



NATIONAL BANK OF KAZAKHSTAN



STATISTICAL BULLETIN

N12 (349) December 2023





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

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

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

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

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

For questions concerning the content of the "Statistical Bulletin", please contact:

tel.: +7(7172) 775556, +7(7172) 775558

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SYMBOLS AND ABBREVIATIONS

METHODOLOGICAL COMMENTS

Release calendar*

Data Category	Publication period (Publication date / Reporting period)												
	2024												2025
	1	2	3	4	5	6	7	8	9	10	11	12	1
Financial sector													
Depository corporations monetary survey	17	15	18	15	20	17	16	15	16	15	15	17	20
	12/23	01/24	02/24	03/24	04/24	05/24	06/24	07/24	08/24	09/24	10/24	11/24	12/24
Central bank monetary survey	11	9	12	9	14	11	10	9	10	9	11	10	14
	12/23	01/24	02/24	03/24	04/24	05/24	06/24	07/24	08/24	09/24	10/24	11/24	12/24
Other financial corporations monetary survey		29			31			29			29		
		4Q23			1Q24			2Q24			3Q24		
External sector													
Balance of payments			29			28			30			31	
			4Q23			1Q24			2Q24			3Q24	
International reserves and foreign currency liquidity	31	29	29	30	31	28	31	29	30	31	29	31	31
	12/23	01/24	02/24	03/24	04/24	05/24	06/24	07/24	08/24	09/24	10/24	11/24	12/24
Official reserve assets	11	9	12	9	14	11	10	9	10	9	11	10	14
	12/23	01/24	02/24	03/24	04/24	05/24	06/24	07/24	08/24	09/24	10/24	11/24	12/24
International investment position			29			28			30			31	
			4Q23			1Q24			2Q24			3Q24	
External debt			29			28			30			31	
			4Q23			1Q24			2Q24			3Q24	
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.-Oct.	Jan.-Nov.	Jan.-Dec.
Gross Domestic Product, bln. KZT	61 820	69 533	70 649	83 952	103 766	23 583	47 245	75 547	...	...	...
as % to same period of the previous year	4.1	4.5	-2.5	4.3	3.2	5.0	5.3	4.9	...	...	...
Volume of Industrial Production, bln. KZT	27 576	29 103	26 743	37 048	48 008	11 234	22 612	33 973	38 120	42 131	46 402
as % to same period of the previous year	4.1	3.8	-0.7	3.8	1.1	2.8	3.8	4.4	4.7	4.3	4.3
Capital Investments, bln. KZT	11 130	12 546	12 323	13 221	15 064	2 741	6 718	11 641	13 333	15 292	18 044
as % to same period of the previous year	17.2	8.5	-3.4	3.5	7.9	16.1	13.1	12.1	12.6	14.6	13.7
Consumer Price Index											
% for the last month of the period						100.9	100.5	100.6	100.7	101.0	100.8
% to same month of the previous year (annual inflation)	105.3	105.4	107.5	108.4	120.3	118.1	114.6	111.8	110.8	110.3	109.8
Unemployed population, thsd persons *	442	441	...	450	456	452	452	451	451	452	451
Unemployment rate, % *	4.8	4.8	...	4.9	4.9	4.8	4.7	4.7	4.7	4.7	4.7
Minimum of subsistence (average, per capital), KZT*	26 440	29 721	33 133	37 579	44 719	46 365	49 619	52 806	53 054	47 501	47 672
Average per capita money income, KZT*	97 221	109 184	115 704	136 312	149 510	167 836	174 035	179 088	177 464	183 354	...
as % to same period of the previous year	10.6	9.0	2.1	11.1	13.8	17.9	15.6	15.9	4.0	14.6	...
Export fob, mln. USD **	59 025	59 541	44 065	65 791	21 188	18 993	19 811	20 132	...	...	...
Import fob, mln. USD **	34 987	41 121	38 056	41 562	15 054	13 780	15 464	15 094	...	...	...
Gross Foreign Debt, mln. USD**	160 331	159 544	163 980	164 133	160 608	161 929	161 894	161 917	...	...	...
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***	384.2	382.6	420.9	431.8	462.7	451.7	452.5	474.5	469.7	458.0	454.6

