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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     |
| <b>Financial sector</b>                               |  |       |       |       |       |       |       |       |       |       |       |       |       |
| 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 |
| <b>External sector</b>                                |  |       |       |       |       |       |       |       |       |       |       |       |       |
| 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 |       |
| <b>Exchange rates</b>                                 | 1/   |       |       |       |       |       |       |       |       |       |       |       |       |
| <b>Notes</b>  |  |       |       |       |       |       |       |       |       |       |       |       |       |
| 1/ Daily data are disseminated daily                  |  |       |       |       |       |       |       |       |       |       |       |       |       |

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



# **I. GENERAL ECONOMIC TRENDS**

## 1.1. Main macroeconomic indicators

|   | 2018           | 2019           | 2020           | 2021           |                |                |                | 2022           |                |                |                |                |               |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|
|   |                |                |                | Jan.-Mar.      | Jan.-Jun.      | Jan.-Sep.      | Jan.-Dec.      | Jan.-Mar.      | Jan.-Jun.      | Jan.-Jul.      | Jan.-Aug.      | Jan.-Sep.      | Jan.-Oct.     |
| <b>Gross Domestic Product, bln. KZT</b>   | <b>59 614</b>  | <b>68 639</b>  | <b>70 134</b>  | <b>15 939</b>  | <b>32 044</b>  | <b>52 676</b>  | <b>81 269</b>  | <b>18 802</b>  | <b>40 034</b>  | ...            | ...            | <b>64 633</b>  | ...           |
| as % to same period of the previous year  | 4.1            | 4.5            | -2.6           | -1.4           | 2.3            | 3.5            | 4.0            | 4.4            | 3.6            | ...            | ...            | 2.8            | ...           |
| <b>Volume of Industrial Production, bln. KZT</b>  | <b>27 576</b>  | <b>29 103</b>  | <b>26 743</b>  | <b>8 097</b>   | <b>17 081</b>  | <b>26 026</b>  | <b>37 048</b>  | <b>11 637</b>  | <b>23 825</b>  | <b>28 086</b>  | <b>32 127</b>  | <b>35 963</b>  | <b>39 720</b> |
| as % to same period of the previous year  | 4.1            | 3.8            | -0.7           | 0.1            | 1.5            | 2.7            | 3.8            | 5.8            | 3.5            | 2.7            | 2.5            | 2.1            | 1.4           |
| <b>Capital Investments, bln. KZT</b>  | <b>11 130</b>  | <b>12 546</b>  | <b>12 323</b>  | <b>2 101</b>   | <b>5 248</b>   | <b>8 723</b>   | <b>13 221</b>  | <b>2 263</b>   | <b>5 681</b>   | <b>6 872</b>   | <b>8 183</b>   | <b>9 860</b>   | <b>11 244</b> |
| as % to same period of the previous year  | 17.2           | 8.5            | -3.4           | -9.6           | -1.8           | 2.0            | 3.5            | 1.5            | 2.6            | 4.5            | 5.7            | 7.0            | 6.7           |
| <b>Consumer Price Index</b>   |                |                |                |                |                |                |                |                |                |                |                |                |               |
| % for the last month of the period  | <b>105.3</b>   | <b>100.7</b>   | <b>100.9</b>   | <b>100.6</b>   | <b>101.1</b>   | <b>100.4</b>   | <b>100.6</b>   | <b>103.7</b>   | <b>101.6</b>   | <b>105.2</b>   | <b>101.4</b>   | <b>101.8</b>   | <b>101.6</b>  |
| % to same period of the previous year   | <b>106.0</b>   | <b>105.4</b>   | <b>106.8</b>   | <b>107.0</b>   | <b>107.9</b>   | <b>108.9</b>   | <b>108.4</b>   | <b>112.0</b>   | <b>114.5</b>   | <b>130.1</b>   | <b>116.1</b>   | <b>113.4</b>   | <b>113.9</b>  |
| <b>Unemployed (End of Period), thous.person *</b>   | <b>92</b>      | <b>98</b>      | <b>142</b>     | <b>198</b>     | <b>224</b>     | <b>210</b>     | <b>98</b>      | <b>175</b>     | <b>207</b>     | <b>229</b>     | <b>253</b>     | <b>257</b>     | <b>238</b>    |
| as % to same period of the previous year  | 30.2           | 6.5            | 45.4           | 32.0           | 20.9           | -7.8           | -30.9          | -11.6          | -7.2           | 2.5            | 13.5           | 22.3           | 23.1          |
| <b>Share of the registered unemployed (% to economically active population) *</b>                                 | <b>1.0</b>     | <b>1.1</b>     | <b>1.5</b>     | <b>2.2</b>     | <b>2.4</b>     | <b>2.3</b>     | <b>1.1</b>     | <b>1.9</b>     | <b>2.2</b>     | <b>2.5</b>     | <b>2.7</b>     | <b>2.8</b>     | <b>2.6</b>    |
| <b>Minimum of subsistence (average, per capita), KZT*</b>   | <b>26 440</b>  | <b>29 721</b>  | <b>33 133</b>  | <b>34 488</b>  | <b>38 779</b>  | <b>40 211</b>  | <b>37 579</b>  | <b>39 934</b>  | <b>44 887</b>  | <b>44 756</b>  | <b>47 840</b>  | <b>47 420</b>  | <b>48 121</b> |
| <b>Average per capita money income, KZT*</b>  | <b>97 221</b>  | <b>109 184</b> | <b>115 704</b> | <b>122 765</b> | <b>123 412</b> | <b>130 600</b> | <b>136 312</b> | <b>143 921</b> | <b>145 592</b> | <b>146 567</b> | <b>147 660</b> | <b>152 612</b> | ...           |
| as % to same period of the previous year  | 10.6           | 9.0            | 2.1            | 11.2           | 9.3            | 13.2           | 11.1           | 17.2           | 12.2           | 13.9           | 17.1           | 17.1           | ...           |
| <b>Export fob, mln. USD **</b>  | <b>59 826</b>  | <b>58 165</b>  | <b>47 306</b>  | <b>11 461</b>  | <b>15 544</b>  | <b>16 229</b>  | <b>17 083</b>  | <b>19 060</b>  | <b>23 280</b>  | ...            | ...            | ...            | ...           |
| <b>Import fob, mln. USD **</b>  | <b>34 987</b>  | <b>41 121</b>  | <b>38 056</b>  | <b>8 169</b>   | <b>10 515</b>  | <b>11 091</b>  | <b>11 787</b>  | <b>9 476</b>   | <b>11 968</b>  | ...            | ...            | ...            | ...           |
| <b>Gross Foreign Debt, mln. USD**</b>   | <b>160 331</b> | <b>159 544</b> | <b>164 517</b> | <b>164 412</b> | <b>166 991</b> | <b>166 318</b> | <b>165 057</b> | <b>160 542</b> | <b>164 187</b> | ...            | ...            | ...            | ...           |
| <b>United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***</b> | <b>384.2</b>   | <b>382.6</b>   | <b>420.9</b>   | <b>424.9</b>   | <b>427.9</b>   | <b>425.7</b>   | <b>431.8</b>   | <b>466.3</b>   | <b>470.3</b>   | <b>477.1</b>   | <b>472.2</b>   | <b>476.7</b>   | <b>468.3</b>  |

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 | 03.22 | 06.22 | 07.22 | 08.22 | 09.22 | 10.22 |
| <b>Consumer Price Index</b>                             |       |       |       |       |       |       |       |       |       |       |       |       |       |
| % changes to December of the previous year*             | 105.3 | 105.4 | 107.5 | 101.9 | 104.6 | 106.2 | 108.4 | 105.2 | 110.5 | 111.7 | 113.3 | 115.3 | 117.2 |
| % changes to the previous month                         |       |       |       | 100.6 | 101.1 | 100.4 | 100.6 | 103.7 | 101.6 | 101.1 | 101.4 | 101.8 | 101.6 |
| as % to the corresponding period of the previous year** | 106.0 | 105.3 | 106.8 | 107.3 | 107.3 | 107.8 | 108.0 | 109.8 | 111.9 | 112.3 | 112.8 | 113.4 | 113.9 |
| <b>Price Index Food Goods</b>                           |       |       |       |       |       |       |       |       |       |       |       |       |       |
| % 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 | 108.1 | 115.7 | 116.9 | 118.0 | 119.4 | 121.2 |
|   |       |       |       | 100.8 | 101.7 | 100.1 | 100.6 | 105.8 | 101.9 | 101.0 | 101.0 | 101.2 | 101.4 |
| <b>Price Index Non-Food Goods</b>                       |       |       |       |       |       |       |       |       |       |       |       |       |       |
| % 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 | 103.6 | 108.4 | 110.0 | 112.0 | 114.1 | 116.0 |
|   |       |       |       | 100.7 | 100.8 | 100.6 | 100.7 | 102.8 | 101.9 | 101.5 | 101.8 | 101.9 | 101.7 |
| <b>Price Index Marketable Services</b>                  |       |       |       |       |       |       |       |       |       |       |       |       |       |
| % 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 | 102.6 | 105.3 | 106.2 | 107.9 | 110.8 | 112.6 |
|   |       |       |       | 100.2 | 100.7 | 100.7 | 100.5 | 101.4 | 100.8 | 100.8 | 101.6 | 102.7 | 101.7 |
| <b>Price Index for Industry</b>                         |       |       |       |       |       |       |       |       |       |       |       |       |       |
| % 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 | 147.1 | 128.2 | 122.1 | 125.3 | 121.8 | 117.0 |
|   |       |       |       | 104.9 | 122.3 | 128.2 | 132.5 | 112.4 | 102.5 | 100.8 | 97.8  | 96.8  | 98.1  |
| <b>Price Index for Construction</b>                     |       |       |       |       |       |       |       |       |       |       |       |       |       |
| % 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 | 104.5 | 102.3 | 114.7 | 103.2 | 104.2 | 103.3 |
|   |       |       |       | 100.1 | 101.7 | 102.6 | 103.2 | 100.1 | 99.8  | 101.2 | 100.2 | 100.2 | 99.9  |
| <b>Index of Tariffs for Freight Shipping</b>            |       |       |       |       |       |       |       |       |       |       |       |       |       |
| % 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 | 106.5 | 102.7 | 106.0 | 104.8 | 105.5 | 104.7 |
|   |       |       |       | 108.4 | 108   | 107.8 | 107.8 | 104.2 | 100.4 | 100   | 99.9  | 100.7 | 100.1 |

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

## I. General economic trends

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

mln. US dollars

|                                | 2018          | 2019            | 2020            | 2021            | 2021            |                 |                 |                 | 2022<br>I half year | 2022           |                |
|--------------------------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|---------------------|----------------|----------------|
|                                |               |                 |                 |                 | I               | II              | III             | IV              |                     | I              | II             |
| <b>Current Account</b>         | <b>-864.5</b> | <b>-8 282.2</b> | <b>-7 589.8</b> | <b>-7 862.5</b> | <b>-2 032.8</b> | <b>-1 719.8</b> | <b>-1 888.1</b> | <b>-2 221.7</b> | <b>5 670.2</b>      | <b>2 194.2</b> | <b>3 476.0</b> |
| Trade balance                  | 24 839.4      | 17 044.0        | 9 249.5         | 18 756.3        | 3 292.3         | 5 029.0         | 5 138.3         | 5 296.7         | 20 896.1            | 9 584.0        | 11 312.2       |
| Exports                        | 59 826.3      | 58 164.6        | 47 305.5        | 60 318.0        | 11 461.2        | 15 544.2        | 16 229.3        | 17 083.3        | 42 339.8            | 19 059.5       | 23 280.2       |
| Imports                        | 34 986.9      | 41 120.7        | 38 056.1        | 41 561.7        | 8 168.9         | 10 515.1        | 11 091.0        | 11 786.6        | 21 443.6            | 9 475.6        | 11 968.1       |
| Services                       | -4 661.5      | -3 664.5        | -3 112.3        | -1 820.6        | -321.3          | -383.2          | -534.2          | -581.9          | -674.2              | -417.1         | -257.1         |
| Exports                        | 7 319.9       | 7 754.3         | 5 049.8         | 5 814.0         | 1 220.2         | 1 464.9         | 1 549.7         | 1 579.2         | 3 268.3             | 1 421.5        | 1 846.8        |
| Imports                        | 11 981.4      | 11 418.8        | 8 162.0         | 7 634.6         | 1 541.5         | 1 848.1         | 2 084.0         | 2 161.1         | 3 942.5             | 1 838.6        | 2 103.9        |
| Primary income                 | -21 960.6     | -22 724.5       | -15 072.7       | -24 188.9       | -4 878.1        | -6 153.6        | -6 294.2        | -6 863.0        | -14 217.9           | -6 849.4       | -7 368.5       |
| Compensation of employees, net | -1 583.9      | -1 599.4        | -899.9          | -1 130.6        | -207.2          | -258.2          | -296.7          | -368.4          | -532.2              | -227.1         | -305.1         |
| Investment income, net         | -20 511.7     | -21 257.0       | -14 299.6       | -23 193.4       | -4 704.9        | -5 928.8        | -6 031.3        | -6 528.4        | -13 753.3           | -6 656.1       | -7 097.1       |
| Income receivable              | 2 481.9       | 2 380.6         | 1 932.9         | 2 088.5         | 419.9           | 639.6           | 503.7           | 525.3           | 1 283.0             | 475.2          | 807.8          |
| Income on direct investment    | 653.0         | 659.4           | 382.7           | 611.9           | 59.1            | 236.5           | 139.4           | 176.9           | 408.6               | 68.8           | 339.8          |
| Income on portfolio investment | 1 215.9       | 1 273.5         | 1 180.8         | 1 188.3         | 285.1           | 313.8           | 302.3           | 287.2           | 688.6               | 320.3          | 368.3          |
| Income on other investment     | 613.0         | 447.7           | 369.5           | 288.3           | 75.8            | 89.3            | 61.9            | 61.3            | 185.8               | 86.2           | 99.7           |
| assets of the National Fund    | 1 311.8       | 1 171.8         | 969.7           | 933.5           | 224.4           | 254.5           | 234.5           | 220.1           | 545.2               | 253.1          | 292.1          |
| Income payable                 | 22 993.7      | 23 637.7        | 16 232.6        | 25 281.9        | 5 124.9         | 6 568.4         | 6 535.0         | 7 053.7         | 15 036.3            | 7 131.4        | 7 904.9        |
| Income on direct investment    | 20 337.7      | 21 232.2        | 14 064.4        | 22 846.1        | 4 596.9         | 5 945.1         | 5 914.6         | 6 389.6         | 13 880.6            | 6 581.8        | 7 298.7        |
| Income on portfolio investment | 1 182.3       | 991.9           | 898.1           | 1 101.0         | 221.7           | 266.9           | 316.7           | 295.7           | 511.6               | 239.6          | 272.0          |
| Income on other investment     | 1 473.7       | 1 413.5         | 1 270.1         | 1 334.8         | 306.2           | 356.4           | 303.7           | 368.4           | 644.2               | 309.9          | 334.2          |
| Other primary income, net      | 135.0         | 131.9           | 126.8           | 135.0           | 34.1            | 33.4            | 33.8            | 33.8            | 67.6                | 33.8           | 33.8           |
| Secondary income               | 918.2         | 1 062.8         | 1 345.7         | -609.2          | -125.7          | -212.1          | -197.9          | -73.5           | -333.8              | -123.2         | -210.6         |
| <b>Capital account balance</b> | <b>251.0</b>  | <b>246.6</b>    | <b>239.2</b>    | <b>232.5</b>    | <b>121.8</b>    | <b>14.8</b>     | <b>30.6</b>     | <b>65.3</b>     | <b>219.1</b>        | <b>30.2</b>    | <b>188.9</b>   |

Continuation

|   | 2018            | 2019            | 2020             | 2021            | 2021           |                 |                 |                 | 2022            | 2022           |                 |
|---|-----------------|-----------------|------------------|-----------------|----------------|-----------------|-----------------|-----------------|-----------------|----------------|-----------------|
|   |                 |                 |                  |                 | I              | II              | III             | IV              | I half year     | I              | II              |
| <b>Financial account (excluding reserve assets)</b> | <b>2 690.3</b>  | <b>1 298.4</b>  | <b>-14 964.8</b> | -2 356.5        | <b>-301.5</b>  | <b>-2 538.3</b> | <b>-3 446.0</b> | <b>3 929.3</b>  | <b>7 369.6</b>  | <b>4 329.6</b> | <b>3 040.0</b>  |
| Direct investment                                   | -4 992.6        | -5 904.4        | -5 850.3         | -1 921.1        | 115.5          | -1 492.9        | -1 251.2        | 707.5           | -2 798.3        | -1 519.5       | -1 278.8        |
| Net acquisition of financial assets                 | -4 639.3        | -2 173.6        | 1 369.2          | 2 663.2         | 761.3          | -140.5          | 671.8           | 1 370.5         | 1 449.1         | 367.7          | 1 081.4         |
| Net incurrence of liabilities                       | 353.3           | 3 730.9         | 7 219.5          | 4 584.3         | 645.9          | 1 352.4         | 1 923.0         | 662.9           | 4 247.5         | 1 887.2        | 2 360.3         |
| Portfolio investment                                | 2 899.6         | 5 118.2         | -7 745.9         | -3 579.0        | -2 506.0       | -3 829.6        | -824.1          | 3 580.7         | 4 049.4         | 187.1          | 3 862.2         |
| Net acquisition of financial assets                 | -728.7          | 4 887.7         | -6 340.8         | -1 197.5        | -1 926.4       | -2 342.3        | -563.1          | 3 634.3         | 2 807.5         | -253.4         | 3 061.0         |
| Central bank and general government                 | -854.3          | 1 885.9         | -7 566.2         | -5 826.6        | -1 654.8       | -2 782.0        | -2 235.6        | 845.9           | 2 979.0         | -79.5          | 3 058.5         |
| Banks   | -91.9           | 748.8           | -746.6           | 1 307.4         | 136.1          | 591.3           | 347.0           | 233.1           | 40.3            | -15.2          | 55.5            |
| Other sectors                                       | 217.6           | 2 253.0         | 1 972.0          | 3 321.6         | -407.7         | -151.5          | 1 325.5         | 2 555.3         | -211.8          | -158.7         | -53.0           |
| Net incurrence of liabilities                       | -3 628.3        | -230.5          | 1 405.1          | 2 381.5         | 579.6          | 1 487.3         | 260.9           | 53.6            | -1 241.8        | -440.5         | -801.3          |
| Central bank and general government                 | -73.5           | 1 270.8         | 854.9            | 1 735.4         | 850.1          | 1 008.9         | 186.4           | -310.0          | -598.3          | -407.9         | -190.4          |
| Banks   | -164.5          | -96.9           | -309.4           | 315.6           | -244.5         | 517.2           | 21.0            | 22.0            | -314.0          | 45.1           | -359.1          |
| Other sectors                                       | -3 390.2        | -1 404.4        | 859.6            | 330.5           | -26.0          | -38.8           | 53.5            | 341.7           | -329.5          | -77.7          | -251.8          |
| Financial derivatives, net                          | 109.4           | -81.0           | 71.2             | 106.5           | -21.9          | 16.0            | 86.5            | 25.9            | 291.5           | 406.1          | -114.6          |
| Other investment                                    | 4 673.9         | 2 165.6         | -1 439.8         | 3 037.2         | 2 111.0        | 2 768.2         | -1 457.2        | -384.8          | 5 827.1         | 5 255.9        | 571.1           |
| Other equity, net                                   | 36.0            | 21.7            | 32.5             | -7.6            | -4.8           | -3.9            | 2.5             | -1.4            | 2.6             | 2.1            | 0.4             |
| Medium- and long term debt instruments              | 2 426.7         | -329.8          | -2 141.7         | -2 883.8        | -1 233.7       | -227.7          | -2 076.4        | 654.0           | -1 464.4        | -1 728.7       | 264.3           |
| Net acquisition of financial assets                 | -4.5            | 51.6            | -693.4           | -210.4          | -708.8         | -82.6           | 110.3           | 470.7           | 624.2           | 205.8          | 418.4           |
| Central bank and general government                 | -14.0           | -4.4            | -6.5             | -6.0            | -1.6           | -1.7            | -1.6            | -1.1            | -0.5            | -0.5           | 0.0             |
| Banks   | -44.2           | 119.1           | 142.4            | 124.9           | 52.4           | 16.7            | -14.5           | 70.3            | 87.7            | 16.5           | 71.3            |
| Other sectors                                       | 53.7            | -63.2           | -829.3           | -329.3          | -759.6         | -97.5           | 126.4           | 401.4           | 537.0           | 189.8          | 347.1           |
| Net incurrence of liabilities                       | -2 431.2        | 381.4           | 1 448.4          | 2 673.4         | 525.0          | 145.1           | 2 186.7         | -183.4          | 2 088.6         | 1 934.4        | 154.1           |
| Central bank and general government                 | -284.7          | -717.8          | 356.7            | 2 198.4         | 787.5          | -72.1           | 1 495.7         | -12.7           | -185.7          | -108.1         | -77.6           |
| Banks   | -645.7          | -512.1          | 137.7            | -166.9          | 23.4           | -66.6           | -21.7           | -102.0          | 2 037.2         | 1 946.4        | 90.8            |
| Other sectors                                       | -1 500.8        | 1 611.3         | 954.0            | 642.0           | -286.0         | 283.9           | 712.7           | -68.6           | 237.0           | 96.1           | 140.9           |
| Short term debt instruments                         | 2 211.1         | 2 473.7         | 669.4            | 5 928.7         | 3 349.5        | 2 999.9         | 616.7           | -1 037.4        | 7 288.9         | 6 982.4        | 306.4           |
| Net acquisition of financial assets                 | 3 478.2         | 3 505.8         | 1 846.5          | 9 103.2         | 4 296.1        | 4 550.2         | 221.6           | 35.2            | 8 256.5         | 6 451.2        | 1 805.3         |
| Net incurrence of liabilities                       | 1 267.1         | 1 032.1         | 1 177.1          | 3 174.5         | 946.6          | 1 550.4         | -395.1          | 1 072.6         | 967.6           | -531.2         | 1 498.8         |
| <b>Net errors and omissions</b>                     | <b>1 777.6</b>  | <b>2 734.3</b>  | <b>-8 503.9</b>  | <b>2 909.3</b>  | <b>1 761.1</b> | <b>-357.4</b>   | <b>-1 131.0</b> | <b>2 636.7</b>  | <b>417.7</b>    | <b>1 617.2</b> | <b>-1 199.4</b> |
| <b>Overall balance</b>                              | <b>1 526.2</b>  | <b>6 599.7</b>  | <b>889.7</b>     | <b>2 364.2</b>  | <b>-151.6</b>  | <b>-475.8</b>   | <b>-457.5</b>   | <b>3 449.0</b>  | <b>1 062.5</b>  | <b>488.0</b>   | <b>574.5</b>    |
| <b>Financing</b>                                    | <b>-1 526.2</b> | <b>-6 599.7</b> | <b>-889.7</b>    | <b>-2 364.2</b> | <b>151.6</b>   | <b>475.8</b>    | <b>457.5</b>    | <b>-3 449.0</b> | <b>-1 062.5</b> | <b>-488.0</b>  | <b>-574.5</b>   |
| Reserve assets NBK                                  | -1 526.2        | -6 599.7        | -889.7           | -2 364.2        | 151.6          | 475.8           | 457.5           | -3 449.0        | -1 062.5        | -488.0         | -574.5          |
| IMF Credits   | 0.0             | 0.0             | 0.0              | 0.0             |                |                 |                 |                 |                 |                |                 |
| Exceptional funding                                 | 0.0             | 0.0             | 0.0              | 0.0             |                |                 |                 |                 |                 |                |                 |

## 1.4. External debt of the Republic of Kazakhstan

mln.US dollars

|                           | 01.01.2019       | 01.01.2020       | 01.01.2021       | 01.04.2021       | 01.07.2021       | 01.10.2021       | 01.01.2022       | 01.04.2022       | 01.07.2022       |
|---------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>External debt</b>      | <b>160 331.3</b> | <b>159 544.2</b> | <b>164 517.2</b> | <b>164 412.4</b> | <b>166 990.6</b> | <b>166 317.5</b> | <b>164 737.0</b> | <b>160 541.8</b> | <b>164 187.1</b> |
| Short-term                | 8 150.5          | 8 801.2          | 9 972.3          | 11 372.1         | 12 713.3         | 12 110.7         | 12 563.1         | 12 315.2         | 14 335.8         |
| Long-term                 | 152 180.8        | 150 743.0        | 154 544.9        | 153 040.2        | 154 277.3        | 154 206.8        | 152 173.9        | 148 226.7        | 149 851.3        |
| <b>General Government</b> | <b>11 554.8</b>  | <b>12 417.6</b>  | <b>13 885.4</b>  | <b>14 471.9</b>  | <b>15 682.6</b>  | <b>15 937.2</b>  | <b>15 864.0</b>  | <b>14 280.8</b>  | <b>14 408.1</b>  |
| Short-term                | 17.9             | 14.9             | 25.0             | 29.8             | 32.8             | 29.5             | 29.0             | 31.0             | 39.0             |
| Currency and deposits     | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              |
| Debt securities*          | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              |
| Loans                     | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              |
| Trade credit and advances | 17.9             | 14.9             | 25.0             | 29.8             | 32.8             | 29.5             | 29.0             | 30.9             | 38.9             |
| Other debt liabilities    | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.1              | 0.1              |
| Long-term                 | 11 536.9         | 12 402.7         | 13 860.4         | 14 442.1         | 15 649.8         | 15 907.7         | 15 835.0         | 14 249.8         | 14 369.1         |
| Special Drawing Rights    | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              |
| Currency and deposits     | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              |
| Debt securities*          | 4 554.3          | 6 133.4          | 7 202.7          | 7 108.7          | 8 361.4          | 8 739.0          | 8 748.7          | 7 314.7          | 7 648.8          |
| Loans                     | 6 982.6          | 6 269.3          | 6 657.8          | 7 333.4          | 7 288.5          | 7 168.6          | 7 086.3          | 6 935.1          | 6 720.2          |
| Trade credit and advances | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              |
| Other debt liabilities    | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              |
| <b>Central Bank</b>       | <b>770.4</b>     | <b>891.1</b>     | <b>1 329.4</b>   | <b>1 836.0</b>   | <b>1 714.7</b>   | <b>3 051.3</b>   | <b>2 535.8</b>   | <b>2 519.3</b>   | <b>2 214.3</b>   |
| Short-term                | 286.2            | 409.7            | 828.0            | 1 342.8          | 1 218.0          | 989.9            | 494.6            | 501.9            | 270.4            |
| Currency and deposits     | 6.9              | 3.9              | 2.6              | 4.9              | 73.0             | 4.3              | 7.9              | 255.1            | 11.3             |
| Debt securities*          | 275.3            | 401.6            | 821.2            | 1 333.2          | 1 140.3          | 980.8            | 483.3            | 242.9            | 254.4            |
| Loans                     | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              |
| Trade credit and advances | 4.0              | 4.2              | 4.2              | 4.7              | 4.7              | 4.8              | 3.4              | 3.9              | 4.7              |
| Other debt liabilities    | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              |
| Long-term                 | 484.2            | 481.4            | 501.3            | 493.2            | 496.7            | 2 061.5          | 2 041.1          | 2 017.4          | 1 943.9          |
| Special Drawing Rights    | 483.2            | 480.4            | 500.4            | 492.2            | 495.7            | 2 060.5          | 2 040.2          | 2 016.4          | 1 942.9          |
| Currency and deposits     | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              |
| Debt securities*          | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              |
| Loans                     | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              |
| Trade credit and advances | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              |
| Other debt liabilities    | 1.0              | 1.0              | 1.0              | 1.0              | 1.0              | 1.0              | 1.0              | 1.0              | 1.0              |

Continuation

|  | 01.01.2019       | 01.01.2020       | 01.01.2021       | 01.04.2021       | 01.07.2021       | 01.10.2021      | 01.01.2022      | 01.04.2022      | 01.07.2022      |
|--|------------------|------------------|------------------|------------------|------------------|-----------------|-----------------|-----------------|-----------------|
| <b>Banks</b>                                   | <b>5 752.0</b>   | <b>4 818.1</b>   | <b>4 837.4</b>   | <b>4 978.8</b>   | <b>5 975.1</b>   | <b>5 734.8</b>  | <b>5 496.3</b>  | <b>8 225.3</b>  | <b>9 675.6</b>  |
| Short-term                                     | 997.1            | 1 097.7          | 1 312.4          | 1 562.7          | 2 204.7          | 1 974.8         | 1 837.7         | 2 659.5         | 3 409.1         |
| Currency and deposits                          | 704.2            | 863.6            | 1 149.4          | 1 203.4          | 1 731.7          | 1 509.5         | 1 612.3         | 1 366.2         | 1 991.1         |
| Debt securities*                               | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0             | 0.0             | 0.0             | 0.0             |
| Loans  | 132.1            | 95.5             | 23.9             | 80.5             | 194.1            | 210.7           | 9.3             | 1 022.1         | 987.3           |
| Trade credit and advances                      | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0             | 0.0             | 0.0             | 0.0             |
| Other debt liabilities                         | 160.8            | 138.6            | 139.1            | 278.9            | 278.9            | 254.6           | 216.2           | 271.2           | 430.6           |
| Long-term                                      | 4 755.0          | 3 720.5          | 3 525.0          | 3 416.0          | 3 770.4          | 3 760.0         | 3 658.6         | 5 565.8         | 6 266.5         |
| Currency and deposits                          | 306.1            | 237.4            | 244.0            | 430.6            | 350.9            | 255.3           | 226.2           | 396.7           | 459.1           |
| Debt securities*                               | 2 441.9          | 1 875.9          | 1 568.2          | 1 434.3          | 1 859.7          | 1 885.0         | 1 891.2         | 1 758.1         | 1 403.2         |
| Loans  | 2 006.9          | 1 607.2          | 1 712.8          | 1 551.2          | 1 559.8          | 1 619.8         | 1 541.2         | 3 411.1         | 4 404.2         |
| Trade credit and advances                      | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0             | 0.0             | 0.0             | 0.0             |
| Other debt liabilities                         | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0             | 0.0             | 0.0             | 0.0             |
| <b>Other Sectors</b>                           | <b>39 661.7</b>  | <b>41 040.5</b>  | <b>41 927.7</b>  | <b>41 883.9</b>  | <b>43 185.0</b>  | <b>43 488.4</b> | <b>44 617.5</b> | <b>41 126.6</b> | <b>43 557.4</b> |
| Short-term                                     | 6 849.3          | 7 278.9          | 7 806.9          | 8 436.9          | 9 257.8          | 9 116.5         | 10 201.8        | 9 122.8         | 10 617.4        |
| Currency and deposits                          | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0             | 0.0             | 0.0             | 0.0             |
| Debt securities*                               | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0             | 0.0             | 0.0             | 0.0             |
| Loans  | 616.3            | 522.5            | 466.7            | 756.2            | 775.3            | 870.4           | 928.4           | 873.9           | 1 081.0         |
| Trade credit and advances                      | 6 124.2          | 6 696.4          | 7 277.6          | 7 480.6          | 8 177.2          | 8 064.6         | 8 207.1         | 8 159.8         | 9 419.8         |
| Other debt liabilities                         | 108.7            | 59.9             | 62.7             | 200.1            | 305.2            | 181.6           | 1 066.4         | 89.1            | 116.5           |
| Long-term                                      | 32 812.4         | 33 761.7         | 34 120.8         | 33 447.0         | 33 927.3         | 34 371.8        | 34 415.6        | 32 003.8        | 32 940.0        |
| Currency and deposits                          | 0.0              | 0.0              | 0.0              | 0.0              | 0.0              | 0.0             | 0.0             | 0.0             | 0.0             |
| Debt securities*                               | 10 097.8         | 9 491.1          | 10 540.2         | 10 391.7         | 10 626.3         | 10 467.4        | 10 724.1        | 8 546.8         | 7 709.2         |
| Loans  | 20 680.9         | 22 309.9         | 21 628.1         | 21 233.3         | 21 438.9         | 21 488.5        | 21 345.6        | 21 011.9        | 23 207.6        |
| Trade credit and advances                      | 1 831.8          | 1 749.2          | 1 689.9          | 1 547.8          | 1 521.0          | 1 952.6         | 1 894.0         | 1 966.9         | 1 508.8         |
| Other debt liabilities**                       | 201.9            | 211.5            | 262.7            | 274.3            | 341.1            | 463.2           | 451.9           | 478.2           | 514.5           |
| <b>Direct investment: Intercompany lending</b> | <b>102 592.4</b> | <b>100 376.8</b> | <b>102 537.3</b> | <b>101 241.8</b> | <b>100 433.2</b> | <b>98 105.8</b> | <b>96 223.5</b> | <b>94 389.9</b> | <b>94 331.7</b> |

\*Debt securities are recorded at market value (at its existence)

\*\*Including insurance and pension programs





## **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. |
|--------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|------|
| <b>2018</b>        |       |       |       |       |       |       |       |       |       |       |      |      |
| 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 |
| <b>2019</b>        |       |       |       |       |       |       |       |       |       |       |      |      |
| 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 |
| <b>2020</b>        |       |       |       |       |       |       |       |       |       |       |      |      |
| 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 |
| <b>2021</b>        |       |       |       |       |       |       |       |       |       |       |      |      |
| 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 |
| <b>2022</b>        |       |       |       |       |       |       |       |       |       |       |      |      |
| Base interest rate | 10.25 | 13.50 | 13.50 | 14.00 | 14.00 | 14.00 | 14.50 | 14.50 | 14.50 | 16.00 |      |      |

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              | 06.22              | 07.22              | 08.22              | 09.22              | 10.22              |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| <b>Net Foreign Assets</b>                 | <b>34 320 584</b>  | <b>34 818 521</b>  | <b>39 760 122</b>  | <b>38 636 769</b>  | <b>40 822 376</b>  | <b>40 342 359</b>  | <b>42 005 608</b>  | <b>41 777 474</b>  | <b>40 370 073</b>  | <b>40 152 579</b>  |
| Net International Reserves                | 11 694 581         | 10 893 009         | 14 787 581         | 13 961 529         | 14 421 203         | 14 114 454         | 14 760 586         | 14 527 014         | 14 669 647         | 14 515 145         |
| Gross International Assets                | 11 882 164         | 11 078 854         | 15 000 426         | 14 844 409         | 15 446 565         | 15 031 001         | 15 679 279         | 15 427 740         | 15 559 181         | 15 440 018         |
| Monetary Gold and SDR                     | 4 668 049          | 6 141 691          | 9 479 378          | 11 171 705         | 11 691 081         | 11 571 314         | 11 101 405         | 10 767 581         | 10 791 713         | 10 479 160         |
| Foreign Currency                          | 107 910            | 113 325            | 122 838            | 112 378            | 88 959             | 87 998             | 137 369            | 133 806            | 134 744            | 131 981            |
| Transferable Deposits                     | 1 358 852          | 1 390 599          | 2 168 713          | 1 236 529          | 1 159 961          | 913 374            | 1 951 869          | 1 946 005          | 1 803 124          | 1 899 989          |
| Other Deposits                            | 1 682 502          | 1 371 493          | 781 013            | -                  | -                  | -                  | 9 330              | -                  | -                  | 7 498              |
| Securities (other than shares)            | 2 611 550          | 634 575            | 874 648            | 756 723            | 834 749            | 807 614            | 775 780            | 916 742            | 1 209 177          | 1 344 315          |
| Financial Derivatives                     | -661               | 2 995              | 2 227              | 2 309              | 48 549             | 98 903             | 128 291            | 133 816            | 138 371            | 137 583            |
| Aseets in the External Management         | 1 453 962          | 1 424 177          | 1 571 609          | 1 564 765          | 1 623 265          | 1 551 797          | 1 575 235          | 1 529 790          | 1 482 052          | 1 439 491          |
| Less: Foreign Liabilities                 | 187 583            | 185 844            | 212 845            | 882 880            | 1 025 362          | 916 547            | 918 693            | 900 726            | 889 534            | 924 873            |
| SDR                                       | 185 638            | 183 804            | 210 611            | 880 941            | 940 269            | 913 841            | 915 852            | 897 733            | 886 597            | 877 573            |
| Nonresidents Transferable Deposits        | 1                  | 1                  | 1                  | 6                  | 82 790             | 1                  | 1                  | 1                  | 1                  | 44 285             |
| Other Deposits                            | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| Credits                                   | 374                | 373                | 410                | 420                | 463                | 468                | 474                | 469                | 473                | 465                |
| Other Accounts Payable                    | 1 570              | 1 667              | 1 824              | 1 513              | 1 841              | 2 237              | 2 366              | 2 524              | 2 464              | 2 550              |
| <b>Assets of the National Oil Fund</b>    | <b>22 278 915</b>  | <b>23 624 917</b>  | <b>24 705 811</b>  | <b>23 887 862</b>  | <b>24 588 545</b>  | <b>24 400 324</b>  | <b>25 429 705</b>  | <b>25 411 808</b>  | <b>24 600 789</b>  | <b>24 534 556</b>  |
| Other Net Foreign Assets                  | 347 087            | 300 595            | 266 730            | 787 378            | 1 812 629          | 1 827 580          | 1 815 317          | 1 838 652          | 1 099 638          | 1 102 878          |
| Gross Assets                              | 977 347            | 963 796            | 1 195 531          | 1 579 649          | 2 582 107          | 2 556 955          | 2 520 624          | 2 523 513          | 1 768 486          | 1 776 922          |
| Less: Foreign Liabilities                 | 630 260            | 663 201            | 928 801            | 792 271            | 769 478            | 729 375            | 705 308            | 684 861            | 668 848            | 674 044            |
| <b>Net Domestic Assets</b>                | <b>-25 090 254</b> | <b>-26 594 047</b> | <b>-28 725 025</b> | <b>-26 580 205</b> | <b>-29 297 208</b> | <b>-28 692 514</b> | <b>-29 505 922</b> | <b>-29 117 465</b> | <b>-27 837 535</b> | <b>-27 162 627</b> |
| Net Claims to the Central Government      | -852 663           | -303 019           | -1 287 322         | -842 901           | -1 303 206         | -1 519 111         | -1 690 328         | -1 995 891         | -1 948 481         | -2 231 360         |
| Claims                                    | 421 009            | 586 473            | 547 448            | 383 230            | 289 141            | 280 949            | 283 535            | 405 162            | 466 255            | 454 807            |
| Securities                                | 421 009            | 586 473            | 547 448            | 383 230            | 289 141            | 280 949            | 283 535            | 405 162            | 466 255            | 454 807            |
| Less: Liabilities                         | 1 273 672          | 889 492            | 1 834 770          | 1 226 130          | 1 592 347          | 1 800 060          | 1 973 863          | 2 401 054          | 2 414 737          | 2 686 167          |
| Transferable Deposits                     | 488 734            | 492 985            | 1 564 901          | 1 061 546          | 1 409 770          | 1 618 411          | 1 793 315          | 2 184 372          | 2 164 381          | 2 356 930          |
| Other Deposits                            | 74 592             | 197 589            | 84 108             | 164 152            | 101 294            | 48 993             | 79 819             | 116 604            | 150 457            | 327 960            |
| Other Accounts Payable                    | 710 346            | 198 918            | 185 761            | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| <b>Resources of the National Oil Fund</b> | <b>23 790 104</b>  | <b>25 161 475</b>  | <b>25 949 629</b>  | <b>25 792 993</b>  | <b>26 704 974</b>  | <b>25 912 816</b>  | <b>26 760 081</b>  | <b>26 703 011</b>  | <b>25 687 655</b>  | <b>25 503 997</b>  |
| Claims to Banks                           | -2 173 740         | -2 162 063         | -1 838 449         | -1 083 402         | -794 204           | -1 149 270         | -1 210 713         | -1 233 501         | -1 140 980         | -1 426 211         |
| Securities                                | 688                | 514                | 560                | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| Credits                                   | 314 124            | 110 911            | 63 809             | 360 551            | 200 409            | 39 496             | 69 085             | 38 040             | 82 623             | 115 682            |
| Less: NBK Notes                           | 2 493 061          | 2 273 558          | 1 902 818          | 1 444 004          | 1 001 938          | 1 188 765          | 1 279 798          | 1 271 541          | 1 223 705          | 1 541 894          |
| Financial Derivatives                     | 4 509              | 70                 | -                  | 51                 | 7 325              | -                  | -                  | -                  | 103                | -                  |
| Other accounts receivable                 | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| Claims to Nonbank Financial Institutions  | 1 963 099          | 3 044 011          | 4 966 023          | 5 317 553          | 5 134 162          | 5 089 762          | 5 089 765          | 5 276 219          | 5 090 526          | 5 089 772          |
| Credits                                   | -                  | -                  | -                  | 229 908            | 46 390             | -                  | -                  | 186 412            | 754                | -                  |
| Shares and other Equity                   | 1 963 099          | 3 044 011          | 4 966 023          | 5 087 645          | 5 087 657          | 5 089 762          | 5 089 765          | 5 089 769          | 5 089 772          | 5 089 772          |
| Financial Derivatives                     | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                  |
| Other accounts receivable                 | -                  | -                  | -                  | -                  | 115                | -                  | -                  | 37                 | -                  | -                  |
| Claims to the Rest of the Economy         | 759 060            | 772 600            | 782 439            | 848 440            | 858 099            | 839 425            | 831 631            | 822 750            | 822 410            | 811 679            |
| Other Net Domestic Assets                 | -1 799 771         | -3 595 930         | -6 200 350         | -5 869 902         | -7 345 034         | -6 906 953         | -6 637 810         | -6 162 785         | -5 857 245         | -4 783 094         |
| Other Financial Assets                    | 957 528            | 14 673             | 9 714              | 3 901              | 7 206              | 13 329             | 12 485             | 11 033             | 8 671              | 590 884            |
| Nonfinancial Assets                       | 44 369             | 45 335             | 50 849             | 60 527             | 60 749             | 61 618             | 61 485             | 61 179             | 60 935             | 61 020             |
| Less: Other Liabilities                   | 92 053             | 70 264             | 65 707             | 60 709             | 76 828             | 66 192             | 59 908             | 60 793             | 59 268             | 55 662             |
| Less: Capital Accounts                    | 2 709 614          | 3 585 674          | 6 195 206          | 5 873 621          | 7 336 161          | 6 915 709          | 6 651 871          | 6 174 204          | 5 867 584          | 5 379 335          |

