NATIONAL BANK OF KAZAKHSTAN


# STATISTICAL BULLETIN

N11 (348) November 2023

**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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in accordance with the requirements of the Special Data Dissemination Standard of the International Monetary Fund (IMF SSRD)

# I. GENERAL ECONOMIC TRENDS

## 1.1. Main macroeconomic indicators

| | 2018 | 2019 | 2020 | 2021 | 2022 | | | | 2023 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Jan.-Mar. | Jan.-Jun. | Jan.-Sep. | Jan.-Dec. | Jan.-Mar. | Jan.-Jun. | Jan.-Jul. | Jan.-Avg. | Jan.-Sep. | Jan.-Oct. | Jan.-Nov. |
| **Gross Domestic Product, bln. KZT** | **61 820** | **69 533** | **70 649** | **83 952** | **19 696** | **40 034** | **65 488** | **103 766** | **23 583** | **47 245** | **...** | **...** | **75 547** | **...** | **...** |
| as % to same period of the previous year | 4.1 | 4.5 | -2.5 | 4.3 | 4.6 | 3.6 | 3.0 | 3.2 | 5.0 | 5.3 | ... | ... | 4.9 | ... | ... |
| **Volume of Industrial Production, bln. KZT** | **27 576** | **29 103** | **26 743** | **37 048** | **11 637** | **23 825** | **35 963** | **48 008** | **11 234** | **22 612** | **26 273** | **29 952** | **33 973** | **38 120** | **42 131** |
| as % to same period of the previous year | 4.1 | 3.8 | -0.7 | 3.8 | 5.8 | 3.5 | 2.1 | 1.1 | 2.8 | 3.8 | 3.6 | 3.8 | 4.4 | 4.7 | 4.3 |
| **Capital Investments, bln. KZT** | **11 130** | **12 546** | **12 323** | **13 221** | **2 263** | **5 681** | **9 860** | **15 064** | **2 741** | **6 718** | **8 104** | **9 650** | **11 641** | **13 333** | **15 292** |
| as % to same period of the previous year | 17.2 | 8.5 | -3.4 | 3.5 | 1.5 | 2.6 | 7.0 | 7.9 | 16.1 | 13.1 | 12.4 | 12.2 | 12.1 | 12.6 | 14.6 |
| **Consumer Price Index** | | | | | | | | | | | | | | | |
| **% for the last month of the period** | | | | | **103.7** | **101.6** | **101.8** | **101.2** | **100.9** | **100.5** | **100.6** | **100.7** | **100.6** | **100.7** | **101.0** |
| **% to same month of the previous year (annual inflation)** | **105.3** | **105.4** | **107.5** | **108.4** | **112.0** | **114.5** | **117.7** | **120.3** | **118.1** | **114.6** | **114.0** | **113.1** | **111.8** | **110.8** | **110.3** |
| **Unemployed population, thsd persons *** | **442** | **441** | **...** | **450** | **460** | **460** | **459** | **456** | **452** | **452** | **452** | **452** | **451** | **451** | **452** |
| **Unemployment rate, % *** | **4.8** | **4.8** | **...** | **4.9** | **4.9** | **4.9** | **4.9** | **4.9** | **4.8** | **4.7** | **4.7** | **4.7** | **4.7** | **4.7** | **4.7** |
| **Minimum of subsistence (average, per capital), KZT*** | **26 440** | **29 721** | **33 133** | **37 579** | **39 934** | **44 887** | **47 420** | **44 719** | **46 365** | **49 619** | **49 451** | **52 874** | **52 806** | **53 054** | **47 501** |
| **Average per capita money income, KZT*** | **97 221** | **109 184** | **115 704** | **136 312** | **143 921** | **145 592** | **152 612** | **149 510** | **167 836** | **174 035** | **174 171** | **178 176** | **179 088** | **177 464** | **...** |
| as % to same period of the previous year | 10.6 | 9.0 | 2.1 | 11.1 | 17.2 | 12.2 | 17.1 | 13.8 | 17.9 | 15.6 | 15.6 | 15.2 | 15.9 | 4.0 | ... |
| **Export fob, mln. USD **** | **59 025** | **59 541** | **44 065** | **65 791** | **21 944** | **21 118** | **21 363** | **21 188** | **18 993** | **19 811** | **...** | **...** | **20 132** | **...** | **...** |
| **Import fob, mln. USD **** | **34 987** | **41 121** | **38 056** | **41 562** | **9 796** | **12 305** | **13 475** | **15 054** | **13 780** | **15 464** | **...** | **...** | **15 094** | **...** | **...** |
| **Gross Foreing Debt, mln. USD**** | **160 331** | **159 544** | **163 980** | **164 133** | **159 873** | **164 183** | **160 613** | **160 608** | **161 929** | **161 894** | **...** | **...** | **161 917** | **...** | **...** |
| **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** | **462.7** | **451.7** | **452.5** | **446.1** | **459.7** | **474.5** | **469.7** | **458.0** |

Source: BNS

* For the last month of period

** NBK's Estimation for the Quarter

*** by year - annual average

## 1.2. Price indices

| | 2018 | 2019 | 2020 | 2021 | 2022 | | | | 2023 | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | 03.22 | 06.22 | 09.22 | 12.22 | 03.23 | 06.23 | 07.23 | 08.23 | 09.23 | 10.23 | 11.23 |
| **Consumer Price Index** | | | | | | | | | | | | | | | |
| % changes to December of the previous year* | **105.3** | **105.4** | **107.5** | **108.4** | 105.2 | 110.5 | 115.3 | 120.3 | 103.2 | 105.3 | 105.8 | 106.6 | 107.2 | 107.9 | 108.9 |
| % changes to the previous month | | | | | 103.7 | 101.6 | 101.8 | 101.2 | 100.9 | 100.5 | 100.6 | 100.7 | 100.6 | 100.7 | 101.0 |
| as % to the corresponding period of the previous year** | **106.0** | **105.3** | **106.8** | **108.0** | 109.8 | 111.9 | 113.4 | 115.0 | 120.0 | 117.8 | 117.2 | 116.7 | 116.1 | 115.5 | 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 | 125.3 | 104.1 | 105.8 | 105.9 | 105.9 | 106.2 | 106.8 | 107.5 |
| | | | | | 105.8 | 101.9 | 101.2 | 101.6 | 101.1 | 100.2 | 100.1 | 100.0 | 100.3 | 100.5 | 100.7 |
| **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 | 119.4 | 102.5 | 105.1 | 105.9 | 106.4 | 107.1 | 107.9 | 108.5 |
| | | | | | 102.8 | 101.9 | 101.9 | 101.3 | 100.8 | 100.7 | 100.7 | 100.5 | 100.6 | 100.8 | 100.5 |
| **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 | 114.1 | 102.8 | 104.6 | 105.7 | 107.7 | 108.7 | 109.6 | 111.5 |
| | | | | | 101.4 | 100.8 | 102.7 | 100.5 | 100.8 | 100.6 | 101.0 | 101.9 | 100.9 | 100.8 | 101.7 |
| **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 | 109.4 | 92.4 | 93.5 | 88.8 | 92.3 | 99.5 | 96.8 | 97.5 |
| | | | | | 112.4 | 102.5 | 96.8 | 100.2 | 99.3 | 99.1 | 99.9 | 101.7 | 104.3 | 104 | 98.5 |
| **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 | 101.4 | 101.2 | 105.7 | 105.2 | 105.3 | 105.3 | 104.0 | 104.2 |
| | | | | | 100.1 | 99.8 | 100.2 | 99.6 | 99.9 | 100.2 | 100.6 | 100.3 | 100.2 | 100.3 | 100.4 |
| **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 | 104.5 | 99.9 | 103.8 | 103.1 | 103.5 | 103.6 | 103.2 | 103.3 |
| | | | | | 104.2 | 100.4 | 100.7 | 100.5 | 100.4 | 100.4 | 101.3 | 100.3 | 100.8 | 100.4 | 100.3 |

Source: BNS

* by years - December to December of the previous year

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

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

mln.US dollars

| | 2018 | 2019 | 2020 | 2021 | 2022 | 2022 | | | | 2023 9 months | 2023 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | I | II | III | IV | | I | II | III |
| **Current Account** | **-1 765.7** | **-7 027.7** | **-10 960.4** | **-2 671.8** | **7 078.7** | **4 718.7** | **1 516.9** | **1 213.9** | **-370.9** | **-6 661.8** | **-1 463.1** | **-3 390.6** | **-1 808.0** |
| Trade balance | 24 038.4 | 18 420.8 | 6 009.0 | 24 228.1 | 34 983.8 | 12 147.7 | 8 813.2 | 7 888.6 | 6 134.3 | 14 597.9 | 5 213.4 | 4 346.9 | 5 037.6 |
| Exports | 59 025.3 | 59 541.4 | 44 065.1 | 65 790.6 | 85 613.1 | 21 943.7 | 21 118.0 | 21 363.2 | 21 188.3 | 58 936.2 | 18 993.3 | 19 811.1 | 20 131.9 |
| Imports | 34 986.9 | 41 120.7 | 38 056.1 | 41 562.5 | 50 629.3 | 9 796.0 | 12 304.7 | 13 474.6 | 15 053.9 | 44 338.4 | 13 779.9 | 15 464.2 | 15 094.3 |
| Services | -4 761.7 | -3 786.7 | -3 237.4 | -2 099.5 | -1 550.1 | -451.9 | -344.6 | -182.4 | -571.3 | -1 543.1 | -396.9 | -625.9 | -520.4 |
| Exports | 7 319.9 | 7 754.3 | 5 208.3 | 5 935.0 | 7 967.9 | 1 481.4 | 1 876.1 | 2 328.8 | 2 281.6 | 7 590.3 | 2 203.1 | 2 613.9 | 2 773.3 |
| Imports | 12 081.6 | 11 541.0 | 8 445.7 | 8 034.6 | 9 518.1 | 1 933.3 | 2 220.7 | 2 511.1 | 2 852.9 | 9 133.5 | 2 599.9 | 3 239.8 | 3 293.8 |
| Primary income | -21 960.6 | -22 724.5 | -15 077.7 | -24 165.8 | -25 515.2 | -6 852.2 | -6 741.1 | -6 261.5 | -5 660.4 | -18 946.1 | -6 080.6 | -6 789.7 | -6 075.9 |
| Compensation of employees, net | -1 583.9 | -1 599.4 | -899.9 | -1 137.8 | -1 283.9 | -227.1 | -312.3 | -323.8 | -420.7 | -1 071.4 | -298.9 | -386.9 | -385.5 |
| Investment income, net | -20 511.7 | -21 257.0 | -14 304.6 | -23 163.1 | -24 366.5 | -6 658.9 | -6 462.5 | -5 971.6 | -5 273.4 | -17 976.0 | -5 815.4 | -6 436.5 | -5 724.2 |
| Income receivable | 2 481.9 | 2 380.6 | 1 933.1 | 2 086.5 | 3 454.7 | 475.2 | 809.3 | 1 248.5 | 921.7 | 2 992.3 | 870.6 | 1 073.5 | 1 048.3 |
| Income on direct investment | 653.0 | 659.4 | 382.9 | 611.8 | 1 411.7 | 68.8 | 339.4 | 741.4 | 262.1 | 471.3 | 54.3 | 260.6 | 156.4 |
| Income on portfolio investment | 1 215.9 | 1 273.5 | 1 180.8 | 1 188.3 | 1 464.4 | 320.4 | 368.6 | 342.9 | 432.5 | 1 590.3 | 517.9 | 490.0 | 582.4 |
| Income on other investment | 613.0 | 447.7 | 369.5 | 286.3 | 578.6 | 86.1 | 101.3 | 164.1 | 227.1 | 930.7 | 298.3 | 322.9 | 309.4 |
| assets of the National Fund | 1 311.8 | 1 171.8 | 972.0 | 934.1 | 1 172.9 | 253.5 | 293.5 | 285.3 | 340.6 | 1 444.4 | 443.8 | 481.7 | 518.9 |
| Income payable | 22 993.7 | 23 637.7 | 16 237.7 | 25 249.6 | 27 821.2 | 7 134.1 | 7 271.9 | 7 220.0 | 6 195.1 | 20 968.4 | 6 686.0 | 7 509.9 | 6 772.4 |
| Income on direct investment | 20 337.7 | 21 232.2 | 14 071.1 | 22 817.9 | 25 293.9 | 6 581.6 | 6 670.5 | 6 512.7 | 5 529.1 | 18 536.6 | 6 012.9 | 6 646.8 | 5 876.9 |
| Income on portfolio investment | 1 182.3 | 991.9 | 897.7 | 1 097.0 | 1 078.9 | 237.8 | 267.9 | 319.6 | 253.6 | 910.5 | 199.4 | 370.9 | 340.3 |
| Income on other investment | 1 473.7 | 1 413.5 | 1 268.9 | 1 334.8 | 1 448.3 | 314.7 | 333.5 | 387.7 | 412.4 | 1 521.2 | 473.7 | 492.3 | 555.2 |
| Other primary income, net | 135.0 | 131.9 | 126.8 | 135.1 | 135.1 | 33.8 | 33.8 | 33.8 | 33.8 | 101.3 | 33.8 | 33.8 | 33.8 |
| Secondary income | 918.2 | 1 062.8 | 1 345.7 | -634.6 | -839.8 | -124.8 | -210.6 | -230.8 | -273.6 | -770.4 | -199.0 | -322.0 | -249.4 |
| **Capital account balance** | **251.0** | **231.1** | **239.2** | **233.1** | **246.0** | **30.2** | **189.9** | **13.8** | **12.0** | **1 185.3** | **11.9** | **-24.0** | **1 197.3** |

Continuation

| | 2018 | 2019 | 2020 | 2021 | 2022 | 2022 | | | | 2023 9 months | 2023 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | I | II | III | IV | | I | II | III |
| **Financial account (excluding reserve assets)** | **2 690.3** | **1 298.4** | **-12 542.5** | -2 464.3 | **5 917.1** | **4 464.6** | **2 766.2** | **-543.9** | **-769.8** | **246.2** | **431.4** | **-1 536.4** | **1 351.2** |
| Direct investment | -4 992.6 | -5 904.4 | -5 875.4 | -1 901.5 | -8 024.0 | -1 519.1 | -586.0 | -6 079.3 | 160.4 | -3 135.9 | -2 465.7 | -1 838.3 | 1 168.1 |
| Net acquisition of financial assets | -4 639.3 | -2 173.6 | 1 330.5 | 2 665.2 | -3 097.4 | 391.2 | 1 124.1 | -1 392.3 | -3 220.4 | 2 576.6 | 829.0 | -62.0 | 1 809.6 |
| Net incurrence of liabilities | 353.3 | 3 730.9 | 7 206.0 | 4 566.7 | 4 926.6 | 1 910.4 | 1 710.0 | 4 687.1 | -3 380.9 | 5 712.5 | 3 294.7 | 1 776.4 | 641.4 |
| Portfolio investment | 2 899.6 | 5 118.2 | -7 743.9 | -3 578.1 | 13 227.0 | 191.7 | 3 818.6 | 4 187.5 | 5 029.2 | 6 822.3 | 2 471.0 | 1 941.1 | 2 410.2 |
| Net acquisition of financial assets | -728.7 | 4 887.7 | -6 339.6 | -1 200.0 | 10 124.8 | -253.3 | 3 064.3 | 3 836.1 | 3 477.7 | 6 286.5 | 2 418.0 | 1 524.4 | 2 344.1 |
| Central bank and general government | -854.3 | 1 885.9 | -7 566.2 | -5 826.6 | 7 144.7 | -79.5 | 3 058.5 | 3 425.2 | 740.6 | 432.6 | 944.6 | 654.5 | -1 166.5 |
| Banks | -91.9 | 748.8 | -746.6 | 1 305.3 | 534.3 | -15.2 | 55.5 | 140.5 | 353.5 | 645.8 | 516.2 | 101.6 | 28.0 |
| Other sectors | 217.6 | 2 253.0 | 1 973.3 | 3 321.2 | 2 445.7 | -158.5 | -49.7 | 270.3 | 2 383.6 | 5 208.2 | 957.3 | 768.3 | 3 482.6 |
| Net incurrence of liabilities | -3 628.3 | -230.5 | 1 404.3 | 2 378.0 | -3 102.2 | -445.0 | -754.3 | -351.5 | -1 551.5 | -535.8 | -52.9 | -416.7 | -66.1 |
| Central bank and general government | -73.5 | 1 270.8 | 854.9 | 1 735.4 | -1 095.9 | -407.9 | -183.7 | -513.2 | 8.9 | -714.9 | -150.6 | -218.7 | -345.5 |
| Banks | -164.5 | -96.9 | -309.4 | 311.8 | -1 007.0 | 44.7 | -354.8 | -23.7 | -673.3 | -239.7 | -40.9 | -211.9 | 13.1 |
| Other sectors | -3 390.2 | -1 404.4 | 858.8 | 330.9 | -999.3 | -81.8 | -215.7 | 185.4 | -887.2 | 418.8 | 138.6 | 14.0 | 266.2 |
| Financial derivatives, net | 109.4 | -81.0 | 71.2 | 105.9 | 259.8 | 402.8 | -121.3 | -130.1 | 108.4 | 64.1 | -0.1 | 15.7 | 48.5 |
| Other investment | 4 673.9 | 2 165.6 | 1 005.6 | 2 909.4 | 454.3 | 5 389.2 | -345.1 | 1 478.1 | -6 067.8 | -3 504.3 | 426.2 | -1 654.9 | -2 275.6 |
| Other equity, net | 36.0 | 21.7 | 31.7 | -7.3 | 16.3 | -1.9 | 19.5 | 1.3 | -2.6 | 35.5 | 22.6 | 3.8 | 9.1 |
| Medium- and long term debt instruments | 2 426.7 | -329.8 | -2 025.2 | -2 890.0 | -855.6 | -1 706.9 | -218.8 | 2 198.2 | -1 128.1 | -869.7 | -861.7 | -193.1 | 185.1 |
| Net acquisition of financial assets | -4.5 | 51.6 | -668.4 | -212.6 | 1 067.6 | 218.7 | 441.4 | 230.3 | 177.2 | 883.2 | -140.0 | 573.6 | 449.7 |
| Central bank and general government | -14.0 | -4.4 | -6.5 | -6.0 | -1.2 | -0.5 | 0.0 | -0.5 | -0.2 | -1.1 | -0.5 | 0.0 | -0.6 |
| Banks | -44.2 | 119.1 | 142.4 | 124.9 | 222.8 | 16.6 | 71.3 | -3.4 | 138.3 | 170.3 | 45.4 | 24.0 | 100.9 |
| Other sectors | 53.7 | -63.2 | -804.3 | -331.6 | 846.0 | 202.6 | 370.2 | 234.1 | 39.0 | 714.0 | -184.9 | 549.6 | 349.4 |
| Net incurrence of liabilities | -2 431.2 | 381.4 | 1 356.7 | 2 677.4 | 1 923.2 | 1 925.6 | 660.2 | -1 968.0 | 1 305.3 | 1 753.0 | 721.7 | 766.6 | 264.6 |
| Central bank and general government | -284.7 | -717.8 | 357.5 | 2 198.6 | 71.0 | -108.0 | -77.5 | -82.5 | 339.0 | -364.9 | -77.4 | -68.9 | -218.5 |
| Banks | -645.7 | -512.1 | 137.7 | -166.9 | 706.9 | 1 946.4 | 90.8 | -2 090.9 | 760.6 | 1 707.5 | 610.5 | 564.4 | 532.5 |
| Other sectors | -1 500.8 | 1 611.3 | 861.6 | 645.6 | 1 145.3 | 87.2 | 646.9 | 205.4 | 205.7 | 410.3 | 188.6 | 271.1 | -49.4 |
| Short term debt instruments | 2 211.1 | 2 473.7 | 2 999.1 | 5 806.7 | 1 293.7 | 7 098.1 | -145.8 | -721.4 | -4 937.2 | -2 670.1 | 1 265.4 | -1 465.6 | -2 469.9 |
| Net acquisition of financial assets | 3 478.2 | 3 505.8 | 3 830.0 | 8 860.3 | 6 996.6 | 6 545.9 | 1 800.9 | 1 422.9 | -2 773.1 | -509.1 | 2 067.1 | -1 280.7 | -1 295.5 |
| Net incurrence of liabilities | 1 267.1 | 1 032.1 | 831.0 | 3 053.6 | 5 703.0 | -552.2 | 1 946.8 | 2 144.3 | 2 164.1 | 2 161.0 | 801.7 | 184.9 | 1 174.4 |
| **Net errors and omissions** | **2 678.8** | **1 495.3** | **-5 013.9** | **-4 823.8** | **-3 587.6** | **-3 801.4** | **347.7** | **637.9** | **-771.9** | **-1 247.9** | **128.5** | **315.7** | **-1 692.1** |
| **Overall balance** | **1 526.2** | **6 599.7** | **3 192.6** | **4 798.2** | **2 180.0** | **3 517.1** | **711.6** | **-2 409.6** | **361.0** | **6 970.6** | **1 754.1** | **1 562.4** | **3 654.0** |
| **Financing** | **-1 526.2** | **-6 599.7** | **-3 192.6** | **-4 798.2** | **-2 180.0** | **-3 517.1** | **-711.6** | **2 409.6** | **-361.0** | **-6 970.6** | **-1 754.1** | **-1 562.4** | **-3 654.0** |
| Reserve assets NBK | -1 526.2 | -6 599.7 | -3 192.6 | -4 798.2 | -2 180.0 | -3 517.1 | -711.6 | 2 409.6 | -361.0 | -6 970.6 | -1 754.1 | -1 562.4 | -3 654.0 |
| IMF Credits | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | | | | 0.0 | | | |
| Exceptional funding | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | | | | 0.0 | | | |

* the current account data has been adjusted for the time lag in the oil export statistics. There is a time lag of up to three months between the actual supply of oil for export and its reflection in customs statistics. Revision of merchandise exports under the balance of payments methodology has been applied to data since 2005.

## 1.4. External debt of the Republic of Kazakhstan

mln.US dollars

| | 01.01.2019 | 01.01.2020 | 01.01.2021 | 01.01.2022 | 01.04.2022 | 01.07.2022 | 01.10.2022 | 01.01.2023 | 01.04.2023 | 01.07.2023 | 01.10.2023 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **External debt** | **160 331.3** | **159 544.2** | **163 980.1** | **164 132.8** | **159 872.6** | **164 182.8** | **160 613.0** | **160 608.5** | **161 690.1** | **161 848.7** | **161 916.6** |
| Short-term | 8 150.5 | 8 801.2 | 9 481.0 | 12 009.6 | 11 720.5 | 14 151.0 | 15 538.7 | 16 347.3 | 17 182.0 | 17 147.8 | 18 079.2 |
| Long-term | 152 180.8 | 150 743.0 | 154 499.1 | 152 123.2 | 148 152.1 | 150 031.8 | 145 074.2 | 144 261.2 | 144 508.1 | 144 700.8 | 143 837.4 |
| **General Government** | **11 554.8** | **12 417.6** | **13 885.0** | **15 859.3** | **14 153.2** | **14 283.6** | **12 939.2** | **13 390.1** | **12 857.6** | **12 686.4** | **12 545.1** |
| Short-term | 17.9 | 14.9 | 24.6 | 24.3 | 30.4 | 35.9 | 35.2 | 55.4 | 60.0 | 54.6 | 49.5 |
| Currency and deposits | 0.0 | 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 | 0.0 |
| Loans | 0.0 | 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 | 24.6 | 24.3 | 30.3 | 35.9 | 35.0 | 55.2 | 59.9 | 54.6 | 49.5 |
| Other debt liabilities | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.2 | 0.2 | 0.1 | 0.0 | 0.0 |
| Long-term | 11 536.9 | 12 402.7 | 13 860.4 | 15 835.0 | 14 122.8 | 14 247.7 | 12 904.0 | 13 334.6 | 12 797.6 | 12 631.8 | 12 495.6 |
| Special Drawing Rights | 0.0 | 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 | 0.0 |
| Debt securities* | 4 554.3 | 6 133.4 | 7 202.7 | 8 748.7 | 7 187.7 | 7 527.4 | 6 417.3 | 6 336.2 | 5 844.0 | 5 765.5 | 5 909.3 |
| Loans | 6 982.6 | 6 269.3 | 6 657.8 | 7 086.3 | 6 935.1 | 6 720.2 | 6 486.7 | 6 998.4 | 6 953.6 | 6 866.3 | 6 586.3 |
| Trade credit and advances | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 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 | 0.0 |
| **Central Bank** | **770.4** | **891.1** | **1 329.4** | **2 535.8** | **2 519.3** | **2 214.3** | **2 043.6** | **2 171.8** | **2 217.9** | **2 065.1** | **2 097.6** |
| Short-term | 286.2 | 409.7 | 828.0 | 494.6 | 501.9 | 270.4 | 182.8 | 230.9 | 255.3 | 119.7 | 185.2 |
| Currency and deposits | 6.9 | 3.9 | 2.6 | 7.9 | 255.1 | 11.3 | 11.1 | 12.8 | 10.4 | 13.6 | 13.0 |
| Debt securities* | 275.3 | 401.6 | 821.2 | 483.3 | 242.9 | 254.4 | 166.5 | 214.4 | 240.8 | 101.9 | 168.2 |
| Loans | 0.0 | 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 | 3.4 | 3.9 | 4.7 | 5.1 | 3.7 | 4.1 | 4.2 | 4.0 |
| Other debt liabilities | 0.0 | 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 | 2 041.1 | 2 017.4 | 1 943.9 | 1 860.8 | 1 940.9 | 1 962.6 | 1 945.3 | 1 912.5 |
| Special Drawing Rights | 483.2 | 480.4 | 500.4 | 2 040.2 | 2 016.4 | 1 942.9 | 1 859.8 | 1 939.9 | 1 961.6 | 1 944.4 | 1 911.5 |
| Currency and deposits | 0.0 | 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 | 0.0 |
| Loans | 0.0 | 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 | 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 | 1.0 |

Continuation

| | 01.01.2019 | 01.01.2020 | 01.01.2021 | 01.01.2022 | 01.04.2022 | 01.07.2022 | 01.10.2022 | 01.01.2023 | 01.04.2023 | 01.07.2023 | 01.10.2023 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Banks** | **5 752.0** | **4 818.1** | **4 837.4** | **5 493.8** | **8 225.3** | **9 675.6** | **8 006.3** | **9 675.4** | **10 625.4** | **10 162.6** | **10 631.1** |
| Short-term | 997.1 | 1 097.7 | 1 312.4 | 1 837.7 | 2 659.5 | 3 409.1 | 4 199.1 | 5 658.3 | 6 012.9 | 5 264.6 | 5 330.0 |
| Currency and deposits | 704.2 | 863.6 | 1 149.4 | 1 612.3 | 1 366.2 | 1 991.1 | 3 348.8 | 4 456.6 | 4 434.4 | 4 159.0 | 4 037.9 |
| Debt securities* | 0.0 | 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 | 9.3 | 1 022.1 | 987.3 | 555.8 | 797.6 | 1 128.9 | 609.7 | 766.6 |
| Trade credit and advances | 0.0 | 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 | 216.2 | 271.2 | 430.6 | 294.4 | 404.1 | 449.6 | 495.9 | 525.5 |
| Long-term | 4 755.0 | 3 720.5 | 3 525.0 | 3 656.1 | 5 565.8 | 6 266.5 | 3 807.2 | 4 017.1 | 4 612.5 | 4 898.0 | 5 301.2 |
| Currency and deposits | 306.1 | 237.4 | 244.0 | 226.2 | 396.7 | 459.1 | 748.9 | 1 462.6 | 2 141.3 | 2 685.2 | 3 158.7 |
| Debt securities* | 2 441.9 | 1 875.9 | 1 568.2 | 1 888.8 | 1 758.1 | 1 403.2 | 1 361.2 | 752.6 | 742.7 | 553.6 | 511.7 |
| Loans | 2 006.9 | 1 607.2 | 1 712.8 | 1 541.2 | 3 411.1 | 4 404.2 | 1 697.1 | 1 801.9 | 1 728.5 | 1 659.1 | 1 630.7 |
| Trade credit and advances | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 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 | 0.0 |
| **Other Sectors** | **39 661.7** | **41 040.5** | **41 388.0** | **43 995.9** | **40 504.7** | **43 577.2** | **43 743.6** | **42 165.5** | **43 001.8** | **43 723.9** | **44 454.3** |
| Short-term | 6 849.3 | 7 278.9 | 7 316.0 | 9 653.0 | 8 528.6 | 10 435.6 | 11 121.6 | 10 402.7 | 10 853.8 | 11 708.9 | 12 514.5 |
| Currency and deposits | 0.0 | 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 | 0.0 |
| Loans | 616.3 | 522.5 | 465.2 | 927.9 | 867.9 | 1 069.2 | 1 592.2 | 1 191.4 | 1 040.8 | 1 047.6 | 1 788.8 |
| Trade credit and advances | 6 124.2 | 6 696.4 | 6 787.7 | 7 616.8 | 7 533.7 | 8 774.2 | 8 871.9 | 8 760.9 | 9 299.8 | 10 094.8 | 10 231.2 |
| Other debt liabilities | 108.7 | 59.9 | 63.0 | 1 108.3 | 127.0 | 592.2 | 657.5 | 450.3 | 513.2 | 566.5 | 494.6 |
| Long-term | 32 812.4 | 33 761.7 | 34 072.1 | 34 342.9 | 31 976.1 | 33 141.6 | 32 622.0 | 31 762.8 | 32 147.9 | 32 014.9 | 31 939.8 |
| Currency and deposits | 0.0 | 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 | 10 724.1 | 8 546.8 | 7 708.9 | 7 404.2 | 6 936.5 | 7 077.4 | 6 971.9 | 7 050.2 |
| Loans | 20 680.9 | 22 309.9 | 21 572.2 | 21 262.0 | 20 979.3 | 23 153.7 | 22 945.4 | 22 701.9 | 22 852.1 | 22 959.5 | 22 719.7 |
| Trade credit and advances | 1 831.8 | 1 749.2 | 1 689.9 | 1 894.0 | 1 959.8 | 1 495.5 | 1 542.4 | 1 465.4 | 1 464.1 | 1 304.9 | 1 402.0 |
| Other debt liabilities** | 201.9 | 211.5 | 269.8 | 462.7 | 490.1 | 783.5 | 730.1 | 658.9 | 754.3 | 778.6 | 767.9 |
| **Direct investment: Intercompany lending** | 102 592.4 | 100 376.8 | 102 540.2 | 96 248.0 | 94 470.0 | 94 432.1 | 93 880.2 | 93 205.7 | 92 987.5 | 93 210.8 | 92 188.3 |

