



NATIONAL BANK OF KAZAKHSTAN



STATISTICAL BULLETIN

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

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

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

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

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

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SYMBOLS AND ABBREVIATIONS

METHODOLOGICAL COMMENTS

Release calendar*

Data Category	Publication period (Publication date / Reporting period)												
	2023												2024
	1	2	3	4	5	6	7	8	9	10	11	12	1
Financial sector													
Depository corporations monetary survey	18	15	16	17	18	15	18	15	15	16	15	15	17
	12/22	01/23	02/23	03/23	04/23	05/23	06/23	07/23	08/23	09/23	10/23	11/23	12/23
Central bank monetary survey	12	9	10	11	12	9	12	9	11	10	9	11	11
	12/22	01/23	02/23	03/23	04/23	05/23	06/23	07/23	08/23	09/23	10/23	11/23	12/23
Other financial corporations monetary survey		28			31			31			30		
		4Q22			1Q23			2Q23			3Q23		
External sector													
Balance of payments			31			30			29			29	
			4Q/22			1Q/23			2Q/23			3Q23	
International reserves and foreign currency liquidity	31	28	31	28	31	30	31	31	29	31	30	29	31
	12/22	01/23	02/23	03/23	04/23	05/23	06/23	07/23	08/23	09/23	10/23	11/23	12/23
Official reserve assets	12	9	10	11	12	9	12	9	11	10	9	11	11
	12/22	01/23	02/23	03/23	04/23	05/23	06/23	07/23	08/23	09/23	10/23	11/23	12/23
International investment position			31			30			29			29	
			4Q/22			1Q/23			2Q/23			3Q23	
External debt			31			30			29			29	
			4Q/22			1Q/23			2Q/23			3Q23	
Exchange rates	1/												
Notes													
1/ Daily data are disseminated daily													

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



I. GENERAL ECONOMIC TRENDS

I. General economic trends

1.1. Main macroeconomic indicators

	2018	2019	2020	2021	2022					
					Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Oct.	Jan.-Nov.	Jan.-Dec.
Gross Domestic Product, bln. KZT	59 614	68 639	70 134	81 269	18 802	40 034	65 488	...	...	...
as % to same period of the previous year	4.1	4.5	-2.6	4.0	4.4	3.6	3.0	...	...	...
Volume of Industrial Production, bln. KZT	27 576	29 103	26 743	37 048	11 637	23 825	35 963	39 720	43 850	48 008
as % to same period of the previous year	4.1	3.8	-0.7	3.8	5.8	3.5	2.1	1.4	1.4	1.1
Capital Investments, bln. KZT	11 130	12 546	12 323	13 221	2 263	5 681	9 860	11 244	12 671	15 064
as % to same period of the previous year	17.2	8.5	-3.4	3.5	1.5	2.6	7.0	6.7	6.6	7.9
Consumer Price Index										
% for the last month of the period	105.3	105.4	107.5	108.4	103.7	101.6	101.8	101.6	101.4	101.2
% to same period of the previous year	106.0	105.3	106.8	108.0	109.8	111.9	113.4	113.9	114.5	115.0
Unemployed (End of Period), thous.person *	92	98	142	98	175	207	257	238	222	132
as % to same period of the previous year	30.2	6.5	45.4	-30.9	-11.6	-7.2	22.3	23.1	27.3	35.1
Share of the registered unemployed (% to economically active population) *	1.0	1.1	1.5	1.1	1.9	2.2	2.8	2.6	2.4	1.4
Minimum of subsistence (average, per capita), KZT*	26 440	29 721	33 133	37 579	39 934	44 887	47 420	48 121	44 030	44 719
Average per capita money income, KZT*	97 221	109 184	115 704	136 312	143 921	145 592	152 612	149 951	149 058	...
as % to same period of the previous year	10.6	9.0	2.1	11.1	17.2	12.2	17.1	15.8	14.7	...
Export fob, mln. USD **	59 826	58 165	47 306	60 318	19 115	23 245	21 820	...	...	...
Import fob, mln. USD **	34 987	41 121	38 056	41 562	9 636	12 108	13 235	...	...	...
Gross Foreign Debt, mln. USD**	160 331	159 544	164 517	164 737	160 431	164 187	160 938	...	...	...
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***	384.2	382.6	420.9	431.8	466.3	470.3	476.7	468.3	468.9	462.7

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						
					03.22	06.22	09.22	10.22	11.22	12.22	
Consumer Price Index											
% changes to December of the previous year*	105.3	105.4	107.5	108.4	105.2	110.5	115.3	117.2	118.9	120.3	
% changes to the previous month					103.7	101.6	101.8	101.6	101.4	101.2	
as % to the corresponding period of the previous year**	106.0	105.3	106.8	108.0	109.8	111.9	113.4	113.9	114.5	115.0	
Price Index Food Goods											
% changes to December of the previous year											
% changes to the previous month	105.1	109.6	111.3	109.9	108.2	115.7	119.5	121.2	123.4	125.3	
					105.8	101.9	101.2	101.4	101.8	101.6	
Price Index Non-Food Goods											
% changes to December of the previous year											
% changes to the previous month	106.4	105.0	105.5	108.5	103.6	108.4	114.1	116.0	117.9	119.4	
					102.8	101.9	101.9	101.7	101.6	101.3	
Price Index Marketable Services											
% changes to December of the previous year											
% changes to the previous month	104.5	100.7	104.2	106.5	102.6	105.3	110.8	112.6	113.5	114.1	
					101.4	100.8	102.7	101.7	100.8	100.5	
Price Index for Industry											
% changes to December of the previous year											
% changes to the previous month	112.4	101.4	95.8	146.1	147.1	128.2	121.8	117.0	110.0	109.4	
					112.4	102.5	96.8	98.1	99.2	100.2	
Price Index for Construction											
% changes to December of the previous year											
% changes to the previous month	103.9	101.6	99.7	105.7	104.5	102.3	104.2	103.3	102.7	101.4	
					100.1	99.8	100.2	99.9	99.9	99.6	
Index of Tariffs for Freight Shipping											
% changes to December of the previous year											
% changes to the previous month	131.1	103	102.8	108.8	106.5	102.7	105.5	104.7	104.2	104.5	
					104.2	100.4	100.7	100.1	99.9	100.5	

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

1.3. Balance of Payments of the Republic of Kazakhstan

min.US dollars

	2018	2019	2020	2021	2021				2022 9 months	2022		
					I	II	III	IV		I	II	III
Current Account	-864.5	-8 282.2	-7 589.8	-7 862.5	-2 032.8	-1 719.8	-1 888.1	-2 221.7	8 048.0	2 081.6	3 986.5	1 979.9
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	29 200.2	9 478.6	11 136.9	8 584.6
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	64 179.2	19 114.6	23 244.6	21 820.0
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	34 979.0	9 636.0	12 107.7	13 235.4
Services	-4 661.5	-3 664.5	-3 112.3	-1 820.6	-321.3	-383.2	-534.2	-581.9	-724.3	-419.6	-259.1	-45.5
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	5 767.9	1 423.0	1 847.9	2 497.1
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	6 492.2	1 842.6	2 107.0	2 542.6
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	-19 864.8	-6 854.2	-6 680.8	-6 329.8
Compensation of employees, net	-1 583.9	-1 599.4	-899.9	-1 130.6	-207.2	-258.2	-296.7	-368.4	-856.0	-227.1	-305.1	-323.8
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	-19 110.2	-6 660.9	-6 409.4	-6 039.9
Income receivable	2 481.9	2 380.6	1 932.9	2 088.5	419.9	639.6	503.7	525.3	2 483.9	474.6	807.8	1 201.4
Income on direct investment	653.0	659.4	382.7	611.9	59.1	236.5	139.4	176.9	1 108.3	68.8	339.4	700.1
Income on portfolio investment	1 215.9	1 273.5	1 180.8	1 188.3	285.1	313.8	302.3	287.2	1 032.3	320.4	368.6	343.3
Income on other investment	613.0	447.7	369.5	288.3	75.8	89.3	61.9	61.3	343.3	85.5	99.8	158.0
assets of the National Fund	1 311.8	1 171.8	969.7	933.5	224.4	254.5	234.5	220.1	824.9	253.1	292.1	279.7
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	21 594.1	7 135.5	7 217.3	7 241.3
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	19 731.9	6 582.2	6 611.5	6 538.2
Income on portfolio investment	1 182.3	991.9	898.1	1 101.0	221.7	266.9	316.7	295.7	831.8	239.2	271.7	320.9
Income on other investment	1 473.7	1 413.5	1 270.1	1 334.8	306.2	356.4	303.7	368.4	1 030.4	314.0	334.1	382.2
Other primary income, net	135.0	131.9	126.8	135.0	34.1	33.4	33.8	33.8	101.4	33.8	33.8	33.8
Secondary income	918.2	1 062.8	1 345.7	-609.2	-125.7	-212.1	-197.9	-73.5	-563.1	-123.2	-210.6	-229.3
Capital account balance	251.0	246.6	239.2	232.5	121.8	14.8	30.6	65.3	225.4	30.2	188.9	6.2

Continuation

	2018	2019	2020	2021	2021				2022 9 months	2022		
					I	II	III	IV		I	II	III
Financial account (excluding reserve assets)	2 690.3	1 298.4	-14 964.8	-2 356.5	-301.5	-2 538.3	-3 446.0	3 929.3	7 834.2	4 347.0	3 291.1	196.0
Direct investment	-4 992.6	-5 904.4	-5 850.3	-1 921.1	115.5	-1 492.9	-1 251.2	707.5	-7 643.2	-1 519.1	-569.3	-5 554.8
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	60.1	368.4	1 117.9	-1 426.2
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	7 703.3	1 887.5	1 687.2	4 128.6
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	8 273.4	187.6	3 860.2	4 225.6
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	6 690.8	-253.3	3 069.3	3 874.9
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	6 404.2	-79.5	3 058.5	3 425.2
Banks	-91.9	748.8	-746.6	1 307.4	136.1	591.3	347.0	233.1	180.9	-15.2	55.5	140.5
Other sectors	217.6	2 253.0	1 972.0	3 321.6	-407.7	-151.5	1 325.5	2 555.3	105.8	-158.6	-44.7	309.1
Net incurrence of liabilities	-3 628.3	-230.5	1 405.1	2 381.5	579.6	1 487.3	260.9	53.6	-1 582.6	-440.9	-790.9	-350.8
Central bank and general government	-73.5	1 270.8	854.9	1 735.4	850.1	1 008.9	186.4	-310.0	-1 104.8	-407.9	-183.7	-513.2
Banks	-164.5	-96.9	-309.4	315.6	-244.5	517.2	21.0	22.0	-334.1	44.7	-354.8	-24.0
Other sectors	-3 390.2	-1 404.4	859.6	330.5	-26.0	-38.8	53.5	341.7	-143.7	-77.7	-252.4	186.4
Financial derivatives, net	109.4	-81.0	71.2	106.5	-21.9	16.0	86.5	25.9	182.0	406.1	-114.6	-109.5
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	7 021.9	5 272.5	114.8	1 634.7
Other equity, net	36.0	21.7	32.5	-7.6	-4.8	-3.9	2.5	-1.4	5.3	2.1	0.7	2.4
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	647.3	-1 749.9	287.8	2 109.4
Net acquisition of financial assets	-4.5	51.6	-693.4	-210.4	-708.8	-82.6	110.3	470.7	881.1	218.0	437.7	225.5
Central bank and general government	-14.0	-4.4	-6.5	-6.0	-1.6	-1.7	-1.6	-1.1	-1.0	-0.5	0.0	-0.5
Banks	-44.2	119.1	142.4	124.9	52.4	16.7	-14.5	70.3	84.5	16.6	71.3	-3.4
Other sectors	53.7	-63.2	-829.3	-329.3	-759.6	-97.5	126.4	401.4	797.6	201.9	366.4	229.4
Net incurrence of liabilities	-2 431.2	381.4	1 448.4	2 673.4	525.0	145.1	2 186.7	-183.4	233.8	1 967.9	149.8	-1 883.9
Central bank and general government	-284.7	-717.8	356.7	2 198.4	787.5	-72.1	1 495.7	-12.7	-268.7	-108.1	-77.6	-83.0
Banks	-645.7	-512.1	137.7	-166.9	23.4	-66.6	-21.7	-102.0	-53.7	1 946.4	90.8	-2 090.9
Other sectors	-1 500.8	1 611.3	954.0	642.0	-286.0	283.9	712.7	-68.6	556.2	129.6	136.6	290.0
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	6 369.4	7 020.3	-173.8	-477.1
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	9 933.8	6 477.1	1 804.2	1 652.5
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	3 564.4	-543.2	1 978.0	2 129.6
Net errors and omissions	1 777.6	2 734.3	-8 503.9	2 909.3	1 761.1	-357.4	-1 131.0	2 636.7	1 859.6	1 747.2	-1 458.8	1 571.1
Overall balance	1 526.2	6 599.7	889.7	2 364.2	-151.6	-475.8	-457.5	3 449.0	-2 298.8	488.0	574.5	-3 361.2
Financing	-1 526.2	-6 599.7	-889.7	-2 364.2	151.6	475.8	457.5	-3 449.0	2 298.8	-488.0	-574.5	3 361.2
Reserve assets NBK	-1 526.2	-6 599.7	-889.7	-2 364.2	151.6	475.8	457.5	-3 449.0	2 298.8	-488.0	-574.5	3 361.2
IMF Credits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Exceptional funding	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

I. General economic trends

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	01.10.2022
External debt	160 331.3	159 544.2	164 517.2	164 412.4	166 990.6	166 317.5	164 737.0	160 430.8	164 537.8	160 938.2
Short-term	8 150.5	8 801.2	9 972.3	11 372.1	12 713.3	12 110.7	12 563.1	12 325.3	14 790.8	16 158.3
Long-term	152 180.8	150 743.0	154 544.9	153 040.2	154 277.3	154 206.8	152 173.9	148 105.4	149 747.0	144 780.0
General Government	11 554.8	12 417.6	13 885.4	14 471.9	15 682.6	15 937.2	15 864.0	14 153.8	14 284.0	12 939.6
Short-term	17.9	14.9	25.0	29.8	32.8	29.5	29.0	31.0	36.3	35.6
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	17.9	14.9	25.0	29.8	32.8	29.5	29.0	30.9	36.3	35.4
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2
Long-term	11 536.9	12 402.7	13 860.4	14 442.1	15 649.8	15 907.7	15 835.0	14 122.8	14 247.7	12 904.0
Special Drawing Rights	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	4 554.3	6 133.4	7 202.7	7 108.7	8 361.4	8 739.0	8 748.7	7 187.7	7 527.4	6 417.3
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	6 486.7
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Central Bank	770.4	891.1	1 329.4	1 836.0	1 714.7	3 051.3	2 535.8	2 519.3	2 214.3	2 043.6
Short-term	286.2	409.7	828.0	1 342.8	1 218.0	989.9	494.6	501.9	270.4	182.8
Currency and deposits	6.9	3.9	2.6	4.9	73.0	4.3	7.9	255.1	11.3	11.1
Debt securities*	275.3	401.6	821.2	1 333.2	1 140.3	980.8	483.3	242.9	254.4	166.5
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	4.0	4.2	4.2	4.7	4.7	4.8	3.4	3.9	4.7	5.1
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	484.2	481.4	501.3	493.2	496.7	2 061.5	2 041.1	2 017.4	1 943.9	1 860.8
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	1 859.8
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Continuation

	01.01.2019	01.01.2020	01.01.2021	01.04.2021	01.07.2021	01.10.2021	01.01.2022	01.04.2022	01.07.2022	01.10.2022
Banks	5 752.0	4 818.1	4 837.4	4 978.8	5 975.1	5 734.8	5 496.3	8 225.3	9 675.6	8 006.0
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	4 199.1
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	3 348.9
Debt securities*	0.0	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	555.8
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	160.8	138.6	139.1	278.9	278.9	254.6	216.2	271.2	430.6	294.4
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	3 806.9
Currency and deposits	306.1	237.4	244.0	430.6	350.9	255.3	226.2	396.7	459.1	748.9
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	1 360.9
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	1 697.1
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Sectors	39 661.7	41 040.5	41 927.7	41 883.9	43 185.0	43 488.4	44 617.5	41 169.6	44 034.6	44 248.2
Short-term	6 849.3	7 278.9	7 806.9	8 436.9	9 257.8	9 116.5	10 201.8	9 132.9	11 075.0	11 740.7
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	616.3	522.5	466.7	756.2	775.3	870.4	928.4	868.8	1 073.3	1 588.6
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	8 135.0	9 408.1	9 498.2
Other debt liabilities	108.7	59.9	62.7	200.1	305.2	181.6	1 066.4	129.1	593.6	653.9
Long-term	32 812.4	33 761.7	34 120.8	33 447.0	33 927.3	34 371.8	34 415.6	32 036.7	32 959.6	32 507.5
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	10 097.8	9 491.1	10 540.2	10 391.7	10 626.3	10 467.4	10 724.1	8 546.8	7 708.9	7 404.2
Loans	20 680.9	22 309.9	21 628.1	21 233.3	21 438.9	21 488.5	21 345.6	21 028.4	23 208.6	22 962.2
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	1 959.8	1 497.8	1 545.4
Other debt liabilities**	201.9	211.5	262.7	274.3	341.1	463.2	451.9	501.7	544.3	595.7
Direct investment: Intercompany lending	102 592.4	100 376.8	102 537.3	101 241.8	100 433.2	98 105.8	96 223.5	94 362.7	94 329.3	93 700.7

*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.
2018												
Refinancing	9.75	9.75	9.50	9.25	9.25	9.00	9.00	9.00	9.00	9.25	9.25	9.25
Base interest rate	9.75	9.75	9.50	9.25	9.25	9.00	9.00	9.00	9.00	9.25	9.25	9.25
2019												
Refinancing	9.25	9.25	9.25	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.25	9.25
Base interest rate	9.25	9.25	9.25	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.25	9.25
2020												
Refinancing	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
Base interest rate	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
2021												
Base interest rate	9.00	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.50	9.75	9.75	9.75
2022												
Base interest rate	10.25	13.50	13.50	14.00	14.00	14.00	14.50	14.50	14.50	16.00	16.00	16.75

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	08.22	09.22	10.22	11.22	12.22
Net Foreign Assets	34 320 584	34 818 521	39 760 122	38 636 769	41 777 474	40 370 073	40 152 579	42 162 002	42 270 389
Net International Reserves	11 694 581	10 893 009	14 787 581	13 961 529	14 527 014	14 669 647	14 515 145	15 049 786	15 270 417
Gross International Assets	11 882 164	11 078 854	15 000 426	14 844 409	15 427 740	15 559 181	15 440 018	15 951 195	16 227 925
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	10 767 581	10 791 713	10 479 160	11 115 034	10 504 466
Foreign Currency	107 910	113 325	122 838	112 378	133 806	134 744	131 981	131 851	129 890
Transferable Deposits	1 358 852	1 390 599	2 168 713	1 236 529	1 946 005	1 803 124	1 899 989	1 704 738	1 828 429
Other Deposits	1 682 502	1 371 493	781 013	-	-	-	7 498	6 313	-
Securities (other than shares)	2 611 550	634 575	874 648	756 723	916 742	1 209 177	1 344 315	1 372 197	2 293 930
Financial Derivatives	-661	2 995	2 227	2 309	133 816	138 371	137 583	138 567	2 687
Aseets in the External Management	1 453 962	1 424 177	1 571 609	1 564 765	1 529 790	1 482 052	1 439 491	1 482 494	1 468 522
Less: Foreign Liabilities	187 583	185 844	212 845	882 880	900 726	889 534	924 873	901 408	957 508
SDR	185 638	183 804	210 611	880 941	897 733	886 597	877 573	898 302	897 515
Nonresidents Transferable Deposits	1	1	1	6	1	1	44 285	54	57 826
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	374	373	410	420	469	473	465	465	451
Other Accounts Payable	1 570	1 667	1 824	1 513	2 524	2 464	2 550	2 587	1 716
Assets of the National Oil Fund	22 278 915	23 624 917	24 705 811	23 887 862	25 411 808	24 600 789	24 534 556	26 183 888	25 781 944
Other Net Foreign Assets	347 087	300 595	266 730	787 378	1 838 652	1 099 638	1 102 878	928 328	1 218 028
Gross Assets	977 347	963 796	1 195 531	1 579 649	2 523 513	1 768 486	1 776 922	1 756 209	1 914 431
Less: Foreign Liabilities	630 260	663 201	928 801	792 271	684 861	668 848	674 044	827 880	696 402
Net Domestic Assets	-25 090 254	-26 594 047	-28 725 025	-26 580 205	-29 117 465	-27 837 535	-27 162 627	-29 965 436	-29 694 206
Net Claims to the Central Government	-852 663	-303 019	-1 287 322	-842 901	-1 995 891	-1 948 481	-2 231 360	-2 164 887	-1 956 640
Claims	421 009	586 473	547 448	383 230	405 162	466 255	454 807	452 234	444 783
Securities	421 009	586 473	547 448	383 230	405 162	466 255	454 807	452 234	444 783
Less: Liabilities	1 273 672	889 492	1 834 770	1 226 130	2 401 054	2 414 737	2 686 167	2 617 121	2 401 423
Transferable Deposits	488 734	492 985	1 564 901	1 061 546	2 184 372	2 164 381	2 356 930	2 250 433	1 999 481
Other Deposits	74 592	197 589	84 108	164 152	116 604	150 457	327 960	264 799	400 056
Other Accounts Payable	710 346	198 918	185 761	-	-	-	-	-	-
Resources of the National Oil Fund	23 790 104	25 161 475	25 949 629	25 792 993	26 703 011	25 687 655	25 503 997	27 288 913	26 783 661
Claims to Banks	-2 173 740	-2 162 063	-1 838 449	-1 083 402	-1 233 501	-1 140 980	-1 426 211	-1 023 231	-1 756 226
Securities	688	514	560	-	-	-	-	-	-
Credits	314 124	110 911	63 809	360 551	38 040	82 623	115 682	99 765	35 587
Less: NBK Notes	2 493 061	2 273 558	1 902 818	1 444 004	1 271 541	1 223 705	1 541 894	1 122 996	1 791 813
Financial Derivatives	4 509	70	-	51	-	103	-	-	-
Other accounts receivable	-	-	-	-	-	-	-	-	-
Claims to Nonbank Financial Institutions	1 963 099	3 044 011	4 966 023	5 317 553	5 276 219	5 090 526	5 089 772	5 095 629	5 362 793
Credits	-	-	-	229 908	186 412	754	-	5 857	273 021
Shares and other Equity	1 963 099	3 044 011	4 966 023	5 087 645	5 089 769	5 089 772	5 089 772	5 089 772	5 089 773
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	37	-	-	-	-
Claims to the Rest of the Economy	759 060	772 600	782 439	848 440	822 750	822 410	811 679	804 610	596 980
Other Net Domestic Assets	-1 799 771	-3 595 930	-6 200 350	-5 869 902	-6 162 785	-5 857 245	-4 783 094	-6 165 771	-6 040 554
Other Financial Assets	957 528	14 673	9 714	3 901	11 033	8 671	590 884	6 737	7 164
Nonfinancial Assets	44 369	45 335	50 849	60 527	61 179	60 935	61 020	60 812	65 127
Less: Other Liabilities	92 053	70 264	65 707	60 709	60 793	59 268	55 662	59 028	226 293
Less: Capital Accounts	2 709 614	3 585 674	6 195 206	5 873 621	6 174 204	5 867 584	5 379 335	6 174 293	5 886 551