Continuation

|   | 12.18            | 12.19            | 12.20             | 12.21             | 03.22             | 06.22             | 07.22             | 08.22             | 09.22             | 10.22             |
|---|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Liabilities</b>  | <b>9 230 330</b> | <b>8 224 474</b> | <b>11 035 097</b> | <b>12 056 564</b> | <b>11 525 168</b> | <b>11 649 845</b> | <b>12 499 686</b> | <b>12 660 008</b> | <b>12 532 539</b> | <b>12 989 952</b> |
| <b>Narrow Reserve Money</b>   | <b>5 995 748</b> | <b>5 430 745</b> | <b>5 087 846</b>  | <b>6 945 442</b>  | <b>7 211 683</b>  | <b>7 096 525</b>  | <b>7 574 108</b>  | <b>7 941 086</b>  | <b>7 210 051</b>  | <b>7 570 781</b>  |
| <b>Reserve Money</b>  | <b>6 650 873</b> | <b>6 893 176</b> | <b>9 777 551</b>  | <b>10 957 714</b> | <b>10 791 800</b> | <b>10 688 772</b> | <b>11 579 074</b> | <b>12 076 477</b> | <b>11 871 384</b> | <b>12 374 432</b> |
| Currency out of the NBK   | 2 618 852        | 2 688 265        | 3 250 372         | 3 451 715         | 3 523 866         | 3 674 234         | 3 779 485         | 3 762 229         | 3 762 939         | 3 765 032         |
| Transferable Deposits of Banks  | 2 608 448        | 1 700 882        | 1 299 270         | 2 074 806         | 2 535 485         | 2 201 695         | 2 630 146         | 2 982 461         | 2 304 152         | 2 592 492         |
| Other Deposits of Banks   | 655 125          | 1 462 431        | 4 689 705         | 4 012 272         | 3 580 117         | 3 592 247         | 4 004 966         | 4 135 391         | 4 661 333         | 4 803 651         |
| Transferable Deposits of Nonbank Financial Institutions               | 637 676          | 943 102          | 443 937           | 1 370 737         | 1 079 856         | 1 154 409         | 1 065 069         | 1 130 586         | 1 079 266         | 1 149 372         |
| Current accounts of Public Nonfinancial Institutions in KZT           | 130 773          | 98 496           | 94 260            | 48 177            | 72 469            | 66 179            | 99 401            | 61 596            | 63 694            | 63 864            |
| Current accounts of non-state non-financial organizations in tenge    | -                | -                | 7                 | 7                 | 7                 | 7                 | 7                 | 4 213             | 1                 | 21                |
| Other Deposits  | 1 117 251        | 425 077          | 580 266           | 473 891           | 305 447           | 523 256           | 334 793           | 117 622           | 230 902           | 338 441           |
| Foreign Currency Current Accounts of Public Nonfinancial Institutions | 225              | 1 748            | 5                 | 32                | 600               | 479               | 482               | 915               | 729               | 454               |
| Other Deposits of Public Nonfinancial Institutions                    | 491 792          | 193 360          | 126 972           | 87 413            | 94 033            | 94 844            | 409               | 327               | 345               | 1 698             |
| Other Deposits of Nonbank Financial Institutions                      | 229 630          | 225 811          | 452 119           | 383 339           | 208 884           | 426 797           | 331 288           | 115 070           | 228 626           | 334 963           |
| Other Deposits of Liquidated Banks                                    | 3 869            | 4 158            | 1 170             | 3 106             | 1 931             | 1 137             | 2 614             | 1 310             | 1 202             | 1 326             |
| Nonprofit Institutions  | 391 735          | -                | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 |
| Securities (other than shares)  | 1 217 035        | 874 051          | 576 683           | 474 845           | 253 972           | 373 804           | 338 470           | 445 564           | 327 927           | 142 945           |
| Other Financial Institutions  | 1 130 850        | 833 778          | 432 566           | 291 892           | 158 810           | 139 717           | 129 049           | 156 028           | 150 898           | 83 393            |
| Public Nonfinancial Institutions                                      | 65 579           | 31 917           | 112 919           | 133 783           | 79 635            | 200 779           | 187 580           | 224 756           | 79 938            | 5 643             |
| Private Nonfinancial Institutions                                     | 5 121            | 5 557            | 30 978            | 47 382            | 15 267            | 33 052            | 20 670            | 60 705            | 87 778            | 50 987            |
| Households  | 129              | 0                | 1                 | 891               | 10                | -                 | 9                 | 74                | 5 286             | 19                |
| Nonprofit Institutions  | 15 356           | 2 800            | 219               | 897               | 250               | 256               | 1 162             | 4 001             | 4 026             | 2 902             |
| Credits   | 127 241          | 27 941           | 100 597           | 150 098           | 173 940           | 64 013            | 247 350           | 20 008            | 57 025            | 31 863            |
| Banks   | 91 200           | 27 941           | 95 480            | -                 | 35 340            | 50 054            | 51 504            | -                 | 57 025            | 15 695            |
| Nonbank Financial Institutions  | 36 041           | -                | 5 117             | 150 098           | 138 100           | 13 959            | 195 846           | 20 008            | -                 | 16 114            |
| Public Nonfinancial Institutions                                      | -                | -                | -                 | -                 | 500               | -                 | -                 | -                 | -                 | 54                |
| Financial Derivatives   | 117 930          | 4 228            | -                 | 16                | 10                | -                 | -                 | 338               | 45 302            | 102 270           |
| Banks   | 117 930          | 4 228            | -                 | 16                | 10                | -                 | -                 | 338               | 45 302            | 102 270           |
| 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*            | 06.22             | 07.22             | 08.22             | 09.22             | 10.22             |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Net Foreign Assets</b>               | <b>1 099 181</b>  | <b>1 817 861</b>  | <b>1 501 332</b>  | <b>1 769 349</b>  | <b>980 537</b>    | <b>1 171 103</b>  | <b>1 092 866</b>  | <b>1 637 786</b>  | <b>1 513 314</b>  |
| <b>Net Foreign Assets, CFC</b>          | <b>919 799</b>    | <b>1 656 042</b>  | <b>1 231 459</b>  | <b>1 567 010</b>  | <b>1 720 130</b>  | <b>1 851 089</b>  | <b>1 519 482</b>  | <b>1 355 297</b>  | <b>1 252 493</b>  |
| Claims to Nonresidents, CFC             | 1 864 712         | 2 488 108         | 2 195 876         | 2 330 781         | 2 844 364         | 3 185 894         | 2 996 726         | 3 073 883         | 3 021 838         |
| Foreign Currency                        | 216 096           | 204 972           | 382 677           | 264 941           | 487 534           | 405 470           | 344 068           | 385 047           | 385 013           |
| Transferable Deposits                   | 465 053           | 546 873           | 652 139           | 757 233           | 767 802           | 1 032 676         | 917 117           | 1 192 736         | 1 258 836         |
| Other Deposits                          | 497 733           | 928 082           | 583 285           | 466 087           | 579 659           | 777 289           | 771 221           | 543 399           | 390 045           |
| Securities (other than shares)          | 441 150           | 573 031           | 312 532           | 501 724           | 524 249           | 538 227           | 492 780           | 509 512           | 516 577           |
| Credits                                 | 188 457           | 170 325           | 182 348           | 279 970           | 317 060           | 318 116           | 331 980           | 331 422           | 347 231           |
| Financial Derivatives                   | 14 342            | 18 742            | 19 844            | 4 689             | 85 615            | 39 203            | 38 436            | 19 936            | 27 064            |
| Shares and other Equity                 | 22 881            | 25 580            | 25 795            | 4 373             | 4 750             | 4 819             | 4 769             | 4 812             | 4 730             |
| Other Accounts Receivable               | 19 000            | 20 504            | 37 255            | 51 766            | 77 695            | 70 093            | 96 355            | 87 019            | 92 340            |
| Less: Liabilities for Nonresidents, CFC | 944 913           | 832 066           | 964 417           | 763 771           | 1 124 234         | 1 334 805         | 1 477 245         | 1 718 585         | 1 769 345         |
| Transferable Deposits                   | 105 938           | 133 557           | 260 985           | 349 911           | 661 007           | 788 900           | 817 530           | 1 109 791         | 1 014 547         |
| Other Deposits                          | 199 818           | 146 359           | 148 924           | 280 553           | 251 190           | 324 441           | 439 553           | 428 484           | 583 458           |
| Securities (other than shares)          | 478 721           | 379 331           | 438 376           | 41 400            | 25 232            | 25 847            | 25 834            | 25 613            | 24 792            |
| Credits                                 | 124 195           | 146 502           | 52 481            | 47 273            | 69 001            | 70 395            | 85 998            | 89 833            | 83 177            |
| Financial Derivatives                   | 8 185             | 12 195            | 24 980            | 9 176             | 78 340            | 83 824            | 52 120            | 20 950            | 26 766            |
| Other Accounts Payable                  | 28 056            | 14 123            | 38 672            | 35 458            | 39 466            | 41 398            | 56 209            | 43 914            | 36 605            |
| Other net Foreign Assets, OFC           | 179 382           | 161 820           | 269 873           | 202 338           | -739 592          | -679 986          | -426 616          | 282 489           | 260 821           |
| Gross Assets                            | 374 934           | 415 017           | 500 606           | 507 000           | 1 048 832         | 832 246           | 1 129 734         | 872 579           | 792 619           |
| Less: Foreign Liabilities               | 195 551           | 253 197           | 230 733           | 304 662           | 1 788 425         | 1 512 231         | 1 556 350         | 590 090           | 531 798           |
| <b>Domestic Assets</b>                  | <b>19 146 433</b> | <b>19 196 552</b> | <b>22 090 411</b> | <b>28 273 963</b> | <b>28 493 325</b> | <b>29 115 357</b> | <b>30 024 026</b> | <b>30 377 908</b> | <b>31 045 003</b> |
| Reserves                                | 3 593 256         | 3 575 334         | 5 475 377         | 6 516 208         | 6 380 287         | 7 253 455         | 7 824 348         | 7 493 260         | 8 104 988         |
| Transferable and Other Deposits in NBK  | 3 234 561         | 3 187 575         | 5 064 945         | 6 062 216         | 5 966 279         | 6 818 618         | 7 358 808         | 7 046 568         | 7 649 631         |
| National Currency                       | 358 695           | 387 759           | 410 431           | 453 992           | 414 007           | 434 837           | 465 541           | 446 692           | 455 357           |
| Other Claims to NBK                     | 2 301 260         | 2 356 522         | 2 282 210         | 1 589 764         | 1 265 721         | 1 349 589         | 1 320 535         | 1 363 889         | 1 049 092         |



Continuation

|   | 12.18     | 12.19     | 11.20     | 12.21*    | 06.22     | 07.22     | 08.22     | 09.22     | 10.22     |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Net Claims to the Central Government        | 2 051 484 | 2 127 891 | 3 155 528 | 4 235 214 | 4 004 261 | 3 841 476 | 4 042 891 | 4 187 147 | 4 241 649 |
| Gross Claims                                | 2 093 852 | 2 224 420 | 3 307 726 | 4 438 508 | 4 252 528 | 4 087 103 | 4 293 150 | 4 437 036 | 4 489 629 |
| Securities (other than shares)              | 2 092 552 | 2 154 357 | 3 199 469 | 4 332 090 | 4 140 314 | 3 973 583 | 4 178 317 | 4 321 889 | 4 375 111 |
| Credits                                     | 311       | 68 866    | 99 887    | 101 473   | 110 530   | 112 116   | 112 726   | 113 784   | 111 819   |
| Other Accounts Receivable                   | 989       | 1 198     | 8 370     | 4 945     | 1 684     | 1 404     | 2 107     | 1 363     | 2 698     |
| Less: Liabilities                           | 42 368    | 96 529    | 152 198   | 203 294   | 248 267   | 245 627   | 250 259   | 249 889   | 247 980   |
| Transferable Deposits                       | 20 058    | 10 623    | 12 231    | 23 713    | 9 995     | 8 407     | 13 634    | 10 644    | 7 683     |
| Other Deposits                              | 330       | 3 533     | 3 671     | 1 947     | 10 257    | 8 698     | 8 872     | 10 144    | 9 708     |
| Credits                                     | 21 314    | 81 644    | 132 314   | 56 444    | 60 944    | 61 383    | 61 811    | 62 242    | 62 662    |
| Other Accounts Payable                      | 667       | 729       | 3 982     | 121 190   | 167 072   | 167 139   | 165 943   | 166 860   | 167 927   |
| Claims to the Regional and Local Government | 13 024    | 0         | 2         | 14 469    | 13 317    | 13 593    | 13 825    | 13 156    | 13 259    |
| Securities (other than shares)              | 13 024    | -         | -         | 14 468    | 13 316    | 13 592    | 13 824    | 13 155    | 13 259    |
| 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 | 1 970 310 | 1 883 592 | 1 803 557 | 1 951 884 | 2 009 516 |
| Transferable Deposits                       | 1 030     | 2 155     | 4 506     | 13 986    | 17 337    | 17 351    | 17 640    | 16 746    | 19 483    |
| Other Deposits                              | 3 048     | 949       | 52        | 52        | -         | -         | -         | -         | -         |
| Securities (other than shares)              | 22 353    | 173 209   | 322 000   | 639 721   | 668 016   | 681 848   | 709 014   | 741 964   | 745 023   |
| Credits                                     | 345 326   | 570 290   | 572 013   | 1 275 313 | 687 180   | 624 731   | 584 046   | 612 488   | 678 667   |
| Financial Derivatives                       | 345 099   | 229 002   | 37 058    | 54 716    | 124 455   | 86 109    | 18 807    | 82 300    | 53 190    |
| Shares and other Equity                     | 108 371   | 109 430   | 154 353   | 296 402   | 277 637   | 278 616   | 278 616   | 286 151   | 286 817   |
| Other Accounts Receivable                   | 57 622    | 46 251    | 61 311    | 117 372   | 195 684   | 194 936   | 195 434   | 212 236   | 226 336   |
| Claims to Public Nonfinancial Institutions  | 719 907   | 680 296   | 565 700   | 605 536   | 803 373   | 747 222   | 755 680   | 725 138   | 749 318   |
| Other Deposits                              | 72        | -         | -         | -         | -         | -         | -         | -         | -         |
| Securities (other than shares)              | 443 879   | 381 721   | 295 955   | 458 448   | 503 428   | 534 037   | 542 597   | 541 554   | 535 517   |
| Credits                                     | 274 677   | 297 478   | 268 471   | 146 736   | 299 501   | 212 707   | 212 268   | 183 110   | 212 891   |
| Financial Derivatives                       | -         | -         | -         | -         | -         | -         | -         | -         | -         |
| Shares and other Equity                     | 2         | 2         | 2         | 2         | -         | -         | -         | -         | -         |
| Other Accounts Receivable                   | 1 277     | 1 095     | 1 272     | 351       | 444       | 479       | 815       | 474       | 910       |

Continuation

|   | 12.18             | 12.19             | 11.20             | 12.21*            | 06.22             | 07.22             | 08.22             | 09.22             | 10.22             |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Claims to Private Nonfinancial Institutions | 8 466 282         | 7 909 851         | 8 102 937         | 8 474 297         | 8 736 134         | 8 712 915         | 8 663 779         | 8 792 107         | 8 828 590         |
| Securities (other than shares)              | 15 029            | 200 218           | 219 006           | 254 543           | 261 350           | 268 200           | 271 607           | 269 140           | 265 522           |
| Credits                                     | 8 067 017         | 7 309 904         | 7 454 409         | 7 901 000         | 8 113 244         | 8 108 074         | 8 057 439         | 8 185 331         | 8 227 325         |
| Financial Derivatives                       | 3 736             | 2 416             | 1 324             | 1 378             | 3 690             | 2 847             | 1 345             | 1 144             | 728               |
| Shares and other Equity                     | 149 203           | 172 276           | 158 244           | 162 909           | 188 725           | 189 687           | 191 826           | 194 609           | 196 320           |
| Other Accounts Receivable                   | 231 297           | 225 037           | 269 953           | 154 467           | 169 125           | 144 106           | 141 562           | 141 883           | 138 695           |
| Claims to Nonprofit Institutions            | 7 443             | 5 966             | 5 592             | 3 016             | 2 610             | 2 738             | 2 444             | 2 402             | 2 384             |
| Credits                                     | 6 904             | 5 014             | 4 745             | 2 939             | 2 514             | 2 628             | 2 320             | 2 271             | 2 219             |
| Shares and other Equity                     | 2                 | 2                 | 2                 | 2                 | 3                 | 3                 | 3                 | 3                 | 3                 |
| Other Accounts Receivable                   | 537               | 950               | 845               | 74                | 93                | 108               | 122               | 129               | 163               |
| Claims to Households                        | 5 501 464         | 6 823 806         | 7 562 639         | 10 869 025        | 12 106 694        | 12 533 282        | 12 902 535        | 13 217 488        | 13 543 324        |
| Securities (other than shares)              | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 |
| Credits                                     | 5 442 036         | 6 767 785         | 7 494 376         | 10 795 904        | 12 010 154        | 12 426 203        | 12 788 206        | 13 102 524        | 13 425 028        |
| Financial Derivatives                       | 163               | 204               | 205               | 530               | 7                 | -                 | -                 | -                 | 19                |
| Other Accounts Receivable                   | 59 265            | 55 818            | 68 058            | 72 590            | 96 534            | 107 079           | 114 329           | 114 963           | 118 277           |
| Other Net Assets                            | -4 390 534        | -5 414 401        | -6 210 868        | -6 431 129        | -6 789 380        | -7 222 506        | -7 305 568        | -7 368 563        | -7 497 118        |
| Other Financial Assets                      | 143 976           | 128 424           | 126 823           | 98 964            | 115 652           | 117 992           | 105 809           | 111 728           | 111 552           |
| Nonfinancial Assets                         | 715 840           | 782 909           | 799 538           | 796 805           | 792 030           | 790 744           | 795 788           | 787 688           | 783 367           |
| Less: Other Liabilities                     | 315 235           | 534 521           | 1 123 676         | 1 238 334         | 1 415 266         | 1 486 751         | 1 424 887         | 1 496 988         | 1 491 211         |
| Less: Capital Accounts                      | 4 935 114         | 5 791 213         | 6 013 554         | 6 088 565         | 6 281 797         | 6 644 490         | 6 782 278         | 6 770 991         | 6 900 827         |
| <b>Liabilities</b>                          | <b>20 245 614</b> | <b>21 014 413</b> | <b>23 591 743</b> | <b>30 043 312</b> | <b>29 473 862</b> | <b>30 286 460</b> | <b>31 116 892</b> | <b>32 015 695</b> | <b>32 558 317</b> |
| Transferable Deposits                       | 5 214 097         | 5 517 237         | 6 042 908         | 7 786 368         | 7 716 044         | 7 930 724         | 8 001 693         | 7 986 210         | 8 419 213         |
| Central Bank                                | 7                 | 2                 | 1                 | 1                 | 1                 | 1                 | 1                 | 1                 | 1                 |
| Regional and Local Government               | 287               | 298               | 1 105             | 886               | 1 754             | 1 647             | 1 799             | 1 389             | 1 161             |
| Nonbank Financial Institutions              | 330 277           | 246 545           | 327 686           | 543 070           | 407 722           | 387 341           | 424 421           | 470 662           | 573 739           |
| Public Nonfinancial Institutions            | 497 896           | 566 964           | 602 073           | 572 609           | 832 915           | 846 515           | 891 042           | 800 760           | 869 565           |
| Private Nonfinancial Institutions           | 3 248 632         | 3 387 347         | 3 443 441         | 4 276 021         | 4 258 644         | 4 573 668         | 4 559 222         | 4 588 691         | 4 889 837         |
| Nonprofit Institutions                      | 119 719           | 110 571           | 228 683           | 116 056           | 175 263           | 143 241           | 178 855           | 162 340           | 127 544           |
| Households                                  | 1 017 279         | 1 205 510         | 1 439 918         | 2 277 724         | 2 039 745         | 1 978 311         | 1 946 353         | 1 962 367         | 1 957 368         |

Continuation

|                                   | 12.18      | 12.19      | 11.20      | 12.21*     | 06.22      | 07.22      | 08.22      | 09.22      | 10.22      |
|-----------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Other Deposits                    | 11 457 294 | 12 041 812 | 14 351 379 | 17 425 495 | 17 704 183 | 18 624 307 | 18 959 638 | 19 803 890 | 20 032 294 |
| Central Bank                      | -          | -          | -          | 0          | -          | -          | 2 453      | -          | -          |
| Regional and Local Government     | 109        | -          | -          | 28         | 287        | 2 409      | 2 882      | 3 263      | 3 559      |
| Nonbank Financial Institutions    | 777 690    | 778 738    | 1 124 739  | 812 750    | 856 648    | 899 381    | 859 947    | 914 719    | 976 856    |
| Public Nonfinancial Institutions  | 572 942    | 568 177    | 775 538    | 821 283    | 999 262    | 1 243 854  | 1 506 076  | 1 599 689  | 1 348 408  |
| Private Nonfinancial Institutions | 2 002 734  | 2 181 247  | 2 913 628  | 4 235 938  | 3 840 450  | 4 199 080  | 4 268 079  | 4 646 062  | 4 865 682  |
| Nonprofit Institutions            | 464 342    | 548 300    | 560 284    | 568 295    | 685 586    | 667 088    | 626 421    | 682 681    | 661 873    |
| Households                        | 7 639 476  | 7 965 350  | 8 977 189  | 10 987 200 | 11 321 950 | 11 612 496 | 11 693 781 | 11 957 476 | 12 175 915 |
| Securities                        | 1 516 362  | 1 671 702  | 1 667 559  | 1 943 608  | 1 954 094  | 1 963 678  | 1 952 539  | 1 969 131  | 1 980 299  |
| Nonbank Financial Institutions    | 1 449 141  | 1 585 266  | 1 551 502  | 1 743 393  | 1 747 223  | 1 757 080  | 1 742 509  | 1 759 157  | 1 769 868  |
| Public Nonfinancial Institutions  | 57 731     | 64 679     | 93 749     | 148 963    | 149 834    | 149 362    | 150 703    | 152 024    | 150 937    |
| Private Nonfinancial Institutions | 622        | 634        | 1 859      | 1 447      | 4 363      | 4 434      | 4 506      | 3 995      | 4 067      |
| Households                        | 8 868      | 21 123     | 20 449     | 49 805     | 52 674     | 52 803     | 54 822     | 53 955     | 55 426     |
| Credits                           | 1 058 107  | 793 512    | 688 248    | 2 152 007  | 1 437 274  | 1 102 993  | 1 456 794  | 1 340 515  | 1 306 580  |
| 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      | 8 479      | 8 553      | 9 013      | 9 870      | 10 373     |
| Nonbank Financial Institutions    | 706 164    | 750 543    | 644 806    | 2 137 729  | 1 420 727  | 1 086 331  | 1 439 578  | 1 322 446  | 1 287 956  |
| Public Nonfinancial Institutions  | 68 788     | 22 533     | 22 115     | 7 739      | 8 019      | 8 071      | 8 124      | 8 158      | 8 211      |
| Private Nonfinancial Institutions | 2 782      | 2 046      | 2 084      | 21         | 12         | 11         | 50         | 9          | 9          |
| Households                        | 267        | 205        | 74         | 52         | 31         | 20         | 24         | 25         | 25         |
| Financial Derivatives             | 362 293    | 244 847    | 37 099     | 54 828     | 128 327    | 89 076     | 21 713     | 132 890    | 55 163     |
| Central Bank                      | 4 330      | 15 858     | -          | -          | -          | -          | -          | 47 840     | -          |
| Nonbank Financial Institutions    | 357 666    | 228 967    | 37 023     | 54 673     | 123 447    | 85 722     | 18 715     | 82 221     | 53 001     |
| Public Nonfinancial Institutions  | -          | -          | -          | -          | -          | -          | -          | -          | -          |
| Private Nonfinancial Institutions | 228        | 22         | 65         | 155        | 4 854      | 3 225      | 2 972      | 2 778      | 2 161      |
| Households                        | 69         | -          | 10         | -          | 26         | 130        | 26         | 51         | -          |
| Other Accounts Payable            | 637 460    | 745 304    | 804 551    | 681 006    | 533 940    | 575 682    | 724 515    | 783 059    | 764 767    |
| Central Bank                      | 15 989     | 76         | 126        | 24         | 19         | 25         | 51         | 45         | 47         |
| Regional and Local Government     | 2          | 9          | 10         | 3 789      | 3 383      | 3 366      | 3 295      | 3 212      | 3 147      |
| Nonbank Financial Institutions    | 10 103     | 43 735     | 15 870     | 65 337     | 90 147     | 94 703     | 88 105     | 99 709     | 93 481     |
| Public Nonfinancial Institutions  | 5 847      | 4 078      | 57 620     | 103 266    | 96 631     | 96 810     | 97 343     | 97 212     | 98 035     |
| Private Nonfinancial Institutions | 262 225    | 263 489    | 239 116    | 228 250    | 234 835    | 215 817    | 226 941    | 215 770    | 201 024    |
| Nonprofit Institutions            | 191        | 721        | 968        | 704        | 2 093      | 2 287      | 2 611      | 3 272      | 3 661      |
| Households                        | 167 686    | 180 374    | 204 412    | 197 877    | 170 372    | 191 936    | 212 674    | 205 357    | 219 418    |
| Interbank Accounts                | 175 417    | 252 823    | 286 429    | 81 759     | -63 540    | -29 260    | 93 494     | 158 482    | 145 955    |

\* 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*             | 06.22              | 07.22              | 08.22              | 09.22             | 10.22             |
|--------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-------------------|-------------------|
| <b>Net Foreign Assets</b>            | <b>35 419 764</b>  | <b>36 636 382</b>  | <b>41 071 298</b>  | <b>40 426 251</b>  | <b>41 324 271</b>  | <b>43 176 711</b>  | <b>42 870 339</b>  | <b>42 007 860</b> | <b>41 665 893</b> |
| Claims to Nonresidents               | 13 746 876         | 13 566 962         | 16 958 044         | 17 175 190         | 17 876 740         | 18 865 173         | 18 424 467         | 18 633 064        | 18 461 855        |
| Monetary Gold and SDR                | 4 668 049          | 6 141 691          | 9 479 378          | 11 171 705         | 11 571 314         | 11 101 405         | 10 767 581         | 10 791 713        | 10 479 160        |
| Foreign Currency                     | 324 006            | 318 297            | 463 113            | 377 319            | 575 532            | 542 839            | 477 874            | 519 791           | 516 995           |
| Transferable Deposits                | 1 823 905          | 1 937 471          | 2 744 572          | 1 993 762          | 1 681 176          | 2 984 545          | 2 863 122          | 2 995 859         | 3 158 825         |
| Other Deposits                       | 2 180 235          | 2 299 574          | 1 265 553          | 466 087            | 579 659            | 786 618            | 771 221            | 543 399           | 397 544           |
| Securities (other than shares)       | 3 052 700          | 1 207 606          | 1 197 183          | 1 258 447          | 1 331 863          | 1 314 006          | 1 409 523          | 1 718 689         | 1 860 892         |
| Credits                              | 188 457            | 170 325            | 195 385            | 279 970            | 317 060            | 318 116            | 331 980            | 331 422           | 347 231           |
| Shares and other Equity              | 22 881             | 25 580             | 4 275              | 4 373              | 4 750              | 4 819              | 4 769              | 4 812             | 4 730             |
| Financial Derivatives                | 13 680             | 21 737             | 8 196              | 6 997              | 184 519            | 167 494            | 172 252            | 158 307           | 164 648           |
| Other Claims                         | 1 472 962          | 1 444 681          | 1 600 389          | 1 616 531          | 1 630 866          | 1 645 329          | 1 626 145          | 1 569 070         | 1 531 831         |
| Liabilities for Nonresidents         | 1 132 496          | 1 017 911          | 1 069 798          | 1 646 651          | 2 040 781          | 2 253 498          | 2 377 971          | 2 608 119         | 2 694 218         |
| Transferable Deposits                | 105 939            | 133 558            | 300 346            | 349 916            | 661 008            | 788 900            | 817 531            | 1 109 792         | 1 058 832         |
| SDR                                  | 185 638            | 183 804            | 210 611            | 880 941            | 913 841            | 915 852            | 897 733            | 886 597           | 877 573           |
| Other Deposits                       | 199 818            | 146 359            | 149 592            | 280 553            | 251 190            | 324 441            | 439 553            | 428 484           | 583 458           |
| Securities (other than shares)       | 478 721            | 379 331            | 350 043            | 41 400             | 25 232             | 25 847             | 25 834             | 25 613            | 24 792            |
| Credits                              | 124 569            | 146 875            | 17 327             | 47 694             | 69 469             | 70 868             | 86 467             | 90 306            | 83 642            |
| Financial Derivatives                | 8 185              | 12 195             | 10 225             | 9 176              | 78 340             | 83 824             | 52 120             | 20 950            | 26 766            |
| Other Accounts Payable               | 29 626             | 15 790             | 31 655             | 36 971             | 41 703             | 43 764             | 58 733             | 46 378            | 39 155            |
| Assets of the National Oil Fund      | <b>22 278 915</b>  | <b>23 624 917</b>  | <b>24 705 811</b>  | <b>23 888 930</b>  | <b>24 400 324</b>  | <b>25 429 705</b>  | <b>25 411 808</b>  | <b>24 600 789</b> | <b>24 534 556</b> |
| Other Net Foreign Assets             | 526 470            | 462 414            | 477 242            | 1 008 782          | 1 087 988          | 1 135 331          | 1 412 036          | 1 382 127         | 1 363 699         |
| Assets                               | 1 352 281          | 1 378 813          | 1 654 992          | 2 105 715          | 3 605 787          | 3 352 870          | 3 653 247          | 2 641 065         | 2 569 540         |
| Foreign Liabilities                  | 825 811            | 916 399            | 1 177 750          | 1 096 933          | 2 517 800          | 2 217 539          | 2 241 211          | 1 258 938         | 1 205 841         |
| <b>Net Domestic Assets</b>           | <b>-14 606 393</b> | <b>-15 314 312</b> | <b>-16 153 514</b> | <b>-10 326 961</b> | <b>-10 901 103</b> | <b>-11 780 378</b> | <b>-11 302 066</b> | <b>-9 528 853</b> | <b>-8 354 339</b> |
| Net Claims to the Central Government | 1 198 821          | 1 824 873          | 1 951 075          | 3 392 313          | 2 485 150          | 2 151 148          | 2 046 999          | 2 238 666         | 2 010 289         |
| Claims                               | 2 514 861          | 2 810 894          | 3 915 458          | 4 821 738          | 4 533 477          | 4 370 638          | 4 698 312          | 4 903 292         | 4 944 435         |
| Securities                           | 2 513 561          | 2 740 830          | 3 815 565          | 4 715 320          | 4 421 263          | 4 257 119          | 4 583 480          | 4 788 145         | 4 829 918         |
| Credits                              | 311                | 68 866             | 98 914             | 101 473            | 110 530            | 112 116            | 112 726            | 113 784           | 111 819           |
| Other                                | 989                | 1 198              | 979                | 4 945              | 1 684              | 1 404              | 2 107              | 1 363             | 2 698             |
| Liabilities                          | 1 316 039          | 986 021            | 1 964 383          | 1 429 424          | 2 048 327          | 2 219 490          | 2 651 313          | 2 664 626         | 2 934 147         |
| Transferable Deposits                | 508 791            | 503 608            | 1 580 615          | 1 085 259          | 1 628 405          | 1 801 722          | 2 198 006          | 2 175 025         | 2 364 613         |
| Other Deposits                       | 74 922             | 201 123            | 84 899             | 166 099            | 59 250             | 88 517             | 125 476            | 160 601           | 337 668           |
| Securities                           | -                  | -                  | -                  | -                  | -                  | -                  | -                  | -                 | -                 |
| Credits                              | 21 314             | 81 644             | 43 076             | 56 444             | 60 944             | 61 383             | 61 811             | 62 242            | 62 662            |
| Other                                | 711 013            | 199 647            | 255 794            | 121 622            | 299 728            | 267 868            | 266 020            | 266 758           | 169 204           |

Continuation

|   | 12.18             | 12.19             | 12.20             | 12.21*            | 06.22             | 07.22             | 08.22             | 09.22             | 10.22             |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Claims to the Regional and Local Government | 13 024            | 0                 | 2                 | 14 469            | 13 317            | 13 593            | 13 825            | 13 156            | 13 259            |
| Securities (other than shares)              | 13 024            | -                 | -                 | 14 468            | 13 316            | 13 592            | 13 824            | 13 155            | 13 259            |
| Credits                                     | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 |
| Other Accounts Receivable                   | 0                 | 0                 | 2                 | 1                 | 1                 | 1                 | 1                 | 1                 | 1                 |
| <b>Resources of the National Oil Fund</b>   | <b>23 790 104</b> | <b>25 161 475</b> | <b>25 949 629</b> | <b>25 794 061</b> | <b>25 912 816</b> | <b>26 760 081</b> | <b>26 703 011</b> | <b>25 687 655</b> | <b>25 503 997</b> |
| Claims to Nonbank Financial Institutions    | 2 845 947         | 4 175 298         | 6 343 549         | 7 715 115         | 7 060 071         | 6 973 358         | 7 079 775         | 7 042 410         | 7 099 288         |
| Transferable Deposits                       | 1 030             | 2 155             | 5 314             | 13 986            | 17 337            | 17 351            | 17 640            | 16 746            | 19 483            |
| Other Deposits                              | 3 048             | 949               | 51                | 52                | -                 | -                 | -                 | -                 | -                 |
| Securities                                  | 22 353            | 173 209           | 353 993           | 639 721           | 668 016           | 681 848           | 709 014           | 741 964           | 745 023           |
| Credits                                     | 345 326           | 570 290           | 729 508           | 1 505 220         | 687 180           | 624 731           | 770 458           | 613 241           | 678 667           |
| Financial Derivatives                       | 345 099           | 229 002           | 62 634            | 54 716            | 124 455           | 86 109            | 18 807            | 82 300            | 53 190            |
| Shares and other Equity                     | 2 071 470         | 3 153 442         | 5 122 235         | 5 384 048         | 5 367 399         | 5 368 382         | 5 368 386         | 5 375 923         | 5 376 590         |
| Other Accounts Receivable                   | 57 622            | 46 251            | 69 813            | 117 372           | 195 684           | 194 936           | 195 471           | 212 236           | 226 336           |
| Claims to Public Nonfinancial Institutions  | 1 477 240         | 1 451 462         | 1 352 901         | 1 443 209         | 1 632 596         | 1 568 686         | 1 568 305         | 1 537 466         | 1 551 018         |
| Other Deposits                              | 72                | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 |
| Securities                                  | 450 261           | 388 208           | 318 413           | 458 448           | 503 428           | 534 037           | 542 597           | 541 554           | 535 517           |
| Credits                                     | 274 677           | 303 679           | 263 219           | 146 736           | 299 501           | 212 707           | 212 268           | 187 754           | 212 891           |
| 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            | 79 667            | 71 942            | 63 440            | 58 157            | 52 609            |
| Claims to Private Nonfinancial Institutions | 8 466 282         | 7 909 851         | 7 869 706         | 8 474 348         | 8 736 155         | 8 712 940         | 8 663 844         | 8 792 194         | 8 828 681         |
| Securities                                  | 15 029            | 200 218           | 216 586           | 254 543           | 261 350           | 268 200           | 271 607           | 269 140           | 265 522           |
| Credits                                     | 8 067 017         | 7 309 904         | 7 252 207         | 7 901 000         | 8 113 244         | 8 108 074         | 8 057 439         | 8 185 331         | 8 227 325         |
| Financial Derivatives                       | 3 736             | 2 416             | 1 133             | 1 378             | 3 690             | 2 847             | 1 345             | 1 144             | 728               |
| Shares and other Equity                     | 149 203           | 172 276           | 166 057           | 162 909           | 188 725           | 189 687           | 191 826           | 194 609           | 196 320           |
| Other Accounts Receivable                   | 231 297           | 225 037           | 233 723           | 154 517           | 169 146           | 144 132           | 141 627           | 141 970           | 138 785           |
| Claims to Nonprofit Institutions            | 7 443             | 5 966             | 2 707             | 3 016             | 2 610             | 2 738             | 2 444             | 2 402             | 2 384             |
| Credits                                     | 6 904             | 5 014             | 1 967             | 2 939             | 2 514             | 2 628             | 2 320             | 2 271             | 2 219             |
| Shares and other Equity                     | 2                 | 2                 | 2                 | 2                 | 3                 | 3                 | 3                 | 3                 | 3                 |
| Other                                       | 537               | 950               | 738               | 74                | 93                | 108               | 122               | 129               | 163               |



Continuation

|                                   | 12.18             | 12.19             | 12.20             | 12.21*            | 06.22             | 07.22             | 08.22             | 09.22             | 10.22             |
|-----------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Claims to Households              | 5 503 191         | 6 825 240         | 7 696 408         | 10 879 741        | 12 116 875        | 12 543 424        | 12 912 596        | 13 227 484        | 13 553 213        |
| Securities (other than shares)    | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                 |
| Credits                           | 5 443 764         | 6 769 218         | 7 643 303         | 10 806 620        | 12 020 334        | 12 436 345        | 12 798 267        | 13 112 520        | 13 434 917        |
| Financial Derivatives             | 163               | 204               | 242               | 530               | 7                 | -                 | -                 | -                 | 19                |
| Other                             | 59 265            | 55 818            | 52 863            | 72 590            | 96 534            | 107 079           | 114 329           | 114 963           | 118 277           |
| Other Net Domestic Assets         | -11 132 102       | -13 157 355       | -16 222 495       | -17 298 111       | -17 901 509       | -17 857 798       | -17 765 598       | -17 578 865       | -16 789 058       |
| Other Financial Assets            | 1 101 503         | 143 098           | 124 145           | 102 866           | 128 982           | 130 477           | 116 842           | 120 399           | 702 436           |
| Nonfinancial Assets               | 760 208           | 828 244           | 834 075           | 857 332           | 853 648           | 852 228           | 856 968           | 848 623           | 844 387           |
| Less: Other Liabilities           | 5 349 085         | 4 751 809         | 4 864 290         | 6 277 057         | 5 685 259         | 5 544 141         | 5 782 925         | 5 909 313         | 6 055 719         |
| Less: Capital Accounts            | 7 644 728         | 9 376 887         | 12 316 425        | 11 981 252        | 13 198 880        | 13 296 362        | 12 956 482        | 12 638 575        | 12 280 163        |
| <b>Liabilities</b>                | <b>20 813 371</b> | <b>21 322 070</b> | <b>24 917 785</b> | <b>30 099 291</b> | <b>30 423 168</b> | <b>31 396 334</b> | <b>31 568 273</b> | <b>32 479 007</b> | <b>33 311 554</b> |
| Currency in Circulation           | 2 260 157         | 2 300 505         | 2 828 046         | 2 997 723         | 3 260 227         | 3 344 648         | 3 296 689         | 3 316 247         | 3 309 675         |
| Transferable and Other Deposits   | 18 553 214        | 19 021 565        | 22 089 738        | 27 101 567        | 27 162 941        | 28 051 686        | 28 271 584        | 29 162 760        | 30 001 879        |
| Regional and Local Government     | 396               | 298               | 822               | 914               | 2 041             | 4 055             | 4 681             | 4 652             | 4 720             |
| Nonbank Financial Institutions    | 1 975 272         | 2 194 196         | 2 398 554         | 3 109 897         | 2 845 577         | 2 683 080         | 2 530 023         | 2 693 272         | 3 034 929         |
| Public Nonfinancial Institutions  | 1 693 628         | 1 428 746         | 1 303 270         | 1 529 514         | 1 993 679         | 2 190 661         | 2 459 956         | 2 465 217         | 2 283 989         |
| Private Nonfinancial Institutions | 5 251 366         | 5 568 594         | 6 792 361         | 8 511 966         | 8 099 101         | 8 772 755         | 8 831 514         | 9 234 754         | 9 755 540         |
| Nonprofit Institutions            | 975 796           | 658 871           | 802 680           | 684 352           | 860 849           | 810 329           | 805 276           | 845 021           | 789 417           |
| Households                        | 8 656 755         | 9 170 860         | 10 792 051        | 13 264 924        | 13 361 695        | 13 590 807        | 13 640 134        | 13 919 844        | 14 133 283        |

\* including final turnovers

II. Key monetary indicators

2.5. Other Financial Institutions Survey\*

mln. of KZT, end of period

|  | 2018             | 2019             | 2020             | 2021**           | 06.22            | 09.22            |
|--|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Net Foreign Assets</b>                      | <b>829 191</b>   | <b>1 552 973</b> | <b>2 455 298</b> | <b>3 603 191</b> | <b>3 456 256</b> | <b>3 395 080</b> |
| <b>Claims on Nonresidents</b>                  | <b>2 289 576</b> | <b>2 843 049</b> | <b>3 810 828</b> | <b>5 248 149</b> | <b>5 259 688</b> | <b>5 248 025</b> |
| Foreign Currency                               | 16               | 4 591            | 1 566            | 3 025            | 250              | 1 214            |
| Deposits                                       | 428 512          | 365 805          | 423 772          | 146 381          | 688 502          | 802 739          |
| Securities (other than shares)                 | 1 737 988        | 2 151 764        | 2 432 159        | 3 574 836        | 3 023 569        | 2 928 744        |
| Loans  | 0                | 48 362           | 49 967           | 58 624           | 50 474           | 44 713           |
| Financial Derivatives                          | 0                | 0                | 0                | 0                | 0                | 0                |
| Other  | 123 060          | 272 527          | 903 365          | 1 465 281        | 1 496 893        | 1 470 615        |
| <b>less: Liabilities to Nonresidents</b>       | <b>1 460 385</b> | <b>1 290 075</b> | <b>1 355 530</b> | <b>1 644 957</b> | <b>1 803 432</b> | <b>1 852 946</b> |
| Deposits                                       | 0                | 0                | 0                | 0                | 56 633           | 76 512           |
| Securities (other than shares)                 | 747 855          | 749 681          | 731 146          | 1 067 545        | 1 047 550        | 1 069 409        |
| Loans  | 690 228          | 510 435          | 599 892          | 541 365          | 655 660          | 661 931          |
| Financial Derivatives                          | 0                | 0                | 0                | 0                | 0                | 0                |
| Other  | 22 302           | 29 959           | 24 491           | 36 047           | 43 589           | 45 094           |
| <b>Claims on Banking System</b>                | <b>3 290 186</b> | <b>3 366 421</b> | <b>2 748 063</b> | <b>2 581 784</b> | <b>2 151 916</b> | <b>2 003 726</b> |
| National Currency                              | 752              | 792              | 902              | 627              | 984              | 1 088            |
| Other Claims                                   | 3 289 434        | 3 365 629        | 2 747 161        | 2 581 157        | 2 150 932        | 2 002 638        |
| <b>Net Claims on Central Government</b>        | <b>3 987 154</b> | <b>4 399 224</b> | <b>6 134 924</b> | <b>5 943 344</b> | <b>6 549 774</b> | <b>7 372 665</b> |
| <b>Claims on Central Government</b>            | <b>4 010 877</b> | <b>4 416 237</b> | <b>6 192 864</b> | <b>6 043 497</b> | <b>6 635 706</b> | <b>7 435 363</b> |
| Securities (other than shares)                 | 3 969 009        | 4 405 537        | 6 184 300        | 5 875 755        | 6 508 000        | 7 268 399        |
| Other Claims                                   | 41 868           | 10 700           | 8 564            | 167 742          | 127 706          | 166 964          |
| <b>Less: Liabilities to Central Government</b> | <b>23 723</b>    | <b>17 013</b>    | <b>57 940</b>    | <b>100 152</b>   | <b>85 931</b>    | <b>62 698</b>    |
| Deposits                                       | 0                | 0                | 0                | 0                | 0                | 0                |
| Other Liabilities                              | 23 723           | 17 013           | 57 940           | 100 152          | 85 931           | 62 698           |
| <b>Claims on Other Sectors</b>                 | <b>2 644 950</b> | <b>2 914 693</b> | <b>4 107 384</b> | <b>4 281 035</b> | <b>4 130 320</b> | <b>4 272 023</b> |
| Regional and Local Government                  | 11 759           | 10 052           | 788 535          | 857 776          | 827 367          | 836 929          |
| Public Nonfinancial Institutions               | 617 122          | 815 579          | 781 663          | 966 553          | 868 288          | 983 915          |
| Private Nonfinancial Institutions              | 1 818 326        | 1 867 553        | 2 276 047        | 2 201 762        | 2 192 773        | 2 213 541        |
| Other Resident Sectors                         | 197 743          | 221 509          | 261 139          | 254 945          | 241 892          | 237 638          |

Continuation

|  | 2018             | 2019              | 2020              | 2021**            | 06.22             | 09.22             |
|--|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Deposits</b>  | <b>1 174</b>     | <b>2 534</b>      | <b>397</b>        | <b>25 307</b>     | <b>21 525</b>     | <b>9 291</b>      |
| of which: Depository corporations                              | 0                | 0                 | 0                 | 0                 | 17 623            | 4 752             |
| <b>Securities (other than shares)</b>                          | <b>6 075</b>     | <b>164 992</b>    | <b>6 992</b>      | <b>7 502</b>      | <b>7 769</b>      | <b>7 906</b>      |
| of which: Depository corporations                              | 0                | 156 454           | 0                 | 0                 | 0                 | 0                 |
| <b>Loans</b>   | <b>379 655</b>   | <b>449 082</b>    | <b>859 400</b>    | <b>884 294</b>    | <b>901 175</b>    | <b>903 398</b>    |
| of which: Depository corporations                              | 6 012            | 2 987             | 4                 | 393               | 7 991             | 13 995            |
| <b>Financial Derivatives</b>                                   | <b>0</b>         | <b>0</b>          | <b>0</b>          | <b>0</b>          | <b>0</b>          | <b>0</b>          |
| of which: Depository corporations                              | 0                | 0                 | 0                 | 0                 | 0                 | 0                 |
| <b>Insurance Technical Reserve</b>                             | <b>9 999 944</b> | <b>11 300 324</b> | <b>13 510 920</b> | <b>13 836 287</b> | <b>14 270 161</b> | <b>15 048 120</b> |
| Net Equity of Households in Life Insurance Reserves            | 208 334          | 274 562           | 348 569           | 450 152           | 498 800           | 541 638           |
| Net Equity of Households in Pension Funds                      | 9 547 441        | 10 802 154        | 12 914 140        | 13 071 798        | 13 386 776        | 14 105 288        |
| Prepayment of Premiums and Reserves against Outstanding Claims | 244 168          | 223 607           | 248 211           | 314 337           | 384 585           | 401 194           |
| of which: Depository corporations                              | 5 735            | 7 319             | 7 064             | 5 928             | 7 882             | 7 995             |
| <b>Shares and other Equity</b>                                 | <b>1 230 649</b> | <b>1 189 768</b>  | <b>1 483 131</b>  | <b>1 629 798</b>  | <b>1 588 006</b>  | <b>1 662 659</b>  |
| <b>Other Items (NET)</b>                                       | <b>-866 017</b>  | <b>-873 388</b>   | <b>-415 171</b>   | <b>26 166</b>     | <b>-500 369</b>   | <b>-587 880</b>   |

