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Editorial Board:

D. Galiyeva (Editor-in-Chief)

K. Dzhakambayeva (Deputy Editor)

I. Moiseeva, N. Davletgildeyeva, Zh. Zaitova

If you have any questions concerning to the content of the “Statistical Bulletin” please contact to  
Statistics Department Staff

Tel: 7- (727) 2704-984, 7- (727) 2704-927, e-mail: [stat@nationalbank.kz](mailto:stat@nationalbank.kz)

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# CONTENTS

<b>Main Economic Indicators</b>	1
<b>Price Indexes</b>	3
<b>Monetary Survey</b>	
National Bank of Kazakhstan Monetary Survey	5
Banks Monetary Survey	7
Banking System Monetary Survey	11
Monetary Aggregates	15
Deposits in Depository Organizations (by sector and type of currency)	17
Other Financial Institutions Survey	19
Financial Sector Survey	20
<b>Money Market</b>	
Official Interest Rate	21
Interest Rates on Interbank Short-term Credits and Deposits	23
Loans granted by Banks and Interest Rates	25
Loans of Banks	27
Loans of Banks by Branches of Economy	29
Loans granted by Banks to Subjects of Small Business and Interest Rates	33
Loans of Banks to Subjects of Small Business	35
Interest rates of Banks on attracted deposits and granted credits (by maturity and type of currency)	37
Attracted Deposits and Interest Rates of Banks	39
Deposits of Individuals in Banks	43
Deposits of Individuals in Banks entering in System of Collective Warranting	45
<b>Government Securities Market</b>	
Government Securities Primary Auctions	47
Secondary Market of the Government Securities	49
Structure of Government Securities in Circulation	51
<b>Foreign Currency Market</b>	
Foreign Currency Purchases and Sales	52
United States Dollar Exchange Rate	54
EUR Exchange Rate	55
Russian Rouble Exchange Rate	56
Official Foreign Exchange Rate	57
<b>Financial System</b>	
Basic indicators of the financial sector	61
Capital adequacy ratio of the banking sector	61
<b>Accumulative Pension System</b>	
Pension Contributions and Accumulation	62
Pension Payments from Accumulative Pension Funds	63
Structure of Investment Portfolio of Accumulative Pension Funds	65
Main Financial Parameters of Accumulative Pension Funds	67
<b>Insurance market</b>	
Main indicators of Kazahstan Insurance market	69
<b>Payment Systems</b>	
The Basic Indicators	71
<b>Balance of Payments and Foreign Debt</b>	
Balance of Payments (Analytic Presentation)	72
External Debt	74
Kazakhstan's External Debt Indicators	74
<b>Notes, Symbols and Abbreviations</b>	75

## Main Economic Indicators

	2015	2016	2017	2018	2018			2019		
					Jan-June	Jan-Sep	Jan -Dec	Jan	Jan-Feb	Jan-Mar
<b>Gross Domestic Product, bln. KZT</b>	<b>40 884</b>	<b>46 971</b>	<b>51 967</b>	<b>58 786</b>	<b>24 857</b>	<b>39 767</b>	<b>58 786</b>	...	...	<b>13181</b>
<i>as % to same period of the previous year</i>	1,2	1,1	4,1	4,1	4,2	4,1	4,1	...	...	3,8
<b>Volume of Industrial Production, bln. KZT</b>	<b>14 635</b>	<b>18 559</b>	<b>22 659</b>	<b>27 576</b>	<b>13 172</b>	<b>20 240</b>	<b>27 576</b>	<b>2 158</b>	<b>4 385</b>	<b>6 845</b>
<i>as % to same period of the previous year</i>	-1,6	-1,1	7,1	4,1	5,2	4,8	4,1	1,9	2,7	3,2
<b>Capital Investments, bln. KZT</b>	<b>7 025</b>	<b>7 719</b>	<b>8 749</b>	<b>11 130</b>	<b>4 530</b>	<b>7 517</b>	<b>11 130</b>	<b>645</b>	<b>1284</b>	<b>2 126</b>
<i>as % to same period of the previous year</i>	3,7	5,1	5,5	17,2	25,8	21,6	17,2	-2,5	4,2	7,0
<b>Consumer Price Index</b>										
<i>'% for the last month of the period</i>	<i>101,2</i>	<i>100,9</i>	<i>100,7</i>	<i>105,3</i>	<i>100,2</i>	<i>100,4</i>	<i>105,3</i>	<i>100,5</i>	<i>100,3</i>	<i>100,5</i>
<i>% to same period of the previous year</i>	<i>106,6</i>	<i>114,6</i>	<i>107,4</i>	<i>106,0</i>	<i>106,4</i>	<i>106,3</i>	<i>106,0</i>	<i>105,2</i>	<i>105,0</i>	<i>105,0</i>
<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>	<b>35</b>	<b>38</b>	<b>70</b>	<b>92</b>	<b>150</b>	<b>147</b>	<b>92</b>	<b>111</b>	<b>132</b>	<b>144</b>
<i>as % to same period of the previous year</i>	3,7	8,2	87,7	30,2	58,5	14,0	30,2	19,8	9,5	7,2
<b>Share of the registered unemployed (% to economically active population)*</b>	<b>0,4</b>	<b>0,4</b>	<b>0,8</b>	<b>1,0</b>	<b>1,7</b>	<b>1,6</b>	<b>1,0</b>	<b>1,2</b>	<b>1,4</b>	<b>1,6</b>
<b>Minimum of subsistence (average, per capita), KZT*</b>	<b>19 816</b>	<b>21 513</b>	<b>23 471</b>	<b>26 440</b>	<b>27 850</b>	<b>28 690</b>	<b>26 440</b>	<b>26 915</b>	<b>27 111</b>	<b>27 405</b>
<b>Average per capita money income, KZT</b>	<b>76 472</b>	<b>77 106</b>	<b>85 711</b>	<b>97 221</b>	<b>86 385</b>	<b>89 613</b>	<b>97 221</b>	<b>94 975</b>	<b>97 584</b>	<b>98 566</b>
<i>as % to same period of the previous year</i>	4,7	9,4	4,8	10,6	7,4	9,9	10,6	10,5	14,9	14,9
<b>Export fob, mln. USD **</b>	<b>44 826</b>	<b>35 486</b>	<b>47 301</b>	<b>59 779</b>	<b>14 680</b>	<b>15 356</b>	<b>16 085</b>	...	...	<b>13339</b>
<b>Import fob, mln. USD **</b>	<b>33 199</b>	<b>26 232</b>	<b>30 573</b>	<b>34 247</b>	<b>8 479</b>	<b>9 083</b>	<b>9 110</b>	...	...	<b>7034</b>
<b>Gross Foreign Debt, mln. USD**</b>	<b>153 007</b>	<b>163 309</b>	<b>167 218</b>	<b>158 776</b>	<b>164 458</b>	<b>161 283</b>	<b>161 283</b>	...	...	<b>157498</b>
<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)</b>	<b>340,01</b>	<b>333,29</b>	<b>332,33</b>	<b>384,20</b>	<b>341,08</b>	<b>363,07</b>	<b>384,20</b>	<b>380,06</b>	<b>374,96</b>	<b>380,04</b>

1) end of period

\*) For the last month of period

\*\*) NBK's Estimation for the Quarter

Source: Ministry of National Economy of the Republic of Kazakhstan Committee on Statistics

## Main Economic Indicators

2019									
Jan-Apr	Jan-May	Jan-Jun	Jan-Jul	Jan-Aug	Jan-Sep	Jan-Oct	Jan-Nov	Jan-Dec	
...	...	27909	...	...	44298	...	...	...	<b>Gross Domestic Product, bln. KZT</b>
...	...	4,1	...	...	4,3	...	...	...	<i>as % to same period of the previous year</i>
9 294	11 836	14 292	16 703	19 052	21 409	23 837	26 390	29 103	<b>Volume of Industrial Production, bln. KZT</b>
2,9	2,0	2,6	2,7	3,2	3,3	3,5	3,6	3,8	<i>as % to same period of the previous year</i>
2 914	3 879	5 253	6 348	7 361	8 571	9 706	10 841	12 546	<b>Capital Investments, bln. KZT</b>
6,7	7,8	11,7	11,3	10,7	9,7	8,2	8,3	8,5	<i>as % to same period of the previous year</i>
									<b>Consumer Price Index</b>
100,5	100,6	100,2	100,2	100,2	100,3	100,6	100,7	100,7	<i>% for the last month of the period</i>
104,9	105,3	105,4	105,4	105,5	105,3	105,5	105,4	105,4	<i>% to same period of the previous year</i>
161	170	177	173	176	170	166	152	98	<b>Unemployed (End of Period), thous.person <sup>1)</sup></b>
8,8	10,8	18,2	11,7	15,7	15,8	16,5	12,7	6,5	<i>as % to same period of the previous year</i>
									<i>Share of the registered unemployed (% to economically active population)*</i>
1,8	1,9	1,9	1,9	1,9	1,8	1,8	1,6	1,1	
27 822	28 324	29 872	29 618	31 982	31 759	32 176	29 400	29 721	<b>Minimum of subsistence (average, per capita), KZT*</b>
98 019	97 924	99 003	100 982	103 816	103 865	106 001	106948	...	<b>Average per capita money income, KZT</b>
8,1	10,8	10,5	10,0	9,5	9,7	5,6	6,7	...	<i>as % to same period of the previous year</i>
...	...	15263	...	...	14216	...	...	...	<b>Export fob, mln. USD **</b>
...	...	9953	...	...	10862	...	...	...	<b>Import fob, mln. USD **</b>
...	...	157655	...	...	157750	...	...	...	<b>Gross Foreign Debt, mln. USD**</b>
381,08	382,56	380,53	384,20	387,46	387,99	388,67	386,35	382,59	<b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD)</b>

## Price Indexes

	2015	2016	2017	2018	2018				2019	
					Mar	Jun	Sep	Dec	Jan	Feb
<b>Consumer Price Index</b>										
% changes to December of the previous year*	113,6	108,5	107,1	105,3	101,8	102,6	103,3	105,3	100,6	100,8
% changes to the previous month**	101,2	100,9	100,7	100,7	100,5	100,2	100,4	100,7	100,6	100,3
as % to the corresponding period of the previous year	106,6	114,6	107,4	106,0	106,6	106,4	106,3	106,0	106,8	105,0
<b>Price Index Food Goods</b>										
% changes to December of the previous year	110,9	109,7	106,5	105,1	102,2	102,9	102,3	105,1	100,6	102,8
% changes to the previous month					100,8	99,9	100,0	101,2	100,6	101,5
<b>Price Index Non-Food Goods</b>										
% changes to December of the previous year	122,6	109,5	108,9	106,4	101,3	102,5	104,3	106,4	100,3	100,6
% changes to the previous month					100,5	100,4	100,8	100,5	100,3	100,3
<b>Price Index Marketable Services</b>										
% changes to December of the previous year	108,1	106,1	105,9	104,5	101,7	102,4	103,4	104,5	100,8	98,5
% changes to the previous month					100,2	100,3	100,4	100,2	100,8	98,7
<b>Price Index for Industry</b>										
% changes to December of the previous year	95,2	115,5	117,6	112,4	102,5	108,1	114,4	112,4	101,4	98,9
% changes to the previous month					99,3	103,0	102,2	93,8	101,4	100,1
<b>Price Index for Construction</b>										
% changes to December of the previous year	102,8	104,7	105,0	103,9	101,2	102,7	103,6	103,9	100,7	100,0
% changes to the previous month					100,2	100,4	100,7	99,9	100,7	100,1
<b>Index of Tariffs for Freight Shipping</b>										
% changes to December of the previous year	125,9	104,6	106,8	131,1	98,2	125,4	132,0	131,1	99,8	101,9
% changes to the previous month					99,1	124,4	101,8	99,5	99,8	100,4

\*) by years - December to December of the previous year

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

Source: Ministry of National Economy of the Republic of Kazakhstan Committee on Statistics

## Price Indexes

2019										
Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
										<b>Consumer Price Index</b>
101,3	101,8	102,4	102,6	102,8	103,0	103,3	103,9	104,7	105,4	% changes to December of the previous year*
100,5	100,5	100,6	100,2	100,2	100,2	100,3	100,6	100,7	100,7	% changes to the previous month**
105,0	104,9	105,0	105,1	105,1	105,2	105,2	105,2	105,2	105,3	as % to the corresponding period of the previous year
										<b>Price Index Food Goods</b>
103,8	104,8	105,7	105,9	106,0	106,1	106,2	107,2	108,4	109,6	% changes to December of the previous year
101,0	100,9	100,9	100,2	100,1	100,1	100,1	100,9	101,2	101,1	% changes to the previous month
										<b>Price Index Non-Food Goods</b>
100,9	101,3	101,8	102,2	102,4	102,9	103,3	103,8	104,3	105,0	% changes to December of the previous year
100,3	100,4	100,5	100,4	100,3	100,4	100,4	100,5	100,5	100,6	% changes to the previous month
										<b>Price Index Marketable Services</b>
98,6	98,8	99,0	99,1	99,3	99,4	99,7	99,9	100,4	100,7	% changes to December of the previous year
100,2	100,1	100,2	100,2	100,1	100,1	100,3	100,2	100,5	100,3	% changes to the previous month
										<b>Price Index for Industry</b>
101,4	102,4	104,8	104,0	103,2	103,1	100,4	102,1	100,9	101,4	% changes to December of the previous year
102,5	101,1	102,3	99,3	99,2	99,9	97,4	101,8	98,8	100,5	% changes to the previous month
										<b>Price Index for Construction</b>
100,1	100,1	100,2	100,7	100,6	101,0	101,1	101,3	101,4	101,6	% changes to December of the previous year
100,1	100,0	100,1	100,5	99,9	100,4	100,1	100,1	100,2	100,1	% changes to the previous month
										<b>Index of Tariffs for Freight Shipping</b>
102,0	102,1	102,4	102,8	103,0	103,0	103,0	103,4	103,3	103,0	% changes to December of the previous year
100,1	100,1	100,3	100,4	100,2	100,0	100,0	100,4	99,9	99,7	% changes to the previous month

**II. Monetary and banking statistics**  
**II.1 Monetary Survey**  
**National Bank of Kazakhstan Monetary Survey**

Mln. of KZT, end of period

	12.15	12.16	12.17	12.18	01.19	02.19	03.19	04.19
<b>Net Foreign Assets</b>	<b>30 971 445</b>	<b>30 233 459</b>	<b>29 567 620</b>	<b>34 320 584</b>	<b>34 412 077</b>	<b>33 759 914</b>	<b>33 422 193</b>	<b>33 686 169</b>
<i>Net International Reserves</i>	<i>9 171 803</i>	<i>9 725 005</i>	<i>10 130 724</i>	<i>11 694 581</i>	<i>11 435 842</i>	<i>10 741 066</i>	<i>10 091 800</i>	<i>10 136 618</i>
<i>Gross International Assets</i>	<i>9 476 510</i>	<i>9 902 129</i>	<i>10 301 116</i>	<i>11 882 164</i>	<i>11 622 247</i>	<i>10 925 163</i>	<i>10 277 094</i>	<i>10 321 730</i>
Monetary Gold and SDR	1 900 808	2 541 999	3 399 054	4 668 049	4 817 711	4 811 879	4 841 341	4 909 202
Foreign Currency	211 056	133 146	49 929	107 910	147 201	134 843	182 116	180 143
Transferable Deposits	362 921	354 775	287 942	1 358 852	1 358 191	1 463 483	1 093 060	1 126 394
Other Deposits	3 817 663	3 115 207	2 084 694	1 682 502	1 667 182	1 516 567	1 233 346	1 157 996
Securities (other than shares)	2 137 007	2 687 818	3 315 208	2 611 550	2 199 993	1 583 898	1 491 042	1 509 224
Financial Derivatives	3 482	1 196	2 116	-661	821	4 132	3 223	3 362
Assets in the External Management	1 043 572	1 067 989	1 162 173	1 453 962	1 431 148	1 410 360	1 432 965	1 435 408
<i>Less: Foreign Liabilities</i>	<i>304 708</i>	<i>177 124</i>	<i>170 393</i>	<i>187 583</i>	<i>186 405</i>	<i>184 096</i>	<i>185 294</i>	<i>185 112</i>
SDR	163 828	155 170	164 029	185 638	184 485	182 077	183 273	183 019
Nonresidents Transferable Deposits	0	0	1	1	1	1	1	1
Other Deposits	138 831	20 198	4 854	-	-	-	-	-
Credits	336	330	329	374	370	365	370	371
Other Accounts Payable	1 713	1 426	1 180	1 570	1 550	1 653	1 651	1 721
<b>Assets of the National Oil Fund</b>	<b>21 553 966</b>	<b>20 403 474</b>	<b>19 385 973</b>	<b>22 278 915</b>	<b>22 601 089</b>	<b>22 665 691</b>	<b>23 004 291</b>	<b>23 223 912</b>
<i>Other Net Foreign Assets</i>	<i>245 676</i>	<i>104 980</i>	<i>50 922</i>	<i>375 146</i>	<i>375 146</i>	<i>353 156</i>	<i>326 103</i>	<i>325 640</i>
Gross Assets	443 306	608 965	644 032	347 087	986 218	983 889	1 004 193	944 270
Less: Foreign Liabilities	197 629	503 986	593 109	977 347	611 072	630 734	678 090	618 629
				630 260				
<b>Net Domestic Assets</b>	<b>-24 794 664</b>	<b>-23 646 737</b>	<b>-22 174 344</b>	<b>-25 090 254</b>	<b>-24 862 761</b>	<b>-25 648 717</b>	<b>-25 615 886</b>	<b>-26 224 272</b>
<i>Net Claims to the Central Government</i>	<i>-651 317</i>	<i>-617 844</i>	<i>-744 541</i>	<i>-852 663</i>	<i>-844 590</i>	<i>-884 157</i>	<i>-844 671</i>	<i>-920 660</i>
<i>Claims</i>	<i>346 822</i>	<i>293 463</i>	<i>358 126</i>	<i>421 009</i>	<i>417 697</i>	<i>407 045</i>	<i>388 545</i>	<i>464 781</i>
Securities	346 822	293 463	358 126	421 009	417 697	407 045	388 545	464 781
<i>Less: Liabilities</i>	<i>998 139</i>	<i>911 307</i>	<i>1 102 667</i>	<i>1 273 672</i>	<i>1 262 287</i>	<i>1 291 203</i>	<i>1 233 215</i>	<i>1 385 441</i>
Transferable Deposits	908 425	535 269	473 139	488 734	160 624	125 282	152 607	197 610
Other Deposits	89 269	83 268	136 763	74 592	537 975	729 462	657 933	765 828
Other Accounts Payable	445	292 770	492 765	710 346	563 688	436 459	422 675	422 002
<b>Resources of the National Oil Fund</b>	<b>23 708 534</b>	<b>21 504 050</b>	<b>20 634 209</b>	<b>23 790 104</b>	<b>23 892 846</b>	<b>23 964 460</b>	<b>24 125 353</b>	<b>24 325 726</b>
<i>Claims to Banks</i>	<i>70 252</i>	<i>-1 288 569</i>	<i>-1 686 483</i>	<i>-2 173 740</i>	<i>-2 511 263</i>	<i>-2 519 577</i>	<i>-2 434 336</i>	<i>-3 181 865</i>
Securities	9 780	3 819	603	688	690	684	512	518
Credits	41 663	445 429	62 244	314 124	339 488	50 515	55 519	50 763
Less: NBK Notes	0,1	1 741 926	1 750 202	2 493 061	2 856 775	2 576 927	2 497 339	3 240 938
Financial Derivatives	18 809	4 079	807	4 509	5 334	6 151	6 971	7 792
Other accounts receivable	-	30	66	-	-	-	-	-
<i>Claims to Nonbank Financial Institutions</i>	<i>387 029</i>	<i>407 810</i>	<i>1 230 126</i>	<i>1 963 099</i>	<i>2 867 101</i>	<i>2 867 102</i>	<i>2 867 103</i>	<i>2 867 104</i>
Shares and other Equity	385 814	406 595	1 228 911	1 963 099	2 867 101	2 867 102	2 867 103	2 867 104
Financial Derivatives	1 215	1 215	1 215	-	-	-	-	-
<i>Claims to the Rest of the Economy</i>	<i>812 147</i>	<i>810 367</i>	<i>757 819</i>	<i>759 060</i>	<i>759 025</i>	<i>765 873</i>	<i>763 633</i>	<i>763 652</i>
<i>Other Net Domestic Assets</i>	<i>-2 607 720</i>	<i>-2 426 833</i>	<i>-2 007 368</i>	<i>-1 799 771</i>	<i>-2 048 787</i>	<i>-2 726 889</i>	<i>-2 660 278</i>	<i>-2 238 868</i>
Other Financial Assets	21 739	6 153	25 661	957 528	799 483	12 961	13 404	398 432
Nonfinancial Assets	39 082	33 795	40 777	44 369	44 624	44 556	44 661	45 146
Less: Other Liabilities	127 128	89 880	100 817	92 053	82 308	83 250	79 394	79 331
Less: Capital Accounts	2 541 413	2 376 900	1 972 989	2 709 614	2 810 585	2 701 155	2 638 949	2 603 115
<b>Liabilities</b>	<b>6 176 781</b>	<b>6 586 722</b>	<b>7 393 276</b>	<b>9 230 330</b>	<b>9 549 316</b>	<b>8 111 197</b>	<b>7 806 307</b>	<b>7 461 898</b>
<b>Narrow Reserve Money</b>	<b>4 670 994</b>	<b>4 793 020</b>	<b>5 160 654</b>	<b>5 995 748</b>	<b>6 452 606</b>	<b>5 874 774</b>	<b>5 087 549</b>	<b>5 086 454</b>
<b>Reserve Money</b>	<b>4 750 746</b>	<b>5 162 573</b>	<b>5 537 057</b>	<b>6 650 873</b>	<b>6 983 953</b>	<b>6 519 013</b>	<b>6 248 429</b>	<b>5 694 776</b>
Currency out of the NBK	1 494 930	2 050 087	2 257 218	2 618 852	2 471 410	2 458 568	2 501 173	2 536 209
Transferable Deposits of Banks	2 755 913	2 310 652	2 314 690	2 608 448	2 474 568	2 785 612	2 105 029	2 035 592
Other Deposits of Banks	79 752	369 553	376 403	655 125	531 347	644 239	1 160 879	608 322
Transferable Deposits of Nonbank Financial Institutions	285 958	248 784	341 439	637 676	1 370 097	508 888	355 405	384 463
Current accounts of Public Nonfinancial Institutions in KZT	134 193	183 497	247 307	130 773	136 531	121 706	125 942	130 190
<i>Other Deposits</i>	<i>72 907</i>	<i>493 233</i>	<i>589 178</i>	<i>1 117 251</i>	<i>1 054 181</i>	<i>400 094</i>	<i>479 311</i>	<i>428 043</i>
Foreign Currency Current Accounts of Public Nonfinancial Institutions	1 295	254	20 094	225	417	472	910	409
Other Deposits of Public Nonfinancial Institutions	27 002	27 187	27 720	491 792	485 841	264	264	264
Other Deposits of Nonbank Financial Institutions	44 568	62 360	206 982	229 630	259 807	394 088	472 496	421 513
Other Deposits of Liquidated Banks	42	152	2 053	3 869	4 068	5 271	5 642	5 857
Nonprofit Institutions	-	403 281	332 330	391 735	304 048	0	-	-
<i>Securities (other than shares)</i>	<i>355 052</i>	<i>444 940</i>	<i>849 040</i>	<i>1 217 035</i>	<i>1 144 087</i>	<i>904 476</i>	<i>752 361</i>	<i>943 866</i>
Other Financial Institutions	355 052	443 661	841 248	1 130 850	1 123 415	882 131	719 470	885 654
Public Nonfinancial Institutions	-	876	1 675	65 579	15 799	14 908	26 476	48 806
Private Nonfinancial Institutions	-	333	5 971	5 121	2 986	2 382	550	3 788
Households	-	70	70	129	41	53	20	0
Nonprofit Institutions	-	-	76	15 356	1 847	5 001	5 844	5 618
<i>Credits</i>	<i>1 100</i>	<i>35 074</i>	<i>295 484</i>	<i>127 241</i>	<i>258 342</i>	<i>190 166</i>	<i>217 497</i>	<i>284 199</i>
Banks	1 000	21 638	186 392	91 200	130 799	117 011	93 879	144 785
Nonbank Financial Institutions	-	4 431	107 292	36 041	122 543	73 155	123 619	139 415
Public Nonfinancial Institutions	100	9 005	1 801	-	5 001	-	-	-
<i>Financial Derivatives</i>	<i>996 975</i>	<i>450 901</i>	<i>122 516</i>	<i>117 930</i>	<i>108 753</i>	<i>97 448</i>	<i>108 708</i>	<i>111 014</i>
Banks	947 176	403 273	74 536	117 930	108 753	97 448	108 708	111 014
Nonbank Financial Institutions	49 799	47 629	47 319	-	-	-	-	-

\*) operational data on external assets



**II. Monetary and banking statistics**  
**II.1 Monetary Survey**  
**National Bank of Kazakhstan Monetary Survey**

Mln. of KZT, end of period

05.19	06.19	07.19	08.19	09.19	10.19	11.19	12.19*	
<b>33 599 004</b>	<b>33 610 004</b>	<b>33 681 725</b>	<b>34 139 633</b>	<b>34 345 968</b>	<b>34 905 399</b>	<b>34 630 975</b>	<b>34 891 547</b>	<b>Net Foreign Assets</b>
<i>10 545 990</i>	<i>10 553 695</i>	<i>10 447 666</i>	<i>10 753 833</i>	<i>10 986 848</i>	<i>11 278 484</i>	<i>10 877 520</i>	<i>10 893 009</i>	<i>Net International Reserves</i>
<i>10 730 908</i>	<i>10 739 427</i>	<i>10 633 399</i>	<i>10 940 465</i>	<i>11 172 639</i>	<i>11 466 354</i>	<i>11 063 883</i>	<i>11 078 854</i>	<i>Gross International Assets</i>
5 035 621	5 515 107	5 711 670	6 114 265	5 937 900	6 020 272	5 878 154	6 141 691	Monetary Gold and SDR
177 977	194 165	185 060	181 453	180 964	174 246	168 906	113 325	Foreign Currency
1 331 767	977 256	1 322 631	1 095 825	1 574 760	1 755 820	1 575 942	1 390 599	Transferable Deposits
1 166 650	1 265 459	1 293 410	1 407 907	1 362 305	1 378 003	1 324 318	1 371 493	Other Deposits
1 568 912	1 331 062	660 119	651 826	640 545	658 994	655 460	634 575	Securities (other than shares)
2 032	1 938	1 861	1 689	2 523	2 648	2 587	2 995	Financial Derivatives
1 447 948	1 454 439	1 458 648	1 487 501	1 473 642	1 476 371	1 458 516	1 424 177	Assets in the External Management
184 918	185 732	185 733	186 632	185 791	187 870	186 363	185 844	Less: Foreign Liabilities
183 026	183 776	183 599	184 541	183 894	185 892	184 277	183 804	SDR
1	1	1	1	1	1	1	1	Nonresidents Transferable Deposits
-	-	-	-	-	-	-	-	Other Deposits
372	371	374	377	378	378	376	373	Credits
1 519	1 585	1 760	1 714	1 519	1 599	1 709	1 667	Other Accounts Payable
<b>22 831 743</b>	<b>22 808 352</b>	<b>22 999 713</b>	<b>23 071 979</b>	<b>23 021 621</b>	<b>23 283 594</b>	<b>23 353 006</b>	<b>23 697 943</b>	<b>Assets of the National Oil Fund</b>
221 271	247 957	234 346	313 820	337 499	343 322	400 449	300 595	Other Net Foreign Assets
841 971	859 170	860 002	894 291	906 099	917 956	963 141	963 796	Gross Assets
620 700	611 213	625 656	580 471	568 600	574 633	562 693	663 201	Less: Foreign Liabilities
<b>-25 504 772</b>	<b>-26 067 724</b>	<b>-25 854 526</b>	<b>-26 316 176</b>	<b>-26 466 552</b>	<b>-26 539 788</b>	<b>-26 536 329</b>	<b>-26 667 073</b>	<b>Net Domestic Assets</b>
-812 963	-1 017 665	-766 302	-625 867	-944 937	-542 389	-886 637	-303 019	Net Claims to the Central Government
465 726	461 722	458 708	599 826	602 700	576 613	576 320	586 473	Claims
465 726	461 722	458 708	599 826	602 700	576 613	576 320	586 473	Securities
1 278 690	1 479 387	1 225 010	1 225 693	1 547 637	1 119 002	1 462 957	889 492	Less: Liabilities
178 929	178 306	814 133	808 634	1 124 156	719 559	1 017 149	492 985	Transferable Deposits
735 535	935 032	110 386	118 444	196 419	223 665	225 718	197 589	Other Deposits
364 226	366 050	300 491	298 615	227 061	175 778	220 091	198 918	Other Accounts Payable
<b>24 172 234</b>	<b>24 300 292</b>	<b>24 206 462</b>	<b>24 545 180</b>	<b>24 530 559</b>	<b>24 828 933</b>	<b>24 899 355</b>	<b>25 234 501</b>	<b>Resources of the National Oil Fund</b>
-2 289 968	-2 015 017	-2 070 797	-1 908 799	-2 130 986	-2 181 889	-2 203 045	-2 162 063	Claims to Banks
521	507	515	523	525	530	529	514	Securities
150 408	80 462	50 077	237 447	49 165	49 384	240 342	110 911	Credits
2 449 510	2 105 419	2 122 151	2 147 617	2 181 355	2 231 818	2 443 960	2 273 558	Less: NBK Notes
8 613	9 433	762	848	679	15	44	70	Financial Derivatives
-	-	-	-	-	-	-	-	Other accounts receivable
2 867 104	2 867 105	2 867 106	3 046 924	3 044 658	3 044 663	3 045 421	3 044 011	Claims to Nonbank Financial Institutions
2 867 104	2 867 105	2 867 106	3 044 654	3 044 658	3 044 663	3 044 667	3 044 011	Shares and other Equity
-	-	-	-	-	-	-	-	Financial Derivatives
760 770	763 410	763 553	764 048	760 405	757 869	759 138	772 600	Claims to the Rest of the Economy
-2 672 022	-3 184 628	-3 265 804	-3 876 385	-3 499 003	-3 595 947	-3 167 941	-3 624 737	Other Net Domestic Assets
16 840	14 314	60 712	14 158	134 092	127 403	244 977	14 673	Other Financial Assets
45 424	45 386	45 539	45 547	45 402	45 339	45 386	45 335	Nonfinancial Assets
78 935	80 555	81 839	83 460	85 137	84 822	83 970	85 025	Less: Other Liabilities
2 655 351	3 163 773	3 290 216	3 852 631	3 593 360	3 683 866	3 374 334	3 599 720	Less: Capital Accounts
<b>8 094 232</b>	<b>7 542 280</b>	<b>7 827 200</b>	<b>7 823 456</b>	<b>7 879 416</b>	<b>8 365 611</b>	<b>8 094 646</b>	<b>8 224 474</b>	<b>Liabilities</b>
<b>5 522 555</b>	<b>5 241 736</b>	<b>6 132 164</b>	<b>5 888 989</b>	<b>5 244 379</b>	<b>5 501 981</b>	<b>5 532 865</b>	<b>5 430 745</b>	<b>Narrow Reserve Money</b>
<b>6 617 443</b>	<b>6 346 150</b>	<b>7 078 495</b>	<b>6 602 428</b>	<b>6 528 275</b>	<b>7 058 849</b>	<b>6 718 657</b>	<b>6 893 176</b>	<b>Reserve Money</b>
2 584 479	2 541 174	2 563 232	2 600 097	2 569 470	2 559 787	2 554 685	2 688 265	Currency out of the NBK
2 048 866	2 078 894	2 459 208	2 523 565	1 873 685	2 140 366	2 148 058	1 700 882	Transferable Deposits of Banks
1 094 888	1 104 414	946 331	713 439	1 283 896	1 556 868	1 185 792	1 462 431	Other Deposits of Banks
388 937	427 900	894 969	592 693	694 250	712 165	730 695	943 102	Transferable Deposits of Nonbank Financial Institutions
500 274	193 768	214 756	172 633	106 974	89 662	99 428	98 496	Current accounts of Public Nonfinancial Institutions in KZT
536 373	450 909	110 098	467 843	684 325	480 063	424 457	425 077	Other Deposits
483	631	722	676	778	712	825	1 748	Foreign Currency Current Accounts of Public Nonfinancial Institutions
264	268	427	194 262	194 776	195 422	194 943	193 360	Other Deposits of Public Nonfinancial Institutions
529 316	444 610	106 965	271 421	486 709	282 572	224 899	225 811	Other Deposits of Nonbank Financial Institutions
6 310	5 400	1 985	1 484	2 061	1 357	3 790	4 158	Other Deposits of Liquidated Banks
-	-	-	-	-	-	-	-	Nonprofit Institutions
812 278	635 426	555 713	721 825	587 757	707 997	920 644	874 051	Securities (other than shares)
769 550	594 025	491 947	664 083	541 860	654 422	881 756	833 778	Other Financial Institutions
36 489	33 416	52 459	41 499	36 077	41 044	31 812	31 917	Public Nonfinancial Institutions
4 365	1 584	5 434	10 053	4 638	8 257	5 644	5 557	Private Nonfinancial Institutions
123	58	0	81	11	15	272	0	Households
1 752	6 345	5 873	6 108	5 172	4 259	1 159	2 800	Nonprofit Institutions
13 843	-	52 087	-	60 165	114 235	26 512	27 941	Credits
12 467	-	52 045	-	59 213	113 985	26 512	27 941	Banks
1 376	-	42	-	951	250	-	-	Nonbank Financial Institutions
-	-	-	-	-	-	-	-	Public Nonfinancial Institutions
114 294	109 795	30 805	31 361	18 895	4 468	4 376	4 228	Financial Derivatives
114 294	109 795	30 805	31 361	18 895	4 468	4 376	4 228	Banks
-	-	-	-	-	-	-	-	Nonbank Financial Institutions

## Banks Monetary Survey

Mln. of KZT, end of period

	12.15	12.16	12.17	12.18	01.19	02.19	03.19	04.19
<b>Net Foreign Assets</b>	<b>-199 113</b>	<b>802 963</b>	<b>1 298 236</b>	<b>1 099 202</b>	<b>1 154 736</b>	<b>1 209 175</b>	<b>1 404 091</b>	<b>1 495 565</b>
<i>Net Foreign Assets, CFC</i>	<i>-225 984</i>	<i>757 283</i>	<i>1 158 759</i>	<i>919 813</i>	<i>1 078 439</i>	<i>1 139 499</i>	<i>1 277 935</i>	<i>1 394 827</i>
<i>Claims to Nonresidents, CFC</i>	<i>1 539 050</i>	<i>2 107 667</i>	<i>1 980 592</i>	<i>1 864 712</i>	<i>2 020 698</i>	<i>2 032 806</i>	<i>2 261 427</i>	<i>2 310 207</i>
Foreign Currency	275 282	328 008	216 407	216 096	211 124	194 016	224 011	227 786
Transferable Deposits	472 630	567 476	567 084	465 053	544 399	630 560	686 699	693 528
Other Deposits	206 727	669 689	424 837	497 733	568 663	394 907	524 511	588 350
Securities (other than shares)	50 987	155 489	426 336	441 150	408 346	458 176	490 553	475 109
Credits	460 173	311 109	288 959	188 457	185 113	179 608	180 371	181 437
Financial Derivatives	18 118	14 675	453	14 342	30 065	43 183	111 282	100 566
Shares and other Equity	33 917	37 863	28 384	22 881	22 522	22 289	22 671	23 721
Other Accounts Receivable	21 216	23 358	28 133	19 000	50 466	110 066	21 330	19 710
<i>Less: Liabilities for Nonresidents, CFC</i>	<i>1 765 034</i>	<i>1 350 384</i>	<i>821 833</i>	<i>944 899</i>	<i>942 259</i>	<i>893 307</i>	<i>983 492</i>	<i>915 381</i>
Transferable Deposits	64 700	68 525	58 562	105 938	125 294	133 197	133 601	122 829
Other Deposits	123 319	87 233	95 111	199 818	118 693	111 137	135 424	137 578
Securities (other than shares)	1 371 977	1 045 689	524 422	478 721	471 048	468 637	419 590	424 239
Credits	187 940	139 787	127 890	124 195	183 812	117 244	109 802	110 159
Financial Derivatives	5 662	3 177	2 960	8 185	22 097	43 146	105 902	91 705
Other Accounts Payable	11 436	5 973	12 889	28 042	21 315	19 945	79 174	28 871
<i>Other net Foreign Assets, OFC</i>	<i>26 871</i>	<i>45 680</i>	<i>139 477</i>	<i>179 389</i>	<i>76 297</i>	<i>69 676</i>	<i>126 156</i>	<i>100 738</i>
Gross Assets	195 363	240 295	315 365	374 939	313 408	320 507	320 948	326 256
Less: Foreign Liabilities	168 492	194 615	175 889	195 549	237 111	250 831	194 792	225 517
<b>Domestic Assets</b>	<b>18 663 466</b>	<b>19 624 384</b>	<b>17 956 888</b>	<b>19 146 051</b>	<b>18 952 070</b>	<b>18 359 040</b>	<b>18 073 960</b>	<b>17 918 501</b>
<i>Reserves</i>	<i>3 129 683</i>	<i>2 964 375</i>	<i>3 061 032</i>	<i>3 593 256</i>	<i>3 337 235</i>	<i>3 750 358</i>	<i>3 622 775</i>	<i>2 910 413</i>
Transferable and Other Deposits in NBK	2 871 726	2 663 098	2 750 153	3 234 561	3 035 838	3 426 779	3 314 836	2 581 625
National Currency	257 957	301 277	310 879	358 695	301 397	323 580	307 940	328 788
<i>Other Claims to NBK</i>	<i>1 024 031</i>	<i>2 246 157</i>	<i>2 029 799</i>	<i>2 210 122</i>	<i>2 575 296</i>	<i>2 799 977</i>	<i>2 695 837</i>	<i>3 357 859</i>
<i>Net Claims to the Central Government</i>	<i>818 601</i>	<i>670 464</i>	<i>1 899 262</i>	<i>2 051 484</i>	<i>2 043 732</i>	<i>2 049 765</i>	<i>2 028 430</i>	<i>2 008 939</i>
<i>Gross Claims</i>	<i>854 581</i>	<i>719 927</i>	<i>1 952 930</i>	<i>2 093 852</i>	<i>2 078 650</i>	<i>2 085 113</i>	<i>2 071 458</i>	<i>2 050 206</i>
Securities (other than shares)	854 065	718 416	1 951 485	2 092 552	2 077 092	2 080 116	2 066 349	2 045 615
Credits	297	294	282	311	306	304	305	306
Other Accounts Receivable	219	1 217	1 163	989	1 252	4 692	4 804	4 285
<i>Less: Liabilities</i>	<i>35 981</i>	<i>49 463</i>	<i>53 668</i>	<i>42 368</i>	<i>34 917</i>	<i>35 347</i>	<i>43 028</i>	<i>41 267</i>
Transferable Deposits	687	14 299	11 770	20 058	11 981	11 797	13 343	11 206
Other Deposits	122	180	5 229	330	438	569	456	417
Credits	34 632	34 746	36 316	21 314	21 425	21 522	27 546	27 702
Other Accounts Payable	539	239	352	667	1 072	1 459	1 683	1 942
<i>Claims to the Regional and Local Government</i>	<i>0</i>	<i>3</i>	<i>13 022</i>	<i>13 024</i>	<i>9 621</i>	<i>1 761</i>	<i>1 774</i>	<i>1 692</i>
Securities (other than shares)	-	-	13 022	13 024	9 621	1 666	1 679	1 692
Credits	0	0	0	-	-	-	-	-
Other Accounts Receivable	-	3	0	0	0	95	95	0
<i>Claims to Nonbank Financial Institutions</i>	<i>3 315 926</i>	<i>2 943 406</i>	<i>874 268</i>	<i>971 153</i>	<i>1 546 760</i>	<i>677 880</i>	<i>742 379</i>	<i>616 477</i>
Transferable Deposits	5 368	328	1 571	1 030	855	842	1 981	2 508
Other Deposits	28	19	16	3 048	3 048	3 047	3 044	1 791
Securities (other than shares)	260 477	45 625	34 317	22 353	22 527	25 793	25 849	36 464
Credits	2 537 025	2 726 185	597 888	436 464	436 292	356 727	348 007	231 464
Financial Derivatives	200 594	61 303	111 402	345 099	309 916	114 735	200 121	179 534
Shares and other Equity	247 272	93 038	106 059	108 371	108 871	107 050	108 029	107 556
Other Accounts Receivable	65 160	16 909	23 015	54 789	665 251	69 685	55 347	57 160
<i>Claims to Public Nonfinancial Institutions</i>	<i>318 120</i>	<i>569 717</i>	<i>455 310</i>	<i>719 894</i>	<i>686 688</i>	<i>645 153</i>	<i>647 527</i>	<i>641 636</i>
Other Deposits	1 841	1 031	413	72	66	66	-	-
Securities (other than shares)	201 852	374 805	270 719	443 879	446 397	409 887	412 830	406 893
Credits	114 185	193 446	183 965	274 663	238 884	233 832	233 387	233 470
Financial Derivatives	105	208	-	-	-	-	-	-
Shares and other Equity	2	2	2	2	2	2	2	2
Other Accounts Receivable	134	225	211	1 277	1 339	1 366	1 307	1 272