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					
						03.23	06.23	09.23	10.23	11.23	12.23
Consumer Price Index											
% changes to December of the previous year*	105.3	105.4	107.5	108.4	120.3	103.2	105.3	107.2	107.9	108.9	109.8
% changes to the previous month						100.9	100.5	100.6	100.7	101.0	100.8
as % to the corresponding period of the previous year**	106.0	105.3	106.8	108.0	115.0	120.0	117.8	116.1	115.5	115.0	114.5
Price Index Food Goods											
% changes to December of the previous year	105.1	109.6	111.3	109.9	125.3	104.1	105.8	106.2	106.8	107.5	108.5
% changes to the previous month						101.1	100.2	100.3	100.5	100.7	100.9
Price Index Non-Food Goods											
% changes to December of the previous year	106.4	105.0	105.5	108.5	119.4	102.5	105.1	107.1	107.9	108.5	109.1
% changes to the previous month						100.8	100.7	100.6	100.8	100.5	100.5
Price Index Marketable Services											
% changes to December of the previous year	104.5	100.7	104.2	106.5	114.1	102.8	104.6	108.7	109.6	111.5	112.4
% changes to the previous month						100.8	100.6	100.9	100.8	101.7	100.8
Price Index for Industry											
% changes to December of the previous year	112.4	101.4	95.8	146.1	109.4	92.4	93.5	99.5	96.8	97.5	97.5
% changes to the previous month						99.3	99.1	104.3	104	98.5	102
Price Index for Construction											
% changes to December of the previous year	103.9	101.6	99.7	105.7	101.4	101.2	105.7	105.3	104.0	104.2	106.8
% changes to the previous month						99.9	100.2	100.2	100.3	100.4	100.2
Index of Tariffs for Freight Shipping											
% changes to December of the previous year	131.1	103	102.8	108.8	104.5	99.9	103.8	103.6	103.2	103.3	103.4
% changes to the previous month						100.4	100.4	100.8	100.4	100.3	99.6

Source: BNS

* by years - December to December of the previous year

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

1.3. Balance of Payments of the Republic of Kazakhstan

mln.US dollars

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

Continuation

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

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

1.4. External debt of the Republic of Kazakhstan

mln.US dollars

	01.01.2019	01.01.2020	01.01.2021	01.01.2022	01.04.2022	01.07.2022	01.10.2022	01.01.2023	01.04.2023	01.07.2023	01.10.2023
External debt	160 331.3	159 544.2	163 980.1	164 132.8	159 872.6	164 182.8	160 613.0	160 608.5	161 690.1	161 848.7	161 916.6
Short-term	8 150.5	8 801.2	9 481.0	12 009.6	11 720.5	14 151.0	15 538.7	16 347.3	17 182.0	17 147.8	18 079.2
Long-term	152 180.8	150 743.0	154 499.1	152 123.2	148 152.1	150 031.8	145 074.2	144 261.2	144 508.1	144 700.8	143 837.4
General Government	11 554.8	12 417.6	13 885.0	15 859.3	14 153.2	14 283.6	12 939.2	13 390.1	12 857.6	12 686.4	12 545.1
Short-term	17.9	14.9	24.6	24.3	30.4	35.9	35.2	55.4	60.0	54.6	49.5
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	17.9	14.9	24.6	24.3	30.3	35.9	35.0	55.2	59.9	54.6	49.5
Other debt liabilities	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.2	0.1	0.0	0.0
Long-term	11 536.9	12 402.7	13 860.4	15 835.0	14 122.8	14 247.7	12 904.0	13 334.6	12 797.6	12 631.8	12 495.6
Special Drawing Rights	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	4 554.3	6 133.4	7 202.7	8 748.7	7 187.7	7 527.4	6 417.3	6 336.2	5 844.0	5 765.5	5 909.3
Loans	6 982.6	6 269.3	6 657.8	7 086.3	6 935.1	6 720.2	6 486.7	6 998.4	6 953.6	6 866.3	6 586.3
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Central Bank	770.4	891.1	1 329.4	2 535.8	2 519.3	2 214.3	2 043.6	2 171.8	2 217.9	2 065.1	2 097.6
Short-term	286.2	409.7	828.0	494.6	501.9	270.4	182.8	230.9	255.3	119.7	185.2
Currency and deposits	6.9	3.9	2.6	7.9	255.1	11.3	11.1	12.8	10.4	13.6	13.0
Debt securities*	275.3	401.6	821.2	483.3	242.9	254.4	166.5	214.4	240.8	101.9	168.2
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	4.0	4.2	4.2	3.4	3.9	4.7	5.1	3.7	4.1	4.2	4.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	484.2	481.4	501.3	2 041.1	2 017.4	1 943.9	1 860.8	1 940.9	1 962.6	1 945.3	1 912.5
Special Drawing Rights	483.2	480.4	500.4	2 040.2	2 016.4	1 942.9	1 859.8	1 939.9	1 961.6	1 944.4	1 911.5
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Continuation

