



NATIONAL BANK OF KAZAKHSTAN



STATISTICAL BULLETIN

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

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

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

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

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

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SYMBOLS AND ABBREVIATIONS

METHODOLOGICAL COMMENTS

Release calendar*

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

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



I. GENERAL ECONOMIC TRENDS

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.-Apr.	Jan.-May.	Jan.-Jun.	Jan.-Jul.	Jan.-Avg.	Jan.-Sep.
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	...	...	...
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	...	...	...
Volume of Industrial Production, bln. KZT	27 576	29 103	26 743	37 048	11 637	23 825	35 963	48 008	11 234	15 125	18 790	22 612	26 273	29 952	33 973
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	3.5	2.4	3.8	3.6	3.8	4.4
Capital Investments, bln. KZT	11 130	12 546	12 323	13 221	2 263	5 681	9 860	15 064	2 741	3 817	5 076	6 718	8 104	9 650	11 641
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	18.0	17.2	13.1	12.4	12.2	12.1
Consumer Price Index															
% for the last month of the period					103.7	101.6	101.8	101.2	100.9	100.9	100.6	100.5	100.6	100.7	100.6
% 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	116.8	115.9	114.6	114.0	113.1	111.8
Unemployed (End of Period), thous.person *	92	98	142	98	175	207	257	132	266	286	298	283	294	288	296
as % to same period of the previous year	30.2	6.5	45.4	-30.9	-11.6	-7.2	22.3	35.1	51.9	48.2	48.8	36.6	28.1	14.1	15.2
Share of the registered unemployed (% to economically active population) *	1.0	1.1	1.5	1.1	1.9	2.2	2.8	1.4	2.8	3.0	3.1	3.0	3.1	3.0	3.1
Minimum of subsistence (average, per capita), KZT*	26 440	29 721	33 133	37 579	39 934	44 887	47 420	44 719	46 365	46 746	47 286	49 619	49 451	52 874	52 806
Average per capita money income, KZT*	97 221	109 184	115 704	136 312	143 921	145 592	152 612	149 510	167 836	166 981	168 897	174 035	174 171	178 176	...
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	15.9	15.6	15.6	15.2	...
Export fob, mln. USD **	59 025	59 541	44 065	65 791	21 944	21 118	21 363	21 188	19 022	...	...	19 665	...	...	...
Import fob, mln. USD **	34 987	41 121	38 056	41 562	9 796	12 305	13 475	15 054	13 846	...	...	15 368	...	...	...
Gross Foreign Debt, mln. USD**	160 331	159 544	163 980	164 133	159 873	164 183	160 613	160 608	161 690	...	...	161 849	...	...	...
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	453.4	448.1	452.5	446.1	459.7	474.5

Source: BNS

* For the last month of period

** NBK's Estimation for the Quarter

*** by year - annual average

I. General economic trends

1.2. Price indices

	2018	2019	2020	2021	2022				2023						
					03.22	06.22	09.22	12.22	03.23	04.23	05.23	06.23	07.23	08.23	09.23
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	104.2	104.8	105.3	105.8	106.6	107.2
% changes to the previous month					103.7	101.6	101.8	101.2	100.9	100.9	100.6	100.5	100.6	100.7	100.6
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	119.2	118.5	117.8	117.2	116.7	116.1
Price Index Food Goods															
% changes to December of the previous year					108.2	115.7	119.5	125.3	104.1	105.0	105.6	105.8	105.9	105.9	106.2
% changes to the previous month	105.1	109.6	111.3	109.9	105.8	101.9	101.2	101.6	101.1	100.9	100.5	100.2	100.1	100.0	100.3
Price Index Non-Food Goods															
% changes to December of the previous year					103.6	108.4	114.1	119.4	102.5	103.8	104.4	105.1	105.9	106.4	107.1
% changes to the previous month	106.4	105.0	105.5	108.5	102.8	101.9	101.9	101.3	100.8	101.3	100.5	100.7	100.7	100.5	100.6
Price Index Marketable Services															
% changes to December of the previous year					102.6	105.3	110.8	114.1	102.8	103.3	104.0	104.6	105.7	107.7	108.7
% changes to the previous month	104.5	100.7	104.2	106.5	101.4	100.8	102.7	100.5	100.8	100.4	100.7	100.6	101.0	101.9	100.9
Price Index for Industry															
% changes to December of the previous year					147.1	128.2	121.8	109.4	92.4	90.6	96.7	93.5	88.8	92.3	99.5
% changes to the previous month	112.4	101.4	95.8	146.1	112.4	102.5	96.8	100.2	99.3	98.8	100.5	99.1	99.9	101.7	104.3
Price Index for Construction															
% changes to December of the previous year					104.5	102.3	104.2	101.4	101.2	103.0	105.3	105.7	105.2	105.3	105.3
% changes to the previous month	103.9	101.6	99.7	105.7	100.1	99.8	100.2	99.6	99.9	100.4	104.0	100.2	100.6	100.3	100.2
Index of Tariffs for Freight Shipping															
% changes to December of the previous year					106.5	102.7	105.5	104.5	99.9	103.0	103.7	103.8	103.1	103.5	103.6
% changes to the previous month	131.1	103	102.8	108.8	104.2	100.4	100.7	100.5	100.4	100.2	99.9	100.4	101.3	100.3	100.8

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 I half year	2023	
						I	II	III	IV		I	II
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	-4 759.0	-1 507.0	-3 252.0
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	9 474.5	5 176.6	4 297.9
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	38 687.6	19 022.1	19 665.5
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	29 213.1	13 845.5	15 367.6
Services	-4 761.7	-3 786.7	-3 237.4	-2 099.5	-1 550.1	-451.9	-344.6	-182.4	-571.3	-1 033.7	-405.7	-628.0
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	4 804.9	2 195.9	2 609.0
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	5 838.7	2 601.6	3 237.1
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	-12 677.6	-6 078.3	-6 599.3
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	-686.4	-299.2	-387.2
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	-12 058.7	-5 812.9	-6 245.9
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	1 944.4	870.7	1 073.6
Income on direct investment	653.0	659.4	382.9	611.8	1 411.7	68.8	339.4	741.4	262.1	314.8	54.3	260.5
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	1 008.3	518.1	490.2
Income on other investment	613.0	447.7	369.5	286.3	578.6	86.1	101.3	164.1	227.1	621.2	298.3	322.9
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	925.5	443.8	481.7
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	14 003.1	6 683.6	7 319.5
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	12 467.0	6 010.5	6 456.4
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	570.2	199.4	370.9
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	965.9	473.7	492.2
Other primary income, net	135.0	131.9	126.8	135.1	135.1	33.8	33.8	33.8	33.8	67.5	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	-522.1	-199.5	-322.5
Capital account balance	251.0	231.1	239.2	233.1	246.0	30.2	189.9	13.8	12.0	-10.3	13.7	-24.0

Continuation

	2018	2019	2020	2021	2022	2022				2023 I half year	2023	
						I	II	III	IV		I	II
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	-859.8	386.6	-1 246.3
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	-4 254.7	-2 519.2	-1 735.5
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	746.9	840.1	-93.2
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	5 001.6	3 359.3	1 642.3
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	4 478.2	2 471.7	2 006.5
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	4 008.5	2 418.8	1 589.8
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	1 599.1	944.6	654.5
Banks	-91.9	748.8	-746.6	1 305.3	534.3	-15.2	55.5	140.5	353.5	617.8	516.2	101.6
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	1 791.6	958.0	833.6
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	-469.6	-52.9	-416.7
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	-369.4	-150.6	-218.7
Banks	-164.5	-96.9	-309.4	311.8	-1 007.0	44.7	-354.8	-23.7	-673.3	-252.8	-40.9	-211.9
Other sectors	-3 390.2	-1 404.4	858.8	330.9	-999.3	-81.8	-215.7	185.4	-887.2	152.6	138.6	14.0
Financial derivatives, net	109.4	-81.0	71.2	105.9	259.8	402.8	-121.3	-130.1	108.4	15.6	-0.1	15.7
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	-1 098.8	434.2	-1 532.9
Other equity, net	36.0	21.7	31.7	-7.3	16.3	-1.9	19.5	1.3	-2.6	26.4	22.6	3.8
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	-1 067.7	-859.4	-208.3
Net acquisition of financial assets	-4.5	51.6	-668.4	-212.6	1 067.6	218.7	441.4	230.3	177.2	432.7	-148.6	581.3
Central bank and general government	-14.0	-4.4	-6.5	-6.0	-1.2	-0.5	0.0	-0.5	-0.2	-0.5	-0.5	0.0
Banks	-44.2	119.1	142.4	124.9	222.8	16.6	71.3	-3.4	138.3	69.4	45.4	24.0
Other sectors	53.7	-63.2	-804.3	-331.6	846.0	202.6	370.2	234.1	39.0	363.9	-193.4	557.3
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	1 500.5	710.8	789.7
Central bank and general government	-284.7	-717.8	357.5	2 198.6	71.0	-108.0	-77.5	-82.5	339.0	-146.3	-77.4	-68.9
Banks	-645.7	-512.1	137.7	-166.9	706.9	1 946.4	90.8	-2 090.9	760.6	1 175.0	610.5	564.4
Other sectors	-1 500.8	1 611.3	861.6	645.6	1 145.3	87.2	646.9	205.4	205.7	471.8	177.7	294.1
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	-57.4	1 271.0	-1 328.4
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	909.7	2 067.1	-1 157.4
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	967.1	796.1	171.0
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	593.0	125.7	467.2
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	3 316.6	1 754.1	1 562.4
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	-3 316.6	-1 754.1	-1 562.4
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	-3 316.6	-1 754.1	-1 562.4
IMF Credits	0.0	0.0	0.0	0.0	0.0					0.0	0.0	
Exceptional funding	0.0	0.0	0.0	0.0	0.0					0.0	0.0	

* 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
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
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
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
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
Short-term	17.9	14.9	24.6	24.3	30.4	35.9	35.2	55.4	60.0	54.6
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	17.9	14.9	24.6	24.3	30.3	35.9	35.0	55.2	59.9	54.6
Other debt liabilities	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.2	0.1	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
Special Drawing Rights	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	4 554.3	6 133.4	7 202.7	8 748.7	7 187.7	7 527.4	6 417.3	6 336.2	5 844.0	5 765.5
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
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Central Bank	770.4	891.1	1 329.4	2 535.8	2 519.3	2 214.3	2 043.6	2 171.8	2 217.9	2 065.1
Short-term	286.2	409.7	828.0	494.6	501.9	270.4	182.8	230.9	255.3	119.7
Currency and deposits	6.9	3.9	2.6	7.9	255.1	11.3	11.1	12.8	10.4	13.6
Debt securities*	275.3	401.6	821.2	483.3	242.9	254.4	166.5	214.4	240.8	101.9
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	4.0	4.2	4.2	3.4	3.9	4.7	5.1	3.7	4.1	4.2
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	484.2	481.4	501.3	2 041.1	2 017.4	1 943.9	1 860.8	1 940.9	1 962.6	1 945.3
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
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Continuation

	01.01.2019	01.01.2020	01.01.2021	01.01.2022	01.04.2022	01.07.2022	01.10.2022	01.01.2023	01.04.2023	01.08.2023
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
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
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
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	132.1	95.5	23.9	9.3	1 022.1	987.3	555.8	797.6	1 128.9	609.7
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	160.8	138.6	139.1	216.2	271.2	430.6	294.4	404.1	449.6	495.9
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
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
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
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
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Sectors	39 661.7	41 040.5	41 388.0	43 995.9	40 504.7	43 577.2	43 743.6	42 165.5	43 001.8	43 723.9
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
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	616.3	522.5	465.2	927.9	867.9	1 069.2	1 592.2	1 191.4	1 040.8	1 047.6
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
Other debt liabilities	108.7	59.9	63.0	1 108.3	127.0	592.2	657.5	450.3	513.2	566.5
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
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	10 097.8	9 491.1	10 540.2	10 724.1	8 546.8	7 708.9	7 404.2	6 936.5	7 077.4	6 971.9
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
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
Other debt liabilities**	201.9	211.5	269.8	462.7	490.1	783.5	730.1	658.9	754.3	778.6
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