**Banks Monetary Survey**

Mln. of KZT, end of period

05.19	06.19	07.19	08.19	09.19	10.19	11.19	12.19	
<b>1 330 440</b>	<b>1 639 324</b>	<b>1 682 062</b>	<b>1 826 718</b>	<b>1 744 439</b>	<b>1 754 426</b>	<b>1 577 690</b>	<b>1 817 872</b>	<b>Net Foreign Assets</b>
<i>1 193 652</i>	<i>1 510 970</i>	<i>1 526 508</i>	<i>1 626 660</i>	<i>1 550 918</i>	<i>1 596 917</i>	<i>1 442 807</i>	<i>1 656 052</i>	<i>Net Foreign Assets, CFC</i>
2 328 541	2 633 309	2 534 391	2 556 521	2 781 575	2 644 427	2 303 192	2 488 108	<i>Claims to Nonresidents, CFC</i>
203 044	189 340	219 108	242 576	235 979	235 447	214 168	204 972	Foreign Currency
631 332	705 170	527 051	569 032	589 089	611 788	627 895	546 873	Transferable Deposits
649 926	743 386	805 582	892 154	802 781	895 126	664 480	928 082	Other Deposits
418 130	522 022	534 848	500 664	506 263	500 077	567 767	573 031	Securities (other than shares)
183 052	170 887	167 834	166 766	164 823	155 733	157 033	170 325	Credits
197 525	254 676	221 965	144 518	441 997	205 521	28 651	18 742	Financial Derivatives
23 893	23 846	23 920	24 213	24 268	25 868	25 791	25 580	Shares and other Equity
21 638	23 980	34 083	16 597	16 377	14 867	17 408	20 504	Other Accounts Receivable
<i>1 134 889</i>	<i>1 122 339</i>	<i>1 007 883</i>	<i>929 862</i>	<i>1 230 657</i>	<i>1 047 510</i>	<i>860 386</i>	<i>832 056</i>	<i>Less: Liabilities for Nonresidents, CFC</i>
139 505	142 607	112 814	116 502	111 950	111 232	107 737	133 557	Transferable Deposits
204 166	194 934	137 830	121 416	126 108	155 236	144 970	146 359	Other Deposits
429 434	417 391	418 256	425 331	429 461	433 808	434 821	379 331	Securities (other than shares)
131 392	89 893	99 797	101 259	100 656	120 765	126 859	146 502	Credits
198 971	253 889	216 479	145 508	442 146	210 340	29 708	12 195	Financial Derivatives
31 420	23 626	22 706	19 846	20 336	16 130	16 291	14 113	Other Accounts Payable
<i>136 787</i>	<i>128 354</i>	<i>155 554</i>	<i>200 058</i>	<i>193 521</i>	<i>157 509</i>	<i>134 884</i>	<i>161 820</i>	<i>Other net Foreign Assets, OFC</i>
349 886	330 058	374 251	406 277	403 011	375 548	336 254	415 017	Gross Assets
213 098	201 704	218 697	206 218	209 490	218 039	201 370	253 197	Less: Foreign Liabilities
<b>18 191 680</b>	<b>18 317 372</b>	<b>18 183 982</b>	<b>18 030 353</b>	<b>18 566 801</b>	<b>18 998 134</b>	<b>18 754 714</b>	<b>19 195 157</b>	<b>Domestic Assets</b>
<i>3 452 294</i>	<i>3 504 187</i>	<i>3 750 005</i>	<i>3 614 729</i>	<i>3 514 545</i>	<i>4 019 204</i>	<i>3 655 536</i>	<i>3 575 334</i>	<i>Reserves</i>
3 113 684	3 194 498	3 422 980	3 262 355	3 177 936	3 690 453	3 301 730	3 187 575	Transferable and Other Deposits in NBK
338 610	309 688	327 024	352 374	336 608	328 751	353 806	387 759	National Currency
<i>2 823 083</i>	<i>2 383 870</i>	<i>2 321 759</i>	<i>2 307 813</i>	<i>2 257 346</i>	<i>2 342 730</i>	<i>2 396 968</i>	<i>2 356 522</i>	<i>Other Claims to NBK</i>
<i>2 091 601</i>	<i>2 043 334</i>	<i>1 912 779</i>	<i>1 920 330</i>	<i>2 011 739</i>	<i>2 070 448</i>	<i>2 099 445</i>	<i>2 127 891</i>	<i>Net Claims to the Central Government</i>
<i>2 130 606</i>	<i>2 085 263</i>	<i>2 003 300</i>	<i>2 006 566</i>	<i>2 099 182</i>	<i>2 166 616</i>	<i>2 194 439</i>	<i>2 224 420</i>	<i>Gross Claims</i>
2 125 932	2 080 847	1 998 863	2 000 640	2 093 109	2 092 882	2 121 469	2 154 357	Securities (other than shares)
306	-	-	-	-	69 961	69 543	68 866	Credits
4 368	4 416	4 437	5 926	6 072	3 773	3 428	1 198	Other Accounts Receivable
<i>39 006</i>	<i>41 928</i>	<i>90 521</i>	<i>86 236</i>	<i>87 443</i>	<i>96 168</i>	<i>94 994</i>	<i>96 529</i>	<i>Less: Liabilities</i>
9 377	11 645	9 973	6 147	6 631	14 545	13 014	10 623	Transferable Deposits
483	503	464	285	428	636	485	3 533	Other Deposits
27 700	27 793	77 958	78 112	78 270	78 435	78 417	81 644	Credits
1 445	1 987	2 126	1 694	2 114	2 552	3 079	729	Other Accounts Payable
0	0	0	0	0	0	0	0	<i>Claims to the Regional and Local Government</i>
-	-	-	-	-	-	-	-	Securities (other than shares)
-	-	-	-	-	-	-	-	Credits
0	0	0	0	0	0	0	0	Other Accounts Receivable
<i>675 640</i>	<i>1 015 254</i>	<i>778 309</i>	<i>763 086</i>	<i>1 067 980</i>	<i>792 041</i>	<i>737 842</i>	<i>1 131 287</i>	<i>Claims to Nonbank Financial Institutions</i>
21 208	6 702	9 639	6 628	18 112	4 047	1 837	2 155	Transferable Deposits
170	1 076	1 014	855	1 220	704	281	949	Other Deposits
50 840	55 556	67 769	84 729	91 968	131 313	159 848	173 209	Securities (other than shares)
274 283	521 314	397 669	417 347	593 288	402 351	390 759	570 290	Credits
156 534	250 192	141 264	97 542	204 343	88 124	22 780	229 002	Financial Derivatives
115 988	115 926	112 558	108 666	108 166	110 637	110 437	109 430	Shares and other Equity
56 617	64 487	48 396	47 319	50 884	54 866	51 900	46 251	Other Accounts Receivable
<i>707 908</i>	<i>728 705</i>	<i>754 869</i>	<i>675 455</i>	<i>780 499</i>	<i>771 252</i>	<i>729 418</i>	<i>680 296</i>	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	-	-	-	Other Deposits
395 164	415 931	418 598	423 111	430 412	421 852	379 308	381 721	Securities (other than shares)
311 519	311 453	335 026	250 931	348 320	348 177	348 647	297 478	Credits
-	-	-	-	-	-	-	-	Financial Derivatives
2	2	2	2	2	2	2	2	Shares and other Equity
1 223	1 318	1 243	1 411	1 765	1 220	1 461	1 095	Other Accounts Receivable

Continuation

	12.15	12.16	12.17	12.18	01.19	02.19	03.19	04.19
<i>Claims to Private Nonfinancial Institutions</i>	9 481 570	9 614 065	9 258 971	8 466 212	7 792 570	7 789 515	7 709 613	7 723 768
Securities (other than shares)	16 226	20 080	26 021	15 029	12 783	18 452	18 510	13 255
Credits	9 163 491	9 282 398	8 855 223	8 067 014	7 418 269	7 406 127	7 318 503	7 321 371
Financial Derivatives	14	936	688	3 736	3 364	3 090	3 318	3 494
Shares and other Equity	103 338	77 329	123 815	149 203	149 142	149 405	150 063	158 211
Other Accounts Receivable	198 501	233 324	253 224	231 230	209 012	212 441	219 218	227 438
<i>Claims to Nonprofit Institutions</i>	2 246	6 188	4 940	7 443	7 245	7 203	7 113	7 103
Credits	2 159	5 983	4 733	6 904	6 787	6 739	6 652	6 697
Shares and other Equity	1	1	1	2	2	2	2	2
Other Accounts Receivable	86	204	206	537	455	462	459	404
<i>Claims to Households</i>	4 418 956	4 294 944	4 782 716	5 501 226	5 523 114	5 547 161	5 633 484	5 727 413
Securities (other than shares)	-	-	43	-	-	-	-	-
Credits	4 379 163	4 239 612	4 718 458	5 442 036	5 456 976	5 488 788	5 572 263	5 665 984
Financial Derivatives	736	532	271	163	119	3	106	256
Other Accounts Receivable	39 057	54 800	63 944	59 027	66 020	58 370	61 115	61 172
<i>Other Net Assets</i>	-3 845 666	-3 684 936	-4 422 432	-4 387 762	-4 570 191	-4 909 735	-5 014 973	-5 076 798
Other Financial Assets	152 212	178 230	133 724	144 043	144 363	148 463	153 052	147 360
Nonfinancial Assets	658 449	970 680	940 501	715 704	754 056	780 864	793 202	785 330
Less: Other Liabilities	191 893	202 711	178 466	316 634	301 455	353 114	381 223	523 700
Less: Capital Accounts	4 464 434	4 631 134	5 318 191	4 930 875	5 167 155	5 485 948	5 580 004	5 485 789
<b>Liabilities</b>	<b>18 464 353</b>	<b>20 427 348</b>	<b>19 255 124</b>	<b>20 245 253</b>	<b>20 106 806</b>	<b>19 568 214</b>	<b>19 478 051</b>	<b>19 414 066</b>
<i>Transferable Deposits</i>	3 785 540	4 603 091	4 487 000	5 214 100	5 397 888	5 504 122	5 114 928	4 949 524
Central Bank	16	1	2	7	7	3	14	14
Regional and Local Government	568	211	567	287	630	596	625	601
Nonbank Financial Institutions	292 563	378 014	249 319	330 277	322 402	304 798	269 404	334 979
Public Nonfinancial Institutions	405 692	558 929	739 224	497 895	567 466	786 832	662 694	629 602
Private Nonfinancial Institutions	2 260 641	2 557 523	2 414 028	3 248 632	3 326 924	3 118 032	3 061 223	2 845 314
Nonprofit Institutions	280 836	363 389	275 688	119 719	254 908	367 439	206 233	174 132
Households	545 224	745 025	808 171	1 017 283	925 552	926 422	914 736	964 882
Other Deposits	11 610 361	12 521 329	11 847 123	11 457 292	11 287 472	11 056 295	11 137 927	11 260 218
Central Bank	-	-	-	-	-	-	-	-
Regional and Local Government	340	2	1 912	109	2 433	3 528	0	-
Nonbank Financial Institutions	1 245 895	1 175 195	857 616	777 690	790 079	758 132	801 057	830 482
Public Nonfinancial Institutions	1 220 144	1 589 416	1 244 996	572 942	406 438	420 934	459 059	590 660
Private Nonfinancial Institutions	2 245 136	2 304 253	2 085 083	2 002 733	2 028 249	1 905 255	1 903 492	1 889 398
Nonprofit Institutions	651 542	367 994	344 768	464 342	461 131	457 311	439 083	444 437
Households	6 247 303	7 084 468	7 312 747	7 639 476	7 599 142	7 511 135	7 535 236	7 505 242
Securities	1 176 630	1 101 536	1 249 131	1 516 362	1 521 660	1 589 635	1 598 574	1 673 025
Nonbank Financial Institutions	1 137 867	1 066 263	1 246 747	1 449 141	1 453 108	1 518 813	1 526 424	1 598 507
Public Nonfinancial Institutions	-	-	-	57 731	58 191	58 652	58 821	59 573
Private Nonfinancial Institutions	31 307	34 106	335	622	634	645	657	773
Households	7 456	1 167	2 050	8 868	9 726	11 524	12 673	14 171
Credits	825 977	1 250 131	937 428	1 058 107	897 930	567 728	556 401	530 543
Central Bank	30 172	211 737	62 238	278 910	304 273	15 314	15 432	15 550
Regional and Local Government	22	20	527	1 196	1 204	1 212	1 220	1 281
Nonbank Financial Institutions	581 035	792 890	757 341	706 164	545 301	513 194	501 845	475 859
Public Nonfinancial Institutions	202 757	230 574	94 132	68 788	44 104	34 961	34 750	34 769
Private Nonfinancial Institutions	5 679	4 410	2 956	2 782	2 754	2 779	2 851	2 787
Households	6 310	10 499	20 233	267	294	268	302	297
Financial Derivatives	242 191	94 931	135 048	362 293	327 625	133 148	219 574	200 123
Central Bank	-	-	492	4 330	5 064	5 798	6 532	7 266
Nonbank Financial Institutions	231 716	89 295	134 384	357 666	322 268	127 245	212 895	192 413
Public Nonfinancial Institutions	4 751	5 612	-	-	-	-	-	-
Private Nonfinancial Institutions	5 716	24	172	228	258	61	78	352
Households	8	-	-	69	35	44	68	92
Other Accounts Payable	823 653	856 330	599 395	637 099	674 231	717 287	850 646	800 634
Central Bank	16	14	31 544	15 989	13 341	11 307	8 139	5 496
Regional and Local Government	39	2	9	2	7	7	6	6
Nonbank Financial Institutions	75 975	16 366	13 139	9 837	9 151	14 201	15 803	12 610
Public Nonfinancial Institutions	61 838	63 158	22 287	5 847	4 990	4 866	4 162	4 146
Private Nonfinancial Institutions	254 301	236 135	302 988	262 205	263 563	303 822	314 382	312 821
Nonprofit Institutions	645	229	946	191	762	1 020	1 049	1 247
Households	128 527	131 702	166 162	167 684	175 658	176 894	193 875	180 512
Interbank Accounts	302 312	408 723	62 320	175 344	206 759	205 170	313 230	283 797

05.19	06.19	07.19	08.19	09.19	10.19	11.19	12.19	
7 731 098	7 694 581	7 642 750	7 756 375	7 898 683	7 865 619	7 489 378	7 909 901	<i>Claims to Private Nonfinancial Institutions</i>
12 816	36 466	38 414	39 155	197 301	200 812	204 382	200 218	Securities (other than shares)
7 318 492	7 268 513	7 212 431	7 325 698	7 307 812	7 275 930	6 901 918	7 309 904	Credits
3 356	3 127	2 937	2 917	2 859	2 733	2 571	2 416	Financial Derivatives
165 089	163 455	161 157	161 896	163 672	166 797	169 347	172 276	Shares and other Equity
231 346	223 021	227 812	226 708	227 040	219 347	211 160	225 087	Other Accounts Receivable
7 298	5 948	5 866	5 953	5 856	6 024	6 016	5 966	<i>Claims to Nonprofit Institutions</i>
6 853	5 483	5 454	5 452	5 253	5 128	5 067	5 014	Credits
2	2	2	2	2	2	2	2	Shares and other Equity
444	463	410	499	600	893	948	950	Other Accounts Receivable
5 844 153	6 020 014	6 183 807	6 325 907	6 409 621	6 556 164	6 718 494	6 823 881	<i>Claims to Households</i>
-	-	-	-	-	-	-	-	Securities (other than shares)
5 785 894	5 960 419	6 134 905	6 273 536	6 354 012	6 500 104	6 659 646	6 767 785	Credits
183	177	102	105	135	114	177	204	Financial Derivatives
58 077	59 417	48 800	52 267	55 474	55 946	58 670	55 892	Other Accounts Receivable
-5 141 395	-5 078 521	-5 166 162	-5 339 295	-5 379 466	-5 425 348	-5 078 383	-5 415 920	<i>Other Net Assets</i>
139 968	143 838	120 881	125 876	114 363	117 399	115 702	128 423	Other Financial Assets
770 120	771 424	778 134	770 091	779 346	780 534	794 018	782 880	Nonfinancial Assets
510 122	429 936	449 473	559 251	543 054	545 113	579 865	539 919	Less: Other Liabilities
5 541 362	5 563 846	5 615 704	5 676 012	5 730 121	5 778 167	5 408 239	5 787 304	Less: Capital Accounts
<b>19 522 120</b>	<b>19 956 695</b>	<b>19 866 044</b>	<b>19 857 071</b>	<b>20 311 240</b>	<b>20 752 559</b>	<b>20 332 404</b>	<b>21 013 029</b>	<b>Liabilities</b>
4 865 060	4 872 542	5 210 808	5 090 070	5 287 280	5 669 854	5 268 295	5 517 237	<i>Transferable Deposits</i>
15	16	18	15	3	3	1	2	Central Bank
724	628	809	788	872	637	615	298	Regional and Local Government
306 722	287 249	279 224	375 848	304 229	305 120	338 491	246 545	Nonbank Financial Institutions
613 084	575 666	524 865	537 347	655 723	1 017 352	623 063	566 964	Public Nonfinancial Institutions
2 819 185	2 866 470	3 264 483	3 050 383	3 177 170	3 179 006	3 057 770	3 387 347	Private Nonfinancial Institutions
127 037	114 856	112 234	103 407	110 008	142 730	132 085	110 571	Nonprofit Institutions
998 293	1 027 655	1 029 175	1 022 281	1 039 274	1 025 006	1 116 270	1 205 510	Households
11 207 246	11 366 230	11 234 773	11 213 066	11 338 085	11 826 834	11 765 262	11 765 262	<i>Other Deposits</i>
-	-	-	-	-	-	56	-381	Central Bank
-	-	-	-	-	-	-	-	Regional and Local Government
822 082	820 248	773 592	787 566	764 164	784 602	794 357	779 119	Nonbank Financial Institutions
511 034	574 845	547 830	504 928	543 532	569 464	617 379	568 177	Public Nonfinancial Institutions
1 831 623	1 874 380	1 848 315	1 802 282	1 858 897	2 211 078	2 077 276	2 181 247	Private Nonfinancial Institutions
533 423	557 304	482 325	499 775	500 128	482 809	509 149	548 300	Nonprofit Institutions
7 509 883	7 539 452	7 582 710	7 618 515	7 671 363	7 778 882	7 767 045	7 965 350	Households
1 667 204	1 676 169	1 670 002	1 695 673	1 739 186	1 734 348	1 670 938	1 671 702	<i>Securities</i>
1 590 685	1 601 314	1 586 988	1 611 601	1 654 126	1 647 530	1 582 438	1 585 266	Nonbank Financial Institutions
60 034	57 731	65 084	65 543	66 025	66 499	66 969	64 679	Public Nonfinancial Institutions
785	849	886	924	962	999	1 037	634	Private Nonfinancial Institutions
15 700	16 276	17 043	17 605	18 073	19 319	20 494	21 123	Households
813 646	956 911	761 826	945 340	927 968	621 033	791 917	793 512	<i>Credits</i>
15 668	14 754	14 864	13 960	14 067	14 171	14 279	14 386	Central Bank
1 450	1 578	3 754	3 763	3 771	3 780	3 789	3 798	Regional and Local Government
759 387	903 597	706 332	899 760	882 721	577 908	748 529	750 543	Nonbank Financial Institutions
34 717	34 475	34 499	25 331	25 082	22 803	22 843	22 533	Public Nonfinancial Institutions
2 137	2 212	2 105	2 263	2 059	2 130	2 243	2 046	Private Nonfinancial Institutions
288	294	271	263	267	241	235	205	Households
177 843	272 168	160 386	111 068	205 841	91 272	29 472	244 847	<i>Financial Derivatives</i>
8 000	8 734	5 940	216	1 506	3 100	6 645	15 858	Central Bank
169 379	263 054	154 368	110 848	204 310	88 126	22 803	228 967	Nonbank Financial Institutions
-	-	-	-	-	-	-	-	Public Nonfinancial Institutions
325	367	78	4	25	47	24	22	Private Nonfinancial Institutions
139	13	-	-	-	-	-	-	Households
791 122	812 676	828 249	801 855	812 880	809 218	806 520	743 920	<i>Other Accounts Payable</i>
3 144	307	20	46	42	25	74	76	Central Bank
5	5	5	4	4	47	45	9	Regional and Local Government
14 293	15 520	15 080	16 877	16 990	22 889	38 405	43 735	Nonbank Financial Institutions
5 488	5 498	5 676	4 308	4 210	4 318	4 691	4 078	Public Nonfinancial Institutions
289 703	305 233	284 565	282 037	275 462	262 163	253 637	263 487	Private Nonfinancial Institutions
1 035	1 046	878	899	931	914	812	721	Nonprofit Institutions
183 596	195 794	188 216	203 970	194 854	184 239	201 809	178 990	Households
293 858	289 273	333 810	293 713	320 389	334 625	307 046	252 823	Interbank Accounts

## Banking System Monetary Survey

Mln. of KZT, end of period

	12.15	12.16	12.17	12.18	01.19	02.19	03.19	04.19
<b>Net Foreign Assets</b>	<b>30 772 332</b>	<b>31 036 422</b>	<b>30 865 855</b>	<b>35 419 786</b>	<b>35 566 813</b>	<b>34 969 088</b>	<b>34 826 284</b>	<b>35 181 735</b>
<i>Claims to Nonresidents</i>	<i>11 015 561</i>	<i>12 009 796</i>	<i>12 281 709</i>	<i>13 746 875</i>	<i>13 642 945</i>	<i>12 957 969</i>	<i>12 538 521</i>	<i>12 631 937</i>
Monetary Gold and SDR	1 900 808	2 541 999	3 399 054	4 668 049	4 817 711	4 811 879	4 841 341	4 909 202
Foreign Currency	486 338	461 154	266 335	324 006	358 326	328 860	406 127	407 929
Transferable Deposits	835 551	922 251	855 026	1 823 905	1 902 591	2 094 043	1 779 759	1 819 922
Other Deposits	4 024 391	3 784 897	2 509 531	2 180 235	2 235 844	1 911 474	1 757 857	1 746 346
Securities (other than shares)	2 187 995	2 843 306	3 741 545	3 052 700	2 608 338	2 042 075	1 981 595	1 984 333
Credits	460 173	311 109	288 959	188 457	185 113	179 608	180 371	181 437
Shares and other Equity	33 917	37 863	28 384	22 881	22 522	22 289	22 671	23 721
Financial Derivatives	21 600	15 871	2 569	13 680	30 886	47 315	114 505	103 928
Other Claims	1 064 788	1 091 347	1 190 306	1 472 962	1 481 614	1 520 426	1 454 295	1 455 118
<i>Liabilities for Nonresidents</i>	<i>2 069 742</i>	<i>1 527 508</i>	<i>992 226</i>	<i>1 132 481</i>	<i>1 128 664</i>	<i>1 077 403</i>	<i>1 168 786</i>	<i>1 100 493</i>
Transferable Deposits	64 700	68 526	58 562	105 939	125 295	133 198	133 602	122 829
SDR	163 828	155 170	164 029	185 638	184 485	182 077	183 273	183 019
Other Deposits	262 150	107 431	99 964	199 818	118 693	111 137	135 424	137 578
Securities (other than shares)	1 371 977	1 045 689	524 422	478 721	471 048	468 637	419 590	424 239
Credits	188 276	140 117	128 219	124 569	184 182	117 609	110 172	110 530
Financial Derivatives	5 662	3 177	2 960	8 185	22 097	43 146	105 902	91 705
Other Accounts Payable	13 149	7 399	14 070	29 611	22 865	21 598	80 825	30 593
<b>Assets of the National Oil Fund</b>	<b>21 553 966</b>	<b>20 403 474</b>	<b>19 385 973</b>	<b>22 278 915</b>	<b>22 601 089</b>	<b>22 665 691</b>	<b>23 004 291</b>	<b>23 223 912</b>
<i>Other Net Foreign Assets</i>	<i>272 547</i>	<i>150 660</i>	<i>190 399</i>	<i>526 477</i>	<i>451 443</i>	<i>422 832</i>	<i>452 258</i>	<i>426 379</i>
Assets	638 669	849 261	959 397	1 352 286	1 299 626	1 304 396	1 325 141	1 270 525
Foreign Liabilities	366 121	698 601	768 998	825 810	848 183	881 564	872 883	844 147
<b>Net Domestic Assets</b>	<b>-13 646 457</b>	<b>-11 237 830</b>	<b>-11 409 525</b>	<b>-14 606 413</b>	<b>-14 154 705</b>	<b>-15 248 269</b>	<b>-15 425 193</b>	<b>-15 827 746</b>
<i>Net Claims to the Central Government</i>	<i>167 283</i>	<i>52 620</i>	<i>1 154 721</i>	<i>1 198 821</i>	<i>1 199 142</i>	<i>1 165 608</i>	<i>1 183 760</i>	<i>1 088 279</i>
<i>Claims</i>	<i>1 201 403</i>	<i>1 013 390</i>	<i>2 311 056</i>	<i>2 514 861</i>	<i>2 496 347</i>	<i>2 492 158</i>	<i>2 460 003</i>	<i>2 514 986</i>
Securities	1 200 887	1 011 879	2 309 611	2 513 561	2 494 789	2 487 162	2 454 893	2 510 396
Credits	297	294	282	311	306	304	305	306
Other	219	1 217	1 163	989	1 252	4 692	4 804	4 285
<i>Liabilities</i>	<i>1 034 120</i>	<i>960 770</i>	<i>1 156 335</i>	<i>1 316 039</i>	<i>1 297 204</i>	<i>1 326 550</i>	<i>1 276 243</i>	<i>1 426 708</i>
Transferable Deposits	909 112	549 568	484 909	508 791	172 605	137 079	165 949	208 816
Other Deposits	89 391	83 448	141 992	74 922	538 414	730 031	658 389	766 245
Securities	0,32	-	-	-	-	-	-	-
Credits	34 632	34 746	36 316	21 314	21 425	21 522	27 546	27 702
Other	984	293 008	493 118	711 013	564 760	437 918	424 358	423 945
<i>Claims to the Regional and Local Government</i>	<i>0</i>	<i>3</i>	<i>13 022</i>	<i>13 024</i>	<i>9 621</i>	<i>1 761</i>	<i>1 774</i>	<i>1 692</i>
Securities (other than shares)	-	-	13 022	13 024	9 621	1 666	1 679	1 692
Credits	0	0	0	-	-	-	-	-
Other Accounts Receivable	-	3	0	0	0	95	95	0
<b>Resources of the National Oil Fund</b>	<b>23 708 534</b>	<b>21 504 050</b>	<b>20 634 209</b>	<b>23 790 104</b>	<b>23 892 846</b>	<b>23 964 460</b>	<b>24 125 353</b>	<b>24 325 726</b>
<i>Claims to Nonbank Financial Institutions</i>	<i>3 702 954</i>	<i>3 351 216</i>	<i>2 104 394</i>	<i>2 934 251</i>	<i>4 283 092</i>	<i>3 427 997</i>	<i>3 515 667</i>	<i>3 483 580</i>
Transferable Deposits	5 368	328	1 571	1 030	855	842	1 981	2 508
Other Deposits	28	19	16	3 048	3 048	3 047	3 044	1 791
Securities	260 477	45 625	34 317	22 353	22 527	25 793	25 849	36 464
Credits	2 537 025	2 726 185	597 888	436 464	305 523	239 742	254 192	231 464
Financial Derivatives	201 809	62 518	112 617	345 099	309 916	114 735	200 121	179 534
Shares and other Equity	633 086	499 633	1 334 970	2 071 470	2 975 972	2 974 152	2 975 132	2 974 660
Other Accounts Receivable	65 160	16 909	23 015	54 789	665 251	69 685	55 347	57 160

Mln. of KZT, end of period

05.19	06.19	07.19	08.19	09.19	10.19	11.19	12.19	
<b>34 929 443</b>	<b>35 249 328</b>	<b>35 363 787</b>	<b>35 966 351</b>	<b>36 090 407</b>	<b>36 659 825</b>	<b>36 208 665</b>	<b>36 709 418</b>	<b>Net Foreign Assets</b>
13 059 449	13 372 736	13 167 791	13 496 987	13 954 214	14 110 781	13 367 076	13 566 962	Claims to Nonresidents
5 035 621	5 515 107	5 711 670	6 114 265	5 937 900	6 020 272	5 878 154	6 141 691	Monetary Gold and SDR
381 021	383 505	404 168	424 030	416 943	409 693	383 074	318 297	Foreign Currency
1 963 099	1 682 426	1 849 681	1 664 857	2 163 849	2 367 607	2 203 837	1 937 471	Transferable Deposits
1 816 576	2 008 846	2 098 992	2 300 061	2 165 086	2 273 129	1 988 798	2 299 574	Other Deposits
1 987 042	1 853 084	1 194 968	1 152 490	1 146 807	1 159 071	1 223 227	1 207 606	Securities (other than shares)
183 052	170 887	167 834	166 766	164 823	155 733	157 033	170 325	Credits
23 893	23 846	23 920	24 213	24 268	25 868	25 791	25 580	Shares and other Equity
199 557	256 614	223 826	146 207	444 520	208 169	31 238	21 737	Financial Derivatives
1 469 587	1 478 419	1 492 732	1 504 098	1 490 018	1 491 238	1 475 924	1 444 681	Other Claims
1 319 806	1 308 071	1 193 617	1 116 494	1 416 449	1 235 380	1 046 749	1 017 901	Liabilities for Nonresidents
139 506	142 608	112 815	116 503	111 950	111 233	107 738	133 558	Transferable Deposits
183 026	183 776	183 599	184 541	183 894	185 892	184 277	183 804	SDR
204 166	194 934	137 830	121 416	126 108	155 236	144 970	146 359	Other Deposits
429 434	417 391	418 256	425 331	429 461	433 808	434 821	379 331	Securities (other than shares)
131 764	90 263	100 171	101 636	101 034	121 143	127 235	146 875	Credits
198 971	253 889	216 479	145 508	442 146	210 340	29 708	12 195	Financial Derivatives
32 939	25 211	24 466	21 560	21 855	17 729	18 000	15 780	Other Accounts Payable
<b>22 831 743</b>	<b>22 808 352</b>	<b>22 999 713</b>	<b>23 071 979</b>	<b>23 021 621</b>	<b>23 283 594</b>	<b>23 353 006</b>	<b>23 697 943</b>	<b>Assets of the National Oil Fund</b>
358 059	376 311	389 900	513 879	531 021	500 831	535 332	462 414	Other Net Foreign Assets
1 191 857	1 189 228	1 234 254	1 300 568	1 309 110	1 293 504	1 299 395	1 378 813	Assets
833 799	812 917	844 353	786 689	778 089	792 673	764 063	916 399	Foreign Liabilities
<b>-15 192 011</b>	<b>-15 711 910</b>	<b>-15 464 180</b>	<b>-16 183 823</b>	<b>-15 748 696</b>	<b>-15 651 570</b>	<b>-15 723 497</b>	<b>-15 386 967</b>	<b>Net Domestic Assets</b>
1 278 637	1 025 669	1 146 477	1 294 463	1 066 802	1 528 058	1 212 808	1 824 873	Net Claims to the Central Government
2 596 333	2 546 985	2 462 008	2 606 392	2 701 882	2 743 229	2 770 759	2 810 894	Claims
2 591 659	2 542 569	2 457 571	2 600 466	2 695 809	2 669 495	2 697 789	2 740 830	Securities
306	-	-	-	-	69 961	69 543	68 866	Credits
4 368	4 416	4 437	5 926	6 072	3 773	3 428	1 198	Other
1 317 696	1 521 316	1 315 531	1 311 929	1 635 080	1 215 170	1 557 952	986 021	Liabilities
188 306	189 951	824 106	814 781	1 130 787	734 104	1 030 163	503 608	Transferable Deposits
736 018	935 535	110 850	118 729	196 847	224 302	226 203	201 123	Other Deposits
-	-	-	-	-	-	-	-	Securities
27 700	27 793	77 958	78 112	78 270	78 435	78 417	81 644	Credits
365 671	368 037	302 617	300 308	229 175	178 330	223 170	199 647	Other
0	0	0	0	0	0	0	0	Claims to the Regional and Local Government
-	-	-	-	-	-	-	-	Securities (other than shares)
-	-	-	-	-	-	-	-	Credits
0	0	0	0	0	0	0	0	Other Accounts Receivable
<b>24 172 234</b>	<b>24 300 292</b>	<b>24 206 462</b>	<b>24 545 180</b>	<b>24 530 559</b>	<b>24 828 933</b>	<b>24 899 355</b>	<b>25 234 501</b>	<b>Resources of the National Oil Fund</b>
3 542 744	3 882 359	3 645 415	3 810 010	4 112 638	3 836 704	3 783 263	4 175 298	Claims to Nonbank Financial Institutions
21 208	6 702	9 639	6 628	18 112	4 047	1 837	2 155	Transferable Deposits
170	1 076	1 014	855	1 220	704	281	949	Other Deposits
50 840	55 556	67 769	84 729	91 968	131 313	159 848	173 209	Securities
274 283	521 314	397 669	419 616	593 288	402 351	391 513	570 290	Credits
156 534	250 192	141 264	97 542	204 343	88 124	22 780	229 002	Financial Derivatives
2 983 092	2 983 031	2 979 664	3 153 320	3 152 824	3 155 300	3 155 104	3 153 442	Shares and other Equity
56 617	64 487	48 396	47 319	50 884	54 866	51 900	46 251	Other Accounts Receivable

Continuation

	12.15	12.16	12.17	12.18	01.19	02.19	03.19	04.19
<i>Claims to Public Nonfinancial Institutions</i>	1 129 205	1 378 742	1 211 583	1 477 226	1 444 014	1 409 347	1 409 504	1 403 652
Other Deposits	1 841	1 031	413	72	66	66	-	-
Securities	259 827	433 830	276 991	450 261	452 749	416 285	419 083	413 194
Credits	114 185	193 446	183 965	274 663	238 884	233 832	233 387	233 470
Financial Derivatives	105	208	-	-	-	-	-	-
Shares and other Equity	753 113	750 002	750 002	750 002	750 002	750 002	750 002	750 002
Other Accounts Receivable	134	225	211	2 227	2 313	9 161	7 032	6 986
<i>Claims to Private Nonfinancial Institutions</i>	9 481 570	9 614 065	9 258 971	8 466 212	7 792 570	7 789 515	7 709 613	7 723 768
Securities	16 226	20 080	26 021	15 029	12 783	18 452	18 510	13 255
Credits	9 163 491	9 282 398	8 855 223	8 067 014	7 418 269	7 406 127	7 318 503	7 321 371
Financial Derivatives	14	936	688	3 736	3 364	3 090	3 318	3 494
Shares and other Equity	103 338	77 329	123 815	149 203	149 142	149 405	150 063	158 211
Other Accounts Receivable	198 501	233 324	253 224	231 230	209 012	212 441	219 218	227 438
<i>Claims to Nonprofit Institutions</i>	2 246	6 188	4 940	7 443	7 245	7 203	7 113	7 103
Credits	2 159	5 983	4 733	6 904	6 787	6 739	6 652	6 697
Shares and other Equity	1	1	1	2	2	2	2	2
Other	86	204	206	537	455	462	459	404
<i>Claims to Households</i>	4 420 017	4 296 286	4 784 263	5 502 954	5 524 814	5 548 841	5 635 139	5 729 049
Securities (other than shares)	-	-	43	-	-	-	-	-
Credits	4 380 225	4 240 954	4 720 004	5 443 764	5 458 675	5 490 468	5 573 918	5 667 621
Financial Derivatives	736	532	271	163	119	3	106	256
Other	39 057	54 800	63 944	59 027	66 020	58 370	61 115	61 172
<i>Other Net Domestic Assets</i>	-9 744 679	-9 405 282	-10 217 521	-11 220 106	-11 330 955	-11 447 473	-11 580 426	-11 751 235
Other Financial Assets	173 951	184 382	159 385	1 101 571	943 846	161 425	166 456	545 792
Nonfinancial Assets	697 531	1 004 475	981 278	760 073	798 680	825 420	837 863	830 477
Less: Other Liabilities	3 610 315	3 586 105	4 067 004	5 441 260	5 095 741	4 247 214	4 365 791	5 038 600
Less: Capital Accounts	7 005 847	7 008 034	7 291 180	7 640 489	7 977 740	8 187 104	8 218 953	8 088 904
<b>Liabilities</b>	<b>17 125 875</b>	<b>19 798 592</b>	<b>19 456 330</b>	<b>20 813 372</b>	<b>21 412 108</b>	<b>19 720 819</b>	<b>19 401 091</b>	<b>19 353 989</b>
<i>Currency in Circulation</i>	1 236 973	1 748 810	1 946 338	2 260 157	2 170 013	2 134 988	2 193 233	2 207 421
<i>Transferable and Other Deposits</i>	15 888 902	18 049 782	17 509 992	18 553 215	19 242 095	17 585 831	17 207 858	17 146 568
Regional and Local Government	908	213	2 479	396	3 063	4 124	625	601
Nonbank Financial Institutions	1 868 984	1 864 353	1 655 356	1 975 272	2 742 384	1 965 906	1 898 362	1 971 437
Public Nonfinancial Institutions	1 788 327	2 359 283	2 279 341	1 693 628	1 596 693	1 330 208	1 248 868	1 351 126
Private Nonfinancial Institutions	4 505 777	4 861 775	4 499 112	5 251 365	5 355 173	5 023 287	4 964 715	4 734 712
Nonprofit Institutions	932 378	1 134 664	952 786	975 796	1 020 087	824 750	645 316	618 568
Households	6 792 528	7 829 493	8 120 918	8 656 759	8 524 694	8 437 556	8 449 971	8 470 124



05.19	06.19	07.19	08.19	09.19	10.19	11.19	12.19	
1 467 091	1 490 556	1 516 879	1 437 978	1 539 394	1 527 641	1 487 104	1 451 462	<i>Claims to Public Nonfinancial Institutions</i>
-	-	-	-	-	-	-	-	Other Deposits
401 511	422 324	425 029	429 590	436 750	428 241	385 743	388 208	Securities
311 519	311 453	335 026	250 931	348 320	348 177	349 897	303 679	Credits
-	-	-	-	-	-	-	-	Financial Derivatives
750 002	750 002	750 002	750 002	750 002	750 002	750 002	750 002	Shares and other Equity
4 059	6 777	6 822	7 454	4 322	1 220	1 461	9 573	Other Accounts Receivable
7 731 098	7 694 581	7 642 750	7 756 375	7 898 683	7 865 619	7 489 378	7 909 901	<i>Claims to Private Nonfinancial Institutions</i>
12 816	36 466	38 414	39 155	197 301	200 812	204 382	200 218	Securities
7 318 492	7 268 513	7 212 431	7 325 698	7 307 812	7 275 930	6 901 918	7 309 904	Credits
3 356	3 127	2 937	2 917	2 859	2 733	2 571	2 416	Financial Derivatives
165 089	163 455	161 157	161 896	163 672	166 797	169 347	172 276	Shares and other Equity
231 346	223 021	227 812	226 708	227 040	219 347	211 160	225 087	Other Accounts Receivable
7 298	5 948	5 866	5 953	5 856	6 024	6 016	5 966	<i>Claims to Nonprofit Institutions</i>
6 853	5 483	5 454	5 452	5 253	5 128	5 067	5 014	Credits
2	2	2	2	2	2	2	2	Shares and other Equity
444	463	410	499	600	893	948	950	Other
5 845 740	6 021 573	6 185 351	6 327 433	6 411 131	6 557 645	6 719 946	6 825 314	<i>Claims to Households</i>
-	-	-	-	-	-	-	-	Securities (other than shares)
5 787 481	5 961 978	6 136 449	6 275 062	6 355 522	6 501 584	6 661 099	6 769 218	Credits
183	177	102	105	135	114	177	204	Financial Derivatives
58 077	59 417	48 800	52 267	55 474	55 946	58 670	55 892	Other
-11 706 928	-12 351 667	-12 224 637	-13 099 937	-13 086 510	-12 951 165	-12 329 704	-13 157 108	<i>Other Net Domestic Assets</i>
156 808	158 152	181 594	140 034	248 455	244 802	360 679	143 097	Other Financial Assets
815 544	816 809	823 673	815 639	824 748	825 872	839 404	828 215	Nonfinancial Assets
4 482 567	4 599 009	4 323 983	4 526 966	4 836 231	4 559 806	4 756 256	4 755 441	Less: Other Liabilities
8 196 713	8 727 619	8 905 920	9 528 643	9 323 481	9 462 033	8 773 531	9 372 978	Less: Capital Accounts
<b>19 737 432</b>	<b>19 537 417</b>	<b>19 899 608</b>	<b>19 782 528</b>	<b>20 341 711</b>	<b>21 008 255</b>	<b>20 485 168</b>	<b>21 322 452</b>	<b>Liabilities</b>
2 245 869	2 231 486	2 236 207	2 247 723	2 232 862	2 231 036	2 200 878	2 300 505	<i>Currency in Circulation</i>
17 491 563	17 305 932	17 663 400	17 534 805	18 108 849	18 777 219	18 284 290	19 021 946	<i>Transferable and Other Deposits</i>
724	628	809	788	872	637	615	298	Regional and Local Government
2 047 058	1 980 007	2 054 749	2 027 527	2 249 353	2 084 460	2 088 441	2 194 577	Nonbank Financial Institutions
1 625 138	1 345 179	1 288 600	1 409 847	1 501 784	1 872 611	1 535 638	1 428 746	Public Nonfinancial Institutions
4 650 808	4 740 850	5 112 798	4 852 665	5 036 067	5 390 084	5 135 046	5 568 594	Private Nonfinancial Institutions
660 460	672 160	594 559	603 182	610 136	625 539	641 234	658 871	Nonprofit Institutions
8 507 376	8 567 107	8 611 885	8 640 796	8 710 637	8 803 888	8 883 315	9 170 860	Households