	01.01.2019	01.01.2020	01.01.2021	01.01.2022	01.04.2022	01.07.2022	01.10.2022	01.01.2023	01.04.2023	01.07.2023	01.10.2023
Banks	5 752.0	4 818.1	4 837.4	5 493.8	8 225.3	9 675.6	8 006.3	9 675.4	10 625.4	10 162.6	10 631.1
Short-term	997.1	1 097.7	1 312.4	1 837.7	2 659.5	3 409.1	4 199.1	5 658.3	6 012.9	5 264.6	5 330.0
Currency and deposits	704.2	863.6	1 149.4	1 612.3	1 366.2	1 991.1	3 348.8	4 456.6	4 434.4	4 159.0	4 037.9
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	132.1	95.5	23.9	9.3	1 022.1	987.3	555.8	797.6	1 128.9	609.7	766.6
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	160.8	138.6	139.1	216.2	271.2	430.6	294.4	404.1	449.6	495.9	525.5
Long-term	4 755.0	3 720.5	3 525.0	3 656.1	5 565.8	6 266.5	3 807.2	4 017.1	4 612.5	4 898.0	5 301.2
Currency and deposits	306.1	237.4	244.0	226.2	396.7	459.1	748.9	1 462.6	2 141.3	2 685.2	3 158.7
Debt securities*	2 441.9	1 875.9	1 568.2	1 888.8	1 758.1	1 403.2	1 361.2	752.6	742.7	553.6	511.7
Loans	2 006.9	1 607.2	1 712.8	1 541.2	3 411.1	4 404.2	1 697.1	1 801.9	1 728.5	1 659.1	1 630.7
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Sectors	39 661.7	41 040.5	41 388.0	43 995.9	40 504.7	43 577.2	43 743.6	42 165.5	43 001.8	43 723.9	44 454.3
Short-term	6 849.3	7 278.9	7 316.0	9 653.0	8 528.6	10 435.6	11 121.6	10 402.7	10 853.8	11 708.9	12 514.5
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	616.3	522.5	465.2	927.9	867.9	1 069.2	1 592.2	1 191.4	1 040.8	1 047.6	1 788.8
Trade credit and advances	6 124.2	6 696.4	6 787.7	7 616.8	7 533.7	8 774.2	8 871.9	8 760.9	9 299.8	10 094.8	10 231.2
Other debt liabilities	108.7	59.9	63.0	1 108.3	127.0	592.2	657.5	450.3	513.2	566.5	494.6
Long-term	32 812.4	33 761.7	34 072.1	34 342.9	31 976.1	33 141.6	32 622.0	31 762.8	32 147.9	32 014.9	31 939.8
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	10 097.8	9 491.1	10 540.2	10 724.1	8 546.8	7 708.9	7 404.2	6 936.5	7 077.4	6 971.9	7 050.2
Loans	20 680.9	22 309.9	21 572.2	21 262.0	20 979.3	23 153.7	22 945.4	22 701.9	22 852.1	22 959.5	22 719.7
Trade credit and advances	1 831.8	1 749.2	1 689.9	1 894.0	1 959.8	1 495.5	1 542.4	1 465.4	1 464.1	1 304.9	1 402.0
Other debt liabilities**	201.9	211.5	269.8	462.7	490.1	783.5	730.1	658.9	754.3	778.6	767.9
Direct investment: Intercompany lending	102 592.4	100 376.8	102 540.2	96 248.0	94 470.0	94 432.1	93 880.2	93 205.7	92 987.5	93 210.8	92 188.3

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

**Including insurance and pension programs



II. KEY MONETARY INDICATORS

2.1. Official Interest Rate

%, end of period

	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
2019												
Refinancing	9.25	9.25	9.25	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.25	9.25
Base interest rate	9.25	9.25	9.25	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.25	9.25
2020												
Refinancing	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
Base interest rate	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
2021												
Base interest rate	9.00	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.50	9.75	9.75	9.75
2022												
Base interest rate	10.25	13.50	13.50	14.00	14.00	14.00	14.50	14.50	14.50	16.00	16.00	16.75
2023												
Base interest rate	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.50	16.50	16.00	15.75	15.75