*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			

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2018	2019	2020	2021	2022	06.23	07.23	08.23	09.23
Net Foreign Assets	34 320 584	34 818 521	39 760 122	38 636 769	42 270 389	42 816 485	42 427 277	43 166 048	42 975 099
Net International Reserves	11 694 581	10 893 009	14 787 581	13 961 529	15 270 417	14 565 829	14 385 134	14 427 068	14 218 385
Gross International Assets	11 882 164	11 078 854	15 000 426	14 844 409	16 227 925	15 592 037	15 260 685	15 436 721	15 127 741
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	10 504 466	9 688 845	9 682 998	9 931 561	9 871 006
Foreign Currency	107 910	113 325	122 838	112 378	129 890	129 352	127 207	130 699	134 493
Transferable Deposits	1 358 852	1 390 599	2 168 713	1 236 529	1 828 429	2 163 800	1 735 656	1 918 846	1 685 046
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	2 247 504	1 923 726	1 878 495
Financial Derivatives	-661	2 995	2 227	2 309	2 687	1 598	1 875	29 577	31 358
Assets in the External Management	1 453 962	1 424 177	1 571 609	1 564 765	1 468 522	1 473 625	1 465 446	1 502 312	1 527 344
Less: Foreign Liabilities	187 583	185 844	212 845	882 880	957 508	1 026 208	875 551	1 009 653	909 355
SDR	185 638	183 804	210 611	880 941	897 515	879 847	873 288	891 305	906 946
Nonresidents Transferable Deposits	1	1	1	6	57 826	143 972	36	116 066	37
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	374	373	410	420	451	441	434	448	462
Other Accounts Payable	1 570	1 667	1 824	1 513	1 716	1 948	1 793	1 834	1 910
Assets of the National Oil Fund	22 278 915	23 624 917	24 705 811	23 887 862	25 781 944	27 057 577	26 854 436	27 532 426	27 428 206
Other Net Foreign Assets	347 087	300 595	266 730	787 378	1 218 028	1 193 079	1 187 706	1 206 554	1 328 508
Gross Assets	977 347	963 796	1 195 531	1 579 649	1 914 431	1 824 947	1 873 968	1 891 708	2 012 065
Less: Foreign Liabilities	630 260	663 201	928 801	792 271	696 402	631 868	686 262	685 154	683 557
Net Domestic Assets	-25 090 254	-26 594 047	-28 725 025	-26 580 205	-29 694 206	-30 996 244	-31 460 761	-32 733 031	-32 651 571
Net Claims to the Central Government	-852 663	-303 019	-1 287 322	-842 901	-1 956 640	-2 850 014	-2 529 048	-2 870 754	-2 493 422
Claims	421 009	586 473	547 448	383 230	444 783	424 593	426 725	390 907	391 632
Securities	421 009	586 473	547 448	383 230	444 783	424 593	426 725	390 907	391 632
Less: Liabilities	1 273 672	889 492	1 834 770	1 226 130	2 401 423	3 274 608	2 955 773	3 261 661	2 885 055
Transferable Deposits	488 734	492 985	1 564 901	1 061 546	1 999 481	2 912 610	2 525 351	2 846 770	2 423 395
Other Deposits	74 592	197 589	84 108	164 152	400 056	361 607	430 000	414 437	461 166
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	27 848 812	28 600 807	28 615 721
Claims to Banks	-2 173 740	-2 162 063	-1 838 449	-1 083 402	-1 756 226	-1 542 033	-1 940 219	-1 944 781	-2 096 692
Securities	688	514	560	-	-	-	-	-	-
Credits	314 124	110 911	63 809	360 551	35 587	365 822	40 597	73 627	30 587
Less: NBK Notes	2 493 061	2 273 558	1 902 818	1 444 004	1 791 813	1 907 855	1 980 817	2 018 408	2 127 279
Financial Derivatives	4 509	70	-	51	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	-	-	-	-
Claims to Nonbank Financial Institutions	1 963 099	3 044 011	4 966 023	5 317 553	5 362 793	5 649 689	5 093 303	5 212 201	5 107 526
Credits	-	-	-	229 908	273 021	556 633	275	104 675	-
Shares and other Equity	1 963 099	3 044 011	4 966 023	5 087 645	5 089 773	5 093 027	5 093 028	5 107 526	5 107 526
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	29	-	-	-
Claims to the Rest of the Economy	759 060	772 600	782 439	848 440	596 980	718 945	752 096	734 861	788 188
Other Net Domestic Assets	-1 799 771	-3 595 930	-6 200 350	-5 869 902	-6 040 554	-5 910 727	-5 972 315	-6 255 208	-6 339 943
Other Financial Assets	957 528	14 673	9 714	3 901	7 164	8 430	7 622	10 660	10 631
Nonfinancial Assets	44 369	45 335	50 849	60 527	65 127	63 240	63 688	63 217	62 869
Less: Other Liabilities	92 053	70 264	65 707	60 709	226 293	47 358	50 389	50 329	52 685
Less: Capital Accounts	2 709 614	3 585 674	6 195 206	5 873 621	5 886 551	5 935 039	5 993 236	6 278 757	6 360 758

Continuation

	2018	2019	2020	2021	2022	06.23	07.23	08.23	09.23
Liabilities	9 230 330	8 224 474	11 035 097	12 056 564	12 576 183	11 820 241	10 966 515	10 433 018	10 323 528
Narrow Reserve Money	5 995 748	5 430 745	5 087 846	6 945 442	7 374 898	6 860 013	6 491 522	6 551 424	6 493 873
Reserve Money	6 650 873	6 893 176	9 777 551	10 957 714	11 874 422	10 440 847	9 586 967	9 068 158	8 843 495
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 823 793	3 914 126	3 919 342	3 950 919	3 960 098
Transferable Deposits of Banks	2 608 448	1 700 882	1 299 270	2 074 806	2 202 901	1 309 348	1 342 609	1 449 843	1 271 845
Other Deposits of Banks	655 125	1 462 431	4 689 705	4 012 272	4 499 524	3 580 834	3 095 445	2 516 734	2 349 622
Transferable Deposits of Nonbank Financial Institutions	637 676	943 102	443 937	1 370 737	1 115 521	1 601 872	1 219 838	1 139 433	1 251 453
Current accounts of Public Nonfinancial Institutions in KZT	130 773	98 496	94 260	48 177	232 683	34 667	9 733	11 229	10 476
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	347 225	654 840	723 082
Foreign Currency Current Accounts of Public Nonfinancial Institutions	225	1 748	5	32	657	2 396	1 294	1 445	1 562
Other Deposits of Public Nonfinancial Institutions	491 792	193 360	126 972	87 413	1 581	1 539	167	125	126
Other Deposits of Nonbank Financial Institutions	229 630	225 811	452 119	383 339	337 347	466 968	342 868	650 248	718 654
Other Deposits of Liquidated Banks	3 869	4 158	1 170	3 106	1 489	3 067	2 896	3 022	2 740
Nonprofit Institutions	391 735	-	-	-	-	-	-	-	-
Securities (other than shares)	1 217 035	874 051	576 683	474 845	354 628	900 722	948 296	710 020	669 662
Other Financial Institutions	1 130 850	833 778	432 566	291 892	110 269	302 997	261 008	237 285	135 736
Public Nonfinancial Institutions	65 579	31 917	112 919	133 783	167 123	493 207	596 405	448 037	493 167
Private Nonfinancial Institutions	5 121	5 557	30 978	47 382	69 676	96 545	82 992	22 750	37 839
Households	129	0	1	891	282	4 677	1 166	4	70
Nonprofit Institutions	15 356	2 800	219	897	7 278	3 295	6 725	1 944	2 850
Credits	127 241	27 941	100 597	150 098	6 059	4 704	84 028	-	87 289
Banks	91 200	27 941	95 480	-	-	4 704	-	-	-
Nonbank Financial Institutions	36 041	-	5 117	150 098	6 059	-	84 028	-	87 289
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Financial Derivatives	117 930	4 228	-	16	-	-	-	-	-
Banks	117 930	4 228	-	16	-	-	-	-	-
Nonbank Financial Institutions	-	-	-	-	-	-	-	-	-
With liquidation banks	-	-	-	-	-	-	-	-	-

II. Key monetary indicators

2.3. Banks Monetary Survey

mln. of KZT, end of period

	2018	2019	2020	2021	2022*	06.23	07.23	08.23	09.23
Net Foreign Assets	1 099 181	1 817 861	1 311 176	1 769 349	810 249	838 901	867 068	962 186	825 402
Net Foreign Assets, CFC	919 799	1 656 042	1 100 665	1 567 010	820 973	1 529 749	1 611 283	1 686 920	1 614 572
Claims to Nonresidents, CFC	1 864 712	2 488 108	1 957 617	2 330 781	3 293 138	3 674 924	3 856 288	3 865 532	3 923 198
Foreign Currency	216 096	204 972	340 275	264 941	370 974	472 732	420 666	387 956	460 729
Transferable Deposits	465 053	546 873	575 858	757 233	1 132 797	1 212 613	1 258 451	1 247 144	1 234 735
Other Deposits	497 733	928 082	484 540	466 087	477 359	349 158	504 705	534 139	497 725
Securities (other than shares)	441 150	573 031	322 535	501 724	838 832	1 133 220	1 148 648	1 210 391	1 171 432
Credits	188 457	170 325	195 385	279 970	399 142	371 381	358 748	368 026	419 964
Financial Derivatives	14 342	18 742	5 968	4 689	473	50 812	96 210	49 254	75 972
Shares and other Equity	22 881	25 580	4 275	4 373	4 675	4 571	4 508	4 646	4 793
Other Accounts Receivable	19 000	20 504	28 780	51 766	68 885	80 437	64 353	63 977	57 850
Less: Liabilities for Nonresidents, CFC	944 913	832 066	856 953	763 771	2 472 164	2 145 175	2 245 005	2 178 613	2 308 626
Transferable Deposits	105 938	133 557	300 345	349 911	1 413 594	1 174 322	1 138 894	1 075 353	1 161 040
Other Deposits	199 818	146 359	149 592	280 553	836 243	825 349	929 878	968 792	967 659
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	50 228	54 701	55 205	34 501
Financial Derivatives	8 185	12 195	10 225	9 176	2 507	52 136	72 629	46 116	99 772
Other Accounts Payable	28 056	14 123	29 831	35 458	38 168	43 140	48 903	33 146	45 654
Other net Foreign Assets, OFC	179 382	161 820	210 511	202 338	-10 724	-690 848	-744 215	-724 733	-789 170
Gross Assets	374 934	415 017	459 460	507 000	666 949	574 759	617 982	630 796	673 480
Less: Foreign Liabilities	195 551	253 197	248 949	304 662	677 673	1 265 606	1 362 198	1 355 529	1 462 650
Domestic Assets	19 146 433	19 196 552	22 806 573	28 273 963	32 860 771	33 733 837	33 385 699	33 387 613	34 189 122
Reserves	3 593 256	3 575 334	5 999 511	6 516 208	7 430 749	5 591 466	5 072 167	4 634 044	4 317 495
Transferable and Other Deposits in NBK	3 234 561	3 187 575	5 577 185	6 062 216	6 967 609	5 172 679	4 659 692	4 197 540	3 910 768
National Currency	358 695	387 759	422 326	453 992	463 140	418 787	412 476	436 503	406 727
Other Claims to NBK	2 301 260	2 356 522	2 575 073	1 589 764	1 845 120	2 239 403	2 057 050	2 088 950	2 145 617

Continuation

	2018	2019	2020	2021	2022*	06.23	07.23	08.23	09.23
Net Claims to the Central Government	2 051 484	2 127 891	3 238 397	4 235 214	4 417 488	5 924 402	5 856 243	5 954 348	6 188 993
Gross Claims	2 093 852	2 224 420	3 368 010	4 438 508	4 664 553	6 188 025	6 106 516	6 202 029	6 437 038
Securities (other than shares)	2 092 552	2 154 357	3 268 116	4 332 090	4 555 217	6 080 004	5 997 336	6 092 465	6 324 286
Credits	311	68 866	98 914	101 473	108 723	106 340	104 826	108 027	111 500
Other Accounts Receivable	989	1 198	979	4 945	614	1 681	4 353	1 537	1 252
Less: Liabilities	42 368	96 529	129 613	203 294	247 065	263 623	250 273	247 681	248 045
Transferable Deposits	20 058	10 623	15 714	23 713	15 832	9 628	9 109	5 484	6 360
Other Deposits	330	3 533	791	1 947	2 542	4 542	3 971	3 629	3 178
Credits	21 314	81 644	43 076	56 444	64 948	68 746	57 023	61 239	61 729
Other Accounts Payable	667	729	70 033	121 190	163 744	180 706	180 170	177 328	176 779
Claims to the Regional and Local Government	13 024	0	2	14 469	13 224	13 278	13 401	13 522	13 002
Securities (other than shares)	13 024	-	-	14 468	13 223	13 277	13 400	13 522	13 002
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	2 412 326	2 476 039	2 347 839	2 791 489
Transferable Deposits	1 030	2 155	5 314	13 986	135 465	57 611	31 343	33 017	62 049
Other Deposits	3 048	949	51	52	-	-	-	-	-
Securities (other than shares)	22 353	173 209	353 993	639 721	884 278	829 794	823 456	834 264	834 412
Credits	345 326	570 290	729 508	1 275 313	836 937	930 868	994 180	875 104	1 204 734
Financial Derivatives	345 099	229 002	62 634	54 716	72 008	43 226	57 260	36 241	69 908
Shares and other Equity	108 371	109 430	156 212	296 402	300 200	333 339	327 571	327 571	365 406
Other Accounts Receivable	57 622	46 251	69 813	117 372	212 878	217 488	242 230	241 643	254 981
Claims to Public Nonfinancial Institutions	719 907	680 296	582 619	605 536	873 865	784 738	778 886	790 112	887 786
Other Deposits	72	-	-	-	-	-	-	-	-
Securities (other than shares)	443 879	381 721	318 413	458 448	564 961	535 906	538 870	551 680	591 332
Credits	274 677	297 478	263 219	146 736	308 618	247 863	239 402	237 540	295 239
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	2	-	-	-	-	-
Other Accounts Receivable	1 277	1 095	985	351	286	969	613	892	1 215

Continuation

	2018	2019	2020	2021	2022*	06.23	07.23	08.23	09.23
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 297	9 266 501	9 433 955	9 299 628	9 441 668	9 516 202
Securities (other than shares)	15 029	200 218	216 586	254 543	266 881	266 933	265 584	273 003	277 281
Credits	8 067 017	7 309 904	7 252 207	7 901 000	8 673 393	8 809 188	8 674 728	8 809 168	8 885 846
Financial Derivatives	3 736	2 416	1 133	1 378	1 251	3 484	2 247	2 132	696
Shares and other Equity	149 203	172 276	166 057	162 909	191 382	202 022	209 603	209 603	202 372
Other Accounts Receivable	231 297	225 037	233 723	154 467	133 593	152 328	147 466	147 762	150 006
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 391	2 980	3 078	2 961	3 343
Credits	6 904	5 014	1 967	2 939	2 268	2 671	2 780	2 655	2 968
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other Accounts Receivable	537	950	738	74	120	306	296	302	373
Claims to Households	5 501 464	6 823 806	7 684 251	10 869 025	14 243 981	15 755 650	16 362 053	16 808 438	17 140 834
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 442 036	6 767 785	7 631 145	10 795 904	14 177 198	15 678 460	16 289 835	16 735 093	17 069 658
Financial Derivatives	163	204	242	530	-	-	-	-	-
Other Accounts Receivable	59 265	55 818	52 863	72 590	66 783	77 190	72 219	73 344	71 176
Other Net Assets	-4 390 534	-5 414 401	-6 523 218	-6 431 129	-7 674 314	-8 424 362	-8 532 847	-8 694 268	-8 815 641
Other Financial Assets	143 976	128 424	114 431	98 964	128 385	120 491	120 006	111 955	110 813
Nonfinancial Assets	715 840	782 909	783 226	796 805	834 083	842 453	835 596	841 064	850 643
Less: Other Liabilities	315 235	534 521	1 299 656	1 238 334	1 556 149	1 809 189	1 706 804	1 648 354	1 668 423
Less: Capital Accounts	4 935 114	5 791 213	6 121 219	6 088 565	7 080 633	7 578 117	7 781 645	7 998 932	8 108 673
Liabilities	20 245 614	21 014 413	24 117 749	30 043 312	33 671 020	34 572 738	34 252 767	34 349 799	35 014 523
Transferable Deposits	5 214 097	5 517 237	6 271 889	7 786 368	8 187 666	7 436 731	7 213 540	7 262 084	7 195 871
Central Bank	7	2	1	1	1	1	1	1	1
Regional and Local Government	287	298	822	886	864	1 705	1 471	1 352	1 200
Nonbank Financial Institutions	330 277	246 545	384 939	543 070	484 231	344 753	380 025	494 950	456 715
Public Nonfinancial Institutions	497 896	566 964	494 327	572 609	852 319	747 689	611 107	554 757	582 952
Private Nonfinancial Institutions	3 248 632	3 387 347	3 688 676	4 276 021	4 455 259	3 911 975	3 837 475	3 915 016	3 834 601
Nonprofit Institutions	119 719	110 571	103 080	116 056	131 520	142 615	146 138	162 860	131 955
Households	1 017 279	1 205 510	1 600 043	2 277 724	2 263 471	2 287 993	2 237 322	2 133 148	2 188 448