\* 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**            | 06.22             | 09.22             |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Net Foreign Assets</b>                 | <b>14 158 409</b> | <b>14 922 176</b> | <b>19 109 367</b> | <b>20 736 842</b> | <b>20 633 241</b> | <b>21 028 538</b> |
| Claims on Nonresidents                    | 17 062 005        | 17 636 339        | 22 101 325        | 23 845 714        | 25 661 036        | 25 459 516        |
| less: Liabilities to Nonresidents         | 2 903 596         | 2 714 163         | 2 991 958         | 3 108 871         | 5 027 795         | 4 430 978         |
| <b>Domestic Claims</b>                    | <b>22 459 681</b> | <b>24 310 251</b> | <b>28 392 353</b> | <b>32 778 672</b> | <b>34 804 556</b> | <b>37 061 627</b> |
| <b>Net claims on Central Government</b>   | <b>4 292 493</b>  | <b>5 143 293</b>  | <b>7 341 467</b>  | <b>7 643 999</b>  | <b>8 116 904</b>  | <b>9 166 692</b>  |
| Claims on Central Government              | 6 525 738         | 7 227 131         | 10 108 322        | 10 865 234        | 11 169 182        | 12 338 654        |
| Less: Liabilities to Central Government   | 2 233 245         | 2 083 837         | 2 766 856         | 3 221 236         | 3 052 278         | 3 171 962         |
| <b>Claims on Other Sectors</b>            | <b>18 167 188</b> | <b>19 166 957</b> | <b>21 050 887</b> | <b>25 134 673</b> | <b>26 687 651</b> | <b>27 894 935</b> |
| Regional and Local Government             | 24 783            | 10 052            | 788 537           | 872 244           | 840 683           | 850 085           |
| Public Nonfinancial Institutions          | 2 111 033         | 2 283 785         | 2 151 307         | 2 426 506         | 2 517 628         | 2 538 125         |
| Other Resident Sectors                    | 16 031 372        | 16 873 120        | 18 111 043        | 21 835 923        | 23 329 340        | 24 506 725        |
| <b>Currency outside Financial Sectors</b> | <b>2 259 406</b>  | <b>2 299 714</b>  | <b>2 827 144</b>  | <b>2 997 097</b>  | <b>3 259 243</b>  | <b>3 315 159</b>  |
| <b>Deposits</b>                           | <b>16 579 116</b> | <b>16 829 903</b> | <b>19 691 582</b> | <b>24 016 977</b> | <b>24 321 266</b> | <b>26 474 026</b> |
| <b>Securities (other than shares)</b>     | <b>159 481</b>    | <b>135 247</b>    | <b>264 528</b>    | <b>390 671</b>    | <b>448 727</b>    | <b>394 908</b>    |
| <b>Loans</b>                              | <b>446 676</b>    | <b>474 677</b>    | <b>884 774</b>    | <b>898 173</b>    | <b>909 724</b>    | <b>907 466</b>    |
| <b>Financial Derivatives</b>              | <b>297</b>        | <b>22</b>         | <b>78</b>         | <b>155</b>        | <b>4 880</b>      | <b>2 829</b>      |
| <b>Insurance Technical Reserve</b>        | <b>9 994 209</b>  | <b>11 293 004</b> | <b>13 503 855</b> | <b>13 830 359</b> | <b>14 262 279</b> | <b>15 040 125</b> |
| <b>Shares and other Equity</b>            | <b>7 021 013</b>  | <b>8 512 722</b>  | <b>11 787 263</b> | <b>12 122 518</b> | <b>13 146 386</b> | <b>12 596 133</b> |
| <b>Other Items (net)</b>                  | <b>157 892</b>    | <b>-312 862</b>   | <b>-1 457 503</b> | <b>-740 434</b>   | <b>-914 709</b>   | <b>-640 481</b>   |

\* 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*            | 06.22             | 07.22             | 08.22             | 09.22             | 10.22             |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>1. RM (Reserve Money)</b>   | <b>6 650 873</b>  | <b>6 893 176</b>  | <b>9 777 551</b>  | <b>10 957 714</b> | <b>10 688 772</b> | <b>11 579 074</b> | <b>12 076 477</b> | <b>11 871 384</b> | <b>12 374 432</b> |
| % changes to the previous month  | 11.1              | 2.6               | 1.1               | 4.6               | 8.2               | 8.3               | 4.3               | -1.7              | 4.2               |
| % changes to December of the previous year<br>from them:   | 20.1              | 3.6               | 41.8              | 12.1              | -2.5              | 5.7               | 10.2              | 8.3               | 12.9              |
| Currency out of the NBK  | 2 618 852         | 2 688 265         | 3 250 372         | 3 451 715         | 3 674 234         | 3 779 485         | 3 762 229         | 3 762 939         | 3 765 032         |
| Deposits of Banks and other organizations in NBK   | 4 032 021         | 4 204 912         | 6 527 179         | 7 505 999         | 7 014 538         | 7 799 589         | 8 314 247         | 8 108 445         | 8 609 400         |
| <b>Narrow Reserve Money</b>  | <b>5 995 748</b>  | <b>5 430 745</b>  | <b>5 087 846</b>  | <b>6 945 442</b>  | <b>7 096 525</b>  | <b>7 574 108</b>  | <b>7 941 086</b>  | <b>7 210 051</b>  | <b>7 570 781</b>  |
| % changes to the previous month  | 4.3               | -1.8              | -9.7              | 12.9              | 0.8               | 6.7               | 4.8               | -9.2              | 5.0               |
| % changes to December of the previous year<br>from them:   | 16.1              | -9.4              | -6.3              | 36.5              | 2.2               | 9.1               | 14.3              | 3.8               | 9.0               |
| Reserve deposits of Banks in NBK   | 2 608 448         | 1 700 882         | 1 299 270         | 2 074 806         | 2 201 695         | 2 630 146         | 2 982 461         | 2 304 152         | 2 592 492         |
| <b>M0 (Currency in Circulation)</b>  | <b>2 260 157</b>  | <b>2 300 505</b>  | <b>2 828 046</b>  | <b>2 997 723</b>  | <b>3 260 227</b>  | <b>3 344 648</b>  | <b>3 296 689</b>  | <b>3 316 247</b>  | <b>3 309 675</b>  |
| % changes to the previous month  | 8.5               | 4.5               | 4.5               | 3.2               | 6.0               | 2.6               | -1.4              | 0.6               | -0.2              |
| % changes to December of the previous year   | 16.1              | 1.8               | 22.93             | 6.00              | 8.76              | 11.57             | 9.97              | 10.63             | 10.41             |
| <b>M1</b>  | <b>5 605 006</b>  | <b>5 928 085</b>  | <b>7 186 951</b>  | <b>8 788 006</b>  | <b>8 891 388</b>  | <b>8 884 711</b>  | <b>8 801 537</b>  | <b>8 707 879</b>  | <b>8 846 006</b>  |
| % changes to the previous month  | 10.9              | 0.0               | -0.2              | 14.8              | 6.1               | -0.1              | -0.9              | -1.1              | 1.6               |
| % changes to December of the previous year<br>from them:   | 12.8              | 5.8               | 21.2              | 22.3              | 1.2               | 1.1               | 0.2               | -0.9              | 0.7               |
| Transferable deposits of individuals in national currency  | 775 726           | 978 601           | 1 319 207         | 1 871 282         | 1 601 670         | 1 551 299         | 1 493 737         | 1 555 820         | 1 538 998         |
| Transferable deposits of non-banking<br>legal entities in national currency                            | 2 569 122         | 2 648 979         | 3 039 698         | 3 919 000         | 4 029 491         | 3 988 764         | 4 011 111         | 3 835 813         | 3 997 333         |
| <b>M2</b>  | <b>14 467 056</b> | <b>16 054 341</b> | <b>19 134 928</b> | <b>23 750 269</b> | <b>24 147 388</b> | <b>25 032 674</b> | <b>24 940 660</b> | <b>25 826 059</b> | <b>26 810 878</b> |
| % changes to the previous month  | 3.0               | 5.1               | 2.1               | 6.6               | 5.4               | 3.7               | -0.4              | 3.6               | 3.8               |
| % changes to December of the previous year<br>from them:   | 7.1               | 11.0              | 19.2              | 24.1              | 1.7               | 5.4               | 5.0               | 8.7               | 12.9              |
| Other deposits in tenge and transferable<br>deposits of individuals in foreign currency                | 4 017 509         | 4 630 021         | 5 612 324         | 7 243 362         | 7 701 985         | 7 956 284         | 8 120 771         | 8 364 771         | 8 644 433         |
| Other deposits in tenge and transferable deposits<br>of non-banking legal entities in foreign currency | 4 844 542         | 5 496 235         | 6 335 653         | 7 718 900         | 7 554 016         | 8 191 680         | 8 018 352         | 8 753 408         | 9 320 439         |
| <b>M3 (broad money)</b>  | <b>20 813 371</b> | <b>21 322 070</b> | <b>24 917 785</b> | <b>30 099 291</b> | <b>30 423 168</b> | <b>31 396 334</b> | <b>31 568 273</b> | <b>32 479 007</b> | <b>33 311 554</b> |
| % changes to the previous month  | 247.6             | 4.1               | 1.1               | 4.9               | 7.4               | 3.2               | 0.5               | 2.9               | 2.6               |
| % changes to December of the previous year<br>from them:   | 7.0               | 2.4               | 16.9              | 20.8              | 1.1               | 4.3               | 4.9               | 7.9               | 10.7              |
| Other deposits of individuals<br>in foreign currency   | 3 863 520         | 3 562 238         | 3 860 519         | 4 150 280         | 4 058 040         | 4 083 224         | 4 025 625         | 3 999 253         | 3 949 852         |
| Other deposits of non-banking legal<br>entities in foreign currency                                    | 2 482 795         | 1 705 491         | 1 922 337         | 2 198 742         | 2 217 740         | 2 280 435         | 2 601 987         | 2 653 695         | 2 550 823         |

\* 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**           | 06.22             | 07.22             | 08.22             | 09.22             |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Deposits - total*</b>                          | <b>18 553 214</b> | <b>19 021 565</b> | <b>22 089 738</b> | <b>27 101 567</b> | <b>27 162 941</b> | <b>28 051 686</b> | <b>28 271 584</b> | <b>29 162 760</b> |
| <b>of which:</b>                                  |                   |                   |                   |                   |                   |                   |                   |                   |
| <b>national currency:</b>                         | <b>9 568 984</b>  | <b>10 820 833</b> | <b>13 855 690</b> | <b>17 337 508</b> | <b>17 581 204</b> | <b>18 132 408</b> | <b>17 949 818</b> | <b>18 771 545</b> |
| Nonbanking Legal Entities                         | 5 017 301         | 5 439 121         | 7 204 994         | 8 629 305         | 8 715 624         | 9 051 838         | 8 787 925         | 9 257 501         |
| Individuals                                       | 4 551 682         | 5 381 712         | 6 650 695         | 8 708 203         | 8 865 579         | 9 080 570         | 9 161 893         | 9 514 044         |
| <b>foreign currency:</b>                          | <b>8 984 230</b>  | <b>8 200 731</b>  | <b>8 234 049</b>  | <b>9 764 059</b>  | <b>9 581 737</b>  | <b>9 919 278</b>  | <b>10 321 766</b> | <b>10 391 215</b> |
| Nonbanking Legal Entities                         | 4 879 157         | 4 411 584         | 4 092 693         | 5 207 338         | 5 085 621         | 5 409 041         | 5 843 525         | 5 985 415         |
| Individuals                                       | 4 105 073         | 3 789 147         | 4 141 355         | 4 556 721         | 4 496 116         | 4 510 236         | 4 478 240         | 4 405 800         |
| <b>From total sum of Deposits:</b>                |                   |                   |                   |                   |                   |                   |                   |                   |
| Nonbanking Legal Entities                         | <b>9 896 459</b>  | <b>9 850 705</b>  | <b>11 297 688</b> | <b>13 836 643</b> | <b>13 801 246</b> | <b>14 460 879</b> | <b>14 631 450</b> | <b>15 242 916</b> |
| Individuals                                       | <b>8 656 755</b>  | <b>9 170 860</b>  | <b>10 792 051</b> | <b>13 264 924</b> | <b>13 361 695</b> | <b>13 590 807</b> | <b>13 640 134</b> | <b>13 919 844</b> |
| <b>Transferable Deposits</b>                      |                   |                   |                   |                   |                   |                   |                   |                   |
| <b>in national currency:</b>                      | <b>3 344 848</b>  | <b>3 627 580</b>  | <b>4 358 905</b>  | <b>5 790 283</b>  | <b>5 631 160</b>  | <b>5 540 063</b>  | <b>5 504 848</b>  | <b>5 391 632</b>  |
| Nonbanking Legal Entities                         | 2 569 122         | 2 648 979         | 3 039 698         | 3 919 000         | 4 029 491         | 3 988 764         | 4 011 111         | 3 835 813         |
| Individuals                                       | 775 726           | 978 601           | 1 319 207         | 1 871 282         | 1 601 670         | 1 551 299         | 1 493 737         | 1 555 820         |
| <b>Other Deposits in national currency:</b>       | <b>6 224 135</b>  | <b>7 193 254</b>  | <b>9 496 785</b>  | <b>11 547 225</b> | <b>11 950 043</b> | <b>12 592 345</b> | <b>12 444 970</b> | <b>13 379 913</b> |
| Nonbanking Legal Entities                         | 2 448 179         | 2 790 142         | 4 165 297         | 4 710 305         | 4 686 134         | 5 063 074         | 4 776 814         | 5 421 689         |
| Individuals                                       | 3 775 956         | 4 403 112         | 5 331 488         | 6 836 921         | 7 263 910         | 7 529 271         | 7 668 156         | 7 958 224         |
| <b>Transferable Deposits in foreign currency:</b> | <b>2 637 915</b>  | <b>2 933 002</b>  | <b>2 451 192</b>  | <b>3 415 037</b>  | <b>3 305 957</b>  | <b>3 555 618</b>  | <b>3 694 153</b>  | <b>3 738 267</b>  |
| Nonbanking Legal Entities                         | 2 396 362         | 2 706 093         | 2 170 356         | 3 008 596         | 2 867 882         | 3 128 606         | 3 241 538         | 3 331 720         |
| Individuals                                       | 241 553           | 226 909           | 280 836           | 406 442           | 438 075           | 427 012           | 452 615           | 406 547           |
| <b>Other Deposits in foreign currency:</b>        | <b>6 346 315</b>  | <b>5 267 729</b>  | <b>5 782 856</b>  | <b>6 349 022</b>  | <b>6 275 780</b>  | <b>6 363 660</b>  | <b>6 627 612</b>  | <b>6 652 948</b>  |
| Nonbanking Legal Entities                         | 2 482 795         | 1 705 491         | 1 922 337         | 2 198 742         | 2 217 740         | 2 280 435         | 2 601 987         | 2 653 695         |
| Individuals                                       | 3 863 520         | 3 562 238         | 3 860 519         | 4 150 280         | 4 058 040         | 4 083 224         | 4 025 625         | 3 999 253         |

\* 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   |
| <b>2017</b>  | 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  |
| <b>2018</b>  | 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  |
| <b>2019</b>  | 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  |
| <b>2020</b>  | 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  |
| <b>01.21</b> | --              | 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 | --   | --    |
| <b>02.21</b> | --              | 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 | --    |
| <b>03.21</b> | --              | --   | --   | 4.01  | --  | --   | --   | 4.03  | --           | --   | --   | 3.37 | 8.06             | 0.22 | 0.95 | 3.86  | 8.06                                    | 0.12 | 0.95 | 3.86  | --           | 0.27 | --   | --    |
| <b>04.21</b> | --              | 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 | --    |
| <b>05.21</b> | --              | 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 | --    |
| <b>06.21</b> | --              | 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 | --    |
| <b>07.21</b> | --              | 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 | --    |
| <b>08.21</b> | --              | 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 | --    |
| <b>09.21</b> | --              | 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 | --    |
| <b>10.21</b> | 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 | --    |
| <b>11.21</b> | 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 | --    |
| <b>12.21</b> | 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 | --    |
| <b>01.22</b> | 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 | --    |
| <b>02.22</b> | 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 | --    |
| <b>03.22</b> | 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 | --   | --    |
| <b>04.22</b> | 14.83           | 2.56 | --   | --    | 14.81                                     | --   | --   | --    | 24.00        | 2.56 | --   | --   | 12.86            | 0.39 | --   | 14.66 | 12.86                                   | 0.20 | --   | 14.66 | --           | 0.55 | --   | --    |
| <b>05.22</b> | 15.01           | 2.75 | --   | --    | 14.99                                     | --   | --   | --    | 24.00        | 2.75 | --   | --   | 13.24            | 0.68 | --   | 9.39  | 13.24                                   | 0.36 | --   | 9.39  | --           | 0.93 | --   | --    |
| <b>06.22</b> | 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 | --    |
| <b>07.22</b> | 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 |
| <b>08.22</b> | 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 |
| <b>09.22</b> | --              | 2.39 | --   | --    | --  | --   | --   | --    | --           | 2.39 | --   | --   | 13.74            | 2.14 | 0.50 | 7.71  | 13.74                                   | 1.17 | 0.50 | 7.71  | --           | 2.74 | --   | --    |
| <b>10.22</b> | 15.50           | 2.02 | --   | --    | 15.50                                     | --   | --   | --    | --           | 2.02 | --   | --   | 14.00            | 2.55 | 3.34 | 7.10  | 14.00                                   | 1.90 | 3.37 | 6.75  | --           | 3.28 | 0.90 | 18.89 |

II. Key monetary indicators

**2.10. Weighted Average Interest rates of Second-Tier Banks on attracted deposits and credits extended**

%, for the period

|  | 12.18      |            | 12.19      |            | 12.20      |            | 12.21*     |            | 06.22       |            | 07.22       |            | 08.22**     |            | 09.22       |            | 10.22       |            |
|--|------------|------------|------------|------------|------------|------------|------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|
|  | KZT        | CFC        | KZT        | CFC        | KZT        | CFC        | KZT        | FC         | KZT         | FC         | KZT         | FC         | KZT         | FC         | KZT         | FC         | KZT         | FC         |
| <b>Deposits of Nonbanking Legal Entities</b> | <b>7.1</b> | <b>0.9</b> | <b>7.4</b> | <b>0.8</b> | <b>7.3</b> | <b>0.4</b> | <b>7.4</b> | <b>0.4</b> | <b>11.6</b> | <b>0.6</b> | <b>12.3</b> | <b>0.6</b> | <b>12.4</b> | <b>2.1</b> | <b>12.4</b> | <b>0.8</b> | <b>13.6</b> | <b>0.9</b> |
| including:                                   |            |            |            |            |            |            |            |            |             |            |             |            |             |            |             |            |             |            |
| <b>Demand Deposits</b>                       | 4.6        | 0.1        | 0.8        | 0.1        | 0.0        | 0.1        | 0.7        | 0.1        | 0.1         | 0.1        | 0.1         | 0.0        | 0.1         | 0.0        | 0.1         | 0.0        | 4.6         | 0          |
| <b>Conditional</b>                           | 2.2        | 0.9        | 3.0        | 0.2        | 3.1        | 0.2        | 4.6        | 0.5        | 6.3         | 0.2        | 6.9         | 0.6        | 4.2         | 0.7        | 5.7         | 0.7        | 4.0         | 0.1        |
| <b>Time and Saving Deposits, total</b>       | 7.1        | 0.9        | 7.4        | 0.8        | 7.3        | 0.4        | 7.4        | 0.4        | 11.6        | 0.5        | 12.3        | 0.6        | 12.4        | 2.1        | 12.4        | 0.8        | 13.6        | 0.9        |
| of which with maturity:                      |            |            |            |            |            |            |            |            |             |            |             |            |             |            |             |            |             |            |
| up to 1 month                                | 7.1        | 0.1        | 7.3        | 0.3        | 7.2        | 0.1        | 7.4        | 0.2        | 11.7        | 0.3        | 12.4        | 0.2        | 12.5        | 0.2        | 12.5        | 0.2        | 13.7        | 0.2        |
| from 1 to 3 month                            | 4.3        | 0.2        | 8.4        | 0.3        | 7.6        | 0.1        | 8.4        | 0.2        | 11.7        | 0.5        | 12.6        | 0.4        | 13          | 1.5        | 13          | 0.9        | 14.3        | 0.6        |
| from 3 month to 1 year                       | 7.2        | 1.0        | 8.1        | 1.1        | 7.5        | 0.7        | 7.5        | 0.5        | 11.0        | 0.7        | 11.4        | 0.8        | 11.6        | 3.3        | 11.5        | 0.8        | 12.8        | 1.3        |
| 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        | 9.2         | 0.6        | 9.8         | 0.6        | 10.2        | 1.2        | 11.5        | 1.4        |
| over 5 years                                 | 8.6        | 3.3        | 7.3        | 2.6        | 4.6        | 2.0        | 5.6        | 0.5        | 7.7         | 0.6        | 9.3         | 0.4        | 5.6         | 0.6        | 7.9         | 0.5        | 6.1         | 0.5        |
| <b>Deposits of Individuals</b>               | <b>9.7</b> | <b>1.3</b> | <b>8.8</b> | <b>1.4</b> | <b>9.2</b> | <b>1.0</b> | <b>8.0</b> | <b>0.8</b> | <b>11.4</b> | <b>0.8</b> | <b>11.8</b> | <b>0.8</b> | <b>12.0</b> | <b>0.9</b> | <b>12.2</b> | <b>0.8</b> | <b>12.6</b> | <b>0.9</b> |
| including:                                   |            |            |            |            |            |            |            |            |             |            |             |            |             |            |             |            |             |            |
| <b>Demand Deposits</b>                       | 0.4        | 0.2        | 0.8        | 1.0        | 0.1        | 0.8        | 0.1        | 3.2        | 0.1         | 0.0        | 0.1         | 0.2        | 0.1         | 3.8        | 0.1         | 1.2        | 0.1         | 0.3        |
| <b>Conditional</b>                           | 9.6        | 4.1        | 1.5        | 5.0        | 9.6        | 0.3        | 0.4        | 0.4        | 8.4         | 1.0        | 10.6        | 0.8        | 11.4        | 1.0        | 10.6        | 0.9        | 4.4         | 1.0        |
| <b>Time and Saving Deposits, total</b>       | 10.4       | 1.4        | 9.0        | 1.4        | 9.2        | 1.0        | 8.0        | 0.8        | 11.4        | 0.8        | 11.8        | 0.8        | 12.1        | 0.9        | 12.2        | 0.8        | 12.6        | 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        | 12.0        | 0.3        | 12.2        | 0.6        | 12.3        | 0.6        | 12.5        | 0.8        | 13.5        | 0.5        |
| from 1 to 3 month                            | 8.7        | 0.9        | 9.4        | 1.0        | 8.3        | 1.0        | 8.3        | 0.4        | 12.2        | 0.7        | 12.4        | 0.7        | 12.6        | 0.6        | 12.8        | 0.6        | 13.0        | 0.7        |
| from 3 month to 1 year                       | 10.8       | 0.7        | 9.4        | 1.2        | 9.7        | 0.9        | 8.4        | 0.9        | 10.8        | 0.9        | 11.6        | 0.9        | 11.9        | 0.9        | 12.2        | 0.9        | 12.5        | 0.9        |
| from 1 to 5 years                            | 10.4       | 1.6        | 9.1        | 1.4        | 9.7        | 1.0        | 8.6        | 0.8        | 12.1        | 0.8        | 12.3        | 0.7        | 12.6        | 0.9        | 12.7        | 0.8        | 12.9        | 0.8        |
| over 5 years                                 | 5.4        | 2.4        | 5.5        | 2.3        | 5.4        | 1.7        | 2.3        | 1.0        | 2.1         | 1.0        | 2.1         | 1.1        | 2.1         | 1.3        | 2.2         | 0.7        | 2.1         | 0.8        |



Continuation

|   | 12.18       |            | 12.19       |            | 12.20       |             | 12.21*      |            | 06.22       |            | 07.22       |            | 08.22       |            | 09.22       |            | 10.22       |            |
|---|-------------|------------|-------------|------------|-------------|-------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|
|   | KZT         | CFC        | KZT         | CFC        | KZT         | CFC         | KZT         | FC         | KZT         | FC         | KZT         | FC         | KZT         | FC         | KZT         | FC         | KZT         | FC         |
| <b>Credits to Nonbanking Legal Entities</b> | <b>11.7</b> | <b>5.2</b> | <b>12.1</b> | <b>4.4</b> | <b>11.4</b> | <b>4.6</b>  | <b>12.2</b> | <b>4.5</b> | <b>15.8</b> | <b>4.1</b> | <b>16.1</b> | <b>5.2</b> | <b>16.2</b> | <b>4.3</b> | <b>16.2</b> | <b>3.3</b> | <b>17.0</b> | <b>5.3</b> |
| of which with maturity:                     |             |            |             |            |             |             |             |            |             |            |             |            |             |            |             |            |             |            |
| up to 1 month                               | 14.3        | 5.9        | 12.2        | 4.2        | 12.8        | 2.8         | 11.8        | 4.9        | 16.1        | 3.9        | 16.2        | 3.7        | 16.6        | 3.9        | 16.8        | 4.1        | 17.4        | 4.5        |
| from 1 to 3 month                           | 11.7        | 4.9        | 11.5        | 4.6        | 11.3        | 3.7         | 11.6        | 3.1        | 16.2        | 3.4        | 16.3        | 3.5        | 16.5        | 3.7        | 16.4        | 3.3        | 16.8        | 3.5        |
| from 3 month to 1 year                      | 12.7        | 4.9        | 12.0        | 4.7        | 11.1        | 4.8         | 12.1        | 4.9        | 15.7        | 4.1        | 16.0        | 5.0        | 16.1        | 4.4        | 16.1        | 3.2        | 16.8        | 5.3        |
| from 1 to 5 years                           | 11.2        | 5.5        | 11.7        | 4.1        | 11.2        | 4.9         | 17.3        | 4.1        | 15.4        | 5.1        | 14.8        | 6.2        | 16.1        | 3.9        | 17.1        | 2.8        | 17.9        | 6.6        |
| over 5 years                                | 7.9         | 7.1        | 16.3        | 5.5        | 12.0        | 5.7         | 13.0        | 4.6        | 15.1        | 5.3        | 16.1        | 5.5        | 16.3        | 6.3        | 14.6        | 5.6        | 16.8        | 7.4        |
| <b>Credits to Individuals</b>               | <b>17.2</b> | <b>9.5</b> | <b>16.8</b> | <b>6.0</b> | <b>14.9</b> | <b>18.3</b> | <b>17.5</b> | <b>6.0</b> | 17.2        | 5.9        | 16.3        | 6.3        | <b>17.8</b> | <b>4.1</b> | <b>17.8</b> | <b>5.9</b> | <b>17.3</b> | <b>5.0</b> |
| of which with maturity:                     |             |            |             |            |             |             |             |            |             |            |             |            |             |            |             |            |             |            |
| up to 1 month                               | 26.6        | 17.4       | 16.4        | 27.6       | 18.3        | 24.2        | 23.7        | -          | 20.4        | -          | 18.1        | -          | 19.8        | -          | 19.2        | -          | 18.9        | -          |
| from 1 to 3 month                           | 13.9        | 2.7        | 11.5        | 21.4       | 14.0        | 26.6        | 17.3        | -          | 19.1        | -          | 14.8        | -          | 19.2        | -          | 17.5        | -          | 15.6        | -          |
| from 3 month to 1 year                      | 20.5        | 5.9        | 19.4        | 4.1        | 17.4        | 14.1        | 22.8        | 7.1        | 14.6        | 5.0        | 17.9        | 5.0        | 15.5        | 5.0        | 16.2        | -          | 15.6        | -          |
| from 1 to 5 years                           | 17.9        | 24.3       | 18.1        | 17.3       | 16.5        | 17.2        | 18.5        | 4.0        | 19.8        | 8.8        | 15.8        | 6.9        | 20.0        | 2.1        | 20.2        | 7.4        | 19.7        | 7.1        |
| over 5 years                                | 12.5        | 6.7        | 11.9        | 5.1        | 9.8         | 6.5         | 19.5        | 8.0        | 15.2        | 7.9        | 16.1        | 6.2        | 15.9        | 5.4        | 15.5        | 7.5        | 15.1        | 7.3        |

\*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 KZT, at the end of period

|   | 01.01.2022        | 01.04.2022        | 01.07.2022        |
|---|-------------------|-------------------|-------------------|
| <b>Loans to economy in an expanded definition</b>     | <b>23 763 301</b> | <b>24 637 069</b> | <b>25 607 653</b> |
| of which  |                   |                   |                   |
| from banking sector                                   | 20 544 330        | 21 268 242        | 22 091 516        |
| from other organizations                              | 3 218 972         | 3 368 827         | 3 516 137         |
| including:  |                   |                   |                   |
| from mortgage organizations                           | 354 327           | 346 147           | 336 272           |
| from other public sector corporations                 | 1 491 190         | 1 491 747         | 1 542 865         |
| from organizations engaged in microfinance activities | 1 373 455         | 1 530 934         | 1 637 000         |
| of the total amount of loans to economy               |                   |                   |                   |
| loans to business                                     | 12 448 912        | 12 832 173        | 12 949 050        |
| national currency                                     | 9 723 164         | 10 084 501        | 10 278 758        |
| foreign currency                                      | 2 725 749         | 2 747 672         | 2 670 293         |
| loans to Individuals                                  | 11 314 389        | 11 804 897        | 12 658 603        |
| national currency                                     | 11 297 101        | 11 787 442        | 12 647 088        |
| foreign currency                                      | 17 288            | 17 454            | 11 515            |

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

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

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

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

**2.12. Loans of Second-Tier Banks**
**2.12.1. Loans extended by second-tier banks and weighted average interest rates**

for the period

|                           | 2018              |             | 2019              |             | 2020              |             | 2021**            |             | 06.22            |             | 07.22            |             | 08.22            |             | 09.22            |             | 10.22            |             |
|---------------------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|
|                           | mln. KZT          | %           | mln. KZT          | %           | mln. KZT          | %           | mln. KZT          | %           | mln. KZT         | %           | mln. KZT         | %           | mln. KZT         | %           | mln. KZT         | %           | mln. KZT         | %           |
| <b>Total loans</b>        | <b>13 460 398</b> | <b>13.5</b> | <b>15 202 962</b> | <b>13.8</b> | <b>14 637 377</b> | <b>13.2</b> | <b>21 487 916</b> | <b>14.1</b> | <b>2 028 290</b> | <b>16.0</b> | <b>2 040 151</b> | <b>15.8</b> | <b>2 168 034</b> | <b>16.7</b> | <b>2 071 598</b> | <b>16.0</b> | <b>2 066 031</b> | <b>16.4</b> |
| Nonbanking Legal Entities | 9 062 056         | 11.1        | 9 300 586         | 11.1        | 9 225 923         | 11.0        | 11 097 333        | 10.8        | 950 930          | 14.7        | 874 705          | 15.2        | 972 873          | 15.4        | 987 642          | 13.9        | 924 434          | 15.3        |
| Individuals*              | 4 398 342         | 18.5        | 5 902 375         | 17.9        | 5 411 454         | 16.9        | 10 390 582        | 17.6        | 1 077 360        | 17.2        | 1 165 446        | 16.3        | 1 195 161        | 17.7        | 1 083 955        | 17.8        | 1 141 597        | 17.3        |
| <b>national currency:</b> | <b>11 771 237</b> | <b>14.7</b> | <b>13 984 745</b> | <b>14.5</b> | <b>13 594 091</b> | <b>13.8</b> | <b>20 059 945</b> | <b>14.7</b> | <b>1 937 164</b> | <b>16.6</b> | <b>1 967 588</b> | <b>16.2</b> | <b>2 100 474</b> | <b>17.1</b> | <b>1 896 170</b> | <b>17.1</b> | <b>1 932 496</b> | <b>17.2</b> |
| Nonbanking Legal Entities | 7 389 292         | 12.4        | 8 125 613         | 12.0        | 8 195 387         | 11.8        | 9 680 575         | 11.7        | 861 306          | 15.8        | 802 862          | 16.1        | 906 322          | 16.2        | 812 891          | 16.2        | 791 817          | 17.0        |
| Individuals               | 4 381 945         | 18.5        | 5 859 132         | 18.0        | 5 398 704         | 16.9        | 10 379 370        | 17.6        | 1 075 858        | 17.2        | 1 164 726        | 16.3        | 1 194 152        | 17.8        | 1 083 279        | 17.8        | 1 140 679        | 17.3        |
| <b>foreign currency:</b>  | <b>1 689 161</b>  | <b>5.5</b>  | <b>1 218 217</b>  | <b>5.1</b>  | <b>1 043 286</b>  | <b>4.7</b>  | <b>1 427 971</b>  | <b>4.5</b>  | <b>91 126</b>    | <b>4.2</b>  | <b>72 563</b>    | <b>5.2</b>  | <b>67 560</b>    | <b>4.3</b>  | <b>175 427</b>   | <b>3.3</b>  | <b>133 535</b>   | <b>5.3</b>  |
| Nonbanking Legal Entities | 1 672 764         | 5.4         | 1 174 974         | 5.0         | 1 030 536         | 4.6         | 1 416 759         | 4.4         | 89 624           | 4.1         | 71 843           | 5.2         | 66 551           | 4.3         | 174 751          | 3.3         | 132 616          | 5.3         |
| Individuals               | 16 397            | 14.0        | 43 243            | 8.9         | 12 750            | 14.4        | 11 212            | 14.1        | 1 502            | 5.9         | 720              | 6.3         | 1 009            | 4.1         | 676              | 5.9         | 919              | 5.0         |
| <b>From total Loans:</b>  |                   |             |                   |             |                   |             |                   |             |                  |             |                  |             |                  |             |                  |             |                  |             |
| <b>Short-term</b>         | <b>7 341 686</b>  | <b>12.2</b> | <b>8 147 461</b>  | <b>11.8</b> | <b>7 952 384</b>  | <b>11.4</b> | <b>8 942 956</b>  | <b>11.4</b> | <b>1 045 657</b> | <b>14.8</b> | <b>944 857</b>   | <b>15.9</b> | <b>1 092 636</b> | <b>15.6</b> | <b>1 056 668</b> | <b>14.7</b> | <b>1 019 759</b> | <b>15.6</b> |
| <b>Long-term</b>          | <b>6 118 712</b>  | <b>15.1</b> | <b>7 055 501</b>  | <b>16.1</b> | <b>6 684 992</b>  | <b>15.3</b> | <b>12 544 960</b> | <b>16.0</b> | <b>982 633</b>   | <b>17.3</b> | <b>1 095 294</b> | <b>15.7</b> | <b>1 075 398</b> | <b>17.8</b> | <b>1 014 930</b> | <b>17.3</b> | <b>1 046 272</b> | <b>17.2</b> |
| <b>national currency:</b> | <b>11 771 237</b> | <b>14.7</b> | <b>13 984 745</b> | <b>14.5</b> | <b>13 594 091</b> | <b>13.8</b> | <b>20 059 945</b> | <b>14.7</b> | <b>1 937 164</b> | <b>16.6</b> | <b>1 967 588</b> | <b>16.2</b> | <b>2 100 474</b> | <b>17.1</b> | <b>1 896 170</b> | <b>17.1</b> | <b>1 932 496</b> | <b>17.2</b> |
| <b>Short-term</b>         | <b>6 551 821</b>  | <b>13.1</b> | <b>7 394 833</b>  | <b>12.4</b> | <b>7 261 607</b>  | <b>12.2</b> | <b>8 288 303</b>  | <b>11.9</b> | <b>964 272</b>   | <b>15.7</b> | <b>898 118</b>   | <b>16.5</b> | <b>1 034 389</b> | <b>16.3</b> | <b>912 257</b>   | <b>16.5</b> | <b>914 819</b>   | <b>16.8</b> |
| Nonbanking Legal Entities | 6 041 329         | 12.4        | 6 844 165         | 11.9        | 6 748 392         | 11.7        | 7 729 744         | 11.4        | 748 176          | 15.8        | 715 746          | 16.0        | 785 433          | 16.2        | 690 694          | 16.3        | 679 546          | 16.9        |
| Individuals               | 510 492           | 20.7        | 550 668           | 19.3        | 513 215           | 18.7        | 558 559           | 18.2        | 216 096          | 15.5        | 182 373          | 18.4        | 248 956          | 16.3        | 221 563          | 16.9        | 235 274          | 16.3        |
| <b>Long-term</b>          | <b>5 219 416</b>  | <b>16.7</b> | <b>6 589 912</b>  | <b>16.8</b> | <b>6 332 484</b>  | <b>15.8</b> | <b>11 771 642</b> | <b>16.7</b> | <b>972 892</b>   | <b>17.4</b> | <b>1 069 470</b> | <b>16.0</b> | <b>1 066 085</b> | <b>17.9</b> | <b>983 913</b>   | <b>17.8</b> | <b>1 017 677</b> | <b>17.5</b> |
| Nonbanking Legal Entities | 1 347 963         | 12.5        | 1 281 448         | 12.6        | 1 446 995         | 12.6        | 1 950 831         | 12.8        | 113 130          | 15.6        | 87 116           | 16.3        | 120 889          | 16.3        | 122 197          | 15.8        | 112 272          | 17.4        |
| Individuals               | 3 871 453         | 18.2        | 5 308 465         | 17.8        | 4 885 489         | 16.7        | 9 820 811         | 17.5        | 859 762          | 17.7        | 982 353          | 15.9        | 945 196          | 18.1        | 861 716          | 18.1        | 905 405          | 17.5        |
| <b>foreign currency:</b>  | <b>1 689 161</b>  | <b>5.5</b>  | <b>1 218 217</b>  | <b>5.1</b>  | <b>1 043 286</b>  | <b>4.7</b>  | <b>1 427 971</b>  | <b>4.5</b>  | <b>91 126</b>    | <b>4.2</b>  | <b>72 563</b>    | <b>5.2</b>  | <b>67 560</b>    | <b>4.3</b>  | <b>175 427</b>   | <b>3.3</b>  | <b>133 535</b>   | <b>5.3</b>  |
| <b>Short-term</b>         | <b>789 864</b>    | <b>5.4</b>  | <b>752 628</b>    | <b>4.9</b>  | <b>690 777</b>    | <b>4.0</b>  | <b>654 653</b>    | <b>4.5</b>  | <b>81 385</b>    | <b>4.0</b>  | <b>46 739</b>    | <b>4.8</b>  | <b>58 247</b>    | <b>4.2</b>  | <b>144 411</b>   | <b>3.3</b>  | <b>104 940</b>   | <b>4.9</b>  |
| Nonbanking Legal Entities | 779 653           | 5.3         | 715 663           | 4.8         | 684 059           | 3.9         | 648 238           | 4.5         | 80 460           | 4.0         | 46 726           | 4.8         | 58 210           | 4.2         | 144 300          | 3.3         | 104 931          | 4.9         |
| Individuals               | 10 212            | 11.0        | 36 965            | 7.0         | 6 718             | 13.1        | 6 415             | 13.1        | 925              | 5.0         | 13               | 5.0         | 37               | 5.0         | 111              | .0          | 9                | .0          |
| <b>Long-term</b>          | <b>899 297</b>    | <b>5.5</b>  | <b>465 588</b>    | <b>5.4</b>  | <b>352 509</b>    | <b>6.2</b>  | <b>773 317</b>    | <b>4.4</b>  | <b>9 741</b>     | <b>5.3</b>  | <b>25 824</b>    | <b>6.0</b>  | <b>9 313</b>     | <b>4.4</b>  | <b>31 016</b>    | <b>3.3</b>  | <b>28 595</b>    | <b>6.8</b>  |
| Nonbanking Legal Entities | 893 111           | 5.4         | 459 311           | 5.2         | 346 477           | 6.0         | 768 521           | 4.3         | 9 164            | 5.1         | 25 117           | 6.0         | 8 340            | 4.5         | 30 451           | 3.2         | 27 686           | 6.9         |
| Individuals               | 6 185             | 19.1        | 6 278             | 20.1        | 6 031             | 15.8        | 4 796             | 15.3        | 577              | 7.2         | 707              | 6.3         | 972              | 4.1         | 565              | 7.0         | 909              | 5.1         |

\* the category of individuals includes individual entrepreneurs

\*\* including final turnovers

## 2.12. Loans of Second-Tier Banks

## 2.12.2. Loans of second-tier banks as of the end of the period

mln. of KZT, end of period

|                                 | 12.18             | 12.19             | 12.20             | 12.21**           | 06.22             | 07.22             | 08.22             | 09.22             | 10.22             |
|---------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Total loans</b>              | <b>13 091 764</b> | <b>13 864 890</b> | <b>14 623 065</b> | <b>18 497 653</b> | <b>20 050 803</b> | <b>20 362 147</b> | <b>20 681 334</b> | <b>21 101 198</b> | <b>21 481 000</b> |
| Nonbanking Legal Entities       | 7 789 144         | 7 203 562         | 7 097 007         | 7 758 805         | 8 080 931         | 7 981 074         | 7 938 242         | 8 039 295         | 8 101 997         |
| Individuals                     | 5 302 620         | 6 661 328         | 7 526 058         | 10 738 848        | 11 969 871        | 12 381 073        | 12 743 092        | 13 061 903        | 13 379 003        |
| <b>national currency:</b>       | <b>10 094 320</b> | <b>11 560 763</b> | <b>12 726 647</b> | <b>16 588 156</b> | <b>18 245 932</b> | <b>18 624 308</b> | <b>18 986 128</b> | <b>19 332 239</b> | <b>19 723 724</b> |
| Nonbanking Legal Entities       | 4 966 372         | 4 996 251         | 5 238 891         | 5 868 861         | 6 289 879         | 6 253 282         | 6 252 839         | 6 280 073         | 6 352 103         |
| Individuals                     | 5 127 949         | 6 564 513         | 7 487 756         | 10 719 294        | 11 956 053        | 12 371 026        | 12 733 289        | 13 052 166        | 13 371 620        |
| <b>foreign currency:</b>        | <b>2 997 444</b>  | <b>2 304 127</b>  | <b>1 896 418</b>  | <b>1 909 497</b>  | <b>1 804 870</b>  | <b>1 737 840</b>  | <b>1 695 206</b>  | <b>1 768 959</b>  | <b>1 757 276</b>  |
| Nonbanking Legal Entities       | 2 822 772         | 2 207 311         | 1 858 116         | 1 889 943         | 1 791 052         | 1 727 792         | 1 685 402         | 1 759 222         | 1 749 894         |
| Individuals                     | 174 671           | 96 815            | 38 302            | 19 554            | 13 818            | 10 047            | 9 804             | 9 737             | 7 383             |
| <b>From total sum of Loans:</b> |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| <b>Short-term</b>               | <b>1 987 609</b>  | <b>2 041 473</b>  | <b>2 128 709</b>  | <b>2 467 173</b>  | <b>3 450 979</b>  | <b>3 369 179</b>  | <b>3 387 195</b>  | <b>3 529 219</b>  | <b>3 634 498</b>  |
| <b>Long-term</b>                | <b>11 104 156</b> | <b>11 823 417</b> | <b>12 494 356</b> | <b>16 030 479</b> | <b>16 599 823</b> | <b>16 992 969</b> | <b>17 294 139</b> | <b>17 571 979</b> | <b>17 846 502</b> |
| <b>national currency:</b>       | <b>10 094 320</b> | <b>11 560 763</b> | <b>12 726 647</b> | <b>16 588 156</b> | <b>18 245 932</b> | <b>18 624 308</b> | <b>18 986 128</b> | <b>19 332 239</b> | <b>19 723 724</b> |
| <b>Short-term</b>               | <b>1 662 079</b>  | <b>1 766 368</b>  | <b>1 907 686</b>  | <b>2 132 877</b>  | <b>3 126 974</b>  | <b>3 094 401</b>  | <b>3 110 507</b>  | <b>3 157 397</b>  | <b>3 258 995</b>  |
| Nonbanking Legal Entities       | 1 453 648         | 1 541 373         | 1 673 079         | 1 922 519         | 2 378 877         | 2 337 712         | 2 307 181         | 2 333 280         | 2 397 807         |
| Individuals                     | 208 431           | 224 994           | 234 608           | 210 358           | 748 098           | 756 689           | 803 327           | 824 117           | 861 187           |
| <b>Long-term</b>                | <b>8 432 241</b>  | <b>9 794 395</b>  | <b>10 818 961</b> | <b>14 455 279</b> | <b>15 118 958</b> | <b>15 529 907</b> | <b>15 875 621</b> | <b>16 174 842</b> | <b>16 464 729</b> |
| Nonbanking Legal Entities       | 3 512 723         | 3 454 877         | 3 565 813         | 3 946 343         | 3 911 002         | 3 915 570         | 3 945 659         | 3 946 793         | 3 954 296         |
| Individuals                     | 4 919 518         | 6 339 518         | 7 253 149         | 10 508 936        | 11 207 956        | 11 614 337        | 11 929 962        | 12 228 049        | 12 510 433        |
| <b>foreign currency:</b>        | <b>2 997 444</b>  | <b>2 304 127</b>  | <b>1 896 418</b>  | <b>1 909 497</b>  | <b>1 804 870</b>  | <b>1 737 840</b>  | <b>1 695 206</b>  | <b>1 768 959</b>  | <b>1 757 276</b>  |
| <b>Short-term</b>               | <b>325 529</b>    | <b>275 105</b>    | <b>221 023</b>    | <b>334 297</b>    | <b>324 005</b>    | <b>274 778</b>    | <b>276 687</b>    | <b>371 822</b>    | <b>375 504</b>    |
| Nonbanking Legal Entities       | 315 470           | 272 725           | 219 771           | 332 973           | 322 602           | 273 364           | 275 383           | 370 505           | 375 194           |
| Individuals                     | 10 060            | 2 380             | 1 252             | 1 324             | 1 403             | 1 413             | 1 305             | 1 317             | 309               |
| <b>Long-term</b>                | <b>2 671 914</b>  | <b>2 029 022</b>  | <b>1 675 395</b>  | <b>1 575 200</b>  | <b>1 480 865</b>  | <b>1 463 062</b>  | <b>1 418 518</b>  | <b>1 397 137</b>  | <b>1 381 772</b>  |
| Nonbanking Legal Entities       | 2 507 303         | 1 934 586         | 1 638 345         | 1 556 971         | 1 468 450         | 1 454 428         | 1 410 019         | 1 388 717         | 1 374 699         |
| Individuals                     | 164 612           | 94 435            | 37 049            | 18 230            | 12 415            | 8 634             | 8 499             | 8 420             | 7 073             |