Continuation

	12.18	12.19	12.20	12.21	08.22	09.22	10.22	11.22	12.22
Liabilities	9 230 330	8 224 474	11 035 097	12 056 564	12 660 008	12 532 539	12 989 952	12 196 566	12 576 183
Narrow Reserve Money	5 995 748	5 430 745	5 087 846	6 945 442	7 941 086	7 210 051	7 570 781	6 897 649	7 374 898
Reserve Money	6 650 873	6 893 176	9 777 551	10 957 714	12 076 477	11 871 384	12 374 432	11 719 902	11 874 422
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 762 229	3 762 939	3 765 032	3 701 002	3 823 793
Transferable Deposits of Banks	2 608 448	1 700 882	1 299 270	2 074 806	2 982 461	2 304 152	2 592 492	1 913 640	2 202 901
Other Deposits of Banks	655 125	1 462 431	4 689 705	4 012 272	4 135 391	4 661 333	4 803 651	4 822 253	4 499 524
Transferable Deposits of Nonbank Financial Institutions	637 676	943 102	443 937	1 370 737	1 130 586	1 079 266	1 149 372	1 218 678	1 115 521
Current accounts of Public Nonfinancial Institutions in KZT	130 773	98 496	94 260	48 177	61 596	63 694	63 864	64 163	232 683
Current accounts of non-state non-financial organizations in tenge	-	-	7	7	4 213	1	21	166	1
Other Deposits	1 117 251	425 077	580 266	473 891	117 622	230 902	338 441	173 227	341 074
Foreign Currency Current Accounts of Public Nonfinancial Institutions	225	1 748	5	32	915	729	454	346	657
Other Deposits of Public Nonfinancial Institutions	491 792	193 360	126 972	87 413	327	345	1 698	178	1 581
Other Deposits of Nonbank Financial Institutions	229 630	225 811	452 119	383 339	115 070	228 626	334 963	170 541	337 347
Other Deposits of Liquidated Banks	3 869	4 158	1 170	3 106	1 310	1 202	1 326	2 162	1 489
Nonprofit Institutions	391 735	-	-	-	-	-	-	-	-
Securities (other than shares)	1 217 035	874 051	576 683	474 845	445 564	327 927	142 945	276 259	354 628
Other Financial Institutions	1 130 850	833 778	432 566	291 892	156 028	150 898	83 393	111 916	110 269
Public Nonfinancial Institutions	65 579	31 917	112 919	133 783	224 756	79 938	5 643	88 878	167 123
Private Nonfinancial Institutions	5 121	5 557	30 978	47 382	60 705	87 778	50 987	72 460	69 676
Households	129	0	1	891	74	5 286	19	67	282
Nonprofit Institutions	15 356	2 800	219	897	4 001	4 026	2 902	2 939	7 278
Credits	127 241	27 941	100 597	150 098	20 008	57 025	31 863	-	6 059
Banks	91 200	27 941	95 480	-	-	57 025	15 695	-	-
Nonbank Financial Institutions	36 041	-	5 117	150 098	20 008	-	16 114	-	6 059
Public Nonfinancial Institutions	-	-	-	-	-	-	54	-	-
Financial Derivatives	117 930	4 228	-	16	338	45 302	102 270	27 179	-
Banks	117 930	4 228	-	16	338	45 302	102 270	27 179	-
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	12.20	12.21*	08.22	09.22	10.22	11.22	12.22
Net Foreign Assets	1 099 181	1 817 861	1 311 176	1 769 349	1 092 866	1 637 786	1 513 314	1 461 991	810 364
Net Foreign Assets, CFC	919 799	1 656 042	1 100 665	1 567 010	1 519 482	1 355 297	1 252 493	1 228 470	820 948
Claims to Nonresidents, CFC	1 864 712	2 488 108	1 957 617	2 330 781	2 996 726	3 073 883	3 021 838	3 424 119	3 293 124
Foreign Currency	216 096	204 972	340 275	264 941	344 068	385 047	385 013	409 433	370 974
Transferable Deposits	465 053	546 873	575 858	757 233	917 117	1 192 736	1 258 836	1 204 891	1 132 784
Other Deposits	497 733	928 082	484 540	466 087	771 221	543 399	390 045	542 419	477 359
Securities (other than shares)	441 150	573 031	322 535	501 724	492 780	509 512	516 577	683 238	838 832
Credits	188 457	170 325	195 385	279 970	331 980	331 422	347 231	367 971	399 142
Financial Derivatives	14 342	18 742	5 968	4 689	38 436	19 936	27 064	85 826	473
Shares and other Equity	22 881	25 580	4 275	4 373	4 769	4 812	4 730	4 736	4 675
Other Accounts Receivable	19 000	20 504	28 780	51 766	96 355	87 019	92 340	125 605	68 885
Less: Liabilities for Nonresidents, CFC	944 913	832 066	856 953	763 771	1 477 245	1 718 585	1 769 345	2 195 650	2 472 176
Transferable Deposits	105 938	133 557	300 345	349 911	817 530	1 109 791	1 014 547	1 085 575	1 413 594
Other Deposits	199 818	146 359	149 592	280 553	439 553	428 484	583 458	793 615	836 243
Securities (other than shares)	478 721	379 331	350 043	41 400	25 834	25 613	24 792	25 111	24 253
Credits	124 195	146 502	16 917	47 273	85 998	89 833	83 177	174 639	157 398
Financial Derivatives	8 185	12 195	10 225	9 176	52 120	20 950	26 766	85 804	2 507
Other Accounts Payable	28 056	14 123	29 831	35 458	56 209	43 914	36 605	30 905	38 180
Other net Foreign Assets, OFC	179 382	161 820	210 511	202 338	-426 616	282 489	260 821	233 521	-10 584
Gross Assets	374 934	415 017	459 460	507 000	1 129 734	872 579	792 619	805 165	667 089
Less: Foreign Liabilities	195 551	253 197	248 949	304 662	1 556 350	590 090	531 798	571 644	677 673
Domestic Assets	19 146 433	19 196 552	22 806 573	28 273 963	30 024 026	30 377 908	31 045 003	31 125 244	32 860 312
Reserves	3 593 256	3 575 334	5 999 511	6 516 208	7 824 348	7 493 260	8 104 988	7 379 226	7 430 749
Transferable and Other Deposits in NBK	3 234 561	3 187 575	5 577 185	6 062 216	7 358 808	7 046 568	7 649 631	6 929 412	6 967 609
National Currency	358 695	387 759	422 326	453 992	465 541	446 692	455 357	449 815	463 140
Other Claims to NBK	2 301 260	2 356 522	2 575 073	1 589 764	1 320 535	1 363 889	1 049 092	1 196 040	1 845 120

Continuation

	12.18	12.19	12.20	12.21*	08.22	09.22	10.22	11.22	12.22
Net Claims to the Central Government	2 051 484	2 127 891	3 238 397	4 235 214	4 042 891	4 187 147	4 241 649	4 285 931	4 417 488
Gross Claims	2 093 852	2 224 420	3 368 010	4 438 508	4 293 150	4 437 036	4 489 629	4 538 569	4 664 553
Securities (other than shares)	2 092 552	2 154 357	3 268 116	4 332 090	4 178 317	4 321 889	4 375 111	4 425 657	4 555 217
Credits	311	68 866	98 914	101 473	112 726	113 784	111 819	110 192	108 723
Other Accounts Receivable	989	1 198	979	4 945	2 107	1 363	2 698	2 721	614
Less: Liabilities	42 368	96 529	129 613	203 294	250 259	249 889	247 980	252 638	247 065
Transferable Deposits	20 058	10 623	15 714	23 713	13 634	10 644	7 683	17 065	15 832
Other Deposits	330	3 533	791	1 947	8 872	10 144	9 708	5 512	2 542
Credits	21 314	81 644	43 076	56 444	61 811	62 242	62 662	63 522	64 948
Other Accounts Payable	667	729	70 033	121 190	165 943	166 860	167 927	166 539	163 744
Claims to the Regional and Local Government	13 024	0	2	14 469	13 825	13 156	13 259	13 578	13 224
Securities (other than shares)	13 024	-	-	14 468	13 824	13 155	13 259	13 577	13 223
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	0	2	1	1	1	1	1	1
Claims to Nonbank Financial Institutions	882 848	1 131 287	1 377 525	2 397 563	1 803 557	1 951 884	2 009 516	2 075 580	2 441 767
Transferable Deposits	1 030	2 155	5 314	13 986	17 640	16 746	19 483	19 121	135 465
Other Deposits	3 048	949	51	52	-	-	-	-	-
Securities (other than shares)	22 353	173 209	353 993	639 721	709 014	741 964	745 023	782 378	884 278
Credits	345 326	570 290	729 508	1 275 313	584 046	612 488	678 667	691 726	836 937
Financial Derivatives	345 099	229 002	62 634	54 716	18 807	82 300	53 190	51 676	72 008
Shares and other Equity	108 371	109 430	156 212	296 402	278 616	286 151	286 817	287 060	300 200
Other Accounts Receivable	57 622	46 251	69 813	117 372	195 434	212 236	226 336	243 620	212 878
Claims to Public Nonfinancial Institutions	719 907	680 296	582 619	605 536	755 680	725 138	749 318	793 702	873 865
Other Deposits	72	-	-	-	-	-	-	-	-
Securities (other than shares)	443 879	381 721	318 413	458 448	542 597	541 554	535 517	542 668	564 961
Credits	274 677	297 478	263 219	146 736	212 268	183 110	212 891	250 386	308 618
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	2	-	-	-	-	-
Other Accounts Receivable	1 277	1 095	985	351	815	474	910	648	286

Continuation

	12.18	12.19	12.20	12.21*	08.22	09.22	10.22	11.22	12.22
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 297	8 663 779	8 792 107	8 828 590	9 005 682	9 265 632
Securities (other than shares)	15 029	200 218	216 586	254 543	271 607	269 140	265 522	267 233	266 881
Credits	8 067 017	7 309 904	7 252 207	7 901 000	8 057 439	8 185 331	8 227 325	8 403 754	8 673 393
Financial Derivatives	3 736	2 416	1 133	1 378	1 345	1 144	728	1 031	1 251
Shares and other Equity	149 203	172 276	166 057	162 909	191 826	194 609	196 320	194 748	190 513
Other Accounts Receivable	231 297	225 037	233 723	154 467	141 562	141 883	138 695	138 916	133 593
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 444	2 402	2 384	2 337	2 391
Credits	6 904	5 014	1 967	2 939	2 320	2 271	2 219	2 156	2 268
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other Accounts Receivable	537	950	738	74	122	129	163	178	120
Claims to Households	5 501 464	6 823 806	7 684 251	10 869 025	12 902 535	13 217 488	13 543 324	14 073 622	14 243 981
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 442 036	6 767 785	7 631 145	10 795 904	12 788 206	13 102 524	13 425 028	13 936 933	14 177 198
Financial Derivatives	163	204	242	530	-	-	19	-	-
Other Accounts Receivable	59 265	55 818	52 863	72 590	114 329	114 963	118 277	136 689	66 783
Other Net Assets	-4 390 534	-5 414 401	-6 523 218	-6 431 129	-7 305 568	-7 368 563	-7 497 118	-7 700 453	-7 673 904
Other Financial Assets	143 976	128 424	114 431	98 964	105 809	111 728	111 552	126 355	128 344
Nonfinancial Assets	715 840	782 909	783 226	796 805	795 788	787 688	783 367	810 899	834 092
Less: Other Liabilities	315 235	534 521	1 299 656	1 238 334	1 424 887	1 496 988	1 491 211	1 510 403	1 556 179
Less: Capital Accounts	4 935 114	5 791 213	6 121 219	6 088 565	6 782 278	6 770 991	6 900 827	7 127 304	7 080 161
Liabilities	20 245 614	21 014 413	24 117 749	30 043 312	31 116 892	32 015 695	32 558 317	32 587 235	33 670 676
Transferable Deposits	5 214 097	5 517 237	6 271 889	7 786 368	8 001 693	7 986 210	8 419 213	8 092 112	8 187 666
Central Bank	7	2	1	1	1	1	1	1	1
Regional and Local Government	287	298	822	886	1 799	1 389	1 161	827	864
Nonbank Financial Institutions	330 277	246 545	384 939	543 070	424 421	470 662	573 739	556 038	484 231
Public Nonfinancial Institutions	497 896	566 964	494 327	572 609	891 042	800 760	869 565	877 248	852 319
Private Nonfinancial Institutions	3 248 632	3 387 347	3 688 676	4 276 021	4 559 222	4 588 691	4 889 837	4 571 326	4 455 259
Nonprofit Institutions	119 719	110 571	103 080	116 056	178 855	162 340	127 544	134 180	131 520
Households	1 017 279	1 205 510	1 600 043	2 277 724	1 946 353	1 962 367	1 957 368	1 952 493	2 263 471

Continuation

	12.18	12.19	12.20	12.21*	08.22	09.22	10.22	11.22	12.22
Other Deposits	11 457 294	12 041 812	14 700 551	17 425 495	18 959 638	19 803 890	20 032 294	19 971 035	21 059 834
Central Bank	-	-	-	0	2 453	-	-	-	28
Regional and Local Government	109	-	-	28	2 882	3 263	3 559	1 463	504
Nonbank Financial Institutions	777 690	778 738	1 117 559	812 750	859 947	914 719	976 856	872 171	971 506
Public Nonfinancial Institutions	572 942	568 177	587 706	821 283	1 506 076	1 599 689	1 348 408	1 280 451	1 356 166
Private Nonfinancial Institutions	2 002 734	2 181 247	3 103 678	4 235 938	4 268 079	4 646 062	4 865 682	4 484 564	4 608 914
Nonprofit Institutions	464 342	548 300	699 600	568 295	626 421	682 681	661 873	706 544	738 950
Households	7 639 476	7 965 350	9 192 008	10 987 200	11 693 781	11 957 476	12 175 915	12 625 842	13 383 766
Securities	1 516 362	1 671 702	1 664 317	1 943 608	1 952 539	1 969 131	1 980 299	1 974 310	1 985 457
Nonbank Financial Institutions	1 449 141	1 585 266	1 550 898	1 743 393	1 742 509	1 759 157	1 769 868	1 759 822	1 773 039
Public Nonfinancial Institutions	57 731	64 679	91 815	148 963	150 703	152 024	150 937	152 254	150 815
Private Nonfinancial Institutions	622	634	1 425	1 447	4 506	3 995	4 067	4 126	2 885
Households	8 868	21 123	20 179	49 805	54 822	53 955	55 426	58 108	58 718
Credits	1 058 107	793 512	696 911	2 152 007	1 456 794	1 340 515	1 306 580	1 659 615	1 606 866
Central Bank	278 910	14 386	14 094	6	6	6	6	6	6
Regional and Local Government	1 196	3 798	3 115	6 460	9 013	9 870	10 373	10 592	12 359
Nonbank Financial Institutions	706 164	750 543	657 439	2 137 729	1 439 578	1 322 446	1 287 956	1 640 721	1 586 217
Public Nonfinancial Institutions	68 788	22 533	22 153	7 739	8 124	8 158	8 211	8 263	8 250
Private Nonfinancial Institutions	2 782	2 046	47	21	50	9	9	8	9
Households	267	205	63	52	24	25	25	26	26
Financial Derivatives	362 293	244 847	83 755	54 828	21 713	132 890	55 163	53 353	74 613
Central Bank	4 330	15 858	21 046	-	-	47 840	-	-	-
Nonbank Financial Institutions	357 666	228 967	62 632	54 673	18 715	82 221	53 001	51 868	73 653
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	228	22	50	155	2 972	2 778	2 161	1 485	959
Households	69	-	28	-	26	51	-	-	-
Other Accounts Payable	637 460	745 304	700 326	681 006	724 515	783 059	764 767	836 810	756 240
Central Bank	15 989	76	102	24	51	45	47	12	211
Regional and Local Government	2	9	1 382	3 789	3 295	3 212	3 147	3 111	5 581
Nonbank Financial Institutions	10 103	43 735	14 914	65 337	88 105	99 709	93 481	88 642	88 071
Public Nonfinancial Institutions	5 847	4 078	55 599	103 266	97 343	97 212	98 035	97 549	97 753
Private Nonfinancial Institutions	262 225	263 489	225 557	228 250	226 941	215 770	201 024	259 797	245 175
Nonprofit Institutions	191	721	742	704	2 611	3 272	3 661	4 183	389
Households	167 686	180 374	178 471	197 877	212 674	205 357	219 418	223 206	201 549
Interbank Accounts	175 417	252 823	223 559	81 759	93 494	158 482	145 955	160 311	117 511

* 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*	08.22	09.22	10.22	11.22	12.22
Net Foreign Assets	35 419 764	36 637 097	41 091 030	40 426 251	42 609 328	41 993 027	41 665 893	43 623 993	43 092 415
Claims to Nonresidents	13 746 876	13 566 962	16 958 044	17 175 190	18 424 467	18 633 064	18 461 855	19 375 314	19 521 049
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	10 767 581	10 791 713	10 479 160	11 115 034	10 504 466
Foreign Currency	324 006	318 297	463 113	377 319	477 874	519 791	516 995	541 284	500 864
Transferable Deposits	1 823 905	1 937 471	2 744 572	1 993 762	2 863 122	2 995 859	3 158 825	2 909 629	2 961 213
Other Deposits	2 180 235	2 299 574	1 265 553	466 087	771 221	543 399	397 544	548 731	477 359
Securities (other than shares)	3 052 700	1 207 606	1 197 183	1 258 447	1 409 523	1 718 689	1 860 892	2 055 436	3 132 763
Credits	188 457	170 325	195 385	279 970	331 980	331 422	347 231	367 971	399 142
Shares and other Equity	22 881	25 580	4 275	4 373	4 769	4 812	4 730	4 736	4 675
Financial Derivatives	13 680	21 737	8 196	6 997	172 252	158 307	164 648	224 393	3 160
Other Claims	1 472 962	1 444 681	1 600 389	1 616 531	1 626 145	1 569 070	1 531 831	1 608 099	1 537 406
Liabilities for Nonresidents	1 132 496	1 017 911	1 069 798	1 646 651	2 377 971	2 608 119	2 694 218	3 097 058	3 429 684
Transferable Deposits	105 939	133 558	300 346	349 916	817 531	1 109 792	1 058 832	1 085 629	1 471 421
SDR	185 638	183 804	210 611	880 941	897 733	886 597	877 573	898 302	897 515
Other Deposits	199 818	146 359	149 592	280 553	439 553	428 484	583 458	793 615	836 243
Securities (other than shares)	478 721	379 331	350 043	41 400	25 834	25 613	24 792	25 111	24 253
Credits	124 569	146 875	17 327	47 694	86 467	90 306	83 642	175 104	157 848
Financial Derivatives	8 185	12 195	10 225	9 176	52 120	20 950	26 766	85 804	2 507
Other Accounts Payable	29 626	15 790	31 655	36 971	58 733	46 378	39 155	33 493	39 897
Assets of the National Oil Fund	22 278 915	23 625 632	24 725 542	23 888 930	25 150 797	24 585 957	24 534 556	26 183 888	25 781 944
Other Net Foreign Assets	526 470	462 414	477 242	1 008 782	1 412 036	1 382 127	1 363 699	1 161 849	1 219 106
Assets	1 352 281	1 378 813	1 654 992	2 105 715	3 653 247	2 641 065	2 569 540	2 561 373	2 593 182
Foreign Liabilities	825 811	916 399	1 177 750	1 096 933	2 241 211	1 258 938	1 205 841	1 399 524	1 374 076
Net Domestic Assets	-14 606 393	-15 315 027	-16 173 245	-10 326 961	-11 041 056	-9 514 021	-8 354 339	-10 855 588	-8 796 501
Net Claims to the Central Government	1 198 821	1 824 873	1 951 075	3 392 313	2 046 999	2 238 666	2 010 289	2 121 044	2 460 848
Claims	2 514 861	2 810 894	3 915 458	4 821 738	4 698 312	4 903 292	4 944 435	4 990 803	5 109 337
Securities	2 513 561	2 740 830	3 815 565	4 715 320	4 583 480	4 788 145	4 829 918	4 877 891	5 000 000
Credits	311	68 866	98 914	101 473	112 726	113 784	111 819	110 192	108 723
Other	989	1 198	979	4 945	2 107	1 363	2 698	2 721	614
Liabilities	1 316 039	986 021	1 964 383	1 429 424	2 651 313	2 664 626	2 934 147	2 869 759	2 648 488
Transferable Deposits	508 791	503 608	1 580 615	1 085 259	2 198 006	2 175 025	2 364 613	2 267 498	2 015 312
Other Deposits	74 922	201 123	84 899	166 099	125 476	160 601	337 668	270 311	402 598
Securities	-	-	-	-	-	-	-	-	-
Credits	21 314	81 644	43 076	56 444	61 811	62 242	62 662	63 522	64 948
Other	711 013	199 647	255 794	121 622	266 020	266 758	169 204	268 429	165 630

Continuation

	12.18	12.19	12.20	12.21*	08.22	09.22	10.22	11.22	12.22
Claims to the Regional and Local Government	13 024	0	2	14 469	13 825	13 156	13 259	13 578	13 224
Securities (other than shares)	13 024	-	-	14 468	13 824	13 155	13 259	13 577	13 223
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	0	2	1	1	1	1	1	1
Resources of the National Oil Fund	23 790 104	25 162 190	25 969 361	25 794 061	26 442 000	25 672 823	25 503 997	27 288 913	26 783 661
Claims to Nonbank Financial Institutions	2 845 947	4 175 298	6 343 549	7 715 115	7 079 775	7 042 410	7 099 288	7 171 209	7 804 560
Transferable Deposits	1 030	2 155	5 314	13 986	17 640	16 746	19 483	19 121	135 465
Other Deposits	3 048	949	51	52	-	-	-	-	-
Securities	22 353	173 209	353 993	639 721	709 014	741 964	745 023	782 378	884 278
Credits	345 326	570 290	729 508	1 505 220	770 458	613 241	678 667	697 583	1 109 958
Financial Derivatives	345 099	229 002	62 634	54 716	18 807	82 300	53 190	51 676	72 008
Shares and other Equity	2 071 470	3 153 442	5 122 235	5 384 048	5 368 386	5 375 923	5 376 590	5 376 832	5 389 972
Other Accounts Receivable	57 622	46 251	69 813	117 372	195 471	212 236	226 336	243 620	212 878
Claims to Public Nonfinancial Institutions	1 477 240	1 451 462	1 352 901	1 443 209	1 568 305	1 537 466	1 551 018	1 588 405	1 461 118
Other Deposits	72	-	-	-	-	-	-	-	-
Securities	450 261	388 208	318 413	458 448	542 597	541 554	535 517	542 668	564 961
Credits	274 677	303 679	263 219	146 736	212 268	187 754	212 891	250 386	308 618
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	750 002	750 002	750 000	750 000	750 000	750 000	541 968
Other Accounts Receivable	2 227	9 573	21 266	88 024	63 440	58 157	52 609	45 351	45 571
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 348	8 663 844	8 792 194	8 828 681	9 005 772	9 265 632
Securities	15 029	200 218	216 586	254 543	271 607	269 140	265 522	267 233	266 881
Credits	8 067 017	7 309 904	7 252 207	7 901 000	8 057 439	8 185 331	8 227 325	8 403 754	8 673 393
Financial Derivatives	3 736	2 416	1 133	1 378	1 345	1 144	728	1 031	1 251
Shares and other Equity	149 203	172 276	166 057	162 909	191 826	194 609	196 320	194 748	190 513
Other Accounts Receivable	231 297	225 037	233 723	154 517	141 627	141 970	138 785	139 007	133 593
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 444	2 402	2 384	2 337	2 391
Credits	6 904	5 014	1 967	2 939	2 320	2 271	2 219	2 156	2 268
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other	537	950	738	74	122	129	163	178	120

Continuation

	12.18	12.19	12.20	12.21*	08.22	09.22	10.22	11.22	12.22
Claims to Households	5 503 191	6 825 240	7 696 408	10 879 741	12 912 596	13 227 484	13 553 213	14 083 439	14 253 707
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 443 764	6 769 218	7 643 303	10 806 620	12 798 267	13 112 520	13 434 917	13 946 749	14 186 925
Financial Derivatives	163	204	242	530	-	-	19	-	-
Other	59 265	55 818	52 863	72 590	114 329	114 963	118 277	136 689	66 783
Other Net Domestic Assets	-11 132 102	-13 157 355	-16 222 495	-17 298 111	-17 765 598	-17 578 865	-16 789 058	-18 329 585	-18 157 423
Other Financial Assets	1 101 503	143 098	124 145	102 866	116 842	120 399	702 436	133 092	135 508
Nonfinancial Assets	760 208	828 244	834 075	857 332	856 968	848 623	844 387	871 711	899 219
Less: Other Liabilities	5 349 085	4 751 809	4 864 290	6 277 057	5 782 925	5 909 313	6 055 719	6 032 792	6 213 776
Less: Capital Accounts	7 644 728	9 376 887	12 316 425	11 981 252	12 956 482	12 638 575	12 280 163	13 301 597	12 978 374
Liabilities	20 813 371	21 322 070	24 917 785	30 099 291	31 568 273	32 479 007	33 311 554	32 768 405	34 295 913
Currency in Circulation	2 260 157	2 300 505	2 828 046	2 997 723	3 296 689	3 316 247	3 309 675	3 251 187	3 360 653
Transferable and Other Deposits	18 553 214	19 021 565	22 089 738	27 101 567	28 271 584	29 162 760	30 001 879	29 517 218	30 935 260
Regional and Local Government	396	298	822	914	4 681	4 652	4 720	2 289	1 368
Nonbank Financial Institutions	1 975 272	2 194 196	2 398 554	3 109 897	2 530 023	2 693 272	3 034 929	2 817 428	2 908 606
Public Nonfinancial Institutions	1 693 628	1 428 746	1 303 270	1 529 514	2 459 956	2 465 217	2 283 989	2 222 386	2 443 405
Private Nonfinancial Institutions	5 251 366	5 568 594	6 792 361	8 511 966	8 831 514	9 234 754	9 755 540	9 056 056	9 064 174
Nonprofit Institutions	975 796	658 871	802 680	684 352	805 276	845 021	789 417	840 724	870 470
Households	8 656 755	9 170 860	10 792 051	13 264 924	13 640 134	13 919 844	14 133 283	14 578 335	15 647 236

* including final turnovers

II. Key monetary indicators

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

	2018	2019	2020	2021**	03.22	06.22	09.22
Net Foreign Assets	829 191	1 552 973	2 455 298	3 603 191	3 572 230	3 456 256	3 395 080
Claims on Nonresidents	2 289 576	2 843 049	3 810 828	5 248 149	5 405 766	5 259 688	5 248 025
Foreign Currency	16	4 591	1 566	3 025	439	250	1 214
Deposits	428 512	365 805	423 772	146 381	283 568	688 502	802 739
Securities (other than shares)	1 737 988	2 151 764	2 432 159	3 574 836	3 480 807	3 023 569	2 928 744
Loans	0	48 362	49 967	58 624	51 435	50 474	44 713
Financial Derivatives	0	0	0	0	0	0	0
Other	123 060	272 527	903 365	1 465 281	1 589 517	1 496 893	1 470 615
less: Liabilities to Nonresidents	1 460 385	1 290 075	1 355 530	1 644 957	1 833 537	1 803 432	1 852 946
Deposits	0	0	0	0	56 117	56 633	76 512
Securities (other than shares)	747 855	749 681	731 146	1 067 545	1 142 992	1 047 550	1 069 409
Loans	690 228	510 435	599 892	541 365	583 250	655 660	661 931
Financial Derivatives	0	0	0	0	0	0	0
Other	22 302	29 959	24 491	36 047	51 178	43 589	45 094
Claims on Banking System	3 290 186	3 366 421	2 748 063	2 581 784	1 888 192	2 151 916	2 003 726
National Currency	752	792	902	627	2 213	984	1 088
Other Claims	3 289 434	3 365 629	2 747 161	2 581 157	1 885 979	2 150 932	2 002 638
Net Claims on Central Government	3 987 154	4 399 224	6 134 924	5 943 344	6 070 794	6 549 774	7 372 665
Claims on Central Government	4 010 877	4 416 237	6 192 864	6 043 497	6 140 813	6 635 706	7 435 363
Securities (other than shares)	3 969 009	4 405 537	6 184 300	5 875 755	5 965 689	6 508 000	7 268 399
Other Claims	41 868	10 700	8 564	167 742	175 124	127 706	166 964
Less: Liabilities to Central Government	23 723	17 013	57 940	100 152	70 019	85 931	62 698
Deposits	0	0	0	0	0	0	0
Other Liabilities	23 723	17 013	57 940	100 152	70 019	85 931	62 698
Claims on Other Sectors	2 644 950	2 914 693	4 107 384	4 281 035	4 258 215	4 130 320	4 272 023
Regional and Local Government	11 759	10 052	788 535	857 776	807 375	827 367	836 929
Public Nonfinancial Institutions	617 122	815 579	781 663	966 553	959 465	868 288	983 915
Private Nonfinancial Institutions	1 818 326	1 867 553	2 276 047	2 201 762	2 240 878	2 192 773	2 213 541
Other Resident Sectors	197 743	221 509	261 139	254 945	250 497	241 892	237 638

