



NATIONAL BANK OF KAZAKSTAN



STATISTICAL BULLETIN

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

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

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

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

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

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SYMBOLS AND ABBREVIATIONS

METHODOLOGICAL COMMENTS

Release calendar*

Data Category	Publication period (Publication date / Reporting period)												
	2022												2023
	1	2	3	4	5	6	7	8	9	10	11	12	1
Financial sector													
Analytical accounts of the Depository Corporations	20	15	16	15	19	15	18	15	15	17	15	20	18
	12/21	01/22	02/22	03/22	04/22	05/22	06/22	07/22	08/22	09/22	10/22	11/22	12/22
Analytical accounts of the central bank	14	9	10	11	13	9	12	9	9	11	9	12	12
	12/21	01/22	02/22	03/22	04/22	05/22	06/22	07/22	08/22	09/22	10/22	11/22	12/22
External sector													
Balance of payments			31			30			30			30	
			Q4/21			Q1/22			Q2/22			Q3/22	
International reserves and foreign currency liquidity	31	28	31	29	31	30	29	31	30	31	30	30	31
	12/21	01/22	02/22	03/22	04/22	05/22	06/22	07/22	08/22	09/22	10/22	11/22	12/22
Official reserve assets	14	9	10	11	13	9	12	9	9	11	9	12	12
	12/21	01/22	02/22	03/22	04/22	05/22	06/22	07/22	08/22	09/22	10/22	11/22	12/22
International investment position			31			30			30			30	
			Q4/21			Q1/22			Q2/22			Q3/22	
External debt			31			30			30			30	
			Q4/21			Q1/22			Q2/22			Q3/22	
Exchange rates	1/												
Notes													
1/ Daily data are disseminated daily													

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



I. GENERAL ECONOMIC TRENDS

1.1. Main macroeconomic indicators

	2018	2019	2020	2021				2022					
				Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	Jan.-Mar.	Jan.-Apr.	Jan.-May.	Jan.-Jun.	Jan.-Jul.	Jan.-Aug.
Gross Domestic Product, bln. KZT	59 614	68 639	70 134	15 939	32 044	52 676	81 269	18 802	...	...	39 614	...	...
as % to same period of the previous year	4,1	4,5	-2,6	-1,4	2,3	3,5	4,0	4,4	...	...	3,4	...	...
Volume of Industrial Production, bln. KZT	27 576	29 103	26 743	8 097	17 081	26 026	37 048	11 637	15 439	19 506	23 825	28 086	32 127
as % to same period of the previous year	4,1	3,8	-0,7	0,1	1,5	2,7	3,8	5,8	4,7	4,4	3,5	2,7	2,5
Capital Investments, bln. KZT	11 130	12 546	12 323	2 101	5 248	8 723	13 221	2 263	3 105	4 146	5 681	6 872	8 183
as % to same period of the previous year	17,2	8,5	-3,4	-9,6	-1,8	2,0	3,5	1,5	2,3	2,5	2,6	4,5	5,7
Consumer Price Index													
% for the last month of the period	105,3	100,7	100,9	100,6	101,1	100,4	100,6	103,7	102,0	101,4	101,6	105,2	101,4
% to same period of the previous year	106,0	105,4	106,8	107,0	107,9	108,9	108,4	112,0	113,2	114,0	114,5	130,1	116,1
Unemployed (End of Period), thous.person *	92	98	142	198	224	210	98	175	193	200	207	229	253
as % to same period of the previous year	30,2	6,5	45,4	32,0	20,9	-7,8	-30,9	-11,6	-10,2	-10,1	-7,2	2,5	13,5
Share of the registered unemployed (% to economically active population) *	1,0	1,1	1,5	2,2	2,4	2,3	1,1	1,9	2,1	2,2	2,2	2,5	2,7
Minimum of subsistence (average, per capita), KZT*	26 440	29 721	33 133	34 488	38 779	40 211	37 579	39 934	41 811	42 609	44 887	44 756	47 840
Average per capita money income, KZT*	97 221	109 184	115 704	122 765	123 412	130 600	136 312	143 921	145 787	143 636	145 592	...	...
as % to same period of the previous year	10,6	9,0	2,1	11,2	9,3	13,2	11,1	17,2	15,9	14,6	12,2	...	...
Export fob, mln. USD **	59 826	58 165	47 306	11 469	15 552	16 199	17 116	19 060	...	...	...	...	...
Import fob, mln. USD **	34 247	40 034	37 019	7 812	10 071	10 647	11 134	9 137	...	...	...	...	...
Gross Foreign Debt, mln. USD**	160 331	159 544	164 540	164 411	166 985	166 559	165 057	160 791	...	...	...	...	...
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***	384,2	382,6	420,9	424,9	427,9	425,7	431,8	466,3	446,4	414,7	470,3	477,1	472,2

Source: Journal "Social-economic Development of the Republic of Kazakhstan" (BNS)

* For the last month of period

** NBK's Estimation for the Quarter

*** by year - annual average

I. General economic trends

1.2. Price indices

	2018	2019	2020	2021				2022				
				03.21	06.21	09.21	12.21	04.22	05.22	06.22	07.22	08.22
Consumer Price Index												
% changes to December of the previous year*	105,3	105,4	107,5	101,9	104,6	106,2	108,4	107,3	108,8	110,5	111,7	113,3
% changes to the previous month				100,6	101,1	100,4	100,6	102,0	101,4	101,6	101,1	101,4
as % to the corresponding period of the previous year**	106,0	105,3	106,8	107,3	107,3	107,8	108,0	110,6	111,3	111,9	112,3	112,8
Price Index Food Goods												
% changes to December of the previous year												
% changes to the previous month	105,1	109,6	111,3	103,0	106,6	107,5	109,9	111,6	113,5	115,7	116,9	118,0
				100,8	101,7	100,1	100,6	103,1	101,7	101,9	101,0	101,0
Price Index Non-Food Goods												
% changes to December of the previous year												
% changes to the previous month	106,4	105,0	105,5	101,5	103,9	105,7	108,5	104,9	106,3	108,4	110,0	112,0
				100,7	100,8	100,6	100,7	101,2	101,4	101,9	101,5	101,8
Price Index Marketable Services												
% changes to December of the previous year												
% changes to the previous month	104,5	100,7	104,2	100,9	102,8	105,1	106,5	103,6	104,5	105,3	106,2	107,9
				100,2	100,7	100,7	100,5	101,0	100,8	100,8	100,8	101,6
Price Index for Industry												
% changes to December of the previous year												
% changes to the previous month	112,4	101,4	95,8	112,3	150,2	135,4	146,1	141,3	129,0	128,2	122,1	125,3
				104,9	122,3	128,2	132,5	100,7	94,1	102,5	100,8	97,8
Price Index for Construction												
% changes to December of the previous year												
% changes to the previous month	103,9	101,6	99,7	100,7	104,0	103,9	105,7	102,8	103,1	102,3	114,7	103,2
				100,1	101,7	102,6	103,2	98,6	101,8	99,8	101,2	100,2
Index of Tariffs for Freight Shipping												
% changes to December of the previous year												
% changes to the previous month	131,1	103	102,8	108,5	108,3	107,0	108,8	102,8	102,3	102,7	106,0	104,8
				108,4	108	107,8	107,8	97,2	99,3	100,4	100	99,9

Source: "Social-economic development of the Republic of Kazakhstan" (BNS)

* by years - December to December of the previous year

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



II. KEY MONETARY INDICATORS

II.Key monetary indicators

2.1. Official Interest Rate

%, end of period

	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
2018												
Refinancing	9,75	9,75	9,50	9,25	9,25	9,00	9,00	9,00	9,00	9,25	9,25	9,25
Base interest rate	9,75	9,75	9,50	9,25	9,25	9,00	9,00	9,00	9,00	9,25	9,25	9,25
2019												
Refinancing	9,25	9,25	9,25	9,00	9,00	9,00	9,00	9,00	9,25	9,25	9,25	9,25
Base interest rate	9,25	9,25	9,25	9,00	9,00	9,00	9,00	9,00	9,25	9,25	9,25	9,25
2020												
Refinancing	9,25	9,25	12,00	9,50	9,50	9,50	9,00	9,00	9,00	9,00	9,00	9,00
Base interest rate	9,25	9,25	12,00	9,50	9,50	9,50	9,00	9,00	9,00	9,00	9,00	9,00
2021												
Base interest rate	9,00	9,00	9,00	9,00	9,00	9,00	9,25	9,25	9,50	9,75	9,75	9,75
2022												
Base interest rate	10,25	13,50	13,50	14,00	14,00	14,00	14,50	14,50				

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	12.18	12.19	12.20	12.21	03.22	04.22	05.22	06.22	07.22	08.22
Net Foreign Assets	34 320 584	34 818 521	39 760 122	38 636 769	40 822 376	38 735 551	36 300 739	40 342 359	42 005 608	41 777 474
Net International Reserves	11 694 581	10 893 009	14 787 581	13 961 529	14 421 203	13 955 401	12 705 438	14 114 454	14 760 586	14 527 014
Gross International Assets	11 882 164	11 078 854	15 000 426	14 844 409	15 446 565	14 912 035	13 599 780	15 031 001	15 679 279	15 427 740
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	11 691 081	11 258 970	10 316 559	11 571 314	11 101 405	10 767 581
Foreign Currency	107 910	113 325	122 838	112 378	88 959	118 230	82 839	87 998	137 369	133 806
Transferable Deposits	1 358 852	1 390 599	2 168 713	1 236 529	1 159 961	1 195 043	1 024 334	913 374	1 951 869	1 946 005
Other Deposits	1 682 502	1 371 493	781 013	-	-	-	-	-	9 330	-
Securities (other than shares)	2 611 550	634 575	874 648	756 723	834 749	772 751	696 708	807 614	775 780	916 742
Financial Derivatives	-661	2 995	2 227	2 309	48 549	69 073	76 039	98 903	128 291	133 816
Aseets in the External Management	1 453 962	1 424 177	1 571 609	1 564 765	1 623 265	1 497 967	1 403 302	1 551 797	1 575 235	1 529 790
Less: Foreign Liabilities	187 583	185 844	212 845	882 880	1 025 362	956 634	894 342	916 547	918 693	900 726
SDR	185 638	183 804	210 611	880 941	940 269	871 874	815 505	913 841	915 852	897 733
Nonresidents Transferable Deposits	1	1	1	6	82 790	82 394	76 540	1	1	1
Other Deposits	-	-	-	-	-	-	-	-	-	-
Credits	374	373	410	420	463	443	412	468	474	469
Other Accounts Payable	1 570	1 667	1 824	1 513	1 841	1 924	1 885	2 237	2 366	2 524
Assets of the National Oil Fund	22 278 915	23 624 917	24 705 811	23 887 862	24 588 545	23 431 226	22 322 331	24 400 324	25 429 705	25 411 808
Other Net Foreign Assets	347 087	300 595	266 730	787 378	1 812 629	1 348 924	1 272 970	1 827 580	1 815 317	1 838 652
Gross Assets	977 347	963 796	1 195 531	1 579 649	2 582 107	2 154 013	2 061 527	2 556 955	2 520 624	2 523 513
Less: Foreign Liabilities	630 260	663 201	928 801	792 271	769 478	805 089	788 556	729 375	705 308	684 861
Net Domestic Assets	-25 090 254	-26 594 047	-28 725 025	-26 580 205	-29 297 208	-27 922 348	-25 516 144	-28 692 514	-29 505 922	-29 117 465
Net Claims to the Central Government	-852 663	-303 019	-1 287 322	-842 901	-1 303 206	-1 837 451	-1 609 825	-1 519 111	-1 690 328	-1 995 891
Claims	421 009	586 473	547 448	383 230	289 141	287 326	283 709	280 949	283 535	405 162
Securities	421 009	586 473	547 448	383 230	289 141	287 326	283 709	280 949	283 535	405 162
Less: Liabilities	1 273 672	889 492	1 834 770	1 226 130	1 592 347	2 124 777	1 893 534	1 800 060	1 973 863	2 401 054
Transferable Deposits	488 734	492 985	1 564 901	1 061 546	1 409 770	1 901 374	1 661 726	1 618 411	1 793 315	2 184 372
Other Deposits	74 592	197 589	84 108	164 152	101 294	122 811	130 371	48 993	79 819	116 604
Other Accounts Payable	710 346	198 918	185 761	-	-	-	-	-	-	0
Resources of the National Oil Fund	23 790 104	25 161 475	25 949 629	25 792 993	26 704 974	25 302 213	24 187 487	25 912 816	26 760 081	26 703 011
Claims to Banks	-2 173 740	-2 162 063	-1 838 449	-1 083 402	-794 204	-1 210 222	-1 116 404	-1 149 270	-1 210 713	-1 233 501
Securities	688	514	560	-	-	-	-	-	-	-
Credits	314 124	110 911	63 809	360 551	200 409	169 777	296 803	39 496	69 085	38 040
Less: NBK Notes	2 493 061	2 273 558	1 902 818	1 444 004	1 001 938	1 422 114	1 431 875	1 188 765	1 279 798	1 271 541
Financial Derivatives	4 509	70	-	51	7 325	42 116	18 667	-	-	-
Other accounts receivable	-	-	-	-	-	-	-	-	-	-
Claims to Nonbank Financial Institutions	1 963 099	3 044 011	4 966 023	5 317 553	5 134 162	5 195 335	5 103 065	5 089 762	5 089 765	5 276 219
Credits	-	-	-	229 908	46 390	107 674	13 307	-	-	186 412
Shares and other Equity	1 963 099	3 044 011	4 966 023	5 087 645	5 087 657	5 087 661	5 089 758	5 089 762	5 089 765	5 089 769
Financial Derivatives	-	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	115	-	-	-	-	37
Claims to the Rest of the Economy	759 060	772 600	782 439	848 440	858 099	849 940	838 255	839 425	831 631	822 750
Other Net Domestic Assets	-1 799 771	-3 595 930	-6 200 350	-5 869 902	-7 345 034	-6 472 213	-5 403 349	-6 906 953	-6 637 810	-6 162 785
Other Financial Assets	957 528	14 673	9 714	3 901	7 206	213 486	255 080	13 329	12 485	11 033
Nonfinancial Assets	44 369	45 335	50 849	60 527	60 749	60 631	61 578	61 618	61 485	61 179
Less: Other Liabilities	92 053	70 264	65 707	60 709	76 828	72 645	72 724	66 192	59 908	60 793
Less: Capital Accounts	2 709 614	3 585 674	6 195 206	5 873 621	7 336 161	6 673 684	5 647 283	6 915 709	6 651 871	6 174 204

Continuation

	12.18	12.19	12.20	12.21	03.22	04.22	05.22	06.22	07.22	08.22
Liabilities	9 230 330	8 224 474	11 035 097	12 056 564	11 525 168	10 813 203	10 784 595	11 649 845	12 499 686	12 660 008
Narrow Reserve Money	5 995 748	5 430 745	5 087 846	6 945 442	7 211 683	7 242 428	7 037 712	7 096 525	7 574 108	7 941 086
Reserve Money	6 650 873	6 893 176	9 777 551	10 957 714	10 791 800	9 968 049	9 875 008	10 688 772	11 579 074	12 076 477
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 523 866	3 574 720	3 520 450	3 674 234	3 779 485	3 762 229
Transferable Deposits of Banks	2 608 448	1 700 882	1 299 270	2 074 806	2 535 485	2 572 547	2 355 292	2 201 695	2 630 146	2 982 461
Other Deposits of Banks	655 125	1 462 431	4 689 705	4 012 272	3 580 117	2 725 621	2 837 295	3 592 247	4 004 966	4 135 391
Transferable Deposits of Nonbank Financial Institutions	637 676	943 102	443 937	1 370 737	1 079 856	1 024 157	1 100 057	1 154 409	1 065 069	1 130 586
Current accounts of Public Nonfinancial Institutions in KZT	130 773	98 496	94 260	48 177	72 469	70 998	61 906	66 179	99 401	61 596
Current accounts of non-state non-financial organizations in tenge	-	-	7	7	7	7	7	7	7	4 213
Other Deposits	1 117 251	425 077	580 266	473 891	305 447	495 228	602 934	523 256	334 793	117 622
Foreign Currency Current Accounts of Public Nonfinancial Institutions	225	1 748	5	32	600	212	185	479	482	915
Other Deposits of Public Nonfinancial Institutions	491 792	193 360	126 972	87 413	94 033	89 965	83 605	94 844	409	327
Other Deposits of Nonbank Financial Institutions	229 630	225 811	452 119	383 339	208 884	402 779	518 084	426 797	331 288	115 070
Other Deposits of Liquidated Banks	3 869	4 158	1 170	3 106	1 931	2 273	1 060	1 137	2 614	1 310
Nonprofit Institutions	391 735	-	-	-	-	-	-	-	-	-
Securities (other than shares)	1 217 035	874 051	576 683	474 845	253 972	279 292	290 269	373 804	338 470	445 564
Other Financial Institutions	1 130 850	833 778	432 566	291 892	158 810	180 856	189 812	139 717	129 049	156 028
Public Nonfinancial Institutions	65 579	31 917	112 919	133 783	79 635	63 683	65 629	200 779	187 580	224 756
Private Nonfinancial Institutions	5 121	5 557	30 978	47 382	15 267	32 982	34 564	33 052	20 670	60 705
Households	129	0	1	891	10	10	10	-	9	74
Nonprofit Institutions	15 356	2 800	219	897	250	1 760	254	256	1 162	4 001
Credits	127 241	27 941	100 597	150 098	173 940	70 634	16 332	64 013	247 350	20 008
Banks	91 200	27 941	95 480	-	35 340	16 012	16 332	50 054	51 504	-
Nonbank Financial Institutions	36 041	-	5 117	150 098	138 100	54 622	-	13 959	195 846	20 008
Public Nonfinancial Institutions	-	-	-	-	500	-	-	-	-	-
Financial Derivatives	117 930	4 228	-	16	10	-	52	-	-	338
Banks	117 930	4 228	-	16	10	-	52	-	-	338
Nonbank Financial Institutions	-	-	-	-	-	-	-	-	-	-
With liquidation banks	-	-	-	-	-	-	-	-	-	-

II. Key monetary indicators

2.3. Banks Monetary Survey

mln. of KZT, end of period

	12.18	12.19	11.20	12.21*	04.22	05.22	06.22	07.22	08.22
Net Foreign Assets	1 099 181	1 817 861	1 501 332	1 769 349	1 053 398	735 687	980 537	1 171 103	1 092 866
Net Foreign Assets, CFC	919 799	1 656 042	1 231 459	1 567 010	1 798 958	1 634 332	1 720 130	1 851 089	1 519 482
Claims to Nonresidents, CFC	1 864 712	2 488 108	2 195 876	2 330 781	2 429 616	2 412 940	2 844 364	3 185 894	2 996 726
Foreign Currency	216 096	204 972	382 677	264 941	432 005	404 061	487 534	405 470	344 068
Transferable Deposits	465 053	546 873	652 139	757 233	643 611	775 818	767 802	1 032 676	917 117
Other Deposits	497 733	928 082	583 285	466 087	447 907	365 375	579 659	777 289	771 221
Securities (other than shares)	441 150	573 031	312 532	501 724	499 842	448 463	524 249	538 227	492 780
Credits	188 457	170 325	182 348	279 970	310 761	296 201	317 060	318 116	331 980
Financial Derivatives	14 342	18 742	19 844	4 689	13 245	52 910	85 615	39 203	38 436
Shares and other Equity	22 881	25 580	25 795	4 373	4 509	4 190	4 750	4 819	4 769
Other Accounts Receivable	19 000	20 504	37 255	51 766	77 735	65 923	77 695	70 093	96 355
Less: Liabilities for Nonresidents, CFC	944 913	832 066	964 417	763 771	630 658	778 608	1 124 234	1 334 805	1 477 245
Transferable Deposits	105 938	133 557	260 985	349 911	323 126	368 182	661 007	788 900	817 530
Other Deposits	199 818	146 359	148 924	280 553	165 380	171 889	251 190	324 441	439 553
Securities (other than shares)	478 721	379 331	438 376	41 400	40 907	38 363	25 232	25 847	25 834
Credits	124 195	146 502	52 481	47 273	48 175	61 875	69 001	70 395	85 998
Financial Derivatives	8 185	12 195	24 980	9 176	16 936	102 924	78 340	83 824	52 120
Other Accounts Payable	28 056	14 123	38 672	35 458	36 135	35 375	39 466	41 398	56 209
Other net Foreign Assets, OFC	179 382	161 820	269 873	202 338	-745 560	-898 645	-739 592	-679 986	-426 616
Gross Assets	374 934	415 017	500 606	507 000	640 534	735 746	1 048 832	832 246	1 129 734
Less: Foreign Liabilities	195 551	253 197	230 733	304 662	1 386 093	1 634 391	1 788 425	1 512 231	1 556 350
Domestic Assets	19 146 433	19 196 552	22 090 411	28 273 963	27 353 618	26 988 505	28 493 325	29 115 357	30 024 026
Reserves	3 593 256	3 575 334	5 475 377	6 516 208	5 864 482	5 900 531	6 380 287	7 253 455	7 824 348
Transferable and Other Deposits in NBK	3 234 561	3 187 575	5 064 945	6 062 216	5 396 343	5 456 852	5 966 279	6 818 618	7 358 808
National Currency	358 695	387 759	410 431	453 992	468 140	443 679	414 007	434 837	465 541
Other Claims to NBK	2 301 260	2 356 522	2 282 210	1 589 764	1 262 021	1 236 914	1 265 721	1 349 589	1 320 535

Continuation

	12.18	12.19	11.20	12.21*	04.22	05.22	06.22	07.22	08.22
Net Claims to the Central Government	2 051 484	2 127 891	3 155 528	4 235 214	3 947 629	3 715 251	4 004 261	3 841 476	4 042 891
Gross Claims	2 093 852	2 224 420	3 307 726	4 438 508	4 192 708	3 956 783	4 252 528	4 087 103	4 293 150
Securities (other than shares)	2 092 552	2 154 357	3 199 469	4 332 090	4 082 916	3 855 570	4 140 314	3 973 583	4 178 317
Credits	311	68 866	99 887	101 473	104 899	97 447	110 530	112 116	112 726
Other Accounts Receivable	989	1 198	8 370	4 945	4 893	3 766	1 684	1 404	2 107
Less: Liabilities	42 368	96 529	152 198	203 294	245 079	241 532	248 267	245 627	250 259
Transferable Deposits	20 058	10 623	12 231	23 713	14 147	7 709	9 995	8 407	13 634
Other Deposits	330	3 533	3 671	1 947	2 430	6 357	10 257	8 698	8 872
Credits	21 314	81 644	132 314	56 444	60 330	60 591	60 944	61 383	61 811
Other Accounts Payable	667	729	3 982	121 190	168 173	166 874	167 072	167 139	165 943
Claims to the Regional and Local Government	13 024	0	2	14 469	13 214	13 276	13 317	13 593	13 825
Securities (other than shares)	13 024	-	-	14 468	13 213	13 276	13 316	13 592	13 824
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	0	2	1	1	1	1	1	1
Claims to Nonbank Financial Institutions	882 848	1 131 287	1 151 293	2 397 563	2 079 900	2 001 466	1 970 310	1 883 592	1 803 557
Transferable Deposits	1 030	2 155	4 506	13 986	17 878	8 184	17 337	17 351	17 640
Other Deposits	3 048	949	52	52	56	56	-	-	-
Securities (other than shares)	22 353	173 209	322 000	639 721	657 374	640 942	668 016	681 848	709 014
Credits	345 326	570 290	572 013	1 275 313	812 560	758 651	687 180	624 731	584 046
Financial Derivatives	345 099	229 002	37 058	54 716	123 893	150 335	124 455	86 109	18 807
Shares and other Equity	108 371	109 430	154 353	296 402	267 157	268 160	277 637	278 616	278 616
Other Accounts Receivable	57 622	46 251	61 311	117 372	200 983	175 137	195 684	194 936	195 434
Claims to Public Nonfinancial Institutions	719 907	680 296	565 700	605 536	705 951	728 367	803 373	747 222	755 680
Other Deposits	72	-	-	-	-	-	-	-	-
Securities (other than shares)	443 879	381 721	295 955	458 448	491 642	481 080	503 428	534 037	542 597
Credits	274 677	297 478	268 471	146 736	211 956	244 283	299 501	212 707	212 268
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	2	-	-	-	-	-
Other Accounts Receivable	1 277	1 095	1 272	351	2 353	3 003	444	479	815

Continuation

	12.18	12.19	11.20	12.21*	04.22	05.22	06.22	07.22	08.22
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	8 102 937	8 474 297	8 771 605	8 579 724	8 736 134	8 712 915	8 663 779
Securities (other than shares)	15 029	200 218	219 006	254 543	256 306	237 059	261 350	268 200	271 607
Credits	8 067 017	7 309 904	7 454 409	7 901 000	8 013 882	7 884 682	8 113 244	8 108 074	8 057 439
Financial Derivatives	3 736	2 416	1 324	1 378	1 089	2 066	3 690	2 847	1 345
Shares and other Equity	149 203	172 276	158 244	162 909	175 261	180 961	188 725	189 687	191 826
Other Accounts Receivable	231 297	225 037	269 953	154 467	325 067	274 955	169 125	144 106	141 562
Claims to Nonprofit Institutions	7 443	5 966	5 592	3 016	2 001	2 357	2 610	2 738	2 444
Credits	6 904	5 014	4 745	2 939	1 788	2 253	2 514	2 628	2 320
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other Accounts Receivable	537	950	845	74	210	101	93	108	122
Claims to Households	5 501 464	6 823 806	7 562 639	10 869 025	11 487 993	11 735 444	12 106 694	12 533 282	12 902 535
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 442 036	6 767 785	7 494 376	10 795 904	11 147 143	11 634 462	12 010 154	12 426 203	12 788 206
Financial Derivatives	163	204	205	530	49	197	7	-	-
Other Accounts Receivable	59 265	55 818	68 058	72 590	340 801	100 786	96 534	107 079	114 329
Other Net Assets	-4 390 534	-5 414 401	-6 210 868	-6 431 129	-6 781 176	-6 924 825	-6 789 380	-7 222 506	-7 305 568
Other Financial Assets	143 976	128 424	126 823	98 964	154 948	111 650	115 652	117 992	105 809
Nonfinancial Assets	715 840	782 909	799 538	796 805	785 209	786 282	792 030	790 744	795 788
Less: Other Liabilities	315 235	534 521	1 123 676	1 238 334	1 366 677	1 433 402	1 415 266	1 486 751	1 424 887
Less: Capital Accounts	4 935 114	5 791 213	6 013 554	6 088 565	6 354 656	6 389 356	6 281 797	6 644 490	6 782 278
Liabilities	20 245 614	21 014 413	23 591 743	30 043 312	28 407 017	27 724 193	29 473 862	30 286 460	31 116 892
Transferable Deposits	5 214 097	5 517 237	6 042 908	7 786 368	7 591 554	7 137 627	7 716 044	7 930 724	8 001 693
Central Bank	7	2	1	1	1	1	1	1	1
Regional and Local Government	287	298	1 105	886	1 419	1 640	1 754	1 647	1 799
Nonbank Financial Institutions	330 277	246 545	327 686	543 070	498 880	442 619	407 722	387 341	424 421
Public Nonfinancial Institutions	497 896	566 964	602 073	572 609	753 946	786 076	832 915	846 515	891 042
Private Nonfinancial Institutions	3 248 632	3 387 347	3 443 441	4 276 021	4 232 244	3 869 932	4 258 644	4 573 668	4 559 222
Nonprofit Institutions	119 719	110 571	228 683	116 056	176 626	162 893	175 263	143 241	178 855
Households	1 017 279	1 205 510	1 439 918	2 277 724	1 928 439	1 874 467	2 039 745	1 978 311	1 946 353