\* 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

## 2.12. Loans of Second-Tier Banks

## 2.12.3. Arrears on loans of second-tier banks

mln. of KZT, end of period

|                            | 12.18          | 12.19          | 12.20          | 12.21**        | 06.22          | 07.22          | 08.22          | 09.22          | 10.22          |
|----------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>Total arrears</b>       | <b>876 222</b> | <b>937 480</b> | <b>928 112</b> | <b>579 032</b> | <b>651 699</b> | <b>669 322</b> | <b>643 154</b> | <b>650 537</b> | <b>649 692</b> |
| Nonbanking Legal Entities  | 492 914        | 588 798        | 592 668        | 287 632        | 310 693        | 322 355        | 290 408        | 288 040        | 276 959        |
| Individuals*               | 383 308        | 348 682        | 335 444        | 291 399        | 341 007        | 346 967        | 352 745        | 362 496        | 372 733        |
| <b>national currency:</b>  | <b>595 704</b> | <b>724 434</b> | <b>806 057</b> | <b>485 514</b> | <b>555 887</b> | <b>580 322</b> | <b>577 599</b> | <b>609 105</b> | <b>610 259</b> |
| Nonbanking Legal Entities  | 323 580        | 440 761        | 495 052        | 205 609        | 222 390        | 237 109        | 228 472        | 250 246        | 240 974        |
| Individuals*               | 272 124        | 283 673        | 311 004        | 279 905        | 333 497        | 343 213        | 349 127        | 358 859        | 369 285        |
| <b>foreign currency:</b>   | <b>280 518</b> | <b>213 046</b> | <b>122 056</b> | <b>93 518</b>  | <b>95 812</b>  | <b>89 000</b>  | <b>65 555</b>  | <b>41 432</b>  | <b>39 433</b>  |
| Nonbanking Legal Entities  | 169 334        | 148 037        | 97 616         | 82 023         | 88 303         | 85 246         | 61 936         | 37 794         | 35 985         |
| Individuals*               | 111 183        | 65 009         | 24 440         | 11 495         | 7 509          | 3 754          | 3 619          | 3 638          | 3 448          |
| <b>From total arrears:</b> |                |                |                |                |                |                |                |                |                |
| <b>short-term</b>          | <b>83 921</b>  | <b>78 345</b>  | <b>115 708</b> | <b>68 594</b>  | <b>106 752</b> | <b>121 243</b> | <b>107 994</b> | <b>107 043</b> | <b>112 809</b> |
| <b>long-term</b>           | <b>792 301</b> | <b>859 135</b> | <b>812 405</b> | <b>510 437</b> | <b>544 947</b> | <b>548 079</b> | <b>535 160</b> | <b>543 493</b> | <b>536 882</b> |
| <b>Arrears</b>             |                |                |                |                |                |                |                |                |                |
| <b>national currency:</b>  | <b>595 704</b> | <b>724 434</b> | <b>806 057</b> | <b>485 514</b> | <b>555 887</b> | <b>580 322</b> | <b>577 599</b> | <b>609 105</b> | <b>610 259</b> |
| <b>short-term</b>          | <b>70 842</b>  | <b>73 934</b>  | <b>106 316</b> | <b>66 597</b>  | <b>104 322</b> | <b>118 636</b> | <b>106 488</b> | <b>103 243</b> | <b>109 273</b> |
| Nonbanking Legal Entities  | 41 653         | 48 709         | 72 249         | 48 809         | 65 314         | 79 717         | 69 594         | 68 398         | 70 483         |
| Individuals*               | 29 189         | 25 225         | 34 067         | 17 788         | 39 008         | 38 919         | 36 895         | 34 845         | 38 790         |
| <b>long-term</b>           | <b>524 862</b> | <b>650 500</b> | <b>699 740</b> | <b>418 917</b> | <b>451 566</b> | <b>461 686</b> | <b>471 111</b> | <b>505 862</b> | <b>500 986</b> |
| Nonbanking Legal Entities  | 281 927        | 392 052        | 422 803        | 156 800        | 157 076        | 157 392        | 158 879        | 181 848        | 170 491        |
| Individuals*               | 242 935        | 258 448        | 276 937        | 262 116        | 294 489        | 304 294        | 312 232        | 324 014        | 330 495        |
| <b>foreign currency:</b>   | <b>280 518</b> | <b>213 046</b> | <b>122 056</b> | <b>93 518</b>  | <b>95 812</b>  | <b>89 000</b>  | <b>65 555</b>  | <b>41 432</b>  | <b>39 433</b>  |
| <b>short-term</b>          | <b>13 079</b>  | <b>4 411</b>   | <b>9 391</b>   | <b>1 997</b>   | <b>2 431</b>   | <b>2 606</b>   | <b>1 506</b>   | <b>3 800</b>   | <b>3 536</b>   |
| Nonbanking Legal Entities  | 9 536          | 3 577          | 8 759          | 1 751          | 2 221          | 2 403          | 1 399          | 3 692          | 3 431          |
| Individuals*               | 3 542          | 834            | 632            | 247            | 210            | 203            | 107            | 108            | 105            |
| <b>long-term</b>           | <b>267 439</b> | <b>208 634</b> | <b>112 664</b> | <b>91 521</b>  | <b>93 381</b>  | <b>86 393</b>  | <b>64 049</b>  | <b>37 631</b>  | <b>35 896</b>  |
| Nonbanking Legal Entities  | 159 798        | 144 459        | 88 857         | 80 272         | 86 082         | 82 843         | 60 537         | 34 101         | 32 554         |
| Individuals*               | 107 641        | 64 175         | 23 807         | 11 248         | 7 299          | 3 550          | 3 512          | 3 530          | 3 343          |

\* the category of individuals includes individual entrepreneurs

\*\* including final turnovers

## II.Key monetary indicators

### 2.12. Loans of Second-Tier Banks

#### 2.12.4. Arrears on loans of second-tier banks, regional breakdown

mln. of KZT, end of period

|                          | 2021*          |                   |                  |                   |                  | 09.22          |                   |                  |                   |                  | 10.22          |                   |                  |                   |                  |
|--------------------------|----------------|-------------------|------------------|-------------------|------------------|----------------|-------------------|------------------|-------------------|------------------|----------------|-------------------|------------------|-------------------|------------------|
|                          | 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                |                  |
| <b>Total</b>             | <b>579 032</b> | <b>66 597</b>     | <b>1 997</b>     | <b>418 917</b>    | <b>91 521</b>    | <b>650 537</b> | <b>103 243</b>    | <b>3 800</b>     | <b>505 862</b>    | <b>37 631</b>    | <b>649 692</b> | <b>109 273</b>    | <b>3 536</b>     | <b>500 986</b>    | <b>35 896</b>    |
| <b>including:</b>        |                |                   |                  |                   |                  |                |                   |                  |                   |                  |                |                   |                  |                   |                  |
| <b>Astana city</b>       | <b>88 222</b>  | <b>2 455</b>      | <b>80</b>        | <b>41 606</b>     | <b>44 081</b>    | <b>119 068</b> | <b>9 925</b>      | <b>0</b>         | <b>80 405</b>     | <b>28 738</b>    | <b>114 348</b> | <b>10 650</b>     | <b>0</b>         | <b>76 293</b>     | <b>27 404</b>    |
| <b>Almaty city</b>       | <b>261 148</b> | <b>34 352</b>     | <b>1 468</b>     | <b>191 561</b>    | <b>33 768</b>    | <b>286 141</b> | <b>54 129</b>     | <b>448</b>       | <b>224 967</b>    | <b>6 597</b>     | <b>281 786</b> | <b>56 653</b>     | <b>431</b>       | <b>218 402</b>    | <b>6 301</b>     |
| <b>Shymkent city</b>     | <b>27 899</b>  | <b>6 604</b>      | <b>44</b>        | <b>20 317</b>     | <b>934</b>       | <b>38 382</b>  | <b>8 431</b>      | <b>14</b>        | <b>29 504</b>     | <b>432</b>       | <b>39 740</b>  | <b>8 854</b>      | <b>14</b>        | <b>30 447</b>     | <b>426</b>       |
| Akmola                   | 8 165          | 1 822             | 1                | 5 994             | 347              | 7 775          | 1 520             |                  | 6 155             | 100              | 7 944          | 1 538             |                  | 6 392             | 14               |
| Aktobe                   | 20 740         | 1 890             | 0                | 18 812            | 38               | 20 145         | 3 521             |                  | 16 612            | 12               | 20 873         | 3 934             | 0                | 16 927            | 12               |
| Almaty and Zhetisu       | 13 424         | 1 234             | 0                | 11 980            | 209              | 15 437         | 2 426             | 351              | 12 625            | 36               | 14 995         | 1 976             | 0                | 12 983            | 36               |
| Atyrau                   | 29 629         | 2 770             | 31               | 23 423            | 3 406            | 28 424         | 4 744             | 1 267            | 22 167            | 246              | 29 094         | 5 061             | 1 494            | 22 299            | 241              |
| East Kazakhstan and Abai | 21 685         | 2 829             | 25               | 17 738            | 1 093            | 21 006         | 2 551             | 0                | 17 937            | 518              | 21 309         | 2 678             | 0                | 18 154            | 477              |
| Zhambyl                  | 10 626         | 1 208             | 0                | 9 366             | 52               | 12 901         | 1 593             |                  | 11 284            | 24               | 13 662         | 1 825             | 0                | 11 814            | 23               |
| West Kazakhstan          | 15 218         | 398               | 9                | 9 428             | 5 383            | 13 230         | 2 274             | 9                | 10 862            | 84               | 13 639         | 2 286             | 9                | 11 260            | 84               |
| Karagandy and Ulytau     | 23 468         | 2 864             | 59               | 19 749            | 795              | 24 251         | 3 193             | 62               | 20 668            | 328              | 25 795         | 3 771             | 61               | 21 641            | 321              |
| Kostanay                 | 12 602         | 1 865             | 9                | 10 505            | 223              | 9 506          | 1 222             | 0                | 8 266             | 17               | 9 588          | 1 117             | 9                | 8 455             | 8                |
| Kyzylorda                | 9 633          | 682               | 0                | 8 945             | 7                | 11 516         | 1 272             | 0                | 10 244            | 0                | 12 580         | 1 577             | 0                | 11 004            | 0                |
| Mangystau                | 13 827         | 2 502             | 265              | 10 747            | 313              | 16 512         | 2 611             | 1 647            | 12 102            | 152              | 16 500         | 2 531             | 1 518            | 12 302            | 149              |
| Pavlodar                 | 16 319         | 2 536             | 0                | 13 212            | 571              | 16 110         | 2 634             | 0                | 13 244            | 232              | 16 791         | 3 201             | 0                | 13 302            | 287              |
| North Kazakhstan         | 3 805          | 415               | 5                | 3 097             | 288              | 3 874          | 406               | 1                | 3 363             | 104              | 4 050          | 641               | 1                | 3 305             | 103              |
| Turkistan                | 2 620          | 171               | 0                | 2 436             | 13               | 6 259          | 791               |                  | 5 457             | 11               | 6 996          | 979               |                  | 6 006             | 11               |

\* including final turnovers

## 2.13. Loans of Second-Tier Banks on credit objects

## 2.13.1. Loans extended by second-tier banks on credit objects and weighted average interest rates

mln. of KZT, end of period

|  | 2018              |             | 2019              |             | 2020              |             | 2021*             |             | 06.22            |             | 07.22            |             | 08.22            |             | 09.22            |             | 09.22            |             |
|--|-------------------|-------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|
|  | mln. KZT          | %           | mln. KZT          | %           | mln. KZT          | %           | mln. KZT          | %           | mln. KZT         | %           | mln. KZT         | %           | mln. KZT         | %           | mln. KZT         | %           | mln. KZT         | %           |
| <b>Total</b>                                     | <b>13 460 399</b> | <b>13.5</b> | <b>15 202 962</b> | <b>13.8</b> | <b>14 637 377</b> | <b>13.2</b> | <b>21 487 916</b> | <b>14.1</b> | <b>2 028 290</b> | <b>16.0</b> | <b>2 040 151</b> | <b>15.8</b> | <b>2 168 034</b> | <b>16.7</b> | <b>2 071 598</b> | <b>16.0</b> | <b>2 066 031</b> | <b>16.4</b> |
| 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        | 695 866          | 14.4        | 631 704          | 15.3        | 768 817          | 15.3        | 726 966          | 15.2        | 661 313          | 16.0        |
| share, %   | 52.4              |             | 51.4              |             | 51.2              |             | 41.0              |             | 34.3             |             | 31.0             |             | 35.5             |             | 35.1             |             | 32.0             |             |
| acquisition of fixed assets                      | 375 372           | 11.3        | 286 809           | 12.0        | 342 971           | 11.8        | 537 063           | 12.7        | 33 284           | 17.0        | 34 563           | 18.6        | 39 584           | 16.1        | 35 773           | 19.1        | 35 126           | 19.5        |
| share, %   | 2.8               |             | 1.9               |             | 2.3               |             | 2.5               |             | 1.6              |             | 1.7              |             | 1.8              |             | 1.7              |             | 1.7              |             |
| acquisition of privatized state facilities       | --                | --          | 14 682            | 6.8         | 13                | 17.5        | 1 459             | 10.4        | -                | -           | -                | -           | 0.0              | 0.0         | 0.0              | 0.0         | 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        | 11 774           | 16.0        | 8 046            | 16.1        | 15 732           | 17.5        | 7 570            | 18.1        | 7 284            | 17.6        |
| share, %   | 1.4               |             | 0.8               |             | 0.8               |             | 0.8               |             | 0.6              |             | 0.4              |             | 0.7              |             | 0.4              |             | 0.4              |             |
| 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         | 168 876          | 8.3         | 164 678          | 8.4         | 190 064          | 8.4         | 188 646          | 8.1         | 228 967          | 8.7         |
| share, %   | 4.2               |             | 5.6               |             | 7.2               |             | 8.7               |             | 8.3              |             | 8.1              |             | 8.8              |             | 9.1              |             | 11.1             |             |
| consumer goals of citizens                       | 3 480 133         | 20.4        | 4 521 210         | 20.3        | 3 830 065         | 19.9        | 7 275 580         | 19.2        | 759 356          | 17.4        | 857 845          | 16.3        | 839 179          | 18.3        | 736 338          | 18.6        | 745 385          | 17.9        |
| share, %   | 25.9              |             | 29.7              |             | 26.2              |             | 33.9              |             | 37.4             |             | 42.0             |             | 38.7             |             | 35.5             |             | 36.1             |             |
| acquisition of securities                        | 19 543            | 9.7         | 2654.0            | 13.3        | 26 671            | 11.7        | 0                 | 0.0         | -                | -           | -                | -           | 0.0              | 0.0         | 0.0              | 0.0         | 0.0              | 0.0         |
| share, %   | 0.1               |             | 0.0               |             | 0.2               |             | 0.0               |             | 0.0              |             | 0.0              |             | 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        | 359 134          | 19.5        | 343 315          | 18.8        | 314 658          | 19.6        | 376 306          | 15.7        | 387 955          | 18.3        |
| share, %   | 13.2              |             | 10.5              |             | 12.0              |             | 13.2              |             | 17.7             |             | 16.8             |             | 14.5             |             | 18.2             |             | 18.8             |             |

Continuation

|  | 2018             |             | 2019             |             | 2020             |             | 2021*             |             | 06.22            |             | 07.22            |             | 08.22            |             | 09.22            |             | 09.22            |             |
|--|------------------|-------------|------------------|-------------|------------------|-------------|-------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|
|  | mln. KZT         | %           | mln. KZT         | %           | mln. KZT         | %           | mln. KZT          | %           | mln. KZT         | %           | mln. KZT         | %           | mln. KZT         | %           | mln. KZT         | %           | mln. KZT         | %           |
| <b>short-term loans</b>                          |                  |             |                  |             |                  |             |                   |             |                  |             |                  |             |                  |             |                  |             |                  |             |
| <b>Total</b>                                     | <b>7 341 686</b> | <b>12.2</b> | <b>8 147 461</b> | <b>11.8</b> | <b>7 952 384</b> | <b>11.4</b> | <b>8 942 956</b>  | <b>11.4</b> | <b>1 045 657</b> | <b>14.8</b> | <b>944 857</b>   | <b>15.9</b> | <b>1 092 636</b> | <b>15.6</b> | <b>1 056 668</b> | <b>14.7</b> | <b>1 019 759</b> | <b>15.6</b> |
| <b>including those provided on:</b>              |                  |             |                  |             |                  |             |                   |             |                  |             |                  |             |                  |             |                  |             |                  |             |
| acquisition of working capital                   | 6 462 105        | 11.6        | 7 269 176        | 11.3        | 7 053 085        | 11.1        | 7 886 204         | 11.0        | 664 034          | 14.4        | 603 128          | 15.4        | 735 283          | 15.2        | 692 256          | 15.1        | 636 545          | 15.9        |
| acquisition of fixed assets                      | 20 059           | 12.2        | 15 219           | 11.8        | 30 363           | 5.8         | 46 383            | 9.8         | 484              | 18.0        | 740              | 17.8        | 4 012            | 17.4        | 2 154            | 18.1        | 1 097            | 18.0        |
| acquisition of privatized state facilities       | --               | --          | 1.4              | 0.1         | --               | --          | --                | --          | --               | --          | --               | --          | --               | --          | 0.0              | 0.0         | 0.0              | 0.0         |
| new construction and reconstruction              | 43 967           | 15.6        | 6 480            | 13.9        | 15 934           | 11.9        | 12 293            | 11.2        | 1 300            | 16.5        | 30               | 20.3        | 600              | 19.0        | 0                | 0.0         | 0                | 0.0         |
| construction and purchase of housing by citizens | 704              | 13.3        | 425              | 8.2         | 9560             | 3.4         | 2437              | 11.3        | 12               | 18.3        | 47               | 14.9        | 38               | 9.2         | 161              | 6.2         | 33               | 16.7        |
| consumer goals of citizens                       | 390 256          | 21.5        | 398 558          | 19.4        | 336 633          | 21.3        | 316 984           | 18.1        | 180 242          | 13.2        | 152 361          | 16.7        | 212 883          | 14.5        | 185 936          | 15.0        | 198 444          | 14.1        |
| acquisition of securities                        | 9 305            | 8.0         | --               | --          | 5 495            | 12.5        | 0                 | 0.0         | --               | --          | --               | --          | 0.0              | 0.0         | 0.0              | 0.0         | 0.0              | 0.0         |
| other goals                                      | 415 289          | 12.5        | 457 602          | 12.5        | 501 314          | 11.0        | 678 655           | 12.5        | 199 584          | 17.6        | 188 551          | 17.0        | 139 820          | 17.9        | 176 161          | 12.5        | 183 640          | 16.1        |
| <b>long-term loans</b>                           |                  |             |                  |             |                  |             |                   |             |                  |             |                  |             |                  |             |                  |             |                  |             |
| <b>Total</b>                                     | <b>6 118 712</b> | <b>15.1</b> | <b>7 055 501</b> | <b>16.1</b> | <b>6 684 992</b> | <b>15.3</b> | <b>12 544 960</b> | <b>16.0</b> | <b>982 633</b>   | <b>17.3</b> | <b>1 095 294</b> | <b>15.7</b> | <b>1 075 398</b> | <b>17.8</b> | <b>1 014 930</b> | <b>17.3</b> | <b>1 046 272</b> | <b>17.2</b> |
| <b>including those provided on:</b>              |                  |             |                  |             |                  |             |                   |             |                  |             |                  |             |                  |             |                  |             |                  |             |
| acquisition of working capital                   | 591 450          | 12.6        | 544 131          | 12.4        | 447 839          | 13.2        | 927 351           | 14.2        | 31 832           | 15.3        | 28 576           | 14.3        | 33 534           | 16.7        | 34 709           | 17.0        | 24 768           | 18.5        |
| acquisition of fixed assets                      | 355 313          | 11.2        | 271 590          | 12.0        | 312 607          | 12.4        | 490 680           | 12.9        | 32 800           | 17.0        | 33 822           | 18.6        | 35 572           | 15.9        | 33 619           | 19.2        | 34 029           | 19.5        |
| acquisition of privatized state facilities       | --               | --          | 14 680           | 6.8         | 13               | 17.5        | 1 459             | 10.4        | --               | --          | --               | --          | --               | --          | 0.0              | 0.0         | 0.0              | 0.0         |
| new construction and reconstruction              | 143 327          | 10.4        | 109 933          | 13.5        | 108 243          | 13.3        | 149 078           | 13.6        | 10 474           | 15.9        | 8 016            | 16.0        | 15 132           | 17.5        | 7 570            | 18.1        | 7 284            | 17.6        |
| 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         | 168 864          | 8.3         | 164 631          | 8.4         | 190 027          | 8.4         | 188 485          | 8.1         | 228 935          | 8.7         |
| consumer goals of citizens                       | 3 089 877        | 20.2        | 4 122 651        | 20.3        | 3 493 431        | 19.7        | 6 958 596         | 19.3        | 579 113          | 18.6        | 705 484          | 16.2        | 626 296          | 19.6        | 550 402          | 19.8        | 546 941          | 19.3        |
| acquisition of securities                        | 10 238           | 11.2        | 2 654            | 13.3        | 21 176           | 11.4        | 0                 | 0.0         | --               | --          | --               | --          | 0.0              | 0.0         | 0.0              | 0.0         | 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        | 159 550          | 21.9        | 154 764          | 20.9        | 174 838          | 20.9        | 200 145          | 18.5        | 204 315          | 20.2        |

\* including final turnovers



**2.13. Loans of Second-Tier Banks on credit objects****2.13.2. Loans of second-tier 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*            | 06.22             | 07.22             | 08.22             | 09.22             | 10.22             |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Total</b>                                     | <b>13 091 764</b> | <b>13 864 890</b> | <b>14 623 065</b> | <b>18 497 653</b> | <b>20 050 803</b> | <b>20 362 147</b> | <b>20 681 334</b> | <b>21 101 198</b> | <b>21 481 000</b> |
| <b>including:</b>                                |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| acquisition of working capital                   | 3 411 631         | 2 936 554         | 2 921 767         | 3 084 539         | 3 232 926         | 3 125 438         | 3 123 402         | 3 189 664         | 3 217 015         |
| share, %   | 26.1              | 21.2              | 20.0              | 16.7              | 16.1              | 15.3              | 15.1              | 15.1              | 15.0              |
| acquisition of fixed assets                      | 1 159 990         | 1 055 787         | 1 023 593         | 1 143 739         | 1 029 317         | 1 024 046         | 1 032 490         | 1 046 120         | 1 046 448         |
| share, %   | 8.9               | 7.6               | 7.0               | 6.2               | 5.1               | 5.0               | 5.0               | 5.0               | 4.9               |
| acquisition of privatized state facilities       | --                | --                | 13                | 0                 | 0                 | 0                 | --                | --                | --                |
| share, %   | 0.0               | 0.0               | 0.0               | 0.0               | 0.0               | 0.0               | --                | --                | --                |
| new construction and reconstruction              | 574 248           | 519 403           | 411 408           | 370 162           | 385 314           | 386 546           | 390 084           | 396 200           | 395 708           |
| share, %   | 4.4               | 3.7               | 2.8               | 2.0               | 1.9               | 1.9               | 1.9               | 1.9               | 1.8               |
| construction and purchase of housing by citizens | 1 425 826         | 1 881 534         | 2 490 037         | 3 493 413         | 4 060 856         | 4 162 607         | 4 287 017         | 4 419 506         | 4 586 457         |
| share, %   | 10.9              | 13.6              | 17.0              | 18.9              | 20.3              | 20.4              | 20.7              | 20.9              | 21.4              |
| consumer goals of citizens                       | 3 317 855         | 4 211 110         | 4 390 877         | 6 147 204         | 6 616 897         | 6 877 814         | 7 035 149         | 7 197 595         | 7 302 114         |
| share, %   | 25.3              | 30.4              | 30.0              | 33.2              | 33.0              | 33.8              | 34.0              | 34.1              | 34.0              |
| acquisition of securities                        | 65 267            | 53 643            | 46 746            | 34 706            | 31 737            | 31 775            | 31 246            | 30 943            | 30 295            |
| share, %   | 0.5               | 0.4               | 0.3               | 0.2               | 0.2               | 0.2               | 0.2               | 0.1               | 0.1               |
| other goals                                      | 3 136 948         | 3 206 859         | 3 338 623         | 4 223 890         | 4 693 756         | 4 753 922         | 4 781 946         | 4 821 169         | 4 902 964         |
| share, %   | 24.0              | 23.1              | 22.8              | 22.8              | 23.4              | 23.3              | 23.1              | 22.8              | 22.8              |

Continuation

|  | 12.18             | 12.19             | 12.20             | 12.21*            | 06.22             | 07.22             | 08.22             | 09.22             | 10.22             |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>short-term loans</b>                          |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| <b>Total</b>                                     | <b>1 987 609</b>  | <b>2 041 473</b>  | <b>2 128 709</b>  | <b>2 467 173</b>  | <b>3 450 979</b>  | <b>3 369 179</b>  | <b>3 387 195</b>  | <b>3 529 219</b>  | <b>3 634 498</b>  |
| <b>including:</b>                                |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| acquisition of working capital                   | 1 588 485         | 1 693 144         | 1 721 164         | 2 148 987         | 2 335 440         | 2 227 531         | 2 232 488         | 2 303 469         | 2 343 625         |
| acquisition of fixed assets                      | 8 942             | 5 248             | 24 011            | 5 812             | 6 157             | 4 975             | 7 324             | 8 403             | 8 316             |
| acquisition of privatized state facilities       | --                | --                | --                | --                | --                | --                | --                | --                | --                |
| new construction and reconstruction              | 7 511             | 1 816             | 7 376             | 3 407             | 3 692             | 3 741             | 3 705             | 4 062             | 4 034             |
| construction and purchase of housing by citizens | 3 967             | 2 933             | 11 830            | 4 862             | 4 774             | 4 716             | 4 674             | 4 521             | 4 264             |
| consumer goals of citizens                       | 163 850           | 171 860           | 172 648           | 127 369           | 622 565           | 631 860           | 678 992           | 699 292           | 730 928           |
| acquisition of securities                        | 9 816             | --                | --                | --                | --                | --                | --                | --                | --                |
| other goals                                      | 205 038           | 166 472           | 191 681           | 176 736           | 478 350           | 496 356           | 460 012           | 509 472           | 543 331           |
| <b>long-term loans</b>                           |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| <b>Total</b>                                     | <b>11 104 156</b> | <b>11 823 417</b> | <b>12 494 356</b> | <b>16 030 479</b> | <b>16 599 823</b> | <b>16 992 969</b> | <b>17 294 139</b> | <b>17 571 979</b> | <b>17 846 502</b> |
| <b>including:</b>                                |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| acquisition of working capital                   | 1 823 146         | 1 243 410         | 1 200 603         | 935 552           | 897 486           | 897 907           | 890 913           | 886 195           | 873 390           |
| acquisition of fixed assets                      | 1 151 047         | 1 050 539         | 999 582           | 1 137 927         | 1 023 159         | 1 019 071         | 1 025 166         | 1 037 717         | 1 038 131         |
| acquisition of privatized state facilities       | --                | --                | 13                | --                | --                | --                | --                | --                | --                |
| new construction and reconstruction              | 566 736           | 517 587           | 404 032           | 366 755           | 381 622           | 382 805           | 386 379           | 392 139           | 391 674           |
| construction and purchase of housing by citizens | 1 421 859         | 1 878 600         | 2 478 207         | 3 488 552         | 4 056 081         | 4 157 890         | 4 282 343         | 4 414 985         | 4 582 193         |
| consumer goals of citizens                       | 3 154 006         | 4 039 250         | 4 218 230         | 6 019 835         | 5 994 332         | 6 245 954         | 6 356 157         | 6 498 303         | 6 571 186         |
| acquisition of securities                        | 55 452            | 53 643            | 46 746            | 34 706            | 31 737            | 31 775            | 31 246            | 30 943            | 30 295            |
| other goals                                      | 2 931 910         | 3 040 387         | 3 146 942         | 4 047 153         | 4 215 405         | 4 257 566         | 4 321 934         | 4 311 697         | 4 359 633         |

\* including final turnovers

**2.13. Loans of Second-Tier Banks on credit objects****2.13.3. Arrears on loans of second-tier banks on lending facilities**

mln. of KZT, end of period

|   | 12.18          | 12.19          | 12.20          | 12.21*         | 06.22          | 07.22          | 08.22          | 09.22          | 10.22          |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>Total</b>  | <b>876 222</b> | <b>937 480</b> | <b>928 112</b> | <b>579 032</b> | <b>651 699</b> | <b>669 322</b> | <b>643 154</b> | <b>650 537</b> | <b>649 692</b> |
| <b>including:</b>                                       |                |                |                |                |                |                |                |                |                |
| <b>acquisition of working capital</b>                   | <b>215 092</b> | <b>246 632</b> | <b>301 178</b> | <b>128 363</b> | <b>142 690</b> | <b>149 069</b> | <b>137 555</b> | <b>134 579</b> | <b>135 016</b> |
| share, %  | 24.5           | 26.3           | 32.5           | 22.2           | 21.9           | 22.3           | 21.4           | 20.7           | 20.8           |
| <b>acquisition of fixed assets</b>                      | <b>86 193</b>  | <b>145 659</b> | <b>180 243</b> | <b>48 464</b>  | <b>42 833</b>  | <b>53 149</b>  | <b>50 829</b>  | <b>51 371</b>  | <b>44 849</b>  |
| share, %  | 9.8            | 15.5           | 19.4           | 8.4            | 6.6            | 7.9            | 7.9            | 7.9            | 6.9            |
| <b>acquisition of privatized state facilities</b>       | <b>--</b>      | <b>--</b>      | <b>0</b>       | <b>0.0</b>     | <b>0.0</b>     | <b>--</b>      | <b>--</b>      | <b>--</b>      | <b>--</b>      |
| share, %  | --             | --             | 0.0            | 0.0            | 0.0            | --             | --             | --             | --             |
| <b>new construction and reconstruction</b>              | <b>28 700</b>  | <b>39 320</b>  | <b>14 657</b>  | <b>17 559</b>  | <b>18 257</b>  | <b>18 348</b>  | <b>17 566</b>  | <b>17 302</b>  | <b>17 421</b>  |
| share, %  | 3.3            | 4.2            | 1.6            | 3.0            | 2.8            | 2.7            | 2.7            | 2.7            | 2.7            |
| <b>construction and purchase of housing by citizens</b> | <b>74 743</b>  | <b>59 342</b>  | <b>71 765</b>  | <b>43 296</b>  | <b>38 344</b>  | <b>36 001</b>  | <b>35 564</b>  | <b>33 981</b>  | <b>33 632</b>  |
| share, %  | 8.5            | 6.3            | 7.7            | 7.5            | 5.9            | 5.4            | 5.5            | 5.2            | 5.2            |
| <b>consumer goals of citizens</b>                       | <b>227 188</b> | <b>229 026</b> | <b>204 419</b> | <b>188 678</b> | <b>235 554</b> | <b>240 834</b> | <b>244 546</b> | <b>253 538</b> | <b>261 778</b> |
| share, %  | 25.9           | 24.4           | 22.0           | 32.6           | 36.1           | 36.0           | 38.0           | 39.0           | 40.3           |
| <b>acquisition of securities</b>                        | <b>7</b>       | <b>1</b>       | <b>2 980</b>   | <b>5 124</b>   | <b>3 831</b>   | <b>3 831</b>   | <b>3 831</b>   | <b>4 185</b>   | <b>4 266</b>   |
| share, %  | 0.0            | 0.0            | 0.3            | 0.9            | 0.6            | 0.6            | 0.6            | 0.6            | 0.7            |
| <b>other goals</b>                                      | <b>244 298</b> | <b>217 500</b> | <b>152 870</b> | <b>147 548</b> | <b>170 191</b> | <b>168 090</b> | <b>153 262</b> | <b>155 580</b> | <b>152 729</b> |
| share, %  | 27.9           | 23.2           | 16.5           | 25.5           | 26.1           | 25.1           | 23.8           | 23.9           | 23.5           |

Continuation

|  | 12.18          | 12.19          | 12.20          | 12.21*         | 06.22          | 07.22          | 08.22          | 09.22          | 10.22          |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>short-term loans</b>                          |                |                |                |                |                |                |                |                |                |
| <b>Total</b>                                     | <b>83 921</b>  | <b>78 345</b>  | <b>115 708</b> | <b>68 594</b>  | <b>106 752</b> | <b>121 243</b> | <b>107 994</b> | <b>107 043</b> | <b>112 809</b> |
| <b>including:</b>                                |                |                |                |                |                |                |                |                |                |
| acquisition of working capital                   | 45 666         | 47 482         | 63 013         | 41 858         | 51 022         | 53 318         | 55 123         | 55 977         | 57 542         |
| acquisition of fixed assets                      | 4 204          | 2 148          | 18 056         | 1 900          | 1 307          | 1 331          | 1 649          | 1 398          | 1 458          |
| acquisition of privatized state facilities       | --             | --             | 0              | 0              | 0              | --             | --             | --             | --             |
| new construction and reconstruction              | 284            | 1 067          | 515            | 3              | 3              | 266            | 3              | 3              | 3              |
| construction and purchase of housing by citizens | 3 360          | 2 662          | 10 966         | 4 079          | 3 866          | 3 833          | 3 807          | 3 695          | 3 516          |
| consumer goals of citizens                       | 22 891         | 18 093         | 14 628         | 5 657          | 25 233         | 24 982         | 25 151         | 25 939         | 26 728         |
| acquisition of securities                        | --             | --             | 0              | 0              | 0              | --             | --             | --             | --             |
| other goals                                      | 7 515          | 6 893          | 8 530          | 15 096         | 25 321         | 37 514         | 22 260         | 20 032         | 23 562         |
| <b>long-term loans</b>                           |                |                |                |                |                |                |                |                |                |
| <b>Total</b>                                     | <b>792 301</b> | <b>859 135</b> | <b>812 405</b> | <b>510 437</b> | <b>544 947</b> | <b>548 079</b> | <b>535 160</b> | <b>543 493</b> | <b>536 882</b> |
| <b>including:</b>                                |                |                |                |                |                |                |                |                |                |
| acquisition of working capital                   | 169 426        | 199 150        | 238 165        | 86 505         | 91 669         | 95 751         | 82 432         | 78 602         | 77 474         |
| acquisition of fixed assets                      | 81 988         | 143 511        | 162 188        | 46 563         | 41 525         | 51 818         | 49 180         | 49 973         | 43 391         |
| acquisition of privatized state facilities       | --             | --             | 0              | 0.0            | 0.0            | --             | --             | --             | --             |
| new construction and reconstruction              | 28 417         | 38 253         | 14 143         | 17 556         | 18 253         | 18 082         | 17 563         | 17 299         | 17 417         |
| construction and purchase of housing by citizens | 71 382         | 56 681         | 60 798         | 39 217         | 34 477         | 32 168         | 31 757         | 30 286         | 30 116         |
| consumer goals of citizens                       | 204 297        | 210 933        | 189 791        | 183 021        | 210 321        | 215 851        | 219 395        | 227 599        | 235 051        |
| acquisition of securities                        | 7              | 1              | 2 980          | 5 124          | 3 831          | 3 831          | 3 831          | 4 185          | 4 266          |
| other goals                                      | 236 783        | 210 607        | 144 339        | 132 452        | 144 870        | 130 577        | 131 001        | 135 549        | 129 167        |

\* including final turnovers

**2.14. Loans of Second-Tier Banks by Economic Activities**

**2.14.1. Loans of second-tier banks by economy branches and weighted average interest rates**

mln. of KZT, end of period

|   | 2018              |             | 2019              |             | 2020              |             | 2021*             |             | 06.22            |             | 07.22            |             | 08.22            |             | 09.22            |             | 10.22            |             |
|---|-------------------|-------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|
|   | mln. KZT          | %           | mln. KZT          | %           | mln. KZT          | %           | mln. KZT          | %           | mln. KZT         | %           | mln. KZT         | %           | mln. KZT         | %           | mln. KZT         | %           | mln. KZT         | %           |
| <b>Total by economy branches</b>                                      | <b>13 460 398</b> | <b>13.5</b> | <b>15 202 962</b> | <b>13.8</b> | <b>14 637 377</b> | <b>13.2</b> | <b>21 487 916</b> | <b>14.1</b> | <b>2 028 290</b> | <b>16.0</b> | <b>2 040 151</b> | <b>15.8</b> | <b>2 168 034</b> | <b>16.7</b> | <b>2 071 598</b> | <b>16.0</b> | <b>2 066 031</b> | <b>16.4</b> |
| of which:   |                   |             |                   |             |                   |             |                   |             |                  |             |                  |             |                  |             |                  |             |                  |             |
| <b>Industry</b>   | <b>2 105 803</b>  | <b>9.9</b>  | <b>2 161 972</b>  | <b>9.6</b>  | <b>2 361 281</b>  | <b>10.6</b> | <b>2 777 151</b>  | <b>10.3</b> | <b>199 361</b>   | <b>14.7</b> | <b>193 677</b>   | <b>15.0</b> | <b>232 296</b>   | <b>15.3</b> | <b>207 416</b>   | <b>15.2</b> | <b>188 637</b>   | <b>15.2</b> |
| including:  |                   |             |                   |             |                   |             |                   |             |                  |             |                  |             |                  |             |                  |             |                  |             |
| <b>Mineral Resource Industry</b>                                      | <b>466 709</b>    | <b>7.8</b>  | <b>292 735</b>    | <b>6.8</b>  | <b>276 930</b>    | <b>6.6</b>  | <b>262 504</b>    | <b>7.5</b>  | <b>14 691</b>    | <b>12.8</b> | <b>15 889</b>    | <b>10.5</b> | <b>22 131</b>    | <b>10.6</b> | <b>18 370</b>    | <b>11.7</b> | <b>12 001</b>    | <b>15.5</b> |
| <b>Manufacturing Industry</b>   | <b>1 454 974</b>  | <b>10.4</b> | <b>1 690 705</b>  | <b>9.9</b>  | <b>1 734 361</b>  | <b>10.9</b> | <b>2 162 456</b>  | <b>10.3</b> | <b>168 840</b>   | <b>14.8</b> | <b>166 630</b>   | <b>15.4</b> | <b>177 320</b>   | <b>15.7</b> | <b>172 312</b>   | <b>15.4</b> | <b>155 557</b>   | <b>14.9</b> |
| including:  |                   |             |                   |             |                   |             |                   |             |                  |             |                  |             |                  |             |                  |             |                  |             |
| Manufacture of Foodstuff, including Drinks, and Tobacco               | 270 916           | 11.8        | 344 976           | 10.6        | 462 387           | 12.0        | 508 876           | 12.5        | 49 275           | 14.8        | 39 138           | 15.1        | 51 866           | 15.9        | 76 608           | 15.6        | 43 507           | 16.3        |
| of which:   |                   |             |                   |             |                   |             |                   |             |                  |             |                  |             |                  |             |                  |             |                  |             |
| Manufacture of Foodstuff, including Drinks                            | 268 503           | 11.8        | 307 700           | 11.3        | 373 022           | 12.2        | 484 744           | 12.5        | 48 444           | 14.9        | 37 566           | 15.2        | 51 468           | 15.9        | 76 364           | 15.6        | 42 986           | 16.4        |
| Textile and Clothing Industry   | 15 744            | 10.9        | 28 473            | 11.2        | 16 840            | 12.1        | 26 170            | 14.1        | 2 676            | 15.7        | 1 993            | 16.9        | 4 148            | 17.3        | 3 698            | 17.9        | 3 523            | 19.1        |
| Manufacture of Leather, Products from Leather and Footwear            | 2 760             | 6.6         | 3 650             | 13.2        | 1 017             | 13.3        | 1 282             | 14.9        | 19               | 23.6        | 199              | 20.1        | 90               | 22.6        | 509              | 19.3        | 44               | 24.6        |
| Woodworking and Manufacture of Wood Products                          | 2 116             | 10.2        | 1 778             | 10.6        | 2 324             | 11.5        | 4 040             | 12.7        | 825              | 18.4        | 965              | 12.1        | 659              | 14.6        | 310              | 17.6        | 584              | 12.2        |
| Pulp and Paper Industry; Publishing                                   | 32 174            | 12.3        | 10 820            | 12.0        | 6 924             | 10.8        | 22 034            | 11.8        | 2 836            | 14.7        | 529              | 14.8        | 609              | 16.4        | 1 442            | 15.8        | 1 015            | 17.9        |
| Coke Industry, Oil Products and Nuclear Materials Manufacture         | 57 955            | 6.9         | 131 062           | 5.5         | 87 747            | 6.0         | 171 802           | 9.8         | 5 414            | 16.3        | 21 658           | 16.1        | 2 297            | 17.6        | 1 715            | 17.6        | 7 945            | 18.8        |
| Chemical Industry   | 63 923            | 9.8         | 60 827            | 10.6        | 74 997            | 9.6         | 411 188           | 5.8         | 10 399           | 12.5        | 4 476            | 10.8        | 10 408           | 10.8        | 10 046           | 14.2        | 7 825            | 13.8        |
| Manufacture of Rubber and Plastic Products                            | 30 958            | 11.8        | 22 834            | 10.5        | 49 502            | 10.6        | 55 067            | 11.7        | 4 096            | 14.3        | 3 039            | 13.5        | 4 853            | 14.1        | 5 884            | 16.2        | 5 547            | 16.5        |
| Manufacture of other Nonmetallic Mineral Products                     | 559 396           | 10.3        | 587 381           | 10.9        | 572 487           | 11.4        | 312 709           | 11.8        | 38 337           | 15.1        | 33 941           | 15.7        | 34 448           | 16.5        | 24 679           | 16.3        | 18 283           | 16.4        |
| Metal Manufacture and Production of Finished Metal Products           | 186 807           | 7.3         | 271 278           | 6.4         | 184 381           | 7.5         | 221 564           | 8.3         | 17 593           | 14.0        | 8 101            | 15.9        | 12 625           | 15.8        | 15 388           | 11.3        | 27 698           | 7.6         |
| Manufacture of Machines and Equipment                                 | 33 594            | 12.1        | 29 613            | 12.0        | 41 123            | 12.2        | 54 923            | 11.9        | 4 246            | 15.4        | 3 440            | 15.3        | 6 801            | 15.2        | 10 824           | 15.8        | 5 696            | 16.7        |
| Manufacture of Electrical Equipment, Electronic and Optical Equipment | 95 052            | 10.7        | 76 978            | 11.4        | 84 143            | 11.3        | 107 204           | 10.7        | 5 822            | 11.3        | 7 505            | 13.9        | 5 621            | 13.0        | 3 905            | 15.8        | 6 855            | 17.6        |
| Manufacture of Vehicles and Equipment                                 | 53 228            | 14.7        | 32 668            | 13.1        | 65 996            | 12.5        | 201 521           | 12.4        | 21 355           | 15.8        | 34 234           | 15.6        | 34 724           | 16.4        | 11 264           | 16.0        | 20 533           | 16.0        |
| Other Branches of Manufacturing Industry                              | 50 352            | 13.1        | 88 369            | 12.3        | 84 493            | 11.2        | 64 294            | 12.5        | 5 948            | 16.2        | 7 411            | 15.9        | 8 173            | 17.0        | 6 039            | 17.7        | 6 502            | 18.2        |
| <b>Other Industries</b>   | <b>184 120</b>    | <b>11.1</b> | <b>178 532</b>    | <b>12.0</b> | <b>349 990</b>    | <b>12.1</b> | <b>352 190</b>    | <b>11.8</b> | <b>15 830</b>    | <b>15.7</b> | <b>11 158</b>    | <b>16.2</b> | <b>32 844</b>    | <b>16.2</b> | <b>16 735</b>    | <b>16.4</b> | <b>21 079</b>    | <b>17.3</b> |

