 316 | 706 931 | 837 814 | 910 941 | 938 419 | 863 809 | 891 625 |
| Credits | 1 275 313 | 836 937 | 1 247 196 | 1 113 021 | 1 802 227 | 1 496 007 | 1 527 781 | 2 063 514 | 2 305 968 |
| Financial Derivatives | 54 716 | 72 008 | 158 908 | 6 989 | 12 209 | 25 942 | 19 519 | 21 866 | 11 312 |
| Shares and other Equity | 296 402 | 300 200 | 376 771 | 482 175 | 577 871 | 618 073 | 615 228 | 594 154 | 608 838 |
| Other Accounts Receivable | 117 372 | 212 878 | 249 478 | 218 753 | 244 762 | 282 786 | 310 316 | 272 041 | 284 923 |
| Claims to Public Nonfinancial Institutions | 605 536 | 873 865 | 777 381 | 690 279 | 882 359 | 1 023 356 | 1 300 726 | 1 239 746 | 1 238 241 |
| Other Deposits | - | - | - | - | - | - | - | - | - |
| Securities (other than shares) | 458 448 | 564 961 | 550 463 | 504 950 | 664 731 | 748 470 | 972 977 | 921 352 | 932 288 |
| Credits | 146 736 | 308 618 | 226 564 | 185 219 | 217 575 | 274 394 | 327 281 | 317 959 | 304 480 |
| Financial Derivatives | - | - | - | - | - | - | - | - | - |
| Shares and other Equity | 2 | - | - | - | - | - | - | - | - |
| Other Accounts Receivable | 351 | 286 | 355 | 111 | 53 | 492 | 468 | 434 | 1 472 |

Continuation

| | 2021 | 2022 | 2023 | 2024 | 2025* | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| Claims to Private Nonfinancial Institutions | 8 474 297 | 9 266 501 | 10 468 045 | 11 840 393 | 13 483 148 | 13 933 223 | 13 737 365 | 14 107 258 | 14 146 455 |
| Securities (other than shares) | 254 543 | 266 881 | 273 631 | 378 330 | 434 830 | 457 653 | 456 519 | 447 032 | 422 193 |
| Credits | 7 901 000 | 8 673 393 | 9 775 098 | 10 959 988 | 12 496 121 | 12 923 960 | 12 700 169 | 13 068 260 | 13 122 562 |
| Financial Derivatives | 1 378 | 1 251 | 1 549 | 379 | 3 104 | 5 039 | 4 824 | 5 938 | 7 673 |
| Shares and other Equity | 162 909 | 191 382 | 245 262 | 261 142 | 314 582 | 311 323 | 319 031 | 320 884 | 343 101 |
| Other Accounts Receivable | 154 467 | 133 593 | 172 506 | 240 554 | 234 510 | 235 248 | 256 822 | 265 143 | 250 926 |
| Claims to Nonprofit Institutions | 3 016 | 2 391 | 4 109 | 6 027 | 7 087 | 8 622 | 9 029 | 9 398 | 8 805 |
| Credits | 2 939 | 2 268 | 3 827 | 5 955 | 6 902 | 6 702 | 6 938 | 7 167 | 6 697 |
| Shares and other Equity | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| Other Accounts Receivable | 74 | 120 | 279 | 69 | 182 | 1 918 | 2 088 | 2 228 | 2 105 |
| Claims to Households | 10 869 025 | 14 243 981 | 18 331 749 | 22 998 054 | 27 800 516 | 29 015 548 | 29 355 754 | 29 712 407 | 29 936 402 |
| Securities (other than shares) | - | - | - | - | - | - | - | - | - |
| Credits | 10 795 904 | 14 177 198 | 18 276 322 | 22 914 265 | 27 655 597 | 28 906 479 | 29 248 109 | 29 609 635 | 29 828 756 |
| Financial Derivatives | 530 | - | - | 1 538 | - | 333 | 252 | 314 | 475 |
| Other Accounts Receivable | 72 590 | 66 783 | 55 427 | 82 252 | 144 919 | 108 736 | 107 393 | 102 457 | 107 172 |
| Other Net Assets | -6 431 129 | -7 674 314 | -9 377 040 | -11 559 618 | -12 939 038 | -13 834 694 | -14 000 999 | -14 095 948 | -13 826 776 |
| Other Financial Assets | 98 964 | 128 385 | 129 563 | 130 328 | 259 829 | 238 881 | 242 946 | 242 665 | 259 328 |
| Nonfinacial Assets | 796 805 | 834 083 | 886 835 | 962 845 | 1 223 550 | 1 258 753 | 1 265 490 | 1 274 073 | 1 294 327 |
| Less: Other Liabilities | 1 238 334 | 1 556 149 | 1 627 152 | 1 697 052 | 1 727 986 | 1 891 679 | 1 853 276 | 2 025 746 | 1 736 013 |
| Less: Capital Accounts | 6 088 565 | 7 080 633 | 8 766 286 | 10 955 739 | 12 694 431 | 13 440 649 | 13 656 159 | 13 586 940 | 13 644 418 |
| **Liabilities** | **30 043 312** | **33 671 020** | **37 694 402** | **44 860 808** | **50 583 078** | **53 006 556** | **53 915 497** | **53 762 049** | **55 002 839** |
| Transferable Deposits | 7 786 368 | 8 187 666 | 7 691 930 | 8 570 023 | 9 119 585 | 8 961 973 | 8 506 003 | 8 401 271 | 8 958 669 |
| Central Bank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 11 |
| Regional and Local Government | 886 | 864 | 862 | 968 | 493 | 1 087 | 895 | 897 | 791 |
| Nonbank Financial Institutions | 543 070 | 484 231 | 558 312 | 637 799 | 612 559 | 724 056 | 874 287 | 723 386 | 771 228 |
| Public Nonfinancial Institutions | 572 609 | 852 319 | 544 233 | 495 289 | 654 264 | 769 413 | 677 809 | 705 742 | 701 561 |
| Private Nonfinancial Institutions | 4 276 021 | 4 455 259 | 3 949 378 | 4 518 896 | 4 722 558 | 4 465 404 | 4 014 519 | 4 112 004 | 4 645 959 |
| Nonprofit Institutions | 116 056 | 131 520 | 116 164 | 103 808 | 97 129 | 122 676 | 107 484 | 115 067 | 129 916 |
| Households | 2 277 724 | 2 263 471 | 2 522 981 | 2 813 261 | 3 032 580 | 2 879 335 | 2 831 007 | 2 744 174 | 2 709 202 |

Continuation

| | 2021 | 2022 | 2023 | 2024 | 2025* | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| Other Deposits | 17 425 495 | 21 059 848 | 24 413 188 | 30 538 326 | 36 248 832 | 38 303 152 | 39 709 184 | 39 125 250 | 39 826 694 |
| Central Bank | 0 | - | - | - | - | - | - | - | - |
| Regional and Local Government | 28 | 504 | 2 638 | 5 330 | 10 890 | 2 797 | 3 923 | 6 995 | 10 101 |
| Nonbank Financial Institutions | 812 750 | 971 535 | 943 810 | 957 315 | 1 329 065 | 1 361 408 | 1 389 464 | 1 317 156 | 1 447 051 |
| Public Nonfinancial Institutions | 821 283 | 1 356 166 | 767 356 | 1 039 417 | 1 342 189 | 1 542 422 | 1 569 806 | 1 511 585 | 1 579 494 |
| Private Nonfinancial Institutions | 4 235 938 | 4 608 925 | 5 872 590 | 8 269 852 | 9 915 306 | 9 716 246 | 10 626 617 | 9 935 585 | 10 344 416 |
| Nonprofit Institutions | 568 295 | 738 950 | 509 737 | 489 993 | 515 505 | 522 476 | 548 999 | 559 089 | 550 466 |
| Households | 10 987 200 | 13 383 768 | 16 317 056 | 19 776 419 | 23 135 877 | 25 157 802 | 25 570 376 | 25 794 839 | 25 895 167 |
| Securities | 1 943 608 | 1 985 457 | 2 793 003 | 3 020 540 | 3 134 163 | 3 810 742 | 3 904 214 | 3 770 650 | 4 016 829 |
| Nonbank Financial Institutions | 1 743 393 | 1 773 039 | 2 562 398 | 2 757 467 | 2 860 573 | 3 524 765 | 3 616 443 | 3 482 128 | 3 724 282 |
| Public Nonfinancial Institutions | 148 963 | 150 815 | 152 952 | 155 348 | 158 003 | 162 166 | 160 846 | 160 460 | 161 873 |
| Private Nonfinancial Institutions | 1 447 | 2 885 | 1 775 | 573 | 587 | 284 | 325 | 367 | 437 |
| Households | 49 805 | 58 718 | 75 878 | 107 152 | 115 001 | 123 527 | 126 600 | 127 696 | 130 237 |
| Credits | 2 152 007 | 1 606 866 | 2 129 723 | 2 195 351 | 2 033 205 | 2 192 503 | 2 118 476 | 2 737 149 | 2 447 491 |
| 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 | 57 174 | 58 243 | 59 227 | 59 852 |
| Nonbank Financial Institutions | 2 137 729 | 1 586 217 | 2 099 879 | 2 147 184 | 1 970 249 | 2 124 669 | 2 049 504 | 2 667 123 | 2 376 787 |
| Public Nonfinancial Institutions | 7 739 | 8 250 | 8 871 | 9 546 | 10 272 | 10 654 | 10 723 | 10 793 | 10 845 |
| 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 | 25 681 | 19 897 | 21 575 | 12 145 |
| Central Bank | - | - | - | - | - | - | - | - | - |
| Nonbank Financial Institutions | 54 673 | 73 653 | 159 394 | 6 537 | 12 645 | 24 624 | 19 280 | 20 742 | 11 150 |
| Public Nonfinancial Institutions | - | - | - | - | 3 | - | - | - | - |
| Private Nonfinancial Institutions | 155 | 959 | 142 | 666 | 762 | 724 | 365 | 519 | 518 |
| Households | - | - | - | 1 397 | - | 333 | 252 | 314 | 476 |
| Other Accounts Payable | 681 006 | 756 571 | 507 022 | 527 969 | 33 883 | -287 495 | -342 277 | -293 847 | -258 990 |
| Central Bank | 24 | 211 | 182 | 220 | 171 | 527 | 58 | 0 | 18 |
| Regional and Local Government | 3 789 | 5 581 | 4 954 | 4 369 | 4 374 | 4 418 | 4 419 | 4 494 | 4 364 |
| Nonbank Financial Institutions | 65 337 | 88 071 | 64 816 | 50 132 | 34 013 | 38 815 | 32 742 | 34 962 | 34 333 |
| Public Nonfinancial Institutions | 103 266 | 97 753 | 99 097 | 97 422 | 95 445 | 93 538 | 93 507 | 94 518 | 93 484 |
| Private Nonfinancial Institutions | 228 250 | 245 255 | 301 575 | 339 673 | 372 910 | 225 290 | 225 645 | 231 470 | 237 940 |
| Nonprofit Institutions | 704 | 389 | 1 569 | 451 | 298 | 4 680 | 5 516 | 3 129 | 3 925 |
| Households | 197 877 | 201 800 | 244 310 | 298 347 | 391 713 | 264 295 | 262 040 | 279 354 | 282 180 |
| Interbank Accounts | 81 759 | 117 511 | -209 481 | -262 644 | -865 041 | -919 058 | -966 204 | -941 773 | -915 235 |

* including final turnovers

## 2.4. Banking System Monetary Survey

mln. of KZT, end of period

| | 2021 | 2022 | 2023 | 2024 | 2025* | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| **Net Foreign Assets** | **40 426 251** | **43 086 563** | **44 266 879** | **55 093 010** | **65 530 494** | **62 217 090** | **61 801 562** | **64 169 946** | **58 510 756** |
| Claims to Nonresidents | 17 175 190 | 19 521 062 | 20 408 036 | 28 511 157 | 38 679 283 | 35 805 120 | 35 975 154 | 38 126 573 | 34 665 616 |
| Monetary Gold and SDR | 11 171 705 | 10 504 466 | 9 887 314 | 13 670 249 | 25 047 136 | 23 969 680 | 23 902 038 | 26 866 462 | 23 686 405 |
| Foreign Currency | 377 319 | 500 864 | 751 766 | 549 606 | 649 905 | 700 452 | 520 758 | 535 999 | 518 199 |
| Transferable Deposits | 1 993 762 | 2 961 226 | 3 997 773 | 4 004 908 | 3 038 051 | 3 811 993 | 3 642 900 | 3 155 514 | 3 272 514 |
| Other Deposits | 466 087 | 477 359 | 645 017 | 771 610 | 749 149 | 1 184 413 | 1 647 074 | 1 304 254 | 1 138 973 |
| Securities (other than shares) | 1 258 447 | 3 132 763 | 2 966 140 | 6 428 021 | 5 642 670 | 2 832 634 | 3 000 905 | 2 991 508 | 2 873 742 |
| Credits | 279 970 | 399 142 | 500 714 | 779 340 | 1 115 850 | 1 077 973 | 1 081 465 | 1 119 585 | 1 144 293 |
| Shares and other Equity | 4 373 | 4 675 | 4 594 | 5 789 | 5 637 | 5 343 | 5 269 | 5 145 | 4 896 |
| Financial Derivatives | 6 997 | 3 160 | 43 805 | 13 396 | 11 897 | 14 151 | 16 090 | 16 057 | 23 883 |
| Other Claims | 1 616 531 | 1 537 406 | 1 610 914 | 2 288 238 | 2 418 988 | 2 208 481 | 2 158 656 | 2 132 048 | 2 002 712 |
| Liabilities for Nonresidents | 1 646 651 | 3 429 672 | 3 548 288 | 4 326 529 | 4 942 015 | 5 019 375 | 5 309 794 | 5 329 178 | 5 310 596 |
| Transferable Deposits | 349 916 | 1 471 421 | 1 368 240 | 1 625 787 | 1 413 254 | 1 226 864 | 1 108 147 | 1 082 876 | 1 146 376 |
| SDR | 880 941 | 897 515 | 889 002 | 998 241 | 1 010 092 | 950 356 | 939 394 | 924 118 | 873 244 |
| Other Deposits | 280 553 | 836 243 | 943 601 | 1 280 753 | 1 638 596 | 1 562 793 | 1 517 397 | 1 453 190 | 1 428 676 |
| Securities (other than shares) | 41 400 | 24 253 | - | - | 206 827 | 339 389 | 336 553 | 323 523 | 310 570 |
| Credits | 47 694 | 157 848 | 157 787 | 363 076 | 540 576 | 808 545 | 1 253 567 | 1 399 768 | 1 392 111 |
| Financial Derivatives | 9 176 | 2 507 | 7 062 | 390 | 4 750 | 8 433 | 16 714 | 11 609 | 14 457 |
| Other Accounts Payable | 36 971 | 39 885 | 182 597 | 58 283 | 127 920 | 122 996 | 138 021 | 134 095 | 145 161 |
| Assets of the National Oil Fund | **23 888 930** | **25 787 868** | **27 284 595** | **30 896 973** | **32 300 460** | **31 485 920** | **31 314 436** | **31 540 836** | **29 308 951** |
| Other Net Foreign Assets | 1 008 782 | 1 207 304 | 122 537 | 11 409 | -507 234 | -54 574 | -178 235 | -168 284 | -153 215 |
| Assets | 2 105 715 | 2 581 380 | 2 266 893 | 2 540 473 | 2 537 181 | 2 737 966 | 2 652 717 | 2 685 420 | 2 765 366 |
| Foreign Liabilities | 1 096 933 | 1 374 076 | 2 144 356 | 2 529 064 | 3 044 415 | 2 792 540 | 2 830 952 | 2 853 705 | 2 918 582 |
| **Net Domestic Assets** | **-10 326 961** | **-8 790 608** | **-5 965 307** | **-9 433 007** | **-12 778 753** | **-7 216 873** | **-6 017 867** | **-9 175 411** | **-2 264 600** |
| Net Claims to the Central Government | 3 392 313 | 2 460 848 | 4 364 751 | 6 106 777 | 4 661 135 | 5 239 793 | 5 308 025 | 4 454 088 | 4 297 985 |
| Claims | 4 821 738 | 5 109 337 | 7 042 001 | 9 358 506 | 8 100 444 | 9 109 317 | 9 011 759 | 8 858 618 | 8 881 262 |
| Securities | 4 715 320 | 5 000 000 | 6 934 678 | 9 180 069 | 7 934 492 | 8 842 477 | 8 752 056 | 8 601 685 | 8 628 913 |
| Credits | 101 473 | 108 723 | 106 822 | 123 401 | 90 995 | 86 530 | 85 246 | 83 216 | 79 355 |
| Other | 4 945 | 614 | 502 | 55 036 | 74 957 | 180 310 | 174 457 | 173 718 | 172 995 |
| Liabilities | 1 429 424 | 2 648 488 | 2 677 250 | 3 251 729 | 3 439 309 | 3 869 524 | 3 703 734 | 4 404 530 | 4 583 277 |
| Transferable Deposits | 1 085 259 | 2 015 312 | 2 187 867 | 2 589 801 | 2 197 446 | 2 434 187 | 2 292 867 | 2 945 422 | 3 087 274 |
| Other Deposits | 166 099 | 402 598 | 241 331 | 425 106 | 1 004 543 | 1 185 811 | 1 163 720 | 1 206 376 | 1 233 953 |
| Securities | - | - | - | - | - | - | - | - | - |
| Credits | 56 444 | 64 948 | 63 685 | 69 913 | 76 756 | 81 373 | 82 054 | 83 729 | 85 430 |
| Other | 121 622 | 165 630 | 184 368 | 166 908 | 160 565 | 168 153 | 165 093 | 169 002 | 176 620 |