Continuation

	12.18	12.19	11.20	12.21*	04.22	05.22	06.22	07.22	08.22
Other Deposits	11 457 294	12 041 812	14 351 379	17 425 495	16 697 983	16 340 956	17 704 183	18 624 307	18 959 638
Central Bank	-	-	-	0	22	-	-	-	2 453
Regional and Local Government	109	-	-	28	28	28	287	2 409	2 882
Nonbank Financial Institutions	777 690	778 738	1 124 739	812 750	763 992	741 031	856 648	899 381	859 947
Public Nonfinancial Institutions	572 942	568 177	775 538	821 283	886 157	961 413	999 262	1 243 854	1 506 076
Private Nonfinancial Institutions	2 002 734	2 181 247	2 913 628	4 235 938	3 663 800	3 376 954	3 840 450	4 199 080	4 268 079
Nonprofit Institutions	464 342	548 300	560 284	568 295	663 463	648 765	685 586	667 088	626 421
Households	7 639 476	7 965 350	8 977 189	10 987 200	10 720 521	10 612 766	11 321 950	11 612 496	11 693 781
Securities	1 516 362	1 671 702	1 667 559	1 943 608	1 876 596	1 880 428	1 954 094	1 963 678	1 952 539
Nonbank Financial Institutions	1 449 141	1 585 266	1 551 502	1 743 393	1 672 680	1 675 779	1 747 223	1 757 080	1 742 509
Public Nonfinancial Institutions	57 731	64 679	93 749	148 963	149 946	151 282	149 834	149 362	150 703
Private Nonfinancial Institutions	622	634	1 859	1 447	1 748	1 784	4 363	4 434	4 506
Households	8 868	21 123	20 449	49 805	52 222	51 583	52 674	52 803	54 822
Credits	1 058 107	793 512	688 248	2 152 007	1 482 493	1 695 730	1 437 274	1 102 993	1 456 794
Central Bank	278 910	14 386	14 094	6	6	6	6	6	6
Regional and Local Government	1 196	3 798	5 075	6 460	7 780	8 408	8 479	8 553	9 013
Nonbank Financial Institutions	706 164	750 543	644 806	2 137 729	1 466 746	1 679 232	1 420 727	1 086 331	1 439 578
Public Nonfinancial Institutions	68 788	22 533	22 115	7 739	7 918	7 970	8 019	8 071	8 124
Private Nonfinancial Institutions	2 782	2 046	2 084	21	17	88	12	11	50
Households	267	205	74	52	26	26	31	20	24
Financial Derivatives	362 293	244 847	37 099	54 828	127 829	155 562	128 327	89 076	21 713
Central Bank	4 330	15 858	-	-	-	-	-	-	-
Nonbank Financial Institutions	357 666	228 967	37 023	54 673	124 609	150 724	123 447	85 722	18 715
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	228	22	65	155	3 219	4 838	4 854	3 225	2 972
Households	69	-	10	-	-	-	26	130	26
Other Accounts Payable	637 460	745 304	804 551	681 006	630 561	513 889	533 940	575 682	724 515
Central Bank	15 989	76	126	24	30	61	19	25	51
Regional and Local Government	2	9	10	3 789	3 553	3 451	3 383	3 366	3 295
Nonbank Financial Institutions	10 103	43 735	15 870	65 337	80 171	77 433	90 147	94 703	88 105
Public Nonfinancial Institutions	5 847	4 078	57 620	103 266	97 641	96 950	96 631	96 810	97 343
Private Nonfinancial Institutions	262 225	263 489	239 116	228 250	214 786	203 435	234 835	215 817	226 941
Nonprofit Institutions	191	721	968	704	1 476	1 806	2 093	2 287	2 611
Households	167 686	180 374	204 412	197 877	162 716	159 411	170 372	191 936	212 674
Interbank Accounts	175 417	252 823	286 429	81 759	70 188	-28 657	-63 540	-29 260	93 494

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	12.18	12.19	12.20	12.21*	04.22	05.22	06.22	07.22	08.22
Net Foreign Assets	35 419 764	36 636 382	41 071 298	40 426 251	39 788 949	37 036 426	41 324 271	43 176 711	42 870 339
Claims to Nonresidents	13 746 876	13 566 962	16 958 044	17 175 190	17 341 651	16 012 721	17 876 740	18 865 173	18 424 467
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	11 258 970	10 316 559	11 571 314	11 101 405	10 767 581
Foreign Currency	324 006	318 297	463 113	377 319	550 235	486 900	575 532	542 839	477 874
Transferable Deposits	1 823 905	1 937 471	2 744 572	1 993 762	1 838 654	1 800 152	1 681 176	2 984 545	2 863 122
Other Deposits	2 180 235	2 299 574	1 265 553	466 087	447 907	365 375	579 659	786 618	771 221
Securities (other than shares)	3 052 700	1 207 606	1 197 183	1 258 447	1 272 594	1 145 171	1 331 863	1 314 006	1 409 523
Credits	188 457	170 325	195 385	279 970	310 761	296 201	317 060	318 116	331 980
Shares and other Equity	22 881	25 580	4 275	4 373	4 509	4 190	4 750	4 819	4 769
Financial Derivatives	13 680	21 737	8 196	6 997	82 318	128 949	184 519	167 494	172 252
Other Claims	1 472 962	1 444 681	1 600 389	1 616 531	1 575 702	1 469 225	1 630 866	1 645 329	1 626 145
Liabilities for Nonresidents	1 132 496	1 017 911	1 069 798	1 646 651	1 587 293	1 672 950	2 040 781	2 253 498	2 377 971
Transferable Deposits	105 939	133 558	300 346	349 916	405 519	444 723	661 008	788 900	817 531
SDR	185 638	183 804	210 611	880 941	871 874	815 505	913 841	915 852	897 733
Other Deposits	199 818	146 359	149 592	280 553	165 380	171 889	251 190	324 441	439 553
Securities (other than shares)	478 721	379 331	350 043	41 400	40 907	38 363	25 232	25 847	25 834
Credits	124 569	146 875	17 327	47 694	48 618	62 286	69 469	70 868	86 467
Financial Derivatives	8 185	12 195	10 225	9 176	16 936	102 924	78 340	83 824	52 120
Other Accounts Payable	29 626	15 790	31 655	36 971	38 059	37 260	41 703	43 764	58 733
Assets of the National Oil Fund	22 278 915	23 624 917	24 705 811	23 888 930	23 431 226	22 322 331	24 400 324	25 429 705	25 411 808
Other Net Foreign Assets	526 470	462 414	477 242	1 008 782	603 365	374 325	1 087 988	1 135 331	1 412 036
Assets	1 352 281	1 378 813	1 654 992	2 105 715	2 794 547	2 797 273	3 605 787	3 352 870	3 653 247
Foreign Liabilities	825 811	916 399	1 177 750	1 096 933	2 191 182	2 422 948	2 517 800	2 217 539	2 241 211
Net Domestic Assets	-14 606 393	-15 314 312	-16 153 514	-10 326 961	-10 804 738	-8 717 229	-10 901 103	-11 780 378	-11 302 066
Net Claims to the Central Government	1 198 821	1 824 873	1 951 075	3 392 313	2 110 177	2 105 426	2 485 150	2 151 148	2 046 999
Claims	2 514 861	2 810 894	3 915 458	4 821 738	4 480 034	4 240 492	4 533 477	4 370 638	4 698 312
Securities	2 513 561	2 740 830	3 815 565	4 715 320	4 370 242	4 139 279	4 421 263	4 257 119	4 583 480
Credits	311	68 866	98 914	101 473	104 899	97 447	110 530	112 116	112 726
Other	989	1 198	979	4 945	4 893	3 766	1 684	1 404	2 107
Liabilities	1 316 039	986 021	1 964 383	1 429 424	2 369 857	2 135 066	2 048 327	2 219 490	2 651 313
Transferable Deposits	508 791	503 608	1 580 615	1 085 259	1 915 521	1 669 435	1 628 405	1 801 722	2 198 006
Other Deposits	74 922	201 123	84 899	166 099	125 241	136 728	59 250	88 517	125 476
Securities	-	-	-	-	-	-	-	-	-
Credits	21 314	81 644	43 076	56 444	60 330	60 591	60 944	61 383	61 811
Other	711 013	199 647	255 794	121 622	268 764	268 312	299 728	267 868	266 020

Continuation

	12.18	12.19	12.20	12.21*	04.22	05.22	06.22	07.22	08.22
Claims to the Regional and Local Government	13 024	0	2	14 469	13 214	13 276	13 317	13 593	13 825
Securities (other than shares)	13 024	-	-	14 468	13 213	13 276	13 316	13 592	13 824
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	0	2	1	1	1	1	1	1
Resources of the National Oil Fund	23 790 104	25 161 475	25 949 629	25 794 061	25 302 213	24 187 487	25 912 816	26 760 081	26 703 011
Claims to Nonbank Financial Institutions	2 845 947	4 175 298	6 343 549	7 715 115	7 275 235	7 104 530	7 060 071	6 973 358	7 079 775
Transferable Deposits	1 030	2 155	5 314	13 986	17 878	8 184	17 337	17 351	17 640
Other Deposits	3 048	949	51	52	56	56	-	-	-
Securities	22 353	173 209	353 993	639 721	657 374	640 942	668 016	681 848	709 014
Credits	345 326	570 290	729 508	1 505 220	920 234	771 958	687 180	624 731	770 458
Financial Derivatives	345 099	229 002	62 634	54 716	123 893	150 335	124 455	86 109	18 807
Shares and other Equity	2 071 470	3 153 442	5 122 235	5 384 048	5 354 818	5 357 917	5 367 399	5 368 382	5 368 386
Other Accounts Receivable	57 622	46 251	69 813	117 372	200 983	175 137	195 684	194 936	195 471
Claims to Public Nonfinancial Institutions	1 477 240	1 451 462	1 352 901	1 443 209	1 545 504	1 556 336	1 632 596	1 568 686	1 568 305
Other Deposits	72	-	-	-	-	-	-	-	-
Securities	450 261	388 208	318 413	458 448	491 642	481 080	503 428	534 037	542 597
Credits	274 677	303 679	263 219	146 736	211 956	244 283	299 501	212 707	212 268
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	750 002	750 002	750 000	750 000	750 000	750 000	750 000
Other Accounts Receivable	2 227	9 573	21 266	88 024	91 906	80 973	79 667	71 942	63 440
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 348	8 771 622	8 579 741	8 736 155	8 712 940	8 663 844
Securities	15 029	200 218	216 586	254 543	256 306	237 059	261 350	268 200	271 607
Credits	8 067 017	7 309 904	7 252 207	7 901 000	8 013 882	7 884 682	8 113 244	8 108 074	8 057 439
Financial Derivatives	3 736	2 416	1 133	1 378	1 089	2 066	3 690	2 847	1 345
Shares and other Equity	149 203	172 276	166 057	162 909	175 261	180 961	188 725	189 687	191 826
Other Accounts Receivable	231 297	225 037	233 723	154 517	325 084	274 973	169 146	144 132	141 627
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 001	2 357	2 610	2 738	2 444
Credits	6 904	5 014	1 967	2 939	1 788	2 253	2 514	2 628	2 320
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other	537	950	738	74	210	101	93	108	122

Continuation

	12.18	12.19	12.20	12.21*	04.22	05.22	06.22	07.22	08.22
Claims to Households	5 503 191	6 825 240	7 696 408	10 879 741	11 498 363	11 745 712	12 116 875	12 543 424	12 912 596
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 443 764	6 769 218	7 643 303	10 806 620	11 157 513	11 644 730	12 020 334	12 436 345	12 798 267
Financial Derivatives	163	204	242	530	49	197	7	-	-
Other	59 265	55 818	52 863	72 590	340 801	100 786	96 534	107 079	114 329
Other Net Domestic Assets	-11 132 102	-13 157 355	-16 222 495	-17 298 111	-17 573 116	-16 496 723	-17 901 509	-17 857 798	-17 765 598
Other Financial Assets	1 101 503	143 098	124 145	102 866	368 434	366 730	128 982	130 477	116 842
Nonfinancial Assets	760 208	828 244	834 075	857 332	845 840	847 860	853 648	852 228	856 968
Less: Other Liabilities	5 349 085	4 751 809	4 864 290	6 277 057	5 759 049	5 674 675	5 685 259	5 544 141	5 782 925
Less: Capital Accounts	7 644 728	9 376 887	12 316 425	11 981 252	13 028 340	12 036 638	13 198 880	13 296 362	12 956 482
Liabilities	20 813 371	21 322 070	24 917 785	30 099 291	28 984 211	28 319 198	30 423 168	31 396 334	31 568 273
Currency in Circulation	2 260 157	2 300 505	2 828 046	2 997 723	3 106 580	3 076 771	3 260 227	3 344 648	3 296 689
Transferable and Other Deposits	18 553 214	19 021 565	22 089 738	27 101 567	25 877 631	25 242 427	27 162 941	28 051 686	28 271 584
Regional and Local Government	396	298	822	914	1 447	1 669	2 041	4 055	4 681
Nonbank Financial Institutions	1 975 272	2 194 196	2 398 554	3 109 897	2 689 807	2 801 791	2 845 577	2 683 080	2 530 023
Public Nonfinancial Institutions	1 693 628	1 428 746	1 303 270	1 529 514	1 801 277	1 893 184	1 993 679	2 190 661	2 459 956
Private Nonfinancial Institutions	5 251 366	5 568 594	6 792 361	8 511 966	7 896 051	7 246 893	8 099 101	8 772 755	8 831 514
Nonprofit Institutions	975 796	658 871	802 680	684 352	840 089	811 657	860 849	810 329	805 276
Households	8 656 755	9 170 860	10 792 051	13 264 924	12 648 959	12 487 232	13 361 695	13 590 807	13 640 134

* including final turnovers

II. Key monetary indicators

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

	2018	2019	2020	2021**	03.22	06.22
Net Foreign Assets	829 191	1 552 973	2 455 298	3 603 191	3 572 230	3 456 256
Claims on Nonresidents	2 289 576	2 843 049	3 810 828	5 248 149	5 405 766	5 259 688
Foreign Currency	16	4 591	1 566	3 025	439	250
Deposits	428 512	365 805	423 772	146 381	283 568	688 502
Securities (other than shares)	1 737 988	2 151 764	2 432 159	3 574 836	3 480 807	3 023 569
Loans	0	48 362	49 967	58 624	51 435	50 474
Financial Derivatives	0	0	0	0	0	0
Other	123 060	272 527	903 365	1 465 281	1 589 517	1 496 893
less: Liabilities to Nonresidents	1 460 385	1 290 075	1 355 530	1 644 957	1 833 537	1 803 432
Deposits	0	0	0	0	56 117	56 633
Securities (other than shares)	747 855	749 681	731 146	1 067 545	1 142 992	1 047 550
Loans	690 228	510 435	599 892	541 365	583 250	655 660
Financial Derivatives	0	0	0	0	0	0
Other	22 302	29 959	24 491	36 047	51 178	43 589
Claims on Banking System	3 290 186	3 366 421	2 748 063	2 581 784	1 888 192	2 151 916
National Currency	752	792	902	627	2 213	984
Other Claims	3 289 434	3 365 629	2 747 161	2 581 157	1 885 979	2 150 932
Net Claims on Central Government	3 987 154	4 399 224	6 134 924	5 943 344	6 070 794	6 549 774
Claims on Central Government	4 010 877	4 416 237	6 192 864	6 043 497	6 140 813	6 635 706
Securities (other than shares)	3 969 009	4 405 537	6 184 300	5 875 755	5 965 689	6 508 000
Other Claims	41 868	10 700	8 564	167 742	175 124	127 706
Less: Liabilities to Central Government	23 723	17 013	57 940	100 152	70 019	85 931
Deposits	0	0	0	0	0	0
Other Liabilities	23 723	17 013	57 940	100 152	70 019	85 931
Claims on Other Sectors	2 644 950	2 914 693	4 107 384	4 281 035	4 258 215	4 130 320
Regional and Local Government	11 759	10 052	788 535	857 776	807 375	827 367
Public Nonfinancial Institutions	617 122	815 579	781 663	966 553	959 465	868 288
Private Nonfinancial Institutions	1 818 326	1 867 553	2 276 047	2 201 762	2 240 878	2 192 773
Other Resident Sectors	197 743	221 509	261 139	254 945	250 497	241 892

Continuation

	2018	2019	2020	2021**	03.22	06.22
Deposits	1 174	2 534	397	25 307	14 056	21 525
of which: Depository corporations	0	0	0	0	0	17 623
Securities (other than shares)	6 075	164 992	6 992	7 502	7 631	7 769
of which: Depository corporations	0	156 454	0	0	0	0
Loans	379 655	449 082	859 400	884 294	905 162	901 175
of which: Depository corporations	6 012	2 987	4	393	10 608	7 991
Financial Derivatives	0	0	0	0	0	0
of which: Depository corporations	0	0	0	0	0	0
Insurance Technical Reserve	9 999 944	11 300 324	13 510 920	13 836 287	13 841 459	14 270 161
Net Equity of Households in Life Insurance Reserves	208 334	274 562	348 569	450 152	475 252	498 800
Net Equity of Households in Pension Funds	9 547 441	10 802 154	12 914 140	13 071 798	12 985 878	13 386 776
Prepayment of Premiums and Reserves against Outstanding Claims	244 168	223 607	248 211	314 337	380 328	384 585
of which: Depository corporations	5 735	7 319	7 064	5 928	7 272	7 882
Shares and other Equity	1 230 649	1 189 768	1 483 131	1 629 798	1 624 333	1 588 006
Other Items (NET)	-866 017	-873 388	-415 171	26 166	-603 209	-500 369

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

** including final turnovers

II. Key monetary indicators

2.6. Financial Sector Survey*

mln. of KZT, end of period

	2018	2019	2020	2021**	03.22	06.22
Net Foreign Assets	14 158 409	14 922 176	19 109 367	20 736 842	21 649 708	20 633 241
Claims on Nonresidents	17 062 005	17 636 339	22 101 325	23 845 714	25 912 667	25 661 036
less: Liabilities to Nonresidents	2 903 596	2 714 163	2 991 958	3 108 871	4 262 959	5 027 795
Domestic Claims	22 459 681	24 310 251	28 392 353	32 778 672	32 935 313	34 804 556
Net claims on Central Government	4 292 493	5 143 293	7 341 467	7 643 999	6 949 281	8 116 904
Claims on Central Government	6 525 738	7 227 131	10 108 322	10 865 234	10 596 952	11 169 182
Less: Liabilities to Central Government	2 233 245	2 083 837	2 766 856	3 221 236	3 647 671	3 052 278
Claims on Other Sectors	18 167 188	19 166 957	21 050 887	25 134 673	25 986 032	26 687 651
Regional and Local Government	24 783	10 052	788 537	872 244	820 734	840 683
Public Nonfinancial Institutions	2 111 033	2 283 785	2 151 307	2 426 506	2 518 345	2 517 628
Other Resident Sectors	16 031 372	16 873 120	18 111 043	21 835 923	22 646 952	23 329 340
Currency outside Financial Sectors	2 259 406	2 299 714	2 827 144	2 997 097	3 056 407	3 259 243
Deposits	16 579 116	16 829 903	19 691 582	24 016 977	23 917 508	24 321 266
Securities (other than shares)	159 481	135 247	264 528	390 671	310 081	448 727
Loans	446 676	474 677	884 774	898 173	910 296	909 724
Financial Derivatives	297	22	78	155	2 358	4 880
Insurance Technical Reserve	9 994 209	11 293 004	13 503 855	13 830 359	13 834 187	14 262 279
Shares and other Equity	7 021 013	8 512 722	11 787 263	12 122 518	13 747 596	13 146 386
Other Items (net)	157 892	-312 862	-1 457 503	-740 434	-1 193 411	-914 709

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

** including final turnovers

II. Key monetary indicators

2.7. Monetary Aggregates

mln. of KZT, end of period

	12.18	12.19	12.20	12.21*	04.22	05.22	06.22	07.22	08.22
1. RM (Reserve Money)	6 650 873	6 893 176	9 777 551	10 957 714	9 968 049	9 875 008	10 688 772	11 579 074	12 076 477
% changes to the previous month	11,1	2,6	1,1	4,6	-7,6	-0,9	8,2	8,3	4,3
% changes to December of the previous year from them:	20,1	3,6	41,8	12,1	-9,0	-9,9	-2,5	5,7	10,2
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 574 720	3 520 450	3 674 234	3 779 485	3 762 229
Deposits of Banks and other organizations in NBK	4 032 021	4 204 912	6 527 179	7 505 999	6 393 329	6 354 557	7 014 538	7 799 589	8 314 247
Narrow Reserve Money	5 995 748	5 430 745	5 087 846	6 945 442	7 242 428	7 037 712	7 096 525	7 574 108	7 941 086
% changes to the previous month	4,3	-1,8	-9,7	12,9	0,4	-2,8	0,8	6,7	4,8
% changes to December of the previous year from them:	16,1	-9,4	-6,3	36,5	4,3	1,3	2,2	9,1	14,3
Reserve deposits of Banks in NBK	2 608 448	1 700 882	1 299 270	2 074 806	2 572 547	2 355 292	2 201 695	2 630 146	2 982 461
M0 (Currency in Circulation)	2 260 157	2 300 505	2 828 046	2 997 723	3 106 580	3 076 771	3 260 227	3 344 648	3 296 689
% changes to the previous month	8,5	4,5	4,5	3,2	1,6	-1,0	6,0	2,6	-1,4
% changes to December of the previous year	16,1	1,8	22,93	6,00	3,63	2,64	8,76	11,57	9,97
M1	5 605 006	5 928 085	7 186 951	8 788 006	8 498 602	8 378 061	8 891 388	8 884 711	8 801 537
% changes to the previous month	10,9	0,0	-0,2	14,8	-4,8	-1,4	6,1	-0,1	-0,9
% changes to December of the previous year from them:	12,8	5,8	21,2	22,3	-3,3	-4,7	1,2	1,1	0,2
Transferable deposits of individuals in national currency	775 726	978 601	1 319 207	1 871 282	1 476 162	1 423 016	1 601 670	1 551 299	1 493 737
Transferable deposits of non-banking legal entities in national currency	2 569 122	2 648 979	3 039 698	3 919 000	3 915 859	3 878 273	4 029 491	3 988 764	4 011 111
M2	14 467 056	16 054 341	19 134 928	23 750 269	23 174 386	22 903 738	24 147 388	25 032 674	24 940 660
% changes to the previous month	3,0	5,1	2,1	6,6	-0,9	-1,2	5,4	3,7	-0,4
% changes to December of the previous year from them:	7,1	11,0	19,2	24,1	-2,4	-3,6	1,7	5,4	5,0
Other deposits in tenge and transferable deposits of individuals in foreign currency	4 017 509	4 630 021	5 612 324	7 243 362	7 299 062	7 409 708	7 701 985	7 956 284	8 120 771
Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	4 844 542	5 496 235	6 335 653	7 718 900	7 376 722	7 115 970	7 554 016	8 191 680	8 018 352
M3 (broad money)	20 813 371	21 322 070	24 917 785	30 099 291	28 984 211	28 319 198	30 423 168	31 396 334	31 568 273
% changes to the previous month	247,6	4,1	1,1	4,9	-1,8	-2,3	7,4	3,2	0,5
% changes to December of the previous year from them:	7,0	2,4	16,9	20,8	-3,7	-5,9	1,1	4,3	4,9
Other deposits of individuals in foreign currency	3 863 520	3 562 238	3 860 519	4 150 280	3 873 735	3 654 508	4 058 040	4 083 224	4 025 625
Other deposits of non-banking legal entities in foreign currency	2 482 795	1 705 491	1 922 337	2 198 742	1 936 090	1 760 951	2 217 740	2 280 435	2 601 987

* including final turnovers

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

mln. of KZT, end of period

	12.18	12.19	12.20	12.21**	04.22	05.22	06.22	07.22	08.22
Deposits - total*	18 553 214	19 021 565	22 089 738	27 101 567	25 877 631	25 242 427	27 162 941	28 051 686	28 271 584
of which:									
national currency:	9 568 984	10 820 833	13 855 690	17 337 508	16 772 901	16 828 475	17 581 204	18 132 408	17 949 818
Nonbanking Legal Entities	5 017 301	5 439 121	7 204 994	8 629 305	8 449 953	8 447 201	8 715 624	9 051 838	8 787 925
Individuals	4 551 682	5 381 712	6 650 695	8 708 203	8 322 948	8 381 274	8 865 579	9 080 570	9 161 893
foreign currency:	8 984 230	8 200 731	8 234 049	9 764 059	9 104 730	8 413 951	9 581 737	9 919 278	10 321 766
Nonbanking Legal Entities	4 879 157	4 411 584	4 092 693	5 207 338	4 778 718	4 307 993	5 085 621	5 409 041	5 843 525
Individuals	4 105 073	3 789 147	4 141 355	4 556 721	4 326 012	4 105 958	4 496 116	4 510 236	4 478 240
From total sum of Deposits:									
Nonbanking Legal Entities	9 896 459	9 850 705	11 297 688	13 836 643	13 228 672	12 755 194	13 801 246	14 460 879	14 631 450
Individuals	8 656 755	9 170 860	10 792 051	13 264 924	12 648 959	12 487 232	13 361 695	13 590 807	13 640 134
Transferable Deposits									
in national currency:	3 344 848	3 627 580	4 358 905	5 790 283	5 392 022	5 301 289	5 631 160	5 540 063	5 504 848
Nonbanking Legal Entities	2 569 122	2 648 979	3 039 698	3 919 000	3 915 859	3 878 273	4 029 491	3 988 764	4 011 111
Individuals	775 726	978 601	1 319 207	1 871 282	1 476 162	1 423 016	1 601 670	1 551 299	1 493 737
Other Deposits in national currency:	6 224 135	7 193 254	9 496 785	11 547 225	11 380 879	11 527 186	11 950 043	12 592 345	12 444 970
Nonbanking Legal Entities	2 448 179	2 790 142	4 165 297	4 710 305	4 534 094	4 568 928	4 686 134	5 063 074	4 776 814
Individuals	3 775 956	4 403 112	5 331 488	6 836 921	6 846 785	6 958 258	7 263 910	7 529 271	7 668 156
Transferable Deposits in foreign currency:	2 637 915	2 933 002	2 451 192	3 415 037	3 294 905	2 998 492	3 305 957	3 555 618	3 694 153
Nonbanking Legal Entities	2 396 362	2 706 093	2 170 356	3 008 596	2 842 628	2 547 042	2 867 882	3 128 606	3 241 538
Individuals	241 553	226 909	280 836	406 442	452 276	451 450	438 075	427 012	452 615
Other Deposits in foreign currency:	6 346 315	5 267 729	5 782 856	6 349 022	5 809 826	5 415 460	6 275 780	6 363 660	6 627 612
Nonbanking Legal Entities	2 482 795	1 705 491	1 922 337	2 198 742	1 936 090	1 760 951	2 217 740	2 280 435	2 601 987
Individuals	3 863 520	3 562 238	3 860 519	4 150 280	3 873 735	3 654 508	4 058 040	4 083 224	4 025 625