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2018	2019	2020	2021	2022	09.23	10.23	11.23	12.23
Net Foreign Assets	34 320 584	34 818 521	39 760 122	38 636 769	42 270 389	42 975 099	42 780 339	42 882 192	43 443 855
Net International Reserves	11 694 581	10 893 009	14 787 581	13 961 529	15 270 417	14 218 385	15 048 468	14 769 538	15 409 981
Gross International Assets	11 882 164	11 078 854	15 000 426	14 844 409	16 227 925	15 127 741	15 948 984	15 663 892	16 348 063
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	10 504 466	9 871 006	10 310 789	10 154 153	9 887 314
Foreign Currency	107 910	113 325	122 838	112 378	129 890	134 493	132 587	138 970	137 805
Transferable Deposits	1 358 852	1 390 599	2 168 713	1 236 529	1 828 429	1 685 046	2 121 084	2 171 899	2 782 507
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	1 878 495	1 847 721	1 645 155	1 958 963
Financial Derivatives	-661	2 995	2 227	2 309	2 687	31 358	30 610	35 016	35 143
Assets in the External Management	1 453 962	1 424 177	1 571 609	1 564 765	1 468 522	1 527 344	1 506 193	1 518 698	1 546 331
Less: Foreign Liabilities	187 583	185 844	212 845	882 880	957 508	909 355	900 515	894 354	938 082
SDR	185 638	183 804	210 611	880 941	897 515	906 946	898 039	892 369	889 002
Nonresidents Transferable Deposits	1	1	1	6	57 826	37	37	37	46 904
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	374	373	410	420	451	462	457	446	443
Other Accounts Payable	1 570	1 667	1 824	1 513	1 716	1 910	1 982	1 502	1 733
Assets of the National Oil Fund	22 278 915	23 624 917	24 705 811	23 887 862	25 781 944	27 428 206	26 465 070	26 860 475	27 289 815
Other Net Foreign Assets	347 087	300 595	266 730	787 378	1 218 028	1 328 508	1 266 800	1 252 179	744 059
Gross Assets	977 347	963 796	1 195 531	1 579 649	1 914 431	2 012 065	1 934 135	1 888 292	1 411 705
Less: Foreign Liabilities	630 260	663 201	928 801	792 271	696 402	683 557	667 335	636 113	667 646
Net Domestic Assets	-25 090 254	-26 594 047	-28 725 025	-26 580 205	-29 694 206	-32 651 571	-31 547 577	-31 714 946	-30 641 142
Net Claims to the Central Government	-852 663	-303 019	-1 287 322	-842 901	-1 956 640	-2 493 422	-2 813 040	-2 985 078	-2 010 867
Claims	421 009	586 473	547 448	383 230	444 783	391 632	393 114	394 999	401 222
Securities	421 009	586 473	547 448	383 230	444 783	391 632	393 114	394 999	401 222
Less: Liabilities	1 273 672	889 492	1 834 770	1 226 130	2 401 423	2 885 055	3 206 154	3 380 077	2 412 089
Transferable Deposits	488 734	492 985	1 564 901	1 061 546	1 999 481	2 423 395	2 702 772	2 935 967	2 174 480
Other Deposits	74 592	197 589	84 108	164 152	400 056	461 166	502 711	443 294	236 697
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	28 615 721	28 078 066	29 151 666	29 920 143
Claims to Banks	-2 173 740	-2 162 063	-1 838 449	-1 083 402	-1 756 226	-2 096 692	-1 579 147	-1 057 644	-788 735
Securities	688	514	560	-	-	-	-	-	-
Credits	314 124	110 911	63 809	360 551	35 587	30 587	107 226	141 352	153 998
Less: NBK Notes	2 493 061	2 273 558	1 902 818	1 444 004	1 791 813	2 127 279	2 610 165	1 198 995	943 009
Financial Derivatives	4 509	70	-	51	-	-	-	-	277
Other accounts receivable	-	-	-	-	-	-	923 792	-	-
Claims to Nonbank Financial Institutions	1 963 099	3 044 011	4 966 023	5 317 553	5 362 793	5 107 526	5 289 764	5 110 769	5 311 730
Credits	-	-	-	229 908	273 021	-	6 025	3 109	204 203
Shares and other Equity	1 963 099	3 044 011	4 966 023	5 087 645	5 089 773	5 107 526	5 107 526	5 107 526	5 107 527
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	-	176 213	133	-
Claims to the Rest of the Economy	759 060	772 600	782 439	848 440	596 980	788 188	768 469	778 428	782 139
Other Net Domestic Assets	-1 799 771	-3 595 930	-6 200 350	-5 869 902	-6 040 554	-6 339 943	-6 676 317	-6 563 775	-6 512 449
Other Financial Assets	957 528	14 673	9 714	3 901	7 164	10 631	3 165	4 269	9 992
Nonfinancial Assets	44 369	45 335	50 849	60 527	65 127	62 869	63 745	63 754	65 365
Less: Other Liabilities	92 053	70 264	65 707	60 709	226 293	52 685	52 264	60 323	62 866
Less: Capital Accounts	2 709 614	3 585 674	6 195 206	5 873 621	5 886 551	6 360 758	6 690 962	6 571 474	6 524 939