Continuation

	2018	2019	2020	2021	2022*	06.23	07.23	08.23	09.23
Other Deposits	11 457 294	12 041 812	14 700 551	17 425 495	21 059 848	21 674 075	21 921 508	21 907 789	22 243 737
Central Bank	-	-	-	0	-	-	1	-	-
Regional and Local Government	109	-	-	28	504	3 419	4 109	9 160	11 771
Nonbank Financial Institutions	777 690	778 738	1 117 559	812 750	971 535	1 012 410	978 336	836 497	945 057
Public Nonfinancial Institutions	572 942	568 177	587 706	821 283	1 356 166	1 233 294	1 231 599	1 211 699	808 403
Private Nonfinancial Institutions	2 002 734	2 181 247	3 103 678	4 235 938	4 608 925	4 743 120	4 872 282	4 879 559	5 123 934
Nonprofit Institutions	464 342	548 300	699 600	568 295	738 950	527 900	509 825	518 157	551 857
Households	7 639 476	7 965 350	9 192 008	10 987 200	13 383 768	14 153 932	14 325 356	14 452 719	14 802 715
Securities	1 516 362	1 671 702	1 664 317	1 943 608	1 985 457	2 049 344	2 226 037	2 233 919	2 664 115
Nonbank Financial Institutions	1 449 141	1 585 266	1 550 898	1 743 393	1 773 039	1 829 635	2 003 737	2 010 271	2 436 386
Public Nonfinancial Institutions	57 731	64 679	91 815	148 963	150 815	151 824	153 193	152 732	154 072
Private Nonfinancial Institutions	622	634	1 425	1 447	2 885	2 698	2 762	2 768	2 832
Households	8 868	21 123	20 179	49 805	58 718	65 187	66 345	68 147	70 824
Credits	1 058 107	793 512	696 911	2 152 007	1 606 866	2 639 648	2 127 619	2 173 858	2 179 177
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	14 275	16 276	17 358	18 248
Nonbank Financial Institutions	706 164	750 543	657 439	2 137 729	1 586 217	2 616 795	2 102 709	2 147 810	2 152 206
Public Nonfinancial Institutions	68 788	22 533	22 153	7 739	8 250	8 551	8 607	8 663	8 702
Private Nonfinancial Institutions	2 782	2 046	47	21	9	5	5	5	5
Households	267	205	63	52	26	15	15	15	10
Financial Derivatives	362 293	244 847	83 755	54 828	74 613	43 684	56 870	33 823	69 564
Central Bank	4 330	15 858	21 046	-	-	-	-	-	-
Nonbank Financial Institutions	357 666	228 967	62 632	54 673	73 653	42 382	56 240	33 014	69 063
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	228	22	50	155	959	1 301	630	809	502
Households	69	-	28	-	-	-	-	-	-
Other Accounts Payable	637 460	745 304	700 326	681 006	756 571	729 257	707 193	738 327	662 060
Central Bank	15 989	76	102	24	211	297	132	8	200
Regional and Local Government	2	9	1 382	3 789	5 581	5 042	4 949	4 925	4 934
Nonbank Financial Institutions	10 103	43 735	14 914	65 337	88 071	80 827	68 068	63 106	68 224
Public Nonfinancial Institutions	5 847	4 078	55 599	103 266	97 753	99 373	99 364	99 318	118 885
Private Nonfinancial Institutions	262 225	263 489	225 557	228 250	245 255	252 759	262 278	282 073	272 761
Nonprofit Institutions	191	721	742	704	389	873	727	880	1 975
Households	167 686	180 374	178 471	197 877	201 800	203 168	204 391	214 095	213 712
Interbank Accounts	175 417	252 823	223 559	81 759	117 511	86 918	67 284	73 921	-18 630

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2018	2019	2020	2021	2022*	06.23	07.23	08.23	09.23
Net Foreign Assets	35 419 764	36 637 097	41 091 030	40 426 251	43 086 563	43 653 039	43 294 345	44 128 234	43 800 500
Claims to Nonresidents	13 746 876	13 566 962	16 958 044	17 175 190	19 521 062	19 266 962	19 116 973	19 302 253	19 050 939
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	10 504 466	9 688 845	9 682 998	9 931 561	9 871 006
Foreign Currency	324 006	318 297	463 113	377 319	500 864	602 084	547 872	518 654	595 222
Transferable Deposits	1 823 905	1 937 471	2 744 572	1 993 762	2 961 226	3 376 412	2 994 106	3 165 990	2 919 780
Other Deposits	2 180 235	2 299 574	1 265 553	466 087	477 359	349 158	504 705	534 139	497 725
Securities (other than shares)	3 052 700	1 207 606	1 197 183	1 258 447	3 132 763	3 268 038	3 396 152	3 134 117	3 049 927
Credits	188 457	170 325	195 385	279 970	399 142	371 381	358 748	368 026	419 964
Shares and other Equity	22 881	25 580	4 275	4 373	4 675	4 571	4 508	4 646	4 793
Financial Derivatives	13 680	21 737	8 196	6 997	3 160	52 410	98 085	78 832	107 330
Other Claims	1 472 962	1 444 681	1 600 389	1 616 531	1 537 406	1 554 062	1 529 799	1 566 289	1 585 194
Liabilities for Nonresidents	1 132 496	1 017 911	1 069 798	1 646 651	3 429 672	3 171 383	3 120 556	3 188 265	3 217 982
Transferable Deposits	105 939	133 558	300 346	349 916	1 471 421	1 318 294	1 138 930	1 191 420	1 161 077
SDR	185 638	183 804	210 611	880 941	897 515	879 847	873 288	891 305	906 946
Other Deposits	199 818	146 359	149 592	280 553	836 243	825 349	929 878	968 792	967 659
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	50 669	55 135	55 653	34 963
Financial Derivatives	8 185	12 195	10 225	9 176	2 507	52 136	72 629	46 116	99 772
Other Accounts Payable	29 626	15 790	31 655	36 971	39 885	45 088	50 696	34 980	47 565
Assets of the National Oil Fund	22 278 915	23 625 632	24 725 542	23 888 930	25 787 868	27 055 229	26 854 436	27 532 426	27 428 206
Other Net Foreign Assets	526 470	462 414	477 242	1 008 782	1 207 304	502 231	443 491	481 821	539 337
Assets	1 352 281	1 378 813	1 654 992	2 105 715	2 581 380	2 399 705	2 491 950	2 522 504	2 685 545
Foreign Liabilities	825 811	916 399	1 177 750	1 096 933	1 374 076	1 897 474	2 048 459	2 040 683	2 146 207
Net Domestic Assets	-14 606 393	-15 315 027	-16 173 245	-10 326 961	-8 790 608	-8 939 453	-9 078 533	-9 641 467	-8 825 250
Net Claims to the Central Government	1 198 821	1 824 873	1 951 075	3 392 313	2 460 848	3 074 388	3 327 195	3 083 594	3 695 570
Claims	2 514 861	2 810 894	3 915 458	4 821 738	5 109 337	6 612 618	6 533 241	6 592 936	6 828 671
Securities	2 513 561	2 740 830	3 815 565	4 715 320	5 000 000	6 504 597	6 424 061	6 483 372	6 715 918
Credits	311	68 866	98 914	101 473	108 723	106 340	104 826	108 027	111 500
Other	989	1 198	979	4 945	614	1 681	4 353	1 537	1 252
Liabilities	1 316 039	986 021	1 964 383	1 429 424	2 648 488	3 538 230	3 206 046	3 509 342	3 133 100
Transferable Deposits	508 791	503 608	1 580 615	1 085 259	2 015 312	2 922 239	2 534 460	2 852 254	2 429 754
Other Deposits	74 922	201 123	84 899	166 099	402 598	366 150	433 971	418 067	464 344
Securities	-	-	-	-	-	-	-	-	-
Credits	21 314	81 644	43 076	56 444	64 948	68 746	57 023	61 239	61 729
Other	711 013	199 647	255 794	121 622	165 630	181 095	180 592	177 782	177 273

Continuation

	2018	2019	2020	2021	2022*	06.23	07.23	08.23	09.23
Claims to the Regional and Local Government	13 024	0	2	14 469	13 224	13 278	13 401	13 522	13 002
Securities (other than shares)	13 024	-	-	14 468	13 223	13 277	13 400	13 522	13 002
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	28 036 820	27 848 812	28 600 807	28 615 721
Claims to Nonbank Financial Institutions	2 845 947	4 175 298	6 343 549	7 715 115	7 804 560	8 062 015	7 569 342	7 560 040	7 899 015
Transferable Deposits	1 030	2 155	5 314	13 986	135 465	57 611	31 343	33 017	62 049
Other Deposits	3 048	949	51	52	-	-	-	-	-
Securities	22 353	173 209	353 993	639 721	884 278	829 794	823 456	834 264	834 412
Credits	345 326	570 290	729 508	1 505 220	1 109 958	1 487 501	994 455	979 780	1 204 734
Financial Derivatives	345 099	229 002	62 634	54 716	72 008	43 226	57 260	36 241	69 908
Shares and other Equity	2 071 470	3 153 442	5 122 235	5 384 048	5 389 972	5 426 366	5 420 598	5 435 096	5 472 932
Other Accounts Receivable	57 622	46 251	69 813	117 372	212 878	217 516	242 230	241 643	254 981
Claims to Public Nonfinancial Institutions	1 477 240	1 451 462	1 352 901	1 443 209	1 461 118	1 496 561	1 523 975	1 518 120	1 669 247
Other Deposits	72	-	-	-	-	-	-	-	-
Securities	450 261	388 208	318 413	458 448	564 961	535 906	538 870	551 680	591 332
Credits	274 677	303 679	263 219	146 736	308 618	247 863	239 402	237 540	295 239
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	750 002	750 002	541 968	586 404	635 032	629 490	690 401
Other Accounts Receivable	2 227	9 573	21 266	88 024	45 571	126 387	110 670	99 410	92 275
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 348	9 266 501	9 433 955	9 299 628	9 441 668	9 516 202
Securities	15 029	200 218	216 586	254 543	266 881	266 933	265 584	273 003	277 281
Credits	8 067 017	7 309 904	7 252 207	7 901 000	8 673 393	8 809 188	8 674 728	8 809 168	8 885 846
Financial Derivatives	3 736	2 416	1 133	1 378	1 251	3 484	2 247	2 132	696
Shares and other Equity	149 203	172 276	166 057	162 909	191 382	202 022	209 603	209 603	202 372
Other Accounts Receivable	231 297	225 037	233 723	154 517	133 593	152 328	147 466	147 762	150 006
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 391	2 980	3 078	2 961	3 343
Credits	6 904	5 014	1 967	2 939	2 268	2 671	2 780	2 655	2 968
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other	537	950	738	74	120	306	296	302	373

Continuation

	2018	2019	2020	2021	2022*	06.23	07.23	08.23	09.23
Claims to Households	5 503 191	6 825 240	7 696 408	10 879 741	14 253 707	15 762 773	16 369 060	16 815 291	17 147 562
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 443 764	6 769 218	7 643 303	10 806 620	14 186 925	15 685 583	16 296 841	16 741 946	17 076 386
Financial Derivatives	163	204	242	530	-	-	-	-	-
Other	59 265	55 818	52 863	72 590	66 783	77 190	72 219	73 344	71 176
Other Net Domestic Assets	-11 132 102	-13 157 355	-16 222 495	-17 298 111	-18 146 474	-19 725 646	-20 319 634	-20 467 313	-21 151 965
Other Financial Assets	1 101 503	143 098	124 145	102 866	135 549	128 922	127 628	122 615	121 444
Nonfinancial Assets	760 208	828 244	834 075	857 332	899 210	905 694	899 284	904 281	913 512
Less: Other Liabilities	5 349 085	4 751 809	4 864 290	6 277 057	6 214 048	7 247 105	7 571 665	7 216 521	7 717 489
Less: Capital Accounts	7 644 728	9 376 887	12 316 425	11 981 252	12 967 184	13 513 157	13 774 881	14 277 689	14 469 431
Liabilities	20 813 371	21 322 070	24 917 785	30 099 291	34 295 955	34 713 586	34 215 812	34 486 768	34 975 250
Currency in Circulation	2 260 157	2 300 505	2 828 046	2 997 723	3 360 653	3 495 339	3 506 866	3 514 416	3 553 371
Transferable and Other Deposits	18 553 214	19 021 565	22 089 738	27 101 567	30 935 301	31 218 247	30 708 946	30 972 352	31 421 879
Regional and Local Government	396	298	822	914	1 368	5 123	5 581	10 511	12 971
Nonbank Financial Institutions	1 975 272	2 194 196	2 398 554	3 109 897	2 908 634	3 426 003	2 921 067	3 121 128	3 371 879
Public Nonfinancial Institutions	1 693 628	1 428 746	1 303 270	1 529 514	2 443 405	2 019 585	1 853 901	1 779 254	1 403 518
Private Nonfinancial Institutions	5 251 366	5 568 594	6 792 361	8 511 966	9 064 184	8 655 095	8 709 757	8 794 575	8 958 535
Nonprofit Institutions	975 796	658 871	802 680	684 352	870 470	670 515	655 963	681 017	683 812
Households	8 656 755	9 170 860	10 792 051	13 264 924	15 647 239	16 441 925	16 562 677	16 585 866	16 991 163