## Monetary Aggregates

Mln. of KZT, end of period

	12.15	12.16	12.17	09.18	12.18	01.19	02.19	03.19
<b>1. RM (Reserve Money)</b>	<b>4 750 746</b>	<b>5 162 573</b>	<b>5 537 057</b>	<b>6 183 748</b>	<b>6 650 873</b>	<b>6 983 953</b>	<b>6 519 013</b>	<b>6 248 429</b>
<i>% changes to the previous month</i>	-1,4	10,5	-4,2	1,1	11,1	5,0	-6,7	-4,2
<i>% changes to December of the previous year</i>	39,2	8,7	7,3	11,7	20,1	26,1	-2,0	-6,1
from them:								
1.1. Currency out of the NBK	1 494 930	2 050 087	2 257 218	2 381 264	2 618 852	2 471 410	2 458 568	2 501 173
1.2. Deposits of Banks and other organizations in NBK	3 255 816	3 112 486	3 279 840	3 802 485	4 032 021	4 512 543	4 060 445	3 747 256
<b>Narrow Reserve Money</b>	<b>4 670 994</b>	<b>4 793 020</b>	<b>5 162 344</b>	<b>5 844 674</b>	<b>5 995 748</b>	<b>6 452 606</b>	<b>5 874 774</b>	<b>5 087 549</b>
<i>% changes to the previous month</i>	-0,7	6,2	-5,4	-2,0	4,3	7,6	-9,0	-13,4
<i>% changes to December of the previous year</i>	41,0	2,6	7,7	13,2	16,1	25,0	-2,0	-15,1
from them:								
Reserve deposits of Banks in NBK	2 755 913	2 310 652	2 314 690	2 949 889	2 608 448	2 474 568	2 785 612	2 105 029
<b>2. M0</b>								
<b>(Currency in Circulation)</b>	<b>1 236 973</b>	<b>1 748 810</b>	<b>1 946 338</b>	<b>2 067 026</b>	<b>2 260 157</b>	<b>2 170 013</b>	<b>2 134 988</b>	<b>2 193 233</b>
<i>% changes to the previous month</i>	3,9	11,5	10,2	-1,6	8,5	-4,0	-1,6	2,7
<i>% changes to December of the previous year</i>	10,2	41,4	11,3	6,2	16,1	11,5	-5,5	-3,0
<b>3. M1</b>	<b>3 032 711</b>	<b>4 589 768</b>	<b>4 967 992</b>	<b>5 122 707</b>	<b>5 605 009</b>	<b>6 412 273</b>	<b>5 507 657</b>	<b>5 402 116</b>
<i>% changes to the previous month</i>	0,7	5,4	1,0	-2,5	10,9	14,4	-14,1	-1,9
<i>% changes to December of the previous year</i>	1,7	51,3	8,2	3,1	12,8	29,1	-1,7	-3,6
from them:								
3.1. Transferable deposits of individuals in national currency	395 630	548 379	632 797	633 659	775 730	675 818	693 459	695 011
3.2. Transferable deposits of non-banking legal entities in national currency	1 400 109	2 292 579	2 388 856	2 422 022	2 569 122	3 566 442	2 679 210	2 513 872
<b>4. M2</b>	<b>8 597 832</b>	<b>12 566 465</b>	<b>13 513 732</b>	<b>13 677 123</b>	<b>14 467 059</b>	<b>15 842 962</b>	<b>14 814 967</b>	<b>14 641 941</b>
<i>% changes to the previous month</i>	-3,5	5,9	-0,3	-1,1	3,0	9,5	-6,5	-1,2
<i>% changes to December of the previous year</i>	8,0	46,2	7,5	1,2	7,1	17,2	2,4	1,2
from them:								
4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency	1 184 228	2 621 803	3 428 213	3 799 668	4 017 509	4 184 585	4 194 789	4 244 008
4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	4 380 893	5 354 894	5 117 528	4 754 748	4 844 541	5 246 105	5 112 520	4 995 817
<b>5. M3 (Broad Money)</b>	<b>17 125 875</b>	<b>19 798 592</b>	<b>19 456 330</b>	<b>19 715 125</b>	<b>20 813 372</b>	<b>21 412 108</b>	<b>19 720 819</b>	<b>19 401 091</b>
<i>% changes to the previous month</i>	3,1	0,5	0,4	-0,3	4,6	2,9	-7,9	-1,6
<i>% changes to December of the previous year</i>	33,8	15,6	-1,7	1,3	7,0	10,1	-5,2	-6,8
from them:								
5.1. Other deposits of individuals in foreign currency	5 212 670	4 659 311	4 059 908	3 930 274	3 863 520	3 664 291	3 549 308	3 510 953
5.2. Other deposits of non-banking legal entities in foreign currency	3 315 372	2 572 815	1 882 691	2 107 727	2 482 794	1 904 855	1 356 544	1 248 198

## Monetary Aggregates

Mln. of KZT, end of period

04.19	05.19	06.19	07.19	08.19	09.19	10.19	11.19	12.19	
<b>5 694 776</b>	<b>6 617 443</b>	<b>6 346 150</b>	<b>7 078 495</b>	<b>6 602 428</b>	<b>6 528 275</b>	<b>7 058 849</b>	<b>6 718 657</b>	<b>6 893 176</b>	<b>1. RM (Reserve Money)</b>
-8,9	16,2	-4,1	11,5	-6,7	-1,1	8,1	-4,8	2,6	% changes to the previous month
-14,4	-0,5	-4,6	6,4	-0,7	-1,8	6,1	1,0	3,6	% changes to December of the previous year
2 536 209	2 584 479	2 541 174	2 563 232	2 600 097	2 569 470	2 559 787	2 554 685	2 688 265	from them:
3 158 567	4 032 965	3 804 976	4 515 263	4 002 330	3 958 805	4 499 062	4 163 972	4 204 912	1.1. Currency out of the NBK
<b>5 086 454</b>	<b>5 522 555</b>	<b>5 241 736</b>	<b>6 132 164</b>	<b>5 888 989</b>	<b>5 244 379</b>	<b>5 501 981</b>	<b>5 532 865</b>	<b>5 430 745</b>	1.2. Deposits of Banks and other organizations in NBK
0,0	8,6	-5,1	17,0	-4,0	-10,9	4,9	0,6	-1,8	<b>Narrow Reserve Money</b>
-15,2	-7,9	-12,6	2,3	-1,8	-12,5	-8,2	-7,7	-9,4	% changes to the previous month
2 035 592	2 048 866	2 078 894	2 459 208	2 523 565	1 873 685	2 140 366	2 148 058	1 700 882	% changes to December of the previous year
									from them:
									Reserve deposits of Banks in NBK
<b>2 207 421</b>	<b>2 245 869</b>	<b>2 231 486</b>	<b>2 236 207</b>	<b>2 247 723</b>	<b>2 232 862</b>	<b>2 231 036</b>	<b>2 200 878</b>	<b>2 300 505</b>	<b>2. M0</b>
0,6	1,7	-0,6	0,2	0,5	-0,7	-0,1	-1,4	4,5	<b>(Currency in Circulation)</b>
-2,3	-0,6	-1,3	-1,1	-0,6	-1,2	-1,3	-2,6	1,8	% changes to the previous month
									% changes to December of the previous year
<b>5 411 541</b>	<b>5 760 725</b>	<b>5 507 695</b>	<b>5 586 188</b>	<b>5 576 525</b>	<b>5 568 288</b>	<b>5 703 278</b>	<b>5 616 375</b>	<b>5 928 085</b>	<b>3. M1</b>
0,2	6,5	-4,4	1,4	-0,4	-0,1	2,4	-1,5	5,6	% changes to the previous month
-3,5	2,8	-1,7	-0,3	-0,5	-0,7	1,8	0,2	5,8	% changes to December of the previous year
									from them:
731 417	769 245	805 969	803 220	794 257	821 208	808 321	833 526	978 601	3.1. Transferable deposits of individuals in national currency
2 472 702	2 745 611	2 470 241	2 546 761	2 534 545	2 514 218	2 663 921	2 581 970	2 648 979	3.2. Transferable deposits of non-banking legal entities in national currency
<b>14 587 125</b>	<b>15 132 393</b>	<b>14 549 374</b>	<b>14 923 589</b>	<b>14 629 505</b>	<b>15 200 475</b>	<b>15 612 256</b>	<b>15 275 961</b>	<b>16 054 722</b>	<b>4. M2</b>
-0,4	3,7	-3,9	2,6	-2,2	3,9	2,7	-2,2	5,1	% changes to the previous month
0,8	4,6	0,6	3,2	1,1	5,1	7,9	5,6	11,0	% changes to December of the previous year
									from them:
4 375 453	4 349 043	4 095 920	4 186 851	4 185 089	4 275 268	4 400 070	4 536 391	4 630 021	4.1. Other deposits in tenge and transferable deposits of individuals in foreign currency
4 800 131	5 022 625	4 945 759	5 150 550	4 867 891	5 356 919	5 508 908	5 123 195	5 496 616	4.2. Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency
<b>19 353 989</b>	<b>19 737 432</b>	<b>19 537 417</b>	<b>19 847 976</b>	<b>19 782 528</b>	<b>20 341 711</b>	<b>21 008 255</b>	<b>20 485 168</b>	<b>21 322 452</b>	<b>5. M3 (Broad Money)</b>
-0,2	2,0	-1,0	1,6	-0,6	2,8	3,3	-2,5	4,1	% changes to the previous month
-7,0	-5,2	-6,1	-4,6	-5,0	-2,3	0,9	-1,6	2,4	% changes to December of the previous year
									from them:
3 363 253	3 389 088	3 665 219	3 621 814	3 661 451	3 614 161	3 595 496	3 513 397	3 562 238	5.1. Other deposits of individuals in foreign currency
1 403 610	1 215 951	1 322 824	1 302 572	1 491 573	1 527 075	1 800 502	1 695 810	1 705 491	5.2. Other deposits of non-banking legal entities in foreign currency

**Deposits in Depository Organizations**  
(by sector and type of currency)

Mln. of KZT, end of period

	12.15	12.16	12.17	06.18	09.18	12.18	01.19	02.19	03.19
<b>Deposits - total*</b>	<b>15 888 902</b>	<b>18 049 782</b>	<b>17 509 992</b>	<b>17 849 201</b>	<b>17 648 099</b>	<b>18 553 215</b>	<b>19 242 095</b>	<b>17 585 831</b>	<b>17 207 858</b>
<i>of which:</i>									
<b>In KZT:</b>	<b>4 949 628</b>	<b>8 219 707</b>	<b>9 160 880</b>	<b>9 912 109</b>	<b>9 258 226</b>	<b>9 568 986</b>	<b>10 706 235</b>	<b>9 917 463</b>	<b>10 060 420</b>
Nonbanking Legal Entities	3 519 365	5 246 171	5 275 243	5 452 870	5 051 494	5 017 300	6 095 566	5 262 177	5 341 126
Individuals	1 430 263	2 973 536	3 885 637	4 459 239	4 206 732	4 551 686	4 610 669	4 655 285	4 719 294
<b>In FC:</b>	<b>10 939 274</b>	<b>9 830 074</b>	<b>8 349 112</b>	<b>7 937 092</b>	<b>8 389 873</b>	<b>8 984 229</b>	<b>8 535 860</b>	<b>7 668 368</b>	<b>7 147 439</b>
Nonbanking Legal Entities	5 577 010	4 974 118	4 113 831	4 011 561	4 233 003	4 879 156	4 621 835	3 886 097	3 416 761
Individuals	5 362 264	4 855 956	4 235 281	3 925 531	4 156 869	4 105 073	3 914 025	3 782 271	3 730 678
<b>From total sum of Deposits:</b>									
<i>Nonbanking Legal Entities</i>	<i>9 096 374</i>	<i>10 220 289</i>	<i>9 389 074</i>	<i>9 464 431</i>	<i>9 284 497</i>	<i>9 896 456</i>	<i>10 717 401</i>	<i>9 148 274</i>	<i>8 757 887</i>
<i>Individuals</i>	<i>6 792 528</i>	<i>7 829 493</i>	<i>8 120 918</i>	<i>8 384 771</i>	<i>8 363 601</i>	<i>8 656 759</i>	<i>8 524 694</i>	<i>8 437 556</i>	<i>8 449 971</i>
<i>Transferable Deposits in KZT:</i>	<i>1 795 739</i>	<i>2 840 958</i>	<i>3 021 653</i>	<i>3 518 251</i>	<i>3 055 681</i>	<i>3 344 852</i>	<i>4 242 260</i>	<i>3 372 669</i>	<i>3 208 883</i>
Nonbanking Legal Entities	1 400 109	2 292 579	2 388 856	2 822 296	2 422 022	2 569 122	3 566 442	2 679 210	2 513 872
Individuals	395 630	548 379	632 797	695 955	633 659	775 730	675 818	693 459	695 011
<i>Other Deposits in KZT:</i>	<i>3 153 889</i>	<i>5 378 749</i>	<i>6 139 227</i>	<i>6 393 859</i>	<i>6 202 545</i>	<i>6 224 135</i>	<i>6 463 975</i>	<i>6 544 794</i>	<i>6 851 536</i>
Nonbanking Legal Entities	2 119 256	2 953 592	2 886 387	2 630 574	2 629 472	2 448 179	2 529 124	2 582 967	2 827 253
Individuals	1 034 633	2 425 157	3 252 840	3 763 284	3 573 073	3 775 956	3 934 851	3 961 827	4 024 283
<i>Transferable Deposits in FC:</i>	<i>2 411 232</i>	<i>2 597 948</i>	<i>2 406 514</i>	<i>2 462 118</i>	<i>2 351 871</i>	<i>2 637 915</i>	<i>2 966 715</i>	<i>2 762 516</i>	<i>2 388 288</i>
Nonbanking Legal Entities	2 261 637	2 401 303	2 231 140	2 276 564	2 125 276	2 396 362	2 716 981	2 529 553	2 168 563
Individuals	149 595	196 646	175 373	185 554	226 595	241 553	249 734	232 963	219 725
<i>Other Deposits in FC:</i>	<i>8 528 042</i>	<i>7 232 126</i>	<i>5 942 598</i>	<i>5 474 974</i>	<i>6 038 002</i>	<i>6 346 314</i>	<i>5 569 145</i>	<i>4 905 852</i>	<i>4 759 150</i>
Nonbanking Legal Entities	3 315 372	2 572 815	1 882 691	1 734 996	2 107 727	2 482 794	1 904 855	1 356 544	1 248 198
Individuals	5 212 670	4 659 311	4 059 908	3 739 978	3 930 274	3 863 520	3 664 291	3 549 308	3 510 953

\*) without Nonresidents Accounts

**Deposits in Depository Organizations  
(by sector and type of currency)**

Mln. of KZT, end of period

04.19	05.19	06.19	07.19	08.19	09.19	10.19	11.19	12.19	
<b>17 146 568</b>	<b>17 491 563</b>	<b>17 305 932</b>	<b>17 663 400</b>	<b>17 534 805</b>	<b>18 108 849</b>	<b>18 777 219</b>	<b>18 284 290</b>	<b>19 021 946</b>	<b>Deposits - total*</b>
<b>10 119 252</b>	<b>10 646 643</b>	<b>10 099 274</b>	<b>9 766 030</b>	<b>9 854 527</b>	<b>10 213 760</b>	<b>10 381 072</b>	<b>10 391 336</b>	<b>10 821 215</b>	<i>of which:</i>
5 245 846	5 757 403	5 419 072	5 001 915	5 103 206	5 335 350	5 389 365	5 304 162	5 439 502	<b>In KZT:</b>
4 873 406	4 889 240	4 680 202	4 764 115	4 751 321	4 878 410	4 991 707	5 087 175	5 381 712	Nonbanking Legal Entities
<b>7 027 316</b>	<b>6 844 921</b>	<b>7 206 658</b>	<b>7 897 371</b>	<b>7 680 279</b>	<b>7 895 090</b>	<b>8 396 147</b>	<b>7 892 954</b>	<b>8 200 731</b>	Individuals
3 430 597	3 226 785	3 319 753	4 049 601	3 790 803	4 062 862	4 583 966	4 096 813	4 411 584	<b>In FC:</b>
3 596 718	3 618 136	3 886 905	3 847 770	3 889 475	3 832 227	3 812 181	3 796 140	3 789 147	Nonbanking Legal Entities
									Individuals
<b>8 676 444</b>	<b>8 984 187</b>	<b>8 738 824</b>	<b>9 051 515</b>	<b>8 894 009</b>	<b>9 398 212</b>	<b>9 973 331</b>	<b>9 400 975</b>	<b>9 851 086</b>	<b>From total sum of Deposits:</b>
<b>8 470 124</b>	<b>8 507 376</b>	<b>8 567 107</b>	<b>8 611 885</b>	<b>8 640 796</b>	<b>8 710 637</b>	<b>8 803 888</b>	<b>8 883 315</b>	<b>9 170 860</b>	<i>Nonbanking Legal Entities</i>
									<i>Individuals</i>
<b>3 204 120</b>	<b>3 514 856</b>	<b>3 276 210</b>	<b>3 362 808</b>	<b>3 328 802</b>	<b>3 335 426</b>	<b>3 472 242</b>	<b>3 415 496</b>	<b>3 627 580</b>	<i>Transferable Deposits in KZT:</i>
2 472 702	2 745 611	2 470 241	2 559 588	2 534 545	2 514 218	2 663 921	2 581 970	2 648 979	Nonbanking Legal Entities
731 417	769 245	805 969	803 220	794 257	821 208	808 321	833 526	978 601	Individuals
<b>6 915 132</b>	<b>7 131 787</b>	<b>6 823 064</b>	<b>6 403 222</b>	<b>6 525 725</b>	<b>6 878 334</b>	<b>6 908 830</b>	<b>6 975 840</b>	<b>7 193 635</b>	<i>Other Deposits in KZT:</i>
2 773 144	3 011 792	2 948 831	2 442 327	2 568 660	2 821 132	2 725 444	2 722 192	2 790 523	Nonbanking Legal Entities
4 141 988	4 119 995	3 874 233	3 960 895	3 957 064	4 057 202	4 183 385	4 253 648	4 403 112	Individuals
<b>2 260 452</b>	<b>2 239 882</b>	<b>2 218 615</b>	<b>2 958 429</b>	<b>2 527 255</b>	<b>2 753 853</b>	<b>3 000 148</b>	<b>2 683 746</b>	<b>2 933 002</b>	<i>Transferable Deposits in FC:</i>
2 026 987	2 010 833	1 996 928	2 732 473	2 299 230	2 535 788	2 783 464	2 401 003	2 706 093	Nonbanking Legal Entities
233 465	229 048	221 687	225 956	228 025	218 066	216 685	282 743	226 909	Individuals
<b>4 766 863</b>	<b>4 605 039</b>	<b>4 988 043</b>	<b>4 938 942</b>	<b>5 153 023</b>	<b>5 141 236</b>	<b>5 395 999</b>	<b>5 209 208</b>	<b>5 267 729</b>	<i>Other Deposits in FC:</i>
<b>1 403 610</b>	<b>1 215 951</b>	<b>1 322 824</b>	<b>1 317 128</b>	<b>1 491 573</b>	<b>1 527 075</b>	<b>1 800 502</b>	<b>1 695 810</b>	<b>1 705 491</b>	Nonbanking Legal Entities
3 363 253	3 389 088	3 665 219	3 621 814	3 661 451	3 614 161	3 595 496	3 513 397	3 562 238	Individuals

## Other Financial Institutions Survey\*

Mln. of KZT, end of period

	2015	2016	2017	03.18	06.18
<b>Net Foreign Assets</b>	<b>-917 041</b>	<b>-652 582</b>	<b>295 917</b>	<b>572 748</b>	<b>567 806</b>
<b>Claims on Nonresidents</b>	<b>562 116</b>	<b>765 532</b>	<b>1 729 051</b>	<b>1 822 427</b>	<b>2 037 066</b>
Foreign Currency	675	249	427	54	108
Deposits	45 197	59 496	401 117	272 906	670 846
Securities (other than shares)	475 427	673 666	1 268 421	1 428 118	1 246 637
Loans	0	0	0	0	0
Financial Derivatives	430	403	0	0	0
Other	40 387	31 717	59 085	121 348	119 474
<b>Less: Liabilities to Nonresidents</b>	<b>1 479 157</b>	<b>1 418 113</b>	<b>1 433 134</b>	<b>1 249 678</b>	<b>1 469 259</b>
Deposits	0	0	0	0	0
Securities (other than shares)	547 626	487 618	570 608	558 021	684 405
Loans	897 575	897 731	843 388	662 558	748 559
Financial Derivatives	8 600	8 395	0	0	0
Other	25 356	24 370	19 137	29 099	36 295
<b>Claims on Banking System</b>	<b>3 077 113</b>	<b>3 127 052</b>	<b>3 055 465</b>	<b>2 924 990</b>	<b>3 249 925</b>
National Currency	940	1 460	1 350	979	999
Other Claims	3 076 173	3 125 593	3 054 115	2 924 011	3 248 926
<b>Net Claims on Central Government</b>	<b>2 660 650</b>	<b>3 040 620</b>	<b>3 282 921</b>	<b>3 399 402</b>	<b>3 659 215</b>
<b>Claims on Central Government</b>	<b>2 683 209</b>	<b>3 063 562</b>	<b>3 308 707</b>	<b>3 425 434</b>	<b>3 694 838</b>
Securities (other than shares)	2 611 236	3 054 575	3 282 718	3 405 405	3 686 016
Other Claims	71 973	8 987	25 988	20 029	8 823
<b>Less: Liabilities to Central Government</b>	<b>22 558</b>	<b>22 942</b>	<b>25 786</b>	<b>26 032</b>	<b>35 624</b>
Deposits	84	0	0	0	0
Other Liabilities	22 475	22 942	25 786	26 032	35 624
<b>Claims on Other Sectors</b>	<b>2 123 878</b>	<b>2 284 495</b>	<b>2 409 090</b>	<b>2 364 097</b>	<b>2 430 745</b>
Regional and Local Government	18	4	1 717	1 773	1 724
Public Nonfinancial Institutions	602 786	686 441	584 452	541 624	476 321
Private Nonfinancial Institutions	1 399 621	1 452 387	1 636 925	1 629 758	1 756 633
Other Resident Sectors	121 453	145 664	185 995	190 943	196 068
<b>Deposits</b>	<b>21 733</b>	<b>37 612</b>	<b>11 074</b>	<b>2 807</b>	<b>1 079</b>
<i>of which: Depository corporations</i>	<i>7 421</i>	<i>7 421</i>	<i>7 453</i>	<i>0</i>	<i>0</i>
<b>Securities (other than shares)</b>	<b>25 482</b>	<b>244 962</b>	<b>5 382</b>	<b>5 475</b>	<b>5 864</b>
<i>of which: Depository corporations</i>	<i>20 811</i>	<i>239 949</i>	<i>0</i>	<i>0</i>	<i>0</i>
<b>Loans</b>	<b>211 110</b>	<b>283 007</b>	<b>337 651</b>	<b>341 162</b>	<b>350 163</b>
<i>of which: Depository corporations</i>	<i>21 726</i>	<i>7 153</i>	<i>0</i>	<i>0</i>	<i>969</i>
<b>Financial Derivatives</b>	<b>34</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<i>of which: Depository corporations</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<b>Insurance Technical Reserve</b>	<b>6 147 710</b>	<b>7 039 210</b>	<b>8 174 588</b>	<b>8 386 823</b>	<b>8 866 055</b>
Net Equity of Households in Life Insurance Reserves	143 893	151 297	174 475	179 541	184 423
Net Equity of Households in Pension Funds	5 828 276	6 685 955	7 781 304	7 975 061	8 444 856
Prepayment of Premiums and Reserves against Outstanding Claims	175 540	201 957	218 809	232 221	236 776
<i>of which: Depository corporations</i>	<i>5 365</i>	<i>5 597</i>	<i>11 400</i>	<i>5 483</i>	<i>5 860</i>
<b>Shares and other Equity</b>	<b>885 639</b>	<b>924 133</b>	<b>978 101</b>	<b>954 781</b>	<b>1 195 682</b>
<b>Other Items (NET)</b>	<b>-347 108</b>	<b>-729 337</b>	<b>-463 404</b>	<b>-429 810</b>	<b>-511 152</b>

\*) Including mortgage companies', Kazakhstan Development Bank's, insurance companies' accounts and SPSF's funds and own assets

Note: Since 2016 Other Financial Institutions Survey and Financial Sector Survey have been published quarterly.

Other Financial Institutions Survey\*

Mln. of KZT, end of period

09.18	2018	03.19	06.19	09.19	
723 313	829 191	1 300 852	1 417 959	1 688 508	<b>Net Foreign Assets</b>
2 131 856	2 289 576	2 622 832	2 729 116	2 958 975	<b>Claims on Nonresidents</b>
114	16	0	381	3 789	Foreign Currency
378 389	428 512	401 649	460 962	403 083	Deposits
1 634 477	1 737 988	2 073 572	2 113 501	2 321 485	Securities (other than shares)
0	0	0	0	47 071	Loans
0	0	0	8 446	10 124	Financial Derivatives
118 876	123 060	147 612	145 827	173 424	Other
<b>1 408 543</b>	<b>1 460 385</b>	<b>1 321 980</b>	<b>1 311 157</b>	<b>1 270 468</b>	<b>Less: Liabilities to Nonresidents</b>
0	0	0	0	0	Deposits
726 057	747 855	752 366	744 450	765 975	Securities (other than shares)
659 953	690 228	535 907	525 816	468 320	Loans
0	0	0	8 446	10 124	Financial Derivatives
22 532	22 302	33 707	32 445	26 049	Other
<b>3 346 379</b>	<b>3 290 186</b>	<b>2 976 899</b>	<b>2 908 612</b>	<b>2 973 554</b>	<b>Claims on Banking System</b>
1 254	752	1 147	1 047	832	National Currency
3 345 124	3 289 434	2 975 753	2 907 564	2 972 722	Other Claims
<b>3 903 601</b>	<b>3 987 154</b>	<b>4 091 957</b>	<b>4 318 686</b>	<b>4 323 544</b>	<b>Net Claims on Central Government</b>
<b>3 939 049</b>	<b>4 010 877</b>	<b>4 110 466</b>	<b>4 337 177</b>	<b>4 333 733</b>	<b>Claims on Central Government</b>
3 893 593	3 969 009	4 085 234	4 330 464	4 328 514	Securities (other than shares)
45 456	41 868	25 232	6 713	5 219	Other Claims
<b>35 449</b>	<b>23 723</b>	<b>18 509</b>	<b>18 491</b>	<b>10 189</b>	<b>Less: Liabilities to Central Government</b>
0	0	0	0	0	Deposits
35 449	23 723	18 509	18 491	10 189	Other Liabilities
<b>2 506 145</b>	<b>2 644 950</b>	<b>2 436 045</b>	<b>2 537 110</b>	<b>2 705 197</b>	<b>Claims on Other Sectors</b>
1 777	11 759	10 498	10 498	10 730	Regional and Local Government
456 212	617 122	599 336	625 856	628 852	Public Nonfinancial Institutions
1 849 573	1 818 326	1 628 398	1 691 894	1 778 083	Private Nonfinancial Institutions
198 583	197 743	197 813	208 863	287 532	Other Resident Sectors
<b>38 842</b>	<b>1 174</b>	<b>11 067</b>	<b>49 389</b>	<b>1 868</b>	<b>Deposits</b>
36 327	0	0	0	0	<i>of which: Depository corporations</i>
<b>-24 034</b>	<b>6 075</b>	<b>8 991</b>	<b>38 746</b>	<b>75 288</b>	<b>Securities (other than shares)</b>
-30 000	0	2 813	32 456	68 833	<i>of which: Depository corporations</i>
<b>369 051</b>	<b>379 655</b>	<b>376 998</b>	<b>394 222</b>	<b>422 130</b>	<b>Loans</b>
4 288	6 012	4	0	8	<i>of which: Depository corporations</i>
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Financial Derivatives</b>
0	0	0	0	0	<i>of which: Depository corporations</i>
<b>9 305 360</b>	<b>9 999 944</b>	<b>10 117 377</b>	<b>10 487 431</b>	<b>10 922 509</b>	<b>Insurance Technical Reserve</b>
197 733	208 334	217 781	242 030	259 547	Net Equity of Households in Life Insurance Reserves
8 892 273	9 547 441	9 640 858	9 993 259	10 421 314	Net Equity of Households in Pension Funds
215 354	244 168	258 737	252 141	241 648	Prepayment of Premiums and Reserves against Outstanding Claims
6 197	5 735	7 218	8 070	8 638	<i>of which: Depository corporations</i>
<b>1 233 419</b>	<b>1 230 649</b>	<b>1 275 083</b>	<b>1 232 846</b>	<b>1 282 734</b>	<b>Shares and other Equity</b>
<b>-443 199</b>	<b>-866 017</b>	<b>-983 763</b>	<b>-1 020 266</b>	<b>-1 013 727</b>	<b>Other Items (NET)</b>

## Financial Sector Survey\*

Mln. of KZT, end of period

	2015	2016	2017	03.18	06.18
<b>Net Foreign Assets</b>	<b>8 369 268</b>	<b>10 204 184</b>	<b>11 784 618</b>	<b>11 451 564</b>	<b>11 907 262</b>
<i>Claims on Nonresidents</i>	<i>12 087 965</i>	<i>13 418 337</i>	<i>14 524 231</i>	<i>14 279 245</i>	<i>14 701 085</i>
<i>less: Liabilities to Nonresidents</i>	<i>3 718 697</i>	<i>3 214 152</i>	<i>2 739 613</i>	<i>2 827 681</i>	<i>2 793 823</i>
<b>Domestic Claims</b>	<b>18 680 962</b>	<b>20 337 055</b>	<b>21 792 250</b>	<b>21 648 337</b>	<b>22 163 796</b>
<b>Net claims on Central Government</b>	<b>1 511 032</b>	<b>2 743 675</b>	<b>4 093 263</b>	<b>4 111 570</b>	<b>4 445 952</b>
<i>Claims on Central Government</i>	<i>3 884 612</i>	<i>4 076 952</i>	<i>5 619 763</i>	<i>5 781 490</i>	<i>6 083 170</i>
<i>Less: Liabilities to Central Government</i>	<i>2 373 579</i>	<i>1 333 277</i>	<i>1 526 500</i>	<i>1 669 920</i>	<i>1 637 218</i>
<b>Claims on Other Sectors</b>	<b>17 169 930</b>	<b>17 593 380</b>	<b>17 698 987</b>	<b>17 536 767</b>	<b>17 717 844</b>
Regional and Local Government	18	7	14 739	15 253	14 756
Public Nonfinancial Institutions	1 744 693	2 078 695	1 812 365	1 849 862	1 666 073
Other Resident Sectors	15 425 218	15 514 679	15 871 882	15 671 652	16 037 015
<b>Currency outside Financial Sectors</b>	<b>1 236 033</b>	<b>1 747 350</b>	<b>1 944 989</b>	<b>1 809 265</b>	<b>2 058 002</b>
<b>Deposits</b>	<b>14 034 230</b>	<b>16 215 619</b>	<b>15 858 257</b>	<b>15 593 996</b>	<b>15 932 321</b>
Securities (other than shares)	43 434	41 565	15 557	17 353	51 072
Loans	404 256	530 363	457 301	439 479	445 351
Financial Derivatives	10 509	5 636	834	1 039	2 117
Insurance Technical Reserve	6 142 344	7 033 613	8 163 188	8 381 339	8 860 194
Shares and other Equity	6 026 783	6 243 099	6 009 610	5 693 693	5 960 598
Other Items (net)	-847 357	-1 276 006	1 127 133	1 163 737	761 403

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

Note: Since 2016 Other Financial Institutions Survey and Financial Sector Survey have been published quarterly.



## Financial Sector Survey\*

Mln. of KZT, end of period

09.18	2018	03.19	06.19	09.19	
13 146 751	14 158 409	13 174 615	14 027 007	15 280 390	<b>Net Foreign Assets</b>
15 857 000	17 062 005	16 029 753	16 949 233	18 234 833	<i>Claims on Nonresidents</i>
2 710 249	2 903 596	2 855 138	2 922 227	2 954 443	<i>less: Liabilities to Nonresidents</i>
21 601 955	22 459 681	22 178 174	22 313 002	22 813 454	<b>Domestic Claims</b>
3 985 776	4 292 493	4 923 170	4 506 219	4 193 941	<b>Net claims on Central Government</b>
6 385 323	6 525 738	6 570 469	6 884 162	7 035 614	<i>Claims on Central Government</i>
2 399 547	2 233 245	1 647 298	2 377 943	2 841 674	<i>Less: Liabilities to Central Government</i>
17 616 179	18 167 188	17 255 003	17 806 783	18 619 513	<b>Claims on Other Sectors</b>
15 096	24 783	12 272	10 498	10 730	Regional and Local Government
1 825 189	2 111 033	2 025 584	2 133 156	2 184 990	Public Nonfinancial Institutions
15 775 894	16 031 372	15 217 147	15 663 130	16 423 794	Other Resident Sectors
2 065 772	2 259 406	2 192 086	2 230 438	2 232 030	<b>Currency outside Financial Sectors</b>
15 868 530	16 579 116	15 320 563	15 375 314	15 861 365	<b>Deposits</b>
90 815	159 481	111 219	122 547	137 413	Securities (other than shares)
440 024	446 676	416 118	432 782	453 302	Loans
313	297	146	380	25	Financial Derivatives
9 299 162	9 994 209	10 110 158	10 479 361	10 913 871	Insurance Technical Reserve
6 166 944	7 021 013	7 044 994	7 598 283	8 251 799	Shares and other Equity
817 146	157 892	157 503	100 905	244 039	Other Items (net)

## Money Market

### Official Interest Rate

%, end of period

	Jan	Feb	Mar	Apr	May	Jun
<b>Refinancing</b>						
<b>2015</b>	5,5	5,5	5,5	5,5	5,5	5,5
<b>2016</b>	5,5	5,5	5,5	5,5	5,5	5,5
<b>2017</b>	5,5	5,5	5,5	11,0	11,0	10,5
<b>2018</b>	9,75	9,75	9,5	9,25	9,25	9,00
<b>2019</b>	9,25	9,25	9,25	9,0		
<b>2015</b>						
<b>Base interest rate</b>	-	-	-	-	-	-
<b>2016</b>						
<b>Base interest rate</b>	16,0	17,0	17,0	17,0	15,0	15,0
<b>2017</b>						
<b>Base interest rate</b>	12,0	11,0	11,0	11,0	11,0	10,5
<b>2018</b>						
<b>Base interest rate</b>	9,75	9,75	9,5	9,25	9,25	9,00
<b>2019</b>						
<b>Base interest rate</b>	9,25	9,25	9,25	9,0	9,0	9,00

## Money Market Official Interest Rate

						%, end of period
Jul	Aug	Sep	Oct	Nov	Dec	
						<b>Refinancing</b>
5,5	5,5	5,5	5,5	5,5	5,5	<b>2015</b>
5,5	5,5	5,5	5,5	5,5	5,5	<b>2016</b>
10,5	10,25	10,25	10,25	10,25	10,25	<b>2017</b>
9,00	9,00	9,00	9,25	9,25	9,25	<b>2018</b>
						<b>2019</b>
						<b>2015</b>
-	-	12,0	16,0	16,0	16,0	<b>Base interest rate</b>
						<b>2016</b>
13,0	13,0	13,0	12,5	12,0	12,0	<b>Base interest rate</b>
						<b>2017</b>
10,5	10,25	10,25	10,25	10,25	10,25	<b>Base interest rate</b>
						<b>2018</b>
9,00	9,00	9,00	9,25	9,25	9,25	<b>Base interest rate</b>
						<b>2019</b>
9,00	9,00	9,25	9,25	9,25	9,25	<b>Base interest rate</b>

## Interest Rates\* on Interbank Short-term Credits and Deposits

%, at the period

	Total (credits)				With Maturity, days							
					below 30				above 30			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
<b>2015</b>	<b>9,29</b>	<b>6,02</b>	<b>7,34</b>	<b>12,06</b>	<b>8,33</b>	<b>6,94</b>	<b>8,50</b>	<b>12,05</b>	<b>10,49</b>	<b>4,62</b>	<b>5,40</b>	<b>12,00</b>
<b>2016</b>	<b>9,49</b>	<b>6,39</b>	<b>4,61</b>	<b>9,84</b>	<b>10,12</b>	<b>7,06</b>	<b>--</b>	<b>9,84</b>	<b>8,75</b>	<b>4,98</b>	<b>4,61</b>	<b>--</b>
<b>2017</b>	<b>8,80</b>	<b>7,94</b>	<b>6,71</b>	<b>8,40</b>	<b>8,50</b>	<b>7,94</b>	<b>6,71</b>	<b>8,43</b>	<b>9,35</b>	<b>--</b>	<b>0,84</b>	<b>6,29</b>
<b>2018</b>												
Jan	8,50	7,20	--	6,79	8,50	8,50	--	6,80	--	3,50	--	4,50
Feb	0,56	7,19	8,50	6,43	0,56	8,50	8,50	6,71	--	3,50	--	4,52
Mar	8,50	3,48	2,56	6,11	8,50	3,48	8,50	6,76	--	--	2,50	4,50
Apr	8,50	6,70	2,50	6,63	8,50	8,50	--	6,64	--	3,50	2,50	6,00
May	8,50	8,50	2,50	6,54	8,50	8,50	--	6,55	--	--	2,50	6,00
Jun	8,50	8,50	--	6,51	8,50	8,50	--	6,54	--	--	--	5,81
Jul	--	6,18	2,40	6,61	--	8,50	--	6,64	--	3,50	2,40	4,50
Aug	--	1,34	2,40	6,49	--	1,34	--	6,56	--	--	2,40	4,07
Sep	11,50	1,34	2,40	6,50	11,50	1,34	--	6,65	--	--	2,40	4,04
Oct	--	1,31	2,80	6,57	--	1,28	--	6,67	--	1,80	2,80	4,00
Nov	--	1,25	2,50	6,69	--	1,25	--	6,81	--	--	2,50	4,03
Dec	12,01	1,24	2,45	6,41	9,30	1,24	--	6,60	12,50	--	2,45	4,01
<b>2019</b>												
Jan	--	1,29	--	6,83	--	1,25	--	6,88	--	3,50	--	4,09
Feb	--	1,25	--	6,78	--	1,25	--	6,97	--	--	--	3,54
Mar	--	--	2,40	7,05	--	--	--	7,09	--	--	2,40	4,17
Apr	--	--	2,40	6,70	--	--	--	6,72	--	--	2,40	4,06
May	--	1,99	2,40	7,04	--	1,25	--	7,07	--	3,50	2,40	4,00
Jun	--	1,25	2,40	7,16	--	1,25	--	7,22	--	--	2,40	4,00
Jul	--	1,25	2,30	6,85	--	--	--	6,88	--	--	2,30	4,20
Aug	--	3,24	2,37	6,47	--	--	--	6,52	--	3,24	2,37	4,14
Sep	--	3,19	1,71	6,64	--	--	--	6,78	--	3,19	1,71	4,00
Oct	--	--	--	6,41	--	--	--	6,47	--	--	--	4,00
Nov	--	4,76	2,76	6,05	--	--	--	6,09	--	4,76	2,76	3,97
Dec	12,50	3,50	1,50	5,84	--	--	--	5,87	12,50	3,50	1,50	3,95

\*) weighted Average

## Interest Rates\* on Interbank Short-term Credits and Deposits

Total (deposits)				With Maturity, days										%, at the period
				below 30				above 30						
KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB			
<b>9,99</b>	<b>0,10</b>	<b>0,31</b>	<b>11,66</b>	<b>10,07</b>	<b>0,07</b>	<b>0,25</b>	<b>11,65</b>	<b>12,62</b>	<b>3,75</b>	<b>1,50</b>	<b>13,25</b>			<b>2015</b>
<b>13,93</b>	<b>0,22</b>	<b>1,33</b>	<b>9,64</b>	<b>14,01</b>	<b>0,20</b>	<b>0,57</b>	<b>9,64</b>	<b>13,93</b>	<b>2,07</b>	<b>1,70</b>	<b>--</b>			<b>2016</b>
<b>9,77</b>	<b>0,76</b>	<b>0,34</b>	<b>8,18</b>	<b>9,77</b>	<b>0,74</b>	<b>0,34</b>	<b>8,18</b>	<b>12,65</b>	<b>1,47</b>	<b>--</b>	<b>8,18</b>			<b>2017</b>
													<b>2018</b>	
8,93	1,45	2,25	6,85	8,93	1,43	1,00	6,85	9,41	1,69	2,25	6,00			Jan
8,75	1,47	0,50	6,82	8,75	1,43	0,50	6,82	--	2,13	--	6,00			Feb
8,52	1,51	0,55	6,04	8,52	1,50	0,10	6,04	10,50	2,10	2,50	6,00			Mar
8,42	1,69	2,44	6,58	8,42	1,66	0,29	6,58	10,56	2,05	2,50	6,00			Apr
8,26	1,68	2,50	6,59	8,26	1,66	--	6,59	9,00	2,27	2,50	--			May
8,02	1,77	0,10	6,44	8,02	1,75	0,10	6,43	13,00	2,34	--	7,25			Jun
8,01	1,86	2,50	6,48	8,01	1,84	--	6,48	--	2,66	2,50	--			Jul
8,00	1,86	2,10	6,50	8,00	1,82	0,10	6,50	--	2,40	2,25	--			Aug
8,06	1,98	--	6,47	8,06	1,97	--	6,47	14,00	2,08	--	--			Sep
8,16	2,17	3,19	6,69	8,16	2,13	1,00	6,69	--	2,54	3,19	--			Oct
8,25	2,12	1,29	6,74	8,25	2,07	1,05	6,74	12,50	2,42	1,30	--			Nov
8,25	2,25	0,44	6,87	8,25	2,25	0,33	6,86	--	2,42	1,36	--			Dec
													<b>2019</b>	
8,25	2,42	0,52	7,07	8,25	2,39	0,33	7,07	10,50	2,65	2,75	--			Jan
8,28	2,34	1,50	6,98	8,28	2,34	1,93	6,98	--	2,30	1,22	--			Feb
8,32	2,35	1,00	7,05	8,32	2,35	--	7,05	--	2,31	1,00	4,00			Mar
8,22	2,23	2,33	7,08	8,22	2,23	1,00	7,08	14,00	2,35	2,42	--			Apr
8,16	2,33	1,78	7,08	8,16	2,33	1,65	7,08	--	2,42	2,75	--			May
8,22	2,29	1,66	7,08	8,22	2,29	1,75	7,08	--	2,31	1,25	--			Jun
8,19	2,15	1,55	6,84	8,19	2,30	1,69	6,85	10,00	0,73	1,10	4,00			Jul
8,22	1,42	1,55	6,71	8,22	1,64	2,00	6,71	--	0,73	1,00	--			Aug
8,53	1,20	1,91	6,55	8,52	1,38	3,00	6,55	14,50	0,56	1,00	--			Sep
8,48	1,31	2,34	6,32	8,48	1,73	2,43	6,32	12,50	0,63	2,29	6,35			Oct
8,46	1,03	0,53	6,28	8,46	1,21	1,37	6,28	11,54	0,55	0,36	6,25			Nov
8,53	1,25	1,15	5,56	8,53	1,51	1,08	5,56	--	0,63	1,21	--			Dec