Continuation

|   | 2018             |             | 2019             |             | 2020             |             | 2021*             |             | 06.22            |             | 07.22            |             | 08.22            |             | 09.22            |             | 10.22            |             |
|---|------------------|-------------|------------------|-------------|------------------|-------------|-------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|
|   | mln.<br>KZT      | %           | mln.<br>KZT      | %           | mln.<br>KZT      | %           | mln.<br>KZT       | %           | mln.<br>KZT      | %           | mln.<br>KZT      | %           | mln.<br>KZT      | %           | mln.<br>KZT      | %           | mln.<br>KZT      | %           |
| <b>Agriculture</b>  | <b>112 036</b>   | <b>12.2</b> | <b>135 717</b>   | <b>11.8</b> | <b>169 223</b>   | <b>12.2</b> | <b>279 318</b>    | <b>13.0</b> | <b>20 341</b>    | <b>14.5</b> | <b>17 843</b>    | <b>16.4</b> | <b>21 679</b>    | <b>15.6</b> | <b>19 831</b>    | <b>17.1</b> | <b>17 910</b>    | <b>18.9</b> |
| Agriculture, Hunting and Services in these Areas                            | 109 661          | 12.1        | 132 847          | 11.8        | 168 771          | 12.2        | 277 776           | 12.9        | 20 032           | 14.5        | 17 591           | 16.4        | 21 079           | 15.6        | 19 525           | 17.1        | 17 572           | 18.8        |
| Forestry and Services in this Area  | 552              | 11.9        | 512              | 16.0        | 69               | 16          | 259               | 21          | 16               | 20.7        | 37               | 20.3        | 13               | 21.0        | 35               | 12.0        | 26               | 23.7        |
| Fishery, Fish-breeding and Services in these Areas                          | 1 823            | 14.0        | 2 359            | 13.9        | 383              | 12.7        | 1 283             | 15.3        | 293              | 16.5        | 216              | 15.5        | 586              | 15.7        | 271              | 17.7        | 312              | 20.1        |
| <b>Construction</b>   | <b>533 373</b>   | <b>12.0</b> | <b>476 676</b>   | <b>12.2</b> | <b>455 970</b>   | <b>11.9</b> | <b>575 375</b>    | <b>12.0</b> | <b>76 444</b>    | <b>14.4</b> | <b>51 122</b>    | <b>15.4</b> | <b>64 806</b>    | <b>16.1</b> | <b>57 913</b>    | <b>16.0</b> | <b>66 662</b>    | <b>16.2</b> |
| <b>Transport</b>  | <b>395 273</b>   | <b>10.2</b> | <b>413 356</b>   | <b>9.9</b>  | <b>448 008</b>   | <b>9.9</b>  | <b>460 166</b>    | <b>10.6</b> | <b>96 985</b>    | <b>15.8</b> | <b>24 912</b>    | <b>14.2</b> | <b>22 862</b>    | <b>17.8</b> | <b>24 676</b>    | <b>16.6</b> | <b>68 558</b>    | <b>15.9</b> |
| including:  |                  |             |                  |             |                  |             |                   |             |                  |             |                  |             |                  |             |                  |             |                  |             |
| Land Transport  | 81 516           | 12.7        | 112 930          | 12.1        | 72 272           | 13.4        | 126 566           | 15.1        | 88 259           | 16.0        | 9 661            | 19.3        | 10 762           | 19.7        | 12 871           | 18.8        | 52 039           | 17.0        |
| Water Transport   | 11 339           | 9.8         | 7 950            | 11.5        | 9 582            | 9.2         | 18 395            | 6.7         | 784              | 12.4        | 397              | 12.3        | 900              | 9.6         | 777              | 11.0        | 579              | 11.4        |
| Air Transport   | 22 737           | 9.0         | 30 535           | 6.2         | 122 426          | 8.8         | 37 339            | 6.3         | 90               | 18.4        | 156              | 17.4        | 2 904            | 11.1        | 290              | 14.4        | 8 558            | 7.6         |
| Auxiliary and Additional Transport  | 279 681          | 9.5         | 261 941          | 9.4         | 243 728          | 9.5         | 277 865           | 9.3         | 7 852            | 13.9        | 14 698           | 10.9        | 8 295            | 18.7        | 10 738           | 14.5        | 7 382            | 18.1        |
| <b>Communication</b>  | <b>51 548</b>    | <b>12.8</b> | <b>131 840</b>   | <b>11.5</b> | <b>82 930</b>    | <b>10.9</b> | <b>103 273</b>    | <b>12.4</b> | <b>5 636</b>     | <b>15.5</b> | <b>4 618</b>     | <b>16.8</b> | <b>3 344</b>     | <b>17.5</b> | <b>3 389</b>     | <b>16.8</b> | <b>5 692</b>     | <b>14.2</b> |
| <b>Wholesale and retail trade; repair of motor vehicles and motorcycles</b> | <b>4 679 943</b> | <b>12.2</b> | <b>5 207 641</b> | <b>11.9</b> | <b>4 867 926</b> | <b>11.5</b> | <b>6 111 954</b>  | <b>11.6</b> | <b>534 546</b>   | <b>15.1</b> | <b>552 453</b>   | <b>16.0</b> | <b>603 181</b>   | <b>16.3</b> | <b>592 744</b>   | <b>15.6</b> | <b>547 944</b>   | <b>16.4</b> |
| <b>Others (non-productive sphere, individual activity)</b>                  | <b>5 582 421</b> | <b>16.4</b> | <b>6 675 760</b> | <b>17.0</b> | <b>6 252 040</b> | <b>15.9</b> | <b>11 180 679</b> | <b>16.6</b> | <b>1 094 977</b> | <b>16.7</b> | <b>1 195 526</b> | <b>15.5</b> | <b>1 219 866</b> | <b>17.1</b> | <b>1 165 628</b> | <b>16.3</b> | <b>1 170 628</b> | <b>16.7</b> |

\* including final turnovers

**2.14. Loans of Second-Tier Banks by Economic Activities**
**2.14.2. Loans of second-tier 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*            | 06.22             | 07.22             | 08.22             | 09.22             | 10.22             |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Total by economy branches</b>                                      | <b>13 091 764</b> | <b>13 864 890</b> | <b>14 623 065</b> | <b>18 497 653</b> | <b>20 050 803</b> | <b>20 362 147</b> | <b>20 681 334</b> | <b>21 101 198</b> | <b>21 481 000</b> |
| of which:   |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| <b>Industry</b>   | <b>2 024 483</b>  | <b>1 889 894</b>  | <b>1 984 166</b>  | <b>2 510 866</b>  | <b>2 766 658</b>  | <b>2 768 888</b>  | <b>2 764 651</b>  | <b>2 778 664</b>  | <b>2 825 770</b>  |
| including:  |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| <b>Mineral Resource Industry</b>                                      | <b>387 314</b>    | <b>346 321</b>    | <b>274 478</b>    | <b>314 947</b>    | <b>314 199</b>    | <b>308 819</b>    | <b>304 481</b>    | <b>301 018</b>    | <b>292 821</b>    |
| <b>Manufacturing Industry</b>   | <b>1 358 904</b>  | <b>1 307 153</b>  | <b>1 337 147</b>  | <b>1 855 686</b>  | <b>2 018 613</b>  | <b>2 028 014</b>  | <b>2 019 109</b>  | <b>2 045 917</b>  | <b>2 096 916</b>  |
| including:  |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| Manufacture of Foodstuff, including Drinks, and Tobacco               | 343 527           | 376 394           | 380 936           | 475 339           | 484 884           | 491 186           | 488 669           | 507 793           | 519 324           |
| of which:   |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| Manufacture of Foodstuff, including Drinks                            | 343 498           | 376 341           | 380 903           | 475 049           | 484 469           | 490 781           | 488 156           | 507 333           | 518 792           |
| Textile and Clothing Industry   | 35 761            | 31 292            | 21 596            | 33 508            | 33 881            | 34 194            | 36 252            | 36 658            | 38 218            |
| Manufacture of Leather, Products from Leather and Footwear            | 3 250             | 2 762             | 2 654             | 2 432             | 441               | 556               | 546               | 947               | 896               |
| Woodworking and Manufacture of Wood Products                          | 5 582             | 4 915             | 5 760             | 5 599             | 4 916             | 5 580             | 5 271             | 5 143             | 5 442             |
| Pulp and Paper Industry; Publishing                                   | 21 655            | 19 823            | 12 901            | 26 006            | 23 014            | 22 898            | 23 008            | 36 670            | 36 569            |
| Coke Industry, Oil Products and Nuclear Materials                     |                   |                   |                   |                   |                   |                   |                   |                   |                   |
| Manufacture   | 50 688            | 106 289           | 93 535            | 196 773           | 177 506           | 197 269           | 197 939           | 198 191           | 195 874           |
| Chemical Industry   | 59 150            | 64 178            | 78 343            | 419 681           | 449 854           | 443 707           | 441 874           | 448 886           | 442 565           |
| Manufacture of Rubber and Plastic Products                            | 41 694            | 31 181            | 39 325            | 44 233            | 40 808            | 35 773            | 35 505            | 34 383            | 36 419            |
| Manufacture of other Nonmetallic Mineral Products                     | 182 804           | 169 183           | 159 475           | 144 113           | 151 373           | 149 162           | 143 695           | 144 709           | 143 727           |
| Metal Manufacture and Production of Finished Metal Products           | 378 940           | 278 674           | 335 610           | 277 607           | 308 216           | 293 744           | 294 785           | 300 638           | 339 021           |
| Manufacture of Machines and Equipment                                 | 35 184            | 35 357            | 21 342            | 37 754            | 56 906            | 55 144            | 56 039            | 48 667            | 48 466            |
| Manufacture of Electrical Equipment, Electronic and Optical Equipment | 54 838            | 68 560            | 61 379            | 76 221            | 85 848            | 83 101            | 83 670            | 80 539            | 80 427            |
| Manufacture of Vehicles and Equipment                                 | 75 223            | 67 322            | 86 507            | 74 048            | 156 308           | 169 372           | 163 716           | 154 104           | 160 908           |
| Other Branches of Manufacturing Industry                              | 70 608            | 51 223            | 37 784            | 42 374            | 44 658            | 46 327            | 48 140            | 48 589            | 49 061            |
| <b>Other Industries</b>   | <b>278 265</b>    | <b>236 420</b>    | <b>372 541</b>    | <b>340 234</b>    | <b>433 846</b>    | <b>432 055</b>    | <b>441 061</b>    | <b>431 729</b>    | <b>436 034</b>    |

Continuation

|   | 12.18            | 12.19            | 12.20            | 12.21*            | 06.22             | 07.22             | 08.22             | 09.22             | 10.22             |
|---|------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Agriculture</b>  | <b>489 689</b>   | <b>255 077</b>   | <b>234 335</b>   | <b>340 085</b>    | <b>377 828</b>    | <b>386 173</b>    | <b>391 460</b>    | <b>394 671</b>    | <b>399 837</b>    |
| Agriculture, Hunting and Services in these Areas                            | 487 607          | 252 213          | 232 455          | 338 053           | 374 313           | 382 341           | 387 118           | 390 200           | 395 112           |
| Forestry and Services in this Area  | 667              | 329              | 32               | 157               | 202               | 231               | 238               | 231               | 235               |
| Fishery, Fish-breeding and Services in these Areas                          | 1 415            | 2 535            | 1 848            | 1 875             | 3 313             | 3 601             | 4 103             | 4 240             | 4 491             |
| <b>Construction</b>   | <b>753 240</b>   | <b>674 575</b>   | <b>654 831</b>   | <b>671 155</b>    | <b>691 856</b>    | <b>623 028</b>    | <b>623 932</b>    | <b>628 765</b>    | <b>625 900</b>    |
| <b>Transport</b>  | <b>593 275</b>   | <b>500 480</b>   | <b>489 461</b>   | <b>462 461</b>    | <b>582 195</b>    | <b>525 952</b>    | <b>527 110</b>    | <b>494 602</b>    | <b>521 400</b>    |
| including:  |                  |                  |                  |                   |                   |                   |                   |                   |                   |
| Land Transport  | 176 567          | 152 699          | 113 086          | 140 648           | 284 340           | 234 523           | 238 358           | 207 366           | 231 952           |
| Water Transport   | 39 390           | 30 115           | 27 737           | 18 377            | 17 265            | 17 307            | 16 868            | 16 065            | 15 866            |
| Air Transport   | 42 184           | 53 682           | 118 569          | 71 458            | 50 479            | 39 449            | 39 664            | 37 975            | 43 994            |
| Auxiliary and Additional Transport  | 335 134          | 263 984          | 230 069          | 231 979           | 230 112           | 234 675           | 232 219           | 233 195           | 229 588           |
| <b>Communication</b>  | <b>71 859</b>    | <b>127 998</b>   | <b>168 014</b>   | <b>188 912</b>    | <b>207 225</b>    | <b>207 470</b>    | <b>195 688</b>    | <b>194 906</b>    | <b>166 110</b>    |
| <b>Wholesale and retail trade; repair of motor vehicles and motorcycles</b> | <b>1 801 210</b> | <b>1 743 446</b> | <b>1 711 347</b> | <b>2 033 182</b>  | <b>2 103 539</b>  | <b>2 059 274</b>  | <b>2 058 947</b>  | <b>2 064 066</b>  | <b>2 090 848</b>  |
| <b>Others (non-productive sphere, individual activity)</b>                  | <b>7 358 008</b> | <b>8 673 420</b> | <b>9 380 911</b> | <b>12 290 991</b> | <b>13 321 502</b> | <b>13 791 362</b> | <b>14 119 546</b> | <b>14 545 524</b> | <b>14 851 135</b> |

\* including final turnovers



II. Key monetary indicators

**2.14. Loans of Second-Tier Banks by Economic Activities**

**2.14.3. Arrears on loans of second-tier banks by economy branches**

mln. of KZT, end of period

|   | 12.18          | 12.19          | 11.20            | 12.21*         | 06.22          | 07.22          | 08.22          | 09.22          | 10.22          |
|---|----------------|----------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>Total by economy branches</b>                                      | <b>876 222</b> | <b>937 480</b> | <b>1 033 679</b> | <b>579 032</b> | <b>651 699</b> | <b>669 322</b> | <b>643 154</b> | <b>650 537</b> | <b>649 692</b> |
| of which:   |                |                |                  |                |                |                |                |                |                |
| <b>Industry</b>   | <b>80 540</b>  | <b>108 456</b> | <b>125 260</b>   | <b>47 712</b>  | <b>52 812</b>  | <b>47 010</b>  | <b>43 442</b>  | <b>49 942</b>  | <b>46 187</b>  |
| including:  |                |                |                  |                |                |                |                |                |                |
| <b>Mineral Resource Industry</b>                                      | <b>8 627</b>   | <b>4 604</b>   | <b>3 918</b>     | <b>1 696</b>   | <b>2 097</b>   | <b>3 791</b>   | <b>4 036</b>   | <b>3 733</b>   | <b>3 685</b>   |
| <b>Manufacturing Industry</b>   | <b>67 990</b>  | <b>96 231</b>  | <b>115 786</b>   | <b>45 603</b>  | <b>49 928</b>  | <b>42 522</b>  | <b>38 755</b>  | <b>39 273</b>  | <b>41 643</b>  |
| including:  |                |                |                  |                |                |                |                |                |                |
| Manufacture of Foodstuff, including Drinks, and Tobacco               | 11 824         | 15 310         | 21 036           | 14 032         | 17 055         | 17 781         | 19 887         | 17 972         | 19 095         |
| of which:   |                |                |                  |                |                |                |                |                |                |
| Manufacture of Foodstuff, including Drinks                            | 11 824         | 15 310         | 21 036           | 14 032         | 17 055         | 17 781         | 19 887         | 17 972         | 19 095         |
| Textile and Clothing Industry   | 172            | 2 579          | 2 610            | 898            | 242            | 821            | 329            | 268            | 314            |
| Manufacture of Leather, Products from Leather and Footwear            | 398            | 102            | 18               | 0              | 26             | 4              | 2              | 3              | 3              |
| Woodworking and Manufacture of Wood Products                          | 1 482          | 688            | 815              | 682            | 746            | 750            | 127            | 119            | 116            |
| Pulp and Paper Industry; Publishing                                   | 839            | 2 663          | 3 608            | 1 234          | 872            | 293            | 283            | 281            | 295            |
| Coke Industry, Oil Products and Nuclear Materials                     |                |                |                  |                |                |                |                |                |                |
| Manufacture   | 1 252          | 1 525          | 2 813            | 1 507          | 1 203          | 1 203          | 1 214          | 1 203          | 1 227          |
| Chemical Industry   | 2 289          | 1 640          | 1 950            | 144            | 249            | 554            | 385            | 2 349          | 2 285          |
| Manufacture of Rubber and Plastic Products                            | 3 098          | 2 089          | 2 395            | 1 435          | 1 634          | 1 349          | 2 177          | 1 100          | 1 035          |
| Manufacture of other Nonmetallic Mineral Products                     | 18 264         | 5 939          | 19 234           | 11 237         | 9 992          | 7 693          | 5 462          | 5 540          | 5 572          |
| Metal Manufacture and Production of Finished Metal Products           | 10 512         | 11 448         | 12 426           | 10 539         | 11 711         | 5 527          | 1 856          | 1 915          | 1 791          |
| Manufacture of Machines and Equipment                                 | 4 866          | 4 278          | 904              | 291            | 1 410          | 1 459          | 1 416          | 1 174          | 1 188          |
| Manufacture of Electrical Equipment, Electronic and Optical Equipment | 3 324          | 2 172          | 2 336            | 1 688          | 2 091          | 2 755          | 3 638          | 5 211          | 6 538          |
| Manufacture of Vehicles and Equipment                                 | 1 375          | 41 951         | 42 031           | 435            | 1 048          | 649            | 434            | 468            | 456            |
| Other Branches of Manufacturing Industry                              | 8 294          | 3 846          | 3 609            | 1 482          | 1 648          | 1 681          | 1 544          | 1 670          | 1 729          |
| <b>Other Industries</b>   | <b>3 923</b>   | <b>7 621</b>   | <b>5 556</b>     | <b>412</b>     | <b>788</b>     | <b>698</b>     | <b>651</b>     | <b>6 935</b>   | <b>859</b>     |

Continuation

|   | 12.18          | 12.19          | 11.20          | 12.21*         | 06.22          | 07.22          | 08.22          | 09.22          | 10.22          |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>Agriculture</b>  | <b>81 173</b>  | <b>67 238</b>  | <b>48 025</b>  | <b>12 491</b>  | <b>9 207</b>   | <b>9 625</b>   | <b>7 902</b>   | <b>8 394</b>   | <b>8 955</b>   |
| Agriculture, Hunting and Services in these Areas                            | 81 004         | 67 134         | 47 918         | 12 385         | 9 108          | 9 212          | 7 489          | 7 980          | 8 540          |
| Forestry and Services in this Area  | 80             | 6              | 2              | 4              | 3              | 4              | 4              | 3              | 3              |
| Fishery, Fish-breeding and Services in these Areas                          | 89             | 98             | 105            | 102            | 94             | 409            | 410            | 412            | 412            |
| <b>Construction</b>   | <b>102 191</b> | <b>107 090</b> | <b>150 930</b> | <b>72 690</b>  | <b>82 707</b>  | <b>68 976</b>  | <b>54 200</b>  | <b>50 252</b>  | <b>50 393</b>  |
| <b>Transport</b>  | <b>34 894</b>  | <b>52 236</b>  | <b>30 464</b>  | <b>9 500</b>   | <b>7 706</b>   | <b>8 011</b>   | <b>8 769</b>   | <b>9 008</b>   | <b>9 416</b>   |
| including:  |                |                |                |                |                |                |                |                |                |
| Land Transport  | 9 542          | 8 570          | 8 983          | 5 943          | 3 787          | 4 020          | 4 356          | 3 421          | 3 390          |
| Water Transport   | 0              | 0              | 908            | 0              | 236            | 2              | 214            | 85             | 564            |
| Air Transport   | 645            | 8 709          | 1 163          | 23             | 23             | 0              | 0              | 0              | 25             |
| Auxiliary and Additional Transport  | 24 707         | 34 957         | 19 409         | 3 534          | 3 661          | 3 989          | 4 200          | 5 503          | 5 436          |
| <b>Communication</b>  | <b>3 853</b>   | <b>588</b>     | <b>761</b>     | <b>433</b>     | <b>872</b>     | <b>970</b>     | <b>992</b>     | <b>1 026</b>   | <b>757</b>     |
| <b>Wholesale and retail trade; repair of motor vehicles and motorcycles</b> | <b>134 769</b> | <b>117 948</b> | <b>137 470</b> | <b>87 507</b>  | <b>89 709</b>  | <b>99 500</b>  | <b>99 598</b>  | <b>99 329</b>  | <b>91 650</b>  |
| <b>Others (non-productive sphere, individual activity)</b>                  | <b>438 802</b> | <b>483 924</b> | <b>540 768</b> | <b>348 699</b> | <b>408 686</b> | <b>435 230</b> | <b>428 251</b> | <b>432 586</b> | <b>442 334</b> |

\* including final turnovers

**2.15. Mortgage loans of Second-Tier Banks to Individuals**

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

for the period

|                           | 2018           |            | 2019           |            | 2020           |            | 2021*            |            | 06.22          |            | 07.22          |            | 08.22          |            | 09.22          |            | 10.22          |            |
|---------------------------|----------------|------------|----------------|------------|----------------|------------|------------------|------------|----------------|------------|----------------|------------|----------------|------------|----------------|------------|----------------|------------|
|                           | mln. KZT       | %          | mln. KZT       | %          | mln. KZT       | %          | mln. KZT         | %          | mln. KZT       | %          | mln. KZT       | %          | mln. KZT       | %          | mln. KZT       | %          | mln. KZT       | %          |
| <b>Credits - total</b>    | <b>524 951</b> | <b>8.9</b> | <b>818 327</b> | <b>8.0</b> | <b>967 730</b> | <b>7.7</b> | <b>1 744 680</b> | <b>8.3</b> | <b>159 576</b> | <b>8.3</b> | <b>155 181</b> | <b>8.4</b> | <b>176 681</b> | <b>8.5</b> | <b>178 778</b> | <b>8.2</b> | <b>214 413</b> | <b>8.7</b> |
| including:                |                |            |                |            |                |            |                  |            |                |            |                |            |                |            |                |            |                |            |
| <b>National currency:</b> | <b>524 951</b> | <b>8.9</b> | <b>818 327</b> | <b>8.0</b> | <b>967 730</b> | <b>7.7</b> | <b>1 744 680</b> | <b>8.3</b> | <b>159 576</b> | <b>8.3</b> | <b>155 181</b> | <b>8.4</b> | <b>176 681</b> | <b>8.5</b> | <b>178 778</b> | <b>8.2</b> | <b>214 413</b> | <b>8.7</b> |
| short-term                | 426            | 11.8       | 413            | 8.2        | 5 392          | 2.0        | 2 262            | 11.8       | 15             | 15.8       | 49             | 12.5       | 10             | 12.4       | 141            | 4.8        | 18             | 13.7       |
| long-term                 | 524 525        | 8.9        | 817 913        | 8.0        | 962 338        | 7.7        | 1 742 418        | 8.3        | 159 561        | 8.3        | 155 132        | 8.4        | 176 671        | 8.5        | 178 638        | 8.2        | 214 396        | 8.7        |
| <b>Foreign currency</b>   | --             | --         | --             | --         | --             | --         | --               | --         | --             | --         | --             | --         | --             | --         | --             | --         | --             | --         |
| short-term                | --             | --         | --             | --         | --             | --         | --               | --         | --             | --         | --             | --         | --             | --         | --             | --         | --             | --         |
| long-term                 | --             | --         | --             | --         | --             | --         | --               | --         | --             | --         | --             | --         | --             | --         | --             | --         | --             | --         |

\* including final turnovers

## 2.15. Mortgage loans of Second-Tier Banks to Individuals

## 2.15.2. Mortgage loans of second-tier 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             |
| <b>12.18</b>  | <b>1 303 335</b> | <b>1 254 541</b>   | <b>2 482</b> | <b>1 252 059</b> | <b>48 793</b>     | <b>163</b> | <b>48 630</b> |
| <b>12.19</b>  | <b>1 767 152</b> | <b>1 741 608</b>   | <b>1 977</b> | <b>1 739 631</b> | <b>25 544</b>     | <b>103</b> | <b>25 442</b> |
| <b>12.20</b>  | <b>2 373 221</b> | <b>2 367 122</b>   | <b>6 965</b> | <b>2 360 158</b> | <b>6 099</b>      | <b>59</b>  | <b>6 040</b>  |
| <b>12.21*</b> | <b>3 306 959</b> | <b>3 304 754</b>   | <b>4 996</b> | <b>3 299 758</b> | <b>2 204</b>      | <b>6</b>   | <b>2 198</b>  |
| 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         |
| 09.22         | 4 276 998        | 4 275 513          | 1 766        | 4 273 747        | 1 485             | 7          | 1 478         |
| 10.22         | 4 443 345        | 4 441 975          | 4 507        | 4 437 468        | 1 370             | 7          | 1 363         |

\* including final turnovers

**2.16. Consumer loans of Second-Tier Banks to Individuals**
**2.16.1. Consumer loans extended by second-tier banks to individuals and weighted average interest rates**

mln. of KZT, end of period

|                          | 2018             |             | 2019             |             | 2020             |             | 2021*            |             | 06.22          |             | 07.22          |             | 08.22          |             | 09.22          |             | 10.22          |             |
|--------------------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|-------------|
|                          | mln. KZT         | %           | mln. KZT         | %           | mln. KZT         | %           | mln. KZT         | %           | mln. KZT       | %           | mln. KZT       | %           | mln. KZT       | %           | mln. KZT       | %           | mln. KZT       | %           |
| <b>Total</b>             | <b>3 480 133</b> | <b>20.4</b> | <b>4 521 210</b> | <b>20.3</b> | <b>3 830 064</b> | <b>19.9</b> | <b>7 275 580</b> | <b>19.2</b> | <b>759 356</b> | <b>17.4</b> | <b>857 845</b> | <b>16.3</b> | <b>839 179</b> | <b>18.3</b> | <b>736 338</b> | <b>18.6</b> | <b>745 385</b> | <b>17.9</b> |
| including:               |                  |             |                  |             |                  |             |                  |             |                |             |                |             |                |             |                |             |                |             |
| short-term               | 390 256          | 21.5        | 398 558          | 19.4        | 336 633          | 21.3        | 316 984          | 18.1        | 180 242        | 13.2        | 152 361        | 16.7        | 212 883        | 14.5        | 185 936        | 15.0        | 198 444        | 14.1        |
| long-term                | 3 089 877        | 20.2        | 4 122 652        | 20.3        | 3 493 431        | 19.7        | 6 958 596        | 19.3        | 579 113        | 18.6        | 705 484        | 16.2        | 626 296        | 19.6        | 550 402        | 19.8        | 546 941        | 19.3        |
| <b>From total Loans:</b> |                  |             |                  |             |                  |             |                  |             |                |             |                |             |                |             |                |             |                |             |
| <b>national currency</b> | <b>3 478 285</b> | <b>20.4</b> | <b>4 521 110</b> | <b>20.3</b> | <b>3 828 395</b> | <b>19.9</b> | <b>7 186 327</b> | <b>19.2</b> | <b>758 779</b> | <b>17.4</b> | <b>857 146</b> | <b>16.3</b> | <b>838 448</b> | <b>18.3</b> | <b>735 662</b> | <b>18.6</b> | <b>744 480</b> | <b>18.0</b> |
| including:               |                  |             |                  |             |                  |             |                  |             |                |             |                |             |                |             |                |             |                |             |
| short-term               | 390 195          | 21.5        | 398 558          | 19.4        | 336 617          | 21.3        | 315 626          | 18.1        | 180 242        | 13.2        | 152 361        | 16.7        | 212 883        | 14.5        | 185 825        | 15.0        | 198 435        | 14.1        |
| long-term                | 3 088 090        | 20.2        | 4 122 552        | 20.3        | 3 491 778        | 19.7        | 6 870 701        | 19.3        | 578 537        | 18.7        | 704 785        | 16.2        | 625 565        | 19.6        | 549 836        | 19.8        | 546 044        | 19.4        |
| <b>foreign currency</b>  | <b>1 848</b>     | <b>19.2</b> | <b>99</b>        | <b>14.1</b> | <b>1 669</b>     | <b>17.0</b> | <b>89 253</b>    | <b>21.1</b> | <b>577</b>     | <b>7.2</b>  | <b>699</b>     | <b>6.4</b>  | <b>730</b>     | <b>5.4</b>  | <b>676</b>     | <b>5.9</b>  | <b>906</b>     | <b>4.9</b>  |
| including:               |                  |             |                  |             |                  |             |                  |             |                |             |                |             |                |             |                |             |                |             |
| short-term               | 61               | 17.4        | -                | -           | 16               | 8           | 1 357            | 20          | 0              | 0           | 0              | 0           | 0              | 0           | 111            | 0           | 9              | 0           |
| long-term                | 1 787            | 19.2        | 99               | 14.1        | 1 654            | 17.1        | 87 895           | 21.1        | 577            | 7.2         | 699            | 6.4         | 730            | 5.4         | 565            | 7.0         | 897            | 4.9         |

\* including final turnovers

## 2.16. Consumer loans of Second-Tier Banks to Individuals

## 2.16.2. Consumer loans of second-tier banks to individuals and arrears

mln. of KZT, end of period

|                                 | 12.18            | 12.19            | 12.20            | 12.21*           | 06.22            | 07.22            | 08.22            | 09.22            | 10.22            |
|---------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Total</b>                    | <b>3 317 855</b> | <b>4 211 110</b> | <b>4 390 877</b> | <b>6 143 933</b> | <b>6 616 897</b> | <b>6 877 814</b> | <b>7 035 149</b> | <b>7 197 595</b> | <b>7 302 114</b> |
| <b>including:</b>               |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| short-term                      | 163 850          | 171 860          | 172 648          | 124 102          | 622 565          | 631 860          | 678 992          | 699 292          | 730 928          |
| long-term                       | 3 154 006        | 4 039 250        | 4 218 230        | 6 019 831        | 5 994 332        | 6 245 955        | 6 356 157        | 6 498 303        | 6 571 186        |
| <b>Of which, arrears, total</b> | <b>227 188</b>   | <b>229 026</b>   | <b>204 419</b>   | <b>188 678</b>   | <b>235 554</b>   | <b>240 834</b>   | <b>244 546</b>   | <b>253 538</b>   | <b>261 778</b>   |
| <b>including:</b>               |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| short-term                      | 22 891           | 18 093           | 14 628           | 5 657            | 25 233           | 24 982           | 25 151           | 25 939           | 26 728           |
| long-term                       | 204 297          | 210 933          | 189 791          | 183 021          | 210 321          | 215 851          | 219 395          | 227 599          | 235 051          |
| <b>Of the total loans:</b>      |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| <b>national currency</b>        | <b>3 255 286</b> | <b>4 176 660</b> | <b>4 377 158</b> | <b>6 136 503</b> | <b>6 610 930</b> | <b>6 872 558</b> | <b>7 029 973</b> | <b>7 192 486</b> | <b>7 298 099</b> |
| <b>including:</b>               |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| short-term                      | 156 207          | 170 739          | 172 352          | 123 947          | 622 536          | 631 840          | 678 976          | 699 276          | 730 913          |
| long-term                       | 3 099 078        | 4 005 921        | 4 204 806        | 6 012 556        | 5 988 394        | 6 240 718        | 6 350 997        | 6 493 210        | 6 567 186        |
| <b>Of these, arrears:</b>       |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| <b>national currency</b>        | <b>189 160</b>   | <b>205 219</b>   | <b>193 633</b>   | <b>184 482</b>   | <b>232 787</b>   | <b>238 794</b>   | <b>242 593</b>   | <b>251 596</b>   | <b>259 876</b>   |
| <b>including:</b>               |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| short-term                      | 20 565           | 17 743           | 14 335           | 5 522            | 25 203           | 24 963           | 25 136           | 25 923           | 26 713           |
| long-term                       | 168 595          | 187 476          | 179 299          | 178 960          | 207 583          | 213 831          | 217 457          | 225 673          | 233 163          |
| <b>foreign currency</b>         | <b>62 570</b>    | <b>34 450</b>    | <b>13 719</b>    | <b>7 430</b>     | <b>5 967</b>     | <b>5 256</b>     | <b>5 176</b>     | <b>5 110</b>     | <b>4 015</b>     |
| <b>including:</b>               |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| short-term                      | 7 642            | 1 121            | 295              | 155              | 29               | 20               | 16               | 16               | 15               |
| long-term                       | 54 928           | 33 329           | 13 424           | 7 275            | 5 938            | 5 236            | 5 160            | 5 094            | 4 000            |
| <b>Of these, arrears:</b>       |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| <b>foreign currency</b>         | <b>38 028</b>    | <b>23 808</b>    | <b>10 786</b>    | <b>4 196</b>     | <b>2 767</b>     | <b>2 040</b>     | <b>1 954</b>     | <b>1 942</b>     | <b>1 902</b>     |
| <b>including:</b>               |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| short-term                      | 2 326            | 351              | 294              | 135              | 29               | 20               | 16               | 16               | 15               |
| long-term                       | 35 702           | 23 457           | 10 492           | 4 061            | 2 738            | 2 020            | 1 938            | 1 926            | 1 887            |

\* including final turnovers

**2.16. Consumer loans of Second-Tier Banks to Individuals**
**2.16.3. Arrears on consumer loans of second-tier banks to individuals, regional breakdown**

mln. of KZT, end of period

|                          | 10.22          |                   |                |                  |              |
|--------------------------|----------------|-------------------|----------------|------------------|--------------|
|                          | Total          | national currency |                | foreign currency |              |
|                          |                | short-term        | long-term      | short-term       | long-term    |
|                          | 1=2+3+4+5      | 2                 | 3              | 4                | 5            |
| <b>Total</b>             | <b>261 778</b> | <b>26 713</b>     | <b>233 163</b> | <b>15</b>        | <b>1 887</b> |
| <b>including:</b>        |                |                   |                |                  |              |
| <b>Astana city</b>       | <b>20 056</b>  | <b>1 687</b>      | <b>18 209</b>  | <b>0</b>         | <b>160</b>   |
| <b>Almaty city</b>       | <b>123 753</b> | <b>15 576</b>     | <b>106 853</b> | <b>5</b>         | <b>1 318</b> |
| <b>Shymkent city</b>     | <b>21 908</b>  | <b>2 245</b>      | <b>19 477</b>  | <b>0</b>         | <b>186</b>   |
| Akmola                   | 3 453          | 248               | 3 196          |                  | 8            |
| Aktobe                   | 7 064          | 459               | 6 605          |                  | 0            |
| Almaty and Zhetisu       | 8 554          | 684               | 7 862          | 0                | 7            |
| Atyrau                   | 7 577          | 385               | 7 186          | 0                | 7            |
| East Kazakhstan and Abai | 9 630          | 690               | 8 915          | 0                | 25           |
| Zhambyl                  | 8 477          | 812               | 7 642          | 0                | 23           |
| West Kazakhstan          | 4 919          | 351               | 4 566          | 0                | 2            |
| Karagandy and Ulytau     | 12 785         | 968               | 11 797         | 0                | 20           |
| Kostanay                 | 4 665          | 291               | 4 362          | 9                | 3            |
| Kyzylorda                | 7 742          | 562               | 7 180          | 0                | 0            |
| Mangystau                | 7 509          | 438               | 7 028          | 0                | 43           |
| Pavlodar                 | 6 400          | 396               | 5 986          | 0                | 19           |
| North Kazakhstan         | 2 248          | 150               | 2 033          | 0                | 65           |
| Turkistan                | 5 040          | 771               | 4 267          |                  | 2            |

## 2.17. Loans of Second-Tier Banks to Subjects of Small Business

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

for the period

|  | 2018             |             | 2019             |             | 2020             |             | 2021*            |             | 06.22          |             | 07.22          |             | 08.22          |             | 09.22          |             | 10.22          |             |
|--|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|-------------|
|  | mln.<br>KZT      | %           | mln.<br>KZT      | %           | mln.<br>KZT      | %           | mln.<br>KZT      | %           | mln.<br>KZT    | %           | mln.<br>KZT    | %           | mln.<br>KZT    | %           | mln.<br>KZT    | %           | mln.<br>KZT    | %           |
| <b>Total</b>                               | <b>1 737 339</b> | <b>12.7</b> | <b>1 669 801</b> | <b>12.7</b> | <b>2 438 720</b> | <b>11.6</b> | <b>3 727 042</b> | <b>12.9</b> | <b>356 584</b> | <b>17.1</b> | <b>305 795</b> | <b>17.4</b> | <b>383 679</b> | <b>17.9</b> | <b>471 231</b> | <b>14.9</b> | <b>403 868</b> | <b>18.0</b> |
| including:                                 |                  |             |                  |             |                  |             |                  |             |                |             |                |             |                |             |                |             |                |             |
| <b>national currency</b>                   | <b>1 445 698</b> | <b>14.1</b> | <b>1 529 062</b> | <b>13.3</b> | <b>2 221 827</b> | <b>12.3</b> | <b>3 215 495</b> | <b>14.3</b> | <b>339 677</b> | <b>17.7</b> | <b>283 230</b> | <b>18.3</b> | <b>374 589</b> | <b>18.2</b> | <b>365 258</b> | <b>18.6</b> | <b>364 727</b> | <b>19.4</b> |
| short-term                                 | 815 638          | 13.9        | 924 869          | 13.0        | 1 545 242        | 11.7        | 1 763 272        | 12.8        | 215 455        | 17.2        | 170 235        | 17.4        | 212 034        | 17.6        | 232 212        | 17.6        | 211 068        | 18.4        |
| long-term                                  | 630 060          | 14.3        | 604 192          | 13.7        | 676 585          | 13.6        | 1 452 222        | 16.1        | 124 222        | 18.5        | 112 995        | 19.6        | 162 554        | 19.1        | 133 046        | 20.3        | 153 660        | 20.6        |
| <b>foreign currency</b>                    | <b>291 641</b>   | <b>6.1</b>  | <b>140 740</b>   | <b>5.7</b>  | <b>216 893</b>   | <b>5.0</b>  | <b>511 548</b>   | <b>4.6</b>  | <b>16 907</b>  | <b>5.7</b>  | <b>22 565</b>  | <b>6.4</b>  | <b>9 090</b>   | <b>4.7</b>  | <b>105 973</b> | <b>2.3</b>  | <b>39 141</b>  | <b>5.5</b>  |
| short-term                                 | 148 742          | 5.8         | 97 716           | 5.6         | 129 268          | 4.3         | 159 744          | 4.5         | 15 044         | 5.7         | 8 550          | 6.1         | 8 042          | 4.5         | 88 478         | 2.5         | 22 264         | 5.1         |
| long-term                                  | 142 899          | 6.3         | 43 023           | 5.9         | 87 625           | 6.0         | 351 804          | 4.6         | 1 863          | 5.5         | 14 014         | 6.6         | 1 048          | 6.0         | 17 495         | 1.4         | 16 877         | 6.1         |
| <b>of which by sectors of the economy:</b> |                  |             |                  |             |                  |             |                  |             |                |             |                |             |                |             |                |             |                |             |
| <b>Industry</b>                            | <b>228 389</b>   | <b>11.6</b> | <b>214 334</b>   | <b>10.7</b> | <b>214 461</b>   | <b>11.6</b> | <b>678 409</b>   | <b>9.7</b>  | <b>43 192</b>  | <b>15.2</b> | <b>25 245</b>  | <b>16.2</b> | <b>46 622</b>  | <b>17.2</b> | <b>51 557</b>  | <b>17.5</b> | <b>41 896</b>  | <b>17.9</b> |
| share, %                                   | 13.1             |             | 12.8             |             | 8.8              |             | 18.2             |             | 12.1           |             | 8.3            |             | 12.2           |             | 10.9           |             | 10.4           |             |
| <b>Agricultural industry</b>               | <b>64 848</b>    | <b>12.1</b> | <b>55 687</b>    | <b>11.9</b> | <b>58 554</b>    | <b>12.6</b> | <b>114 575</b>   | <b>14.9</b> | <b>10 100</b>  | <b>17.3</b> | <b>9 217</b>   | <b>17.1</b> | <b>12 808</b>  | <b>18.9</b> | <b>9 412</b>   | <b>19.6</b> | <b>7 359</b>   | <b>21.1</b> |
| share, %                                   | 3.7              |             | 3.3              |             | 2.4              |             | 3.1              |             | 2.8            |             | 3.0            |             | 3.3            |             | 2.0            |             | 1.8            |             |
| <b>Construction</b>                        | <b>123 453</b>   | <b>14.1</b> | <b>137 281</b>   | <b>13.8</b> | <b>114 145</b>   | <b>12.2</b> | <b>165 086</b>   | <b>13.1</b> | <b>32 092</b>  | <b>14.9</b> | <b>26 069</b>  | <b>15.7</b> | <b>34 304</b>  | <b>17.2</b> | <b>27 112</b>  | <b>16.7</b> | <b>34 849</b>  | <b>16.8</b> |
| share, %                                   | 7.1              |             | 8.2              |             | 4.7              |             | 4.4              |             | 9.0            |             | 8.5            |             | 8.9            |             | 5.8            |             | 8.6            |             |
| <b>Transport</b>                           | <b>59 181</b>    | <b>13.7</b> | <b>88 179</b>    | <b>12.7</b> | <b>73 803</b>    | <b>12.5</b> | <b>160 942</b>   | <b>14.1</b> | <b>12 337</b>  | <b>18.8</b> | <b>12 910</b>  | <b>19.0</b> | <b>15 461</b>  | <b>19.7</b> | <b>16 043</b>  | <b>19.1</b> | <b>13 899</b>  | <b>20.6</b> |
| share, %                                   | 3.4              |             | 5.3              |             | 3.0              |             | 4.3              |             | 3.5            |             | 4.2            |             | 4.0            |             | 3.4            |             | 3.4            |             |
| <b>Connection</b>                          | <b>7 598</b>     | <b>14.0</b> | <b>5 686</b>     | <b>13.6</b> | <b>6 349</b>     | <b>13.8</b> | <b>23 710</b>    | <b>15.9</b> | <b>2 960</b>   | <b>15.5</b> | <b>1 355</b>   | <b>19.1</b> | <b>1 613</b>   | <b>20.4</b> | <b>1 674</b>   | <b>19.1</b> | <b>4 226</b>   | <b>13.2</b> |
| share, %                                   | 0.4              |             | 0.3              |             | 0.3              |             | 0.6              |             | 0.8            |             | 0.4            |             | 0.4            |             | 0.4            |             | 1.0            |             |
| <b>Trading</b>                             | <b>740 605</b>   | <b>14.4</b> | <b>850 255</b>   | <b>13.3</b> | <b>1 493 979</b> | <b>11.7</b> | <b>1 669 612</b> | <b>13.3</b> | <b>194 588</b> | <b>17.1</b> | <b>170 877</b> | <b>17.1</b> | <b>208 175</b> | <b>17.6</b> | <b>225 237</b> | <b>16.8</b> | <b>208 623</b> | <b>18.3</b> |
| share, %                                   | 42.6             |             | 50.9             |             | 61.3             |             | 44.8             |             | 54.6           |             | 55.9           |             | 54.3           |             | 47.8           |             | 51.7           |             |
| <b>Others</b>                              | <b>513 265</b>   | <b>10.5</b> | <b>318 379</b>   | <b>11.8</b> | <b>477 430</b>   | <b>11.0</b> | <b>914 707</b>   | <b>14.1</b> | <b>61 315</b>  | <b>18.8</b> | <b>60 122</b>  | <b>18.9</b> | <b>64 696</b>  | <b>18.7</b> | <b>140 196</b> | <b>9.8</b>  | <b>93 016</b>  | <b>17.5</b> |
| share, %                                   | 29.5             |             | 19.1             |             | 19.6             |             | 24.5             |             | 17.2           |             | 19.7           |             | 16.9           |             | 29.8           |             | 23.0           |             |