* without Nonresidents Accounts

** including final turnovers

II.Key monetary indicators

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

%, for the period

	Total (credits)				including for those extended for a period								Total (deposits)				including for those placed for a period							
					up to 30 days				over 30 days								up to 30 days				over 30 days			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
2017	8,80	7,94	6,71	8,40	8,50	7,94	6,71	8,43	9,35	--	0,84	6,29	9,77	0,76	0,34	8,18	9,77	0,74	0,34	8,18	12,65	1,47	--	8,18
2018	8,32	4,52	3,10	6,52	7,98	5,08	8,50	6,66	12,50	3,16	2,49	4,67	8,30	1,82	1,62	6,59	8,30	1,79	0,50	6,59	11,28	2,26	2,26	6,25
2019	12,50	1,66	2,48	6,64	--	1,25	--	6,69	12,50	3,88	2,48	3,95	8,28	1,68	1,30	6,75	8,28	1,91	1,22	6,75	11,54	0,72	1,43	6,24
2020	8,24	0,79	2,13	4,44	8,10	0,20	--	4,45	13,50	1,77	2,13	3,87	8,28	0,37	1,32	4,28	8,28	0,37	1,20	4,28	9,93	0,37	1,70	4,47
01.21	--	4,80	2,00	3,99	--	--	--	3,99	--	4,80	2,00	3,87	8,00	0,22	0,10	3,72	8,00	0,12	0,10	3,72	--	0,29	--	--
02.21	--	4,80	--	3,83	--	--	--	3,85	--	4,80	--	3,36	8,08	0,23	1,04	3,67	8,08	0,12	--	3,67	--	0,27	1,04	--
03.21	--	--	--	4,01	--	--	--	4,03	--	--	--	3,37	8,06	0,22	0,95	3,86	8,06	0,12	0,95	3,86	--	0,27	--	--
04.21	--	2,30	0,85	4,40	--	--	--	4,43	--	2,30	0,85	3,43	8,17	0,20	0,85	4,11	8,17	0,10	0,93	4,11	--	0,27	0,71	--
05.21	--	2,32	1,60	4,52	--	--	--	4,54	--	2,32	1,60	3,92	8,05	0,21	0,70	4,29	8,05	0,09	0,92	4,29	--	0,27	0,69	--
06.21	--	2,20	1,60	4,90	--	--	--	5,00	--	2,20	1,60	3,50	8,04	0,20	0,52	4,46	8,04	0,13	0,92	4,46	--	0,27	0,52	--
07.21	--	0,08	1,60	5,24	--	0,05	--	5,29	--	2,44	1,60	3,23	8,19	0,18	0,95	5,53	8,19	0,09	--	5,53	--	0,30	0,95	--
08.21	--	0,10	1,60	6,13	--	0,09	--	6,19	--	2,43	1,60	3,27	8,30	0,22	0,46	6,03	8,30	0,11	--	6,03	--	0,30	0,46	--
09.21	--	2,76	--	5,46	--	--	--	6,16	--	2,76	--	3,31	8,49	0,22	0,94	6,00	8,49	0,14	0,91	6,00	--	0,29	0,95	--
10.21	11,72	2,77	--	5,85	11,50	--	--	6,00	11,75	2,77	--	3,59	8,48	0,23	0,95	6,42	8,48	0,11	--	6,42	11,29	0,29	0,95	--
11.21	10,47	2,97	1,60	7,12	--	--	--	7,18	11,75	2,97	1,60	3,75	8,73	0,21	0,92	7,08	8,73	0,10	--	7,08	11,32	0,30	0,92	--
12.21	10,75	2,09	--	4,00	10,75	8,50	--	--	--	1,94	--	4,00	9,07	0,37	0,99	7,39	9,07	0,50	0,91	7,39	11,70	0,29	1,00	--
01.22	11,15	2,50	--	8,12	11,15	--	--	8,15	24,00	2,50	--	4,25	9,21	0,21	0,91	7,95	9,21	0,06	--	7,95	--	0,28	0,91	--
02.22	14,73	3,21	--	14,64	14,73	8,50	--	14,99	--	2,75	--	4,47	9,91	0,22	1,05	8,28	9,91	0,10	--	8,28	15,50	0,28	1,05	--
03.22	14,50	2,57	3,00	--	14,50	--	--	--	24,00	2,57	3,00	--	12,79	0,28	--	16,47	12,79	0,11	--	16,47	--	0,40	--	--
04.22	14,83	2,56	--	--	14,81	--	--	--	24,00	2,56	--	--	12,86	0,39	--	14,66	12,86	0,20	--	14,66	--	0,55	--	--
05.22	15,01	2,75	--	--	14,99	--	--	--	24,00	2,75	--	--	13,24	0,68	--	9,39	13,24	0,36	--	9,39	--	0,93	--	--
06.22	15,01	0,38	--	--	15,00	8,50	--	--	24,00	0,38	--	--	13,24	1,13	0,95	8,91	13,24	0,85	--	8,91	13,00	1,36	0,95	--
07.22	15,01	--	--	--	15,00	--	--	--	24,00	--	--	--	13,29	1,37	0,93	7,70	13,29	0,92	0,91	7,67	--	1,78	1,00	13,00
08.22	15,50	--	--	--	15,50	--	--	--	24,00	--	--	--	13,76	1,96	0,44	6,97	13,75	1,02	0,45	6,78	14,50	2,53	0,30	22,34

II. Key monetary indicators

2.10. Weighted Average Interest rates of Banks on attracted deposits and credits extended

%, for the period

	12.18		12.19		12.20		12.21*		03.22		04.22		05.22		06.22		07.22		08.22**	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Deposits of Nonbanking Legal Entities	7.1	0.9	7.4	0.8	7.3	0.4	7.4	0.4	10.9	0.4	11.6	0.4	11.5	0.6	11.6	0.6	12.3	0.6	12.4	2.1
including:																				
Demand Deposits	4.6	0.1	0.8	0.1	0.0	0.1	0.7	0.1	0.2	0.1	0.6	0.1	3.4	0.0	0.1	0.1	0.1	0.0	0.1	0.0
Conditional	2.2	0.9	3.0	0.2	3.1	0.2	4.6	0.5	4.5	0.3	2.7	0.5	2.5	0.6	6.3	0.2	6.9	0.6	4.2	0.7
Time and Saving Deposits, total	7.1	0.9	7.4	0.8	7.3	0.4	7.4	0.4	10.9	0.3	11.6	0.4	11.5	0.5	11.6	0.5	12.3	0.6	12.4	2.1
of which with maturity:																				
up to 1 month	7.1	0.1	7.3	0.3	7.2	0.1	7.4	0.2	11.1	0.2	11.7	0.2	11.6	0.2	11.7	0.3	12.4	0.2	12.5	0.2
from 1 to 3 month	4.3	0.2	8.4	0.3	7.6	0.1	8.4	0.2	8.9	0.2	9.1	0.1	10	0.2	11.7	0.5	12.6	0.4	13	1.5
from 3 month to 1 year	7.2	1.0	8.1	1.1	7.5	0.7	7.5	0.5	10.3	0.4	11.0	0.5	10.9	0.7	11.0	0.7	11.4	0.8	11.6	3.3
from 1 to 5 years	8.6	2.0	8.3	1.5	8.6	0.7	8.1	0.5	9.4	1.0	9.6	1.0	9.7	0.9	9.4	1.0	9.2	0.6	9.8	0.6
over 5 years	8.6	3.3	7.3	2.6	4.6	2.0	5.6	0.5	7.0	1.0	7.5	0.5	9.9	0.5	7.7	0.6	9.3	0.4	5.6	0.6
Deposits of Individuals	9.7	1.3	8.8	1.4	9.2	1.0	8.0	0.8	9.9	0.8	10.6	0.8	11.0	0.8	11.4	0.8	11.8	0.8	12.0	0.9
including:																				
Demand Deposits	0.4	0.2	0.8	1.0	0.1	0.8	0.1	3.2	0.0	0.1	0.1	1.0	0.1	0.2	0.1	0.0	0.1	0.2	0.1	3.8
Conditional	9.6	4.1	1.5	5.0	9.6	0.3	0.4	0.4	3.2	0.3	9.8	0.4	9.3	0.3	8.4	1.0	10.6	0.8	11.4	1.0
Time and Saving Deposits, total	10.4	1.4	9.0	1.4	9.2	1.0	8.0	0.8	10.0	0.8	10.6	0.8	11.0	0.8	11.4	0.8	11.8	0.8	12.1	0.9
of which with maturity:																				
up to 1 month	7.3	0.9	7.3	1.0	7.7	1.0	7.8	0.4	11.1	0.2	11.8	0.3	11.8	0.2	12.0	0.3	12.2	0.6	12.3	0.6
from 1 to 3 month	8.7	0.9	9.4	1.0	8.3	1.0	8.3	0.4	11.9	0.6	12.0	0.6	12.1	0.6	12.2	0.7	12.4	0.7	12.6	0.6
from 3 month to 1 year	10.8	0.7	9.4	1.2	9.7	0.9	8.4	0.9	10	0.9	10.3	0.9	10.4	0.8	10.8	0.9	11.6	0.9	11.9	0.9
from 1 to 5 years	10.4	1.6	9.1	1.4	9.7	1.0	8.6	0.8	10.7	0.8	11.4	0.8	11.8	0.8	12.1	0.8	12.3	0.7	12.6	0.9
over 5 years	5.4	2.4	5.5	2.3	5.4	1.7	2.3	1.0	2.0	1.1	2.2	0.8	2.1	0.2	2.1	1.0	2.1	1.1	2.1	1.3

Continuation

	12.18		12.19		12.20		12.21*		03.22		04.22		05.22		06.22		07.22		08.22	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Credits to Nonbanking Legal Entities	11.7	5.2	12.1	4.4	11.4	4.6	12.2	4.5	14.5	5.3	15.2	7.2	15.8	4.0	15.8	4.1	16.1	5.2	16.2	4.3
of which with maturity:																				
up to 1 month	14.3	5.9	12.2	4.2	12.8	2.8	11.8	4.9	15.1	2.9	15.5	3.2	16.2	2.8	16.1	3.9	16.2	3.7	16.6	3.9
from 1 to 3 month	11.7	4.9	11.5	4.6	11.3	3.7	11.6	3.1	15.5	8.1	15.4	3.5	16.3	2.7	16.2	3.4	16.3	3.5	16.5	3.7
from 3 month to 1 year	12.7	4.9	12.0	4.7	11.1	4.8	12.1	4.9	14.3	6.0	14.5	9.0	15.6	4.4	15.7	4.1	16.0	5.0	16.1	4.4
from 1 to 5 years	11.2	5.5	11.7	4.1	11.2	4.9	17.3	4.1	13.0	4.5	14.5	4.8	15.9	5.2	15.4	5.1	14.8	6.2	16.1	3.9
over 5 years	7.9	7.1	16.3	5.5	12.0	5.7	13.0	4.6	14.6	5.5	14.9	5.7	15.7	4.5	15.1	5.3	16.1	5.5	16.3	6.3
Credits to Individuals	17.2	9.5	16.8	6.0	14.9	18.3	17.5	6.0	18.0	7.9	17.3	6.1	17.0	6.4	17.2	5.9	16.3	6.3	17.8	4.1
of which with maturity:																				
up to 1 month	26.6	17.4	16.4	27.6	18.3	24.2	23.7	-	18.5	-	20.3	-	21.5	-	20.4	-	18.1	-	19.8	-
from 1 to 3 month	13.9	2.7	11.5	21.4	14.0	26.6	17.3	-	8.9	-	10.5	-	15.6	-	19.1	-	14.8	-	19.2	-
from 3 month to 1 year	20.5	5.9	19.4	4.1	17.4	14.1	22.8	7.1	16.3	5.0	14.2	5.0	14.2	-	14.6	5.0	17.9	5.0	15.5	5.0
from 1 to 5 years	17.9	24.3	18.1	17.3	16.5	17.2	18.5	4.0	19.9	6.9	21.2	8.3	19.5	7.1	19.8	8.8	15.8	6.9	20.0	2.1
over 5 years	12.5	6.7	11.9	5.1	9.8	6.5	19.5	8.0	16.6	8.8	15.2	6.3	15.3	7.8	15.2	7.9	16.1	6.2	15.9	5.4

*it has been formed in national and foreign currency since 12.21

**Data for august 2022 were updated due to changes in the reporting data of respondents.

II. Key monetary indicators

2.11. Loans to economy in an expanded definition

mln. of KZT, end of period

	Credits - total 1=2+3+4+5	National currency		Foreign currency	
		legal entities 2	individuals 3	legal entities 4	individuals 5
as of January 1 , 2022					
Loans to the economy in an expanded definition	23 406 163	8 246 180	12 416 947	2 723 483	19 554
of which:					
from second-tier banks	18 497 653	5 868 861	10 719 294	1 889 943	19 554
from other organizations	4 908 511	2 377 319	1 697 653	833 539	0
including:					
public sector corporations and mortgage organizations	3 535 056	2 033 577	667 940	833 539	0
organizations engaged in microfinance activities	1 373 455	343 742	1 029 713	0	0
as of April 1 , 2022					
Loans to the economy in an expanded definition	24 249 991	8 562 873	12 921 991	2 745 447	19 680
of which:					
from second-tier banks	19 225 488	6 209 525	11 148 507	1 847 776	19 680
from other organizations	5 024 504	2 353 348	1 773 485	897 671	0
including:					
public sector corporations and mortgage organizations	3 493 570	1 945 801	650 099	897 671	0
organizations engaged in microfinance activities	1 530 934	407 548	1 123 386	0	0
as of July 1 , 2022					
Loans to the economy in an expanded definition	25 213 502	8 700 653	13 831 038	2 667 992	13 818
of which:					
from second-tier banks	20 050 803	6 289 879	11 956 053	1 791 052	13 818
from other organizations	5 162 699	2 410 774	1 874 985	876 940	0
including:					
public sector corporations and mortgage organizations	3 525 699	1 992 308	656 451	876 940	0
organizations engaged in microfinance activities	1 637 000	418 466	1 218 534	0	0

*The public sector corporations include JSC "Development Bank of Kazakhstan", organizations engaged in lending to the agro-industrial complex; microfinance organizations, credit partnerships and pawnshops are organizations engaged in microfinance activities.

II.Key monetary indicators

2.12. Loans of Banks

2.12.1. Bank loans extended and weighted average interest rates

for the period

	2018		2019		2020		2021**		04.22		05.22		06.22		07.22		08.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Total loans	13 460 398	13,5	15 202 962	13,8	14 637 377	13,2	21 487 916	14,1	1 879 730	15,7	1 840 046	15,8	2 028 290	16,0	2 040 151	15,8	2 168 034	16,7
Nonbanking Legal Entities	9 062 056	11,1	9 300 586	11,1	9 225 923	11,0	11 097 333	10,8	983 951	14,3	893 773	14,6	950 930	14,7	874 705	15,2	972 873	15,4
Individuals*	4 398 342	18,5	5 902 375	17,9	5 411 454	16,9	10 390 582	17,6	895 779	17,3	946 273	17,0	1 077 360	17,2	1 165 446	16,3	1 195 161	17,7
national currency:	11 771 237	14,7	13 984 745	14,5	13 594 091	13,8	20 059 945	14,7	1 769 967	16,3	1 751 050	16,4	1 937 164	16,6	1 967 588	16,2	2 100 474	17,1
Nonbanking Legal Entities	7 389 292	12,4	8 125 613	12,0	8 195 387	11,8	9 680 575	11,7	874 740	15,2	805 349	15,8	861 306	15,8	802 862	16,1	906 322	16,2
Individuals	4 381 945	18,5	5 859 132	18,0	5 398 704	16,9	10 379 370	17,6	895 227	17,3	945 701	17,0	1 075 858	17,2	1 164 726	16,3	1 194 152	17,8
foreign currency:	1 689 161	5,5	1 218 217	5,1	1 043 286	4,7	1 427 971	4,5	109 764	7,2	88 996	4,0	91 126	4,2	72 563	5,2	67 560	4,3
Nonbanking Legal Entities	1 672 764	5,4	1 174 974	5,0	1 030 536	4,6	1 416 759	4,4	109 212	7,2	88 424	4,0	89 624	4,1	71 843	5,2	66 551	4,3
Individuals	16 397	14,0	43 243	8,9	12 750	14,4	11 212	14,1	552	6,1	572	6,4	1 502	5,9	720	6,3	1 009	4,1
From total Loans:																		
Short-term	7 341 686	12,2	8 147 461	11,8	7 952 384	11,4	8 942 956	11,4	989 678	14,5	1 017 865	14,7	1 045 657	14,8	944 857	15,9	1 092 636	15,6
Long-term	6 118 712	15,1	7 055 501	16,1	6 684 992	15,3	12 544 960	16,0	890 053	17,1	822 181	17,2	982 633	17,3	1 095 294	15,7	1 075 398	17,8
national currency:	11 771 237	14,7	13 984 745	14,5	13 594 091	13,8	20 059 945	14,7	1 769 967	16,3	1 751 050	16,4	1 937 164	16,6	1 967 588	16,2	2 100 474	17,1
Short-term	6 551 821	13,1	7 394 833	12,4	7 261 607	12,2	8 288 303	11,9	909 255	15,1	946 041	15,6	964 272	15,7	898 118	16,5	1 034 389	16,3
Nonbanking Legal Entities	6 041 329	12,4	6 844 165	11,9	6 748 392	11,7	7 729 744	11,4	735 645	15,1	734 924	15,7	748 176	15,8	715 746	16,0	785 433	16,2
Individuals	510 492	20,7	550 668	19,3	513 215	18,7	558 559	18,2	173 610	14,7	211 117	14,9	216 096	15,5	182 373	18,4	248 956	16,3
Long-term	5 219 416	16,7	6 589 912	16,8	6 332 484	15,8	11 771 642	16,7	860 712	17,5	805 009	17,4	972 892	17,4	1 069 470	16,0	1 066 085	17,9
Nonbanking Legal Entities	1 347 963	12,5	1 281 448	12,6	1 446 995	12,6	1 950 831	12,8	139 095	15,4	70 425	16,1	113 130	15,6	87 116	16,3	120 889	16,3
Individuals	3 871 453	18,2	5 308 465	17,8	4 885 489	16,7	9 820 811	17,5	721 617	17,9	734 584	17,6	859 762	17,7	982 353	15,9	945 196	18,1
foreign currency:	1 689 161	5,5	1 218 217	5,1	1 043 286	4,7	1 427 971	4,5	109 764	7,2	88 996	4,0	91 126	4,2	72 563	5,2	67 560	4,3
Short-term	789 864	5,4	752 628	4,9	690 777	4,0	654 653	4,5	80 423	7,9	71 825	3,7	81 385	4,0	46 739	4,8	58 247	4,2
Nonbanking Legal Entities	779 653	5,3	715 663	4,8	684 059	3,9	648 238	4,5	80 365	7,9	71 825	3,7	80 460	4,0	46 726	4,8	58 210	4,2
Individuals	10 212	11,0	36 965	7,0	6 718	13,1	6 415	13,1	58	5,0		24,0	925	5,0	13	5,0	37	5,0
Long-term	899 297	5,5	465 588	5,4	352 509	6,2	773 317	4,4	29 341	5,2	17 172	5,3	9 741	5,3	25 824	6,0	9 313	4,4
Nonbanking Legal Entities	893 111	5,4	459 311	5,2	346 477	6,0	768 521	4,3	28 847	5,2	16 600	5,2	9 164	5,1	25 117	6,0	8 340	4,5
Individuals	6 185	19,1	6 278	20,1	6 031	15,8	4 796	15,3	494	6,2	572	6,4	577	7,2	707	6,3	972	4,1

* the category of individuals includes individual entrepreneurs

** including final turnovers

II.Key monetary indicators

2.12. Loans of Banks

2.12.2. Loans of banks as of the end of the period

mln. of KZT, end of period

	12.18	12.19	12.20	12.21**	04.22***	05.22***	06.22	07.22	08.22
Total loans	13 091 764	13 864 890	14 623 065	18 497 653	19 399 532	19 521 370	20 050 803	20 362 147	20 681 334
Nonbanking Legal Entities	7 789 144	7 203 562	7 097 007	7 758 805	8 016 133	7 893 187	8 080 931	7 981 074	7 938 242
Individuals	5 302 620	6 661 328	7 526 058	10 738 848	11 383 399	11 628 183	11 969 871	12 381 073	12 743 092
national currency:	10 094 320	11 560 763	12 726 647	16 588 156	17 637 558	17 906 808	18 245 932	18 624 308	18 986 128
Nonbanking Legal Entities	4 966 372	4 996 251	5 238 891	5 868 861	6 271 506	6 293 192	6 289 879	6 253 282	6 252 839
Individuals	5 127 949	6 564 513	7 487 756	10 719 294	11 366 052	11 613 616	11 956 053	12 371 026	12 733 289
foreign currency:	2 997 444	2 304 127	1 896 418	1 909 497	1 761 975	1 614 562	1 804 870	1 737 840	1 695 206
Nonbanking Legal Entities	2 822 772	2 207 311	1 858 116	1 889 943	1 744 628	1 599 995	1 791 052	1 727 792	1 685 402
Individuals	174 671	96 815	38 302	19 554	17 347	14 567	13 818	10 047	9 804
From total sum of Loans:									
Short-term	1 987 609	2 041 473	2 128 709	2 467 173	3 352 151	3 380 920	3 450 979	3 369 179	3 387 195
Long-term	11 104 156	11 823 417	12 494 356	16 030 479	16 047 381	16 140 450	16 599 823	16 992 969	17 294 139
national currency:	10 094 320	11 560 763	12 726 647	16 588 156	17 637 558	17 906 808	18 245 932	18 624 308	18 986 128
Short-term	1 662 079	1 766 368	1 907 686	2 132 877	3 016 564	3 079 145	3 126 974	3 094 401	3 110 507
Nonbanking Legal Entities	1 453 648	1 541 373	1 673 079	1 922 519	2 347 103	2 369 110	2 378 877	2 337 712	2 307 181
Individuals	208 431	224 994	234 608	210 358	669 461	710 035	748 098	756 689	803 327
Long-term	8 432 241	9 794 395	10 818 961	14 455 279	14 620 994	14 827 663	15 118 958	15 529 907	15 875 621
Nonbanking Legal Entities	3 512 723	3 454 877	3 565 813	3 946 343	3 924 403	3 924 082	3 911 002	3 915 570	3 945 659
Individuals	4 919 518	6 339 518	7 253 149	10 508 936	10 696 591	10 903 581	11 207 956	11 614 337	11 929 962
foreign currency:	2 997 444	2 304 127	1 896 418	1 909 497	1 761 975	1 614 562	1 804 870	1 737 840	1 695 206
Short-term	325 529	275 105	221 023	334 297	335 588	301 775	324 005	274 778	276 687
Nonbanking Legal Entities	315 470	272 725	219 771	332 973	334 583	301 113	322 602	273 364	275 383
Individuals	10 060	2 380	1 252	1 324	1 004	662	1 403	1 413	1 305
Long-term	2 671 914	2 029 022	1 675 395	1 575 200	1 426 387	1 312 787	1 480 865	1 463 062	1 418 518
Nonbanking Legal Entities	2 507 303	1 934 586	1 638 345	1 556 971	1 410 044	1 298 881	1 468 450	1 454 428	1 410 019
Individuals	164 612	94 435	37 049	18 230	16 343	13 906	12 415	8 634	8 499

* the category of individuals includes individual entrepreneurs

** including final turnovers

**** loan portfolios transferred under assignment agreements between banks in April 2022,

but not accounted for on the respective balance sheet accounts of the assignee bank, are estimated on the basis of data from the assignor bank

II.Key monetary indicators

2.12. Loans of Banks

2.12.3. Arrears on loans of banks

mln. of KZT, end of period

	12.18	12.19	12.20	12.21**	04.22	05.22	06.22	07.22	08.22
Total arrears	876 222	937 480	928 112	579 032	631 333	635 538	651 699	669 322	643 154
Nonbanking Legal Entities	492 914	588 798	592 668	287 632	302 692	299 566	310 693	322 355	290 408
Individuals*	383 308	348 682	335 444	291 399	328 641	335 972	341 007	346 967	352 745
national currency:	595 704	724 434	806 057	485 514	541 120	550 105	555 887	580 322	577 599
Nonbanking Legal Entities	323 580	440 761	495 052	205 609	223 607	223 633	222 390	237 109	228 472
Individuals*	272 124	283 673	311 004	279 905	317 513	326 472	333 497	343 213	349 127
foreign currency:	280 518	213 046	122 056	93 518	90 213	85 433	95 812	89 000	65 555
Nonbanking Legal Entities	169 334	148 037	97 616	82 023	79 085	75 933	88 303	85 246	61 936
Individuals*	111 183	65 009	24 440	11 495	11 128	9 500	7 509	3 754	3 619
From total arrears:									
short-term	83 921	78 345	115 708	68 594	110 128	103 606	106 752	121 243	107 994
long-term	792 301	859 135	812 405	510 437	521 205	531 932	544 947	548 079	535 160
Arrears									
national currency:	595 704	724 434	806 057	485 514	541 120	550 105	555 887	580 322	577 599
short-term	70 842	73 934	106 316	66 597	106 033	101 714	104 322	118 636	106 488
Nonbanking Legal Entities	41 653	48 709	72 249	48 809	69 896	63 489	65 314	79 717	69 594
Individuals*	29 189	25 225	34 067	17 788	36 137	38 225	39 008	38 919	36 895
long-term	524 862	650 500	699 740	418 917	435 087	448 391	451 566	461 686	471 111
Nonbanking Legal Entities	281 927	392 052	422 803	156 800	153 711	160 144	157 076	157 392	158 879
Individuals*	242 935	258 448	276 937	262 116	281 376	288 247	294 489	304 294	312 232
Arrears									
foreign currency:	280 518	213 046	122 056	93 518	90 213	85 433	95 812	89 000	65 555
short-term	13 079	4 411	9 391	1 997	4 095	1 892	2 431	2 606	1 506
Nonbanking Legal Entities	9 536	3 577	8 759	1 751	3 896	1 707	2 221	2 403	1 399
Individuals*	3 542	834	632	247	199	185	210	203	107
long-term	267 439	208 634	112 664	91 521	86 118	83 541	93 381	86 393	64 049
Nonbanking Legal Entities	159 798	144 459	88 857	80 272	75 189	74 226	86 082	82 843	60 537
Individuals*	107 641	64 175	23 807	11 248	10 929	9 315	7 299	3 550	3 512