Continuation

	2018	2019	2020	2021**	03.22	06.22	09.22
Deposits	1 174	2 534	397	25 307	14 056	21 525	9 291
of which: Depository corporations	0	0	0	0	0	17 623	4 752
Securities (other than shares)	6 075	164 992	6 992	7 502	7 631	7 769	7 906
of which: Depository corporations	0	156 454	0	0	0	0	0
Loans	379 655	449 082	859 400	884 294	905 162	901 175	903 398
of which: Depository corporations	6 012	2 987	4	393	10 608	7 991	13 995
Financial Derivatives	0	0	0	0	0	0	0
of which: Depository corporations	0	0	0	0	0	0	0
Insurance Technical Reserve	9 999 944	11 300 324	13 510 920	13 836 287	13 841 459	14 270 161	15 048 120
Net Equity of Households in Life Insurance Reserves	208 334	274 562	348 569	450 152	475 252	498 800	541 638
Net Equity of Households in Pension Funds	9 547 441	10 802 154	12 914 140	13 071 798	12 985 878	13 386 776	14 105 288
Prepayment of Premiums and Reserves against Outstanding Claims	244 168	223 607	248 211	314 337	380 328	384 585	401 194
of which: Depository corporations	5 735	7 319	7 064	5 928	7 272	7 882	7 995
Shares and other Equity	1 230 649	1 189 768	1 483 131	1 629 798	1 624 333	1 588 006	1 662 659
Other Items (NET)	-866 017	-873 388	-415 171	26 166	-603 209	-500 369	-587 880

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

** including final turnovers

II. Key monetary indicators

2.6. Financial Sector Survey*

mln. of KZT, end of period

	2018	2019	2020	2021**	03.22	06.22	09.22
Net Foreign Assets	14 158 409	14 922 176	19 109 367	20 736 842	21 649 708	20 633 241	21 028 538
Claims on Nonresidents	17 062 005	17 636 339	22 101 325	23 845 714	25 912 667	25 661 036	25 459 516
less: Liabilities to Nonresidents	2 903 596	2 714 163	2 991 958	3 108 871	4 262 959	5 027 795	4 430 978
Domestic Claims	22 459 681	24 310 251	28 392 353	32 778 672	32 935 313	34 804 556	37 061 627
Net claims on Central Government	4 292 493	5 143 293	7 341 467	7 643 999	6 949 281	8 116 904	9 166 692
Claims on Central Government	6 525 738	7 227 131	10 108 322	10 865 234	10 596 952	11 169 182	12 338 654
Less: Liabilities to Central Government	2 233 245	2 083 837	2 766 856	3 221 236	3 647 671	3 052 278	3 171 962
Claims on Other Sectors	18 167 188	19 166 957	21 050 887	25 134 673	25 986 032	26 687 651	27 894 935
Regional and Local Government	24 783	10 052	788 537	872 244	820 734	840 683	850 085
Public Nonfinancial Institutions	2 111 033	2 283 785	2 151 307	2 426 506	2 518 345	2 517 628	2 538 125
Other Resident Sectors	16 031 372	16 873 120	18 111 043	21 835 923	22 646 952	23 329 340	24 506 725
Currency outside Financial Sectors	2 259 406	2 299 714	2 827 144	2 997 097	3 056 407	3 259 243	3 315 159
Deposits	16 579 116	16 829 903	19 691 582	24 016 977	23 917 508	24 321 266	26 474 026
Securities (other than shares)	159 481	135 247	264 528	390 671	310 081	448 727	394 908
Loans	446 676	474 677	884 774	898 173	910 296	909 724	907 466
Financial Derivatives	297	22	78	155	2 358	4 880	2 829
Insurance Technical Reserve	9 994 209	11 293 004	13 503 855	13 830 359	13 834 187	14 262 279	15 040 125
Shares and other Equity	7 021 013	8 512 722	11 787 263	12 122 518	13 747 596	13 146 386	12 596 133
Other Items (net)	157 892	-312 862	-1 457 503	-740 434	-1 193 411	-914 709	-640 481

* 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*	08.22	09.22	10.22	11.22	12.22
1. RM (Reserve Money)	6 650 873	6 893 176	9 777 551	10 957 714	12 076 477	11 871 384	12 374 432	11 719 902	11 874 422
% changes to the previous month	11.1	2.6	1.1	4.6	4.3	-1.7	4.2	-5.3	1.3
% changes to December of the previous year from them:	20.1	3.6	41.8	12.1	10.2	8.3	12.9	7.0	8.4
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 762 229	3 762 939	3 765 032	3 701 002	3 823 793
Deposits of Banks and other organizations in NBK	4 032 021	4 204 912	6 527 179	7 505 999	8 314 247	8 108 445	8 609 400	8 018 900	8 050 629
Narrow Reserve Money	5 995 748	5 430 745	5 087 846	6 945 442	7 941 086	7 210 051	7 570 781	6 897 649	7 374 898
% changes to the previous month	4.3	-1.8	-9.7	12.9	4.8	-9.2	5.0	-8.9	6.9
% changes to December of the previous year from them:	16.1	-9.4	-6.3	36.5	14.3	3.8	9.0	-0.7	6.2
Reserve deposits of Banks in NBK	2 608 448	1 700 882	1 299 270	2 074 806	2 982 461	2 304 152	2 592 492	1 913 640	2 202 901
M0 (Currency in Circulation)	2 260 157	2 300 505	2 828 046	2 997 723	3 296 689	3 316 247	3 309 675	3 251 187	3 360 653
% changes to the previous month	8.5	4.5	4.5	3.2	-1.4	0.6	-0.2	-1.8	3.4
% changes to December of the previous year	16.1	1.8	22.93	6.00	9.97	10.63	10.41	8.46	12.11
M1	5 605 006	5 928 085	7 186 951	8 788 006	8 801 537	8 707 879	8 846 006	9 042 731	9 382 455
% changes to the previous month	10.9	0.0	-0.2	14.8	-0.9	-1.1	1.6	2.2	3.8
% changes to December of the previous year from them:	12.8	5.8	21.2	22.3	0.2	-0.9	0.7	2.9	6.8
Transferable deposits of individuals in national currency	775 726	978 601	1 319 207	1 871 282	1 493 737	1 555 820	1 538 998	1 563 366	1 805 022
Transferable deposits of non-banking legal entities in national currency	2 569 122	2 648 979	3 039 698	3 919 000	4 011 111	3 835 813	3 997 333	4 228 178	4 216 780
M2	14 467 056	16 054 341	19 134 928	23 750 269	24 940 660	25 826 059	26 810 878	26 259 950	28 025 355
% changes to the previous month	3.0	5.1	2.1	6.6	-0.4	3.6	3.8	-2.1	6.7
% changes to December of the previous year from them:	7.1	11.0	19.2	24.1	5.0	8.7	12.9	10.6	18.0
Other deposits in tenge and transferable deposits of individuals in foreign currency	4 017 509	4 630 021	5 612 324	7 243 362	8 120 771	8 364 771	8 644 433	8 884 439	9 651 760
Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	4 844 542	5 496 235	6 335 653	7 718 900	8 018 352	8 753 408	9 320 439	8 332 781	8 991 140
M3 (broad money)	20 813 371	21 322 070	24 917 785	30 099 291	31 568 273	32 479 007	33 311 554	32 768 405	34 295 913
% changes to the previous month	247.6	4.1	1.1	4.9	0.5	2.9	2.6	-1.6	4.7
% changes to December of the previous year from them:	7.0	2.4	16.9	20.8	4.9	7.9	10.7	8.9	13.9
Other deposits of individuals in foreign currency	3 863 520	3 562 238	3 860 519	4 150 280	4 025 625	3 999 253	3 949 852	4 130 530	4 190 455
Other deposits of non-banking legal entities in foreign currency	2 482 795	1 705 491	1 922 337	2 198 742	2 601 987	2 653 695	2 550 823	2 377 925	2 080 103

* 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**	08.22	09.22	10.22	11.22	12.22
Deposits - total*	18 553 214	19 021 565	22 089 738	27 101 567	28 271 584	29 162 760	30 001 879	29 517 218	30 935 260
of which:									
national currency:	9 568 984	10 820 833	13 855 690	17 337 508	17 949 818	18 771 545	19 404 610	19 424 843	21 149 978
Nonbanking Legal Entities	5 017 301	5 439 121	7 204 994	8 629 305	8 787 925	9 257 501	9 639 550	9 366 165	10 151 646
Individuals	4 551 682	5 381 712	6 650 695	8 708 203	9 161 893	9 514 044	9 765 061	10 058 678	10 998 332
foreign currency:	8 984 230	8 200 731	8 234 049	9 764 059	10 321 766	10 391 215	10 597 268	10 092 375	9 785 282
Nonbanking Legal Entities	4 879 157	4 411 584	4 092 693	5 207 338	5 843 525	5 985 415	6 229 046	5 572 718	5 136 377
Individuals	4 105 073	3 789 147	4 141 355	4 556 721	4 478 240	4 405 800	4 368 222	4 519 657	4 648 904
From total sum of Deposits:									
Nonbanking Legal Entities	9 896 459	9 850 705	11 297 688	13 836 643	14 631 450	15 242 916	15 868 596	14 938 883	15 288 023
Individuals	8 656 755	9 170 860	10 792 051	13 264 924	13 640 134	13 919 844	14 133 283	14 578 335	15 647 236
Transferable Deposits									
in national currency:	3 344 848	3 627 580	4 358 905	5 790 283	5 504 848	5 391 632	5 536 331	5 791 544	6 021 802
Nonbanking Legal Entities	2 569 122	2 648 979	3 039 698	3 919 000	4 011 111	3 835 813	3 997 333	4 228 178	4 216 780
Individuals	775 726	978 601	1 319 207	1 871 282	1 493 737	1 555 820	1 538 998	1 563 366	1 805 022
Other Deposits in national currency:	6 224 135	7 193 254	9 496 785	11 547 225	12 444 970	13 379 913	13 868 280	13 633 299	15 128 176
Nonbanking Legal Entities	2 448 179	2 790 142	4 165 297	4 710 305	4 776 814	5 421 689	5 642 217	5 137 987	5 934 865
Individuals	3 775 956	4 403 112	5 331 488	6 836 921	7 668 156	7 958 224	8 226 063	8 495 312	9 193 311
Transferable Deposits in foreign currency:	2 637 915	2 933 002	2 451 192	3 415 037	3 694 153	3 738 267	4 096 593	3 583 921	3 514 724
Nonbanking Legal Entities	2 396 362	2 706 093	2 170 356	3 008 596	3 241 538	3 331 720	3 678 223	3 194 794	3 056 275
Individuals	241 553	226 909	280 836	406 442	452 615	406 547	418 370	389 127	458 449
Other Deposits in foreign currency:	6 346 315	5 267 729	5 782 856	6 349 022	6 627 612	6 652 948	6 500 675	6 508 455	6 270 558
Nonbanking Legal Entities	2 482 795	1 705 491	1 922 337	2 198 742	2 601 987	2 653 695	2 550 823	2 377 925	2 080 103
Individuals	3 863 520	3 562 238	3 860 519	4 150 280	4 025 625	3 999 253	3 949 852	4 130 530	4 190 455

* 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
2018	8.32	4.52	3.10	6.52	7.98	5.08	8.50	6.66	12.50	3.16	2.49	4.67	8.30	1.82	1.62	6.59	8.30	1.79	0.50	6.59	11.28	2.26	2.26	6.25
2019	12.50	1.66	2.48	6.64	--	1.25	--	6.69	12.50	3.88	2.48	3.95	8.28	1.68	1.30	6.75	8.28	1.91	1.22	6.75	11.54	0.72	1.43	6.24
2020	8.24	0.79	2.13	4.44	8.10	0.20	--	4.45	13.50	1.77	2.13	3.87	8.28	0.37	1.32	4.28	8.28	0.37	1.20	4.28	9.93	0.37	1.70	4.47
2021	10.97	0.34	1.55	4.85	8.08	0.08	--	4.90	11.75	2.39	1.55	3.48	8.31	0.23	0.55	4.76	8.31	0.14	1.03	4.76	11.35	0.28	0.53	--
01.22	11.15	2.50	--	8.12	11.15	--	--	8.15	24.00	2.50	--	4.25	9.21	0.21	0.91	7.95	9.21	0.06	--	7.95	--	0.28	0.91	--
02.22	14.73	3.21	--	14.64	14.73	8.50	--	14.99	--	2.75	--	4.47	9.91	0.22	1.05	8.28	9.91	0.10	--	8.28	15.50	0.28	1.05	--
03.22	14.50	2.57	3.00	--	14.50	--	--	--	24.00	2.57	3.00	--	12.79	0.28	--	16.47	12.79	0.11	--	16.47	--	0.40	--	--
04.22	14.83	2.56	--	--	14.81	--	--	--	24.00	2.56	--	--	12.86	0.39	--	14.66	12.86	0.20	--	14.66	--	0.55	--	--
05.22	15.01	2.75	--	--	14.99	--	--	--	24.00	2.75	--	--	13.24	0.68	--	9.39	13.24	0.36	--	9.39	--	0.93	--	--
06.22	15.01	0.38	--	--	15.00	8.50	--	--	24.00	0.38	--	--	13.24	1.13	0.95	8.91	13.24	0.85	--	8.91	13.00	1.36	0.95	--
07.22	15.01	--	--	--	15.00	--	--	--	24.00	--	--	--	13.29	1.37	0.93	7.70	13.29	0.92	0.91	7.67	--	1.78	1.00	13.00
08.22	15.50	--	--	--	15.50	--	--	--	24.00	--	--	--	13.76	1.96	0.44	6.97	13.75	1.02	0.45	6.78	14.50	2.53	0.30	22.34
09.22	--	2.39	--	--	--	--	--	--	--	2.39	--	--	13.74	2.14	0.50	7.71	13.74	1.17	0.50	7.71	--	2.74	--	--
10.22	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
11.22	16.00	2.06	--	--	16.00	--	--	--	--	2.06	--	--	15.24	3.12	1.53	6.93	15.24	2.19	1.42	6.93	--	3.85	1.81	--
12.22	16.75	5.35	--	--	16.75	--	--	--	--	5.35	--	--	15.75	2.97	2.90	7.31	15.75	1.78	2.90	7.03	--	4.26	--	21.00

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*		08.22**		09.22		10.22		11.22		12.22	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Deposits of Legal Entities	7.1	0.9	7.4	0.8	7.3	0.4	7.4	0.4	12.4	2.1	12.4	0.8	13.6	0.9	13.8	0.9	14.4	1.0
including:																		
Demand Deposits	4.6	0.1	0.8	0.1	0.0	0.1	0.7	0.1	0.1	0.0	0.1	0.0	4.6	0	0.1	0	0.5	0
Conditional	2.2	0.9	3.0	0.2	3.1	0.2	4.6	0.5	4.2	0.7	5.7	0.7	4.0	0.1	10.0	0.7	6.2	0.5
Time and Saving Deposits, total	7.1	0.9	7.4	0.8	7.3	0.4	7.4	0.4	12.4	2.1	12.4	0.8	13.6	0.9	13.8	0.9	14.4	1.0
of which with maturity:																		
up to 1 month	7.1	0.1	7.3	0.3	7.2	0.1	7.4	0.2	12.5	0.2	12.5	0.2	13.7	0.2	13.9	0.2	14.6	0.2
from 1 to 3 month	4.3	0.2	8.4	0.3	7.6	0.1	8.4	0.2	13	1.5	13	0.9	14.3	0.6	13.9	1.3	14.8	0.6
from 3 month to 1 year	7.2	1.0	8.1	1.1	7.5	0.7	7.5	0.5	11.6	3.3	11.5	0.8	12.8	1.3	13	1.3	13.2	1.5
from 1 to 5 years	8.6	2.0	8.3	1.5	8.6	0.7	8.1	0.5	9.8	0.6	10.2	1.2	11.5	1.4	12	1.4	12.5	1.4
over 5 years	8.6	3.3	7.3	2.6	4.6	2.0	5.6	0.5	5.6	0.6	7.9	0.5	6.1	0.5	9.8	0.5	10.1	0.7
Deposits of Individuals	9.7	1.3	8.8	1.4	9.2	1.0	8.0	0.8	12.0	0.9	12.2	0.8	12.6	0.9	13.0	0.8	13.3	0.9
including:																		
Demand Deposits	0.4	0.2	0.8	1.0	0.1	0.8	0.1	3.2	0.1	3.8	0.1	1.2	0.1	0.3	0.1	0.6	0.1	0.2
Conditional	9.6	4.1	1.5	5.0	9.6	0.3	0.4	0.4	11.4	1.0	10.6	0.9	4.4	1.0	8.3	0.4	11.2	0.6
Time and Saving Deposits, total	10.4	1.4	9.0	1.4	9.2	1.0	8.0	0.8	12.1	0.9	12.2	0.8	12.6	0.9	13.1	0.8	13.3	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	12.3	0.6	12.5	0.8	13.5	0.5	13.9	0.9	14.6	0.8
from 1 to 3 month	8.7	0.9	9.4	1.0	8.3	1.0	8.3	0.4	12.6	0.6	12.8	0.6	13.0	0.7	13.9	0.7	14.1	0.7
from 3 month to 1 year	10.8	0.7	9.4	1.2	9.7	0.9	8.4	0.9	11.9	0.9	12.2	0.9	12.5	0.9	12.8	0.9	13.2	0.9
from 1 to 5 years	10.4	1.6	9.1	1.4	9.7	1.0	8.6	0.8	12.6	0.9	12.7	0.8	12.9	0.8	13.4	0.8	13.7	0.8
over 5 years	5.4	2.4	5.5	2.3	5.4	1.7	2.3	1.0	2.1	1.3	2.2	0.7	2.1	0.8	2.2	0.9	2.0	0.2

Continuation

	12.18		12.19		12.20		12.21*		08.22		09.22		10.22		11.22		12.22	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Credits to Legal Entities	11.7	5.2	12.1	4.4	11.4	4.6	12.2	4.5	16.2	4.3	16.2	3.3	17.0	5.3	18.4	5.7	19.2	5.7
of which with maturity:																		
up to 1 month	14.3	5.9	12.2	4.2	12.8	2.8	11.8	4.9	16.6	3.9	16.8	4.1	17.4	4.5	18.9	4.8	19.3	4.8
from 1 to 3 month	11.7	4.9	11.5	4.6	11.3	3.7	11.6	3.1	16.5	3.7	16.4	3.3	16.8	3.5	17.7	3.7	19.0	4.8
from 3 month to 1 year	12.7	4.9	12.0	4.7	11.1	4.8	12.1	4.9	16.1	4.4	16.1	3.2	16.8	5.3	18.2	5.9	18.9	6.3
from 1 to 5 years	11.2	5.5	11.7	4.1	11.2	4.9	17.3	4.1	16.1	3.9	17.1	2.8	17.9	6.6	19.5	5.3	19.8	6.4
over 5 years	7.9	7.1	16.3	5.5	12.0	5.7	13.0	4.6	16.3	6.3	14.6	5.6	16.8	7.4	18.4	8.2	19.8	7.9
Credits to Individuals	17.2	9.5	16.8	6.0	14.9	18.3	17.5	6.0	17.8	4.1	17.8	5.9	17.3	5.0	15.3	4.1	17.4	6.1
of which with maturity:																		
up to 1 month	26.6	17.4	16.4	27.6	18.3	24.2	23.7	-	19.8	-	19.2	-	18.9	-	18.6	-	20.2	-
from 1 to 3 month	13.9	2.7	11.5	21.4	14.0	26.6	17.3	-	19.2	-	17.5	-	15.6	-	13.7	-	13.1	-
from 3 month to 1 year	20.5	5.9	19.4	4.1	17.4	14.1	22.8	7.1	15.5	5.0	16.2	-	15.6	-	16.2	-	14.0	5.0
from 1 to 5 years	17.9	24.3	18.1	17.3	16.5	17.2	18.5	4.0	20.0	2.1	20.2	7.4	19.7	7.1	14.1	6.0	19.5	5.3
over 5 years	12.5	6.7	11.9	5.1	9.8	6.5	19.5	8.0	15.9	5.4	15.5	7.5	15.1	7.3	16.5	6.4	16.8	8.4

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

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

II. Key monetary indicators

2.11. Loans to economy in an expanded definition

mln KZT, at the end of period

	01.01.2022*	01.04.2022*	01.07.2022*	01.10.2022
Loans to economy in an expanded definition	23 763 301	24 637 069	25 617 918	26 920 715
of which				
from banking sector	20 544 330	21 268 242	22 091 516	23 144 217
from other organizations	3 218 972	3 368 827	3 526 402	3 776 498
including:				
from mortgage organizations	354 327	346 147	336 272	338 477
from other public sector corporations	1 491 190	1 491 747	1 542 865	1 709 398
from organizations engaged in microfinance activities	1 373 455	1 530 934	1 647 265	1 728 624
of the total amount of loans to economy				
loans to business	12 448 912	12 832 173	13 164 895	13 429 468
national currency	9 723 164	10 084 501	10 494 603	10 781 090
foreign currency	2 725 749	2 747 672	2 670 293	2 648 378
loans to Individuals	11 314 389	11 804 897	12 453 022	13 491 247
national currency	11 297 101	11 787 442	12 441 507	13 483 215
foreign currency	17 288	17 454	11 515	8 032

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

*Data as of 01.01.2022, 01.04.2022, 01.07.2022 were updated due to changes in the reporting data of respondents

II.Key monetary indicators

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**		08.22		09.22		10.22		11.22		12.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Total loans	13 460 398	13.5	15 202 962	13.8	14 637 377	13.2	21 487 916	14.1	2 168 034	16.7	2 071 598	16.0	2 066 031	16.4	2 380 360	15.9	2 553 947	17.2
Legal Entities	9 062 056	11.1	9 300 586	11.1	9 225 923	11.0	11 097 333	10.8	972 873	15.4	987 642	13.9	924 434	15.3	1 048 711	16.6	1 362 208	17.0
Individuals*	4 398 342	18.5	5 902 375	17.9	5 411 454	16.9	10 390 582	17.6	1 195 161	17.7	1 083 955	17.8	1 141 597	17.3	1 331 649	15.3	1 191 739	17.4
national currency:	11 771 237	14.7	13 984 745	14.5	13 594 091	13.8	20 059 945	14.7	2 100 474	17.1	1 896 170	17.1	1 932 496	17.2	2 226 859	16.6	2 329 413	18.3
Legal Entities	7 389 292	12.4	8 125 613	12.0	8 195 387	11.8	9 680 575	11.7	906 322	16.2	812 891	16.2	791 817	17.0	896 144	18.4	1 139 100	19.2
Individuals	4 381 945	18.5	5 859 132	18.0	5 398 704	16.9	10 379 370	17.6	1 194 152	17.8	1 083 279	17.8	1 140 679	17.3	1 330 714	15.3	1 190 313	17.4
foreign currency:	1 689 161	5.5	1 218 217	5.1	1 043 286	4.7	1 427 971	4.5	67 560	4.3	175 427	3.3	133 535	5.3	153 501	5.6	224 534	5.7
Legal Entities	1 672 764	5.4	1 174 974	5.0	1 030 536	4.6	1 416 759	4.4	66 551	4.3	174 751	3.3	132 616	5.3	152 567	5.7	223 108	5.7
Individuals	16 397	14.0	43 243	8.9	12 750	14.4	11 212	14.1	1 009	4.1	676	5.9	919	5.0	934	4.1	1 426	6.1
From total Loans:																		
Short-term	7 341 686	12.2	8 147 461	11.8	7 952 384	11.4	8 942 956	11.4	1 092 636	15.6	1 056 668	14.7	1 019 759	15.6	980 472	16.2	1 307 732	16.4
Long-term	6 118 712	15.1	7 055 501	16.1	6 684 992	15.3	12 544 960	16.0	1 075 398	17.8	1 014 930	17.3	1 046 272	17.2	1 399 888	15.6	1 246 215	18.0
national currency:	11 771 237	14.7	13 984 745	14.5	13 594 091	13.8	20 059 945	14.7	2 100 474	17.1	1 896 170	17.1	1 932 496	17.2	2 226 859	16.6	2 329 413	18.3
Short-term	6 551 821	13.1	7 394 833	12.4	7 261 607	12.2	8 288 303	11.9	1 034 389	16.3	912 257	16.5	914 819	16.8	844 331	17.9	1 142 073	18.0
Legal Entities	6 041 329	12.4	6 844 165	11.9	6 748 392	11.7	7 729 744	11.4	785 433	16.2	690 694	16.3	679 546	16.9	618 451	18.3	879 328	19.0
Individuals	510 492	20.7	550 668	19.3	513 215	18.7	558 559	18.2	248 956	16.3	221 563	16.9	235 274	16.3	225 880	16.8	262 745	14.5
Long-term	5 219 416	16.7	6 589 912	16.8	6 332 484	15.8	11 771 642	16.7	1 066 085	17.9	983 913	17.8	1 017 677	17.5	1 382 527	15.7	1 187 340	18.6
Legal Entities	1 347 963	12.5	1 281 448	12.6	1 446 995	12.6	1 950 831	12.8	120 889	16.3	122 197	15.8	112 272	17.4	277 693	18.7	259 772	19.8
Individuals	3 871 453	18.2	5 308 465	17.8	4 885 489	16.7	9 820 811	17.5	945 196	18.1	861 716	18.1	905 405	17.5	1 104 834	15.0	927 568	18.2
foreign currency:	1 689 161	5.5	1 218 217	5.1	1 043 286	4.7	1 427 971	4.5	67 560	4.3	175 427	3.3	133 535	5.3	153 501	5.6	224 534	5.7
Short-term	789 864	5.4	752 628	4.9	690 777	4.0	654 653	4.5	58 247	4.2	144 411	3.3	104 940	4.9	136 141	5.5	165 659	5.4
Legal Entities	779 653	5.3	715 663	4.8	684 059	3.9	648 238	4.5	58 210	4.2	144 300	3.3	104 931	4.9	136 042	5.5	165 503	5.4
Individuals	10 212	11.0	36 965	7.0	6 718	13.1	6 415	13.1	37	5.0	111	.0	9	.0	99	.0	156	1.5
Long-term	899 297	5.5	465 588	5.4	352 509	6.2	773 317	4.4	9 313	4.4	31 016	3.3	28 595	6.8	17 360	6.9	58 875	6.8
Legal Entities	893 111	5.4	459 311	5.2	346 477	6.0	768 521	4.3	8 340	4.5	30 451	3.2	27 686	6.9	16 525	7.0	57 605	6.8
Individuals	6 185	19.1	6 278	20.1	6 031	15.8	4 796	15.3	972	4.1	565	7.0	909	5.1	836	4.6	1 270	6.7