\* including final turnovers



II. Key monetary indicators

**2.17. Loans of Second-Tier Banks to Subjects of Small Business**

**2.17.2. Loans of second-tier banks to subjects of small business by economic sector**

mln. of KZT, end of period

|                              | 12.18            | 12.19            | 12.20            | 12.21*           | 06.22            | 07.22            | 08.22            | 09.22            | 10.22            |
|------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Total</b>                 | <b>2 363 861</b> | <b>2 108 945</b> | <b>2 515 308</b> | <b>3 772 244</b> | <b>4 168 111</b> | <b>3 994 844</b> | <b>4 037 985</b> | <b>4 228 118</b> | <b>4 280 730</b> |
| including:                   |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| <b>national currency</b>     | <b>1 731 781</b> | <b>1 700 184</b> | <b>2 049 615</b> | <b>3 040 833</b> | <b>3 354 437</b> | <b>3 274 603</b> | <b>3 345 272</b> | <b>3 459 777</b> | <b>3 521 361</b> |
| short-term                   | 287 652          | 281 067          | 382 742          | 592 662          | 772 502          | 754 711          | 741 718          | 795 163          | 815 799          |
| long-term                    | 1 444 129        | 1 419 116        | 1 666 873        | 2 448 171        | 2 581 936        | 2 519 892        | 2 603 554        | 2 664 614        | 2 705 561        |
| <b>foreign currency</b>      | <b>632 079</b>   | <b>408 761</b>   | <b>465 693</b>   | <b>731 411</b>   | <b>813 674</b>   | <b>720 241</b>   | <b>692 713</b>   | <b>768 341</b>   | <b>759 370</b>   |
| short-term                   | 100 708          | 53 551           | 66 348           | 78 129           | 92 416           | 68 109           | 68 830           | 147 667          | 141 469          |
| long-term                    | 531 371          | 355 210          | 399 345          | 653 281          | 721 258          | 652 132          | 623 882          | 620 674          | 617 901          |
| of which by economy sectors: |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| <b>Industry</b>              | <b>347 989</b>   | <b>286 264</b>   | <b>337 179</b>   | <b>907 380</b>   | <b>1 067 164</b> | <b>971 714</b>   | <b>973 481</b>   | <b>983 946</b>   | <b>1 005 935</b> |
| share, %                     | 14.7             | 13.6             | 13.4             | 24.1             | 25.6             | 24.3             | 24.1             | 23.3             | 23.5             |
| <b>Agricultural industry</b> | <b>198 213</b>   | <b>97 295</b>    | <b>91 742</b>    | <b>151 781</b>   | <b>189 907</b>   | <b>185 217</b>   | <b>191 157</b>   | <b>188 075</b>   | <b>189 230</b>   |
| share, %                     | 8.4              | 4.6              | 3.6              | 4.0              | 4.6              | 4.6              | 4.7              | 4.4              | 4.4              |
| <b>Construction</b>          | <b>249 075</b>   | <b>262 800</b>   | <b>277 767</b>   | <b>324 924</b>   | <b>354 875</b>   | <b>266 121</b>   | <b>266 788</b>   | <b>278 822</b>   | <b>274 859</b>   |
| share, %                     | 10.5             | 12.5             | 11.0             | 8.6              | 8.5              | 6.7              | 6.6              | 6.6              | 6.4              |
| <b>Transport</b>             | <b>148 962</b>   | <b>120 843</b>   | <b>119 605</b>   | <b>208 439</b>   | <b>218 090</b>   | <b>199 287</b>   | <b>202 360</b>   | <b>200 150</b>   | <b>202 905</b>   |
| share, %                     | 6.3              | 5.7              | 4.8              | 5.5              | 5.2              | 5.0              | 5.0              | 4.7              | 4.7              |
| <b>Connection</b>            | <b>15 907</b>    | <b>8 518</b>     | <b>11 119</b>    | <b>68 183</b>    | <b>87 443</b>    | <b>87 994</b>    | <b>87 884</b>    | <b>90 099</b>    | <b>62 987</b>    |
| share, %                     | 0.7              | 0.4              | 0.4              | 1.8              | 2.1              | 2.2              | 2.2              | 2.1              | 1.5              |
| <b>Trading</b>               | <b>543 339</b>   | <b>544 410</b>   | <b>664 610</b>   | <b>902 210</b>   | <b>1 034 196</b> | <b>998 931</b>   | <b>1 018 894</b> | <b>1 019 946</b> | <b>1 042 718</b> |
| share, %                     | 23.0             | 25.8             | 26.4             | 23.9             | 24.8             | 25.0             | 25.2             | 24.1             | 24.4             |
| <b>Others</b>                | <b>860 376</b>   | <b>788 813</b>   | <b>1 013 286</b> | <b>1 209 328</b> | <b>1 216 436</b> | <b>1 285 580</b> | <b>1 297 421</b> | <b>1 467 080</b> | <b>1 502 096</b> |
| share, %                     | 36.4             | 37.4             | 40.3             | 32.1             | 29.2             | 32.2             | 32.1             | 34.7             | 35.1             |

\* including final turnovers

## 2.18. Attracted deposits and weighted average interest rate of banks

mln. of KZT, end of period

|  | 2018               |            | 2019               |            | 2020               |            | 2021*              |            | 06.22             |             | 07.22             |             | 08.22**           |             | 09.22             |             | 10.22             |             |
|--|--------------------|------------|--------------------|------------|--------------------|------------|--------------------|------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|
|  | mln.KZT            | %          | mln.KZT            | %          | mln.KZT            | %          | mln.KZT            | %          | mln.KZT           | %           | mln.KZT           | %           | mln.KZT           | %           | mln.KZT           | %           | mln.KZT           | %           |
| <b>Deposits - total in national currency</b> | <b>101 838 283</b> | <b>7.4</b> | <b>129 765 992</b> | <b>7.3</b> | <b>180 233 627</b> | <b>7.5</b> | <b>288 135 400</b> | <b>7.4</b> | <b>38 514 634</b> | <b>11.6</b> | <b>39 624 806</b> | <b>12.3</b> | <b>44 315 419</b> | <b>12.4</b> | <b>43 859 239</b> | <b>12.4</b> | <b>40 228 527</b> | <b>13.6</b> |
| <b>Demand Deposits</b>                       | <b>1 620 295</b>   | <b>2.2</b> | <b>364 211</b>     | <b>0.3</b> | <b>110 759</b>     | <b>0.4</b> | <b>156 898</b>     | <b>0.0</b> | <b>6 766</b>      | <b>0.1</b>  | <b>5 351</b>      | <b>0.1</b>  | <b>6 759</b>      | <b>0.1</b>  | <b>5 033</b>      | <b>0.1</b>  | <b>6 183</b>      | <b>0.1</b>  |
| of which:                                    |                    |            |                    |            |                    |            |                    |            |                   |             |                   |             |                   |             |                   |             |                   |             |
| Nonbanking Legal Entities                    | 678 434            | 4.7        | 162 259            | 0.0        | 933                | 0.0        | 1 383              | 0.1        | 6                 | 0.1         | 1                 | 0.1         | 1                 | 0.1         | 3                 | 0.1         | 1                 | 4.6         |
| Individuals                                  | 941 861            | 0.5        | 201 952            | 0.6        | 109 826            | 0.5        | 155 515            | 0.0        | 6 760             | 0.1         | 5 351             | 0.1         | 6 758             | 0.1         | 5 030             | 0.1         | 6 182             | 0.1         |
| <b>Time, Saving Deposits</b>                 | <b>100 126 728</b> | <b>7.5</b> | <b>129 352 987</b> | <b>7.4</b> | <b>180 088 031</b> | <b>7.5</b> | <b>287 931 123</b> | <b>7.4</b> | <b>38 501 656</b> | <b>11.6</b> | <b>39 615 551</b> | <b>12.3</b> | <b>44 303 844</b> | <b>12.4</b> | <b>43 850 396</b> | <b>12.4</b> | <b>40 219 901</b> | <b>13.6</b> |
| 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        | 36 180 194        | 11.6        | 37 304 344        | 12.3        | 41 616 550        | 12.4        | 41 172 407        | 12.4        | 37 466 931        | 13.6        |
| Individuals                                  | 7 877 138          | 11.1       | 9 298 411          | 9.4        | 12 801 622         | 9.6        | 19 797 363         | 8.6        | 2 321 462         | 11.4        | 2 311 207         | 11.8        | 2 687 294         | 12.1        | 2 677 989         | 12.2        | 2 752 970         | 12.6        |
| <b>Conditional Deposits</b>                  | <b>91 259</b>      | <b>1.5</b> | <b>48 794</b>      | <b>3.4</b> | <b>34 837</b>      | <b>4.4</b> | <b>47 378</b>      | <b>4.2</b> | <b>6 213</b>      | <b>6.7</b>  | <b>3 904</b>      | <b>8.4</b>  | <b>4 817</b>      | <b>7.9</b>  | <b>3 810</b>      | <b>7.3</b>  | <b>2 443</b>      | <b>4.0</b>  |
| of which:                                    |                    |            |                    |            |                    |            |                    |            |                   |             |                   |             |                   |             |                   |             |                   |             |
| Nonbanking Legal Entities                    | 42 515             | 2.9        | 37 042             | 3.4        | 26 975             | 3.7        | 37 308             | 4.3        | 5 135             | 6.3         | 2 305             | 6.9         | 2 364             | 4.2         | 2 514             | 5.7         | 2 060             | 4.0         |
| Individuals                                  | 48 744             | 0.3        | 11 753             | 3.1        | 7 862              | 6.9        | 10 071             | 3.8        | 1 078             | 8.4         | 1 598             | 10.6        | 2 453             | 11.4        | 1 296             | 10.6        | 383               | 4.4         |
| <b>Deposits - total in CFC</b>               | <b>11 672 459</b>  | <b>1.3</b> | <b>12 857 392</b>  | <b>1.1</b> | <b>13 291 070</b>  | <b>0.8</b> | <b>24 730 206</b>  | <b>0.5</b> | <b>2 187 361</b>  | <b>0.6</b>  | <b>2 361 520</b>  | <b>0.6</b>  | <b>2 249 959</b>  | <b>0.6</b>  | <b>2 583 662</b>  | <b>0.8</b>  | <b>2 002 607</b>  | <b>0.8</b>  |
| <b>Demand Deposits</b>                       | <b>208 821</b>     | <b>0.6</b> | <b>32 392</b>      | <b>2.5</b> | <b>114 114</b>     | <b>1.3</b> | <b>55 172</b>      | <b>2.0</b> | <b>1 973</b>      | <b>0.0</b>  | <b>5 382</b>      | <b>0.2</b>  | <b>3 297</b>      | <b>3.6</b>  | <b>2 012</b>      | <b>1.1</b>  | <b>1 099</b>      | <b>0.2</b>  |
| of which:                                    |                    |            |                    |            |                    |            |                    |            |                   |             |                   |             |                   |             |                   |             |                   |             |
| Nonbanking Legal Entities                    | 65 763             | 0.1        | 609                | 0.1        | 57                 | 0.1        | 1 354              | 0.0        | 498               | 0.1         | 490               | 0.0         | 227               | 0.0         | 241               | 0.0         | 323               | 0.0         |
| Individuals                                  | 143 057            | 0.9        | 31 783             | 2.6        | 114 057            | 1.3        | 53 818             | 2.1        | 1 475             | 0.0         | 4 893             | 0.2         | 3 070             | 3.9         | 1 771             | 1.2         | 777               | 0.3         |
| <b>Time, Saving Deposits</b>                 | <b>11 440 863</b>  | <b>1.3</b> | <b>12 813 894</b>  | <b>1.1</b> | <b>13 151 561</b>  | <b>0.8</b> | <b>24 630 461</b>  | <b>0.5</b> | <b>2 178 878</b>  | <b>0.6</b>  | <b>2 345 579</b>  | <b>0.6</b>  | <b>2 242 600</b>  | <b>0.6</b>  | <b>2 572 108</b>  | <b>0.8</b>  | <b>1 997 155</b>  | <b>0.8</b>  |
| 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        | 1 561 282         | 0.5         | 1 687 213         | 0.5         | 1 689 146         | 0.5         | 2 015 781         | 0.8         | 1 383 249         | 0.8         |
| Individuals                                  | 4 284 073          | 1.7        | 5 393 912          | 1.2        | 5 728 426          | 1.1        | 5 810 722          | 1.0        | 617 596           | 0.8         | 658 366           | 0.8         | 553 453           | 0.9         | 556 327           | 0.8         | 613 905           | 0.9         |
| <b>Conditional Deposits</b>                  | <b>22 776</b>      | <b>1.6</b> | <b>11 106</b>      | <b>0.2</b> | <b>25 395</b>      | <b>0.3</b> | <b>44 573</b>      | <b>0.3</b> | <b>6 511</b>      | <b>0.3</b>  | <b>10 559</b>     | <b>0.6</b>  | <b>4 063</b>      | <b>0.7</b>  | <b>9 541</b>      | <b>0.7</b>  | <b>4 354</b>      | <b>0.3</b>  |
| of which:                                    |                    |            |                    |            |                    |            |                    |            |                   |             |                   |             |                   |             |                   |             |                   |             |
| Nonbanking Legal Entities                    | 16 236             | 1.1        | 10 959             | 0.1        | 24 119             | 0.2        | 41 640             | 0.3        | 5 937             | 0.2         | 9 617             | 0.6         | 3 690             | 0.7         | 9 538             | 0.7         | 3 698             | 0.1         |
| Individuals                                  | 6 540              | 2.8        | 147                | 2.2        | 1 276              | 0.7        | 2 933              | 0.4        | 574               | 1.0         | 942               | 0.8         | 373               | 1.0         | 4                 | 0.9         | 656               | 1.0         |
| <b>Deposits - total in OFC</b>               | <b>177 877</b>     | <b>3.8</b> | <b>220 507</b>     | <b>4.2</b> | <b>263 755</b>     | <b>2.9</b> | <b>466 144</b>     | <b>2.2</b> | <b>35 501</b>     | <b>3.2</b>  | <b>47 094</b>     | <b>3.1</b>  | <b>350 543</b>    | <b>10.2</b> | <b>16 085</b>     | <b>3.1</b>  | <b>21 124</b>     | <b>3.4</b>  |
| <b>Demand Deposits</b>                       | <b>2 531</b>       | <b>0.0</b> | <b>301</b>         | <b>0.0</b> | <b>537</b>         | <b>0.0</b> | <b>919</b>         | <b>0.0</b> | <b>18</b>         | <b>0.0</b>  | <b>18</b>         | <b>0.0</b>  | <b>39</b>         | <b>0.0</b>  | <b>1</b>          | <b>0.1</b>  | <b>4</b>          | <b>0.0</b>  |
| 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        | 18                | 0.0         | 18                | 0.0         | 39                | 0.0         | 1                 | 0.1         | 4                 | 0.0         |
| <b>Time, Saving Deposits</b>                 | <b>175 345</b>     | <b>3.8</b> | <b>220 207</b>     | <b>4.2</b> | <b>263 218</b>     | <b>2.9</b> | <b>465 225</b>     | <b>2.2</b> | <b>35 483</b>     | <b>2.6</b>  | <b>47 075</b>     | <b>2.9</b>  | <b>350 504</b>    | <b>10.2</b> | <b>16 084</b>     | <b>3.0</b>  | <b>21 119</b>     | <b>3.4</b>  |
| of which:                                    |                    |            |                    |            |                    |            |                    |            |                   |             |                   |             |                   |             |                   |             |                   |             |
| Nonbanking Legal Entities                    | 136 345            | 4.6        | 182 255            | 5.0        | 190 663            | 3.6        | 368 257            | 2.6        | 26 770            | 3.1         | 44 141            | 3.0         | 348 618           | 10.3        | 13 411            | 3.5         | 19 188            | 3.6         |
| Individuals                                  | 39 000             | 1.3        | 37 952             | 0.6        | 72 555             | 0.9        | 96 967             | 0.7        | 8 714             | 0.9         | 2 935             | 0.8         | 1 885             | 0.8         | 2 673             | 0.6         | 1 445             | 0.8         |
| <b>Conditional Deposits</b>                  | <b>0</b>           | <b>0.0</b> | <b>0</b>           | <b>0.0</b> | <b>0</b>           | <b>0.0</b> | <b>0</b>           | <b>0.0</b> | <b>0</b>          | <b>0.0</b>  | <b>0</b>          | <b>0.0</b>  | <b>0</b>          | <b>0.0</b>  | <b>0</b>          | <b>0.0</b>  | <b>0</b>          | <b>0.0</b>  |
| 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*              |            | 06.22             |            | 07.22             |            | 08.22**           |            | 09.22             |            | 10.22             |            |
|--|--------------------|------------|--------------------|------------|--------------------|------------|--------------------|------------|-------------------|------------|-------------------|------------|-------------------|------------|-------------------|------------|-------------------|------------|
|  | mln.KZT            | %          | mln.KZT            | %          | mln.KZT            | %          | mln.KZT            | %          | mln.KZT           | %          | mln.KZT           | %          | mln.KZT           | %          | mln.KZT           | %          | mln.KZT           | %          |
| <b>Current Accounts in national currency</b> | <b>254 360 070</b> | <b>0.3</b> | <b>318 252 799</b> | <b>0.1</b> | <b>382 520 654</b> | <b>0.1</b> | <b>580 295 009</b> | <b>0.1</b> | <b>69 521 886</b> | <b>0.1</b> | <b>69 298 565</b> | <b>0.1</b> | <b>77 730 834</b> | <b>0.1</b> | <b>78 366 857</b> | <b>0.1</b> | <b>72 891 476</b> | <b>0.1</b> |
| of which:                                    |                    |            |                    |            |                    |            |                    |            |                   |            |                   |            |                   |            |                   |            |                   |            |
| <b>Nonbanking Legal Entities</b>             | <b>215 892 371</b> | <b>0.3</b> | <b>265 967 978</b> | <b>0.1</b> | <b>304 981 782</b> | <b>0.1</b> | <b>441 173 659</b> | <b>0.1</b> | <b>54 811 164</b> | <b>0.1</b> | <b>54 857 909</b> | <b>0.1</b> | <b>61 604 709</b> | <b>0.1</b> | <b>62 527 583</b> | <b>0.1</b> | <b>56 781 451</b> | <b>0.1</b> |
| 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        | 1 266 380         | 2.7        | 1 208 793         | 3.0        | 1 295 401         | 2.9        | 1 490 324         | 3.0        | 1 180 501         | 3.3        |
| without accrual Interest Rates               | 162 542 777        | 0.0        | 252 368 204        | 0.0        | 283 585 001        | 0.0        | 416 306 015        | 0.0        | 53 544 784        | 0.0        | 53 649 115        | 0.0        | 60 309 308        | 0.0        | 61 037 259        | 0.0        | 55 600 950        | 0.0        |
| <b>Individuals</b>                           | <b>38 467 699</b>  | <b>0.1</b> | <b>52 284 821</b>  | <b>0.0</b> | <b>77 538 872</b>  | <b>0.0</b> | <b>139 121 350</b> | <b>0.0</b> | <b>14 710 722</b> | <b>0.0</b> | <b>14 440 657</b> | <b>0.0</b> | <b>16 126 124</b> | <b>0.0</b> | <b>15 839 274</b> | <b>0.0</b> | <b>16 110 025</b> | <b>0.0</b> |
| 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        | 14 710 722        | 0.0        | 14 440 657        | 0.0        | 16 126 124        | 0.0        | 15 839 274        | 0.0        | 16 110 025        | 0.0        |
| <b>Current Accounts in CFC</b>               | <b>55 431 060</b>  | <b>0.0</b> | <b>58 098 713</b>  | <b>0.0</b> | <b>53 815 804</b>  | <b>0.0</b> | <b>77 746 002</b>  | <b>0.0</b> | <b>7 306 735</b>  | <b>0.0</b> | <b>7 295 291</b>  | <b>0.0</b> | <b>7 678 581</b>  | <b>0.0</b> | <b>8 281 227</b>  | <b>0.0</b> | <b>7 918 732</b>  | <b>0.0</b> |
| of which:                                    |                    |            |                    |            |                    |            |                    |            |                   |            |                   |            |                   |            |                   |            |                   |            |
| <b>Nonbanking Legal Entities</b>             | <b>48 761 876</b>  | <b>0.0</b> | <b>49 918 388</b>  | <b>0.0</b> | <b>45 598 173</b>  | <b>0.0</b> | <b>69 129 805</b>  | <b>0.0</b> | <b>6 480 517</b>  | <b>0.0</b> | <b>6 467 714</b>  | <b>0.0</b> | <b>6 849 370</b>  | <b>0.0</b> | <b>7 358 960</b>  | <b>0.0</b> | <b>7 068 133</b>  | <b>0.0</b> |
| 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        | 6 480 517         | 0.0        | 6 467 714         | 0.0        | 6 849 370         | 0.0        | 7 358 960         | 0.0        | 7 068 133         | 0.0        |
| <b>Individuals</b>                           | <b>6 669 184</b>   | <b>0.0</b> | <b>8 180 325</b>   | <b>0.0</b> | <b>8 217 631</b>   | <b>0.0</b> | <b>8 616 197</b>   | <b>0.0</b> | <b>826 218</b>    | <b>0.0</b> | <b>827 576</b>    | <b>0.0</b> | <b>829 211</b>    | <b>0.0</b> | <b>922 267</b>    | <b>0.0</b> | <b>850 599</b>    | <b>0.0</b> |
| 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        | 826 218           | 0.0        | 827 576           | 0.0        | 829 211           | 0.0        | 922 267           | 0.0        | 850 599           | 0.0        |
| <b>Current Accounts in OFC</b>               | <b>6 107 985</b>   | <b>0.1</b> | <b>7 038 696</b>   | <b>0.0</b> | <b>7 621 292</b>   | <b>0.0</b> | <b>11 515 722</b>  | <b>0.0</b> | <b>1 286 438</b>  | <b>0.0</b> | <b>1 258 435</b>  | <b>0.0</b> | <b>1 658 135</b>  | <b>0.0</b> | <b>1 580 729</b>  | <b>0.0</b> | <b>1 482 926</b>  | <b>0.0</b> |
| of which:                                    |                    |            |                    |            |                    |            |                    |            |                   |            |                   |            |                   |            |                   |            |                   |            |
| <b>Nonbanking Legal Entities</b>             | <b>5 598 924</b>   | <b>0.1</b> | <b>6 444 852</b>   | <b>0.0</b> | <b>6 833 047</b>   | <b>0.0</b> | <b>10 085 391</b>  | <b>0.0</b> | <b>1 102 171</b>  | <b>0.0</b> | <b>1 107 436</b>  | <b>0.0</b> | <b>1 498 911</b>  | <b>0.0</b> | <b>1 423 550</b>  | <b>0.0</b> | <b>1 345 323</b>  | <b>0.0</b> |
| of which:                                    |                    |            |                    |            |                    |            |                    |            |                   |            |                   |            |                   |            |                   |            |                   |            |
| with accrual Interest Rates                  | 1 889 211          | 0.3        | 32 663             | 0.3        | 26 145             | 0.2        | 48 672             | 0.3        | 39 898            | 0.6        | 39 506            | 0.3        | 1 043             | 0.1        | 6 113             | 0.1        | 7 165             | 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        | 1 062 273         | 0.0        | 1 067 929         | 0.0        | 1 497 869         | 0.0        | 1 422 938         | 0.0        | 1 338 158         | 0.0        |
| <b>Individuals</b>                           | <b>509 061</b>     | <b>0.0</b> | <b>593 844</b>     | <b>0.0</b> | <b>788 245</b>     | <b>0.0</b> | <b>1 430 331</b>   | <b>0.0</b> | <b>184 267</b>    | <b>0.0</b> | <b>151 000</b>    | <b>0.0</b> | <b>159 224</b>    | <b>0.0</b> | <b>157 180</b>    | <b>0.0</b> | <b>137 603</b>    | <b>0.0</b> |
| 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        | 184 267           | 0.0        | 151 000           | 0.0        | 159 224           | 0.0        | 157 180           | 0.0        | 137 603           | 0.0        |

\* including final turnovers

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

II. Key monetary indicators

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

mln. of KZT, end of period

|  | 2018             | 2019             | 2020             | 2021*             | 06.22             | 07.22             | 08.22             | 09.22             | 10.22             |
|--|------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Deposits - total in national currency</b>         | <b>5 236 375</b> | <b>6 239 835</b> | <b>7 975 113</b> | <b>10 386 834</b> | <b>10 656 645</b> | <b>11 368 178</b> | <b>11 476 616</b> | <b>12 225 655</b> | <b>12 537 871</b> |
| <b>Demand Deposits</b>                               | <b>9 586</b>     | <b>8 577</b>     | <b>6 464</b>     | <b>7 056</b>      | <b>7 638</b>      | <b>7 937</b>      | <b>7 115</b>      | <b>7 041</b>      | <b>6 938</b>      |
| of which:  |                  |                  |                  |                   |                   |                   |                   |                   |                   |
| Nonbanking Legal Entities                            | 2 968            | 1 207            | 784              | 873               | 513               | 513               | 513               | 463               | 504               |
| Individuals  | 6 618            | 7 371            | 5 681            | 6 183             | 7 125             | 7 423             | 6 602             | 6 578             | 6 434             |
| <b>Time, Saving, Conditional Deposits</b>            | <b>5 226 790</b> | <b>6 231 257</b> | <b>7 968 649</b> | <b>10 379 778</b> | <b>10 649 007</b> | <b>11 360 241</b> | <b>11 469 501</b> | <b>12 218 620</b> | <b>12 530 938</b> |
| of which:  |                  |                  |                  |                   |                   |                   |                   |                   |                   |
| Nonbanking Legal Entities                            | 2 000 954        | 1 855 771        | 2 666 589        | 3 576 273         | 3 446 225         | 3 899 913         | 3 873 262         | 4 336 957         | 4 386 592         |
| Individuals  | 3 225 836        | 4 375 487        | 5 302 060        | 6 803 505         | 7 202 782         | 7 460 328         | 7 596 239         | 7 881 663         | 8 144 346         |
| <b>Deposits - total in foreign currency</b>          | <b>5 664 456</b> | <b>4 902 542</b> | <b>5 443 824</b> | <b>6 017 136</b>  | <b>5 979 447</b>  | <b>6 118 544</b>  | <b>6 380 565</b>  | <b>6 431 191</b>  | <b>6 262 383</b>  |
| <b>Demand Deposits</b>                               | <b>10 470</b>    | <b>7 209</b>     | <b>18 580</b>    | <b>13 611</b>     | <b>14 391</b>     | <b>12 554</b>     | <b>13 281</b>     | <b>12 672</b>     | <b>12 098</b>     |
| of which:  |                  |                  |                  |                   |                   |                   |                   |                   |                   |
| Nonbanking Legal Entities                            | 1 211            | 1 364            | 914              | 1 121             | 2 008             | 1 957             | 1 992             | 1 526             | 1 556             |
| Individuals  | 9 259            | 5 845            | 17 665           | 12 491            | 12 383            | 10 597            | 11 290            | 11 146            | 10 542            |
| <b>Time, Saving, Conditional Deposits</b>            | <b>5 653 986</b> | <b>4 895 333</b> | <b>5 425 245</b> | <b>6 003 525</b>  | <b>5 965 056</b>  | <b>6 105 990</b>  | <b>6 367 284</b>  | <b>6 418 519</b>  | <b>6 250 285</b>  |
| of which:  |                  |                  |                  |                   |                   |                   |                   |                   |                   |
| Nonbanking Legal Entities                            | 1 615 227        | 1 354 753        | 1 609 244        | 1 903 704         | 1 944 508         | 2 058 599         | 2 375 636         | 2 452 508         | 2 336 628         |
| Individuals  | 4 038 759        | 3 540 580        | 3 816 001        | 4 099 821         | 4 020 548         | 4 047 391         | 3 991 648         | 3 966 011         | 3 913 657         |
| <b>Current accounts - total in national currency</b> | <b>2 260 898</b> | <b>2 917 218</b> | <b>3 558 101</b> | <b>4 462 751</b>  | <b>4 211 695</b>  | <b>4 151 369</b>  | <b>4 094 221</b>  | <b>4 052 806</b>  | <b>4 213 013</b>  |
| of which:  |                  |                  |                  |                   |                   |                   |                   |                   |                   |
| Nonbanking Legal Entities                            | 1 629 525        | 1 939 839        | 2 239 496        | 2 593 102         | 2 612 094         | 2 602 090         | 2 602 445         | 2 498 972         | 2 676 044         |
| Individuals  | 631 373          | 977 379          | 1 318 606        | 1 869 649         | 1 599 601         | 1 549 279         | 1 491 776         | 1 553 835         | 1 536 969         |
| <b>Current accounts - total in foreign currency</b>  | <b>1 815 320</b> | <b>2 299 554</b> | <b>2 283 173</b> | <b>2 724 491</b>  | <b>3 054 291</b>  | <b>3 358 823</b>  | <b>3 421 233</b>  | <b>3 417 468</b>  | <b>3 591 645</b>  |
| of which:  |                  |                  |                  |                   |                   |                   |                   |                   |                   |
| Nonbanking Legal Entities                            | 1 639 948        | 2 072 644        | 2 002 337        | 2 318 049         | 2 616 216         | 2 931 811         | 2 968 617         | 3 010 921         | 3 173 275         |
| Individuals  | 175 372          | 226 909          | 280 836          | 406 442           | 438 075           | 427 012           | 452 615           | 406 547           | 418 370           |

\* 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               |
| <b>2018</b> | <b>8 765 889</b>                | <b>4 581 876</b> | <b>4 184 014</b> | <b>1 089 846</b>                    | <b>799 444</b>   | <b>290 402</b> | <b>13 066</b>        | <b>4 426</b> | <b>8 640</b> | <b>7 662 977</b>         | <b>3 778 005</b> | <b>1 715 761</b> | <b>2 062 244</b> | <b>3 884 972</b> |
| <b>2019</b> | <b>9 301 733</b>                | <b>5 416 416</b> | <b>3 885 317</b> | <b>1 281 898</b>                    | <b>1 005 137</b> | <b>276 761</b> | <b>7 378</b>         | <b>6 141</b> | <b>1 237</b> | <b>8 012 456</b>         | <b>4 405 138</b> | <b>2 001 660</b> | <b>2 403 478</b> | <b>3 607 318</b> |
| <b>2020</b> | <b>10 921 376</b>               | <b>6 694 078</b> | <b>4 227 298</b> | <b>1 707 709</b>                    | <b>1 351 210</b> | <b>356 498</b> | <b>11 749</b>        | <b>9 117</b> | <b>2 632</b> | <b>9 201 918</b>         | <b>5 333 751</b> | <b>2 313 060</b> | <b>3 020 691</b> | <b>3 868 167</b> |
| <b>2021</b> | <b>13 404 792</b>               | <b>8 759 828</b> | <b>4 644 964</b> | <b>2 400 614</b>                    | <b>1 909 808</b> | <b>490 806</b> | <b>4 485</b>         | <b>4 462</b> | <b>23</b>    | <b>10 999 694</b>        | <b>6 845 558</b> | <b>3 008 098</b> | <b>3 837 460</b> | <b>4 154 136</b> |
| <b>2021</b> |                                 |                  |                  |                                     |                  |                |                      |              |              |                          |                  |                  |                  |                  |
| 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        |
| <b>2022</b> |                                 |                  |                  |                                     |                  |                |                      |              |              |                          |                  |                  |                  |                  |
| 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        |
| III         | 14 661 383                      | 9 586 727        | 5 074 657        | 2 475 045                           | 1 629 657        | 845 388        | 3 737                | 3 711        | 26           | 12 182 602               | 7 953 359        | 3 623 113        | 4 330 247        | 4 229 242        |
| <b>2022</b> |                                 |                  |                  |                                     |                  |                |                      |              |              |                          |                  |                  |                  |                  |
| 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        |
| 09.22       | 14 661 383                      | 9 586 727        | 5 074 657        | 2 475 045                           | 1 629 657        | 845 388        | 3 737                | 3 711        | 26           | 12 182 602               | 7 953 359        | 3 623 113        | 4 330 247        | 4 229 242        |
| 10.22       | 15 107 601                      | 9 856 735        | 5 250 867        | 2 508 099                           | 1 623 833        | 884 266        | 3 368                | 3 343        | 26           | 12 596 134               | 8 229 559        | 3 737 162        | 4 492 396        | 4 366 575        |

\* including Accounts of Residents and Nonresidents

## II.Key monetary indicators

## 2.21. Deposits of Individuals\* in Banks entering in System of Collective Warranting as of 01.11.2022.

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                             | 4 778 985                       | 2 506 060 | 2 272 925 | 792 025                             | 561 384 | 230 641 | 1 674                | 1 673 | 1  | 3 985 286                | 1 943 003 | 1 853 298  | 89 705    | 2 042 283 | 31.6  |
| "Kaspi Bank" JSC   | 3 286 986                       | 2 818 973 | 468 013   | 609 669                             | 597 903 | 11 765  | 1                    | 1     | 0  | 2 677 317                | 2 221 069 | 615 781    | 1 605 288 | 456 248   | 21.8  |
| "Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC   | 2 036 635                       | 2 036 635 |           | 34 747                              | 34 747  |         |                      |       |    | 2 001 887                | 2 001 887 |            | 2 001 887 |           | 13.5  |
| "BEREKE BANK" JSC  | 162 216                         | 136 099   | 26 117    | 36 360                              | 21 801  | 14 559  | 308                  | 306   | 3  | 125 548                  | 113 992   | 25 055     | 88 938    | 11 555    | 1.1   |
| "ForteBank" JSC  | 704 966                         | 327 911   | 377 055   | 157 269                             | 95 295  | 61 973  | 76                   | 76    |    | 547 621                  | 232 540   | 212 507    | 20 033    | 315 081   | 4.7   |
| "Bank CenterCredit" JSC  | 1 435 787                       | 709 437   | 726 350   | 334 295                             | 126 278 | 208 017 | 36                   | 34    | 2  | 1 101 456                | 583 125   | 161 353    | 421 772   | 518 331   | 9.5   |
| "Eurasian Bank" JSC  | 740 433                         | 387 672   | 352 761   | 198 194                             | 44 899  | 153 295 | 12                   | 3     | 9  | 542 227                  | 342 771   | 153 822    | 188 949   | 199 456   | 4.9   |
| "First Heartland Jysan Bank" JSC                                   | 612 220                         | 367 302   | 244 918   | 120 771                             | 68 558  | 52 213  | 20                   | 20    |    | 491 429                  | 298 724   | 273 582    | 25 142    | 192 705   | 4.1   |
| "Bank RBK" Bank" JSC   | 423 370                         | 159 625   | 263 746   | 63 909                              | 16 622  | 47 287  | 0                    | 0     |    | 359 462                  | 143 002   | 123 498    | 19 505    | 216 459   | 2.8   |
| "Altyn Bank" JSC (China Citic Bank Corporation Ltd )               | 287 410                         | 92 194    | 195 216   | 67 253                              | 14 692  | 52 562  | 7                    | 1     | 5  | 220 150                  | 77 501    | 73 360     | 4 141     | 142 649   | 1.9   |
| "Nurbank" JSC  | 139 708                         | 78 104    | 61 604    | 17 730                              | 12 698  | 5 032   | 1 229                | 1 228 | 0  | 120 749                  | 64 178    | 51 901     | 12 277    | 56 571    | 0.9   |
| "Home Credit Bank" JSC   | 193 259                         | 169 218   | 24 041    | 11 494                              | 9 399   | 2 094   |                      |       |    | 181 766                  | 159 819   | 153 373    | 6 446     | 21 947    | 1.3   |
| "VTB Bank" SB JSC  | 14 943                          | 13 390    | 1 553     | 2 034                               | 1 195   | 838     |                      |       |    | 12 909                   | 12 195    | 10 331     | 1 864     | 715       | 0.1   |
| AB "Kazakhstan Ziraat International Bank" KSC                      | 15 219                          | 2 589     | 12 630    | 6 849                               | 948     | 5 901   | 5                    | 1     | 4  | 8 365                    | 1 640     | 1 640      |           | 6 725     | 0.1   |
| "Citibank Kazakhstan" JSC  | 3                               | 3         | 0         | 3                                   | 3       | 0       |                      |       |    |                          |           |            |           |           | 0.0   |
| "Bank Freedom Finance Kazakhstan" JSC                              | 249 552                         | 45 575    | 203 977   | 38 265                              | 12 269  | 25 996  | 1                    | 1     |    | 211 286                  | 33 305    | 26 855     | 6 450     | 177 980   | 1.7   |
| "Shinhan Bank Kazakhstan" JSC                                      | 11 867                          | 1 431     | 10 436    | 3 307                               | 626     | 2 682   |                      |       |    | 8 559                    | 805       | 805        |           | 7 754     | 0.1   |
| "Kazakhstan Industrial and Commercial Bank of China in Almaty" JSC | 6 110                           | 243       | 5 868     | 6 068                               | 243     | 5 826   |                      |       |    | 42                       |           |            |           | 42        | 0.0   |
| "Bank of China Kazakhstan" SB JSC                                  | 4 135                           | 3 125     | 1 011     | 4 060                               | 3 122   | 937     | 0                    |       | 0  | 75                       | 3         | 3          |           | 73        | 0.0   |
| "Islamic bank "Zaman-Bank" JSC                                     | 171                             | 29        | 142       | 171                                 | 29      | 142     |                      |       |    |                          |           |            |           |           | 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**, % |
| <b>2018</b> | <b>62 263 672</b>                | <b>8.79</b>                 | <b>96.94</b>     | --             | --                          | --               | --                           | --                          | <b>745 358</b>   | <b>8.47</b>                 | --             | --                          | <b>108 085</b>       | <b>0.35</b>                 |
| <b>2019</b> | <b>31 422 765</b>                | <b>9.36</b>                 | <b>96.75</b>     | --             | --                          | --               | <b>17 393</b>                | <b>9.73</b>                 | <b>1 320 358</b> | <b>8.73</b>                 | --             | --                          | <b>108 876</b>       | <b>0.35</b>                 |
| <b>2020</b> | <b>14 313 763</b>                | <b>10.09</b>                | <b>96.05</b>     | <b>319 363</b> | <b>10.71</b>                | <b>91.06</b>     | <b>35 630</b>                | <b>11.07</b>                | <b>2 415 761</b> | <b>10.44</b>                | --             | --                          | <b>963 221</b>       | <b>0.41</b>                 |
| <b>2021</b> | <b>22 310 231</b>                | <b>9.53</b>                 | <b>98.04</b>     | <b>143 727</b> | <b>9.29</b>                 | <b>91.80</b>     | <b>183 979</b>               | <b>10.63</b>                | <b>2 086 353</b> | <b>10.28</b>                | --             | --                          | <b>287 466</b>       | <b>5.02</b>                 |
| <b>2021</b> |                                  |                             |                  |                |                             |                  |                              |                             |                  |                             |                |                             |                      |                             |
| 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                        |
| <b>2022</b> |                                  |                             |                  |                |                             |                  |                              |                             |                  |                             |                |                             |                      |                             |
| 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                        |
| III         | 5 294 721                        | 14.60                       | 98.91            | 104 849        | 14.63                       | 87.47            | 137 100                      | 13.92                       | 882 750          | 14.08                       | 157 096        | 14.99                       | 23 221               | 2.45                        |
| <b>2022</b> |                                  |                             |                  |                |                             |                  |                              |                             |                  |                             |                |                             |                      |                             |
| 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                        |
| 09.22       | 1 722 179                        | 14.48                       | 98.90            | --             | --                          | --               | 137 100                      | 13.92                       | 40 304           | 13.96                       | 82 722         | 15.13                       | 10 615               | 2.99                        |
| 10.22       | 1 149 572                        | 14.49                       | 98.90            | --             | --                          | --               | 78 003                       | 14.06                       | --               | --                          | 244 441        | 15.40                       | 9 518                | 1.83                        |

\*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          |                   |                  |                  |        |                   |                   |              |
| <b>2018</b> | <b>149 684 923</b>           | <b>54 023 014</b> | <b>5 165 080</b> | --               | --     | <b>33 351 797</b> | <b>57 143 592</b> | <b>1 440</b> |
| <b>2019</b> | <b>139 735 516</b>           | <b>45 873 343</b> | <b>6 682 245</b> | --               | --     | <b>29 266 497</b> | <b>57 913 431</b> | --           |
| <b>2020</b> | <b>107 462 389</b>           | <b>55 404 245</b> | <b>7 646 731</b> | <b>2 559 391</b> | --     | <b>19 129 777</b> | <b>22 721 727</b> | <b>517</b>   |
| <b>2021</b> | <b>34 599 954</b>            | <b>22 312 332</b> | <b>2 292 646</b> | <b>1 465 496</b> | --     | <b>507 709</b>    | <b>8 021 772</b>  | --           |
| <b>2021</b> |                              |                   |                  |                  |        |                   |                   |              |
| 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         | --           |
| <b>2022</b> |                              |                   |                  |                  |        |                   |                   |              |
| 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         | --           |
| III         | 4 060 218                    | 1 212 255         | 334 453          | 20 589           | --     | 37 881            | 2 455 041         | --           |
| <b>2022</b> |                              |                   |                  |                  |        |                   |                   |              |
| 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           | --           |
| 09.22       | 1 031 590                    | 259 525           | 133 227          | 9 542            | --     | 10 224            | 619 071           | --           |
| 10.22       | 1 119 657                    | 140 785           | 311 608          | 7 862            | --     | 31 680            | 627 722           | --           |