* the category of individuals includes individual entrepreneurs

** including final turnovers

II.Key monetary indicators

2.12. Loans of Banks

2.12.4. Arrears on loans of banks, regional breakdown

mln. of KZT, end of period

	2021*					07.22					08.22				
	Total	including:				Total	including:				Total	including:			
		Short-term		Long-term			Short-term		Long-term			Short-term		Long-term	
		National currency	Foreign currency	National currency	Foreign currency		National currency	Foreign currency	National currency	Foreign currency		National currency	Foreign currency	National currency	Foreign currency
1=2+3+4+5	2	3	4	5	6=7+8+9+10	7	8	9	10	11=12+13+14+15	12	13	14	15	
Total	579 032	66 597	1 997	418 917	91 521	669 322	118 636	2 606	461 686	86 393	643 154	106 488	1 506	471 111	64 049
including:															
Nur-Sultan city	88 222	2 455	80	41 606	44 081	139 435	21 746	66	64 293	53 330	117 875	9 884	0	69 762	38 229
Almaty city	261 148	34 352	1 468	191 561	33 768	289 499	56 827	1 450	208 280	22 941	280 110	56 002	435	206 786	16 886
Shymkent city	27 899	6 604	44	20 317	934	36 372	8 192	28	27 670	482	37 400	8 378	23	28 550	449
Akmola	8 165	1 822	1	5 994	347	7 429	1 527	0	5 802	100	7 617	1 648		5 870	99
Aktobe	20 740	1 890	0	18 812	38	18 182	4 653	0	13 513	16	19 638	3 262		16 363	13
Almaty and Zhetisu	13 424	1 234	0	11 980	209	16 727	2 944	325	13 368	89	17 066	2 826	329	13 871	41
Atyrau	29 629	2 770	31	23 423	3 406	30 412	3 655	347	22 688	3 722	30 245	4 345	350	22 336	3 214
East Kazakhstan and Abai	21 685	2 829	25	17 738	1 093	21 968	3 433	12	17 760	763	20 592	2 318	0	17 754	521
Zhambyl	10 626	1 208	0	9 366	52	12 213	1 535	0	10 655	24	12 389	1 579		10 786	23
West Kazakhstan	15 218	398	9	9 428	5 383	13 885	2 391	9	7 693	3 792	14 816	3 465	9	7 588	3 754
Karagandy and Ulytau	23 468	2 864	59	19 749	795	23 142	3 207	64	19 541	330	23 883	3 369	62	20 125	328
Kostanay	12 602	1 865	9	10 505	223	9 856	1 419	9	8 180	248	9 136	1 195	9	7 924	8
Kyzylorda	9 633	682	0	8 945	7	10 535	1 186	0	9 349	0	11 018	1 209	0	9 808	0
Mangystau	13 827	2 502	265	10 747	313	14 748	2 664	291	11 625	167	16 011	3 335	288	12 232	157
Pavlodar	16 319	2 536	0	13 212	571	15 903	2 245	0	13 484	174	16 143	2 620	0	13 333	190
North Kazakhstan	3 805	415	5	3 097	288	3 895	419	5	3 266	204	3 787	399	1	3 260	126
Turkistan	2 620	171	0	2 436	13	5 123	593		4 519	11	5 428	654		4 763	11

* including final turnovers

2.13. Loans of banks on credit objects

2.13.1. Loans extended by banks on credit objects and weighted average interest rates

mln. of KZT, end of period

	2018		2019		2020		2021*		04.22		05.22		06.22		07.22		08.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Total	13 460 399	13,5	15 202 962	13,8	14 637 377	13,2	21 487 916	14,1	1 879 730	15,7	1 840 046	15,8	2 028 290	16,0	2 040 151	15,8	2 168 034	16,7
including those provided on:																		
acquisition of working capital	7 053 555	11,7	7 813 307	11,4	7 500 924	11,2	8 813 555	11,3	711 706	13,9	727 523	14,7	695 866	14,4	631 704	15,3	768 817	15,3
share, %	52,4		51,4		51,2		41,0		37,9		39,5		34,3		31,0		35,5	
acquisition of fixed assets	375 372	11,3	286 809	12,0	342 971	11,8	537 063	12,7	26 582	15,9	24 008	16,8	33 284	17,0	34 563	18,6	39 584	16,1
share, %	2,8		1,9		2,3		2,5		1,4		1,3		1,6		1,7		1,8	
acquisition of privatized state	--	--	14 682	6,8	13	17,5	1 459	10,4	-	-	-	-	-	-	-	-	0,0	0,0
share, %	0,0		0,1		0,0		0,0		0,0		0,0		0,0		0,0		0,0	
new construction and reconstruction	187 293	11,6	116 413	13,5	124 177	13,1	161 371	13,4	8 405	15,7	7 105	16,4	11 774	16,0	8 046	16,1	15 732	17,5
share, %	1,4		0,8		0,8		0,8		0,4		0,4		0,6		0,4		0,7	
construction and purchase of housing																		
by citizens	568 126	9,0	858 880	8,0	1 050 552	7,6	1 867 495	8,2	206 941	8,1	151 754	8,4	168 876	8,3	164 678	8,4	190 064	8,4
share, %	4,2		5,6		7,2		8,7		11,0		8,2		8,3		8,1		8,8	
consumer goals of citizens	3 480 133	20,4	4 521 210	20,3	3 830 065	19,9	7 275 580	19,2	572 408	18,9	682 621	17,5	759 356	17,4	857 845	16,3	839 179	18,3
share, %	25,9		29,7		26,2		33,9		30,5		37,1		37,4		42,0		38,7	
acquisition of securities	19 543	9,7	2654,0	13,3	26 671	11,7	0	0,0	-	-	5029,5	9,6	-	-	-	-	0,0	0,0
share, %	0,1		0,0		0,2		0,0		0,0		0,3		0,0		0,0		0,0	
other goals	1 776 374	9,5	1 589 006	10,6	1 762 005	11,0	2 831 394	13,4	353 689	17,9	242 006	18,0	359 134	19,5	343 315	18,8	314 658	19,6
share, %	13,2		10,5		12,0		13,2		18,8		13,2		17,7		16,8		14,5	

Continuation

	2018		2019		2020		2021*		04.22		05.22		06.22		07.22		08.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
short-term loans																		
Total	7 341 686	12,2	8 147 461	11,8	7 952 384	11,4	8 942 956	11,4	989 678	14,5	1 017 865	14,7	1 045 657	14,8	944 857	15,9	1 092 636	15,6
including those provided on:																		
acquisition of working capital	6 462 105	11,6	7 269 176	11,3	7 053 085	11,1	7 886 204	11,0	681 910	13,9	696 645	14,7	664 034	14,4	603 128	15,4	735 283	15,2
acquisition of fixed assets	20 059	12,2	15 219	11,8	30 363	5,8	46 383	9,8	709	15,7	669	17,4	484	18,0	740	17,8	4 012	17,4
acquisition of privatized state	--	--	1,4	0,1	--	--	--	--	--	--	--	--	--	--	--	--	--	--
new construction and reconstruction	43 967	15,6	6 480	13,9	15 934	11,9	12 293	11,2	256	7,4	437	17,0	1 300	16,5	30	20,3	600	19,0
construction and purchase of housing by citizens	704	13,3	425	8,2	9560	3,4	2437	11,3	106	12,8	170	15,7	12	18,3	47	14,9	38	9,2
consumer goals of citizens	390 256	21,5	398 558	19,4	336 633	21,3	316 984	18,1	149 220	13,2	183 697	13,3	180 242	13,2	152 361	16,7	212 883	14,5
acquisition of securities	9 305	8,0	--	--	5 495	12,5	0	0,0	--	--	--	--	--	--	--	--	0,0	0,0
other goals	415 289	12,5	457 602	12,5	501 314	11,0	678 655	12,5	157 477	16,8	136 248	17,0	199 584	17,6	188 551	17,0	139 820	17,9
long-term loans																		
Total	6 118 712	15,1	7 055 501	16,1	6 684 992	15,3	12 544 960	16,0	890 053	17,1	822 181	17,2	982 633	17,3	1 095 294	15,7	1 075 398	17,8
including those provided on:																		
acquisition of working capital	591 450	12,6	544 131	12,4	447 839	13,2	927 351	14,2	29 796	12,5	30 879	14,3	31 832	15,3	28 576	14,3	33 534	16,7
acquisition of fixed assets	355 313	11,2	271 590	12,0	312 607	12,4	490 680	12,9	25 873	15,9	23 338	16,8	32 800	17,0	33 822	18,6	35 572	15,9
acquisition of privatized state	--	--	14 680	6,8	13	17,5	1 459	10,4	--	--	--	--	--	--	--	--	--	--
new construction and reconstruction	143 327	10,4	109 933	13,5	108 243	13,3	149 078	13,6	8 149	15,9	6 668	16,4	10 474	15,9	8 016	16,0	15 132	17,5
construction and purchase of housing by citizens	567 421	9,0	858 455	8,0	1 040 992	7,7	1 865 057	8,2	206 835	8,1	151 585	8,4	168 864	8,3	164 631	8,4	190 027	8,4
consumer goals of citizens	3 089 877	20,2	4 122 651	20,3	3 493 431	19,7	6 958 596	19,3	423 188	20,9	498 924	19,1	579 113	18,6	705 484	16,2	626 296	19,6
acquisition of securities	10 238	11,2	2 654	13,3	21 176	11,4	0	0,0	--	--	5 030	9,6	--	--	--	--	0,0	0,0
other goals	1 361 084	8,6	1 131 405	9,8	1 260 691	11,0	2 152 739	13,7	196 212	18,8	105 758	20,2	159 550	21,9	154 764	20,9	174 838	20,9

* including final turnovers

2.13. Loans of banks on credit objects**2.13.2. Loans of banks on credit objects as of the end of the period**

mln. of KZT, end of period

	12.18	12.19	12.20	12.21*	04.22	05.22	06.22	07.22	08.22
Total	13 091 764	13 864 890	14 623 065	18 497 653	19 399 532	19 521 370	20 050 803	20 362 147	20 681 334
including:									
acquisition of working capital	3 411 631	2 936 554	2 921 767	3 084 539	3 260 838	3 220 819	3 232 926	3 125 438	3 123 402
share, %	26,1	21,2	20,0	16,7	16,8	16,5	16,1	15,3	15,1
acquisition of fixed assets	1 159 990	1 055 787	1 023 593	1 143 739	1 062 043	1 035 213	1 029 317	1 024 046	1 032 490
share, %	8,9	7,6	7,0	6,2	5,5	5,3	5,1	5,0	5,0
acquisition of privatized state facilities	--	--	13	0	0	0	0	0	--
share, %	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	--
new construction and reconstruction	574 248	519 403	411 408	370 162	384 908	378 234	385 314	386 546	390 084
share, %	4,4	3,7	2,8	2,0	2,0	1,9	1,9	1,9	1,9
construction and purchase of housing by	1 425 826	1 881 534	2 490 037	3 493 413	3 854 823	3 950 784	4 060 856	4 162 607	4 287 017
share, %	10,9	13,6	17,0	18,9	19,9	20,2	20,3	20,4	20,7
consumer goals of citizens	3 317 855	4 211 110	4 390 877	6 147 204	6 315 813	6 447 122	6 616 897	6 877 814	7 035 149
share, %	25,3	30,4	30,0	33,2	32,6	33,0	33,0	33,8	34,0
acquisition of securities	65 267	53 643	46 746	34 706	26 688	30 166	31 737	31 775	31 246
share, %	0,5	0,4	0,3	0,2	0,1	0,2	0,2	0,2	0,2
other goals	3 136 948	3 206 859	3 338 623	4 223 890	4 494 420	4 459 031	4 693 756	4 753 922	4 781 946
share, %	24,0	23,1	22,8	22,8	23,2	22,8	23,4	23,3	23,1

Continuation

	12.18	12.19	12.20	12.21*	04.22	05.22	06.22	07.22	08.22
short-term loans									
Total	1 987 609	2 041 473	2 128 709	2 467 173	3 352 151	3 380 920	3 450 979	3 369 179	3 387 195
including:									
acquisition of working capital	1 588 485	1 693 144	1 721 164	2 148 987	2 364 031	2 349 481	2 335 440	2 227 531	2 232 488
acquisition of fixed assets	8 942	5 248	24 011	5 812	6 878	6 623	6 157	4 975	7 324
acquisition of privatized state facilities	--	--	--	--	--	--	--	--	--
new construction and reconstruction	7 511	1 816	7 376	3 407	3 704	3 630	3 692	3 741	3 705
construction and purchase of housing by consumer goals of citizens	3 967	2 933	11 830	4 862	4 878	5 000	4 774	4 716	4 674
acquisition of securities	163 850	171 860	172 648	127 369	546 548	588 476	622 565	631 860	678 992
other goals	9 816	--	--	--	--	--	--	--	--
	205 038	166 472	191 681	176 736	426 113	427 710	478 350	496 356	460 012
long-term loans									
Total	11 104 156	11 823 417	12 494 356	16 030 479	16 047 381	16 140 450	16 599 823	16 992 969	17 294 139
including:									
acquisition of working capital	1 823 146	1 243 410	1 200 603	935 552	896 808	871 339	897 486	897 907	890 913
acquisition of fixed assets	1 151 047	1 050 539	999 582	1 137 927	1 055 165	1 028 590	1 023 159	1 019 071	1 025 166
acquisition of privatized state facilities	--	--	13	--	--	--	--	--	--
new construction and reconstruction	566 736	517 587	404 032	366 755	381 203	374 604	381 622	382 805	386 379
construction and purchase of housing by consumer goals of citizens	1 421 859	1 878 600	2 478 207	3 488 552	3 849 945	3 945 783	4 056 081	4 157 890	4 282 343
acquisition of securities	3 154 006	4 039 250	4 218 230	6 019 835	5 769 265	5 858 646	5 994 332	6 245 954	6 356 157
other goals	55 452	53 643	46 746	34 706	26 688	30 166	31 737	31 775	31 246
	2 931 910	3 040 387	3 146 942	4 047 153	4 068 307	4 031 321	4 215 405	4 257 566	4 321 934

* including final turnovers

2.13. Loans of banks on credit objects

2.13.3. Arrears on loans of banks on lending facilities

mln. of KZT, end of period

	12.18	12.19	12.20	12.21*	04.22	05.22	06.22	07.22	08.22
Total	876 222	937 480	928 112	579 032	631 333	635 538	651 699	669 322	643 154
including:									
acquisition of working capital	215 092	246 632	301 178	128 363	139 726	136 396	142 690	149 069	137 555
share, %	24,5	26,3	32,5	22,2	22,1	21,5	21,9	22,3	21,4
acquisition of fixed assets	86 193	145 659	180 243	48 464	44 294	43 683	42 833	53 149	50 829
share, %	9,8	15,5	19,4	8,4	7,0	6,9	6,6	7,9	7,9
acquisition of privatized state facilities	--	--	0	0,0	0,0	0,0	0,0	--	--
share, %	--	--	0,0	0,0	0,0	0,0	0,0	--	--
new construction and reconstruction	28 700	39 320	14 657	17 559	21 611	19 325	18 257	18 348	17 566
share, %	3,3	4,2	1,6	3,0	3,4	3,0	2,8	2,7	2,7
construction and purchase of housing by	74 743	59 342	71 765	43 296	41 397	40 171	38 344	36 001	35 564
share, %	8,5	6,3	7,7	7,5	6,6	6,3	5,9	5,4	5,5
consumer goals of citizens	227 188	229 026	204 419	188 678	221 719	230 209	235 554	240 834	244 546
share, %	25,9	24,4	22,0	32,6	35,1	36,2	36,1	36,0	38,0
acquisition of securities	7	1	2 980	5 124	4 240	4 240	3 831	3 831	3 831
share, %	0,0	0,0	0,3	0,9	0,7	0,7	0,6	0,6	0,6
other goals	244 298	217 500	152 870	147 548	158 347	161 515	170 191	168 090	153 262
share, %	27,9	23,2	16,5	25,5	25,1	25,4	26,1	25,1	23,8

Continuation

	12.18	12.19	12.20	12.21*	04.22	05.22	06.22	07.22	08.22
short-term loans									
Total	83 921	78 345	115 708	68 594	110 128	103 606	106 752	121 243	107 994
including:									
acquisition of working capital	45 666	47 482	63 013	41 858	57 648	49 117	51 022	53 318	55 123
acquisition of fixed assets	4 204	2 148	18 056	1 900	1 398	1 383	1 307	1 331	1 649
acquisition of privatized state facilities	--	--	0	0	0	0	0	--	--
new construction and reconstruction	284	1 067	515	3	3	3	3	266	3
construction and purchase of housing by consumer goals of citizens	3 360	2 662	10 966	4 079	3 948	3 900	3 866	3 833	3 807
acquisition of securities	22 891	18 093	14 628	5 657	22 035	24 186	25 233	24 982	25 151
other goals	--	--	0	0	0	0	0	--	--
	7 515	6 893	8 530	15 096	25 095	25 017	25 321	37 514	22 260
long-term loans									
Total	792 301	859 135	812 405	510 437	521 205	531 932	544 947	548 079	535 160
including:									
acquisition of working capital	169 426	199 150	238 165	86 505	82 078	87 279	91 669	95 751	82 432
acquisition of fixed assets	81 988	143 511	162 188	46 563	42 895	42 300	41 525	51 818	49 180
acquisition of privatized state facilities	--	--	0	0,0	0,0	0,0	0,0	--	--
new construction and reconstruction	28 417	38 253	14 143	17 556	21 608	19 321	18 253	18 082	17 563
construction and purchase of housing by consumer goals of citizens	71 382	56 681	60 798	39 217	37 450	36 270	34 477	32 168	31 757
acquisition of securities	204 297	210 933	189 791	183 021	199 684	206 024	210 321	215 851	219 395
other goals	7	1	2 980	5 124	4 240	4 240	3 831	3 831	3 831
	236 783	210 607	144 339	132 452	133 251	136 498	144 870	130 577	131 001

* including final turnovers

2.14. Loans of Banks by Economic Activities

2.14.1. Loans of banks by economy branches and weighted average interest rates

mln. of KZT, end of period

	2018		2019		2020		2021*		04.22		05.22		06.22		07.22		08.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Total by economy branches	13 460 398	13,5	15 202 962	13,8	14 637 377	13,2	21 487 916	14,1	1 879 730	15,7	1 840 046	15,8	2 028 290	16,0	2 040 151	15,8	2 168 034	16,7
of which:																		
Industry	2 105 803	9,9	2 161 972	9,6	2 361 281	10,6	2 777 151	10,3	209 912	13,6	217 050	14,7	199 361	14,7	193 677	15,0	232 296	15,3
including:																		
Mineral Resource Industry	466 709	7,8	292 735	6,8	276 930	6,6	262 504	7,5	25 570	12,2	27 482	10,8	14 691	12,8	15 889	10,5	22 131	10,6
Manufacturing Industry	1 454 974	10,4	1 690 705	9,9	1 734 361	10,9	2 162 456	10,3	177 032	13,7	181 686	15,2	168 840	14,8	166 630	15,4	177 320	15,7
including:																		
Manufacture of Foodstuff, including Drinks, and Tobacco	270 916	11,8	344 976	10,6	462 387	12,0	508 876	12,5	46 447	12,6	45 478	14,6	49 275	14,8	39 138	15,1	51 866	15,9
of which:																		
Manufacture of Foodstuff, including Drinks	268 503	11,8	307 700	11,3	373 022	12,2	484 744	12,5	43 534	12,6	39 461	14,7	48 444	14,9	37 566	15,2	51 468	15,9
Textile and Clothing Industry	15 744	10,9	28 473	11,2	16 840	12,1	26 170	14,1	3 635	14,2	2 524	14,8	2 676	15,7	1 993	16,9	4 148	17,3
Manufacture of Leather, Products from Leather and Footwear	2 760	6,6	3 650	13,2	1 017	13,3	1 282	14,9	32	19,3	25	19,3	19	23,6	199	20,1	90	22,6
Woodworking and Manufacture of Wood Products	2 116	10,2	1 778	10,6	2 324	11,5	4 040	12,7	162	18,4	229	14,8	825	18,4	965	12,1	659	14,6
Pulp and Paper Industry; Publishing	32 174	12,3	10 820	12,0	6 924	10,8	22 034	11,8	614	12,9	1 569	16,3	2 836	14,7	529	14,8	609	16,4
Coke Industry, Oil Products and Nuclear Materials Manufacture	57 955	6,9	131 062	5,5	87 747	6,0	171 802	9,8	868	17,0	291	18,2	5 414	16,3	21 658	16,1	2 297	17,6
Chemical Industry	63 923	9,8	60 827	10,6	74 997	9,6	411 188	5,8	6 209	9,3	5 395	14,5	10 399	12,5	4 476	10,8	10 408	10,8
Manufacture of Rubber and Plastic Products	30 958	11,8	22 834	10,5	49 502	10,6	55 067	11,7	4 938	14,6	4 115	13,4	4 096	14,3	3 039	13,5	4 853	14,1
Manufacture of other Nonmetallic Mineral Products	559 396	10,3	587 381	10,9	572 487	11,4	312 709	11,8	28 035	15,1	43 913	15,7	38 337	15,1	33 941	15,7	34 448	16,5
Metal Manufacture and Production of Finished Metal Products	186 807	7,3	271 278	6,4	184 381	7,5	221 564	8,3	12 958	8,8	7 926	14,5	17 593	14,0	8 101	15,9	12 625	15,8
Manufacture of Machines and Equipment	33 594	12,1	29 613	12,0	41 123	12,2	54 923	11,9	5 716	14,9	5 138	15,3	4 246	15,4	3 440	15,3	6 801	15,2
Manufacture of Electrical Equipment, Electronic and Optical Equipment	95 052	10,7	76 978	11,4	84 143	11,3	107 204	10,7	12 017	15,6	8 554	12,0	5 822	11,3	7 505	13,9	5 621	13,0
Manufacture of Vehicles and Equipment	53 228	14,7	32 668	13,1	65 996	12,5	201 521	12,4	51 444	14,8	50 620	15,8	21 355	15,8	34 234	15,6	34 724	16,4
Other Branches of Manufacturing Industry	50 352	13,1	88 369	12,3	84 493	11,2	64 294	12,5	3 957	15,5	5 909	16,9	5 948	16,2	7 411	15,9	8 173	17,0
Other Industries	184 120	11,1	178 532	12,0	349 990	12,1	352 190	11,8	7 311	15,5	7 882	16,4	15 830	15,7	11 158	16,2	32 844	16,2

Continuation

	2018		2019		2020		2021*		04.22		05.22		06.22		07.22		08.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Agriculture	112 036	12,2	135 717	11,8	169 223	12,2	279 318	13,0	34 877	11,3	23 119	14,8	20 341	14,5	17 843	16,4	21 679	15,6
Agriculture, Hunting and Services in these Areas	109 661	12,1	132 847	11,8	168 771	12,2	277 776	12,9	34 221	11,3	22 738	14,7	20 032	14,5	17 591	16,4	21 079	15,6
Forestry and Services in this Area	552	11,9	512	16,0	69	16	259	21	13	22,2	43	21,5	16	20,7	37	20,3	13	21,0
Fishery, Fish-breeding and Services in these Areas	1 823	14,0	2 359	13,9	383	12,7	1 283	15,3	643	15,0	337	17,5	293	16,5	216	15,5	586	15,7
Construction	533 373	12,0	476 676	12,2	455 970	11,9	575 375	12,0	51 815	14,7	51 523	15,0	76 444	14,4	51 122	15,4	64 806	16,1
Transport	395 273	10,2	413 356	9,9	448 008	9,9	460 166	10,6	54 979	14,8	55 601	16,4	96 985	15,8	24 912	14,2	22 862	17,8
including:																		
Land Transport	81 516	12,7	112 930	12,1	72 272	13,4	126 566	15,1	31 113	15,4	36 625	16,5	88 259	16,0	9 661	19,3	10 762	19,7
Water Transport	11 339	9,8	7 950	11,5	9 582	9,2	18 395	6,7	1 033	13,5	367	4,5	784	12,4	397	12,3	900	9,6
Air Transport	22 737	9,0	30 535	6,2	122 426	8,8	37 339	6,3	52	20,0	175	16,6	90	18,4	156	17,4	2 904	11,1
Auxiliary and Additional Transport	279 681	9,5	261 941	9,4	243 728	9,5	277 865	9,3	22 781	13,9	18 434	16,6	7 852	13,9	14 698	10,9	8 295	18,7
Communication	51 548	12,8	131 840	11,5	82 930	10,9	103 273	12,4	14 067	9,2	7 769	16,1	5 636	15,5	4 618	16,8	3 344	17,5
Wholesale and retail trade; repair of motor vehicles and motorcycles	4 679 943	12,2	5 207 641	11,9	4 867 926	11,5	6 111 954	11,6	569 244	14,5	525 398	14,8	534 546	15,1	552 453	16,0	603 181	16,3
Others (non-productive sphere, individual activity)	5 582 421	16,4	6 675 760	17,0	6 252 040	15,9	11 180 679	16,6	944 836	17,2	959 586	16,6	1 094 977	16,7	1 195 526	15,5	1 219 866	17,1