## Loans granted by Banks and Interest Rates\*

At the period

	2015		2016		2017		12.18		06.19	
	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%
<b>Volume, total</b>	<b>9 350 500</b>	<b>14,3</b>	<b>9 836 060</b>	<b>15,4</b>	<b>10 819 118</b>	<b>14,3</b>	<b>1 465 611</b>	<b>12,3</b>	<b>1 353 391</b>	<b>13,4</b>
Nonbanking Legal Entities	7 176 520	13,5	7 502 645	14,5	7 401 929	12,3	1 058 273	10,4	834 195	11,0
Individuals	2 173 980	17,2	2 333 415	18,5	3 417 189	18,7	407 338	17,2	519 196	17,3
<b>In KZT:</b>	<b>7 464 254</b>	<b>16,1</b>	<b>7 762 032</b>	<b>17,4</b>	<b>9 485 944</b>	<b>15,5</b>	<b>1 247 983</b>	<b>13,5</b>	<b>1 260 066</b>	<b>14,0</b>
Nonbanking Legal Entities	5 428 170	15,5	5 552 405	16,8	6 104 381	13,6	843 678	11,7	741 855	11,7
Individuals	2 036 084	17,7	2 209 626	19,0	3 381 563	18,8	404 306	17,2	518 210	17,3
<b>In FC:</b>	<b>1 886 246</b>	<b>7,6</b>	<b>2 074 028</b>	<b>8,1</b>	<b>1 333 173</b>	<b>6,2</b>	<b>217 627</b>	<b>5,3</b>	<b>93 326</b>	<b>5,5</b>
Nonbanking Legal Entities	1 748 350	7,4	1 950 239	7,9	1 297 547	6,1	214 595	5,2	92 340	5,4
Individuals	137 896	9,9	123 789	10,4	35 626	9,6	3 032	9,5	985	20,3
<b>From total sum of Loans:</b>										
<i>Short-term</i>	<i>5 756 021</i>	<i>14,5</i>	<i>6 153 538</i>	<i>15,5</i>	<i>6 121 122</i>	<i>13,0</i>	<i>804 589</i>	<i>11,8</i>	<i>736 398</i>	<i>11,8</i>
<i>Long-term**</i>	<i>3 594 479</i>	<i>14,1</i>	<i>3 682 522</i>	<i>15,3</i>	<i>4 697 995</i>	<i>16,0</i>	<i>661 021</i>	<i>12,9</i>	<i>616 993</i>	<i>15,4</i>
<b>In KZT:</b>	<b>7 464 254</b>	<b>16,1</b>	<b>7 762 032</b>	<b>17,4</b>	<b>9 485 944</b>	<b>15,5</b>	<b>1 247 983</b>	<b>13,5</b>	<b>1 260 066</b>	<b>14,0</b>
<i>Short-term</i>	<i>4 593 160</i>	<i>16,4</i>	<i>4 817 963</i>	<i>17,6</i>	<i>5 291 826</i>	<i>14,2</i>	<i>657 754</i>	<i>13,3</i>	<i>686 542</i>	<i>12,2</i>
Nonbanking Legal Entities	4 352 489	16,3	4 496 422	17,4	4 830 658	13,5	609 622	12,7	641 715	11,7
Individuals	240 671	18,4	321 541	21,2	461 168	21,4	48 132	21,4	44 826	19,4
<i>Long-term**</i>	<i>2 871 094</i>	<i>15,6</i>	<i>2 944 069</i>	<i>17,1</i>	<i>4 194 119</i>	<i>17,1</i>	<i>590 229</i>	<i>13,7</i>	<i>573 524</i>	<i>16,1</i>
Nonbanking Legal Entities	1 075 681	12,1	1 055 983	14,3	1 273 723	14,1	234 055	9,2	100 140	11,5
Individuals	1 795 413	17,6	1 888 086	18,6	2 920 395	18,4	356 174	16,7	473 384	17,1
<b>In FC:</b>	<b>1 886 246</b>	<b>7,6</b>	<b>2 074 028</b>	<b>8,1</b>	<b>1 333 173</b>	<b>6,2</b>	<b>217 627</b>	<b>5,3</b>	<b>93 326</b>	<b>5,5</b>
<i>Short-term</i>	<i>1 162 861</i>	<i>7,1</i>	<i>1 335 575</i>	<i>8,0</i>	<i>829 297</i>	<i>5,7</i>	<i>146 836</i>	<i>5,1</i>	<i>49 857</i>	<i>5,3</i>
Nonbanking Legal Entities	1 103 128	7,0	1 303 323	7,9	804 185	5,6	144 161	5,1	49 305	5,2
Individuals	59 733	9,0	32 252	11,1	25 112	8,6	2 674	7,5	552	20,7
<i>Long-term**</i>	<i>723 385</i>	<i>8,2</i>	<i>738 453</i>	<i>8,3</i>	<i>503 877</i>	<i>6,9</i>	<i>70 792</i>	<i>5,7</i>	<i>43 469</i>	<i>5,7</i>
Nonbanking Legal Entities	645 222	7,9	646 916	8,0	493 362	6,8	70 434	5,6	43 036	5,6
Individuals	78 163	10,5	91 537	10,2	10 514	11,9	358	24,2	433	19,7

\*) weighted Average

\*\*\*) over 1 years

## Loans granted by Banks and Interest Rates\*

At the period

08.19		09.19		10.19		11.19		12.19		
Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	Mln. KZT	%	
<b>1 264 344</b>	<b>14,3</b>	<b>1 354 885</b>	<b>13,6</b>	<b>1 399 384</b>	<b>13,8</b>	<b>1 400 357</b>	<b>13,5</b>	<b>1 653 504</b>	<b>12,9</b>	<b>Volume, total</b>
749 772	11,2	830 647	10,6	837 276	10,9	825 887	11,3	1 059 375	10,8	Nonbanking Legal Entities
514 572	18,7	524 238	18,4	562 108	18,0	574 470	16,6	594 129	16,6	Individuals
<b>1 193 036</b>	<b>14,8</b>	<b>1 220 928</b>	<b>14,6</b>	<b>1 265 181</b>	<b>14,7</b>	<b>1 288 268</b>	<b>14,3</b>	<b>1 456 267</b>	<b>14,0</b>	<b>In KZT:</b>
679 854	11,9	697 752	11,7	706 444	12,0	731 421	12,2	872 410	12,1	Nonbanking Legal Entities
513 182	18,8	523 176	18,4	558 737	18,0	556 847	17,0	583 858	16,8	Individuals
<b>71 308</b>	<b>5,1</b>	<b>133 958</b>	<b>4,5</b>	<b>134 203</b>	<b>5,2</b>	<b>112 089</b>	<b>4,7</b>	<b>197 237</b>	<b>4,5</b>	<b>In FC:</b>
69 918	4,8	132 895	4,4	130 833	5,1	94 466	4,6	186 966	4,4	Nonbanking Legal Entities
1 390	16,3	1 063	17,0	3 371	11,1	17 623	4,9	10 271	6,0	Individuals
										<b>From total sum of Loans:</b>
<b>668 975</b>	<b>11,7</b>	<b>732 426</b>	<b>11,2</b>	<b>695 889</b>	<b>11,9</b>	<b>763 643</b>	<b>11,6</b>	<b>865 648</b>	<b>11,4</b>	<b>Short-term</b>
<b>595 369</b>	<b>17,1</b>	<b>622 459</b>	<b>16,4</b>	<b>703 495</b>	<b>15,6</b>	<b>636 714</b>	<b>15,8</b>	<b>787 856</b>	<b>14,4</b>	<b>Long-term**</b>
<b>1 193 036</b>	<b>14,8</b>	<b>1 220 928</b>	<b>14,6</b>	<b>1 265 181</b>	<b>14,7</b>	<b>1 288 268</b>	<b>14,3</b>	<b>1 456 267</b>	<b>14,0</b>	<b>In KZT:</b>
<b>629 621</b>	<b>12,1</b>	<b>627 553</b>	<b>12,4</b>	<b>642 242</b>	<b>12,5</b>	<b>676 241</b>	<b>12,5</b>	<b>760 429</b>	<b>12,3</b>	<b>Short-term</b>
582 613	11,6	578 988	11,9	592 371	11,8	628 221	12,0	707 452	11,9	Nonbanking Legal Entities
47 008	18,7	48 565	18,7	49 870	19,9	48 020	19,3	52 977	18,3	Individuals
<b>563 415</b>	<b>17,8</b>	<b>593 374</b>	<b>16,9</b>	<b>622 939</b>	<b>16,9</b>	<b>612 027</b>	<b>16,2</b>	<b>695 838</b>	<b>15,8</b>	<b>Long-term**</b>
97 241	13,4	118 764	11,2	114 072	12,9	103 200	13,4	164 958	13,1	Nonbanking Legal Entities
466 174	18,8	474 610	18,3	508 867	17,8	508 827	16,8	530 880	16,6	Individuals
<b>71 308</b>	<b>5,1</b>	<b>133 958</b>	<b>4,5</b>	<b>134 203</b>	<b>5,2</b>	<b>112 089</b>	<b>4,7</b>	<b>197 237</b>	<b>4,5</b>	<b>In FC:</b>
<b>39 354</b>	<b>5,0</b>	<b>104 873</b>	<b>4,1</b>	<b>53 648</b>	<b>5,0</b>	<b>87 402</b>	<b>4,4</b>	<b>105 219</b>	<b>4,8</b>	<b>Short-term</b>
38 564	4,8	104 414	4,0	50 759	4,8	70 271	4,4	95 671	4,7	Nonbanking Legal Entities
790	13,8	459	19,3	2 888	8,4	17 131	4,6	9 548	5,2	Individuals
<b>31 954</b>	<b>5,1</b>	<b>29 085</b>	<b>5,9</b>	<b>80 556</b>	<b>5,4</b>	<b>24 687</b>	<b>5,4</b>	<b>92 018</b>	<b>4,2</b>	<b>Long-term**</b>
31 354	4,8	28 481	5,7	80 074	5,3	24 195	5,2	91 295	4,1	Nonbanking Legal Entities
600	19,5	603	15,3	482	27,1	491	17,7	723	16,4	Individuals

## Loans of Banks

Mln. of KZT, end of period

	12.15	12.16	12.17	12.18	03.19	05.19	06.19
<b>Volume, total</b>	<b>12 674 245</b>	<b>12 708 324</b>	<b>12 705 352</b>	<b>13 091 764</b>	<b>12 473 201</b>	<b>12 760 082</b>	<b>12 906 832</b>
Nonbanking Legal Entities	8 510 656	8 668 542	8 164 366	7 789 144	7 036 900	7 100 803	7 071 396
Individuals	4 163 589	4 039 782	4 540 986	5 302 620	5 436 301	5 659 278	5 835 436
<b>In KZT:</b>	<b>8 401 114</b>	<b>8 578 859</b>	<b>9 366 787</b>	<b>10 094 320</b>	<b>10 012 291</b>	<b>10 329 995</b>	<b>10 593 172</b>
Nonbanking Legal Entities	4 844 111	4 995 630	5 115 925	4 966 372	4 726 085	4 810 791	4 893 264
Individuals	3 557 003	3 583 229	4 250 863	5 127 949	5 286 207	5 519 204	5 699 907
<b>In FC:</b>	<b>4 273 131</b>	<b>4 129 465</b>	<b>3 338 565</b>	<b>2 997 444</b>	<b>2 460 910</b>	<b>2 430 087</b>	<b>2 313 661</b>
Nonbanking Legal Entities	3 666 545	3 672 912	3 048 442	2 822 772	2 310 815	2 290 012	2 178 132
Individuals	606 585	456 553	290 123	174 671	150 095	140 075	135 529
<b>From total sum of Loans:</b>							
<i>Short-term</i>	<i>2 156 194</i>	<i>2 214 499</i>	<i>1 904 371</i>	<i>1 987 609</i>	<i>1 851 448</i>	<i>1 857 287</i>	<i>1 952 996</i>
<i>Long-term*</i>	<i>10 518 051</i>	<i>10 493 825</i>	<i>10 800 981</i>	<i>11 104 156</i>	<i>10 621 753</i>	<i>10 902 794</i>	<i>10 953 837</i>
<b>In KZT:</b>	<b>8 401 114</b>	<b>8 578 859</b>	<b>9 366 787</b>	<b>10 094 320</b>	<b>10 012 291</b>	<b>10 329 995</b>	<b>10 593 172</b>
<i>Short-term</i>	<i>1 412 144</i>	<i>1 485 454</i>	<i>1 473 966</i>	<i>1 662 079</i>	<i>1 618 040</i>	<i>1 627 342</i>	<i>1 716 657</i>
Nonbanking Legal Entities	1 295 547	1 351 166	1 280 789	1 453 648	1 418 727	1 426 639	1 512 484
Individuals	116 597	134 289	193 177	208 431	199 314	200 703	204 172
<i>Long-term*</i>	<i>6 988 970</i>	<i>7 093 404</i>	<i>7 892 821</i>	<i>8 432 241</i>	<i>8 394 251</i>	<i>8 702 653</i>	<i>8 876 515</i>
Nonbanking Legal Entities	3 548 564	3 644 465	3 835 136	3 512 723	3 307 358	3 384 152	3 380 780
Individuals	3 440 406	3 448 940	4 057 686	4 919 518	5 086 893	5 318 501	5 495 735
<b>In FC:</b>	<b>4 273 131</b>	<b>4 129 465</b>	<b>3 338 565</b>	<b>2 997 444</b>	<b>2 460 910</b>	<b>2 430 087</b>	<b>2 313 661</b>
<i>Short-term</i>	<i>744 050</i>	<i>729 045</i>	<i>430 404</i>	<i>325 529</i>	<i>233 408</i>	<i>229 945</i>	<i>236 339</i>
Nonbanking Legal Entities	674 982	672 621	397 434	315 470	228 590	224 931	231 729
Individuals	69 068	56 424	32 971	10 060	4 818	5 014	4 610
<i>Long-term*</i>	<i>3 529 081</i>	<i>3 400 421</i>	<i>2 908 160</i>	<i>2 671 914</i>	<i>2 227 502</i>	<i>2 200 141</i>	<i>2 077 322</i>
Nonbanking Legal Entities	2 991 563	3 000 291	2 651 008	2 507 303	2 082 225	2 065 081	1 946 403
Individuals	537 518	400 129	257 152	164 612	145 277	135 060	130 919

\*) over 1 year



## Loans of Banks

Mln. of KZT, end of period

07.19	08.19	09.19	10.19	11.19	12.19	
<b>13 053 644</b>	<b>13 224 148</b>	<b>13 394 962</b>	<b>13 501 860</b>	<b>13 667 846</b>	<b>13 863 847</b>	<b>Volume, total</b>
7 041 381	7 072 396	7 158 630	7 118 782	7 114 266	7 202 519	Nonbanking Legal Entities
6 012 263	6 151 753	6 236 333	6 383 077	6 553 581	6 661 328	Individuals
<b>10 702 190</b>	<b>10 894 249</b>	<b>11 047 060</b>	<b>11 161 303</b>	<b>11 388 043</b>	<b>11 559 720</b>	<b>In KZT:</b>
4 822 024	4 869 879	4 933 588	4 897 731	4 962 756	4 995 207	Nonbanking Legal Entities
5 880 166	6 024 370	6 113 472	6 263 572	6 425 287	6 564 513	Individuals
<b>2 351 454</b>	<b>2 329 899</b>	<b>2 347 902</b>	<b>2 340 557</b>	<b>2 279 803</b>	<b>2 304 127</b>	<b>In FC:</b>
2 219 357	2 202 517	2 225 042	2 221 052	2 151 509	2 207 311	Nonbanking Legal Entities
132 097	127 382	122 860	119 505	128 294	96 815	Individuals
						<b>From total sum of Loans:</b>
<i>1 894 109</i>	<i>1 908 138</i>	<i>1 993 591</i>	<i>1 961 742</i>	<i>2 042 824</i>	<i>2 041 473</i>	<i>Short-term</i>
<i>11 159 535</i>	<i>11 316 011</i>	<i>11 401 371</i>	<i>11 540 118</i>	<i>11 625 022</i>	<i>11 822 374</i>	<i>Long-term*</i>
<b>10 702 190</b>	<b>10 894 249</b>	<b>11 047 060</b>	<b>11 161 303</b>	<b>11 388 043</b>	<b>11 559 720</b>	<b>In KZT:</b>
<i>1 622 479</i>	<i>1 654 479</i>	<i>1 700 934</i>	<i>1 679 808</i>	<i>1 738 379</i>	<i>1 766 368</i>	<i>Short-term</i>
1 410 336	1 440 709	1 483 880	1 461 450	1 517 361	1 541 373	Nonbanking Legal Entities
212 142	213 769	217 054	218 358	221 019	224 994	Individuals
<i>9 079 711</i>	<i>9 239 771</i>	<i>9 346 126</i>	<i>9 481 495</i>	<i>9 649 664</i>	<i>9 793 352</i>	<i>Long-term*</i>
3 411 687	3 429 170	3 449 708	3 436 281	3 445 396	3 453 834	Nonbanking Legal Entities
5 668 024	5 810 601	5 896 418	6 045 214	6 204 268	6 339 518	Individuals
<b>2 351 454</b>	<b>2 329 899</b>	<b>2 347 902</b>	<b>2 340 557</b>	<b>2 279 803</b>	<b>2 304 127</b>	<b>In FC:</b>
<i>271 631</i>	<i>253 659</i>	<i>292 656</i>	<i>281 934</i>	<i>304 445</i>	<i>275 105</i>	<i>Short-term</i>
267 124	248 893	288 557	277 712	285 223	272 725	Nonbanking Legal Entities
4 507	4 766	4 100	4 223	19 222	2 380	Individuals
<i>2 079 824</i>	<i>2 076 240</i>	<i>2 055 246</i>	<i>2 058 623</i>	<i>1 975 358</i>	<i>2 029 022</i>	<i>Long-term*</i>
1 952 233	1 953 623	1 936 485	1 943 340	1 866 286	1 934 586	Nonbanking Legal Entities
127 591	122 616	118 761	115 283	109 073	94 435	Individuals

## Loans of Banks by Branches of Economy \*

Mln. of KZT, end of period

	12.15	12.16	12.17	12.18	03.19	06.19
<b>Total on Branches of Economy</b>	<b>12 674 245</b>	<b>12 708 324</b>	<b>12 705 352</b>	<b>13 091 764</b>	<b>12 473 201</b>	<b>12 906 832</b>
<i>of which:</i>						
<b>Industry</b>	<b>1 698 638</b>	<b>1 811 601</b>	<b>1 981 577</b>	<b>2 024 483</b>	<b>1 906 998</b>	<b>1 816 179</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>456 300</b>	<b>342 541</b>	<b>373 141</b>	<b>387 314</b>	<b>341 513</b>	<b>343 694</b>
<b>2. Manufacturing Industry</b>	<b>1 037 772</b>	<b>1 235 270</b>	<b>1 323 240</b>	<b>1 358 904</b>	<b>1 340 727</b>	<b>1 235 932</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	306 635	365 616	314 203	343 527	351 122	353 233
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	306 635	365 608	314 186	343 498	351 078	353 197
Textile and Clothing Industry	9 255	38 456	26 229	35 761	35 559	26 218
Manufacture of Leather, Products from Leather and Footwear	1 379	4 573	4 268	3 250	3 461	3 096
Woodworking and Manufacture of Wood Products	5 858	5 420	5 671	5 582	5 646	5 296
Pulp and Paper Industry; Publishing	37 335	45 015	41 528	21 655	21 386	21 048
Coke Industry, Oil Products and Nuclear Materials Manufacture	50 196	52 441	46 523	50 688	80 828	77 655
Chemical Industry	71 569	72 870	74 231	59 150	55 222	56 562
Manufacture of Rubber and Plastic Products	28 928	30 369	41 197	41 694	36 251	36 429
Manufacture of other Nonmetallic Mineral Products	163 033	183 261	187 885	182 804	189 629	184 666
Metal Manufacture and Production of Finished Metal Products	194 260	213 407	328 821	378 940	352 305	258 985
Manufacture of Machines and Equipment	30 104	46 738	43 555	35 184	34 490	36 479
Manufacture of Electrical Equipment, Electronic and Optical Equipment	45 242	48 656	70 717	54 838	59 294	60 865
Manufacture of Vehicles and Equipment	50 036	51 964	66 341	75 223	61 528	59 300
Other Branches of Manufacturing Industry	43 942	76 484	72 071	70 608	54 006	56 100
<b>3. Other Industries</b>	<b>204 566</b>	<b>233 790</b>	<b>285 196</b>	<b>278 265</b>	<b>224 758</b>	<b>236 553</b>
<b>Agriculture</b>	<b>653 643</b>	<b>674 655</b>	<b>695 213</b>	<b>489 689</b>	<b>226 073</b>	<b>243 830</b>
Agriculture, Hunting and Services in these Areas	651 655	672 044	692 277	487 607	224 214	241 987
Forestry and Services in this Area	702	678	662	667	480	509
Fishery, Fish-breeding and Services in these Areas	1 286	1 933	2 274	1 415	1 379	1 334
<b>Construction</b>	<b>991 740</b>	<b>955 579</b>	<b>915 088</b>	<b>753 240</b>	<b>725 976</b>	<b>688 539</b>
<b>Transport</b>	<b>609 183</b>	<b>561 002</b>	<b>572 718</b>	<b>593 275</b>	<b>492 380</b>	<b>481 354</b>
<i>including:</i>						
Land Transport	91 105	128 109	153 778	176 567	160 641	156 514
Water Transport	32 614	35 380	32 460	39 390	37 706	36 654
Air Transport	40 454	14 684	19 696	42 184	42 570	43 027
Auxiliary and Additional Transport	445 010	382 828	366 784	335 134	251 463	245 159
<b>Communication</b>	<b>136 715</b>	<b>147 556</b>	<b>98 731</b>	<b>71 859</b>	<b>48 544</b>	<b>133 183</b>
<b>Trade</b>	<b>2 645 676</b>	<b>2 674 418</b>	<b>2 019 606</b>	<b>1 801 210</b>	<b>1 703 934</b>	<b>1 742 720</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>5 938 650</b>	<b>5 883 512</b>	<b>6 422 419</b>	<b>7 358 008</b>	<b>7 369 296</b>	<b>7 801 027</b>
<b>Short-term Credits</b>						
<b>Total on Branches of Economy</b>	<b>2 156 194</b>	<b>2 214 499</b>	<b>1 904 371</b>	<b>1 987 608</b>	<b>1 851 448</b>	<b>1 952 995</b>
<i>of which:</i>						
<b>Industry</b>	<b>444 441</b>	<b>443 809</b>	<b>413 483</b>	<b>481 083</b>	<b>426 323</b>	<b>450 152</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>115 845</b>	<b>56 304</b>	<b>48 684</b>	<b>67 463</b>	<b>35 921</b>	<b>43 713</b>
<b>2. Manufacturing Industry</b>	<b>253 944</b>	<b>357 634</b>	<b>337 237</b>	<b>374 485</b>	<b>362 167</b>	<b>365 395</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	85 602	123 694	101 702	119 370	122 849	120 227
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	85 602	123 686	101 685	119 341	122 805	120 191
Textile and Clothing Industry	3 184	31 657	4 049	10 829	11 167	10 446
Manufacture of Leather, Products from Leather and Footwear	927	1 080	708	909	1 109	282
Woodworking and Manufacture of Wood Products	664	1 322	536	879	883	908
Pulp and Paper Industry; Publishing	7 179	8 098	4 290	3 599	3 697	3 385
Coke Industry, Oil Products and Nuclear Materials Manufacture	26 607	25 268	23 702	27 952	2 868	462
Chemical Industry	16 551	24 573	19 742	16 163	11 558	12 549
Manufacture of Rubber and Plastic Products	3 698	5 160	8 969	14 475	15 023	15 278
Manufacture of other Nonmetallic Mineral Products	16 416	29 464	40 288	24 618	33 764	35 136
Metal Manufacture and Production of Finished Metal Products	19 804	22 334	45 081	52 165	49 582	50 835
Manufacture of Machines and Equipment	5 266	7 644	6 515	10 885	10 207	13 623
Manufacture of Electrical Equipment, Electronic and Optical Equipment	27 113	30 753	45 073	36 969	41 856	42 476

Loans of Banks by Branches of Economy \*

Mln. of KZT, end of period

07.19	08.19	09.19	10.19	11.19	12.19	
<b>13 053 644</b>	<b>13 224 149</b>	<b>13 394 962</b>	<b>13 501 860</b>	<b>13 667 846</b>	<b>13 863 847</b>	<b>Total on Branches of Economy</b>
						<i>of which:</i>
<b>1 826 089</b>	<b>1 834 104</b>	<b>1 878 995</b>	<b>1 860 281</b>	<b>1 800 613</b>	<b>1 889 894</b>	<b>Industry</b>
						<i>including:</i>
<b>359 606</b>	<b>354 260</b>	<b>396 840</b>	<b>382 306</b>	<b>372 774</b>	<b>346 321</b>	<b>1. Mineral Resource Industry</b>
<b>1 228 798</b>	<b>1 233 802</b>	<b>1 241 093</b>	<b>1 233 478</b>	<b>1 179 878</b>	<b>1 307 153</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
332 776	341 024	347 966	358 106	364 939	376 394	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
332 746	339 531	347 922	358 059	364 896	376 341	Manufacture of Foodstuff, including Drinks
29 514	30 276	30 677	30 956	30 507	31 292	Textile and Clothing Industry
3 211	3 178	3 159	3 179	3 144	2 762	Manufacture of Leather, Products from Leather and Footwear
5 302	5 257	5 300	5 035	5 100	4 915	Woodworking and Manufacture of Wood Products
20 890	20 673	21 360	20 038	19 876	19 823	Pulp and Paper Industry; Publishing
99 727	92 980	85 723	73 346	73 281	106 289	Coke Industry, Oil Products and Nuclear Materials Manufacture
56 497	58 039	62 782	62 047	62 774	64 178	Chemical Industry
35 163	35 265	34 342	32 788	32 290	31 181	Manufacture of Rubber and Plastic Products
183 784	181 596	180 903	180 888	171 016	169 183	Manufacture of other Nonmetallic Mineral Products
250 814	251 598	252 670	249 759	201 244	278 674	Metal Manufacture and Production of Finished Metal Products
36 775	36 879	35 885	36 187	36 952	35 357	Manufacture of Machines and Equipment
62 280	63 483	67 910	67 493	67 658	68 560	Manufacture of Electrical Equipment, Electronic and Optical Equipment
59 937	60 822	62 067	63 797	62 039	67 321	Manufacture of Vehicles and Equipment
52 128	52 732	50 349	49 859	49 061	51 224	Other Branches of Manufacturing Industry
<b>237 685</b>	<b>246 042</b>	<b>241 062</b>	<b>244 497</b>	<b>247 961</b>	<b>236 420</b>	<b>3. Other Industries</b>
<b>246 951</b>	<b>250 694</b>	<b>255 056</b>	<b>257 799</b>	<b>256 385</b>	<b>254 226</b>	<b>Agriculture</b>
245 218	248 823	253 060	255 174	253 532	251 362	Agriculture, Hunting and Services in these Areas
466	458	446	397	428	329	Forestry and Services in this Area
1 267	1 413	1 550	2 228	2 426	2 535	Fishery, Fish-breeding and Services in these Areas
<b>676 395</b>	<b>679 587</b>	<b>683 285</b>	<b>692 497</b>	<b>690 211</b>	<b>674 383</b>	<b>Construction</b>
<b>486 813</b>	<b>506 446</b>	<b>557 846</b>	<b>526 579</b>	<b>525 184</b>	<b>500 480</b>	<b>Transport</b>
						<i>including:</i>
166 097	164 985	206 008	181 709	176 131	152 700	Land Transport
36 012	34 973	35 118	33 379	32 358	30 115	Water Transport
41 812	43 595	52 809	51 281	51 598	53 681	Air Transport
242 892	262 893	263 911	260 210	265 096	263 984	Auxiliary and Additional Transport
<b>132 915</b>	<b>138 626</b>	<b>136 198</b>	<b>129 458</b>	<b>127 667</b>	<b>127 998</b>	<b>Communication</b>
<b>1 704 184</b>	<b>1 704 855</b>	<b>1 684 927</b>	<b>1 647 463</b>	<b>1 705 570</b>	<b>1 743 446</b>	<b>Trade</b>
<b>7 980 297</b>	<b>8 109 837</b>	<b>8 198 655</b>	<b>8 387 783</b>	<b>8 562 216</b>	<b>8 673 420</b>	<b>Others (non-productive sphere, individual activity)</b>
<hr/>						
<b>Short-term Credits</b>						
<b>1 894 109</b>	<b>1 908 138</b>	<b>1 993 591</b>	<b>1 961 742</b>	<b>2 042 824</b>	<b>2 041 473</b>	<b>Total on Branches of Economy</b>
						<i>of which:</i>
<b>471 307</b>	<b>483 863</b>	<b>527 571</b>	<b>500 386</b>	<b>510 068</b>	<b>528 723</b>	<b>Industry</b>
						<i>including:</i>
<b>54 622</b>	<b>52 515</b>	<b>102 828</b>	<b>97 081</b>	<b>95 804</b>	<b>82 927</b>	<b>1. Mineral Resource Industry</b>
<b>375 550</b>	<b>382 087</b>	<b>376 238</b>	<b>347 773</b>	<b>355 774</b>	<b>400 617</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
104 185	112 727	115 603	124 959	130 968	136 256	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
104 155	111 234	115 559	124 912	130 924	136 203	Manufacture of Foodstuff, including Drinks
11 297	12 162	12 659	13 322	12 958	13 361	Textile and Clothing Industry
268	240	219	200	217	192	Manufacture of Leather, Products from Leather and Footwear
929	928	915	766	730	707	Woodworking and Manufacture of Wood Products
3 389	3 101	3 163	2 636	2 599	2 709	Pulp and Paper Industry; Publishing
27 747	20 895	13 859	1 391	2 130	40 931	Coke Industry, Oil Products and Nuclear Materials Manufacture
13 281	14 991	13 113	12 663	13 081	14 909	Chemical Industry
14 252	14 178	13 520	12 010	8 849	8 889	Manufacture of Rubber and Plastic Products
34 687	33 943	34 489	33 509	33 057	32 035	Manufacture of other Nonmetallic Mineral Products
51 178	52 668	54 054	51 137	53 178	52 425	Metal Manufacture and Production of Finished Metal Products
14 045	14 222	14 308	14 678	15 556	12 703	Manufacture of Machines and Equipment
43 504	43 244	43 730	43 169	43 408	44 386	Manufacture of Electrical Equipment, Electronic and Optical Equipment

Continuation

	12.15	12.16	12.17	12.18	03.19	06.19
Manufacture of Vehicles and Equipment	22 973	20 029	18 874	36 169	39 350	38 471
Other Branches of Manufacturing Industry	17 960	26 558	17 708	19 503	18 254	21 317
<b>3. Other Industries</b>	<b>74 652</b>	<b>29 871</b>	<b>27 562</b>	<b>39 135</b>	<b>28 235</b>	<b>41 044</b>
<b>Agriculture</b>	<b>49 388</b>	<b>68 136</b>	<b>62 514</b>	<b>38 009</b>	<b>27 494</b>	<b>38 734</b>
Agriculture, Hunting and Services in these Areas	48 554	67 028	61 581	37 643	27 138	38 451
Forestry and Services in this Area	299	392	141	46	19	67
Fishery, Fish-breeding and Services in these Areas	535	716	792	320	337	216
<b>Construction</b>	<b>140 189</b>	<b>149 960</b>	<b>175 734</b>	<b>157 264</b>	<b>143 149</b>	<b>151 196</b>
<b>Transport</b>	<b>89 628</b>	<b>39 055</b>	<b>54 209</b>	<b>67 232</b>	<b>61 701</b>	<b>43 317</b>
<i>including:</i>						
Land Transport	8 691	8 752	9 518	35 182	36 535	5 857
Water Transport	223	9	605	4 126	4 674	4 346
Air Transport	2 087	526	1 375	1 060	2 170	3 235
Auxiliary and Additional Transport	78 627	29 768	42 711	26 864	18 322	29 879
<b>Communication</b>	<b>50 968</b>	<b>43 490</b>	<b>8 251</b>	<b>16 255</b>	<b>10 496</b>	<b>10 727</b>
<b>Trade</b>	<b>1 009 237</b>	<b>1 113 944</b>	<b>811 776</b>	<b>851 495</b>	<b>835 244</b>	<b>869 309</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>372 343</b>	<b>356 105</b>	<b>378 404</b>	<b>376 270</b>	<b>347 041</b>	<b>389 560</b>
<b>Long-term Credits*</b>						
<b>Total on Branches of Economy</b>	<b>10 518 051</b>	<b>10 493 825</b>	<b>10 800 981</b>	<b>11 104 156</b>	<b>10 621 753</b>	<b>10 953 837</b>
<i>of which:</i>						
<b>Industry</b>	<b>1 254 197</b>	<b>1 367 793</b>	<b>1 568 094</b>	<b>1 543 400</b>	<b>1 480 675</b>	<b>1 366 027</b>
<i>including:</i>						
<b>1. Mineral Resource Industry</b>	<b>340 455</b>	<b>286 238</b>	<b>324 457</b>	<b>319 851</b>	<b>305 592</b>	<b>299 981</b>
<b>2. Manufacturing Industry</b>	<b>783 828</b>	<b>877 636</b>	<b>986 003</b>	<b>984 419</b>	<b>978 560</b>	<b>870 537</b>
<i>including:</i>						
Manufacture of Foodstuff, including Drinks, and Tobacco	221 033	241 922	212 501	224 157	228 273	233 006
<i>of which:</i>						
Manufacture of Foodstuff, including Drinks	221 033	241 922	212 501	224 157	228 273	233 006
Textile and Clothing Industry	6 071	6 799	22 180	24 932	24 392	15 772
Manufacture of Leather, Products from Leather and Footwear	452	3 493	3 560	2 341	2 352	2 814
Woodworking and Manufacture of Wood Products	5 194	4 097	5 135	4 703	4 763	4 388
Pulp and Paper Industry; Publishing	30 156	36 917	37 238	18 056	17 689	17 663
Coke Industry, Oil Products and Nuclear Materials Manufacture	23 589	27 174	22 821	22 736	77 960	77 193
Chemical Industry	55 018	48 296	54 489	42 987	43 664	44 013
Manufacture of Rubber and Plastic Products	25 230	25 209	32 228	27 219	21 228	21 151
Manufacture of other Nonmetallic Mineral Products	146 617	153 797	147 597	158 186	155 865	149 530
Metal Manufacture and Production of Finished Metal Products	174 456	191 072	283 740	326 775	302 723	208 150
Manufacture of Machines and Equipment	24 838	39 094	37 040	24 299	24 283	22 856
Manufacture of Electrical Equipment, Electronic and Optical Equipment	18 129	17 903	25 644	17 869	17 438	18 389
Manufacture of Vehicles and Equipment	27 063	31 935	47 467	39 054	22 178	20 829
Other Branches of Manufacturing Industry	25 982	49 928	54 363	51 105	35 752	34 783
<b>3. Other Industries</b>	<b>129 914</b>	<b>203 919</b>	<b>257 634</b>	<b>239 130</b>	<b>196 523</b>	<b>195 509</b>
<b>Agriculture</b>	<b>604 255</b>	<b>606 519</b>	<b>632 699</b>	<b>451 680</b>	<b>198 579</b>	<b>205 096</b>
Agriculture, Hunting and Services in these Areas	603 101	605 017	630 696	449 964	197 076	203 536
Forestry and Services in this Area	403	285	521	621	461	442
Fishery, Fish-breeding and Services in these Areas	751	1 217	1 482	1 095	1 042	1 118
<b>Construction</b>	<b>851 551</b>	<b>805 618</b>	<b>739 354</b>	<b>595 976</b>	<b>582 827</b>	<b>537 343</b>
<b>Transport</b>	<b>519 555</b>	<b>521 947</b>	<b>518 509</b>	<b>526 043</b>	<b>430 679</b>	<b>438 037</b>
<i>including:</i>						
Land Transport	82 414	119 358	144 260	141 385	124 106	150 657
Water Transport	32 391	35 372	31 855	35 264	33 032	32 308
Air Transport	38 367	14 158	18 321	41 124	40 400	39 792
Auxiliary and Additional Transport	366 383	353 059	324 073	308 270	233 141	215 280
<b>Communication</b>	<b>85 747</b>	<b>104 067</b>	<b>90 480</b>	<b>55 604</b>	<b>38 048</b>	<b>122 456</b>
<b>Trade</b>	<b>1 636 439</b>	<b>1 560 474</b>	<b>1 207 830</b>	<b>949 715</b>	<b>868 690</b>	<b>873 411</b>
<b>Others (non-productive sphere, individual activity)</b>	<b>5 566 307</b>	<b>5 527 407</b>	<b>6 044 015</b>	<b>6 981 738</b>	<b>7 022 255</b>	<b>7 411 467</b>

\*) over 1 year

07.19	08.19	09.19	10.19	11.19	12.19	
39 212	40 141	40 725	21 547	22 815	22 258	Manufacture of Vehicles and Equipment
17 576	18 647	15 881	15 786	16 229	18 856	Other Branches of Manufacturing Industry
<b>41 135</b>	<b>49 261</b>	<b>48 505</b>	<b>55 532</b>	<b>58 490</b>	<b>45 179</b>	<b>3. Other Industries</b>
<b>39 386</b>	<b>42 453</b>	<b>45 044</b>	<b>46 897</b>	<b>47 800</b>	<b>49 394</b>	<b>Agriculture</b>
39 167	42 220	44 830	46 276	47 145	48 692	Agriculture, Hunting and Services in these Areas
52	48	40	0	103	0	Forestry and Services in this Area
167	185	174	621	554	702	Fishery, Fish-breeding and Services in these Areas
<b>135 334</b>	<b>136 301</b>	<b>135 050</b>	<b>138 667</b>	<b>141 644</b>	<b>143 040</b>	<b>Construction</b>
<b>39 740</b>	<b>41 397</b>	<b>83 589</b>	<b>81 343</b>	<b>86 263</b>	<b>73 415</b>	<b>Transport</b>
						<i>including:</i>
7 005	6 871	51 041	50 502	50 685	34 004	Land Transport
4 392	3 651	3 552	3 436	2 716	1 699	Water Transport
2 274	1 679	1 637	563	1 638	4 714	Air Transport
26 069	29 196	27 359	26 842	31 226	32 998	Auxiliary and Additional Transport
<b>10 683</b>	<b>11 032</b>	<b>13 858</b>	<b>12 544</b>	<b>10 329</b>	<b>13 685</b>	<b>Communication</b>
<b>849 085</b>	<b>850 239</b>	<b>841 378</b>	<b>850 387</b>	<b>902 104</b>	<b>942 693</b>	<b>Trade</b>
<b>348 574</b>	<b>342 853</b>	<b>347 101</b>	<b>331 518</b>	<b>344 616</b>	<b>290 523</b>	<b>Others (non-productive sphere, individual activity)</b>
<b>Long-term Credits*</b>						
<b>11 159 535</b>	<b>11 316 011</b>	<b>11 401 371</b>	<b>11 540 118</b>	<b>11 625 022</b>	<b>11 822 374</b>	<b>Total on Branches of Economy</b>
						<i>of which:</i>
<b>1 354 782</b>	<b>1 350 241</b>	<b>1 351 424</b>	<b>1 359 895</b>	<b>1 290 546</b>	<b>1 361 171</b>	<b>Industry</b>
						<i>including:</i>
<b>304 984</b>	<b>301 745</b>	<b>294 012</b>	<b>285 225</b>	<b>276 970</b>	<b>263 394</b>	<b>1. Mineral Resource Industry</b>
<b>853 248</b>	<b>851 715</b>	<b>864 855</b>	<b>885 705</b>	<b>824 105</b>	<b>906 536</b>	<b>2. Manufacturing Industry</b>
						<i>including:</i>
228 591	228 297	232 363	233 147	233 972	240 138	Manufacture of Foodstuff, including Drinks, and Tobacco
						<i>of which:</i>
228 591	228 297	232 363	233 147	233 972	240 138	Manufacture of Foodstuff, including Drinks
18 217	18 114	18 018	17 634	17 547	17 931	Textile and Clothing Industry
2 943	2 938	2 940	2 979	2 927	2 570	Manufacture of Leather, Products from Leather and Footwear
4 373	4 329	4 385	4 269	4 371	4 208	Woodworking and Manufacture of Wood Products
17 501	17 572	18 197	17 402	17 277	17 114	Pulp and Paper Industry; Publishing
71 980	72 085	71 864	71 955	71 152	65 358	Coke Industry, Oil Products and Nuclear Materials Manufacture
43 216	43 048	49 669	49 384	49 693	49 269	Chemical Industry
20 911	21 087	20 822	20 778	23 439	22 292	Manufacture of Rubber and Plastic Products
149 097	147 653	146 414	147 379	137 958	137 148	Manufacture of other Nonmetallic Mineral Products
199 636	198 930	198 616	198 622	148 066	226 249	Metal Manufacture and Production of Finished Metal Products
22 730	22 657	21 577	21 509	21 395	22 654	Manufacture of Machines and Equipment
18 776	20 239	24 180	24 324	24 250	24 174	Manufacture of Electrical Equipment, Electronic and Optical Equipment
20 725	20 681	21 342	42 250	39 225	45 063	Manufacture of Vehicles and Equipment
34 552	34 085	34 468	34 073	32 833	32 368	Other Branches of Manufacturing Industry
<b>196 550</b>	<b>196 781</b>	<b>192 557</b>	<b>188 965</b>	<b>189 471</b>	<b>191 241</b>	<b>3. Other Industries</b>
<b>207 565</b>	<b>208 241</b>	<b>210 012</b>	<b>210 902</b>	<b>208 584</b>	<b>204 832</b>	<b>Agriculture</b>
206 051	206 603	208 230	208 898	206 386	202 670	Agriculture, Hunting and Services in these Areas
414	410	406	397	325	329	Forestry and Services in this Area
1 100	1 228	1 376	1 607	1 873	1 833	Fishery, Fish-breeding and Services in these Areas
<b>541 061</b>	<b>543 286</b>	<b>548 235</b>	<b>553 830</b>	<b>548 567</b>	<b>531 343</b>	<b>Construction</b>
<b>447 073</b>	<b>465 049</b>	<b>474 257</b>	<b>445 236</b>	<b>438 919</b>	<b>427 065</b>	<b>Transport</b>
						<i>including:</i>
159 092	158 114	154 967	131 207	125 447	118 696	Land Transport
31 620	31 322	31 566	29 943	29 642	28 416	Water Transport
39 538	41 916	51 172	50 718	49 960	48 967	Air Transport
216 823	233 697	236 552	233 368	233 871	230 986	Auxiliary and Additional Transport
<b>122 232</b>	<b>127 594</b>	<b>122 340</b>	<b>116 914</b>	<b>117 338</b>	<b>114 313</b>	<b>Communication</b>
<b>855 099</b>	<b>854 616</b>	<b>843 549</b>	<b>797 076</b>	<b>803 466</b>	<b>800 753</b>	<b>Trade</b>
<b>7 631 723</b>	<b>7 766 984</b>	<b>7 851 554</b>	<b>8 056 265</b>	<b>8 217 602</b>	<b>8 382 897</b>	<b>Others (non-productive sphere, individual activity)</b>