* including final turnovers

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

	2018	2019	2020	2021	09.22	12.22**	03.23***	06.23***
Net Foreign Assets	829 191	1 552 973	2 455 298	3 603 191	3 395 080	3 584 793	3 796 186	4 386 451
Claims on Nonresidents	2 289 576	2 843 049	3 810 828	5 248 149	5 248 025	5 008 923	5 188 759	5 682 230
Foreign Currency	16	4 591	1 566	3 025	1 214	1 081	402	648
Deposits	428 512	365 805	423 772	146 381	802 739	135 879	139 880	138 989
Securities (other than shares)	1 737 988	2 151 764	2 432 159	3 574 836	2 928 744	3 395 916	3 424 724	3 694 777
Loans	0	48 362	49 967	58 624	44 713	44 565	47 399	53 558
Financial Derivatives	0	0	0	0	0	0	0	8 411
Other	123 060	272 527	903 365	1 465 281	1 470 615	1 431 481	1 576 354	1 785 848
less: Liabilities to Nonresidents	1 460 385	1 290 075	1 355 530	1 644 957	1 852 946	1 424 131	1 392 572	1 295 779
Deposits	0	0	0	0	76 512	74 296	72 579	72 747
Securities (other than shares)	747 855	749 681	731 146	1 067 545	1 069 409	661 735	659 355	552 186
Loans	690 228	510 435	599 892	541 365	661 931	645 577	618 483	600 133
Financial Derivatives	0	0	0	0	0	0	0	8 414
Other	22 302	29 959	24 491	36 047	45 094	42 523	42 155	62 299
Claims on Banking System	3 290 186	3 366 421	2 748 063	2 581 784	2 003 726	2 040 126	2 525 870	2 751 126
National Currency	752	792	902	627	1 088	925	1 500	2 747
Other Claims	3 289 434	3 365 629	2 747 161	2 581 157	2 002 638	2 039 201	2 524 370	2 748 380
Net Claims on Central Government	3 987 154	4 399 224	6 134 924	5 943 344	7 372 665	8 082 617	8 224 355	8 663 080
Claims on Central Government	4 010 877	4 416 237	6 192 864	6 043 497	7 435 363	8 172 655	8 321 121	8 772 259
Securities (other than shares)	3 969 009	4 405 537	6 184 300	5 875 755	7 268 399	8 117 593	8 169 938	8 576 750
Other Claims	41 868	10 700	8 564	167 742	166 964	55 062	151 183	195 509
Less: Liabilities to Central Government	23 723	17 013	57 940	100 152	62 698	90 038	96 766	109 179
Deposits	0	0	0	0	0	0	0	0
Other Liabilities	23 723	17 013	57 940	100 152	62 698	90 038	96 766	109 179
Claims on Other Sectors	2 644 950	2 914 693	4 107 384	4 281 035	4 272 023	4 150 618	4 125 489	4 037 427
Regional and Local Government	11 759	10 052	788 535	857 776	836 929	811 212	828 280	836 897
Public Nonfinancial Institutions	617 122	815 579	781 663	966 553	983 915	924 349	956 397	928 554
Private Nonfinancial Institutions	1 818 326	1 867 553	2 276 047	2 201 762	2 213 541	2 188 402	2 118 713	2 057 172
Other Resident Sectors	197 743	221 509	261 139	254 945	237 638	226 654	222 099	214 804

Continuation

	2018	2019	2020	2021	09.22	12.22**	03.23***	06.23***
Deposits	1 174	2 534	397	25 307	9 291	15 330	12 217	21 987
of which: Depository corporations	0	0	0	0	4 752	6 564	4 316	7 900
Securities (other than shares)	6 075	164 992	6 992	7 502	7 906	8 051	8 189	8 338
of which: Depository corporations	0	156 454	0	0	0	0	0	0
Loans	379 655	449 082	859 400	884 294	903 398	941 983	968 734	990 551
of which: Depository corporations	6 012	2 987	4	393	13 995	48 485	59 172	85 964
Financial Derivatives	0	0	0	0	0	0	0	0
of which: Depository corporations	0	0	0	0	0	0	0	0
Insurance Technical Reserve	9 999 944	11 300 324	13 510 920	13 836 287	15 048 120	15 606 629	16 405 701	17 121 563
Net Equity of Households in Life Insurance Reserves	208 334	274 562	348 569	450 152	541 638	551 701	536 405	549 717
Net Equity of Households in Pension Funds	9 547 441	10 802 154	12 914 140	13 071 798	14 105 288	14 663 411	15 401 256	16 077 683
Prepayment of Premiums and Reserves against Outstanding Claims	244 168	223 607	248 211	314 337	401 194	391 517	468 039	494 164
of which: Depository corporations	5 735	7 319	7 064	5 928	7 995	7 962	8 045	8 839
Shares and other Equity	1 230 649	1 189 768	1 483 131	1 629 798	1 662 659	1 741 458	1 849 583	1 991 190
Other Items (NET)	-866 017	-873 388	-415 171	26 166	-587 880	-455 298	-572 525	-295 545

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

** including final turnovers

*** In forming the survey of other financial institutions for March and June 2023 we used the data on assets, insurance reserves and equity capital of insurance companies, taking into account the prudential norms (regulatory).

II. Key monetary indicators

2.6. Financial Sector Survey*

mln. of KZT, end of period

	2018	2019	2020	2021	09.22	12.22**	03.23	06.23
Net Foreign Assets	14 158 409	14 922 176	19 109 367	20 736 842	21 028 538	21 285 087	21 690 949	21 262 814
Claims on Nonresidents	17 062 005	17 636 339	22 101 325	23 845 714	25 459 516	26 205 842	26 656 945	26 349 619
less: Liabilities to Nonresidents	2 903 596	2 714 163	2 991 958	3 108 871	4 430 978	4 920 755	4 965 997	5 086 805
Domestic Claims	22 459 681	24 310 251	28 392 353	32 778 672	37 061 627	39 195 881	40 088 852	42 235 103
Net claims on Central Government	4 292 493	5 143 293	7 341 467	7 643 999	9 166 692	10 006 006	10 512 564	11 437 650
Claims on Central Government	6 525 738	7 227 131	10 108 322	10 865 234	12 338 654	13 281 991	14 311 712	15 384 877
Less: Liabilities to Central Government	2 233 245	2 083 837	2 766 856	3 221 236	3 171 962	3 275 986	3 799 148	3 947 227
Claims on Other Sectors	18 167 188	19 166 957	21 050 887	25 134 673	27 894 935	29 189 875	29 576 288	30 797 453
Regional and Local Government	24 783	10 052	788 537	872 244	850 085	824 436	841 333	850 175
Public Nonfinancial Institutions	2 111 033	2 283 785	2 151 307	2 426 506	2 538 125	2 402 211	2 384 966	2 446 235
Other Resident Sectors	16 031 372	16 873 120	18 111 043	21 835 923	24 506 725	25 963 228	26 349 988	27 501 043
Currency outside Financial Sectors	2 259 406	2 299 714	2 827 144	2 997 097	3 315 159	3 359 729	3 217 645	3 492 593
Deposits	16 579 116	16 829 903	19 691 582	24 016 977	26 474 026	28 035 420	27 274 900	27 806 330
Securities (other than shares)	159 481	135 247	264 528	390 671	394 908	464 827	445 167	825 771
Loans	446 676	474 677	884 774	898 173	907 466	914 141	930 895	927 433
Financial Derivatives	297	22	78	155	2 829	959	709	1 301
Insurance Technical Reserve	9 994 209	11 293 004	13 503 855	13 830 359	15 040 125	15 598 666	16 397 656	17 112 724
Shares and other Equity	7 021 013	8 512 722	11 787 263	12 122 518	12 596 133	12 958 773	13 952 728	13 742 618
Other Items (net)	157 892	-312 862	-1 457 503	-740 434	-640 481	-851 546	-439 898	-410 853

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

** including final turnovers

II. Key monetary indicators

2.7. Monetary Aggregates

mln. of KZT, end of period

	2018	2019	2020	2021	2022*	06.23	07.23	08.23	09.23
1. RM (Reserve Money)	6 650 873	6 893 176	9 777 551	10 957 714	11 874 422	10 440 847	9 586 967	9 068 158	8 843 495
% changes to the previous month	11.1	2.6	1.1	4.6	1.3	8.2	-8.2	-5.4	-2.5
% changes to December of the previous year	20.1	3.6	41.8	12.1	8.4	-12.1	-19.3	-23.6	-25.5
from them:									
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 823 793	3 914 126	3 919 342	3 950 919	3 960 098
Deposits of Banks and other organizations in NBK	4 032 021	4 204 912	6 527 179	7 505 999	8 050 629	6 526 720	5 667 625	5 117 238	4 883 397
Narrow Reserve Money	5 995 748	5 430 745	5 087 846	6 945 442	7 374 898	6 860 013	6 491 522	6 551 424	6 493 873
% changes to the previous month	4.3	-1.8	-9.7	12.9	6.9	10.5	-5.4	0.9	-0.9
% changes to December of the previous year	16.1	-9.4	-6.3	36.5	6.2	-7.0	-12.0	-11.2	-11.9
from them:									
Reserve deposits of Banks in NBK	2 608 448	1 700 882	1 299 270	2 074 806	2 202 901	1 309 348	1 342 609	1 449 843	1 271 845
M0 (Currency in Circulation)	2 260 157	2 300 505	2 828 046	2 997 723	3 360 653	3 495 339	3 506 866	3 514 416	3 553 371
% changes to the previous month	8.5	4.5	4.5	3.2	3.4	4.3	0.3	0.2	1.1
% changes to December of the previous year	16.1	1.8	22.93	6.00	12.11	4.01	4.35	4.58	5.73
M1	5 605 006	5 928 085	7 186 951	8 788 006	9 382 455	9 752 118	9 446 279	9 358 085	9 416 814
% changes to the previous month	10.9	0.0	-0.2	14.8	3.8	9.0	-3.1	-0.9	0.6
% changes to December of the previous year	12.8	5.8	21.2	22.3	6.8	3.9	0.7	-0.3	0.4
from them:									
Transferable deposits of individuals in national currency	775 726	978 601	1 319 207	1 871 282	1 805 022	1 901 905	1 854 063	1 762 992	1 818 823
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	4 354 873	4 085 351	4 080 677	4 044 620
M2	14 467 056	16 054 341	19 134 928	23 750 269	28 025 384	29 274 455	28 852 963	29 291 631	29 720 800
% changes to the previous month	3.0	5.1	2.1	6.6	6.7	3.3	-1.4	1.5	1.5
% changes to December of the previous year	7.1	11.0	19.2	24.1	18.0	4.5	3.0	4.5	6.0
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	10 788 267	11 056 279	11 249 417	11 562 867
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	8 734 070	8 350 405	8 684 129	8 741 118
M3 (broad money)	20 813 371	21 322 070	24 917 785	30 099 291	34 295 955	34 713 586	34 215 812	34 486 768	34 975 250
% changes to the previous month	247.6	4.1	1.1	4.9	4.7	2.2	-1.4	0.8	1.4
% changes to December of the previous year	7.0	2.4	16.9	20.8	13.9	1.2	-0.2	0.6	2.0
from them:									
Other deposits of individuals in foreign currency	3 863 520	3 562 238	3 860 519	4 150 280	4 190 457	3 751 752	3 652 335	3 573 457	3 609 473
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	1 687 379	1 710 513	1 621 680	1 644 978

* 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**	06.23	07.23	08.23	09.23
Deposits - total*	18 553 214	19 021 565	22 089 738	27 101 567	30 935 301	31 218 247	30 708 946	30 972 352	31 421 879
of which:									
national currency:	9 568 984	10 820 833	13 855 690	17 337 508	21 150 007	22 960 230	22 841 107	23 206 695	23 571 509
Nonbanking Legal Entities	5 017 301	5 439 121	7 204 994	8 629 305	10 151 674	10 656 144	10 314 024	10 564 441	10 559 443
Individuals	4 551 682	5 381 712	6 650 695	8 708 203	10 998 332	12 304 085	12 527 083	12 642 254	13 012 065
foreign currency:	8 984 230	8 200 731	8 234 049	9 764 059	9 785 295	8 258 017	7 867 839	7 765 657	7 850 370
Nonbanking Legal Entities	4 879 157	4 411 584	4 092 693	5 207 338	5 136 388	4 120 177	3 832 245	3 822 044	3 871 272
Individuals	4 105 073	3 789 147	4 141 355	4 556 721	4 648 906	4 137 840	4 035 594	3 943 612	3 979 098
From total sum of Deposits:									
Nonbanking Legal Entities	9 896 459	9 850 705	11 297 688	13 836 643	15 288 062	14 776 321	14 146 269	14 386 485	14 430 716
Individuals	8 656 755	9 170 860	10 792 051	13 264 924	15 647 239	16 441 925	16 562 677	16 585 866	16 991 163
Transferable Deposits									
in national currency:	3 344 848	3 627 580	4 358 905	5 790 283	6 021 802	6 256 778	5 939 413	5 843 669	5 863 443
Nonbanking Legal Entities	2 569 122	2 648 979	3 039 698	3 919 000	4 216 780	4 354 873	4 085 351	4 080 677	4 044 620
Individuals	775 726	978 601	1 319 207	1 871 282	1 805 022	1 901 905	1 854 063	1 762 992	1 818 823
Other Deposits in national currency:	6 224 135	7 193 254	9 496 785	11 547 225	15 128 205	16 703 451	16 901 693	17 363 026	17 708 066
Nonbanking Legal Entities	2 448 179	2 790 142	4 165 297	4 710 305	5 934 894	6 301 271	6 228 673	6 483 764	6 514 824
Individuals	3 775 956	4 403 112	5 331 488	6 836 921	9 193 311	10 402 180	10 673 020	10 879 262	11 193 242
Transferable Deposits in foreign currency:	2 637 915	2 933 002	2 451 192	3 415 037	3 514 724	2 818 886	2 504 990	2 570 520	2 595 919
Nonbanking Legal Entities	2 396 362	2 706 093	2 170 356	3 008 596	3 056 275	2 432 798	2 121 731	2 200 365	2 226 294
Individuals	241 553	226 909	280 836	406 442	458 449	386 087	383 259	370 156	369 625
Other Deposits in foreign currency:	6 346 315	5 267 729	5 782 856	6 349 022	6 270 571	5 439 131	5 362 849	5 195 136	5 254 451
Nonbanking Legal Entities	2 482 795	1 705 491	1 922 337	2 198 742	2 080 113	1 687 379	1 710 513	1 621 680	1 644 978
Individuals	3 863 520	3 562 238	3 860 519	4 150 280	4 190 457	3 751 752	3 652 335	3 573 457	3 609 473