* including final turnovers

2.14. Loans of Banks by Economic Activities
2.14.2. Loans of banks by economy branches as of the end of the period

mln. of KZT, end of period

	12.18	12.19	12.20	12.21*	04.22	05.22	06.22	07.22	08.22
Total by economy branches	13 091 764	13 864 890	14 623 065	18 497 653	19 399 532	19 521 370	20 050 803	20 362 147	20 681 334
of which:									
Industry	2 024 483	1 889 894	1 984 166	2 510 866	2 710 226	2 684 095	2 766 658	2 768 888	2 764 651
including:									
Mineral Resource Industry	387 314	346 321	274 478	314 947	298 555	294 277	314 199	308 819	304 481
Manufacturing Industry	1 358 904	1 307 153	1 337 147	1 855 686	1 971 838	1 956 615	2 018 613	2 028 014	2 019 109
including:									
Manufacture of Foodstuff, including Drinks, and Tobacco	343 527	376 394	380 936	475 339	478 882	485 728	484 884	491 186	488 669
of which:									
Manufacture of Foodstuff, including Drinks	343 498	376 341	380 903	475 049	478 254	483 389	484 469	490 781	488 156
Textile and Clothing Industry	35 761	31 292	21 596	33 508	32 787	32 484	33 881	34 194	36 252
Manufacture of Leather, Products from Leather and Footwear	3 250	2 762	2 654	2 432	497	444	441	556	546
Woodworking and Manufacture of Wood Products	5 582	4 915	5 760	5 599	4 945	4 844	4 916	5 580	5 271
Pulp and Paper Industry; Publishing	21 655	19 823	12 901	26 006	23 539	23 300	23 014	22 898	23 008
Coke Industry, Oil Products and Nuclear Materials									
Manufacture	50 688	106 289	93 535	196 773	196 796	192 544	177 506	197 269	197 939
Chemical Industry	59 150	64 178	78 343	419 681	434 427	402 195	449 854	443 707	441 874
Manufacture of Rubber and Plastic Products	41 694	31 181	39 325	44 233	41 265	41 611	40 808	35 773	35 505
Manufacture of other Nonmetallic Mineral Products	182 804	169 183	159 475	144 113	141 891	151 121	151 373	149 162	143 695
Metal Manufacture and Production of Finished Metal Products	378 940	278 674	335 610	277 607	300 662	282 246	308 216	293 744	294 785
Manufacture of Machines and Equipment	35 184	35 357	21 342	37 754	51 373	53 711	56 906	55 144	56 039
Manufacture of Electrical Equipment, Electronic and Optical Equipment	54 838	68 560	61 379	76 221	85 617	82 842	85 848	83 101	83 670
Manufacture of Vehicles and Equipment	75 223	67 322	86 507	74 048	136 167	158 960	156 308	169 372	163 716
Other Branches of Manufacturing Industry	70 608	51 223	37 784	42 374	42 990	44 584	44 658	46 327	48 140
Other Industries	278 265	236 420	372 541	340 234	439 833	433 202	433 846	432 055	441 061

Continuation

	12.18	12.19	12.20	12.21*	04.22	05.22	06.22	07.22	08.22
Agriculture	489 689	255 077	234 335	340 085	359 896	366 105	377 828	386 173	391 460
Agriculture, Hunting and Services in these Areas	487 607	252 213	232 455	338 053	356 918	362 834	374 313	382 341	387 118
Forestry and Services in this Area	667	329	32	157	161	189	202	231	238
Fishery, Fish-breeding and Services in these Areas	1 415	2 535	1 848	1 875	2 818	3 082	3 313	3 601	4 103
Construction	753 240	674 575	654 831	671 155	662 039	659 551	691 856	623 028	623 932
Transport	593 275	500 480	489 461	462 461	507 452	522 330	582 195	525 952	527 110
including:									
Land Transport	176 567	152 699	113 086	140 648	173 322	199 841	284 340	234 523	238 358
Water Transport	39 390	30 115	27 737	18 377	17 678	16 282	17 265	17 307	16 868
Air Transport	42 184	53 682	118 569	71 458	78 609	60 846	50 479	39 449	39 664
Auxiliary and Additional Transport	335 134	263 984	230 069	231 979	237 842	245 362	230 112	234 675	232 219
Communication	71 859	127 998	168 014	188 912	204 356	205 553	207 225	207 470	195 688
Wholesale and retail trade; repair of motor vehicles and motorcycles	1 801 210	1 743 446	1 711 347	2 033 182	2 204 317	2 136 360	2 103 539	2 059 274	2 058 947
Others (non-productive sphere, individual activity)	7 358 008	8 673 420	9 380 911	12 290 991	12 751 246	12 947 376	13 321 502	13 791 362	14 119 546

* including final turnovers

II. Key monetary indicators

2.14. Loans of Banks by Economic Activities

2.14.3. Arrears on loans of banks by economy branches

mln. of KZT, end of period

	12.18	12.19	11.20	12.21*	04.22	05.22	06.22	07.22	08.22
Total by economy branches	876 222	937 480	1 033 679	579 032	631 333	635 538	651 699	669 322	643 154
of which:									
Industry	80 540	108 456	125 260	47 712	49 393	48 083	52 812	47 010	43 442
including:									
Mineral Resource Industry	8 627	4 604	3 918	1 696	2 052	1 807	2 097	3 791	4 036
Manufacturing Industry	67 990	96 231	115 786	45 603	46 844	45 693	49 928	42 522	38 755
including:									
Manufacture of Foodstuff, including Drinks, and Tobacco	11 824	15 310	21 036	14 032	15 313	15 846	17 055	17 781	19 887
of which:									
Manufacture of Foodstuff, including Drinks	11 824	15 310	21 036	14 032	15 313	15 846	17 055	17 781	19 887
Textile and Clothing Industry	172	2 579	2 610	898	213	176	242	821	329
Manufacture of Leather, Products from Leather and Footwear	398	102	18	0	3	3	26	4	2
Woodworking and Manufacture of Wood Products	1 482	688	815	682	695	656	746	750	127
Pulp and Paper Industry; Publishing	839	2 663	3 608	1 234	413	577	872	293	283
Coke Industry, Oil Products and Nuclear Materials									
Manufacture	1 252	1 525	2 813	1 507	1 252	1 263	1 203	1 203	1 214
Chemical Industry	2 289	1 640	1 950	144	146	207	249	554	385
Manufacture of Rubber and Plastic Products	3 098	2 089	2 395	1 435	1 411	1 652	1 634	1 349	2 177
Manufacture of other Nonmetallic Mineral Products	18 264	5 939	19 234	11 237	11 149	10 388	9 992	7 693	5 462
Metal Manufacture and Production of Finished Metal Products	10 512	11 448	12 426	10 539	10 911	9 684	11 711	5 527	1 856
Manufacture of Machines and Equipment	4 866	4 278	904	291	2 256	1 527	1 410	1 459	1 416
Manufacture of Electrical Equipment, Electronic and Optical Equipment	3 324	2 172	2 336	1 688	681	1 252	2 091	2 755	3 638
Manufacture of Vehicles and Equipment	1 375	41 951	42 031	435	1 009	1 027	1 048	649	434
Other Branches of Manufacturing Industry	8 294	3 846	3 609	1 482	1 393	1 434	1 648	1 681	1 544
Other Industries	3 923	7 621	5 556	412	498	584	788	698	651

Continuation

	12.18	12.19	11.20	12.21*	04.22	05.22	06.22	07.22	08.22
Agriculture	81 173	67 238	48 025	12 491	10 380	10 843	9 207	9 625	7 902
Agriculture, Hunting and Services in these Areas	81 004	67 134	47 918	12 385	10 286	10 748	9 108	9 212	7 489
Forestry and Services in this Area	80	6	2	4	2	3	3	4	4
Fishery, Fish-breeding and Services in these Areas	89	98	105	102	92	92	94	409	410
Construction	102 191	107 090	150 930	72 690	80 101	80 319	82 707	68 976	54 200
Transport	34 894	52 236	30 464	9 500	7 352	7 897	7 706	8 011	8 769
including:									
Land Transport	9 542	8 570	8 983	5 943	3 539	3 597	3 787	4 020	4 356
Water Transport	0	0	908	0	1	345	236	2	214
Air Transport	645	8 709	1 163	23	23	23	23	0	0
Auxiliary and Additional Transport	24 707	34 957	19 409	3 534	3 789	3 934	3 661	3 989	4 200
Communication	3 853	588	761	433	826	957	872	970	992
Wholesale and retail trade; repair of motor vehicles and motorcycles	134 769	117 948	137 470	87 507	93 229	87 338	89 709	99 500	99 598
Others (non-productive sphere, individual activity)	438 802	483 924	540 768	348 699	390 052	400 101	408 686	435 230	428 251

* including final turnovers

2.15. Mortgage loans of Banks to Individuals

2.15.1. Loans extended by banks to individuals on building and acquisition of accommodation (mortgage loans) and weighted average interest rates

for the period

	2018		2019		2020		2021*		04.22		05.22		06.22		07.22		08.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	млн. KZT	%	млн. KZT	%
Credits - total	524 951	8,9	818 327	8,0	967 730	7,7	1 744 680	8,3	193 133	8,2	143 335	8,3	159 576	8,3	155 181	8,4	176 681	8,5
including:																		
National currency:	524 951	8,9	818 327	8,0	967 730	7,7	1 744 680	8,3	193 133	8,2	143 335	8,3	159 576	8,3	155 181	8,4	176 681	8,5
short-term	426	11,8	413	8,2	5 392	2,0	2 262	11,8	37	5,2	36	13,2	15	15,8	49	12,5	10	12,4
long-term	524 525	8,9	817 913	8,0	962 338	7,7	1 742 418	8,3	193 097	8,2	143 300	8,3	159 561	8,3	155 132	8,4	176 671	8,5
Foreign currency	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
short-term	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
long-term	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

* including final turnovers

2.15. Mortgage loans of Banks to Individuals

2.15.2. Mortgage loans of Banks to Individuals as of the end of the period

mln. of KZT, end of period

	Credits - total	National currency:	of which:		Foreign currency:	of which:	
			short-term	long-term		short-term	long-term
	1=2+5	2=3+4	3	4	5=6+7	6	7
12.18	1 303 335	1 254 541	2 482	1 252 059	48 793	163	48 630
12.19	1 767 152	1 741 608	1 977	1 739 631	25 544	103	25 442
12.20	2 373 221	2 367 122	6 965	2 360 158	6 099	59	6 040
12.21*	3 306 959	3 304 754	4 996	3 299 758	2 204	6	2 198
2022							
02.22	3 452 121	3 449 635	5 041	3 444 594	2 487	7	2 480
03.22	3 528 586	3 526 330	4 979	3 521 351	2 256	7	2 249
04.22	3 676 366	3 674 142	4 900	3 669 242	2 224	6	2 218
05.22	3 774 712	3 772 788	4 822	3 767 966	1 924	6	1 918
06.22	3 890 145	3 888 594	4 737	3 883 856	1 552	7	1 545
07.22	4 016 677	4 015 246	4 999	4 010 247	1 432	7	1 425
08.22	4 140 758	4 139 342	4 690	4 134 652	1 416	7	1 409

* including final turnovers

2.16. Consumer loans of Banks to Individuals

2.16.1. Consumer loans extended by banks to individuals and weighted average interest rates

mln. of KZT, end of period

	2018		2019		2020		2021*		04.22		05.22		06.22		07.22		08.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Total	3 480 133	20,4	4 521 210	20,3	3 830 064	19,9	7 275 580	19,2	572 466	18,9	682 690	17,5	759 356	17,4	857 845	16,3	839 179	18,3
including:																		
short-term	390 256	21,5	398 558	19,4	336 633	21,3	316 984	18,1	149 228	13,2	183 694	13,3	180 242	13,2	152 361	16,7	212 883	14,5
long-term	3 089 877	20,2	4 122 652	20,3	3 493 431	19,7	6 958 596	19,3	423 238	20,9	498 996	19,1	579 113	18,6	705 484	16,2	626 296	19,6
From total Loans:																		
national currency	3 478 285	20,4	4 521 110	20,3	3 828 395	19,9	7 186 327	19,2	571 973	18,9	682 122	17,5	758 779	17,4	857 146	16,3	838 448	18,3
including:																		
short-term	390 195	21,5	398 558	19,4	336 617	21,3	315 626	18,1	149 228	13,2	183 694	13,3	180 242	13,2	152 361	16,7	212 883	14,5
long-term	3 088 090	20,2	4 122 552	20,3	3 491 778	19,7	6 870 701	19,3	422 745	20,9	498 428	19,1	578 537	18,7	704 785	16,2	625 565	19,6
foreign currency	1 848	19,2	99	14,1	1 669	17,0	89 253	21,1	494	6,2	568	6,4	577	7,2	699	6,4	730	5,4
including:																		
short-term	61	17,4	-	-	16	8	1 357	20	0	0	0	0	0	0	0	0	0	0
long-term	1 787	19,2	99	14,1	1 654	17,1	87 895	21,1	494	6,2	568	6,4	577	7,2	699	6,4	730	5,4

* including final turnovers

2.16. Consumer loans of Banks to Individuals

2.16.2. Consumer loans of banks to individuals and arrears

mln. of KZT, end of period

	12.18	12.19	12.20	12.21*	04.22	05.22	06.22	07.22	08.22
Total	3 317 855	4 211 110	4 390 877	6 143 933	6 197 405	6 446 552	6 616 897	6 877 814	7 035 149
including:									
short-term	163 850	171 860	172 648	124 102	545 723	588 652	622 565	631 860	678 992
long-term	3 154 006	4 039 250	4 218 230	6 019 831	5 651 682	5 857 900	5 994 332	6 245 955	6 356 157
Of which, arrears, total	227 188	229 026	204 419	188 678	221 708	230 209	235 554	240 834	244 546
including:									
short-term	22 891	18 093	14 628	5 657	22 035	24 186	25 233	24 982	25 151
long-term	204 297	210 933	189 791	183 021	199 674	206 023	210 321	215 851	219 395
Of the total loans:									
national currency	3 255 286	4 176 660	4 377 158	6 136 503	6 190 523	6 440 313	6 610 930	6 872 558	7 029 973
including:									
short-term	156 207	170 739	172 352	123 947	545 695	588 626	622 536	631 840	678 976
long-term	3 099 078	4 005 921	4 204 806	6 012 556	5 644 828	5 851 687	5 988 394	6 240 718	6 350 997
Of these, arrears:									
national currency	189 160	205 219	193 633	184 482	217 893	226 801	232 787	238 794	242 593
including:									
short-term	20 565	17 743	14 335	5 522	22 007	24 160	25 203	24 963	25 136
long-term	168 595	187 476	179 299	178 960	195 886	202 641	207 583	213 831	217 457
foreign currency	62 570	34 450	13 719	7 430	6 882	6 239	5 967	5 256	5 176
including:									
short-term	7 642	1 121	295	155	28	26	29	20	16
long-term	54 928	33 329	13 424	7 275	6 854	6 213	5 938	5 236	5 160
Of these, arrears:									
foreign currency	38 028	23 808	10 786	4 196	3 816	3 408	2 767	2 040	1 954
including:									
short-term	2 326	351	294	135	28	26	29	20	16
long-term	35 702	23 457	10 492	4 061	3 788	3 382	2 738	2 020	1 938

* including final turnovers

2.16. Consumer loans of Banks to Individuals
2.16.3. Arrears on consumer loans of banks to individuals, regional breakdown

mln. of KZT, end of period

	08.22				
	Total	national currency		foreign currency	
		short-term	long-term	short-term	long-term
	1=2+3+4+5	2	3	4	5
Total	244 546	25 136	217 457	16	1 938
including:					
Nur-Sultan city	19 176	1 552	17 465		159
Almaty city	114 172	15 146	97 679	6	1 341
Shymkent city	20 293	2 013	18 095	0	186
Akmola	3 268	232	3 028		8
Aktobe	6 718	429	6 289		0
Almaty and Zhetisu	9 628	687	8 929	0	12
Atyrau	7 156	364	6 785		7
East Kazakhstan and Abai	9 052	619	8 400	0	33
Zhambyl	7 652	660	6 968		23
West Kazakhstan	4 709	340	4 368	0	2
Karagandy and Ulytau	11 804	868	10 911	0	24
Kostanay	4 521	291	4 218	9	3
Kyzylorda	7 058	494	6 563	0	0
Mangystau	7 175	415	6 710		50
Pavlodar	6 033	396	5 616		21
North Kazakhstan	2 142	150	1 927		65
Turkistan	3 988	479	3 507		2

2.17. Loans of Banks to Subjects of Small Business

2.17.1. Loans extended by banks to subjects of small business,
by sectors of the economy and weighted average interest rates

for the period

	2018		2019		2020		2021*		04.22		05.22		06.22		07.22		08.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Total	1 737 339	12,7	1 669 801	12,7	2 438 720	11,6	3 727 042	12,9	367 373	15,2	289 957	16,5	356 584	17,1	305 795	17,4	383 679	17,9
including:																		
national currency	1 445 698	14,1	1 529 062	13,3	2 221 827	12,3	3 215 495	14,3	323 184	16,2	270 056	17,3	339 677	17,7	283 230	18,3	374 589	18,2
short-term	815 638	13,9	924 869	13,0	1 545 242	11,7	1 763 272	12,8	194 737	15,7	179 300	16,5	215 455	17,2	170 235	17,4	212 034	17,6
long-term	630 060	14,3	604 192	13,7	676 585	13,6	1 452 222	16,1	128 447	16,9	90 756	18,9	124 222	18,5	112 995	19,6	162 554	19,1
foreign currency	291 641	6,1	140 740	5,7	216 893	5,0	511 548	4,6	44 189	8,3	19 901	5,4	16 907	5,7	22 565	6,4	9 090	4,7
short-term	148 742	5,8	97 716	5,6	129 268	4,3	159 744	4,5	26 001	9,9	10 765	5,1	15 044	5,7	8 550	6,1	8 042	4,5
long-term	142 899	6,3	43 023	5,9	87 625	6,0	351 804	4,6	18 189	5,9	9 136	5,7	1 863	5,5	14 014	6,6	1 048	6,0
of which by sectors of the economy:																		
Industry	228 389	11,6	214 334	10,7	214 461	11,6	678 409	9,7	74 056	14,4	62 193	15,2	43 192	15,2	25 245	16,2	46 622	17,2
share, %	13,1		12,8		8,8		18,2		20,2		21,4		12,1		8,3		12,2	
Agricultural industry	64 848	12,1	55 687	11,9	58 554	12,6	114 575	14,9	19 518	12,5	12 551	15,4	10 100	17,3	9 217	17,1	12 808	18,9
share, %	3,7		3,3		2,4		3,1		5,3		4,3		2,8		3,0		3,3	
Construction	123 453	14,1	137 281	13,8	114 145	12,2	165 086	13,1	20 008	16,1	15 330	16,4	32 092	14,9	26 069	15,7	34 304	17,2
share, %	7,1		8,2		4,7		4,4		5,4		5,3		9,0		8,5		8,9	
Transport	59 181	13,7	88 179	12,7	73 803	12,5	160 942	14,1	22 207	15,5	10 057	17,5	12 337	18,8	12 910	19,0	15 461	19,7
share, %	3,4		5,3		3,0		4,3		6,0		3,5		3,5		4,2		4,0	
Connection	7 598	14,0	5 686	13,6	6 349	13,8	23 710	15,9	9 336	7,2	1 469	18,7	2 960	15,5	1 355	19,1	1 613	20,4
share, %	0,4		0,3		0,3		0,6		2,5		0,5		0,8		0,4		0,4	
Trading	740 605	14,4	850 255	13,3	1 493 979	11,7	1 669 612	13,3	164 702	15,9	147 830	16,2	194 588	17,1	170 877	17,1	208 175	17,6
share, %	42,6		50,9		61,3		44,8		44,8		51,0		54,6		55,9		54,3	
Others	513 265	10,5	318 379	11,8	477 430	11,0	914 707	14,1	57 546	16,0	40 527	18,6	61 315	18,8	60 122	18,9	64 696	18,7
share, %	29,5		19,1		19,6		24,5		15,7		14,0		17,2		19,7		16,9	

* including final turnovers

II. Key monetary indicators

2.17. Loans of Banks to Subjects of Small Business

2.17.2. Loans of banks to subjects of small business by economic sector

mln. of KZT, end of period

	12.18	12.19	12.20	12.21*	04.22	05.22	06.22	07.22	08.22
Total	2 363 861	2 108 945	2 515 308	3 772 244	4 039 801	3 988 546	4 168 111	3 994 844	4 037 985
including:									
national currency	1 731 781	1 700 184	2 049 615	3 040 833	3 277 382	3 288 722	3 354 437	3 274 603	3 345 272
short-term	287 652	281 067	382 742	592 662	717 330	740 355	772 502	754 711	741 718
long-term	1 444 129	1 419 116	1 666 873	2 448 171	2 560 052	2 548 367	2 581 936	2 519 892	2 603 554
foreign currency	632 079	408 761	465 693	731 411	762 419	699 825	813 674	720 241	692 713
short-term	100 708	53 551	66 348	78 129	82 459	64 880	92 416	68 109	68 830
long-term	531 371	355 210	399 345	653 281	679 960	634 945	721 258	652 132	623 882
of which by economy sectors:									
Industry	347 989	286 264	337 179	907 380	1 018 950	1 022 376	1 067 164	971 714	973 481
share, %	14,7	13,6	13,4	24,1	25,2	25,6	25,6	24,3	24,1
Agricultural industry	198 213	97 295	91 742	151 781	178 913	183 856	189 907	185 217	191 157
share, %	8,4	4,6	3,6	4,0	4,4	4,6	4,6	4,6	4,7
Construction	249 075	262 800	277 767	324 924	356 168	338 334	354 875	266 121	266 788
share, %	10,5	12,5	11,0	8,6	8,8	8,5	8,5	6,7	6,6
Transport	148 962	120 843	119 605	208 439	216 247	215 767	218 090	199 287	202 360
share, %	6,3	5,7	4,8	5,5	5,4	5,4	5,2	5,0	5,0
Connection	15 907	8 518	11 119	68 183	87 918	83 900	87 443	87 994	87 884
share, %	0,7	0,4	0,4	1,8	2,2	2,1	2,1	2,2	2,2
Trading	543 339	544 410	664 610	902 210	983 766	1 007 536	1 034 196	998 931	1 018 894
share, %	23,0	25,8	26,4	23,9	24,4	25,3	24,8	25,0	25,2
Others	860 376	788 813	1 013 286	1 209 328	1 197 839	1 136 777	1 216 436	1 285 580	1 297 421
share, %	36,4	37,4	40,3	32,1	29,7	28,5	29,2	32,2	32,1

* including final turnovers

2.18. Attracted deposits and weighted average interest rate of banks

mln. of KZT, end of period

	2018		2019		2020		2021*		04.22		05.22		06.22		07.22		08.22**	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Deposits - total in national currency	101 838 283	7.4	129 765 992	7.3	180 233 627	7.5	288 135 400	7.4	34 129 290	11.5	33 185 220	11.5	38 514 634	11.6	39 624 806	12.3	44 315 419	12.4
Demand Deposits	1 620 295	2.2	364 211	0.3	110 759	0.4	156 898	0.0	4 314	0.1	8 759	0.1	6 766	0.1	5 351	0.1	6 759	0.1
of which:																		
Nonbanking Legal Entities	678 434	4.7	162 259	0.0	933	0.0	1 383	0.1	11	0.6	3	3.4	6	0.1	1	0.1	1	0.1
Individuals	941 861	0.5	201 952	0.6	109 826	0.5	155 515	0.0	4 303	0.1	8 756	0.1	6 760	0.1	5 351	0.1	6 758	0.1
Time, Saving Deposits	100 126 728	7.5	129 352 987	7.4	180 088 031	7.5	287 931 123	7.4	34 117 093	11.5	33 172 683	11.5	38 501 656	11.6	39 615 551	12.3	44 303 844	12.4
of which:																		
Nonbanking Legal Entities	92 249 590	7.2	120 054 576	7.2	167 286 409	7.3	268 133 760	7.3	31 922 158	11.6	31 039 350	11.5	36 180 194	11.6	37 304 344	12.3	41 616 550	12.4
Individuals	7 877 138	11.1	9 298 411	9.4	12 801 622	9.6	19 797 363	8.6	2 194 935	10.6	2 133 334	11.0	2 321 462	11.4	2 311 207	11.8	2 687 294	12.1
Conditional Deposits	91 259	1.5	48 794	3.4	34 837	4.4	47 378	4.2	7 883	5.9	3 778	5.1	6 213	6.7	3 904	8.4	4 817	7.9
of which:																		
Nonbanking Legal Entities	42 515	2.9	37 042	3.4	26 975	3.7	37 308	4.3	4 337	2.7	2 319	2.5	5 135	6.3	2 305	6.9	2 364	4.2
Individuals	48 744	0.3	11 753	3.1	7 862	6.9	10 071	3.8	3 546	9.8	1 459	9.3	1 078	8.4	1 598	10.6	2 453	11.4
Deposits - total in CFC	11 672 459	1.3	12 857 392	1.1	13 291 070	0.8	24 730 206	0.5	2 204 604	0.5	2 035 426	0.6	2 187 361	0.6	2 361 520	0.6	2 249 959	0.6
Demand Deposits	208 821	0.6	32 392	2.5	114 114	1.3	55 172	2.0	2 323	1.1	1 395	0.3	1 973	0.0	5 382	0.2	3 297	3.6
of which:																		
Nonbanking Legal Entities	65 763	0.1	609	0.1	57	0.1	1 354	0.0	150	0.1	459	0.0	498	0.1	490	0.0	227	0.0
Individuals	143 057	0.9	31 783	2.6	114 057	1.3	53 818	2.1	2 173	1.2	935	0.4	1 475	0.0	4 893	0.2	3 070	3.9
Time, Saving Deposits	11 440 863	1.3	12 813 894	1.1	13 151 561	0.8	24 630 461	0.5	2 195 610	0.5	2 025 387	0.6	2 178 878	0.6	2 345 579	0.6	2 242 600	0.6
of which:																		
Nonbanking Legal Entities	7 156 789	1.1	7 419 982	1.0	7 423 135	0.6	18 819 739	0.4	1 469 234	0.4	1 376 337	0.5	1 561 282	0.5	1 687 213	0.5	1 689 146	0.5
Individuals	4 284 073	1.7	5 393 912	1.2	5 728 426	1.1	5 810 722	1.0	726 377	0.8	649 050	0.8	617 596	0.8	658 366	0.8	553 453	0.9
Conditional Deposits	22 776	1.6	11 106	0.2	25 395	0.3	44 573	0.3	6 671	0.5	8 644	0.6	6 511	0.3	10 559	0.6	4 063	0.7
of which:																		
Nonbanking Legal Entities	16 236	1.1	10 959	0.1	24 119	0.2	41 640	0.3	4 481	0.5	8 181	0.6	5 937	0.2	9 617	0.6	3 690	0.7
Individuals	6 540	2.8	147	2.2	1 276	0.7	2 933	0.4	2 190	0.4	463	0.3	574	1.0	942	0.8	373	1.0
Deposits - total in OFC	177 877	3.8	220 507	4.2	263 755	2.9	466 144	2.2	44 052	2.4	43 595	2.9	35 501	3.2	47 094	3.1	350 543	10.2
Demand Deposits	2 531	0.0	301	0.0	537	0.0	919	0.0	536	0.0	1 431	0.0	18	0.0	18	0.0	39	0.0
of which:																		
Nonbanking Legal Entities	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	2 531	0.0	301	0.0	537	0.0	919	0.0	536	0.0	1 431	0.0	18	0.0	18	0.0	39	0.0
Time, Saving Deposits	175 345	3.8	220 207	4.2	263 218	2.9	465 225	2.2	43 516	2.3	42 164	2.5	35 483	2.6	47 075	2.9	350 504	10.2
of which:																		
Nonbanking Legal Entities	136 345	4.6	182 255	5.0	190 663	3.6	368 257	2.6	28 773	3.1	28 372	3.1	26 770	3.1	44 141	3.0	348 618	10.3
Individuals	39 000	1.3	37 952	0.6	72 555	0.9	96 967	0.7	14 743	0.9	13 791	1.1	8 714	0.9	2 935	0.8	1 885	0.8
Conditional Deposits	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
of which:																		
Nonbanking Legal Entities	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Continuation