Continuation

| | 2021 | 2022 | 2023 | 2024 | 2025* | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| Claims to the Regional and Local Government | 14 469 | 13 224 | 13 446 | 14 162 | 21 883 | 2 | 4 | 6 | 1 272 |
| Securities (other than shares) | 14 468 | 13 223 | 13 446 | 14 160 | 14 171 | - | - | - | - |
| Credits | - | - | - | - | - | - | - | - | - |
| Other Accounts Receivable | 1 | 1 | 1 | 2 | 7 712 | 2 | 4 | 6 | 1 272 |
| **Resources of the National Oil Fund** | **25 794 061** | **26 789 585** | **29 914 923** | **34 750 226** | **37 300 370** | **38 109 629** | **37 888 380** | **38 461 433** | **36 020 921** |
| Claims to Nonbank Financial Institutions | 7 715 115 | 7 804 560 | 8 201 871 | 7 655 897 | 8 616 141 | 8 527 401 | 8 613 260 | 8 997 324 | 9 290 332 |
| Transferable Deposits | 13 986 | 135 465 | 25 472 | 12 874 | 17 549 | 33 397 | 58 077 | 38 269 | 27 114 |
| Other Deposits | 52 | - | - | - | - | 32 873 | 16 520 | 16 295 | 15 943 |
| Securities | 639 721 | 884 278 | 832 316 | 706 931 | 837 814 | 910 941 | 938 419 | 863 809 | 891 625 |
| Credits | 1 505 220 | 1 109 958 | 1 451 400 | 1 113 021 | 1 802 227 | 1 496 007 | 1 527 781 | 2 063 514 | 2 305 968 |
| Financial Derivatives | 54 716 | 72 008 | 158 908 | 6 989 | 12 209 | 25 942 | 19 519 | 21 866 | 11 312 |
| Shares and other Equity | 5 384 048 | 5 389 972 | 5 484 298 | 5 597 322 | 5 701 571 | 5 745 450 | 5 742 605 | 5 721 531 | 5 753 446 |
| Other Accounts Receivable | 117 372 | 212 878 | 249 478 | 218 760 | 244 772 | 282 790 | 310 339 | 272 041 | 284 923 |
| Claims to Public Nonfinancial Institutions | 1 443 209 | 1 461 118 | 1 553 027 | 1 618 700 | 2 375 253 | 3 161 618 | 3 743 329 | 3 609 403 | 3 590 162 |
| Other Deposits | - | - | - | - | - | - | - | - | - |
| Securities | 458 448 | 564 961 | 550 463 | 504 950 | 664 731 | 748 470 | 972 977 | 921 352 | 932 288 |
| Credits | 146 736 | 308 618 | 226 564 | 185 219 | 217 575 | 274 394 | 327 281 | 317 959 | 304 480 |
| Financial Derivatives | - | - | - | - | - | - | - | - | - |
| Shares and other Equity | 750 002 | 541 968 | 670 379 | 854 170 | 1 249 224 | 1 965 639 | 2 013 576 | 2 052 880 | 2 088 052 |
| Other Accounts Receivable | 88 024 | 45 571 | 105 621 | 74 362 | 243 722 | 173 116 | 429 496 | 317 212 | 265 342 |
| Claims to Private Nonfinancial Institutions | 8 474 348 | 9 266 501 | 10 468 045 | 11 840 393 | 13 483 148 | 13 933 223 | 13 737 365 | 14 107 258 | 14 146 455 |
| Securities | 254 543 | 266 881 | 273 631 | 378 330 | 434 830 | 457 653 | 456 519 | 447 032 | 422 193 |
| Credits | 7 901 000 | 8 673 393 | 9 775 098 | 10 959 988 | 12 496 121 | 12 923 960 | 12 700 169 | 13 068 260 | 13 122 562 |
| Financial Derivatives | 1 378 | 1 251 | 1 549 | 379 | 3 104 | 5 039 | 4 824 | 5 938 | 7 673 |
| Shares and other Equity | 162 909 | 191 382 | 245 262 | 261 142 | 314 582 | 311 323 | 319 031 | 320 884 | 343 101 |
| Other Accounts Receivable | 154 517 | 133 593 | 172 506 | 240 554 | 234 510 | 235 248 | 256 822 | 265 143 | 250 926 |
| Claims to Nonprofit Institutions | 3 016 | 2 391 | 4 109 | 6 027 | 7 087 | 8 622 | 9 029 | 9 398 | 8 805 |
| Credits | 2 939 | 2 268 | 3 827 | 5 955 | 6 902 | 6 702 | 6 938 | 7 167 | 6 697 |
| Shares and other Equity | 2 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| Other | 74 | 120 | 279 | 69 | 182 | 1 918 | 2 088 | 2 228 | 2 105 |

Continuation

| | 2021 | 2022 | 2023 | 2024 | 2025* | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| Claims to Households | 10 879 741 | 14 253 707 | 18 338 242 | 23 004 813 | 27 806 353 | 29 022 169 | 29 362 314 | 29 718 908 | 29 942 881 |
| Securities (other than shares) | - | - | - | - | - | - | - | - | - |
| Credits | 10 806 620 | 14 186 925 | 18 282 815 | 22 921 023 | 27 661 434 | 28 913 100 | 29 254 669 | 29 616 136 | 29 835 235 |
| Financial Derivatives | 530 | - | - | 1 538 | - | 333 | 252 | 314 | 475 |
| Other | 72 590 | 66 783 | 55 427 | 82 252 | 144 919 | 108 736 | 107 393 | 102 457 | 107 172 |
| Other Net Domestic Assets | -17 298 111 | -18 146 474 | -21 491 057 | -28 590 935 | -37 321 165 | -35 531 046 | -35 442 897 | -38 321 403 | -34 194 642 |
| Other Financial Assets | 102 866 | 135 549 | 139 554 | 149 921 | 267 922 | 255 695 | 254 466 | 253 637 | 270 223 |
| Nonfinacial Assets | 857 332 | 899 210 | 952 200 | 1 051 276 | 1 369 114 | 1 415 973 | 1 425 156 | 1 436 481 | 1 493 002 |
| Less: Other Liabilities | 6 277 057 | 6 214 048 | 7 300 823 | 7 531 264 | 7 172 027 | 7 884 140 | 7 872 885 | 8 443 784 | 8 158 910 |
| Less: Capital Accounts | 11 981 252 | 12 967 184 | 15 281 988 | 22 260 868 | 31 786 174 | 29 318 573 | 29 249 634 | 31 567 737 | 27 798 957 |
| **Liabilities** | **30 099 291** | **34 295 955** | **38 301 572** | **45 660 003** | **52 751 740** | **55 000 217** | **55 783 694** | **54 994 535** | **56 246 156** |
| Currency in Circulation | 2 997 723 | 3 360 653 | 3 639 662 | 4 374 546 | 4 749 199 | 4 864 774 | 4 881 558 | 4 836 727 | 4 790 969 |
| Transferable and Other Deposits | 27 101 567 | 30 935 301 | 34 661 910 | 41 285 458 | 48 002 541 | 50 135 442 | 50 902 137 | 50 157 809 | 51 455 187 |
| Regional and Local Government | 914 | 1 368 | 3 500 | 6 298 | 11 383 | 3 884 | 4 817 | 7 892 | 10 892 |
| Nonbank Financial Institutions | 3 109 897 | 2 908 634 | 4 046 470 | 3 665 791 | 4 552 930 | 4 946 090 | 4 937 997 | 4 655 275 | 4 811 141 |
| Public Nonfinancial Institutions | 1 529 514 | 2 443 405 | 1 324 034 | 1 641 140 | 2 019 273 | 2 321 527 | 2 260 320 | 2 233 883 | 2 358 027 |
| Private Nonfinancial Institutions | 8 511 966 | 9 064 184 | 9 821 968 | 12 788 747 | 14 637 864 | 14 181 651 | 14 641 135 | 14 047 589 | 14 990 375 |
| Nonprofit Institutions | 684 352 | 870 470 | 625 901 | 593 802 | 612 634 | 645 153 | 656 483 | 674 156 | 680 382 |
| Households | 13 264 924 | 15 647 239 | 18 840 038 | 22 589 680 | 26 168 457 | 28 037 137 | 28 401 384 | 28 539 014 | 28 604 369 |

* including final turnovers

## 2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

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

Continuation

| | 2021 | 2022 | 2023 | 2024 | 09.25 | 12.25** | 03.26 | 06.26 |
|---|---|---|---|---|---|---|---|---|
| **Deposits** | **25 307** | **15 330** | **176 347** | **10 169** | **14 591** | **4 786** | **5 692** | **44 969** |
| of which: Depository corporations | 0 | 6 564 | 130 082 | 6 585 | 3 999 | 4 074 | 3 946 | 3 339 |
| **Securities (other than shares)** | **7 502** | **8 051** | **981 482** | **983 518** | **1 078 282** | **1 078 870** | **1 059 286** | **10 317** |
| of which: Depository corporations | 0 | 0 | 21 950 | 24 241 | 117 622 | 116 990 | 99 149 | 0 |
| **Loans** | **884 294** | **941 983** | **962 655** | **1 330 710** | **1 437 141** | **1 423 728** | **1 443 665** | **1 534 214** |
| of which: Depository corporations | 393 | 48 485 | 54 614 | 126 760 | 191 934 | 182 920 | 204 680 | 233 383 |
| **Financial Derivatives** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** |
| of which: Depository corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Insurance Technical Reserve** | **13 836 287** | **15 606 629** | **18 997 395** | **24 148 686** | **27 429 872** | **27 822 253** | **28 814 120** | **30 291 302** |
| Net Equity of Households in Life Insurance Reserves | 450 152 | 551 701 | 606 036 | 897 222 | 1 189 035 | 1 343 007 | 1 439 364 | 1 616 726 |
| Net Equity of Households in Pension Funds | 13 071 798 | 14 663 411 | 17 864 654 | 22 810 718 | 25 787 071 | 26 013 772 | 26 928 948 | 28 182 322 |
| Prepayment of Premiums and Reserves against Outstanding Claims | 314 337 | 391 517 | 526 704 | 440 746 | 453 766 | 465 473 | 445 809 | 492 254 |
| of which: Depository corporations | 5 928 | 7 962 | 11 157 | 1 310 | 5 431 | 5 662 | 4 101 | 2 184 |
| **Shares and other Equity** | **1 629 798** | **1 741 458** | **2 164 286** | **2 219 982** | **2 748 342** | **2 773 137** | **2 898 632** | **3 026 396** |
| **Other Items (NET)** | **26 166** | **-455 298** | **-1 532 753** | **-2 379 421** | **-2 753 721** | **-3 027 438** | **-3 100 147** | **-2 036 820** |

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

** including final turnovers

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

## 2.6. Financial Sector Survey*

mln. of KZT, end of period

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

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

** including final turnovers

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

## 2.7. Monetary Aggregates

mln. of KZT, end of period

| | 2021 | 2022 | 2023 | 2024 | 2025* | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| **1. RM (Reserve Money)** | **10 957 714** | **11 874 422** | **11 539 973** | **14 606 537** | **15 678 721** | **15 579 704** | **16 749 995** | **15 788 049** | **16 173 663** |
| % changes to the previous month | 4,6 | 1,3 | 14,0 | 16,4 | 13,9 | 5,0 | 7,5 | -5,7 | 2,4 |
| % changes to December of the previous year | 12,1 | 8,4 | -2,8 | 26,6 | 7,3 | -0,6 | 6,8 | 0,7 | 3,2 |
| from them: | | | | | | | | | |
| Currency out of the NBK | 3 451 715 | 3 823 793 | 4 109 817 | 4 862 203 | 5 271 109 | 5 339 901 | 5 373 690 | 5 318 440 | 5 257 628 |
| Deposits of Banks and other organizations in NBK | 7 505 999 | 8 050 629 | 7 430 156 | 9 744 334 | 10 407 612 | 10 239 802 | 11 376 305 | 10 469 609 | 10 916 035 |
| **Narrow Reserve Money** | **6 945 442** | **7 374 898** | **7 142 913** | **7 532 310** | **10 270 708** | **10 898 765** | **10 820 901** | **9 968 193** | **11 478 713** |
| % changes to the previous month | 12,9 | 6,9 | 8,6 | 9,5 | 13,6 | 1,3 | -0,7 | -7,9 | 15,2 |
| % changes to December of the previous year | 36,5 | 6,2 | -3,1 | 5,5 | 36,4 | 6,1 | 5,4 | -2,9 | 11,8 |
| from them: | | | | | | | | | |
| Reserve deposits of Banks in NBK | 2 074 806 | 2 202 901 | 1 483 719 | 1 372 456 | 3 742 168 | 4 250 443 | 4 151 037 | 3 298 115 | 4 792 172 |
| **M0 (Currency in Circulation)** | **2 997 723** | **3 360 653** | **3 639 662** | **4 374 546** | **4 749 199** | **4 864 774** | **4 881 558** | **4 836 727** | **4 790 969** |
| % changes to the previous month | 3,2 | 3,4 | 4,8 | 7,7 | 3,9 | 2,1 | 0,3 | -0,9 | -0,9 |
| % changes to December of the previous year | 6,0 | 12,1 | 8,3 | 20,2 | 8,6 | 2,4 | 2,8 | 1,8 | 0,9 |
| **M1** | **8 788 006** | **9 382 455** | **10 380 883** | **11 364 043** | **11 935 072** | **12 114 107** | **11 915 267** | **12 055 165** | **12 080 979** |
| % changes to the previous month | 14,8 | 3,8 | 10,1 | 9,4 | 5,3 | 3,8 | -1,6 | 1,2 | 0,2 |
| % changes to December of the previous year | 22,3 | 6,8 | 10,6 | 9,5 | 5,0 | 1,5 | -0,2 | 1,0 | 1,2 |
| from them: | | | | | | | | | |
| Transferable deposits of individuals in national currency | 1 871 282 | 1 805 022 | 2 132 362 | 2 395 216 | 2 580 055 | 2 409 600 | 2 369 484 | 2 231 911 | 2 269 243 |
| 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 | 4 839 732 | 4 664 225 | 4 986 527 | 5 020 767 |
| **M2** | **23 750 269** | **28 025 384** | **32 746 913** | **39 254 670** | **45 805 638** | **48 128 861** | **48 814 120** | **48 335 637** | **49 737 075** |
| % changes to the previous month | 6,6 | 6,7 | 7,4 | 7,5 | 8,6 | 5,3 | 1,4 | -1,0 | 2,9 |
| % changes to December of the previous year | 24,1 | 18,0 | 16,8 | 19,9 | 16,7 | 5,1 | 6,6 | 5,5 | 8,6 |
| from them: | | | | | | | | | |
| Other deposits in tenge and transferable deposits of individuals in foreign currency | 7 243 362 | 9 651 760 | 12 884 736 | 16 026 936 | 19 379 263 | 21 600 384 | 22 090 895 | 22 410 489 | 22 688 327 |
| 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 | 14 414 370 | 14 807 957 | 13 869 983 | 14 967 769 |
| **M3 (broad money)** | **30 099 291** | **34 295 955** | **38 301 572** | **45 660 003** | **52 751 740** | **55 000 217** | **55 783 694** | **54 994 535** | **56 246 156** |
| % changes to the previous month | 4,9 | 4,7 | 7,4 | 7,2 | 7,6 | 4,4 | 1,4 | -1,4 | 2,3 |
| % changes to December of the previous year | 20,8 | 13,9 | 11,7 | 19,2 | 15,5 | 4,3 | 5,7 | 4,3 | 6,6 |
| from them: | | | | | | | | | |
| Other deposits of individuals in foreign currency | 4 150 280 | 4 190 457 | 3 822 940 | 4 167 527 | 4 209 139 | 4 027 153 | 3 941 004 | 3 896 614 | 3 646 799 |
| 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 | 2 844 203 | 3 028 570 | 2 762 284 | 2 862 282 |

* 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** | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| **Deposits - total*** | **27 101 567** | **30 935 301** | **34 661 910** | **41 285 458** | **48 002 541** | **50 135 442** | **50 902 137** | **50 157 809** | **51 455 187** |
| **of which:** | | | | | | | | | |
| **national currency:** | **17 337 508** | **21 150 007** | **26 604 473** | **32 001 910** | **37 863 603** | **40 239 797** | **41 158 687** | **40 961 765** | **41 846 068** |
| Nonbanking Legal Entities | 8 629 305 | 10 151 674 | 11 977 995 | 13 997 802 | 16 356 810 | 16 699 547 | 17 159 831 | 16 831 628 | 17 328 458 |
| Individuals | 8 708 203 | 10 998 332 | 14 626 478 | 18 004 109 | 21 506 793 | 23 540 250 | 23 998 856 | 24 130 137 | 24 517 611 |
| **foreign currency:** | **9 764 059** | **9 785 295** | **8 057 437** | **9 283 547** | **10 138 938** | **9 895 646** | **9 743 450** | **9 196 044** | **9 609 118** |
| Nonbanking Legal Entities | 5 207 338 | 5 136 388 | 3 843 877 | 4 697 976 | 5 477 274 | 5 398 758 | 5 340 922 | 4 787 167 | 5 522 360 |
| Individuals | 4 556 721 | 4 648 906 | 4 213 559 | 4 585 572 | 4 661 664 | 4 496 887 | 4 402 528 | 4 408 877 | 4 086 758 |
| **From total sum of Deposits:** | | | | | | | | | |
| Nonbanking Legal Entities | **13 836 643** | **15 288 062** | **15 821 872** | **18 695 777** | **21 834 084** | **22 098 305** | **22 500 753** | **21 618 795** | **22 850 818** |
| Individuals | **13 264 924** | **15 647 239** | **18 840 038** | **22 589 680** | **26 168 457** | **28 037 137** | **28 401 384** | **28 539 014** | **28 604 369** |
| **Transferable Deposits** | | | | | | | | | |
| **in national currency:** | **5 790 283** | **6 021 802** | **6 741 222** | **6 989 497** | **7 185 873** | **7 249 333** | **7 033 709** | **7 218 438** | **7 290 010** |
| Nonbanking Legal Entities | 3 919 000 | 4 216 780 | 4 608 860 | 4 594 281 | 4 605 818 | 4 839 732 | 4 664 225 | 4 986 527 | 5 020 767 |
| Individuals | 1 871 282 | 1 805 022 | 2 132 362 | 2 395 216 | 2 580 055 | 2 409 600 | 2 369 484 | 2 231 911 | 2 269 243 |
| **Other Deposits in national currency:** | **11 547 225** | **15 128 205** | **19 863 252** | **25 012 413** | **30 677 730** | **32 990 464** | **34 124 978** | **33 743 326** | **34 556 059** |
| Nonbanking Legal Entities | 4 710 305 | 5 934 894 | 7 369 135 | 9 403 521 | 11 750 992 | 11 859 815 | 12 495 606 | 11 845 101 | 12 307 691 |
| Individuals | 6 836 921 | 9 193 311 | 12 494 117 | 15 608 892 | 18 926 738 | 21 130 649 | 21 629 372 | 21 898 225 | 22 248 368 |
| **Transferable Deposits in foreign currency:** | **3 415 037** | **3 514 724** | **2 502 778** | **2 878 215** | **3 192 835** | **3 024 289** | **2 773 875** | **2 537 146** | **3 100 038** |
| Nonbanking Legal Entities | 3 008 596 | 3 056 275 | 2 112 158 | 2 460 170 | 2 740 310 | 2 554 555 | 2 312 352 | 2 024 882 | 2 660 078 |
| Individuals | 406 442 | 458 449 | 390 620 | 418 044 | 452 525 | 469 735 | 461 523 | 512 263 | 439 959 |
| **Other Deposits in foreign currency:** | **6 349 022** | **6 270 571** | **5 554 659** | **6 405 333** | **6 946 102** | **6 871 356** | **6 969 575** | **6 658 898** | **6 509 081** |
| Nonbanking Legal Entities | 2 198 742 | 2 080 113 | 1 731 719 | 2 237 805 | 2 736 963 | 2 844 203 | 3 028 570 | 2 762 284 | 2 862 282 |
| Individuals | 4 150 280 | 4 190 457 | 3 822 940 | 4 167 527 | 4 209 139 | 4 027 153 | 3 941 004 | 3 896 614 | 3 646 799 |