* 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	--	--

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**		06.23		07.23		08.23		09.23	
	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	14.6	1.8	14.6	2.2	14.7	2.1	14.6	2.2
including:																		
Demand Deposits	4.6	0.1	0.8	0.1	0.0	0.1	0.7	0.1	0.5	0.0	13.7	0.1	13.6	0.1	1.2	0.1	0.6	0.1
Conditional	2.2	0.9	3.0	0.2	3.1	0.2	4.6	0.5	6.2	0.5	8.6	0.7	6.5	1.1	12.6	1.8	11.6	2.2
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	14.6	1.8	14.6	2.2	14.7	2.1	14.6	2.2
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	14.7	1.9	14.7	2.4	14.8	2.3	14.7	2.3
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	14.9	0.7	14.3	1.3	14.4	1.8	14.6	2.1
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	14.0	1.7	14.0	1.6	14.2	1.7
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	10.6	1.5	11.8	1.3	13.2	1.4	11.8	1.7
over 5 years	8.6	3.3	7.3	2.6	4.6	2.0	5.6	0.5	10.1	0.7	10.6	1.9	13.3	0.6	12.2	0.8	11.1	1.9
Deposits of Individuals	9.7	1.3	8.8	1.4	9.2	1.0	8.0	0.8	13.3	0.9	14.0	0.9	13.9	0.9	13.9	0.8	14.0	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	0.1	6.4	0.2	0.1	0.2	0.9	0.1	0.8
Conditional	9.6	4.1	1.5	5.0	9.6	0.3	0.4	0.4	11.2	0.6	5.4	0.3	5.7	0.6	1.9	1.5	10.7	0.7
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	13.9	0.9	14.0	0.8	14.0	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	0.9	14.7	0.9	14.7	1.0	14.7	0.9
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	15.0	0.8	15.0	0.7	15.1	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	14.1	0.9	14.1	0.9	14.2	0.9
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	14.0	0.8	14.0	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	2.1	0.4	2.4	0.7	2.2	0.7

Continuation

	12.18		12.19		12.20		12.21*		12.22**		06.23		07.23		08.23		08.23	
	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	19.0	6.7	19.4	6.9	19.5	7.2	21.1	6.6
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	18.6	5.8	19.6	5.7	19.5	5.8	19.3	5.2
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	17.8	4.9	19.2	6.3	18.9	6.8	19.1	7.1
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	19.2	7.1	19.2	6.8	19.3	7.0	19.2	6.9
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	19.6	5.9	19.8	7.2	19.9	7.4	19.4	6.7
over 5 years	7.9	7.1	16.3	5.5	12.0	5.7	13.0	4.6	19.8	7.9	16.2	9.5	18.6	8.4	20.6	7.5	19.7	8.5
Credits to Individuals	17.2	9.5	16.8	6.0	14.9	18.3	17.5	6.0	17.4	6.1	19.8	2.8	16.8	4.2	20.2	5.0	18.7	2.8
of which with maturity:																		
up to 1 month	26.6	17.4	16.4	27.6	18.3	24.2	23.7	-	20.2	-	30.4	-	31.5	-	31.8	-	32.1	-
from 1 to 3 month	13.9	2.7	11.5	21.4	14.0	26.6	17.3	-	13.1	-	19.0	-	13.6	-	15.8	-	14.5	-
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	14.9	-	17.0	-	16.4	-	15.7	-
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	20.9	6.4	14.7	5.1	21.2	6.5	20.8	5.8
over 5 years	12.5	6.7	11.9	5.1	9.8	6.5	19.5	8.0	16.8	8.4	20.0	2.6	20.4	5.1	20.1	7.5	20.5	3.0

*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

	01.04.2022	01.07.2022	01.10.2022	01.01.2023	01.04.2023	01.07.2023	01.08.2023*	01.09.2023**
Loans to economy in an expanded definition	24 639 935	25 617 918	26 920 715	28 929 237	29 259 077	30 623 616	31 142 636	31 864 474
of which								
from banking sector	21 268 242	22 091 516	23 144 217	24 773 243	25 053 541	26 224 140	26 651 637	27 230 073
from other organizations	3 371 693	3 526 402	3 776 498	4 155 994	4 205 536	4 399 476	4 490 999	4 634 400
including:								
from mortgage organizations	346 147	336 272	338 477	337 610	305 673	299 703	297 936	298 490
from other public sector corporations	1 491 747	1 542 865	1 709 398	1 739 316	1 733 590	1 819 942	1 887 158	1 989 107
from organizations engaged in microfinance activities**	1 533 800	1 647 265	1 728 624	2 079 068	2 166 273	2 279 830	2 305 905	2 346 803
of the total amount of loans to economy								
loans to business	13 007 399	13 164 895	13 429 468	14 430 421	14 355 300	14 883 055	14 815 573	15 089 555
national currency	10 259 727	10 494 603	10 781 090	11 782 223	11 906 966	12 449 522	12 443 549	12 593 263
foreign currency	2 747 672	2 670 293	2 648 378	2 648 198	2 448 334	2 433 533	2 372 024	2 496 292
loans to Individuals	11 632 537	12 453 022	13 491 247	14 498 816	14 903 777	15 740 561	16 327 063	16 774 919
national currency	11 615 082	12 441 507	13 483 215	14 493 054	14 898 639	15 735 793	16 322 395	16 770 399
foreign currency	17 454	11 515	8 032	5 762	5 138	4 767	4 668	4 520

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

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

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

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

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

** 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, 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		02.23		03.23		04.23		05.23		06.23		07.23		08.23		09.23	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Issued, total	24 424 017	15.8	1 810 209	19.1	2 201 971	18.7	2 463 410	18.3	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
<i>including:</i>																		
national currency	22 849 883	16.6	1 719 788	19.8	2 097 430	19.3	2 332 154	19.0	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
foreign currency	1 574 134	5.0	90 421	6.1	104 541	6.5	131 256	5.2	128 791	7.0	133 765	6.7	145 631	6.9	290 602	7.2	100 550	7.0
<i>from total Loans:</i>																		
Short-term	12 326 838	14.7	923 600	17.8	871 634	17.4	843 581	17.5	1 020 827	17.4	932 784	17.2	783 327	17.7	978 399	17.6	1 050 749	18.2
Long-term	12 097 179	16.9	886 609	20.5	1 330 337	19.6	1 619 829	18.7	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
Loans issued to business	13 071 938	15.1	930 381	18.8	1 151 023	18.6	1 335 098	17.6	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
national currency	11 506 705	16.4	840 578	20.2	1 047 528	19.7	1 204 795	18.9	1 192 606	19.6	1 171 025	19.8	951 303	20.4	1 154 195	20.6	1 222 903	20.2
Short-term	8 984 197	14.6	670 844	18.3	613 986	17.8	612 420	17.9	733 826	17.7	653 120	17.8	538 387	18.1	688 791	18.1	674 373	18.4
Long-term	2 522 509	18.1	169 734	22.6	433 541	20.5	592 375	18.5	458 779	20.5	517 905	20.4	412 916	21.6	465 404	22.2	548 530	21.2
foreign currency	1 565 232	5.0	89 802	6.1	103 496	6.6	130 302	5.2	127 667	7.1	132 824	6.7	144 639	6.9	289 721	7.2	99 406	7.0
Short-term	1 183 272	4.8	69 780	5.7	68 063	6.4	63 746	5.8	86 221	7.0	92 390	6.0	68 181	6.4	92 166	6.5	61 476	6.5
Long-term	381 960	5.7	20 023	7.4	35 433	6.8	66 557	4.5	41 446	7.3	40 434	8.2	76 459	7.3	197 555	7.6	37 931	7.8
Loans issued to Individuals	11 352 080	16.7	879 828	19.4	1 050 947	18.9	1 128 312	19.1	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
national currency	11 343 178	16.7	879 210	19.4	1 049 903	19.0	1 127 359	19.1	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
Short-term	2 158 938	15.2	182 966	15.8	189 354	15.6	167 284	15.6	200 342	16.2	187 034	14.8	176 556	16.5	197 161	16.1	314 720	17.7
Long-term	9 184 240	17.1	696 243	20.3	860 549	19.7	960 075	19.8	1 011 617	19.7	1 034 482	19.7	1 366 610	15.7	1 175 314	19.9	938 671	19.7
foreign currency	8 902	5.9	618	4.9	1 045	3.0	953	4.2	1 124	3.4	941	2.8	991	4.2	880	5.0	1 144	2.9
Short-term	432	1.7	9	0.0	232	0.0	132	0.0	438	0.0	240	0.0	203	0.0	282	0.0	180	0.0
Long-term	8 470	6.1	609	5.0	813	3.8	822	4.9	686	5.6	701	3.7	788	5.3	598	7.3	964	3.4

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	02.23	03.23	04.23	05.23	06.23	07.23	08.23	09.23
Total loans	24 773 243	24 790 311	25 053 541	25 621 143	25 946 794	26 224 140	26 651 637	27 230 073	27 682 643
<i>including:</i>									
national currency	22 119 283	22 301 926	22 600 069	23 146 812	23 520 922	23 785 840	24 274 945	24 729 261	25 158 110
foreign currency	2 653 960	2 488 385	2 453 472	2 474 332	2 425 871	2 438 300	2 376 692	2 500 812	2 524 533
<i>from total Loans:</i>									
Short-term	4 139 077	4 102 802	3 893 139	3 810 764	3 645 252	3 478 466	3 450 622	3 188 208	3 082 053
Long-term	20 634 166	20 687 509	21 160 402	21 810 379	22 301 541	22 745 674	23 201 015	24 041 865	24 600 590
Loans of business	11 598 880	11 411 163	11 491 186	11 799 258	11 848 227	11 849 081	11 712 321	11 903 344	12 064 540
national currency	8 950 682	8 927 885	9 042 852	9 330 023	9 427 213	9 415 548	9 340 297	9 407 053	9 544 617
Short-term	2 821 012	2 910 377	2 660 113	2 672 558	2 550 313	2 380 686	2 201 741	2 137 326	2 066 584
Long-term	6 129 669	6 017 508	6 382 739	6 657 465	6 876 900	7 034 862	7 138 556	7 269 727	7 478 033
foreign currency	2 648 198	2 483 279	2 448 334	2 469 234	2 421 014	2 433 533	2 372 024	2 496 292	2 519 923
Short-term	482 726	356 885	337 798	328 864	302 935	323 513	289 127	306 220	277 327
Long-term	2 165 472	2 126 394	2 110 536	2 140 370	2 118 079	2 110 020	2 082 897	2 190 072	2 242 596
Loans of Individuals	13 174 364	13 379 148	13 562 355	13 821 886	14 098 567	14 375 059	14 939 316	15 326 729	15 618 103
national currency	13 168 602	13 374 041	13 557 217	13 816 788	14 093 709	14 370 292	14 934 648	15 322 209	15 613 493
Short-term	835 315	835 482	895 207	809 256	791 918	774 179	959 516	744 619	738 103
Long-term	12 333 287	12 538 560	12 662 010	13 007 532	13 301 792	13 596 113	13 975 132	14 577 590	14 875 390
foreign currency	5 762	5 107	5 138	5 098	4 857	4 767	4 668	4 520	4 610
Short-term	24	60	21	86	87	88	239	43	39
Long-term	5 738	5 047	5 117	5 011	4 770	4 680	4 429	4 477	4 571

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	02.23	03.23	04.23	05.23	06.23	07.23	08.23	09.23
Total arrears	681 452	723 548	746 447	802 373	804 910	713 725	715 416	726 360	720 746
<i>including:</i>									
national currency	631 970	671 333	718 035	750 185	771 780	701 899	705 506	715 097	708 885
foreign currency	49 483	52 215	28 412	52 188	33 131	11 825	9 910	11 264	11 861
<i>from total arrears:</i>									
Short-term	100 708	126 396	122 338	135 967	122 403	99 319	103 854	110 377	102 486
Long-term	580 744	597 152	624 109	666 406	682 507	614 406	611 562	615 983	618 260
Arrears on loans of business	326 572	352 843	362 994	409 165	400 754	314 588	314 828	329 489	325 789
national currency	279 304	302 647	336 644	358 913	369 465	304 599	306 732	319 936	315 637
Short-term	62 553	86 069	82 028	98 473	84 021	64 425	65 016	74 911	68 863
Long-term	216 751	216 578	254 616	260 440	285 443	240 175	241 716	245 024	246 774
foreign currency	47 269	50 197	26 350	50 252	31 289	9 989	8 095	9 553	10 152
Short-term	2 289	1 892	1 870	1 722	1 721	792	860	1 843	1 299
Long-term	44 980	48 304	24 481	48 530	29 568	9 197	7 235	7 710	8 853
Arrears on loans of Individuals	354 880	370 705	383 453	393 208	404 156	399 137	400 588	396 872	394 956
national currency	352 666	368 686	381 391	391 272	402 315	397 300	398 774	395 161	393 248
Short-term	35 846	38 377	38 422	35 688	36 580	34 018	37 902	33 593	32 287
Long-term	316 820	330 309	342 969	355 584	365 736	363 283	360 872	361 568	360 961
foreign currency	2 214	2 019	2 062	1 936	1 841	1 837	1 814	1 711	1 708
Short-term	20	57	19	85	81	85	75	30	36
Long-term	2 194	1 962	2 043	1 852	1 760	1 752	1 739	1 680	1 672