	2018		2019		2020		2021*		04.22		05.22		06.22		07.22		08.22	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Current Accounts in national currency	254 360 070	0.3	318 252 799	0.1	382 520 654	0.1	580 295 009	0.1	61 574 393	0.0	62 210 426	0.1	69 521 886	0.1	69 298 565	0.1	77 730 834	0.1
of which:																		
Nonbanking Legal Entities	215 892 371	0.3	265 967 978	0.1	304 981 782	0.1	441 173 659	0.1	48 272 040	0.0	48 620 272	0.1	54 811 164	0.1	54 857 909	0.1	61 604 709	0.1
of which:																		
with accrual Interest Rates	53 349 593	1.1	13 599 774	1.5	21 396 781	1.4	24 867 643	1.5	885 602	2.2	1 277 809	2.3	1 266 380	2.7	1 208 793	3.0	1 295 401	2.9
without accrual Interest Rates	162 542 777	0.0	252 368 204	0.0	283 585 001	0.0	416 306 015	0.0	47 386 438	0.0	47 342 463	0.0	53 544 784	0.0	53 649 115	0.0	60 309 308	0.0
Individuals	38 467 699	0.1	52 284 821	0.0	77 538 872	0.0	139 121 350	0.0	13 302 330	0.0	13 590 139	0.0	14 710 722	0.0	14 440 657	0.0	16 126 124	0.0
of which:																		
with accrual Interest Rates	2 592 608	1.2	7 498	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	35 875 091	0.0	52 277 323	0.0	77 538 872	0.0	139 121 350	0.0	13 302 330	0.0	13 590 139	0.0	14 710 722	0.0	14 440 657	0.0	16 126 124	0.0
Current Accounts in CFC	55 431 060	0.0	58 098 713	0.0	53 815 804	0.0	77 746 002	0.0	6 485 306	0.0	6 837 536	0.0	7 306 735	0.0	7 295 291	0.0	7 678 581	0.0
of which:																		
Nonbanking Legal Entities	48 761 876	0.0	49 918 388	0.0	45 598 173	0.0	69 129 805	0.0	5 471 340	0.0	5 934 876	0.0	6 480 517	0.0	6 467 714	0.0	6 849 370	0.0
of which:																		
with accrual Interest Rates	8 831 419	0.1	148 219	0.1	244 212	0.1	102	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	39 930 457	0.0	49 770 169	0.0	45 353 961	0.0	69 129 703	0.0	5 471 340	0.0	5 934 876	0.0	6 480 517	0.0	6 467 714	0.0	6 849 370	0.0
Individuals	6 669 184	0.0	8 180 325	0.0	8 217 631	0.0	8 616 197	0.0	1 013 965	0.0	902 659	0.0	826 218	0.0	827 576	0.0	829 211	0.0
of which:																		
with accrual Interest Rates	169 347	0.6	40 331	1.7	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	6 499 838	0.0	8 139 994	0.0	8 217 631	0.0	8 616 197	0.0	1 013 965	0.0	902 659	0.0	826 218	0.0	827 576	0.0	829 211	0.0
Current Accounts in OFC	6 107 985	0.1	7 038 696	0.0	7 621 292	0.0	11 515 722	0.0	1 064 793	0.0	1 228 880	0.0	1 286 438	0.0	1 258 435	0.0	1 658 135	0.0
of which:																		
Nonbanking Legal Entities	5 598 924	0.1	6 444 852	0.0	6 833 047	0.0	10 085 391	0.0	888 289	0.0	1 030 852	0.0	1 102 171	0.0	1 107 436	0.0	1 498 911	0.0
of which:																		
with accrual Interest Rates	1 889 211	0.3	32 663	0.3	26 145	0.2	48 672	0.3	16 253	0.3	45 421	0.5	39 898	0.6	39 506	0.3	1 043	0.1
without accrual Interest Rates	3 709 713	0.0	6 412 189	0.0	6 806 902	0.0	10 036 718	0.0	872 036	0.0	985 431	0.0	1 062 273	0.0	1 067 929	0.0	1 497 869	0.0
Individuals	509 061	0.0	593 844	0.0	788 245	0.0	1 430 331	0.0	176 503	0.0	198 028	0.0	184 267	0.0	151 000	0.0	159 224	0.0
of which:																		
with accrual Interest Rates	4 491	1.0	0	0.0	0	0.0	3 715	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	504 570	0.0	593 844	0.0	788 245	0.0	1 426 615	0.0	176 503	0.0	198 028	0.0	184 267	0.0	151 000	0.0	159 224	0.0

* including final turnovers

** Data for august 2022 were updated due to changes in the reporting data of respondents.

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

mln. of KZT, end of period

	2018	2019	2020	2021*	04.22	05.22	06.22	07.22	08.22
Deposits - total in national currency	5 236 375	6 239 835	7 975 113	10 386 834	10 219 246	10 274 682	10 656 645	11 368 178	11 476 616
Demand Deposits	9 586	8 577	6 464	7 056	7 347	7 352	7 638	7 937	7 115
of which:									
Nonbanking Legal Entities	2 968	1 207	784	873	514	591	513	513	513
Individuals	6 618	7 371	5 681	6 183	6 833	6 761	7 125	7 423	6 602
Time, Saving, Conditional Deposits	5 226 790	6 231 257	7 968 649	10 379 778	10 211 899	10 267 331	10 649 007	11 360 241	11 469 501
of which:									
Nonbanking Legal Entities	2 000 954	1 855 771	2 666 589	3 576 273	3 416 915	3 365 645	3 446 225	3 899 913	3 873 262
Individuals	3 225 836	4 375 487	5 302 060	6 803 505	6 794 984	6 901 686	7 202 782	7 460 328	7 596 239
Deposits - total in foreign currency	5 664 456	4 902 542	5 443 824	6 017 136	5 540 877	5 172 565	5 979 447	6 118 544	6 380 565
Demand Deposits	10 470	7 209	18 580	13 611	15 580	14 002	14 391	12 554	13 281
of which:									
Nonbanking Legal Entities	1 211	1 364	914	1 121	1 182	1 383	2 008	1 957	1 992
Individuals	9 259	5 845	17 665	12 491	14 399	12 619	12 383	10 597	11 290
Time, Saving, Conditional Deposits	5 653 986	4 895 333	5 425 245	6 003 525	5 525 297	5 158 563	5 965 056	6 105 990	6 367 284
of which:									
Nonbanking Legal Entities	1 615 227	1 354 753	1 609 244	1 903 704	1 690 373	1 535 418	1 944 508	2 058 599	2 375 636
Individuals	4 038 759	3 540 580	3 816 001	4 099 821	3 834 924	3 623 145	4 020 548	4 047 391	3 991 648
Current accounts - total in national currency	2 260 898	2 917 218	3 558 101	4 462 751	3 987 875	3 863 458	4 211 695	4 151 369	4 094 221
of which:									
Nonbanking Legal Entities	1 629 525	1 939 839	2 239 496	2 593 102	2 513 679	2 442 222	2 612 094	2 602 090	2 602 445
Individuals	631 373	977 379	1 318 606	1 869 649	1 474 197	1 421 236	1 599 601	1 549 279	1 491 776
Current accounts - total in foreign currency	1 815 320	2 299 554	2 283 173	2 724 491	3 067 323	2 804 526	3 054 291	3 358 823	3 421 233
of which:									
Nonbanking Legal Entities	1 639 948	2 072 644	2 002 337	2 318 049	2 615 047	2 353 076	2 616 216	2 931 811	2 968 617
Individuals	175 372	226 909	280 836	406 442	452 276	451 450	438 075	427 012	452 615

* including final turnovers

2.20. Deposits of Individuals* in Banks

mln. of KZT, end of period

	Deposits of Individuals - total			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits				
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC
												short-term	long-term	
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14
2018	8 765 889	4 581 876	4 184 014	1 089 846	799 444	290 402	13 066	4 426	8 640	7 662 977	3 778 005	1 715 761	2 062 244	3 884 972
2019	9 301 733	5 416 416	3 885 317	1 281 898	1 005 137	276 761	7 378	6 141	1 237	8 012 456	4 405 138	2 001 660	2 403 478	3 607 318
2020	10 921 376	6 694 078	4 227 298	1 707 709	1 351 210	356 498	11 749	9 117	2 632	9 201 918	5 333 751	2 313 060	3 020 691	3 868 167
2021	13 404 792	8 759 828	4 644 964	2 400 614	1 909 808	490 806	4 485	4 462	23	10 999 694	6 845 558	3 008 098	3 837 460	4 154 136
2021														
I	11 609 549	7 394 372	4 215 177	1 913 713	1 550 856	362 857	3 389	3 363	26	9 692 447	5 840 153	2 462 982	3 377 171	3 852 294
II	12 371 613	8 006 793	4 364 820	2 110 999	1 666 154	444 844	3 624	3 601	23	10 256 990	6 337 037	2 797 677	3 539 360	3 919 953
III	12 518 718	8 167 847	4 350 871	2 036 664	1 607 540	429 124	3 644	3 620	24	10 478 410	6 556 686	2 923 294	3 633 392	3 921 723
IV	13 404 792	8 759 828	4 644 964	2 400 614	1 909 808	490 806	4 485	4 462	23	10 999 694	6 845 558	3 008 098	3 837 460	4 154 136
2022														
I	13 092 626	8 378 313	4 714 313	2 280 996	1 660 630	620 365	4 057	4 032	26	10 807 573	6 713 651	3 049 491	3 664 160	4 093 922
II	13 694 026	8 898 374	4 795 652	2 341 333	1 653 992	687 341	4 040	4 015	25	11 348 653	7 240 367	3 296 507	3 943 860	4 108 286
2022														
01.22	13 060 749	8 360 041	4 700 708	2 104 957	1 562 730	542 226	4 214	4 189	25	10 951 579	6 793 122	2 983 002	3 810 120	4 158 456
02.22	13 743 217	8 421 737	5 321 479	2 279 694	1 593 600	686 093	4 110	4 082	28	11 459 413	6 824 055	3 065 708	3 758 348	4 635 358
03.22	13 092 626	8 378 313	4 714 313	2 280 996	1 660 630	620 365	4 057	4 032	26	10 807 573	6 713 651	3 049 491	3 664 160	4 093 922
04.22	12 814 798	8 350 207	4 464 591	2 097 367	1 520 489	576 879	4 127	4 103	24	10 713 304	6 825 616	3 109 341	3 716 275	3 887 689
05.22	12 696 659	8 405 846	4 290 812	2 077 774	1 467 472	610 303	4 074	4 052	22	10 614 810	6 934 322	3 149 943	3 784 380	3 680 488
06.22	13 694 026	8 898 374	4 795 652	2 341 333	1 653 992	687 341	4 040	4 015	25	11 348 653	7 240 367	3 296 507	3 943 860	4 108 286
07.22	14 062 241	9 114 131	4 948 110	2 393 356	1 608 998	784 358	4 090	4 064	25	11 664 795	7 501 069	3 421 031	4 080 038	4 163 726
08.22	14 207 322	9 202 059	5 005 263	2 368 265	1 555 547	812 718	3 749	3 724	25	11 835 309	7 642 788	3 486 422	4 156 367	4 192 520

* including Accounts of Residents and Nonresidents

2.21. Deposits of Individuals* in Banks entering in System of Collective Warranting as of 01.09.2022.

mln. of KZT, end of period

Banks	Deposits of Individuals - total			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits					The Bank's share in the total amount of deposits of the population, %
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC	
												short-term	long-term		
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14	15
"Halyk savings Bank of Kazakhstan" JSC	4 670 336	2 368 586	2 301 750	768 882	540 771	228 111	1 949	1 948	1	3 899 505	1 825 867	1 734 432	91 435	2 073 638	32,9
"Kaspi Bank" JSC	3 082 410	2 562 288	520 122	626 488	578 511	47 977	1	1	0	2 455 921	1 983 777	571 516	1 412 261	472 145	21,7
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	1 966 897	1 966 897		35 288	35 288					1 931 610	1 931 610		1 931 610		13,8
"BEREKE BANK" JSC	151 538	123 030	28 508	38 211	22 626	15 585	322	319	3	113 005	100 085	19 800	80 285	12 920	1,1
"ForteBank" JSC	698 444	315 143	383 302	148 472	90 726	57 746	176	176		549 796	224 241	203 652	20 589	325 555	4,9
"Bank CenterCredit" JSC	1 206 736	626 228	580 508	225 782	105 284	120 498	36	34	2	980 918	520 910	137 169	383 741	460 008	8,5
"Eurasian Bank" JSC	640 376	347 481	292 895	179 682	41 224	138 458	12	3	9	460 683	306 255	152 380	153 875	154 428	4,5
"First Heartland Jysan Bank" JSC	591 014	346 841	244 173	117 551	69 148	48 404	19	19		473 444	277 674	251 091	26 584	195 770	4,2
"Bank RBK" Bank" JSC	385 726	156 428	229 298	36 712	14 309	22 404	0	0		349 013	142 119	119 468	22 651	206 895	2,7
"Altyn Bank" JSC (China Citic Bank Corporation Ltd)	266 302	82 798	183 503	70 518	22 010	48 508	5	1	4	195 778	60 787	56 042	4 745	134 991	1,9
"Eco Center Bank" JSC (SB "Bank CenterCredit" JSC)	17 414	14 052	3 362	4 926	1 813	3 113				12 488	12 239	7 870	4 368	249	0,1
"Nurbank" JSC	129 898	77 819	52 079	13 969	11 615	2 354	1 222	1 222	0	114 707	64 982	52 392	12 590	49 725	0,9
"Home Credit Bank" JSC	214 059	161 614	52 445	41 098	9 880	31 218				172 961	151 734	145 306	6 428	21 227	1,5
"VTB Bank" SB JSC	15 285	13 537	1 748	2 383	1 556	827				12 902	11 981	9 699	2 282	921	0,1
AB "Kazakhstan Ziraat International Bank" KSC	15 041	2 174	12 867	6 761	1 012	5 749	5	1	4	8 275	1 161	1 161		7 114	0,1
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0,0
"Bank Freedom Finance Kazakhstan" JSC	129 735	31 800	97 935	34 053	5 382	28 671	1	1		95 681	26 417	23 493	2 925	69 264	0,9
"Shinhan Bank Kazakhstan" JSC	11 661	1 407	10 254	3 157	459	2 698				8 504	948	948		7 556	0,1
"Kazakhstan Industrial and Commercial Bank of China in Almaty" JSC	6 142	203	5 938	6 100	203	5 896				42				42	0,0
"Bank of China Kazakhstan" SB JSC	3 900	2 868	1 031	3 823	2 866	957	0		0	76	3	3		74	0,0
"Islamic bank "Zaman-Bank" JSC	165	22	144	165	22	144									0,0

* including Accounts of Residents and Nonresidents



III. FINANCIAL MARKETS

III. Financial markets

3.1. Government Securities Primary Auctions

mln. of KZT, for the period

	Discounted Government Securities						Coupon Government Securities							
	NBK Notes*			MEKKAM			MEOKAM		MEYKAM		METIKAM		Municipal Securities	
	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %
2018	62 263 672	8,79	96,94	--	--	--	--	--	745 358	8,47	--	--	108 085	0,35
2019	31 422 765	9,36	96,75	--	--	--	17 393	9,73	1 320 358	8,73	--	--	108 876	0,35
2020	14 313 763	10,09	96,05	319 363	10,71	91,06	35 630	11,07	2 415 761	10,44	--	--	963 221	0,41
2021	22 310 231	9,53	98,04	143 727	9,29	91,80	183 979	10,63	2 086 353	10,28	--	--	287 466	5,02
2021														
I	5 750 008	9,29	98,01	143 727	9,29	91,80	--	--	558 450	--	--	--	23 040	6,67
II	6 365 850	9,31	98,05	--	--	--	--	--	441 918	10,42	--	--	54 044	5,63
III	5 458 896	9,59	97,99	--	--	--	56 228	--	514 962	10,52	--	--	21 233	9,11
IV	4 735 478	10,05	98,09	--	--	--	127 752	--	571 023	10,68	--	--	189 150	4,18
2022														
I	2 964 172	11,69	97,66	46 898	10,71	90,49	120 835	12,24	417 505	11,20	--	--	65 592	2,56
II	4 165 500	14,75	98,54	24 128	13,69	90,33	382 966	13,64	515 645	13,92	--	--	64 566	2,79
2022														
01.22	879 510	10,21	98,04	39 415	10,30	90,66	13 350	10,67	115 603	10,93	--	--	--	--
02.22	1 159 919	10,73	97,49	--	--	--	8 797	10,75	203 170	11,02	--	--	--	--
03.22	924 743	14,30	97,50	7 483	12,88	89,56	98 688	12,58	98 732	12,20	--	--	65 592	2,56
04.22	1 156 911	14,34	98,63	24 128	13,69	90,33	147 853	13,39	84 755	13,68	--	--	21 718	3,45
05.22	1 297 256	14,89	98,44	--	--	--	56 483	13,80	142 338	13,96	--	--	39 115	2,28
06.22	1 711 333	14,92	98,54	--	--	--	178 630	13,80	288 551	13,96	--	--	3 733	4,25
07.22	1 454 520	14,93	98,95	--	--	--	--	--	591 865	14,13	--	--	11 885	1,86
08.22	2 118 021	14,47	98,90	104 849	14,63	87,47	--	--	250 581	13,97	74 374	14,84	721	4,25

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

** on Compound Interest Rates

3.2. Secondary Market of the Government Securities

for the period

	Government Securities, total	NBK Notes*	Euronotes	MEKKAM	MUIKAM	MEOKAM	MEUKAM	MEUZHKAM
	Volume, mln. of KZT							
2018	149 684 923	54 023 014	5 165 080	--	--	33 351 797	57 143 592	1 440
2019	139 735 516	45 873 343	6 682 245	--	--	29 266 497	57 913 431	--
2020	107 462 389	55 404 245	7 646 731	2 559 391	--	19 129 777	22 721 727	517
2021	34 599 954	22 312 332	2 292 646	1 465 496	--	507 709	8 021 772	--
2021								
I	6 246 788	4 253 381	649 534	881 302	--	19 963	442 608	--
II	10 402 493	8 336 007	477 937	279 883	--	53 192	1 255 474	--
III	8 999 780	4 983 993	316 352	41 457	--	35 390	3 622 588	--
IV	8 950 894	4 738 950	848 824	262 855	--	399 164	2 701 102	--
2022								
I	8 887 291	3 378 105	412 476	135 029	--	131 958	4 829 723	--
II	6 132 251	994 589	110 102	--	--	146 073	4 881 488	--
2022								
01.22	3 143 952	1 316 717	304 682	129 146	--	--	95 184	--
02.22	3 659 014	1 462 364	65 782	5 002	--	--	1 010 021	--
03.22	2 084 325	599 024	42 012	881	--	--	958 195	--
04.22	2 189 355	659 899	58 948	--	--	--	537 278	--
05.22	1 715 965	152 913	19 339	--	--	--	763 976	--
06.22	2 226 930	181 778	31 814	--	--	42 299	1 971 040	--
07.22	1 195 545	239 671	23 716	--	--	8 168	923 989	--
08.22	1 833 083	713 058	177 509	11 047	--	19 488	911 981	--

* excluding NBK notes sold through Invest Online since March 2018

3.3. Structure of Government Securities in Circulation

mln. of KZT, end of period

	Government Securities, total	of which:															
		NBK Notes		Government Securities												Municipal Securities	
				Total	Euronotes		MEKKAM		MEOKAM		MEUKAM		MEUZHKAM		METIKAM		
		sale	sale*	%**	sale	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**
2018	10 926 275	3 521 623	8,6	7 215 579	1 202 700	5,3	--	--	782 321	9,3	3 867 393	7,8	1 363 164	0,0	0,0	0,0	189 073
2019	11 846 565	3 418 560	9,8	8 212 783	1 202 700	5,3	--	--	710 897	9,6	4 969 022	8,1	1 330 164	0,0	0,0	0,0	215 221
2020	14 663 211	2 927 277	10,2	10 679 995	1 202 700	5,3	319 363	10,7	678 220	9,6	7 193 549	8,9	1 286 164	0,0	0,0	0,0	1 055 938
2021	15 457 733	2 102 538	10,0	12 214 633	1 202 700	5,3	143 727	9,3	607 460	10,0	9 056 005	9,2	1 204 741	0,0	0,0	0,0	1 140 562
2021																	
I	15 799 830	3 446 624	9,9	11 339 383	1 202 700	5,3	463 090	10,3	678 220	9,6	7 724 210	9,0	1 271 164	0,0	0,0	0,0	1 013 823
II	15 707 553	3 474 705	9,3	11 197 628	1 202 700	5,3	143 727	9,3	562 568	9,6	8 083 891	9,0	1 204 741	0,0	0,0	0,0	1 035 220
III	15 339 963	2 741 176	9,6	11 544 107	1 202 700	5,3	143 727	9,3	479 708	9,9	8 513 231	9,1	1 204 741	0,0	0,0	0,0	1 054 680
IV	15 457 733	2 102 538	10,0	12 214 633	1 202 700	5,3	143 727	9,3	607 460	10,0	9 056 005	9,2	1 204 741	0,0	0,0	0,0	1 140 562
2022																	
I	14 866 597	1 432 855	11,6	12 354 138	1 202 700	5,3	46 898	10,6	607 837	10,5	9 296 961	9,3	1 199 741	0,0	0,0	0,0	1 079 603
II	15 793 705	1 796 204	13,7	12 895 227	1 202 700	5,3	71 026	13,2	990 803	11,5	9 459 129	9,5	1 171 569	0,0	0,0	0,0	1 102 274
2022																	
01.22	15 000 067	1 740 688	10,1	12 118 817	1 202 700	5,3	39 415	10,3	500 352	10,2	9 171 608	9,2	1 204 741	0,0	0	0	1 140 562
02.22	15 195 248	1 836 300	10,3	12 330 784	1 202 700	5,3	39 415	10,3	509 149	10,2	9 374 779	9,3	1 204 741	0,0	0	0	1 028 164
03.22	14 866 597	1 432 855	11,6	12 354 138	1 202 700	5,3	46 898	10,6	607 837	10,5	9 296 961	9,3	1 199 741	0,0	0	0	1 079 603
04.22	15 425 114	1 734 918	12,2	12 600 874	1 202 700	5,3	71 026	11,8	755 690	10,9	9 381 717	9,3	1 189 741	0,0	0	0	1 089 321
05.22	15 263 139	1 701 357	13,2	12 447 346	1 202 700	5,3	71 026	13,2	812 173	11,1	9 189 878	9,4	1 171 569	0,0	0	0	1 114 436
06.22	15 793 705	1 796 204	13,7	12 895 227	1 202 700	5,3	71 026	13,2	990 803	11,5	9 459 129	9,5	1 171 569	0,0	0	0	1 102 274
07.22	16 079 472	1 788 244	14,0	13 184 070	1 202 700	5,3	71 026	13,2	687 780	12,4	10 050 994	9,7	1 171 569	0,0	0	0	1 107 159
08.22	16 608 607	1 892 553	15,3	13 613 174	1 202 700	5,3	175 876	13,6	687 780	12,4	10 301 575	9,8	1 170 869	0,0	74 374	14,8	1 102 880

* amount at discounted price

** annual effective yield

III. Financial markets

3.4. Government securities market: operations with the Government Securities of the Republic of Kazakhstan by sectors of the economy

for the period, mln of KZT

Sectors of economy	Amount in circulation, at the end of the period	purchased					sold					Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	
07.22												
Residents	15 575 662	3 214 370	2 058 270	33 299	1 090 579	32 221	2 902 291	87 977	1 090 151	1 701 238	22 926	10 126
Government	418 009	136 300	136 300	0	0	0	146 990	0	0	146 990	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	68 512	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 072 492	2 178 318	1 246 381	4 713	924 031	3 192	2 220 920	87 969	925 648	1 205 913	1 391	9 523
Other financial institutions	10 396 139	675 908	491 656	27 654	133 708	22 889	280 816	8	132 606	132 175	16 027	604
Public non-financial organizations	493 746	180 686	180 686	0	0	0	197 904	0	1 502	196 402	0	0
Domestic non-financial organizations	111 979	41 677	3 247	33	32 833	5 564	55 123	0	30 388	19 757	4 978	0
Nonprofit Institutions	1 179	899	0	899	0	0	0	0	0	0	0	0
Households	13 606	582	0	0	7	575	538	0	7	0	531	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	402 618	72 423	0	59 390	12 276	757	108 556	4 713	12 705	90 000	1 139	0
Total	15 978 279	3 286 793	2 058 270	92 690	1 102 855	32 978	3 010 848	92 690	1 102 855	1 791 238	24 065	10 126
Depositors	4 133 736	2 172 029	1 227 683	4 713	934 371	5 261	2 184 139	87 977	938 868	1 157 295	0	9 309
08.22												
Residents	16 164 295	4 311 470	2 548 547	32 582	1 675 032	55 309	3 806 389	146 192	1 675 460	1 947 613	37 123	6 749
Government	439 382	140 824	140 824	0	0	0	100 733	0	0	100 733	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	588 927	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	3 815 049	3 203 892	1 769 820	5 514	1 409 362	19 196	3 002 932	135 009	1 405 104	1 462 820	0	6 145
Other financial institutions	10 715 271	498 493	346 322	27 068	90 413	34 689	268 610	11 184	92 947	130 721	33 759	604
Public non-financial organizations	442 598	387 787	265 969	0	121 819	0	358 254	0	121 867	236 387	0	0
Domestic non-financial organizations	154 266	77 652	22 791	0	53 437	1 424	74 229	0	55 543	15 775	2 911	0
Nonprofit Institutions	4 306	2 821	2 821	0	0	0	1 169	0	0	1 169	0	0
Households	4 496	0	0	0	0	0	463	0	0	9	454	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	387 868	127 673	0	119 515	5 954	2 203	113 236	5 905	5 526	100 014	1 791	0
Total	16 552 163	4 439 142	2 548 547	152 097	1 680 986	57 512	3 919 624	152 097	1 680 986	2 047 627	38 914	6 749
Depositors	4 332 794	3 272 580	1 699 627	16 698	1 537 059	19 196	3 090 544	137 806	1 531 140	1 421 599	0	5 936