## Loans granted by Banks to Subjects of Small Business and Interest Rates\*

At the period

	2015		2016		2017		12.18	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>1 278 731</b>	<b>12,9</b>	<b>1 983 783</b>	<b>14,0</b>	<b>1 524 442</b>	<b>13,7</b>	<b>214 071</b>	<b>13,1</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>927 482</b>	<b>14,3</b>	<b>1 309 823</b>	<b>16,6</b>	<b>1 267 096</b>	<b>15,1</b>	<b>168 271</b>	<b>15,4</b>
Short-term Credits	487 599	15,0	812 859	17,2	720 238	14,7	96 808	15,9
Long-term Credits**	439 883	13,6	496 964	15,6	546 857	15,7	71 463	14,7
<b>In FC:</b>	<b>351 249</b>	<b>9,2</b>	<b>673 960</b>	<b>9,1</b>	<b>257 347</b>	<b>6,4</b>	<b>45 801</b>	<b>4,9</b>
Short-term Credits	174 645	9,3	447 474	9,3	148 160	6,4	45 077	4,9
Long-term Credits**	176 604	9,1	226 487	8,7	109 186	6,4	724	4,1

	05.19		06.19		07.19		08.19	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Credits - total</b>	<b>136 116</b>	<b>13,1</b>	<b>180 256</b>	<b>10,8</b>	<b>136 313</b>	<b>12,5</b>	<b>126 048</b>	<b>12,8</b>
<i>of which:</i>								
<b>In KZT:</b>	<b>132 828</b>	<b>13,3</b>	<b>146 821</b>	<b>12,0</b>	<b>128 871</b>	<b>12,9</b>	<b>110 887</b>	<b>13,9</b>
Short-term Credits	87 365	12,9	89 088	13,1	80 471	13,3	63 945	13,2
Long-term Credits**	45 463	14,0	57 734	10,2	48 400	12,2	46 942	14,7
<b>In FC:</b>	<b>3 289</b>	<b>5,9</b>	<b>33 435</b>	<b>5,7</b>	<b>7 443</b>	<b>5,9</b>	<b>15 160</b>	<b>5,2</b>
Short-term Credits	3 038	5,8	4 300	5,2	7 383	5,9	15 144	5,2
Long-term Credits**	251	5,9	29 134	5,8	60	8,0	17	8,0

\*) weighted Average  
\*\*) over 1 year

**Loans granted by Banks to Subjects of Small Business  
and Interest Rates\***

At the period

01.19		02.19		03.19		04.19		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
90 320	13,0	115 812	13,4	123 475	12,2	149 887	12,3	<b>Credits - total</b>
								<i>of which:</i>
<b>84 607</b>	<b>13,4</b>	<b>111 656</b>	<b>13,7</b>	<b>118 780</b>	<b>12,4</b>	<b>135 659</b>	<b>12,9</b>	<b>In KZT:</b>
57 364	13,2	67 742	13,2	78 211	13,1	89 783	12,7	Short-term Credits
27 243	13,9	43 914	14,5	40 568	11,0	45 876	13,5	Long-term Credits**
<b>5 713</b>	<b>7,1</b>	<b>4 157</b>	<b>7,0</b>	<b>4 695</b>	<b>6,6</b>	<b>14 227</b>	<b>5,9</b>	<b>In FC:</b>
5 008	6,9	4 136	7,0	4 214	6,6	12 372	5,9	Short-term Credits
705	8,2	21	5,7	481	6,1	1 856	5,7	Long-term Credits**

09.19		10.19		11.19		12.19		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
122 687	13,5	156 131	12,9	128 997	12,9	203 760	13,2	<b>Credits - total</b>
								<i>of which:</i>
<b>118 278</b>	<b>13,7</b>	<b>135 439</b>	<b>14,1</b>	<b>113 872</b>	<b>13,9</b>	<b>191 364</b>	<b>13,6</b>	<b>In KZT:</b>
68 558	13,5	76 387	12,6	69 217	12,9	96 739	12,9	Short-term Credits
49 720	14,1	59 052	16,1	44 655	15,6	94 625	14,4	Long-term Credits**
<b>4 409</b>	<b>6,7</b>	<b>20 692</b>	<b>4,8</b>	<b>15 125</b>	<b>5,4</b>	<b>12 396</b>	<b>5,9</b>	<b>In FC:</b>
3 103	6,3	19 704	4,7	9 219	5,3	10 096	6,0	Short-term Credits
1 306	7,7	988	7,4	5 906	5,6	2 300	5,7	Long-term Credits**

## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

	12.15	12.16	12.17	12.18	03.19	05.19	06.19
<b>Credits - total</b>	<b>2 060 455</b>	<b>3 002 974</b>	<b>2 788 589</b>	<b>2 363 861</b>	<b>2 191 274</b>	<b>2 228 221</b>	<b>2 256 576</b>
<i>of which:</i>							
<b>In KZT:</b>	<b>1 388 041</b>	<b>1 935 996</b>	<b>1 885 450</b>	<b>1 731 781</b>	<b>1 682 508</b>	<b>1 725 883</b>	<b>1 725 528</b>
Short-term Credits	243 098	470 224	294 941	287 652	290 321	298 584	317 161
Long-term Credits*	1 144 943	1 465 772	1 590 509	1 444 129	1 392 186	1 427 298	1 408 366
<b>In FC:</b>	<b>672 414</b>	<b>1 066 977</b>	<b>903 139</b>	<b>632 079</b>	<b>508 767</b>	<b>502 338</b>	<b>531 048</b>
Short-term Credits	146 995	261 976	116 451	100 708	85 432	81 928	81 582
Long-term Credits*	525 419	805 001	786 688	531 371	423 334	420 410	449 466

\*) over 1 year



## Loans of Banks to Subjects of Small Business

Mln. of KZT, end of period

07.19	08.19	09.19	10.19	11.19	12.19	
2 245 179	2 130 845	2 139 153	2 092 002	2 080 891	2 108 752	<b>Credits - total</b>
						<i>of which:</i>
<b>1 722 238</b>	<b>1 654 127</b>	<b>1 670 378</b>	<b>1 673 321</b>	<b>1 666 373</b>	<b>1 699 991</b>	<b>In KZT:</b>
305 849	269 332	273 943	276 680	273 520	281 067	Short-term Credits
1 416 389	1 384 795	1 396 436	1 396 641	1 392 853	1 418 924	Long-term Credits*
<b>522 941</b>	<b>476 718</b>	<b>468 775</b>	<b>418 681</b>	<b>414 519</b>	<b>408 761</b>	<b>In FC:</b>
78 486	39 773	36 301	50 203	51 806	53 551	Short-term Credits
444 455	436 945	432 473	368 477	362 713	355 210	Long-term Credits*

**Interest rates of Banks on attracted deposits and granted credits  
(by maturity and type of currency)\***

%, for the period

	12.17		12.18		03.19		05.19		06.19		07.19	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC
<b>Deposits of Nonbanking Legal Entities</b>	<b>8,0</b>	<b>1,2</b>	<b>7,1</b>	<b>0,9</b>	<b>7,2</b>	<b>1,1</b>	<b>7,2</b>	<b>1,1</b>	<b>7,2</b>	<b>1,0</b>	<b>7,2</b>	<b>1,1</b>
<i>including:</i>												
<i>Demand Deposits</i>	<i>4,5</i>	<i>0,3</i>	<i>4,6</i>	<i>0,1</i>	<i>0,0</i>	<i>0,0</i>	<i>0,0</i>	<i>0,1</i>	<i>0,0</i>	<i>0,1</i>	<i>0,1</i>	<i>0,1</i>
<i>Conditional</i>	<i>3,2</i>	<i>1,3</i>	<i>2,2</i>	<i>0,9</i>	<i>1,1</i>	<i>0,9</i>	<i>2,9</i>	<i>0,0</i>	<i>2,3</i>	<i>0,0</i>	<i>2,5</i>	<i>1,0</i>
<i>Time Deposits, total</i>	<i>8,0</i>	<i>1,2</i>	<i>7,1</i>	<i>0,9</i>	<i>7,2</i>	<i>1,1</i>	<i>7,2</i>	<i>1,1</i>	<i>7,2</i>	<i>1,1</i>	<i>7,2</i>	<i>1,1</i>
<i>of which with maturity:</i>												
up to 1 month	7,9	0,1	7,1	0,1	7,1	0,2	7,1	0,1	7,1	0,8	7,2	1,0
from 1 to 3 month	8,6	0,7	4,3	0,2	6,8	0,1	6,4	0,2	6,6	0,1	7,0	0,2
from 3 month to 1 year	9,1	2,2	7,2	1,0	7,6	1,0	7,8	1,2	8,0	1,2	7,8	1,0
from 1 to 5 years	8,3	2,3	8,6	2,0	8,6	1,9	8,3	1,8	8,2	1,8	8,2	1,8
over 5 years	6,6	3,5	8,6	3,3	7,5	1,3	10,9	1,6	11,6	2,1	10,8	1,5
<b>Deposits of Individuals</b>	<b>10,5</b>	<b>2,1</b>	<b>9,7</b>	<b>1,3</b>	<b>9,3</b>	<b>1,1</b>	<b>9,2</b>	<b>1,2</b>	<b>9,3</b>	<b>1,2</b>	<b>9,6</b>	<b>1,2</b>
<i>including:</i>												
<i>Demand Deposits</i>	<i>0,5</i>	<i>0,3</i>	<i>0,4</i>	<i>0,2</i>	<i>0,7</i>	<i>0,1</i>	<i>0,7</i>	<i>1,2</i>	<i>0,6</i>	<i>3,3</i>	<i>0,6</i>	<i>5,6</i>
<i>Conditional</i>	<i>0,5</i>	<i>4,6</i>	<i>9,6</i>	<i>4,1</i>	<i>10,6</i>	<i>3,0</i>	<i>8,8</i>	<i>1,3</i>	<i>7,9</i>	<i>2,8</i>	<i>9,3</i>	<i>3,0</i>
<i>Time Deposits, total</i>	<i>11,7</i>	<i>2,1</i>	<i>10,4</i>	<i>1,4</i>	<i>9,4</i>	<i>1,1</i>	<i>9,3</i>	<i>1,2</i>	<i>9,4</i>	<i>1,2</i>	<i>9,7</i>	<i>1,2</i>
<i>of which with maturity:</i>												
up to 1 month	7,9	0,5	7,3	0,9	7,4	1,0	7,6	1,0	7,6	0,3	7,4	0,9
from 1 to 3 month	10,4	0,8	8,7	0,9	8,9	0,8	8,8	0,8	8,8	0,7	8,6	0,9
from 3 month to 1 year	11,5	1,2	10,8	0,7	8,9	0,6	9,1	0,8	8,8	0,7	9,4	0,8
from 1 to 5 years	12,2	2,3	10,4	1,6	10,5	1,4	10,0	1,4	10,5	1,6	10,5	1,5
over 5 years	8,8	2,9	5,4	2,4	6,5	2,3	7,5	2,1	6,2	2,3	8,7	2,0
<b>Credits to Nonbanking Legal Entities</b>	<b>13,2</b>	<b>5,8</b>	<b>11,7</b>	<b>5,2</b>	<b>12,0</b>	<b>6,1</b>	<b>11,9</b>	<b>4,9</b>	<b>11,7</b>	<b>5,4</b>	<b>12,0</b>	<b>5,0</b>
<i>of which with maturity:</i>												
up to 1 month	12,7	3,9	14,3	5,9	11,7	8,4	11,5	4,5	11,1	6,5	11,1	5,9
from 1 to 3 month	12,3	6,4	11,7	4,9	12,1	5,3	12,5	4,1	11,4	4,4	12,4	4,3
from 3 month to 1 year	13,5	5,3	12,7	4,9	12,1	5,6	12,0	4,4	11,9	4,6	12,1	5,0
from 1 to 5 years	13,4	6,1	11,2	5,5	13,1	6,2	12,7	6,3	12,9	5,6	12,3	5,2
over 5 years	15,3	6,8	7,9	7,1	9,2	7,1	11,4	5,9	10,6	5,9	13,7	5,2
<b>Credits to Individuals</b>	<b>19,2</b>	<b>7,3</b>	<b>17,2</b>	<b>9,5</b>	<b>17,8</b>	<b>22,7</b>	<b>18,1</b>	<b>18,1</b>	<b>17,3</b>	<b>20,3</b>	<b>18,9</b>	<b>19,5</b>
<i>of which with maturity:</i>												
up to 1 month	22,9	2,2	26,6	17,4	25,3	21,0	22,8	20,4	20,4	21,1	16,5	20,8
from 1 to 3 month	17,4	5,6	13,9	2,7	11,3	17,1	11,7	21,8	20,9	17,9	17,9	21,1
from 3 month to 1 year	21,7	6,3	20,5	5,9	19,8	18,0	19,0	8,5	19,0	18,5	18,5	16,7
from 1 to 5 years	20,0	8,6	17,9	24,3	18,7	26,5	19,9	23,0	19,2	19,9	21,1	19,0
over 5 years	12,7	14,5	12,5	6,7	13,2	1,1	13,0	4,8	12,4	3,8	13,3	3,8

\*) weighted Average

**Interest rates of Banks on attracted deposits and granted credits  
(by maturity and type of currency)\***

%, for the period

08.19		09.19		10.19		11.19		12.19		
KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	KZT	CFC	
7,2	1,1	7,2	1,1	7,2	1,0	7,1	0,8	7,4	0,8	<b>Deposits of Nonbanking Legal Entities</b>
										<i>including:</i>
0,1	0,1	0,1	0,1	0,0	0,1	0,0	0,1	0,8	0,1	<b>Demand Deposits</b>
3,8	0,0	2,5	0,1	1,4	0,0	4,7	0,5	3,0	0,2	<b>Conditional</b>
7,2	1,1	7,2	1,1	7,2	1,0	7,2	0,8	7,4	0,8	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
7,1	0,3	7,1	0,2	7,1	0,2	7,1	0,1	7,3	0,3	up to 1 month
7,0	0,2	7,9	0,9	7,8	0,6	8,1	0,1	8,4	0,3	from 1 to 3 month
8,1	1,2	8,2	1,3	8,2	1,5	7,9	1,0	8,1	1,1	from 3 month to 1 year
8,0	1,9	8,0	1,5	8,3	1,5	8,0	1,7	8,3	1,5	from 1 to 5 years
10,6	2,0	10,0	2,9	2,4	1,9	4,5	0,6	7,3	2,6	over 5 years
9,2	1,1	9,2	1,1	9,1	1,2	9,0	1,3	8,8	1,4	<b>Deposits of Individuals</b>
										<i>including:</i>
0,7	0,1	0,8	0,1	0,8	2,9	0,8	4,5	0,8	1,0	<b>Demand Deposits</b>
2,1	4,4	5,9	0,9	8,3	0,1	8,3	0,1	1,5	5,0	<b>Conditional</b>
9,4	1,1	9,3	1,1	9,2	1,1	9,1	1,3	9,0	1,4	<b>Time Deposits, total</b>
										<i>of which with maturity:</i>
7,5	1,0	7,5	1,0	7,4	0,9	7,0	1,0	7,3	1,0	up to 1 month
7,8	0,7	7,5	0,7	7,5	0,8	9,3	1,0	9,4	1,0	from 1 to 3 month
9,2	0,8	9,3	0,8	9,5	1,0	9,3	1,0	9,4	1,2	from 3 month to 1 year
10,4	1,3	9,7	1,3	9,3	1,2	9,1	1,2	9,1	1,4	from 1 to 5 years
5,2	2,3	7,1	2,0	5,7	1,7	8,7	2,2	5,5	2,3	over 5 years
11,9	4,8	11,7	4,4	12,0	5,1	12,2	4,6	12,1	4,4	<b>Credits to Nonbanking Legal Entities</b>
										<i>of which with maturity:</i>
10,8	3,1	11,5	5,8	11,6	4,2	12,4	3,5	12,2	4,2	up to 1 month
12,6	4,7	11,6	3,6	12,5	4,4	12,1	4,8	11,5	4,6	from 1 to 3 month
11,9	4,9	12,2	5,0	11,9	4,8	11,9	4,7	12,0	4,7	from 3 month to 1 year
12,2	4,8	10,2	5,5	12,3	5,2	12,4	5,4	11,7	4,1	from 1 to 5 years
17,0	4,9	12,6	6,1	13,4	5,3	15,2	4,8	16,3	5,5	over 5 years
18,8	16,3	18,4	17,0	18,0	11,1	17,0	4,9	16,8	6,0	<b>Credits to Individuals</b>
										<i>of which with maturity:</i>
16,6	15,6	16,8	21,6	17,7	27,5	18,9	27,3	16,4	27,6	up to 1 month
16,4	20,2	10,1	8,9	13,9	22,0	14,4	21,2	11,5	21,4	from 1 to 3 month
19,8	6,6	20,1	13,1	21,0	6,8	20,1	4,1	19,4	4,1	from 3 month to 1 year
20,8	19,6	20,2	15,5	20,4	27,3	18,2	18,7	18,1	17,3	from 1 to 5 years
13,1	3,8	12,7	6,8	11,8	6,0	12,3	4,1	11,9	5,1	over 5 years

## Attracted Deposits and Interest Rates\* of Banks

At the period

	2015		2016		2017		2018		03.19	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>In KZT:</b>										
<b>Deposits - total</b>	<b>23 385 611</b>	<b>12,1</b>	<b>52 649 551</b>	<b>12,6</b>	<b>77 303 282</b>	<b>8,9</b>	<b>101 838 283</b>	<b>7,4</b>	<b>9 018 870</b>	<b>7,4</b>
<i>Demand Deposits - total</i>	<i>404 165</i>	<i>2,3</i>	<i>570 443</i>	<i>3,1</i>	<i>871 028</i>	<i>3,5</i>	<i>1 620 295</i>	<i>2,2</i>	<i>11 600</i>	<i>0,7</i>
<i>of which:</i>										
Nonbanking Legal Entities	298 748	3,0	442 612	4,0	638 453	4,6	678 434	4,7	156	0,0
Individuals	105 417	0,1	127 830	0,0	232 574	0,5	941 861	0,5	11 444	0,7
<i>Time Deposits - total</i>	<i>22 910 348</i>	<i>12,3</i>	<i>51 994 435</i>	<i>12,7</i>	<i>76 348 627</i>	<i>8,9</i>	<i>100 126 728</i>	<i>7,5</i>	<i>9 006 414</i>	<i>7,4</i>
<i>of which:</i>										
Nonbanking Legal Entities	20 569 302	12,7	46 652 060	12,8	70 115 678	8,6	92 249 590	7,2	8 350 374	7,2
Individuals	2 341 046	8,3	5 342 374	12,0	6 232 949	12,1	7 877 138	11,1	656 040	9,4
<i>Conditional Deposits - total</i>	<i>71 098</i>	<i>6,1</i>	<i>84 674</i>	<i>1,6</i>	<i>83 627</i>	<i>1,8</i>	<i>91 259</i>	<i>1,5</i>	<i>857</i>	<i>1,5</i>
<i>of which:</i>										
Nonbanking Legal Entities	14 155	3,7	55 179	2,0	40 388	3,2	42 515	2,9	817	1,1
Individuals	56 942	6,7	29 494	0,9	43 239	0,4	48 744	0,3	39	10,6
<b>In CFC:</b>										
<b>Deposits - total</b>	<b>12 701 639</b>	<b>2,8</b>	<b>19 394 797</b>	<b>2,4</b>	<b>12 438 288</b>	<b>1,8</b>	<b>11 672 459</b>	<b>1,3</b>	<b>743 991</b>	<b>1,1</b>
<i>Demand Deposits - total</i>	<i>62 244</i>	<i>1,7</i>	<i>134 760</i>	<i>0,4</i>	<i>180 978</i>	<i>1,1</i>	<i>208 821</i>	<i>0,6</i>	<i>1 160</i>	<i>0,1</i>
<i>of which:</i>										
Nonbanking Legal Entities	11 615	0,2	36 737	0,3	88 345	0,1	65 763	0,1	17	0,0
Individuals	50 629	2,1	98 023	0,4	92 633	2,1	143 057	0,9	1 143	0,1
<i>Time Deposits - total</i>	<i>12 606 316</i>	<i>2,8</i>	<i>19 214 741</i>	<i>2,5</i>	<i>12 229 195</i>	<i>1,8</i>	<i>11 440 863</i>	<i>1,3</i>	<i>742 822</i>	<i>1,1</i>
<i>of which:</i>										
Nonbanking Legal Entities	7 203 362	2,4	10 683 684	2,1	7 619 494	1,6	7 156 789	1,1	476 977	1,1
Individuals	5 402 954	3,4	8 531 057	2,9	4 609 701	2,2	4 284 073	1,7	265 845	1,1
<i>Conditional Deposits - total</i>	<i>33 079</i>	<i>2,2</i>	<i>45 296</i>	<i>2,0</i>	<i>28 115</i>	<i>2,0</i>	<i>22 776</i>	<i>1,6</i>	<i>10</i>	<i>1,7</i>
<i>of which:</i>										
Nonbanking Legal Entities	9 621	2,5	31 596	1,9	12 513	1,3	16 236	1,1	6	0,9
Individuals	23 458	2,0	13 700	2,5	15 602	2,5	6 540	2,8	3	3,0
<b>In OFC:</b>										
<b>Deposits - total</b>	<b>136 450</b>	<b>3,3</b>	<b>162 115</b>	<b>4,7</b>	<b>169 155</b>	<b>5,2</b>	<b>177 877</b>	<b>3,8</b>	<b>15 205</b>	<b>4,1</b>
<i>Demand Deposits - total</i>	<i>727</i>	<i>0,6</i>	<i>2 062</i>	<i>0,0</i>	<i>3 162</i>	<i>0,0</i>	<i>2 531</i>	<i>0,0</i>	<i>17</i>	<i>0,0</i>
<i>of which:</i>										
Nonbanking Legal Entities	171	2,6	67	0,8	40	0,0	0	0,0	0	0,0
Individuals	556	0,0	1 995	0,0	3 122	0,0	2 531	0,0	17	0,0
<i>Time Deposits - total</i>	<i>135 722</i>	<i>3,3</i>	<i>160 053</i>	<i>4,8</i>	<i>165 993</i>	<i>5,3</i>	<i>175 345</i>	<i>3,8</i>	<i>15 188</i>	<i>4,1</i>
<i>of which:</i>										
Nonbanking Legal Entities	77 347	4,4	101 127	6,6	130 992	6,4	136 345	4,6	13 142	4,6
Individuals	58 375	1,8	58 926	1,7	35 001	1,5	39 000	1,3	2 046	0,7
<i>Conditional Deposits - total</i>	<i>1</i>	<i>0,0</i>	<i>1</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>	<i>0</i>	<i>0,0</i>
<i>of which:</i>										
Nonbanking Legal Entities	1	0,0	1	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

## Attracted Deposits and Interest Rates\* of Banks

At the period

06.19		09.19		10.19		11.19		12.19**		2019 **		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>10 016 317</b>	<b>7,4</b>	<b>10 313 664</b>	<b>7,3</b>	<b>11 948 555</b>	<b>7,3</b>	<b>11 695 326</b>	<b>7,2</b>	<b>11 939 959</b>	<b>7,5</b>	<b>129 765 992</b>	<b>7,3</b>	<b>In KZT:</b>
												<b>Deposits - total</b>
<b>13 583</b>	<b>0,6</b>	<b>10 760</b>	<b>0,8</b>	<b>11 695</b>	<b>0,8</b>	<b>170 521</b>	<b>0,0</b>	<b>11 380</b>	<b>0,8</b>	<b>364 211</b>	<b>0,3</b>	<b>Demand Deposits - total</b>
												<i>of which:</i>
717	0,0	16	0,1	143	0,0	160 381	0,0	61	0,8	162 259	0,0	Nonbanking Legal Entities
12 866	0,6	10 744	0,8	11 552	0,8	10 140	0,8	11 319	0,8	201 952	0,6	Individuals
<b>10 001 334</b>	<b>7,4</b>	<b>10 299 055</b>	<b>7,4</b>	<b>11 934 618</b>	<b>7,3</b>	<b>11 522 225</b>	<b>7,3</b>	<b>11 913 812</b>	<b>7,5</b>	<b>129 352 987</b>	<b>7,4</b>	<b>Time Deposits - total</b>
												<i>of which:</i>
9 214 344	7,2	9 537 407	7,2	11 078 882	7,2	10 740 206	7,2	10 905 539	7,4	120 054 576	7,2	Nonbanking Legal Entities
786 990	9,4	761 648	9,3	855 736	9,2	782 019	9,1	1 008 274	9,0	9 298 411	9,4	Individuals
<b>1 400</b>	<b>2,6</b>	<b>3 848</b>	<b>2,6</b>	<b>2 242</b>	<b>3,9</b>	<b>2 580</b>	<b>5,7</b>	<b>14 766</b>	<b>2,6</b>	<b>48 794</b>	<b>3,4</b>	<b>Conditional Deposits - total</b>
												<i>of which:</i>
1 336	2,3	3 742	2,5	1 435	1,4	1 899	4,7	10 648	3,0	37 042	3,4	Nonbanking Legal Entities
64	7,9	106	5,9	808	8,3	681	8,3	4 118	1,5	11 753	3,1	Individuals
<b>1 445 143</b>	<b>1,2</b>	<b>794 629</b>	<b>1,1</b>	<b>1 104 570</b>	<b>1,0</b>	<b>879 462</b>	<b>1,0</b>	<b>1 347 149</b>	<b>1,0</b>	<b>12 857 392</b>	<b>1,1</b>	<b>In CFC:</b>
												<b>Deposits - total</b>
<b>2 678</b>	<b>3,2</b>	<b>2 536</b>	<b>0,1</b>	<b>5 599</b>	<b>2,8</b>	<b>2 392</b>	<b>4,4</b>	<b>1 069</b>	<b>1,0</b>	<b>32 392</b>	<b>2,5</b>	<b>Demand Deposits - total</b>
												<i>of which:</i>
99	0,1	0	0,1	195	0,1	77	0,1	7	0,1	609	0,1	Nonbanking Legal Entities
2 578	3,3	2 536	0,1	5 404	2,9	2 315	4,5	1 062	1,0	31 783	2,6	Individuals
<b>1 439 957</b>	<b>1,2</b>	<b>791 002</b>	<b>1,1</b>	<b>1 097 243</b>	<b>1,0</b>	<b>875 375</b>	<b>1,0</b>	<b>1 344 301</b>	<b>1,0</b>	<b>12 813 894</b>	<b>1,1</b>	<b>Time Deposits - total</b>
												<i>of which:</i>
668 522	1,1	536 041	1,1	763 973	1,0	557 390	0,8	835 538	0,8	7 419 982	1,0	Nonbanking Legal Entities
771 435	1,2	254 962	1,1	333 270	1,1	317 985	1,3	508 763	1,4	5 393 912	1,2	Individuals
<b>2 508</b>	<b>0,0</b>	<b>1 091</b>	<b>0,2</b>	<b>1 727</b>	<b>0,0</b>	<b>1 695</b>	<b>0,5</b>	<b>1 779</b>	<b>0,3</b>	<b>11 106</b>	<b>0,2</b>	<b>Conditional Deposits - total</b>
												<i>of which:</i>
2 506	0,0	1 008	0,1	1 727	0,0	1 695	0,5	1 753	0,2	10 959	0,1	Nonbanking Legal Entities
1	2,8	82	0,9	0	0,1	0	0,1	27	5,0	147	2,2	Individuals
<b>16 842</b>	<b>4,0</b>	<b>15 486</b>	<b>4,1</b>	<b>22 877</b>	<b>4,5</b>	<b>26 158</b>	<b>4,0</b>	<b>18 416</b>	<b>4,3</b>	<b>220 507</b>	<b>4,2</b>	<b>In OFC:</b>
												<b>Deposits - total</b>
<b>50</b>	<b>0,0</b>	<b>32</b>	<b>0,0</b>	<b>34</b>	<b>0,0</b>	<b>60</b>	<b>0,0</b>	<b>21</b>	<b>0,0</b>	<b>301</b>	<b>0,0</b>	<b>Demand Deposits - total</b>
												<i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
50	0,0	32	0,0	34	0,0	60	0,0	21	0,0	301	0,0	Individuals
<b>16 793</b>	<b>4,0</b>	<b>15 453</b>	<b>4,1</b>	<b>22 843</b>	<b>4,5</b>	<b>26 098</b>	<b>4,0</b>	<b>18 396</b>	<b>4,4</b>	<b>220 207</b>	<b>4,2</b>	<b>Time Deposits - total</b>
												<i>of which:</i>
11 980	5,4	11 945	5,1	19 805	5,1	22 206	4,6	16 107	4,9	182 255	5,0	Nonbanking Legal Entities
4 812	0,5	3 508	0,6	3 037	0,6	3 892	0,6	2 288	0,5	37 952	0,6	Individuals
<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>0</b>	<b>0,0</b>	<b>Conditional Deposits - total</b>
												<i>of which:</i>
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Nonbanking Legal Entities
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	Individuals

## Continuation

	2015		2016		2017		2018		03.19	
	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%
<b>Current Accounts</b>										
<b>Total in KZT:</b>	<b>119 917 708</b>	<b>0,4</b>	<b>167 289 442</b>	<b>0,3</b>	<b>203 468 016</b>	<b>0,3</b>	<b>254 360 070</b>	<b>0,3</b>	<b>22 302 252</b>	<b>0,1</b>
<i>Nonbanking Legal Entities</i>	<i>100 806 481</i>	<i>0,5</i>	<i>142 575 780</i>	<i>0,4</i>	<i>173 759 241</i>	<i>0,3</i>	<i>215 892 371</i>	<i>0,3</i>	<i>18 876 999</i>	<i>0,1</i>
<i>of which:</i>										
with accrual Interest Rates	18 970 096	2,4	40 716 010	1,3	55 797 532	1,1	53 349 593	1,1	963 465	2,3
without accrual Interest Rates	81 836 385	0,0	101 859 770	0,0	117 961 708	0,0	162 542 777	0,0	17 913 534	0,0
<i>Individuals</i>	<i>19 111 227</i>	<i>0,0</i>	<i>24 713 662</i>	<i>0,0</i>	<i>29 708 775</i>	<i>0,2</i>	<i>38 467 699</i>	<i>0,1</i>	<i>3 425 253</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	393 781	0,3	569 705	1,7	1 337 817	3,4	2 592 608	1,2	3 071	0,1
without accrual Interest Rates	18 717 446	0,0	24 143 957	0,0	28 370 958	0,0	35 875 091	0,0	3 422 182	0,0
<b>Total in CFC:</b>	<b>39 243 142</b>	<b>0,1</b>	<b>57 983 155</b>	<b>0,0</b>	<b>50 121 416</b>	<b>0,0</b>	<b>55 431 060</b>	<b>0,0</b>	<b>4 325 637</b>	<b>0,0</b>
<i>Nonbanking Legal Entities</i>	<i>33 517 626</i>	<i>0,1</i>	<i>44 111 547</i>	<i>0,0</i>	<i>42 875 690</i>	<i>0,0</i>	<i>48 761 876</i>	<i>0,0</i>	<i>3 838 268</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	7 344 379	0,3	3 169 445	0,2	7 305 652	0,1	8 831 419	0,1	1 674	0,5
without accrual Interest Rates	26 173 247	0,0	40 942 102	0,0	35 570 037	0,0	39 930 457	0,0	3 836 594	0,0
<i>Individuals</i>	<i>5 725 517</i>	<i>0,0</i>	<i>13 871 607</i>	<i>0,0</i>	<i>7 245 727</i>	<i>0,0</i>	<i>6 669 184</i>	<i>0,0</i>	<i>487 370</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	58 722	0,3	147 465	0,3	263 311	0,9	169 347	0,6	1 818	0,2
without accrual Interest Rates	5 666 794	0,0	13 724 143	0,0	6 982 415	0,0	6 499 838	0,0	485 552	0,0
<b>Total in OFC:</b>	<b>2 749 957</b>	<b>0,0</b>	<b>4 656 848</b>	<b>0,1</b>	<b>5 597 781</b>	<b>0,2</b>	<b>6 107 985</b>	<b>0,1</b>	<b>546 511</b>	<b>0,0</b>
<i>Nonbanking Legal Entities</i>	<i>2 489 075</i>	<i>0,0</i>	<i>4 094 233</i>	<i>0,1</i>	<i>5 165 797</i>	<i>0,2</i>	<i>5 598 924</i>	<i>0,1</i>	<i>506 260</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	379 259	0,3	1 009 470	0,3	1 682 704	0,5	1 889 211	0,3	1 741	0,2
without accrual Interest Rates	2 109 816	0,0	3 084 762	0,0	3 483 094	0,0	3 709 713	0,0	504 519	0,0
<i>Individuals</i>	<i>260 882</i>	<i>0,0</i>	<i>562 616</i>	<i>0,0</i>	<i>431 984</i>	<i>0,0</i>	<i>509 061</i>	<i>0,0</i>	<i>40 252</i>	<i>0,0</i>
<i>of which:</i>										
with accrual Interest Rates	180	0,3	642	1,1	5 637	1,2	4 491	1,0	0	0,0
without accrual Interest Rates	260 702	0,0	561 973	0,0	426 346	0,0	504 570	0,0	40 252	0,0

\*) weighted Average

\*\*) not including final turnovers

06.19		09.19		10.19		11.19		12.19**		2019 **		
Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	Mln.KZT	%	
<b>Current Accounts</b>												
<b>25 683 084</b>	<b>0,0</b>	<b>26 065 115</b>	<b>0,1</b>	<b>29 567 527</b>	<b>0,1</b>	<b>28 603 206</b>	<b>0,1</b>	<b>33 084 954</b>	<b>0,1</b>	<b>318 252 799</b>	<b>0,1</b>	<b>Total in KZT:</b>
<b>21 137 490</b>	<b>0,1</b>	<b>21 450 235</b>	<b>0,1</b>	<b>24 509 960</b>	<b>0,1</b>	<b>23 687 895</b>	<b>0,1</b>	<b>26 858 020</b>	<b>0,1</b>	<b>265 967 978</b>	<b>0,1</b>	<b>Nonbanking Legal Entities</b>
657 072	1,9	1 163 182	1,1	1 317 514	1,3	1 341 691	1,5	1 598 723	1,4	13 599 774	1,5	<i>of which:</i>
20 480 418	0,0	20 287 052	0,0	23 192 446	0,0	22 346 204	0,0	25 259 297	0,0	252 368 204	0,0	with accrual Interest Rates
												without accrual Interest Rates
<b>4 545 594</b>	<b>0,0</b>	<b>4 614 881</b>	<b>0,0</b>	<b>5 057 567</b>	<b>0,0</b>	<b>4 915 311</b>	<b>0,0</b>	<b>6 226 934</b>	<b>0,0</b>	<b>52 284 821</b>	<b>0,0</b>	<b>Individuals</b>
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	7 498	0,1	<i>of which:</i>
4 545 594	0,0	4 614 881	0,0	5 057 567	0,0	4 915 311	0,0	6 226 934	0,0	52 277 323	0,0	with accrual Interest Rates
												without accrual Interest Rates
<b>5 211 668</b>	<b>0,0</b>	<b>4 393 267</b>	<b>0,0</b>	<b>5 132 431</b>	<b>0,0</b>	<b>4 773 571</b>	<b>0,0</b>	<b>6 020 154</b>	<b>0,0</b>	<b>58 098 713</b>	<b>0,0</b>	<b>Total in CFC:</b>
<b>4 348 107</b>	<b>0,0</b>	<b>3 938 679</b>	<b>0,0</b>	<b>4 567 908</b>	<b>0,0</b>	<b>4 127 500</b>	<b>0,0</b>	<b>5 282 007</b>	<b>0,0</b>	<b>49 918 388</b>	<b>0,0</b>	<b>Nonbanking Legal Entities</b>
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	148 219	0,1	<i>of which:</i>
4 348 107	0,0	3 938 679	0,0	4 567 908	0,0	4 127 500	0,0	5 282 007	0,0	49 770 169	0,0	with accrual Interest Rates
												without accrual Interest Rates
<b>863 561</b>	<b>0,0</b>	<b>454 588</b>	<b>0,0</b>	<b>564 524</b>	<b>0,0</b>	<b>646 072</b>	<b>0,0</b>	<b>738 147</b>	<b>0,0</b>	<b>8 180 325</b>	<b>0,0</b>	<b>Individuals</b>
1 506	0,1	2 191	0,2	0	0,0	25 930	2,5	0	0,0	40 331	1,7	<i>of which:</i>
862 055	0,0	452 397	0,0	564 524	0,0	620 141	0,0	738 147	0,0	8 139 994	0,0	with accrual Interest Rates
												without accrual Interest Rates
<b>549 842</b>	<b>0,0</b>	<b>533 431</b>	<b>0,0</b>	<b>625 635</b>	<b>0,0</b>	<b>650 349</b>	<b>0,0</b>	<b>752 518</b>	<b>0,0</b>	<b>7 038 696</b>	<b>0,0</b>	<b>Total in OFC:</b>
<b>498 185</b>	<b>0,0</b>	<b>480 131</b>	<b>0,0</b>	<b>566 594</b>	<b>0,0</b>	<b>596 853</b>	<b>0,0</b>	<b>698 246</b>	<b>0,0</b>	<b>6 444 852</b>	<b>0,0</b>	<b>Nonbanking Legal Entities</b>
2 058	0,2	1 758	0,2	0	0,0	2 170	0,2	0	0,0	32 663	0,3	<i>of which:</i>
496 127	0,0	478 373	0,0	566 594	0,0	594 683	0,0	698 246	0,0	6 412 189	0,0	with accrual Interest Rates
												without accrual Interest Rates
<b>51 657</b>	<b>0,0</b>	<b>53 300</b>	<b>0,0</b>	<b>59 040</b>	<b>0,0</b>	<b>53 496</b>	<b>0,0</b>	<b>54 273</b>	<b>0,0</b>	<b>593 844</b>	<b>0,0</b>	<b>Individuals</b>
0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	<i>of which:</i>
51 657	0,0	53 300	0,0	59 040	0,0	53 496	0,0	54 273	0,0	593 844	0,0	with accrual Interest Rates
												without accrual Interest Rates

## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

	2015	2016	2017	12.18	03.19	04.19	05.19
<b>Deposits of Individuals - total</b>	<b>6 879 485</b>	<b>7 902 135</b>	<b>8 221 572</b>	<b>8 765 893</b>	<b>8 544 833</b>	<b>8 577 055</b>	<b>8 624 066</b>
<i>of which:</i>							
In KZT	1 433 231	2 983 663	3 909 992	4 581 879	4 743 093	4 898 094	4 911 694
In CFC	5 415 616	4 892 401	4 285 059	4 158 758	3 777 322	3 654 479	3 686 834
In OFC	30 639	26 072	26 521	25 256	24 418	24 483	25 539
<b>Demand Deposits** - total</b>	<b>589 922</b>	<b>791 548</b>	<b>863 331</b>	<b>1 089 850</b>	<b>979 941</b>	<b>1 040 625</b>	<b>1 084 943</b>
<i>of which:</i>							
In KZT	406 690	560 989	651 985	799 448	716 022	753 083	790 729
In CFC	179 195	226 046	205 496	281 721	255 811	279 101	284 930
In OFC	4 037	4 513	5 849	8 681	8 108	8 441	9 284
<b>Conditional Deposits - total</b>	<b>32 441</b>	<b>24 256</b>	<b>25 086</b>	<b>13 066</b>	<b>11 569</b>	<b>9 384</b>	<b>9 260</b>
<i>of which:</i>							
In KZT	7 480	7 813	6 527	4 426	4 466	3 215	3 293
In CFC	24 961	16 443	18 559	8 640	7 104	6 169	5 967
In OFC	-	-	-	-	-	-	-
<b>Time Deposits - total</b>	<b>6 257 122</b>	<b>7 086 332</b>	<b>7 333 155</b>	<b>7 662 977</b>	<b>7 553 323</b>	<b>7 527 047</b>	<b>7 529 864</b>
<i>of which:</i>							
In KZT	1 019 061	2 414 861	3 251 480	3 778 005	4 022 605	4 141 796	4 117 672
<i>Short-term</i>	421 850	1 030 503	1 337 763	1 715 761	1 911 918	1 993 876	1 998 367
<i>Long-term</i>	597 211	1 384 358	1 913 717	2 062 244	2 110 687	2 147 920	2 119 306
In CFC	5 211 459	4 649 912	4 061 003	3 868 397	3 514 408	3 369 208	3 395 936
In OFC	26 602	21 559	20 672	16 574	16 310	16 042	16 255

\*) including Accounts of Nonresidents

\*\*\*) including Current Accounts



## Deposits of Individuals\* in Banks

Mln. of KZT, end of period

06.19	07.19	08.19	09.19	10.19	11.19	12.19	
<b>8 683 552</b>	<b>8 711 469</b>	<b>8 735 266</b>	<b>8 804 861</b>	<b>8 899 054</b>	<b>8 997 657</b>	<b>9 301 733</b>	<b>Deposits of Individuals - total</b>
							<i>of which:</i>
4 700 349	4 789 317	4 771 213	4 898 361	5 012 115	5 107 450	5 416 416	In KZT
3 954 264	3 893 175	3 934 626	3 878 345	3 858 953	3 862 456	3 857 908	In CFC
28 938	28 976	29 428	28 155	27 986	27 751	27 409	In OFC
<b>1 114 565</b>	<b>1 099 306</b>	<b>1 090 672</b>	<b>1 106 915</b>	<b>1 095 971</b>	<b>1 187 284</b>	<b>1 281 898</b>	<b>Demand Deposits** - total</b>
							<i>of which:</i>
827 018	825 190	815 992	844 413	832 479	857 866	1 005 137	In KZT
277 362	263 862	263 909	252 626	253 999	319 909	267 744	In CFC
10 186	10 254	10 771	9 876	9 494	9 508	9 017	In OFC
<b>9 121</b>	<b>8 930</b>	<b>10 376</b>	<b>3 404</b>	<b>3 436</b>	<b>3 487</b>	<b>7 378</b>	<b>Conditional Deposits - total</b>
							<i>of which:</i>
3 287	3 501	7 413	2 150	2 200	2 260	6 141	In KZT
5 834	5 429	2 963	1 254	1 237	1 227	1 237	In CFC
-	-	-	-	-	-	-	In OFC
<b>7 559 865</b>	<b>7 603 233</b>	<b>7 634 218</b>	<b>7 694 542</b>	<b>7 799 646</b>	<b>7 806 886</b>	<b>8 012 456</b>	<b>Time Deposits - total</b>
							<i>of which:</i>
3 870 045	3 960 627	3 947 808	4 051 798	4 177 437	4 247 323	4 405 138	In KZT
1 835 616	1 868 049	1 856 420	1 869 980	1 902 403	1 922 047	2 001 660	Short-term
2 034 428	2 092 578	2 091 388	2 181 817	2 275 034	2 325 277	2 403 478	Long-term
3 671 068	3 623 884	3 667 753	3 624 465	3 603 717	3 541 320	3 588 927	In CFC
18 753	18 722	18 657	18 279	18 492	18 242	18 391	In OFC