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

**Including insurance and pension programs

# II. KEY MONETARY INDICATORS

## 2.1. Official Interest Rate

%, end of period

| | Jan. | Feb. | Mar. | Apr. | May | Jun. | Jul. | Aug. | Sep. | Oct. | Nov. | Dec. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **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 |
| **2023** | | | | | | | | | | | | |
| Base interest rate | 16.75 | 16.75 | 16.75 | 16.75 | 16.75 | 16.75 | 16.75 | 16.50 | 16.50 | 16.00 | 15.75 | |

## 2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

| | 2018 | 2019 | 2020 | 2021 | 2022 | 06.23 | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|---|
| **Net Foreign Assets** | **34 320 584** | **34 818 521** | **39 760 122** | **38 636 769** | **42 270 389** | **42 816 485** | **43 166 048** | **42 975 099** | **42 780 339** | **42 882 904** |
| Net International Reserves | 11 694 581 | 10 893 009 | 14 787 581 | 13 961 529 | 15 270 417 | 14 565 829 | 14 427 068 | 14 218 385 | 15 048 468 | 14 769 047 |
| Gross International Assets | 11 882 164 | 11 078 854 | 15 000 426 | 14 844 409 | 16 227 925 | 15 592 037 | 15 436 721 | 15 127 741 | 15 948 984 | 15 663 400 |
| Monetary Gold and SDR | 4 668 049 | 6 141 691 | 9 479 378 | 11 171 705 | 10 504 466 | 9 688 845 | 9 931 561 | 9 871 006 | 10 310 789 | 10 154 153 |
| Foreign Currency | 107 910 | 113 325 | 122 838 | 112 378 | 129 890 | 129 352 | 130 699 | 134 493 | 132 587 | 138 970 |
| Transferable Deposits | 1 358 852 | 1 390 599 | 2 168 713 | 1 236 529 | 1 828 429 | 2 163 800 | 1 918 846 | 1 685 046 | 2 121 084 | 2 171 899 |
| Other Deposits | 1 682 502 | 1 371 493 | 781 013 | - | - | - | - | - | - | - |
| Securities (other than shares) | 2 611 550 | 634 575 | 874 648 | 756 723 | 2 293 930 | 2 134 818 | 1 923 726 | 1 878 495 | 1 847 721 | 1 645 155 |
| Financial Derivatives | -661 | 2 995 | 2 227 | 2 309 | 2 687 | 1 598 | 29 577 | 31 358 | 30 610 | 35 016 |
| Aseets in the External Management | 1 453 962 | 1 424 177 | 1 571 609 | 1 564 765 | 1 468 522 | 1 473 625 | 1 502 312 | 1 527 344 | 1 506 193 | 1 518 207 |
| Less: Foreign Liabilities | 187 583 | 185 844 | 212 845 | 882 880 | 957 508 | 1 026 208 | 1 009 653 | 909 355 | 900 515 | 894 354 |
| SDR | 185 638 | 183 804 | 210 611 | 880 941 | 897 515 | 879 847 | 891 305 | 906 946 | 898 039 | 892 369 |
| Nonresidents Transferable Deposits | 1 | 1 | 1 | 6 | 57 826 | 143 972 | 116 066 | 37 | 37 | 37 |
| Other Deposits | - | - | - | - | - | - | - | - | - | - |
| Credits | 374 | 373 | 410 | 420 | 451 | 441 | 448 | 462 | 457 | 446 |
| Other Accounts Payable | 1 570 | 1 667 | 1 824 | 1 513 | 1 716 | 1 948 | 1 834 | 1 910 | 1 982 | 1 502 |
| **Assets of the National Oil Fund** | **22 278 915** | **23 624 917** | **24 705 811** | **23 887 862** | **25 781 944** | **27 057 577** | **27 532 426** | **27 428 206** | **26 465 070** | **26 861 678** |
| Other Net Foreign Assets | 347 087 | 300 595 | 266 730 | 787 378 | 1 218 028 | 1 193 079 | 1 206 554 | 1 328 508 | 1 266 800 | 1 252 179 |
| Gross Assets | 977 347 | 963 796 | 1 195 531 | 1 579 649 | 1 914 431 | 1 824 947 | 1 891 708 | 2 012 065 | 1 934 135 | 1 888 292 |
| Less: Foreign Liabilities | 630 260 | 663 201 | 928 801 | 792 271 | 696 402 | 631 868 | 685 154 | 683 557 | 667 335 | 636 113 |
| **Net Domestic Assets** | **-25 090 254** | **-26 594 047** | **-28 725 025** | **-26 580 205** | **-29 694 206** | **-30 996 244** | **-32 733 031** | **-32 651 571** | **-31 547 577** | **-31 715 658** |
| Net Claims to the Central Government | -852 663 | -303 019 | -1 287 322 | -842 901 | -1 956 640 | -2 850 014 | -2 870 754 | -2 493 422 | -2 813 040 | -2 985 078 |
| Claims | 421 009 | 586 473 | 547 448 | 383 230 | 444 783 | 424 593 | 390 907 | 391 632 | 393 114 | 394 999 |
| Securities | 421 009 | 586 473 | 547 448 | 383 230 | 444 783 | 424 593 | 390 907 | 391 632 | 393 114 | 394 999 |
| Less: Liabilities | 1 273 672 | 889 492 | 1 834 770 | 1 226 130 | 2 401 423 | 3 274 608 | 3 261 661 | 2 885 055 | 3 206 154 | 3 380 077 |
| Transferable Deposits | 488 734 | 492 985 | 1 564 901 | 1 061 546 | 1 999 481 | 2 912 610 | 2 846 770 | 2 423 395 | 2 702 772 | 2 935 967 |
| Other Deposits | 74 592 | 197 589 | 84 108 | 164 152 | 400 056 | 361 607 | 414 437 | 461 166 | 502 711 | 443 294 |
| 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** | **26 783 661** | **28 039 168** | **28 600 807** | **28 615 721** | **28 078 066** | **29 152 869** |
| Claims to Banks | -2 173 740 | -2 162 063 | -1 838 449 | -1 083 402 | -1 756 226 | -1 542 033 | -1 944 781 | -2 096 692 | -1 579 147 | -133 852 |
| Securities | 688 | 514 | 560 | - | - | - | - | - | - | - |
| Credits | 314 124 | 110 911 | 63 809 | 360 551 | 35 587 | 365 822 | 73 627 | 30 587 | 107 226 | 141 352 |
| Less: NBK Notes | 2 493 061 | 2 273 558 | 1 902 818 | 1 444 004 | 1 791 813 | 1 907 855 | 2 018 408 | 2 127 279 | 2 610 165 | 1 198 995 |
| Financial Derivatives | 4 509 | 70 | - | 51 | - | - | - | - | - | - |
| Other accounts receivable | - | - | - | - | - | - | - | - | 923 792 | 923 792 |
| Claims to Nonbank Financial Institutions | 1 963 099 | 3 044 011 | 4 966 023 | 5 317 553 | 5 362 793 | 5 649 689 | 5 212 201 | 5 107 526 | 5 289 764 | 5 286 977 |
| Credits | - | - | - | 229 908 | 273 021 | 556 633 | 104 675 | - | 6 025 | 3 109 |
| Shares and other Equity | 1 963 099 | 3 044 011 | 4 966 023 | 5 087 645 | 5 089 773 | 5 093 027 | 5 107 526 | 5 107 526 | 5 107 526 | 5 107 526 |
| Financial Derivatives | - | - | - | - | - | - | - | - | - | - |
| Other accounts receivable | - | - | - | - | - | 29 | - | - | 176 213 | 176 341 |
| Claims to the Rest of the Economy | 759 060 | 772 600 | 782 439 | 848 440 | 596 980 | 718 945 | 734 861 | 788 188 | 768 469 | 778 428 |
| Other Net Domestic Assets | -1 799 771 | -3 595 930 | -6 200 350 | -5 869 902 | -6 040 554 | -5 910 727 | -6 255 208 | -6 339 943 | -6 676 317 | -7 663 283 |
| Other Financial Assets | 957 528 | 14 673 | 9 714 | 3 901 | 7 164 | 8 430 | 10 660 | 10 631 | 3 165 | -1 095 731 |
| Nonfinancial Assets | 44 369 | 45 335 | 50 849 | 60 527 | 65 127 | 63 240 | 63 217 | 62 869 | 63 745 | 63 754 |
| Less: Other Liabilities | 92 053 | 70 264 | 65 707 | 60 709 | 226 293 | 47 358 | 50 329 | 52 685 | 52 264 | 60 323 |
| Less: Capital Accounts | 2 709 614 | 3 585 674 | 6 195 206 | 5 873 621 | 5 886 551 | 5 935 039 | 6 278 757 | 6 360 758 | 6 690 962 | 6 570 983 |

Continuation

| | 2018 | 2019 | 2020 | 2021 | 2022 | 06.23 | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|---|
| **Liabilities** | **9 230 330** | **8 224 474** | **11 035 097** | **12 056 564** | **12 576 183** | **11 820 241** | **10 433 018** | **10 323 528** | **11 232 762** | **11 167 246** |
| **Narrow Reserve Money** | **5 995 748** | **5 430 745** | **5 087 846** | **6 945 442** | **7 374 898** | **6 860 013** | **6 551 424** | **6 493 873** | **6 529 219** | **6 577 664** |
| **Reserve Money** | **6 650 873** | **6 893 176** | **9 777 551** | **10 957 714** | **11 874 422** | **10 440 847** | **9 068 158** | **8 843 495** | **9 620 615** | **10 126 464** |
| Currency out of the NBK | 2 618 852 | 2 688 265 | 3 250 372 | 3 451 715 | 3 823 793 | 3 914 126 | 3 950 919 | 3 960 098 | 3 965 167 | 3 902 340 |
| Transferable Deposits of Banks | 2 608 448 | 1 700 882 | 1 299 270 | 2 074 806 | 2 202 901 | 1 309 348 | 1 449 843 | 1 271 845 | 1 347 906 | 1 283 778 |
| Other Deposits of Banks | 655 125 | 1 462 431 | 4 689 705 | 4 012 272 | 4 499 524 | 3 580 834 | 2 516 734 | 2 349 622 | 3 091 396 | 3 548 799 |
| Transferable Deposits of Nonbank Financial Institutions | 637 676 | 943 102 | 443 937 | 1 370 737 | 1 115 521 | 1 601 872 | 1 139 433 | 1 251 453 | 1 208 285 | 1 382 942 |
| Current accounts of Public Nonfinancial Institutions in KZT | 130 773 | 98 496 | 94 260 | 48 177 | 232 683 | 34 667 | 11 229 | 10 476 | 7 861 | 8 605 |
| Current accounts of non-state non-financial organizations in tenge | - | - | 7 | 7 | 1 | - | - | - | - | - |
| Other Deposits | 1 117 251 | 425 077 | 580 266 | 473 891 | 341 074 | 473 969 | 654 840 | 723 082 | 757 047 | 659 566 |
| Foreign Currency Current Accounts of Public Nonfinancial Institutions | 225 | 1 748 | 5 | 32 | 657 | 2 396 | 1 445 | 1 562 | 1 375 | 1 649 |
| Other Deposits of Public Nonfinancial Institutions | 491 792 | 193 360 | 126 972 | 87 413 | 1 581 | 1 539 | 125 | 126 | 125 | 125 |
| Other Deposits of Nonbank Financial Institutions | 229 630 | 225 811 | 452 119 | 383 339 | 337 347 | 466 968 | 650 248 | 718 654 | 752 958 | 652 726 |
| Other Deposits of Liquidated Banks | 3 869 | 4 158 | 1 170 | 3 106 | 1 489 | 3 067 | 3 022 | 2 740 | 2 588 | 5 066 |
| Nonprofit Institutions | 391 735 | - | - | - | - | - | - | - | - | - |
| Securities (other than shares) | 1 217 035 | 874 051 | 576 683 | 474 845 | 354 628 | 900 722 | 710 020 | 669 662 | 843 355 | 365 377 |
| Other Financial Institutions | 1 130 850 | 833 778 | 432 566 | 291 892 | 110 269 | 302 997 | 237 285 | 135 736 | 447 613 | 171 858 |
| Public Nonfinancial Institutions | 65 579 | 31 917 | 112 919 | 133 783 | 167 123 | 493 207 | 448 037 | 493 167 | 304 715 | 108 067 |
| Private Nonfinancial Institutions | 5 121 | 5 557 | 30 978 | 47 382 | 69 676 | 96 545 | 22 750 | 37 839 | 90 357 | 79 700 |
| Households | 129 | 0 | 1 | 891 | 282 | 4 677 | 4 | 70 | 670 | 117 |
| Nonprofit Institutions | 15 356 | 2 800 | 219 | 897 | 7 278 | 3 295 | 1 944 | 2 850 | - | 5 636 |
| Credits | 127 241 | 27 941 | 100 597 | 150 098 | 6 059 | 4 704 | - | 87 289 | 11 744 | 15 839 |
| Banks | 91 200 | 27 941 | 95 480 | - | - | 4 704 | - | - | - | 7 207 |
| Nonbank Financial Institutions | 36 041 | - | 5 117 | 150 098 | 6 059 | - | - | 87 289 | - | 8 324 |
| Public Nonfinancial Institutions | - | - | - | - | - | - | - | - | 11 744 | 308 |
| Financial Derivatives | 117 930 | 4 228 | - | 16 | - | - | - | - | - | - |
| Banks | 117 930 | 4 228 | - | 16 | - | - | - | - | - | - |
| Nonbank Financial Institutions | - | - | - | - | - | - | - | - | - | - |
| With liquidation banks | - | - | - | - | - | - | - | - | - | - |

## 2.3. Banks Monetary Survey

mln. of KZT, end of period

| | 2018 | 2019 | 2020 | 2021 | 2022* | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|
| **Net Foreign Assets** | **1 099 181** | **1 817 861** | **1 311 176** | **1 769 349** | **810 249** | **962 186** | **825 402** | **794 546** | **987 635** |
| **Net Foreign Assets, CFC** | **919 799** | **1 656 042** | **1 100 665** | **1 567 010** | **820 973** | **1 686 920** | **1 614 572** | **1 594 923** | **1 735 147** |
| Claims to Nonresidents, CFC | 1 864 712 | 2 488 108 | 1 957 617 | 2 330 781 | 3 293 138 | 3 865 532 | 3 923 198 | 3 894 259 | 4 117 701 |
| Foreign Currency | 216 096 | 204 972 | 340 275 | 264 941 | 370 974 | 387 956 | 460 729 | 399 052 | 393 539 |
| Transferable Deposits | 465 053 | 546 873 | 575 858 | 757 233 | 1 132 797 | 1 247 144 | 1 234 735 | 1 297 049 | 1 396 690 |
| Other Deposits | 497 733 | 928 082 | 484 540 | 466 087 | 477 359 | 534 139 | 497 725 | 578 002 | 733 739 |
| Securities (other than shares) | 441 150 | 573 031 | 322 535 | 501 724 | 838 832 | 1 210 391 | 1 171 432 | 1 082 853 | 1 005 061 |
| Credits | 188 457 | 170 325 | 195 385 | 279 970 | 399 142 | 368 026 | 419 964 | 432 885 | 457 694 |
| Financial Derivatives | 14 342 | 18 742 | 5 968 | 4 689 | 473 | 49 254 | 75 972 | 29 886 | 44 378 |
| Shares and other Equity | 22 881 | 25 580 | 4 275 | 4 373 | 4 675 | 4 646 | 4 793 | 4 745 | 4 627 |
| Other Accounts Receivable | 19 000 | 20 504 | 28 780 | 51 766 | 68 885 | 63 977 | 57 850 | 69 786 | 81 973 |
| | | | | | | | | | |
| Less: Liabilities for Nonresidents, CFC | 944 913 | 832 066 | 856 953 | 763 771 | 2 472 164 | 2 178 613 | 2 308 626 | 2 299 336 | 2 382 554 |
| Transferable Deposits | 105 938 | 133 557 | 300 345 | 349 911 | 1 413 594 | 1 075 353 | 1 161 040 | 1 145 308 | 1 208 787 |
| Other Deposits | 199 818 | 146 359 | 149 592 | 280 553 | 836 243 | 968 792 | 967 659 | 1 006 737 | 953 306 |
| Securities (other than shares) | 478 721 | 379 331 | 350 043 | 41 400 | 24 253 | - | - | - | - |
| Credits | 124 195 | 146 502 | 16 917 | 47 273 | 157 398 | 55 205 | 34 501 | 68 334 | 116 613 |
| Financial Derivatives | 8 185 | 12 195 | 10 225 | 9 176 | 2 507 | 46 116 | 99 772 | 36 737 | 49 806 |
| Other Accounts Payable | 28 056 | 14 123 | 29 831 | 35 458 | 38 168 | 33 146 | 45 654 | 42 219 | 54 042 |
| | | | | | | | | | |
| Other net Foreign Assets, OFC | 179 382 | 161 820 | 210 511 | 202 338 | -10 724 | -724 733 | -789 170 | -800 378 | -747 512 |
| Gross Assets | 374 934 | 415 017 | 459 460 | 507 000 | 666 949 | 630 796 | 673 480 | 614 705 | 636 896 |
| Less: Foreign Liabilities | 195 551 | 253 197 | 248 949 | 304 662 | 677 673 | 1 355 529 | 1 462 650 | 1 415 082 | 1 384 407 |
| | | | | | | | | | |
| **Domestic Assets** | **19 146 433** | **19 196 552** | **22 806 573** | **28 273 963** | **32 860 771** | **33 387 613** | **34 189 122** | **34 755 795** | **35 090 976** |
| Reserves | 3 593 256 | 3 575 334 | 5 999 511 | 6 516 208 | 7 430 749 | 4 634 044 | 4 317 495 | 4 937 119 | 5 463 503 |
| Transferable and Other Deposits in NBK | 3 234 561 | 3 187 575 | 5 577 185 | 6 062 216 | 6 967 609 | 4 197 540 | 3 910 768 | 4 503 785 | 5 033 089 |
| National Currency | 358 695 | 387 759 | 422 326 | 453 992 | 463 140 | 436 503 | 406 727 | 433 334 | 430 414 |
| Other Claims to NBK | 2 301 260 | 2 356 522 | 2 575 073 | 1 589 764 | 1 845 120 | 2 088 950 | 2 145 617 | 1 769 550 | 1 361 404 |

Continuation

| | 2018 | 2019 | 2020 | 2021 | 2022* | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|
| Net Claims to the Central Government | 2 051 484 | 2 127 891 | 3 238 397 | 4 235 214 | 4 417 488 | 5 954 348 | 6 188 993 | 6 362 084 | 6 275 172 |
| Gross Claims | 2 093 852 | 2 224 420 | 3 368 010 | 4 438 508 | 4 664 553 | 6 202 029 | 6 437 038 | 6 611 462 | 6 538 581 |
| Securities (other than shares) | 2 092 552 | 2 154 357 | 3 268 116 | 4 332 090 | 4 555 217 | 6 092 465 | 6 324 286 | 6 499 238 | 6 429 489 |
| Credits | 311 | 68 866 | 98 914 | 101 473 | 108 723 | 108 027 | 111 500 | 110 372 | 107 639 |
| Other Accounts Receivable | 989 | 1 198 | 979 | 4 945 | 614 | 1 537 | 1 252 | 1 851 | 1 452 |
| Less: Liabilities | 42 368 | 96 529 | 129 613 | 203 294 | 247 065 | 247 681 | 248 045 | 249 378 | 263 409 |
| Transferable Deposits | 20 058 | 10 623 | 15 714 | 23 713 | 15 832 | 5 484 | 6 360 | 6 708 | 8 918 |
| Other Deposits | 330 | 3 533 | 791 | 1 947 | 2 542 | 3 629 | 3 178 | 4 136 | 4 701 |
| Credits | 21 314 | 81 644 | 43 076 | 56 444 | 64 948 | 61 239 | 61 729 | 62 214 | 63 141 |
| Other Accounts Payable | 667 | 729 | 70 033 | 121 190 | 163 744 | 177 328 | 176 779 | 176 320 | 186 649 |
| | | | | | | | | | |
| Claims to the Regional and Local Government | 13 024 | 0 | 2 | 14 469 | 13 224 | 13 522 | 13 002 | 13 054 | 13 169 |
| Securities (other than shares) | 13 024 | - | - | 14 468 | 13 223 | 13 522 | 13 002 | 13 053 | 13 168 |
| 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 | 2 441 767 | 2 347 839 | 2 791 489 | 2 692 776 | 2 643 838 |
| Transferable Deposits | 1 030 | 2 155 | 5 314 | 13 986 | 135 465 | 33 017 | 62 049 | 60 918 | 41 559 |
| Other Deposits | 3 048 | 949 | 51 | 52 | - | - | - | - | - |
| Securities (other than shares) | 22 353 | 173 209 | 353 993 | 639 721 | 884 278 | 834 264 | 834 412 | 843 298 | 817 547 |
| Credits | 345 326 | 570 290 | 729 508 | 1 275 313 | 836 937 | 875 104 | 1 204 734 | 1 132 616 | 1 129 714 |
| Financial Derivatives | 345 099 | 229 002 | 62 634 | 54 716 | 72 008 | 36 241 | 69 908 | 67 278 | 63 876 |
| Shares and other Equity | 108 371 | 109 430 | 156 212 | 296 402 | 300 200 | 327 571 | 365 406 | 369 598 | 369 598 |
| Other Accounts Receivable | 57 622 | 46 251 | 69 813 | 117 372 | 212 878 | 241 643 | 254 981 | 219 067 | 221 543 |
| | | | | | | | | | |
| Claims to Public Nonfinancial Institutions | 719 907 | 680 296 | 582 619 | 605 536 | 873 865 | 790 112 | 887 786 | 897 517 | 807 216 |
| Other Deposits | 72 | - | - | - | - | - | - | - | - |
| Securities (other than shares) | 443 879 | 381 721 | 318 413 | 458 448 | 564 961 | 551 680 | 591 332 | 585 930 | 587 952 |
| Credits | 274 677 | 297 478 | 263 219 | 146 736 | 308 618 | 237 540 | 295 239 | 310 777 | 218 401 |
| Financial Derivatives | - | - | - | - | - | - | - | - | - |
| Shares and other Equity | 2 | 2 | 2 | 2 | - | - | - | - | - |
| Other Accounts Receivable | 1 277 | 1 095 | 985 | 351 | 286 | 892 | 1 215 | 811 | 863 |

Continuation

| | 2018 | 2019 | 2020 | 2021 | 2022* | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|
| Claims to Private Nonfinancial Institutions | 8 466 282 | 7 909 851 | 7 869 706 | 8 474 297 | 9 266 501 | 9 441 668 | 9 516 202 | 9 589 928 | 9 764 840 |
| Securities (other than shares) | 15 029 | 200 218 | 216 586 | 254 543 | 266 881 | 273 003 | 277 281 | 275 631 | 272 858 |
| Credits | 8 067 017 | 7 309 904 | 7 252 207 | 7 901 000 | 8 673 393 | 8 809 168 | 8 885 846 | 8 951 358 | 9 117 501 |
| Financial Derivatives | 3 736 | 2 416 | 1 133 | 1 378 | 1 251 | 2 132 | 696 | 1 344 | 1 583 |
| Shares and other Equity | 149 203 | 172 276 | 166 057 | 162 909 | 191 382 | 209 603 | 202 372 | 203 046 | 204 343 |
| Other Accounts Receivable | 231 297 | 225 037 | 233 723 | 154 467 | 133 593 | 147 762 | 150 006 | 158 549 | 168 555 |
| | | | | | | | | | |
| Claims to Nonprofit Institutions | 7 443 | 5 966 | 2 707 | 3 016 | 2 391 | 2 961 | 3 343 | 3 470 | 3 800 |
| Credits | 6 904 | 5 014 | 1 967 | 2 939 | 2 268 | 2 655 | 2 968 | 3 130 | 3 435 |
| Shares and other Equity | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 3 |
| Other Accounts Receivable | 537 | 950 | 738 | 74 | 120 | 302 | 373 | 337 | 362 |
| | | | | | | | | | |
| Claims to Households | 5 501 464 | 6 823 806 | 7 684 251 | 10 869 025 | 14 243 981 | 16 808 438 | 17 140 834 | 17 460 354 | 17 945 286 |
| Securities (other than shares) | - | - | - | - | - | - | - | - | - |
| Credits | 5 442 036 | 6 767 785 | 7 631 145 | 10 795 904 | 14 177 198 | 16 735 093 | 17 069 658 | 17 385 915 | 17 875 793 |
| Financial Derivatives | 163 | 204 | 242 | 530 | - | - | - | - | - |
| Other Accounts Receivable | 59 265 | 55 818 | 52 863 | 72 590 | 66 783 | 73 344 | 71 176 | 74 439 | 69 493 |
| | | | | | | | | | |
| Other Net Assets | -4 390 534 | -5 414 401 | -6 523 218 | -6 431 129 | -7 674 314 | -8 694 268 | -8 815 641 | -8 970 056 | -9 187 252 |
| Other Financial Assets | 143 976 | 128 424 | 114 431 | 98 964 | 128 385 | 111 955 | 110 813 | 120 406 | 118 263 |
| Nonfinacial Assets | 715 840 | 782 909 | 783 226 | 796 805 | 834 083 | 841 064 | 850 643 | 853 722 | 870 908 |
| Less: Other Liabilities | 315 235 | 534 521 | 1 299 656 | 1 238 334 | 1 556 149 | 1 648 354 | 1 668 423 | 1 646 321 | 1 644 640 |
| Less: Capital Accounts | 4 935 114 | 5 791 213 | 6 121 219 | 6 088 565 | 7 080 633 | 7 998 932 | 8 108 673 | 8 297 863 | 8 531 783 |
| | | | | | | | | | |
| **Liabilities** | **20 245 614** | **21 014 413** | **24 117 749** | **30 043 312** | **33 671 020** | **34 349 799** | **35 014 523** | **35 550 341** | **36 078 612** |
| Transferable Deposits | 5 214 097 | 5 517 237 | 6 271 889 | 7 786 368 | 8 187 666 | 7 262 084 | 7 195 871 | 7 305 154 | 7 398 049 |
| Central Bank | 7 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Regional and Local Government | 287 | 298 | 822 | 886 | 864 | 1 352 | 1 200 | 1 174 | 1 142 |
| Nonbank Financial Institutions | 330 277 | 246 545 | 384 939 | 543 070 | 484 231 | 494 950 | 456 715 | 501 303 | 539 068 |
| Public Nonfinancial Institutions | 497 896 | 566 964 | 494 327 | 572 609 | 852 319 | 554 757 | 582 952 | 541 846 | 630 476 |
| Private Nonfinancial Institutions | 3 248 632 | 3 387 347 | 3 688 676 | 4 276 021 | 4 455 259 | 3 915 016 | 3 834 601 | 3 931 141 | 3 928 395 |
| Nonprofit Institutions | 119 719 | 110 571 | 103 080 | 116 056 | 131 520 | 162 860 | 131 955 | 131 864 | 125 094 |
| Households | 1 017 279 | 1 205 510 | 1 600 043 | 2 277 724 | 2 263 471 | 2 133 148 | 2 188 448 | 2 197 825 | 2 173 873 |