\* excluding NBK notes sold through Invest Online since March 2018

## III. Financial markets

## 3.3. Structure of Government Securities in Circulation

mln. of KZT, end of period

|             | Government Securities, total | of which:        |             |                   |                       |            |                |             |                |             |                  |            |                  |            |            |            | Municipal Securities |
|-------------|------------------------------|------------------|-------------|-------------------|-----------------------|------------|----------------|-------------|----------------|-------------|------------------|------------|------------------|------------|------------|------------|----------------------|
|             |                              | NBK Notes        |             |                   | Government Securities |            |                |             |                |             |                  |            |                  |            |            |            |                      |
|             |                              |                  |             |                   | Total                 | Euronotes  |                | MEKKAM      |                | MEOKAM      |                  | MEUKAM     |                  | MEUZHKAM   |            | METIKAM    |                      |
|             |                              | sale             | sale*       | %**               | sale                  | sale       | %**            | sale        | %**            | sale        | %**              | sale       | %**              | sale       | %**        | sale       |                      |
| <b>2018</b> | <b>10 926 275</b>            | <b>3 521 623</b> | <b>8.6</b>  | <b>7 215 579</b>  | <b>1 202 700</b>      | <b>5.3</b> | --             | --          | <b>782 321</b> | <b>9.3</b>  | <b>3 867 393</b> | <b>7.8</b> | <b>1 363 164</b> | <b>0.0</b> | <b>0.0</b> | <b>0.0</b> | <b>189 073</b>       |
| <b>2019</b> | <b>11 846 565</b>            | <b>3 418 560</b> | <b>9.8</b>  | <b>8 212 783</b>  | <b>1 202 700</b>      | <b>5.3</b> | --             | --          | <b>710 897</b> | <b>9.6</b>  | <b>4 969 022</b> | <b>8.1</b> | <b>1 330 164</b> | <b>0.0</b> | <b>0.0</b> | <b>0.0</b> | <b>215 221</b>       |
| <b>2020</b> | <b>14 663 211</b>            | <b>2 927 277</b> | <b>10.2</b> | <b>10 679 995</b> | <b>1 202 700</b>      | <b>5.3</b> | <b>319 363</b> | <b>10.7</b> | <b>678 220</b> | <b>9.6</b>  | <b>7 193 549</b> | <b>8.9</b> | <b>1 286 164</b> | <b>0.0</b> | <b>0.0</b> | <b>0.0</b> | <b>1 055 938</b>     |
| <b>2021</b> | <b>15 457 733</b>            | <b>2 102 538</b> | <b>10.0</b> | <b>12 214 633</b> | <b>1 202 700</b>      | <b>5.3</b> | <b>143 727</b> | <b>9.3</b>  | <b>607 460</b> | <b>10.0</b> | <b>9 056 005</b> | <b>9.2</b> | <b>1 204 741</b> | <b>0.0</b> | <b>0.0</b> | <b>0.0</b> | <b>1 140 562</b>     |
| <b>2021</b> |                              |                  |             |                   |                       |            |                |             |                |             |                  |            |                  |            |            |            |                      |
| 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            |
| <b>2022</b> |                              |                  |             |                   |                       |            |                |             |                |             |                  |            |                  |            |            |            |                      |
| 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            |
| III         | 16 701 670                   | 1 722 179        | 14.9        | 13 873 301        | 1 202 700             | 5.3        | 175 876        | 13.5        | 824 881        | 12.5        | 10 341 880       | 9.8        | 1 170 869        | 0.0        | 157 097    | 12.2       | 1 106 190            |
| <b>2022</b> |                              |                  |             |                   |                       |            |                |             |                |             |                  |            |                  |            |            |            |                      |
| 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            |
| 09.22       | 16 701 670                   | 1 722 179        | 15.5        | 13 873 301        | 1 202 700             | 5.3        | 175 876        | 13.6        | 824 881        | 12.6        | 10 341 880       | 9.8        | 1 170 869        | 0.0        | 157 097    | 10.9       | 1 106 190            |
| 10.22       | 16 430 918                   | 1 149 572        | 15.5        | 14 167 437        | 1 202 700             | 5.3        | 175 876        | 13.6        | 980 886        | 12.9        | 10 314 432       | 9.8        | 1 092 007        | 0.0        | 401 538    | 14.6       | 1 113 909            |

\* 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   |   |
| <b>09.22</b>   |   |                  |                       |                    |                         |               |                  |                |                         |                     |               |   |
| <b>Residents</b>   | <b>16 308 601</b>                               | <b>2 969 051</b> | <b>1 992 920</b>      | <b>19 585</b>      | <b>918 290</b>          | <b>38 255</b> | <b>2 848 643</b> | <b>93 644</b>  | <b>912 303</b>          | <b>1 835 221</b>    | <b>7 476</b>  | <b>6 770</b>  |
| Government   | 410 108   | 98 901           | 98 901                | 0                  | 0                       | 0             | 100 000          | 0              | 0                       | 100 000             | 0             | 0   |
| Regional and local governments                               | 0   | 0                | 0                     | 0                  | 0                       | 0             | 0                | 0              | 0                       | 0                   | 0             | 0   |
| National Bank  | 511 874   | 0                | 0                     | 0                  | 0                       | 0             | 0                | 0              | 0                       | 0                   | 0             | 0   |
| Other depository institutions                                | 4 080 419                                       | 2 327 554        | 1 476 797             | 5 073              | 814 591                 | 31 094        | 2 199 110        | 93 644         | 807 021                 | 1 298 445           | 0             | 6 167   |
| Other financial institutions                                 | 10 758 357                                      | 370 114          | 315 630               | 14 268             | 38 528                  | 1 688         | 206 329          | 0              | 41 519                  | 162 037             | 2 773         | 604   |
| Public non-financial organizations                           | 313 391   | 59 850           | 54 862                | 0                  | 4 987                   | 0             | 232 460          | 0              | 4 991                   | 227 468             | 0             | 0   |
| Domestic non-financial organizations                         | 218 290   | 109 659          | 43 878                | 244                | 60 064                  | 5 473         | 106 526          | 0              | 58 652                  | 43 171              | 4 703         | 0   |
| Nonprofit Institutions                                       | 4 421   | 2 853            | 2 853                 | 0                  | 0                       | 0             | 4 025            | 0              | 0                       | 4 025               | 0             | 0   |
| Households   | 11 740  | 120              | 0                     | 0                  | 120                     | 0             | 195              | 0              | 120                     | 74                  | 0             | 0   |
| unknown (information about the sub-account is not disclosed) | 0   | 0                | 0                     | 0                  | 0                       | 0             | 0                | 0              | 0                       | 0                   | 0             | 0   |
| <b>Nonresidents</b>  | <b>379 302</b>                                  | <b>99 154</b>    | <b>0</b>              | <b>79 514</b>      | <b>14 201</b>           | <b>5 439</b>  | <b>121 499</b>   | <b>5 455</b>   | <b>20 188</b>           | <b>90 000</b>       | <b>5 855</b>  | <b>0</b>  |
| <b>Total</b>   | <b>16 687 904</b>                               | <b>3 068 205</b> | <b>1 992 920</b>      | <b>99 098</b>      | <b>932 491</b>          | <b>43 695</b> | <b>2 970 142</b> | <b>99 098</b>  | <b>932 491</b>          | <b>1 925 221</b>    | <b>13 331</b> | <b>6 770</b>  |
| Depositors   | 4 513 015                                       | 2 251 115        | 1 402 385             | 5 073              | 812 563                 | 31 094        | 2 139 168        | 93 644         | 808 150                 | 1 237 375           | 0             | 5 954   |
| <b>10.22</b>   |   |                  |                       |                    |                         |               |                  |                |                         |                     |               |   |
| <b>Residents</b>   | <b>15 920 041</b>                               | <b>2 527 383</b> | <b>1 481 534</b>      | <b>32 707</b>      | <b>942 987</b>          | <b>70 155</b> | <b>2 896 545</b> | <b>109 620</b> | <b>948 918</b>          | <b>1 773 875</b>    | <b>64 132</b> | <b>6 746</b>  |
| Government   | 325 954   | 863              | 863                   | 0                  | 0                       | 0             | 100 000          | 0              | 0                       | 100 000             | 0             | 0   |
| Regional and local governments                               | 0   | 0                | 0                     | 0                  | 0                       | 0             | 0                | 0              | 0                       | 0                   | 0             | 0   |
| National Bank  | 519 715   | 0                | 0                     | 0                  | 0                       | 0             | 13 511           | 0              | 0                       | 13 511              | 0             | 0   |
| Other depository institutions                                | 3 813 414                                       | 1 920 321        | 1 118 757             | 16 927             | 783 711                 | 926           | 2 162 631        | 75 378         | 802 364                 | 1 284 513           | 376           | 6 142   |
| Other financial institutions                                 | 10 847 064                                      | 450 440          | 312 501               | 15 468             | 59 289                  | 63 181        | 376 691          | 24 796         | 56 567                  | 232 128             | 63 200        | 604   |
| Public non-financial organizations                           | 268 496   | 26 166           | 5 406                 | 0                  | 20 205                  | 555           | 79 429           | 0              | 13 613                  | 65 816              | 0             | 0   |
| Domestic non-financial organizations                         | 134 260   | 121 187          | 41 119                | 312                | 79 756                  | 0             | 145 447          | 0              | 76 347                  | 68 544              | 555           | 0   |
| Nonprofit Institutions                                       | 4 395   | 2 888            | 2 888                 | 0                  | 0                       | 0             | 4 050            | 0              | 0                       | 4 050               | 0             | 0   |
| Households   | 6 745   | 5 519            | 0                     | 0                  | 26                      | 5 493         | 14 785           | 9 446          | 26                      | 5 313               | 0             | 0   |
| unknown (information about the sub-account is not disclosed) | 0   | 0                | 0                     | 0                  | 0                       | 0             | 0                | 0              | 0                       | 0                   | 0             | 0   |
| <b>Nonresidents</b>  | <b>385 574</b>                                  | <b>143 972</b>   | <b>0</b>              | <b>91 944</b>      | <b>52 019</b>           | <b>8</b>      | <b>146 619</b>   | <b>15 030</b>  | <b>46 089</b>           | <b>80 000</b>       | <b>5 500</b>  | <b>0</b>  |
| <b>Total</b>   | <b>16 305 615</b>                               | <b>2 671 355</b> | <b>1 481 534</b>      | <b>124 651</b>     | <b>995 006</b>          | <b>70 164</b> | <b>3 043 164</b> | <b>124 651</b> | <b>995 006</b>          | <b>1 853 875</b>    | <b>69 632</b> | <b>6 746</b>  |
| Depositors   | 4 310 048                                       | 1 925 020        | 1 055 648             | 39 826             | 828 620                 | 926           | 2 154 068        | 80 443         | 837 630                 | 1 235 619           | 376           | 5 934   |

## 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 |   |
| <b>10.22</b>                                      |   |                  |                       |                    |                         |                            |                  |                |                |                         |                     |                |                            |   |
| <b>International securities</b>                   | <b>4 680 338</b>                                | <b>667 843</b>   | 3 411                 | <b>200 516</b>     | 156                     | 0                          | <b>463 760</b>   | <b>366 941</b> | <b>200 516</b> | <b>156</b>              | <b>12 971</b>       | <b>153 298</b> | 0                          | <b>5 604</b>  |
| <b>bonds (non-residents)</b>                      | <b>3 662 095</b>                                | <b>639 199</b>   | <b>3 411</b>          | <b>200 516</b>     | <b>100</b>              | <b>0</b>                   | <b>435 172</b>   | <b>352 250</b> | <b>200 516</b> | <b>100</b>              | <b>12 844</b>       | <b>138 791</b> | <b>0</b>                   | <b>0</b>  |
| Central Government                                | 38 032  | 3 411            | 3 411                 | 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                     | 203 039   | 11 145           | 0                     | 0                  | 0                       | 0                          | 11 145           | 9 740          | 0              | 0                       | 3 876               | 5 864          | 0                          | 0   |
| Other financial institutions                      | 756 822   | 63 537           | 0                     | 4 801              | 0                       | 0                          | 58 735           | 67 293         | 12 772         | 0                       | 465                 | 54 055         | 0                          | 0   |
| Public non-financial organizations                | 1 393   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Domestic non-financial organizations              | 28 429  | 41 069           | 0                     | 4 898              | 30                      | 0                          | 36 141           | 26 437         | 16 512         | 69                      | 8 264               | 1 591          | 0                          | 0   |
| Nonprofit institutions                            | 37 360  | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Households  | 65 477  | 24 247           | 0                     | 1 172              | 69                      | 0                          | 23 007           | 33 894         | 22 535         | 30                      | 0                   | 11 329         | 0                          | 0   |
| International organizations                       | 0   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| unknown (information about the sub-account is not | 0   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Nonresidents                                      | 2 531 544                                       | 495 789          | 0                     | 189 645            | 0                       | 0                          | 306 145          | 214 887        | 148 696        | 0                       | 238                 | 65 952         | 0                          | 0   |
| <b>RK bonds</b>                                   | <b>430 576</b>                                  | <b>19 114</b>    | <b>0</b>              | <b>0</b>           | <b>56</b>               | <b>0</b>                   | <b>19 057</b>    | <b>2 896</b>   | <b>0</b>       | <b>56</b>               | <b>128</b>          | <b>2 712</b>   | <b>0</b>                   | <b>5 604</b>  |
| Central Government                                | 0   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Other depository institutions                     | 109 516   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 5 604   |
| Other financial institutions                      | 165 487   | 16 752           | 0                     | 0                  | 0                       | 0                          | 16 752           | 1 114          | 0              | 0                       | 0                   | 1 114          | 0                          | 0   |
| Public non-financial organizations                | 71 935  | 946              | 0                     | 0                  | 0                       | 0                          | 946              | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Domestic non-financial organizations              | 31 161  | 1 327            | 0                     | 0                  | 30                      | 0                          | 1 297            | 1 539          | 0              | 27                      | 0                   | 1 512          | 0                          | 0   |
| Nonprofit institutions                            | 0   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Households  | 20 139  | 82               | 0                     | 0                  | 27                      | 0                          | 55               | 82             | 0              | 30                      | 48                  | 5              | 0                          | 0   |
| International organizations                       | 0   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| unknown (information about the sub-account is not | 0   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Nonresidents                                      | 32 337  | 8                | 0                     | 0                  | 0                       | 0                          | 8                | 161            | 0              | 0                       | 80                  | 81             | 0                          | 0   |
| <b>non-resident shares</b>                        | <b>510 478</b>                                  | <b>8 630</b>     | <b>0</b>              | <b>0</b>           | <b>0</b>                | <b>0</b>                   | <b>8 630</b>     | <b>11 265</b>  | <b>0</b>       | <b>0</b>                | <b>0</b>            | <b>11 265</b>  | <b>0</b>                   | <b>0</b>  |
| Other depository institutions                     | 91  | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Other financial institutions                      | 157 556   | 666              | 0                     | 0                  | 0                       | 0                          | 666              | 654            | 0              | 0                       | 0                   | 654            | 0                          | 0   |
| Public non-financial organizations                | 15 392  | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Domestic non-financial organizations              | 9 797   | 5 495            | 0                     | 0                  | 0                       | 0                          | 5 495            | 7 143          | 0              | 0                       | 0                   | 7 143          | 0                          | 0   |
| Nonprofit institutions                            | 6   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Households  | 309 972   | 975              | 0                     | 0                  | 0                       | 0                          | 975              | 2 540          | 0              | 0                       | 0                   | 2 540          | 0                          | 0   |
| unknown (information about the sub-account is not | 0   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Nonresidents                                      | 17 664  | 1 493            | 0                     | 0                  | 0                       | 0                          | 1 493            | 928            | 0              | 0                       | 0                   | 928            | 0                          | 0   |
| <b>investment unit (nonresidents)</b>             | <b>77 188</b>                                   | <b>900</b>       | <b>0</b>              | <b>0</b>           | <b>0</b>                | <b>0</b>                   | <b>900</b>       | <b>530</b>     | <b>0</b>       | <b>0</b>                | <b>0</b>            | <b>530</b>     | <b>0</b>                   | <b>0</b>  |
| Other depository institutions                     | 1   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Other financial institutions                      | 15 701  | 98               | 0                     | 0                  | 0                       | 0                          | 98               | 187            | 0              | 0                       | 0                   | 187            | 0                          | 0   |
| Public non-financial organizations                | 55 379  | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Domestic non-financial organizations              | 958   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Nonprofit institutions                            | 0   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Households  | 4 842   | 669              | 0                     | 0                  | 0                       | 0                          | 669              | 343            | 0              | 0                       | 0                   | 343            | 0                          | 0   |
| Nonresidents                                      | 307   | 132              | 0                     | 0                  | 0                       | 0                          | 132              | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| <b>Shares</b>                                     | <b>265 226 468</b>                              | <b>1 477 480</b> | <b>15 796</b>         | <b>3 564</b>       | <b>6 648</b>            | <b>0</b>                   | <b>1 451 472</b> | <b>162 762</b> | <b>3 564</b>   | <b>6 648</b>            | <b>0</b>            | <b>152 550</b> | <b>0</b>                   | <b>2 627 558</b>  |
| <b>ordinary</b>                                   | <b>264 327 649</b>                              | <b>1 476 819</b> | <b>15 796</b>         | <b>3 553</b>       | <b>6 648</b>            | <b>0</b>                   | <b>1 450 822</b> | <b>161 450</b> | <b>3 553</b>   | <b>6 648</b>            | <b>0</b>            | <b>151 249</b> | <b>0</b>                   | <b>2 625 236</b>  |
| Central Government                                | 1   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Regional and local governments                    | 74 723 074                                      | 66 943           | 479                   | 0                  | 0                       | 0                          | 66 464           | 42             | 0              | 0                       | 0                   | 42             | 0                          | 80  |
| National Bank                                     | 294 656   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Other depository institutions                     | 58 210 493                                      | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 155 636   |
| Other financial institutions                      | 6 237 092                                       | 4 318            | 0                     | 0                  | 1 195                   | 0                          | 3 123            | 4 461          | 0              | 1 340                   | 0                   | 3 121          | 0                          | 122   |
| Public non-financial organizations                | 50 072 633                                      | 11 700           | 11 459                | 0                  | 0                       | 0                          | 242              | 77 311         | 0              | 0                       | 0                   | 77 311         | 0                          | 12 397  |
| Domestic non-financial organizations              | 47 126 942                                      | 1 371 886        | 368                   | 3 344              | 981                     | 0                          | 1 367 193        | 62 016         | 133            | 1 327                   | 0                   | 60 556         | 0                          | 2 017 313   |
| Nonprofit institutions                            | 20 301  | 3 118            | 3 118                 | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| Households  | 6 948 515                                       | 15 628           | 213                   | 209                | 2 362                   | 0                          | 12 845           | 11 892         | 3 420          | 3 050                   | 0                   | 5 423          | 0                          | 301 116   |
| International organizations                       | 0   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 0   |
| unknown (information about the sub-account is not | 932 857   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0              | 0              | 0                       | 0                   | 0              | 0                          | 6 343   |
| Nonresidents                                      | 19 761 085                                      | 3 225            | 160                   | 0                  | 2 110                   | 0                          | 956              | 5 729          | 0              | 931                     | 0                   | 4 798          | 0                          | 132 229   |

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 |   |              |
| <b>Preference</b>  | <b>898 819</b>                                  | <b>662</b>       | <b>0</b>              | <b>11</b>          | <b>0</b>                | <b>0</b>                   | <b>650</b>       | <b>1 313</b>     | <b>11</b>      | <b>0</b>                | <b>0</b>            | <b>0</b>         | <b>1 301</b>               | <b>0</b>  | <b>2 322</b> |
| Central Government                                       | 0   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 0   | 0            |
| Other depository institutions                            | 51 340  | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 0   | 0            |
| Other financial institutions                             | 152 832   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 0   | 0            |
| Public non-financial organizations                       | 14 783  | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 0   | 381          |
| Domestic non-financial organizations                     | 437 605   | 650              | 0                     | 0                  | 0                       | 0                          | 650              | 650              | 0              | 0                       | 0                   | 0                | 650                        | 0   | 996          |
| Nonprofit Institutions                                   | 37  | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 0   | 0            |
| Households   | 219 200   | 11               | 0                     | 10                 | 0                       | 0                          | 0                | 88               | 10             | 0                       | 0                   | 0                | 78                         | 0   | 22           |
| 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 known) | 3 073   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 0   | 921          |
| Nonresidents   | 19 948  | 1                | 0                     | 1                  | 0                       | 0                          | 0                | 574              | 1              | 0                       | 0                   | 0                | 573                        | 0   | 2            |
| <b>Corporate bonds</b>                                   | <b>22 725 725</b>                               | <b>1 359 915</b> | <b>509 856</b>        | <b>225</b>         | <b>67 067</b>           | <b>0</b>                   | <b>782 767</b>   | <b>1 245 995</b> | <b>225</b>     | <b>67 067</b>           | <b>30 527</b>       | <b>1 148 176</b> | <b>0</b>                   | <b>227 982</b>  |              |
| 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  | 0   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 0   | 0            |
| Other depository institutions                            | 4 129 293                                       | 88 376           | 48 551                | 0                  | 39 279                  | 0                          | 547              | 87 094           | 0              | 37 124                  | 27 450              | 22 520           | 0                          | 0   | 0            |
| Other financial institutions                             | 9 721 824                                       | 257 200          | 38 717                | 0                  | 12 829                  | 0                          | 205 654          | 232 945          | 0              | 12 823                  | 3 077               | 217 045          | 0                          | 0   | 0            |
| Public non-financial organizations                       | 3 224 467                                       | 411 803          | 410 903               | 0                  | 0                       | 0                          | 900              | 416 165          | 0              | 0                       | 0                   | 416 165          | 0                          | 220 771   | 0            |
| Domestic non-financial organizations                     | 1 722 736                                       | 554 446          | 10                    | 105                | 11 472                  | 0                          | 542 860          | 456 642          | 74             | 13 491                  | 0                   | 443 077          | 0                          | 0   | 0            |
| Nonprofit Institutions                                   | 411   | 107              | 107                   | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 0   | 0            |
| Households   | 539 327   | 11 880           | 5 398                 | 120                | 0                       | 0                          | 6 362            | 844              | 150            | 0                       | 0                   | 694              | 0                          | 7 211   | 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 known) | 40 180  | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 0   | 0            |
| Nonresidents   | 590 628   | 36 102           | 6 171                 | 0                  | 3 487                   | 0                          | 26 444           | 52 305           | 1              | 3 629                   | 0                   | 48 675           | 0                          | 0   | 0            |
| <b>investment unit (residents)</b>                       | <b>413 368</b>                                  | <b>263</b>       | <b>0</b>              | <b>1</b>           | <b>246</b>              | <b>0</b>                   | <b>16</b>        | <b>12 916</b>    | <b>1</b>       | <b>246</b>              | <b>0</b>            | <b>12 669</b>    | <b>0</b>                   | <b>0</b>  |              |
| 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                             | 9 355   | 4                | 0                     | 0                  | 0                       | 0                          | 4                | 37               | 0              | 0                       | 0                   | 37               | 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                     | 10 872  | 114              | 0                     | 0                  | 114                     | 0                          | 0                | 133              | 1              | 132                     | 0                   | 0                | 0                          | 0   | 0            |
| Nonprofit Institutions                                   | 4 596   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 0   | 0            |
| Households   | 385 923   | 145              | 0                     | 1                  | 132                     | 0                          | 12               | 12 746           | 0              | 114                     | 0                   | 12 632           | 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 known) | 0   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 0   | 0            |
| Nonresidents   | 2 622   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 0   | 0            |
| <b>Claim rights</b>                                      | <b>61 667</b>                                   | <b>191</b>       | <b>0</b>              | <b>0</b>           | <b>0</b>                | <b>0</b>                   | <b>191</b>       | <b>191</b>       | <b>0</b>       | <b>0</b>                | <b>0</b>            | <b>191</b>       | <b>0</b>                   | <b>0</b>  |              |
| Other depository institutions                            | 4 474   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 0   | 0            |
| Other financial institutions                             | 30 919  | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 191              | 0              | 0                       | 0                   | 191              | 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                     | 11 588  | 191              | 0                     | 0                  | 0                       | 0                          | 191              | 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   | 13 635  | 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   | 0            |
| Nonresidents   | 380   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 0   | 0            |
| Certificates   | <b>20</b>                                       | <b>0</b>         | <b>0</b>              | <b>0</b>           | <b>0</b>                | <b>0</b>                   | <b>0</b>         | <b>0</b>         | <b>0</b>       | <b>0</b>                | <b>0</b>            | <b>0</b>         | <b>0</b>                   | <b>0</b>  |              |
| 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            |
| <b>Total</b>   | <b>293 107 586</b>                              | <b>3 505 691</b> | <b>529 064</b>        | <b>204 306</b>     | <b>74 117</b>           | <b>0</b>                   | <b>2 698 205</b> | <b>1 788 805</b> | <b>204 306</b> | <b>74 117</b>           | <b>43 498</b>       | <b>1 466 885</b> | <b>0</b>                   | <b>2 861 143</b>  |              |
| <b>Residents</b>   | <b>270 151 070</b>                              | <b>2 968 940</b> | <b>522 733</b>        | <b>14 660</b>      | <b>68 520</b>           | <b>0</b>                   | <b>2 363 027</b> | <b>1 514 221</b> | <b>55 607</b>  | <b>69 557</b>           | <b>43 179</b>       | <b>1 345 878</b> | <b>0</b>                   | <b>2 728 912</b>  |              |
| Central Government                                       | 2 794 893                                       | 3 411            | 3 411                 | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 0   | 0            |
| Regional and local governments                           | 74 723 074                                      | 66 943           | 479                   | 0                  | 0                       | 0                          | 66 464           | 42               | 0              | 0                       | 0                   | 42               | 0                          | 80  | 0            |
| National Bank  | 294 656   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 0   | 0            |
| Other depository institutions                            | 62 708 247                                      | 99 521           | 48 551                | 0                  | 39 279                  | 0                          | 11 691           | 96 833           | 0              | 37 124                  | 31 326              | 28 384           | 0                          | 161 240   | 0            |
| Other financial institutions                             | 17 247 588                                      | 342 575          | 38 717                | 4 801              | 14 024                  | 0                          | 285 032          | 306 882          | 12 772         | 14 163                  | 3 542               | 276 405          | 0                          | 122   | 0            |
| Public non-financial organizations                       | 53 456 575                                      | 424 449          | 422 362               | 0                  | 0                       | 0                          | 2 087            | 493 476          | 0              | 0                       | 0                   | 493 476          | 0                          | 233 549   | 0            |
| Domestic non-financial organizations                     | 49 380 089                                      | 1 975 179        | 377                   | 8 346              | 12 628                  | 0                          | 1 953 828        | 554 558          | 16 720         | 15 046                  | 8 264               | 514 529          | 0                          | 2 018 309   | 0            |
| Nonprofit Institutions                                   | 62 789  | 3 226            | 3 226                 | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 0   | 0            |
| Households   | 8 507 049                                       | 53 637           | 5 610                 | 1 512              | 2 590                   | 0                          | 43 925           | 62 430           | 26 115         | 3 224                   | 48                  | 33 043           | 0                          | 308 348   | 0            |
| unknown (information about the sub-account is not known) | 976 110   | 0                | 0                     | 0                  | 0                       | 0                          | 0                | 0                | 0              | 0                       | 0                   | 0                | 0                          | 7 264   | 0            |
| <b>Nonresidents</b>                                      | <b>22 956 515</b>                               | <b>536 751</b>   | <b>6 331</b>          | <b>189 646</b>     | <b>5 596</b>            | <b>0</b>                   | <b>335 178</b>   | <b>274 584</b>   | <b>148 698</b> | <b>4 560</b>            | <b>318</b>          | <b>121 007</b>   | <b>0</b>                   | <b>132 231</b>  |              |
| Depositors   | 2 878 559                                       | 150 992          | 50 906                | 34 914             | 42 414                  | 0                          | 22 758           | 138 479          | 45 625         | 37 644                  | 32 376              | 22 834           | 0                          | 5 604   | 0            |

## 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 |
| <b>2018</b> | <b>38 740</b>    | <b>33 847</b>                                | <b>56 550</b>    | <b>107 960</b>                               | <b>10 709</b>    | <b>10 690</b>                                |
| <b>2019</b> | <b>28 838</b>    | <b>32 504</b>                                | <b>60 572</b>    | <b>46 948</b>                                | <b>11 487</b>    | <b>9 640</b>                                 |
| <b>2020</b> | <b>27 477</b>    | <b>24 959</b>                                | <b>34 446</b>    | <b>98 667</b>                                | <b>17 873</b>    | <b>5 574</b>                                 |
| <b>2021</b> | <b>34 567</b>    | <b>29 703</b>                                | <b>69 059</b>    | <b>99 527</b>                                | <b>46 683</b>    | <b>8 390</b>                                 |
| <b>2021</b> |                  |  |                  |  |                  |  |
| 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  |
| <b>2022</b> |                  |  |                  |  |                  |  |
| 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                                      |
| III         | 6 527            | 3 949  | 190 404          | 55 934                                       | 85 102           | 7 255  |
| <b>2022</b> |                  |  |                  |  |                  |  |
| 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  |
| 09.22       | 1 999            | 1 843  | 41 574           | 12 280                                       | 49 165           | 1 616  |
| 10.22       | 2 411            | 1 530  | 4 115            | 64 430                                       | 42 120           | 1 643  |

\* 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           |
| <b>2018</b> | <b>344.71</b>  | <b>5.50</b> | <b>406.66</b> | <b>380.44</b> | <b>5.48</b> | <b>435.30</b> | <b>344.89</b>      | <b>5.51</b> | <b>407.45</b> | <b>384.20</b> | <b>5.54</b> | <b>426.70</b> |
| <b>2019</b> | <b>382.75</b>  | <b>5.92</b> | <b>428.51</b> | <b>381.18</b> | <b>6.17</b> | <b>426.85</b> | <b>382.59</b>      | <b>5.93</b> | <b>428.75</b> | <b>382.59</b> | <b>6.20</b> | <b>428.20</b> |
| <b>2020</b> | <b>412.95</b>  | <b>5.73</b> | <b>471.44</b> | <b>420.71</b> | <b>5.65</b> | <b>516.13</b> | <b>413.24</b>      | <b>5.72</b> | <b>471.89</b> | <b>420.91</b> | <b>5.69</b> | <b>513.57</b> |
| <b>2021</b> | <b>426.03</b>  | <b>5.79</b> | <b>503.88</b> | <b>431.67</b> | <b>5.77</b> | <b>487.79</b> | <b>426.80</b>      | <b>5.83</b> | <b>507.43</b> | <b>431.80</b> | <b>5.82</b> | <b>492.00</b> |
| <b>2021</b> |                |             |               |               |             |               |                    |             |               |               |             |               |
| 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        |
| <b>2022</b> |                |             |               |               |             |               |                    |             |               |               |             |               |
| 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        |
| III         | 475.42         | 8.02        | 479.26        | 476.89        | 8.31        | 462.20        | 475.32             | 8.05        | 482.40        | 476.69        | 8.30        | 458.97        |
| <b>2022</b> |                |             |               |               |             |               |                    |             |               |               |             |               |
| 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        |
| 09.22       | 475.57         | 7.96        | 471.53        | 476.89        | 8.31        | 462.20        | 476.06             | 8.12        | 473.25        | 476.69        | 8.30        | 458.97        |
| 10.22       | 472.48         | 7.73        | 464.00        | 467.00        | 7.58        | 464.76        | 471.40             | 7.74        | 458.46        | 468.35        | 7.59        | 466.87        |

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      | III     | 06.22   | 07.22   | 08.22   | 09.22   | 10.22   |
| 1 AED    | 93.85   | 104.21  | 112.44  | 116.00  | 114.27  | 116.63  | 115.91  | 117.03  | 123.92  | 120.49  | 129.44  | 120.45  | 129.62  | 129.24  | 129.48  | 128.64  |
| 1 AUD    | 257.41  | 266.08  | 285.13  | 319.95  | 324.54  | 329.67  | 312.94  | 313.24  | 329.43  | 317.28  | 325.22  | 311.31  | 326.32  | 330.87  | 318.57  | 300.73  |
| 1 CAD    | 266.01  | 288.52  | 308.17  | 340.01  | 331.38  | 348.51  | 338.22  | 341.23  | 359.27  | 347.30  | 364.63  | 345.58  | 367.97  | 368.29  | 357.94  | 344.59  |
| 1 CHF    | 352.48  | 385.24  | 440.52  | 466.13  | 464.74  | 469.87  | 463.84  | 466.01  | 493.08  | 460.06  | 492.42  | 456.44  | 490.91  | 497.30  | 488.91  | 475.11  |
| 1 CNY    | 52.10   | 55.43   | 59.89   | 66.07   | 64.81   | 66.32   | 65.82   | 67.22   | 71.73   | 67.13   | 69.47   | 66.12   | 70.74   | 69.94   | 67.84   | 65.83   |
| 1 DKK    | 54.57   | 57.41   | 63.26   | 67.77   | 68.09   | 69.39   | 67.51   | 66.13   | 68.66   | 63.51   | 64.43   | 62.97   | 65.21   | 64.74   | 63.42   | 62.39   |
| 1 GBP    | 459.49  | 488.46  | 529.91  | 586.25  | 578.88  | 598.92  | 587.03  | 579.68  | 610.67  | 557.42  | 560.39  | 546.10  | 570.85  | 571.14  | 540.13  | 532.14  |
| 100 KRW  | 31.33   | 32.87   | 35.06   | 37.23   | 37.70   | 38.21   | 36.73   | 36.32   | 37.77   | 35.17   | 35.52   | 34.66   | 36.41   | 36.05   | 34.19   | 33.10   |
| 1 JPY    | 3.12    | 3.51    | 3.87    | 3.88    | 3.97    | 3.91    | 3.87    | 3.78    | 3.92    | 3.42    | 3.44    | 3.31    | 3.48    | 3.53    | 3.33    | 3.22    |
| 1 KWD    | 1141.30 | 1260.01 | 1347.18 | 1413.59 | 1387.59 | 1423.81 | 1416.69 | 1423.95 | 1504.07 | 1446.87 | 1545.08 | 1443.56 | 1549.50 | 1547.04 | 1539.12 | 1524.08 |
| 1 GEL    | 136.91  | 136.82  | 133.97  | 133.46  | 127.23  | 129.86  | 137.58  | 138.53  | 148.29  | 149.45  | 170.61  | 152.06  | 169.19  | 173.51  | 169.00  | 171.74  |
| 1 SAR    | 91.91   | 102.06  | 110.06  | 113.59  | 111.90  | 114.22  | 113.51  | 114.57  | 121.30  | 117.97  | 126.56  | 117.91  | 126.80  | 126.37  | 126.53  | 125.75  |
| 1 XDR    | 487.74  | 528.80  | 575.32  | 606.87  | 603.24  | 614.52  | 605.63  | 603.88  | 634.70  | 597.50  | 622.37  | 592.63  | 627.53  | 625.07  | 614.97  | 605.05  |
| 1 SEK    | 39.67   | 40.50   | 45.02   | 49.69   | 50.08   | 50.86   | 49.25   | 48.61   | 48.73   | 45.16   | 45.19   | 44.23   | 45.86   | 45.95   | 43.80   | 42.41   |
| 1 SGD    | 255.43  | 280.59  | 299.50  | 317.10  | 315.25  | 321.44  | 314.88  | 316.74  | 336.67  | 321.70  | 340.48  | 319.97  | 341.13  | 343.47  | 336.89  | 331.42  |
| 1 TRY    | 72.96   | 67.57   | 59.25   | 49.42   | 57.14   | 51.12   | 49.88   | 40.31   | 32.72   | 28.13   | 26.53   | 26.04   | 27.32   | 26.35   | 25.98   | 25.42   |
| 1 TJS    | 37.69   | 40.21   | 40.13   | 37.70   | 37.16   | 37.88   | 37.61   | 38.11   | 39.12   | 37.64   | 47.02   | 41.07   | 47.05   | 46.65   | 47.38   | 47.10   |
| 1 KGS    | 5.02    | 5.49    | 5.36    | 5.03    | 4.97    | 5.07    | 5.03    | 5.07    | 5.17    | 5.43    | 5.85    | 5.56    | 5.90    | 5.79    | 5.86    | 5.77    |
| 1 MDL    | 20.59   | 21.90   | 24.03   | 24.22   | 24.13   | 24.14   | 24.05   | 24.54   | 25.26   | 23.60   | 24.71   | 23.22   | 24.80   | 24.73   | 24.61   | 24.46   |
| 1 UAH    | 12.68   | 14.87   | 15.34   | 15.65   | 15.02   | 15.54   | 15.84   | 16.13   | 15.86   | 15.03   | 13.61   | 14.99   | 15.18   | 12.88   | 12.90   | 12.83   |
| 1 NOK    | 42.36   | 43.53   | 44.01   | 49.61   | 49.34   | 51.14   | 48.63   | 49.35   | 51.42   | 47.26   | 47.71   | 45.55   | 47.56   | 48.97   | 46.57   | 44.60   |
| 1 ZAR    | 26.11   | 26.52   | 25.21   | 28.89   | 28.08   | 30.33   | 29.15   | 27.94   | 29.87   | 28.56   | 27.97   | 28.06   | 28.28   | 28.50   | 27.15   | 26.12   |
| 1 PLN    | 95.47   | 99.73   | 106.11  | 110.45  | 111.54  | 113.88  | 110.00  | 106.52  | 110.59  | 101.73  | 101.12  | 100.95  | 101.78  | 102.04  | 99.59   | 96.40   |
| 10 HUF   | 12.77   | 13.19   | 13.42   | 14.08   | 14.04   | 14.56   | 14.20   | 13.51   | 14.04   | 12.28   | 11.91   | 11.82   | 12.04   | 12.00   | 11.71   | 11.09   |
| 1 BRL    | 94.72   | 97.23   | 80.69   | 79.11   | 76.84   | 80.70   | 81.62   | 77.08   | 87.14   | 90.47   | 90.75   | 88.24   | 88.64   | 92.15   | 91.25   | 89.72   |
| 1 MYR    | 85.43   | 92.44   | 98.37   | 102.84  | 103.36  | 103.79  | 101.49  | 102.77  | 108.64  | 101.89  | 106.15  | 100.59  | 107.29  | 106.39  | 104.86  | 100.84  |
| 1 HKD    | 43.98   | 48.85   | 53.24   | 54.81   | 54.11   | 55.16   | 54.73   | 55.18   | 58.31   | 56.40   | 60.58   | 56.36   | 60.65   | 60.50   | 60.59   | 60.19   |
| 10 AMD   | 7.15    | 7.99    | 8.48    | 8.49    | 8.04    | 8.24    | 8.69    | 8.94    | 9.40    | 9.86    | 11.73   | 10.41   | 11.68   | 11.81   | 11.70   | 11.79   |
| 100 UZS  | 4.28    | 4.35    | 4.12    | 4.02    | 4.00    | 4.07    | 4.00    | 4.01    | 4.17    | 3.98    | 4.35    | 4.05    | 4.37    | 4.35    | 4.34    | 4.27    |
| 1 BYN    | 169.27  | 183.26  | 169.94  | 168.26  | 162.03  | 167.94  | 169.45  | 173.00  | 163.98  | 134.30  | 186.07  | 133.50  | 180.29  | 188.53  | 188.86  | 186.84  |
| 1 CZK    | 15.87   | 16.70   | 17.83   | 19.66   | 19.44   | 20.12   | 19.70   | 19.38   | 20.74   | 19.19   | 19.51   | 18.95   | 19.74   | 19.61   | 19.20   | 18.91   |
| 1 AZN    | 203.57  | 226.09  | 243.93  | 251.64  | 247.91  | 253.00  | 251.45  | 253.86  | 268.81  | 261.36  | 280.81  | 261.28  | 281.20  | 280.37  | 280.90  | 279.06  |
| 1 INR    | 5.04    | 5.43    | 5.57    | 5.76    | 5.76    | 5.81    | 5.75    | 5.74    | 6.05    | 5.74    | 5.96    | 5.67    | 5.98    | 5.97    | 5.93    | 5.75    |
| 1 THB    | 10.66   | 12.34   | 13.20   | 13.33   | 13.89   | 13.67   | 12.93   | 12.88   | 12.88   | 12.88   | 13.08   | 12.93   | 12.93   | 13.27   | 12.86   | 12.47   |
| 1 MXN    | 17.93   | 19.88   | 19.33   | 21.02   | 20.67   | 21.39   | 21.28   | 20.72   | 22.18   | 22.12   | 23.50   | 22.16   | 23.22   | 23.57   | 23.69   | 23.61   |
| 1000 IRR | 8.45    | 9.11    | 9.84    | 10.14   | 9.99    | 10.21   | 10.13   | 10.22   | 10.83   | 10.54   | 11.32   | 10.54   | 11.34   | 11.29   | 11.33   | 11.26   |

\* 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                 |
| <b>2018</b> | <b>3 449 669</b> | <b>244 161</b> | <b>3 205 508</b>      | <b>415 609</b> | <b>31 601</b> | <b>384 008</b>        | <b>61 294 500</b> | <b>7 274 846</b>  | <b>54 019 654</b>     |
| <b>2019</b> | <b>4 188 532</b> | <b>64 541</b>  | <b>4 123 991</b>      | <b>549 830</b> | <b>6 162</b>  | <b>543 668</b>        | <b>34 857 000</b> | <b>14 703 481</b> | <b>20 153 519</b>     |
| <b>2020</b> | <b>2 492 900</b> | <b>298 376</b> | <b>2 194 524</b>      | <b>297 850</b> | <b>2 860</b>  | <b>294 990</b>        | <b>64 176 065</b> | <b>5 332 963</b>  | <b>58 843 102</b>     |
| <b>2021</b> | <b>2 058 787</b> | <b>337 453</b> | <b>1 721 334</b>      | <b>469 100</b> | <b>11 382</b> | <b>457 718</b>        | <b>84 069 602</b> | <b>5 523 196</b>  | <b>78 546 406</b>     |
| <b>2021</b> |                  |                |                       |                |               |                       |                   |                   |                       |
| 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            |
| <b>2022</b> |                  |                |                       |                |               |                       |                   |                   |                       |
| 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             |
| III         | 328 000          | 2 059          | 325 941               | 84 690         | 317           | 84 373                | -                 | 34 275 285        | -34 275 285           |
| <b>2022</b> |                  |                |                       |                |               |                       |                   |                   |                       |
| 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            |
| 09.22       | 246 000          | -              | 246 000               | 49 950         | -             | 49 950                | -                 | -                 | -                     |
| 10.22       | 330 000          | -              | 330 000               | 10 000         | -             | 10 000                | -                 | -                 | -                     |