3.5. Non-government securities market: transactions with non-government securities by economic sectors*

for the period, mln. of KZT

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
08.22														
International securities	2 661 960	270 042	6 479	35 004	171	0	228 387	162 499	35 004	171	2 868	124 456	0	5 617
bonds (non-residents)	2 040 597	246 261	6 479	34 417	167	0	205 197	120 571	34 417	167	2 868	83 118	0	0
Central Government	34 621	479	479	0	0	0	0	0	0	0	0	0	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	213 215	0	0	0	0	0	0	10 707	10 707	0	0	0	0	0
Other financial institutions	770 179	41 864	6 000	346	0	0	35 518	34 514	2 374	0	0	32 140	0	0
Public non-financial organizations	936	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	29 530	11 931	0	0	44	0	11 888	8 038	200	124	2 868	4 846	0	0
Nonprofit institutions	37 448	37 801	0	0	0	0	37 801	0	0	0	0	0	0	0
Households	49 802	15 373	0	2 617	124	0	12 632	10 919	6 785	44	0	4 089	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	904 867	138 811	0	31 454	0	0	107 358	56 394	14 352	0	0	42 042	0	0
RK bonds	403 073	14 272	0	156	3	0	14 113	30 150	156	3	0	29 991	0	5 617
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	96 982	0	0	0	0	0	0	10 068	0	0	0	10 068	0	5 617
Other financial institutions	119 563	2 163	0	20	0	0	2 143	9 047	0	0	0	9 047	0	0
Public non-financial organizations	85 334	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	55 713	11 834	0	46	2	0	11 787	5 949	0	2	0	5 947	0	0
Nonprofit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	16 743	144	0	90	2	0	52	100	46	2	0	52	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	28 737	131	0	0	0	0	131	4 987	110	0	0	4 877	0	0
non-resident shares	132 271	8 713	0	431	0	0	8 282	11 283	431	0	0	10 851	0	0
Other depository institutions	33	2	0	0	0	0	2	2	0	0	0	2	0	0
Other financial institutions	72 202	443	0	0	0	0	443	623	0	0	0	623	0	0
Public non-financial organizations	9 372	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	8 718	2 930	0	0	0	0	2 930	4 330	0	0	0	4 330	0	0
Nonprofit institutions	6	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	37 025	4 311	0	0	0	0	4 311	5 871	0	0	0	5 871	0	0
unknown (information about the sub-account is not known)	1	7	0	0	0	0	7	6	0	0	0	6	0	0
Nonresidents	4 913	1 020	0	431	0	0	589	449	431	0	0	18	0	0
investment unit (nonresidents)	86 019	796	0	0	0	0	796	496	0	0	0	496	0	0
Other depository institutions	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	18 341	225	0	0	0	0	225	224	0	0	0	224	0	0
Public non-financial organizations	61 274	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	1 111	114	0	0	0	0	114	0	0	0	0	0	0	0
Nonprofit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	4 733	144	0	0	0	0	144	244	0	0	0	244	0	0
Nonresidents	558	313	0	0	0	0	313	28	0	0	0	28	0	0
Shares	265 463 044	328 005	195 468	42 401	3 390	0	86 746	283 938	42 401	3 390	0	238 147	0	2 638 302
ordinary	264 594 998	327 641	195 468	42 038	3 390	0	86 746	283 574	42 038	3 390	0	238 146	0	2 636 772
Central Government	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	80 875 712	6 640	1 921	0	0	0	4 719	4 934	0	0	0	4 934	0	80
National Bank	294 656	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	58 450 496	76 500	50 000	0	0	0	26 500	76 500	0	0	0	76 500	0	168 273
Other financial institutions	6 083 085	3 568	2 048	0	1 069	0	452	145 096	41 711	1 067	0	102 318	0	1 281
Public non-financial organizations	44 146 485	119 274	113 663	0	0	0	5 611	11 592	0	0	0	11 592	0	11 119
Domestic non-financial organizations	47 406 092	89 089	1 280	41 711	849	0	45 249	41 551	50	1 214	0	40 287	0	2 016 506
Nonprofit institutions	19 346	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	6 892 944	5 132	56	327	1 473	0	3 276	1 985	277	1 109	0	599	0	301 110
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	932 881	0	0	0	0	0	0	0	0	0	0	0	0	6 343
Nonresidents	19 493 299	27 438	26 500	0	0	0	938	1 916	0	0	0	1 916	0	132 060

Continuation

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period	
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions		
Preference	868 046	363	0	363	0	0	0	363	363	0	0	0	0	0	1 530
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	48 890	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	152 728	0	0	0	0	0	0	289	289	0	0	0	0	0	0
Public non-financial organizations	14 737	0	0	0	0	0	0	0	0	0	0	0	0	0	335
Domestic non-financial organizations	406 903	289	0	289	0	0	0	0	0	0	0	0	0	0	77
Nonprofit Institutions	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	220 829	72	0	72	0	0	0	71	71	0	0	0	0	0	32
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	3 072	0	0	0	0	0	0	0	0	0	0	0	0	0	921
Nonresidents	20 850	2	0	2	0	0	0	3	3	0	0	0	0	0	164
Corporate bonds	20 639 291	426 413	52 773	1 459	88 185	0	283 995	304 298	1 459	88 185	34 100	180 553	0	227 982	
Central Government	2 756 860	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	43 555	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 027 852	146 712	30 746	0	55 867	0	60 100	75 393	16	58 015	17 362	0	0	0	0
Other financial institutions	9 703 604	78 365	8 101	0	23 522	0	46 741	93 969	707	23 757	9 431	60 073	0	0	0
Public non-financial organizations	2 014 547	1 031	0	0	1 031	0	0	1 137	113	1 021	2	0	0	0	220 771
Domestic non-financial organizations	950 229	57 966	3 223	1 225	5 606	0	47 912	48 454	292	3 381	4 394	40 387	0	0	0
Nonprofit Institutions	295	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	521 630	10 879	1 003	233	154	0	9 489	5 766	329	0	2 586	2 851	0	0	7 211
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	40 180	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	580 540	131 459	9 700	0	2 006	0	119 753	79 579	1	2 011	324	77 242	0	0	0
investment unit (residents)	480 301	318	0	1	257	0	60	455	1	257	0	196	0	0	
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	9 825	0	0	0	0	0	0	147	0	0	0	147	0	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	58 444	179	0	0	129	0	50	129	0	129	0	0	0	0	0
Nonprofit Institutions	4 609	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	404 709	138	0	0	129	0	10	178	0	129	0	49	0	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	2 713	1	0	1	0	0	0	1	1	0	0	0	0	0	0
Claim rights	63 461	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other depository institutions	4 485	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	32 882	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	593	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	11 397	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	78	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	13 644	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	380	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Certificates	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	289 308 077	1 024 777	254 720	78 866	92 003	0	599 188	751 189	78 866	92 003	36 968	543 353	0	2 871 901	
Residents	268 271 219	725 600	218 520	46 977	89 997	0	370 106	607 831	63 966	89 991	36 644	417 230	0	2 739 677	
Central Government	2 791 482	479	479	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	80 875 712	6 640	1 921	0	0	0	4 719	4 934	0	0	0	4 934	0	80	
National Bank	338 212	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other depository institutions	62 841 954	223 215	80 746	0	55 867	0	86 602	172 670	10 723	58 015	17 362	86 570	0	173 890	
Other financial institutions	16 962 408	126 627	16 149	366	24 591	0	85 522	283 909	45 081	24 824	9 431	204 573	0	1 281	
Public non-financial organizations	46 333 278	120 305	113 663	0	1 031	0	5 611	12 728	113	1 021	2	11 592	0	232 225	
Domestic non-financial organizations	48 928 138	174 332	4 503	43 271	6 628	0	119 929	108 451	542	4 848	7 262	95 798	0	2 016 584	
Nonprofit Institutions	61 819	37 801	0	0	0	0	37 801	0	0	0	0	0	0	0	
Households	8 162 079	36 194	1 060	3 340	1 880	0	29 914	25 134	7 508	1 283	2 586	13 757	0	308 352	
unknown (information about the sub-account is not	976 137	7	0	0	0	0	7	6	0	0	0	6	0	7 264	
Nonresidents	21 036 858	299 177	36 200	31 889	2 006	0	229 082	143 358	14 899	2 011	324	126 123	0	132 224	
Depositors	2 242 429	98 623	31 946	0	63 874	0	2 804	106 049	11 478	65 973	17 781	10 816	0	5 617	

3.6. Domestic currency market operations

for the period

	USD (mln.)		EUR (thous.)		RUB (mln.)	
	KASE	OTC IFEM	KASE	OTC IFEM	KASE	OTC IFEM
	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks
2018	38 740	33 847	56 550	107 960	10 709	10 690
2019	28 838	32 504	60 572	46 948	11 487	9 640
2020	27 477	24 959	34 446	98 667	17 873	5 574
2021	34 567	29 703	69 059	99 527	46 683	8 390
2021						
I	7 021	5 301	36 420	42 328	5 574	2 921
II	8 278	7 396	23 072	14 391	6 170	2 176
III	8 636	8 077	6 822	24 257	15 586	2 407
IV	10 632	8 928	2 745	18 551	19 353	886
2022						
I	8 672	6 115	18 826	11 705	26 817	3 131
II	6 236	3 897	164 690	23 260	88 737	153 356
2022						
01.22	2 616	1 909	802	3 679	3 017	84
02.22	2 663	3 164	15 430	5 505	2 527	111
03.22	3 394	1 042	2 595	2 521	21 273	2 937
04.22	1 924	1 189	35 223	10 450	31 831	147854**
05.22	2 192	1 404	73 462	7 228	29 261	567
06.22	2 120	1 303	56 005	5 582	27 645	4 935
07.22	2 372	876	352	16 638	17 087	5 328
08.22	2 155	1 229	148 478	27 016	18 850	310

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

** taking into account transactions conducted within the framework of receiving support from parent organization

3.7. Foreign currency exchange rates

tenge for 1 unit of currency

	Official Rate						Market Rate (KASE)					
	Period Average			End of Period			Period Average			End of Period		
	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR
2018	344,71	5,50	406,66	380,44	5,48	435,30	344,89	5,51	407,45	384,20	5,54	426,70
2019	382,75	5,92	428,51	381,18	6,17	426,85	382,59	5,93	428,75	382,59	6,20	428,20
2020	412,95	5,73	471,44	420,71	5,65	516,13	413,24	5,72	471,89	420,91	5,69	513,57
2021	426,03	5,79	503,88	431,67	5,77	487,79	426,80	5,83	507,43	431,80	5,82	492,00
2021												
I	419,70	5,65	506,28	424,34	5,59	498,13	419,90	5,66	505,10	424,89	5,61	497,75
II	428,36	5,77	515,94	427,79	5,91	509,37	428,34	5,77	514,57	427,89	5,88	510,10
III	425,72	5,80	501,99	425,67	5,85	496,42	425,59	5,81	500,77	425,70	5,86	494,30
IV	429,79	5,92	491,74	431,67	5,77	487,79	430,80	5,92	494,76	431,80	5,82	492,00
2022												
I	455,11	5,34	510,79	458,20	5,49	510,57	459,68	5,29	505,04	466,31	5,61	560,50
II	442,50	6,81	472,37	465,08	9,10	488,75	441,84	6,76	456,45	470,34	8,96	483,56
2022												
01.22	433,66	5,67	491,24	433,83	5,57	482,81	434,14	5,63	493,99	433,50	5,60	483,75
02.22	434,44	5,64	492,47	467,09	5,66	522,21	440,14	5,64	496,12	495,00	5,54	486,02
03.22	497,18	4,73	548,59	458,20	5,49	510,57	498,92	5,20	561,44	466,31	5,61	560,50
04.22	453,32	5,77	491,97	448,49	6,36	471,72	453,13	5,87	477,87	446,38	6,23	470,67
05.22	430,71	6,82	455,35	427,39	6,81	460,04	427,47	6,57	446,89	414,67	6,83	442,51
06.22	442,35	7,79	468,36	465,08	9,10	488,75	446,32	7,99	455,54	470,34	8,96	483,56
07.22	476,08	8,23	485,21	478,78	7,97	486,01	476,34	8,07	481,05	477,09	7,85	491,00
08.22	474,66	7,88	481,57	468,10	7,89	466,27	473,56	7,85	484,96	472,21	7,86	473,94

III. Financial markets

3.8. Official exchange rates on average for the period*

tenge per unit of currency

	2018	2019	2020	2021	2021				2022		2022				
					I	II	III	IV	I	II	04.22	05.22	06.22	07.22	08.22
1 AED	93,85	104,21	112,44	116,00	114,27	116,63	115,91	117,03	123,92	120,49	123,43	117,28	120,45	129,62	129,24
1 AUD	257,41	266,08	285,13	319,95	324,54	329,67	312,94	313,24	329,43	317,28	335,48	304,06	311,31	326,32	330,87
1 CAD	266,01	288,52	308,17	340,01	331,38	348,51	338,22	341,23	359,27	347,30	359,66	335,64	345,58	367,97	368,29
1 CHF	352,48	385,24	440,52	466,13	464,74	469,87	463,84	466,01	493,08	460,06	481,74	440,29	456,44	490,91	497,30
1 CNY	52,10	55,43	59,89	66,07	64,81	66,32	65,82	67,22	71,73	67,13	70,69	64,35	66,12	70,74	69,94
1 DKK	54,57	57,41	63,26	67,77	68,09	69,39	67,51	66,13	68,66	63,51	66,15	61,21	62,97	65,21	64,74
1 GBP	459,49	488,46	529,91	586,25	578,88	598,92	587,03	579,68	610,67	557,42	588,33	536,36	546,10	570,85	571,14
100 KRW	31,33	32,87	35,06	37,23	37,70	38,21	36,73	36,32	37,77	35,17	36,78	33,99	34,66	36,41	36,05
1 JPY	3,12	3,51	3,87	3,88	3,97	3,91	3,87	3,78	3,92	3,42	3,60	3,35	3,31	3,48	3,53
1 KWD	1141,30	1260,01	1347,18	1413,59	1387,59	1423,81	1416,69	1423,95	1504,07	1446,87	1486,79	1406,60	1443,56	1549,50	1547,04
1 GEL	136,91	136,82	133,97	133,46	127,23	129,86	137,58	138,53	148,29	149,45	149,07	146,85	152,06	169,19	173,51
1 SAR	91,91	102,06	110,06	113,59	111,90	114,22	113,51	114,57	121,30	117,97	120,87	114,83	117,91	126,80	126,37
1 XDR	487,74	528,80	575,32	606,87	603,24	614,52	605,63	603,88	634,70	597,50	620,39	577,86	592,63	627,53	625,07
1 SEK	39,67	40,50	45,02	49,69	50,08	50,86	49,25	48,61	48,73	45,16	47,67	43,47	44,23	45,86	45,95
1 SGD	255,43	280,59	299,50	317,10	315,25	321,44	314,88	316,74	336,67	321,70	332,50	311,78	319,97	341,13	343,47
1 TRY	72,96	67,57	59,25	49,42	57,14	51,12	49,88	40,31	32,72	28,13	30,83	27,57	26,04	27,32	26,35
1 TJS	37,69	40,21	40,13	37,70	37,16	37,88	37,61	38,11	39,12	37,64	36,33	35,13	41,07	47,05	46,65
1 KGS	5,02	5,49	5,36	5,03	4,97	5,07	5,03	5,07	5,17	5,43	5,41	5,30	5,56	5,90	5,79
1 MDL	20,59	21,90	24,03	24,22	24,13	24,14	24,05	24,54	25,26	23,60	24,70	22,82	23,22	24,80	24,73
1 UAH	12,68	14,87	15,34	15,65	15,02	15,54	15,84	16,13	15,86	15,03	15,45	14,62	14,99	15,18	12,88
1 NOK	42,36	43,53	44,01	49,61	49,34	51,14	48,63	49,35	51,42	47,26	51,17	44,91	45,55	47,56	48,97
1 ZAR	26,11	26,52	25,21	28,89	28,08	30,33	29,15	27,94	29,87	28,56	30,40	27,12	28,06	28,28	28,50
1 PLN	95,47	99,73	106,11	110,45	111,54	113,88	110,00	106,52	110,59	101,73	105,92	98,01	100,95	101,78	102,04
10 HUF	12,77	13,19	13,42	14,08	14,04	14,56	14,20	13,51	14,04	12,28	13,14	11,86	11,82	12,04	12,00
1 BRL	94,72	97,23	80,69	79,11	76,84	80,70	81,62	77,08	87,14	90,47	95,98	86,97	88,24	88,64	92,15
1 MYR	85,43	92,44	98,37	102,84	103,36	103,79	101,49	102,77	108,64	101,89	106,45	98,35	100,59	107,29	106,39
1 HKD	43,98	48,85	53,24	54,81	54,11	55,16	54,73	55,18	58,31	56,40	57,82	54,87	56,36	60,65	60,50
10 AMD	7,15	7,99	8,48	8,49	8,04	8,24	8,69	8,94	9,40	9,86	9,64	9,48	10,41	11,68	11,81
100 UZS	4,28	4,35	4,12	4,02	4,00	4,07	4,00	4,01	4,17	3,98	4,01	3,88	4,05	4,37	4,35
1 BYN	169,27	183,26	169,94	168,26	162,03	167,94	169,45	173,00	163,98	134,30	138,94	130,10	133,50	180,29	188,53
1 CZK	15,87	16,70	17,83	19,66	19,44	20,12	19,70	19,38	20,74	19,19	20,14	18,43	18,95	19,74	19,61
1 AZN	203,57	226,09	243,93	251,64	247,91	253,00	251,45	253,86	268,81	261,36	267,75	254,39	261,28	281,20	280,37
1 INR	5,04	5,43	5,57	5,76	5,76	5,81	5,75	5,74	6,05	5,74	5,96	5,57	5,67	5,98	5,97
1 THB	10,66	12,34	13,20	13,33	13,89	13,67	12,93	12,88	12,88	12,88	12,93	12,93	12,93	12,93	13,27
1 MXN	17,93	19,88	19,33	21,02	20,67	21,39	21,28	20,72	22,18	22,12	22,64	21,50	22,16	23,22	23,57
1000 IRR	8,45	9,11	9,84	10,14	9,99	10,21	10,13	10,22	10,83	10,54	10,80	10,25	10,54	11,34	11,29

* Weighted Average

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

thous. units of currency, for the period

	USD			EUR			RUB		
	Import	Export	Import-export balance	Import	Export	Import-export balance	Import	Export	Import-export balance
	1	2	3=1-2	4	5	6=4-5	7	8	9=7-8
2018	3 449 669	244 161	3 205 508	415 609	31 601	384 008	61 294 500	7 274 846	54 019 654
2019	4 188 532	64 541	4 123 991	549 830	6 162	543 668	34 857 000	14 703 481	20 153 519
2020	2 492 900	298 376	2 194 524	297 850	2 860	294 990	64 176 065	5 332 963	58 843 102
2021	2 058 787	337 453	1 721 334	469 100	11 382	457 718	84 069 602	5 523 196	78 546 406
2021									
I	239 085	98 608	140 477	139 200	3 000	136 200	15 270 000	684 050	14 585 950
II	123 180	117 912	5 268	61 970	612	61 358	18 650 000	2 105 995	16 544 005
III	465 322	74 755	390 567	114 930	2 186	112 744	22 984 602	1 973 412	21 011 190
IV	1 231 200	46 178	1 185 022	153 000	5 584	147 416	27 165 000	759 739	26 405 261
2022									
I	1 641 310	7 710	1 633 600	197 564	-	197 564	29 484 500	11 100	29 473 400
II	733 700	-	733 700	9 950	-	9 950	1 770 000	164 250	1 605 750
2022									
01.22	456 510	-	456 510	27 200	-	27 200	10 790 500	-	10 790 500
02.22	458 000	7 710	450 290	39 900	-	39 900	9 660 000	11 100	9 648 900
03.22	726 800	-	726 800	130 464	-	130 464	9 034 000	-	9 034 000
04.22	335 200	-	335 200	3 000	-	3 000	1 770 000	164 250	1 605 750
05.22	337 500	-	337 500	-	-	-	-	-	-
06.22	61 000	-	61 000	6 950	-	6 950	-	-	-
07.22	-	-	-	2 740	-	2 740	-	26 267 728	-26 267 728
08.22	82 000	2 059	79 941	32 000	317	31 683	-	8 007 557	-8 007 557



IV. PAYMENT SYSTEMS

4.1. The Basic Indicators of Payment Systems

for the period

	2018	2019	2020	2021	04.22	05.22	06.22	07.22	08.22
Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)									
Number of Payments - total, thousand transactions	42 942	41 615	51 084	59 347	5 500	5 108	5 164	5 353	6 132
of which:									
interbank system of money transfer	16 765	14 518	15 010	18 821	2 010	1 844	1 747	1 676	1 873
to total, %	39,0	34,9	0,3	0,3	0,4	0,4	0,3	0,3	0,3
interbank clearing system	26 177	27 097	36 074	40 526	3 490	3 264	3 417	3 677	4 259
to total, %	61,0	65,1	0,7	0,7	0,6	0,6	0,7	0,7	0,7
Sum of Payments - total, mln.KZT	834 563 708	762 062 812	645 493 443	782 086 436	55 663 205	52 764 801	63 343 652	65 363 330	72 143 342
of which:									
interbank system of money transfer	828 120 640	754 959 606	638 074 195	773 395 880	54 795 252	51 928 191	62 413 171	64 512 340	71 226 206
to total, %	99,2	99,1	1,0	1,0	1,0	1,0	1,0	1,0	1,0
interbank clearing system	6 443 068	7 103 206	7 419 248	8 690 556	867 954	836 610	930 482	850 989	917 137
to total, %	0,8	0,9	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Number of Users in Payment Systems of Kazakhstan:									
interbank system of money transfer	43	39	38	38	32	32	32	32	32
interbank clearing system	35	31	26	26	23	23	23	23	22
Payments and transfers of money through correspondent accounts opened between banks									
Number of Payments - total, thousand transactions	11 383	13 353	14 190	15 916	888	852	1 004	946	999
of which:									
through loro-accounts	7 207	6 796	6 727	7 822	351	299	377	357	391
to total, %	63,3	50,9	0,5	0,5	0,4	0,4	0,4	0,4	0,4
through nostro-accounts	4 176	6 557	7 463	8 094	537	553	627	589	607
to total, %	36,7	49,1	0,5	0,5	0,6	0,6	0,6	0,6	0,6
Sum of Payments - total, mln.KZT	5 894 531	6 340 933	6 302 869	7 789 468	414 325	398 340	522 539	529 374	614 043
of which:									
through loro-accounts	3 895 254	3 848 454	3 700 578	4 992 041	242 532	218 811	311 416	310 541	354 147
to total, %	66,1	60,7	0,6	0,6	0,6	0,5	0,6	0,6	0,6
through nostro-accounts	1 999 277	2 492 479	2 602 290	2 797 426	171 793	179 528	211 123	218 832	259 896
to total, %	33,9	39,3	0,4	0,4	0,4	0,5	0,4	0,4	0,4

Continuation

	2018	2019	2020	2021	04.22	05.22	06.22	07.22	08.22
Payment instruments on the territory of Kazakhstan*									
Number of Payments - total, thousand transactions **	1 085 157	1 899 246	3 510 819	6 915 282	713 513	784 911	813 832	814 133	863 727
Payment order	230 171	242 197	271 443	293 141	26 843	27 235	26 697	26 609	30 629
Payment request-order	2 077	1 598	1 110	1 599	231	296	249	221	297
Cheque for goods and services paying	3	2	1	1	0	0	0	0	0
Direct debiting of a banking account	3 333	46 593	29 928	49 194	13 710	15 558	15 758	17 057	19 683
Collection order	588	961	1 476	2 072	244	292	280	234	307
Payment card	810 210	1 571 455	3 174 351	6 542 486	669 851	739 245	768 713	767 551	810 054
Paid bill of exchange	38 774	36 441	32 510	26 789	2 634	2 285	2 135	2 461	2 758
Sum of Payments - total, mln.KZT **	342 305 111	457 067 009	469 771 951	656 945 175	51 496 966	50 143 820	57 403 509	60 080 161	71 466 667
Payment order	318 806 275	419 807 695	408 597 895	551 946 974	40 918 887	38 944 103	45 581 395	48 061 916	58 205 524
Payment request-order	47 146	30 773	33 953	50 235	5 478	6 195	5 361	5 048	5 698
Cheque for goods and services paying	27 459	7 428	6 711	3 674	270	242	318	293	275
Direct debiting of a banking account	2 673 045	5 183 607	7 580 081	9 116 290	1 033 802	1 264 730	807 658	734 847	1 584 605
Collection order	105 318	184 398	182 283	330 109	36 180	24 847	34 953	27 288	30 820
Payment card	19 972 650	30 375 387	51 915 292	93 713 259	9 289 777	9 694 960	10 759 211	11 012 026	11 365 234
Paid bill of exchange	673 218	1 477 722	1 455 736	1 784 636	212 572	208 742	214 614	238 743	274 509
Payment Cards***									
Number of Payments - total, thousand transactions	810 210	1 571 455	3 175 866	6 542 486	669 851	739 245	768 713	767 551	810 054
of which:									
in trade terminals:	523 847	1 195 627	2 878 476	6 271 338	647 523	716 665	745 612	745 612	788 129
local systems	36	345 351	1 979 330	5 124 993	557 367	619 891	631 176	646 493	670 284
international systems, of which:	523 812	850 275	899 146	1 146 344	90 157	96 774	114 436	114 082	117 846
Visa International	230 176	225 846	340 277	716 075	69 978	76 479	79 976	81 663	85 868
MasterCard Worldwide	285 351	619 030	553 573	413 445	19 326	19 436	18 281	17 431	16 466
in trade terminals to total, %	64,7	76,1	0,9	1,0	1,0	1,0	1,0	1,0	1,0
on reception of a cash:	286 363	375 829	297 390	271 148	22 327	22 580	23 101	21 939	21 925
local systems	356	6 043	9 846	20 995	2 950	3 293	3 457	3 555	3 726
international systems, of which:	286 007	369 786	287 544	250 153	19 377	19 287	19 644	18 384	18 199
Visa International	149 852	147 768	134 965	157 970	14 520	14 641	15 071	14 273	14 302
MasterCard Worldwide	120 700	207 097	140 109	81 128	4 074	3 858	3 774	3 375	3 151
in trade terminals to total, %	35,3	23,9	0,1	0,0	0,0	0,0	0,0	0,0	0,0
Sum of Payments - total, mln.KZT	19 972 650	30 375 387	51 915 292	93 713 259	9 289 777	9 694 960	10 759 211	11 012 026	11 365 234
of which:									
in trade terminals:	6 387 177	14 050 810	35 294 805	73 123 297	7 448 401	7 909 727	8 816 000	9 167 166	9 509 307
local systems	38 272	4 916 832	25 635 426	58 304 598	6 099 410	6 442 419	6 451 078	6 879 161	7 191 439
international systems, of which:	6 348 905	9 133 978	9 659 380	14 818 699	1 348 991	1 467 308	2 364 922	2 288 005	2 317 868
Visa International	3 366 856	3 681 474	5 179 820	10 189 814	1 017 503	1 107 397	1 183 539	1 189 830	1 249 997
MasterCard Worldwide	2 797 633	5 354 718	4 410 664	4 487 835	317 112	345 151	391 125	384 339	361 344
in trade terminals to total, %	32,0	46,3	0,7	0,8	0,8	0,8	0,8	0,8	0,8