* without Nonresidents Accounts

** including final turnovers

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

%, for the period

| | Total (credits) | | | | including for those extended for a period | | | | | | | | Total (deposits) | | | | including for those placed for a period | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | up to 1 month | | | | over 1 month | | | | | | | | up to 1 month | | | | over 1 month | | | |
| | KZT | USD | EUR | RUB | KZT | USD | EUR | RUB | KZT | USD | EUR | RUB | KZT | USD | EUR | RUB | KZT | USD | EUR | RUB | KZT | USD | EUR | RUB |
| **2021** | 10,97 | 0,34 | 1,55 | 4,85 | 8,08 | 0,08 | -- | 4,90 | 11,75 | 2,39 | 1,55 | 3,48 | 8,31 | 0,23 | 0,55 | 4,76 | 8,31 | 0,14 | 1,03 | 4,76 | 11,35 | 0,28 | 0,53 | -- |
| **2022** | 14,98 | 3,35 | 3,00 | 9,00 | 14,93 | 8,50 | -- | 9,05 | 15,53 | 3,28 | 3,00 | 4,34 | 13,51 | 1,58 | 1,31 | 8,63 | 13,51 | 1,05 | 1,31 | 8,56 | 13,55 | 1,98 | 1,40 | 20,49 |
| **2023** | 17,39 | 3,31 | -- | -- | 17,39 | -- | -- | -- | 17,25 | 3,31 | -- | -- | 15,63 | 3,10 | 3,26 | 9,89 | 15,63 | 2,17 | 3,25 | 9,87 | 15,72 | 4,86 | 4,44 | 18,29 |
| **2024** | 15,86 | 4,23 | 5,54 | -- | 14,70 | -- | -- | -- | 17,13 | 4,23 | 5,54 | -- | 14,11 | 2,81 | 3,06 | 15,71 | 14,11 | 2,37 | 3,03 | 15,71 | 8,00 | 4,77 | 3,61 | 18,41 |
| **2025** | 18,17 | 4,60 | -- | -- | 17,34 | 8,00 | -- | -- | 19,15 | 4,53 | -- | -- | 16,10 | 3,30 | 1,93 | 17,87 | 16,10 | 3,30 | 1,93 | 17,87 | 18,63 | 3,74 | 1,88 | -- |
| **01.25** | 16,25 | 5,74 | -- | -- | 16,25 | -- | -- | -- | -- | 5,74 | -- | -- | 14,78 | 3,39 | 2,54 | 18,84 | 14,78 | 3,31 | 2,53 | 18,84 | 8,00 | 3,87 | 3,00 | -- |
| **02.25** | 16,25 | 4,38 | -- | -- | 16,25 | -- | -- | -- | -- | 4,38 | -- | -- | 14,85 | 3,27 | 2,21 | 18,71 | 14,85 | 3,18 | 2,21 | 18,71 | 8,00 | 3,88 | 2,50 | -- |
| **03.25** | 18,13 | 3,79 | -- | -- | 17,50 | -- | -- | -- | 18,75 | 3,79 | -- | -- | 15,69 | 3,29 | 2,13 | 19,17 | 15,69 | 3,22 | 1,69 | 19,17 | 8,00 | 3,84 | 2,50 | -- |
| **04.25** | 17,50 | 5,00 | -- | -- | 17,50 | -- | -- | -- | -- | 5,00 | -- | -- | 16,04 | 3,20 | 1,95 | 14,60 | 16,04 | 3,15 | 1,94 | 19,21 | 8,00 | 3,64 | 2,45 | 15,00 |
| **05.25** | 18,71 | 3,75 | -- | -- | 17,50 | -- | -- | -- | 19,25 | 3,75 | -- | -- | 16,03 | 3,43 | 1,82 | 19,14 | 16,03 | 3,40 | 1,81 | 19,14 | -- | 3,69 | 2,35 | -- |
| **06.25** | 17,50 | 3,75 | -- | -- | 17,50 | -- | -- | -- | -- | 3,75 | -- | -- | 16,02 | 3,24 | 1,69 | 18,33 | 16,02 | 3,21 | 1,69 | 18,33 | -- | 3,63 | 2,50 | -- |
| **07.25** | 18,21 | 3,75 | -- | -- | 17,50 | -- | -- | -- | 18,50 | 3,75 | -- | -- | 16,04 | 3,68 | 1,78 | 17,66 | 16,04 | 3,69 | 1,78 | 17,66 | -- | 3,59 | 1,90 | -- |
| **08.25** | 17,26 | 3,75 | -- | -- | 17,50 | -- | -- | -- | 18,64 | 3,75 | -- | -- | 16,01 | 3,66 | 1,79 | 16,40 | 16,01 | 3,67 | 1,79 | 16,38 | -- | 3,59 | 1,90 | 18,25 |
| **09.25** | 17,50 | 3,75 | -- | -- | 17,50 | -- | -- | -- | -- | 3,75 | -- | -- | 15,99 | 3,55 | 1,76 | 15,95 | 15,99 | 3,54 | 1,76 | 15,95 | -- | 3,57 | 1,83 | -- |
| **10.25** | 19,00 | 3,66 | -- | -- | 19,00 | -- | -- | -- | -- | 3,66 | -- | -- | 16,99 | 3,13 | 1,79 | 15,24 | 16,99 | 3,11 | 1,78 | 15,23 | 17,67 | 3,34 | 1,87 | 17,50 |
| **11.25** | 20,31 | 6,27 | -- | -- | 19,00 | 8,00 | -- | -- | 20,34 | 5,84 | -- | -- | 17,47 | 3,04 | 1,78 | 15,20 | 17,47 | 3,03 | 1,78 | 15,20 | 17,98 | 3,90 | 2,50 | -- |
| **12.25** | 20,00 | 4,54 | -- | -- | -- | -- | -- | -- | 20,00 | 4,54 | -- | -- | 17,43 | 2,78 | 1,81 | 14,71 | 17,43 | 2,78 | 1,81 | 14,71 | -- | 2,84 | 1,90 | -- |
| **01.25** | 19,00 | 5,01 | -- | -- | 19,00 | 1,10 | -- | -- | -- | 5,36 | -- | -- | 17,50 | 2,65 | 1,78 | 14,45 | 17,50 | 2,65 | 1,78 | 14,45 | -- | 2,60 | 2,50 | -- |
| **02.26** | 20,00 | 4,88 | -- | -- | 20,00 | -- | -- | -- | -- | 4,88 | -- | -- | 17,55 | 2,74 | 1,79 | 14,14 | 17,55 | 2,74 | 1,79 | 14,14 | 10,35 | 2,70 | 2,00 | -- |
| **03.26** | 19,80 | 3,09 | -- | -- | 19,00 | -- | -- | -- | 20,00 | 3,09 | -- | -- | 17,52 | 2,37 | 1,75 | 13,62 | 17,52 | 2,37 | 1,75 | 13,62 | -- | 3,11 | 2,50 | -- |
| **04.26** | -- | 3,40 | -- | -- | -- | -- | -- | -- | -- | 3,40 | -- | -- | 17,54 | 2,82 | 1,73 | 12,97 | 17,54 | 2,82 | 1,73 | 12,97 | -- | 2,78 | 2,50 | -- |
| **05.26** | -- | 1,82 | -- | -- | -- | 1,10 | -- | -- | -- | 2,26 | -- | -- | 17,54 | 2,55 | 1,74 | 12,35 | 17,54 | 2,55 | 1,74 | 12,35 | -- | 0,00 | 2,50 | -- |
| **06.26** | -- | 3,40 | -- | -- | -- | -- | -- | -- | -- | 3,40 | -- | -- | 17,54 | 2,82 | 1,73 | 12,97 | 17,54 | 2,82 | 1,73 | 12,97 | -- | 2,78 | 2,50 | -- |
| **07.26** | 18,25 | 6,83 | -- | -- | 18,00 | -- | -- | -- | 18,25 | 6,83 | -- | -- | 16,54 | 6,86 | 2,04 | 12,57 | 16,54 | 6,87 | 2,04 | 12,57 | -- | 2,98 | 2,50 | -- |
| **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 | -- |
| **09.26** | 17,92 | 4,74 | -- | -- | -- | -- | -- | -- | 17,92 | 4,74 | -- | -- | 15,92 | 3,27 | 2,02 | 12,24 | 15,92 | 3,27 | 2,01 | 12,24 | -- | 2,49 | 2,60 | -- |

## 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* | | 06.26 | | 07.26 | | 08.26 | | 09.26 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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** | **16,2** | **2,6** | **15,9** | **2,4** | **15,7** | **2,5** | **15,3** | **2,6** |
| including: | | | | | | | | | | | | | | | | | | |
| **Demand Deposits** | 0,7 | 0,1 | 0,5 | 0,0 | 0,2 | 0,1 | 0,0 | 0,1 | 0,1 | 0,1 | 0,2 | 0,1 | 0,2 | 0,1 | 0,1 | 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 | 6,3 | 0,3 | 9,7 | 2,0 | 9,7 | 2,4 | 9,4 | 2,2 |
| **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 | 16,2 | 2,6 | 15,9 | 2,4 | 15,7 | 2,5 | 15,3 | 2,6 |
| of which with maturity: | | | | | | | | | | | | | | | | | | |
| up to 1 month | 7,4 | 0,2 | 14,6 | 0,2 | 14,7 | 2,9 | 14,1 | 2,7 | 17,0 | 2,3 | 16,1 | 2,7 | 15,8 | 2,4 | 15,6 | 2,6 | 15,2 | 2,7 |
| from 1 to 3 month | 8,4 | 0,2 | 14,5 | 0,6 | 14,4 | 1,6 | 14,1 | 2,8 | 16,7 | 2,9 | 16,8 | 2,8 | 16,6 | 3,1 | 16,2 | 2,2 | 15,9 | 3,0 |
| 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 | 16,3 | 3,0 | 16,0 | 2,4 | 15,8 | 2,5 | 15,5 | 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 | 15,9 | 1,3 | 15,5 | 1,6 | 15,4 | 1,5 | 15,2 | 1,4 |
| over 5 years | 5,6 | 0,5 | 10,1 | 0,7 | 12,8 | 1,6 | 11,8 | 1,5 | 13,3 | 1,3 | 13,0 | 1,0 | 14,6 | 1,2 | 11,7 | 0,5 | 13,7 | 1,6 |
| **Deposits of Individuals** | **8,0** | **0,8** | **13,3** | **0,9** | **13,7** | **0,9** | **13,2** | **0,9** | **14,7** | **0,9** | **14,7** | **0,9** | **14,7** | **0,9** | **14,6** | **0,9** | **14,7** | **0,9** |
| including: | | | | | | | | | | | | | | | | | | |
| **Demand Deposits** | 0,1 | 3,2 | 0,1 | 0,2 | 0,2 | 1,0 | 0,0 | 4,3 | 0,0 | 6,8 | 0,0 | 7,6 | 0,1 | 2,6 | 0,1 | 5,7 | 0,0 | 7,9 |
| **Conditional** | 0,4 | 0,4 | 11,2 | 0,6 | 11,6 | 0,8 | 4,1 | 1,0 | 4,8 | 1,0 | 7,7 | 1,0 | 3,9 | 1,0 | 5,2 | 1,0 | 4,8 | 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 | 14,7 | 0,9 | 14,7 | 0,9 | 14,6 | 0,9 | 14,7 | 0,9 |
| of which with maturity: | | | | | | | | | | | | | | | | | | |
| up to 1 month | 7,8 | 0,4 | 14,6 | 0,8 | 14,3 | 0,8 | 13,6 | 0,8 | 16,0 | 0,7 | 15,4 | 0,9 | 15,2 | 0,3 | 15,1 | 0,8 | 14,7 | 0,7 |
| from 1 to 3 month | 8,3 | 0,4 | 14,2 | 0,7 | 15,2 | 0,8 | 15,0 | 1,0 | 17,5 | 1,0 | 18,0 | 0,9 | 17,9 | 0,9 | 17,7 | 0,9 | 17,4 | 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 | 14,6 | 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 | 14,1 | 0,8 | 14,2 | 0,9 | 14,2 | 0,8 | 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 | 1,0 | 2,0 | 0,9 | 2,0 | 0,1 | 2,1 | 0,8 |

Continuation

| | 12.21 | | 12.22 | | 12.23 | | 12.24 | | 12.25* | | 06.26 | | 07.26 | | 08.26 | | 09.26 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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** | **19,8** | **6,5** | **19,6** | **6,8** | **19,3** | **6,7** | **19,0** | **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 | 20,9 | 5,5 | 20,1 | 5,6 | 20,1 | 5,4 | 20,0 | 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 | 19,9 | 7,0 | 19,8 | 6,3 | 19,8 | 6,9 | 19,6 | 6,6 |
| 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 | 19,2 | 6,8 | 18,9 | 6,8 | 18,6 | 7,0 | 18,3 | 6,8 |
| from 1 to 5 years | 17,3 | 4,1 | 19,8 | 6,4 | 19,0 | 7,8 | 18,7 | 7,6 | 20,1 | 6,5 | 22,2 | 5,8 | 22,6 | 7,5 | 22,8 | 7,0 | 22,2 | 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 | 19,4 | 6,9 | 18,2 | 7,5 | 18,2 | 6,7 | 18,0 | 6,9 |
| **Credits to Individuals** | **17,5** | **6,0** | **17,4** | **6,1** | **17,9** | **4,0** | **18,8** | **5,1** | **20,1** | **5,7** | **20,9** | **5,6** | **21,6** | **6,4** | **21,9** | **4,1** | **21,9** | **6,6** |
| of which with maturity: | | | | | | | | | | | | | | | | | | |
| up to 1 month | 23,7 | - | 20,2 | - | 32,2 | - | 34,6 | - | 28,6 | - | 24,9 | - | 24,4 | 25,8 | 24,5 | - | 23,3 | 25,8 |
| from 1 to 3 month | 17,3 | - | 13,1 | - | 20,1 | - | 17,7 | - | 18,1 | - | 19,2 | - | 19,3 | - | 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 | - | 21,1 | - | 22,1 | 9,1 | 22,4 | 9,0 | 22,2 | - |
| 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 | 23,0 | 4,5 | 24,8 | 7,0 | 24,5 | 4,2 | 24,4 | 2,1 |
| over 5 years | 19,5 | 8,0 | 16,8 | 8,4 | 19,2 | 5,6 | 17,6 | 5,5 | 15,0 | 4,0 | 15,7 | 6,9 | 15,3 | 5,9 | 15,8 | 5,0 | 16,3 | 7,2 |

* 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 | 01.06.2026* | 01.07.2026 | 01.08.2026* | 01.09.2026* |
|---|---|---|---|---|---|---|---|---|---|
| **Loans to economy in an expanded definition** | **23 766 947** | **28 929 176** | **34 643 758** | **41 860 777** | **50 624 133** | **52 276 763** | **53 195 242** | **53 437 379** | **54 104 547** |
| of which | | | | | | | | | |
| from banking sector | 20 544 330 | 24 773 243 | 29 803 996 | 35 958 388 | 43 286 781 | 44 457 607 | 45 367 825 | 45 539 213 | 46 115 063 |
| from other organizations | 3 222 618 | 4 155 933 | 4 839 762 | 5 902 389 | 7 337 352 | 7 819 156 | 7 827 417 | 7 898 165 | 7 989 484 |
| including: | | | | | | | | | |
| from mortgage organizations | 354 327 | 337 610 | 296 549 | 276 582 | 258 598 | 257 629 | 258 894 | 257 341 | 251 901 |
| from other public sector corporations | 1 491 190 | 1 739 316 | 2 155 199 | 2 861 669 | 3 973 521 | 4 385 831 | 4 438 314 | 4 519 641 | 4 608 183 |
| from organizations engaged in microfinance activi | 1 377 101 | 2 079 007 | 2 388 014 | 2 764 139 | 3 105 233 | 3 175 696 | 3 130 209 | 3 121 184 | 3 129 400 |
| | | | | | | | | | |
| 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 | 24 811 395 | 25 389 256 | 25 341 662 | 25 682 015 |
| national currency | 10 057 335 | 11 788 741 | 13 503 205 | 15 210 808 | 18 460 916 | 18 861 431 | 19 060 131 | 19 138 437 | 19 412 759 |
| foreign currency | 2 725 749 | 2 648 198 | 2 964 850 | 4 208 725 | 5 501 264 | 5 949 964 | 6 329 125 | 6 203 224 | 6 269 256 |
| loans to Individuals | 10 983 864 | 14 492 237 | 18 175 703 | 22 441 244 | 26 661 953 | 27 465 368 | 27 805 986 | 28 095 717 | 28 422 532 |
| national currency | 10 966 576 | 14 486 475 | 18 171 943 | 22 438 675 | 26 659 410 | 27 462 965 | 27 803 841 | 28 093 403 | 28 420 293 |
| foreign currency | 17 288 | 5 762 | 3 760 | 2 569 | 2 544 | 2 404 | 2 145 | 2 313 | 2 239 |