Continuation

| | 2018 | 2019 | 2020 | 2021 | 2022* | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|
| Other Deposits | 11 457 294 | 12 041 812 | 14 700 551 | 17 425 495 | 21 059 848 | 21 907 789 | 22 243 737 | 22 759 221 | 22 758 565 |
| Central Bank | - | - | - | 0 | - | - | - | - | - |
| Regional and Local Government | 109 | - | - | 28 | 504 | 9 160 | 11 771 | 11 033 | 7 298 |
| Nonbank Financial Institutions | 777 690 | 778 738 | 1 117 559 | 812 750 | 971 535 | 836 497 | 945 057 | 946 409 | 780 653 |
| Public Nonfinancial Institutions | 572 942 | 568 177 | 587 706 | 821 283 | 1 356 166 | 1 211 699 | 808 403 | 909 308 | 1 011 751 |
| Private Nonfinancial Institutions | 2 002 734 | 2 181 247 | 3 103 678 | 4 235 938 | 4 608 925 | 4 879 559 | 5 123 934 | 5 378 391 | 5 314 766 |
| Nonprofit Institutions | 464 342 | 548 300 | 699 600 | 568 295 | 738 950 | 518 157 | 551 857 | 537 229 | 513 030 |
| Households | 7 639 476 | 7 965 350 | 9 192 008 | 10 987 200 | 13 383 768 | 14 452 719 | 14 802 715 | 14 976 850 | 15 131 066 |
| Securities | 1 516 362 | 1 671 702 | 1 664 317 | 1 943 608 | 1 985 457 | 2 233 919 | 2 664 115 | 2 808 292 | 2 802 454 |
| Nonbank Financial Institutions | 1 449 141 | 1 585 266 | 1 550 898 | 1 743 393 | 1 773 039 | 2 010 271 | 2 436 386 | 2 577 394 | 2 570 200 |
| Public Nonfinancial Institutions | 57 731 | 64 679 | 91 815 | 148 963 | 150 815 | 152 732 | 154 072 | 153 005 | 154 341 |
| Private Nonfinancial Institutions | 622 | 634 | 1 425 | 1 447 | 2 885 | 2 768 | 2 832 | 2 896 | 2 947 |
| Households | 8 868 | 21 123 | 20 179 | 49 805 | 58 718 | 68 147 | 70 824 | 74 996 | 74 966 |
| Credits | 1 058 107 | 793 512 | 696 911 | 2 152 007 | 1 606 866 | 2 173 858 | 2 179 177 | 2 032 081 | 2 465 861 |
| 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 | 12 359 | 17 358 | 18 248 | 19 116 | 19 274 |
| Nonbank Financial Institutions | 706 164 | 750 543 | 657 439 | 2 137 729 | 1 586 217 | 2 147 810 | 2 152 206 | 2 004 185 | 2 437 753 |
| Public Nonfinancial Institutions | 68 788 | 22 533 | 22 153 | 7 739 | 8 250 | 8 663 | 8 702 | 8 759 | 8 814 |
| Private Nonfinancial Institutions | 2 782 | 2 046 | 47 | 21 | 9 | 5 | 5 | 5 | 5 |
| Households | 267 | 205 | 63 | 52 | 26 | 15 | 10 | 11 | 11 |
| Financial Derivatives | 362 293 | 244 847 | 83 755 | 54 828 | 74 613 | 33 823 | 69 564 | 67 664 | 64 026 |
| Central Bank | 4 330 | 15 858 | 21 046 | - | - | - | - | - | - |
| Nonbank Financial Institutions | 357 666 | 228 967 | 62 632 | 54 673 | 73 653 | 33 014 | 69 063 | 67 323 | 63 990 |
| Public Nonfinancial Institutions | - | - | - | - | - | - | - | - | - |
| Private Nonfinancial Institutions | 228 | 22 | 50 | 155 | 959 | 809 | 502 | 340 | 36 |
| Households | 69 | - | 28 | - | - | - | - | - | - |
| Other Accounts Payable | 637 460 | 745 304 | 700 326 | 681 006 | 756 571 | 738 327 | 662 060 | 577 931 | 589 657 |
| Central Bank | 15 989 | 76 | 102 | 24 | 211 | 8 | 200 | 77 | 153 |
| Regional and Local Government | 2 | 9 | 1 382 | 3 789 | 5 581 | 4 925 | 4 934 | 4 890 | 5 014 |
| Nonbank Financial Institutions | 10 103 | 43 735 | 14 914 | 65 337 | 88 071 | 63 106 | 68 224 | 71 661 | 79 977 |
| Public Nonfinancial Institutions | 5 847 | 4 078 | 55 599 | 103 266 | 97 753 | 99 318 | 118 885 | 99 371 | 99 037 |
| Private Nonfinancial Institutions | 262 225 | 263 489 | 225 557 | 228 250 | 245 255 | 282 073 | 272 761 | 267 497 | 268 751 |
| Nonprofit Institutions | 191 | 721 | 742 | 704 | 389 | 880 | 1 975 | 997 | 925 |
| Households | 167 686 | 180 374 | 178 471 | 197 877 | 201 800 | 214 095 | 213 712 | 224 243 | 241 318 |
| Interbank Accounts | 175 417 | 252 823 | 223 559 | 81 759 | 117 511 | 73 921 | -18 630 | -90 805 | -105 517 |

* including final turnovers

## 2.4. Banking System Monetary Survey

mln. of KZT, end of period

| | 2018 | 2019 | 2020 | 2021 | 2022* | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|
| **Net Foreign Assets** | **35 419 764** | **36 637 097** | **41 091 030** | **40 426 251** | **43 086 563** | **44 128 234** | **43 800 500** | **43 574 885** | **43 870 539** |
| Claims to Nonresidents | 13 746 876 | 13 566 962 | 16 958 044 | 17 175 190 | 19 521 062 | 19 302 253 | 19 050 939 | 19 843 243 | 19 781 101 |
| Monetary Gold and SDR | 4 668 049 | 6 141 691 | 9 479 378 | 11 171 705 | 10 504 466 | 9 931 561 | 9 871 006 | 10 310 789 | 10 154 153 |
| Foreign Currency | 324 006 | 318 297 | 463 113 | 377 319 | 500 864 | 518 654 | 595 222 | 531 638 | 532 509 |
| Transferable Deposits | 1 823 905 | 1 937 471 | 2 744 572 | 1 993 762 | 2 961 226 | 3 165 990 | 2 919 780 | 3 418 134 | 3 568 588 |
| Other Deposits | 2 180 235 | 2 299 574 | 1 265 553 | 466 087 | 477 359 | 534 139 | 497 725 | 578 002 | 733 739 |
| Securities (other than shares) | 3 052 700 | 1 207 606 | 1 197 183 | 1 258 447 | 3 132 763 | 3 134 117 | 3 049 927 | 2 930 574 | 2 650 216 |
| Credits | 188 457 | 170 325 | 195 385 | 279 970 | 399 142 | 368 026 | 419 964 | 432 885 | 457 694 |
| Shares and other Equity | 22 881 | 25 580 | 4 275 | 4 373 | 4 675 | 4 646 | 4 793 | 4 745 | 4 627 |
| Financial Derivatives | 13 680 | 21 737 | 8 196 | 6 997 | 3 160 | 78 832 | 107 330 | 60 496 | 79 394 |
| Other Claims | 1 472 962 | 1 444 681 | 1 600 389 | 1 616 531 | 1 537 406 | 1 566 289 | 1 585 194 | 1 575 979 | 1 600 180 |
| Liabilities for Nonresidents | 1 132 496 | 1 017 911 | 1 069 798 | 1 646 651 | 3 429 672 | 3 188 265 | 3 217 982 | 3 199 851 | 3 276 907 |
| Transferable Deposits | 105 939 | 133 558 | 300 346 | 349 916 | 1 471 421 | 1 191 420 | 1 161 077 | 1 145 345 | 1 208 823 |
| SDR | 185 638 | 183 804 | 210 611 | 880 941 | 897 515 | 891 305 | 906 946 | 898 039 | 892 369 |
| Other Deposits | 199 818 | 146 359 | 149 592 | 280 553 | 836 243 | 968 792 | 967 659 | 1 006 737 | 953 306 |
| Securities (other than shares) | 478 721 | 379 331 | 350 043 | 41 400 | 24 253 | - | - | - | - |
| Credits | 124 569 | 146 875 | 17 327 | 47 694 | 157 848 | 55 653 | 34 963 | 68 791 | 117 059 |
| Financial Derivatives | 8 185 | 12 195 | 10 225 | 9 176 | 2 507 | 46 116 | 99 772 | 36 737 | 49 806 |
| Other Accounts Payable | 29 626 | 15 790 | 31 655 | 36 971 | 39 885 | 34 980 | 47 565 | 44 201 | 55 544 |
| Assets of the National Oil Fund | **22 278 915** | **23 625 632** | **24 725 542** | **23 888 930** | **25 787 868** | **27 532 426** | **27 428 206** | **26 465 070** | **26 861 678** |
| Other Net Foreign Assets | 526 470 | 462 414 | 477 242 | 1 008 782 | 1 207 304 | 481 821 | 539 337 | 466 423 | 504 667 |
| Assets | 1 352 281 | 1 378 813 | 1 654 992 | 2 105 715 | 2 581 380 | 2 522 504 | 2 685 545 | 2 548 840 | 2 525 187 |
| Foreign Liabilities | 825 811 | 916 399 | 1 177 750 | 1 096 933 | 1 374 076 | 2 040 683 | 2 146 207 | 2 082 417 | 2 020 520 |
| **Net Domestic Assets** | **-14 606 393** | **-15 315 027** | **-16 173 245** | **-10 326 961** | **-8 790 608** | **-9 641 467** | **-8 825 250** | **-8 008 073** | **-8 195 954** |
| Net Claims to the Central Government | 1 198 821 | 1 824 873 | 1 951 075 | 3 392 313 | 2 460 848 | 3 083 594 | 3 695 570 | 3 549 044 | 3 290 094 |
| Claims | 2 514 861 | 2 810 894 | 3 915 458 | 4 821 738 | 5 109 337 | 6 592 936 | 6 828 671 | 7 004 576 | 6 933 580 |
| Securities | 2 513 561 | 2 740 830 | 3 815 565 | 4 715 320 | 5 000 000 | 6 483 372 | 6 715 918 | 6 892 352 | 6 824 488 |
| Credits | 311 | 68 866 | 98 914 | 101 473 | 108 723 | 108 027 | 111 500 | 110 372 | 107 639 |
| Other | 989 | 1 198 | 979 | 4 945 | 614 | 1 537 | 1 252 | 1 851 | 1 452 |
| Liabilities | 1 316 039 | 986 021 | 1 964 383 | 1 429 424 | 2 648 488 | 3 509 342 | 3 133 100 | 3 455 532 | 3 643 486 |
| Transferable Deposits | 508 791 | 503 608 | 1 580 615 | 1 085 259 | 2 015 312 | 2 852 254 | 2 429 754 | 2 709 479 | 2 944 884 |
| Other Deposits | 74 922 | 201 123 | 84 899 | 166 099 | 402 598 | 418 067 | 464 344 | 506 847 | 447 995 |
| Securities | - | - | - | - | - | - | - | - | - |
| Credits | 21 314 | 81 644 | 43 076 | 56 444 | 64 948 | 61 239 | 61 729 | 62 214 | 63 141 |
| Other | 711 013 | 199 647 | 255 794 | 121 622 | 165 630 | 177 782 | 177 273 | 176 991 | 187 466 |

Continuation

| | 2018 | 2019 | 2020 | 2021 | 2022* | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|
| Claims to the Regional and Local Government | 13 024 | 0 | 2 | 14 469 | 13 224 | 13 522 | 13 002 | 13 054 | 13 169 |
| Securities (other than shares) | 13 024 | - | - | 14 468 | 13 223 | 13 522 | 13 002 | 13 053 | 13 168 |
| 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** | **26 789 585** | **28 600 807** | **28 615 721** | **28 078 066** | **29 152 869** |
| Claims to Nonbank Financial Institutions | 2 845 947 | 4 175 298 | 6 343 549 | 7 715 115 | 7 804 560 | 7 560 040 | 7 899 015 | 7 982 539 | 7 930 815 |
| Transferable Deposits | 1 030 | 2 155 | 5 314 | 13 986 | 135 465 | 33 017 | 62 049 | 60 918 | 41 559 |
| Other Deposits | 3 048 | 949 | 51 | 52 | - | - | - | - | - |
| Securities | 22 353 | 173 209 | 353 993 | 639 721 | 884 278 | 834 264 | 834 412 | 843 298 | 817 547 |
| Credits | 345 326 | 570 290 | 729 508 | 1 505 220 | 1 109 958 | 979 780 | 1 204 734 | 1 138 641 | 1 132 824 |
| Financial Derivatives | 345 099 | 229 002 | 62 634 | 54 716 | 72 008 | 36 241 | 69 908 | 67 278 | 63 876 |
| Shares and other Equity | 2 071 470 | 3 153 442 | 5 122 235 | 5 384 048 | 5 389 972 | 5 435 096 | 5 472 932 | 5 477 125 | 5 477 125 |
| Other Accounts Receivable | 57 622 | 46 251 | 69 813 | 117 372 | 212 878 | 241 643 | 254 981 | 395 280 | 397 884 |
| Claims to Public Nonfinancial Institutions | 1 477 240 | 1 451 462 | 1 352 901 | 1 443 209 | 1 461 118 | 1 518 120 | 1 669 247 | 1 659 344 | 1 579 066 |
| Other Deposits | 72 | - | - | - | - | - | - | - | - |
| Securities | 450 261 | 388 208 | 318 413 | 458 448 | 564 961 | 551 680 | 591 332 | 585 930 | 587 952 |
| Credits | 274 677 | 303 679 | 263 219 | 146 736 | 308 618 | 237 540 | 295 239 | 310 777 | 218 401 |
| Financial Derivatives | - | - | - | - | - | - | - | - | - |
| Shares and other Equity | 750 002 | 750 002 | 750 002 | 750 002 | 541 968 | 629 490 | 690 401 | 665 612 | 676 126 |
| Other Accounts Receivable | 2 227 | 9 573 | 21 266 | 88 024 | 45 571 | 99 410 | 92 275 | 97 026 | 96 587 |
| Claims to Private Nonfinancial Institutions | 8 466 282 | 7 909 851 | 7 869 706 | 8 474 348 | 9 266 501 | 9 441 668 | 9 516 202 | 9 589 928 | 9 764 840 |
| Securities | 15 029 | 200 218 | 216 586 | 254 543 | 266 881 | 273 003 | 277 281 | 275 631 | 272 858 |
| Credits | 8 067 017 | 7 309 904 | 7 252 207 | 7 901 000 | 8 673 393 | 8 809 168 | 8 885 846 | 8 951 358 | 9 117 501 |
| Financial Derivatives | 3 736 | 2 416 | 1 133 | 1 378 | 1 251 | 2 132 | 696 | 1 344 | 1 583 |
| Shares and other Equity | 149 203 | 172 276 | 166 057 | 162 909 | 191 382 | 209 603 | 202 372 | 203 046 | 204 343 |
| Other Accounts Receivable | 231 297 | 225 037 | 233 723 | 154 517 | 133 593 | 147 762 | 150 006 | 158 549 | 168 555 |
| Claims to Nonprofit Institutions | 7 443 | 5 966 | 2 707 | 3 016 | 2 391 | 2 961 | 3 343 | 3 470 | 3 800 |
| Credits | 6 904 | 5 014 | 1 967 | 2 939 | 2 268 | 2 655 | 2 968 | 3 130 | 3 435 |
| Shares and other Equity | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 3 |
| Other | 537 | 950 | 738 | 74 | 120 | 302 | 373 | 337 | 362 |

Continuation

| | 2018 | 2019 | 2020 | 2021 | 2022* | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|
| Claims to Households | 5 503 191 | 6 825 240 | 7 696 408 | 10 879 741 | 14 253 707 | 16 815 291 | 17 147 562 | 17 466 996 | 17 951 864 |
| Securities (other than shares) | - | - | - | - | - | - | - | - | - |
| Credits | 5 443 764 | 6 769 218 | 7 643 303 | 10 806 620 | 14 186 925 | 16 741 946 | 17 076 386 | 17 392 557 | 17 882 371 |
| Financial Derivatives | 163 | 204 | 242 | 530 | - | - | - | - | - |
| Other | 59 265 | 55 818 | 52 863 | 72 590 | 66 783 | 73 344 | 71 176 | 74 439 | 69 493 |
| Other Net Domestic Assets | -11 132 102 | -13 157 355 | -16 222 495 | -17 298 111 | -18 146 474 | -20 467 313 | -21 151 965 | -21 735 142 | -21 730 752 |
| Other Financial Assets | 1 101 503 | 143 098 | 124 145 | 102 866 | 135 549 | 122 615 | 121 444 | 123 571 | -977 469 |
| Nonfinacial Assets | 760 208 | 828 244 | 834 075 | 857 332 | 899 210 | 904 281 | 913 512 | 917 467 | 934 663 |
| Less: Other Liabilities | 5 349 085 | 4 751 809 | 4 864 290 | 6 277 057 | 6 214 048 | 7 216 521 | 7 717 489 | 7 787 355 | 6 585 180 |
| Less: Capital Accounts | 7 644 728 | 9 376 887 | 12 316 425 | 11 981 252 | 12 967 184 | 14 277 689 | 14 469 431 | 14 988 825 | 15 102 766 |
| **Liabilities** | **20 813 371** | **21 322 070** | **24 917 785** | **30 099 291** | **34 295 955** | **34 486 768** | **34 975 250** | **35 566 812** | **35 674 585** |
| Currency in Circulation | 2 260 157 | 2 300 505 | 2 828 046 | 2 997 723 | 3 360 653 | 3 514 416 | 3 553 371 | 3 531 833 | 3 471 926 |
| Transferable and Other Deposits | 18 553 214 | 19 021 565 | 22 089 738 | 27 101 567 | 30 935 301 | 30 972 352 | 31 421 879 | 32 034 979 | 32 202 660 |
| Regional and Local Government | 396 | 298 | 822 | 914 | 1 368 | 10 511 | 12 971 | 12 207 | 8 440 |
| Nonbank Financial Institutions | 1 975 272 | 2 194 196 | 2 398 554 | 3 109 897 | 2 908 634 | 3 121 128 | 3 371 879 | 3 408 955 | 3 355 389 |
| Public Nonfinancial Institutions | 1 693 628 | 1 428 746 | 1 303 270 | 1 529 514 | 2 443 405 | 1 779 254 | 1 403 518 | 1 460 516 | 1 652 606 |
| Private Nonfinancial Institutions | 5 251 366 | 5 568 594 | 6 792 361 | 8 511 966 | 9 064 184 | 8 794 575 | 8 958 535 | 9 309 532 | 9 243 161 |
| Nonprofit Institutions | 975 796 | 658 871 | 802 680 | 684 352 | 870 470 | 681 017 | 683 812 | 669 093 | 638 124 |
| Households | 8 656 755 | 9 170 860 | 10 792 051 | 13 264 924 | 15 647 239 | 16 585 866 | 16 991 163 | 17 174 675 | 17 304 939 |

* including final turnovers

## 2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

| | 2018 | 2019 | 2020 | 2021 | 12.22** | 03.23 | 06.23*** | 09.23 |
|---|---|---|---|---|---|---|---|---|
| **Net Foreign Assets** | **829 191** | **1 552 973** | **2 455 298** | **3 603 191** | **3 584 793** | **3 796 186** | **4 414 448** | **4 981 352** |
| **Claims on Nonresidents** | **2 289 576** | **2 843 049** | **3 810 828** | **5 248 149** | **5 008 923** | **5 188 759** | **5 709 966** | **6 313 112** |
| Foreign Currency | 16 | 4 591 | 1 566 | 3 025 | 1 081 | 402 | 2 087 | 625 |
| Deposits | 428 512 | 365 805 | 423 772 | 146 381 | 135 879 | 139 880 | 138 989 | 226 048 |
| Securities (other than shares) | 1 737 988 | 2 151 764 | 2 432 159 | 3 574 836 | 3 395 916 | 3 424 724 | 3 720 988 | 3 807 324 |
| Loans | 0 | 48 362 | 49 967 | 58 624 | 44 565 | 47 399 | 53 558 | 42 796 |
| Financial Derivatives | 0 | 0 | 0 | 0 | 0 | 0 | 8 411 | 0 |
| Other | 123 060 | 272 527 | 903 365 | 1 465 281 | 1 431 481 | 1 576 354 | 1 785 933 | 2 236 319 |
| **less: Liabilities to Nonresidents** | **1 460 385** | **1 290 075** | **1 355 530** | **1 644 957** | **1 424 131** | **1 392 572** | **1 295 518** | **1 331 760** |
| Deposits | 0 | 0 | 0 | 0 | 74 296 | 72 579 | 72 747 | 76 319 |
| Securities (other than shares) | 747 855 | 749 681 | 731 146 | 1 067 545 | 661 735 | 659 355 | 552 186 | 575 969 |
| Loans | 690 228 | 510 435 | 599 892 | 541 365 | 645 577 | 618 483 | 600 133 | 611 888 |
| Financial Derivatives | 0 | 0 | 0 | 0 | 0 | 0 | 8 414 | 0 |
| Other | 22 302 | 29 959 | 24 491 | 36 047 | 42 523 | 42 155 | 62 037 | 67 583 |
| | | | | | | | | |
| **Claims on Banking System** | **3 290 186** | **3 366 421** | **2 748 063** | **2 581 784** | **2 040 126** | **2 525 870** | **2 785 123** | **2 519 284** |
| National Currency | 752 | 792 | 902 | 627 | 925 | 1 500 | 1 306 | 740 |
| Other Claims | 3 289 434 | 3 365 629 | 2 747 161 | 2 581 157 | 2 039 201 | 2 524 370 | 2 783 817 | 2 518 544 |
| | | | | | | | | |
| **Net Claims on Central Government** | **3 987 154** | **4 399 224** | **6 134 924** | **5 943 344** | **8 082 617** | **8 224 355** | **8 696 549** | **9 029 647** |
| **Claims on Central Government** | **4 010 877** | **4 416 237** | **6 192 864** | **6 043 497** | **8 172 655** | **8 321 121** | **8 761 010** | **9 162 654** |
| Securities (other than shares) | 3 969 009 | 4 405 537 | 6 184 300 | 5 875 755 | 8 117 593 | 8 169 938 | 8 569 996 | 9 047 337 |
| Other Claims | 41 868 | 10 700 | 8 564 | 167 742 | 55 062 | 151 183 | 191 014 | 115 317 |
| **Less: Liabilities to Central Government** | **23 723** | **17 013** | **57 940** | **100 152** | **90 038** | **96 766** | **64 461** | **133 007** |
| Deposits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 132 |
| Other Liabilities | 23 723 | 17 013 | 57 940 | 100 152 | 90 038 | 96 766 | 64 461 | 132 875 |
| | | | | | | | | |
| **Claims on Other Sectors** | **2 644 950** | **2 914 693** | **4 107 384** | **4 281 035** | **4 150 618** | **4 125 489** | **4 016 332** | **4 112 152** |
| Regional and Local Government | 11 759 | 10 052 | 788 535 | 857 776 | 811 212 | 828 280 | 836 897 | 880 431 |
| Public Nonfinancial Institutions | 617 122 | 815 579 | 781 663 | 966 553 | 924 349 | 956 397 | 936 590 | 1 041 409 |
| Private Nonfinansial Institutions | 1 818 326 | 1 867 553 | 2 276 047 | 2 201 762 | 2 188 402 | 2 118 713 | 2 028 099 | 1 969 955 |
| Other Resident Sectors | 197 743 | 221 509 | 261 139 | 254 945 | 226 654 | 222 099 | 214 746 | 220 357 |

Continuation

| | 2018 | 2019 | 2020 | 2021 | 12.22** | 03.23 | 06.23*** | 09.23 |
|---|---|---|---|---|---|---|---|---|
| **Deposits** | **1 174** | **2 534** | **397** | **25 307** | **15 330** | **12 217** | **21 987** | **39 472** |
| of which: Depository corporations | 0 | 0 | 0 | 0 | 6 564 | 4 316 | 7 900 | 11 844 |
| **Securities (other than shares)** | **6 075** | **164 992** | **6 992** | **7 502** | **8 051** | **8 189** | **8 338** | **980 435** |
| of which: Depository corporations | 0 | 156 454 | 0 | 0 | 0 | 0 | 0 | 21 950 |
| **Loans** | **379 655** | **449 082** | **859 400** | **884 294** | **941 983** | **968 734** | **990 551** | **980 636** |
| of which: Depository corporations | 6 012 | 2 987 | 4 | 393 | 48 485 | 59 172 | 85 964 | 65 601 |
| **Financial Derivatives** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **250** |
| of which: Depository corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 250 |
| **Insurance Technical Reserve** | **9 999 944** | **11 300 324** | **13 510 920** | **13 836 287** | **15 606 629** | **16 405 701** | **17 121 563** | **18 292 395** |
| Net Equity of Households in Life Insurance Reserves | 208 334 | 274 562 | 348 569 | 450 152 | 551 701 | 536 405 | 549 717 | 574 434 |
| Net Equity of Households in Pension Funds | 9 547 441 | 10 802 154 | 12 914 140 | 13 071 798 | 14 663 411 | 15 401 256 | 16 077 683 | 17 227 967 |
| Prepayment of Premiums and Reserves against Outstanding Claims | 244 168 | 223 607 | 248 211 | 314 337 | 391 517 | 468 039 | 494 164 | 489 994 |
| of which: Depository corporations | 5 735 | 7 319 | 7 064 | 5 928 | 7 962 | 8 045 | 8 839 | 7 076 |
| **Shares and other Equity** | **1 230 649** | **1 189 768** | **1 483 131** | **1 629 798** | **1 741 458** | **1 849 583** | **1 991 190** | **2 095 493** |
| **Other Items (NET)** | **-866 017** | **-873 388** | **-415 171** | **26 166** | **-455 298** | **-572 525** | **-221 177** | **-1 746 244** |

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

** including final turnovers

*** Data for July 1, 2023 were updated due to changes in the reporting data of respondents

## 2.6. Financial Sector Survey*

mln. of KZT, end of period

| | 2018 | 2019 | 2020 | 2021 | 12.22** | 03.23 | 06.23 | 09.23 |
|---|---|---|---|---|---|---|---|---|
| **Net Foreign Assets** | **14 158 409** | **14 922 176** | **19 109 367** | **20 736 842** | **21 285 087** | **21 690 949** | **21 290 811** | **21 634 444** |
| Claims on Nonresidents | 17 062 005 | 17 636 339 | 22 101 325 | 23 845 714 | 26 205 842 | 26 656 945 | 26 377 355 | 27 007 613 |
| less: Liabilities to Nonresidents | 2 903 596 | 2 714 163 | 2 991 958 | 3 108 871 | 4 920 755 | 4 965 997 | 5 086 544 | 5 373 169 |
| **Domestic Claims** | **22 459 681** | **24 310 251** | **28 392 353** | **32 778 672** | **39 195 881** | **40 088 852** | **42 247 477** | **44 747 988** |
| **Net claims on Central Government** | **4 292 493** | **5 143 293** | **7 341 467** | **7 643 999** | **10 006 006** | **10 512 564** | **11 471 119** | **12 233 691** |
| Claims on Central Government | 6 525 738 | 7 227 131 | 10 108 322 | 10 865 234 | 13 281 991 | 14 311 712 | 15 373 628 | 15 991 325 |
| Less: Liabilities to Central Government | 2 233 245 | 2 083 837 | 2 766 856 | 3 221 236 | 3 275 986 | 3 799 148 | 3 902 509 | 3 757 634 |
| **Claims on Other Sectors** | **18 167 188** | **19 166 957** | **21 050 887** | **25 134 673** | **29 189 875** | **29 576 288** | **30 776 358** | **32 514 298** |
| Regional and Local Government | 24 783 | 10 052 | 788 537 | 872 244 | 824 436 | 841 333 | 850 175 | 893 433 |
| Public Nonfinancial Institutions | 2 111 033 | 2 283 785 | 2 151 307 | 2 426 506 | 2 402 211 | 2 384 966 | 2 454 272 | 2 729 737 |
| Other Resident Sectors | 16 031 372 | 16 873 120 | 18 111 043 | 21 835 923 | 25 963 228 | 26 349 988 | 27 471 912 | 28 891 128 |
| **Currency outside Finansial Sectors** | **2 259 406** | **2 299 714** | **2 827 144** | **2 997 097** | **3 359 729** | **3 217 645** | **3 494 034** | **3 552 631** |
| **Deposits** | **16 579 116** | **16 829 903** | **19 691 582** | **24 016 977** | **28 035 420** | **27 274 900** | **27 806 330** | **28 077 628** |
| **Securities (other than shares)** | **159 481** | **135 247** | **264 528** | **390 671** | **464 827** | **445 167** | **825 771** | **1 720 139** |
| **Loans** | **446 676** | **474 677** | **884 774** | **898 173** | **914 141** | **930 895** | **927 433** | **942 000** |
| **Financial Derivatives** | **297** | **22** | **78** | **155** | **959** | **709** | **1 301** | **502** |
| **Insurance Technical Reserve** | **9 994 209** | **11 293 004** | **13 503 855** | **13 830 359** | **15 598 666** | **16 397 656** | **17 112 724** | **18 285 319** |
| **Shares and other Equity** | **7 021 013** | **8 512 722** | **11 787 263** | **12 122 518** | **12 958 773** | **13 952 728** | **13 742 618** | **14 790 877** |
| **Other Items (net)** | **157 892** | **-312 862** | **-1 457 503** | **-740 434** | **-851 546** | **-439 898** | **-371 923** | **-986 662** |