* the category of individuals includes individual entrepreneurs

** including final turnovers

II.Key monetary indicators

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**	08.22	09.22	10.22	11.22	12.22
Total loans	13 091 764	13 864 890	14 623 065	18 497 653	20 681 334	21 101 198	21 481 000	22 213 514	22 811 882
Legal Entities	7 789 144	7 203 562	7 097 007	7 758 805	7 938 242	8 039 295	8 101 997	8 322 047	8 653 506
Individuals	5 302 620	6 661 328	7 526 058	10 738 848	12 743 092	13 061 903	13 379 003	13 891 467	14 158 376
national currency:	10 094 320	11 560 763	12 726 647	16 588 156	18 986 128	19 332 239	19 723 724	20 412 222	20 960 772
Legal Entities	4 966 372	4 996 251	5 238 891	5 868 861	6 252 839	6 280 073	6 352 103	6 527 974	6 808 829
Individuals	5 127 949	6 564 513	7 487 756	10 719 294	12 733 289	13 052 166	13 371 620	13 884 249	14 151 943
foreign currency:	2 997 444	2 304 127	1 896 418	1 909 497	1 695 206	1 768 959	1 757 276	1 801 292	1 851 110
Legal Entities	2 822 772	2 207 311	1 858 116	1 889 943	1 685 402	1 759 222	1 749 894	1 794 073	1 844 677
Individuals	174 671	96 815	38 302	19 554	9 804	9 737	7 383	7 218	6 433
From total sum of Loans:									
Short-term	1 987 609	2 041 473	2 128 709	2 467 173	3 387 195	3 529 219	3 634 498	3 698 712	3 968 373
Long-term	11 104 156	11 823 417	12 494 356	16 030 479	17 294 139	17 571 979	17 846 502	18 514 802	18 843 509
national currency:	10 094 320	11 560 763	12 726 647	16 588 156	18 986 128	19 332 239	19 723 724	20 412 222	20 960 772
Short-term	1 662 079	1 766 368	1 907 686	2 132 877	3 110 507	3 157 397	3 258 995	3 286 544	3 520 123
Legal Entities	1 453 648	1 541 373	1 673 079	1 922 519	2 307 181	2 333 280	2 397 807	2 416 225	2 609 768
Individuals	208 431	224 994	234 608	210 358	803 327	824 117	861 187	870 319	910 356
Long-term	8 432 241	9 794 395	10 818 961	14 455 279	15 875 621	16 174 842	16 464 729	17 125 678	17 440 649
Legal Entities	3 512 723	3 454 877	3 565 813	3 946 343	3 945 659	3 946 793	3 954 296	4 111 748	4 199 062
Individuals	4 919 518	6 339 518	7 253 149	10 508 936	11 929 962	12 228 049	12 510 433	13 013 930	13 241 587
foreign currency:	2 997 444	2 304 127	1 896 418	1 909 497	1 695 206	1 768 959	1 757 276	1 801 292	1 851 110
Short-term	325 529	275 105	221 023	334 297	276 687	371 822	375 504	412 168	448 250
Legal Entities	315 470	272 725	219 771	332 973	275 383	370 505	375 194	411 808	447 941
Individuals	10 060	2 380	1 252	1 324	1 305	1 317	309	359	309
Long-term	2 671 914	2 029 022	1 675 395	1 575 200	1 418 518	1 397 137	1 381 772	1 389 124	1 402 860
Legal Entities	2 507 303	1 934 586	1 638 345	1 556 971	1 410 019	1 388 717	1 374 699	1 382 265	1 396 736
Individuals	164 612	94 435	37 049	18 230	8 499	8 420	7 073	6 859	6 124

* the category of individuals includes individual entrepreneurs

** including final turnovers

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

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

II.Key monetary indicators

2.12. Loans of 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**	08.22	09.22	10.22	11.22	12.22
Total arrears	876 222	937 480	928 112	579 032	643 154	650 537	649 692	689 721	645 687
Legal Entities	492 914	588 798	592 668	287 632	290 408	288 040	276 959	289 564	252 715
Individuals*	383 308	348 682	335 444	291 399	352 745	362 496	372 733	400 157	392 973
national currency:	595 704	724 434	806 057	485 514	577 599	609 105	610 259	644 301	607 769
Legal Entities	323 580	440 761	495 052	205 609	228 472	250 246	240 974	247 523	217 352
Individuals*	272 124	283 673	311 004	279 905	349 127	358 859	369 285	396 777	390 417
foreign currency:	280 518	213 046	122 056	93 518	65 555	41 432	39 433	45 420	37 919
Legal Entities	169 334	148 037	97 616	82 023	61 936	37 794	35 985	42 041	35 362
Individuals*	111 183	65 009	24 440	11 495	3 619	3 638	3 448	3 380	2 556
From total arrears:									
short-term	83 921	78 345	115 708	68 594	107 994	107 043	112 809	120 927	99 708
long-term	792 301	859 135	812 405	510 437	535 160	543 493	536 882	568 793	545 979
Arrears									
national currency:	595 704	724 434	806 057	485 514	577 599	609 105	610 259	644 301	607 769
short-term	70 842	73 934	106 316	66 597	106 488	103 243	109 273	116 009	97 399
Legal Entities	41 653	48 709	72 249	48 809	69 594	68 398	70 483	76 650	58 759
Individuals*	29 189	25 225	34 067	17 788	36 895	34 845	38 790	39 359	38 640
long-term	524 862	650 500	699 740	418 917	471 111	505 862	500 986	528 291	510 370
Legal Entities	281 927	392 052	422 803	156 800	158 879	181 848	170 491	170 873	158 593
Individuals*	242 935	258 448	276 937	262 116	312 232	324 014	330 495	357 418	351 776
foreign currency:	280 518	213 046	122 056	93 518	65 555	41 432	39 433	45 420	37 919
short-term	13 079	4 411	9 391	1 997	1 506	3 800	3 536	4 918	2 309
Legal Entities	9 536	3 577	8 759	1 751	1 399	3 692	3 431	4 795	2 206
Individuals*	3 542	834	632	247	107	108	105	123	103
long-term	267 439	208 634	112 664	91 521	64 049	37 631	35 896	40 502	35 610
Legal Entities	159 798	144 459	88 857	80 272	60 537	34 101	32 554	37 246	33 156
Individuals*	107 641	64 175	23 807	11 248	3 512	3 530	3 343	3 256	2 453

* 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*					11.22					12.22				
	Total	including:				Total	including:				Total	including:			
		Short-term		Long-term			Short-term		Long-term			Short-term		Long-term	
		National currency	Foreign currency	National currency	Foreign currency		National currency	Foreign currency	National currency	Foreign currency		National currency	Foreign currency	National currency	Foreign currency
1=2+3+4+5	2	3	4	5	6=7+8+9+10	7	8	9	10	11=12+13+14+15	12	13	14	15	
Total	579 032	66 597	1 997	418 917	91 521	689 721	116 009	4 918	528 291	40 502	645 687	97 399	2 309	510 370	35 610
including:															
Astana city	88 222	2 455	80	41 606	44 081	120 943	10 925	0	77 352	32 667	106 898	8 824	0	71 555	26 518
Almaty city	261 148	34 352	1 468	191 561	33 768	294 859	59 790	1 445	227 967	5 658	266 202	44 193	412	214 427	7 170
Shymkent city	27 899	6 604	44	20 317	934	42 815	9 170	32	33 220	393	42 972	9 174	14	33 438	346
Akmola	8 165	1 822	1	5 994	347	8 560	1 574		6 972	14	8 967	1 436	0	7 518	14
Aktobe	20 740	1 890	0	18 812	38	22 213	4 038	0	18 163	12	22 668	4 600		18 056	12
Almaty and Zhetisu	13 424	1 234	0	11 980	209	17 162	3 159	0	13 967	36	17 924	3 295	0	14 594	34
Atyrau	29 629	2 770	31	23 423	3 406	32 598	7 359	1 827	23 171	242	32 155	7 734	1 521	22 663	236
East Kazakhstan and Abai	21 685	2 829	25	17 738	1 093	23 120	2 811	0	19 831	477	22 768	2 570	0	19 733	465
Zhambyl	10 626	1 208	0	9 366	52	14 728	1 585		13 120	23	15 092	1 658		13 411	23
West Kazakhstan	15 218	398	9	9 428	5 383	14 364	2 362	9	11 909	85	14 022	2 294	9	11 634	85
Karagandy and Ulytau	23 468	2 864	59	19 749	795	27 647	3 987	61	23 277	321	26 099	3 053	61	22 669	317
Kostanay	12 602	1 865	9	10 505	223	9 873	1 158	9	8 698	8	9 865	1 051	9	8 798	7
Kyzylorda	9 633	682	0	8 945	7	13 809	1 447	0	12 362	0	14 521	1 376	0	13 145	0
Mangystau	13 827	2 502	265	10 747	313	16 976	2 052	1 535	13 274	115	15 275	1 738	282	13 141	115
Pavlodar	16 319	2 536	0	13 212	571	17 958	2 917	0	14 694	347	17 341	2 514	0	14 664	164
North Kazakhstan	3 805	415	5	3 097	288	4 340	625	1	3 611	103	4 413	631	1	3 679	102
Turkistan	2 620	171	0	2 436	13	7 755	1 052		6 702	2	8 504	1 257		7 246	2

* 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, at the period

	2018		2019		2020		2021*		08.22		09.22		10.22		11.22		12.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Total	13 460 399	13.5	15 202 962	13.8	14 637 377	13.2	21 487 916	14.1	2 168 034	16.7	2 071 598	16.0	2 066 031	16.4	2 380 360	15.9	2 553 947	17.2
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	768 817	15.3	726 966	15.2	661 313	16.0	688 995	16.6	834 417	17.8
share, %	52.4		51.4		51.2		41.0		35.5		35.1		32.0		28.9		32.7	
acquisition of fixed assets	375 372	11.3	286 809	12.0	342 971	11.8	537 063	12.7	39 584	16.1	35 773	19.1	35 126	19.5	39 239	20.2	37 475	21.2
share, %	2.8		1.9		2.3		2.5		1.8		1.7		1.7		1.6		1.5	
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	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	15 732	17.5	7 570	18.1	7 284	17.6	18 089	20.2	8 863	20.7
share, %	1.4		0.8		0.8		0.8		0.7		0.4		0.4		0.8		0.3	
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	190 064	8.4	188 646	8.1	228 967	8.7	201 885	9.5	200 700	9.8
share, %	4.2		5.6		7.2		8.7		8.8		9.1		11.1		8.5		7.9	
consumer goals of citizens	3 480 133	20.4	4 521 210	20.3	3 830 065	19.9	7 275 580	19.2	839 179	18.3	736 338	18.6	745 385	17.9	947 267	14.4	811 363	17.2
share, %	25.9		29.7		26.2		33.9		38.7		35.5		36.1		39.8		31.8	
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	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	314 658	19.6	376 306	15.7	387 955	18.3	484 885	19.7	661 130	18.3
share, %	13.2		10.5		12.0		13.2		14.5		18.2		18.8		20.4		25.9	

Continuation

	2018		2019		2020		2021*		08.22		09.22		10.22		11.22		12.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
short-term loans																		
Total	7 341 686	12.2	8 147 461	11.8	7 952 384	11.4	8 942 956	11.4	1 092 636	15.6	1 056 668	14.7	1 019 759	15.6	980 472	16.2	1 307 732	16.4
including those provided on:																		
acquisition of working capital	6 462 105	11.6	7 269 176	11.3	7 053 085	11.1	7 886 204	11.0	735 283	15.2	692 256	15.1	636 545	15.9	642 977	16.5	756 588	17.6
acquisition of fixed assets	20 059	12.2	15 219	11.8	30 363	5.8	46 383	9.8	4 012	17.4	2 154	18.1	1 097	18.0	2 338	18.2	686	19.0
acquisition of privatized state facilities	--	--	1.4	0.1	--	--	--	--			0.0	0.0	0.0	0.0	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	600	19.0	0	0.0	0	0.0	0	0.0	60	19.0
construction and purchase of housing by citizens	704	13.3	425	8.2	9560	3.4	2437	11.3	38	9.2	161	6.2	33	16.7	43	18.7	81	13.6
consumer goals of citizens	390 256	21.5	398 558	19.4	336 633	21.3	316 984	18.1	212 883	14.5	185 936	15.0	198 444	14.1	189 247	14.2	225 024	12.3
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	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	139 820	17.9	176 161	12.5	183 640	16.1	145 867	17.2	325 293	16.5
long-term loans																		
Total	6 118 712	15.1	7 055 501	16.1	6 684 992	15.3	12 544 960	16.0	1 075 398	17.8	1 014 930	17.3	1 046 272	17.2	1 399 888	15.6	1 246 215	18.0
including those provided on:																		
acquisition of working capital	591 450	12.6	544 131	12.4	447 839	13.2	927 351	14.2	33 534	16.7	34 709	17.0	24 768	18.5	46 018	17.8	77 829	19.7
acquisition of fixed assets	355 313	11.2	271 590	12.0	312 607	12.4	490 680	12.9	35 572	15.9	33 619	19.2	34 029	19.5	36 902	20.3	36 788	21.2
acquisition of privatized state facilities	--	--	14 680	6.8	13	17.5	1 459	10.4			0.0	0.0	0.0	0.0	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	15 132	17.5	7 570	18.1	7 284	17.6	18 089	20.2	8 803	20.7
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	190 027	8.4	188 485	8.1	228 935	8.7	201 842	9.5	200 619	9.8
consumer goals of citizens	3 089 877	20.2	4 122 651	20.3	3 493 431	19.7	6 958 596	19.3	626 296	19.6	550 402	19.8	546 941	19.3	758 019	14.5	586 339	19.1
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	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	174 838	20.9	200 145	18.5	204 315	20.2	339 018	20.8	335 837	20.0

* 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*	08.22	09.22	10.22	11.22	12.22
Total	13 091 764	13 864 890	14 623 065	18 497 653	20 681 334	21 101 198	21 481 000	22 213 514	22 811 882
including:									
acquisition of working capital	3 411 631	2 936 554	2 921 767	3 084 539	3 123 402	3 189 664	3 217 015	3 283 948	3 313 395
share, %	26.1	21.2	20.0	16.7	15.1	15.1	15.0	14.8	14.5
acquisition of fixed assets	1 159 990	1 055 787	1 023 593	1 143 739	1 032 490	1 046 120	1 046 448	1 059 989	629 554
share, %	8.9	7.6	7.0	6.2	5.0	5.0	4.9	4.8	2.8
acquisition of privatized state facilities	--	--	13	0	--	--	--	--	--
share, %	0.0	0.0	0.0	0.0	--	--	--	--	--
new construction and reconstruction	574 248	519 403	411 408	370 162	390 084	396 200	395 708	400 849	199 055
share, %	4.4	3.7	2.8	2.0	1.9	1.9	1.8	1.8	0.9
construction and purchase of housing by citizens	1 425 826	1 881 534	2 490 037	3 493 413	4 287 017	4 419 506	4 586 457	4 730 140	4 864 699
share, %	10.9	13.6	17.0	18.9	20.7	20.9	21.4	21.3	21.3
consumer goals of citizens	3 317 855	4 211 110	4 390 877	6 147 204	7 035 149	7 197 595	7 302 114	7 622 402	7 697 615
share, %	25.3	30.4	30.0	33.2	34.0	34.1	34.0	34.3	33.7
acquisition of securities	65 267	53 643	46 746	34 706	31 246	30 943	30 295	30 040	25 423
share, %	0.5	0.4	0.3	0.2	0.2	0.1	0.1	0.1	0.1
other goals	3 136 948	3 206 859	3 338 623	4 223 890	4 781 946	4 821 169	4 902 964	5 086 147	6 082 141
share, %	24.0	23.1	22.8	22.8	23.1	22.8	22.8	22.9	26.7

Continuation

	12.18	12.19	12.20	12.21*	08.22	09.22	10.22	11.22	12.22
short-term loans									
Total	1 987 609	2 041 473	2 128 709	2 467 173	3 387 195	3 529 219	3 634 498	3 698 712	3 968 373
including:									
acquisition of working capital	1 588 485	1 693 144	1 721 164	2 148 987	2 232 488	2 303 469	2 343 625	2 414 226	2 434 469
acquisition of fixed assets	8 942	5 248	24 011	5 812	7 324	8 403	8 316	9 155	5 308
acquisition of privatized state facilities	--	--	--	--	--	--	--	--	--
new construction and reconstruction	7 511	1 816	7 376	3 407	3 705	4 062	4 034	3 669	1 028
construction and purchase of housing by citizens	3 967	2 933	11 830	4 862	4 674	4 521	4 264	4 087	4 107
consumer goals of citizens	163 850	171 860	172 648	127 369	678 992	699 292	730 928	737 504	778 653
acquisition of securities	9 816	--	--	--	--	--	--	--	--
other goals	205 038	166 472	191 681	176 736	460 012	509 472	543 331	530 070	744 807
long-term loans									
Total	11 104 156	11 823 417	12 494 356	16 030 479	17 294 139	17 571 979	17 846 502	18 514 802	18 843 509
including:									
acquisition of working capital	1 823 146	1 243 410	1 200 603	935 552	890 913	886 195	873 390	869 721	878 925
acquisition of fixed assets	1 151 047	1 050 539	999 582	1 137 927	1 025 166	1 037 717	1 038 131	1 050 834	624 246
acquisition of privatized state facilities	--	--	13	--	--	--	--	--	--
new construction and reconstruction	566 736	517 587	404 032	366 755	386 379	392 139	391 674	397 180	198 027
construction and purchase of housing by citizens	1 421 859	1 878 600	2 478 207	3 488 552	4 282 343	4 414 985	4 582 193	4 726 053	4 860 593
consumer goals of citizens	3 154 006	4 039 250	4 218 230	6 019 835	6 356 157	6 498 303	6 571 186	6 884 898	6 918 962
acquisition of securities	55 452	53 643	46 746	34 706	31 246	30 943	30 295	30 040	25 423
other goals	2 931 910	3 040 387	3 146 942	4 047 153	4 321 934	4 311 697	4 359 633	4 556 077	5 337 333

* 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*	08.22	09.22	10.22	11.22	12.22
Total	876 222	937 480	928 112	579 032	643 154	650 537	649 692	689 721	645 687
including:									
acquisition of working capital	215 092	246 632	301 178	128 363	137 555	134 579	135 016	140 708	129 166
share, %	24.5	26.3	32.5	22.2	21.4	20.7	20.8	20.4	20.0
acquisition of fixed assets	86 193	145 659	180 243	48 464	50 829	51 371	44 849	45 376	31 409
share, %	9.8	15.5	19.4	8.4	7.9	7.9	6.9	6.6	4.9
acquisition of privatized state facilities	--	--	0	0.0	--	--	--	--	--
share, %	--	--	0.0	0.0	--	--	--	--	--
new construction and reconstruction	28 700	39 320	14 657	17 559	17 566	17 302	17 421	18 160	13 963
share, %	3.3	4.2	1.6	3.0	2.7	2.7	2.7	2.6	2.2
construction and purchase of housing by citizens	74 743	59 342	71 765	43 296	35 564	33 981	33 632	32 774	30 714
share, %	8.5	6.3	7.7	7.5	5.5	5.2	5.2	4.8	4.8
consumer goals of citizens	227 188	229 026	204 419	188 678	244 546	253 538	261 778	287 852	272 309
share, %	25.9	24.4	22.0	32.6	38.0	39.0	40.3	41.7	42.2
acquisition of securities	7	1	2 980	5 124	3 831	4 185	4 266	3 831	516
share, %	0.0	0.0	0.3	0.9	0.6	0.6	0.7	0.6	0.1
other goals	244 298	217 500	152 870	147 548	153 262	155 580	152 729	161 020	167 611
share, %	27.9	23.2	16.5	25.5	23.8	23.9	23.5	23.3	26.0

Continuation

	12.18	12.19	12.20	12.21*	08.22	09.22	10.22	11.22	12.22
short-term loans									
Total	83 921	78 345	115 708	68 594	107 994	107 043	112 809	120 927	99 708
including:									
acquisition of working capital	45 666	47 482	63 013	41 858	55 123	55 977	57 542	61 875	50 083
acquisition of fixed assets	4 204	2 148	18 056	1 900	1 649	1 398	1 458	1 319	706
acquisition of privatized state facilities	--	--	0	0	--	--	--	--	--
new construction and reconstruction	284	1 067	515	3	3	3	3	1 029	0
construction and purchase of housing by citizens	3 360	2 662	10 966	4 079	3 807	3 695	3 516	3 450	3 412
consumer goals of citizens	22 891	18 093	14 628	5 657	25 151	25 939	26 728	28 316	27 829
acquisition of securities	--	--	0	0	--	--	--	--	--
other goals	7 515	6 893	8 530	15 096	22 260	20 032	23 562	24 939	17 678
long-term loans									
Total	792 301	859 135	812 405	510 437	535 160	543 493	536 882	568 793	545 979
including:									
acquisition of working capital	169 426	199 150	238 165	86 505	82 432	78 602	77 474	78 833	79 084
acquisition of fixed assets	81 988	143 511	162 188	46 563	49 180	49 973	43 391	44 057	30 702
acquisition of privatized state facilities	--	--	0	0.0	--	--	--	--	--
new construction and reconstruction	28 417	38 253	14 143	17 556	17 563	17 299	17 417	17 131	13 963
construction and purchase of housing by citizens	71 382	56 681	60 798	39 217	31 757	30 286	30 116	29 324	27 302
consumer goals of citizens	204 297	210 933	189 791	183 021	219 395	227 599	235 051	259 536	244 480
acquisition of securities	7	1	2 980	5 124	3 831	4 185	4 266	3 831	516
other goals	236 783	210 607	144 339	132 452	131 001	135 549	129 167	136 081	149 933

* 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*		08.22		09.22		10.22		11.22		12.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Total by economy branches	13 460 398	13.5	15 202 962	13.8	14 637 377	13.2	21 487 916	14.1	2 168 034	16.7	2 071 598	16.0	2 066 031	16.4	2 380 360	15.9	2 553 947	17.2
of which:																		
Industry	2 105 803	9.9	2 161 972	9.6	2 361 281	10.6	2 777 151	10.3	232 296	15.3	207 416	15.2	188 637	15.2	262 998	15.7	361 097	14.9
including:																		
Mineral Resource Industry	466 709	7.8	292 735	6.8	276 930	6.6	262 504	7.5	22 131	10.6	18 370	11.7	12 001	15.5	41 285	11.6	92 463	7.7
Manufacturing Industry	1 454 974	10.4	1 690 705	9.9	1 734 361	10.9	2 162 456	10.3	177 320	15.7	172 312	15.4	155 557	14.9	149 824	15.5	256 126	17.3
including:																		
Manufacture of Foodstuff, including Drinks, and Tobacco	270 916	11.8	344 976	10.6	462 387	12.0	508 876	12.5	51 866	15.9	76 608	15.6	43 507	16.3	54 281	17.7	74 815	19.0
of which:																		
Manufacture of Foodstuff, including Drinks	268 503	11.8	307 700	11.3	373 022	12.2	484 744	12.5	51 468	15.9	76 364	15.6	42 986	16.4	53 985	17.7	60 678	19.1
Textile and Clothing Industry	15 744	10.9	28 473	11.2	16 840	12.1	26 170	14.1	4 148	17.3	3 698	17.9	3 523	19.1	2 232	21.8	4 193	22.1
Manufacture of Leather, Products from Leather and Footwear	2 760	6.6	3 650	13.2	1 017	13.3	1 282	14.9	90	22.6	509	19.3	44	24.6	138	28.9	110	22.4
Woodworking and Manufacture of Wood Products	2 116	10.2	1 778	10.6	2 324	11.5	4 040	12.7	659	14.6	310	17.6	584	12.2	462	16.2	274	19.6
Pulp and Paper Industry; Publishing	32 174	12.3	10 820	12.0	6 924	10.8	22 034	11.8	609	16.4	1 442	15.8	1 015	17.9	888	20.4	1 753	19.8
Coke Industry, Oil Products and Nuclear Materials																		
Manufacture	57 955	6.9	131 062	5.5	87 747	6.0	171 802	9.8	2 297	17.6	1 715	17.6	7 945	18.8	12 946	5.9	12 465	18.9
Chemical Industry	63 923	9.8	60 827	10.6	74 997	9.6	411 188	5.8	10 408	10.8	10 046	14.2	7 825	13.8	10 806	14.3	23 129	14.9
Manufacture of Rubber and Plastic Products	30 958	11.8	22 834	10.5	49 502	10.6	55 067	11.7	4 853	14.1	5 884	16.2	5 547	16.5	4 408	17.4	9 553	19.3
Manufacture of other Nonmetallic Mineral Products	559 396	10.3	587 381	10.9	572 487	11.4	312 709	11.8	34 448	16.5	24 679	16.3	18 283	16.4	12 659	17.9	26 039	18.8
Metal Manufacture and Production of Finished Metal Products	186 807	7.3	271 278	6.4	184 381	7.5	221 564	8.3	12 625	15.8	15 388	11.3	27 698	7.6	31 348	13.3	33 022	9.7
Manufacture of Machines and Equipment	33 594	12.1	29 613	12.0	41 123	12.2	54 923	11.9	6 801	15.2	10 824	15.8	5 696	16.7	2 506	17.8	7 797	19.3
Manufacture of Electrical Equipment, Electronic and Optical Equipment	95 052	10.7	76 978	11.4	84 143	11.3	107 204	10.7	5 621	13.0	3 905	15.8	6 855	17.6	5 111	9.1	25 490	18.2
Manufacture of Vehicles and Equipment	53 228	14.7	32 668	13.1	65 996	12.5	201 521	12.4	34 724	16.4	11 264	16.0	20 533	16.0	60	20.4	25 425	17.3
Other Branches of Manufacturing Industry	50 352	13.1	88 369	12.3	84 493	11.2	64 294	12.5	8 173	17.0	6 039	17.7	6 502	18.2	11 978	19.7	12 062	19.6
Other Industries	184 120	11.1	178 532	12.0	349 990	12.1	352 190	11.8	32 844	16.2	16 735	16.4	21 079	17.3	71 888	18.7	12 508	19.6