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 | | 04.26 | | 05.26 | | 06.26 | | 07.26 | | 08.26 | | 09.26 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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** | **3 586 906** | **19,1** | **3 214 069** | **19,6** | **4 369 683** | **17,7** | **3 902 800** | **18,3** | **3 859 429** | **18,4** | **3 777 541** | **18,1** |
| *including:* | | | | | | | | | | | | | | | | | | | | |
| national currency | 22 849 883 | 16,6 | 28 504 826 | 19,0 | 33 900 564 | 19,0 | 36 535 166 | 20,2 | 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 | 3 119 654 | 20,5 |
| foreign currency | 1 574 134 | 5,0 | 2 211 647 | 6,7 | 2 994 832 | 7,3 | 5 290 767 | 7,0 | 588 183 | 7,0 | 430 891 | 6,0 | 813 387 | 6,6 | 711 257 | 6,8 | 686 560 | 6,7 | 657 887 | 6,6 |
| *from total Loans:* | | | | | | | | | | | | | | | | | | | | |
| Short-term | 12 326 838 | 14,7 | 11 672 769 | 17,5 | 15 932 908 | 16,8 | 17 220 019 | 17,3 | 1 530 355 | 17,2 | 1 331 489 | 18,0 | 1 686 877 | 17,4 | 1 752 044 | 16,0 | 1 695 422 | 16,5 | 1 666 848 | 16,2 |
| Long-term | 12 097 179 | 16,9 | 19 043 704 | 18,5 | 20 962 488 | 19,1 | 24 605 913 | 19,4 | 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 | 2 110 693 | 19,6 |
| **Loans issued to business** | **13 071 938** | **15,1** | **15 971 672** | **18,0** | **18 921 970** | **17,6** | **22 285 658** | **17,8** | **2 009 048** | **17,5** | **1 740 693** | **18,0** | **2 521 085** | **16,4** | **2 182 258** | **16,7** | **2 169 875** | **16,6** | **2 197 205** | **16,3** |
| national currency | 11 506 705 | 16,4 | 13 771 269 | 19,8 | 15 935 496 | 19,5 | 17 002 081 | 21,2 | 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 | 1 539 757 | 20,5 |
| Short-term | 8 984 197 | 14,6 | 8 148 606 | 17,8 | 10 925 423 | 16,3 | 11 002 054 | 16,6 | 940 072 | 16,2 | 854 099 | 17,1 | 1 103 591 | 16,7 | 986 084 | 15,1 | 1 027 777 | 15,6 | 1 024 345 | 15,3 |
| Long-term | 2 522 509 | 18,1 | 5 622 663 | 20,7 | 5 010 073 | 23,1 | 6 000 027 | 24,7 | 481 267 | 26,1 | 456 347 | 25,7 | 604 685 | 23,9 | 485 696 | 25,4 | 456 099 | 25,9 | 515 413 | 23,9 |
| foreign currency | 1 565 232 | 5,0 | 2 200 403 | 6,7 | 2 986 474 | 7,3 | 5 283 577 | 7,0 | 587 709 | 7,0 | 430 247 | 6,0 | 812 810 | 6,6 | 710 478 | 6,8 | 685 999 | 6,7 | 657 448 | 6,6 |
| Short-term | 1 183 272 | 4,8 | 1 043 687 | 6,7 | 2 006 068 | 7,4 | 3 104 491 | 7,3 | 349 845 | 6,9 | 238 696 | 6,5 | 316 005 | 6,9 | 515 686 | 6,7 | 410 590 | 6,7 | 401 355 | 6,5 |
| Long-term | 381 960 | 5,7 | 1 156 716 | 6,8 | 980 406 | 7,1 | 2 179 087 | 6,6 | 237 865 | 7,1 | 191 551 | 5,3 | 496 804 | 6,4 | 194 793 | 7,0 | 275 410 | 6,6 | 256 093 | 6,7 |
| **Loans issued to Individuals** | **11 352 080** | **16,7** | **14 744 801** | **18,2** | **17 973 425** | **18,6** | **19 540 275** | **19,4** | **1 577 858** | **21,2** | **1 473 376** | **21,4** | **1 848 598** | **19,5** | **1 720 542** | **20,3** | **1 689 554** | **20,6** | **1 580 336** | **20,6** |
| national currency | 11 343 178 | 16,7 | 14 733 557 | 18,2 | 17 965 068 | 18,6 | 19 533 085 | 19,4 | 1 577 384 | 21,2 | 1 472 733 | 21,4 | 1 848 021 | 19,5 | 1 719 763 | 20,3 | 1 688 993 | 20,6 | 1 579 897 | 20,6 |
| Short-term | 2 158 938 | 15,2 | 2 477 853 | 16,2 | 2 999 619 | 19,0 | 3 113 475 | 20,6 | 240 438 | 22,6 | 238 694 | 22,3 | 267 281 | 20,6 | 250 268 | 21,6 | 257 055 | 21,9 | 241 149 | 21,6 |
| Long-term | 9 184 240 | 17,1 | 12 255 704 | 18,6 | 14 965 449 | 18,5 | 16 419 610 | 19,1 | 1 336 946 | 20,9 | 1 234 039 | 21,2 | 1 580 740 | 19,3 | 1 469 494 | 20,1 | 1 431 938 | 20,4 | 1 338 748 | 20,4 |
| foreign currency | 8 902 | 5,9 | 11 244 | 3,9 | 8 357 | 4,4 | 7 190 | 4,8 | 473 | 4,6 | 643 | 7,6 | 578 | 5,6 | 779 | 4,2 | 561 | 5,0 | 439 | 3,0 |
| Short-term | 432 | 1,7 | 2 622 | 0,0 | 1 797 | 0,0 | 0 | 0,0 | 0 | 0,0 | 0 | 0,0 | 0 | 0,0 | 6 | 9,5 | 0 | 0,0 | 0 | 0,0 |
| Long-term | 8 470 | 6,1 | 8 621 | 5,1 | 6 561 | 5,6 | 7 190 | 4,8 | 473 | 4,6 | 643 | 7,6 | 578 | 5,6 | 773 | 4,2 | 561 | 5,0 | 439 | 3,0 |

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* | 05.26 | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| **Total loans** | **24 773 243** | **29 803 996** | **35 958 388** | **43 286 781** | **44 457 607** | **45 367 825** | **45 539 213** | **46 115 063** | **46 435 641** |
| *including:* | | | | | | | | | |
| national currency | 22 119 283 | 26 835 387 | 31 747 093 | 37 813 976 | 38 538 368 | 39 069 239 | 39 366 038 | 39 875 307 | 40 287 560 |
| foreign currency | 2 653 960 | 2 968 610 | 4 211 294 | 5 472 805 | 5 919 239 | 6 298 585 | 6 173 175 | 6 239 756 | 6 148 081 |
| *from total Loans:* | | | | | | | | | |
| Short-term | 4 139 077 | 3 440 384 | 5 568 032 | 6 012 365 | 6 161 961 | 6 194 619 | 6 061 377 | 6 275 736 | 6 275 914 |
| Long-term | 20 634 166 | 26 363 612 | 30 390 356 | 37 274 416 | 38 295 646 | 39 173 205 | 39 477 837 | 39 839 327 | 40 159 727 |
| **Loans of business** | **11 598 880** | **13 117 761** | **15 281 162** | **18 514 513** | **18 979 896** | **19 521 396** | **19 392 153** | **19 645 740** | **19 769 759** |
| national currency | 8 950 682 | 10 152 911 | 11 072 438 | 13 044 252 | 13 063 061 | 13 224 956 | 13 221 291 | 13 408 223 | 13 623 760 |
| Short-term | 2 821 012 | 2 184 933 | 3 439 697 | 3 660 398 | 3 410 037 | 3 415 307 | 3 332 055 | 3 442 999 | 3 549 034 |
| Long-term | 6 129 669 | 7 967 978 | 7 632 740 | 9 383 854 | 9 653 024 | 9 809 650 | 9 889 236 | 9 965 224 | 10 074 725 |
| foreign currency | 2 648 198 | 2 964 850 | 4 208 725 | 5 470 261 | 5 916 836 | 6 296 440 | 6 170 862 | 6 237 517 | 6 145 999 |
| Short-term | 482 726 | 480 101 | 1 161 414 | 1 344 050 | 1 779 148 | 1 811 102 | 1 764 527 | 1 863 425 | 1 765 429 |
| Long-term | 2 165 472 | 2 484 749 | 3 047 311 | 4 126 211 | 4 137 688 | 4 485 338 | 4 406 335 | 4 374 092 | 4 380 570 |
| **Loans of Individuals** | **13 174 364** | **16 686 235** | **20 677 225** | **24 772 268** | **25 477 711** | **25 846 428** | **26 147 060** | **26 469 323** | **26 665 882** |
| national currency | 13 168 602 | 16 682 476 | 20 674 656 | 24 769 724 | 25 475 307 | 25 844 283 | 26 144 746 | 26 467 084 | 26 663 800 |
| Short-term | 835 315 | 775 324 | 966 913 | 1 007 917 | 972 776 | 968 211 | 964 788 | 969 306 | 961 445 |
| Long-term | 12 333 287 | 15 907 152 | 19 707 743 | 23 761 807 | 24 502 531 | 24 876 072 | 25 179 958 | 25 497 778 | 25 702 355 |
| foreign currency | 5 762 | 3 760 | 2 569 | 2 544 | 2 404 | 2 145 | 2 313 | 2 239 | 2 082 |
| Short-term | 24 | 26 | 8 | 0 | 0 | 0 | 6 | 6 | 5 |
| Long-term | 5 738 | 3 734 | 2 562 | 2 544 | 2 404 | 2 145 | 2 307 | 2 234 | 2 077 |

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* | 05.26 | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| **Total arrears** | **681 452** | **680 590** | **907 174** | **1 436 125** | **1 720 203** | **1 737 491** | **1 755 804** | **1 735 330** | **1 733 464** |
| *including:* | | | | | | | | | |
| national currency | 631 970 | 667 412 | 893 972 | 1 343 182 | 1 634 355 | 1 659 541 | 1 677 055 | 1 663 308 | 1 671 280 |
| foreign currency | 49 483 | 13 178 | 13 202 | 92 943 | 85 848 | 77 950 | 78 749 | 72 023 | 62 184 |
| *from total arrears:* | | | | | | | | | |
| Short-term | 100 708 | 88 067 | 112 227 | 101 832 | 132 958 | 134 205 | 143 720 | 134 665 | 124 153 |
| Long-term | 580 744 | 592 522 | 794 947 | 1 334 293 | 1 587 245 | 1 603 286 | 1 612 084 | 1 600 665 | 1 609 311 |
| **Arrears on loans of business** | **326 572** | **283 133** | **311 333** | **453 315** | **582 231** | **588 975** | **610 932** | **613 200** | **606 344** |
| national currency | 279 304 | 271 252 | 298 938 | 361 546 | 497 338 | 511 900 | 533 040 | 542 014 | 544 950 |
| Short-term | 62 553 | 58 101 | 72 043 | 53 122 | 84 467 | 85 292 | 91 757 | 89 051 | 80 072 |
| Long-term | 216 751 | 213 151 | 226 895 | 308 424 | 412 871 | 426 608 | 441 283 | 452 963 | 464 878 |
| foreign currency | 47 269 | 11 880 | 12 396 | 91 770 | 84 893 | 77 076 | 77 892 | 71 187 | 61 394 |
| Short-term | 2 289 | 58 | 10 675 | 7 047 | 2 713 | 2 707 | 6 755 | 2 077 | 872 |
| Long-term | 44 980 | 11 822 | 1 721 | 84 723 | 82 180 | 74 368 | 71 137 | 69 110 | 60 523 |
| **Arrears on loans of Individuals** | **354 880** | **397 457** | **595 841** | **982 810** | **1 137 972** | **1 148 515** | **1 144 872** | **1 122 130** | **1 127 120** |
| national currency | 352 666 | 396 160 | 595 034 | 981 636 | 1 137 017 | 1 147 641 | 1 144 015 | 1 121 294 | 1 126 330 |
| Short-term | 35 846 | 29 886 | 29 502 | 41 663 | 45 778 | 46 206 | 45 208 | 43 537 | 43 209 |
| Long-term | 316 820 | 366 274 | 565 532 | 939 973 | 1 091 239 | 1 101 435 | 1 098 807 | 1 077 757 | 1 083 121 |
| foreign currency | 2 214 | 1 298 | 807 | 1 173 | 955 | 874 | 857 | 836 | 790 |
| Short-term | 20 | 22 | 8 | 0 | 0 | 0 | 0 | 0 | 0 |
| Long-term | 2 194 | 1 276 | 799 | 1 173 | 955 | 874 | 857 | 836 | 790 |