* 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

## 2.7. Monetary Aggregates

mln. of KZT, end of period

| | 2018 | 2019 | 2020 | 2021 | 2022* | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|
| **1. RM (Reserve Money)** | **6 650 873** | **6 893 176** | **9 777 551** | **10 957 714** | **11 874 422** | **9 068 158** | **8 843 495** | **9 620 615** | **10 126 464** |
| % changes to the previous month | 11.1 | 2.6 | 1.1 | 4.6 | 1.3 | -5.4 | -2.5 | 8.8 | 5.3 |
| % changes to December of the previous year | 20.1 | 3.6 | 41.8 | 12.1 | 8.4 | -23.6 | -25.5 | -19.0 | -14.7 |
| from them: | | | | | | | | | |
| Currency out of the NBK | 2 618 852 | 2 688 265 | 3 250 372 | 3 451 715 | 3 823 793 | 3 950 919 | 3 960 098 | 3 965 167 | 3 902 340 |
| Deposits of Banks and other organizations in NBK | 4 032 021 | 4 204 912 | 6 527 179 | 7 505 999 | 8 050 629 | 5 117 238 | 4 883 397 | 5 655 448 | 6 224 124 |
| **Narrow Reserve Money** | **5 995 748** | **5 430 745** | **5 087 846** | **6 945 442** | **7 374 898** | **6 551 424** | **6 493 873** | **6 529 219** | **6 577 664** |
| % changes to the previous month | 4.3 | -1.8 | -9.7 | 12.9 | 6.9 | 0.9 | -0.9 | 0.5 | 0.7 |
| % changes to December of the previous year | 16.1 | -9.4 | -6.3 | 36.5 | 6.2 | -11.2 | -11.9 | -11.5 | -10.8 |
| from them: | | | | | | | | | |
| Reserve deposits of Banks in NBK | 2 608 448 | 1 700 882 | 1 299 270 | 2 074 806 | 2 202 901 | 1 449 843 | 1 271 845 | 1 347 906 | 1 283 778 |
| **M0 (Currency in Circulation)** | **2 260 157** | **2 300 505** | **2 828 046** | **2 997 723** | **3 360 653** | **3 514 416** | **3 553 371** | **3 531 833** | **3 471 926** |
| % changes to the previous month | 8.5 | 4.5 | 4.5 | 3.2 | 3.4 | 0.2 | 1.1 | -0.6 | -1.7 |
| % changes to December of the previous year | 16.1 | 1.8 | 22.93 | 6.00 | 12.11 | 4.58 | 5.73 | 5.09 | 3.31 |
| **M1** | **5 605 006** | **5 928 085** | **7 186 951** | **8 788 006** | **9 382 455** | **9 358 085** | **9 416 814** | **9 421 155** | **9 431 066** |
| % changes to the previous month | 10.9 | 0.0 | -0.2 | 14.8 | 3.8 | -0.9 | 0.6 | 0.0 | 0.1 |
| % changes to December of the previous year | 12.8 | 5.8 | 21.2 | 22.3 | 6.8 | -0.3 | 0.4 | 0.4 | 0.5 |
| from them: | | | | | | | | | |
| Transferable deposits of individuals in national currency | 775 726 | 978 601 | 1 319 207 | 1 871 282 | 1 805 022 | 1 762 992 | 1 818 823 | 1 822 901 | 1 792 237 |
| Transferable deposits of non-banking legal entities in national currency | 2 569 122 | 2 648 979 | 3 039 698 | 3 919 000 | 4 216 780 | 4 080 677 | 4 044 620 | 4 066 421 | 4 166 904 |
| **M2** | **14 467 056** | **16 054 341** | **19 134 928** | **23 750 269** | **28 025 384** | **29 291 631** | **29 720 800** | **30 356 335** | **30 487 873** |
| % changes to the previous month | 3.0 | 5.1 | 2.1 | 6.6 | 6.7 | 1.5 | 1.5 | 2.1 | 0.4 |
| % changes to December of the previous year | 7.1 | 11.0 | 19.2 | 24.1 | 18.0 | 4.5 | 6.0 | 8.3 | 8.8 |
| from them: | | | | | | | | | |
| Other deposits in tenge and transferable deposits of individuals in foreign currency | 4 017 509 | 4 630 021 | 5 612 324 | 7 243 362 | 9 651 760 | 11 249 417 | 11 562 867 | 11 813 809 | 12 055 329 |
| 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 | 8 991 169 | 8 684 129 | 8 741 118 | 9 121 371 | 9 001 478 |
| **M3 (broad money)** | **20 813 371** | **21 322 070** | **24 917 785** | **30 099 291** | **34 295 955** | **34 486 768** | **34 975 250** | **35 566 812** | **35 674 585** |
| % changes to the previous month | 247.6 | 4.1 | 1.1 | 4.9 | 4.7 | 0.8 | 1.4 | 1.7 | 0.3 |
| % changes to December of the previous year | 7.0 | 2.4 | 16.9 | 20.8 | 13.9 | 0.6 | 2.0 | 3.7 | 4.0 |
| from them: | | | | | | | | | |
| Other deposits of individuals in foreign currency | 3 863 520 | 3 562 238 | 3 860 519 | 4 150 280 | 4 190 457 | 3 573 457 | 3 609 473 | 3 537 966 | 3 457 374 |
| Other deposits of non-banking legal entities in foreign currency | 2 482 795 | 1 705 491 | 1 922 337 | 2 198 742 | 2 080 113 | 1 621 680 | 1 644 978 | 1 672 512 | 1 729 339 |

* including final turnovers

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

mln. of KZT, end of period

| | 2018 | 2019 | 2020 | 2021 | 2022** | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|
| **Deposits - total*** | **18 553 214** | **19 021 565** | **22 089 738** | **27 101 567** | **30 935 301** | **30 972 352** | **31 421 879** | **32 034 979** | **32 202 660** |
| **of which:** | | | | | | | | | |
| **national currency:** | **9 568 984** | **10 820 833** | **13 855 690** | **17 337 508** | **21 150 007** | **23 206 695** | **23 571 509** | **24 191 149** | **24 183 844** |
| Nonbanking Legal Entities | 5 017 301 | 5 439 121 | 7 204 994 | 8 629 305 | 10 151 674 | 10 564 441 | 10 559 443 | 10 929 364 | 10 717 915 |
| Individuals | 4 551 682 | 5 381 712 | 6 650 695 | 8 708 203 | 10 998 332 | 12 642 254 | 13 012 065 | 13 261 785 | 13 465 929 |
| **foreign currency:** | **8 984 230** | **8 200 731** | **8 234 049** | **9 764 059** | **9 785 295** | **7 765 657** | **7 850 370** | **7 843 830** | **8 018 816** |
| Nonbanking Legal Entities | 4 879 157 | 4 411 584 | 4 092 693 | 5 207 338 | 5 136 388 | 3 822 044 | 3 871 272 | 3 930 940 | 4 179 806 |
| Individuals | 4 105 073 | 3 789 147 | 4 141 355 | 4 556 721 | 4 648 906 | 3 943 612 | 3 979 098 | 3 912 890 | 3 839 010 |
| **From total sum of Deposits:** | | | | | | | | | |
| Nonbanking Legal Entities | **9 896 459** | **9 850 705** | **11 297 688** | **13 836 643** | **15 288 062** | **14 386 485** | **14 430 716** | **14 860 304** | **14 897 720** |
| Individuals | **8 656 755** | **9 170 860** | **10 792 051** | **13 264 924** | **15 647 239** | **16 585 866** | **16 991 163** | **17 174 675** | **17 304 939** |
| **Transferable Deposits in national currency:** | **3 344 848** | **3 627 580** | **4 358 905** | **5 790 283** | **6 021 802** | **5 843 669** | **5 863 443** | **5 889 322** | **5 959 140** |
| Nonbanking Legal Entities | 2 569 122 | 2 648 979 | 3 039 698 | 3 919 000 | 4 216 780 | 4 080 677 | 4 044 620 | 4 066 421 | 4 166 904 |
| Individuals | 775 726 | 978 601 | 1 319 207 | 1 871 282 | 1 805 022 | 1 762 992 | 1 818 823 | 1 822 901 | 1 792 237 |
| **Other Deposits in national currency:** | **6 224 135** | **7 193 254** | **9 496 785** | **11 547 225** | **15 128 205** | **17 363 026** | **17 708 066** | **18 301 827** | **18 224 704** |
| Nonbanking Legal Entities | 2 448 179 | 2 790 142 | 4 165 297 | 4 710 305 | 5 934 894 | 6 483 764 | 6 514 824 | 6 862 943 | 6 551 011 |
| Individuals | 3 775 956 | 4 403 112 | 5 331 488 | 6 836 921 | 9 193 311 | 10 879 262 | 11 193 242 | 11 438 885 | 11 673 693 |
| **Transferable Deposits in foreign currency:** | **2 637 915** | **2 933 002** | **2 451 192** | **3 415 037** | **3 514 724** | **2 570 520** | **2 595 919** | **2 633 353** | **2 832 103** |
| Nonbanking Legal Entities | 2 396 362 | 2 706 093 | 2 170 356 | 3 008 596 | 3 056 275 | 2 200 365 | 2 226 294 | 2 258 428 | 2 450 467 |
| Individuals | 241 553 | 226 909 | 280 836 | 406 442 | 458 449 | 370 156 | 369 625 | 374 924 | 381 636 |
| **Other Deposits in foreign currency:** | **6 346 315** | **5 267 729** | **5 782 856** | **6 349 022** | **6 270 571** | **5 195 136** | **5 254 451** | **5 210 477** | **5 186 713** |
| Nonbanking Legal Entities | 2 482 795 | 1 705 491 | 1 922 337 | 2 198 742 | 2 080 113 | 1 621 680 | 1 644 978 | 1 672 512 | 1 729 339 |
| Individuals | 3 863 520 | 3 562 238 | 3 860 519 | 4 150 280 | 4 190 457 | 3 573 457 | 3 609 473 | 3 537 966 | 3 457 374 |

* without Nonresidents Accounts
** including final turnovers

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

%, for the period

| | Total (credits) | | | | including for those extended for a period | | | | | | | | Total (deposits) | | | | including for those placed for a period | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | up to 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 | - - |
| **2022** | 14.98 | 3.35 | 3.00 | 9.00 | 14.93 | 8.50 | - - | 9.05 | 15.53 | 3.28 | 3.00 | 4.34 | 13.51 | 1.58 | 1.31 | 8.63 | 13.51 | 1.05 | 1.31 | 8.56 | 13.55 | 1.98 | 1.40 | 20.49 |
| **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 |
| **01.23** | - - | - - | - - | - - | - - | - - | - - | - - | - - | - - | - - | - - | 15.93 | 3.25 | 2.11 | 6.99 | 15.94 | 2.04 | 1.93 | 6.87 | 15.76 | 4.53 | 4.05 | 19.00 |
| **02.23** | 17.75 | 1.75 | - - | - - | 17.75 | - - | - - | - - | - - | 1.75 | - - | - - | 15.95 | 15.95 | - - | 3.43 | 2.14 | 4.73 | 2.50 | 2.50 | - - | 7.50 | 7.41 | 15.12 |
| **03.23** | 17.75 | 3.50 | - - | - - | 17.75 | - - | - - | - - | - - | 3.50 | - - | - - | 15.95 | 2.93 | 2.62 | 7.25 | 15.95 | 1.81 | 2.58 | 7.18 | - - | 4.83 | 4.49 | 19.00 |
| **04.23** | 17.75 | 3.50 | - - | - - | 17.75 | - - | - - | - - | - - | 3.50 | - - | - - | 15.86 | 3.22 | 3.66 | 6.71 | 15.86 | 2.16 | 3.53 | 6.71 | - - | 5.03 | 4.79 | - - |
| **05.23** | 17.75 | 3.50 | - - | - - | 17.75 | - - | - - | - - | - - | 3.50 | - - | - - | 15.88 | 3.91 | 2.58 | 6.85 | 15.88 | 2.97 | 2.58 | 6.85 | - - | 5.25 | - - | - - |
| **06.23** | 17.75 | 2.75 | - - | - - | 17.75 | - - | - - | - - | - - | 2.75 | - - | - - | 15.88 | 3.44 | 2.83 | 6.76 | 15.88 | 2.38 | 2.82 | 6.76 | - - | 5.28 | 4.50 | - - |
| **07.23** | 17.75 | 2.85 | - - | - - | 17.75 | - - | - - | - - | - - | 2.85 | - - | - - | 15.97 | 5.16 | 3.01 | 6.70 | 15.97 | 2.18 | 3.01 | 6.70 | - - | 5.27 | - - | 11.50 |
| **08.23** | 17.75 | - - | - - | - - | 17.75 | - - | - - | - - | - - | - - | - - | - - | 15.96 | 2.76 | 3.15 | 9.02 | 15.96 | 1.89 | 3.15 | 9.03 | 15.77 | 4.93 | - - | 0.00 |
| **09.23** | 14.49 | - - | - - | - - | 14.49 | - - | - - | - - | - - | - - | - - | - - | 15.65 | 2.42 | 3.44 | 10.95 | 15.65 | 1.96 | 3.44 | 10.95 | 15.54 | 4.84 | - - | - - |
| **10.23** | 16.00 | - - | - - | - - | 16.00 | - - | - - | - - | - - | - - | - - | - - | 15.29 | 2.62 | 3.65 | 11.39 | 15.29 | 2.08 | 3.65 | 11.39 | - - | 3.88 | - - | - - |
| **11.23** | 17.25 | - - | - - | - - | 16.00 | - - | - - | - - | 17.25 | - - | - - | - - | 15.25 | 2.90 | 3.68 | 12.99 | 15.25 | 2.58 | 3.68 | 12.96 | - - | 4.88 | 4.25 | 21.00 |

## 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* | | 12.22** | | 08.23 | | 09.23 | | 10.23 | | 11.23 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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** | **14.4** | **1.0** | **14.7** | **2.1** | **14.6** | **2.2** | **14.2** | **2.3** | **14.6** | **2.7** |
| including: | | | | | | | | | | | | | | | | | | |
| **Demand Deposits** | 4.6 | 0.1 | 0.8 | 0.1 | 0.0 | 0.1 | 0.7 | 0.1 | 0.5 | 0.0 | 1.2 | 0.1 | 0.6 | 0.1 | 0.0 | 0.1 | 0.1 | 0.1 |
| **Conditional** | 2.2 | 0.9 | 3.0 | 0.2 | 3.1 | 0.2 | 4.6 | 0.5 | 6.2 | 0.5 | 12.6 | 1.8 | 11.6 | 2.2 | 7.3 | 0.9 | 9.9 | 1.5 |
| **Time and Saving Deposits, total** | 7.1 | 0.9 | 7.4 | 0.8 | 7.3 | 0.4 | 7.4 | 0.4 | 14.4 | 1.0 | 14.7 | 2.1 | 14.6 | 2.2 | 14.2 | 2.3 | 14.6 | 2.7 |
| of which with maturity: | | | | | | | | | | | | | | | | | | |
| up to 1 month | 7.1 | 0.1 | 7.3 | 0.3 | 7.2 | 0.1 | 7.4 | 0.2 | 14.6 | 0.2 | 14.8 | 2.3 | 14.7 | 2.3 | 14.3 | 2.5 | 14.7 | 3.0 |
| from 1 to 3 month | 4.3 | 0.2 | 8.4 | 0.3 | 7.6 | 0.1 | 8.4 | 0.2 | 14.5 | 0.6 | 14.4 | 1.8 | 14.6 | 2.1 | 14.3 | 1.7 | 14.6 | 2.4 |
| from 3 month to 1 year | 7.2 | 1.0 | 8.1 | 1.1 | 7.5 | 0.7 | 7.5 | 0.5 | 13.2 | 1.5 | 14.0 | 1.6 | 14.2 | 1.7 | 13.9 | 1.7 | 13.9 | 1.8 |
| from 1 to 5 years | 8.6 | 2.0 | 8.3 | 1.5 | 8.6 | 0.7 | 8.1 | 0.5 | 12.5 | 1.4 | 13.2 | 1.4 | 11.8 | 1.7 | 14.3 | 1.7 | 14.2 | 2.0 |
| over 5 years | 8.6 | 3.3 | 7.3 | 2.6 | 4.6 | 2.0 | 5.6 | 0.5 | 10.1 | 0.7 | 12.2 | 0.8 | 11.1 | 1.9 | 12.9 | 1.9 | 11.1 | 0.8 |
| **Deposits of Individuals** | **9.7** | **1.3** | **8.8** | **1.4** | **9.2** | **1.0** | **8.0** | **0.8** | **13.3** | **0.9** | **13.9** | **0.8** | **14.0** | **0.9** | **14.0** | **0.8** | **13.9** | **0.9** |
| including: | | | | | | | | | | | | | | | | | | |
| **Demand Deposits** | 0.4 | 0.2 | 0.8 | 1.0 | 0.1 | 0.8 | 0.1 | 3.2 | 0.1 | 0.2 | 0.2 | 0.9 | 0.1 | 0.8 | 0.1 | 0.7 | 0.1 | 0.6 |
| **Conditional** | 9.6 | 4.1 | 1.5 | 5.0 | 9.6 | 0.3 | 0.4 | 0.4 | 11.2 | 0.6 | 1.9 | 1.5 | 10.7 | 0.7 | 4.2 | 2.2 | 3.4 | 0.4 |
| **Time and Saving Deposits, total** | 10.4 | 1.4 | 9.0 | 1.4 | 9.2 | 1.0 | 8.0 | 0.8 | 13.3 | 0.9 | 14.0 | 0.8 | 14.0 | 0.9 | 14.0 | 0.8 | 13.9 | 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 | 14.6 | 0.8 | 14.7 | 1.0 | 14.7 | 0.9 | 14.2 | 0.9 | 14.3 | 0.7 |
| from 1 to 3 month | 8.7 | 0.9 | 9.4 | 1.0 | 8.3 | 1.0 | 8.3 | 0.4 | 14.2 | 0.7 | 15.0 | 0.7 | 15.1 | 0.8 | 15.2 | 0.7 | 15.3 | 0.8 |
| from 3 month to 1 year | 10.8 | 0.7 | 9.4 | 1.2 | 9.7 | 0.9 | 8.4 | 0.9 | 13.2 | 1.0 | 14.1 | 0.9 | 14.2 | 0.9 | 14.3 | 0.9 | 14.4 | 1.0 |
| from 1 to 5 years | 10.4 | 1.6 | 9.1 | 1.4 | 9.7 | 1.0 | 8.6 | 0.8 | 13.7 | 0.8 | 14.0 | 0.8 | 14.0 | 0.8 | 14.1 | 0.8 | 13.9 | 0.8 |
| over 5 years | 5.4 | 2.4 | 5.5 | 2.3 | 5.4 | 1.7 | 2.3 | 1.0 | 2.0 | 0.2 | 2.4 | 0.7 | 2.2 | 0.7 | 2.2 | 0.6 | 2.0 | 0.5 |

Continuation

| | 12.18 | | 12.19 | | 12.20 | | 12.21* | | 12.22** | | 08.23 | | 09.23 | | 10.23 | | 11.23 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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** | **19.2** | **5.7** | **19.5** | **7.2** | **21.1** | **6.6** | **19.2** | **7.4** | **19.0** | **7.7** |
| of which with maturity: | | | | | | | | | | | | | | | | | | |
| up to 1 month | 14.3 | 5.9 | 12.2 | 4.2 | 12.8 | 2.8 | 11.8 | 4.9 | 19.3 | 4.8 | 19.5 | 5.8 | 19.3 | 5.2 | 19.3 | 5.6 | 19.3 | 5.0 |
| from 1 to 3 month | 11.7 | 4.9 | 11.5 | 4.6 | 11.3 | 3.7 | 11.6 | 3.1 | 19.0 | 4.8 | 18.9 | 6.8 | 19.1 | 7.1 | 19.2 | 6.5 | 18.8 | 6.6 |
| from 3 month to 1 year | 12.7 | 4.9 | 12.0 | 4.7 | 11.1 | 4.8 | 12.1 | 4.9 | 18.9 | 6.3 | 19.3 | 7.0 | 19.2 | 6.9 | 18.9 | 7.3 | 18.7 | 7.5 |
| from 1 to 5 years | 11.2 | 5.5 | 11.7 | 4.1 | 11.2 | 4.9 | 17.3 | 4.1 | 19.8 | 6.4 | 19.9 | 7.4 | 19.4 | 6.7 | 19.5 | 7.7 | 19.5 | 7.9 |
| over 5 years | 7.9 | 7.1 | 16.3 | 5.5 | 12.0 | 5.7 | 13.0 | 4.6 | 19.8 | 7.9 | 20.6 | 7.5 | 19.7 | 8.5 | 20.6 | 7.3 | 20.8 | 8.4 |
| **Credits to Individuals** | **17.2** | **9.5** | **16.8** | **6.0** | **14.9** | **18.3** | **17.5** | **6.0** | **17.4** | **6.1** | **20.2** | **5.0** | **18.7** | **2.8** | **20.0** | **5.1** | **17.3** | **3.8** |
| of which with maturity: | | | | | | | | | | | | | | | | | | |
| up to 1 month | 26.6 | 17.4 | 16.4 | 27.6 | 18.3 | 24.2 | 23.7 | - | 20.2 | - | 31.8 | - | 32.1 | - | 32.3 | - | 31.9 | - |
| from 1 to 3 month | 13.9 | 2.7 | 11.5 | 21.4 | 14.0 | 26.6 | 17.3 | - | 13.1 | - | 15.8 | - | 14.5 | - | 15.3 | - | 15.9 | - |
| from 3 month to 1 year | 20.5 | 5.9 | 19.4 | 4.1 | 17.4 | 14.1 | 22.8 | 7.1 | 14.0 | 5.0 | 16.4 | - | 15.7 | - | 16.2 | - | 18.0 | - |
| from 1 to 5 years | 17.9 | 24.3 | 18.1 | 17.3 | 16.5 | 17.2 | 18.5 | 4.0 | 19.5 | 5.3 | 21.2 | 6.5 | 20.8 | 5.8 | 20.4 | 6.1 | 15.2 | 6.1 |
| over 5 years | 12.5 | 6.7 | 11.9 | 5.1 | 9.8 | 6.5 | 19.5 | 8.0 | 16.8 | 8.4 | 20.1 | 7.5 | 20.5 | 3.0 | 20.7 | 6.8 | 20.7 | 6.2 |

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

** including final turnovers

## 2.11. Loans to economy in an expanded definition

mln KZT, at the end of period

| | 01.10.2022 | 01.01.2023 | 01.04.2023 | 01.07.2023 | 01.08.2023* | 01.09.2023* | 01.10.2023 | 01.11.2023* |
|---|---|---|---|---|---|---|---|---|
| **Loans to economy in an expanded definition** | **26 920 715** | **28 929 244** | **29 259 077** | **30 623 957** | **31 142 908** | **31 864 474** | **32 464 068** | **32 902 487** |
| of which | | | | | | | | |
| from banking sector | 23 144 217 | 24 773 243 | 25 053 541 | 26 224 140 | 26 651 637 | 27 230 073 | 27 682 643 | 28 083 975 |
| from other organizations | 3 776 498 | 4 156 000 | 4 205 536 | 4 399 816 | 4 491 271 | 4 634 400 | 4 781 425 | 4 818 512 |
| including: | | | | | | | | |
| from mortgage organizations | 338 477 | 337 610 | 305 673 | 299 703 | 297 936 | 298 490 | 296 942 | 298 836 |
| from other public sector corporations | 1 709 398 | 1 739 316 | 1 733 590 | 1 819 942 | 1 887 158 | 1 989 107 | 2 077 626 | 2 087 629 |
| from organizations engaged in microfinance activities | 1 728 624 | 2 079 074 | 2 166 272 | 2 280 171 | 2 306 177 | 2 346 803 | 2 406 856 | 2 432 046 |
| of the total amount of loans to economy | | | | | | | | |
| loans to business | 13 429 468 | 14 433 439 | 14 316 758 | 14 893 551 | 14 815 765 | 15 089 555 | 15 374 776 | 15 525 511 |
| national currency | 10 781 090 | 11 785 241 | 11 868 424 | 12 460 019 | 12 443 741 | 12 593 263 | 12 854 852 | 13 011 410 |
| foreign currency | 2 648 378 | 2 648 198 | 2 448 334 | 2 433 533 | 2 372 024 | 2 496 292 | 2 519 923 | 2 514 102 |
| loans to Individuals | 13 491 247 | 14 495 804 | 14 942 318 | 15 730 405 | 16 327 143 | 16 774 919 | 17 089 292 | 17 376 975 |
| national currency | 13 483 215 | 14 490 042 | 14 937 180 | 15 725 638 | 16 322 475 | 16 770 399 | 17 084 683 | 17 372 721 |
| foreign currency | 8 032 | 5 762 | 5 138 | 4 767 | 4 668 | 4 520 | 4 610 | 4 255 |

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

* In connection with the transition to a monthly frequency of publication of data for credit partnerships and pawnshops reporting on a quarterly basis, as of 1.08.2023, 1.09.2023, 1.11.2023 an estimate based on quarterly reporting data was used

## 2.12. Loans from banking sector

### 2.12.1. Loans extended by banking sector and weighted average interest rates

for the period

| | 2022 | | 05.23 | | 06.23 | | 07.23 | | 08.23 | | 09.23 | | 10.23 | | 11.23 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | mln. KZT | % | mln. KZT | % | mln. KZT | % | mln. KZT | % | mln. KZT | % | mln. KZT | % | mln. KZT | % | mln. KZT | % |
| **Issued, total** | **24 424 017** | **15.8** | **2 533 355** | **18.7** | **2 526 307** | **18.7** | **2 640 100** | **17.0** | **2 817 271** | **18.6** | **2 576 844** | **19.3** | **2 687 681** | **18.8** | **2 950 429** | **17.3** |
| *including:* | | | | | | | | | | | | | | | | |
| national currency | 22 849 883 | 16.6 | 2 404 564 | 19.3 | 2 392 542 | 19.4 | 2 494 470 | 17.6 | 2 526 669 | 19.9 | 2 476 294 | 19.7 | 2 506 194 | 19.6 | 2 770 286 | 17.9 |
| foreign currency | 1 574 134 | 5.0 | 128 791 | 7.0 | 133 765 | 6.7 | 145 631 | 6.9 | 290 602 | 7.2 | 100 550 | 7.0 | 181 487 | 7.3 | 180 143 | 7.6 |
| *from total Loans:* | | | | | | | | | | | | | | | | |
| Short-term | 12 326 838 | 14.7 | 1 020 827 | 17.4 | 932 784 | 17.2 | 783 327 | 17.7 | 978 399 | 17.6 | 1 050 749 | 18.2 | 968 102 | 17.6 | 1 012 396 | 17.9 |
| Long-term | 12 097 179 | 16.9 | 1 512 528 | 19.6 | 1 593 522 | 19.6 | 1 856 773 | 16.7 | 1 838 871 | 19.2 | 1 526 095 | 19.9 | 1 719 579 | 19.4 | 1 938 033 | 17.0 |
| **Loans issued to business** | **13 071 938** | **15.1** | **1 320 273** | **18.4** | **1 303 848** | **18.5** | **1 095 943** | **18.6** | **1 443 916** | **17.9** | **1 322 309** | **19.2** | **1 387 418** | **18.5** | **1 464 955** | **18.5** |
| national currency | 11 506 705 | 16.4 | 1 192 606 | 19.6 | 1 171 025 | 19.8 | 951 303 | 20.4 | 1 154 195 | 20.6 | 1 222 903 | 20.2 | 1 206 762 | 20.2 | 1 285 830 | 20.0 |
| Short-term | 8 984 197 | 14.6 | 733 826 | 17.7 | 653 120 | 17.8 | 538 387 | 18.1 | 688 791 | 18.1 | 674 373 | 18.4 | 682 460 | 18.1 | 741 455 | 18.0 |
| Long-term | 2 522 509 | 18.1 | 458 779 | 20.5 | 517 905 | 20.4 | 412 916 | 21.6 | 465 404 | 22.2 | 548 530 | 21.2 | 524 302 | 21.3 | 544 375 | 21.2 |
| foreign currency | 1 565 232 | 5.0 | 127 667 | 7.1 | 132 824 | 6.7 | 144 639 | 6.9 | 289 721 | 7.2 | 99 406 | 7.0 | 180 657 | 7.3 | 179 124 | 7.7 |
| Short-term | 1 183 272 | 4.8 | 86 221 | 7.0 | 92 390 | 6.0 | 68 181 | 6.4 | 92 166 | 6.5 | 61 476 | 6.5 | 70 026 | 7.1 | 73 397 | 7.2 |
| Long-term | 381 960 | 5.7 | 41 446 | 7.3 | 40 434 | 8.2 | 76 459 | 7.3 | 197 555 | 7.6 | 37 931 | 7.8 | 110 631 | 7.4 | 105 728 | 8.0 |
| **Loans issued to Individuals** | **11 352 080** | **16.7** | **1 213 083** | **19.1** | **1 222 458** | **19.0** | **1 544 157** | **15.8** | **1 373 355** | **19.4** | **1 254 535** | **19.2** | **1 300 263** | **19.1** | **1 485 474** | **16.1** |
| national currency | 11 343 178 | 16.7 | 1 211 959 | 19.1 | 1 221 517 | 19.0 | 1 543 166 | 15.8 | 1 372 474 | 19.4 | 1 253 391 | 19.2 | 1 299 433 | 19.1 | 1 484 456 | 16.2 |
| Short-term | 2 158 938 | 15.2 | 200 342 | 16.2 | 187 034 | 14.8 | 176 556 | 16.5 | 197 161 | 16.1 | 314 720 | 17.7 | 215 419 | 15.8 | 197 146 | 17.5 |
| Long-term | 9 184 240 | 17.1 | 1 011 617 | 19.7 | 1 034 482 | 19.7 | 1 366 610 | 15.7 | 1 175 314 | 19.9 | 938 671 | 19.7 | 1 084 014 | 19.7 | 1 287 310 | 15.9 |
| foreign currency | 8 902 | 5.9 | 1 124 | 3.4 | 941 | 2.8 | 991 | 4.2 | 880 | 5.0 | 1 144 | 2.9 | 830 | 5.1 | 1 018 | 3.8 |
| Short-term | 432 | 1.7 | 438 | 0.0 | 240 | 0.0 | 203 | 0.0 | 282 | 0.0 | 180 | 0.0 | 198 | 0.0 | 399 | 0.0 |
| Long-term | 8 470 | 6.1 | 686 | 5.6 | 701 | 3.7 | 788 | 5.3 | 598 | 7.3 | 964 | 3.4 | 632 | 6.6 | 620 | 6.2 |

The **banking sector** includes second-tier banks and the JSC "Development Bank of Kazakhstan"
**Loans to business** include loans of non-financial corporations and loans of individual entrepreneurs received for entrepreneurial activity
**Loans to Individuals** include loans to individuals, with the exception of loans to individual entrepreneurs received for entrepreneurial activity
**More detailed** breakdown can be found on the official Internet resource of the NBK in the section "Statistics - Monetary and banking statistics - Loan market - Loans from banking sector to economy (analytical presentation)"