Continuation

	2018		2019		2020		2021*		08.22		09.22		10.22		11.22		12.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Agriculture	112 036	12.2	135 717	11.8	169 223	12.2	279 318	13.0	21 679	15.6	19 831	17.1	17 910	18.9	22 006	20.1	32 732	21.1
Agriculture, Hunting and Services in these Areas	109 661	12.1	132 847	11.8	168 771	12.2	277 776	12.9	21 079	15.6	19 525	17.1	17 572	18.8	21 197	20.0	32 580	21.0
Forestry and Services in this Area	552	11.9	512	16.0	69	16	259	21	13	21.0	35	12.0	26	23.7	32	24.8	16	25.1
Fishery, Fish-breeding and Services in these Areas	1 823	14.0	2 359	13.9	383	12.7	1 283	15.3	586	15.7	271	17.7	312	20.1	777	20.1	136	21.9
Construction	533 373	12.0	476 676	12.2	455 970	11.9	575 375	12.0	64 806	16.1	57 913	16.0	66 662	16.2	78 008	17.0	69 221	18.7
Transport	395 273	10.2	413 356	9.9	448 008	9.9	460 166	10.6	22 862	17.8	24 676	16.6	68 558	15.9	135 817	18.4	150 853	17.9
including:																		
Land Transport	81 516	12.7	112 930	12.1	72 272	13.4	126 566	15.1	10 762	19.7	12 871	18.8	52 039	17.0	124 285	18.3	110 109	18.8
Water Transport	11 339	9.8	7 950	11.5	9 582	9.2	18 395	6.7	900	9.6	777	11.0	579	11.4	1 153	12.7	3 131	13.9
Air Transport	22 737	9.0	30 535	6.2	122 426	8.8	37 339	6.3	2 904	11.1	290	14.4	8 558	7.6	343	12.5	8 814	7.6
Auxiliary and Additional Transport	279 681	9.5	261 941	9.4	243 728	9.5	277 865	9.3	8 295	18.7	10 738	14.5	7 382	18.1	10 037	20.4	28 799	18.1
Communication	51 548	12.8	131 840	11.5	82 930	10.9	103 273	12.4	3 344	17.5	3 389	16.8	5 692	14.2	3 741	17.7	4 844	21.0
Wholesale and retail trade; repair of motor vehicles and motorcycles	4 679 943	12.2	5 207 641	11.9	4 867 926	11.5	6 111 954	11.6	603 181	16.3	592 744	15.6	547 944	16.4	548 535	17.4	685 048	18.1
Others (non-productive sphere, individual activity)	5 582 421	16.4	6 675 760	17.0	6 252 040	15.9	11 180 679	16.6	1 219 866	17.1	1 165 628	16.3	1 170 628	16.7	1 329 255	14.8	1 250 152	17.1

* 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*	08.22	09.22	10.22	11.22	12.22
Total by economy branches	13 091 764	13 864 890	14 623 065	18 497 653	20 681 334	21 101 198	21 481 000	22 213 514	22 811 882
of which:									
Industry	2 024 483	1 889 894	1 984 166	2 510 866	2 764 651	2 778 664	2 825 770	2 930 767	3 086 983
including:									
Mineral Resource Industry	387 314	346 321	274 478	314 947	304 481	301 018	292 821	315 527	356 439
Manufacturing Industry	1 358 904	1 307 153	1 337 147	1 855 686	2 019 109	2 045 917	2 096 916	2 120 596	2 239 377
including:									
Manufacture of Foodstuff, including Drinks, and Tobacco	343 527	376 394	380 936	475 339	488 669	507 793	519 324	539 859	575 871
of which:									
Manufacture of Foodstuff, including Drinks	343 498	376 341	380 903	475 049	488 156	507 333	518 792	539 290	563 303
Textile and Clothing Industry	35 761	31 292	21 596	33 508	36 252	36 658	38 218	37 772	39 659
Manufacture of Leather, Products from Leather and Footwear	3 250	2 762	2 654	2 432	546	947	896	967	973
Woodworking and Manufacture of Wood Products	5 582	4 915	5 760	5 599	5 271	5 143	5 442	5 615	5 525
Pulp and Paper Industry; Publishing	21 655	19 823	12 901	26 006	23 008	36 670	36 569	36 283	35 882
Coke Industry, Oil Products and Nuclear Materials									
Manufacture	50 688	106 289	93 535	196 773	197 939	198 191	195 874	186 428	196 231
Chemical Industry	59 150	64 178	78 343	419 681	441 874	448 886	442 565	445 689	453 033
Manufacture of Rubber and Plastic Products	41 694	31 181	39 325	44 233	35 505	34 383	36 419	36 685	40 533
Manufacture of other Nonmetallic Mineral Products	182 804	169 183	159 475	144 113	143 695	144 709	143 727	147 383	153 383
Metal Manufacture and Production of Finished Metal Products	378 940	278 674	335 610	277 607	294 785	300 638	339 021	354 227	373 599
Manufacture of Machines and Equipment	35 184	35 357	21 342	37 754	56 039	48 667	48 466	47 342	50 038
Manufacture of Electrical Equipment, Electronic and Optical Equipment	54 838	68 560	61 379	76 221	83 670	80 539	80 427	76 180	88 446
Manufacture of Vehicles and Equipment	75 223	67 322	86 507	74 048	163 716	154 104	160 908	153 910	169 792
Other Branches of Manufacturing Industry	70 608	51 223	37 784	42 374	48 140	48 589	49 061	52 257	56 411
Other Industries	278 265	236 420	372 541	340 234	441 061	431 729	436 034	494 644	491 168

Continuation

	12.18	12.19	12.20	12.21*	08.22	09.22	10.22	11.22	12.22
Agriculture	489 689	255 077	234 335	340 085	391 460	394 671	399 837	394 902	400 125
Agriculture, Hunting and Services in these Areas	487 607	252 213	232 455	338 053	387 118	390 200	395 112	389 481	394 652
Forestry and Services in this Area	667	329	32	157	238	231	235	249	245
Fishery, Fish-breeding and Services in these Areas	1 415	2 535	1 848	1 875	4 103	4 240	4 491	5 172	5 228
Construction	753 240	674 575	654 831	671 155	623 932	628 765	625 900	647 108	625 667
Transport	593 275	500 480	489 461	462 461	527 110	494 602	521 400	583 308	676 523
including:									
Land Transport	176 567	152 699	113 086	140 648	238 358	207 366	231 952	296 929	373 849
Water Transport	39 390	30 115	27 737	18 377	16 868	16 065	15 866	15 603	17 438
Air Transport	42 184	53 682	118 569	71 458	39 664	37 975	43 994	41 449	47 513
Auxiliary and Additional Transport	335 134	263 984	230 069	231 979	232 219	233 195	229 588	229 328	237 722
Communication	71 859	127 998	168 014	188 912	195 688	194 906	166 110	166 462	164 697
Wholesale and retail trade; repair of motor vehicles and motorcycles	1 801 210	1 743 446	1 711 347	2 033 182	2 058 947	2 064 066	2 090 848	2 173 166	2 296 798
Others (non-productive sphere, individual activity)	7 358 008	8 673 420	9 380 911	12 290 991	14 119 546	14 545 524	14 851 135	15 317 801	15 561 088

* 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*	08.22	09.22	10.22	11.22	12.22
Total by economy branches	876 222	937 480	1 033 679	579 032	643 154	650 537	649 692	689 721	645 687
of which:									
Industry	80 540	108 456	125 260	47 712	43 442	49 942	46 187	48 077	47 382
including:									
Mineral Resource Industry	8 627	4 604	3 918	1 696	4 036	3 733	3 685	3 572	3 617
Manufacturing Industry	67 990	96 231	115 786	45 603	38 755	39 273	41 643	43 898	42 985
including:									
Manufacture of Foodstuff, including Drinks, and Tobacco	11 824	15 310	21 036	14 032	19 887	17 972	19 095	19 210	20 051
of which:									
Manufacture of Foodstuff, including Drinks	11 824	15 310	21 036	14 032	19 887	17 972	19 095	19 210	20 051
Textile and Clothing Industry	172	2 579	2 610	898	329	268	314	821	276
Manufacture of Leather, Products from Leather and Footwear	398	102	18	0	2	3	3	4	3
Woodworking and Manufacture of Wood Products	1 482	688	815	682	127	119	116	129	115
Pulp and Paper Industry; Publishing	839	2 663	3 608	1 234	283	281	295	308	516
Coke Industry, Oil Products and Nuclear Materials									
Manufacture	1 252	1 525	2 813	1 507	1 214	1 203	1 227	1 386	1 203
Chemical Industry	2 289	1 640	1 950	144	385	2 349	2 285	2 295	2 298
Manufacture of Rubber and Plastic Products	3 098	2 089	2 395	1 435	2 177	1 100	1 035	1 130	1 128
Manufacture of other Nonmetallic Mineral Products	18 264	5 939	19 234	11 237	5 462	5 540	5 572	5 690	5 579
Metal Manufacture and Production of Finished Metal Products	10 512	11 448	12 426	10 539	1 856	1 915	1 791	1 825	1 617
Manufacture of Machines and Equipment	4 866	4 278	904	291	1 416	1 174	1 188	1 190	469
Manufacture of Electrical Equipment, Electronic and Optical Equipment	3 324	2 172	2 336	1 688	3 638	5 211	6 538	7 747	7 988
Manufacture of Vehicles and Equipment	1 375	41 951	42 031	435	434	468	456	435	434
Other Branches of Manufacturing Industry	8 294	3 846	3 609	1 482	1 544	1 670	1 729	1 728	1 308
Other Industries	3 923	7 621	5 556	412	651	6 935	859	608	780

Continuation

	12.18	12.19	11.20	12.21*	08.22	09.22	10.22	11.22	12.22
Agriculture	81 173	67 238	48 025	12 491	7 902	8 394	8 955	9 740	8 507
Agriculture, Hunting and Services in these Areas	81 004	67 134	47 918	12 385	7 489	7 980	8 540	9 361	8 122
Forestry and Services in this Area	80	6	2	4	4	3	3	3	3
Fishery, Fish-breeding and Services in these Areas	89	98	105	102	410	412	412	377	381
Construction	102 191	107 090	150 930	72 690	54 200	50 252	50 393	49 238	38 881
Transport	34 894	52 236	30 464	9 500	8 769	9 008	9 416	9 497	9 551
including:									
Land Transport	9 542	8 570	8 983	5 943	4 356	3 421	3 390	3 398	3 364
Water Transport	0	0	908	0	214	85	564	541	2
Air Transport	645	8 709	1 163	23	0	0	25	50	75
Auxiliary and Additional Transport	24 707	34 957	19 409	3 534	4 200	5 503	5 436	5 508	6 110
Communication	3 853	588	761	433	992	1 026	757	406	411
Wholesale and retail trade; repair of motor vehicles and motorcycles	134 769	117 948	137 470	87 507	99 598	99 329	91 650	95 484	81 814
Others (non-productive sphere, individual activity)	438 802	483 924	540 768	348 699	428 251	432 586	442 334	477 279	459 141

* 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***		08.22		09.22		10.22		11.22		12.22		
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	млн. KZT	%	млн. KZT	%	
Credits - total	524 951	8.9	818 327	8.0	967 730	7.7	1 744 680	8.3	176 681	8.5	178 778	8.2	214 413	8.7	178 260	9.4	187 319	9.7	
including:																			
National currency:	524 951	8.9	818 327	8.0	967 730	7.7	1 744 680	8.3	176 681	8.5	178 778	8.2	214 413	8.7	178 260	9.4	187 074	9.7	
short-term	426	11.8	413	8.2	5 392	2.0	2 262	11.8	10	12.4	141	4.8	18	13.7	26	16.7	110	10.8	
long-term	524 525	8.9	817 913	8.0	962 338	7.7	1 742 418	8.3	176 671	8.5	178 638	8.2	214 396	8.7	178 234	9.3	186 965	9.7	
Foreign currency	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	245**	10.2	
short-term	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	0	0.0	
long-term	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	245	10.2	

* the category includes individual entrepreneurs

** loans transferred under cession agreements between banks in December 2022

*** 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
12.18	1 303 335	1 254 541	2 482	1 252 059	48 793	163	48 630
12.19	1 767 152	1 741 608	1 977	1 739 631	25 544	103	25 442
12.20	2 373 221	2 367 122	6 965	2 360 158	6 099	59	6 040
12.21**	3 306 959	3 304 754	4 996	3 299 758	2 204	6	2 198
2022							
02.22	3 452 121	3 449 635	5 041	3 444 594	2 487	7	2 480
03.22	3 528 586	3 526 330	4 979	3 521 351	2 256	7	2 249
04.22	3 676 366	3 674 142	4 900	3 669 242	2 224	6	2 218
05.22	3 774 712	3 772 788	4 822	3 767 966	1 924	6	1 918
06.22	3 890 145	3 888 594	4 737	3 883 856	1 552	7	1 545
07.22	4 016 677	4 015 246	4 999	4 010 247	1 432	7	1 425
08.22	4 140 758	4 139 342	4 690	4 134 652	1 416	7	1 409
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
11.22	4 534 861	4 533 567	3 847	4 529 721	1 293	7	1 287
12.22	4 711 826	4 710 337	4 066	4 706 271	1 488	6	1 482

* the category includes individual entrepreneurs

** 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**		08.22		09.22		10.22		11.22		12.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	млн. KZT	%	млн. KZT	%
Total	3 480 133	20.4	4 521 210	20.3	3 830 064	19.9	7 275 580	19.2	839 179	18.3	736 338	18.6	745 385	17.9	954 799	14.3	811 363	17.2
including:																		
short-term	390 256	21.5	398 558	19.4	336 633	21.3	316 984	18.1	212 883	14.5	185 936	15.0	198 444	14.1	188 154	14.4	225 024	12.3
long-term	3 089 877	20.2	4 122 652	20.3	3 493 431	19.7	6 958 596	19.3	626 296	19.6	550 402	19.8	546 941	19.3	766 645	14.3	586 339	19.1
From total Loans:																		
national currency	3 478 285	20.4	4 521 110	20.3	3 828 395	19.9	7 186 327	19.2	838 448	18.3	735 662	18.6	744 480	18.0	953 864	14.4	810 226	17.2
including:																		
short-term	390 195	21.5	398 558	19.4	336 617	21.3	315 626	18.1	212 883	14.5	185 825	15.0	198 435	14.1	188 055	14.4	224 913	12.3
long-term	3 088 090	20.2	4 122 552	20.3	3 491 778	19.7	6 870 701	19.3	625 565	19.6	549 836	19.8	546 044	19.4	765 810	14.4	585 314	19.1
foreign currency	1 848	19.2	99	14.1	1 669	17.0	89 253	21.1	730	5.4	676	5.9	906	4.9	934	4.1	1 136	5.3
including:																		
short-term	61	17.4	-	-	16	8	1 357	20	0	0	111	0	9	0	99	0	111	0
long-term	1 787	19.2	99	14.1	1 654	17.1	87 895	21.1	730	5.4	565	7.0	897	4.9	836	4.6	1 025	5.9

* the category includes individual entrepreneurs

** 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*	08.22	09.22	10.22	11.22	12.22
Total	3 317 855	4 211 110	4 390 877	6 143 933	7 035 149	7 197 595	7 302 114	7 622 402	7 697 615
including:									
short-term	163 850	171 860	172 648	124 102	678 992	699 292	730 928	737 504	778 653
long-term	3 154 006	4 039 250	4 218 230	6 019 831	6 356 157	6 498 303	6 571 186	6 884 898	6 918 962
Of which, arrears, total	227 188	229 026	204 419	188 678	244 546	253 538	261 778	288 718	279 724
including:									
short-term	22 891	18 093	14 628	5 657	25 151	25 939	26 728	27 849	27 778
long-term	204 297	210 933	189 791	183 021	219 395	227 599	235 051	260 869	251 946
Of the total loans:									
national currency	3 255 286	4 176 660	4 377 158	6 136 503	7 029 973	7 192 486	7 298 099	7 618 406	7 694 501
including:									
short-term	156 207	170 739	172 352	123 947	678 976	699 276	730 913	737 440	778 635
long-term	3 099 078	4 005 921	4 204 806	6 012 556	6 350 997	6 493 210	6 567 186	6 880 967	6 915 866
Of these, arrears:									
national currency	189 160	205 219	193 633	184 482	242 593	251 596	259 876	286 812	278 614
including:									
short-term	20 565	17 743	14 335	5 522	25 136	25 923	26 713	27 816	27 765
long-term	168 595	187 476	179 299	178 960	217 457	225 673	233 163	258 996	250 849
foreign currency	62 570	34 450	13 719	7 430	5 176	5 110	4 015	3 996	3 113
including:									
short-term	7 642	1 121	295	155	16	16	15	64	18
long-term	54 928	33 329	13 424	7 275	5 160	5 094	4 000	3 932	3 096
Of these, arrears:									
foreign currency	38 028	23 808	10 786	4 196	1 954	1 942	1 902	1 905	1 110
including:									
short-term	2 326	351	294	135	16	16	15	33	13
long-term	35 702	23 457	10 492	4 061	1 938	1 926	1 887	1 873	1 097

* the category includes individual entrepreneurs

** 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

	12.22				
	Total	national currency		foreign currency	
		short-term	long-term	short-term	long-term
	1=2+3+4+5	2	3	4	5
Total	279 724	27 765	250 849	13	1 097
including:					
Astana city	21 779	1 840	19 797	0	142
Almaty city	122 916	15 001	107 311	4	600
Shymkent city	24 653	2 479	22 034	0	140
Akmola	4 085	284	3 793		8
Aktobe	7 977	514	7 463		0
Almaty and Zhetisu	9 762	889	8 867	0	7
Atyrau	8 231	415	7 812		5
East Kazakhstan and Abai	11 012	783	10 205	0	24
Zhambyl	10 006	980	9 003		23
West Kazakhstan	5 546	378	5 166	0	2
Karagandy and Ulytau	14 741	1 107	13 614	0	20
Kostanay	5 465	327	5 127	9	3
Kyzylorda	9 052	647	8 405	0	0
Mangystau	8 385	455	7 888		42
Pavlodar	7 425	454	6 954	0	17
North Kazakhstan	2 688	169	2 455		64
Turkistan	6 000	1 044	4 955		2

* the category includes individual entrepreneurs

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*		08.22		09.22		10.22		11.22		12.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Total	1 737 339	12.7	1 669 801	12.7	2 438 720	11.6	3 714 593	12.9	383 679	17.9	471 231	14.9	403 868	18.0	459 159	19.1	520 447	19.9
including:																		
national currency	1 445 698	14.1	1 529 062	13.3	2 221 827	12.3	3 203 045	14.2	374 589	18.2	365 258	18.6	364 727	19.4	423 430	20.3	492 355	20.6
short-term	815 638	13.9	924 869	13.0	1 545 242	11.7	1 763 597	12.8	212 034	17.6	232 212	17.6	211 068	18.4	206 998	19.1	278 094	19.4
long-term	630 060	14.3	604 192	13.7	676 585	13.6	1 439 448	16.0	162 554	19.1	133 046	20.3	153 660	20.6	216 432	21.3	214 260	22.2
foreign currency	291 641	6.1	140 740	5.7	216 893	5.0	511 548	4.6	9 090	4.7	105 973	2.3	39 141	5.5	35 729	5.8	28 093	6.1
short-term	148 742	5.8	97 716	5.6	129 268	4.3	159 744	4.5	8 042	4.5	88 478	2.5	22 264	5.1	27 102	4.9	16 030	5.6
long-term	142 899	6.3	43 023	5.9	87 625	6.0	351 804	4.6	1 048	6.0	17 495	1.4	16 877	6.1	8 627	8.7	12 062	6.8
of which by sectors of the economy:																		
Industry	228 389	11.6	214 334	10.7	214 461	11.6	678 409	9.7	46 622	17.2	51 557	17.5	41 896	17.9	58 559	16.4	71 136	19.1
share, %	13.1		12.8		8.8		18.3		12.2		10.9		10.4		12.8		13.7	
Agricultural industry	64 848	12.1	55 687	11.9	58 554	12.6	114 575	14.9	12 808	18.9	9 412	19.6	7 359	21.1	10 511	21.9	14 797	21.8
share, %	3.7		3.3		2.4		3.1		3.3		2.0		1.8		2.3		2.8	
Construction	123 453	14.1	137 281	13.8	114 145	12.2	165 086	13.1	34 304	17.2	27 112	16.7	34 849	16.8	45 532	17.8	41 409	18.4
share, %	7.1		8.2		4.7		4.4		8.9		5.8		8.6		9.9		8.0	
Transport	59 181	13.7	88 179	12.7	73 803	12.5	160 942	14.1	15 461	19.7	16 043	19.1	13 899	20.6	64 877	18.9	35 399	20.9
share, %	3.4		5.3		3.0		4.3		4.0		3.4		3.4		14.1		6.8	
Connection	7 598	14.0	5 686	13.6	6 349	13.8	23 710	15.9	1 613	20.4	1 674	19.1	4 226	13.2	3 393	17.5	3 174	21.6
share, %	0.4		0.3		0.3		0.6		0.4		0.4		1.0		0.7		0.6	
Trading	740 605	14.4	850 255	13.3	1 493 979	11.7	1 669 612	13.3	208 175	17.6	225 237	16.8	208 623	18.3	202 687	19.1	251 540	19.5
share, %	42.6		50.9		61.3		44.9		54.3		47.8		51.7		44.1		48.3	
Others	513 265	10.5	318 379	11.8	477 430	11.0	902 257	13.9	64 696	18.7	140 196	9.8	93 016	17.5	73 600	21.8	102 992	21.1
share, %	29.5		19.1		19.6		24.3		16.9		29.8		23.0		16.0		19.8	

* 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*	08.22	09.22	10.22	11.22	12.22
Total	2 363 861	2 108 945	2 515 308	3 690 311	4 037 985	4 228 118	4 280 730	4 452 761	4 530 223
including:									
national currency	1 731 781	1 700 184	2 049 615	2 958 900	3 345 272	3 459 777	3 521 361	3 676 312	3 762 305
short-term	287 652	281 067	382 742	592 619	741 718	795 163	815 799	848 029	884 213
long-term	1 444 129	1 419 116	1 666 873	2 366 281	2 603 554	2 664 614	2 705 561	2 828 283	2 878 092
foreign currency	632 079	408 761	465 693	731 411	692 713	768 341	759 370	776 450	767 919
short-term	100 708	53 551	66 348	78 129	68 830	147 667	141 469	151 108	141 609
long-term	531 371	355 210	399 345	653 281	623 882	620 674	617 901	625 341	626 310
of which by economy sectors:									
Industry	347 989	286 264	337 179	907 380	973 481	983 946	1 005 935	1 028 120	1 057 200
share, %	14.7	13.6	13.4	24.6	24.1	23.3	23.5	23.1	23.3
Agricultural industry	198 213	97 295	91 742	151 781	191 157	188 075	189 230	189 187	193 665
share, %	8.4	4.6	3.6	4.1	4.7	4.4	4.4	4.2	4.3
Construction	249 075	262 800	277 767	324 924	266 788	278 822	274 859	302 760	281 824
share, %	10.5	12.5	11.0	8.8	6.6	6.6	6.4	6.8	6.2
Transport	148 962	120 843	119 605	208 439	202 360	200 150	202 905	254 044	269 206
share, %	6.3	5.7	4.8	5.6	5.0	4.7	4.7	5.7	5.9
Connection	15 907	8 518	11 119	68 183	87 884	90 099	62 987	63 893	65 001
share, %	0.7	0.4	0.4	1.8	2.2	2.1	1.5	1.4	1.4
Trading	543 339	544 410	664 610	902 210	1 018 894	1 019 946	1 042 718	1 075 609	1 123 088
share, %	23.0	25.8	26.4	24.4	25.2	24.1	24.4	24.2	24.8
Others	860 376	788 813	1 013 286	1 127 394	1 297 421	1 467 080	1 502 096	1 539 148	1 540 239
share, %	36.4	37.4	40.3	30.6	32.1	34.7	35.1	34.6	34.0