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*		06.23		07.23		08.23		09.23	
	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	47 420 638	14.5	42 784 697	14.6	48 432 888	14.6	49 797 436	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	5 286	0.7	4 137	0.2	3 654	0.2	3 487	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	232	13.7	4	13.6	1	1.2	0	0.6
Individuals	941 861	0.5	201 952	0.6	109 826	0.5	155 515	0.0	97 009.1	0.1	5 054	0.1	4 133	0.2	3 654	0.2	3 487	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	47 413 210	14.5	42 774 262	14.6	48 424 192	14.6	49 789 383	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	44 124 427	14.6	39 524 620	14.6	44 872 368	14.7	46 204 731	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	3 288 782	14.0	3 249 642	13.9	3 551 824	14.0	3 584 652	14.0
Conditional Deposits	91 259	1.5	48 794	3.4	34 837	4.4	47 378	4.2	55 731.6	6.9	2 143	7.9	6 299	6.4	5 041	11.9	4 565	11.4
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	1 686	8.6	5 843	6.5	4 677	12.6	3 482	11.6
Individuals	48 744	0.3	11 753	3.1	7 862	6.9	10 071	3.8	17 944.7	9.3	457	5.4	455	5.7	364	1.9	1 083	10.7
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	5 270 173	1.6	5 221 877	2.1	4 901 056	2.0	4 373 486	2.0
Demand Deposits	208 821	0.6	32 392	2.5	114 114	1.3	55 172	2.0	48 075.7	0.6	3 524	6.9	461	0.2	465	2.2	576	1.0
of which:																		
Legal Entities	65 763	0.1	609	0.1	57	0.1	1 354	0.0	4 086.3	0.0	230	0.1	88	0.1	150	0.1	126	0.1
Individuals	143 057	0.9	31 783	2.6	114 057	1.3	53 818	2.1	43 989.5	0.6	3 294	7.4	374	0.2	314	3.3	449	1.3
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	5 264 193	1.6	5 216 926	2.1	4 886 904	2.0	4 368 270	2.0
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	4 690 625	1.7	4 818 816	2.2	4 421 554	2.1	3 891 808	2.2
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	573 569	0.8	398 110	0.9	465 350	0.9	476 462	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	2 456	0.6	4 490	1.0	13 688	1.8	4 641	2.2
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	1 664	0.7	4 054	1.1	13 688	1.8	4 641	2.2
Individuals	6 540	2.8	147	2.2	1 276	0.7	2 933	0.4	8 779.9	0.6	792	0.3	436	0.6	0	1.5	0	0.7
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	462 944	2.8	426 229	2.4	127 847	1.9	156 637	3.0
Demand Deposits	2 531	0.0	301	0.0	537	0.0	919	0.0	2 480.2	0.0	521	0.1	1 027	0.1	1 010	0.1	353	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
Individuals	2 531	0.0	301	0.0	537	0.0	919	0.0	2 480.2	0.0	521	0.1	1 027	0.1	1 010	0.1	353	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	462 423	2.8	425 201	2.4	126 837	1.8	156 284	3.0
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	429 399	2.8	415 319	2.4	118 442	1.9	148 127	3.1
Individuals	39 000	1.3	37 952	0.6	72 555	0.9	96 967	0.7	97 084.3	0.9	4 277	0.7	8 001	0.8	8 372	0.5	8 139	0.6
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*		06.23		07.23		08.23		09.23	
	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	85 949 364	0.1	81 299 696	0.1	88 144 661	0.1	88 350 876	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	66 233 263	0.1	60 748 341	0.1	67 434 498	0.1	68 480 404	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	1 629 857	3.1	1 415 667	3.4	1 792 926	2.6	1 259 848	3.5
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	64 603 406	0.0	59 332 674	0.0	65 641 571	0.0	67 220 556	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	19 716 100	0.0	20 551 355	0.0	20 710 163	0.0	19 870 471	0.0
of which:																		
with accrual Interest Rates	2 592 608	1.2	7 498	0.1	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	4 801	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	19 716 100	0.0	20 551 355	0.0	20 705 362	0.0	19 870 471	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	11 284 746	0.0	10 334 603	0.0	10 713 758	0.0	9 521 307	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	10 322 913	0.0	9 477 084	0.0	9 804 812	0.0	8 724 981	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	10 322 913	0.0	9 477 084	0.0	9 804 812	0.0	8 724 981	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	961 833	0.0	857 519	0.0	908 946	0.0	796 326	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	961 833	0.0	857 519	0.0	908 946	0.0	796 326	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	1 767 421	0.0	1 569 309	0.0	1 394 317	0.0	1 314 932	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	1 675 049	0.0	1 480 577	0.0	1 303 113	0.0	1 222 461	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	36 871	0.2	23 256	0.2	29 810	0.3	0	0.0
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	1 638 178	0.0	1 457 322	0.0	1 273 303	0.0	1 222 461	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	92 373	0.0	88 731	0.0	91 204	0.0	92 471	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	92 373	0.0	88 731	0.0	91 204	0.0	92 471	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*	06.23	07.23	08.23	09.23
Deposits - total in national currency	5 236 375	6 239 835	7 975 113	10 386 834	13 834 397	15 176 809	15 511 186	15 770 565	15 917 772
Demand Deposits	9 586	8 577	6 464	7 056	7 203	6 895	6 938	7 137	8 378
of which:									
Legal Entities	2 968	1 207	784	873	602	1 036	1 059	469	468
Individuals	6 618	7 371	5 681	6 183	6 601	5 860	5 879	6 669	7 911
Time, Saving, Conditional Deposits	5 226 790	6 231 257	7 968 649	10 379 778	13 827 194	15 169 914	15 504 248	15 763 428	15 909 394
of which:									
Legal Entities	2 000 954	1 855 771	2 666 589	3 576 273	4 695 221	4 859 966	4 930 025	4 989 553	4 828 598
Individuals	3 225 836	4 375 487	5 302 060	6 803 505	9 131 974	10 309 948	10 574 223	10 773 875	11 080 796
Deposits - total in foreign currency	5 664 456	4 902 542	5 443 824	6 017 136	6 007 776	5 219 036	5 180 799	5 011 479	5 066 838
Demand Deposits	10 470	7 209	18 580	13 611	11 753	14 827	13 687	12 582	12 096
of which:									
Legal Entities	1 211	1 364	914	1 121	1 621	1 342	1 047	361	414
Individuals	9 259	5 845	17 665	12 491	10 132	13 485	12 640	12 221	11 682
Time, Saving, Conditional Deposits	5 653 986	4 895 333	5 425 245	6 003 525	5 996 022	5 204 209	5 167 112	4 998 897	5 054 742
of which:									
Legal Entities	1 615 227	1 354 753	1 609 244	1 903 704	1 842 495	1 487 647	1 550 251	1 461 326	1 479 523
Individuals	4 038 759	3 540 580	3 816 001	4 099 821	4 153 527	3 716 562	3 616 862	3 537 571	3 575 219
Current accounts - total in national currency	2 260 898	2 917 218	3 558 101	4 462 751	4 466 413	4 501 367	4 581 352	4 481 623	4 442 199
of which:									
Legal Entities	1 629 525	1 939 839	2 239 496	2 593 102	2 663 878	2 602 270	2 730 092	2 721 357	2 626 181
Individuals	631 373	977 379	1 318 606	1 869 649	1 802 536	1 899 098	1 851 260	1 760 266	1 816 017
Current accounts - total in foreign currency	1 815 320	2 299 554	2 283 173	2 724 491	3 187 153	2 541 895	2 164 095	2 231 621	2 265 489
of which:									
Legal Entities	1 639 948	2 072 644	2 002 337	2 318 049	2 728 704	2 155 807	1 780 836	1 861 466	1 895 864
Individuals	175 372	226 909	280 836	406 442	458 449	386 087	383 259	370 156	369 625

* 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

* 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 01.10.2023.

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, %
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC	
												short-term	long-term		
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14	15
"Halyk Bank of Kazakhstan" JSC	5 176 686	3 136 401	2 040 285	875 711	646 344	229 368	2 232	2 230	1	4 298 743	2 487 828	2 420 257	67 570	1 810 916	27.8
"Kaspi Bank" JSC	4 515 749	4 050 782	464 967	751 081	744 252	6 829	1	1	0	3 764 667	3 306 529	786 526	2 520 003	458 137	24.3
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 283 658	2 283 658		46 521	46 521					2 237 136	2 237 136	17	2 237 119		12.3
"BEREKE BANK" JSC	334 181	305 556	28 625	27 902	21 302	6 600	400	397	3	305 879	283 857	233 306	50 551	22 022	1.8
"ForteBank" JSC	800 933	482 642	318 291	156 895	96 998	59 897	41	41		643 997	385 603	363 003	22 600	258 393	4.3
"Bank CenterCredit" JSC	1 975 840	1 127 020	848 820	425 233	157 248	267 985	28	26	2	1 550 579	969 746	243 122	726 623	580 833	10.6
"Eurasian Bank" JSC	1 071 107	549 138	521 969	338 568	56 477	282 091	6	2	4	732 533	492 659	216 550	276 109	239 874	5.8
"First Heartland Jysan Bank" JSC	658 802	458 861	199 941	117 089	75 005	42 084	25	25		541 689	383 832	368 828	15 004	157 857	3.5
"Bank RBK" Bank" JSC	478 268	210 783	267 485	63 252	19 194	44 058	0	0		415 016	191 589	183 266	8 323	223 427	2.6
"Altyn Bank" JSC (China Citic Bank Corporation Ltd)	322 404	131 810	190 595	74 876	17 513	57 363	7	1	6	247 521	114 295	113 639	657	133 226	1.7
"Nurbank" JSC	174 088	103 490	70 598	19 536	15 889	3 648	1 222	1 222	0	153 330	86 380	74 953	11 427	66 950	0.9
"Home Credit Bank" JSC	283 292	259 960	23 332	16 767	14 765	2 002				266 525	245 195	238 298	6 897	21 330	1.5
"VTB Bank" SB JSC	34 762	33 006	1 756	3 426	2 390	1 036				31 336	30 616	24 725	5 892	720	0.2
AB "Kazakhstan Ziraat International Bank" KSC	23 409	9 993	13 416	7 346	1 165	6 181	4	1	3	16 060	8 828	8 707	121	7 232	0.1
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	455 603	72 759	382 844	47 894	13 227	34 667				407 709	59 533	47 589	11 944	348 177	2.4
"Shinhan Bank Kazakhstan" JSC	9 621	1 587	8 034	2 344	1 037	1 307				7 277	551	551		6 726	0.1
"Industrial and Commercial Bank of China in Almaty" JSC	8 324	304	8 020	8 324	304	8 020									0.0
"Bank of China Kazakhstan" SB JSC	3 605	2 763	842	3 529	2 760	769	0		0	76	2	2		73	0.0

* includes current accounts, does not include metal accounts



III. FINANCIAL MARKETS

III. Financial markets

3.1. Government Securities Primary Auctions

mln. of KZT, for the period

	Discounted Government Securities						Coupon Government Securities							
	NBK Notes*			MEKKAM			MEOKAM		MEYKAM		METIKAM		Municipal Securities	
	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %
2018	62 263 672	8.79	96.94	--	--	--	--	--	745 358	8.47	--	--	108 085	0.35
2019	31 422 765	9.36	96.75	--	--	--	17 393	9.73	1 320 358	8.73	--	--	108 876	0.35
2020	14 313 763	10.09	96.05	319 363	10.71	91.06	35 630	11.07	2 415 761	10.44	--	--	963 221	0.41
2021	22 310 231	9.53	98.04	143 727	9.29	91.80	183 979	10.63	2 086 353	10.28	--	--	287 466	5.02
2022	17 991 182	14.58	98.58	175 876	13.46	88.67	1 005 198	14.13	1 962 862	13.16	825 312	14.48	176 415	2.57
2021														
I	5 750 008	9.29	98.01	143 727	9.29	91.80	--	--	558 450	--	--	--	23 040	6.67
II	6 365 850	9.31	98.05	--	--	--	--	--	441 918	10.42	--	--	54 044	5.63
III	5 458 896	9.59	97.99	--	--	--	56 228	--	514 962	10.52	--	--	21 233	9.11
IV	4 735 478	10.05	98.09	--	--	--	127 752	--	571 023	10.68	--	--	189 150	4.18
2022														
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

*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

* 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:															Municipal Securities
		NBK Notes			Government 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

* 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	
08.23												
Residents	21 582 902	4 132 388	3 043 979	49 483	1 012 360	26 566	4 361 900	131 308	1 010 457	3 206 299	13 835	3 811
Government	672 695	24 770	24 770	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	577 734	0	0	0	0	0	38 095	0	0	38 095	0	0
Other depository institutions	6 225 171	3 255 642	2 429 745	14 664	797 931	13 302	3 141 237	131 308	802 872	2 207 057	0	3 208
Other financial institutions	12 797 294	202 370	142 640	34 819	23 404	1 507	322 045	0	21 164	300 882	0	604
Public non-financial organizations	1 055 982	573 890	428 670	0	145 220	0	716 403	0	139 112	577 291	0	0
Domestic non-financial organizations	239 825	67 671	16 539	0	45 805	5 327	141 653	0	47 310	80 508	13 835	0
Nonprofit Institutions	3 012	1 614	1 614	0	0	0	2 464	0	0	2 464	0	0
Households	11 190	6 431	0	0	0	6 431	1	0	0	1	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	512 400	106 980	0	96 489	9 562	929	147 236	14 664	11 465	119 362	1 746	0
Total	22 095 303	4 239 368	3 043 979	145 972	1 021 922	27 495	4 509 136	145 972	1 021 922	3 325 661	15 581	3 811
Depositors	6 495 414	3 062 773	2 083 214	14 664	951 593	13 302	3 041 328	131 308	949 215	1 960 805	0	3 002
09.23												
Residents	21 865 496	4 072 008	3 025 242	46 124	952 596	48 046	3 832 544	126 503	951 739	2 752 498	1 803	3 923
Government	682 695	9 110	9 110	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	352 286	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	6 597 096	3 261 656	2 432 913	14 298	773 121	41 324	2 968 012	126 503	764 955	2 076 553	0	3 320
Other financial institutions	12 833 600	164 379	89 304	31 826	38 415	4 834	257 591	0	38 394	219 194	3	604
Public non-financial organizations	1 044 636	581 595	471 856	0	109 739	0	551 186	0	117 308	433 878	0	0
Domestic non-financial organizations	344 167	53 267	20 425	0	31 315	1 528	54 110	0	31 076	21 234	1 800	0
Nonprofit Institutions	2 619	1 635	1 635	0	0	0	1 635	0	0	1 635	0	0
Households	8 396	366	0	0	6	360	10	0	6	4	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	523 232	113 891	0	94 678	18 180	1 034	126 876	14 298	19 036	92 491	1 050	0
Total	22 388 728	4 185 899	3 025 242	140 801	970 775	49 080	3 959 419	140 801	970 775	2 844 989	2 853	3 923
Depositors	6 677 874	3 084 238	2 138 259	14 298	890 356	41 324	2 806 402	126 503	893 739	1 786 159	0	3 107