## 2.12. Loans from banking sector

### 2.12.2. Loans from banking sector as of the end of the period

mln. of KZT, end of period

| | 12.22 | 04.23 | 05.23 | 06.23 | 07.23 | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|
| **Total loans** | **24 773 243** | **25 621 143** | **25 946 794** | **26 224 140** | **26 651 637** | **27 230 073** | **27 682 643** | **28 083 975** | **28 572 337** |
| *including:* | | | | | | | | | |
| national currency | 22 119 283 | 23 146 812 | 23 520 922 | 23 785 840 | 24 274 945 | 24 729 261 | 25 158 110 | 25 565 619 | 26 067 928 |
| foreign currency | 2 653 960 | 2 474 332 | 2 425 871 | 2 438 300 | 2 376 692 | 2 500 812 | 2 524 533 | 2 518 356 | 2 504 409 |
| *from total Loans:* | | | | | | | | | |
| Short-term | 4 139 077 | 3 810 764 | 3 645 252 | 3 478 466 | 3 450 622 | 3 188 208 | 3 082 053 | 3 098 909 | 3 039 265 |
| Long-term | 20 634 166 | 21 810 379 | 22 301 541 | 22 745 674 | 23 201 015 | 24 041 865 | 24 600 590 | 24 985 066 | 25 533 072 |
| **Loans of business** | **11 598 880** | **11 799 258** | **11 848 227** | **11 849 081** | **11 712 321** | **11 903 344** | **12 064 540** | **12 195 685** | **12 231 169** |
| national currency | 8 950 682 | 9 330 023 | 9 427 213 | 9 415 548 | 9 340 297 | 9 407 053 | 9 544 617 | 9 681 583 | 9 730 739 |
| Short-term | 2 821 012 | 2 672 558 | 2 550 313 | 2 380 686 | 2 201 741 | 2 137 326 | 2 066 584 | 2 082 015 | 2 035 942 |
| Long-term | 6 129 669 | 6 657 465 | 6 876 900 | 7 034 862 | 7 138 556 | 7 269 727 | 7 478 033 | 7 599 569 | 7 694 798 |
| foreign currency | 2 648 198 | 2 469 234 | 2 421 014 | 2 433 533 | 2 372 024 | 2 496 292 | 2 519 923 | 2 514 102 | 2 500 430 |
| Short-term | 482 726 | 328 864 | 302 935 | 323 513 | 289 127 | 306 220 | 277 327 | 274 639 | 268 769 |
| Long-term | 2 165 472 | 2 140 370 | 2 118 079 | 2 110 020 | 2 082 897 | 2 190 072 | 2 242 596 | 2 239 463 | 2 231 662 |
| **Loans of Individuals** | **13 174 364** | **13 821 886** | **14 098 567** | **14 375 059** | **14 939 316** | **15 326 729** | **15 618 103** | **15 888 290** | **16 341 167** |
| national currency | 13 168 602 | 13 816 788 | 14 093 709 | 14 370 292 | 14 934 648 | 15 322 209 | 15 613 493 | 15 884 035 | 16 337 189 |
| Short-term | 835 315 | 809 256 | 791 918 | 774 179 | 959 516 | 744 619 | 738 103 | 742 216 | 734 528 |
| Long-term | 12 333 287 | 13 007 532 | 13 301 792 | 13 596 113 | 13 975 132 | 14 577 590 | 14 875 390 | 15 141 819 | 15 602 661 |
| foreign currency | 5 762 | 5 098 | 4 857 | 4 767 | 4 668 | 4 520 | 4 610 | 4 255 | 3 978 |
| Short-term | 24 | 86 | 87 | 88 | 239 | 43 | 39 | 40 | 26 |
| Long-term | 5 738 | 5 011 | 4 770 | 4 680 | 4 429 | 4 477 | 4 571 | 4 215 | 3 952 |

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

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

**Loans to Individuals** include loans to individuals, with the exception of loans to individual entrepreneurs received for entrepreneurial activity

**More detailed** breakdown can be found on the official Internet resource of the NBK in the section "Statistics - Monetary and banking statistics - Loan market - Loans from banking sector to economy (analytical presentation)"

## 2.12. Loans from banking sector

### 2.12.3. Arrears on loans from banking sector

mln. of KZT, end of period

| | 12.22 | 04.23 | 05.23 | 06.23 | 07.23 | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|
| **Total arrears** | **681 452** | **802 373** | **804 910** | **713 725** | **715 416** | **726 360** | **720 746** | **704 288** | **713 395** |
| *including:* | | | | | | | | | |
| national currency | 631 970 | 750 185 | 771 780 | 701 899 | 705 506 | 715 097 | 708 885 | 694 375 | 694 664 |
| foreign currency | 49 483 | 52 188 | 33 131 | 11 825 | 9 910 | 11 264 | 11 861 | 9 913 | 18 731 |
| *from total arrears:* | | | | | | | | | |
| Short-term | 100 708 | 135 967 | 122 403 | 99 319 | 103 854 | 110 377 | 102 486 | 103 375 | 102 759 |
| Long-term | 580 744 | 666 406 | 682 507 | 614 406 | 611 562 | 615 983 | 618 260 | 600 912 | 610 636 |
| **Arrears on loans of business** | **326 572** | **409 165** | **400 754** | **314 588** | **314 828** | **329 489** | **325 789** | **300 976** | **299 178** |
| national currency | 279 304 | 358 913 | 369 465 | 304 599 | 306 732 | 319 936 | 315 637 | 292 591 | 281 823 |
| Short-term | 62 553 | 98 473 | 84 021 | 64 425 | 65 016 | 74 911 | 68 863 | 70 280 | 69 768 |
| Long-term | 216 751 | 260 440 | 285 443 | 240 175 | 241 716 | 245 024 | 246 774 | 222 311 | 212 055 |
| foreign currency | 47 269 | 50 252 | 31 289 | 9 989 | 8 095 | 9 553 | 10 152 | 8 384 | 17 355 |
| Short-term | 2 289 | 1 722 | 1 721 | 792 | 860 | 1 843 | 1 299 | 395 | 199 |
| Long-term | 44 980 | 48 530 | 29 568 | 9 197 | 7 235 | 7 710 | 8 853 | 7 989 | 17 156 |
| **Arrears on loans of Individuals** | **354 880** | **393 208** | **404 156** | **399 137** | **400 588** | **396 872** | **394 956** | **403 312** | **414 218** |
| national currency | 352 666 | 391 272 | 402 315 | 397 300 | 398 774 | 395 161 | 393 248 | 401 783 | 412 841 |
| Short-term | 35 846 | 35 688 | 36 580 | 34 018 | 37 902 | 33 593 | 32 287 | 32 664 | 32 767 |
| Long-term | 316 820 | 355 584 | 365 736 | 363 283 | 360 872 | 361 568 | 360 961 | 369 119 | 380 074 |
| foreign currency | 2 214 | 1 936 | 1 841 | 1 837 | 1 814 | 1 711 | 1 708 | 1 529 | 1 377 |
| Short-term | 20 | 85 | 81 | 85 | 75 | 30 | 36 | 36 | 24 |
| Long-term | 2 194 | 1 852 | 1 760 | 1 752 | 1 739 | 1 680 | 1 672 | 1 493 | 1 352 |

The **banking sector** includes second-tier banks and the JSC "Development Bank of Kazakhstan"
**Loans to business** include loans of non-financial corporations and loans of individual entrepreneurs received for entrepreneurial activity
**Loans to Individuals** include loans to individuals, with the exception of loans to individual entrepreneurs received for entrepreneurial activity
**More detailed** breakdown can be found on the official Internet resource of the NBK in the section "Statistics - Monetary and banking statistics - Loan market - Loans from banking sector to economy (analytical presentation)"

## 2.13. Attracted deposits and weighted average interest rates of second-tier banks

mln. of KZT, end of period

| | 2018 | | 2019 | | 2020 | | 2021 | | 2022* | | 08.23 | | 09.23 | | 10.23 | | 11.23 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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** | **450 523 434.4** | **12.2** | **48 432 888** | **14.6** | **49 797 436** | **14.6** | **51 150 377** | **14.2** | **58 494 490** | **14.6** |
| **Demand Deposits** | **1 620 295** | **2.2** | **364 211** | **0.3** | **110 759** | **0.4** | **156 898** | **0.0** | **97 360.5** | **0.1** | **3 654** | **0.2** | **3 487** | **0.1** | **4 143** | **0.1** | **5 520** | **0.1** |
| of which: | | | | | | | | | | | | | | | | | | |
| Legal Entities | 678 434 | 4.7 | 162 259 | 0.0 | 933 | 0.0 | 1 383 | 0.1 | 351.3 | 0.2 | 1 | 1.2 | 0 | 0.6 | 414 | 0.0 | 139 | 0.1 |
| Individuals | 941 861 | 0.5 | 201 952 | 0.6 | 109 826 | 0.5 | 155 515 | 0.0 | 97 009.1 | 0.1 | 3 654 | 0.2 | 3 487 | 0.1 | 3 729 | 0.1 | 5 381 | 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** | **450 370 342.3** | **12.2** | **48 424 192** | **14.6** | **49 789 383** | **14.6** | **51 142 797** | **14.2** | **58 479 745** | **14.6** |
| of which: | | | | | | | | | | | | | | | | | | |
| Legal Entities | 92 249 590 | 7.2 | 120 054 576 | 7.2 | 167 286 409 | 7.3 | 268 133 760 | 7.3 | 419 702 403.0 | 12.2 | 44 872 368 | 14.7 | 46 204 731 | 14.6 | 47 450 751 | 14.2 | 54 923 269 | 14.6 |
| Individuals | 7 877 138 | 11.1 | 9 298 411 | 9.4 | 12 801 622 | 9.6 | 19 797 363 | 8.6 | 30 667 939.3 | 11.5 | 3 551 824 | 14.0 | 3 584 652 | 14.0 | 3 692 046 | 14.0 | 3 556 476 | 13.9 |
| **Conditional Deposits** | **91 259** | **1.5** | **48 794** | **3.4** | **34 837** | **4.4** | **47 378** | **4.2** | **55 731.6** | **6.9** | **5 041** | **11.9** | **4 565** | **11.4** | **3 436** | **6.9** | **9 225** | **9.7** |
| of which: | | | | | | | | | | | | | | | | | | |
| Legal Entities | 42 515 | 2.9 | 37 042 | 3.4 | 26 975 | 3.7 | 37 308 | 4.3 | 37 786.8 | 5.8 | 4 677 | 12.6 | 3 482 | 11.6 | 3 036 | 7.3 | 8 940 | 9.9 |
| Individuals | 48 744 | 0.3 | 11 753 | 3.1 | 7 862 | 6.9 | 10 071 | 3.8 | 17 944.7 | 9.3 | 364 | 1.9 | 1 083 | 10.7 | 401 | 4.2 | 285 | 3.4 |
| **Deposits - total in CFC** | **11 672 459** | **1.3** | **12 857 392** | **1.1** | **13 291 070** | **0.8** | **24 730 206** | **0.5** | **27 994 872.1** | **0.6** | **4 901 056** | **2.0** | **4 373 486** | **2.0** | **4 670 487** | **2.1** | **5 628 184** | **2.5** |
| **Demand Deposits** | **208 821** | **0.6** | **32 392** | **2.5** | **114 114** | **1.3** | **55 172** | **2.0** | **48 075.7** | **0.6** | **465** | **2.2** | **576** | **1.0** | **275** | **1.5** | **674** | **0.5** |
| of which: | | | | | | | | | | | | | | | | | | |
| Legal Entities | 65 763 | 0.1 | 609 | 0.1 | 57 | 0.1 | 1 354 | 0.0 | 4 086.3 | 0.0 | 150 | 0.1 | 126 | 0.1 | 68 | 0.1 | 498 | 0.1 |
| Individuals | 143 057 | 0.9 | 31 783 | 2.6 | 114 057 | 1.3 | 53 818 | 2.1 | 43 989.5 | 0.6 | 314 | 3.3 | 449 | 1.3 | 207 | 2.0 | 176 | 1.7 |
| **Time, Saving Deposits** | **11 440 863** | **1.3** | **12 813 894** | **1.1** | **13 151 561** | **0.8** | **24 630 461** | **0.5** | **27 872 784.5** | **0.6** | **4 886 904** | **2.0** | **4 368 270** | **2.0** | **4 669 329** | **2.1** | **5 625 661** | **2.5** |
| of which: | | | | | | | | | | | | | | | | | | |
| Legal Entities | 7 156 789 | 1.1 | 7 419 982 | 1.0 | 7 423 135 | 0.6 | 18 819 739 | 0.4 | 19 259 029.1 | 0.6 | 4 421 554 | 2.1 | 3 891 808 | 2.2 | 4 255 560 | 2.2 | 5 251 879 | 2.6 |
| Individuals | 4 284 073 | 1.7 | 5 393 912 | 1.2 | 5 728 426 | 1.1 | 5 810 722 | 1.0 | 8 613 755.4 | 0.8 | 465 350 | 0.9 | 476 462 | 0.9 | 413 769 | 0.9 | 373 782 | 0.9 |
| **Conditional Deposits** | **22 776** | **1.6** | **11 106** | **0.2** | **25 395** | **0.3** | **44 573** | **0.3** | **74 011.9** | **0.5** | **13 688** | **1.8** | **4 641** | **2.2** | **883** | **0.9** | **1 849** | **1.3** |
| of which: | | | | | | | | | | | | | | | | | | |
| Legal Entities | 16 236 | 1.1 | 10 959 | 0.1 | 24 119 | 0.2 | 41 640 | 0.3 | 65 232.0 | 0.5 | 13 688 | 1.8 | 4 641 | 2.2 | 883 | 0.9 | 1 356 | 1.5 |
| Individuals | 6 540 | 2.8 | 147 | 2.2 | 1 276 | 0.7 | 2 933 | 0.4 | 8 779.9 | 0.6 | 0 | 1.5 | 0 | 0.7 | 0 | 2.2 | 493 | 0.4 |
| **Deposits - total in OFC** | **177 877** | **3.8** | **220 507** | **4.2** | **263 755** | **2.9** | **466 144** | **2.2** | **795 820.8** | **6.1** | **127 847** | **1.9** | **156 637** | **3.0** | **233 808** | **4.1** | **372 242** | **4.3** |
| **Demand Deposits** | **2 531** | **0.0** | **301** | **0.0** | **537** | **0.0** | **919** | **0.0** | **2 480.2** | **0.0** | **1 010** | **0.1** | **353** | **0.1** | **401** | **0.1** | **344** | **0.1** |
| of which: | | | | | | | | | | | | | | | | | | |
| Legal Entities | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Individuals | 2 531 | 0.0 | 301 | 0.0 | 537 | 0.0 | 919 | 0.0 | 2 480.2 | 0.0 | 1 010 | 0.1 | 353 | 0.1 | 401 | 0.1 | 344 | 0.1 |
| **Time, Saving Deposits** | **175 345** | **3.8** | **220 207** | **4.2** | **263 218** | **2.9** | **465 225** | **2.2** | **793 340.6** | **6.1** | **126 837** | **1.8** | **156 284** | **3.0** | **233 407** | **4.1** | **371 898** | **4.3** |
| of which: | | | | | | | | | | | | | | | | | | |
| Legal Entities | 136 345 | 4.6 | 182 255 | 5.0 | 190 663 | 3.6 | 368 257 | 2.6 | 695 351.5 | 6.8 | 118 442 | 1.9 | 148 127 | 3.1 | 225 010 | 4.2 | 367 638 | 4.3 |
| Individuals | 39 000 | 1.3 | 37 952 | 0.6 | 72 555 | 0.9 | 96 967 | 0.7 | 97 084.3 | 0.9 | 8 372 | 0.5 | 8 139 | 0.6 | 7 935 | 0.6 | 3 531 | 0.4 |
| **Conditional Deposits** | **0** | **0.0** | **0** | **0.0** | **0** | **0.0** | **0** | **0.0** | **0.0** | **0.0** | **0** | **0.0** | **0** | **0.0** | **0** | **0.0** | **0** | **0.0** |
| of which: | | | | | | | | | | | | | | | | | | |
| Legal Entities | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Individuals | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |

Continuation

| | 2018 | | 2019 | | 2020 | | 2021 | | 2022* | | 08.23 | | 09.23 | | 10.23 | | 11.23 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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** | **819 117 161.6** | **0.0** | **88 144 661** | **0.1** | **88 350 876** | **0.1** | **91 000 904** | **0.0** | **94 431 423** | **0.1** |
| of which: | | | | | | | | | | | | | | | | | | |
| **Legal Entities** | **215 892 371** | **0.3** | **265 967 978** | **0.1** | **304 981 782** | **0.1** | **441 173 659** | **0.1** | **642 284 746.9** | **0.1** | **67 434 498** | **0.1** | **68 480 404** | **0.1** | **69 598 571** | **0.0** | **73 898 140** | **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 | 13 879 148.6 | 2.7 | 1 792 926 | 2.6 | 1 259 848 | 3.5 | 1 461 077 | 2.0 | 2 458 260 | 0.1 |
| without accrual Interest Rates | 162 542 777 | 0.0 | 252 368 204 | 0.0 | 283 585 001 | 0.0 | 416 306 015 | 0.0 | 628 405 598.4 | 0.0 | 65 641 571 | 0.0 | 67 220 556 | 0.0 | 68 137 493 | 0.0 | 71 439 880 | 0.0 |
| **Individuals** | **38 467 699** | **0.1** | **52 284 821** | **0.0** | **77 538 872** | **0.0** | **139 121 350** | **0.0** | **176 832 376.7** | **0.0** | **20 710 163** | **0.0** | **19 870 471** | **0.0** | **21 402 333** | **0.0** | **20 533 283** | **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 | 4 801 | 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 | 176 832 376.7 | 0.0 | 20 705 362 | 0.0 | 19 870 471 | 0.0 | 21 402 333 | 0.0 | 20 533 283 | 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** | **93 102 703.9** | **0.0** | **10 713 758** | **0.0** | **9 521 307** | **0.0** | **9 819 502** | **0.0** | **11 108 957** | **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** | **80 665 305.3** | **0.0** | **9 804 812** | **0.0** | **8 724 981** | **0.0** | **8 974 690** | **0.0** | **10 417 379** | **0.0** |
| of which: | | | | | | | | | | | | | | | | | | |
| with accrual Interest Rates | 8 831 419 | 0.1 | 148 219 | 0.1 | 244 212 | 0.1 | 102 | 0.0 | 13 512.1 | 0.1 | 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 | 80 651 793.2 | 0.0 | 9 804 812 | 0.0 | 8 724 981 | 0.0 | 8 974 690 | 0.0 | 10 417 379 | 0.0 |
| **Individuals** | **6 669 184** | **0.0** | **8 180 325** | **0.0** | **8 217 631** | **0.0** | **8 616 197** | **0.0** | **12 437 398.6** | **0.0** | **908 946** | **0.0** | **796 326** | **0.0** | **844 812** | **0.0** | **691 578** | **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 | 0.0 |
| without accrual Interest Rates | 6 499 838 | 0.0 | 8 139 994 | 0.0 | 8 217 631 | 0.0 | 8 616 197 | 0.0 | 12 437 398.6 | 0.0 | 908 946 | 0.0 | 796 326 | 0.0 | 844 812 | 0.0 | 691 578 | 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** | **16 103 112.5** | **0.0** | **1 394 317** | **0.0** | **1 314 932** | **0.0** | **1 431 498** | **0.0** | **1 584 942** | **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** | **14 014 909.7** | **0.0** | **1 303 113** | **0.0** | **1 222 461** | **0.0** | **1 323 353** | **0.0** | **1 508 161** | **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 | 211 115.6 | 0.3 | 29 810 | 0.3 | 0 | 0.0 | 0 | 0.0 | 36 055 | 0.3 |
| without accrual Interest Rates | 3 709 713 | 0.0 | 6 412 189 | 0.0 | 6 806 902 | 0.0 | 10 036 718 | 0.0 | 13 809 295.8 | 0.0 | 1 273 303 | 0.0 | 1 222 461 | 0.0 | 1 323 353 | 0.0 | 1 472 105 | 0.0 |
| **Individuals** | **509 061** | **0.0** | **593 844** | **0.0** | **788 245** | **0.0** | **1 430 331** | **0.0** | **2 088 202.8** | **0.0** | **91 204** | **0.0** | **92 471** | **0.0** | **108 145** | **0.0** | **76 781** | **0.0** |
| of which: | | | | | | | | | | | | | | | | | | |
| with accrual Interest Rates | 4 491 | 1.0 | 0 | 0.0 | 0 | 0.0 | 3 715 | 0.0 | 11 330.8 | 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 | 2 076 872.0 | 0.0 | 91 204 | 0.0 | 92 471 | 0.0 | 108 145 | 0.0 | 76 781 | 0.0 |

* including final turnovers

## 2.14. Deposits of legal entities and individuals at the end of the period

mln. of KZT, end of period

| | 2018 | 2019 | 2020 | 2021 | 2022* | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|
| **Deposits - total in national currency** | **5 236 375** | **6 239 835** | **7 975 113** | **10 386 834** | **13 834 397** | **15 770 565** | **15 917 772** | **16 481 876** | **16 700 074** |
| **Demand Deposits** | **9 586** | **8 577** | **6 464** | **7 056** | **7 203** | **7 137** | **8 378** | **6 575** | **7 948** |
| of which: | | | | | | | | | |
| Legal Entities | 2 968 | 1 207 | 784 | 873 | 602 | 469 | 468 | 1 061 | 1 199 |
| Individuals | 6 618 | 7 371 | 5 681 | 6 183 | 6 601 | 6 669 | 7 911 | 5 514 | 6 749 |
| **Time, Saving, Conditional Deposits** | **5 226 790** | **6 231 257** | **7 968 649** | **10 379 778** | **13 827 194** | **15 763 428** | **15 909 394** | **16 475 301** | **16 692 126** |
| of which: | | | | | | | | | |
| Legal Entities | 2 000 954 | 1 855 771 | 2 666 589 | 3 576 273 | 4 695 221 | 4 989 553 | 4 828 598 | 5 150 309 | 5 136 174 |
| Individuals | 3 225 836 | 4 375 487 | 5 302 060 | 6 803 505 | 9 131 974 | 10 773 875 | 11 080 796 | 11 324 992 | 11 555 952 |
| **Deposits - total in foreign currency** | **5 664 456** | **4 902 542** | **5 443 824** | **6 017 136** | **6 007 776** | **5 011 479** | **5 066 838** | **5 044 018** | **4 995 075** |
| **Demand Deposits** | **10 470** | **7 209** | **18 580** | **13 611** | **11 753** | **12 582** | **12 096** | **9 156** | **8 123** |
| of which: | | | | | | | | | |
| Legal Entities | 1 211 | 1 364 | 914 | 1 121 | 1 621 | 361 | 414 | 342 | 675 |
| Individuals | 9 259 | 5 845 | 17 665 | 12 491 | 10 132 | 12 221 | 11 682 | 8 814 | 7 448 |
| **Time, Saving, Conditional Deposits** | **5 653 986** | **4 895 333** | **5 425 245** | **6 003 525** | **5 996 022** | **4 998 897** | **5 054 742** | **5 034 862** | **4 986 952** |
| of which: | | | | | | | | | |
| Legal Entities | 1 615 227 | 1 354 753 | 1 609 244 | 1 903 704 | 1 842 495 | 1 461 326 | 1 479 523 | 1 527 558 | 1 557 310 |
| Individuals | 4 038 759 | 3 540 580 | 3 816 001 | 4 099 821 | 4 153 527 | 3 537 571 | 3 575 219 | 3 507 304 | 3 429 642 |
| **Currenct accounts - total in national currency** | **2 260 898** | **2 917 218** | **3 558 101** | **4 462 751** | **4 466 413** | **4 481 623** | **4 442 199** | **4 445 871** | **4 521 205** |
| of which: | | | | | | | | | |
| Legal Entities | 1 629 525 | 1 939 839 | 2 239 496 | 2 593 102 | 2 663 878 | 2 721 357 | 2 626 181 | 2 625 799 | 2 731 807 |
| Individuals | 631 373 | 977 379 | 1 318 606 | 1 869 649 | 1 802 536 | 1 760 266 | 1 816 017 | 1 820 072 | 1 789 398 |
| **Currenct accounts - total in foreign currency** | **1 815 320** | **2 299 554** | **2 283 173** | **2 724 491** | **3 187 153** | **2 231 621** | **2 265 489** | **2 304 869** | **2 298 057** |
| of which: | | | | | | | | | |
| Legal Entities | 1 639 948 | 2 072 644 | 2 002 337 | 2 318 049 | 2 728 704 | 1 861 466 | 1 895 864 | 1 929 945 | 1 916 421 |
| Individuals | 175 372 | 226 909 | 280 836 | 406 442 | 458 449 | 370 156 | 369 625 | 374 924 | 381 636 |

* including final turnovers

## 2.15. Deposits of Individuals (resident and non-resident) in Second-Tier Banks

mln. of KZT, end of period

| | Deposits* of Individuals | | | Demand deposits and current account | | | Conditional Deposits | | | Time and Saving Deposits | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | KZT | FC | Total | KZT | FC | Total | KZT | FC | Total | KZT | including: | | FC |
| | | | | | | | | | | | | short-term | long-term | |
| | 1=2+3=4+7+10 | 2 | 3 | 4=5+6 | 5 | 6 | 7=8+9 | 8 | 9 | 10=11+14 | 11=12+13 | 12 | 13 | 14 |
| **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** |
| **2022** | **16 902 790** | **11 163 548** | **5 739 242** | **2 908 741** | **1 903 274** | **1 005 467** | **3 495** | **3 475** | **20** | **13 990 555** | **9 256 799** | **4 110 359** | **5 146 441** | **4 733 755** |
| **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** | | | | | | | | | | | | | | |
| 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 |
| **2023** | | | | | | | | | | | | | | |
| 01.23 | 16 766 413 | 11 043 210 | 5 723 202 | 2 530 383 | 1 579 249 | 951 134 | 3 413 | 3 393 | 20 | 14 232 616 | 9 460 568 | 4 249 489 | 5 211 079 | 4 772 048 |
| 02.23 | 16 692 403 | 11 229 333 | 5 463 071 | 2 556 998 | 1 621 164 | 935 834 | 3 512 | 3 492 | 19 | 14 131 894 | 9 604 677 | 4 278 617 | 5 326 060 | 4 527 217 |
| 03.23 | 17 135 252 | 11 531 598 | 5 603 655 | 2 770 814 | 1 722 863 | 1 047 951 | 3 587 | 3 567 | 20 | 14 360 852 | 9 805 167 | 4 410 382 | 5 394 786 | 4 555 684 |
| 04.23 | 17 214 409 | 11 669 743 | 5 544 665 | 2 770 937 | 1 747 817 | 1 023 119 | 3 678 | 3 658 | 20 | 14 439 795 | 9 918 268 | 4 568 680 | 5 349 588 | 4 521 526 |
| 05.23 | 17 372 237 | 11 917 522 | 5 454 714 | 2 837 282 | 1 807 261 | 1 030 022 | 3 819 | 3 799 | 19 | 14 531 136 | 10 106 462 | 4 650 501 | 5 455 962 | 4 424 673 |
| 06.23 | 17 985 092 | 12 521 074 | 5 464 018 | 3 087 714 | 2 009 906 | 1 077 808 | 3 868 | 3 848 | 20 | 14 893 510 | 10 507 319 | 4 860 251 | 5 647 068 | 4 386 191 |
| 07.23 | 18 087 494 | 12 713 400 | 5 374 094 | 2 984 723 | 1 959 469 | 1 025 253 | 3 920 | 3 900 | 20 | 15 098 851 | 10 750 030 | 4 998 751 | 5 751 279 | 4 348 821 |
| 08.23 | 18 128 845 | 12 839 389 | 5 289 456 | 2 888 132 | 1 873 028 | 1 015 104 | 3 984 | 3 965 | 19 | 15 236 729 | 10 962 396 | 5 132 031 | 5 830 365 | 4 274 333 |
| 09.23 | 18 612 702 | 13 221 071 | 5 391 631 | 2 988 666 | 1 932 946 | 1 055 720 | 3 964 | 3 945 | 19 | 15 620 072 | 11 284 180 | 5 323 341 | 5 960 839 | 4 335 892 |
| 10.23 | 18 736 778 | 13 490 874 | 5 245 903 | 2 958 054 | 1 941 199 | 1 016 855 | 4 026 | 4 007 | 19 | 15 774 698 | 11 545 668 | 5 525 983 | 6 019 685 | 4 229 030 |
| 11.23 | 18 842 277 | 13 702 791 | 5 139 485 | 2 904 511 | 1 904 206 | 1 000 305 | 4 125 | 4 106 | 19 | 15 933 641 | 11 794 480 | 5 668 297 | 6 126 183 | 4 139 161 |

* includes current accounts, does not include metal accounts

** including final turnovers

## 2.16. Deposits of Individuals (resident and non-resident) in Second-Tier Banks entering in System of Collective Warranting as of 01.12.2023.