* including final turnovers

2.18. Attracted deposits and weighted average interest rate of banks

mln. of KZT, end of period

	2018		2019		2020		2021*		08.22**		09.22		10.22		11.22		12.22	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Deposits - total in national currency	101 838 283	7.4	129 765 992	7.3	180 233 627	7.5	288 135 400	7.4	44 315 419	12.4	43 859 239	12.4	40 228 527	13.6	48 934 006	13.7	47 758 295	14.4
Demand Deposits	1 620 295	2.2	364 211	0.3	110 759	0.4	156 898	0.0	6 759	0.1	5 033	0.1	6 183	0.1	7 887	0.1	4 821	0.1
of which:																		
Legal Entities	678 434	4.7	162 259	0.0	933	0.0	1 383	0.1	1	0.1	3	0.1	1	4.6	128	0.1	22	0.5
Individuals	941 861	0.5	201 952	0.6	109 826	0.5	155 515	0.0	6 758	0.1	5 030	0.1	6 182	0.1	7 760	0.1	4 798	0.1
Time, Saving Deposits	100 126 728	7.5	129 352 987	7.4	180 088 031	7.5	287 931 123	7.4	44 303 844	12.4	43 850 396	12.4	40 219 901	13.6	48 918 524	13.7	47 745 358	14.4
of which:																		
Legal Entities	92 249 590	7.2	120 054 576	7.2	167 286 409	7.3	268 133 760	7.3	41 616 550	12.4	41 172 407	12.4	37 466 931	13.6	45 447 675	13.8	44 214 628	14.4
Individuals	7 877 138	11.1	9 298 411	9.4	12 801 622	9.6	19 797 363	8.6	2 687 294	12.1	2 677 989	12.2	2 752 970	12.6	3 470 849	13.1	3 530 730	13.3
Conditional Deposits	91 259	1.5	48 794	3.4	34 837	4.4	47 378	4.2	4 817	7.9	3 810	7.3	2 443	4.0	7 595	9.8	8 116	8.0
of which:																		
Legal Entities	42 515	2.9	37 042	3.4	26 975	3.7	37 308	4.3	2 364	4.2	2 514	5.7	2 060	4.0	6 752	10.0	5 266	6.2
Individuals	48 744	0.3	11 753	3.1	7 862	6.9	10 071	3.8	2 453	11.4	1 296	10.6	383	4.4	843	8.3	2 850	11.2
Deposits - total in CFC	11 672 459	1.3	12 857 392	1.1	13 291 070	0.8	24 730 206	0.5	2 249 959	0.6	2 583 662	0.8	2 002 607	0.8	2 566 160	0.9	2 679 795	0.9
Demand Deposits	208 821	0.6	32 392	2.5	114 114	1.3	55 172	2.0	3 297	3.6	2 012	1.1	1 099	0.2	10 858	0.6	10 007	0.2
of which:																		
Legal Entities	65 763	0.1	609	0.1	57	0.1	1 354	0.0	227	0.0	241	0.0	323	0.0	444	0.0	490	0.0
Individuals	143 057	0.9	31 783	2.6	114 057	1.3	53 818	2.1	3 070	3.9	1 771	1.2	777	0.3	10 415	0.6	9 517	0.2
Time, Saving Deposits	11 440 863	1.3	12 813 894	1.1	13 151 561	0.8	24 630 461	0.5	2 242 600	0.6	2 572 108	0.8	1 997 155	0.8	2 551 723	0.9	2 661 633	0.9
of which:																		
Legal Entities	7 156 789	1.1	7 419 982	1.0	7 423 135	0.6	18 819 739	0.4	1 689 146	0.5	2 015 781	0.8	1 383 249	0.8	1 755 000	0.9	1 812 803	0.9
Individuals	4 284 073	1.7	5 393 912	1.2	5 728 426	1.1	5 810 722	1.0	553 453	0.9	556 327	0.8	613 905	0.9	796 723	0.8	848 830	0.9
Conditional Deposits	22 776	1.6	11 106	0.2	25 395	0.3	44 573	0.3	4 063	0.7	9 541	0.7	4 354	0.3	3 579	0.7	8 155	0.5
of which:																		
Legal Entities	16 236	1.1	10 959	0.1	24 119	0.2	41 640	0.3	3 690	0.7	9 538	0.7	3 698	0.1	3 478	0.7	5 246	0.5
Individuals	6 540	2.8	147	2.2	1 276	0.7	2 933	0.4	373	1.0	4	0.9	656	1.0	100	0.4	2 909	0.6
Deposits - total in OFC	177 877	3.8	220 507	4.2	263 755	2.9	466 144	2.2	350 543	10.2	16 085	3.1	21 124	3.4	26 202	3.8	54 411	3.8
Demand Deposits	2 531	0.0	301	0.0	537	0.0	919	0.0	39	0.0	1	0.1	4	0.0	20	0.1	101	0.1
of which:																		
Legal Entities	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	2 531	0.0	301	0.0	537	0.0	919	0.0	39	0.0	1	0.1	4	0.0	20	0.1	101	0.1
Time, Saving Deposits	175 345	3.8	220 207	4.2	263 218	2.9	465 225	2.2	350 504	10.2	16 084	3.0	21 119	3.4	26 182	3.8	54 310	3.7
of which:																		
Legal Entities	136 345	4.6	182 255	5.0	190 663	3.6	368 257	2.6	348 618	10.3	13 411	3.5	19 188	3.6	23 120	4.1	52 005	3.8
Individuals	39 000	1.3	37 952	0.6	72 555	0.9	96 967	0.7	1 885	0.8	2 673	0.6	1 445	0.8	2 738	1.0	2 210	0.9
Conditional Deposits	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
of which:																		
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*		08.22**		09.22		10.22		11.22		12.22	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Current Accounts in national currency	254 360 070	0.3	318 252 799	0.1	382 520 654	0.1	580 295 009	0.1	77 730 834	0.1	78 366 857	0.1	72 891 476	0.1	84 532 324	0.1	90 895 078	0.0
of which:																		
Legal Entities	215 892 371	0.3	265 967 978	0.1	304 981 782	0.1	441 173 659	0.1	61 604 709	0.1	62 527 583	0.1	56 781 451	0.1	67 046 984	0.1	71 443 508	0.1
of which:																		
with accrual Interest Rates	53 349 593	1.1	13 599 774	1.5	21 396 781	1.4	24 867 643	1.5	1 295 401	2.9	1 490 324	3.0	1 180 501	3.3	1 456 093	3.9	1 341 837	2.9
without accrual Interest Rates	162 542 777	0.0	252 368 204	0.0	283 585 001	0.0	416 306 015	0.0	60 309 308	0.0	61 037 259	0.0	55 600 950	0.0	65 590 892	0.0	70 101 670	0.0
Individuals	38 467 699	0.1	52 284 821	0.0	77 538 872	0.0	139 121 350	0.0	16 126 124	0.0	15 839 274	0.0	16 110 025	0.0	17 485 339	0.0	19 451 571	0.0
of which:																		
with accrual Interest Rates	2 592 608	1.2	7 498	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	35 875 091	0.0	52 277 323	0.0	77 538 872	0.0	139 121 350	0.0	16 126 124	0.0	15 839 274	0.0	16 110 025	0.0	17 485 339	0.0	19 451 571	0.0
Current Accounts in CFC	55 431 060	0.0	58 098 713	0.0	53 815 804	0.0	77 746 002	0.0	7 678 581	0.0	8 281 227	0.0	7 918 732	0.0	8 135 758	0.0	12 139 941	0.0
of which:																		
Legal Entities	48 761 876	0.0	49 918 388	0.0	45 598 173	0.0	69 129 805	0.0	6 849 370	0.0	7 358 960	0.0	7 068 133	0.0	7 108 225	0.0	10 821 691	0.0
of which:																		
with accrual Interest Rates	8 831 419	0.1	148 219	0.1	244 212	0.1	102	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	39 930 457	0.0	49 770 169	0.0	45 353 961	0.0	69 129 703	0.0	6 849 370	0.0	7 358 960	0.0	7 068 133	0.0	7 108 225	0.0	10 821 691	0.0
Individuals	6 669 184	0.0	8 180 325	0.0	8 217 631	0.0	8 616 197	0.0	829 211	0.0	922 267	0.0	850 599	0.0	1 027 533	0.0	1 318 250	0.0
of which:																		
with accrual Interest Rates	169 347	0.6	40 331	1.7	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	6 499 838	0.0	8 139 994	0.0	8 217 631	0.0	8 616 197	0.0	829 211	0.0	922 267	0.0	850 599	0.0	1 027 533	0.0	1 318 250	0.0
Current Accounts in OFC	6 107 985	0.1	7 038 696	0.0	7 621 292	0.0	11 515 722	0.0	1 658 135	0.0	1 580 729	0.0	1 482 926	0.0	1 543 215	0.0	2 035 813	0.0
of which:																		
Legal Entities	5 598 924	0.1	6 444 852	0.0	6 833 047	0.0	10 085 391	0.0	1 498 911	0.0	1 423 550	0.0	1 345 323	0.0	1 414 969	0.0	1 638 668	0.0
of which:																		
with accrual Interest Rates	1 889 211	0.3	32 663	0.3	26 145	0.2	48 672	0.3	1 043	0.1	6 113	0.1	7 165	0.1	9 284	0.2	24 172	0.2
without accrual Interest Rates	3 709 713	0.0	6 412 189	0.0	6 806 902	0.0	10 036 718	0.0	1 497 869	0.0	1 422 938	0.0	1 338 158	0.0	1 405 685	0.0	1 614 495	0.0
Individuals	509 061	0.0	593 844	0.0	788 245	0.0	1 430 331	0.0	159 224	0.0	157 180	0.0	137 603	0.0	128 246	0.0	397 145	0.0
of which:																		
with accrual Interest Rates	4 491	1.0	0	0.0	0	0.0	3 715	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	504 570	0.0	593 844	0.0	788 245	0.0	1 426 615	0.0	159 224	0.0	157 180	0.0	137 603	0.0	128 246	0.0	397 145	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*	08.22	09.22	10.22	11.22	12.22
Deposits - total in national currency	5 236 375	6 239 835	7 975 113	10 386 834	11 476 616	12 225 655	12 537 871	12 583 792	13 834 397
Demand Deposits	9 586	8 577	6 464	7 056	7 115	7 041	6 938	7 123	7 203
of which:									
Legal Entities	2 968	1 207	784	873	513	463	504	622	602
Individuals	6 618	7 371	5 681	6 183	6 602	6 578	6 434	6 501	6 601
Time, Saving, Conditional Deposits	5 226 790	6 231 257	7 968 649	10 379 778	11 469 501	12 218 620	12 530 938	12 576 669	13 827 194
of which:									
Legal Entities	2 000 954	1 855 771	2 666 589	3 576 273	3 873 262	4 336 957	4 386 592	4 168 206	4 695 221
Individuals	3 225 836	4 375 487	5 302 060	6 803 505	7 596 239	7 881 663	8 144 346	8 408 463	9 131 974
Deposits - total in foreign currency	5 664 456	4 902 542	5 443 824	6 017 136	6 380 565	6 431 191	6 262 383	6 260 978	6 007 776
Demand Deposits	10 470	7 209	18 580	13 611	13 281	12 672	12 098	11 973	11 753
of which:									
Legal Entities	1 211	1 364	914	1 121	1 992	1 526	1 556	1 489	1 621
Individuals	9 259	5 845	17 665	12 491	11 290	11 146	10 542	10 484	10 132
Time, Saving, Conditional Deposits	5 653 986	4 895 333	5 425 245	6 003 525	6 367 284	6 418 519	6 250 285	6 249 004	5 996 022
of which:									
Legal Entities	1 615 227	1 354 753	1 609 244	1 903 704	2 375 636	2 452 508	2 336 628	2 152 596	1 842 495
Individuals	4 038 759	3 540 580	3 816 001	4 099 821	3 991 648	3 966 011	3 913 657	4 096 408	4 153 527
Current accounts - total in national currency	2 260 898	2 917 218	3 558 101	4 462 751	4 094 221	4 052 806	4 213 013	4 264 328	4 466 413
of which:									
Legal Entities	1 629 525	1 939 839	2 239 496	2 593 102	2 602 445	2 498 972	2 676 044	2 702 950	2 663 878
Individuals	631 373	977 379	1 318 606	1 869 649	1 491 776	1 553 835	1 536 969	1 561 378	1 802 536
Current accounts - total in foreign currency	1 815 320	2 299 554	2 283 173	2 724 491	3 421 233	3 417 468	3 591 645	3 230 374	3 187 153
of which:									
Legal Entities	1 639 948	2 072 644	2 002 337	2 318 049	2 968 617	3 010 921	3 173 275	2 841 247	2 728 704
Individuals	175 372	226 909	280 836	406 442	452 615	406 547	418 370	389 127	458 449

* including final turnovers

II.Key monetary indicators

2.20. Deposits of Individuals* in Banks

mln. of KZT, end of period

	Deposits of Individuals - total			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits				
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC
												short-term	long-term	
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14
2018	8 765 889	4 581 876	4 184 014	1 089 846	799 444	290 402	13 066	4 426	8 640	7 662 977	3 778 005	1 715 761	2 062 244	3 884 972
2019	9 301 733	5 416 416	3 885 317	1 281 898	1 005 137	276 761	7 378	6 141	1 237	8 012 456	4 405 138	2 001 660	2 403 478	3 607 318
2020	10 921 376	6 694 078	4 227 298	1 707 709	1 351 210	356 498	11 749	9 117	2 632	9 201 918	5 333 751	2 313 060	3 020 691	3 868 167
2021	13 404 792	8 759 828	4 644 964	2 400 614	1 909 808	490 806	4 485	4 462	23	10 999 694	6 845 558	3 008 098	3 837 460	4 154 136
2021														
I	11 609 549	7 394 372	4 215 177	1 913 713	1 550 856	362 857	3 389	3 363	26	9 692 447	5 840 153	2 462 982	3 377 171	3 852 294
II	12 371 613	8 006 793	4 364 820	2 110 999	1 666 154	444 844	3 624	3 601	23	10 256 990	6 337 037	2 797 677	3 539 360	3 919 953
III	12 518 718	8 167 847	4 350 871	2 036 664	1 607 540	429 124	3 644	3 620	24	10 478 410	6 556 686	2 923 294	3 633 392	3 921 723
IV	13 404 792	8 759 828	4 644 964	2 400 614	1 909 808	490 806	4 485	4 462	23	10 999 694	6 845 558	3 008 098	3 837 460	4 154 136
2022														
I	13 092 626	8 378 313	4 714 313	2 280 996	1 660 630	620 365	4 057	4 032	26	10 807 573	6 713 651	3 049 491	3 664 160	4 093 922
II	13 694 026	8 898 374	4 795 652	2 341 333	1 653 992	687 341	4 040	4 015	25	11 348 653	7 240 367	3 296 507	3 943 860	4 108 286
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
IV	16 902 790	11 163 548	5 739 242	2 908 741	1 903 274	1 005 467	3 495	3 475	20	13 990 555	9 256 799	4 110 359	5 146 441	4 733 755
2022														
01.22	13 060 749	8 360 041	4 700 708	2 104 957	1 562 730	542 226	4 214	4 189	25	10 951 579	6 793 122	2 983 002	3 810 120	4 158 456
02.22	13 743 217	8 421 737	5 321 479	2 279 694	1 593 600	686 093	4 110	4 082	28	11 459 413	6 824 055	3 065 708	3 758 348	4 635 358
03.22	13 092 626	8 378 313	4 714 313	2 280 996	1 660 630	620 365	4 057	4 032	26	10 807 573	6 713 651	3 049 491	3 664 160	4 093 922
04.22	12 814 798	8 350 207	4 464 591	2 097 367	1 520 489	576 879	4 127	4 103	24	10 713 304	6 825 616	3 109 341	3 716 275	3 887 689
05.22	12 696 659	8 405 846	4 290 812	2 077 774	1 467 472	610 303	4 074	4 052	22	10 614 810	6 934 322	3 149 943	3 784 380	3 680 488
06.22	13 694 026	8 898 374	4 795 652	2 341 333	1 653 992	687 341	4 040	4 015	25	11 348 653	7 240 367	3 296 507	3 943 860	4 108 286
07.22	14 062 241	9 114 131	4 948 110	2 393 356	1 608 998	784 358	4 090	4 064	25	11 664 795	7 501 069	3 421 031	4 080 038	4 163 726
08.22	14 207 322	9 202 059	5 005 263	2 368 265	1 555 547	812 718	3 749	3 724	25	11 835 309	7 642 788	3 486 422	4 156 367	4 192 520
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
11.22	15 672 305	10 149 384	5 522 921	2 546 300	1 652 428	893 872	3 374	3 347	26	13 122 631	8 493 609	3 874 516	4 619 093	4 629 023
12.22	16 902 790	11 163 548	5 739 242	2 908 741	1 903 274	1 005 467	3 495	3 475	20	13 990 555	9 256 799	4 110 359	5 146 441	4 733 755

* 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 01.01.2023.

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	5 123 661	2 718 335	2 405 326	874 605	648 573	226 032	1 743	1 741	1	4 247 313	2 068 021	1 980 623	87 398	2 179 293	30.3
"Kaspi Bank" JSC	3 699 473	3 215 620	483 853	711 174	703 932	7 242	1	1	0	2 988 299	2 511 687	682 603	1 829 084	476 612	21.9
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 187 315	2 187 315		46 634	46 634					2 140 682	2 140 682		2 140 682		12.9
"BEREKE BANK" JSC	204 517	181 088	23 429	39 217	25 529	13 687	403	400	3	164 898	155 159	45 076	110 082	9 739	1.2
"ForteBank" JSC	776 167	394 265	381 902	177 776	116 919	60 858	55	55		598 336	277 291	257 179	20 112	321 045	4.6
"Bank CenterCredit" JSC	1 885 324	1 003 010	882 314	438 748	144 963	293 785	30	28	2	1 446 546	858 019	190 426	667 593	588 527	11.2
"Eurasian Bank" JSC	854 819	426 608	428 212	249 762	54 682	195 080	6	3	4	605 051	371 923	162 684	209 238	233 128	5.1
"First Heartland Jysan Bank" JSC	651 432	408 178	243 254	127 022	78 287	48 735	21	21		524 389	329 870	304 835	25 035	194 519	3.9
"Bank RBK" Bank" JSC	462 097	171 137	290 960	69 309	19 671	49 638	0	0		392 788	151 466	133 006	18 460	241 322	2.7
"Altyn Bank" JSC (China Citic Bank Corporation Ltd)	321 694	97 550	224 144	80 112	15 923	64 189	7	1	5	241 576	81 626	78 030	3 596	159 950	1.9
"Nurbank" JSC	151 345	92 214	59 131	26 891	23 444	3 448	1 224	1 224	0	123 230	67 547	54 788	12 759	55 683	0.9
"Home Credit Bank" JSC	216 778	190 779	25 998	13 529	10 669	2 860				203 248	180 110	173 462	6 648	23 139	1.3
"VTB Bank" SB JSC	17 092	15 677	1 415	2 174	1 392	782				14 918	14 285	9 928	4 357	633	0.1
AB "Kazakhstan Ziraat International Bank" KSC	18 418	3 937	14 481	7 649	1 210	6 438	5	1	4	10 765	2 726	2 726		8 038	0.1
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	309 293	54 158	255 135	29 148	8 359	20 789				280 145	45 799	34 401	11 398	234 346	1.8
"Shinhan Bank Kazakhstan" JSC	11 418	1 116	10 303	3 162	528	2 634				8 256	587	587		7 669	0.1
"Kazakhstan Industrial and Commercial Bank of China in Almaty" JSC	6 972	417	6 555	6 930	417	6 514				41				41	0.0
"Bank of China Kazakhstan" SB JSC	2 740	1 810	931	2 666	1 807	859	0		0	74	2	2		72	0.0

* including Accounts of Residents and Nonresidents



III. FINANCIAL MARKETS

III. Financial markets

3.1. Government Securities Primary Auctions

mln. of KZT, for the period

	Discounted Government Securities						Coupon Government Securities							
	NBK Notes*			MEKKAM			MEOKAM		MEYKAM		METIKAM		Municipal Securities	
	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %
2018	62 263 672	8.79	96.94	--	--	--	--	--	745 358	8.47	--	--	108 085	0.35
2019	31 422 765	9.36	96.75	--	--	--	17 393	9.73	1 320 358	8.73	--	--	108 876	0.35
2020	14 313 763	10.09	96.05	319 363	10.71	91.06	35 630	11.07	2 415 761	10.44	--	--	963 221	0.41
2021	22 310 231	9.53	98.04	143 727	9.29	91.80	183 979	10.63	2 086 353	10.28	--	--	287 466	5.02
2022	17 991 182	14.58	98.58	175 876	13.46	88.67	1 005 198	14.13	1 962 862	13.16	825 312	14.48	176 415	2.57
2021														
I	5 750 008	9.29	98.01	143 727	9.29	91.80	--	--	558 450	--	--	--	23 040	6.67
II	6 365 850	9.31	98.05	--	--	--	--	--	441 918	10.42	--	--	54 044	5.63
III	5 458 896	9.59	97.99	--	--	--	56 228	--	514 962	10.52	--	--	21 233	9.11
IV	4 735 478	10.05	98.09	--	--	--	127 752	--	571 023	10.68	--	--	189 150	4.18
2022														
I	2 964 172	11.69	97.66	46 898	10.71	90.49	120 835	12.24	417 505	11.20	--	--	65 592	2.56
II	4 165 500	14.75	98.54	24 128	13.69	90.33	382 966	13.64	515 645	13.92	--	--	64 566	2.79
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
IV	5 566 791	15.97	98.79	--	--	--	364 297	15.36	146 962	10.40	668 216	14.35	23 037	2.13
2022														
01.22	879 510	10.21	98.04	39 415	10.30	90.66	13 350	10.67	115 603	10.93	--	--	--	--
02.22	1 159 919	10.73	97.49	--	--	--	8 797	10.75	203 170	11.02	--	--	--	--
03.22	924 743	14.30	97.50	7 483	12.88	89.56	98 688	12.58	98 732	12.20	--	--	65 592	2.56
04.22	1 156 911	14.34	98.63	24 128	13.69	90.33	147 853	13.39	84 755	13.68	--	--	21 718	3.45
05.22	1 297 256	14.89	98.44	--	--	--	56 483	13.80	142 338	13.96	--	--	39 115	2.28
06.22	1 711 333	14.92	98.54	--	--	--	178 630	13.80	288 551	13.96	--	--	3 733	4.25
07.22	1 454 520	14.93	98.95	--	--	--	--	--	591 865	14.13	--	--	11 885	1.86
08.22	2 118 021	14.47	98.90	104 849	14.63	87.47	--	--	250 581	13.97	74 374	14.84	721	4.25
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
11.22	2 180 971	15.98	98.79	--	--	--	28 621	12.67	--	--	259 142	12.26	7 785	1.93
12.22	2 236 248	16.72	98.73	--	--	--	257 673	16.05	146 962	10.40	164 633	16.09	5 733	2.89

*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	METIKAM
	Volume, mln. of KZT								
2018	149 684 923	54 023 014	5 165 080	--	--	33 351 797	57 143 592	1 440	--
2019	139 735 516	45 873 343	6 682 245	--	--	29 266 497	57 913 431	--	--
2020	107 462 389	55 404 245	7 646 731	2 559 391	--	19 129 777	22 721 727	517	--
2021	34 599 954	22 312 332	2 292 646	1 465 496	--	507 709	8 021 772	--	--
2022	23 389 474	6 386 607	1 981 750	201 492	--	365 518	14 428 790	--	25 317
2021									
I	6 246 788	4 253 381	649 534	881 302	--	19 963	442 608	--	--
II	10 402 493	8 336 007	477 937	279 883	--	53 192	1 255 474	--	--
III	8 999 780	4 983 993	316 352	41 457	--	35 390	3 622 588	--	--
IV	8 950 894	4 738 950	848 824	262 855	--	399 164	2 701 102	--	--
2022									
I	8 887 291	3 378 105	412 476	135 029	--	131 958	4 829 723	--	--
II	6 132 251	994 589	110 102	--	--	146 073	4 881 488	--	--
III	4 060 218	1 212 255	334 453	20 589	--	37 881	2 455 041	--	--
IV	4 309 714	801 659	1 124 720	45 874	--	49 606	2 262 538	--	25 317
2022									
01.22	3 143 952	1 316 717	304 682	129 146	--	16 912	1 376 496	--	--
02.22	3 659 014	1 462 364	65 782	5 002	--	111 042	2 014 824	--	--
03.22	2 084 325	599 024	42 012	881	--	4 004	1 438 403	--	--
04.22	2 189 355	659 899	58 948	--	--	54 363	1 416 146	--	--
05.22	1 715 965	152 913	19 339	--	--	49 411	1 494 302	--	--
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	--	--
11.22	1 257 320	280 607	250 648	--	--	9 039	692 936	--	24 090
12.22	1 932 737	380 267	562 463	38 012	--	8 887	941 881	--	1 227

* 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												
	sale	sale*			%**	Total	Euronotes		MEKKAM		MEOKAM		MEUKAM		MEUZHKAM		METIKAM		sale
			sale	sale			%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**
2018	10 926 275	3 521 623	8.6	7 215 579	1 202 700	5.3	--	--	782 321	9.3	3 867 393	7.8	1 363 164	0.0	0.0	0.0	189 073
2019	11 846 565	3 418 560	9.8	8 212 783	1 202 700	5.3	--	--	710 897	9.6	4 969 022	8.1	1 330 164	0.0	0.0	0.0	215 221
2020	14 663 211	2 927 277	10.2	10 679 995	1 202 700	5.3	319 363	10.7	678 220	9.6	7 193 549	8.9	1 286 164	0.0	0.0	0.0	1 055 938
2021	15 457 733	2 102 538	10.0	12 214 633	1 202 700	5.3	143 727	9.3	607 460	10.0	9 056 005	9.2	1 204 741	0.0	0.0	0.0	1 140 562
2022	18 164 411	2 236 248	18.1	14 857 979	1 202 700	5.3	175 876	13.6	1 189 177	13.6	10 447 907	9.9	1 017 007	0.0	825 313	13.4	1 070 184
2021																	
I	15 799 830	3 446 624	9.9	11 339 383	1 202 700	5.3	463 090	10.3	678 220	9.6	7 724 210	9.0	1 271 164	0.0	0.0	0.0	1 013 823
II	15 707 553	3 474 705	9.3	11 197 628	1 202 700	5.3	143 727	9.3	562 568	9.6	8 083 891	9.0	1 204 741	0.0	0.0	0.0	1 035 220
III	15 339 963	2 741 176	9.6	11 544 107	1 202 700	5.3	143 727	9.3	479 708	9.9	8 513 231	9.1	1 204 741	0.0	0.0	0.0	1 054 680
IV	15 457 733	2 102 538	10.0	12 214 633	1 202 700	5.3	143 727	9.3	607 460	10.0	9 056 005	9.2	1 204 741	0.0	0.0	0.0	1 140 562
2022																	
I	14 866 597	1 432 855	11.6	12 354 138	1 202 700	5.3	46 898	10.6	607 837	10.5	9 296 961	9.3	1 199 741	0.0	0.0	0.0	1 079 603
II	15 793 705	1 796 204	13.7	12 895 227	1 202 700	5.3	71 026	13.2	990 803	11.5	9 459 129	9.5	1 171 569	0.0	0.0	0.0	1 102 274
III	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
IV	18 164 411	2 236 248	18.1	14 857 979	1 202 700	5.3	175 876	13.6	1 189 177	13.6	10 447 907	9.9	1 017 007	0.0	825 313	13.4	1 070 184
2022																	
01.22	15 000 067	1 740 688	10.1	12 118 817	1 202 700	5.3	39 415	10.3	500 352	10.2	9 171 608	9.2	1 204 741	0.0	0	0	1 140 562
02.22	15 195 248	1 836 300	10.3	12 330 784	1 202 700	5.3	39 415	10.3	509 149	10.2	9 374 779	9.3	1 204 741	0.0	0	0	1 028 164
03.22	14 866 597	1 432 855	11.6	12 354 138	1 202 700	5.3	46 898	10.6	607 837	10.5	9 296 961	9.3	1 199 741	0.0	0	0	1 079 603
04.22	15 425 114	1 734 918	12.2	12 600 874	1 202 700	5.3	71 026	11.8	755 690	10.9	9 381 717	9.3	1 189 741	0.0	0	0	1 089 321
05.22	15 263 139	1 701 357	13.2	12 447 346	1 202 700	5.3	71 026	13.2	812 173	11.1	9 189 878	9.4	1 171 569	0.0	0	0	1 114 436
06.22	15 793 705	1 796 204	13.7	12 895 227	1 202 700	5.3	71 026	13.2	990 803	11.5	9 459 129	9.5	1 171 569	0.0	0	0	1 102 274
07.22	16 079 472	1 788 244	14.0	13 184 070	1 202 700	5.3	71 026	13.2	687 780	12.4	10 050 994	9.7	1 171 569	0.0	0	0	1 107 159
08.22	16 608 607	1 892 553	15.3	13 613 174	1 202 700	5.3	175 876	13.6	687 780	12.4	10 301 575	9.8	1 170 869	0.0	74 374	14.8	1 102 880
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
11.22	16 999 855	1 593 293	17.2	14 310 698	1 202 700	5.3	175 876	13.6	931 505	12.8	10 314 432	9.8	1 025 507	0.0	660 680	12.6	1 095 863
12.22	18 164 411	2 236 248	18.1	14 857 979	1 202 700	5.3	175 876	13.6	1 189 177	13.6	10 447 907	9.9	1 017 007	0.0	825 313	13.4	1 070 184