**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as for January 1, 2020**

Mln.of KZT, end of period

	Halyk Bank of Kazakhstan	Kaspi Bank	Bank Center Credit	Sberbank	Jysanbank	Housing Construction Savings Bank	ATF Bank
<b>Deposits of Individuals - total</b>	<b>3 159 606</b>	<b>1 524 150</b>	<b>826 261</b>	<b>757 508</b>	<b>578 625</b>	<b>558 059</b>	<b>424 573</b>
<i>of which:</i>							
In KZT	1 413 436	1 140 002	826 261	391 678	274 363	302 839	271 170
In CFC	1 745 187	383 999	0	345 591	303 782	254 110	151 585
In OFC	983	150	0	20 238	480	1 110	1 818
<b>Demand Deposits** - total</b>	<b>498 772</b>	<b>245 513</b>	<b>20 257</b>	<b>120 651</b>	<b>91 357</b>	<b>61 405</b>	<b>51 650</b>
<i>of which:</i>							
In KZT	399 727	231 752	20 257	76 729	70 363	52 239	27 595
In CFC	98 164	13 611	0	37 634	20 515	8 992	23 945
In OFC	881	150	0	6 288	479	174	110
<b>Conditional Deposits - total</b>	<b>2 214</b>	<b>1</b>	<b>0</b>	<b>89</b>	<b>3 801</b>	<b>22</b>	<b>32</b>
<i>of which:</i>							
In KZT	1 026	1	0	87	3 801	20	3
In CFC	1 188	0	0	2	0	2	30
In OFC	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>2 658 620</b>	<b>1 278 636</b>	<b>806 004</b>	<b>636 768</b>	<b>483 467</b>	<b>496 631</b>	<b>372 891</b>
<i>of which:</i>							
In KZT	1 012 683	908 249	806 004	314 863	200 199	250 580	243 573
Short-term	702 373	564 912	0	167 570	156 775	33 647	168 109
Long-term	310 310	343 337	806 004	147 293	43 424	216 933	75 464
In CFC	1 645 836	370 387	0	307 955	283 267	245 116	127 610
In OFC	102	0	0	13 950	1	936	1 708
<b>Share of the Bank of total sum of Deposits</b>	<b>33,97</b>	<b>16,39</b>	<b>8,88</b>	<b>8,14</b>	<b>6,22</b>	<b>6,00</b>	<b>4,56</b>
	AsiaCredit Bank	Home Credit Bank	Bank Kassa Nova	Citibank Kazakhstan	Bank of China Kazakhstan	Kazakhstan Ziraat International Bank	Capital Bank Kazakhstan
<b>Deposits of Individuals - total</b>	<b>82 071</b>	<b>37 588</b>	<b>31 264</b>	<b>20 976</b>	<b>7 446</b>	<b>5 369</b>	<b>4 622</b>
<i>of which:</i>							
In KZT	70 841	28 783	18 326	16 701	1 092	3 037	1 127
In CFC	11 224	8 785	12 656	4 230	6 354	2 330	3 495
In OFC	6	20	282	45	0	2	0
<b>Demand Deposits** - total</b>	<b>5 435</b>	<b>4 044</b>	<b>5 072</b>	<b>1 993</b>	<b>4 404</b>	<b>5 369</b>	<b>1 512</b>
<i>of which:</i>							
In KZT	5 159	2 510	3 611	1 818	677	3 037	639
In CFC	272	1 528	1 229	175	3 726	2 330	874
In OFC	4	6	232	1	0	2	0
<b>Conditional Deposits - total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>8</b>	<b>0</b>	<b>0</b>
<i>of which:</i>							
In KZT	0	0	0	0	1	0	0
In CFC	0	0	0	1	7	0	0
In OFC	0	0	0	0	0	0	0
<b>Time Deposits - total</b>	<b>76 636</b>	<b>33 544</b>	<b>26 192</b>	<b>18 982</b>	<b>3 034</b>	<b>0</b>	<b>3 110</b>
<i>of which:</i>							
In KZT	65 682	26 274	14 715	14 883	414	0	488
Short-term	43 419	2 559	2 789	2 608	369	0	488
Long-term	22 262	23 715	11 926	12 275	45	0	0
In CFC	10 952	7 256	11 428	4 055	2 620	0	2 621
In OFC	2	14	50	44	0	0	0
<b>Share of the Bank of total sum of Deposits</b>	<b>0,88</b>	<b>0,40</b>	<b>0,34</b>	<b>0,23</b>	<b>0,08</b>	<b>0,06</b>	<b>0,05</b>

\*) including Accounts of Nonresidents

\*\*) including Current Accounts

**Deposits of Individuals\* in Banks entering in System  
of Collective Warranting as for January 1, 2020**

Mln.of KZT, end of period

<b>Eurasian Bank</b>	<b>ForteBank</b>	<b>Bank RBK</b>	<b>Nurbank</b>	<b>Alfa Bank</b>	<b>Altyn Bank</b>	
<b>418 604</b>	<b>336 720</b>	<b>191 831</b>	<b>103 067</b>	<b>102 987</b>	<b>89 130</b>	<b>Deposits of Individuals - total</b>
226 533	184 214	96 400	28 801	45 961	51 473	<i>of which:</i>
190 979	152 347	95 198	74 242	56 276	37 643	In KZT
1 092	159	233	24	750	14	In CFC
						In OFC
<b>26 328</b>	<b>44 625</b>	<b>9 843</b>	<b>28 061</b>	<b>34 549</b>	<b>9 330</b>	<b>Demand Deposits** - total</b>
21 485	34 274	8 110	9 818	20 861	8 265	<i>of which:</i>
4 786	10 192	1 730	18 218	13 259	1 051	In KZT
57	159	4	24	429	14	In CFC
<b>6</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>1 187</b>	<b>Conditional Deposits - total</b>
6	1	0	0	7	1 187	<i>of which:</i>
0	0	0	0	0	0	In KZT
0	0	0	0	0	0	In CFC
						In OFC
<b>392 270</b>	<b>292 093</b>	<b>181 988</b>	<b>75 006</b>	<b>68 430</b>	<b>78 613</b>	<b>Time Deposits - total</b>
205 042	149 939	88 290	18 983	25 093	42 021	<i>of which:</i>
28 469	48 183	11 032	14 581	21 365	29 330	In KZT
176 573	101 756	77 258	4 402	3 728	12 691	Short-term
186 193	142 154	93 468	56 024	43 016	36 592	Long-term
1 035	0	229	0	321	0	In CFC
						In OFC
<b>4,50</b>	<b>3,62</b>	<b>2,06</b>	<b>1,11</b>	<b>1,11</b>	<b>0,96</b>	<b>Share of the Bank of total sum of Deposits</b>

  

<b>Zaman Bank</b>	<b>Kazakhstan ICBC Almaty</b>	<b>EU Bank</b>	<b>Shinhan Bank Kazakhstan</b>	<b>Tengri Bank</b>	<b>VTB Bank</b>	
<b>3 674</b>	<b>30 709</b>	<b>2 783</b>	<b>2 684</b>	<b>15</b>	<b>0</b>	<b>Deposits of Individuals - total</b>
536	19 500	1 444	1 508	11	0	<i>of which:</i>
3 138	11 207	1 338	1 176	5	0	In KZT
0	2	0	0	0	0	In CFC
						In OFC
<b>3 635</b>	<b>3 607</b>	<b>709</b>	<b>2 402</b>	<b>15</b>	<b>0</b>	<b>Demand Deposits** - total</b>
536	3 264	533	1 493	11	0	<i>of which:</i>
3 099	341	176	909	5	0	In KZT
0	2	0	0	0	0	In CFC
<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>Conditional Deposits - total</b>
0	0	0	0	0	0	<i>of which:</i>
0	0	0	7	0	0	In KZT
0	0	0	0	0	0	In CFC
0	0	0	0	0	0	In OFC
<b>39</b>	<b>27 101</b>	<b>2 074</b>	<b>274</b>	<b>0</b>	<b>0</b>	<b>Time Deposits - total</b>
0	16 236	911	14	0	0	<i>of which:</i>
0	2 526	540	14	0	0	In KZT
0	13 710	371	0	0	0	Short-term
39	10 866	1 163	260	0	0	Long-term
0	0	0	0	0	0	In CFC
						In OFC
<b>0,0395</b>	<b>0,33</b>	<b>0,03</b>	<b>0,03</b>	<b>0,00</b>	<b>0,00</b>	<b>Share of the Bank of total sum of Deposits</b>

**Government Securities Market**  
**Government Securities Primary Auctions**

Mln. of KZT, at the period

	Discounted Government Securities	Coupon Government Securities (CGS)											
		NBK Notes**	MEKKAM-	MEOKAM-				MEYKAM-					
			12	24	36	48	60	72	84	108	120	132	144
<b>Volume of Sale:</b>													
2015	1 126 497	--	--	--	--	100	--	--	--	150	--	--	--
2016	41 223 726	--	--	--	--	--	--	--	--	--	--	--	--
2017	62 974 321	--	32 325	68 204	254 739	370 258	250 000	83 004	307 197	273 686	--	--	--
2018	62 263 672	--	--	--	--	--	--	--	--	5 241	--	--	152 285
<b>2018</b>													
I	15 676 007	--	--	--	--	--	--	--	--	5 241	--	--	--
II	15 185 969	--	--	--	--	--	--	--	--	--	--	--	50 175
III	10 919 680	--	--	--	--	--	--	--	--	--	--	--	102 110
IV	20 482 015	--	--	--	--	--	--	--	--	--	--	--	--
<b>2019</b>													
I	17 935 531	--	--	--	--	--	--	--	--	--	--	--	26 119
Jan	7 985 670	--	--	--	--	--	--	--	--	--	--	--	26 119
Feb	7 686 985	--	--	--	--	--	--	--	--	--	--	--	--
Mar	2 262 876	--	--	--	--	--	--	--	--	--	--	--	--
Apr	2 551 790	--	--	--	--	--	--	--	--	--	--	--	26 585
May	2 403 270	--	--	--	--	--	--	--	--	--	--	--	--
Jun	1 496 575	--	--	--	--	--	--	--	--	--	--	--	49 967
Jul	1 382 149	--	--	--	--	--	--	--	--	--	--	--	--
Aug	953 744	--	--	--	--	--	--	2 870	--	--	4 669	--	2 723
Sep	659 465	--	--	--	--	5 090	--	5 769	--	--	--	--	--
Oct	1 070 810	--	--	--	--	6 114	--	5 812	3 694	--	--	--	--
Nov	1 234 839	--	--	--	--	6 190	--	5 863	--	--	--	--	--
Dec	1 734 592	--	--	--	--	--	--	--	2 812	--	--	--	9 879
<b>Effective Annual Yield*, %</b>													
2015	13,54	--	--	--	--	6,30	--	--	--	7,20	--	--	--
2016	13,82	--	--	--	--	--	--	--	--	--	--	--	--
2017	10,05	--	9,22	10,10	9,23	9,65	9,62	9,29	9,23	9,15	--	--	--
2018	8,79	--	--	--	--	--	--	--	--	8,55	--	--	8,44
<b>2018</b>													
I	9,04	--	--	--	--	--	--	--	--	8,55	--	--	--
II	8,57	--	--	--	--	--	--	--	--	--	--	--	8,44
III	8,46	--	--	--	--	--	--	--	--	--	--	--	8,44
IV	8,95	--	--	--	--	--	--	--	--	--	--	--	--
<b>2019</b>													
I	9,18	--	--	--	--	--	--	--	--	--	--	--	8,62
Jan	9,16	--	--	--	--	--	--	--	--	--	--	--	8,62
Feb	9,22	--	--	--	--	--	--	--	--	--	--	--	--
Mar	8,83	--	--	--	--	--	--	--	--	--	--	--	--
Apr	9,08	--	--	--	--	--	--	--	--	--	--	--	8,62
May	8,90	--	--	--	--	--	--	--	--	--	--	--	--
Jun	9,62	--	--	--	--	--	--	--	--	--	--	--	8,52
Jul	9,89	--	--	--	--	--	--	--	--	--	--	--	--
Aug	9,88	--	--	--	--	--	--	9,52	--	--	9,50	--	9,60
Sep	10,01	--	--	--	--	9,49	--	9,70	--	--	--	--	--
Oct	10,08	--	--	--	--	9,90	--	9,81	9,85	--	--	--	--
Nov	10,12	--	--	--	--	9,75	--	9,81	--	--	--	--	--
Dec	10,10	--	--	--	--	--	--	--	9,66	--	--	--	9,30
<b>Discounted Price, Weighted Average %</b>													
2015	99,07	--	--	--	--	--	--	--	--	--	--	--	--
2016	97,12	--	--	--	--	--	--	--	--	--	--	--	--
2017	97,07	--	--	--	--	--	--	--	--	--	--	--	--
2018	96,94	--	--	--	--	--	--	--	--	--	--	--	--
<b>2018</b>													
I	96,65	--	--	--	--	--	--	--	--	--	--	--	--
II	97,03	--	--	--	--	--	--	--	--	--	--	--	--
III	97,70	--	--	--	--	--	--	--	--	--	--	--	--
IV	96,68	--	--	--	--	--	--	--	--	--	--	--	--
<b>2019</b>													
I	97,63	--	--	--	--	--	--	--	--	--	--	--	--
Jan	97,84	--	--	--	--	--	--	--	--	--	--	--	--
Feb	98,08	--	--	--	--	--	--	--	--	--	--	--	--
Mar	95,35	--	--	--	--	--	--	--	--	--	--	--	--
Apr	97,50	--	--	--	--	--	--	--	--	--	--	--	--
May	96,39	--	--	--	--	--	--	--	--	--	--	--	--
Jun	94,14	--	--	--	--	--	--	--	--	--	--	--	--
Jul	92,72	--	--	--	--	--	--	--	--	--	--	--	--
Aug	94,72	--	--	--	--	--	--	--	--	--	--	--	--
Sep	94,97	--	--	--	--	--	--	--	--	--	--	--	--
Oct	93,96	--	--	--	--	--	--	--	--	--	--	--	--
Nov	96,08	--	--	--	--	--	--	--	--	--	--	--	--
Dec	96,43	--	--	--	--	--	--	--	--	--	--	--	--

\*) on Compound Interest Rates

\*\*) without the NBK notes realized through Invest Online from March 2018

**Government Securities Market**  
**Government Securities Primary Auctions**

Mln. of KZT, at the period

Coupon Government Securities (CGS)													MC	
MEYKAM-						MEUZHKAM-			Euronotes					
168	180	192	216	240	300	360	84	132	192	120		360		
<b>Volume of Sale:</b>														
--	65 608	--	--	155 052	198 654	--	--	--	--	467 625	280 575	--	2015	
--	--	--	--	--	--	--	180 000	--	--	--	--	--	2016	
--	6 634	--	--	--	--	--	--	--	--	--	--	--	2017	
147 960	397 190	--	10 500	32 181	--	--	--	--	--	--	--	--	2018	
--	32 547	--	--	--	--	--	--	--	--	--	--	--	2018	
62 943	88 573	--	--	22 293	--	--	--	--	--	--	--	--	I	
85 017	198 471	--	10 500	9 888	--	--	--	--	--	--	--	--	II	
--	77599	--	--	--	--	--	--	--	--	--	--	--	III	
--	--	--	--	--	--	--	--	--	--	--	--	--	IV	
27 599	85 605	--	81 127	90 247	23 056	--	--	--	--	--	--	--	2019	
--	25 198	--	35 394	29 152	--	--	--	--	--	--	--	--	I	
27 599	36 738	--	6 800	30 082	--	--	--	--	--	--	--	--	Jan	
--	23 669	--	38 933	31 013	23 056	--	--	--	--	--	--	--	Feb	
--	--	--	38 422	48 411	--	--	--	--	--	--	--	--	Mar	
29 931	--	--	29 818	39 625	25 715	--	--	--	--	--	--	--	Apr	
--	49 978	--	--	141 226	--	--	--	--	--	--	--	--	May	
86 608	63 733	--	101 215	97 251	--	--	--	--	--	--	--	--	Jun	
--	8 003	--	5 221	--	4 838	--	--	--	--	--	--	--	Jul	
--	7 064	--	--	19 766	--	--	--	--	--	--	--	--	Aug	
--	4 139	--	--	--	--	--	--	--	--	--	--	--	Sep	
9 883	18 761	--	10 443	--	9 508	--	--	--	--	--	--	--	Oct	
--	16 402	--	--	--	--	--	--	--	--	--	--	--	Nov	
--	--	--	--	--	--	--	--	--	--	--	--	--	Dec	
<b>Effective Annual Yield*, %</b>														
--	7,65	--	--	8,06	8,36	--	--	--	--	4,07	5,11	--	2015	
--	--	--	--	--	--	--	0,10	--	--	--	--	--	2016	
--	9,10	--	--	--	--	--	--	--	--	--	--	--	2017	
8,45	8,49	--	8,48	8,47	--	--	--	--	--	--	--	--	2018	
--	8,60	--	--	--	--	--	--	--	--	--	--	--	2018	
8,45	8,46	--	--	8,47	--	--	--	--	--	--	--	--	I	
8,45	8,44	--	8,48	8,47	--	--	--	--	--	--	--	--	II	
--	8,60	--	--	--	--	--	--	--	--	--	--	--	III	
--	--	--	--	--	--	--	--	--	--	--	--	--	IV	
8,66	8,65	--	8,81	8,77	8,94	--	--	--	--	--	--	--	2019	
--	8,60	--	8,82	8,78	--	--	--	--	--	--	--	--	I	
8,66	8,70	--	8,70	8,74	--	--	--	--	--	--	--	--	Jan	
--	8,61	--	8,82	8,78	8,94	--	--	--	--	--	--	--	Feb	
--	--	--	8,76	8,68	--	--	--	--	--	--	--	--	Mar	
8,56	--	--	8,76	8,64	8,84	--	--	--	--	--	--	--	Apr	
--	8,60	--	--	8,69	--	--	--	--	--	--	--	--	May	
8,51	8,46	--	8,71	8,59	--	--	--	--	--	--	--	--	Jun	
--	8,86	--	8,71	--	8,79	--	--	--	--	--	--	--	Jul	
--	9,17	--	--	8,66	--	--	--	--	--	--	--	--	Aug	
--	9,13	--	--	--	--	--	--	--	--	--	--	--	Sep	
9,30	9,34	--	8,92	--	9,30	--	--	--	--	--	--	--	Oct	
--	9,30	--	--	--	--	--	--	--	--	--	--	--	Nov	
--	--	--	--	--	--	--	--	--	--	--	--	--	Dec	

## Secondary Market of the Government Securities

At the period

	Government Securities, total	NBK Notes*	Euronotes	MUIKAM-			MEOKAM-					MEUKAM-					
				12	72	84	24	36	48	60	120	72	84	96	108	120	132
<b>Volume, mln. of KZT</b>																	
<b>2015</b>	46 339 459	721 791	6 171 523	--	--	76 711	0	1 445 180	1 843 647	7 712 750	--	4 609 394	4 509 661	4 274 481	5 197 822	4 360 700	1 204 100
<b>2016</b>	113 938 684	18 283 835	12 968 807	--	--	--	--	279 800	750 515	12 066 642	--	10 887 580	5 266 852	18 714 767	14 257 209	5 013 653	785 289
<b>2017</b>	136 936 702	39 062 106	5 808 684	--	--	--	6 323	333 187	2 364 455	10 778 718	--	10 536 594	4 213 667	22 885 762	18 194 314	5 923 394	750 216
<b>2018</b>	149 684 923	54 023 014	5 165 080	--	--	--	143 320	2 585 392	13 946 366	16 676 719	--	7 466 059	5 938 765	7 492 651	15 386 824	3 815 501	182 993
<b>2018</b>																	
<b>I</b>	37 400 452	11 279 667	635 658	--	--	--	1 539	799 527	2 387 329	4 265 066	--	2 623 344	1 591 278	5 167 290	3 867 883	1 047 716	81 891
<b>II</b>	37 071 853	13 013 180	904 998	--	--	--	12 044	566 234	3 397 886	4 965 834	--	2 064 357	1 506 623	2 090 489	4 135 309	1 206 257	24 207
<b>III</b>	37 844 145	18 494 812	1 831 389	--	--	--	106 243	510 364	3 754 593	3 891 246	--	1 717 898	1 061 957	219 020	3 098 063	907 707	45 882
<b>IV</b>	37 368 473	11 235 355	1 793 034	--	--	--	23 494	709 267	4 406 557	3 554 573	--	1 060 460	1 778 908	15 852	4 285 569	653 821	31 013
<b>2019</b>																	
<b>I</b>	37 520 707	5 750 112	913 420	--	--	--	18 427	883 209	5 071 137	3 208 647	--	29 183	2 010 705	45 444	3 749 122	1 396 445	137 962
Jan	12 073 763	3 082 210	328 660	--	--	--	4 003	290 697	1 394 155	927 695	--	10 793	604 674	15 117	1 240 241	312 859	19 446
Feb	12 521 954	1 515 534	327 894	--	--	--	7 535	292 505	1 881 193	1 158 322	--	11 207	661 886	13 978	1 507 370	378 503	32 860
Mar	12 924 990	1 152 369	256 866	--	--	--	6 889	300 007	1 795 789	1 122 631	--	7 182	744 145	16 349	1 001 511	705 083	85 655
Apr	13 051 596	1 498 640	272 381	--	--	--	4 492	489 067	2 122 562	1 250 344	--	7 434	619 939	18 483	1 189 990	364 102	17 456
May	13 407 086	1 687 934	251 645	--	--	--	--	293 277	1 544 537	1 041 658	--	3 147	502 436	18 622	1 094 821	453 555	57 343
Jun	9 507 538	4 824 810	605 655	--	--	--	2 001	189 109	844 679	500 132	--	11 392	130 795	12 775	432 449	216 156	17 586
Jul	10 321 651	3 896 927	346 581	--	--	--	3 877	299 465	1 453 619	660 615	--	16 494	429 742	19 373	736 343	337 096	21 455
Aug	8 913 148	5 227 966	801 233	--	--	--	21 469	115 993	677 791	219 530	--	27 001	21 223	20 238	107 357	304 725	11 692
Sep	11 762 899	6 301 311	1 213 858	--	--	--	11 810	111 124	1 239 940	246 005	--	4 739	15 957	14 902	348 244	457 253	36 348
Oct	10 835 718	5 202 309	652 565	--	--	--	--	103 375	1 596 434	418 876	--	560	2 110	5 467	233 871	181 711	23 608
Nov	12 644 468	6 687 534	809 710	--	--	--	--	221 393	1 263 536	632 216	--	5 001	32 524	10 238	250 521	270 498	25 571
Dec	11 770 704	4 795 800	815 196	--	--	--	--	214 527	1 496 920	794 705	--	3 642	6 237	10 120	459 691	164 663	18 576

Source: Closed Share Society "Central Depository of Securities"

\* - without the NBK notes realized through Invest Online from March 2018

Secondary Market of the Government Securities

																				At the period					
MEUKAM-										MEUZHKAM-										MK					
144	156	168	180	192	216	240	300	360	72	84	96	108	120	132	144	156	168	180	192			204	216	228	240
<b>Volume, mln. of KZT</b>																									
508 327	453 885	800	2 034 981	797 012	--	245 050	--	6	--	--	3 636	13 574	107 843	--	33	--	--	80	--	--	--	--	46 472	2015	
680 138	2 826 737	55 359	2 973 838	162 653	--	7 957 253	--	--	--	11	--	7 429	316	--	--	--	--	--	--	--	--	--	--	2016	
1 375 632	4 103 328	70 071	3 548 572	426 366	--	6 552 883	--	--	--	--	--	1 803	310	--	--	--	--	--	--	--	--	--	314	2017	
1 038 655	3 763 456	95 558	6 927 997	92 965	--	4 942 169	--	--	--	36	49	204	670	137	2	85	27	24	--	83	80	33	11	--	2018
427 192	1 017 579	9 912	664 592	6 855	--	1 526 007	--	--	--	--	--	--	127	--	--	--	--	--	--	--	--	--	--	2018	
339 354	967 101	18 082	667 089	16 472	--	1 175 413	--	--	--	--	49	204	190	137	2	85	27	24	--	83	80	33	11	--	I
171 979	492 659	22 884	619 546	25 500	--	872 016	--	--	--	36	--	--	352	--	--	--	--	--	--	--	--	--	--	--	II
100 130	1 286 117	44 681	4 976 770	44 138	--	1 368 733	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	III
																									IV
																									2019
484 686	2 509 302	55 252	9 250 219	16 721	1 422	1 989 293	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	I	
118 337	781 937	13 449	2 239 250	4 017	--	686 224	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Jan
132 800	788 094	13 976	3 155 108	3 503	1 422	638 267	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Feb
233 550	939 271	27 827	3 855 861	9 201	--	664 802	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Mar
48 448	663 413	13 162	2 765 165	4 215	1 266 031	436 271	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Apr
146 667	539 626	20 832	4 160 745	2 420	1 172 125	344 998	70 700	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	May
4 871	145 543	13 004	892 301	7 914	567 595	88 771	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Jun
19 337	271 486	10 348	648 463	9 636	949 091	191 703	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Jul
9 976	38 828	6 826	1 040 820	8 880	242 010	9 589	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Aug
12 606	8 509	17 990	1 541 821	46 705	114 404	19 375	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Sep
13 143	13 739	13 197	2 202 864	12 589	132 311	26 989	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Oct
9 274	43 349	12 942	2 166 388	30 139	129 816	43 817	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Nov
6 082	48 686	28 377	2 494 368	9 861	356 172	47 081	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	Dec

## Structure of Government Securities in Circulation

Mln. of KZT, end of period

	Government Securities, total	of which:						
		NBK Notes***		Government Securities				
				Total	Euronotes		MEOKAM	
		Sale	Sale*	%**	Sale	Sale*	%**	Sale
<b>2015</b>	<b>5 892 426</b>	<b>354 000</b>	<b>12,65</b>	<b>5 538 426</b>	<b>1 202 700</b>	<b>5,27</b>	<b>399 798</b>	<b>4,80</b>
<b>2016</b>	<b>8 002 130</b>	<b>2 518 658</b>	<b>12,24</b>	<b>5 445 258</b>	<b>1 202 700</b>	<b>5,27</b>	<b>244 347</b>	<b>5,40</b>
<b>2017</b>	<b>10 087 071</b>	<b>3 183 439</b>	<b>9,15</b>	<b>6 778 597</b>	<b>1 202 700</b>	<b>5,27</b>	<b>794 749</b>	<b>9,22</b>
<b>2018</b>								
Jan	10 882 897	3 957 073	9,03	6 800 788	1 202 700	5,27	794 749	9,22
Feb	10 929 593	4 001 879	8,95	6 800 788	1 202 700	5,27	794 749	9,22
Mar	11 151 235	4 186 403	8,87	6 829 883	1 202 700	5,27	795 286	9,22
Apr	11 167 992	4 171 615	8,79	6 857 383	1 202 700	5,27	795 286	9,22
May	11 024 491	4 015 625	8,73	6 862 134	1 202 700	5,27	795 286	9,22
Jun	10 733 293	3 648 269	8,67	6 937 509	1 202 700	5,27	795 286	9,22
Jul	10 552 746	3 329 634	8,64	7 077 167	1 202 700	5,27	795 286	9,22
Aug	10 587 221	3 256 685	8,61	7 178 136	1 202 700	5,27	782 321	9,28
Sep	10 794 366	3 387 674	8,61	7 254 175	1 202 700	5,27	782 321	9,28
Oct	11 189 217	3 801 005	8,59	7 223 175	1 202 700	5,27	782 321	9,28
Nov	10 816 779	3 503 595	8,59	7 137 980	1 202 700	5,27	782 321	9,28
Dec	10 926 275	3 521 623	8,60	7 215 579	1 202 700	5,27	782 321	9,28
<b>2019</b>								
Jan	11 338 891	3 823 769	8,64	7 330 049	1 202 700	5,27	782 321	9,28
Feb	11 611 603	3 984 739	8,74	7 431 267	1 202 700	5,27	782 321	9,28
Mar	11 466 340	3 781 419	8,79	7 486 985	1 202 700	5,27	782 321	9,28
Apr	12 031 393	4 272 656	8,84	7 563 643	1 202 700	5,27	753 306	9,28
May	11 564 899	3 682 194	8,81	7 672 672	1 202 700	5,27	753 306	9,28
Jun	11 213 467	3 148 177	9,02	7 842 381	1 202 700	5,27	696 813	9,54
Jul	11 382 230	2 983 450	9,22	8 176 188	1 202 700	5,27	696 813	9,54
Aug	11 544 140	3 158 966	9,31	8 161 644	1 202 700	5,27	696 813	9,54
Sep	11 251 552	2 850 602	9,39	8 179 022	1 202 700	5,27	698 593	9,55
Oct	11 323 412	2 986 055	9,61	8 123 042	1 202 700	5,27	704 707	9,55
Nov	11 721 402	3 322 490	9,71	8 183 690	1 202 700	5,27	710 897	9,55
Dec	11 846 565	3 418 560	9,77	8 212 783	1 202 700	5,27	710 897	9,55

\*) on Discounted Price

\*\*) effective Annual Yield

\*\*\*) without the NBK notes realized through Invest Online from March 2018



## Structure of Government Securities in Circulation

Mln. of KZT, end of period

of which:					
Government Securities				Municipal Government Securities	
MEUKAM		MEUZHKAM			
Sale	%**	Sale	%**	Sale	
<b>2 657 153</b>	<b>7,11</b>	<b>1 278 774</b>	<b>0,00</b>	- -	<b>2015</b>
<b>2 548 037</b>	<b>7,12</b>	<b>1 450 174</b>	<b>0,00</b>	<b>38 214</b>	<b>2016</b>
<b>3 373 984</b>	<b>7,51</b>	<b>1 407 164</b>	<b>0,00</b>	<b>125 036</b>	<b>2017</b>
					<b>2018</b>
3 396 175	7,52	1 407 164	0,00	125 036	Jan
3 396 175	7,52	1 407 164	0,00	126 926	Feb
3 424 733	7,53	1 407 164	0,00	134 949	Mar
3 452 233	7,53	1 407 164	0,00	138 995	Apr
3 469 984	7,60	1 394 164	0,00	146 732	May
3 545 359	7,63	1 394 164	0,00	147 515	Jun
3 685 017	7,67	1 394 164	0,00	145 944	Jul
3 798 951	7,73	1 394 164	0,00	152 400	Aug
3 874 989	7,74	1 394 164	0,00	152 517	Sep
3 874 989	7,74	1 363 164	0,00	165 038	Oct
3 789 794	7,76	1 363 164	0,00	175 204	Nov
3 867 393	7,78	1 363 164	0,00	189 073	Dec
					<b>2019</b>
3 982 863	7,81	1 362 164	0,00	185 073	Jan
4 084 082	7,82	1 362 164	0,00	195 597	Feb
4 139 799	7,87	1 362 164	0,00	197 936	Mar
4 245 473	7,88	1 362 164	0,00	195 095	Apr
4 354 502	7,91	1 362 164	0,00	210 033	May
4 580 703	7,96	1 362 164	0,00	222 909	Jun
4 929 511	7,99	1 362 164	0,00	222 591	Jul
4 914 966	8,06	1 347 164	0,00	223 531	Aug
4 947 565	8,07	1 330 164	0,00	221 928	Sep
4 885 471	8,09	1 330 164	0,00	214 315	Oct
4 939 929	8,10	1 330 164	0,00	215 221	Nov
4 969 022	8,11	1 330 164	0,00	215 221	Dec

## Foreign Currency Market

### Operations in the Domestic Foreign Exchange Market

At the period

	USD (mln.)		EUR (thous.)		RUB (mln.)	
	KASE	OTC IFEM	KASE	OTC IFEM	KASE	OTC IFEM
	Trading volume	The volume of transactions of resident banks	Trading volume	The volume of transactions of resident banks	Trading volume	The volume of transactions of resident banks
<b>2015</b>	<b>55 826</b>	<b>4 121</b>	<b>38 200</b>	<b>39 642</b>	<b>18 319</b>	<b>12 045</b>
<b>2016</b>	<b>30 382</b>	<b>7 966</b>	<b>23 550</b>	<b>66 250</b>	<b>13 154</b>	<b>12 927</b>
<b>2017</b>	<b>37 005</b>	<b>18 200</b>	<b>56 550</b>	<b>88 607</b>	<b>27 229</b>	<b>16 894</b>
<b>2018</b>	<b>38 740</b>	<b>33 847</b>	<b>56 550</b>	<b>107 960</b>	<b>10 709</b>	<b>10 690</b>
<b>2018</b>						
<b>I</b>	<b>9 497</b>	<b>5 714</b>	<b>7 850</b>	<b>69 791</b>	<b>2 785</b>	<b>1 380</b>
<b>II</b>	<b>10 521</b>	<b>8 652</b>	<b>23 950</b>	<b>13 332</b>	<b>3 273</b>	<b>2 705</b>
<b>III</b>	<b>10 613</b>	<b>9 079</b>	<b>15 000</b>	<b>8 800</b>	<b>2 642</b>	<b>3 379</b>
<b>IV</b>	<b>8 110</b>	<b>10 402</b>	<b>9 750</b>	<b>16 037</b>	<b>2 009</b>	<b>3 225</b>
<b>2019</b>						
<b>I</b>	<b>6 743</b>	<b>9 491</b>	<b>18 480</b>	<b>18 238</b>	<b>1 477</b>	<b>2 360</b>
Jan	2 021	2 724	6 350	9 150	476	908
Feb	2 660	4 927	3 700	3 746	532	774
Mar	2 062	1 839	8 430	5 342	470	678
Apr	2 076	1 855	2 400	5 474	753	741
May	2 114	1 747	7 425	1 357	568	1 262
Jun	3 932	2 137	3 800	6 995	451	911
Jul	2 721	2 146	5 910	2 360	375	427
Aug	2 558	2 504	3 570	2 375	436	2 085
Sep	1 923	2 697	4 650	2 526	471	167
Oct	2 092	2 970	4 530	2 045	4 144	184
Nov	2 126	2 663	3 426	1 094	2 380	528
Dec	2 552	4 294	6 381	4 484	433	974

Note: Trading volume on KASE includes auctions at additional and evening session (including trading volumes of days when NBK participated)

## United States Dollar Exchange Rate

KZT per 1 USD

	Official Rate		Market Rate*		Change of USD's Rate **
	Period Average	End of Period	Period Average	End of Period	
<b>2015</b>	<b>221,73</b>	<b>339,47</b>	<b>222,51</b>	<b>340,01</b>	<b>86,46</b>
<b>2016</b>	<b>342,16</b>	<b>333,28</b>	<b>342,17</b>	<b>333,29</b>	<b>-1,98</b>
<b>2017</b>	<b>326,00</b>	<b>331,31</b>	<b>325,95</b>	<b>332,33</b>	<b>-0,29</b>
<b>2018</b>	<b>344,71</b>	<b>380,44</b>	<b>344,89</b>	<b>384,20</b>	<b>15,61</b>
<b>2018</b>					
<b>I</b>	323,22	319,02	322,90	318,31	-4,22
<b>II</b>	329,76	341,31	330,43	341,08	7,15
<b>III</b>	356,02	361,82	356,64	363,07	6,45
<b>IV</b>	369,83	380,44	369,60	384,20	5,82
<b>2019</b>					
<b>I</b>	377,73	380,06	377,45	380,04	-1,08
Jan	378,13	380,51	377,87	380,06	-1,08
Feb	377,43	377,26	376,75	374,96	-1,34
Mar	377,64	380,06	377,72	380,04	1,35
Apr	379,42	381,94	379,33	381,08	0,27
May	379,98	381,37	379,84	382,56	0,39
Jun	382,26	379,85	382,32	380,53	-0,53
Jul	383,66	384,56	383,91	384,20	0,97
Aug	386,67	387,55	386,78	387,46	0,85
Sep	386,99	387,63	386,95	387,99	0,14
Oct	389,19	388,54	389,24	388,67	0,18
Nov	387,74	386,31	387,38	386,35	-0,60
Dec	383,86	381,18	382,96	382,59	-0,97

\*) KASE

\*\*\*) changes as a percentage to the previous period exchange rate, end of period

## EUR Exchange Rate

KZT per 1 EUR

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>2015</b>	<b>245,80</b>	<b>371,31</b>	<b>245,79</b>	<b>371,10</b>
<b>2016</b>	<b>378,63</b>	<b>348,94</b>	<b>379,51</b>	<b>351,35</b>
<b>2017</b>	<b>368,32</b>	<b>395,29</b>	<b>369,17</b>	<b>396,45</b>
<b>2018</b>	<b>406,66</b>	<b>435,30</b>	<b>407,45</b>	<b>426,70</b>
<b>2018</b>				
<b>I</b>	397,25	392,62	397,49	396,90
<b>II</b>	393,46	394,96	395,01	396,83
<b>III</b>	413,84	423,51	415,91	423,00
<b>IV</b>	422,09	435,30	421,37	426,70
<b>2019</b>				
<b>I</b>	429,13	427,72	428,51	427,59
Jan	431,62	434,96	431,01	438,10
Feb	428,47	429,93	427,04	426,70
Mar	427,31	427,72	427,48	427,59
Apr	426,45	426,28	425,75	426,42
May	424,96	424,96	425,61	426,83
Jun	431,07	432,04	431,38	432,35
Jul	430,81	428,52	432,05	428,90
Aug	430,39	429,95	430,60	430,00
Sep	426,33	423,49	426,37	424,87
Oct	429,66	431,67	430,04	434,65
Nov	428,88	425,40	430,20	425,30
Dec	426,13	426,85	427,50	428,20

\*) KASE

Note: Market exchange rate includes auctions at additional session

## Russian Rouble Exchange Rate

KZT per 1 RUB

	Official Rate		Market Rate*	
	Period Average	End of Period	Period Average	End of Period
<b>2015</b>	<b>3,61</b>	<b>4,65</b>	<b>3,63</b>	<b>4,64</b>
<b>2016</b>	<b>5,11</b>	<b>5,54</b>	<b>5,13</b>	<b>5,52</b>
<b>2017</b>	<b>5,59</b>	<b>5,76</b>	<b>5,59</b>	<b>5,79</b>
<b>2018</b>	<b>5,50</b>	<b>5,48</b>	<b>5,51</b>	<b>5,54</b>
<b>2018</b>				
<b>I</b>	5,69	5,53	5,69	5,57
<b>II</b>	5,33	5,40	5,34	5,44
<b>III</b>	5,44	5,50	5,45	5,54
<b>IV</b>	5,56	5,48	5,56	5,54
<b>2019</b>				
<b>I</b>	5,72	5,86	5,75	5,87
Jan	5,65	5,76	5,68	5,81
Feb	5,74	5,74	5,73	5,71
Mar	5,78	5,86	5,83	5,87
Apr	5,87	5,91	5,88	5,91
May	5,86	5,87	5,86	5,85
Jun	5,95	6,02	5,96	6,04
Jul	6,07	6,07	6,07	6,05
Aug	5,90	5,80	5,89	5,82
Sep	5,95	6,02	5,96	6,00
Oct	6,05	6,09	6,02	6,09
Nov	6,07	6,03	6,10	6,03
Dec	6,10	6,17	6,11	6,20

\*) KASE

## Official Foreign Exchange Rate\*

KZT per 1 Currency

	AED	AUD	CAD	CHF	CNY	DKK	GBP	KRW***	JPY
<b>2015</b>	<b>60,37</b>	<b>165,66</b>	<b>172,57</b>	<b>229,76</b>	<b>35,20</b>	<b>32,96</b>	<b>338,76</b>	<b>19,54</b>	<b>1,83</b>
<b>2016</b>	<b>93,16</b>	<b>254,25</b>	<b>258,06</b>	<b>347,37</b>	<b>51,55</b>	<b>50,86</b>	<b>464,39</b>	<b>29,50</b>	<b>3,15</b>
<b>2017</b>	<b>88,76</b>	<b>249,99</b>	<b>251,61</b>	<b>331,19</b>	<b>48,28</b>	<b>49,52</b>	<b>419,99</b>	<b>28,86</b>	<b>2,91</b>
<b>2018</b>	<b>93,85</b>	<b>257,41</b>	<b>266,01</b>	<b>352,48</b>	<b>52,10</b>	<b>54,57</b>	<b>459,49</b>	<b>31,33</b>	<b>3,12</b>
<b>2018</b>									
<b>I</b>	88,01	254,31	256,05	341,22	50,86	53,36	449,45	30,17	2,98
<b>II</b>	89,78	249,83	255,70	335,23	51,74	52,83	449,09	30,58	3,02
<b>III</b>	96,93	260,22	272,22	361,78	52,32	55,52	463,69	31,74	3,19
<b>IV</b>	100,69	265,26	280,06	371,67	53,48	56,58	475,73	32,82	3,28
<b>2019</b>									
<b>I</b>	102,85	269,04	284,35	378,87	56,00	57,51	491,96	33,59	3,43
Jan	102,96	270,00	284,03	382,37	55,71	57,82	487,14	33,71	3,47
Feb	102,76	269,65	285,83	376,98	56,01	57,42	490,29	33,66	3,42
Mar	102,82	267,49	283,19	377,25	56,28	57,27	498,45	33,42	3,39
Apr	103,31	270,01	283,69	377,09	56,51	57,14	494,69	33,26	3,40
May	103,46	263,88	282,46	375,90	55,45	56,92	487,99	32,12	3,45
Jun	104,08	265,26	287,09	385,87	55,38	57,74	484,37	32,54	3,54
Jul	104,46	268,13	292,99	388,96	55,80	57,72	479,30	32,65	3,55
Aug	105,28	262,10	291,58	394,93	54,89	57,70	469,51	31,99	3,64
Sep	105,36	263,43	292,10	391,00	54,37	57,14	477,48	32,38	3,61
Oct	105,97	264,12	294,97	391,60	54,82	57,54	490,40	32,86	3,60
Nov	105,57	265,03	293,09	390,77	55,24	57,41	499,71	33,23	3,56
Dec	104,51	263,92	291,19	390,16	54,71	57,04	502,16	32,67	3,52
	SAR	XDR	SEK	SGD	TRY	TJS	KGS	LTL	LVL
<b>2015</b>	<b>59,12</b>	<b>310,12</b>	<b>26,30</b>	<b>160,79</b>	<b>80,98</b>	<b>36,06</b>	<b>3,43</b>	--	--
<b>2016</b>	<b>91,24</b>	<b>475,67</b>	<b>40,06</b>	<b>247,86</b>	<b>113,65</b>	<b>43,85</b>	<b>4,89</b>	--	--
<b>2017</b>	<b>86,93</b>	<b>452,08</b>	<b>38,23</b>	<b>236,22</b>	<b>89,45</b>	<b>38,04</b>	<b>4,74</b>	--	--
<b>2017</b>	<b>91,91</b>	<b>487,74</b>	<b>39,67</b>	<b>255,43</b>	<b>72,96</b>	<b>37,69</b>	<b>5,02</b>	--	--
<b>2018</b>									
<b>I</b>	86,19	467,59	39,89	245,08	84,84	36,68	4,73	--	--
<b>II</b>	87,93	471,72	38,11	247,39	75,61	36,81	4,82	--	--
<b>III</b>	94,93	498,54	39,79	260,29	64,13	38,00	5,19	--	--
<b>IV</b>	98,59	513,12	40,91	268,98	67,25	39,28	5,32	--	--
<b>2019</b>									
<b>I</b>	100,72	526,03	41,20	278,82	70,51	40,07	5,42	--	--
Jan	100,82	526,93	42,05	278,67	70,34	40,11	5,42	--	--
Feb	100,64	525,33	40,86	278,86	71,63	40,04	5,42	--	--
Mar	100,70	525,82	40,68	278,92	69,58	40,05	5,42	--	--
Apr	101,17	526,50	40,74	279,90	66,04	40,24	5,44	--	--
May	101,32	525,00	39,62	277,14	62,99	40,30	5,45	--	--
Jun	101,93	529,11	40,56	280,25	65,78	40,55	5,48	--	--
Jul	102,30	530,49	40,83	282,05	67,54	40,71	5,52	--	--
Aug	103,10	531,11	40,15	279,44	68,73	40,65	5,55	--	--
Sep	103,18	529,74	39,85	280,41	67,65	39,97	5,55	--	--
Oct	103,77	533,46	39,80	283,75	67,27	40,19	5,58	--	--
Nov	103,40	533,31	40,22	284,86	67,59	40,03	5,55	--	--
Dec	102,35	528,82	40,68	282,79	65,66	39,64	5,50	--	--