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	
		09.23												
International securities	5 412 230	1 766 979	0	1 437 135	967	0	328 876	1 751 266	1 437 135	967	66 002	247 161	0	20 107
bonds (non-residents)	4 337 320	300 350	0	8 725	827	0	290 798	283 965	8 725	827	66 002	208 410	0	3 731
Central Government	45 774	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	42 408	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	274 574	4 644	0	0	0	0	4 644	9 320	0	0	9 320	0	0	3 731
Other financial institutions	1 237 745	73 481	0	5 228	9	0	68 244	63 819	4 064	14	17 249	42 492	0	0
Public non-financial organizations	89 952	0	0	0	0	0	0	578	0	0	578	0	0	0
Domestic non-financial organizations	36 479	47 138	0	0	47	0	47 092	35 075	732	41	9 564	24 738	0	0
Nonprofit Institutions	47 074	51 562	0	0	0	0	51 562	60 268	0	0	13 825	46 444	0	0
Households	80 341	8 210	0	46	771	0	7 393	6 859	46	772	5 932	110	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	2 482 973	115 315	0	3 452	0	0	111 863	108 046	3 884	0	9 535	94 628	0	0
RK bonds	408 566	3 672	0	0	8	0	3 665	1 143	0	8	0	1 135	0	16 376
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	104 368	0	0	0	0	0	0	0	0	0	0	0	0	16 376
Other financial institutions	156 150	2 890	0	0	0	0	2 890	0	0	0	0	0	0	0
Public non-financial organizations	22 744	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	90 990	775	0	0	0	0	775	1 143	0	8	0	1 135	0	0
Nonprofit Institutions	1 754	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	11 793	8	0	0	8	0	0	0	0	0	0	0	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	20 767	0	0	0	0	0	0	0	0	0	0	0	0	0
non-resident shares	611 041	1 462 262	0	1 428 410	133	0	33 719	1 465 431	1 428 410	133	0	36 889	0	0
Other depository institutions	1 246	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	151 170	71 435	0	39 427	24	0	31 984	76 614	45 957	24	0	30 633	0	0
Public non-financial organizations	21 175	0	0	0	0	0	0	136	0	0	0	136	0	0
Domestic non-financial organizations	6 777	677	0	48	0	0	629	5 242	0	0	0	5 242	0	0
Nonprofit Institutions	12	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	39 160	428	0	0	109	0	320	640	0	109	0	531	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	391 502	1 389 722	0	1 388 935	0	0	787	1 382 800	1 382 453	0	0	347	0	0
investment unit (nonresidents)	55 303	695	0	0	0	0	695	727	0	0	0	727	0	0
Other depository institutions	29	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	14 286	592	0	0	0	0	592	392	0	0	0	392	0	0
Public non-financial organizations	38 524	0	0	0	0	0	0	205	0	0	0	205	0	0
Domestic non-financial organizations	134	92	0	0	0	0	92	92	0	0	0	92	0	0
Nonprofit Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	2 060	11	0	0	0	0	11	38	0	0	0	38	0	0
Nonresidents	270	0	0	0	0	0	0	0	0	0	0	0	0	0
Shares	314 384 715	565 086	200 205	12 929	5 032	0	346 920	393 223	12 929	5 032	0	375 262	0	3 361 700
ordinary	312 941 170	564 657	200 201	12 867	5 032	0	346 557	392 795	12 867	5 032	0	374 896	0	3 359 579
Central Government	209	115	0	0	115	0	0	65	0	65	0	0	0	0
Regional and local governments	86 587 939	22 892	22 892	0	0	0	0	543	543	0	0	0	0	90
National Bank	1 029 279	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	10 962 496	0	0	0	0	0	0	10 000	0	0	0	10 000	0	110 431
Other financial institutions	62 392 181	32 392	30 000	150	1 671	0	572	69 984	151	1 745	0	68 088	0	137
Public non-financial organizations	61 035 847	211 325	103 742	543	0	0	107 041	191 874	0	0	0	191 874	0	683
Domestic non-financial organizations	56 756 458	261 310	17 232	9 722	3 208	0	231 148	93 474	135	2 899	0	90 441	0	2 292 929
Nonprofit Institutions	22 936	8	0	0	8	0	0	12 115	0	8	0	12 107	0	0
Households	8 352 545	21 549	15 886	101	30	0	5 531	14 235	11 888	316	0	2 032	0	289 043
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	1 042 578	0	0	0	0	0	0	0	0	0	0	0	0	446
Nonresidents	24 758 702	15 067	10 450	2 351	0	0	2 266	504	150	0	0	354	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	1 443 546	429	3	62	0	0	363	429	62	0	0	366	0	2 121
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	66 474	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	490 667	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	2 290	358	0	0	0	0	358	0	0	0	0	0	0	0
Domestic non-financial organizations	626 465	44	0	44	0	0	0	3	0	0	0	3	0	2 086
Nonprofit Institutions	42	0	0	0	0	0	0	358	0	0	0	358	0	0
Households	240 188	26	3	18	0	0	5	65	60	0	0	5	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	2 337	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	15 082	0	0	0	0	0	0	2	2	0	0	0	0	2
Corporate bonds	24 319 938	1 435 750	441 202	2 855	5 563	0	986 130	1 366 734	2 855	5 563	62 782	1 295 534	0	227 982
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	3 568 313	436 903	26 735	0	2 042	0	408 127	431 541	0	2 041	29 500	400 000	0	0
Other financial institutions	10 096 694	130 911	10 727	0	232	0	119 951	508 718	2 029	850	28 537	477 303	0	0
Public non-financial organizations	4 147 546	842 002	400 000	0	2 002	0	440 000	402 011	0	2 003	0	400 008	0	220 771
Domestic non-financial organizations	1 872 933	19 059	0	2 703	1 171	0	15 186	16 029	152	464	175	15 237	0	0
Nonprofit Institutions	5 223	0	0	0	0	0	0	162	0	0	162	0	0	0
Households	596 375	6 875	3 740	152	117	0	2 866	5 150	673	206	3 826	444	0	7 211
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	40 180	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	972 551	0	0	0	0	0	0	3 124	0	0	582	2 542	0	0
investment unit (residents)	291 489	1 463	0	0	0	0	1 463	370	0	0	0	370	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	13 321	5	0	0	0	0	5	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	191 430	1 374	0	0	0	0	1 374	329	0	0	0	329	0	0
Nonprofit Institutions	4 669	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	79 500	84	0	0	0	0	84	40	0	0	0	40	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	2 568	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	344 470 059	3 769 278	641 406	1 452 920	11 562	0	1 663 390	3 511 593	1 452 920	11 562	128 784	1 918 327	0	3 609 789
Residents	315 825 264	2 249 174	630 956	58 182	11 562	0	1 548 474	2 017 116	66 431	11 562	118 668	1 820 455	0	2 943 967
Central Government	3 066 106	115	0	0	115	0	0	65	0	65	0	0	0	0
Regional and local governments	86 587 939	22 892	22 892	0	0	0	0	543	543	0	0	0	0	90
National Bank	1 071 687	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	14 981 976	441 547	26 735	0	2 042	0	412 771	450 860	0	2 041	38 820	410 000	0	130 538
Other financial institutions	74 583 706	311 705	40 727	44 805	1 936	0	224 238	719 527	52 202	2 632	45 786	618 906	0	137
Public non-financial organizations	65 358 673	1 053 685	503 742	543	2 002	0	547 399	594 804	0	2 003	578	592 223	0	221 454
Domestic non-financial organizations	59 590 243	330 469	17 232	12 516	4 426	0	296 294	151 387	1 019	3 412	9 739	137 218	0	2 295 015
Nonprofit Institutions	81 787	51 570	0	0	8	0	51 562	72 904	0	8	13 987	58 908	0	0
Households	9 418 051	37 191	19 629	317	1 034	0	16 210	27 027	12 667	1 402	9 758	3 200	0	296 285
unknown (information about the sub-account is not	1 085 095	0	0	0	0	0	0	0	0	0	0	0	0	448
Nonresidents	28 644 795	1 520 104	10 450	1 394 738	0	0	114 916	1 494 477	1 386 488	0	10 116	97 872	0	665 822
Depositors	2 637 641	159 554	27 485	44 432	4 070	0	83 567	172 700	50 079	4 070	45 446	73 105	0	20 107

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

* 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

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	06.23	07.23	08.23	09.23
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	122.13	121.22	123.05	127.39
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	300.78	299.84	293.61	300.52
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	336.89	337.08	335.85	345.56
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	497.51	509.44	514.78	521.74
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	62.72	61.90	62.39	64.12
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	65.17	66.09	66.21	67.13
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	565.34	573.20	574.55	581.01
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	34.59	34.65	34.24	35.10
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	3.18	3.16	3.13	3.17
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	1459.63	1450.97	1468.40	1515.78
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	173.36	173.89	174.53	178.67
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	119.59	118.69	120.48	124.73
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	598.20	597.86	603.04	618.09
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	41.63	42.37	41.83	42.21
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	333.21	333.57	334.90	343.41
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	19.30	16.86	16.77	17.37
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	41.13	40.77	41.24	42.68
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	5.13	5.08	5.14	5.29
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	25.14	24.96	25.65	26.13
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	12.15	12.09	12.26	12.69
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	41.45	43.37	43.34	43.65
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	23.92	24.46	24.15	24.66
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	108.68	110.85	110.73	109.04
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	13.10	13.06	12.80	12.97
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	92.10	92.71	92.39	94.81
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	96.99	96.97	98.22	100.02
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	57.27	56.94	57.77	59.76
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	11.67	11.52	11.74	12.18
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	3.92	3.85	3.81	3.85
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	178.12	176.94	179.48	185.80
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	20.49	20.62	20.48	20.55
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	264.62	262.66	266.63	276.02
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	5.45	5.42	5.46	5.63
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	12.87	12.86	12.93	13.08
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	25.95	26.31	26.60	27.12
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	10.69	10.61	10.76	11.14

* 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



IV. PAYMENT SYSTEMS

4.1. The Basic Indicators of Payment Systems

for the period

	2018	2019	2020	2021	2022	06.23	07.23	08.23	09.23
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	5 846	6 266	7 418	6 997
of which:									
interbank system of money transfer	16 765	14 518	15 010	18 821	21 796	2 064	2 062	2 545	2 124
to total, %	39.0	34.9	29.4	31.7	33.3	35.3	32.9	34.3	30.4
interbank clearing system	26 177	27 097	36 074	40 526	43 734	3 782	4 204	4 873	4 873
to total, %	61.0	65.1	70.6	68.3	66.7	64.7	67.1	65.7	69.6
Sum of Payments - total, mln.KZT	834 563 708	762 062 812	645 493 443	782 086 436	787 241 794	86 545 048	83 487 237	78 840 724	79 411 942
of which:									
interbank system of money transfer	828 120 640	754 959 606	638 074 195	773 395 880	776 920 220	85 573 986	82 584 626	77 802 624	78 496 930
to total, %	99.2	99.1	98.9	98.9	98.7	98.9	98.9	98.7	98.8
interbank clearing system	6 443 068	7 103 206	7 419 248	8 690 556	10 321 574	971 062	902 610	1 038 100	915 012
to total, %	0.8	0.9	1.1	1.1	1.3	1.1	1.1	1.3	1.2
Number of Users in Payment Systems of Kazakhstan:									
interbank system of money transfer	43	39	38	38	31	31	31	31	31
interbank clearing system	35	31	26	26	22	22	22	22	22
Payments and transfers of money through correspondent accounts opened between banks									
Number of Payments - total, thousand transactions	11 383	13 353	14 190	15 916	12 123	1 172	1 146	1 071	1 091
of which:									
through loro-accounts	7 207	6 796	6 727	7 822	5 009	499	473	413	414
to total, %	63.3	50.9	47.4	49.1	41.3	42.6	41.3	38.6	37.9
through nostro-accounts	4 176	6 557	7 463	8 094	7 115	673	673	658	677
to total, %	36.7	49.1	52.6	50.9	58.7	57.4	58.7	61.4	62.1
Sum of Payments - total, mln.KZT	5 894 531	6 340 933	6 302 869	7 789 468	6 629 666	652 711	968 200	590 922	625 480
of which:									
through loro-accounts	3 895 254	3 848 454	3 700 578	4 992 041	4 075 479	383 447	538 299	327 009	345 982
to total, %	66.1	60.7	58.7	64.1	61.5	58.7	55.6	55.3	55.3
through nostro-accounts	1 999 277	2 492 479	2 602 290	2 797 426	2 554 188	269 264	429 902	263 912	279 498
to total, %	33.9	39.3	41.3	35.9	38.5	41.3	44.4	44.7	44.7

Continuation

	2018	2019	2020	2021	2022	06.23	07.23	08.23	09.23
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	1 101 552	1 131 565	1 140 293	1 116 758
Payment order	230 171	242 197	271 443	293 141	327 152	98 630	102 036	101 174	90 100
Payment request-order	2 077	1 598	1 110	1 599	2 946	432	443	411	337
Cheque for goods and services paying	3	2	1	1	2	1	1	1	1
Direct debiting of a banking account	3 333	46 593	29 928	49 194	213 585	7 378	9 460	9 294	9 151
Collection order	588	961	1 476	2 072	3 325	422	422	407	308
Payment card	810 210	1 571 455	3 174 351	6 542 486	8 826 098	992 665	1 016 320	1 026 883	1 016 226
Paid bill of exchange	38 774	36 441	32 510	26 789	27 778	2 024	2 882	2 123	635
Sum of Payments - total, mln.KZT **	342 305 111	457 067 009	469 771 951	656 945 175	693 523 657	72 617 419	71 214 776	72 294 594	73 732 149
Payment order	318 806 275	419 807 695	408 597 895	551 946 974	554 198 658	57 717 808	55 211 608	56 430 617	58 505 531
Payment request-order	47 146	30 773	33 953	50 235	64 960	9 181	9 039	10 553	7 779
Cheque for goods and services paying	27 459	7 428	6 711	3 674	3 395	71 304	84 247	70 832	63 924
Direct debiting of a banking account	2 673 045	5 183 607	7 580 081	9 116 290	11 110 343	659 891	704 580	612 448	544 265
Collection order	105 318	184 398	182 283	330 109	408 169	133 609	107 385	93 452	91 345
Payment card	19 972 650	30 375 387	51 915 292	93 713 259	125 144 084	13 860 826	14 937 041	14 910 793	14 402 251
Paid bill of exchange	673 218	1 477 722	1 455 736	1 784 636	2 594 047	164 799	160 876	165 900	117 053
Payment Cards***									
Number of Payments - total, thousand transactions	810 210	1 571 455	3 175 866	6 542 486	8 510 930	992 665	1 016 320	1 026 883	1 016 226
of which:									
in trade terminals:	523 847	1 195 627	2 878 476	6 271 338	8 256 634	972 100	995 729	1 005 747	996 276
local systems	36	345 351	1 979 330	5 124 993	7 290 148	838 459	855 352	862 088	855 380
international systems, of which:	523 812	850 275	899 146	1 146 344	1 296 616	133 641	140 377	143 659	140 896
Visa International	230 176	225 846	340 277	716 075	966 486	118 995	124 056	127 135	125 008
MasterCard Worldwide	285 351	619 030	553 573	413 445	211 887	13 621	15 270	15 433	14 829
in trade terminals to total, %	64.7	76.1	90.6	95.9	97.0	97.9	98.0	97.9	98.0
on reception of a cash:	286 363	375 829	297 390	271 148	254 296	20 565	20 591	21 136	19 950
local systems	356	6 043	9 846	20 995	38 407	4 888	5 077	5 493	5 293
international systems, of which:	286 007	369 786	287 544	250 153	215 888	15 677	15 515	15 643	14 657
Visa International	149 852	147 768	134 965	157 970	166 113	13 260	12 981	13 156	12 361
MasterCard Worldwide	120 700	207 097	140 109	81 128	40 961	1 847	1 966	1 923	1 764
in trade terminals to total, %	35.3	23.9	9.4	4.1	3.0	2.1	2.0	2.1	2.0
Sum of Payments - total, mln.KZT	19 972 650	30 375 387	51 915 292	93 713 259	125 144 074	13 860 826	14 937 041	14 910 793	14 402 251
of which:									
in trade terminals:	6 387 177	14 050 810	35 294 805	73 123 297	103 787 623	11 882 280	12 921 822	12 864 246	12 453 650
local systems	38 272	4 916 832	25 635 426	58 304 598	80 253 091	9 425 415	10 439 094	10 337 017	9 942 325
international systems, of which:	6 348 905	9 133 978	9 659 380	14 818 699	23 534 532	2 456 865	2 482 728	2 527 229	2 511 325
Visa International	3 366 856	3 681 474	5 179 820	10 189 814	14 199 488	2 003 041	2 009 849	2 044 456	2 040 635
MasterCard Worldwide	2 797 633	5 354 718	4 410 664	4 487 835	4 254 248	428 323	446 783	455 961	445 276
in trade terminals to total, %	32.0	46.3	68.0	78.0	82.9	85.7	86.5	86.3	86.5