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**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* | | 06.26 | | 07.26 | | 08.26 | | 09.26 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % | млн.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % |
| **Deposits - total in national currency** | **288 135 400** | **7,4** | **450 523 434,4** | **12,2** | **573 201 604** | **14,5** | **799 120 341** | **13,5** | **1 074 149 418** | **15,5** | **103 337 304** | **16,0** | **107 342 027** | **15,8** | **103 789 988** | **15,6** | **111 824 251** | **15,3** |
| **Demand Deposits** | **156 898** | **0,0** | **97 360,5** | **0,1** | **51 945** | **0,2** | **31 501** | **0,1** | **8 794** | **0,1** | **1 152** | **0,1** | **663** | **0,1** | **3 679** | **0,1** | **786** | **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 | 597 | 0,2 | 335 | 0,2 | 3 382 | 0,1 | 491 | 0,1 |
| Individuals | 155 515 | 0,0 | 97 009,1 | 0,1 | 50 765 | 0,1 | 30 057 | 0,1 | 5 687 | 0,0 | 554 | 0,0 | 328 | 0,1 | 297 | 0,1 | 296 | 0,0 |
| **Time, Saving Deposits** | **287 931 123** | **7,4** | **450 370 342,3** | **12,2** | **573 057 354** | **14,5** | **798 981 790** | **13,5** | **1 074 001 238** | **15,5** | **103 319 130** | **16,0** | **107 327 528** | **15,8** | **103 758 238** | **15,6** | **111 791 296** | **15,3** |
| of which: | | | | | | | | | | | | | | | | | | |
| Legal Entities | 268 133 760 | 7,3 | 419 702 403,0 | 12,2 | 532 912 685 | 14,5 | 743 347 266 | 13,5 | 991 954 863 | 15,6 | 94 543 117 | 16,2 | 98 876 116 | 15,9 | 95 701 100 | 15,7 | 103 015 414 | 15,3 |
| 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 | 8 776 014 | 14,7 | 8 451 412 | 14,7 | 8 057 138 | 14,6 | 8 775 881 | 14,7 |
| **Conditional Deposits** | **47 378** | **4,2** | **55 731,6** | **6,9** | **92 305** | **10,0** | **107 050** | **9,0** | **139 385** | **11,4** | **17 022** | **6,3** | **13 835** | **9,5** | **28 071** | **9,6** | **32 169** | **9,3** |
| of which: | | | | | | | | | | | | | | | | | | |
| Legal Entities | 37 308 | 4,3 | 37 786,8 | 5,8 | 75 680 | 9,6 | 97 631 | 9,0 | 122 716 | 11,3 | 16 054 | 6,3 | 13 298 | 9,7 | 27 473 | 9,7 | 31 607 | 9,4 |
| Individuals | 10 071 | 3,8 | 17 944,7 | 9,3 | 16 625 | 11,5 | 9 419 | 9,2 | 16 670 | 12,5 | 968 | 7,7 | 537 | 3,9 | 597 | 5,2 | 563 | 4,8 |
| **Deposits - total in CFC** | **24 730 206** | **0,5** | **27 994 872,1** | **0,6** | **48 300 864** | **1,8** | **62 175 496** | **2,4** | **79 471 741** | **2,4** | **14 443 888** | **2,4** | **16 556 336** | **2,3** | **13 658 651** | **2,7** | **12 841 831** | **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** | **2 453** | **6,5** | **551** | **0,4** | **450** | **1,2** | **2 090** | **5,6** |
| 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 | 375 | 0,1 | 480 | 0,1 | 369 | 0,1 | 618 | 0,1 |
| Individuals | 53 818 | 2,1 | 43 989,5 | 0,6 | 14 061 | 5,5 | 9 966 | 6,3 | 16 410 | 7,0 | 2 079 | 7,6 | 71 | 2,7 | 81 | 6,4 | 1 472 | 7,9 |
| **Time, Saving Deposits** | **24 630 461** | **0,5** | **27 872 784,5** | **0,6** | **48 203 925** | **1,8** | **62 096 019** | **2,4** | **79 364 382** | **2,4** | **14 405 949** | **2,4** | **16 525 078** | **2,3** | **13 652 764** | **2,4** | **12 834 350** | **2,5** |
| of which: | | | | | | | | | | | | | | | | | | |
| Legal Entities | 18 819 739 | 0,4 | 19 259 029,1 | 0,6 | 41 777 074 | 1,9 | 57 239 833 | 2,5 | 72 472 973 | 2,5 | 13 885 498 | 2,5 | 16 037 256 | 2,4 | 13 101 415 | 2,5 | 12 328 440 | 2,6 |
| 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 | 520 451 | 0,9 | 487 822 | 0,9 | 551 349 | 0,9 | 505 910 | 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** | **35 485** | **0,3** | **30 707** | **2,0** | **5 436** | **2,4** | **5 390** | **2,1** |
| 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 | 35 482 | 0,3 | 30 705 | 2,0 | 5 435 | 2,4 | 5 248 | 2,2 |
| Individuals | 2 933 | 0,4 | 8 779,9 | 0,6 | 6 275 | 0,8 | 1 991 | 0,2 | 3 538 | 0,8 | 3 | 1,0 | 2 | 1,0 | 1 | 1,0 | 142 | 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** | **966 746** | **4,7** | **472 378** | **3,9** | **279 911** | **3,5** | **417 804** | **4,2** |
| **Demand Deposits** | **919** | **0,0** | **2 480,2** | **0,0** | **5 203** | **0,1** | **6 893** | **0,1** | **8** | **0,0** | **0** | **0,1** | **3** | **0,1** | **11** | **0,1** | **0** | **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 | 0,1 | 3 | 0,1 | 11 | 0,1 | 0 | 0,1 |
| **Time, Saving Deposits** | **465 225** | **2,2** | **793 340,6** | **6,1** | **2 213 953** | **3,1** | **2 461 978** | **4,1** | **3 880 781** | **3,7** | **966 746** | **4,7** | **472 374** | **3,9** | **279 901** | **3,3** | **417 804** | **4,0** |
| 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 | 961 795 | 4,7 | 467 908 | 4,0 | 273 979 | 3,4 | 412 470 | 4,1 |
| Individuals | 96 967 | 0,7 | 97 084,3 | 0,9 | 61 026 | 0,7 | 55 622 | 0,7 | 96 176 | 0,7 | 4 951 | 0,7 | 4 466 | 0,8 | 5 921 | 0,7 | 5 334 | 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* | | 06.26 | | 07.26 | | 08.26 | | 09.26 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % | млн.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % | mln.KZT | % |
| **Current Accounts in national currency** | **580 295 009** | **0,1** | **819 117 161,6** | **0,0** | **1 013 078 514** | **0,0** | **1 295 039 904** | **0,0** | **1 732 404 898** | **0,0** | **166 636 083** | **0,1** | **167 738 992** | **0,1** | **164 065 946** | **1,1** | **170 797 876** | **1,0** |
| 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** | **133 666 827** | **0,1** | **135 873 484** | **0,1** | **132 032 677** | **1,3** | **139 166 743** | **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 | 16 992 616 | 0,6 | 22 522 042 | 0,4 | 91 717 999 | 1,8 | 98 284 802 | 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 | 116 674 212 | 0,0 | 113 351 442 | 0,0 | 40 314 679 | 0,0 | 40 881 941 | 0,0 |
| **Individuals** | **139 121 350** | **0,0** | **176 832 376,7** | **0,0** | **229 555 143** | **0,0** | **271 188 981** | **0,0** | **334 749 925** | **0,0** | **32 969 256** | **0,0** | **31 865 508** | **0,0** | **32 033 268** | **0,0** | **31 631 133** | **0,0** |
| of which: | | | | | | | | | | | | | | | | | | |
| with accrual Interest Rates | 0 | 0,0 | 0,0 | 0,0 | 4 801 | 0,0 | 1 903 | 0,1 | 0 | 0,0 | 0 | 0,0 | 0 | 0,0 | 0 | 0,0 | 0 | 0,0 |
| without accrual Interest Rates | 139 121 350 | 0,0 | 176 832 376,7 | 0,0 | 229 550 342 | 0,0 | 271 187 078 | 0,0 | 334 749 925 | 0,0 | 32 969 256 | 0,0 | 31 865 508 | 0,0 | 32 033 268 | 0,0 | 31 631 133 | 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** | **27 232 853** | **0,0** | **27 384 401** | **0,0** | **21 767 427** | **0,1** | **23 181 880** | **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** | **26 027 313** | **0,0** | **26 277 969** | **0,0** | **20 611 671** | **0,1** | **22 026 706** | **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 | 63 202 | 0,0 | 44 651 | 0,0 | 12 645 383 | 0,2 | 12 092 505 | 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 | 25 964 112 | 0,0 | 26 233 318 | 0,0 | 7 966 287 | 0,0 | 9 934 200 | 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** | **1 205 540** | **0,0** | **1 106 432** | **0,0** | **1 155 756** | **0,0** | **1 155 175** | **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 | 1,0 | 0 | 0,0 | 10 | 0,0 | 1 | 0,5 |
| 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 | 1 205 540 | 0,0 | 1 106 432 | 0,0 | 1 155 746 | 0,0 | 1 155 174 | 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** | **2 927 722** | **0,0** | **2 306 395** | **0,0** | **1 859 796** | **0,0** | **2 197 822** | **0,0** |
| of which: | | | | | | | | | | | | | | | | | | |
| **Legal Entities** | **10 085 391** | **0,0** | **14 014 909,7** | **0,0** | **15 794 007** | **0,0** | **16 652 571** | **0,0** | **22 947 593** | **0,0** | **2 760 016** | **0,0** | **2 173 253** | **0,0** | **1 749 402** | **0,0** | **2 077 096** | **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 | 17 792 | 0,1 | 382 078 | 0,0 | 489 829 | 0,1 | 212 740 | 0,4 |
| without accrual Interest Rates | 10 036 718 | 0,0 | 13 809 295,8 | 0,0 | 15 559 222 | 0,0 | 16 545 680 | 0,0 | 22 920 200 | 0,0 | 2 742 223 | 0,0 | 1 791 175 | 0,0 | 1 259 573 | 0,0 | 1 864 356 | 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** | **167 707** | **0,0** | **133 142** | **0,0** | **110 394** | **0,0** | **120 726** | **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 | 167 707 | 0,0 | 133 142 | 0,0 | 110 394 | 0,0 | 120 726 | 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* | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| **Deposits - total in national currency** | **10 386 834** | **13 834 397** | **17 840 257** | **23 097 812** | **27 879 793** | **30 002 260** | **31 255 085** | **31 050 189** | **31 746 695** |
| **Demand Deposits** | **7 056** | **7 203** | **8 748** | **4 447** | **8 231** | **9 764** | **9 831** | **9 457** | **9 453** |
| of which: | | | | | | | | | |
| Legal Entities | 873 | 602 | 1 363 | 2 103 | 2 605 | 3 771 | 3 706 | 3 770 | 3 645 |
| Individuals | 6 183 | 6 601 | 7 385 | 2 343 | 5 625 | 5 992 | 6 124 | 5 686 | 5 809 |
| **Time, Saving, Conditional Deposits** | **10 379 778** | **13 827 194** | **17 831 509** | **23 093 365** | **27 871 563** | **29 992 496** | **31 245 255** | **31 040 733** | **31 737 242** |
| of which: | | | | | | | | | |
| Legal Entities | 3 576 273 | 4 695 221 | 5 433 440 | 7 593 789 | 9 091 351 | 9 024 019 | 9 776 165 | 9 306 042 | 9 657 486 |
| Individuals | 6 803 505 | 9 131 974 | 12 398 069 | 15 499 576 | 18 780 212 | 20 968 477 | 21 469 090 | 21 734 691 | 22 079 756 |
| **Deposits - total in foreign currency** | **6 017 136** | **6 007 776** | **5 299 768** | **6 089 902** | **6 632 102** | **6 417 472** | **6 594 355** | **6 355 066** | **6 226 584** |
| **Demand Deposits** | **13 611** | **11 753** | **8 409** | **12 224** | **11 344** | **8 145** | **7 791** | **6 175** | **7 197** |
| of which: | | | | | | | | | |
| Legal Entities | 1 121 | 1 621 | 1 229 | 2 957 | 2 221 | 2 349 | 2 384 | 2 044 | 2 339 |
| Individuals | 12 491 | 10 132 | 7 180 | 9 267 | 9 123 | 5 796 | 5 407 | 4 131 | 4 859 |
| **Time, Saving, Conditional Deposits** | **6 003 525** | **5 996 022** | **5 291 359** | **6 077 678** | **6 620 757** | **6 409 327** | **6 586 564** | **6 348 892** | **6 219 387** |
| of which: | | | | | | | | | |
| Legal Entities | 1 903 704 | 1 842 495 | 1 541 025 | 1 992 726 | 2 465 401 | 2 463 010 | 2 736 460 | 2 523 328 | 2 643 593 |
| Individuals | 4 099 821 | 4 153 527 | 3 750 334 | 4 084 952 | 4 155 356 | 3 946 317 | 3 850 104 | 3 825 564 | 3 575 800 |
| **Currenct accounts - total in national currency** | **4 462 751** | **4 466 413** | **4 988 399** | **5 454 748** | **5 723 188** | **5 635 215** | **5 320 844** | **5 506 272** | **5 526 590** |
| of which: | | | | | | | | | |
| Legal Entities | 2 593 102 | 2 663 878 | 2 859 577 | 3 062 873 | 3 146 134 | 3 227 580 | 2 953 248 | 3 276 146 | 3 259 126 |
| Individuals | 1 869 649 | 1 802 536 | 2 128 823 | 2 391 875 | 2 577 053 | 2 407 635 | 2 367 596 | 2 230 126 | 2 267 465 |
| **Currenct accounts - total in foreign currency** | **2 724 491** | **3 187 153** | **2 099 929** | **2 427 961** | **2 675 501** | **2 519 915** | **2 250 634** | **2 062 912** | **2 597 629** |
| of which: | | | | | | | | | |
| Legal Entities | 2 318 049 | 2 728 704 | 1 709 310 | 2 009 917 | 2 222 976 | 2 050 181 | 1 789 111 | 1 550 649 | 2 157 670 |
| Individuals | 406 442 | 458 449 | 390 620 | 418 044 | 452 525 | 469 734 | 461 523 | 512 263 | 439 959 |

* 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 |
| 09.26 | 30 561 416 | 25 099 766 | 5 461 649 | 3 493 471 | 2 412 053 | 1 081 418 | 7 923 | 7 860 | 63 | 27 060 022 | 22 679 854 | 14 041 960 | 8 637 894 | 4 380 168 |

* 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 01.10.2026.

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 | 8 022 114 | 6 299 648 | 1 722 466 | 998 982 | 819 286 | 179 696 | 5 467 | 5 467 | 0 | 7 017 665 | 5 474 895 | 5 424 124 | 50 772 | 1 542 769 | 26,3 |
| "Kaspi Bank" JSC | 7 924 192 | 7 480 767 | 443 425 | 879 935 | 865 867 | 14 068 | 1 | 1 | 0 | 7 044 257 | 6 614 900 | 3 362 631 | 3 252 269 | 429 357 | 25,9 |
| "Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC | 3 479 062 | 3 477 637 | 1 425 | 80 979 | 79 554 | 1 425 | | | | 3 398 083 | 3 398 083 | 16 398 | 3 381 685 | | 11,4 |
| "Bereke Bank" JSC (SB of Lesha Bank LLC (Public)) | 851 667 | 737 445 | 114 222 | 72 867 | 32 942 | 39 925 | 679 | 635 | 44 | 778 121 | 703 868 | 562 667 | 141 201 | 74 253 | 2,8 |
| "ForteBank" JSC | 1 557 997 | 1 203 984 | 354 013 | 193 094 | 133 629 | 59 464 | 56 | 47 | 9 | 1 364 847 | 1 070 307 | 893 913 | 176 394 | 294 540 | 5,1 |
| "Bank CenterCredit" JSC | 3 658 469 | 2 382 646 | 1 275 822 | 694 889 | 237 982 | 456 908 | 483 | 483 | | 2 963 097 | 2 144 182 | 1 157 140 | 987 042 | 818 915 | 12,0 |
| "Eurasian Bank" JSC | 1 103 345 | 823 859 | 279 486 | 184 128 | 53 862 | 130 266 | 2 | 1 | 1 | 919 215 | 769 996 | 540 075 | 229 921 | 149 220 | 3,6 |
| "Alatau City Bank" JSC | 700 418 | 517 611 | 182 807 | 95 507 | 61 090 | 34 417 | 83 | 83 | | 604 828 | 456 438 | 449 477 | 6 960 | 148 391 | 2,3 |
| "Bank RBK" Bank" JSC | 841 084 | 424 171 | 416 913 | 66 313 | 24 781 | 41 532 | | | | 774 771 | 399 390 | 288 531 | 110 858 | 375 382 | 2,8 |
| "Altyn Bank" JSC (SB of China Citic Bank Corporation Ltd ) | 361 263 | 197 743 | 163 520 | 50 295 | 15 169 | 35 126 | 13 | 6 | 7 | 310 955 | 182 568 | 182 177 | 391 | 128 387 | 1,2 |
| "Nurbank" JSC | 167 107 | 106 334 | 60 772 | 49 643 | 18 045 | 31 598 | 1 132 | 1 132 | 0 | 116 332 | 87 157 | 74 819 | 12 338 | 29 174 | 0,5 |
| "Home Credit Bank" JSC (SB of JSC "ForteBank") | 680 125 | 649 620 | 30 506 | 25 557 | 22 380 | 3 176 | | | | 654 569 | 627 239 | 562 402 | 64 837 | 27 330 | 2,2 |
| "Bank VTB (Kazakhstan)" SB JSC | 31 946 | 24 515 | 7 431 | 5 300 | 2 377 | 2 923 | | | | 26 647 | 22 138 | 10 172 | 11 967 | 4 508 | 0,1 |
| AB "Kazakhstan-Ziraat International Bank" JSC | 37 359 | 25 323 | 12 036 | 4 543 | 1 319 | 3 224 | 2 | 0 | 2 | 32 814 | 24 004 | 23 915 | 89 | 8 810 | 0,1 |
| "Citibank Kazakhstan" JSC | | | | | | | | | | | | | | | |
| "Freedom Bank Kazakhstan" JSC | 1 104 242 | 730 397 | 373 845 | 67 124 | 39 018 | 28 107 | 5 | 5 | | 1 037 112 | 691 374 | 482 744 | 208 630 | 345 738 | 3,6 |
| "Shinhan Bank Kazakhstan" JSC | 5 458 | 691 | 4 767 | 2 043 | 428 | 1 615 | | | | 3 414 | 263 | 263 | | 3 151 | 0,0 |
| "Industrial and Commercial Bank of China in Almaty" JSC | 11 167 | 958 | 10 209 | 11 167 | 958 | 10 209 | | | | | | | | | 0,0 |
| "Bank of China Kazakhstan" SB JSC | 1 403 | 969 | 434 | 1 386 | 969 | 417 | 0 | | 0 | 17 | | | | 17 | 0,0 |
| "KMF Bank" JSC | 11 189 | 11 135 | 54 | 1 453 | 1 451 | 2 | | | | 9 736 | 9 684 | 7 142 | 2 542 | 52 | 0,0 |
| "BNK Commercial Bank" JSC | 3 586 | 3 412 | 174 | 44 | 44 | 0 | | | | 3 543 | 3 368 | 3 368 | | 174 | 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 |
| III | 2 606 364 | 16,61 | 97,14 | 170 537 | 16,14 | 89,32 | 580 464 | 14,86 | 1 158 342 | 14,04 | 47 724 | 18,93 | -- | -- | 380 916 | 6,77 | 308 530 | 13,71 |
| **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 |
| 09.26 | 1 023 788 | 16,25 | 96,82 | 6 239 | 15,85 | 90,81 | 192 381 | 15,15 | 477 767 | 14,01 | -- | -- | -- | -- | 130 909 | 17,75 | 112 840 | 14,29 |

* 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 |
| III | 4 192 766 | 803 592 | 103 858 | 32 183 | 1 001 | 673 755 | 2 561 651 | - - | 16 565 | 160 |
| **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 | - - |
| 09.26 | 1 402 914 | 504 583 | 523 | 10 076 | 1 001 | 169 681 | 711 687 | - - | 5 362 | - - |

## 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 |
| 09.26 | 31 763 934 | 1 404 060 | 16,5 | 28 426 467 | 1 281 996 | 4,1 | 384 178 | 16,5 | 1 605 576 | 15,7 | 23 104 560 | 12,7 | 223 021 | 11,7 | 365 883 | 0,0 | 759 608 | 15,0 | 701 646 | 15,6 | 1 933 406 |

* 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 | |
| | | | | | 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 |
| | | | | | 09.26 | | | | | | | |
| **Residents** | **30 800 678** | **3 285 614** | **1 928 924** | **484 370** | **862 483** | **9 837** | **2 857 096** | **493 005** | **851 492** | **1 511 695** | **903** | **21 619** |
| Government | 602 122 | 0 | 0 | 0 | 0 | 0 | 60 000 | 0 | 0 | 60 000 | 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 | 7 733 502 | 2 130 307 | 1 535 319 | 98 677 | 495 977 | 334 | 1 667 652 | 492 298 | 532 348 | 642 671 | 334 | 19 919 |
| Other financial institutions | 20 414 119 | 556 154 | 151 288 | 385 049 | 11 779 | 8 038 | 599 674 | 246 | 11 727 | 587 700 | 0 | 0 |
| Public non-financial organizations | 669 996 | 488 912 | 134 186 | 0 | 354 726 | 0 | 412 744 | 0 | 307 416 | 105 327 | 0 | 0 |
| Domestic non-financial organizations | 937 016 | 109 779 | 108 130 | 183 | 0 | 1 465 | 116 328 | 461 | 0 | 115 867 | 0 | 1 700 |
| Nonprofit Institutions | 3 523 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 10 670 | 462 | 0 | 462 | 0 | 0 | 698 | 0 | 0 | 130 | 569 | 0 |
| unknown (information about the sub-account is not disclosed) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Nonresidents** | **2 679 367** | **124 059** | **15 000** | **33 950** | **22 111** | **52 998** | **148 585** | **25 315** | **33 102** | **37 341** | **52 827** | **0** |
| **Total** | **33 480 045** | **3 409 673** | **1 943 924** | **518 321** | **884 594** | **62 835** | **3 005 681** | **518 321** | **884 594** | **1 549 037** | **53 730** | **21 619** |
| Depositors | 8 293 090 | 2 584 202 | 1 535 319 | 123 255 | 874 940 | 50 687 | 2 058 137 | 492 544 | 874 938 | 642 789 | 47 866 | 19 919 |