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 individuals, % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | | including: | | | |
| | Total | KZT | FC | Total | KZT | FC | Total | KZT | FC | Total | KZT | short-term | long-term | FC | |
| | 1=2+3=4+7+10 | 2 | 3 | 4=5+6 | 5 | 6 | 7=8+9 | 8 | 9 | 10=11+14 | 11=12+13 | 12 | 13 | 14 | 15 |
| "Halyk Bank of Kazakhstan" JSC | 5 253 992 | 3 307 708 | 1 946 284 | 869 804 | 638 698 | 231 106 | 2 411 | 2 409 | 1 | 4 381 777 | 2 666 600 | 2 601 921 | 64 679 | 1 715 177 | 27.9 |
| "Kaspi Bank" JSC | 4 660 525 | 4 229 635 | 430 890 | 734 945 | 727 639 | 7 306 | 1 | 1 | 0 | 3 925 579 | 3 501 995 | 810 524 | 2 691 471 | 423 584 | 24.7 |
| "Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC | 2 296 108 | 2 296 108 | | 49 612 | 49 612 | | | | | 2 246 496 | 2 246 496 | 28 | 2 246 468 | | 12.2 |
| "BEREKE BANK" JSC | 378 114 | 342 985 | 35 129 | 28 803 | 21 841 | 6 962 | 393 | 391 | 3 | 348 918 | 320 754 | 273 108 | 47 645 | 28 164 | 2.0 |
| "ForteBank" JSC | 803 234 | 496 774 | 306 460 | 156 291 | 97 399 | 58 892 | 41 | 41 | | 646 902 | 399 334 | 378 533 | 20 800 | 247 569 | 4.3 |
| "Bank CenterCredit" JSC | 2 007 894 | 1 159 453 | 848 440 | 421 887 | 164 395 | 257 491 | 25 | 23 | 2 | 1 585 982 | 995 035 | 243 646 | 751 389 | 590 947 | 10.7 |
| "Eurasian Bank" JSC | 1 002 962 | 557 857 | 445 105 | 289 189 | 50 840 | 238 349 | 6 | 2 | 4 | 713 767 | 507 015 | 261 227 | 245 788 | 206 752 | 5.3 |
| "First Heartland Jysan Bank" JSC | 672 142 | 476 832 | 195 309 | 115 217 | 72 887 | 42 330 | 25 | 25 | | 556 899 | 403 920 | 389 964 | 13 956 | 152 979 | 3.6 |
| "Bank RBK" Bank" JSC | 459 459 | 199 301 | 260 158 | 69 725 | 18 676 | 51 049 | 0 | 0 | | 389 734 | 180 624 | 172 728 | 7 897 | 209 109 | 2.4 |
| "Altyn Bank" JSC (China Citic Bank Corporation Ltd ) | 315 989 | 128 908 | 187 081 | 68 828 | 16 537 | 52 291 | 8 | 1 | 6 | 247 153 | 112 370 | 111 818 | 551 | 134 783 | 1.7 |
| "Nurbank" JSC | 164 994 | 103 876 | 61 118 | 16 680 | 13 205 | 3 475 | 1 212 | 1 212 | 0 | 147 102 | 89 458 | 78 292 | 11 166 | 57 644 | 0.9 |
| "Home Credit Bank" JSC | 303 392 | 277 492 | 25 900 | 16 371 | 13 200 | 3 171 | | | | 287 020 | 264 292 | 257 667 | 6 625 | 22 728 | 1.6 |
| "VTB Bank" SB JSC | 39 345 | 37 211 | 2 134 | 3 184 | 2 097 | 1 087 | | | | 36 161 | 35 114 | 28 563 | 6 550 | 1 047 | 0.2 |
| AB "Kazakhstan Ziraat International Bank" KSC | 24 203 | 11 442 | 12 760 | 6 710 | 1 153 | 5 557 | 3 | 1 | 3 | 17 489 | 10 289 | 10 136 | 153 | 7 200 | 0.1 |
| "Citibank Kazakhstan" JSC | 3 | 3 | 0 | 3 | 3 | 0 | | | | | | | | | 0.0 |
| "Bank Freedom Finance Kazakhstan" JSC | 435 512 | 71 928 | 363 583 | 38 506 | 11 354 | 27 151 | | | | 397 006 | 60 574 | 49 531 | 11 043 | 336 432 | 2.3 |
| "Shinhan Bank Kazakhstan" JSC | 7 624 | 1 168 | 6 456 | 2 041 | 559 | 1 482 | | | | 5 582 | 609 | 609 | | 4 974 | 0.0 |
| "Industrial and Commercial Bank of China in Almaty" JSC | 8 830 | 531 | 8 299 | 8 830 | 531 | 8 299 | | | | | | | | | 0.0 |
| "Bank of China Kazakhstan" SB JSC | 3 547 | 2 774 | 773 | 3 474 | 2 772 | 702 | 0 | | 0 | 73 | 2 | 2 | | 71 | 0.0 |

* includes current accounts, does not include metal accounts

# III. FINANCIAL MARKETS

## 3.1. Government Securities Primary Auctions

mln. of KZT, for the period

| | Discounted Government Securities | | | | | | Coupon Government Securities | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NBK Notes* | | | MEKKAM | | | MEOKAM | | MEYKAM | | METIKAM | | 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** | | | | | | | | | | | | | | |
| 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 |
| **2023** | | | | | | | | | | | | | | |
| 01.23 | 2 367 446 | 16.74 | 98.73 | 124 583 | 16.70 | 85.69 | 195 936 | 16.46 | 108 917 | 14.23 | 20 187 | 16.49 | - - | - - |
| 02.23 | 2 680 279 | 16.73 | 98.67 | 78 170 | 16.54 | 86.28 | 140 121 | 15.84 | 114 731 | 14.38 | 42 741 | 17.25 | - - | - - |
| 03.23 | 2 631 827 | 16.73 | 98.80 | 39 798 | 15.55 | 86.50 | 69 460 | 14.31 | 210 874 | 13.93 | 25 000 | 17.46 | - - | - - |
| 04.23 | 2 703 630 | 16.74 | 98.73 | 74 936 | 14.72 | 87.70 | 95 209 | 14.00 | 463 252 | 13.34 | 39 167 | 17.64 | 6 640 | 1.02 |
| 05.23 | 3 776 279 | 16.74 | 98.72 | 60 756 | 14.62 | 88.52 | 104 216 | 13.99 | 552 527 | 13.68 | - - | - - | 8 396 | 3.31 |
| 06.23 | 2 842 289 | 16.74 | 98.75 | 68 486 | 14.71 | 89.73 | 15 972 | 13.80 | 903 191 | 13.56 | - - | - - | 17 588 | 0.98 |
| 07.23 | 3 018 015 | 16.74 | 98.73 | 64 574 | 14.65 | 90.45 | 51 537 | 13.77 | 747 173 | 13.22 | - - | - - | 35 451 | 1.90 |
| 08.23 | 2 800 353 | 16.74 | 98.73 | 7 520 | 14.70 | 92.52 | 24 768 | 13.80 | 204 710 | 13.18 | - - | - - | 6 627 | 2.54 |
| 09.23 | 2 852 546 | 16.49 | 98.75 | 28 687 | 14.55 | 93.42 | 45 653 | 13.69 | 87 470 | 12.43 | - - | - - | 10 887 | 4.25 |
| 10.23 | 2 400 000 | 16.24 | 98.77 | - - | - - | - - | 47 847 | 14.00 | 120 581 | 12.99 | - - | - - | 15 154 | 1.03 |
| 11.23 | 2 700 000 | 15.66 | 98.81 | - - | - - | - - | - - | - - | 87 678 | 12.30 | - - | - - | 38 826 | 1.77 |

*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** | | | | | | | | | |
| 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 |
| **2023** | | | | | | | | | |
| 01.23 | 887 734 | 483 985 | 70 340 | 41 886 | - - | 26 943 | 262 979 | - - | 1 601 |
| 02.23 | 1 267 148 | 525 880 | 267 494 | 3 610 | - - | 18 161 | 441 295 | - - | 10 709 |
| 03.23 | 1 688 050 | 456 222 | 192 760 | 41 141 | - - | 60 732 | 913 342 | - - | 23 853 |
| 04.23 | 1 446 907 | 642 630 | 89 127 | 13 098 | - - | 118 543 | 562 487 | - - | 21 022 |
| 05.23 | 1 370 820 | 900 203 | 24 128 | 136 956 | - - | 47 350 | 236 733 | - - | 25 450 |
| 06.23 | 1 003 741 | 160 459 | 38 256 | 72 952 | - - | 92 419 | 536 020 | - - | 103 634 |
| 07.23 | 1 110 151 | 208 770 | 39 432 | 99 265 | - - | 53 974 | 606 182 | - - | 102 527 |
| 08.23 | 1 167 894 | 347 858 | 95 199 | 82 762 | - - | 47 651 | 497 498 | - - | 96 925 |
| 09.23 | 1 111 577 | 319 539 | 22 702 | 33 359 | - - | 179 455 | 548 812 | - - | 7 710 |
| 10.23 | 884 314 | 204 966 | 60 165 | 77 196 | - - | 59 096 | 458 867 | - - | 24 024 |
| 11.23 | 1 316 855 | 429 668 | 21 336 | 120 343 | - - | 21 056 | 702 433 | - - | 22 018 |

* excluding NBK notes sold through Invest Online since March 2018

## 3.3. Structure of Government Securities in Circulation

mln. of KZT, end of period

| | Government Securities, total | of which: | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | NBK Notes | | Government Securities | | | | | | | | | | | | | Municipal Securities |
| | | | | Total | Euronotes | | MEKKAM | | MEOKAM | | MEUKAM | | MEUZHKAM | | METIKAM | | |
| | sale | sale* | %** | sale | sale | %** | sale | %** | sale | %** | sale | %** | sale | %** | sale | %** | 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** | | | | | | | | | | | | | | | | | |
| 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 |
| **2023** | | | | | | | | | | | | | | | | | |
| 01.23 | 18 481 207 | 2 367 446 | 18.1 | 15 043 577 | 1 202 700 | 5.3 | 229 432 | 15.8 | 1 385 114 | 13.9 | 10 556 824 | 9.9 | 824 007 | 0.0 | 845 500 | 13.4 | 1 070 184 |
| 02.23 | 19 121 612 | 2 680 279 | 16.7 | 15 371 849 | 1 202 700 | 5.3 | 307 602 | 16.0 | 1 477 745 | 14.0 | 10 671 555 | 10.0 | 824 007 | 0.0 | 888 241 | 13.7 | 1 069 484 |
| 03.23 | 19 415 421 | 2 631 827 | 16.7 | 15 716 981 | 1 202 700 | 5.3 | 347 400 | 15.7 | 1 547 205 | 14.0 | 10 882 429 | 10.0 | 824 007 | 0.0 | 913 241 | 13.1 | 1 066 613 |
| 04.23 | 19 747 656 | 2 703 630 | 18.1 | 15 975 782 | 1 202 700 | 5.3 | 422 335 | 15.6 | 1 642 413 | 14.0 | 10 941 188 | 10.1 | 814 737 | 0.0 | 952 408 | 13.4 | 1 068 244 |
| 05.23 | 20 065 145 | 2 535 817 | 18.1 | 16 466 288 | 1 202 700 | 5.3 | 483 091 | 15.6 | 1 725 877 | 14.0 | 11 287 475 | 10.2 | 814 737 | 0.0 | 952 408 | 13.4 | 1 063 039 |
| 06.23 | 21 369 990 | 2 842 289 | 18.1 | 17 453 937 | 1 202 700 | 5.3 | 551 576 | 15.5 | 1 741 849 | 14.0 | 12 190 667 | 10.4 | 814 737 | 0.0 | 952 408 | 13.4 | 1 073 764 |
| 07.23 | 21 926 951 | 3 018 015 | 17.3 | 17 807 239 | 1 202 700 | 5.3 | 616 150 | 15.4 | 1 793 386 | 14.0 | 12 442 858 | 10.6 | 799 737 | 0.0 | 952 408 | 13.4 | 1 101 697 |
| 08.23 | 21 708 061 | 2 800 353 | 16.7 | 17 803 284 | 1 202 700 | 5.3 | 518 821 | 15.3 | 1 818 154 | 14.0 | 12 511 463 | 10.6 | 799 737 | 0.0 | 952 408 | 13.4 | 1 104 424 |
| 09.23 | 21 924 283 | 2 852 546 | 16.5 | 17 959 426 | 1 202 700 | 5.3 | 547 508 | 15.5 | 1 863 807 | 14.0 | 12 598 933 | 10.6 | 794 070 | 0.0 | 952 408 | 13.4 | 1 112 311 |
| 10.23 | 21 646 463 | 2 400 000 | 16.2 | 18 127 854 | 1 202 700 | 5.3 | 547 508 | 15.5 | 1 911 654 | 14.0 | 12 719 514 | 10.7 | 794 070 | 0.0 | 952 408 | 13.4 | 1 118 609 |
| 11.23 | 21 175 043 | 1 600 000 | 15.5 | 18 154 322 | 1 202 700 | 5.3 | 547 508 | 15.5 | 1 911 654 | 14.0 | 12 807 192 | 10.7 | 732 860 | 0.0 | 952 408 | 13.4 | 1 420 721 |

* amount at discounted price

** annual effective yield

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

for the period, mln of KZT

| Sectors of economy | Amount in circulation, at the end of the period | purchased | | | | | sold | | | | | Amount of pledge in circulation, at the end of the period |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total | in the primary market | by direct purchase | through repo operations | enrolled | Total | direct sale | through repo operations | redeemed by issuers | written off | |
| | | | | | | 10.23 | | | | | | |
| **Residents** | **21 616 032** | **3 409 379** | **2 583 582** | **81 497** | **718 806** | **25 495** | **3 686 347** | **134 089** | **720 327** | **2 828 617** | **3 314** | **3 884** |
| Government | 682 695 | 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** |
| National Bank | 535 654 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 6 375 235 | 2 708 383 | 2 076 996 | 40 395 | 569 908 | 21 084 | 2 833 979 | 134 089 | 570 037 | 2 129 853 | 0 | 3 280 |
| Other financial institutions | 12 991 238 | 271 062 | 166 360 | 41 101 | 60 624 | 2 978 | 241 285 | 0 | 60 596 | 179 227 | 1 463 | 604 |
| Public non-financial organizations | 752 566 | 357 524 | 297 496 | 0 | 60 027 | 0 | 550 391 | 0 | 61 572 | 488 819 | 0 | 0 |
| Domestic non-financial organizations | 270 840 | 72 337 | 42 730 | 0 | 28 232 | 1 376 | 58 972 | 0 | 28 107 | 29 059 | 1 806 | 0 |
| Nonprofit Institutions | 1 115 | 0 | 0 | 0 | 0 | 0 | 1 656 | 0 | 0 | 1 656 | 0 | 0 |
| Households | 6 689 | 73 | 0 | 0 | 15 | 58 | 64 | 0 | 15 | 3 | 46 | 0 |
| unknown (information about the sub-account is not disclosed) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Nonresidents** | **506 769** | **90 992** | **0** | **61 277** | **22 735** | **6 980** | **117 207** | **8 685** | **21 213** | **80 329** | **6 980** | **0** |
| **Total** | **22 122 801** | **3 500 371** | **2 583 582** | **142 774** | **741 540** | **32 475** | **3 803 555** | **142 774** | **741 540** | **2 908 946** | **10 294** | **3 884** |
| Depositors | 6 619 692 | 2 644 483 | 1 924 478 | 40 395 | 652 239 | 27 371 | 2 642 319 | 134 089 | 652 391 | 1 855 839 | 0 | 3 070 |
| | | | | | | 11.23 | | | | | | |
| **Residents** | **20 763 653** | **4 111 215** | **2 822 604** | **104 560** | **1 141 779** | **42 272** | **4 950 136** | **145 325** | **1 143 912** | **3 630 867** | **30 033** | **3 795** |
| Government | 682 695 | 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** |
| National Bank | 578 432 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 5 598 851 | 3 345 582 | 2 354 951 | 51 149 | 936 638 | 2 844 | 3 718 693 | 145 325 | 943 272 | 2 630 095 | 0 | 3 191 |
| Other financial institutions | 12 963 243 | 325 276 | 224 779 | 53 411 | 19 079 | 28 007 | 595 861 | 0 | 19 093 | 560 783 | 15 985 | 604 |
| Public non-financial organizations | 662 963 | 287 812 | 129 691 | 0 | 158 120 | 0 | 486 496 | 0 | 153 419 | 333 077 | 0 | 0 |
| Domestic non-financial organizations | 260 715 | 136 764 | 101 988 | 0 | 27 906 | 6 869 | 136 703 | 0 | 28 093 | 100 280 | 8 329 | 0 |
| Nonprofit Institutions | 9 138 | 11 195 | 11 195 | 0 | 0 | 0 | 5 631 | 0 | 0 | 5 631 | 0 | 0 |
| Households | 7 615 | 4 587 | 0 | 0 | 35 | 4 552 | 6 753 | 0 | 35 | 1 000 | 5 718 | 0 |
| unknown (information about the sub-account is not disclosed) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Nonresidents** | **500 797** | **75 994** | **0** | **44 509** | **26 007** | **5 478** | **106 629** | **3 745** | **23 874** | **67 935** | **11 076** | **0** |
| **Total** | **21 264 450** | **4 187 209** | **2 822 604** | **149 070** | **1 167 785** | **47 750** | **5 056 765** | **149 070** | **1 167 785** | **3 698 801** | **41 109** | **3 795** |
| Depositors | 5 922 232 | 3 172 241 | 2 019 107 | 51 149 | 1 098 953 | 3 031 | 3 565 224 | 145 325 | 1 105 530 | 2 314 369 | 0 | 2 986 |

## 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 | |
| | | | | | | | 11.23 | | | | | | | |
| **International securities** | **5 925 409** | **385 240** | 13 248 | **32 079** | **853** | **0** | **339 059** | **327 938** | **32 079** | **853** | **80 012** | **214 994** | **0** | **31 395** |
| **bonds (non-residents)** | **4 744 203** | **279 038** | **13 248** | **12 756** | **793** | **0** | **252 240** | **239 865** | **12 756** | **793** | **80 012** | **146 303** | **0** | **15 654** |
| Central Government | 50 591 | 4 936 | 4 936 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| National Bank | 186 630 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 313 591 | 35 804 | 8 312 | 0 | 0 | 0 | 27 492 | 30 248 | 0 | 0 | 30 149 | 99 | 0 | 3 587 |
| Other financial institutions | 1 249 282 | 98 863 | 0 | 8 034 | 18 | 0 | 90 811 | 116 597 | 9 698 | 0 | 30 954 | 75 944 | 0 | 0 |
| Public non-financial organizations | 88 779 | 0 | 0 | 0 | 0 | 0 | 0 | 22 287 | 0 | 0 | 0 | 22 287 | 0 | 0 |
| Domestic non-financial organizations | 34 105 | 6 987 | 0 | 2 | 54 | 0 | 6 930 | 13 881 | 164 | 78 | 6 579 | 7 059 | 0 | 0 |
| Nonprofit Institutions | 201 875 | 8 750 | 0 | 0 | 0 | 0 | 8 750 | 9 801 | 0 | 0 | 5 141 | 4 661 | 0 | 0 |
| Households | 80 629 | 6 794 | 0 | 238 | 721 | 0 | 5 835 | 9 469 | 188 | 715 | 5 657 | 2 908 | 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 | 2 538 721 | 116 904 | 0 | 4 482 | 0 | 0 | 112 422 | 37 581 | 2 705 | 0 | 1 531 | 33 345 | 0 | 12 067 |
| **RK bonds** | **410 511** | **13 981** | **0** | **0** | **0** | **0** | **13 981** | **5 316** | **0** | **0** | **0** | **5 316** | **0** | **15 741** |
| Central Government | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 134 955 | 1 710 | 0 | 0 | 0 | 0 | 1 710 | 0 | 0 | 0 | 0 | 0 | 0 | 15 741 |
| Other financial institutions | 159 922 | 7 071 | 0 | 0 | 0 | 0 | 7 071 | 3 871 | 0 | 0 | 0 | 3 871 | 0 | 0 |
| Public non-financial organizations | 45 319 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Domestic non-financial organizations | 36 454 | 1 401 | 0 | 0 | 0 | 0 | 1 401 | 1 409 | 0 | 0 | 0 | 1 409 | 0 | 0 |
| Nonprofit Institutions | 1 772 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 13 478 | 1 838 | 0 | 0 | 0 | 0 | 1 838 | 35 | 0 | 0 | 0 | 35 | 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 | 18 611 | 1 961 | 0 | 0 | 0 | 0 | 1 961 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **non-resident shares** | **710 526** | **84 848** | 0 | **19 323** | **60** | **0** | **65 464** | **78 530** | **19 323** | **60** | **0** | **59 147** | **0** | **0** |
| Other depository institutions | 1 347 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial institutions | 106 813 | 27 268 | 0 | 7 912 | 30 | 0 | 19 326 | 32 373 | 12 742 | 30 | 0 | 19 601 | 0 | 0 |
| Public non-financial organizations | 15 726 | 134 | 0 | 0 | 0 | 0 | 134 | 2 905 | 0 | 0 | 0 | 2 905 | 0 | 0 |
| Domestic non-financial organizations | 9 852 | 8 619 | 0 | 259 | 0 | 0 | 8 360 | 541 | 0 | 0 | 0 | 541 | 0 | 0 |
| Nonprofit Institutions | 1 863 | 9 | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 35 080 | 6 672 | 0 | 5 | 30 | 0 | 6 637 | 1 302 | 5 | 30 | 0 | 1 266 | 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 | 539 845 | 42 145 | 0 | 11 147 | 0 | 0 | 30 998 | 41 410 | 6 576 | 0 | 0 | 34 834 | 0 | 0 |
| **investment unit (nonresidents)** | **60 169** | **7 373** | 0 | **0** | **0** | **0** | **7 373** | **4 228** | **0** | **0** | **0** | **4 228** | **0** | **0** |
| Other depository institutions | 55 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial institutions | 11 694 | 541 | 0 | 0 | 0 | 0 | 541 | 484 | 0 | 0 | 0 | 484 | 0 | 0 |
| Public non-financial organizations | 40 663 | 5 266 | 0 | 0 | 0 | 0 | 5 266 | 3 739 | 0 | 0 | 0 | 3 739 | 0 | 0 |
| Domestic non-financial organizations | 124 | 1 457 | 0 | 0 | 0 | 0 | 1 457 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonprofit Institutions | 5 211 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 2 108 | 69 | 0 | 0 | 0 | 0 | 69 | 5 | 0 | 0 | 0 | 5 | 0 | 0 |
| Nonresidents | 313 | 41 | 0 | 0 | 0 | 0 | 41 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Shares** | **311 632 450** | **919 391** | **82 704** | **570 727** | **9 645** | **0** | **256 315** | **775 768** | **570 727** | **9 645** | **0** | **195 396** | **0** | **3 378 599** |
| **ordinary** | **310 192 757** | **919 043** | **82 704** | **570 719** | **9 645** | **0** | **255 975** | **775 756** | **570 719** | **9 645** | **0** | **195 391** | **0** | **3 376 494** |
| Central Government | 1 140 863 | 550 118 | 0 | 550 000 | 118 | 0 | 0 | 118 | 0 | 118 | 0 | 0 | 0 | 0 |
| Regional and local governments | 86 197 669 | 3 283 | 3 283 | 0 | 0 | 0 | 0 | 300 | 300 | 0 | 0 | 0 | 0 | 90 |
| National Bank | 1 015 004 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 67 163 214 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 108 612 |
| Other financial institutions | 3 989 124 | 31 262 | 18 986 | 93 | 2 923 | 0 | 9 261 | 21 118 | 149 | 3 018 | 0 | 17 950 | 0 | 137 |
| Public non-financial organizations | 60 173 781 | 203 732 | 59 314 | 6 300 | 0 | 0 | 138 118 | 606 696 | 550 000 | 0 | 0 | 56 696 | 0 | 783 |
| Domestic non-financial organizations | 56 816 019 | 39 410 | 922 | 8 887 | 5 619 | 0 | 23 981 | 55 547 | 6 961 | 5 714 | 0 | 42 872 | 0 | 2 303 895 |
| Nonprofit Institutions | 34 710 | 108 | 99 | 0 | 9 | 0 | 0 | 9 | 0 | 9 | 0 | 0 | 0 | 0 |
| Households | 7 900 364 | 16 109 | 100 | 5 287 | 975 | 0 | 9 746 | 19 067 | 13 213 | 785 | 0 | 5 069 | 0 | 296 710 |
| International organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not | 1 042 610 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 446 |
| Nonresidents | 24 719 400 | 75 021 | 0 | 153 | 0 | 0 | 74 868 | 72 901 | 97 | 0 | 0 | 72 804 | 0 | 665 820 |

Continuation

| Sectors of economy | Amount in circulation, at the end of the period | purchased | | | | | | sold | | | | | | Amount of pledge in circulation, at the end of the period |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total | in the primary market | by direct purchase | through repo operations | on collateral transactions | enrolled | Total | direct sale | through repo operations | redeemed by issuers | written off | on collateral transactions | |
| **Preference** | **1 439 694** | **348** | **0** | **8** | **0** | **0** | **340** | **12** | **8** | **0** | **0** | **4** | **0** | **2 106** |
| Central Government | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 65 423 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial institutions | 491 258 | 336 | 0 | 0 | 0 | 0 | 336 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Public non-financial organizations | 1 896 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Domestic non-financial organizations | 626 169 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 070 |
| Nonprofit Institutions | 415 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 237 977 | 10 | 0 | 6 | 0 | 0 | 4 | 11 | 7 | 0 | 0 | 4 | 0 | 31 |
| International organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not | 2 336 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| Nonresidents | 14 219 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 2 |
| **Corporate bonds** | **24 943 909** | **392 668** | **97 421** | **11 418** | **3 745** | **0** | **280 085** | **313 658** | **11 418** | **3 745** | **92 232** | **206 263** | **0** | **223 982** |
| Central Government | 3 020 123 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regional and local governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| National Bank | 1 815 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 3 685 794 | 44 514 | 27 382 | 1 110 | 347 | 0 | 15 675 | 55 136 | 1 107 | 347 | 44 910 | 8 772 | 0 | 0 |
| Other financial institutions | 10 573 386 | 195 397 | 12 511 | 0 | 1 552 | 0 | 181 335 | 144 216 | 146 | 1 303 | 29 857 | 112 910 | 0 | 0 |
| Public non-financial organizations | 4 119 194 | 20 460 | 20 000 | 0 | 460 | 0 | 0 | 10 811 | 23 | 460 | 10 328 | 0 | 0 | 220 771 |
| Domestic non-financial organizations | 1 961 758 | 104 668 | 21 300 | 9 713 | 784 | 0 | 72 870 | 86 118 | 143 | 1 076 | 472 | 84 426 | 0 | 0 |
| Nonprofit Institutions | 3 203 | 0 | 0 | 0 | 0 | 0 | 0 | 283 | 0 | 0 | 283 | 0 | 0 | 0 |
| Households | 603 912 | 8 347 | 6 946 | 595 | 601 | 0 | 205 | 6 096 | 1 570 | 558 | 3 812 | 155 | 0 | 3 211 |
| 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 | 934 546 | 19 282 | 9 282 | 0 | 0 | 0 | 10 000 | 10 999 | 8 428 | 0 | 2 571 | 0 | 0 | 0 |
| **investment unit (residents)** | **279 205** | **1 027** | **0** | **0** | **0** | **0** | **1 027** | **1 475** | **0** | **0** | **0** | **1 475** | **0** | **0** |
| National Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial institutions | 12 277 | 114 | 0 | 0 | 0 | 0 | 114 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Public non-financial organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Domestic non-financial organizations | 184 071 | 888 | 0 | 0 | 0 | 0 | 888 | 1 441 | 0 | 0 | 0 | 1 441 | 0 | 0 |
| Nonprofit Institutions | 4 559 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Households | 75 740 | 25 | 0 | 0 | 0 | 0 | 25 | 34 | 0 | 0 | 0 | 34 | 0 | 0 |
| International organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| unknown (information about the sub-account is not di | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nonresidents | 2 555 | 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 | 31 493 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Public non-financial organizations | 594 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Domestic non-financial organizations | 8 576 | 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 | 16 071 | 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** | **342 842 660** | **1 698 327** | **193 373** | **614 225** | **14 243** | **0** | **876 486** | **1 418 839** | **614 225** | **14 243** | **172 245** | **618 127** | **0** | **3 633 976** |
| **Residents** | **314 074 069** | **1 442 972** | **184 091** | **598 443** | **14 243** | **0** | **646 196** | **1 255 948** | **596 419** | **14 243** | **168 143** | **477 144** | **0** | **2 956 087** |
| Central Government | 4 211 577 | 555 054 | 4 936 | 550 000 | 118 | 0 | 0 | 118 | 0 | 118 | 0 | 0 | 0 | 0 |
| Regional and local governments | 86 197 669 | 3 283 | 3 283 | 0 | 0 | 0 | 0 | 300 | 300 | 0 | 0 | 0 | 0 | 90 |
| National Bank | 1 203 448 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other depository institutions | 71 368 855 | 82 028 | 35 694 | 1 110 | 347 | 0 | 44 877 | 85 384 | 1 107 | 347 | 75 059 | 8 871 | 0 | 127 940 |
| Other financial institutions | 16 625 249 | 360 853 | 31 497 | 16 039 | 4 523 | 0 | 308 795 | 318 659 | 22 736 | 4 351 | 60 811 | 230 761 | 0 | 137 |
| Public non-financial organizations | 64 485 953 | 229 592 | 79 314 | 6 300 | 460 | 0 | 143 518 | 646 438 | 550 023 | 460 | 10 328 | 85 627 | 0 | 221 554 |
| Domestic non-financial organizations | 59 677 128 | 163 431 | 22 222 | 18 863 | 6 458 | 0 | 115 888 | 158 937 | 7 268 | 6 868 | 7 052 | 137 749 | 0 | 2 305 965 |
| Nonprofit Institutions | 253 686 | 8 868 | 99 | 0 | 9 | 0 | 8 760 | 10 093 | 0 | 9 | 5 423 | 4 661 | 0 | 0 |
| Households | 8 965 378 | 39 863 | 7 046 | 6 131 | 2 328 | 0 | 24 359 | 36 020 | 14 985 | 2 089 | 9 470 | 9 477 | 0 | 299 952 |
| unknown (information about the sub-account is not | 1 085 126 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 448 |
| **Nonresidents** | **28 768 591** | **255 354** | **9 282** | **15 782** | **0** | **0** | **230 290** | **162 891** | **17 806** | **0** | **4 102** | **140 983** | **0** | **677 889** |
| Depositors | 2 870 365 | 158 418 | 37 173 | 15 057 | 1 621 | 0 | 104 567 | 186 064 | 22 025 | 1 621 | 78 242 | 84 176 | 0 | 19 328 |