## **IV. PAYMENT SYSTEMS**

## IV. Payment Systems

## 4.1. The Basic Indicators of Payment Systems

for the period

|   | 2018               | 2019               | 2020               | 2021               | 05.22             | 06.22             | 07.22             | 08.22             | 09.22             | 10.22             |
|---|--------------------|--------------------|--------------------|--------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)</b> |                    |                    |                    |                    |                   |                   |                   |                   |                   |                   |
| <b>Number of Payments - total, thousand transactions</b>  | <b>42 942</b>      | <b>41 615</b>      | <b>51 084</b>      | <b>59 347</b>      | <b>5 108</b>      | <b>5 164</b>      | <b>5 353</b>      | <b>6 132</b>      | <b>5 414</b>      | <b>5 307</b>      |
| of which:   |                    |                    |                    |                    |                   |                   |                   |                   |                   |                   |
| interbank system of money transfer  | 16 765             | 14 518             | 15 010             | 18 821             | 1 844             | 1 747             | 1 676             | 1 873             | 1 801             | 1 765             |
| to total, %   | 39.0               | 34.9               | 29.4               | 31.7               | 36.1              | 33.8              | 31.3              | 30.5              | 33.3              | 33.3              |
| interbank clearing system   | 26 177             | 27 097             | 36 074             | 40 526             | 3 264             | 3 417             | 3 677             | 4 259             | 3 613             | 3 542             |
| to total, %   | 61.0               | 65.1               | 70.6               | 68.3               | 63.9              | 66.2              | 68.7              | 69.5              | 66.7              | 66.7              |
| <b>Sum of Payments - total, mln.KZT</b>   | <b>834 563 708</b> | <b>762 062 812</b> | <b>645 493 443</b> | <b>782 086 436</b> | <b>52 764 801</b> | <b>63 343 652</b> | <b>65 363 330</b> | <b>72 143 342</b> | <b>66 446 315</b> | <b>66 271 846</b> |
| of which:   |                    |                    |                    |                    |                   |                   |                   |                   |                   |                   |
| interbank system of money transfer  | 828 120 640        | 754 959 606        | 638 074 195        | 773 395 880        | 51 928 191        | 62 413 171        | 64 512 340        | 71 226 206        | 65 560 779        | 65 390 774        |
| to total, %   | 99.2               | 99.1               | 98.9               | 98.9               | 98.4              | 98.5              | 98.7              | 98.7              | 98.7              | 98.7              |
| interbank clearing system   | 6 443 068          | 7 103 206          | 7 419 248          | 8 690 556          | 836 610           | 930 482           | 850 989           | 917 137           | 885 536           | 881 073           |
| to total, %   | 0.8                | 0.9                | 1.1                | 1.1                | 1.6               | 1.5               | 1.3               | 1.3               | 1.3               | 1.3               |
| <b>Number of Users in Payment Systems of Kazakhstan:</b>  |                    |                    |                    |                    |                   |                   |                   |                   |                   |                   |
| interbank system of money transfer  | 43                 | 39                 | 38                 | 38                 | 32                | 32                | 32                | 32                | 32                | 31                |
| interbank clearing system   | 35                 | 31                 | 26                 | 26                 | 23                | 23                | 23                | 22                | 22                | 22                |
| <b>Payments and transfers of money through correspondent accounts opened between banks</b>            |                    |                    |                    |                    |                   |                   |                   |                   |                   |                   |
| <b>Number of Payments - total, thousand transactions</b>  | <b>11 383</b>      | <b>13 353</b>      | <b>14 190</b>      | <b>15 916</b>      | <b>852</b>        | <b>1 004</b>      | <b>946</b>        | <b>999</b>        | <b>1 111</b>      | <b>1 017</b>      |
| of which:   |                    |                    |                    |                    |                   |                   |                   |                   |                   |                   |
| through loro-accounts   | 7 207              | 6 796              | 6 727              | 7 822              | 299               | 377               | 357               | 391               | 421               | 379               |
| to total, %   | 63.3               | 50.9               | 47.4               | 49.1               | 35.1              | 37.5              | 37.7              | 39.2              | 37.9              | 37.2              |
| through nostro-accounts   | 4 176              | 6 557              | 7 463              | 8 094              | 553               | 627               | 589               | 607               | 690               | 639               |
| to total, %   | 36.7               | 49.1               | 52.6               | 50.9               | 64.9              | 62.5              | 62.3              | 60.8              | 62.1              | 62.8              |
| <b>Sum of Payments - total, mln.KZT</b>   | <b>5 894 531</b>   | <b>6 340 933</b>   | <b>6 302 869</b>   | <b>7 789 468</b>   | <b>398 340</b>    | <b>522 539</b>    | <b>529 374</b>    | <b>614 043</b>    | <b>663 215</b>    | <b>562 767</b>    |
| of which:   |                    |                    |                    |                    |                   |                   |                   |                   |                   |                   |
| through loro-accounts   | 3 895 254          | 3 848 454          | 3 700 578          | 4 992 041          | 218 811           | 311 416           | 310 541           | 354 147           | 377 212           | 327 018           |
| to total, %   | 66.1               | 60.7               | 58.7               | 64.1               | 54.9              | 59.6              | 58.7              | 57.7              | 56.9              | 58.1              |
| through nostro-accounts   | 1 999 277          | 2 492 479          | 2 602 290          | 2 797 426          | 179 528           | 211 123           | 218 832           | 259 896           | 286 003           | 235 749           |
| to total, %   | 33.9               | 39.3               | 41.3               | 35.9               | 45.1              | 40.4              | 41.3              | 42.3              | 43.1              | 41.9              |

Continuation

|   | 2018               | 2019               | 2020               | 2021               | 05.22             | 06.22             | 07.22             | 08.22             | 09.22             | 10.22             |
|---|--------------------|--------------------|--------------------|--------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>Payment instruments on the territory of Kazakhstan*</b>  |                    |                    |                    |                    |                   |                   |                   |                   |                   |                   |
| <b>Number of Payments - total, thousand transactions **</b> | <b>1 085 157</b>   | <b>1 899 246</b>   | <b>3 510 819</b>   | <b>6 915 282</b>   | <b>784 911</b>    | <b>813 832</b>    | <b>814 133</b>    | <b>863 691</b>    | <b>861 144</b>    | <b>895 454</b>    |
| Payment order   | 230 171            | 242 197            | 271 443            | 293 141            | 27 235            | 26 697            | 26 609            | 30 604            | 27 855            | 27 822            |
| Payment request-order                                       | 2 077              | 1 598              | 1 110              | 1 599              | 296               | 249               | 221               | 297               | 292               | 319               |
| Cheque for goods and services paying                        | 3                  | 2                  | 1                  | 1                  | 0                 | 0                 | 0                 | 0                 | 0                 | 0                 |
| Direct debiting of a banking account                        | 3 333              | 46 593             | 29 928             | 49 194             | 15 558            | 15 758            | 17 057            | 19 674            | 19 374            | 33 302            |
| Collection order  | 588                | 961                | 1 476              | 2 072              | 292               | 280               | 234               | 303               | 331               | 361               |
| Payment card  | 810 210            | 1 571 455          | 3 174 351          | 6 542 486          | 739 245           | 768 713           | 767 551           | 810 054           | 810 933           | 831 375           |
| Paid bill of exchange                                       | 38 774             | 36 441             | 32 510             | 26 789             | 2 285             | 2 135             | 2 461             | 2 758             | 2 360             | 2 274             |
| <b>Sum of Payments - total, mln.KZT **</b>                  | <b>342 305 111</b> | <b>457 067 009</b> | <b>469 771 951</b> | <b>656 945 175</b> | <b>50 143 820</b> | <b>57 403 509</b> | <b>60 080 161</b> | <b>63 928 695</b> | <b>61 273 468</b> | <b>61 323 337</b> |
| Payment order   | 318 806 275        | 419 807 695        | 408 597 895        | 551 946 974        | 38 944 103        | 45 581 395        | 48 061 916        | 51 515 621        | 49 047 723        | 48 359 997        |
| Payment request-order                                       | 47 146             | 30 773             | 33 953             | 50 235             | 6 195             | 5 361             | 5 048             | 5 698             | 6 253             | 6 558             |
| Cheque for goods and services paying                        | 27 459             | 7 428              | 6 711              | 3 674              | 242               | 318               | 293               | 275               | 294               | 254               |
| Direct debiting of a banking account                        | 2 673 045          | 5 183 607          | 7 580 081          | 9 116 290          | 1 264 730         | 807 658           | 734 847           | 738 799           | 906 828           | 1 045 463         |
| Collection order  | 105 318            | 184 398            | 182 283            | 330 109            | 24 847            | 34 953            | 27 288            | 28 558            | 28 096            | 27 710            |
| Payment card  | 19 972 650         | 30 375 387         | 51 915 292         | 93 713 259         | 9 694 960         | 10 759 211        | 11 012 026        | 11 365 234        | 11 055 540        | 11 641 817        |
| Paid bill of exchange                                       | 673 218            | 1 477 722          | 1 455 736          | 1 784 636          | 208 742           | 214 614           | 238 743           | 274 509           | 228 734           | 241 538           |
| <b>Payment Cards***</b>                                     |                    |                    |                    |                    |                   |                   |                   |                   |                   |                   |
| <b>Number of Payments - total, thousand transactions</b>    | <b>810 210</b>     | <b>1 571 455</b>   | <b>3 175 866</b>   | <b>6 542 486</b>   | <b>739 245</b>    | <b>768 713</b>    | <b>767 551</b>    | <b>810 054</b>    | <b>810 933</b>    | <b>831 375</b>    |
| of which:   |                    |                    |                    |                    |                   |                   |                   |                   |                   |                   |
| <b>in trade terminals:</b>                                  | <b>523 847</b>     | <b>1 195 627</b>   | <b>2 878 476</b>   | <b>6 271 338</b>   | <b>716 665</b>    | <b>745 612</b>    | <b>745 612</b>    | <b>788 129</b>    | <b>790 539</b>    | <b>810 332</b>    |
| local systems   | 36                 | 345 351            | 1 979 330          | 5 124 993          | 619 891           | 631 176           | 646 493           | 670 284           | 675 323           | 686 471           |
| international systems, of which:                            | 523 812            | 850 275            | 899 146            | 1 146 344          | 96 774            | 114 436           | 114 082           | 117 846           | 115 216           | 123 862           |
| Visa International  | 230 176            | 225 846            | 340 277            | 716 075            | 76 479            | 79 976            | 81 663            | 85 868            | 86 594            | 92 259            |
| MasterCard Worldwide  | 285 351            | 619 030            | 553 573            | 413 445            | 19 436            | 18 281            | 17 431            | 16 466            | 15 097            | 14 753            |
| in trade terminals to total, %                              | 64.7               | 76.1               | 90.6               | 95.9               | 96.9              | 97.0              | 97.2              | 97.3              | 97.5              | 97.5              |
| <b>on reception of a cash:</b>                              | <b>286 363</b>     | <b>375 829</b>     | <b>297 390</b>     | <b>271 148</b>     | <b>22 580</b>     | <b>23 101</b>     | <b>21 939</b>     | <b>21 925</b>     | <b>20 394</b>     | <b>21 042</b>     |
| local systems   | 356                | 6 043              | 9 846              | 20 995             | 3 293             | 3 457             | 3 555             | 3 726             | 3 695             | 3 908             |
| international systems, of which:                            | 286 007            | 369 786            | 287 544            | 250 153            | 19 287            | 19 644            | 18 384            | 18 199            | 16 699            | 17 134            |
| Visa International  | 149 852            | 147 768            | 134 965            | 157 970            | 14 641            | 15 071            | 14 273            | 14 302            | 13 301            | 13 786            |
| MasterCard Worldwide  | 120 700            | 207 097            | 140 109            | 81 128             | 3 858             | 3 774             | 3 375             | 3 151             | 2 691             | 2 669             |
| in trade terminals to total, %                              | 35.3               | 23.9               | 9.4                | 4.1                | 3.1               | 3.0               | 2.8               | 2.7               | 2.5               | 2.5               |
| <b>Sum of Payments - total, mln.KZT</b>                     | <b>19 972 650</b>  | <b>30 375 387</b>  | <b>51 915 292</b>  | <b>93 713 259</b>  | <b>9 694 960</b>  | <b>10 759 211</b> | <b>11 012 026</b> | <b>11 365 234</b> | <b>11 055 540</b> | <b>11 641 817</b> |
| of which:   |                    |                    |                    |                    |                   |                   |                   |                   |                   |                   |
| <b>in trade terminals:</b>                                  | <b>6 387 177</b>   | <b>14 050 810</b>  | <b>35 294 805</b>  | <b>73 123 297</b>  | <b>7 909 727</b>  | <b>8 816 000</b>  | <b>9 167 166</b>  | <b>9 509 307</b>  | <b>9 299 504</b>  | <b>9 843 615</b>  |
| local systems   | 38 272             | 4 916 832          | 25 635 426         | 58 304 598         | 6 442 419         | 6 451 078         | 6 879 161         | 7 191 439         | 7 038 695         | 7 501 222         |
| international systems, of which:                            | 6 348 905          | 9 133 978          | 9 659 380          | 14 818 699         | 1 467 308         | 2 364 922         | 2 288 005         | 2 317 868         | 2 260 808         | 2 342 393         |
| Visa International  | 3 366 856          | 3 681 474          | 5 179 820          | 10 189 814         | 1 107 397         | 1 183 539         | 1 189 830         | 1 249 997         | 1 279 217         | 1 319 065         |
| MasterCard Worldwide  | 2 797 633          | 5 354 718          | 4 410 664          | 4 487 835          | 345 151           | 391 125           | 384 339           | 361 344           | 360 588           | 357 973           |
| in trade terminals to total, %                              | 32.0               | 46.3               | 68.0               | 78.0               | 81.6              | 81.9              | 83.2              | 83.7              | 84.1              | 84.6              |

Continuation

|  | 2018              | 2019              | 2020              | 2021              | 05.22            | 06.22            | 07.22            | 08.22            | 09.22            | 10.22            |
|--|-------------------|-------------------|-------------------|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>on reception of a cash:</b>   | <b>13 585 473</b> | <b>16 324 577</b> | <b>16 620 487</b> | <b>20 589 962</b> | <b>1 785 234</b> | <b>1 943 211</b> | <b>1 844 860</b> | <b>1 855 927</b> | <b>1 756 036</b> | <b>1 798 203</b> |
| local systems  | 17 519            | 286 337           | 392 452           | 1 298 015         | 204 824          | 229 748          | 246 540          | 262 884          | 262 495          | 283 017          |
| international systems, of which:                                       | 13 567 954        | 16 038 240        | 16 228 035        | 19 291 947        | 1 580 409        | 1 713 463        | 1 598 320        | 1 593 043        | 1 493 542        | 1 515 186        |
| Visa International   | 8 307 016         | 8 036 068         | 8 713 007         | 12 567 200        | 1 179 175        | 1 283 715        | 1 218 354        | 1 231 336        | 1 162 934        | 1 191 823        |
| MasterCard Worldwide   | 4 646 837         | 7 320 578         | 6 870 991         | 6 074 347         | 354 071          | 379 648          | 334 252          | 314 824          | 285 771          | 280 015          |
| in trade terminals to total, %   | 68.0              | 53.7              | 32.0              | 22.0              | 18.4             | 18.1             | 16.8             | 16.3             | 15.9             | 15.4             |
| <b>Number of Payment Cards in Circulation (total, thousand units),</b> |                   |                   |                   |                   |                  |                  |                  |                  |                  |                  |
| <b>of which:</b>   | <b>23 390</b>     | <b>32 048</b>     | <b>47 966</b>     | <b>59 258</b>     | <b>58 538</b>    | <b>60 200</b>    | <b>61 491</b>    | <b>61 778</b>    | <b>62 650</b>    | <b>63 563</b>    |
| local systems  | 34                | 5 020             | 14 057            | 19 649            | 20 092           | 20 370           | 20 654           | 20 953           | 21 241           | 21 553           |
| international systems, of which:                                       | 23 356            | 27 029            | 33 908            | 39 609            | 38 446           | 39 830           | 40 836           | 40 825           | 41 409           | 42 010           |
| Visa International   | 14 814            | 16 104            | 22 349            | 28 905            | 28 619           | 29 967           | 30 913           | 30 963           | 31 584           | 32 248           |
| MasterCard Worldwide   | 6 987             | 9 616             | 9 936             | 9 025             | 8 215            | 8 253            | 8 312            | 8 217            | 8 164            | 8 106            |
| <b>Number of Payment Cards used (total, thousand units), of</b>        |                   |                   |                   |                   |                  |                  |                  |                  |                  |                  |
| <b>which:</b>  | <b>11 406</b>     | <b>18 176</b>     | <b>26 779</b>     | <b>30 413</b>     | <b>29 964</b>    | <b>30 245</b>    | <b>30 736</b>    | <b>31 128</b>    | <b>31 732</b>    | <b>32 241</b>    |
| local systems  | 24                | 4 190             | 9 635             | 12 192            | 11 960           | 12 015           | 12 310           | 12 496           | 12 603           | 12 935           |
| international systems, of which:                                       | 11 381            | 13 987            | 17 144            | 18 221            | 18 005           | 18 229           | 18 426           | 18 633           | 19 129           | 19 306           |
| Visa International   | 6 744             | 6 889             | 10 102            | 12 684            | 13 675           | 14 009           | 14 380           | 14 775           | 15 482           | 15 757           |
| MasterCard Worldwide   | 3 783             | 6 398             | 6 301             | 4 810             | 3 673            | 3 577            | 3 422            | 3 228            | 3 026            | 2 948            |
| <b>Number of Equipment for Payment Cards (units):</b>                  |                   |                   |                   |                   |                  |                  |                  |                  |                  |                  |
| pos-terminals, of which:   | 135 796           | 170 410           | 211 764           | 509 194           | -                | 674 033          | -                | -                | 748 982          | -                |
| in banks   | 8 817             | 8 720             | 8 785             | 8 510             | -                | 8 248            | -                | -                | 16 479           | -                |
| at businessmen   | 126 979           | 161 690           | 202 979           | 500 684           | -                | 665 785          | -                | -                | 732 503          | -                |
| cash dispensers  | 11 017            | 11 315            | 12 728            | 12 443            | -                | 12 570           | -                | -                | 12 452           | -                |
| <b>Number of entrepreneurs (units)</b>                                 | <b>82 527</b>     | <b>96 428</b>     | <b>108 159</b>    | <b>273 947</b>    | <b>-</b>         | <b>397 313</b>   | <b>-</b>         | <b>-</b>         | <b>508 502</b>   | <b>-</b>         |

Continuation

|   | 2018             | 2019             | 2020             | 2021               | 05.22           | 06.22            | 07.22           | 08.22            | 09.22           | 10.22           |
|---|------------------|------------------|------------------|--------------------|-----------------|------------------|-----------------|------------------|-----------------|-----------------|
| <b>Money Transfers abroad / from abroad through the international money transfers systems</b> |                  |                  |                  |                    |                 |                  |                 |                  |                 |                 |
| <b>Number of sent transfers (total, thousand transactions), of which:</b>                     | <b>2 675.2</b>   | <b>2 630.7</b>   | <b>2 384.4</b>   | <b>2 579.7</b>     | <b>254.1</b>    | <b>263.2</b>     | <b>206.5</b>    | <b>243.7</b>     | <b>225.7</b>    | <b>210.9</b>    |
| Gold Crown  | 1 723.7          | 1 885.7          | 1 893.0          | 2 160.3            | 218.1           | 230.0            | 178.3           | 210.6            | 195.0           | 178.7           |
| Western Union   | 256.5            | 196.7            | 119.7            | 106.1              | 8.7             | 9.3              | 7.6             | 8.1              | 7.7             | 7.7             |
| Unistrim  | 171.7            | 102.9            | 125.0            | 78.7               | 3.6             | 3.5              | 2.2             | 2.0              | 2.4             | 2.7             |
| Contact   | 84.2             | 83.6             | 104.1            | 173.5              | 18.0            | 14.8             | 12.7            | 16.7             | 15.4            | 16.8            |
| Moneygram   | 21.7             | 24.3             | 14.2             | 15.3               | 2.2             | 2.1              | 1.9             | 2.0              | 2.0             | 1.9             |
| Others  | 417.5            | 337.5            | 128.5            | 45.7               | 3.6             | 3.5              | 3.8             | 4.3              | 3.2             | 3.1             |
| <b>Number of received transfers (total, thousand transactions), of which:</b>                 | <b>1 515.7</b>   | <b>1 651.7</b>   | <b>1 276.2</b>   | <b>1 131.5</b>     | <b>152.9</b>    | <b>176.3</b>     | <b>165.5</b>    | <b>156.8</b>     | <b>162.1</b>    | <b>179.6</b>    |
| Gold Crown  | 646.8            | 660.0            | 547.4            | 529.5              | 102.6           | 125.9            | 116.5           | 104.1            | 107.1           | 119.1           |
| Western Union   | 387.9            | 437.6            | 393.5            | 362.6              | 24.2            | 24.4             | 22.6            | 25.5             | 24.8            | 23.0            |
| Unistrim  | 63.1             | 53.2             | 26.6             | 19.3               | 4.8             | 5.7              | 4.8             | 3.5              | 5.0             | 9.2             |
| Moneygram   | 121.0            | 156.0            | 40.8             | 43.4               | 5.9             | 10.6             | 10.2            | 12.1             | 11.7            | 11.5            |
| Contact   | 54.7             | 46.0             | 124.2            | 126.5              | 11.0            | 5.5              | 7.2             | 7.5              | 10.1            | 13.2            |
| Others  | 242.2            | 298.8            | 143.6            | 50.3               | 4.5             | 4.1              | 4.1             | 4.1              | 3.5             | 3.7             |
| <b>Sum of sent transfers (total, bln.KZT), of which:</b>                                      | <b>601 815.5</b> | <b>648 413.1</b> | <b>787 723.1</b> | <b>1 010 566.9</b> | <b>98 361.3</b> | <b>104 378.2</b> | <b>86 747.4</b> | <b>103 249.7</b> | <b>93 967.5</b> | <b>89 324.6</b> |
| Gold Crown  | 398 659.4        | 480 820.4        | 642 018.4        | 793 822.9          | 79 658.1        | 87 492.9         | 71 339.2        | 83 633.8         | 74 145.4        | 66 011.3        |
| Western Union   | 84 850.9         | 75 369.5         | 58 581.0         | 61 344.4           | 5 796.5         | 6 287.6          | 5 648.8         | 6 256.7          | 5 749.6         | 5 861.7         |
| Unistrim  | 44 121.6         | 24 176.0         | 28 993.0         | 30 345.6           | 1 021.9         | 1 177.1          | 608.9           | 512.4            | 599.9           | 615.0           |
| Contact   | 20 579.8         | 24 948.4         | 39 134.3         | 109 774.0          | 8 918.5         | 7 005.9          | 7 257.7         | 10 660.4         | 11 663.4        | 15 075.5        |
| Moneygram   | 5 188.3          | 758.8            | 5 770.9          | 11 083.8           | 2 614.5         | 2 063.0          | 1 562.7         | 1 826.5          | 1 472.9         | 1 429.5         |
| Others  | 48 415.7         | 42 340.1         | 13 225.6         | 4 196.1            | 351.7           | 351.7            | 330.1           | 359.8            | 336.4           | 331.6           |
| <b>Sum of received transfers (total, bln.KZT), of which:</b>                                  | <b>361 966.1</b> | <b>344 632.1</b> | <b>286 892.7</b> | <b>283 513.1</b>   | <b>69 177.5</b> | <b>91 936.0</b>  | <b>88 164.4</b> | <b>71 393.6</b>  | <b>70 646.4</b> | <b>74 299.1</b> |
| Gold Crown  | 193 488.7        | 150 847.9        | 141 490.2        | 155 574.1          | 55 065.3        | 75 981.0         | 70 347.6        | 51 499.8         | 46 899.0        | 48 140.3        |
| Western Union   | 77 038.5         | 82 329.8         | 74 731.5         | 71 466.8           | 5 475.8         | 6 122.5          | 6 225.6         | 7 570.8          | 7 684.8         | 7 331.5         |
| Unistrim  | 19 596.1         | 13 756.5         | 5 669.7          | 5 038.2            | 1 690.4         | 2 699.7          | 2 453.9         | 1 657.9          | 2 128.0         | 3 774.6         |
| Moneygram   | 31 885.0         | 43 597.5         | 11 237.0         | 12 221.1           | 3 355.5         | 3 472.2          | 3 683.8         | 4 729.9          | 5 579.7         | 4 837.7         |
| Contact   | 14 736.3         | 12 319.2         | 34 419.8         | 36 789.6           | 3 373.8         | 3 370.3          | 5 161.3         | 5 620.0          | 8 103.7         | 9 976.0         |
| Others  | 25 221.5         | 41 781.2         | 19 344.6         | 2 423.3            | 216.7           | 290.2            | 292.3           | 315.2            | 251.3           | 238.9           |

\* 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

IV. Payment systems

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         | 05.22         | 06.22         | 07.22         | 08.22         | 09.22         | 10.22         |
|------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| <b>ISMT - total</b>                | <b>76 895</b> | <b>56 864</b> | <b>62 276</b> | <b>74 633</b> | <b>51 928</b> | <b>62 413</b> | <b>64 512</b> | <b>71 226</b> | <b>65 561</b> | <b>65 391</b> |
| change in % of the previous period | -11.2         | 2.2           | 45.3          | -3.1          | -5.2          | 20.2          | 3.4           | 10.4          | -8.0          | -8.2          |
| of which:                          |               |               |               |               |               |               |               |               |               |               |
| <b>Five large banks*</b>           | <b>15 911</b> | <b>11 981</b> | <b>18 126</b> | <b>22 941</b> | <b>14 563</b> | <b>17 144</b> | <b>19 622</b> | <b>20 005</b> | <b>19 464</b> | <b>19 800</b> |
| change as % of the previous period | -4.3          | -1.6          | 52.6          | 1.5           | -3.4          | 17.7          | 14.5          | 2.0           | -2.7          | -1.0          |
| share as % of total                | 20.7          | 21.1          | 29.1          | 30.7          | 28.0          | 27.5          | 30.4          | 28.1          | 29.7          | 30.3          |
| <b>Other banks</b>                 | <b>11 677</b> | <b>14 142</b> | <b>13 477</b> | <b>15 912</b> | <b>10 354</b> | <b>12 110</b> | <b>12 400</b> | <b>13 380</b> | <b>12 237</b> | <b>9 672</b>  |
| change as % of the previous period | 4.6           | 7.1           | 34.9          | 0.3           | -8.2          | 17.0          | 2.4           | 7.9           | -8.5          | -27.7         |
| share as % of total                | 15.2          | 24.9          | 21.6          | 21.3          | 19.9          | 19.4          | 19.2          | 18.8          | 18.7          | 14.8          |
| <b>Other participants</b>          | <b>49 308</b> | <b>30 741</b> | <b>30 673</b> | <b>35 780</b> | <b>27 011</b> | <b>33 159</b> | <b>32 490</b> | <b>37 841</b> | <b>33 860</b> | <b>35 919</b> |
| change as % of previous period     | -16.2         | 1.6           | 46.2          | -7.2          | -5.0          | 22.8          | -2.0          | 16.5          | -10.5         | -5.1          |
| share as % of total                | 64.1          | 54.1          | 49.3          | 47.9          | 52.0          | 53.1          | 50.4          | 53.1          | 51.6          | 54.9          |
| <b>ICS - total</b>                 | <b>602</b>    | <b>745</b>    | <b>860</b>    | <b>973</b>    | <b>837</b>    | <b>930</b>    | <b>851</b>    | <b>917</b>    | <b>886</b>    | <b>881</b>    |
| change in % of the previous period | 7.2           | 18.5          | 21.8          | 27.2          | -3.6          | 11.2          | -8.5          | 7.8           | -3.4          | -3.9          |
| of which:                          |               |               |               |               |               |               |               |               |               |               |
| <b>Five large banks*</b>           | <b>249</b>    | <b>290</b>    | <b>403</b>    | <b>472</b>    | <b>463</b>    | <b>522</b>    | <b>472</b>    | <b>569</b>    | <b>535</b>    | <b>537</b>    |
| change as % of the previous period | -0.9          | 8.4           | 14.9          | 18.8          | -5.3          | 12.7          | -9.5          | 20.5          | -6.1          | -5.7          |
| share as % of total                | 41.3          | 38.9          | 46.9          | 48.5          | 55.4          | 56.1          | 55.5          | 62.1          | 60.4          | 60.9          |
| <b>Other banks</b>                 | <b>179</b>    | <b>198</b>    | <b>193</b>    | <b>177</b>    | <b>159</b>    | <b>147</b>    | <b>157</b>    | <b>134</b>    | <b>137</b>    | <b>124</b>    |
| change as % of the previous period | 0.6           | 4.8           | 13.2          | 2.0           | -5.1          | -7.6          | 7.1           | -15.1         | 2.6           | -7.0          |
| share as % of total                | 29.7          | 26.6          | 22.5          | 18.2          | 19.0          | 15.8          | 18.5          | 14.6          | 15.5          | 14.1          |
| <b>Other participants</b>          | <b>175</b>    | <b>256</b>    | <b>263</b>    | <b>323</b>    | <b>214</b>    | <b>261</b>    | <b>221</b>    | <b>214</b>    | <b>214</b>    | <b>220</b>    |
| change as % of previous period     | 31.5          | 49.3          | 42.9          | 66.8          | 1.4           | 22.0          | -15.4         | -3.1          | -0.3          | 2.7           |
| share as % of total                | 29.0          | 34.4          | 30.6          | 33.2          | 25.6          | 28.1          | 26.0          | 23.4          | 24.1          | 25.0          |

\* 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

|             | <b>Assets</b>        | <b>Liabilities</b>   | <b>Capital</b>      | <b>Authorized capital</b> | <b>Excess of current income (expenses) over current expenses (income) after income tax</b> | <b>Capital adequacy ratio (k1-1)</b> | <b>Capital adequacy ratio (k1-2)</b> | <b>Capital adequacy ratio (k2)</b> |
|-------------|----------------------|----------------------|---------------------|---------------------------|--|--------------------------------------|--------------------------------------|------------------------------------|
| <b>2018</b> | <b>25 240 959.71</b> | <b>22 223 404.87</b> | <b>3 017 554.83</b> | <b>1 547 261.29</b>       | <b>638 389.52</b>  | <b>16.53</b>                         | <b>16.77</b>                         | <b>21.81</b>                       |
| <b>2019</b> | <b>26 813 963.05</b> | <b>23 165 493.45</b> | <b>3 648 469.59</b> | <b>1 627 288.19</b>       | <b>811 994.90</b>  | <b>19.10</b>                         | <b>19.19</b>                         | <b>24.33</b>                       |
| <b>2020</b> | <b>31 172 379.61</b> | <b>27 217 147.70</b> | <b>3 955 231.91</b> | <b>1 767 347.09</b>       | <b>726 803.11</b>  | <b>21.27</b>                         | <b>21.29</b>                         | <b>26.97</b>                       |
| <b>2021</b> | <b>37 623 912.55</b> | <b>33 085 975.02</b> | <b>4 537 937.53</b> | <b>1 331 771.94</b>       | <b>1 291 931.77</b>  | <b>19.32</b>                         | <b>19.34</b>                         | <b>23.43</b>                       |
| <b>2021</b> |                      |                      |                     |                           |  |                                      |                                      |                                    |
| 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                              |
| <b>2022</b> |                      |                      |                     |                           |  |                                      |                                      |                                    |
| 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                              |
| III         | 41 723 146.85        | 36 774 106.96        | 4 949 039.90        | 1 403 587.94              | 899 551.88   | 17.60                                | 17.61                                | 20.92                              |
| <b>2022</b> |                      |                      |                     |                           |  |                                      |                                      |                                    |
| 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                              |
| 09.22       | 41 723 146.85        | 36 774 106.96        | 4 949 039.90        | 1 403 587.94              | 899 551.88   | 17.60                                | 17.61                                | 20.92                              |
| 10.22       | 42 363 832.18        | 37 301 708.26        | 5 062 123.92        | 1 403 587.94              | 1 155 760.77   | 17.99                                | 18.01                                | 21.23                              |

V. Key indicators of financial institutions

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                             |   |
| <b>2018</b> | <b>9 853 232</b>   | <b>9 377 642</b>     | <b>3 691 990</b>                | <b>847 135</b>                              |
| <b>2019</b> | <b>10 108 355</b>  | <b>10 800 539</b>    | <b>3 703 254</b>                | <b>989 844</b>                              |
| <b>2020</b> | <b>10 877 032</b>  | <b>12 913 476</b>    | <b>5 553 591</b>                | <b>1 084 670</b>                            |
| <b>2021</b> | <b>10 859 848</b>  | <b>13 070 066</b>    | <b>6 911 635</b>                | <b>1 340 340</b>                            |
| <b>2021</b> |  |                      |                                 |   |
| 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                                     |
| <b>2022</b> |  |                      |                                 |   |
| I           | 10 861 599   | 12 979 534           | 7 203 320                       | 383 492                                     |
| II          | 10 868 240   | 13 384 482           | 7 246 564                       | 427 710                                     |
| III         | 10 908 545   | 14 104 122           | 7 628 403                       | 141 010                                     |
| <b>2022</b> |  |                      |                                 |   |
| 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                                     |
| 09.22       | 10 908 545   | 14 104 122           | 7 628 403                       | 141 010                                     |
| 10.22       | 10 916 598   | 14 145 823           | 7 557 603                       | 140 649                                     |

## 5.2. Accumulative pension system

## 5.2.2. Pension Payments from UAPF as of 01.11.2022

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                  |
| <b>Pension Accumulation Payments</b>                  | <b>1 130 570</b>                               | <b>4 054 953</b>   | <b>1 085 925 667</b> | <b>860 679</b>                           | <b>3 152 981</b>   | <b>2 194 453 792</b> |
| due to:   |  |                    |                      |  |                    |                      |
| <b>Obligatory Pension Contributions:</b>              | <b>1 085 174</b>                               | <b>3 913 771</b>   | <b>1 067 077 500</b> | <b>819 195</b>                           | <b>3 032 615</b>   | <b>2 155 227 443</b> |
| pension age   | 365 657  | 2 895 198          | 93 815 889           | 322 969                                  | 2 342 653          | 75 136 184           |
| disability  | 8 274  | 59 305             | 1 956 749            | 8 763                                    | 55 393             | 1 750 172            |
| in connection with departure abroad                   | 15 039   | 15 067             | 40 452 244           | 12 826                                   | 12 864             | 32 069 890           |
| to inheritors   | 27 106   | 45 978             | 49 889 351           | 25 434                                   | 44 188             | 46 298 350           |
| for inherment   | 33 430   | 35 850             | 4 491 100            | 34 292                                   | 34 497             | 4 449 112            |
| to other persons                                      | 44   | 44                 | 4 577                | 86                                       | 86                 | 10 291               |
| to improve housing conditions                         | 418 628  | 605 649            | 690 696 026          | 367 786                                  | 488 651            | 1 946 592 444        |
| to pay for medical treatment                          | 216 996  | 256 680            | 185 771 564          | 47 039                                   | 54 283             | 48 921 000           |
| due to:   |  |                    |                      |  |                    |                      |
| <b>Obligatory Professional Pension Contributions:</b> | <b>43 260</b>                                  | <b>138 681</b>     | <b>18 507 741</b>    | <b>36 694</b>                            | <b>115 387</b>     | <b>38 070 238</b>    |
| pension age   | 15 088   | 100 339            | 3 149 885            | 12 340                                   | 82 827             | 2 439 891            |
| disability  | 159  | 866                | 34 313               | 186                                      | 609                | 35 926               |
| in connection with departure abroad                   | 1 478  | 1 482              | 1 264 773            | 1 207                                    | 1 209              | 870 509              |
| to inheritors   | 2 451  | 4 651              | 1 666 709            | 2 219                                    | 4 213              | 1 399 400            |
| for inherment   | 86   | 87                 | 3 085                | 49                                       | 49                 | 1 426                |
| to other persons                                      | 0  | 0                  | 0                    | 1  | 1                  | 7                    |
| to improve housing conditions                         | 16 168   | 21 651             | 9 740 478            | 18 308                                   | 23 837             | 32 258 361           |
| to pay for medical treatment                          | 7 830  | 9 605              | 2 648 498            | 2 384                                    | 2 642              | 1 064 718            |
| due to:   |  |                    |                      |  |                    |                      |
| <b>Voluntary Pension Contributions:</b>               | <b>2 136</b>                                   | <b>2 501</b>       | <b>340 426</b>       | <b>4 790</b>                             | <b>4 979</b>       | <b>1 156 111</b>     |
| Under Achievement 50 Years Age                        | 994  | 1 133              | 246 063              | 4 487                                    | 4 570              | 1 132 619            |
| disability  | 32   | 32                 | 2 338                | 19                                       | 22                 | 2 026                |
| in connection with departure abroad                   | 262  | 264                | 9 374                | 140                                      | 140                | 14 537               |
| to inheritors   | 174  | 312                | 10 874               | 128                                      | 231                | 6 653                |
| for inherment   | 38   | 38                 | 248                  | 15                                       | 15                 | 273                  |
| to other persons                                      | 636  | 722                | 71 529               | 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                  |
| <b>Transfer of Pension Accumulation to the Insurance Organization:</b>  | <b>2 410</b>                                   | <b>3 074</b>       | <b>21 276 707</b>    | <b>5 990</b>                             | <b>7 760</b>       | <b>50 772 836</b>    |
| due to:   |  |                    |                      |  |                    |                      |
| <b>Obligatory Pension Contributions:</b>  | <b>2 354</b>                                   | <b>2 416</b>       | <b>20 572 031</b>    | <b>5 572</b>                             | <b>6 037</b>       | <b>48 614 543</b>    |
| pension age   | 39   | 39                 | 263 232              | 67                                       | 67                 | 407 629              |
| 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" |  |                    |                      |  |                    |                      |
|   | 2 315  | 2 326              | 19 977 220           | 5 505                                    | 5 546              | 45 054 896           |
| insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:   |  |                    |                      |  |                    |                      |
| due to:   | 51   | 51                 | 331 579              | 422                                      | 424                | 3 152 018            |
| Obligatory Professional Pension Contributions:  | 53   | 340                | 507 583              | 418                                      | 1 539              | 2 043 372            |
| pension age   | 2  | 2                  | 5 500                | 8  | 8                  | 9 030                |
| 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" |  |                    |                      |  |                    |                      |
|   | 51   | 51                 | 92 879               | 410                                      | 411                | 694 247              |
| insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:   |  |                    |                      |  |                    |                      |
| due to:   | 286  | 287                | 409 204              | 1 120                                    | 1 120              | 1 340 095            |
| Voluntary Pension Contributions:  | 3  | 318                | 197 093              | 0  | 184                | 114 921              |
| pension age   | 3  | 3                  | 365                  | 0  | 0                  | 0                    |
| disability  | 0  | 0                  | 0                    | 0  | 0                  | 0                    |
| insufficiency of pension accumulation due to Obligatory Pension Contributions   | 305  | 306                | 194 510              | 167                                      | 167                | 105 150              |
| insufficiency of pension accumulation due to Obligatory Professional Pension Contributions  | 9  | 9                  | 2 218                | 17                                       | 17                 | 9 771                |
| Other pension payments  | 0  | 2 608              | 739 451              | 0  | 0                  | 0                    |
| <b>Total Pension Payments</b>   | <b>1 132 980</b>                               | <b>4 060 635</b>   | <b>1 107 941 825</b> | <b>866 669</b>                           | <b>3 160 741</b>   | <b>2 245 226 628</b> |

## 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/<br>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                                     | --                    |         | --     | --     | --       | --        | --        | --                  | --    | --                        | --   | --  | --          | --                | 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                                     | --                    |         | --     | --     | --       | --        | --        | --                  | --    | --                        | --   | --  | --          | --                | 9.79                             | 0.19   |
| 09.22 | NBRK   | 0.00                  | 0.90    | 3.08   | 32.92  | 8.41     | 1.14      | 0.05      | 1.77                | 19.09 | 12.40                     | 0.13   | 2.72  | 0.00        | 7.35              | 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   | 0.00   | 0.00     | 0.00      | 0.00      | 0.00                | 0.01  | 0.00                      | 0.00   | 0.00  | 0.00        | 0.00              | 0.00                             | 0.00   |
| 10.22 | "UAPF" JSC                                     | --                    |         | --     | --     | --       | --        | --        | --                  | --    | --                        | --   | --  | --          | --                | 8.92                             | 0.64   |
|       | NBRK   | 0.00                  | 2.51    | 3.57   | 32.43  | 7.98     | 1.12      | 0.00      | 1.77                | 18.81 | 14.61                     | 0.11   | 2.72  | 0.00        | 4.74              | 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   | 0.01   | 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   |
|-------------|--------------------|-----------------|-------------|-------------|-------------|------------|------------|
| <b>2018</b> | 7 114 244          | 4 056 516       | 134 178 670 | 8 930 084   | 143 108 754 | 69 971 383 | 20 451 962 |
| <b>2019</b> | 7 114 244          | 4 056 517       | 175 591 298 | 2 955 297   | 178 546 595 | 71 161 675 | 22 881 235 |
| <b>2020</b> | 7 114 244          | 4 056 517       | 206 160 453 | 2 892 798   | 209 053 251 | 58 586 792 | 24 128 270 |
| <b>2021</b> | 7 114 244          | 0               | 226 231 635 | 2 126 997   | 228 358 632 | 34 555 415 | 14 107 092 |
| <b>2021</b> |                    |                 |             |             |             |            |            |
| 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 |
| <b>2022</b> |                    |                 |             |             |             |            |            |
| 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  |
| III         | 7 114 244          | 0               | 242 959 170 | 2 557 926   | 245 517 096 | 27 865 339 | 9 855 457  |
| <b>2022</b> |                    |                 |             |             |             |            |            |
| 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  |
| 09.22       | 7 114 244          | 0               | 242 959 170 | 2 557 926   | 245 517 096 | 27 865 339 | 9 855 457  |
| 10.22       | 7 114 244          | 0               | 245 135 944 | 2 806 064   | 247 942 008 | 31 237 380 | 10 895 594 |

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            | 06.22            | 07.22            | 08.22            | 09.22            | 10.22            |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Number of Insurance Company, total</b>    | <b>29</b>        | <b>28</b>        | <b>28</b>        | <b>27</b>        | <b>27</b>        | <b>27</b>        | <b>27</b>        | <b>27</b>        | <b>27</b>        | <b>27</b>        | <b>27</b>        | <b>27</b>        |
| with foreign participation                   | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              | ...              |
| life insurance                               | 6                | 8                | 9                | 9                | 9                | 9                | 9                | 9                | 9                | 9                | 9                | 9                |
| <b>Cumulative Assets</b>                     | <b>1 048 510</b> | <b>1 206 141</b> | <b>1 486 344</b> | <b>1 615 687</b> | <b>1 673 452</b> | <b>1 718 421</b> | <b>1 048 976</b> | <b>1 969 269</b> | <b>2 004 122</b> | <b>2 017 198</b> | <b>2 017 823</b> | <b>2 039 714</b> |
| <b>Insurance Reserves</b>                    | <b>519 477</b>   | <b>570 210</b>   | <b>685 602</b>   | <b>765 728</b>   | <b>822 177</b>   | <b>846 751</b>   | <b>354 432</b>   | <b>1 050 237</b> | <b>1 074 756</b> | <b>1 100 095</b> | <b>1 101 469</b> | <b>1 091 789</b> |
| <b>Cumulative Own Capital*</b>               | <b>468 267</b>   | <b>553 333</b>   | <b>665 433</b>   | <b>697 605</b>   | <b>703 233</b>   | <b>720 880</b>   | <b>598 904</b>   | <b>741 163</b>   | <b>752 313</b>   | <b>758 790</b>   | <b>762 953</b>   | <b>775 031</b>   |
| <b>Insurance Premiums, total **</b>          | <b>350 482</b>   | <b>468 179</b>   | <b>514 140</b>   | <b>199 702</b>   | <b>385 585</b>   | <b>552 189</b>   | <b>744 836</b>   | <b>396 370</b>   | <b>461 815</b>   | <b>544 186</b>   | <b>606 238</b>   | <b>663 068</b>   |
| Compulsory insurance                         | 92 237           | 121 007          | 124 272          | 30 898           | 67 948           | 111 262          | 151 234          | 80 828           | 100 877          | 126 117          | 142 483          | 156 419          |
| Voluntary personal insurance                 | 127 053          | 199 797          | 222 833          | 99 791           | 191 801          | 282 304          | 383 433          | 168 356          | 198 780          | 236 052          | 268 169          | 295 673          |
| Voluntary property insurance                 | 131 192          | 147 374          | 167 036          | 69 013           | 125 836          | 158 623          | 210 169          | 147 186          | 162 159          | 182 017          | 195 586          | 210 976          |
| <b>Claims Payments, total**</b>              | <b>70 759</b>    | <b>196 880</b>   | <b>129 707</b>   | <b>24 210</b>    | <b>51 841</b>    | <b>79 144</b>    | <b>114 954</b>   | <b>72 473</b>    | <b>85 987</b>    | <b>101 581</b>   | <b>114 490</b>   | <b>126 849</b>   |
| Compulsory insurance                         | 26 869           | 35 114           | 34 662           | 10 038           | 21 297           | 31 616           | 44 326           | 26 897           | 31 436           | 36 447           | 41 379           | 46 561           |
| Voluntary personal insurance                 | 30 036           | 40 597           | 42 975           | 10 850           | 22 593           | 34 001           | 50 925           | 27 695           | 32 463           | 36 893           | 41 865           | 46 565           |
| Voluntary property insurance                 | 13 854           | 121 169          | 52 071           | 3 322            | 7 951            | 13 527           | 19 703           | 17 881           | 22 088           | 28 241           | 31 246           | 33 723           |
| <b>Premiums transferred to reinsurance**</b> | <b>89 836</b>    | <b>85 706</b>    | <b>94 356</b>    | <b>38 659</b>    | <b>74 910</b>    | <b>86 036</b>    | <b>108 124</b>   | <b>75 407</b>    | <b>80 197</b>    | <b>97 888</b>    | <b>100 701</b>   | <b>105 118</b>   |
| of which to nonresidents                     | 75 159           | 76 724           | 86 293           | 35 446           | 69 887           | 79 162           | 99 000           | 64 296           | 68 178           | 81 139           | 82 824           | 86 705           |

\* from balance sheet

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

## SYMBOLS AND ABBREVIATIONS

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



## Foreign currencies

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

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

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

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

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

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

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

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

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

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

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

## **Section II “The main monetary indicators”**

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Domestic assets include:

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

3) *Liabilities* include:

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

Data on loans 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:

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

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.