* 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	
11.22												
Residents	16 567 042	3 581 597	2 476 519	25 605	1 048 760	30 713	2 994 562	189 671	1 048 667	1 747 050	9 173	6 749
Government	398 988	100 776	100 776	0	0	0	873	0	0	873	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	579 513	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	3 918 333	2 772 703	1 866 829	1 880	896 065	7 931	2 528 815	166 993	894 597	1 467 225	0	6 146
Other financial institutions	11 201 406	475 891	338 315	23 442	105 783	8 351	281 876	1 880	106 536	165 474	7 986	604
Public non-financial organizations	275 900	119 032	105 028	0	14 004	0	50 943	0	10 612	40 331	0	0
Domestic non-financial organizations	182 261	96 958	62 653	283	32 821	1 201	107 099	0	36 834	69 078	1 187	0
Nonprofit Institutions	4 297	2 920	2 920	0	0	0	4 050	0	0	4 050	0	0
Households	6 345	13 318	0	0	88	13 230	20 907	20 798	88	20	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	405 481	182 966	0	164 066	18 888	11	132 226	0	18 981	100 000	13 245	0
Total	16 972 523	3 764 563	2 476 519	189 671	1 067 649	30 723	3 126 788	189 671	1 067 649	1 847 050	22 418	6 749
Depositors	4 451 807	2 657 957	1 755 539	1 880	892 608	7 931	2 414 127	166 993	887 802	1 359 332	0	5 937
12.22												
Residents	17 758 956	4 631 966	2 811 249	37 940	1 753 158	29 620	3 486 038	141 257	1 753 261	1 567 554	23 966	6 731
Government	298 500	1 433	1 433	0	0	0	102 010	0	0	102 010	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	762 893	0	0	0	0	0	2 440	0	0	2 440	0	0
Other depository institutions	4 769 311	3 841 924	2 165 407	432	1 671 622	4 462	2 961 987	141 257	1 661 952	1 158 778	0	6 128
Other financial institutions	11 374 921	527 976	452 063	37 475	22 998	15 440	197 241	0	23 614	157 076	16 551	604
Public non-financial organizations	373 436	153 781	129 732	0	24 049	0	108 807	0	34 071	74 736	0	0
Domestic non-financial organizations	161 476	100 762	57 658	32	34 488	8 583	109 784	0	33 623	69 539	6 622	0
Nonprofit Institutions	13 408	4 955	4 955	0	0	0	2 955	0	0	2 955	0	0
Households	5 010	1 136	0	0	0	1 135	813	0	0	20	793	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	381 434	145 211	0	103 749	37 890	3 573	144 699	432	37 787	100 000	6 480	0
Total	18 140 390	4 777 178	2 811 249	141 689	1 791 048	33 192	3 630 737	141 689	1 791 048	1 667 554	30 446	6 731
Depositors	5 474 815	3 795 994	2 064 717	432	1 726 383	4 462	2 949 056	141 257	1 726 774	1 081 025	0	5 922

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	
12.22														
International securities	5 037 075	824 424	0	88 758	2 106	0	733 559	288 856	88 758	2 106	57 698	140 294	0	21 531
bonds (non-residents)	4 364 623	382 115	0	88 051	2 050	0	292 014	253 354	88 051	2 050	38 084	125 169	0	3 602
Central Government	46 032	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	210 114	8 905	0	0	907	0	7 998	2 318	0	908	0	1 410	0	3 602
Other financial institutions	785 586	38 553	0	1 269	908	0	36 377	17 151	8 555	907	4 983	2 706	0	0
Public non-financial organizations	1 982	0	0	0	0	0	0	3 401	0	0	3 401	0	0	0
Domestic non-financial organizations	19 438	14 546	0	278	184	0	14 084	4 548	1 647	51	673	2 177	0	0
Nonprofit institutions	36 878	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	65 910	14 029	0	3 291	51	0	10 686	16 035	7 896	184	188	7 767	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	3 198 683	306 082	0	83 213	0	0	222 869	209 901	69 953	0	28 839	111 109	0	0
RK bonds	409 799	436 132	0	0	56	0	436 076	29 248	0	56	19 614	9 578	0	17 930
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	127 613	0	0	0	0	0	0	1 976	0	0	1 976	0	0	17 930
Other financial institutions	155 346	428 297	0	0	0	0	428 297	12 147	0	0	10 161	1 986	0	0
Public non-financial organizations	53 746	0	0	0	0	0	0	6 138	0	0	0	6 138	0	0
Domestic non-financial organizations	29 238	7 419	0	0	37	0	7 381	8 773	0	19	7 300	1 454	0	0
Nonprofit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	20 606	344	0	0	19	0	326	185	0	37	148	0	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	23 249	72	0	0	0	0	72	29	0	0	29	0	0	0
non-resident shares	184 836	5 985	0	707	0	0	5 278	6 248	707	0	0	5 541	0	0
Other depository institutions	224	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	90 572	327	0	0	0	0	327	1 483	37	0	0	1 446	0	0
Public non-financial organizations	15 261	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	12 637	593	0	0	0	0	593	1 059	0	0	0	1 059	0	0
Nonprofit institutions	5	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	40 669	924	0	0	0	0	924	1 448	659	0	0	789	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	25 467	4 142	0	707	0	0	3 435	2 258	11	0	0	2 247	0	0
investment unit (nonresidents)	77 817	191	0	0	0	0	191	6	0	0	0	6	0	0
Other depository institutions	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	15 947	23	0	0	0	0	23	4	0	0	4	0	0	0
Public non-financial organizations	55 697	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	913	147	0	0	0	0	147	0	0	0	0	0	0	0
Nonprofit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	4 859	21	0	0	0	0	21	1	0	0	0	1	0	0
Nonresidents	401	0	0	0	0	0	0	0	0	0	0	0	0	0
Shares	275 891 764	2 219 326	389 845	578 126	10 468	0	1 240 887	1 096 704	578 126	10 468	0	508 111	0	3 098 821
ordinary	274 994 414	2 065 148	235 712	578 109	10 468	0	1 240 860	942 522	578 109	10 468	0	353 945	0	3 096 520
Central Government	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	74 751 420	41 280	7 084	0	0	0	34 196	34 196	0	0	0	34 196	0	80
National Bank	836 592	0	0	0	0	0	0	101	0	0	0	101	0	0
Other depository institutions	58 787 888	982 000	0	0	0	0	982 000	50 000	0	0	0	50 000	0	96 138
Other financial institutions	6 423 764	36 859	8 591	0	3 539	0	24 729	74 426	0	3 539	0	70 886	0	122
Public non-financial organizations	54 949 927	211 561	209 481	1 698	0	0	382	45 062	2 818	0	0	42 244	0	11 335
Domestic non-financial organizations	49 951 294	629 752	2 662	451 481	6 012	0	169 597	174 053	37 533	6 002	0	130 518	0	2 024 579
Nonprofit institutions	20 301	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	7 012 335	27 505	1 363	18 300	916	0	6 926	34 404	17 788	926	0	15 690	0	272 245
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	925 985	0	0	0	0	0	0	119	0	0	0	119	0	702
Nonresidents	21 334 907	136 190	6 533	106 629	0	0	23 029	530 161	519 970	0	0	10 190	0	691 319

Continuation

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
Preference	897 350	154 178	154 134	16	0	0	28	154 182	16	0	0	154 166	0	2 302
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	50 240	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	152 747	0	0	0	0	0	0	154 063	0	0	0	154 063	0	0
Public non-financial organizations	14 763	154 063	154 063	0	0	0	0	0	0	0	0	0	0	361
Domestic non-financial organizations	438 326	5	0	0	0	0	5	75	0	0	0	75	0	1 915
Nonprofit Institutions	37	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	219 160	108	70	14	0	0	23	41	14	0	0	27	0	21
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	2 143	0	0	0	0	0	0	0	0	0	0	0	0	2
Nonresidents	19 934	2	0	2	0	0	0	3	2	0	0	0	0	2
Corporate bonds	22 963 771	1 820 538	460 680	157 160	43 535	0	1 159 162	1 619 159	157 160	43 535	100 185	1 318 279	0	227 982
Central Government	2 764 860	8 000	8 000	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	11 455	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 346 132	188 185	146 789	96	36 300	0	5 000	134 604	78	36 321	35 070	63 135	0	0
Other financial institutions	9 365 331	578 792	83 247	154 063	822	0	340 659	791 349	2 096	497	52 164	736 591	0	0
Public non-financial organizations	3 454 759	692 174	162 859	0	61	0	529 255	374 158	154 065	61	830	219 202	0	220 771
Domestic non-financial organizations	1 724 400	211 774	195	2 817	1 199	0	207 563	305 666	454	1 500	12 115	291 596	0	0
Nonprofit Institutions	730	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	589 997	57 858	51 448	183	0	0	6 226	472	466	0	6	0	0	7 211
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	40 180	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	665 927	83 754	8 141	0	5 154	0	70 459	12 911	0	5 156	0	7 755	0	0
investment unit (residents)	409 663	1 142	0	0	117	0	1 025	1 788	0	117	0	1 671	0	0
National Bank	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
Other financial institutions	10 392	1 010	0	0	0	0	1 010	74	0	0	0	74	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	10 788	0	0	0	0	0	0	117	0	117	0	0	0	0
Nonprofit Institutions	4 202	0	0	0	0	0	0	552	0	0	0	552	0	0
Households	381 861	132	0	0	117	0	15	1 045	0	0	0	1 045	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	2 420	0	0	0	0	0	0	0	0	0	0	0	0	0
Claim rights	61 667	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 474	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	33 929	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	593	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	8 578	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	78	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	13 635	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	380	0	0	0	0	0	0	0	0	0	0	0	0	0
Certificates	20	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	20	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	304 363 960	4 865 429	850 525	824 044	56 227	0	3 134 634	3 006 508	824 044	56 227	157 882	1 968 355	0	3 348 335
Residents	279 092 592	4 335 187	835 851	633 493	51 073	0	2 814 770	2 251 246	234 107	51 071	129 015	1 837 053	0	2 657 014
Central Government	2 810 893	8 000	8 000	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	74 751 420	41 280	7 084	0	0	0	34 196	34 196	0	0	0	34 196	0	80
National Bank	848 047	0	0	0	0	0	0	101	0	0	0	101	0	0
Other depository institutions	63 526 687	1 179 090	146 789	96	37 207	0	994 998	188 898	78	37 229	37 047	114 544	0	117 670
Other financial institutions	17 033 613	1 083 861	91 838	155 332	5 270	0	831 422	1 050 697	10 688	4 944	67 307	967 757	0	122
Public non-financial organizations	58 546 728	1 057 799	526 403	1 698	61	0	529 637	428 759	156 883	61	4 231	267 584	0	232 468
Domestic non-financial organizations	52 195 612	864 236	2 857	454 577	7 432	0	399 370	494 290	39 634	7 690	20 088	426 878	0	2 026 494
Nonprofit Institutions	62 232	0	0	0	0	0	0	552	0	0	0	552	0	0
Households	8 349 051	100 921	52 881	21 789	1 103	0	25 147	53 632	26 823	1 147	342	25 320	0	279 476
unknown (information about the sub-account is not	968 309	0	0	0	0	0	0	119	0	0	0	119	0	704
Nonresidents	25 271 368	530 243	14 674	190 551	5 154	0	319 864	755 263	589 937	5 156	28 867	131 302	0	691 321
Depositors	2 776 394	145 843	52 095	40 376	38 543	0	14 829	88 053	613	38 522	45 920	2 997	0	21 531

3.6. Domestic currency market operations

for the period

	USD (mln.)		EUR (thous.)		RUB (mln.)	
	KASE	OTC IFEM	KASE	OTC IFEM	KASE	OTC IFEM
	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks
2018	38 740	33 847	56 550	107 960	10 709	10 690
2019	28 838	32 504	60 572	46 948	11 487	9 640
2020	27 477	24 959	34 446	98 667	17 873	5 574
2021	34 567	29 703	69 059	99 527	46 683	8 390
2022	29 705	19 616	392 557	246 846	296 477	266 210
2021						
I	7 021	5 301	36 420	42 328	5 574	2 921
II	8 278	7 396	23 072	14 391	6 170	2 176
III	8 636	8 077	6 822	24 257	15 586	2 407
IV	10 632	8 928	2 745	18 551	19 353	886
2022						
I	8 672	6 115	18 826	11 705	26 817	3 131
II	6 236	3 897	164 690	23 260	88 737	153 356
III	6 527	3 949	190 404	55 934	85 102	7 255
IV	8 269	5 655	18 637	155 947	95 822	102 469
2022						
01.22	2 616	1 909	802	3 679	3 017	84
02.22	2 663	3 164	15 430	5 505	2 527	111
03.22	3 394	1 042	2 595	2 521	21 273	2 937
04.22	1 924	1 189	35 223	10 450	31 831	147854**
05.22	2 192	1 404	73 462	7 228	29 261	567
06.22	2 120	1 303	56 005	5 582	27 645	4 935
07.22	2 372	876	352	16 638	17 087	5 328
08.22	2 155	1 229	148 478	27 016	18 850	310
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
11.22	2 907	1 806	300	61 447	22 726	3 525
12.22	2 952	2 319	14 221	30 069	30 976	97301**

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

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

3.7. Foreign currency exchange rates

tenge for 1 unit of currency

	Official Rate						Market Rate (KASE)					
	Period Average			End of Period			Period Average			End of Period		
	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR
2018	344.71	5.50	406.66	380.44	5.48	435.30	344.89	5.51	407.45	384.20	5.54	426.70
2019	382.75	5.92	428.51	381.18	6.17	426.85	382.59	5.93	428.75	382.59	6.20	428.20
2020	412.95	5.73	471.44	420.71	5.65	516.13	413.24	5.72	471.89	420.91	5.69	513.57
2021	426.03	5.79	503.88	431.67	5.77	487.79	426.80	5.83	507.43	431.80	5.82	492.00
2022	460.48	6.96	484.22	460.98	6.43	491.22	461.39	7.22	472.78	462.65	6.41	492.80
2021												
I	419.70	5.65	506.28	424.34	5.59	498.13	419.90	5.66	505.10	424.89	5.61	497.75
II	428.36	5.77	515.94	427.79	5.91	509.37	428.34	5.77	514.57	427.89	5.88	510.10
III	425.72	5.80	501.99	425.67	5.85	496.42	425.59	5.81	500.77	425.70	5.86	494.30
IV	429.79	5.92	491.74	431.67	5.77	487.79	430.80	5.92	494.76	431.80	5.82	492.00
2022												
I	455.11	5.34	510.79	458.20	5.49	510.57	459.68	5.29	505.04	466.31	5.61	560.50
II	442.50	6.81	472.37	465.08	9.10	488.75	441.84	6.76	456.45	470.34	8.96	483.56
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
IV	467.87	7.50	476.90	460.98	6.43	491.22	467.11	7.44	486.27	462.65	6.41	492.80
2022												
01.22	433.66	5.67	491.24	433.83	5.57	482.81	434.14	5.63	493.99	433.50	5.60	483.75
02.22	434.44	5.64	492.47	467.09	5.66	522.21	440.14	5.64	496.12	495.00	5.54	486.02
03.22	497.18	4.73	548.59	458.20	5.49	510.57	498.92	5.20	561.44	466.31	5.61	560.50
04.22	453.32	5.77	491.97	448.49	6.36	471.72	453.13	5.87	477.87	446.38	6.23	470.67
05.22	430.71	6.82	455.35	427.39	6.81	460.04	427.47	6.57	446.89	414.67	6.83	442.51
06.22	442.35	7.79	468.36	465.08	9.10	488.75	446.32	7.99	455.54	470.34	8.96	483.56
07.22	476.08	8.23	485.21	478.78	7.97	486.01	476.34	8.07	481.05	477.09	7.85	491.00
08.22	474.66	7.88	481.57	468.10	7.89	466.27	473.56	7.85	484.96	472.21	7.86	473.94
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
11.22	463.79	7.62	471.93	468.43	7.67	485.43	463.80	7.62	461.83	468.90	7.71	456.25
12.22	467.74	7.16	494.39	460.98	6.43	491.22	466.90	6.90	494.83	462.65	6.41	492.80

III. Financial markets

3.8. Official exchange rates on average for the period*

tenge per unit of currency

	2019	2020	2021	2022				2022				
				I	II	III	IV	08.22	09.22	10.22	11.22	12.22
1 AED	104.21	112.44	116.00	123.92	120.49	129.44	127.39	129.24	129.48	128.64	126.28	127.36
1 AUD	266.08	285.13	319.95	329.43	317.28	325.22	307.30	330.87	318.57	300.73	305.29	315.66
1 CAD	288.52	308.17	340.01	359.27	347.30	364.63	344.72	368.29	357.94	344.59	345.01	344.53
1 CHF	385.24	440.52	466.13	493.08	460.06	492.42	485.31	497.30	488.91	475.11	479.43	501.17
1 CNY	55.43	59.89	66.07	71.73	67.13	69.47	65.77	69.94	67.84	65.83	64.56	66.98
1 DKK	57.41	63.26	67.77	68.66	63.51	64.43	64.13	64.74	63.42	62.39	63.45	66.49
1 GBP	488.46	529.91	586.25	610.67	557.42	560.39	548.41	571.14	540.13	532.14	543.27	569.28
100 KRW	32.87	35.06	37.23	37.77	35.17	35.52	34.45	36.05	34.19	33.10	34.08	36.12
1 JPY	3.51	3.87	3.88	3.92	3.42	3.44	3.31	3.53	3.33	3.22	3.25	3.46
1 KWD	1260.01	1347.18	1413.59	1504.07	1446.87	1545.08	1517.67	1547.04	1539.12	1524.08	1503.97	1525.93
1 GEL	136.82	133.97	133.46	148.29	149.45	170.61	173.29	173.51	169.00	171.74	171.97	176.15
1 SAR	102.06	110.06	113.59	121.30	117.97	126.56	124.49	126.37	126.53	125.75	123.42	124.42
1 XDR	528.80	575.32	606.87	634.70	597.50	622.37	609.38	625.07	614.97	605.05	602.23	621.00
1 SEK	40.50	45.02	49.69	48.73	45.16	45.19	43.63	45.95	43.80	42.41	43.39	45.05
1 SGD	280.59	299.50	317.10	336.67	321.70	340.48	337.11	343.47	336.89	331.42	333.97	345.83
1 TRY	67.57	59.25	49.42	32.72	28.13	26.53	25.13	26.35	25.98	25.42	24.92	25.08
1 TJS	40.21	40.13	37.70	39.12	37.64	47.02	46.51	46.65	47.38	47.10	46.20	46.27
1 KGS	5.49	5.36	5.03	5.17	5.43	5.85	5.59	5.79	5.86	5.77	5.52	5.50
1 MDL	21.90	24.03	24.22	25.26	23.60	24.71	24.31	24.73	24.61	24.46	24.20	24.29
1 UAH	14.87	15.34	15.65	15.86	15.03	13.61	12.71	12.88	12.90	12.83	12.58	12.72
1 NOK	43.53	44.01	49.61	51.42	47.26	47.71	45.89	48.97	46.57	44.60	45.64	47.37
1 ZAR	26.52	25.21	28.89	29.87	28.56	27.97	26.57	28.50	27.15	26.12	26.43	27.15
1 PLN	99.73	106.11	110.45	110.59	101.73	101.12	100.93	102.04	99.59	96.40	100.52	105.68
10 HUF	13.19	13.42	14.08	14.04	12.28	11.91	11.62	12.00	11.71	11.09	11.59	12.15
1 BRL	97.23	80.69	79.11	87.14	90.47	90.75	88.94	92.15	91.25	89.72	87.93	89.26
1 MYR	92.44	98.37	102.84	108.64	101.89	106.15	102.45	106.39	104.86	100.84	100.47	106.05
1 HKD	48.85	53.24	54.81	58.31	56.40	60.58	59.81	60.50	60.59	60.19	59.22	60.07
10 AMD	7.99	8.48	8.49	9.40	9.86	11.73	11.86	11.81	11.70	11.79	11.83	11.96
100 UZS	4.35	4.12	4.02	4.17	3.98	4.35	4.20	4.35	4.34	4.27	4.16	4.17
1 BYN	183.26	169.94	168.26	163.98	134.30	186.07	185.52	188.53	188.86	186.84	184.11	185.74
1 CZK	16.70	17.83	19.66	20.74	19.19	19.51	19.56	19.61	19.20	18.91	19.37	20.37
1 AZN	226.09	243.93	251.64	268.81	261.36	280.81	276.09	280.37	280.90	279.06	273.53	275.93
1 INR	5.43	5.57	5.76	6.05	5.74	5.96	5.70	5.97	5.93	5.75	5.67	5.68
1 THB	12.34	13.20	13.33	12.88	12.88	13.08	12.88	13.27	12.86	12.47	12.71	13.44
1 MXN	19.88	19.33	21.02	22.18	22.12	23.50	23.78	23.57	23.69	23.61	23.80	23.92
1000 IRR	9.11	9.84	10.14	10.83	10.54	11.32	11.15	11.29	11.33	11.26	11.04	11.15

* 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
2019	4 188 532	64 541	4 123 991	549 830	6 162	543 668	34 857 000	14 703 481	20 153 519
2020	2 492 900	298 376	2 194 524	297 850	2 860	294 990	64 176 065	5 332 963	58 843 102
2021	2 058 787	337 453	1 721 334	469 100	11 382	457 718	84 069 602	5 523 196	78 546 406
2022	3 938 010	10 780	3 927 230	302 204	436	301 768	31 254 500	34 450 635	-3 196 135
2021									
I	239 085	98 608	140 477	139 200	3 000	136 200	15 270 000	684 050	14 585 950
II	123 180	117 912	5 268	61 970	612	61 358	18 650 000	2 105 995	16 544 005
III	465 322	74 755	390 567	114 930	2 186	112 744	22 984 602	1 973 412	21 011 190
IV	1 231 200	46 178	1 185 022	153 000	5 584	147 416	27 165 000	759 739	26 405 261
2022									
I	1 641 310	7 710	1 633 600	197 564	-	197 564	29 484 500	11 100	29 473 400
II	733 700	-	733 700	9 950	-	9 950	1 770 000	164 250	1 605 750
III	328 000	2 059	325 941	84 690	317	84 373	-	34 275 285	-34 275 285
IV	1 235 000	1 011	1 233 989	10 000	119	9 881	-	-	-
2022									
01.22	456 510	-	456 510	27 200	-	27 200	10 790 500	-	10 790 500
02.22	458 000	7 710	450 290	39 900	-	39 900	9 660 000	11 100	9 648 900
03.22	726 800	-	726 800	130 464	-	130 464	9 034 000	-	9 034 000
04.22	335 200	-	335 200	3 000	-	3 000	1 770 000	164 250	1 605 750
05.22	337 500	-	337 500	-	-	-	-	-	-
06.22	61 000	-	61 000	6 950	-	6 950	-	-	-
07.22	-	-	-	2 740	-	2 740	-	26 267 728	-26 267 728
08.22	82 000	2 059	79 941	32 000	317	31 683	-	8 007 557	-8 007 557
09.22	246 000	-	246 000	49 950	-	49 950	-	-	-
10.22	330 000	-	330 000	10 000	-	10 000	-	-	-
11.22	450 000	1 011	448 989	-	119	-119	-	-	-
12.22	455 000	-	455 000	-	-	-	-	-	-



IV. PAYMENT SYSTEMS

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2018	2019	2020	2021	08.22	09.22	10.22	11.22	12.22
Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)									
Number of Payments - total, thousand transactions	42 942	41 615	51 084	59 347	6 132	5 414	5 307	5 705	6 425
of which:									
interbank system of money transfer	16 765	14 518	15 010	18 821	1 873	1 801	1 765	1 953	2 350
to total, %	39.0	34.9	29.4	31.7	30.5	33.3	33.3	34.2	36.6
interbank clearing system	26 177	27 097	36 074	40 526	4 259	3 613	3 542	3 752	4 075
to total, %	61.0	65.1	70.6	68.3	69.5	66.7	66.7	65.8	63.4
Sum of Payments - total, mln.KZT	834 563 708	762 062 812	645 493 443	782 086 436	72 143 342	66 446 315	66 271 846	87 451 544	89 710 153
of which:									
interbank system of money transfer	828 120 640	754 959 606	638 074 195	773 395 880	71 226 206	65 560 779	65 390 774	86 448 530	88 593 288
to total, %	99.2	99.1	98.9	98.9	98.7	98.7	98.7	98.9	98.8
interbank clearing system	6 443 068	7 103 206	7 419 248	8 690 556	917 137	885 536	881 073	1 003 014	1 116 865
to total, %	0.8	0.9	1.1	1.1	1.3	1.3	1.3	1.1	1.2
Number of Users in Payment Systems of Kazakhstan:									
interbank system of money transfer	43	39	38	38	32	32	31	31	31
interbank clearing system	35	31	26	26	22	22	22	22	22
Payments and transfers of money through correspondent accounts opened between banks									
Number of Payments - total, thousand transactions	11 383	13 353	14 190	15 916	999	1 111	1 017	1 050	1 106
of which:									
through loro-accounts	7 207	6 796	6 727	7 822	391	421	379	368	401
to total, %	63.3	50.9	47.4	49.1	39.2	37.9	37.2	35.1	36.2
through nostro-accounts	4 176	6 557	7 463	8 094	607	690	639	682	705
to total, %	36.7	49.1	52.6	50.9	60.8	62.1	62.8	64.9	63.8
Sum of Payments - total, mln.KZT	5 894 531	6 340 933	6 302 869	7 789 468	614 043	663 215	562 767	541 839	707 743
of which:									
through loro-accounts	3 895 254	3 848 454	3 700 578	4 992 041	354 147	377 212	327 018	313 601	401 930
to total, %	66.1	60.7	58.7	64.1	57.7	56.9	58.1	57.9	56.8
through nostro-accounts	1 999 277	2 492 479	2 602 290	2 797 426	259 896	286 003	235 749	228 239	305 813
to total, %	33.9	39.3	41.3	35.9	42.3	43.1	41.9	42.1	43.2