## 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 | |
| | 09.26 | | | | | | | | | | | | | |
| **International secuirities** | **8 977 406** | **819 666** | 18 800 | **1 108** | **1 430** | **0** | **798 328** | **823 548** | **1 108** | **1 430** | **218 807** | **602 203** | **0** | **23 599** |
| **bonds (non-residents)** | **4 645 876** | **595 025** | **18 800** | **0** | **0** | **0** | **576 225** | **656 743** | **0** | **0** | **218 807** | **437 936** | **0** | **14 684** |
| Central Government | 17 994 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| National Bank | 136 056 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 556 901 | 88 769 | 8 800 | 0 | 0 | 0 | 79 969 | 87 795 | 0 | 0 | 87 795 | 0 | 0 | 0 |
| Other financial institutions | 870 501 | 165 102 | 10 000 | 0 | 0 | 0 | 155 102 | 141 572 | 0 | 0 | 19 656 | 121 916 | 0 | 0 |
| Public non-financial organizations | 29 951 | 0 | 0 | 0 | 0 | 0 | 0 | 4 572 | 0 | 0 | 4 572 | 0 | 0 | 0 |
| Domestic non-financial organizations | 251 285 | 36 492 | 0 | 0 | 0 | 0 | 36 492 | 78 121 | 0 | 0 | 30 724 | 47 397 | 0 | 14 207 |
| Nonprofit Institutions | 137 414 | 0 | 0 | 0 | 0 | 0 | 0 | 1 343 | 0 | 0 | 1 343 | 0 | 0 | 0 |
| Households | 97 076 | 53 227 | 0 | 0 | 0 | 0 | 53 227 | 54 810 | 0 | 0 | 49 452 | 5 358 | 0 | 477 |
| International organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonresidents | 2 548 698 | 251 435 | 0 | 0 | 0 | 0 | 251 435 | 288 529 | 0 | 0 | 25 265 | 263 265 | 0 | 0 |
| **RK bonds** | **2 240 439** | **183 110** | **0** | **879** | **478** | **0** | **181 753** | **143 829** | **879** | **478** | **0** | **142 471** | **0** | **8 915** |
| Central Government | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 1 436 540 | 0 | 0 | 0 | 0 | 0 | 0 | 3 405 | 0 | 0 | 0 | 3 405 | 0 | 8 915 |
| Other financial institutions | 568 494 | 17 392 | 0 | 657 | 237 | 0 | 16 498 | 9 824 | 746 | 241 | 0 | 8 837 | 0 | 0 |
| Public non-financial organizations | 26 061 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Domestic non-financial organizations | 97 252 | 156 | 0 | 0 | 156 | 0 | 0 | 154 | 0 | 154 | 0 | 0 | 0 | 0 |
| Nonprofit Institutions | 33 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 24 991 | 360 | 0 | 0 | 86 | 0 | 274 | 182 | 0 | 83 | 0 | 99 | 0 | 0 |
| International organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonresidents | 87 069 | 165 204 | 0 | 222 | 0 | 0 | 164 981 | 130 264 | 134 | 0 | 0 | 130 130 | 0 | 0 |
| **non-resident shares** | **1 976 752** | **36 738** | 0 | **137** | **952** | **0** | **35 649** | **21 459** | **137** | **952** | **0** | **20 369** | **0** | **0** |
| Other depository institutions | 15 840 | 609 | 0 | 0 | 0 | 0 | 609 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial institutions | 1 701 053 | 25 811 | 0 | 0 | 621 | 0 | 25 190 | 13 703 | 137 | 332 | 0 | 13 234 | 0 | 0 |
| Public non-financial organizations | 172 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Domestic non-financial organizations | 59 788 | 4 444 | 0 | 0 | 288 | 0 | 4 156 | 2 167 | 0 | 577 | 0 | 1 590 | 0 | 0 |
| Nonprofit Institutions | 22 172 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 44 112 | 248 | 0 | 0 | 43 | 0 | 205 | 183 | 0 | 43 | 0 | 139 | 0 | 0 |
| unknown (information about the sub-account is not | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonresidents | 133 614 | 5 625 | 0 | 137 | 0 | 0 | 5 488 | 5 406 | 0 | 0 | 0 | 5 406 | 0 | 0 |
| **investment unit (nonresidents)** | **114 339** | **4 793** | 0 | **92** | **0** | **0** | **4 701** | **1 518** | **92** | **0** | **0** | **1 427** | **0** | **0** |
| Other depository institutions | 5 025 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial institutions | 11 454 | 1 566 | 0 | 0 | 0 | 0 | 1 566 | 992 | 92 | 0 | 0 | 900 | 0 | 0 |
| Public non-financial organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Domestic non-financial organizations | 784 | 1 026 | 0 | 0 | 0 | 0 | 1 026 | 102 | 0 | 0 | 0 | 102 | 0 | 0 |
| Nonprofit Institutions | 52 987 | 1 373 | 0 | 0 | 0 | 0 | 1 373 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 3 980 | 207 | 0 | 0 | 0 | 0 | 207 | 130 | 0 | 0 | 0 | 130 | 0 | 0 |
| Nonresidents | 40 108 | 621 | 0 | 92 | 0 | 0 | 529 | 294 | 0 | 0 | 0 | 294 | 0 | 0 |
| **Shares** | **487 539 636** | **2 910 795** | **71 059** | **23 118** | **6 334** | **0** | **2 810 284** | **102 769** | **23 118** | **6 334** | **0** | **73 317** | **0** | **577 002** |
| **ordinary** | **485 656 814** | **2 910 788** | **71 059** | **23 113** | **6 334** | **0** | **2 810 282** | **102 762** | **23 113** | **6 334** | **0** | **73 316** | **0** | **575 269** |
| Central Government | 5 289 580 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regional and local governments | 82 044 408 | 2 274 | 2 274 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| National Bank | 2 540 907 | 17 231 | 17 231 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 93 030 412 | 6 000 | 6 000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial institutions | 39 903 079 | 6 949 | 0 | 3 116 | 3 257 | 0 | 575 | 27 147 | 15 | 3 205 | 0 | 23 926 | 0 | 220 |
| Public non-financial organizations | 112 843 350 | 2 815 973 | 36 313 | 0 | 0 | 0 | 2 779 659 | 14 456 | 12 060 | 0 | 0 | 2 396 | 0 | 982 |
| Domestic non-financial organizations | 104 422 558 | 58 744 | 8 849 | 19 926 | 514 | 0 | 29 456 | 46 934 | 123 | 497 | 0 | 46 313 | 0 | 300 700 |
| Nonprofit Institutions | 42 899 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 8 089 458 | 3 036 | 392 | 68 | 2 559 | 0 | 16 | 3 611 | 878 | 2 627 | 0 | 105 | 0 | 264 840 |
| International organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not | 1 244 638 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 559 |
| Nonresidents | 36 205 525 | 582 | 0 | 2 | 4 | 0 | 576 | 10 615 | 10 035 | 4 | 0 | 575 | 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** | **1 882 822** | **7** | **0** | **6** | **0** | **0** | **2** | **7** | **6** | **0** | **0** | **2** | **0** | **1 733** |
| Central Government | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 244 458 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial institutions | 613 417 | 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 | 861 753 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 621 |
| Nonprofit Institutions | 503 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 134 539 | 4 | 0 | 3 | 0 | 0 | 2 | 7 | 6 | 0 | 0 | 2 | 0 | 107 |
| International organizations | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not | 1 526 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| Nonresidents | 24 210 | 3 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| **Corporate bonds** | **43 716 218** | **8 508 029** | **935 124** | **5 844** | **2 226** | **0** | **7 564 835** | **2 942 839** | **5 844** | **2 226** | **321 374** | **2 613 396** | **0** | **47 833** |
| 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 | 6 134 336 | 1 348 862 | 150 332 | 0 | 0 | 0 | 1 198 530 | 626 476 | 3 980 | 0 | 161 365 | 461 131 | 0 | 6 000 |
| Other financial institutions | 20 327 671 | 1 667 869 | 209 057 | 765 | 1 126 | 0 | 1 456 922 | 820 527 | 5 | 1 185 | 64 629 | 754 708 | 0 | 11 918 |
| Public non-financial organizations | 642 582 | 627 091 | 526 091 | 0 | 0 | 0 | 101 000 | 526 091 | 0 | 0 | 0 | 526 091 | 0 | 0 |
| Domestic non-financial organizations | 10 732 643 | 4 689 309 | 2 431 | 4 145 | 660 | 0 | 4 682 073 | 817 461 | 929 | 339 | 26 778 | 789 415 | 0 | 0 |
| Nonprofit Institutions | 1 328 | 207 | 207 | 0 | 0 | 0 | 0 | 91 | 0 | 0 | 91 | 0 | 0 | 0 |
| Households | 521 117 | 12 624 | 8 788 | 935 | 394 | 0 | 2 507 | 11 332 | 791 | 655 | 7 478 | 2 407 | 0 | 29 915 |
| International organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not | 38 958 | 445 | 445 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonresidents | 1 910 179 | 161 622 | 37 773 | 0 | 46 | 0 | 123 803 | 140 861 | 139 | 46 | 61 032 | 79 644 | 0 | 0 |
| **investment unit (residents)** | **472 105** | **4 579** | **0** | **0** | **0** | **0** | **4 579** | **1 913** | **0** | **0** | **0** | **1 913** | **0** | **0** |
| National Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 13 718 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial institutions | 170 589 | 1 412 | 0 | 0 | 0 | 0 | 1 412 | 760 | 0 | 0 | 0 | 760 | 0 | 0 |
| Public non-financial organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Domestic non-financial organizations | 133 521 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonprofit Institutions | 5 426 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 124 415 | 2 802 | 0 | 0 | 0 | 0 | 2 802 | 233 | 0 | 0 | 0 | 233 | 0 | 0 |
| International organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not di | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonresidents | 24 434 | 365 | 0 | 0 | 0 | 0 | 365 | 919 | 0 | 0 | 0 | 919 | 0 | 0 |
| **Claim rights** | **57 607** | **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 | 24 662 | 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 | 12 989 | 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** | **34 799 954** | **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 | 17 005 866 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Public non-financial organizations | 432 500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Domestic non-financial organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonprofit Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonresidents | 17 361 567 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Total** | **575 562 925** | **12 243 070** | **1 024 983** | **30 070** | **9 990** | **0** | **11 178 027** | **3 871 069** | **30 070** | **9 990** | **540 181** | **3 290 829** | **0** | **648 435** |
| **Residents** | **517 227 141** | **11 657 613** | **987 210** | **29 614** | **9 939** | **0** | **10 630 850** | **3 294 181** | **19 763** | **9 939** | **453 884** | **2 810 595** | **0** | **640 463** |
| Central Government | 8 714 978 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regional and local governments | 82 044 408 | 2 274 | 2 274 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| National Bank | 2 676 963 | 17 231 | 17 231 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 101 441 704 | 1 444 240 | 165 132 | 0 | 0 | 0 | 1 279 109 | 717 676 | 3 980 | 0 | 249 160 | 464 536 | 0 | 14 915 |
| Other financial institutions | 81 196 786 | 1 886 101 | 219 057 | 4 538 | 5 240 | 0 | 1 657 266 | 1 014 525 | 995 | 4 963 | 84 284 | 924 282 | 0 | 12 138 |
| Public non-financial organizations | 113 979 629 | 3 443 064 | 562 404 | 0 | 0 | 0 | 2 880 659 | 545 120 | 12 060 | 0 | 4 572 | 528 487 | 0 | 982 |
| Domestic non-financial organizations | 116 571 965 | 4 790 171 | 11 280 | 24 070 | 1 618 | 0 | 4 753 203 | 944 939 | 1 053 | 1 568 | 57 502 | 884 816 | 0 | 316 528 |
| Nonprofit Institutions | 262 839 | 1 580 | 207 | 0 | 0 | 0 | 1 373 | 1 435 | 0 | 0 | 1 435 | 0 | 0 | 0 |
| Households | 9 052 698 | 72 507 | 9 180 | 1 006 | 3 082 | 0 | 59 240 | 70 487 | 1 674 | 3 409 | 56 930 | 8 474 | 0 | 295 338 |
| International organizations | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not | 1 285 170 | 445 | 445 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 562 |
| **Nonresidents** | **58 335 784** | **585 457** | **37 773** | **456** | **50** | **0** | **547 178** | **576 888** | **10 308** | **50** | **86 297** | **480 234** | **0** | **7 972** |
| Depositors | 21 590 223 | 755 012 | 208 362 | 3 250 | 0 | 0 | 543 400 | 732 935 | 4 960 | 0 | 290 065 | 437 910 | 0 | 26 284 |

## 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** | **684 728** | **16 367 270** | **1 229 077** | **184 667** |
| **2025** | | | | | | |
| I | 13 409 | 6 923 | 289 069 | 82 119 | 285 863 | 37 252 |
| II | 14 654 | 5 952 | 119 014 | 2 266 831 | 243 764 | 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 | 53 091 | 1 052 733 | 81 628 | 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 |
| III | 30 413 | 15 826 | 238 343 | 9 997 220 | 377 909 | 19 234 |
| **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 | 9 696 | 5 380 | 77 834 | 3 460 190 | 140 762 | 4 903 |
| 08.26 | 9 390 | 5 464 | 60 652 | 3 274 240 | 119 599 | 3 750 |
| 09.26 | 11 327 | 4 981 | 99 857 | 3 262 790 | 117 548 | 10 580 |

* 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 |
| III | 462,11 | 5,64 | 531,68 | 439,37 | 5,22 | 498,60 | 460,69 | 5,65 | 528,34 | 440,86 | 5,23 | 500,68 |
| **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 | 471,98 | 6,07 | 539,62 | 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 |
| 09.26 | 449,75 | 5,28 | 518,23 | 439,37 | 5,22 | 498,60 | 448,76 | 5,28 | 513,68 | 440,86 | 5,23 | 500,68 |

## 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 | III | 04.26 | 05.26 | 06.26 | 07.26 | 08.26 | 09.26 |
| **1 AED** | 116,00 | 125,38 | 124,25 | 127,82 | 142,02 | 138,91 | 139,89 | 147,23 | 142,88 | 135,53 | 129,61 | 125,82 | 127,75 | 127,85 | 132,84 | 128,55 | 126,49 | 122,46 |
| **1 AUD** | 319,95 | 319,60 | 303,00 | 309,75 | 336,46 | 319,87 | 328,82 | 356,38 | 344,39 | 346,05 | 337,28 | 326,17 | 331,47 | 336,84 | 343,43 | 328,53 | 329,48 | 320,65 |
| **1 CAD** | 340,01 | 353,92 | 338,18 | 342,66 | 373,44 | 355,43 | 370,73 | 391,15 | 376,16 | 363,07 | 343,71 | 330,19 | 340,45 | 342,18 | 348,15 | 334,39 | 333,84 | 322,51 |
| **1 CHF** | 466,13 | 482,60 | 508,16 | 533,96 | 630,43 | 566,67 | 621,22 | 678,80 | 656,58 | 636,06 | 602,00 | 569,11 | 594,86 | 598,85 | 611,56 | 582,48 | 575,23 | 549,90 |
| **1 CNY** | 66,07 | 68,46 | 64,43 | 65,25 | 72,59 | 70,11 | 71,02 | 75,90 | 74,00 | 71,88 | 69,94 | 68,54 | 68,57 | 69,03 | 72,01 | 69,67 | 68,95 | 67,03 |
| **1 DKK** | 67,77 | 65,10 | 66,22 | 68,10 | 79,08 | 71,79 | 78,00 | 84,98 | 81,77 | 78,07 | 74,03 | 71,14 | 73,33 | 73,34 | 75,27 | 72,11 | 72,00 | 69,34 |
| **1 GBP** | 586,25 | 568,22 | 567,30 | 600,27 | 687,92 | 640,71 | 685,28 | 730,20 | 697,48 | 671,50 | 638,28 | 621,06 | 629,84 | 632,81 | 650,94 | 630,97 | 628,62 | 603,94 |
| **100 KRW** | 37,23 | 35,68 | 34,94 | 34,43 | 36,74 | 35,17 | 36,69 | 38,84 | 36,25 | 34,04 | 31,68 | 32,58 | 31,56 | 31,49 | 31,93 | 31,63 | 33,02 | 33,10 |
| **1 JPY** | 3,88 | 3,52 | 3,25 | 3,10 | 3,49 | 3,34 | 3,56 | 3,66 | 3,41 | 3,18 | 2,99 | 2,9 | 2,95 | 2,97 | 3,04 | 2,90 | 2,93 | 2,87 |
| **1 KWD** | 1413,59 | 1503,81 | 1484,73 | 1530,22 | 1700,44 | 1654,34 | 1675,25 | 1770,96 | 1710,85 | 1627,82 | 1551,71 | 1503,8 | 1530,67 | 1531,87 | 1588,07 | 1534,35 | 1513,00 | 1464,48 |
| **1 GEL** | 133,46 | 160,79 | 175,72 | 174,32 | 192,62 | 183,30 | 189,56 | 202,19 | 196,12 | 186,79 | 180,25 | 178,84 | 176,41 | 177,60 | 186,15 | 181,81 | 180,01 | 174,76 |
| **1 SAR** | 113,59 | 122,64 | 121,63 | 125,11 | 139,05 | 136,00 | 136,96 | 144,15 | 139,91 | 132,69 | 126,84 | 123,07 | 125,04 | 125,14 | 129,97 | 125,75 | 123,73 | 119,77 |
| **1 XDR** | 606,87 | 615,63 | 608,53 | 623,23 | 704,29 | 668,53 | 695,36 | 741,40 | 715,24 | 681,79 | 650,61 | 630,45 | 641,68 | 643,29 | 665,19 | 640,92 | 635,50 | 615,15 |
| **1 SEK** | 49,69 | 45,60 | 43,00 | 44,44 | 53,37 | 47,58 | 53,16 | 57,70 | 55,76 | 54,61 | 50,81 | 47,92 | 50,50 | 50,41 | 51,43 | 48,76 | 48,84 | 46,19 |
| **1 SGD** | 317,10 | 334,00 | 339,78 | 351,59 | 399,52 | 378,20 | 394,78 | 420,97 | 404,86 | 390,46 | 371,77 | 360,88 | 367,37 | 367,97 | 379,11 | 365,52 | 363,81 | 353,45 |
| **1 TRY** | 49,42 | 28,01 | 19,73 | 14,29 | 13,22 | 14,12 | 13,26 | 13,10 | 12,43 | 11,40 | 10,46 | 9,67 | 10,48 | 10,32 | 10,55 | 10,04 | 9,71 | 9,26 |
| **1 TJS** | 37,70 | 42,70 | 42,16 | 43,70 | 52,98 | 46,93 | 49,99 | 57,92 | 57,22 | 53,06 | 51,09 | 50,25 | 49,74 | 50,65 | 52,79 | 51,31 | 50,53 | 48,94 |
| **1 KGS** | 5,03 | 5,52 | 5,19 | 5,40 | 5,97 | 5,84 | 5,89 | 6,18 | 6,00 | 5,69 | 5,44 | 5,29 | 5,36 | 5,37 | 5,58 | 5,40 | 5,31 | 5,14 |
| **1 MDL** | 24,22 | 24,45 | 25,32 | 26,57 | 30,36 | 27,76 | 29,91 | 32,78 | 31,25 | 29,36 | 27,65 | 26,68 | 27,32 | 27,40 | 28,16 | 27,04 | 27,05 | 25,98 |
| **1 UAH** | 15,65 | 14,26 | 12,42 | 11,68 | 12,51 | 12,22 | 12,38 | 13,09 | 12,50 | 11,49 | 10,77 | 10,34 | 10,72 | 10,65 | 10,91 | 10,56 | 10,39 | 10,07 |
| **1 NOK** | 49,61 | 47,99 | 43,25 | 43,67 | 50,35 | 45,90 | 49,88 | 54,39 | 52,01 | 51,19 | 50,46 | 48,61 | 49,52 | 50,78 | 51,15 | 48,60 | 49,26 | 48,00 |
| **1 ZAR** | 28,89 | 28,20 | 24,75 | 25,67 | 29,22 | 27,55 | 28,08 | 30,97 | 30,66 | 30,56 | 28,88 | 28,38 | 28,29 | 28,42 | 29,81 | 28,68 | 28,69 | 27,77 |
| **1 PLN** | 110,45 | 103,42 | 108,75 | 117,98 | 139,15 | 127,43 | 136,56 | 148,95 | 144,10 | 137,87 | 130,14 | 123 | 128,80 | 129,14 | 132,26 | 124,82 | 124,89 | 119,38 |
| **10 HUF** | 14,08 | 12,42 | 12,94 | 12,85 | 14,86 | 13,22 | 14,40 | 16,19 | 15,80 | 15,22 | 15,32 | 14,67 | 14,77 | 15,26 | 15,90 | 15,00 | 14,81 | 14,21 |
| **1 BRL** | 79,11 | 89,38 | 91,45 | 87,22 | 93,53 | 87,04 | 90,61 | 100,64 | 97,32 | 94,67 | 94,15 | 89,99 | 92,90 | 94,19 | 95,38 | 92,21 | 90,28 | 87,49 |
| **1 MYR** | 102,84 | 104,70 | 100,16 | 103,03 | 122,05 | 114,75 | 119,22 | 128,47 | 126,35 | 125,72 | 118,99 | 113,55 | 117,97 | 118,81 | 120,16 | 115,73 | 114,29 | 110,66 |
| **1 HKD** | 54,81 | 58,80 | 58,29 | 60,17 | 66,90 | 65,57 | 65,84 | 69,45 | 67,47 | 63,71 | 60,75 | 58,93 | 59,89 | 59,94 | 62,25 | 60,22 | 59,23 | 57,35 |
| **10 AMD** | 8,49 | 10,75 | 11,68 | 12,03 | 13,56 | 12,95 | 13,37 | 14,20 | 13,78 | 13,25 | 12,91 | 12,74 | 12,61 | 12,79 | 13,32 | 12,97 | 12,80 | 12,44 |
| **100 UZS** | 4,02 | 4,18 | 3,90 | 3,72 | 4,17 | 3,95 | 4,02 | 4,40 | 4,38 | 4,10 | 3,95 | 3,89 | 3,87 | 3,91 | 4,07 | 3,93 | 3,92 | 3,81 |
| **1 BYN** | 168,26 | 167,76 | 170,30 | 143,72 | 159,66 | 156,20 | 157,31 | 160,03 | 163,26 | 172,11 | 169,38 | 155,87 | 163,65 | 169,41 | 175,09 | 163,99 | 155,76 | 147,84 |
| **1 CZK** | 19,66 | 19,73 | 20,56 | 20,22 | 23,94 | 21,35 | 23,35 | 26,06 | 25,17 | 24,00 | 22,77 | 21,96 | 22,47 | 22,54 | 23,24 | 22,27 | 22,26 | 21,35 |
| **1 AZN** | 251,64 | 271,92 | 269,21 | 276,95 | 307,72 | 300,99 | 303,11 | 319,02 | 309,59 | 293,64 | 280,83 | 272,63 | 276,79 | 277,01 | 287,82 | 278,54 | 274,07 | 265,34 |
| **1 INR** | 5,76 | 5,86 | 5,53 | 5,61 | 5,98 | 5,89 | 6,00 | 6,13 | 5,89 | 5,45 | 5,03 | 4,84 | 5,02 | 4,91 | 5,14 | 4,93 | 4,87 | 4,71 |
| **1 THB** | 13,33 | 13,15 | 13,12 | 13,35 | 15,89 | 15,03 | 15,51 | 16,91 | 16,31 | 15,80 | 14,62 | 13,9 | 14,52 | 14,44 | 14,86 | 14,10 | 14,07 | 13,55 |
| **1 MXN** | 21,02 | 22,92 | 25,76 | 25,67 | 27,24 | 24,95 | 26,31 | 29,22 | 28,66 | 28,41 | 27,36 | 26,8 | 26,82 | 27,11 | 28,10 | 27,03 | 27,20 | 26,18 |
| **1000 IRR** | 10,14 | 10,96 | 10,87 | 11,18 | 12,42 | 12,15 | 12,23 | 12,88 | 12,49 | 1,05 | 0,37 | 3,17 | 0,39 | 0,37 | 0,36 | 2,87 | 3,38 | 3,27 |
| **1 RON*** | | | | | | | | | | | | 101,17 | | | | 102,73 | 102,58 | 98,53 |
| **1000 VND*** | | | | | | | | | | | | 17,64 | | | | 17,92 | 17,76 | 17,30 |
| **1 ILS*** | | | | | | | | | | | | 152,71 | | | | 155,03 | 155,15 | 148,49 |
| **1000 IDR*** | | | | | | | | | | | | 25,85 | | | | 26,18 | 26,07 | 25,38 |
| **100 MNT*** | | | | | | | | | | | | 12,84 | | | | 13,14 | 12,92 | 12,51 |
| **1 QAR*** | | | | | | | | | | | | 126,53 | | | | 129,26 | 127,47 | 123,40 |
| **1 OMR*** | | | | | | | | | | | | 1197,93 | | | | 1223,78 | 1206,72 | 1168,40 |
| **1 EGP*** | | | | | | | | | | | | 9,09 | | | | 9,33 | 9,24 | 8,74 |
| **1 PKR*** | | | | | | | | | | | | 1,66 | | | | 1,70 | 1,67 | 1,62 |