Continuation

	2018	2019	2020	2021	04.22	05.22	06.22	07.22	08.22
on reception of a cash:	13 585 473	16 324 577	16 620 487	20 589 962	1 841 376	1 785 234	1 943 211	1 844 860	1 855 927
local systems	17 519	286 337	392 452	1 298 015	185 556	204 824	229 748	246 540	262 884
international systems, of which:	13 567 954	16 038 240	16 228 035	19 291 947	1 655 820	1 580 409	1 713 463	1 598 320	1 593 043
Visa International	8 307 016	8 036 068	8 713 007	12 567 200	1 218 516	1 179 175	1 283 715	1 218 354	1 231 336
MasterCard Worldwide	4 646 837	7 320 578	6 870 991	6 074 347	389 645	354 071	379 648	334 252	314 824
in trade terminals to total, %	68,0	53,7	0,3	0,2	0,2	0,2	0,2	0,2	0,2
Number of Payment Cards in Circulation (total, thousand units),									
of which:	23 390	32 048	47 966	59 258	58 639	58 538	60 200	61 491	61 778
local systems	34	5 020	14 057	19 649	19 802	20 092	20 370	20 654	20 953
international systems, of which:	23 356	27 029	33 908	39 609	38 837	38 446	39 830	40 836	40 825
Visa International	14 814	16 104	22 349	28 905	28 849	28 619	29 967	30 913	30 963
MasterCard Worldwide	6 987	9 616	9 936	9 025	8 373	8 215	8 253	8 312	8 217
Number of Payment Cards used (total, thousand units), of									
which:	11 406	18 176	26 779	30 413	29 756	29 964	30 245	30 736	31 128
local systems	24	4 190	9 635	12 192	11 590	11 960	12 015	12 310	12 496
international systems, of which:	11 381	13 987	17 144	18 221	18 166	18 005	18 229	18 426	18 633
Visa International	6 744	6 889	10 102	12 684	13 575	13 675	14 009	14 380	14 775
MasterCard Worldwide	3 783	6 398	6 301	4 810	3 919	3 673	3 577	3 422	3 228
Number of Equipment for Payment Cards (units):									
pos-terminals, of which:	135 796	170 410	211 764	509 194	-	-	674 033	-	-
in banks	8 817	8 720	8 785	8 510	-	-	8 248	-	-
at businessmen	126 979	161 690	202 979	500 684	-	-	665 785	-	-
cash dispensers	11 017	11 315	12 728	12 443	-	-	12 570	-	-
Number of entrepreneurs (units)	82 527	96 428	108 159	273 947	-	-	397 313	-	-

Continuation

	2018	2019	2020	2021	04.22	05.22	06.22	07.22	08.22
Money Transfers abroad / from abroad through the international money transfers systems									
Number of sent transfers (total, thousand transactions), of which:	2 675,2	2 630,7	2 384,4	2 579,7	256,3	254,1	263,2	206,5	243,7
Gold Crown	1 723,7	1 885,7	1 893,0	2 160,3	211,4	218,1	230,0	178,3	210,6
Western Union	256,5	196,7	119,7	106,1	12,8	8,7	9,3	7,6	8,1
Unistrim	171,7	102,9	125,0	78,7	3,8	3,6	3,5	2,2	2,0
Contact	84,2	83,6	104,1	173,5	19,6	18,0	14,8	12,7	16,7
Moneygram	21,7	24,3	14,2	15,3	4,8	2,2	2,1	1,9	2,0
Others	417,5	337,5	128,5	45,7	4,1	3,6	3,5	3,8	4,3
Number of received transfers (total, thousand transactions), of which:	1 515,7	1 651,7	1 276,2	1 131,5	180,2	152,9	176,3	165,5	156,8
Gold Crown	646,8	660,0	547,4	529,5	80,4	102,6	125,9	116,5	104,1
Western Union	387,9	437,6	393,5	362,6	54,8	24,2	24,4	22,6	25,5
Unistrim	63,1	53,2	26,6	19,3	4,0	4,8	5,7	4,8	3,5
Moneygram	121,0	156,0	40,8	43,4	3,1	5,9	10,6	10,2	12,1
Contact	54,7	46,0	124,2	126,5	32,9	11,0	5,5	7,2	7,5
Others	242,2	298,8	143,6	50,3	5,0	4,5	4,1	4,1	4,1
Sum of sent transfers (total, bln.KZT), of which:	601 815,5	648 413,1	787 723,1	1 010 566,9	103 563,8	98 361,3	104 378,2	86 747,4	103 249,7
Gold Crown	398 659,4	480 820,4	642 018,4	793 822,9	75 563,1	79 658,1	87 492,9	71 339,2	83 633,8
Western Union	84 850,9	75 369,5	58 581,0	61 344,4	7 616,5	5 796,5	6 287,6	5 648,8	6 256,7
Unistrim	44 121,6	24 176,0	28 993,0	30 345,6	879,1	1 021,9	1 177,1	608,9	512,4
Contact	20 579,8	24 948,4	39 134,3	109 774,0	12 965,4	8 918,5	7 005,9	7 257,7	10 660,4
Moneygram	5 188,3	758,8	5 770,9	11 083,8	6 168,2	2 614,5	2 063,0	1 562,7	1 826,5
Others	48 415,7	42 340,1	13 225,6	4 196,1	371,5	351,7	351,7	330,1	359,8
Sum of received transfers (total, bln.KZT), of which:	361 966,1	344 632,1	286 892,7	283 513,1	52 467,1	69 177,5	91 936,0	88 164,4	71 393,6
Gold Crown	193 488,7	150 847,9	141 490,2	155 574,1	27 847,5	55 065,3	75 981,0	70 347,6	51 499,8
Western Union	77 038,5	82 329,8	74 731,5	71 466,8	12 483,6	5 475,8	6 122,5	6 225,6	7 570,8
Unistrim	19 596,1	13 756,5	5 669,7	5 038,2	976,2	1 690,4	2 699,7	2 453,9	1 657,9
Moneygram	31 885,0	43 597,5	11 237,0	12 221,1	863,3	3 355,5	3 472,2	3 683,8	4 729,9
Contact	14 736,3	12 319,2	34 419,8	36 789,6	10 076,3	3 373,8	3 370,3	5 161,3	5 620,0
Others	25 221,5	41 781,2	19 344,6	2 423,3	220,1	216,7	290,2	292,3	315,2

* 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

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

for the period, billion of KZT

Name of users	12.18	12.19	12.20	12.21	04.22	05.22	06.22	07.22	08.22
ISMT - total	76 895	56 864	62 276	74 633	54 795	51 928	62 413	64 512	71 226
change in % of the previous period	-11,2	2,2	45,3	-3,1	-6,3	-5,2	20,2	3,4	10,4
of which:									
Five large banks*	15 911	11 981	18 126	22 941	15 083	14 563	17 144	19 622	20 005
change as % of the previous period	-4,3	-1,6	52,6	1,5	-5,7	-3,4	17,7	14,5	2,0
share as % of total	20,7	21,1	29,1	30,7	27,5	28,0	27,5	30,4	28,1
Other banks	11 677	14 142	13 477	15 912	11 276	10 354	12 110	12 400	13 380
change as % of the previous period	4,6	7,1	34,9	0,3	-10,7	-8,2	17,0	2,4	7,9
share as % of total	15,2	24,9	21,6	21,3	20,6	19,9	19,4	19,2	18,8
Other participants	49 308	30 741	30 673	35 780	28 436	27 011	33 159	32 490	37 841
change as % of previous period	-16,2	1,6	46,2	-7,2	-4,9	-5,0	22,8	-2,0	16,5
share as % of total	64,1	54,1	49,3	47,9	51,9	52,0	53,1	50,4	53,1
ICS - total	602	745	860	973	868	837	930	851	917
change in % of the previous period	7,2	18,5	21,8	27,2	10,4	-3,6	11,2	-8,5	7,8
of which:									
Five large banks*	249	290	403	472	489	463	522	472	569
change as % of the previous period	-0,9	8,4	14,9	18,8	13,8	-5,3	12,7	-9,5	20,5
share as % of total	41,3	38,9	46,9	48,5	56,3	55,4	56,1	55,5	62,1
Other banks	179	198	193	177	168	159	147	157	134
change as % of the previous period	0,6	4,8	13,2	2,0	4,4	-5,1	-7,6	7,1	-15,1
share as % of total	29,7	26,6	22,5	18,2	19,3	19,0	15,8	18,5	14,6
Other participants	175	256	263	323	211	214	261	221	214
change as % of previous period	31,5	49,3	42,9	66,8	7,8	1,4	22,0	-15,4	-3,1
share as % of total	29,0	34,4	30,6	33,2	24,4	25,6	28,1	26,0	23,4

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



V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

V. Key indicators of financial institutions

5.1. Banking sector

mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
2018	25 240 959,71	22 223 404,87	3 017 554,83	1 547 261,29	638 389,52	16,53	16,77	21,81
2019	26 813 963,05	23 165 493,45	3 648 469,59	1 627 288,19	811 994,90	19,10	19,19	24,33
2020	31 172 379,61	27 217 147,70	3 955 231,91	1 767 347,09	726 803,11	21,27	21,29	26,97
2021	37 623 912,55	33 085 975,02	4 537 937,53	1 331 771,94	1 291 931,77	19,32	19,34	23,43
2021								
I	32 426 158,85	28 373 951,43	4 052 207,42	1 752 863,84	283 311,35	21,23	21,26	26,76
II	34 826 353,32	30 681 569,45	4 144 783,87	1 725 827,46	659 679,49	20,17	20,19	25,15
III	35 563 009,86	31 213 760,58	4 349 249,28	1 460 948,99	924 937,13	20,26	20,28	24,96
IV	37 623 912,55	33 085 975,02	4 537 937,53	1 331 771,94	1 291 931,77	19,32	19,34	23,43
2022								
I	37 770 118,77	33 139 277,56	4 630 841,21	1 338 771,94	358 886,15	18,91	18,93	22,80
II	39 227 727,39	34 702 744,20	4 524 983,19	1 382 571,94	354 730,15	16,42	16,44	19,84
2022								
01.22	36 975 908,53	32 379 577,04	4 596 331,49	1 331 771,94	105 192,99	19,27	19,29	23,31
02.22	38 199 805,23	33 535 916,11	4 663 889,12	1 331 771,94	242 110,09	19,18	19,20	23,09
03.22	37 770 118,77	33 139 277,56	4 630 841,21	1 338 771,94	358 886,15	18,91	18,93	22,80
04.22	37 175 432,78	32 511 864,68	4 663 568,10	1 338 771,94	374 945,08	18,10	18,12	21,80
05.22	37 102 607,58	32 392 642,31	4 709 965,27	1 338 771,94	503 766,83	17,94	17,96	21,57
06.22	39 227 727,39	34 702 744,20	4 524 983,19	1 382 571,94	354 730,15	16,42	16,44	19,84
07.22	40 329 648,61	35 470 147,64	4 859 500,96	1 382 571,94	672 089,54	17,57	17,59	20,94
08.22	41 517 474,37	36 535 251,42	4 982 222,95	1 409 071,94	804 372,71	17,62	17,64	20,93

5.2. Accumulative pension system

5.2.1. Pension Contributions and Accumulation

mln. of KZT, end of the period

	Number of individual pension accounts of depositors for mandatory pension contributions, including IPA with no pension savings	Pension savings (PS)		Pension contributions (for reporting month)
		Sum	including net investment income	
			Sum	
2018	9 853 232	9 377 642	3 691 990	847 135
2019	10 108 355	10 800 539	3 703 254	989 844
2020	10 877 032	12 913 476	5 553 591	1 084 670
2021	10 859 848	13 070 066	6 911 635	1 340 340
2021				
I	10 887 792	12 599 073	5 911 748	298 902
II	10 886 825	12 767 837	6 304 613	330 715
III	10 897 324	13 088 948	6 640 968	329 301
IV	10 859 848	13 070 066	6 911 635	381 422
2022				
I	10 861 599	12 979 534	7 203 320	383 492
II	10 868 240	13 384 482	7 246 564	427 710
2022				
01.22	10 859 800	13 102 320	6 922 202	114 902
02.22	10 860 395	13 585 181	7 433 932	130 730
03.22	10 861 599	12 979 534	7 203 320	137 860
04.22	10 862 620	12 939 497	7 033 183	139 989
05.22	10 867 312	12 770 729	6 741 131	138 386
06.22	10 868 240	13 384 482	7 246 564	149 336
07.22	10 884 111	13 664 403	7 412 462	141 139
08.22	10 899 265	13 970 629	7 606 368	144 064

5.2. Accumulative pension system

5.2.2. Pension Payments from UAPF as of 01.09.2022

Thousand of KZT

	for the period from the beginning of this year			for the same period of the previous year		
	number of depositors/ recipients	number of payments	sum	number of depositors/ recipients	number of payments	sum
Pension Accumulation Payments	1 077 857	3 353 835	1 026 172 107	754 314	2 481 066	1 946 420 001
due to:						
Obligatory Pension Contributions:	1 035 426	3 236 951	1 008 927 261	717 328	2 384 877	1 910 925 040
pension age	337 675	2 257 283	73 218 226	294 719	1 821 111	59 084 892
disability	7 820	47 610	1 582 849	8 153	44 296	1 412 911
in connection with departure abroad	12 259	12 281	32 957 565	9 999	10 021	24 407 117
to inheritors	22 634	38 295	41 873 254	20 890	36 298	37 683 463
for inherment	27 231	29 623	3 653 052	26 167	26 331	3 374 713
to other persons	30	30	2 263	65	65	9 082
to improve housing conditions	414 810	599 811	675 828 357	329 660	415 358	1 756 054 438
to pay for medical treatment	212 967	252 018	179 811 695	27 675	31 397	28 898 424
due to:						
Obligatory Professional Pension Contributions:	40 754	114 964	16 966 983	32 726	91 776	34 425 891
pension age	13 550	78 482	2 437 043	11 072	64 511	1 892 187
disability	140	676	26 577	163	474	29 862
in connection with departure abroad	1 196	1 200	1 003 245	934	936	651 789
to inheritors	2 018	3 800	1 359 415	1 818	3 444	1 157 031
for inherment	71	71	2 496	35	35	917
to other persons	0	0	0	1	1	7
to improve housing conditions	16 040	21 372	9 560 744	17 381	20 965	30 139 371
to pay for medical treatment	7 739	9 363	2 577 463	1 322	1 410	554 727
due to:						
Voluntary Pension Contributions:	1 677	1 920	277 863	4 260	4 413	1 069 070
Under Achievement 50 Years Age	768	864	198 987	4 014	4 075	1 050 583
disability	19	19	2 296	16	19	1 515
in connection with departure abroad	185	186	7 842	116	116	11 980
to inheritors	138	247	9 635	103	192	4 929
for inherment	30	30	226	10	10	60
to other persons	537	574	58 877	1	1	3

Continuation

	for the period from the beginning of this year			for the same period of the previous year		
	number of depositors/ recipients	number of payments	sum	number of depositors/ recipients	number of payments	sum
Transfer of Pension Accumulation to the Insurance Organization:	1 980	2 524	17 455 260	5 231	6 797	44 013 824
due to:						
Obligatory Pension Contributions:	1 938	1 986	16 909 472	4 848	5 268	42 072 913
pension age	28	28	190 878	54	54	322 406
disability	0	0	0	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"						
	1 910	1 918	16 445 858	4 794	4 824	38 843 797
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:						
due to:						
Obligatory Professional Pension Contributions:						
pension age	41	272	379 725	383	1 388	1 852 727
disability	2	2	5 500	6	6	7 015
disability	0	0	0	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"						
	39	39	63 382	377	378	638 730
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:						
due to:						
Voluntary Pension Contributions:						
pension age	1	266	166 063	0	141	88 184
pension age	1	1	280	0	0	0
disability	0	0	0	0	0	0
insufficiency of pension accumulation due to Obligatory Pension Contributions						
	256	257	164 084	125	125	78 511
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions						
	8	8	1 699	16	16	9 673
Other pension payments	0	2 021	564 352	0	0	0
Total Pension Payments	1 079 837	3 358 380	1 044 191 719	759 545	2 487 863	1 990 433 825

5.2. Accumulative Pension Fund

5.2.3. Structure of Investment Portfolio of Accumulative Pension Funds

end of period, in % from a total sum of pension actives

	Name of organization/ Name of trustee	Government Securities						NBK Notes	Domestic Securities		Foreign States Securities	Non-Government Securities of Foreign Issuers	International Financial Institutions Securities	Derivatives	Deposits in banks	Assets under external management	Funds on investment account and other assets
		MEUKAM	METIKAM	MEOKAM	MEUKAM	MEUZHKAM	Eurobonds		Shares	Bonds							
2018		0,00		1,95	14,74	13,58	7,19	5,01	2,35	27,28	12,47	3,10	1,79	0,00	8,11	0,87	1,56
2019		0,00		0,48	17,82	11,70	6,30	4,10	2,21	26,06	11,43	2,79	3,35	0,17	6,67	1,96	4,95
2020		0,32		0,29	27,82	9,53	5,77	0,63	2,28	23,51	9,91	2,53	4,11	0,00	6,71	6,32	0,27
2021	"UAPF" JSC	--		--	--	--	--	--	--	--	--	--	--	0,00	--	10,23	3,41
	NBRK	0,00		0,71	28,46	8,59	1,14	0,00	2,25	20,63	18,51	0,11	3,10	0,00	2,80	0,00	0,00
	"Centras Securities" JSC	0,00		0,00	0,01	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
	«First Heartland Jusan Invest» JSC	0,00		0,00	0,00	0,00	0,00	0,01	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
	JSC "BCC Invest" SB of JSC "Bank CenterCredit"	0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
	"Halyk Global Markets" JSC	0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,01	0,00	0,00	0,00	0,00	0,00	0,00	0,00
2022	"UAPF" JSC	--		--	--	--	--	--	--	--	--	--	--	0,00	--	9,93	0,23
07.22	NBRK	0,00		2,54	31,62	8,57	1,17	0,00	1,90	19,43	13,89	0,13	2,89	0,00	7,63	0,00	0,00
	"Centras Securities" JSC	0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
	«First Heartland Jusan Invest» JSC	0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,01	0,00	0,00	0,00	0,00	0,00	0,00
	JSC "BCC Invest" SB of JSC "Bank CenterCredit"	0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
	"Halyk Global Markets" JSC	0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,01	0,00	0,00	0,00	0,00	0,00	0,00	0,00
08.22	"UAPF" JSC	--	--	--	--	--	--	--	--	--	--	--	--	0,00	--	10,11	0,25
	NBRK	0,00	0,44	2,48	33,68	8,42	1,14	0,00	1,98	19,18	12,55	0,13	2,89	0,00	6,70	0,00	0,00
	"Centras Securities" JSC	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
	«First Heartland Jusan Invest» JSC	0,00	0,00	0,00	0,00	0,00	0,00	0,01	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
	JSC "BCC Invest" SB of JSC "Bank CenterCredit"	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
	"Halyk Global Markets" JSC	0,00	0,00	0,00	0,01	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.4. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
2018	7 114 244	4 056 516	134 178 670	8 930 084	143 108 754	69 971 383	20 451 962
2019	7 114 244	4 056 517	175 591 298	2 955 297	178 546 595	71 161 675	22 881 235
2020	7 114 244	4 056 517	206 160 453	2 892 798	209 053 251	58 586 792	24 128 270
2021	7 114 244	0	226 231 635	2 126 997	228 358 632	34 555 415	14 107 092
2021							
I	7 114 244	4 056 517	211 009 908	1 946 075	212 955 983	8 445 429	3 572 583
II	7 114 244	0	215 751 278	1 911 170	217 662 448	16 575 529	6 918 382
III	7 114 244	0	221 780 683	1 530 297	223 310 980	25 873 889	10 054 031
IV	7 114 244	0	226 231 635	2 126 997	228 358 632	34 555 415	14 107 092
2022							
I	7 114 244	0	235 005 634	2 783 594	237 789 228	8 911 742	3 258 655
II	7 114 244	0	236 770 979	2 604 966	239 375 945	18 081 191	6 518 177
2022							
01.22	7 114 244	0	228 104 468	2 673 570	230 778 038	2 920 253	903 273
02.22	7 114 244	0	233 136 779	2 485 924	235 622 703	5 857 680	2 140 242
03.22	7 114 244	0	235 005 634	2 783 594	237 789 228	8 911 742	3 258 655
04.22	7 114 244	0	232 908 997	2 626 518	235 535 515	11 977 563	4 357 336
05.22	7 114 244	0	234 867 821	2 712 644	237 580 465	15 054 600	5 410 838
06.22	7 114 244	0	236 770 979	2 604 966	239 375 945	18 081 191	6 518 177
07.22	7 114 244	0	238 803 554	2 649 671	241 453 225	21 313 485	7 613 975
08.22	7 114 244	0	240 933 640	2 549 571	243 483 211	24 580 667	8 691 521

V. Key indicators of financial institutions

5.3. Insurance Market

mln. of KZT, end of period

	12.18	12.19	12.20	03.21	06.21	09.21	12.21	04.22	05.22	06.22	07.22	08.22
Number of Insurance Company, total	29	28	28	27	27	27	27	27	27	27	27	27
with foreign participation	...	...	...	...	...	...	...	...	...	...	...	...
life insurance	6	8	9	9	9	9	9	9	9	9	9	9
Cumulative Assets	1 048 510	1 206 141	1 486 344	1 615 687	1 673 452	1 718 421	1 048 976	1 895 249	1 874 778	1 969 269	2 004 122	2 017 198
Insurance Reserves	519 477	570 210	685 602	765 728	822 177	846 751	354 432	1 000 354	996 928	1 050 237	1 074 756	1 100 095
Cumulative Own Capital*	468 267	553 333	665 433	697 605	703 233	720 880	598 904	715 034	699 907	741 163	752 313	758 790
Insurance Premiums, total **	350 482	468 179	514 140	199 702	385 585	552 189	744 836	276 228	327 979	396 370	461 815	544 186
Compulsory insurance	92 237	121 007	124 272	30 898	67 948	111 262	151 234	50 772	64 564	80 828	100 877	126 117
Voluntary personal insurance	127 053	199 797	222 833	99 791	191 801	282 304	383 433	114 559	138 542	168 356	198 780	236 052
Voluntary property insurance	131 192	147 374	167 036	69 013	125 836	158 623	210 169	110 897	124 873	147 186	162 159	182 017
Claims Payments, total**	70 759	196 880	129 707	24 210	51 841	79 144	114 954	50 249	61 172	72 473	85 987	101 581
Compulsory insurance	26 869	35 114	34 662	10 038	21 297	31 616	44 326	17 583	22 160	26 897	31 436	36 447
Voluntary personal insurance	30 036	40 597	42 975	10 850	22 593	34 001	50 925	18 350	23 151	27 695	32 463	36 893
Voluntary property insurance	13 854	121 169	52 071	3 322	7 951	13 527	19 703	14 317	15 861	17 881	22 088	28 241
Premiums transferred to reinsurance**	89 836	85 706	94 356	38 659	74 910	86 036	108 124	64 024	67 850	75 407	80 197	97 888
of which to nonresidents	75 159	76 724	86 293	35 446	69 887	79 162	99 000	53 716	57 160	64 296	68 178	81 139

* from balance sheet

** by direct insurance, from the beginning of year

SYMBOLS AND ABBREVIATIONS

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

Foreign currencies

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

Methodological comments

Section I “General economic trends”

"Main macroeconomic indicators" table is formed on the basis of the monthly report of the Bureau of National Statistics Agencies for Strategic Planning and Reforms of the Republic of Kazakhstan "Socio-economic development of the Republic of Kazakhstan".

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

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

Section II “The main monetary indicators”

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Domestic assets include:

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

3) *Liabilities* include:

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

4. **M3** (broad money) equal to M2 + other deposits of non-bank legal entities and the population in foreign currency.

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

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

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

Data on loans extended by banks to customers (residents of the Republic of Kazakhstan) for the reporting period and interest rates on them, along with data on loan balances and arrears of customers (residents of the Republic of Kazakhstan), are presented by terms and types of currencies, by legal entities and individuals, sectors of the economy, credit objects, regions.

The tables on loans on credit objects provide data on loans to individuals on building and acquisition of accommodation. These are loans extended by banks to individuals for the construction and purchase of housing, under various types of collateral, including real estate collateral.

The tables on mortgage lending to the population also provide data on loans to individuals on building and acquisition of accommodation. These are loans extended by banks to individuals for the construction and purchase of housing, under a certain type of collateral - a mortgage.

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

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

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

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

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

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

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

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

Section III. “Financial markets”

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

N - nominal value of one security

P - weighted average discounted purchase price,

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

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

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

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

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

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

K1...Kn - exchange rate of nth transaction

Q1...Qn – volume of nth transaction

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

$$Kavg = \frac{K1 \times N1 + K2 \times N2 + \dots + Kn \times Nn}{m}$$

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

N1...Nn - the number of working days during which it was valid;

m - total number of working days in the reporting period

Section IV “Payment systems”

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

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

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

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

Section V. “Key indicators of financial institutions”

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

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

Pension savings are formed at the expense of depositors' pension contributions (NPF depositors are: individuals who make mandatory and voluntary pension contributions, as well as individuals and legal entities who make pension contributions in favor of third parties), fines, penalties, accrued investment income and pension payments. The amount of accrued investment income is generated from investment activities minus commission fees.

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

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

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

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

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

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