Continuation

	2018	2019	2020	2021	2022	06.23	07.23	08.23	09.23
on reception of a cash:	13 585 473	16 324 577	16 620 487	20 589 962	21 356 451	1 978 547	2 015 219	2 046 547	1 948 602
local systems	17 519	286 337	392 452	1 298 015	2 672 060	390 130	415 632	431 569	416 376
international systems, of which:	13 567 954	16 038 240	16 228 035	19 291 947	18 684 391	1 588 417	1 599 587	1 614 978	1 532 226
Visa International	8 307 016	8 036 068	8 713 007	12 567 200	14 146 609	1 317 378	1 294 259	1 315 607	1 255 577
MasterCard Worldwide	4 646 837	7 320 578	6 870 991	6 074 347	3 986 465	228 847	262 957	256 919	236 245
in trade terminals to total, %	68.0	53.7	32.0	22.0	17.1	14.3	13.5	13.7	13.5
Number of Payment Cards in Circulation (total, thousand units),									
of which:	23 390	32 048	47 966	59 258	65 080	70 013	70 677	71 412	72 680
local systems	34	5 020	14 057	19 649	22 166	23 499	23 747	23 987	24 234
international systems, of which:	23 356	27 029	33 908	39 609	42 914	46 514	46 929	47 425	48 446
Visa International	14 814	16 104	22 349	28 905	33 315	36 140	36 184	36 586	37 249
MasterCard Worldwide	6 987	9 616	9 936	9 025	7 980	8 772	9 167	9 290	9 690
Number of Payment Cards used (total, thousand units), of									
which:	11 406	18 176	26 779	30 413	33 431	36 424	36 813	36 874	37 507
local systems	24	4 190	9 635	12 192	13 438	14 773	15 316	15 149	15 290
international systems, of which:	11 381	13 987	17 144	18 221	19 993	21 651	21 497	21 724	22 217
Visa International	6 744	6 889	10 102	12 684	16 698	18 399	18 287	18 536	18 989
MasterCard Worldwide	3 783	6 398	6 301	4 810	2 711	2 722	2 685	2 668	2 726
Number of Equipment for Payment Cards (units):									
pos-terminals, of which:	135 796	170 410	211 764	509 194	831 780	934 056	-	-	983 419
in banks	8 817	8 720	8 785	8 510	16 279	8 169	-	-	8 154
at businessmen	126 979	161 690	202 979	500 684	815 501	925 887	-	-	975 265
cash dispensers	11 017	11 315	12 728	12 443	12 391	12 519	-	-	12 625
Number of entrepreneurs (units)	82 527	96 428	108 159	273 947	567 687	702 482	-	-	762 715

Continuation

	2018	2019	2020	2021	2022	06.23	07.23	08.23	09.23
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	234.3	221.6	240.1	230.5
Gold Crown	1 723.7	1 885.7	1 893.0	2 160.3	2 112.5	199.8	191.6	210.3	201.7
Western Union	256.5	196.7	119.7	106.1	96.3	6.7	6.5	6.4	6.3
Unistrim	171.7	102.9	125.0	78.7	34.6	5.4	3.8	0.3	0.0
Contact	84.2	83.6	104.1	173.5	181.9	17.8	15.3	17.7	16.7
Moneygram	21.7	24.3	14.2	15.3	23.6	1.7	1.9	1.4	1.8
Others	417.5	337.5	128.5	45.7	41.8	2.9	2.6	3.9	4.1
Number of received transfers (total, thousand transactions), of which:	1 515.7	1 651.7	1 276.2	1 131.5	1 650.0	94.5	87.1	81.0	80.1
Gold Crown	646.8	660.0	547.4	529.5	976.3	40.2	37.0	38.9	39.1
Western Union	387.9	437.6	393.5	362.6	323.6	20.5	21.2	18.0	21.0
Unistrim	63.1	53.2	26.6	19.3	68.4	17.2	11.9	7.5	0.0
Moneygram	121.0	156.0	40.8	43.4	96.6	9.6	10.4	8.0	9.8
Contact	54.7	46.0	124.2	126.5	137.9	3.6	3.6	4.6	6.4
Others	242.2	298.8	143.6	50.3	47.3	3.4	3.2	4.1	3.9
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	87 451.1	88 590.8	98 775.5	93 217.6
Gold Crown	398 659.4	480 820.4	642 018.4	793 822.9	794 122.9	69 284.5	71 407.8	81 085.2	75 317.4
Western Union	84 850.9	75 369.5	58 581.0	61 344.4	66 142.8	4 809.2	4 567.4	4 596.7	4 674.0
Unistrim	44 121.6	24 176.0	28 993.0	30 345.6	8 645.3	1 264.1	924.2	91.4	0.0
Contact	20 579.8	24 948.4	39 134.3	109 774.0	139 038.9	10 568.4	9 947.9	11 547.9	11 207.6
Moneygram	5 188.3	758.8	5 770.9	11 083.8	22 599.3	1 220.7	1 467.5	1 077.0	1 374.7
Others	48 415.7	42 340.1	13 225.6	4 196.1	3 967.7	304.3	276.0	377.3	643.8
Sum of received transfers (total, bln.KZT), of which:	361 966.1	344 632.1	286 892.7	283 513.1	681 232.0	26 625.8	24 100.9	22 178.1	24 422.4
Gold Crown	193 488.7	150 847.9	141 490.2	155 574.1	460 633.9	13 015.2	11 659.9	11 829.2	12 831.7
Western Union	77 038.5	82 329.8	74 731.5	71 466.8	84 136.3	5 623.0	5 939.6	5 115.0	6 399.5
Unistrim	19 596.1	13 756.5	5 669.7	5 038.2	25 456.6	3 625.6	2 080.6	1 303.8	0.0
Moneygram	31 885.0	43 597.5	11 237.0	12 221.1	36 909.0	3 260.2	3 431.9	2 622.2	3 299.9
Contact	14 736.3	12 319.2	34 419.8	36 789.6	71 304.3	908.3	797.6	1 061.9	1 523.1
Others	25 221.5	41 781.2	19 344.6	2 423.3	2 791.9	193.6	191.3	246.0	368.3

* 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	06.23	07.23	08.23	09.23
ISMT - total	76 895	56 864	62 276	74 633	88 593	85 574	82 585	77 803	78 497
change in % of the previous period	-11.2	2.2	45.3	-3.1	2.5	6.6	-3.5	-9.1	-4.9
of which:									
Five large banks*	15 911	11 981	18 126	22 941	25 140	21 562	18 122	18 832	19 937
change as % of the previous period	-4.3	-1.6	52.6	1.5	-1.5	14.0	-16.0	-12.7	10.0
share as % of total	20.7	21.1	29.1	30.7	28.4	25.2	21.9	24.2	25.4
Other banks	11 677	14 142	13 477	15 912	17 477	16 821	17 308	17 722	17 964
change as % of the previous period	4.6	7.1	34.9	0.3	4.2	2.7	2.9	5.4	3.8
share as % of total	15.2	24.9	21.6	21.3	19.7	19.7	21.0	22.8	22.9
Other participants	49 308	30 741	30 673	35 780	45 976	47 190	47 155	41 249	40 596
change as % of previous period	-16.2	1.6	46.2	-7.2	4.1	4.8	-0.1	-12.6	-13.9
share as % of total	64.1	54.1	49.3	47.9	51.9	55.1	57.1	53.0	51.7
ICS - total	602	745	860	973	1 117	971	903	1 038	915
change in % of the previous period	7.2	18.5	21.8	27.2	11.4	1.2	-7.0	6.9	1.4
of which:									
Five large banks*	249	290	403	472	622	585	573	690	571
change as % of the previous period	-0.9	8.4	14.9	18.8	1.3	-4.1	-2.1	17.9	-0.2
share as % of total	41.3	38.9	46.9	48.5	55.7	60.3	63.5	66.5	62.5
Other banks	179	198	193	177	148	139	139	150	129
change as % of the previous period	0.6	4.8	13.2	2.0	10.8	0.6	-0.3	7.6	-6.9
share as % of total	29.7	26.6	22.5	18.2	13.3	14.3	15.4	14.4	14.1
Other participants	175	256	263	323	346	247	191	198	214
change as % of previous period	31.5	49.3	42.9	66.8	35.8	17.1	-22.5	-19.6	12.2
share as % of total	29.0	34.4	30.6	33.2	31.0	25.4	21.2	19.1	23.4

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



V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

V. Key indicators of financial institutions

5.1. Banking sector

mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
2018	25 240 960	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

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

5.2. Accumulative pension system

5.2.2. Pension Payments from UAPF as of 01.10.2023

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	584 919	3 458 318	382 192 053	1 104 669	3 717 155	1 056 230 153
due to:						
Obligatory Pension Contributions:	560 122	3 339 697	373 490 879	1 060 717	3 587 776	1 038 212 635
pension age	401 865	3 088 563	105 045 230	351 870	2 588 100	83 857 515
disability	8 554	56 782	1 962 820	8 025	53 652	1 767 812
in connection with departure abroad	10 944	10 969	28 826 689	13 691	13 716	36 460 388
to inheritors	19 957	34 231	37 438 800	25 032	42 458	46 116 557
for inherment	25 753	25 872	5 140 113	30 359	32 776	4 086 718
to other persons	5	5	2 963	36	36	4 306
to improve housing conditions	44 309	68 021	120 912 654	416 740	602 688	683 121 271
to pay for medical treatment	48 735	55 254	74 161 610	214 964	254 350	182 798 068
due to:						
Obligatory Professional Pension Contributions:	21 874	114 944	8 259 388	42 037	127 157	17 722 947
pension age	16 428	106 333	3 588 567	14 358	89 705	2 801 361
disability	199	956	43 972	149	771	30 518
in connection with departure abroad	1 056	1 057	950 527	1 324	1 328	1 109 992
to inheritors	2 030	3 765	1 563 627	2 238	4 255	1 519 038
for inherment	79	79	3 877	77	78	2 597
to other persons	1	1	297	0	0	0
to improve housing conditions	1 103	1 345	1 520 924	16 104	21 520	9 647 122
to pay for medical treatment	978	1 408	587 597	7 787	9 500	2 612 319
due to:						
Voluntary Pension Contributions:	2 923	3 677	441 786	1 915	2 222	294 571
Under Achievement 50 Years Age	1 609	1 935	369 699	881	997	208 471
disability	54	54	928	25	25	2 329
in connection with departure abroad	247	247	6 603	222	224	8 190
to inheritors	469	811	7 500	157	286	10 109
for inherment	68	68	828	33	33	227
to other persons	476	562	56 228	597	657	65 245

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:	4 037	6 102	21 895 767	2 214	2 824	19 505 337
due to:						
Obligatory Pension Contributions:	3 435	4 017	18 349 472	2 165	2 220	18 870 154
pension age	103	105	333 242	36	36	248 646
disability	0	0	0	0	0	0
Sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension and attainment of age statutory subparagraph 2) paragraph 1 Article 31 of the Law of the Republic of Kazakhstan, June 21, 2013 "On Pension Provision in the Republic of Kazakhstan"						
	3 332	3 345	15 924 929	2 129	2 140	18 339 282
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:						
due to:	567	567	2 091 301	44	44	282 226
Obligatory Professional Pension Contributions:						
pension age	580	1 628	3 331 445	46	313	455 850
disability	9	9	19 400	2	2	5 500
disability	0	0	0	0	0	0
Sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension and attainment of age statutory subparagraph 1) paragraph 1 Article 31 of the Law of the Republic of Kazakhstan, June 21, 2013 "On Pension Provision in the Republic of Kazakhstan"						
	571	571	1 495 233	44	44	79 222
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:						
due to:	1 047	1 048	1 816 812	266	267	371 128
Voluntary Pension Contributions:						
pension age	22	457	214 850	3	291	179 333
disability	22	23	8 721	3	3	365
disability	0	0	0	0	0	0
insufficiency of pension accumulation due to Obligatory Pension Contributions						
	361	364	176 946	279	280	177 269
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions						
	70	70	29 183	8	8	1 699
Other pension payments						
	0	4 988	1 569 226	0	2 346	667 740
Total Pension Payments	588 956	3 469 408	405 657 046	1 106 883	3 722 325	1 076 403 230

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 assets

	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	MEUZHUKAM	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																	
07.23																	
	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	10.71	0.56
	NBRK	0.00	5.46	4.16	34.62	4.99	0.90	0.00	1.51	16.02	15.89	0.45	2.41	0.00	2.27	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	0.00	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	0.00	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	0.01	0.00	0.00	0.00	0.00
08.23																	
	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	11.83	0.41
	NBRK	0.00	5.32	3.95	33.03	4.86	0.91	0.00	1.62	15.52	15.91	0.42	2.34	0.00	3.82	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	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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

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

V. Key indicators of financial institutions

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

Foreign currencies

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

Methodological comments

Section I “General economic trends”

"Main macroeconomic indicators" table is 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.

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

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

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

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

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

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

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

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

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

Domestic assets include:

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

3) *Liabilities* include:

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

Data on loans 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 (**MEUZHKA**) – non-documentary coupon GS indexed to the CPI, nominal value - 1000 tenge, payment of coupons 1 time per year, the interest rate is not fixed (floating), placed among NPFs;

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

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

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

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

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

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

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

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

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

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

N - nominal value of one security

P - weighted average discounted purchase price,

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

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

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

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

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

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

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

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

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

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, 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.