* The NBK sets the official exchange rate for the specified currency starting from July 8, 2026

## 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 |
| III | 518 680 | 6 762 | 511 918 | 22 300 | 1 077 | 21 223 | 0 | 0 | 0 |
| **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 |
| 09.26 | 100 900 | 0 | 100 900 | 11 125 | 0 | 11 125 | 0 | 0 | 0 |

# IV. PAYMENT SYSTEMS

## 4.1. The Basic Indicators of Payment Systems

for the period

| | 2021 | 2022 | 2023 | 2024 | 2025 | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| **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** | **8 989** | **9 168** | **10 533** | **9 019** |
| of which: | | | | | | | | | |
| interbank system of money transfer | 18 821 | 21 796 | 25 504 | 30 642 | 35 756 | 3 052 | 3 022 | 3 426 | 3 006 |
| to total, % | 31,7 | 33,3 | 34,6 | 34,9 | 31,9 | 34,0 | 33,0 | 32,5 | 33,3 |
| interbank clearing system | 40 526 | 43 734 | 48 221 | 57 148 | 76 237 | 5 937 | 6 146 | 7 107 | 6 013 |
| to total, % | 68,3 | 66,7 | 65,4 | 65,1 | 68,1 | 66,0 | 67,0 | 67,5 | 66,7 |
| **Sum of Payments - total, mln.KZT** | **782 086 436** | **787 241 794** | **980 279 571** | **1 487 380 922** | **1 553 495 235** | **120 068 115** | **128 826 022** | **129 098 546** | **121 811 416** |
| of which: | | | | | | | | | |
| interbank system of money transfer | 773 395 880 | 776 920 220 | 969 288 279 | 1 475 536 202 | 1 539 158 576 | 118 781 115 | 127 517 529 | 127 669 223 | 120 633 849 |
| to total, % | 98,9 | 98,7 | 98,9 | 99,2 | 99,1 | 98,9 | 99,0 | 98,9 | 99,0 |
| interbank clearing system | 8 690 556 | 10 321 574 | 10 991 291 | 11 844 720 | 14 336 659 | 1 287 000 | 1 308 493 | 1 429 322 | 1 177 567 |
| to total, % | 1,1 | 1,3 | 1,1 | 0,8 | 0,9 | 1,1 | 1,0 | 1,1 | 1,0 |
| **Number of Users in Payment Systems of Kazakhstan:** | | | | | | | | | |
| interbank system of money transfer | 38 | 31 | 31 | 31 | 33 | 33 | 33 | 33 | 33 |
| interbank clearing system | 26 | 22 | 22 | 21 | 23 | 23 | 23 | 23 | 23 |
| **Payments and transfers of money through correspondent accounts opened between banks** | | | | | | | | | |
| **Number of Payments - total, thousand transactions** | **15 916** | **12 123** | **14 135** | **16 338** | **9 638** | **288** | **215** | **358** | **649** |
| of which: | | | | | | | | | |
| through loro-accounts | 7 822 | 5 009 | 5 878 | 7 216 | 4 162 | 7 | 13 | 107 | 108 |
| to total, % | 49,1 | 41,3 | 41,6 | 44,2 | 43,2 | 2,3 | 6,1 | 29,8 | 16,7 |
| through nostro-accounts | 8 094 | 7 115 | 8 257 | 9 122 | 5 476 | 281 | 202 | 252 | 541 |
| to total, % | 50,9 | 58,7 | 58,4 | 55,8 | 56,8 | 97,7 | 93,9 | 70,2 | 83,3 |
| **Sum of Payments - total, mln.KZT** | **7 789 468** | **6 629 666** | **8 107 922** | **14 025 010** | **8 990 368** | **231 306** | **188 282** | **344 412** | **533 307** |
| of which: | | | | | | | | | |
| through loro-accounts | 4 992 041 | 4 075 479 | 4 361 294 | 7 940 704 | 5 323 522 | 52 297 | 52 996 | 131 442 | 190 521 |
| to total, % | 64,1 | 61,5 | 53,8 | 56,6 | 59,2 | 22,6 | 28,1 | 38,2 | 35,7 |
| through nostro-accounts | 2 797 426 | 2 554 188 | 3 746 628 | 6 084 306 | 3 666 847 | 179 009 | 135 286 | 212 970 | 342 786 |
| to total, % | 35,9 | 38,5 | 46,2 | 43,4 | 40,8 | 83,7 | 71,9 | 61,8 | 64,3 |

Continuation

| | 2021 | 2022 | 2023 | 2024 | 2025 | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| **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** | **1 329 091** | **1 350 219** | **1 381 916** | **1 368 170** |
| Payment order | 293 141 | 327 152 | 992 863 | 1 459 953 | 975 106 | 33 417 | 34 428 | 38 109 | 36 958 |
| Payment request-order | 1 599 | 2 946 | 4 697 | 5 842 | 3 781 | 26 | 21 | 6 340 | 10 441 |
| 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 | 482 | 1 053 | 681 | 722 |
| Collection order | 2 072 | 3 325 | 4 287 | 10 880 | 6 960 | 6 | 4 | 6 | 8 |
| Payment card | 6 542 486 | 8 826 098 | 11 558 969 | 13 079 708 | 14 231 558 | 1 295 122 | 1 314 667 | 1 336 712 | 1 319 961 |
| Paid bill of exchange | 26 789 | 27 778 | 21 942 | 28 202 | 3 993 | 38 | 47 | 68 | 81 |
| **Sum of Payments - total, mln.KZT **** | **656 945 175** | **693 523 657** | **866 660 372** | **1 330 693 480** | **1 123 487 220** | **88 882 853** | **83 889 841** | **83 313 651** | **82 483 387** |
| Payment order | 551 946 974 | 554 198 658 | 688 571 905 | 1 123 889 148 | 881 510 774 | 63 948 417 | 58 526 266 | 57 097 593 | 56 979 953 |
| Payment request-order | 50 235 | 64 960 | 114 613 | 165 678 | 9 711 816 | 2 879 955 | 2 946 211 | 3 694 819 | 3 760 845 |
| Cheque for goods and services paying | 3 674 | 3 395 | 753 641 | 207 167 | 27 874 | 16 755 | 12 455 | 9 647 | 27 376 |
| Direct debiting of a banking account | 9 116 290 | 11 110 343 | 8 976 157 | 11 139 893 | 14 616 097 | 2 186 816 | 2 432 220 | 2 293 372 | 2 556 796 |
| Collection order | 330 109 | 408 169 | 1 108 589 | 1 370 875 | 1 393 216 | 1 638 | 1 177 | 1 990 | 2 319 |
| Payment card | 93 713 259 | 125 144 084 | 164 992 549 | 191 814 010 | 215 256 778 | 19 789 198 | 19 912 784 | 20 178 584 | 19 088 916 |
| Paid bill of exchange | 1 784 636 | 2 594 047 | 2 142 917 | 2 106 708 | 970 666 | 60 074 | 58 729 | 37 646 | 67 181 |
| | | | | | | | | | |
| **Payment Cards***** | | | | | | | | | |
| **Number of Payments - total, thousand transactions** | **6 542 486** | **8 510 930** | **11 558 969** | **13 079 708** | **14 231 558** | **1 295 122** | **1 314 667** | **1 336 712** | **1 319 961** |
| of which: | | | | | | | | | |
| **in trade terminals:** | **6 271 338** | **8 256 634** | **11 317 866** | **12 836 823** | **13 995 177** | **1 275 687** | **1 295 720** | **1 317 952** | **1 302 544** |
| local systems | 5 124 993 | 7 290 148 | 9 655 053 | 10 777 523 | 11 643 254 | 1 069 592 | 1 062 034 | 1 081 967 | 1 074 048 |
| international systems, of which: | 1 146 344 | 1 296 616 | 1 662 813 | 2 059 300 | 2 351 923 | 206 095 | 233 686 | 235 985 | 228 497 |
| Visa International | 716 075 | 966 486 | 1 424 882 | 1 786 254 | 1 964 030 | 172 422 | 194 173 | 197 450 | 191 919 |
| MasterCard Worldwide | 413 445 | 211 887 | 175 886 | 257 802 | 367 064 | 31 987 | 37 810 | 36 796 | 34 865 |
| in trade terminals to total, % | 95,9 | 97,0 | 97,9 | 98,1 | 98,3 | 98,5 | 98,6 | 98,6 | 98,7 |
| **on reception of a cash:** | **271 148** | **254 296** | **241 103** | **242 884** | **236 382** | **19 436** | **18 947** | **18 760** | **17 416** |
| local systems | 20 995 | 38 407 | 58 834 | 75 430 | 84 620 | 7 662 | 7 586 | 7 748 | 7 299 |
| international systems, of which: | 250 153 | 215 888 | 182 269 | 167 455 | 151 762 | 11 773 | 11 361 | 11 012 | 10 118 |
| Visa International | 157 970 | 166 113 | 152 581 | 139 675 | 126 535 | 10 124 | 9 758 | 9 473 | 8 724 |
| MasterCard Worldwide | 81 128 | 40 961 | 23 061 | 22 009 | 19 822 | 1 337 | 1 302 | 1 241 | 1 121 |
| in trade terminals to total, % | 4,1 | 3,0 | 2,1 | 1,9 | 1,7 | 1,5 | 1,4 | 1,4 | 1,3 |
| **Sum of Payments - total, mln.KZT** | **93 713 259** | **125 144 074** | **164 992 549** | **191 814 010** | **215 256 778** | **19 789 198** | **19 912 784** | **20 178 584** | **19 088 916** |
| of which: | | | | | | | | | |
| **in trade terminals:** | **73 123 297** | **103 787 623** | **141 940 209** | **166 073 313** | **187 636 019** | **17 398 077** | **17 599 505** | **17 897 248** | **16 913 900** |
| local systems | 58 304 598 | 80 253 091 | 111 865 124 | 129 389 318 | 143 006 086 | 13 085 175 | 13 224 203 | 13 623 802 | 12 882 017 |
| international systems, of which: | 14 818 699 | 23 534 532 | 30 075 085 | 36 683 995 | 44 629 933 | 4 312 902 | 4 375 302 | 4 273 445 | 4 031 883 |
| Visa International | 10 189 814 | 14 199 488 | 22 571 564 | 28 680 847 | 34 387 364 | 3 371 288 | 3 408 225 | 3 348 885 | 3 159 285 |
| MasterCard Worldwide | 4 487 835 | 4 254 248 | 5 212 037 | 7 647 368 | 9 801 644 | 907 064 | 932 619 | 888 002 | 837 951 |
| in trade terminals to total, % | 78,0 | 82,9 | 86,0 | 86,6 | 87,2 | 87,9 | 88,4 | 88,7 | 88,6 |

Continuation

| | 2021 | 2022 | 2023 | 2024 | 2025 | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| **on reception of a cash:** | **20 589 962** | **21 356 451** | **23 052 340** | **25 740 697** | **27 620 758** | **2 391 121** | **2 313 279** | **2 281 337** | **2 175 016** |
| local systems | 1 298 015 | 2 672 060 | 4 663 678 | 6 238 258 | 7 737 415 | 750 344 | 745 131 | 757 691 | 723 016 |
| international systems, of which: | 19 291 947 | 18 684 391 | 18 388 662 | 19 502 439 | 19 883 344 | 1 640 777 | 1 568 148 | 1 523 646 | 1 452 000 |
| Visa International | 12 567 200 | 14 146 609 | 14 944 856 | 15 988 143 | 16 604 864 | 1 396 606 | 1 333 920 | 1 299 613 | 1 240 890 |
| MasterCard Worldwide | 6 074 347 | 3 986 465 | 2 953 292 | 3 025 848 | 2 791 437 | 212 452 | 203 493 | 193 719 | 182 527 |
| in trade terminals to total, % | 22,0 | 17,1 | 14,0 | 13,4 | 12,8 | 12,1 | 11,6 | 11,3 | 11,4 |
| **Number of Payment Cards in Circulation (total, thousand units), of which:** | **59 258** | **65 080** | **74 544** | **81 370** | **84 593** | **83 631** | **83 980** | **84 319** | **85 447** |
| local systems | 19 649 | 22 166 | 24 874 | 26 745 | 28 046 | 28 309 | 28 356 | 28 430 | 28 527 |
| international systems, of which: | 39 609 | 42 914 | 49 670 | 54 625 | 56 547 | 55 321 | 55 624 | 55 890 | 56 920 |
| Visa International | 28 905 | 33 315 | 37 533 | 39 711 | 41 201 | 40 340 | 40 681 | 41 012 | 41 545 |
| MasterCard Worldwide | 9 025 | 7 980 | 10 696 | 13 553 | 14 398 | 14 092 | 14 054 | 13 977 | 14 467 |
| **Number of Payment Cards used (total, thousand units), of which:** | **30 413** | **33 431** | **38 685** | **41 184** | **42 604** | **41 896** | **40 583** | **41 804** | **42 089** |
| local systems | 12 192 | 13 438 | 15 948 | 17 022 | 17 477 | 17 458 | 17 324 | 17 468 | 17 498 |
| international systems, of which: | 18 221 | 19 993 | 22 737 | 24 162 | 25 127 | 24 438 | 23 259 | 24 336 | 24 591 |
| Visa International | 12 684 | 16 698 | 19 373 | 20 137 | 21 119 | 20 805 | 20 462 | 20 880 | 21 134 |
| MasterCard Worldwide | 4 810 | 2 711 | 2 885 | 3 520 | 3 611 | 3 291 | 2 461 | 3 116 | 3 129 |
| **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 | - | - | 1 372 647 |
| in banks | 8 510 | 16 279 | 8 114 | 7 283 | 7 489 | 8 014 | - | - | 1 365 882 |
| at businessmen | 500 684 | 815 501 | 1 033 770 | 1 355 347 | 1 283 129 | 1 355 883 | - | - | 6 765 |
| cash dispensers | 12 443 | 12 391 | 12 649 | 12 569 | 13 084 | 13 131 | - | - | 13 212 |
| **Number of entrepreneurs (units)** | **273 947** | **567 687** | **793 065** | **886 630** | **944 892** | **969 737** | **-** | **-** | **973 247** |