\*) weighted Average

\*\*) since January, 1 2014 per 10 Currency Units

\*\*\*) since January, 1 2014 per 100 Currency Units

\*\*\*\*\*) per 1000 Currency Units

\*\*\*\*\*) since July, 1 2016 per 1 Currency Units

Official Foreign Exchange Rate\*

KZT per 1 Currency										
KWD	NOK	ZAR	PLN	HUF**	BRL	MYR	HKD	AMD**	GEL	
<b>736,27</b>	<b>27,35</b>	<b>17,23</b>	<b>58,63</b>	<b>7,93</b>	<b>66,27</b>	<b>56,31</b>	<b>28,60</b>	<b>4,66</b>	<b>98,07</b>	<b>2015</b>
<b>1132,52</b>	<b>40,74</b>	<b>23,30</b>	<b>86,82</b>	<b>12,16</b>	<b>98,42</b>	<b>82,72</b>	<b>44,08</b>	<b>7,15</b>	<b>146,12</b>	<b>2016</b>
<b>1075,29</b>	<b>39,49</b>	<b>24,49</b>	<b>86,54</b>	<b>11,92</b>	<b>102,20</b>	<b>75,92</b>	<b>41,84</b>	<b>6,78</b>	<b>130,87</b>	<b>2017</b>
<b>1141,30</b>	<b>42,36</b>	<b>26,11</b>	<b>95,47</b>	<b>12,77</b>	<b>94,72</b>	<b>85,43</b>	<b>43,98</b>	<b>7,15</b>	<b>136,91</b>	<b>2018</b>
										<b>2018</b>
1077,17	41,23	27,05	95,11	12,78	99,71	82,42	41,30	6,73	130,93	<b>I</b>
1094,18	41,18	26,18	92,43	12,43	91,89	83,58	42,02	6,85	135,65	<b>II</b>
1176,28	43,22	25,33	96,14	12,77	90,34	87,01	45,38	7,40	141,63	<b>III</b>
1217,57	43,82	25,90	98,22	13,08	96,95	88,69	47,24	7,64	139,42	<b>IV</b>
										<b>2019</b>
1244,83	44,04	27,00	99,75	13,51	100,44	92,34	48,14	7,77	142,34	<b>I</b>
1247,39	44,18	27,24	100,53	13,49	100,87	91,85	48,22	7,81	142,72	Jan
1243,45	44,00	27,43	99,31	13,48	101,59	92,57	48,10	7,75	142,93	Feb
1243,65	43,94	26,35	99,41	13,54	98,88	92,61	48,11	7,76	141,37	Mar
1247,35	44,33	26,81	99,49	13,29	97,43	92,32	48,37	7,85	141,34	Apr
1249,31	43,52	26,37	98,93	13,08	94,97	91,17	48,42	7,94	138,78	May
1258,60	44,22	26,16	101,07	13,37	98,78	91,84	48,84	8,02	138,94	Jun
1261,83	44,61	27,32	101,18	13,26	101,45	93,08	49,12	8,07	135,10	Jul
1271,81	43,25	25,64	99,21	13,19	97,06	92,49	49,32	8,14	133,18	Aug
1273,74	42,93	26,06	97,93	12,84	93,91	92,49	49,39	8,14	131,25	Sep
1281,37	42,54	26,11	99,77	12,96	94,97	92,96	49,63	8,19	131,73	Oct
1277,01	42,38	26,18	100,17	12,87	93,69	93,31	49,53	8,16	131,20	Nov
1264,67	42,47	26,62	99,72	12,88	93,14	92,54	49,17	8,06	133,31	Dec
MDL	UAH	UZS***	BYN*****	CZK	AZN	INR	THB	MXN	IRR****	
<b>11,82</b>	<b>10,27</b>	<b>8,61</b>	<b>1,38</b>	<b>9,03</b>	<b>217,23</b>	<b>3,44</b>	<b>6,44</b>	<b>13,89</b>	<b>7,62</b>	<b>2015</b>
<b>17,25</b>	<b>13,42</b>	<b>11,61</b>	<b>87,63</b>	<b>14,01</b>	<b>217,41</b>	<b>5,09</b>	<b>9,70</b>	<b>18,37</b>	<b>11,24</b>	<b>2016</b>
<b>17,78</b>	<b>12,27</b>	<b>7,28</b>	<b>168,95</b>	<b>14,02</b>	<b>191,07</b>	<b>5,01</b>	<b>9,62</b>	<b>17,27</b>	<b>9,82</b>	<b>2017</b>
<b>20,59</b>	<b>12,68</b>	<b>4,28</b>	<b>169,27</b>	<b>15,87</b>	<b>203,57</b>	<b>5,04</b>	<b>10,66</b>	<b>17,93</b>	<b>8,45</b>	<b>2017</b>
										<b>2018</b>
19,39	11,85	3,96	163,90	15,65	190,65	5,02	10,24	17,25	8,73	<b>I</b>
19,87	12,60	4,12	164,76	15,39	194,92	4,93	10,34	17,04	7,92	<b>II</b>
21,41	13,03	4,54	174,26	16,10	210,28	5,08	10,79	18,76	8,36	<b>III</b>
21,71	13,25	4,48	174,16	16,33	218,42	5,13	11,27	18,68	8,80	<b>IV</b>
										<b>2019</b>
22,13	13,85	4,51	176,10	16,72	223,11	5,35	11,95	19,67	9,00	<b>I</b>
22,17	13,55	4,53	175,47	16,84	223,35	5,34	11,88	19,71	9,01	Jan
22,14	13,92	4,50	175,40	16,66	222,94	5,30	12,07	19,68	9,00	Feb
22,07	14,08	4,51	177,45	16,66	223,06	5,42	11,91	19,61	8,99	Mar
21,59	14,18	4,50	179,56	16,61	224,11	5,47	11,92	19,99	9,01	Apr
21,24	14,41	4,50	181,86	16,50	224,46	5,45	11,94	19,92	9,05	May
21,14	14,44	4,49	184,97	16,83	225,80	5,50	12,27	19,81	9,09	Jun
21,70	14,92	4,47	188,74	16,87	226,63	5,58	12,46	20,12	9,14	Jul
21,94	15,33	4,35	188,63	16,70	228,39	5,45	12,57	19,72	9,20	Aug
21,92	15,64	4,13	186,42	16,49	228,58	5,41	12,66	19,74	9,20	Sep
22,29	15,70	4,14	189,37	16,72	229,93	5,48	12,82	20,11	9,28	Oct
22,32	15,93	4,10	188,87	16,81	229,07	5,43	12,82	20,11	9,23	Nov
22,25	16,29	4,04	182,41	16,72	226,73	5,39	12,70	20,06	9,15	Dec

## Financial System

### Basic indicators of the financial sector

Mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorised capital	Exceeding of current income (expenses) over expenses (income) after income tax
<b>2015</b>	23 784 427	21 289 941	2 494 486	1 565 113	227 018
<b>2016</b>	25 561 157	22 716 298	2 844 859	1 618 756	401 847
<b>2017</b>	24 220 516	21 129 479	3 091 037	1 992 625	-18 672
<b>2018</b>					
Mar	23 768 637	20 691 120	3 077 517	2 016 853	214 327
Jun	24 255 478	21 210 696	3 044 782	2 017 851	321 160
Sep	24 538 871	21 628 029	2 910 843	1 545 019	506 127
Dec	25 240 960	22 223 405	3 017 555	1 547 261	638 390
<b>2019</b>					
Jan	25 213 598	22 093 654	3 119 944	1 547 261	104 685
Feb	24 577 952	21 586 085	2 991 867	1 625 369	-102 092
Mar	24 577 355	21 516 863	3 060 492	1 628 196	-50 329
Apr	24 551 830	21 564 800	2 987 030	1 625 221	38 168
May	24 921 393	21 888 170	3 033 223	1 625 221	124 431
Jun	25 349 972	22 221 637	3 128 336	1 625 068	211 632
Jul	25 247 076	22 062 140	3 184 936	1 625 068	277 482
Aug	25 334 258	22 091 904	3 242 354	1 636 568	365 045
Sep	26 118 294	22 823 431	3 294 863	1 627 288	431 616
Oct	26 467 532	23 136 762	3 330 770	1 627 288	501 134
Nov	26 113 750	22 551 056	3 562 694	1 627 288	746 440
Dec	26 813 963	23 165 493	3 648 470	1 627 288	811 995

### Capital adequacy ratio of the banking sector

	Capital adequacy (k1-1)	Capital adequacy (k1-2)	Capital adequacy (k2)
<b>2015</b>	12,50	13,10	15,90
<b>2016</b>	13,74	14,31	16,35
<b>2017</b>	17,19	17,75	22,10
<b>2018</b>			
Mar	17,27	17,49	21,89
Jun	16,54	16,76	21,36
Sep	16,47	16,70	21,36
Dec	16,53	16,77	21,81
<b>2019</b>			
Jan	16,98	17,09	21,73
Feb	17,48	17,60	22,66
Mar	17,83	17,95	23,24
Apr	17,27	17,38	22,69
May	17,24	17,35	22,57
Jun	17,40	17,51	22,45
Jul	17,72	17,83	22,87
Aug	17,90	18,01	23,01
Sep	17,76	17,86	23,22
Oct	18,01	18,12	23,44
Nov	19,12	19,22	24,50
Dec	19,10	19,19	24,33



## Accumulative Pension System

### Pension Contributions and Accumulation

Mln. of KZT, end of period

	Quantity of individual pension accounts of depositors on obligatory pension contributions, taking into account the IRS which don't have pension savings	Pension Accumulations		Pension Contributions (for the period)
		Volume	of which investment income:	
			Volume	
<b>2015</b>	<b>9 685 698</b>	<b>5 828 234</b>	<b>1 751 896</b>	<b>688 836</b>
<b>2016</b>	<b>9 583 995</b>	<b>6 685 265</b>	<b>2 224 331</b>	<b>682 224</b>
<b>2017</b>	<b>9 637 037</b>	<b>7 780 738</b>	<b>2 774 887</b>	<b>754 390</b>
<b>2018</b>	<b>9 853 232</b>	<b>9 377 642</b>	<b>3 691 990</b>	<b>847 135</b>
<b>I</b>	9 627 252	7 974 073	2 841 324	199 018
<b>II</b>	9 694 368	8 444 288	3 131 326	208 360
<b>III</b>	9 783 439	8 891 461	3 398 451	209 663
<b>IV</b>	9 853 232	9 377 642	3 691 990	230 094
<b>2019</b>				
<b>I</b>	9 880 314	9 639 919	3 788 870	219 455
Jan	9 861 482	9 432 384	3 707 422	70 769
Feb	9 870 111	9 493 407	3 704 048	75 714
Mar	9 880 314	9 639 919	3 788 870	72 972
Apr	9 896 803	9 760 074	3 846 893	81 865
May	9 919 872	9 894 171	3 288 299	81 320
Jun	9 938 745	9 992 302	3 318 980	81 452
Jul	9 967 991	10 166 571	3 424 710	84 982
Aug	9 997 028	10 299 715	3 490 294	82 794
Sep	10 021 211	10 420 499	3 543 376	82 263
Oct	10 048 228	10 559 311	3 612 580	85 562
Nov	10 070 672	10 676 421	3 662 027	83 100
Dec	10 108 355	10 800 539	3 703 254	107 051

Note: Since 2014 data including APF, which transferred pension assets to JSC SPSF.

The format of the table was changed by Resolution of the Board of the NBK, August 28, 2017 No. 167

"On approval of the list, forms, terms of reporting of the SPSF and the Rules for their submission".

**Pension Payments from UAPF  
as of 01.01.2020**

Thousand of KZT

	for the period from the beginning of this year		
	quantity of depositors/recipients	quantity of payments	amount
<b>Pension Accumulation Payments</b>	<b>309582</b>	<b>1570210</b>	<b>153269427</b>
due to:			
<i>Obligatory Pension Contributions:</i>	<i>296307</i>	<i>1517676</i>	<i>149732638</i>
pension age	211872	1374300	68244622
disability	9900	43615	1820955
in connection with departure abroad	25433	25661	49300510
to inheritors	20887	36157	27082926
for inherment	28021	37738	3150792
to other persons	194	205	132833
due to:			
Obligatory Professional Pension Contributions:	<i>11902</i>	<i>51022</i>	<i>3197418</i>
pension age	7724	45092	1218790
disability	147	304	13885
in connection with departure abroad	2221	2249	1193379
to inheritors	1777	3337	769199
for inherment	29	36	909
to other persons	4	4	1256
due to:			
Voluntary Pension Contributions:	<i>1373</i>	<i>1512</i>	<i>339371</i>
Under Achievement 50 Years Age	978	1040	314134
disability	21	909	909
in connection with departure abroad	263	263	20290
to inheritors	101	175	3963
for inherment	9	12	74
to other persons	1	1	1
<b>Transfer of Pension Accumulation to the Insurance Organization:</b>	<b>4610</b>	<b>7098</b>	<b>56920947</b>
due to:			
<i>Obligatory Pension Contributions:</i>	<i>3057</i>	<i>4630</i>	<i>51104329</i>
pension age	10	10	87900
disability	0	0	0
Sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension and attainment of age statutory subparagraph 2) paragraph 1 Article 31 of the Law of the Republic of Kazakhstan, June 21, 2013 "On Pension Provision in the Republic of Kazakhstan"	3047	3067	32379782
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:	1553	1553	18636647
due to:			
Obligatory Professional Pension Contributions:	<i>1553</i>	<i>2367</i>	<i>5747594</i>
pension age	0	0	0
disability	0	0	0
Sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension and attainment of age statutory subparagraph 1) paragraph 1 Article 31 of the Law of the Republic of Kazakhstan, June 21, 2013 "On Pension Provision in the Republic of Kazakhstan"	1553	1553	4197673
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:	813	814	1549921
due to:			
<b>Voluntary Pension Contributions:</b>	<i>0</i>	<i>101</i>	<i>69024</i>
pension age	0	0	0
disability	0	0	0
insufficiency of pension accumulation due to Obligatory Pension Contributions	101	101	69024
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions	0	0	0
<b>Other pension payments</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Pension Payments</b>	<b>314192</b>	<b>1577308</b>	<b>210190374</b>

The format of the table was changed by Resolution of the Board of the NBK, August 28, 2017 No. 167 "On approval of the list, forms, terms of reporting of the SPSF and the Rules for their submission".

Pension Payments from UAPF  
as of 01.01.2020

Thousand of KZT

for the same period of the previous year			
quantity of depositors/ recipients	quantity of payments	amount	
<b>281889</b>	<b>619295</b>	<b>142557192</b>	<b>Pension Accumulation Payments</b>
			due to:
<b>270437</b>	<b>596325</b>	<b>140219486</b>	<b>Obligatory Pension Contributions:</b>
194749	498209	77856698	pension age
8159	15764	2006236	disability
21519	21692	35232715	in connection with departure abroad
19674	34126	22350975	to inheritors
26253	26451	2702821	for inherment
83	83	70041	to other persons
			due to:
<b>9952</b>	<b>21333</b>	<b>2078069</b>	<b>Obligatory Professional Pension Contributions:</b>
6439	16295	851841	pension age
72	78	6078	disability
1808	1831	729054	in connection with departure abroad
1591	3084	489400	to inheritors
39	42	719	for inherment
3	3	977	to other persons
			due to:
<b>1500</b>	<b>1637</b>	<b>259637</b>	<b>Voluntary Pension Contributions:</b>
1139	1209	236069	Under Achievement 50 Years Age
13	14	647	disability
242	242	18755	in connection with departure abroad
92	158	3779	to inheritors
14	14	387	for inherment
0	0	0	to other persons
<b>2157</b>	<b>2676</b>	<b>26081293</b>	<b>Transfer of Pension Accumulation to the Insurance Organization:</b>
			due to:
<b>2157</b>	<b>2160</b>	<b>25204847</b>	<b>Obligatory Pension Contributions:</b>
11	11	159970	pension age
0	0	0	disability
			<i>Sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension and attainment of age statutory subparagraph 2) paragraph 1 Article 31 of the Law of the Republic of Kazakhstan, June 21, 2013 "On Pension Provision in the Republic of Kazakhstan"</i>
2146	2149	25044877	
0	0	0	insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:
			due to:
<b>0</b>	<b>464</b>	<b>833753</b>	<b>Obligatory Professional Pension Contributions:</b>
0	0	0	pension age
0	0	0	disability
			<i>Sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension and attainment of age statutory subparagraph 1) paragraph 1 Article 31 of the Law of the Republic of Kazakhstan, June 21, 2013 "On Pension Provision in the Republic of Kazakhstan"</i>
0	0	0	
0	464	833753	insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:
			due to:
<b>0</b>	<b>52</b>	<b>42693</b>	<b>Voluntary Pension Contributions:</b>
0	0	0	pension age
0	0	0	disability
0	52	42693	insufficiency of pension accumulation due to Obligatory Pension Contributions
0	0	0	insufficiency of pension accumulation due to Obligatory Professional Pension Contributions
<b>0</b>	<b>0</b>	<b>0</b>	<b>Other pension payments</b>
<b>284046</b>	<b>621971</b>	<b>168638485</b>	<b>Total Pension Payments</b>

## Structure of Investment Portfolio of Accumulative Pension Funds

End of period

in % from a total sum of pension actives

	Government Securities				NBK Notes	Non-Government Securities of Foreign Emitters*	Foreign States Securities	International Financial Institutions Securities
	Medium-term (MEOKAM)	Long-term (MEUKAM)	MEUZHKAM	Eurobonds				
<b>2015</b>	<b>0,05</b>	<b>17,29</b>	<b>21,48</b>	<b>1,08</b>	<b>6,08</b>	<b>3,99</b>	<b>0,87</b>	<b>1,46</b>
<b>2016</b>	<b>0,00</b>	<b>14,38</b>	<b>21,02</b>	<b>4,68</b>	<b>3,43</b>	<b>2,81</b>	<b>5,46</b>	<b>1,29</b>
<b>2017</b>	<b>2,37</b>	<b>13,36</b>	<b>17,39</b>	<b>5,37</b>	<b>7,73</b>	<b>1,56</b>	<b>12,19</b>	<b>2,22</b>
<b>2018</b>	<b>1,95</b>	<b>14,74</b>	<b>13,58</b>	<b>7,19</b>	<b>5,01</b>	<b>3,10</b>	<b>12,47</b>	<b>1,79</b>
Mar	2,28	13,28	16,88	6,34	6,39	1,48	13,86	2,16
Jun	2,18	14,26	15,83	7,24	7,31	2,25	10,21	1,89
Sep	2,08	15,37	15,08	7,53	7,96	2,68	13,25	1,79
Dec	1,95	14,74	13,58	7,19	5,01	3,10	12,47	1,79
<b>2019</b>								
Jan	1,92	15,04	13,50	6,97	5,83	3,08	12,56	1,95
Feb	1,91	15,35	13,60	6,99	2,95	3,08	14,00	2,22
Mar	1,90	15,53	13,39	7,00	2,83	3,09	15,61	2,18
Apr	1,83	15,46	13,12	6,85	4,81	3,03	15,10	2,44
May	1,84	15,94	13,08	6,87	3,00	3,03	15,47	2,86
Jun	1,83	17,19	13,00	6,79	1,48	3,02	14,46	3,13
Jul	1,79	18,22	12,62	6,65	0,00	2,99	11,35	3,44
Aug	0,45	17,87	12,49	6,64	1,86	2,91	15,98	3,15
Sep	0,45	17,87	12,19	6,60	0,62	2,90	15,47	2,92
Oct	0,46	17,68	12,01	6,50	1,56	2,88	14,52	2,89
Nov	0,48	17,67	11,76	6,36	4,42	2,80	13,91	2,82
Dec	0,48	17,82	11,70	6,30	4,10	2,79	11,43	3,35

\*) including a share of Foreign Investment Funds

## Structure of Investment Portfolio of Accumulative Pension Funds

Non-Government Securities of PK Organizations:		Deposits in banks	Assets in external management	Means at the Investment Account and Other Assets	End of period
					in % from a total sum of pension actives
Shares	Bonds				
<b>1,94</b>	<b>37,92</b>	<b>6,24</b>	<b>0,00</b>	<b>1,60</b>	<b>2015</b>
<b>1,91</b>	<b>36,39</b>	<b>5,98</b>	<b>0,00</b>	<b>2,65</b>	<b>2016</b>
<b>2,37</b>	<b>26,93</b>	<b>7,75</b>	<b>0,00</b>	<b>0,76</b>	<b>2017</b>
<b>2,35</b>	<b>27,28</b>	<b>8,11</b>	<b>0,87</b>	<b>1,56</b>	<b>2018</b>
2,04	26,12	7,10	0,88	1,19	Mar
1,78	23,60	10,11	0,88	2,46	Jun
1,69	22,36	9,11	0,89	0,21	Sep
2,35	27,28	8,11	0,87	1,56	Dec
					<b>2019</b>
2,26	26,91	8,97	0,86	0,15	Jan
2,33	27,04	8,88	0,89	0,76	Feb
2,37	27,26	7,76	0,89	0,19	Mar
2,41	26,53	6,83	0,89	0,68	Apr
2,44	26,26	8,18	0,90	0,14	May
2,26	26,69	8,60	0,89	0,63	Jun
2,40	26,56	7,70	0,91	5,33	Jul
2,34	26,30	8,03	0,92	1,06	Aug
2,21	26,46	8,52	0,95	2,79	Sep
2,27	27,82	7,05	0,93	3,42	Oct
2,24	26,25	5,77	1,98	3,48	Nov
2,21	26,06	6,67	1,96	4,95	Dec

## Main Financial Parameters of Accumulative Pension Funds

Thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities
<b>2015</b>	<b>7 114 244</b>	<b>4 056 517</b>	<b>56 306 589</b>	<b>18 587 350</b>
<b>2016</b>	<b>7 114 244</b>	<b>4 056 517</b>	<b>94 530 913</b>	<b>1 097 165</b>
<b>2017</b>	<b>7 114 244</b>	<b>4 056 517</b>	<b>95 441 262</b>	<b>11 874 403</b>
<b>2018</b>	<b>7 114 244</b>	<b>4 056 516</b>	<b>134 178 670</b>	<b>8 930 084</b>
Mar	7 114 244	4 056 517	99 508 107	1 848 660
Jun	7 114 244	4 056 517	108 125 405	2 633 245
Sep	7 114 244	4 056 517	121 937 223	5 303 547
Dec	7 114 244	4 056 516	134 178 670	8 930 084
<b>2019</b>				
Jan	7 114 244	4 056 517	136 666 706	10 143 526
Feb	7 114 244	4 056 517	144 521 531	11 979 323
Mar	7 114 244	4 056 517	146 050 478	5 514 882
Apr	7 114 244	4 056 517	147 153 271	4 989 403
May	7 114 244	4 056 517	151 663 802	5 504 126
Jun	7 114 244	4 056 517	154 758 653	6 049 313
Jul	7 114 244	4 056 517	158 200 788	6 967 514
Aug	7 114 244	4 056 517	160 397 531	7 493 455
Sep	7 114 244	4 056 517	165 360 448	8 755 166
Oct	7 114 244	4 056 517	169 006 328	9 683 699
Nov	7 114 244	4 056 517	172 631 215	9 694 395
Dec	7 114 244	4 056 517	175 591 298	2 955 297

## Main Financial Parameters of Accumulative Pension Funds

Thousands of KZT, end of period

Assets	Incomes	Charges	
<b>74 893 939</b>	<b>65 802 551</b>	<b>31 389 530</b>	<b>2015</b>
<b>95 628 078</b>	<b>66 301 976</b>	<b>19 466 709</b>	<b>2016</b>
<b>107 315 665</b>	<b>52 543 822</b>	<b>29 354 367</b>	<b>2017</b>
<b>143 108 754</b>	<b>69 971 383</b>	<b>20 451 962</b>	<b>2018</b>
101 356 767	12 879 957	4 961 353	Mar
110 758 650	27 120 686	9 459 460	Jun
127 240 770	46 981 962	14 364 114	Sep
143 108 754	69 971 383	20 451 962	Dec
			<b>2019</b>
146 810 232	4 000 313	1 565 382	Jan
156 500 854	15 137 276	3 194 114	Feb
151 565 360	18 806 002	5 202 325	Mar
152 142 674	21 532 360	6 857 068	Apr
157 167 928	28 407 997	8 379 888	May
160 807 966	34 114 832	10 517 034	Jun
165 168 302	40 526 356	12 825 094	Jul
167 890 986	44 852 250	14 596 752	Aug
174 115 614	52 931 329	16 655 053	Sep
178 690 027	59 020 860	18 398 259	Oct
182 325 610	64 698 563	19 974 302	Nov
178 546 595	71 161 675	22 881 235	Dec

## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

	12.15	12.16	12.17	12.18	03.19	06.19
<b>Number of Insurance Company, total</b>	<b>33</b>	<b>32</b>	<b>32</b>	<b>29</b>	<b>27</b>	<b>27</b>
- with foreign participation	...	...	...	...	...	...
- life insurance	7	7	7	6	7	7
<b>Cumulative Assets</b>	<b>825 683</b>	<b>856 466</b>	<b>926 653</b>	<b>1 048 510</b>	<b>1 105 921</b>	<b>1 120 043</b>
<b>Insurance Reserves</b>	<b>376 988</b>	<b>412 291</b>	<b>460 489</b>	<b>519 477</b>	<b>547 188</b>	<b>567 828</b>
<b>Cumulative Own Capital*</b>	<b>406 358</b>	<b>402 260</b>	<b>412 998</b>	<b>468 267</b>	<b>517 689</b>	<b>504 237</b>
<b>Insurance Premiums, total **</b>	<b>263 308</b>	<b>323 176</b>	<b>332 012</b>	<b>350 482</b>	<b>110 471</b>	<b>231 613</b>
Compulsory insurance	64 004	77 503	81 393	92 237	24 012	54 267
Voluntary personal insurance	80 407	83 796	97 511	127 053	38 529	93 683
Voluntary property insurance	118 898	161 877	153 108	131 192	47 930	83 664
<b>Claims Payments, total**</b>	<b>67 215</b>	<b>82 949</b>	<b>73 094</b>	<b>70 759</b>	<b>20 816</b>	<b>61 493</b>
Compulsory insurance	25 482	27 673	28 933	26 869	7 844	16 830
Voluntary personal insurance	30 608	30 216	32 110	30 036	10 088	20 545
Voluntary property insurance	11 124	25 060	12 051	13 854	2 883	24 118
<b>Premiums transferred to reinsurance**</b>	<b>89 883</b>	<b>131 580</b>	<b>129 737</b>	<b>89 836</b>	<b>6 414</b>	<b>45 968</b>
<i>of which to nonresidents</i>	<i>75 269</i>	<i>113 253</i>	<i>109 068</i>	<i>75 159</i>	<i>1 908</i>	<i>42 358</i>

\*) from balance sheet

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



## Insurance Market

### Main indicators of Kazakhstan Insurance market

Mln. of KZT, at the period

07.19	08.19	09.19	10.19	11.19	12.19	
27	27	27	28	28	28	<b>Number of Insurance company, total</b>
...	...	...	...	...	...	- with foreign participation
7	7	7	8	8	8	- life insurance
<b>1 127 700</b>	<b>1 131 473</b>	<b>1 152 004</b>	<b>1 168 499</b>	<b>1 189 111</b>	<b>1 206 141</b>	<b>Cumulative Assets</b>
<b>573 452</b>	<b>574 473</b>	<b>577 208</b>	<b>579 390</b>	<b>566 743</b>	<b>570 210</b>	<b>Insurance Reserves</b>
<b>513 799</b>	<b>518 178</b>	<b>530 810</b>	<b>538 060</b>	<b>552 838</b>	<b>553 333</b>	<b>Cumulative Own Capital*</b>
<b>271 407</b>	<b>308 654</b>	<b>345 066</b>	<b>379 791</b>	<b>416 489</b>	<b>468 179</b>	<b>Insurance Premiums, total**</b>
66 364	80 320	90 053	99 698	108 748	121 007	Compulsory insurance
113 378	127 790	146 651	164 341	180 689	199 797	Voluntary personal insurance
91 665	100 545	108 362	115 752	127 052	147 374	Voluntary property insurance
<b>77 496</b>	<b>91 773</b>	<b>98 567</b>	<b>106 083</b>	<b>167 123</b>	<b>196 880</b>	<b>Claims Payments, total**</b>
19 602	22 393	25 275	28 553	31 870	35 114	Compulsory insurance
23 846	27 061	30 004	33 278	36 687	40 597	Voluntary personal insurance
34 048	42 319	43 288	44 252	98 567	121 169	Voluntary property insurance
<b>49 172</b>	<b>55 190</b>	<b>63 041</b>	<b>65 537</b>	<b>71 689</b>	<b>85 706</b>	<b>Premiums transferred to reinsurance**</b>
<b>44 692</b>	<b>48 989</b>	<b>54 914</b>	<b>57 284</b>	<b>62 731</b>	<b>76 724</b>	<i>of which to nonresidents</i>

## Payment Systems

### The Basic Indicators

For the period

	2016	2017	2018	01.19	03.19	04.19	05.19	06.19
<b>Payment Systems:</b>								
<b>Amount of Payments, thousand</b>	<b>35 307</b>	<b>36 554</b>	<b>42 942</b>	<b>2 928</b>	<b>3 169</b>	<b>3 411</b>	<b>3 369</b>	<b>3 314</b>
of which:								
interbank transfer system of money	14 005	15 093	16 765	1 086	1 077	1 173	1 191	1 166
to total, %	39,7	41,3	39,0	37,1	34,0	34,4	35,4	35,2
interbank clearing system	21 302	21 461	26 177	1 842	2 092	2 238	2 178	2 148
to total, %	60,3	58,7	61,0	62,9	66,0	65,6	64,6	64,8
<b>Volume of Payments, bln.KZT</b>	<b>590 687 106</b>	<b>850 582 472</b>	<b>834 563 708</b>	<b>83 513 026</b>	<b>67 543 259</b>	<b>66 708 177</b>	<b>75 799 676</b>	<b>55 908 089</b>
of which:								
interbank transfer system of money	584 671 708	844 149 976	828 120 640	83 105 310	67 066 630	66 127 417	75 207 789	55 319 533
to total volume, %	99,0	99,2	99,2	99,5	99,3	99,1	99,2	98,9
interbank clearing system	6 015 397	6 432 497	6 443 068	407 716	476 628	580 760	591 888	588 557
to total volume, %	1,0	0,8	0,8	0,5	0,7	0,9	0,8	1,1
<b>Amount of Users in Payment Systems of Kazakhstan:</b>								
interbank transfer system of money	47	46	43	43	39	39	39	39
interbank clearing system	36	36	35	35	32	32	32	32
<b>Payments and transfers of money through correspondent accounts opened between banks</b>								
<b>Amount of Payments, thousand</b>	<b>6 301</b>	<b>8 062</b>	<b>11 383</b>	<b>933</b>	<b>953</b>	<b>1 183</b>	<b>1 163</b>	<b>1 125</b>
of which:								
through loro-accounts	3 866	4 768	7 207	542	523	621	609	600
to total, %	61	59	1	58	55	53	52	53
through nostro-accounts	2 435	3 294	4 176	391	430	562	554	525
to total, %	39	41	0	42	45	48	48	47
<b>Volume of Payments, bln.KZT</b>	<b>2 815 658</b>	<b>4 416 520</b>	<b>5 894 531</b>	<b>513 684</b>	<b>490 541</b>	<b>556 090</b>	<b>533 461</b>	<b>554 704</b>
of which:								
through loro-accounts	1 572 448	2 198 745	3 895 254	346 398	287 564	345 563	337 241	359 933
to total volume, %	55,8	49,8	0,7	67,4	58,6	62,1	63,2	64,9
through nostro-accounts	1 243 210	2 217 774	1 999 277	167 286	202 977	210 527	196 220	194 770
to total volume, %	44	50	0	33	41	38	37	35
<b>Payment instruments on the territory of Kazakhstan*</b>								
<b>Amount of Payments, thousand</b>	<b>386 138</b>	<b>669 573</b>	<b>871 130</b>	<b>112 613</b>	<b>136 991</b>	<b>147 040</b>	<b>158 449</b>	<b>157 917</b>
Payment order	19 326	164 667	18 102	15 998	18 765	20 855	23 978	22 337
	151	2 317	120	227	122	135	126	119
Cheque for goods and services paying	2,6	1,4	2,8	0,1	0,1	0,1	0,1	0,1
Direct debiting of a banking account	119	170	3 333	163	4 182	6 503	5 521	5 180
Collection order	306	412	588	48	41	71	63	75
Payment card	35 128	34 512	38 774	95 386	111 804	115 415	125 546	126 833
Paid bill of exchange	331 105	467 492	810 210	790	2 078	4 062	3 215	3 373
<b>Volume of Payments, bln.KZT</b>	<b>254 689 280</b>	<b>313 977 515</b>	<b>342 305 111</b>	<b>27 893 289</b>	<b>37 714 535</b>	<b>39 593 121</b>	<b>42 888 552</b>	<b>36 865 690</b>
Payment order	243 166 281	298 594 996	318 806 275	25 684 183	35 180 887	36 860 392	40 058 567	33 808 145
Payment request-order	41 779	379 760	47 146	2 562	1 657	2 924	3 407	2 374
Cheque for goods and services paying	6 813	23 260	27 459	1 479	316	343	349	364
Direct debiting of a banking account	615 532	673 560	2 673 045	213 161	345 191	399 082	271 250	396 373
Collection order	48 017	59 616	105 318	10 718	9 666	11 348	13 994	15 102
Payment card	10 418 098	13 812 450	19 972 650	1 930 129	2 098 622	2 164 913	2 393 590	2 502 274
Paid bill of exchange	392 759	433 872	673 218	51 056	78 195	154 118	147 395	141 057
<b>Payment Cards***</b>								
<b>Amount of Payments using Cards issued by the banks of Kazakhstan, thousand</b>	<b>331 105</b>	<b>467 492</b>	<b>810 210</b>	<b>95 386</b>	<b>111 804</b>	<b>115 415</b>	<b>125 546</b>	<b>126 833</b>
of which:								
<b>in trade terminals:</b>	<b>120 546</b>	<b>232 022</b>	<b>523 847</b>	<b>66 521</b>	<b>80 741</b>	<b>84 220</b>	<b>92 411</b>	<b>93 276</b>
local systems	376	30	36	2	3	3	804	2 007
international systems, of which:	120 169	231 992	523 812	66 519	80 738	84 217	91 607	91 269
Visa International	100 324	162 083	230 176	19 243	19 578	16 967	19 574	17 603
MasterCard Worldwide	18 603	67 167	285 351	45 987	60 768	66 973	71 725	73 394
in trade terminals to total, %	36,4	49,6	64,7	69,7	72,2	73,0	73,6	73,5
<b>on reception of a cash:</b>	<b>210 559</b>	<b>235 470</b>	<b>286 363</b>	<b>28 865</b>	<b>31 063</b>	<b>31 195</b>	<b>33 135</b>	<b>33 557</b>
local systems	5 273	339	356	10	0	0	0	57
international systems, of which:	205 286	235 131	286 007	28 855	31 062	31 195	33 134	33 500
Visa International	154 594	155 802	149 852	12 923	13 107	12 269	12 894	12 921
MasterCard Worldwide	41 232	64 053	120 700	14 736	16 668	17 684	18 872	19 229
on reception of a cash to total, %	63,6	50,4	35,3	30,3	27,8	27,0	26,4	26,5

## Payment Systems The Basic Indicators

For the period

07.19	08.19	09.19	10.19	11.19	12.19	2019	
<b>3 703</b>	<b>3 614</b>	<b>3 519</b>	<b>3 625</b>	<b>3 430</b>	<b>3 921</b>	<b>41 615</b>	<b>Payment Systems:</b>
1 298	1 217	1 202	1 245	1 206	1 411	14 518	<b>Amount of Payments, thousand</b>
35,1	33,7	34,2	34,3	35,2	36,0	34,9	of which:
2 405	2 397	2 317	2 380	2 224	2 510	27 097	interbank transfer system of money
64,9	66,3	65,8	65,7	64,8	64,0	65,1	to total, %
<b>61 341 347</b>	<b>47 443 940</b>	<b>45 013 592</b>	<b>51 021 040</b>	<b>56 257 485</b>	<b>57 608 641</b>	<b>762 062 812</b>	interbank clearing system
60 695 445	46 826 061	44 389 846	50 326 254	55 628 927	56 863 946	754 959 606	to total, %
98,9	98,7	98,6	98,6	98,9	98,7	99,1	interbank transfer system of money
645 902	617 878	623 746	694 786	628 558	744 695	7 103 206	to total volume, %
1,1	1,3	1,4	1,4	1,1	1,3	0,9	interbank clearing system
							to total volume, %
39	39	39	39	39	39	39	<b>Amount of Users in Payment Systems of Kazakhstan:</b>
32	31	31	31	31	31	31	interbank transfer system of money
							interbank clearing system
							<b>Payments and transfers of money through correspondent accounts opened between banks</b>
<b>1 166</b>	<b>1 103</b>	<b>1 071</b>	<b>1 121</b>	<b>1 244</b>	<b>1 261</b>	<b>13 353</b>	<b>Amount of Payments, thousand</b>
613	578	484	483	592	587	6 796	of which:
53	52	45	43	48	47	51	through loro-accounts
553	525	587	638	651	674	6 557	to total, %
47	48	55	57	52	53	49	through nostro-accounts
<b>568 881</b>	<b>572 363</b>	<b>453 347</b>	<b>451 544</b>	<b>542 723</b>	<b>564 866</b>	<b>6 340 933</b>	to total, %
372 279	367 388	250 456	227 038	308 254	308 787	3 848 454	<b>Volume of Payments, bln.KZT</b>
65,4	64,2	55,2	50,3	56,8	54,7	60,7	of which:
196 603	204 975	202 891	224 506	234 469	256 079	2 492 479	through loro-accounts
35	36	45	50	43	45	39	to total volume, %
							through nostro-accounts
							to total volume, %
<b>158 678</b>	<b>158 554</b>	<b>168 270</b>	<b>188 592</b>	<b>180 177</b>	<b>212 829</b>	<b>1 899 014</b>	<b>Payment instruments on the territory of Kazakhstan*</b>
20 449	19 938	19 899	20 750	18 608	22 071	242 197	<b>Amount of Payments, thousand</b>
138	130	120	107	92	100	1 598	Payment order
0,1	0,1	0,1	0,4	0,1	0,1	1,7	Payment request-order
5 669	4 626	5 094	1 617	1 674	2 086	46 592	Cheque for goods and services paying
86	87	111	74	69	141	961	Direct debiting of a banking account
128 769	130 426	138 713	162 113	157 341	185 562	1 571 223	Collection order
3 567	3 348	4 333	3 931	2 393	2 869	36 441	Payment card
<b>40 344 454</b>	<b>35 100 280</b>	<b>35 451 892</b>	<b>38 302 444</b>	<b>38 240 997</b>	<b>41 663 299</b>	<b>457 582 018</b>	Paid bill of exchange
37 159 977	31 668 578	31 881 858	34 549 869	34 477 864	37 237 412	419 807 695	<b>Volume of Payments, bln.KZT</b>
2 288	2 171	2 502	2 416	2 562	3 217	30 773	Payment order
444	331	454	826	880	1 356	7 428	Payment request-order
418 793	541 016	698 604	458 881	496 928	528 085	5 183 607	Cheque for goods and services paying
18 999	16 854	18 782	17 696	18 521	21 251	184 397	Direct debiting of a banking account
2 597 523	2 728 995	2 711 647	3 131 630	3 104 404	3 709 019	30 890 395	Collection order
146 429	142 335	138 045	141 126	139 839	162 959	1 477 722	Payment card
							Paid bill of exchange
							<b>Payment Cards***</b>
<b>128 769</b>	<b>130 426</b>	<b>138 713</b>	<b>162 113</b>	<b>157 341</b>	<b>185 562</b>	<b>1 571 223</b>	<b>Amount of Payments using Cards issued by the banks of Kazakhstan, thousand</b>
<b>94 341</b>	<b>95 979</b>	<b>107 993</b>	<b>128 641</b>	<b>129 467</b>	<b>153 929</b>	<b>1 195 417</b>	of which:
29 957	42 376	53 545	63 815	68 753	84 084	345 351	<b>in trade terminals:</b>
64 384	53 602	54 448	64 826	60 714	69 846	850 066	local systems
19 055	18 612	19 054	19 798	18 297	21 102	225 806	international systems, of which:
45 046	34 707	35 115	44 716	42 050	48 373	618 860	<b>on reception of a cash:</b>
73,3	73,6	77,9	79,4	82,3	83,0	76,1	local systems
<b>34 429</b>	<b>34 447</b>	<b>30 719</b>	<b>33 472</b>	<b>27 875</b>	<b>31 632</b>	<b>375 806</b>	international systems, of which:
1 043	3 130	359	441	476	550	6 043	<b>on reception of a cash:</b>
33 385	31 317	30 360	33 031	27 398	31 082	369 764	local systems
12 853	12 418	11 612	12 098	10 693	12 617	147 765	international systems, of which:
19 343	17 620	17 630	19 689	15 517	17 207	207 079	<b>on reception of a cash to total, %</b>
26,7	26,4	22,1	20,6	17,7	17,0	23,9	<b>on reception of a cash to total, %</b>