## 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** | | | | | | |
| 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** |
| **2023** | | | | | | |
| 01.23 | 2 063 | 1 740 | 22 277 | 30 290 | 13 478 | 3 977 |
| 02.23 | 2 601 | 3 770 | 93 144 | 9 700 | 23 646 | 2 437 |
| 03.23 | 3 111 | 4 967 | 78 760 | 76 688 | 17 908 | 735 |
| 04.23 | 3 049 | 2 855 | 85 276 | 5 000 | 19 762 | 3 252 |
| 05.23 | 2 881 | 2 545 | 60 622 | 46 571 | 23 073 | 6 423 |
| 06.23 | 2 563 | 1 758 | 85 931 | 32 475 | 29 552 | 4 309 |
| 07.23 | 2 916 | 1 492 | 103 673 | 38 665 | 21 992 | 8 918 |
| 08.23 | 3 474 | 3 158 | 102 767 | 25 721 | 31 558 | 5 323 |
| 09.23 | 3 400 | 3 253 | 106 244 | 38 310 | 35 971 | 1 432 |
| 10.23 | 3 246 | 1 879 | 60 573 | 29 751 | 28 832 | 1 594 |
| 11.23 | 4 220 | 2 061 | 73 243 | 31 080 | 44 339 | 693 |

* 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** | | | | | | | | | | | | |
| 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 |
| **2023** | | | | | | | | | | | | |
| 01.23 | 462.61 | 6.68 | 498.78 | 459.92 | 6.62 | 501.31 | 462.60 | 6.68 | 499.76 | 460.50 | 6.53 | 498.93 |
| 02.23 | 451.94 | 6.20 | 484.81 | 449.14 | 5.96 | 473.80 | 450.49 | 6.12 | 482.68 | 445.82 | 5.97 | 473.35 |
| 03.23 | 449.99 | 5.92 | 480.57 | 448.05 | 5.82 | 486.58 | 449.66 | 5.89 | 475.00 | 451.71 | 5.86 | 492.60 |
| 04.23 | 451.33 | 5.58 | 494.60 | 456.21 | 5.60 | 503.47 | 451.62 | 5.57 | 493.66 | 453.39 | 5.58 | 499.25 |
| 05.23 | 446.60 | 5.64 | 485.28 | 447.08 | 5.53 | 479.18 | 445.94 | 5.63 | 484.32 | 448.13 | 5.53 | 478.18 |
| 06.23 | 448.54 | 5.40 | 485.37 | 454.13 | 5.22 | 495.68 | 448.99 | 5.35 | 487.38 | 452.51 | 5.14 | 491.05 |
| 07.23 | 445.20 | 4.94 | 492.31 | 445.68 | 4.90 | 489.00 | 444.60 | 4.92 | 492.75 | 446.07 | 4.86 | 491.64 |
| 08.23 | 451.94 | 4.75 | 493.36 | 461.44 | 4.83 | 498.96 | 452.73 | 4.76 | 494.74 | 459.69 | 4.77 | 500.08 |
| 09.23 | 467.86 | 4.85 | 500.43 | 477.57 | 4.92 | 503.22 | 469.09 | 4.86 | 502.67 | 474.47 | 4.89 | 502.74 |
| 10.23 | 476.65 | 4.91 | 503.34 | 471.87 | 5.07 | 499.29 | 476.24 | 4.90 | 501.47 | 469.67 | 5.11 | 499.13 |
| 11.23 | 463.56 | 5.13 | 500.13 | 459.06 | 5.16 | 503.77 | 462.78 | 5.13 | 501.20 | 458.04 | 5.17 | 501.55 |

## 3.8. Official exchange rates on average for the period*

tenge per unit of currency

| | 2018 | 2019 | 2020 | 2021 | 2022 | 2022 | | | | 2023 | | | 2023 | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | I | II | III | IV | I | II | III | 08.23 | 09.23 | 10.23 | 11.23 |
| 1 AED | 93.85 | 104.21 | 112.44 | 116.00 | 125.38 | 123.92 | 120.49 | 129.44 | 127.39 | 123.87 | 122.22 | 123.92 | 123.05 | 127.39 | 129.78 | 126.22 |
| 1 AUD | 257.41 | 266.08 | 285.13 | 319.95 | 319.60 | 329.43 | 317.28 | 325.22 | 307.30 | 311.79 | 299.77 | 297.89 | 293.61 | 300.52 | 302.98 | 300.35 |
| 1 CAD | 266.01 | 288.52 | 308.17 | 340.01 | 353.92 | 359.27 | 347.30 | 364.63 | 344.72 | 336.84 | 333.98 | 339.48 | 335.85 | 345.56 | 348.54 | 337.57 |
| 1 CHF | 352.48 | 385.24 | 440.52 | 466.13 | 482.60 | 493.08 | 460.06 | 492.42 | 485.31 | 492.27 | 499.04 | 515.41 | 514.78 | 521.74 | 526.97 | 519.11 |
| 1 CNY | 52.10 | 55.43 | 59.89 | 66.07 | 68.46 | 71.73 | 67.13 | 69.47 | 65.77 | 66.53 | 64.04 | 62.81 | 62.39 | 64.12 | 65.23 | 64.08 |
| 1 DKK | 54.57 | 57.41 | 63.26 | 67.77 | 65.10 | 68.66 | 63.51 | 64.43 | 64.13 | 65.60 | 65.57 | 66.48 | 66.21 | 67.13 | 67.49 | 67.07 |
| 1 GBP | 459.49 | 488.46 | 529.91 | 586.25 | 568.22 | 610.67 | 557.42 | 560.39 | 548.41 | 552.74 | 561.27 | 576.27 | 574.55 | 581.01 | 580.26 | 574.30 |
| 100 KRW | 31.33 | 32.87 | 35.06 | 37.23 | 35.68 | 37.77 | 35.17 | 35.52 | 34.45 | 35.75 | 34.13 | 34.66 | 34.24 | 35.10 | 35.29 | 35.38 |
| 1 JPY | 3.12 | 3.51 | 3.87 | 3.88 | 3.52 | 3.92 | 3.42 | 3.44 | 3.31 | 3.44 | 3.27 | 3.15 | 3.13 | 3.17 | 3.19 | 3.09 |
| 1 KWD | 1141.30 | 1260.01 | 1347.18 | 1413.59 | 1503.81 | 1504.07 | 1446.87 | 1545.08 | 1517.67 | 1486.38 | 1462.69 | 1478.66 | 1468.40 | 1515.78 | 1541.82 | 1502.41 |
| 1 GEL | 136.91 | 136.82 | 133.97 | 133.46 | 160.79 | 148.29 | 149.45 | 170.61 | 173.29 | 174.81 | 177.54 | 175.71 | 174.53 | 178.67 | 179.11 | 173.08 |
| 1 SAR | 91.91 | 102.06 | 110.06 | 113.59 | 122.64 | 121.30 | 117.97 | 126.56 | 124.49 | 121.18 | 119.67 | 121.33 | 120.48 | 124.73 | 127.08 | 123.59 |
| 1 XDR | 487.74 | 528.80 | 575.32 | 606.87 | 615.63 | 634.70 | 597.50 | 622.37 | 609.38 | 609.35 | 601.92 | 606.41 | 603.04 | 618.09 | 625.08 | 612.84 |
| 1 SEK | 39.67 | 40.50 | 45.02 | 49.69 | 45.60 | 48.73 | 45.16 | 45.19 | 43.63 | 43.59 | 42.63 | 42.13 | 41.83 | 42.21 | 43.34 | 43.24 |
| 1 SGD | 255.43 | 280.59 | 299.50 | 317.10 | 334.00 | 336.67 | 321.70 | 340.48 | 337.11 | 341.57 | 335.15 | 337.31 | 334.90 | 343.41 | 348.24 | 343.35 |
| 1 TRY | 72.96 | 67.57 | 59.25 | 49.42 | 28.01 | 32.72 | 28.13 | 26.53 | 25.13 | 24.12 | 21.75 | 17.00 | 16.77 | 17.37 | 17.15 | 16.21 |
| 1 TJS | 37.69 | 40.21 | 40.13 | 37.70 | 42.70 | 39.12 | 37.64 | 47.02 | 46.51 | 43.27 | 41.16 | 41.57 | 41.24 | 42.68 | 43.51 | 42.48 |
| 1 KGS | 5.02 | 5.49 | 5.36 | 5.03 | 5.52 | 5.17 | 5.43 | 5.85 | 5.59 | 5.25 | 5.13 | 5.17 | 5.14 | 5.29 | 5.35 | 5.20 |
| 1 MDL | 20.59 | 21.90 | 24.03 | 24.22 | 24.45 | 25.26 | 23.60 | 24.71 | 24.31 | 24.28 | 25.15 | 25.59 | 25.65 | 26.13 | 26.36 | 26.05 |
| 1 UAH | 12.68 | 14.87 | 15.34 | 15.65 | 14.26 | 15.86 | 15.03 | 13.61 | 12.71 | 12.41 | 12.18 | 12.35 | 12.26 | 12.69 | 13.05 | 12.82 |
| 1 NOK | 42.36 | 43.53 | 44.01 | 49.61 | 47.99 | 51.42 | 47.26 | 47.71 | 45.89 | 44.58 | 41.94 | 43.45 | 43.34 | 43.65 | 43.51 | 42.37 |
| 1 ZAR | 26.11 | 26.52 | 25.21 | 28.89 | 28.20 | 29.87 | 28.56 | 27.97 | 26.57 | 25.69 | 24.08 | 24.42 | 24.15 | 24.66 | 25.02 | 25.00 |
| 1 PLN | 95.47 | 99.73 | 106.11 | 110.45 | 103.42 | 110.59 | 101.73 | 101.12 | 100.93 | 103.64 | 107.44 | 110.21 | 110.73 | 109.04 | 111.29 | 113.54 |
| 10 HUF | 12.77 | 13.19 | 13.42 | 14.08 | 12.42 | 14.04 | 12.28 | 11.91 | 11.62 | 12.57 | 13.10 | 12.94 | 12.80 | 12.97 | 13.06 | 13.19 |
| 1 BRL | 94.72 | 97.23 | 80.69 | 79.11 | 89.38 | 87.14 | 90.47 | 90.75 | 88.94 | 87.64 | 90.61 | 93.30 | 92.39 | 94.81 | 94.11 | 94.41 |
| 1 MYR | 85.43 | 92.44 | 98.37 | 102.84 | 104.70 | 108.64 | 101.89 | 106.15 | 102.45 | 103.91 | 99.28 | 98.42 | 98.22 | 100.02 | 100.57 | 98.84 |
| 1 HKD | 43.98 | 48.85 | 53.24 | 54.81 | 58.80 | 58.31 | 56.40 | 60.58 | 59.81 | 58.04 | 57.25 | 58.17 | 57.77 | 59.76 | 60.91 | 59.37 |
| 10 AMD | 7.15 | 7.99 | 8.48 | 8.49 | 10.75 | 9.40 | 9.86 | 11.73 | 11.86 | 11.66 | 11.64 | 11.82 | 11.74 | 12.18 | 11.85 | 11.55 |
| 100 UZS | 4.28 | 4.35 | 4.12 | 4.02 | 4.18 | 4.17 | 3.98 | 4.35 | 4.20 | 4.02 | 3.93 | 3.84 | 3.81 | 3.85 | 3.91 | 3.78 |
| 1 BYN | 169.27 | 183.26 | 169.94 | 168.26 | 167.76 | 163.98 | 134.30 | 186.07 | 185.52 | 180.66 | 178.24 | 180.78 | 179.48 | 185.80 | 147.08 | 140.98 |
| 1 CZK | 15.87 | 16.70 | 17.83 | 19.66 | 19.73 | 20.74 | 19.19 | 19.51 | 19.56 | 20.52 | 20.72 | 20.55 | 20.48 | 20.55 | 20.49 | 20.43 |
| 1 AZN | 203.57 | 226.09 | 243.93 | 251.64 | 271.92 | 268.81 | 261.36 | 280.81 | 276.09 | 268.39 | 264.79 | 268.50 | 266.63 | 276.02 | 281.21 | 273.49 |
| 1 INR | 5.04 | 5.43 | 5.57 | 5.76 | 5.86 | 6.05 | 5.74 | 5.96 | 5.70 | 5.53 | 5.46 | 5.51 | 5.46 | 5.63 | 5.73 | 5.57 |
| 1 THB | 10.66 | 12.34 | 13.20 | 13.33 | 13.15 | 12.88 | 12.88 | 13.08 | 12.88 | 13.43 | 13.03 | 12.95 | 12.93 | 13.08 | 13.05 | 13.06 |
| 1 MXN | 17.93 | 19.88 | 19.33 | 21.02 | 22.92 | 22.18 | 22.12 | 23.50 | 23.78 | 24.35 | 25.37 | 26.68 | 26.60 | 27.12 | 26.45 | 26.60 |
| 1000 IRR | 8.45 | 9.11 | 9.84 | 10.14 | 10.96 | 10.83 | 10.54 | 11.32 | 11.15 | 10.83 | 10.69 | 10.84 | 10.76 | 11.14 | 11.35 | 11.03 |

* Weighted Average

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

thous. units of currency, for the period

| | USD | | | EUR | | | RUB | | |
|---|---|---|---|---|---|---|---|---|---|
| | Import | Export | Import-export balance | Import | Export | Import-export balance | Import | Export | Import-export balance |
| | 1 | 2 | 3=1-2 | 4 | 5 | 6=4-5 | 7 | 8 | 9=7-8 |
| **2018** | **3 449 669** | **244 161** | **3 205 508** | **415 609** | **31 601** | **384 008** | **61 294 500** | **7 274 846** | **54 019 654** |
| **2019** | **4 188 532** | **64 541** | **4 123 991** | **549 830** | **6 162** | **543 668** | **34 857 000** | **14 703 481** | **20 153 519** |
| **2020** | **2 492 900** | **298 376** | **2 194 524** | **297 850** | **2 860** | **294 990** | **64 176 065** | **5 332 963** | **58 843 102** |
| **2021** | **2 058 787** | **337 453** | **1 721 334** | **469 100** | **11 382** | **457 718** | **84 069 602** | **5 523 196** | **78 546 406** |
| **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** | | | | | | | | | |
| 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 | - | - | - | - | - | - |
| **2023** | | | | | | | | | |
| 01.23 | 300 000 | - | 300 000 | - | - | - | - | 9 033 071 | -9 033 071 |
| 02.23 | 230 100 | - | 230 100 | 20 000 | - | 20 000 | - | 1 674 714 | -1 674 714 |
| 03.23 | 279 800 | 1 332 | 278 468 | 59 000 | 211 | 58 789 | - | - | - |
| 04.23 | 50 000 | - | 50 000 | - | - | - | 200 000 | - | 200 000 |
| 05.23 | 100 000 | - | 100 000 | 5 000 | - | 5 000 | - | - | - |
| 06.23 | 55 000 | - | 55 000 | 5 000 | - | 5 000 | - | - | - |
| 07.23 | 147 000 | - | 147 000 | 12 000 | - | 12 000 | 1 580 000 | 342 000 | 1 238 000 |
| 08.23 | 31 000 | 1 307 | 29 693 | 0 | 207 | -207 | 4 049 000 | 790 800 | 3 258 200 |
| 09.23 | 99 500 | - | 99 500 | - | - | - | 240 000 | 499 200 | -259 200 |
| 10.23 | 50 000 | - | 50 000 | - | - | - | - | 1 248 300 | -1 248 300 |
| 11.23 | 220 000 | 1 782 | 218 218 | 1 900 | 141 | 1 759 | - | 1 648 600 | -1 648 600 |

# IV. PAYMENT SYSTEMS

## 4.1. The Basic Indicators of Payment Systems

for the period

| | 2018 | 2019 | 2020 | 2021 | 2022 | 07.23 | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|---|
| **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** | **65 530** | **6 266** | **7 418** | **6 997** | **6 019** | **6 095** |
| of which: | | | | | | | | | | |
| interbank system of money transfer | 16 765 | 14 518 | 15 010 | 18 821 | 21 796 | 2 062 | 2 545 | 2 124 | 2 190 | 2 209 |
| to total, % | 39.0 | 34.9 | 29.4 | 31.7 | 33.3 | 32.9 | 34.3 | 30.4 | 36.4 | 36.2 |
| interbank clearing system | 26 177 | 27 097 | 36 074 | 40 526 | 43 734 | 4 204 | 4 873 | 4 873 | 3 830 | 3 887 |
| to total, % | 61.0 | 65.1 | 70.6 | 68.3 | 66.7 | 67.1 | 65.7 | 69.6 | 63.6 | 63.8 |
| **Sum of Payments - total, mln.KZT** | **834 563 708** | **762 062 812** | **645 493 443** | **782 086 436** | **787 241 794** | **83 487 237** | **78 840 724** | **79 411 942** | **86 127 751** | **103 639 777** |
| of which: | | | | | | | | | | |
| interbank system of money transfer | 828 120 640 | 754 959 606 | 638 074 195 | 773 395 880 | 776 920 220 | 82 584 626 | 77 802 624 | 78 496 930 | 85 190 596 | 102 665 731 |
| to total, % | 99.2 | 99.1 | 98.9 | 98.9 | 98.7 | 98.9 | 98.7 | 98.8 | 98.9 | 99.1 |
| interbank clearing system | 6 443 068 | 7 103 206 | 7 419 248 | 8 690 556 | 10 321 574 | 902 610 | 1 038 100 | 915 012 | 937 155 | 974 046 |
| to total, % | 0.8 | 0.9 | 1.1 | 1.1 | 1.3 | 1.1 | 1.3 | 1.2 | 1.1 | 0.9 |
| **Number of Users in Payment Systems of Kazakhstan:** | | | | | | | | | | |
| interbank system of money transfer | 43 | 39 | 38 | 38 | 31 | 31 | 31 | 31 | 31 | 31 |
| interbank clearing system | 35 | 31 | 26 | 26 | 22 | 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** | **12 123** | **1 146** | **1 071** | **1 091** | **1 269** | **1 324** |
| of which: | | | | | | | | | | |
| through loro-accounts | 7 207 | 6 796 | 6 727 | 7 822 | 5 009 | 473 | 413 | 414 | 544 | 590 |
| to total, % | 63.3 | 50.9 | 47.4 | 49.1 | 41.3 | 41.3 | 38.6 | 37.9 | 42.9 | 44.6 |
| through nostro-accounts | 4 176 | 6 557 | 7 463 | 8 094 | 7 115 | 673 | 658 | 677 | 725 | 733 |
| to total, % | 36.7 | 49.1 | 52.6 | 50.9 | 58.7 | 58.7 | 61.4 | 62.1 | 57.1 | 55.4 |
| **Sum of Payments - total, mln.KZT** | **5 894 531** | **6 340 933** | **6 302 869** | **7 789 468** | **6 629 666** | **968 200** | **590 922** | **625 480** | **639 969** | **698 034** |
| of which: | | | | | | | | | | |
| through loro-accounts | 3 895 254 | 3 848 454 | 3 700 578 | 4 992 041 | 4 075 479 | 538 299 | 327 009 | 345 982 | 343 215 | 372 470 |
| to total, % | 66.1 | 60.7 | 58.7 | 64.1 | 61.5 | 55.6 | 55.3 | 55.3 | 53.6 | 53.4 |
| through nostro-accounts | 1 999 277 | 2 492 479 | 2 602 290 | 2 797 426 | 2 554 188 | 429 902 | 263 912 | 279 498 | 296 754 | 325 564 |
| to total, % | 33.9 | 39.3 | 41.3 | 35.9 | 38.5 | 44.4 | 44.7 | 44.7 | 46.4 | 46.6 |

Continuation

| | 2018 | 2019 | 2020 | 2021 | 2022 | 07.23 | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|---|
| **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** | **9 400 885** | **1 131 565** | **1 140 293** | **1 116 758** | **1 174 253** | **1 136 268** |
| Payment order | 230 171 | 242 197 | 271 443 | 293 141 | 327 152 | 102 036 | 101 174 | 90 100 | 109 367 | 105 262 |
| Payment request-order | 2 077 | 1 598 | 1 110 | 1 599 | 2 946 | 443 | 411 | 337 | 500 | 448 |
| Cheque for goods and services paying | 3 | 2 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 19 |
| Direct debiting of a banking account | 3 333 | 46 593 | 29 928 | 49 194 | 213 585 | 9 460 | 9 294 | 9 151 | 10 450 | 10 251 |
| Collection order | 588 | 961 | 1 476 | 2 072 | 3 325 | 422 | 407 | 308 | 452 | 169 |
| Payment card | 810 210 | 1 571 455 | 3 174 351 | 6 542 486 | 8 826 098 | 1 016 320 | 1 026 883 | 1 016 226 | 1 051 303 | 1 018 801 |
| Paid bill of exchange | 38 774 | 36 441 | 32 510 | 26 789 | 27 778 | 2 882 | 2 123 | 635 | 2 181 | 1 317 |
| **Sum of Payments - total, mln.KZT ** ** | **342 305 111** | **457 067 009** | **469 771 951** | **656 945 175** | **693 523 657** | **71 214 776** | **72 294 594** | **73 732 149** | **79 906 366** | **87 501 276** |
| Payment order | 318 806 275 | 419 807 695 | 408 597 895 | 551 946 974 | 554 198 658 | 55 211 608 | 56 430 617 | 58 505 531 | 63 593 442 | 71 194 657 |
| Payment request-order | 47 146 | 30 773 | 33 953 | 50 235 | 64 960 | 9 039 | 10 553 | 7 779 | 20 916 | 9 942 |
| Cheque for goods and services paying | 27 459 | 7 428 | 6 711 | 3 674 | 3 395 | 84 247 | 70 832 | 63 924 | 152 546 | 3 713 |
| Direct debiting of a banking account | 2 673 045 | 5 183 607 | 7 580 081 | 9 116 290 | 11 110 343 | 704 580 | 612 448 | 544 265 | 736 878 | 661 389 |
| Collection order | 105 318 | 184 398 | 182 283 | 330 109 | 408 169 | 107 385 | 93 452 | 91 345 | 92 588 | 164 985 |
| Payment card | 19 972 650 | 30 375 387 | 51 915 292 | 93 713 259 | 125 144 084 | 14 937 041 | 14 910 793 | 14 402 251 | 15 153 933 | 15 341 384 |
| Paid bill of exchange | 673 218 | 1 477 722 | 1 455 736 | 1 784 636 | 2 594 047 | 160 876 | 165 900 | 117 053 | 156 062 | 125 206 |
| **Payment Cards***** | | | | | | | | | | |
| **Number of Payments - total, thousand transactions** | **810 210** | **1 571 455** | **3 175 866** | **6 542 486** | **8 510 930** | **1 016 320** | **1 026 883** | **1 016 226** | **1 051 303** | **1 018 801** |
| of which: | | | | | | | | | | |
| **in trade terminals:** | **523 847** | **1 195 627** | **2 878 476** | **6 271 338** | **8 256 634** | **995 729** | **1 005 747** | **996 276** | **1 030 566** | **999 058** |
| local systems | 36 | 345 351 | 1 979 330 | 5 124 993 | 7 290 148 | 855 352 | 862 088 | 855 380 | 880 048 | 849 986 |
| international systems, of which: | 523 812 | 850 275 | 899 146 | 1 146 344 | 1 296 616 | 140 377 | 143 659 | 140 896 | 150 518 | 149 072 |
| Visa International | 230 176 | 225 846 | 340 277 | 716 075 | 966 486 | 124 056 | 127 135 | 125 008 | 132 930 | 131 568 |
| MasterCard Worldwide | 285 351 | 619 030 | 553 573 | 413 445 | 211 887 | 15 270 | 15 433 | 14 829 | 16 494 | 16 447 |
| in trade terminals to total, % | 64.7 | 76.1 | 90.6 | 95.9 | 97.0 | 98.0 | 97.9 | 98.0 | 98.0 | 98.1 |
| **on reception of a cash:** | **286 363** | **375 829** | **297 390** | **271 148** | **254 296** | **20 591** | **21 136** | **19 950** | **20 736** | **19 743** |
| local systems | 356 | 6 043 | 9 846 | 20 995 | 38 407 | 5 077 | 5 493 | 5 293 | 5 660 | 5 504 |
| international systems, of which: | 286 007 | 369 786 | 287 544 | 250 153 | 215 888 | 15 515 | 15 643 | 14 657 | 15 077 | 14 239 |
| Visa International | 149 852 | 147 768 | 134 965 | 157 970 | 166 113 | 12 981 | 13 156 | 12 361 | 12 686 | 11 992 |
| MasterCard Worldwide | 120 700 | 207 097 | 140 109 | 81 128 | 40 961 | 1 966 | 1 923 | 1 764 | 1 867 | 1 761 |
| in trade terminals to total, % | 35.3 | 23.9 | 9.4 | 4.1 | 3.0 | 2.0 | 2.1 | 2.0 | 2.0 | 1.9 |
| **Sum of Payments - total, mln.KZT** | **19 972 650** | **30 375 387** | **51 915 292** | **93 713 259** | **125 144 074** | **14 937 041** | **14 910 793** | **14 402 251** | **15 153 933** | **15 341 384** |
| of which: | | | | | | | | | | |
| **in trade terminals:** | **6 387 177** | **14 050 810** | **35 294 805** | **73 123 297** | **103 787 623** | **12 921 822** | **12 864 246** | **12 453 650** | **13 113 246** | **13 305 233** |
| local systems | 38 272 | 4 916 832 | 25 635 426 | 58 304 598 | 80 253 091 | 10 439 094 | 10 337 017 | 9 942 325 | 10 474 057 | 10 677 923 |
| international systems, of which: | 6 348 905 | 9 133 978 | 9 659 380 | 14 818 699 | 23 534 532 | 2 482 728 | 2 527 229 | 2 511 325 | 2 639 190 | 2 627 309 |
| Visa International | 3 366 856 | 3 681 474 | 5 179 820 | 10 189 814 | 14 199 488 | 2 009 849 | 2 044 456 | 2 040 635 | 2 131 939 | 2 109 743 |
| MasterCard Worldwide | 2 797 633 | 5 354 718 | 4 410 664 | 4 487 835 | 4 254 248 | 446 783 | 455 961 | 445 276 | 481 266 | 492 157 |
| in trade terminals to total, % | 32.0 | 46.3 | 68.0 | 78.0 | 82.9 | 86.5 | 86.3 | 86.5 | 86.5 | 86.7 |

Continuation

| | 2018 | 2019 | 2020 | 2021 | 2022 | 07.23 | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|---|
| **on reception of a cash:** | **13 585 473** | **16 324 577** | **16 620 487** | **20 589 962** | **21 356 451** | **2 015 219** | **2 046 547** | **1 948 602** | **2 040 687** | **2 036 151** |
| local systems | 17 519 | 286 337 | 392 452 | 1 298 015 | 2 672 060 | 415 632 | 431 569 | 416 376 | 464 343 | 474 047 |
| international systems, of which: | 13 567 954 | 16 038 240 | 16 228 035 | 19 291 947 | 18 684 391 | 1 599 587 | 1 614 978 | 1 532 226 | 1 576 344 | 1 562 104 |
| Visa International | 8 307 016 | 8 036 068 | 8 713 007 | 12 567 200 | 14 146 609 | 1 294 259 | 1 315 607 | 1 255 577 | 1 290 703 | 1 278 487 |
| MasterCard Worldwide | 4 646 837 | 7 320 578 | 6 870 991 | 6 074 347 | 3 986 465 | 262 957 | 256 919 | 236 245 | 245 626 | 245 735 |
| in trade terminals to total, % | 68.0 | 53.7 | 32.0 | 22.0 | 17.1 | 13.5 | 13.7 | 13.5 | 13.5 | 13.3 |
| **Number of Payment Cards in Circulation (total, thousand units), of which:** | **23 390** | **32 048** | **47 966** | **59 258** | **65 080** | **70 677** | **71 412** | **72 680** | **73 528** | **74 075** |
| local systems | 34 | 5 020 | 14 057 | 19 649 | 22 166 | 23 747 | 23 987 | 24 234 | 24 467 | 24 708 |
| international systems, of which: | 23 356 | 27 029 | 33 908 | 39 609 | 42 914 | 46 929 | 47 425 | 48 446 | 49 060 | 49 368 |
| Visa International | 14 814 | 16 104 | 22 349 | 28 905 | 33 315 | 36 184 | 36 586 | 37 249 | 37 392 | 37 464 |
| MasterCard Worldwide | 6 987 | 9 616 | 9 936 | 9 025 | 7 980 | 9 167 | 9 290 | 9 690 | 10 180 | 10 445 |
| **Number of Payment Cards used (total, thousand units), of which:** | **11 406** | **18 176** | **26 779** | **30 413** | **33 431** | **36 813** | **36 874** | **37 507** | **37 837** | **38 529** |
| local systems | 24 | 4 190 | 9 635 | 12 192 | 13 438 | 15 316 | 15 149 | 15 290 | 15 552 | 16 033 |
| international systems, of which: | 11 381 | 13 987 | 17 144 | 18 221 | 19 993 | 21 497 | 21 724 | 22 217 | 22 285 | 22 496 |
| Visa International | 6 744 | 6 889 | 10 102 | 12 684 | 16 698 | 18 287 | 18 536 | 18 989 | 18 979 | 19 163 |
| MasterCard Worldwide | 3 783 | 6 398 | 6 301 | 4 810 | 2 711 | 2 685 | 2 668 | 2 726 | 2 811 | 2 852 |
| **Number of Equipment for Payment Cards (units):** | | | | | | | | | | |
| pos-terminals, of which: | 135 796 | 170 410 | 211 764 | 509 194 | 831 780 | - | - | 983 419 | - | - |
| in banks | 8 817 | 8 720 | 8 785 | 8 510 | 16 279 | - | - | 8 154 | - | - |
| at businessmen | 126 979 | 161 690 | 202 979 | 500 684 | 815 501 | - | - | 975 265 | - | - |
| cash dispensers | 11 017 | 11 315 | 12 728 | 12 443 | 12 391 | - | - | 12 625 | - | - |
| **Number of entrepreneurs (units)** | **82 527** | **96 428** | **108 159** | **273 947** | **567 687** | **-** | **-** | **762 715** | **-** | **-** |