Continuation

	2018	2019	2020	2021	08.22	09.22	10.22	11.22	12.22
Payment instruments on the territory of Kazakhstan*									
Number of Payments - total, thousand transactions **	1 085 157	1 899 246	3 510 819	6 915 282	863 691	861 144	895 454	865 836	930 807
Payment order	230 171	242 197	271 443	293 141	30 604	27 855	27 822	30 127	27 855
Payment request-order	2 077	1 598	1 110	1 599	297	292	319	307	292
Cheque for goods and services paying	3	2	1	1	0	0	0	0	0
Direct debiting of a banking account	3 333	46 593	29 928	49 194	19 674	19 374	33 302	22 890	19 374
Collection order	588	961	1 476	2 072	303	331	361	381	331
Payment card	810 210	1 571 455	3 174 351	6 542 486	810 054	810 933	831 375	810 231	880 595
Paid bill of exchange	38 774	36 441	32 510	26 789	2 758	2 360	2 274	1 900	2 360
Sum of Payments - total, mln.KZT **	342 305 111	457 067 009	469 771 951	656 945 175	63 928 695	61 273 468	61 323 337	73 925 538	63 554 238
Payment order	318 806 275	419 807 695	408 597 895	551 946 974	51 515 621	49 047 723	48 359 997	60 488 520	49 047 723
Payment request-order	47 146	30 773	33 953	50 235	5 698	6 253	6 558	6 481	6 253
Cheque for goods and services paying	27 459	7 428	6 711	3 674	275	294	254	278	294
Direct debiting of a banking account	2 673 045	5 183 607	7 580 081	9 116 290	738 799	906 828	1 045 463	1 126 291	906 828
Collection order	105 318	184 398	182 283	330 109	28 558	28 096	27 710	30 297	28 096
Payment card	19 972 650	30 375 387	51 915 292	93 713 259	11 365 234	11 055 540	11 641 817	12 020 031	13 336 310
Paid bill of exchange	673 218	1 477 722	1 455 736	1 784 636	274 509	228 734	241 538	253 640	228 734
Payment Cards***									
Number of Payments - total, thousand transactions	810 210	1 571 455	3 175 866	6 542 486	810 054	810 933	831 375	810 231	880 595
of which:									
in trade terminals:	523 847	1 195 627	2 878 476	6 271 338	788 129	790 539	810 332	790 377	858 781
local systems	36	345 351	1 979 330	5 124 993	670 284	675 323	686 471	668 740	725 309
international systems, of which:	523 812	850 275	899 146	1 146 344	117 846	115 216	123 862	121 637	133 473
Visa International	230 176	225 846	340 277	716 075	85 868	86 594	92 259	91 342	99 592
MasterCard Worldwide	285 351	619 030	553 573	413 445	16 466	15 097	14 753	13 408	13 819
in trade terminals to total, %	64.7	76.1	90.6	95.9	97.3	97.5	97.5	97.5	97.5
on reception of a cash:	286 363	375 829	297 390	271 148	21 925	20 394	21 042	19 854	21 814
local systems	356	6 043	9 846	20 995	3 726	3 695	3 908	3 808	4 044
international systems, of which:	286 007	369 786	287 544	250 153	18 199	16 699	17 134	16 046	17 770
Visa International	149 852	147 768	134 965	157 970	14 302	13 301	13 786	13 035	14 606
MasterCard Worldwide	120 700	207 097	140 109	81 128	3 151	2 691	2 669	2 387	2 534
in trade terminals to total, %	35.3	23.9	9.4	4.1	2.7	2.5	2.5	2.5	2.5
Sum of Payments - total, mln.KZT	19 972 650	30 375 387	51 915 292	93 713 259	11 365 234	11 055 540	11 641 817	12 020 031	13 336 310
of which:									
in trade terminals:	6 387 177	14 050 810	35 294 805	73 123 297	9 509 307	9 299 504	9 843 615	10 222 944	11 312 548
local systems	38 272	4 916 832	25 635 426	58 304 598	7 191 439	7 038 695	7 501 222	7 854 578	8 530 445
international systems, of which:	6 348 905	9 133 978	9 659 380	14 818 699	2 317 868	2 260 808	2 342 393	2 368 366	2 782 103
Visa International	3 366 856	3 681 474	5 179 820	10 189 814	1 249 997	1 279 217	1 319 065	1 324 945	1 537 747
MasterCard Worldwide	2 979 633	5 354 718	4 410 664	4 487 835	361 344	360 588	357 973	361 356	414 329
in trade terminals to total, %	32.0	46.3	68.0	78.0	83.7	84.1	84.6	85.0	84.8

Continuation

	2018	2019	2020	2021	08.22	09.22	10.22	11.22	12.22
on reception of a cash:	13 585 473	16 324 577	16 620 487	20 589 962	1 855 927	1 756 036	1 798 203	1 797 087	2 023 763
local systems	17 519	286 337	392 452	1 298 015	262 884	262 495	283 017	295 140	316 576
international systems, of which:	13 567 954	16 038 240	16 228 035	19 291 947	1 593 043	1 493 542	1 515 186	1 501 948	1 707 187
Visa International	8 307 016	8 036 068	8 713 007	12 567 200	1 231 336	1 162 934	1 191 823	1 188 944	1 375 646
MasterCard Worldwide	4 646 837	7 320 578	6 870 991	6 074 347	314 824	285 771	280 015	271 903	289 260
in trade terminals to total, %	68.0	53.7	32.0	22.0	16.3	15.9	15.4	15.0	15.2
Number of Payment Cards in Circulation (total, thousand units),									
of which:	23 390	32 048	47 966	59 258	61 778	62 650	63 563	64 353	65 080
local systems	34	5 020	14 057	19 649	20 953	21 241	21 553	21 887	22 166
international systems, of which:	23 356	27 029	33 908	39 609	40 825	41 409	42 010	42 466	42 914
Visa International	14 814	16 104	22 349	28 905	30 963	31 584	32 248	32 739	33 315
MasterCard Worldwide	6 987	9 616	9 936	9 025	8 217	8 164	8 106	8 075	7 980
Number of Payment Cards used (total, thousand units), of									
which:	11 406	18 176	26 779	30 413	31 128	31 732	32 241	33 002	33 431
local systems	24	4 190	9 635	12 192	12 496	12 603	12 935	13 462	13 438
international systems, of which:	11 381	13 987	17 144	18 221	18 633	19 129	19 306	19 540	19 993
Visa International	6 744	6 889	10 102	12 684	14 775	15 482	15 757	16 133	16 698
MasterCard Worldwide	3 783	6 398	6 301	4 810	3 228	3 026	2 948	2 821	2 711
Number of Equipment for Payment Cards (units):									
pos-terminals, of which:	135 796	170 410	211 764	509 194	-	748 982	-	-	831 780
in banks	8 817	8 720	8 785	8 510	-	16 479	-	-	16 279
at businessmen	126 979	161 690	202 979	500 684	-	732 503	-	-	815 501
cash dispensers	11 017	11 315	12 728	12 443	-	12 452	-	-	12 391
Number of entrepreneurs (units)	82 527	96 428	108 159	273 947	-	508 502	-	-	567 687

Continuation

	2018	2019	2020	2021	08.22	09.22	10.22	11.22	12.22
Money Transfers abroad / from abroad through the international money transfers systems									
Number of sent transfers (total, thousand transactions), of which:	2 675.2	2 630.7	2 384.4	2 579.7	243.7	225.7	210.9	218.8	205.1
Gold Crown	1 723.7	1 885.7	1 893.0	2 160.3	210.6	195.0	178.7	177.4	174.3
Western Union	256.5	196.7	119.7	106.1	8.1	7.7	7.7	7.9	8.5
Unistrim	171.7	102.9	125.0	78.7	2.0	2.4	2.7	10.4	3.9
Contact	84.2	83.6	104.1	173.5	16.7	15.4	16.8	17.8	12.7
Moneygram	21.7	24.3	14.2	15.3	2.0	2.0	1.9	2.1	2.1
Others	417.5	337.5	128.5	45.7	4.3	3.2	3.1	3.2	3.6
Number of received transfers (total, thousand transactions), of which:	1 515.7	1 651.7	1 276.2	1 131.5	156.8	162.1	179.6	127.5	126.2
Gold Crown	646.8	660.0	547.4	529.5	104.1	107.1	119.1	65.2	60.7
Western Union	387.9	437.6	393.5	362.6	25.5	24.8	23.0	24.3	26.8
Unistrim	63.1	53.2	26.6	19.3	3.5	5.0	9.2	6.4	13.9
Moneygram	121.0	156.0	40.8	43.4	12.1	11.7	11.5	11.4	12.9
Contact	54.7	46.0	124.2	126.5	7.5	10.1	13.2	16.6	6.6
Others	242.2	298.8	143.6	50.3	4.1	3.5	3.7	3.6	5.3
Sum of sent transfers (total, bln.KZT), of which:	601 815.5	648 413.1	787 723.1	1 010 566.9	103 249.7	93 967.5	89 324.6	93 603.7	74 596.4
Gold Crown	398 659.4	480 820.4	642 018.4	793 822.9	83 633.8	74 145.4	66 011.3	62 446.8	55 604.3
Western Union	84 850.9	75 369.5	58 581.0	61 344.4	6 256.7	5 749.6	5 861.7	6 135.3	6 251.8
Unistrim	44 121.6	24 176.0	28 993.0	30 345.6	512.4	599.9	615.0	3 562.5	810.0
Contact	20 579.8	24 948.4	39 134.3	109 774.0	10 660.4	11 663.4	15 075.5	19 368.7	10 090.0
Moneygram	5 188.3	758.8	5 770.9	11 083.8	1 826.5	1 472.9	1 429.5	1 762.3	1 488.5
Others	48 415.7	42 340.1	13 225.6	4 196.1	359.8	336.4	331.6	328.1	351.8
Sum of received transfers (total, bln.KZT), of which:	361 966.1	344 632.1	286 892.7	283 513.1	71 393.6	70 646.4	74 299.1	60 135.8	43 091.5
Gold Crown	193 488.7	150 847.9	141 490.2	155 574.1	51 499.8	46 899.0	48 140.3	30 938.9	23 203.4
Western Union	77 038.5	82 329.8	74 731.5	71 466.8	7 570.8	7 684.8	7 331.5	8 506.7	7 550.5
Unistrim	19 596.1	13 756.5	5 669.7	5 038.2	1 657.9	2 128.0	3 774.6	2 280.0	4 228.9
Moneygram	31 885.0	43 597.5	11 237.0	12 221.1	4 729.9	5 579.7	4 837.7	4 343.6	4 093.8
Contact	14 736.3	12 319.2	34 419.8	36 789.6	5 620.0	8 103.7	9 976.0	13 823.3	3 713.0
Others	25 221.5	41 781.2	19 344.6	2 423.3	315.2	251.3	238.9	243.4	301.9

* 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

*** 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	08.22	09.22	10.22	11.22	12.22
ISMT - total	76 895	56 864	62 276	74 633	71 226	65 561	65 391	86 449	88 593
change in % of the previous period	-11.2	2.2	45.3	-3.1	10.4	-8.0	-8.2	32.2	2.5
of which:									
Five large banks*	15 911	11 981	18 126	22 941	20 005	19 464	19 800	25 526	25 140
change as % of the previous period	-4.3	-1.6	52.6	1.5	2.0	-2.7	-1.0	28.9	-1.5
share as % of total	20.7	21.1	29.1	30.7	28.1	29.7	30.3	29.5	28.4
Other banks	11 677	14 142	13 477	15 912	13 380	12 237	9 672	16 770	17 477
change as % of the previous period	4.6	7.1	34.9	0.3	7.9	-8.5	-27.7	73.4	4.2
share as % of total	15.2	24.9	21.6	21.3	18.8	18.7	14.8	19.4	19.7
Other participants	49 308	30 741	30 673	35 780	37 841	33 860	35 919	44 153	45 976
change as % of previous period	-16.2	1.6	46.2	-7.2	16.5	-10.5	-5.1	22.9	4.1
share as % of total	64.1	54.1	49.3	47.9	53.1	51.6	54.9	51.1	51.9
ICS - total	602	745	860	973	917	886	881	1 003	1 117
change in % of the previous period	7.2	18.5	21.8	27.2	7.8	-3.4	-3.9	13.8	11.4
of which:									
Five large banks*	249	290	403	472	569	535	537	614	622
change as % of the previous period	-0.9	8.4	14.9	18.8	20.5	-6.1	-5.7	14.4	1.3
share as % of total	41.3	38.9	46.9	48.5	62.1	60.4	60.9	61.2	55.7
Other banks	179	198	193	177	134	137	124	134	148
change as % of the previous period	0.6	4.8	13.2	2.0	-15.1	2.6	-7.0	7.8	10.8
share as % of total	29.7	26.6	22.5	18.2	14.6	15.5	14.1	13.4	13.3
Other participants	175	256	263	323	214	214	220	255	346
change as % of previous period	31.5	49.3	42.9	66.8	-3.1	-0.3	2.7	15.8	35.8
share as % of total	29.0	34.4	30.6	33.2	23.4	24.1	25.0	25.4	31.0

* 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

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
2018	25 240 959.71	22 223 404.87	3 017 554.83	1 547 261.29	638 389.52	16.53	16.77	21.81
2019	26 813 963.05	23 165 493.45	3 648 469.59	1 627 288.19	811 994.90	19.10	19.19	24.33
2020	31 172 379.61	27 217 147.70	3 955 231.91	1 767 347.09	726 803.11	21.27	21.29	26.97
2021	37 623 912.55	33 085 975.02	4 537 937.53	1 331 771.94	1 291 931.77	19.32	19.34	23.43
2021								
I	32 426 158.85	28 373 951.43	4 052 207.42	1 752 863.84	283 311.35	21.23	21.26	26.76
II	34 826 353.32	30 681 569.45	4 144 783.87	1 725 827.46	659 679.49	20.17	20.19	25.15
III	35 563 009.86	31 213 760.58	4 349 249.28	1 460 948.99	924 937.13	20.26	20.28	24.96
IV	37 623 912.55	33 085 975.02	4 537 937.53	1 331 771.94	1 291 931.77	19.32	19.34	23.43
2022								
I	37 770 118.77	33 139 277.56	4 630 841.21	1 338 771.94	358 886.15	18.91	18.93	22.80
II	39 227 727.39	34 702 744.20	4 524 983.19	1 382 571.94	354 730.15	16.42	16.44	19.84
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
2022								
01.22	36 975 908.53	32 379 577.04	4 596 331.49	1 331 771.94	105 192.99	19.27	19.29	23.31
02.22	38 199 805.23	33 535 916.11	4 663 889.12	1 331 771.94	242 110.09	19.18	19.20	23.09
03.22	37 770 118.77	33 139 277.56	4 630 841.21	1 338 771.94	358 886.15	18.91	18.93	22.80
04.22	37 175 432.78	32 511 864.68	4 663 568.10	1 338 771.94	374 945.08	18.10	18.12	21.80
05.22	37 102 607.58	32 392 642.31	4 709 965.27	1 338 771.94	503 766.83	17.94	17.96	21.57
06.22	39 227 727.39	34 702 744.20	4 524 983.19	1 382 571.94	354 730.15	16.42	16.44	19.84
07.22	40 329 648.61	35 470 147.64	4 859 500.96	1 382 571.94	672 089.54	17.57	17.59	20.94
08.22	41 517 474.37	36 535 251.42	4 982 222.95	1 409 071.94	804 372.71	17.62	17.64	20.93
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
11.22	43 056 712.15	37 824 572.74	5 232 139.41	1 403 587.94	1 302 356.55	18.31	18.32	21.48
12.22	44 561 554.10	39 334 336.30	5 227 217.80	1 403 587.70	1 465 932.00	18.54	18.56	21.70

5.2. Accumulative pension system

5.2.1. Pension Contributions and Accumulation

mln. of KZT, end of the period

	Number of individual pension accounts of depositors for mandatory pension contributions, including IPA with no pension savings	Pension savings (PS)		Pension contributions (for reporting month)
		Sum	including net investment income	
			Sum	
2018	9 853 232	9 377 642	3 691 990	847 135
2019	10 108 355	10 800 539	3 703 254	989 844
2020	10 877 032	12 913 476	5 553 591	1 084 670
2021	10 859 848	13 070 066	6 911 635	1 340 340
2021				
I	10 887 792	12 599 073	5 911 748	298 902
II	10 886 825	12 767 837	6 304 613	330 715
III	10 897 324	13 088 948	6 640 968	329 301
IV	10 859 848	13 070 066	6 911 635	381 422
2022				
I	10 861 599	12 979 534	7 203 320	383 492
II	10 868 240	13 384 482	7 246 564	427 710
III	10 908 545	14 104 122	7 628 403	141 010
IV	10 943 902	14 663 410	7 793 435	190 060
2022				
01.22	10 859 800	13 102 320	6 922 202	114 902
02.22	10 860 395	13 585 181	7 433 932	130 730
03.22	10 861 599	12 979 534	7 203 320	137 860
04.22	10 862 620	12 939 497	7 033 183	139 989
05.22	10 867 312	12 770 729	6 741 131	138 386
06.22	10 868 240	13 384 482	7 246 564	149 336
07.22	10 884 111	13 664 403	7 412 462	141 139
08.22	10 899 265	13 970 629	7 606 368	144 064
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
11.22	10 930 001	14 403 066	7 688 769	158 733
12.22	10 943 902	14 663 410	7 793 435	190 060

5.2. Accumulative pension system

5.2.2. Pension Payments from UAPF as of 01.01.2023

Thousand of KZT

	for the period from the beginning of this year			for the same period of the previous year		
	number of depositors/ recipients	number of payments	sum	number of depositors/ recipients	number of payments	sum
Pension Accumulation Payments	1 185 546	4 830 410	1 155 398 586	1 112 485	4 211 924	2 822 034 649
due to:						
Obligatory Pension Contributions:	1 137 287	4 663 315	1 134 820 956	1 062 944	4 053 464	2 773 736 259
pension age	393 906	3 600 081	117 758 246	357 121	3 006 226	97 050 725
disability	8 880	72 471	2 437 997	9 607	67 746	2 200 162
in connection with departure abroad	17 265	17 301	46 864 349	15 656	15 705	40 177 461
to inheritors	31 779	54 229	58 238 795	30 575	53 073	55 797 310
for inherment	39 540	41 990	5 336 784	41 756	42 006	5 386 934
to other persons	57	59	5 758	90	92	10 337
to improve housing conditions	423 618	614 308	710 568 538	493 109	734 266	2 452 045 902
to pay for medical treatment	222 242	262 876	193 610 489	115 030	134 350	121 067 428
due to:						
Obligatory Professional Pension Contributions:	45 671	163 994	20 172 923	44 249	152 921	47 040 230
pension age	16 524	123 682	3 900 652	13 942	106 309	3 140 329
disability	188	1 074	44 428	224	775	45 265
in connection with departure abroad	1 700	1 704	1 453 953	1 492	1 495	1 106 295
to inheritors	2 880	5 493	1 973 580	2 629	5 038	1 675 447
for inherment	101	104	3 651	67	67	1 932
to other persons	0	0	0	1	1	7
to improve housing conditions	16 321	22 024	10 031 676	20 973	33 460	38 760 000
to pay for medical treatment	7 957	9 913	2 764 983	4 921	5 776	2 310 955
due to:						
Voluntary Pension Contributions:	2 588	3 101	404 707	5 292	5 539	1 258 160
Under Achievement 50 Years Age	1 215	1 412	298 385	4 926	5 049	1 231 568
disability	44	44	2 472	21	24	2 094
in connection with departure abroad	336	351	10 363	173	173	16 492
to inheritors	235	419	11 722	152	273	7 683
for inherment	51	51	357	19	19	320
to other persons	707	824	81 408	1	1	3

Continuation

	for the period from the beginning of this year			for the same period of the previous year		
	number of depositors/ recipients	number of payments	sum	number of depositors/ recipients	number of payments	sum
Transfer of Pension Accumulation to the Insurance Organization:	2 985	3 858	25 993 652	7 123	9 241	60 503 304
due to:						
Obligatory Pension Contributions:	2 915	2 997	25 054 449	6 653	7 182	57 991 679
pension age	52	52	346 069	85	85	547 763
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"						
	2 863	2 881	24 282 967	6 568	6 622	53 912 020
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:						
due to:	64	64	425 413	473	475	3 531 896
Obligatory Professional Pension Contributions:	67	443	680 463	469	1 741	2 316 741
pension age	4	4	8 170	8	8	9 029
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"						
	63	63	118 915	461	462	778 741
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:						
due to:	375	376	553 378	1 270	1 271	1 528 971
Voluntary Pension Contributions:	3	418	258 740	1	318	194 884
pension age	3	3	365	1	1	69
disability	0	0	0	0	0	0
insufficiency of pension accumulation due to Obligatory Pension Contributions	402	403	254 202	295	296	181 030
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions	12	12	4 173	21	21	13 785
Other pension payments	0	3 312	945 942	0	898	348 427
Total Pension Payments	1 188 531	4 837 580	1 182 338 180	1 119 608	4 222 063	2 882 886 380

5.2. Accumulative Pension Fund

5.2.3. Structure of Investment Portfolio of Accumulative Pension Funds

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

	Name of organization/ Name of trustee	Government Securities						NBK Notes	Domestic Securities		Foreign States Securities	Non-Government Securities of Foreign Issuers	International Financial Institutions Securities	Derivatives	Deposits in banks	Assets under external management	Funds on investment account and other assets
		MEUKAM	METIKAM	MEOKAM	MEUKAM	MEUZHKAM	Eurobonds		Shares	Bonds							
2018		0.00		1.95	14.74	13.58	7.19	5.01	2.35	27.28	12.47	3.10	1.79	0.00	8.11	0.87	1.56
2019		0.00		0.48	17.82	11.70	6.30	4.10	2.21	26.06	11.43	2.79	3.35	0.17	6.67	1.96	4.95
2020		0.32		0.29	27.82	9.53	5.77	0.63	2.28	23.51	9.91	2.53	4.11	0.00	6.71	6.32	0.27
2021																	
	"UAPF" JSC	--		--	--	--	--	--	--	--	--	--	--	--	--	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																	
11.22	"UAPF" JSC	--		--	--	--	--	--	--	--	--	--	--	--	--	9.01	0.33
	NBRK	0.00	4.17	3.54	32.71	7.44	1.11	0.00	0.11	18.65	16.75	0.11	2.62	0.00	1.78	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12.22	АО "ЕНПФ"	--		--	--	--	--	--	--	--	--	--	--	--	--	9.24	0.45
	НБРК	0.00	5.25	4.34	31.70	7.21	1.07	0.00	1.67	17.94	16.53	0.10	2.53	0.00	1.91	0.00	0.00
	АО "Сентрас Секьюритиз"	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
	АО «First Heartland Jusan Invest»	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	АО "BCC Invest" ДО	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
	АО "Банк ЦентрКредит"	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
	АО "ДО Народного Банка Казахстана "Halyk Finance"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	АО "Halyk Global Markets"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.4. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
2018	7 114 244	4 056 516	134 178 670	8 930 084	143 108 754	69 971 383	20 451 962
2019	7 114 244	4 056 517	175 591 298	2 955 297	178 546 595	71 161 675	22 881 235
2020	7 114 244	4 056 517	206 160 453	2 892 798	209 053 251	58 586 792	24 128 270
2021	7 114 244	0	226 231 635	2 126 997	228 358 632	34 555 415	14 107 092
2021							
I	7 114 244	4 056 517	211 009 908	1 946 075	212 955 983	8 445 429	3 572 583
II	7 114 244	0	215 751 278	1 911 170	217 662 448	16 575 529	6 918 382
III	7 114 244	0	221 780 683	1 530 297	223 310 980	25 873 889	10 054 031
IV	7 114 244	0	226 231 635	2 126 997	228 358 632	34 555 415	14 107 092
2022							
I	7 114 244	0	235 005 634	2 783 594	237 789 228	8 911 742	3 258 655
II	7 114 244	0	236 770 979	2 604 966	239 375 945	18 081 191	6 518 177
III	7 114 244	0	242 959 170	2 557 926	245 517 096	27 865 339	9 855 457
IV	7 114 244	0	250 022 680	2 330 715	252 353 395	38 281 449	13 690 380
2022							
01.22	7 114 244	0	228 104 468	2 673 570	230 778 038	2 920 253	903 273
02.22	7 114 244	0	233 136 779	2 485 924	235 622 703	5 857 680	2 140 242
03.22	7 114 244	0	235 005 634	2 783 594	237 789 228	8 911 742	3 258 655
04.22	7 114 244	0	232 908 997	2 626 518	235 535 515	11 977 563	4 357 336
05.22	7 114 244	0	234 867 821	2 712 644	237 580 465	15 054 600	5 410 838
06.22	7 114 244	0	236 770 979	2 604 966	239 375 945	18 081 191	6 518 177
07.22	7 114 244	0	238 803 554	2 649 671	241 453 225	21 313 485	7 613 975
08.22	7 114 244	0	240 933 640	2 549 571	243 483 211	24 580 667	8 691 521
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
11.22	7 114 244	0	248 295 795	2 853 049	251 148 844	34 752 637	12 212 669
12.22	7 114 244	0	250 022 680	2 330 715	252 353 395	38 281 449	13 690 380

V. Key indicators of financial institutions

5.3. Insurance Market

mln. of KZT, end of period

	12.18	12.19	12.20	06.21	09.21	12.21	08.22	09.22	10.22	11.22	12.22
Number of Insurance Company, total	29	28	28	27	27	27	27	27	27	27	26
with foreign participation	...	...	...	...	...	...	...	...	...	...	4
life insurance	6	8	9	9	9	9	9	9	9	9	9
Cumulative Assets	1 048 510	1 206 141	1 486 344	1 673 452	1 718 421	1 048 976	2 017 198	2 017 823	2 039 714	2 061 760	2 066 614
Insurance Reserves	519 477	570 210	685 602	822 177	846 751	354 432	1 100 095	1 101 469	1 091 789	1 093 816	1 095 948
Cumulative Own Capital*	468 267	553 333	665 433	703 233	720 880	598 904	758 790	762 953	775 031	790 942	775 196
Insurance Premiums, total **	350 482	468 179	514 140	385 585	552 189	744 836	544 186	606 238	663 068	728 938	811 488
Compulsory insurance	92 237	121 007	124 272	67 948	111 262	151 234	126 117	142 483	156 419	174 908	193 532
Voluntary personal insurance	127 053	199 797	222 833	191 801	282 304	383 433	236 052	268 169	295 673	325 085	359 946
Voluntary property insurance	131 192	147 374	167 036	125 836	158 623	210 169	182 017	195 586	210 976	228 944	258 009
Claims Payments, total**	70 759	196 880	129 707	51 841	79 144	114 954	101 581	114 490	126 849	140 940	156 099
Compulsory insurance	26 869	35 114	34 662	21 297	31 616	44 326	36 447	41 379	46 561	52 145	57 451
Voluntary personal insurance	30 036	40 597	42 975	22 593	34 001	50 925	36 893	41 865	46 565	52 775	59 570
Voluntary property insurance	13 854	121 169	52 071	7 951	13 527	19 703	28 241	31 246	33 723	36 019	39 077
Premiums transferred to reinsurance**	89 836	85 706	94 356	74 910	86 036	108 124	97 888	100 701	105 118	106 083	115 904
of which to nonresidents	75 159	76 724	86 293	69 887	79 162	99 000	81 139	82 824	86 705	87 483	96 830

* from balance sheet

** by direct insurance, from the beginning of year

SYMBOLS AND ABBREVIATIONS

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

Foreign currencies

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

Methodological comments

Section I “General economic trends”

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

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

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

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.