Continuation

| | 2021 | 2022 | 2023 | 2024 | 2025 | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| **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** | **160,3** | **126,2** | **43,7** | **54,2** |
| Gold Crown | 2 160,3 | 2 112,5 | 2 255,0 | 1 883,5 | 1 498,5 | 147,1 | 110,3 | - | - |
| Western Union | 106,1 | 96,3 | 78,4 | 130,7 | 113,2 | 8,5 | 10,9 | 23,9 | 21,2 |
| Unistrim | 78,7 | 34,6 | 31,3 | - | - | - | - | - | |
| Contact | 173,5 | 181,9 | 174,4 | 15,4 | - | 0,0 | - | - | |
| Moneygram | 15,3 | 23,6 | 20,8 | 18,2 | 14,2 | 1,1 | 1,4 | 2,5 | 2,7 |
| UPT[1] | - | - | - | - | 20,0 | 0,9 | 0,8 | 10,0 | 11,1 |
| Others | 45,7 | 41,8 | 40,3 | 63,7 | 41,0 | 2,6 | 2,9 | 7,3 | 19,3 |
| **Number of received transfers (total, thousand transactions), of which:** | **1 131,5** | **1 650,0** | **1 087,2** | **787,7** | **599,6** | **44,9** | **38,6** | **31,4** | **34,4** |
| Gold Crown | 529,5 | 976,3 | 495,5 | 374,2 | 251,1 | 16,9 | 11,4 | - | - |
| Western Union | 362,6 | 323,6 | 255,2 | 232,7 | 211,2 | 17,5 | 16,8 | 19,4 | 18,4 |
| Unistrim | 19,3 | 68,4 | 110,6 | - | - | - | - | - | |
| Moneygram | 43,4 | 96,6 | 120,7 | 111,0 | 101,9 | 8,3 | 8,3 | 9,1 | 8,9 |
| Contact | 126,5 | 137,9 | 58,3 | 10,1 | - | - | - | - | |
| UPT[1] | - | - | - | - | 2,9 | 0,1 | 0,1 | 0,3 | 0,4 |
| Others | 50,3 | 47,3 | 46,9 | 59,8 | 32,5 | 2,1 | 2,0 | 2,6 | 6,7 |
| **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** | **65 182,5** | **56 375,4** | **27 938,9** | **34 765,9** |
| Gold Crown | 793 822,9 | 794 122,9 | 772 820,7 | 656 305,5 | 597 136,5 | 55 452,3 | 43 941,7 | - | - |
| Western Union | 61 344,4 | 66 142,8 | 55 172,1 | 84 156,7 | 83 535,3 | 7 463,2 | 9 955,7 | 22 573,5 | 18 158,3 |
| Unistrim | 30 345,6 | 8 645,3 | 7 060,3 | - | - | - | - | - | |
| Contact | 109 774,0 | 139 038,9 | 111 694,7 | 10 553,1 | - | - | - | - | |
| Moneygram | 11 083,8 | 22 599,3 | 16 335,2 | 17 622,9 | 16 948,1 | 1 255,4 | 1 547,6 | 2 736,1 | 2 733,2 |
| UPT[1] | - | - | - | - | 16 234,7 | 640,4 | 536,5 | 1 406,7 | 8 501,6 |
| Others | 4 196,1 | 3 967,7 | 4 898,0 | 20 302,2 | 5 049,4 | 371,3 | 393,9 | 1 222,7 | 5 372,7 |
| **Sum of received transfers (total, bln.KZT), of which:** | **283 513,1** | **681 232,0** | **308 695,7** | **236 754,7** | **226 422,2** | **18 330,8** | **15 937,8** | **12 150,3** | **12 279,6** |
| Gold Crown | 155 574,1 | 460 633,9 | 156 710,2 | 119 960,1 | 109 817,2 | 8 550,8 | 5 982,2 | - | - |
| Western Union | 71 466,8 | 84 136,3 | 69 556,4 | 71 969,8 | 73 311,6 | 6 171,9 | 6 389,3 | 7 972,0 | 7 160,0 |
| 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 | 3 342,9 | 3 338,2 | 3 834,8 | 3 691,0 |
| Contact | 36 789,6 | 71 304,3 | 16 760,6 | 2 343,2 | - | - | - | - | |
| UPT[1] | - | - | - | - | 1 180,6 | 47,7 | 34,9 | 92,1 | 204,6 |
| Others | 2 423,3 | 2 791,9 | 3 252,3 | 5 970,0 | 2 851,8 | 217,5 | 193,4 | 251,5 | 1 224,0 |

* 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 | 06.26 | 07.26 | 08.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|---|
| **ISMT - total** | **74 633** | **88 593** | **106 592** | **138 714** | **150 477** | **118 781** | **145 247** | **127 669** | **120 634** |
| change in % of the previous period | -3,1 | 2,5 | 3,8 | 17,0 | 19,3 | 9,3 | 22,3 | -12,1 | -5,5 |
| of which: | | | | | | | | | |
| **Five large banks*** | **22 941** | **25 140** | **28 723** | **44 334** | **51 837** | **35 229** | **42 367** | **39 046** | **34 609** |
| change as % of the previous period | 1,5 | -1,5 | 12,1 | 23,0 | 23,6 | 9,6 | 20,3 | -7,8 | -11,4 |
| share as % of total | 30,7 | 28,4 | 26,9 | 32,0 | 34,4 | 29,7 | 29,2 | 30,6 | 28,7 |
| **Other banks** | **15 912** | **17 477** | **24 631** | **30 459** | **35 184** | **32 987** | **32 286** | **31 714** | **30 797** |
| change as % of the previous period | 0,3 | 4,2 | 11,6 | 13,4 | 23,0 | 23,1 | -2,1 | -1,8 | -2,9 |
| share as % of total | 21,3 | 19,7 | 23,1 | 22,0 | 23,4 | 27,8 | 22,2 | 24,8 | 25,5 |
| **Other participants** | **35 780** | **45 976** | **53 238** | **63 921** | **63 456** | **50 565** | **70 594** | **56 908** | **55 228** |
| change as % of previous period | -7,2 | 4,1 | -3,2 | 14,9 | 14,1 | 1,6 | 39,6 | -19,4 | -3,0 |
| share as % of total | 47,9 | 51,9 | 49,9 | 46,1 | 42,2 | 42,6 | 48,6 | 44,6 | 45,8 |
| | | | | | | | | | |
| **ICS - total** | **973** | **1 117** | **1 107** | **1 258** | **1 479** | **1 287** | **1 127** | **1 429** | **1 178** |
| change in % of the previous period | 27,2 | 11,4 | 13,7 | 20,9 | 21,5 | 11,6 | -12,4 | 26,8 | -17,6 |
| of which: | | | | | | | | | |
| **Five large banks*** | **472** | **622** | **607** | **759** | **921** | **874** | **757** | **1 061** | **831** |
| change as % of the previous period | 18,8 | 1,3 | 4,1 | 15,3 | 11,3 | 10,4 | -13,3 | 40,1 | -21,7 |
| share as % of total | 48,5 | 55,7 | 54,8 | 60,4 | 62,3 | 67,9 | 67,2 | 74,2 | 70,6 |
| **Other banks** | **177** | **148** | **137** | **152** | **218** | **179** | **161** | **173** | **169** |
| change as % of the previous period | 2,0 | 10,8 | -2,9 | 14,9 | 25,8 | 12,9 | -9,7 | 7,0 | -2,2 |
| share as % of total | 18,2 | 13,3 | 12,4 | 12,1 | 14,8 | 13,9 | 14,3 | 12,1 | 14,4 |
| **Other participants** | **323** | **346** | **363** | **347** | **339** | **234** | **208** | **196** | **178** |
| change as % of previous period | 66,8 | 35,8 | 45,2 | 39,1 | 57,4 | 15,6 | -11,3 | -5,9 | -9,1 |
| share as % of total | 33,2 | 31,0 | 32,8 | 27,6 | 22,9 | 18,2 | 18,5 | 13,7 | 15,1 |

* 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** |
| | | | | | | | | |
| **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** | | | | | | | | |
| 01.26 | 70 132 236 | 59 356 341 | 10 775 895 | 1 538 202 | 198 554 | 19,98 | 20,40 | 20,71 |
| 02.26 | 70 044 859 | 59 032 800 | 11 012 059 | 1 538 202 | 388 855 | 20,46 | 20,87 | 21,18 |
| 03.26 | 70 549 054 | 59 338 863 | 11 210 191 | 1 538 202 | 592 266 | 20,82 | 21,23 | 21,54 |
| 04.26 | 71 352 210 | 60 354 841 | 10 997 369 | 1 544 531 | 795 873 | 20,14 | 20,55 | 20,86 |
| 05.26 | 72 994 438 | 61 924 468 | 11 069 970 | 1 544 531 | 1 035 703 | 19,81 | 20,21 | 20,52 |
| 06.26 | 74 226 775 | 63 037 116 | 11 189 659 | 1 600 649 | 1 195 588 | 19,73 | 20,13 | 20,52 |
| 07.26 | 75 643 464 | 64 244 546 | 11 398 918 | 1 599 782 | 1 396 479 | 19,92 | 20,31 | 20,71 |
| 08.26 | 75 688 371 | 64 373 128 | 11 315 243 | 1 599 782 | 1 609 878 | 19,50 | 19,88 | 20,24 |
| 09.26 | 76 829 801 | 65 437 183 | 11 392 619 | 1 599 782 | 1 811 724 | 19,55 | 19,93 | 20,30 |

## 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** |
| | | | | |
| **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 |
| 09.26 | 11 438 533 | 26 870 094 | 15 189 188 | 238 292 |

## 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 | | | | | | | |
| **2022** | | | | | | | | | | | | | | | | | | | |
| 12.22 | JSC "UAPF" | -- | -- | -- | -- | -- | -- | | -- | -- | -- | -- | -- | -- | -- | -- | -- | 9,24 | 0,45 |
| | NBRK | 0,00 | 5,25 | 4,34 | 31,70 | 7,21 | 0,00 | | 1,07 | 0,00 | 1,67 | 17,94 | 16,53 | 0,10 | 2,53 | 0,00 | 1,91 | 0,00 | 0,00 |
| | JSC "Centras Securities" | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "First Heartland Jusan Invest" | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | | 0,00 | 0,01 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "SB of Bank CenterCredit JSC "BCC Invest" | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,00 | | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | SB of Halyk Bank Kazakhstan JSC "Halyk Finance" | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "Halyk Global Markets" | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,00 | | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| **2023** | | | | | | | | | | | | | | | | | | | |
| 12.23 | JSC "UAPF" | -- | -- | -- | -- | -- | -- | | -- | -- | -- | -- | -- | -- | -- | -- | -- | 13,31 | 0,83 |
| | NBRK | 0,00 | 4,97 | 3,76 | 32,82 | 4,02 | 0,00 | | 0,95 | 0,00 | 1,96 | 13,89 | 14,79 | 0,40 | 2,14 | 0,00 | 6,01 | 0,00 | 0,00 |
| | JSC "Centras Securities" | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "First Heartland Jusan Invest" | 0,00 | 0,00 | 0,01 | 0,01 | 0,00 | 0,00 | | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "SB of Bank CenterCredit JSC "BCC Invest" | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | SB of Halyk Bank Kazakhstan JSC "Halyk Finance" | 0,00 | 0,00 | 0,00 | 0,05 | 0,00 | 0,00 | | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "Halyk Global Markets" | 0,01 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| **2024** | | | | | | | | | | | | | | | | | | | |
| 12.24 | JSC "UAPF" | -- | -- | -- | -- | -- | -- | | -- | -- | -- | -- | -- | -- | -- | -- | -- | 21,29 | 0,47 |
| | NBRK | 0,00 | 3,91 | 2,95 | 31,67 | 2,78 | 0,00 | | 0,00 | 0,00 | 1,68 | 13,17 | 14,20 | 2,77 | 1,73 | 0,00 | 3,09 | 0,00 | 0,00 |
| | JSC "Centras Securities" | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "First Heartland Jusan Invest" | 0,00 | 0,00 | 0,01 | 0,01 | 0,00 | 0,00 | | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,01 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "SB of Bank CenterCredit JSC "BCC Invest" | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | SB of Halyk Bank Kazakhstan JSC "Halyk Finance" | 0,00 | 0,00 | 0,00 | 0,05 | 0,00 | 0,00 | | 0,00 | 0,00 | 0,00 | 0,06 | 0,01 | 0,02 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "Halyk Global Markets" | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| **2025** | | | | | | | | | | | | | | | | | | | |
| 12.25 | JSC "UAPF" | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | 20,28 | 0,24 |
| | NBRK | 0,25 | 2,86 | 2,04 | 34,60 | 2,09 | 0,30 | 0,05 | 0,00 | 0,00 | 1,87 | 11,61 | 15,31 | 2,19 | 1,67 | 0,00 | 4,31 | 0,00 | 0,00 |
| | JSC "Centras Securities" | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "First Heartland Jusan Invest" | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,02 | 0,00 | 0,02 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "SB of Bank CenterCredit JSC "BCC Invest" | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,02 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | SB of Halyk Bank Kazakhstan JSC "Halyk Finance" | 0,00 | 0,00 | 0,00 | 0,03 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,03 | 0,05 | 0,00 | 0,04 | 0,03 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "Halyk Global Markets" | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,00 | 0,01 | 0,00 | 0,00 | 0,00 | 0,00 |
| **2026** | | | | | | | | | | | | | | | | | | | |
| 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 "Alatau City Invest" | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,01 | 0,02 | 0,01 | 0,03 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "SB of Bank CenterCredit JSC "BCC Invest" | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,00 | 0,01 | 0,00 | 0,00 | 0,01 | 0,03 | 0,00 | 0,01 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | SB of Halyk Bank Kazakhstan JSC "Halyk Finance" | 0,00 | 0,00 | 0,00 | 0,02 | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,04 | 0,13 | 0,00 | 0,05 | 0,01 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "Halyk Global Markets" | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,01 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "Tansar Capital" | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| 08.26 | 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 "Alatau City Invest" | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,01 | 0,02 | 0,01 | 0,03 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "SB of Bank CenterCredit JSC "BCC Invest" | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,00 | 0,01 | 0,00 | 0,00 | 0,01 | 0,03 | 0,00 | 0,01 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | SB of Halyk Bank Kazakhstan JSC "Halyk Finance" | 0,00 | 0,00 | 0,00 | 0,02 | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,04 | 0,14 | 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 |
| 09.26 | JSC "UAPF" | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | 25,18 | 1,14 |
| | NBRK | 0,05 | 2,14 | 1,65 | 36,52 | 1,40 | 0,67 | 0,84 | 0,00 | 0,00 | 1,95 | 10,78 | 10,89 | 1,87 | 1,62 | 0,00 | 2,61 | 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 | 0,10 | 0,01 | 0,01 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "Alatau City Invest" | 0,00 | 0,00 | 0,00 | 0,02 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,01 | 0,03 | 0,01 | 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 | 0,01 | 0,00 | 0,00 | 0,01 | 0,01 | 0,00 | 0,01 | 0,05 | 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 | 0,01 | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,07 | 0,14 | 0,03 | 0,03 | 0,01 | 0,00 | 0,00 | 0,00 | 0,00 |
| | JSC "Halyk Global Markets" | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,01 | 0,00 | 0,00 | 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** |
| **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 |
| 09.26 | 7 114 244 | 0 | 364 870 977 | 9 660 175 | 374 531 152 | 48 284 371 | 17 229 064 |

## 5.3. Insurance Market

mln. of KZT, end of period

| | 12.21 | 12.22 | 12.23 | 12.24 | 12.25 | 03.26 | 06.26 | 09.26 |
|---|---|---|---|---|---|---|---|---|
| **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** | **3 629 614** | **3 742 417** | **4 103 702** | **4 427 648** |
| **Insurance Reserves** | **354 432** | **1 095 948** | **1 134 855** | **1 627 864** | **2 075 391** | **2 115 521** | **2 328 246** | **2 576 856** |
| **Cumulative Own Capital*** | **598 904** | **775 196** | **911 900** | **1 018 187** | **1 280 299** | **1 341 337** | **1 346 734** | **1 438 933** |
| **Insurance Premiums, total **** | **744 836** | **811 488** | **1 055 923** | **1 539 427** | **1 750 857** | **410 429** | **925 999** | **1 578 935** |
| Compulsory insurance | 151 234 | 193 532 | 215 238 | 268 572 | 294 055 | 78 097 | 159 532 | 246 904 |
| Voluntary personal insurance | 383 433 | 359 946 | 480 551 | 908 631 | 1 018 783 | 230 911 | 556 113 | 1 053 263 |
| Voluntary property insurance | 210 169 | 258 009 | 360 134 | 362 224 | 438 019 | 101 420 | 210 353 | 278 768 |
| **Claims Payments, total**** | **114 954** | **156 099** | **215 787** | **275 345** | **378 358** | **102 069** | **216 921** | **367 560** |
| Compulsory insurance | 44 326 | 57 451 | 78 244 | 128 349 | 157 037 | 42 587 | 88 679 | 134 977 |
| Voluntary personal insurance | 50 925 | 59 570 | 83 580 | 102 239 | 158 293 | 44 454 | 103 272 | 189 111 |
| Voluntary property insurance | 19 703 | 39 077 | 53 962 | 44 758 | 63 028 | 15 028 | 24 971 | 43 472 |
| **Premiums transferred to reinsurance**** | **108 124** | **115 904** | **153 209** | **138 974** | **189 111** | **51 348** | **126 695** | **171 503** |
| of which to nonresidents | 99 000 | 96 830 | 117 815 | 112 900 | 158 673 | 27 797 | 80 353 | 103 850 |

* from balance sheet

** by direct insurance, from the beginning of year

Since 01.01.2023, the formation of financial statements of insurance organizations is carried out in accordance with IFRS 17. In this table for 2023, in order to ensure comparability of data with previous periods, total assets, insurance reserves and total equity formed taking into account prudential standards (regulatory) are indicated.

## SYMBOLS AND ABBREVIATIONS

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

## Foreign currencies

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

## Methodological comments

### Section I “General economic trends”

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

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

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

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

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

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

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

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

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

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

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

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

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

## Section II “The main monetary indicators”

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Domestic assets include:

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

3) *Liabilities* include:

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Section III. “Financial markets”

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

N - nominal value of one security

P - weighted average discounted purchase price,

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

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

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

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

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

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

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

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

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

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

## Section IV "Payment systems"

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

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

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

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

## Section V. "Key indicators of financial institutions"

The table "**Banking Sector**" provides information on the main financial indicators, as well as the capital adequacy ratios of second-tier banks.

Capital adequacy ratios are part of prudential standards established by the authorized body for their mandatory compliance by banks.

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

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

penalties, accrued investment income and pension payments. The amount of accrued investment income is generated from investment activities minus commission fees.

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

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

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

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

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

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