Continuation

| | 2018 | 2019 | 2020 | 2021 | 2022 | 07.23 | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|---|
| **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** | **2 490.6** | **221.6** | **240.1** | **230.5** | **230.3** | **217.6** |
| Gold Crown | 1 723.7 | 1 885.7 | 1 893.0 | 2 160.3 | 2 112.5 | 191.6 | 210.3 | 201.7 | 202.6 | 192.1 |
| Western Union | 256.5 | 196.7 | 119.7 | 106.1 | 96.3 | 6.5 | 6.4 | 6.3 | 5.6 | 5.5 |
| Unistrim | 171.7 | 102.9 | 125.0 | 78.7 | 34.6 | 3.8 | 0.3 | 0.0 | 0.0 | 0.0 |
| Contact | 84.2 | 83.6 | 104.1 | 173.5 | 181.9 | 15.3 | 17.7 | 16.7 | 16.6 | 14.4 |
| Moneygram | 21.7 | 24.3 | 14.2 | 15.3 | 23.6 | 1.9 | 1.4 | 1.8 | 1.8 | 1.8 |
| Others | 417.5 | 337.5 | 128.5 | 45.7 | 41.8 | 2.6 | 3.9 | 4.1 | 3.7 | 3.8 |
| **Number of received transfers (total, thousand transactions), of which:** | **1 515.7** | **1 651.7** | **1 276.2** | **1 131.5** | **1 650.0** | **87.1** | **81.0** | **80.1** | **79.5** | **77.4** |
| Gold Crown | 646.8 | 660.0 | 547.4 | 529.5 | 976.3 | 37.0 | 38.9 | 39.1 | 37.9 | 37.2 |
| Western Union | 387.9 | 437.6 | 393.5 | 362.6 | 323.6 | 21.2 | 18.0 | 21.0 | 20.2 | 19.5 |
| Unistrim | 63.1 | 53.2 | 26.6 | 19.3 | 68.4 | 11.9 | 7.5 | 0.0 | 0.0 | 0.0 |
| Moneygram | 121.0 | 156.0 | 40.8 | 43.4 | 96.6 | 10.4 | 8.0 | 9.8 | 10.2 | 10.2 |
| Contact | 54.7 | 46.0 | 124.2 | 126.5 | 137.9 | 3.6 | 4.6 | 6.4 | 6.7 | 6.6 |
| Others | 242.2 | 298.8 | 143.6 | 50.3 | 47.3 | 3.2 | 4.1 | 3.9 | 4.4 | 4.0 |
| **Sum of sent transfers (total, bln.KZT), of which:** | **601 815.5** | **648 413.1** | **787 723.1** | **1 010 566.9** | **1 034 517.0** | **88 590.8** | **98 775.5** | **93 217.6** | **89 636.7** | **81 627.2** |
| Gold Crown | 398 659.4 | 480 820.4 | 642 018.4 | 793 822.9 | 794 122.9 | 71 407.8 | 81 085.2 | 75 317.4 | 71 915.1 | 65 385.6 |
| Western Union | 84 850.9 | 75 369.5 | 58 581.0 | 61 344.4 | 66 142.8 | 4 567.4 | 4 596.7 | 4 674.0 | 4 227.1 | 4 129.0 |
| Unistrim | 44 121.6 | 24 176.0 | 28 993.0 | 30 345.6 | 8 645.3 | 924.2 | 91.4 | 0.0 | 0.0 | 0.0 |
| Contact | 20 579.8 | 24 948.4 | 39 134.3 | 109 774.0 | 139 038.9 | 9 947.9 | 11 547.9 | 11 207.6 | 11 294.3 | 9 903.5 |
| Moneygram | 5 188.3 | 758.8 | 5 770.9 | 11 083.8 | 22 599.3 | 1 467.5 | 1 077.0 | 1 374.7 | 1 652.1 | 1 645.8 |
| Others | 48 415.7 | 42 340.1 | 13 225.6 | 4 196.1 | 3 967.7 | 276.0 | 377.3 | 643.8 | 548.1 | 563.5 |
| **Sum of received transfers (total, bln.KZT), of which:** | **361 966.1** | **344 632.1** | **286 892.7** | **283 513.1** | **681 232.0** | **24 100.9** | **22 178.1** | **24 422.4** | **23 532.3** | **23 759.8** |
| Gold Crown | 193 488.7 | 150 847.9 | 141 490.2 | 155 574.1 | 460 633.9 | 11 659.9 | 11 829.2 | 12 831.7 | 12 238.3 | 12 615.8 |
| Western Union | 77 038.5 | 82 329.8 | 74 731.5 | 71 466.8 | 84 136.3 | 5 939.6 | 5 115.0 | 6 399.5 | 5 872.0 | 5 671.8 |
| Unistrim | 19 596.1 | 13 756.5 | 5 669.7 | 5 038.2 | 25 456.6 | 2 080.6 | 1 303.8 | 0.0 | 0.0 | 0.0 |
| Moneygram | 31 885.0 | 43 597.5 | 11 237.0 | 12 221.1 | 36 909.0 | 3 431.9 | 2 622.2 | 3 299.9 | 3 499.3 | 3 481.4 |
| Contact | 14 736.3 | 12 319.2 | 34 419.8 | 36 789.6 | 71 304.3 | 797.6 | 1 061.9 | 1 523.1 | 1 540.3 | 1 627.0 |
| Others | 25 221.5 | 41 781.2 | 19 344.6 | 2 423.3 | 2 791.9 | 191.3 | 246.0 | 368.3 | 382.4 | 363.8 |

* 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

## 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 | 12.22 | 07.23 | 08.23 | 09.23 | 10.23 | 11.23 |
|---|---|---|---|---|---|---|---|---|---|---|
| **ISMT - total** | **76 895** | **56 864** | **62 276** | **74 633** | **88 593** | **82 585** | **77 803** | **78 497** | **85 191** | **102 666** |
| change in % of the previous period | -11.2 | 2.2 | 45.3 | -3.1 | 2.5 | -3.5 | -9.1 | -4.9 | 9.5 | 32.0 |
| of which: | | | | | | | | | | |
| **Five large banks*** | **15 911** | **11 981** | **18 126** | **22 941** | **25 140** | **18 122** | **18 832** | **19 937** | **22 024** | **25 613** |
| change as % of the previous period | -4.3 | -1.6 | 52.6 | 1.5 | -1.5 | -16.0 | -12.7 | 10.0 | 17.0 | 36.0 |
| share as % of total | 20.7 | 21.1 | 29.1 | 30.7 | 28.4 | 21.9 | 24.2 | 25.4 | 25.9 | 24.9 |
| **Other banks** | **11 677** | **14 142** | **13 477** | **15 912** | **17 477** | **17 308** | **17 722** | **17 964** | **19 158** | **22 061** |
| change as % of the previous period | 4.6 | 7.1 | 34.9 | 0.3 | 4.2 | 2.9 | 5.4 | 3.8 | 8.1 | 24.5 |
| share as % of total | 15.2 | 24.9 | 21.6 | 21.3 | 19.7 | 21.0 | 22.8 | 22.9 | 22.5 | 21.5 |
| **Other participants** | **49 308** | **30 741** | **30 673** | **35 780** | **45 976** | **47 155** | **41 249** | **40 596** | **44 009** | **54 991** |
| change as % of previous period | -16.2 | 1.6 | 46.2 | -7.2 | 4.1 | -0.1 | -12.6 | -13.9 | 6.7 | 33.3 |
| share as % of total | 64.1 | 54.1 | 49.3 | 47.9 | 51.9 | 57.1 | 53.0 | 51.7 | 51.7 | 53.6 |
| **ICS - total** | **602** | **745** | **860** | **973** | **1 117** | **903** | **1 038** | **915** | **937** | **974** |
| change in % of the previous period | 7.2 | 18.5 | 21.8 | 27.2 | 11.4 | -7.0 | 6.9 | 1.4 | -9.7 | -6.2 |
| of which: | | | | | | | | | | |
| **Five large banks*** | **249** | **290** | **403** | **472** | **622** | **573** | **690** | **571** | **573** | **583** |
| change as % of the previous period | -0.9 | 8.4 | 14.9 | 18.8 | 1.3 | -2.1 | 17.9 | -0.2 | -17.0 | -15.6 |
| share as % of total | 41.3 | 38.9 | 46.9 | 48.5 | 55.7 | 63.5 | 66.5 | 62.5 | 61.1 | 59.8 |
| **Other banks** | **179** | **198** | **193** | **177** | **148** | **139** | **150** | **129** | **130** | **141** |
| change as % of the previous period | 0.6 | 4.8 | 13.2 | 2.0 | 10.8 | -0.3 | 7.6 | -6.9 | -13.4 | -5.8 |
| share as % of total | 29.7 | 26.6 | 22.5 | 18.2 | 13.3 | 15.4 | 14.4 | 14.1 | 13.8 | 14.5 |
| **Other participants** | **175** | **256** | **263** | **323** | **346** | **191** | **198** | **214** | **234** | **250** |
| change as % of previous period | 31.5 | 49.3 | 42.9 | 66.8 | 35.8 | -22.5 | -19.6 | 12.2 | 18.3 | 26.3 |
| share as % of total | 29.0 | 34.4 | 30.6 | 33.2 | 31.0 | 21.2 | 19.1 | 23.4 | 25.0 | 25.7 |

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

# V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

## 5.1.Banking sector

mln. of KZT, end of period

| | Assets | Liabilities | Capital | Authorized capital | Excess of current income (expenses) over current expenses (income) after income tax | Capital adequacy ratio (k1-1) | Capital adequacy ratio (k1-2) | Capital adequacy ratio (k2) |
|---|---|---|---|---|---|---|---|---|
| **2018** | **25 240 960** | **22 223 405** | **3 017 555** | **1 547 261** | **638 390** | **16.53** | **16.77** | **21.81** |
| **2019** | **26 813 963** | **23 165 493** | **3 648 470** | **1 627 288** | **811 995** | **19.10** | **19.19** | **24.33** |
| **2020** | **31 172 380** | **27 217 148** | **3 955 232** | **1 767 347** | **726 803** | **21.27** | **21.29** | **26.97** |
| **2021** | **37 623 913** | **33 085 975** | **4 537 938** | **1 331 772** | **1 291 932** | **19.32** | **19.34** | **23.43** |
| **2022** | **44 561 554** | **39 334 336** | **5 227 218** | **1 403 588** | **1 465 932** | **18.54** | **18.56** | **21.70** |
| **2021** | | | | | | | | |
| I | 32 426 159 | 28 373 951 | 4 052 207 | 1 752 864 | 283 311 | 21.23 | 21.26 | 26.76 |
| II | 34 826 353 | 30 681 569 | 4 144 784 | 1 725 827 | 659 679 | 20.17 | 20.19 | 25.15 |
| III | 35 563 010 | 31 213 761 | 4 349 249 | 1 460 949 | 924 937 | 20.26 | 20.28 | 24.96 |
| IV | 37 623 913 | 33 085 975 | 4 537 938 | 1 331 772 | 1 291 932 | 19.32 | 19.34 | 23.43 |
| **2022** | | | | | | | | |
| 01.22 | 36 975 909 | 32 379 577 | 4 596 331 | 1 331 772 | 105 193 | 19.27 | 19.29 | 23.31 |
| 02.22 | 38 199 805 | 33 535 916 | 4 663 889 | 1 331 772 | 242 110 | 19.18 | 19.20 | 23.09 |
| 03.22 | 37 770 119 | 33 139 278 | 4 630 841 | 1 338 772 | 358 886 | 18.91 | 18.93 | 22.80 |
| 04.22 | 37 175 433 | 32 511 865 | 4 663 568 | 1 338 772 | 374 945 | 18.10 | 18.12 | 21.80 |
| 05.22 | 37 102 608 | 32 392 642 | 4 709 965 | 1 338 772 | 503 767 | 17.94 | 17.96 | 21.57 |
| 06.22 | 39 227 727 | 34 702 744 | 4 524 983 | 1 382 572 | 354 730 | 16.42 | 16.44 | 19.84 |
| 07.22 | 40 329 649 | 35 470 148 | 4 859 501 | 1 382 572 | 672 090 | 17.57 | 17.59 | 20.94 |
| 08.22 | 41 517 474 | 36 535 251 | 4 982 223 | 1 409 072 | 804 373 | 17.62 | 17.64 | 20.93 |
| 09.22 | 41 723 147 | 36 774 107 | 4 949 040 | 1 403 588 | 899 552 | 17.60 | 17.61 | 20.92 |
| 10.22 | 42 363 832 | 37 301 708 | 5 062 124 | 1 403 588 | 1 155 761 | 17.99 | 18.01 | 21.23 |
| 11.22 | 43 056 712 | 37 824 573 | 5 232 139 | 1 403 588 | 1 302 357 | 18.31 | 18.32 | 21.48 |
| 12.22 | 44 561 554 | 39 334 336 | 5 227 218 | 1 403 588 | 1 465 932 | 18.54 | 18.56 | 21.70 |
| **2023** | | | | | | | | |
| 01.23 | 44 021 046 | 38 622 243 | 5 398 803 | 1 403 588 | 168 900 | 18.97 | 18.99 | 22.10 |
| 02.23 | 44 060 374 | 38 448 359 | 5 612 014 | 1 403 588 | 330 119 | 19.50 | 19.52 | 22.55 |
| 03.23 | 45 027 511 | 39 345 632 | 5 681 879 | 1 403 588 | 509 737 | 19.57 | 19.59 | 22.59 |
| 04.23 | 44 843 135 | 38 954 422 | 5 888 714 | 1 403 588 | 694 628 | 19.79 | 19.81 | 22.74 |
| 05.23 | 45 373 737 | 39 735 438 | 5 638 299 | 1 403 588 | 877 738 | 18.54 | 18.56 | 21.42 |
| 06.23 | 46 573 851 | 40 847 322 | 5 726 529 | 1 403 588 | 1 052 404 | 18.61 | 18.62 | 21.39 |
| 07.23 | 46 553 775 | 40 614 913 | 5 938 863 | 1 413 588 | 1 237 072 | 18.77 | 18.79 | 21.47 |
| 08.23 | 46 701 978 | 40 575 527 | 6 126 451 | 1 423 588 | 1 421 744 | 18.98 | 18.99 | 21.61 |
| 09.23 | 47 881 901 | 41 639 127 | 6 242 773 | 1 433 588 | 1 580 537 | 18.84 | 18.85 | 21.40 |
| 10.23 | 48 373 978 | 41 962 124 | 6 411 854 | 1 433 588 | 1 777 045 | 19.27 | 19.29 | 21.76 |
| 11.23 | 49 172 473 | 42 520 946 | 6 651 528 | 1 433 588 | 2 008 637 | 19.55 | 19.56 | 21.98 |

## 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** |
| **2022** | **10 943 902** | **14 663 410** | **7 793 435** | **190 060** |
| | | | | |
| **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** | | | | |
| 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 |
| | | | | |
| **2023** | | | | |
| 01.23 | 10 951 149 | 14 853 794 | 7 857 354 | 155 984 |
| 02.23 | 10 960 400 | 15 129 613 | 7 997 885 | 163 593 |
| 03.23 | 10 970 171 | 15 399 644 | 8 129 762 | 167 791 |
| 04.23 | 10 978 642 | 15 675 889 | 8 262 475 | 175 967 |
| 05.23 | 10 988 839 | 15 841 449 | 8 286 836 | 173 284 |
| 06.23 | 10 998 374 | 16 074 711 | 8 364 601 | 187 904 |
| 07.23 | 11 012 078 | 16 367 874 | 8 554 355 | 173 714 |
| 08.23 | 11 030 893 | 16 761 866 | 8 828 537 | 176 414 |
| 09.23 | 11 044 661 | 17 224 927 | 9 162 986 | 177 144 |
| 10.23 | 11 057 617 | 17 211 707 | 9 018 762 | 183 189 |
| 11.23 | 11 064 940 | 17 362 491 | 9 039 113 | 192 153 |

## 5.2. Accumulative pension system

### 5.2.2. Pension Payments from UAPF as of 01.12.2023

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** | **655 942** | **4 423 569** | **486 279 456** | **1 158 532** | **4 454 259** | **1 118 830 167** |
| due to: | | | | | | |
| **Obligatory Pension Contributions:** | **628 105** | **4 273 048** | **475 875 406** | **1 111 633** | **4 299 821** | **1 099 170 079** |
| pension age | 433 000 | 3 954 960 | 134 541 051 | 380 261 | 3 259 698 | 105 534 669 |
| disability | 9 190 | 70 337 | 2 444 296 | 8 573 | 65 783 | 2 175 249 |
| in connection with departure abroad | 13 522 | 13 555 | 36 070 360 | 16 277 | 16 307 | 43 925 488 |
| to inheritors | 24 138 | 41 398 | 46 312 483 | 29 463 | 50 100 | 53 973 593 |
| for inherment | 32 038 | 32 239 | 6 778 591 | 36 585 | 39 008 | 4 923 954 |
| to other persons | 6 | 6 | 3 129 | 57 | 59 | 5 758 |
| to improve housing conditions | 55 393 | 90 487 | 154 847 586 | 420 796 | 609 098 | 699 062 365 |
| to pay for medical treatment | 60 818 | 70 066 | 94 877 910 | 219 621 | 259 768 | 189 569 003 |
| due to: | | | | | | |
| **Obligatory Professional Pension Contributions:** | **24 387** | **146 028** | **9 844 417** | **44 525** | **151 644** | **19 280 524** |
| pension age | 18 236 | 136 110 | 4 590 439 | 15 886 | 112 375 | 3 536 229 |
| disability | 232 | 1 208 | 52 996 | 177 | 970 | 39 248 |
| in connection with departure abroad | 1 292 | 1 293 | 1 144 208 | 1 607 | 1 611 | 1 369 664 |
| to inheritors | 2 438 | 4 555 | 1 942 235 | 2 641 | 5 029 | 1 801 405 |
| for inherment | 107 | 108 | 5 721 | 94 | 95 | 3 365 |
| to other persons | 1 | 1 | 297 | 0 | 0 | 0 |
| to improve housing conditions | 1 103 | 1 345 | 1 520 924 | 16 224 | 21 799 | 9 825 954 |
| to pay for medical treatment | 978 | 1 408 | 587 597 | 7 896 | 9 765 | 2 704 659 |
| due to: | | | | | | |
| **Voluntary Pension Contributions:** | **3 450** | **4 493** | **559 633** | **2 374** | **2 794** | **379 564** |
| Under Achievement 50 Years Age | 1 925 | 2 455 | 474 972 | 1 102 | 1 262 | 278 209 |
| disability | 59 | 59 | 949 | 39 | 39 | 2 356 |
| in connection with departure abroad | 318 | 318 | 17 072 | 310 | 313 | 9 700 |
| to inheritors | 580 | 1 007 | 9 390 | 202 | 359 | 11 284 |
| for inherment | 92 | 92 | 1 022 | 45 | 45 | 273 |
| to other persons | 476 | 562 | 56 228 | 676 | 776 | 77 742 |

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:** | **6 925** | **11 367** | **41 441 616** | **2 647** | **3 386** | **23 218 974** |
| due to: | | | | | | |
| **Obligatory Pension Contributions:** | **4 893** | **6 908** | **31 508 155** | **2 589** | **2 657** | **22 436 341** |
| pension age | 128 | 130 | 421 477 | 43 | 43 | 291 882 |
| 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 Kazakstan, June 21, 2013 "On Pension Provision in the Republic of Kazakhstan" | 4 765 | 4 782 | 24 195 878 | 2 546 | 2 561 | 21 797 195 |
| insufficiency of pension accumulation due to Obligatory Professional Pension Contributions: | 1 996 | 1 996 | 6 890 800 | 53 | 53 | 347 264 |
| due to: | | | | | | |
| Obligatory Professional Pension Contributions: | 2 010 | 3 722 | 9 611 699 | 55 | 379 | 565 003 |
| pension age | 12 | 12 | 24 513 | 3 | 3 | 6 970 |
| 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 Kazakstan, June 21, 2013 "On Pension Provision in the Republic of Kazakhstan" | 1 998 | 1 998 | 6 412 808 | 52 | 52 | 94 178 |
| insufficiency of pension accumulation due to Obligatory Professional Pension Contributions: | 1 710 | 1 712 | 3 174 378 | 323 | 324 | 463 855 |
| due to: | | | | | | |
| Voluntary Pension Contributions: | 22 | 737 | 321 762 | 3 | 350 | 217 630 |
| pension age | 22 | 23 | 8 721 | 3 | 3 | 365 |
| disability | 0 | 0 | 0 | 0 | 0 | 0 |
| insufficiency of pension accumulation due to Obligatory Pension Contributions | 486 | 489 | 238 688 | 337 | 338 | 215 047 |
| insufficiency of pension accumulation due to Obligatory Professional Pension Contributions | 225 | 225 | 74 353 | 9 | 9 | 2 218 |
| Other pension payments | 0 | 8 761 | 3 626 507 | 0 | 2 948 | 822 196 |
| Total Pension Payments | 662 867 | 4 443 697 | 531 347 579 | 1 161 179 | 4 460 593 | 1 142 871 337 |

## 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** | | | | | | | | | | | | | | | | | |
| | JSC "UAPF" | -- | | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | 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 |
| | JSC "Centras Securities" | 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 |
| | JSC «First Heartland Jusan Invest» | 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 |
| | "SB of Bank CenterCredit JSC "BCC Invest" 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 |
| | "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** | | | | | | | | | | | | | | | | | |
| 12.22 | JSC "UAPF" | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | 9.24 | 0.45 |
| | NBRK | 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 |
| | JSC "Centras Securities" | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | JSC «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 |
| | "SB of Bank CenterCredit JSC "BCC Invest" JSC | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | SB of Halyk Bank Kazakhstan "Halyk Finance" 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 |
| | JSC "Halyk Global Markets" | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **2023** | | | | | | | | | | | | | | | | | |
| 09.23 | JSC "UAPF" | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | 12.70 | 0.71 |
| | NBRK | 0.00 | 5.12 | 3.85 | 32.58 | 4.66 | 0.92 | 0.00 | 1.96 | 15.12 | 15.47 | 0.42 | 2.30 | 0.00 | 4.12 | 0.00 | 0.00 |
| | JSC "Centras Securities" | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | JSC «First Heartland Jusan Invest» | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | "SB of Bank CenterCredit JSC "BCC Invest" 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 |
| | SB of Halyk Bank Kazakhstan "Halyk Finance" 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 |
| | JSC "Halyk Global Markets" | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 10.23 | JSC "UAPF" | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | 12.32 | 0.40 |
| | NBRK | 0.00 | 5.08 | 3.87 | 33.09 | 4.59 | 0.91 | 0.00 | 1.92 | 14.97 | 15.37 | 0.42 | 2.28 | 0.00 | 4.71 | 0.00 | 0.00 |
| | JSC "Centras Securities" | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | JSC «First Heartland Jusan Invest» | 0.00 | 0.00 | 0.01 | 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 |
| | "SB of Bank CenterCredit JSC "BCC Invest" 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 |
| | SB of Halyk Bank Kazakhstan "Halyk Finance" JSC | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | JSC "Halyk Global Markets" | 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 |
| 11.23 | JSC "UAPF" | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | 12.25 | 1.69 |
| | NBRK | 0.06 | 5.05 | 3.93 | 34.02 | 4.16 | 1.08 | 0.23 | 1.96 | 15.08 | 13.86 | 0.41 | 2.33 | 0.00 | 3.80 | 0.00 | 0.00 |
| | JSC "Centras Securities" | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | JSC «First Heartland Jusan Invest» | 0.00 | 0.00 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | "SB of Bank CenterCredit JSC "BCC Invest" 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 |
| | SB of Halyk Bank Kazakhstan "Halyk Finance" JSC | 0.00 | 0.00 | 0.00 | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | JSC "Halyk Global Markets" | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

## 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** |
| **2022** | **7 114 244** | **0** | **250 022 680** | **2 330 715** | **252 353 395** | **38 281 449** | **13 690 380** |
| | | | | | | | |
| **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** | | | | | | | |
| 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 |
| | | | | | | | |
| **2023** | | | | | | | |
| 01.23 | 7 114 244 | 0 | 230 341 980 | 2 710 026 | 254 935 959 | 3 536 046 | 1 117 460 |
| 02.23 | 7 114 244 | 0 | 230 240 124 | 3 199 671 | 257 565 335 | 7 099 465 | 2 232 073 |
| 03.23 | 7 114 244 | 0 | 230 242 692 | 2 983 167 | 259 656 522 | 10 803 060 | 3 609 818 |
| 04.23 | 7 114 244 | 0 | 259 118 277 | 3 081 021 | 262 199 298 | 14 536 658 | 4 759 997 |
| 05.23 | 7 114 244 | 0 | 261 635 014 | 2 966 392 | 264 601 406 | 18 396 624 | 5 993 936 |
| 06.23 | 7 114 244 | 0 | 264 130 589 | 2 726 719 | 266 857 308 | 22 272 997 | 7 273 094 |
| 07.23 | 7 114 244 | 0 | 266 506 308 | 2 803 718 | 269 310 026 | 25 916 399 | 8 419 483 |
| 08.23 | 7 114 244 | 0 | 268 750 764 | 2 721 240 | 271 472 004 | 29 640 055 | 9 819 966 |
| 09.23 | 7 114 244 | 0 | 271 005 351 | 3 278 102 | 274 283 453 | 33 411 108 | 11 150 541 |
| 10.23 | 7 114 244 | 0 | 273 283 762 | 5 631 975 | 278 915 737 | 37 237 962 | 12 499 977 |
| 11.23 | 7 114 244 | 0 | 229 236 260 | 5 915 687 | 281 325 102 | 41 135 289 | 14 062 121 |

## 5.3. Insurance Market

mln. of KZT, end of period

| | 12.18 | 12.19 | 12.20 | 12.21 | 11.22 | 12.22 | 03.23*** | 06.23 | 09.23 |
|---|---|---|---|---|---|---|---|---|---|
| **Number of Insurance Company, total** | **29** | **28** | **28** | **27** | **27** | **26** | **26** | **26** | **25** |
| with foreign participation | ... | ... | ... | ... | ... | 4 | 4 | 4 | 5 |
| life insurance | 6 | 8 | 9 | 9 | 9 | 9 | 9 | 9 | 9 |
| **Cumulative Assets** | **1 048 510** | **1 206 141** | **1 486 344** | **1 048 976** | **2 061 760** | **2 066 614** | **2 200 851** | **2 171 573** | **2 240 255** |
| **Insurance Reserves** | **519 477** | **570 210** | **685 602** | **354 432** | **1 093 816** | **1 095 948** | **1 164 831** | **989 638** | **1 054 032** |
| **Cumulative Own Capital*** | **468 267** | **553 333** | **665 433** | **598 904** | **790 942** | **775 196** | **827 920** | **889 292** | **912 257** |
| **Insurance Premiums, total **** | **350 482** | **468 179** | **514 140** | **744 836** | **728 938** | **811 488** | **258 234** | **515 539** | **767 979** |
| Compulsory insurance | 92 237 | 121 007 | 124 272 | 151 234 | 174 908 | 193 532 | 48 393 | 106 254 | 163 213 |
| Voluntary personal insurance | 127 053 | 199 797 | 222 833 | 383 433 | 325 085 | 359 946 | 103 897 | 207 389 | 335 736 |
| Voluntary property insurance | 131 192 | 147 374 | 167 036 | 210 169 | 228 944 | 258 009 | 105 944 | 201 896 | 269 030 |
| **Claims Payments, total**** | **70 759** | **196 880** | **129 707** | **114 954** | **140 940** | **156 099** | **42 793** | **94 880** | **151 946** |
| Compulsory insurance | 26 869 | 35 114 | 34 662 | 44 326 | 52 145 | 57 451 | 18 896 | 38 665 | 57 219 |
| Voluntary personal insurance | 30 036 | 40 597 | 42 975 | 50 925 | 52 775 | 59 570 | 14 720 | 33 515 | 55 561 |
| Voluntary property insurance | 13 854 | 121 169 | 52 071 | 19 703 | 36 019 | 39 077 | 9 177 | 22 699 | 39 166 |
| **Premiums transferred to reinsurance**** | **89 836** | **85 706** | **94 356** | **108 124** | **106 083** | **115 904** | **43 099** | **91 689** | **112 534** |
| of which to nonresidents | 75 159 | 76 724 | 86 293 | 99 000 | 87 483 | 96 830 | 31 968 | 72 852 | 83 772 |

* from balance sheet

** by direct insurance, from the beginning of year

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

## SYMBOLS AND ABBREVIATIONS

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

## Foreign currencies

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

## Methodological comments

### Section I “General economic trends”

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

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

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

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

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

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

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

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

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

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

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

The standard structure of external debt is formed by sectors of the economy of residents with the allocation (separately from the sectors of the economy) of intercompany debt, including the obligations of enterprises to foreign direct investors, foreign direct investment enterprises and foreign fellow enterprises. In the context of external debt management, the systemic risks of the state associated with intercompany debt are assessed very low, since the lender-a direct investor shares the risk of the borrower's insolvency through its participation in the management of its activities. That is, inter-company debt has a certain degree of conditionality, expressed depending on the timing of repayment of the principal debt and/or interest on the results of the borrowers' operating activities.

## Section II “The main monetary indicators”

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

<u>Monetary survey of the National Bank</u>, consists of three parts:

1) *net foreign assets*, which represent a net position, or the difference between the claims and liabilities of the NBK in relation to other countries (including the countries of the former CIS). Net foreign assets are represented by:
- net international reserves (the difference between gross international reserves and foreign liabilities in CFC);
- assets of the National Oil Fund;
- other net foreign assets.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Section III. “Financial markets”

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

N - nominal value of one security

P - weighted average discounted purchase price,

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

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

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

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

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

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

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

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

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

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

## Section IV “Payment systems”

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

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

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

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

## Section V. “Key indicators of financial institutions”

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

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

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

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

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

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

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

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

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

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