Continuation

	2016	2017	2018	01.19	03.19	04.19	05.19	06.19
<b>Volume of Payments using Cards issued by the banks of Kazakhstan</b>	<b>10 418 098</b>	<b>13 785 521</b>	<b>19 972 650</b>	<b>1 930 129</b>	<b>2 098 622</b>	<b>2 164 913</b>	<b>2 393 590</b>	<b>2 502 274</b>
of which:								
<b>in trade terminals:</b>	<b>1 620 215</b>	<b>3 048 502</b>	<b>6 387 177</b>	<b>678 199</b>	<b>866 918</b>	<b>878 903</b>	<b>1 020 014</b>	<b>1 036 556</b>
local systems	50 611	27 195	38 272	3 686	3 504	4 292	28 741	36 371
international systems, of which:	1 569 604	3 021 307	6 348 905	674 513	863 414	874 610	991 273	1 000 186
Visa International	1 289 197	2 148 218	3 366 856	221 182	296 863	270 812	306 459	312 124
MasterCard Worldwide	260 896	838 266	2 797 633	427 005	562 525	600 575	680 569	683 808
<i>in trade terminals to total, %</i>	<i>15,6</i>	<i>22,1</i>	<i>32,0</i>	<i>35,1</i>	<i>41,3</i>	<i>40,6</i>	<i>42,6</i>	<i>41,4</i>
<b>on reception of a cash:</b>	<b>8 797 884</b>	<b>10 737 020</b>	<b>13 585 473</b>	<b>1 251 930</b>	<b>1 231 704</b>	<b>1 286 011</b>	<b>1 373 577</b>	<b>1 465 718</b>
local systems	187 259	13 989	17 519	556	19	17	12	3 852
international systems, of which:	8 610 625	10 723 031	13 567 954	1 251 374	1 231 686	1 285 993	1 373 565	1 461 866
Visa International	6 741 955	7 477 301	8 307 016	702 155	638 950	645 726	671 119	698 735
MasterCard Worldwide	1 572 158	2 711 331	4 646 837	497 502	538 222	586 326	642 003	695 876
<i>on reception of a cash to total, %</i>	<i>84,4</i>	<i>77,9</i>	<i>68,0</i>	<i>64,9</i>	<i>58,7</i>	<i>59,4</i>	<i>57,4</i>	<i>58,6</i>
<b>Total amount of Cards in Circulation, thousand, of which:</b>	<b>15 703</b>	<b>19 411</b>	<b>23 390</b>	<b>23 661</b>	<b>24 428</b>	<b>24 957</b>	<b>25 094</b>	<b>26 359</b>
local systems	198	87	34	12	1	1	1	1 063
international systems, of which:	15 505	19 324	23 356	23 649	24 427	24 956	25 094	25 296
Visa International	11 167	12 664	14 814	15 068	15 310	15 500	15 363	15 305
MasterCard Worldwide	3 099	5 271	6 987	7 024	7 575	7 913	8 187	8 445
<b>Amount of Holders of Cards, thousand, of which:</b>	<b>14 209</b>	<b>17 012</b>	<b>18 980</b>	<b>19 452</b>	<b>21 201</b>	<b>21 625</b>	<b>21 811</b>	<b>23 281</b>
local systems	166	71	31	11	1	1	0	1 063
international systems, of which:	14 043	16 941	18 949	19 441	21 200	21 624	21 810	22 218
Visa International	10 252	11 257	11 864	12 139	13 342	13 432	13 336	13 474
MasterCard Worldwide	2 829	4 562	5 967	6 155	6 713	7 040	7 319	7 592
<b>Amount of the used Payment Cards, thousand, of which:</b>	<b>8 420</b>	<b>9 882</b>	<b>11 406</b>	<b>12 097</b>	<b>13 126</b>	<b>13 347</b>	<b>13 674</b>	<b>14 253</b>
local systems	114	33	24	8	0	0	0	474
international systems, of which:	8 305	9 849	11 381	12 089	13 126	13 347	13 673	13 779
Visa International	5 913	6 287	6 744	7 259	7 729	7 732	7 801	7 728
MasterCard Worldwide	1 618	2 732	3 783	3 981	4 535	4 754	5 004	5 191
<b>Amount of Units of Equipment for Payment Cards :</b>								
pos-terminals, of which:	107 498	126 724	135 796	137 036	141 377	143 382	144 757	146 322
in banks	8 065	10 002	8 817	8 521	8 498	8 581	8 613	8 682
at businessmen	99 433	116 722	126 979	128 515	138 879	134 801	136 144	137 640
cash dispensers	9 561	9 698	11 017	10 891	10 401	10 542	10 624	10 923
<b>Number of entrepreneurs (units)</b>	<b>66 079</b>	<b>78 686</b>	<b>82 527</b>	<b>83 822</b>	<b>85 592</b>	<b>86 501</b>	<b>87 124</b>	<b>88 066</b>
<b>Money Transfers abroad / from abroad through the international money transfers systems</b>								
<b>Number of sent transfers (total, thousand transactions), of which:</b>								
Gold Crown	911	1 207	1 724	118	141	164	168	159
Western Union	263	294	256	16	17	15	19	16
Unistrim	233	283	172	7	8	10	10	9
Contact	<b>156</b>	<b>144</b>	<b>84</b>	<b>4</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>7</b>
Others	573	572	439	24	32	39	33	32
<b>Number of received transfers (total, thousand transactions), of which:</b>								
Gold Crown	417	519	647	53	57	61	57	50
Western Union	287	341	388	32	33	36	36	34
Unistrim	66	59	63	5	4	5	5	4
Others	434	459	418	37	44	48	44	41
<b>Volume of sent transfers (total, bln.KZT), of which:</b>	<b>382 173</b>	<b>496 578</b>	<b>601 816</b>	<b>37 899</b>	<b>45 155</b>	<b>52 094</b>	<b>54 831</b>	<b>54 175</b>
Gold Crown	150 433	253 477	398 659	26 286	31 984	37 517	39 200	39 659
Western Union	78 341	79 823	84 851	6 153	5 875	5 329	6 803	6 151
Unistrim	41 148	53 007	44 122	1 971	1 828	2 174	1 945	1 425
Contact	44 941	38 686	20 580	803	1 621	1 716	2 442	2 437
Others	67 310	71 585	53 604	2 687	3 847	5 358	4 442	4 504
<b>Volume of received transfers (total, bln.KZT), of which:</b>	<b>248 517</b>	<b>306 111</b>	<b>361 966</b>	<b>28 699</b>	<b>28 664</b>	<b>32 855</b>	<b>29 086</b>	<b>27 216</b>
Gold Crown	117 601	159 093	193 489	14 262	13 291	15 544	12 243	10 869
Western Union	49 419	61 230	77 039	6 100	6 087	6 983	6 729	6 407
Unistrim	25 519	22 971	19 596	1 638	1 421	1 212	1 181	946
Others	55 979	62 818	71 843	6 699	7 864	9 116	8 933	8 994

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

\*\*) Volumes of the "Direct debit of a bank account" instrument due to a change in the reporting form from January 1, 2018 are included in the volumes of the payment request and payment order.

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

07.19	08.19	09.19	10.19	11.19	12.19	2019	
							<b>Volume of Payments using Cards issued by the banks of Kazakhstan</b>
<b>2 597 523</b>	<b>2 728 995</b>	<b>2 711 647</b>	<b>3 131 630</b>	<b>3 104 404</b>	<b>3 709 019</b>	<b>30 890 395</b>	of which:
<b>1 115 225</b>	<b>1 185 902</b>	<b>1 392 351</b>	<b>1 683 011</b>	<b>1 764 901</b>	<b>2 144 677</b>	<b>14 485 019</b>	<b>in trade terminals:</b>
396 381	563 825	769 305	888 176	985 106	1 234 380	4 916 832	local systems
718 844	622 077	623 046	794 835	779 795	910 297	9 568 187	international systems, of which:
335 158	336 175	344 791	397 740	357 612	417 947	3 823 916	Visa International
379 536	281 629	274 347	392 823	414 182	487 257	5 646 485	MasterCard Worldwide
42,9	43,5	51,3	53,7	56,9	57,8	46,9	<i>in trade terminals to total, %</i>
<b>1 482 299</b>	<b>1 543 093</b>	<b>1 319 295</b>	<b>1 448 619</b>	<b>1 339 502</b>	<b>1 564 342</b>	<b>16 405 376</b>	<b>on reception of a cash:</b>
74 963	153 579	10 569	12 633	13 751	16 336	286 337	local systems
1 407 335	1 389 514	1 308 727	1 435 986	1 325 751	1 548 006	16 119 040	international systems, of which:
684 856	690 113	637 907	683 923	640 606	772 035	8 059 834	Visa International
664 010	639 241	619 506	694 871	628 890	715 311	7 377 612	MasterCard Worldwide
57,1	56,5	48,7	46,3	43,1	42,2	53,1	<i>on reception of a cash to total, %</i>
<b>29 358</b>	<b>30 138</b>	<b>30 569</b>	<b>31 190</b>	<b>31 863</b>	<b>32 048</b>	<b>32 048</b>	<b>Total amount of Cards in Circulation, thousand, of which:</b>
3 799	4 030	4 263	4 485	4 670	5 020	5 020	local systems
25 559	26 108	26 306	26 705	27 193	27 029	27 029	international systems, of which:
15 284	15 533	15 419	15 565	15 783	16 104	16 104	Visa International
8 715	9 027	9 391	9 647	9 997	9 616	9 616	MasterCard Worldwide
<b>26 023</b>	<b>26 599</b>	<b>27 242</b>	<b>27 824</b>	<b>28 439</b>	<b>29 793</b>	<b>29 793</b>	<b>Amount of Holders of Cards, thousand, of which:</b>
3 799	4 030	4 263	4 484	4 670	4 932	4 932	local systems
22 223	22 569	22 979	23 340	23 769	24 861	24 861	international systems, of which:
13 177	13 230	13 251	13 310	13 446	14 353	14 353	Visa International
7 890	8 191	8 605	8 905	9 246	9 220	9 220	MasterCard Worldwide
<b>16 961</b>	<b>25 955</b>	<b>18 460</b>	<b>19 167</b>	<b>19 166</b>	<b>18 176</b>	<b>18 176</b>	<b>Amount of the used Payment Cards, thousand, of which:</b>
3 182	3 387	3 637	3 867	4 030	4 190	4 190	local systems
13 780	22 569	14 823	15 300	15 136	13 987	13 987	international systems, of which:
7 494	7 663	7 909	8 013	7 798	6 889	6 889	Visa International
5 435	5 664	6 076	6 378	6 512	6 398	6 398	MasterCard Worldwide
							<b>Amount of Units of Equipment for Payment Cards :</b>
152 155	154 742	160 679	163 001	166 816	170 410	170 410	pos-terminals, of which:
143 458	8 629	8 666	8 704	8 718	8 720	8 720	in banks
8 697	146 113	152 013	154 297	158 098	161 690	161 690	at businessmen
10 977	11 364	11 609	11 707	11 322	11 315	11 315	cash dispensers
<b>89 055</b>	<b>88 937</b>	<b>89 764</b>	<b>91 095</b>	<b>93 497</b>	<b>96 428</b>	<b>96 428</b>	<b>Number of entrepreneurs (units)</b>
							<b>Money Transfers abroad / from abroad through the international money transfers systems</b>
							<b>Number of sent transfers (total, thousand transactions), of which:</b>
241	235	240	244	214	219	2 631	
174	170	173	177	156	161	1 886	Gold Crown
19	16	17	16	15	17	197	Western Union
9	9	9	9	6	10	103	Unistrim
<b>7</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>7</b>	<b>8</b>	<b>84</b>	Contact
32	32	33	34	31	23	362	Others
							<b>Number of received transfers (total, thousand transactions), of which:</b>
141	143	138	142	135	152	1 652	
56	46	54	55	52	69	660	Gold Crown
37	51	38	35	37	38	438	Western Union
5	4	4	4	5	4	53	Unistrim
44	42	42	48	42	41	501	Others
63 695	62 816	65 479	66 611	58 288	56 587	655 242	<b>Volume of sent transfers (total, bln.KZT), of which:</b>
46 529	46 875	48 866	50 128	43 335	42 714	480 820	Gold Crown
7 639	6 548	6 846	6 612	6 418	6 310	75 370	Western Union
2 096	2 102	2 164	2 248	1 586	2 444	24 176	Unistrim
2 421	2 482	2 642	2 554	2 428	2 423	24 948	Contact
5 010	4 809	4 961	5 068	4 521	2 696	49 928	Others
<b>29 917</b>	<b>29 498</b>	<b>28 324</b>	<b>29 431</b>	<b>26 897</b>	<b>27 516</b>	<b>344 632</b>	<b>Volume of received transfers (total, bln.KZT), of which:</b>
12 206	10 473	12 067	12 759	11 105	12 886	150 848	Gold Crown
7 093	9 788	6 857	7 566	6 583	6 361	82 330	Western Union
1 141	849	893	1 002	874	751	13 757	Unistrim
9 478	8 388	8 507	8 104	8 335	7 519	97 698	Others

## Balance of Payments and Foreign Debt

### Balance of Payments (Analytical Presentation)

Mn. of USD

	2015	2016	2017	2017			
				I	II	III	IV
<b>Current Account</b>	<b>-6011,6</b>	<b>-8132,1</b>	<b>-5101,9</b>	<b>-1444,9</b>	<b>-1258,2</b>	<b>-1533,9</b>	<b>-864,9</b>
Trade balance	11627,1	9253,4	16727,8	4265,2	4070,5	3371,5	5020,6
Exports	44826,4	35485,8	47301,0	10540,2	11946,3	11254,3	13560,3
Imports	33199,3	26232,4	30573,2	6274,9	7875,8	7882,8	8539,7
Services	-4720,3	-3762,4	-3577,8	-845,3	-735,6	-845,4	-1151,5
Exports	6177,4	6084,5	6504,9	1416,2	1679,4	1819,7	1589,5
Imports	10897,7	9846,9	10082,6	2261,5	2415,0	2665,2	2741,0
Primary income	-11617,9	-13450,3	-18148,5	-4828,9	-4573,1	-4054,6	-4691,9
Compensation of employees, net	-1882,0	-1433,7	-1501,3	-333,9	-354,0	-396,5	-416,9
Investment income, net	-9875,7	-12156,5	-16782,3	-4528,8	-4252,9	-3691,9	-4308,8
Income receivable	2114,8	2112,6	2309,4	515,4	576,6	585,4	632,0
Income on direct investment	585,2	597,8	795,5	163,3	199,5	197,3	235,4
Income on portfolio investment	1035,4	1084,7	1031,4	251,1	267,4	251,4	261,5
Income on other investment	494,2	430,0	482,5	101,0	109,7	136,7	135,0
<i>of which Interest on international reserves and assets of the National Fund</i>	<i>1027,5</i>	<i>1119,8</i>	<i>1161,2</i>	<i>269,9</i>	<i>299,3</i>	<i>295,2</i>	<i>296,8</i>
Income payable	11990,5	14269,1	19091,7	5044,2	4829,5	4277,2	4940,8
Income on direct investment	9400,0	11915,1	16532,0	4442,5	4170,3	3628,7	4290,5
Income on portfolio investment	1639,3	1191,0	1198,5	273,6	329,5	288,3	307,2
Income on other investment	951,1	1163,0	1361,2	328,0	329,8	360,2	343,1
Other primary income, net	139,8	139,8	135,0	33,8	33,8	33,8	33,8
Secondary income	-1300,5	-172,7	-103,4	-35,9	-20,0	-5,4	-42,1
<b>Capital account balance</b>	<b>131,7</b>	<b>269,5</b>	<b>346,8</b>	<b>13,9</b>	<b>275,9</b>	<b>29,5</b>	<b>27,6</b>
<b>Financial account (excluding reserve assets)</b>	<b>-9655,7</b>	<b>-7894,2</b>	<b>-5478,4</b>	<b>-1599,5</b>	<b>-470,6</b>	<b>-3942,5</b>	<b>534,2</b>
Direct investment	-3261,4	-13746,4	-3756,1	-2022,3	-1227,6	339,4	-845,6
Net acquisition of financial assets	3316,4	3474,6	956,5	458,7	1035,0	709,6	-1246,8
Net incurrence of liabilities	6577,8	17221,0	4712,6	2481,0	2262,7	370,1	-401,2
Portfolio investment	-5887,9	746,2	-5398,3	1229,3	-3362,0	-6107,5	2841,9
Net acquisition of financial assets	-9524,5	-1250,2	-3246,9	1378,3	-1507,9	-5436,3	2318,9
Central bank and general government	-8358,4	-2609,5	-5803,8	967,3	-1057,1	-6826,7	1112,6
Banks	-819,8	150,6	872,2	-43,4	172,4	269,1	474,1
Other sectors	-346,3	1208,6	1684,7	454,4	-623,2	1121,4	732,1
Net incurrence of liabilities	-3636,6	-1996,4	2151,4	149,0	1854,1	671,3	-523,0
Central bank and general government	3355,2	-795,0	-83,2	404,8	-42,8	-111,2	-334,1
Banks	-872,3	-911,9	-836,6	-379,9	-588,3	-77,3	209,0
Other sectors	-6119,5	-289,5	3071,2	124,2	2485,2	859,7	-397,9
Financial derivatives, net	-14,6	-24,8	115,5	83,9	59,8	-20,4	-7,8
Other investment	-491,8	5130,8	3560,6	-890,5	4059,2	1846,0	-1454,2
Other equity, net	86,3	-24,2	37,0	35,4	1,7	0,0	-0,1
Medium- and long term debt instruments	-4219,8	-4218,5	-466,0	-143,8	887,3	-935,6	-273,9
Net acquisition of financial assets	-2123,0	-1520,9	-419,4	-319,6	245,3	-300,7	-44,4
Central bank and general government	-44,1	-188,8	-33,6	-14,4	-2,3	-10,6	-6,3
Banks	-179,7	-316,1	-44,9	26,2	-10,6	-19,1	-41,4
Other sectors	-1899,2	-1016,0	-340,8	-331,4	258,2	-271,0	3,3
Net incurrence of liabilities	2096,8	2697,6	46,6	-175,8	-642,0	634,9	229,5
Central bank and general government	922,2	842,6	-177,1	-97,3	-48,7	-45,6	14,5
Banks	-625,4	52,9	-235,2	-281,2	-48,1	69,9	24,2
Other sectors	1799,9	1802,1	458,9	202,7	-545,2	610,7	190,8
Short term debt instruments	3641,6	9373,4	3989,6	-782,1	3170,2	2781,7	-1180,2
Net acquisition of financial assets	1511,2	9564,4	4921,7	-651,0	3381,0	3213,3	-1021,6
Net incurrence of liabilities	-2130,4	190,9	932,1	131,1	210,8	431,6	158,6
<b>Net errors and omissions</b>	<b>-4543,5</b>	<b>-103,4</b>	<b>-2088,9</b>	<b>-729,5</b>	<b>197,9</b>	<b>-1145,8</b>	<b>-411,5</b>
<b>Overall balance</b>	<b>767,7</b>	<b>71,7</b>	<b>1365,5</b>	<b>561,0</b>	<b>313,8</b>	<b>-1292,3</b>	<b>1783,0</b>
<b>Financing</b>	<b>-767,7</b>	<b>-71,7</b>	<b>-1365,5</b>	<b>-561,0</b>	<b>-313,8</b>	<b>1292,3</b>	<b>-1783,0</b>
Reserve assets NBK	-767,7	-71,7	-1365,5	-561,0	-313,8	1292,3	-1783,0

Data is updated beginning due to revision of estimated indicators on operations of individuals and goods export based on the balance of payment methodology and revision of approaches to residency of construction and drilling companies' branches that conduct their activities on the territory of the Republic of Kazakhstan

**Balance of Payments and Foreign Debt**  
**Balance of Payments (Analytical Presentation)**

Mln. of USD

2018	2018				2019 9 months	2019			
	I	II	III	IV		I	II	III	
<b>-288,9</b>	<b>-913,6</b>	<b>-556,0</b>	<b>-346,4</b>	<b>1527,2</b>	<b>-4262,1</b>	<b>-163,0</b>	<b>-1757,1</b>	<b>-2834,6</b>	<b>Current Account</b>
25532,0	6082,7	6201,0	6273,0	6975,3	14968,7	6190,4	5171,1	3353,8	Trade balance
59778,7	13657,8	14679,8	15356,0	16085,1	42817,7	13327,0	15240,9	14216,1	Exports
34246,7	7575,1	8478,8	9083,0	9109,8	27849,0	7136,6	10069,9	10862,3	Imports
-4673,9	-940,5	-1041,3	-1312,1	-1380,1	-2557,0	-949,2	-900,3	-748,9	Services
7304,3	1591,2	1895,1	2010,0	1808,1	5818,5	1644,3	1885,4	2288,8	Exports
11978,3	2531,7	2936,4	3322,0	3188,2	8375,5	2593,5	2785,7	3037,7	Imports
-22065,1	-6180,4	-5842,0	-5630,6	-4412,1	-16961,2	-5508,2	-6081,8	-5544,7	Primary income
-1583,9	-355,4	-395,7	-429,0	-403,8	-1168,8	-368,4	-387,4	-413,1	Compensation of employees, net
-20616,2	-5858,8	-5480,0	-5235,3	-4042,1	-15891,0	-5172,9	-5727,2	-5164,4	Investment income, net
2478,0	586,7	634,0	648,2	609,1	1731,1	499,7	693,9	559,5	Income receivable
649,2	156,2	157,0	184,6	151,3	409,2	62,0	230,5	138,7	Income on direct investment
1217,5	289,4	327,4	295,3	305,4	971,0	311,0	347,7	312,4	Income on portfolio investment
611,4	141,2	149,6	168,2	152,4	350,8	126,6	115,8	108,4	Income on other investment <i>of which Interest on international reserves and assets of the National</i>
<i>1311,8</i>	<i>313,4</i>	<i>355,0</i>	<i>323,5</i>	<i>319,9</i>	<i>911,2</i>	<i>309,9</i>	<i>321,2</i>	<i>280,1</i>	<i>reserves and assets of the National</i>
23094,2	6445,5	6114,0	5883,5	4651,2	17622,1	5672,5	6421,1	5723,9	Income payable
20438,1	5764,2	5389,8	5205,1	4079,0	15769,8	5056,1	5783,4	5129,9	Income on direct investment
1181,8	302,4	376,0	279,5	223,9	771,9	248,8	303,8	219,3	Income on portfolio investment
1474,3	379,0	348,2	398,9	348,3	1080,4	367,7	333,9	374,7	Income on other investment
135,0	33,8	33,8	33,8	33,8	98,7	33,1	32,8	32,8	Other primary income, net
918,2	124,6	126,3	323,2	344,1	287,4	103,9	53,9	105,1	Secondary income
<b>203,4</b>	<b>69,9</b>	<b>117,7</b>	<b>29,9</b>	<b>-14,1</b>	<b>76,6</b>	<b>37,4</b>	<b>10,4</b>	<b>39,4</b>	<b>Capital account balance</b>
<b>2631,7</b>	<b>1000,8</b>	<b>393,8</b>	<b>377,4</b>	<b>859,7</b>	<b>2118,3</b>	<b>4010,0</b>	<b>-270,1</b>	<b>-1434,2</b>	<b>Financial account (excluding reserve assets)</b>
-4857,6	-3546,1	-728,8	-845,1	262,4	-4295,7	-2562,7	-1154,1	-346,6	Direct investment
-4643,8	-2505,9	-860,4	-273,7	-1003,8	-2063,5	-592,0	-2208,3	745,3	Net acquisition of financial assets
213,8	1040,2	-131,5	571,4	-1266,3	2232,3	1970,6	-1054,2	1091,9	Net incurrence of liabilities
2632,9	1642,6	374,0	1028,3	-412,0	2927,2	3286,0	933,6	-1294,9	Portfolio investment
-997,7	124,8	-738,5	-1303,9	919,9	3125,4	2631,4	462,7	29,0	Net acquisition of financial assets
-854,3	-380,1	-20,4	-2205,0	1751,2	245,5	861,8	78,1	-694,4	Central bank and general government
-91,9	-37,9	-125,4	-8,2	79,6	225,5	110,7	64,1	48,4	Banks
-51,4	542,8	-592,6	909,3	-910,9	2654,4	1658,9	320,4	675,1	Other sectors
-3630,6	-1517,8	-1112,5	-2332,2	1331,9	198,2	-654,6	-471,0	1323,9	Net incurrence of liabilities
-73,5	273,4	-901,3	-464,6	1019,0	1186,3	260,8	-80,1	1005,6	Central bank and general government
-164,5	-100,6	-11,7	13,7	-66,0	-362,0	-191,9	-61,7	-108,4	Banks
-3392,5	-1690,7	-199,5	-1881,3	378,9	-626,0	-723,6	-329,2	426,8	Other sectors
109,4	0,5	71,6	37,4	-0,2	-52,6	-38,6	-12,5	-1,6	Financial derivatives, net
4746,9	2903,8	677,0	156,8	1009,3	3539,5	3325,2	-37,0	208,9	Other investment
33,7	29,5	0,6	2,1	1,5	29,2	27,6	2,1	-0,5	Other equity, net
2486,4	328,2	-16,1	905,8	1268,6	706,1	626,4	57,1	16,5	Medium- and long term debt instruments
-4,6	-54,3	-136,4	334,1	-148,0	103,1	-203,2	106,1	200,2	Net acquisition of financial assets
-14,0	0,8	-1,9	-4,8	-8,1	-2,8	0,2	-1,6	-1,4	Central bank and general government
-44,2	-46,3	15,7	-5,0	-8,6	105,0	-1,5	-10,7	117,1	Banks
53,6	-8,7	-150,2	343,8	-131,3	0,9	-202,0	118,4	84,5	Other sectors
-2491,1	-382,5	-120,3	-571,7	-1416,5	-603,0	-829,6	49,0	183,7	Net incurrence of liabilities
-284,7	-99,7	-69,7	-78,0	-37,4	-680,6	-342,5	-29,4	-303,4	Central bank and general government
-645,7	-420,3	33,9	-360,7	101,5	-698,1	-470,5	-76,6	-151,0	Banks
-1560,7	137,5	-84,5	-133,0	-1480,7	775,6	-16,6	155,0	638,1	Other sectors
2226,8	2546,0	692,6	-751,1	-260,7	2804,1	2671,3	-96,3	192,9	Short term debt instruments
3493,9	2412,8	1222,9	-63,8	-78,0	3401,9	2847,3	781,5	349,1	Net acquisition of financial assets
1267,2	-133,2	530,3	687,3	182,7	597,8	176,0	877,8	156,2	Net incurrence of liabilities
<b>1190,9</b>	<b>950,8</b>	<b>742,6</b>	<b>803,7</b>	<b>-1306,3</b>	<b>659,2</b>	<b>-331,3</b>	<b>573,2</b>	<b>1087,0</b>	<b>Net errors and omissions</b>
<b>1526,2</b>	<b>893,6</b>	<b>89,5</b>	<b>-109,7</b>	<b>652,8</b>	<b>5644,7</b>	<b>4466,9</b>	<b>903,4</b>	<b>274,1</b>	<b>Overall balance</b>
<b>-1526,2</b>	<b>-893,6</b>	<b>-89,5</b>	<b>109,7</b>	<b>-652,8</b>	<b>-5644,7</b>	<b>-4466,9</b>	<b>-903,4</b>	<b>-274,1</b>	<b>Financing</b>
-1526,2	-893,6	-89,5	109,7	-652,8	-5644,7	-4466,9	-903,4	-274,1	Reserve assets NBK

## External debt

Min. of USD, end of period

	12.14	03.15	06.15	09.15	12.15	03.16	06.16	09.16	12.16	03.17	06.17	09.17
1. State and state-guaranteed external debt <i>in percent of total</i>	8 704 5,5	8 396 5,4	8 304 5,3	11 671 7,5	12 878 8,4	12 892 8,4	14 243 8,9	14 020 8,5	13 677 8,4	14 114 8,6	13 959 8,3	14 125 8,4
2. Private non-guaranteed external debt <i>in percent of total</i>	148 411 94,5	145 669 94,6	146 977 94,7	143 614 92,5	140 129 91,6	140 443 91,6	145 622 91,6	150 829 91,1	149 632 91,6	150 949 91,4	153 574 91,7	154 469 91,6
<b>External Debt</b>	<b>157 115</b>	<b>154 066</b>	<b>155 281</b>	<b>155 284</b>	<b>153 007</b>	<b>153 335</b>	<b>159 864</b>	<b>164 849</b>	<b>163 308</b>	<b>165 063</b>	<b>167 533</b>	<b>168 595</b>
of which intercompany loans* <i>in percent of total</i>	79 135 50,4	94 988 61,7	96 696 62,3	96 334 62,0	96 264 62,9	96 935 63,2	99 504 62,2	104 320 63,3	104 468 64,0	105 030 63,6	105 959 63,2	105 813 62,8

\*) Liabilities to Foreign Associated and Affiliated Companies and Branches

Source: NBK, Ministry of Finance, Statistics Agency

## Kazakhstan's External Debt Indicators\*

	2015				2015	2016				2016	2017	
	I	II	III	IV		I	II	III	IV		I	II
<b>A. Absolute indicators (mln. USD)</b>												
1. External debt (estimate at the end of period) <i>inc. intercompany lending</i>	154 065,7	155 281,0	155 284,3	153 006,6	153 006,6	153 335,1	159 864,4	164 849,2	163 308,5	163 308,5	165 063,4	167 532,8
2. External debt, excluding intercompany lending (estimate at the end of period)	94 988,1	96 696,5	96 333,6	96 263,5	96 263,5	96 934,6	99 503,7	104 320,1	104 468,0	104 468,0	105 029,6	105 958,6
3. Long-term external debt service (incl. intercompany lending)	59 077,6	58 584,5	58 950,6	56 743,1	56 743,1	56 400,6	60 360,7	60 529,1	58 840,4	58 840,4	60 033,8	61 574,2
4. Long-term external debt service (excl. intercompany lending)	10 260,8	8 415,9	7 600,3	11 925,0	38 202,0	6 530,0	8 392,9	7 608,5	8 844,5	31 375,9	7 224,5	8 210,3
<b>B. Comparative indicators</b>												
1. External debt per capita (in USD excl. intercompany lending)	3 380,5	3 339,8	3 347,9	3 211,3	3 211,3	3 180,5	3 392,7	3 389,5	3 283,8	3 283,8	3 340,0	3 414,3
2. External debt to GDP ratio (incl. intercompany lending, %)	70,3	71,2	74,1	82,9	83,0	92,4	106,6	121,2	118,5	119,0	114,6	112,1
3. External debt to GDP ratio (excl. intercompany lending, %)	27,0	26,8	28,1	30,7	30,8	34,0	40,2	44,5	42,7	42,9	41,7	41,2
4. External debt to EGNFSy ratio (incl. intercompany lending, %)	206,1	231,7	265,3	300,0	300,0	324,3	369,2	398,8	392,8	392,8	374,8	349,5
5. External debt to EGNFSy ratio (excl. intercompany lending, %)	79,0	87,4	100,7	111,3	111,3	119,3	139,4	146,4	141,5	141,5	136,3	128,5
6. Long-term external debt service to EGNFSp ratio (incl. intercompany lending, %)	77,7	61,3	59,4	105,7	74,9	68,8	86,2	70,2	76,8	75,5	60,4	60,3
7. Long-term external debt service to EGNFSp ratio (excl. intercompany lending, %)	52,3	37,1	31,3	76,3	48,3	32,6	34,5	35,3	35,0	34,4	22,6	26,8
8. Interest payments to EGNFSp ratio (%)	9,8	9,4	10,9	11,4	10,3	13,8	14,0	13,7	12,9	13,6	12,9	12,0
9. Reserve assets of the National Bank of Kazakhstan to a short-term external debt (%)	359,9	369,9	435,7	445,2	445,2	455,2	480,1	463,8	452,9	452,9	421,7	417,2
<b>Reference:</b>												
Population (in thousands)*	17 476,1	17 541,2	17 608,2	17 669,9	17 669,9	17 733,2	17 791,5	17 857,6	17 918,2	17 918,2	17 974,1	18 034,4
GDP (bln. KZT), the period**	8 267,5	8 536,9	10 632,1	13 447,6	40 884,1	9 309,1	10 048,0	11 998,1	15 616,0	46 971,2	10 431,4	11 114,9
GDP for the 12 months (bln. USD)***	219,1	218,2	209,5	184,7	184,4	166,0	150,0	136,0	137,8	137,3	144,0	149,4
Exports of goods and non-factor services for the period (EGNFSp)	13 211,5	13 717,8	12 793,4	11 281,1	51 003,8	9 488,2	9 732,1	10 839,1	11 510,9	41 570,3	11 956,4	13 625,7
Exports of goods and non-factor services for the year (EGNFSy)	74 763,4	67 010,6	58 539,0	51 003,8	51 003,8	47 280,6	43 294,8	41 340,5	41 570,3	41 570,3	44 038,5	47 932,1

Data is updated beginning due to revision of estimated indicators on operations of individuals and goods export based on the balance of payment methodology and revision of approaches to residency of construction and drilling companies' branches that conduct their activities on the territory of the Republic of Kazakhstan

\* Source: Committee on Statistics of the Ministry of National Economy of the RK (CS MNE) (no information for the 2-3 quarter of 2016 due to its reconsideration by the CS MNE)

\*\* Data of the CS MNE. Data for 2015 years was updated by the Committee on Statistics in 29 July 2016, for 2016 - on February 17th, 2017

\*\*\* GDP in USD for the calendar year is the information of CS MNE. GDP in USD dollars for 12 months for the reasons of calculating relative parameters on quarterly basis is calculated as the sum of quarter data in USD, using corresponding average value of the exchange rate for the quarter



## External debt

Mln. of USD, end of period

12.17	03.18	06.18	09.18	12.18	03.19	06.19	09.19	
14 308	14 357	13 386	12 974	13 915	14 019	14 394	14 850	1. State and state-guaranteed external debt
8,6	8,6	8,1	8,0	8,8	8,9	9,1	9,4	<i>in percent of total</i>
152 910	152 321	151 071	148 307	144 872	143 629	143 915	142 900	2. Private non-guaranteed external debt
91,4	91,4	91,9	92,0	91,2	91,1	90,9	90,6	<i>in percent of total</i>
<b>167 218</b>	<b>166 678</b>	<b>164 457</b>	<b>161 281</b>	<b>158 787</b>	<b>157 648</b>	<b>158 309</b>	<b>157 750</b>	<b>External Debt</b>
104 108	104 503	103 628	102 813	101 060	100 787	100 253	98 490	of which intercompany loans*
62,3	62,7	63,0	63,7	63,6	63,9	63,3	62,4	<i>in percent of total</i>

## Kazakhstan's External Debt Indicators\*

2017		2017	2018				2018	2019			
III	IV		I	II	III	IV		I	II	III	
168 594,6	167 217,9	167 217,9	166 678,8	164 457,6	161 282,9	158 776,4	158 776,4	157 498,0	157 655,1	157 750,0	<b>A. Absolute indicators (mln. USD)</b>
105 812,6	104 107,9	104 107,9	104 507,3	103 632,6	102 818,2	101 063,5	101 063,5	100 755,5	100 191,4	98 489,9	1. External debt (estimate at the end of period) <i>inc. intercompany lending</i>
62 782,0	63 110,0	63 110,0	62 171,5	60 825,0	58 464,8	57 712,9	57 712,9	56 742,5	57 463,7	59 260,0	2. External debt, excluding intercompany lending (estimate at the end of period)
9 170,9	12 539,6	37 145,3	9 903,5	14 196,2	11 625,3	14 251,7	49 976,7	8 987,1	8 622,4	9 609,5	3. Long-term external debt service (incl. intercompany lending)
2 514,6	5 243,4	14 108,8	3 882,0	7 773,3	5 429,9	7 081,3	24 166,5	5 298,4	5 381,6	5 966,5	4. Long-term external debt service (excl. intercompany lending)
3 469,2	3 475,8	3 475,8	3 413,6	3 328,9	3 188,8	3 099,3	3 099,3	3 076,0	3 105,4	3 191,9	<b>B. Comparative indicators</b>
108,6	103,0	102,7	97,9	94,2	91,9	89,4	88,5	86,6	87,1	86,9	1. External debt per capita (in USD excl. intercompany lending)
40,5	38,9	38,7	36,5	34,9	33,3	32,5	32,2	31,2	31,7	32,6	2. External debt to GDP ratio (incl. intercompany lending, %)
336,1	310,8	310,8	291,9	273,9	250,7	236,7	236,7	235,7	233,9	237,1	3. External debt to GDP ratio (excl. intercompany lending, %)
125,1	117,3	117,3	108,9	101,3	90,9	86,0	86,0	84,9	85,3	89,1	4. External debt to EGNFSy ratio (incl. intercompany lending, %)
70,1	82,8	69,0	64,9	85,6	66,9	79,6	74,5	60,0	50,3	58,2	5. External debt to EGNFSy ratio (excl. intercompany lending, %)
19,2	34,6	26,2	25,5	46,9	31,3	39,6	36,0	35,4	31,4	36,2	6. Long-term external debt service to EGNFSp ratio (incl. intercompany lending, %)
12,6	11,0	12,1	12,1	11,4	11,1	9,2	10,9	12,4	10,7	10,2	7. Long-term external debt service to EGNFSp ratio (excl. intercompany lending, %)
434,8	413,9	413,9	369,0	372,2	367,5	379,4	379,4	327,4	338,0	349,5	8. Interest payments to EGNFSp ratio (%)
18 096,9	18 157,1	18 157,1	18 212,7	18 271,6	18 334,3	18 621,4	18 621,4	18 447,0	18 504,4	18 565,7	9. Reserve assets of the National Bank of Kazakhstan to a short-term external debt (%)
13 595,8	17 959,2	53 101,3	11 786,2	13 071,0	14 910,0	22 052,4	61 819,5	13 180,9	14 727,8	16 389,3	<b>Reference:</b>
155,2	162,3	162,9	170,2	174,5	175,5	177,6	179,3	181,9	181,0	181,6	Population (in thousands)*
13 074,0	15 149,8	53 805,9	15 248,9	16 574,9	17 366,0	17 893,2	67 083,0	14 983,3	17 148,0	16 504,9	GDP (bln. KZT), the period**
50 167,1	53 805,9	53 805,9	57 098,5	60 047,6	64 339,6	67 083,0	67 083,0	66 817,3	67 390,5	66 529,4	GDP for the 12 months (bln. USD)***
											Exports of goods and non-factor services for the period (EGNFSp)
											Exports of goods and non-factor services for the year (EGNFSy)

## Notes, Symbols and Abbreviations

“ - “ - Category not Applicable

“... / n/a “ - Data not Available

**NBK** - National Bank of Kazakhstan

**KASE** - Kazakhstan's Stock Exchange

**FEO** - Foreign Exchange Offices

**FC** - Foreign Currency

**CFC** - Convertible Foreign Currency

**OFC** - Other Foreign Currency

**KZT** - Kazakhstan's tenge

**MAOKAM** - Kazakhstan's Special Compensative Treasury Bonds

**MD** - Municipal Discounted Government Securities

**MC** - Municipal Coupon Government Securities

**MIC** - Municipal Coupon Indexed Government Securities

**MEAKAM** - Kazakhstan's Special Treasury Bills

**MEIKAM** - Kazakhstan's Indexed Treasury Bills

**MEKKAM** - Kazakhstan's Short-term Treasury Bills

**MEOKAM** - Kazakhstan's Medium-term Treasury Bills

**MEUZHKAM** - Kazakhstan's Long-term Savings Treasury Bills

**MEUKAM** - Kazakhstan's Long-term Treasury Bills

**MOIKAM** - Kazakhstan's Medium-term Indexed Treasury Bills

**MUIKAM** - Kazakhstan's Long-term Indexed Treasury Bills

**MEKABM** - Kazakhstan's Forex Treasury Bills

**ABMEKAM** - Kazakhstan's Special Forex Treasury Bills

**NSB** - National Savings Bonds

**OTC IFEM** - OTC interbank foreign exchange market

### *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 Korean Won

**KWD** - Kuwait Dinar

**NOK** - Norwegian Krone

**PLN** - Polish Zloty

**SAR** - Saudi Arabia Riyal

**XDR** - Special Drawing Rights

**CZK** - Czech Koruna

**MYR** - Malaysian Ringgit

**AZN** - Azerbaijan Manat

**THB** - Thai Baht

**MXN** - Mexican Peso

**SEK** - Swedish Krona

**SGD** - Singapore Dollar

**TRY** - Turkish Lira

**USD** - United States Dollar

**BYR** - Belarus Rouble

**TJS** - Tajikistan Somoni

**KGS** - Kyrgyzstani Som

**LTL** - Lithuanian Lit

**LVL** - Latvian Lat

**MDL** - Moldovian Lei

**RUB** - Russian Rouble

**UAH** - Ukrainian Hryvnia

**UZS** - Uzbekistan Sum

**ZAR** - South African Rand

**HUF** - Hungarian Forint

**BRL** - Brazilian Real

**HKD** - Hong Kong Dollar

**INR** - Indian Rupee

**AMD** - Armenian Dram

**IRR** - Iranian Rial