Continuation

	2018	2019	2020	2021	2022	09.23	10.23	11.23	12.23
Liabilities	9 230 330	8 224 474	11 035 097	12 056 564	12 576 183	10 323 528	11 232 762	11 167 246	12 802 713
Narrow Reserve Money	5 995 748	5 430 745	5 087 846	6 945 442	7 374 898	6 493 873	6 529 219	6 577 664	7 142 913
Reserve Money	6 650 873	6 893 176	9 777 551	10 957 714	11 874 422	8 843 495	9 620 615	10 126 464	11 539 973
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 823 793	3 960 098	3 965 167	3 902 340	4 109 817
Transferable Deposits of Banks	2 608 448	1 700 882	1 299 270	2 074 806	2 202 901	1 271 845	1 347 906	1 283 778	1 483 719
Other Deposits of Banks	655 125	1 462 431	4 689 705	4 012 272	4 499 524	2 349 622	3 091 396	3 548 799	4 397 060
Transferable Deposits of Nonbank Financial Institutions	637 676	943 102	443 937	1 370 737	1 115 521	1 251 453	1 208 285	1 382 942	1 539 958
Current accounts of Public Nonfinancial Institutions in KZT	130 773	98 496	94 260	48 177	232 683	10 476	7 861	8 605	9 419
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	723 082	757 047	659 566	1 008 920
Foreign Currency Current Accounts of Public Nonfinancial Institutions	225	1 748	5	32	657	1 562	1 375	1 649	2 694
Other Deposits of Public Nonfinancial Institutions	491 792	193 360	126 972	87 413	1 581	126	125	125	332
Other Deposits of Nonbank Financial Institutions	229 630	225 811	452 119	383 339	337 347	718 654	752 958	652 726	1 004 390
Other Deposits of Liquidated Banks	3 869	4 158	1 170	3 106	1 489	2 740	2 588	5 066	1 504
Nonprofit Institutions	391 735	-	-	-	-	-	-	-	-
Securities (other than shares)	1 217 035	874 051	576 683	474 845	354 628	669 662	843 355	365 377	247 488
Other Financial Institutions	1 130 850	833 778	432 566	291 892	110 269	135 736	447 613	171 858	65 186
Public Nonfinancial Institutions	65 579	31 917	112 919	133 783	167 123	493 167	304 715	108 067	105 452
Private Nonfinancial Institutions	5 121	5 557	30 978	47 382	69 676	37 839	90 357	79 700	69 696
Households	129	0	1	891	282	70	670	117	-
Nonprofit Institutions	15 356	2 800	219	897	7 278	2 850	-	5 636	7 155
Credits	127 241	27 941	100 597	150 098	6 059	87 289	11 744	15 839	6 295
Banks	91 200	27 941	95 480	-	-	-	-	7 207	3 088
Nonbank Financial Institutions	36 041	-	5 117	150 098	6 059	87 289	-	8 324	3 205
Public Nonfinancial Institutions	-	-	-	-	-	-	11 744	308	1
Financial Derivatives	117 930	4 228	-	16	-	-	-	-	37
Banks	117 930	4 228	-	16	-	-	-	-	37
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*	09.23	10.23	11.23	12.23
Net Foreign Assets	1 099 181	1 817 861	1 311 176	1 769 349	810 249	825 402	794 546	987 635	838 083
Net Foreign Assets, CFC	919 799	1 656 042	1 100 665	1 567 010	820 973	1 614 572	1 594 923	1 735 147	1 459 100
Claims to Nonresidents, CFC	1 864 712	2 488 108	1 957 617	2 330 781	3 293 138	3 923 198	3 894 259	4 117 701	4 069 307
Foreign Currency	216 096	204 972	340 275	264 941	370 974	460 729	399 052	393 539	613 961
Transferable Deposits	465 053	546 873	575 858	757 233	1 132 797	1 234 735	1 297 049	1 396 690	1 215 266
Other Deposits	497 733	928 082	484 540	466 087	477 359	497 725	578 002	733 739	645 017
Securities (other than shares)	441 150	573 031	322 535	501 724	838 832	1 171 432	1 082 853	1 005 061	1 007 177
Credits	188 457	170 325	195 385	279 970	399 142	419 964	432 885	457 694	500 714
Financial Derivatives	14 342	18 742	5 968	4 689	473	75 972	29 886	44 378	8 662
Shares and other Equity	22 881	25 580	4 275	4 373	4 675	4 793	4 745	4 627	4 594
Other Accounts Receivable	19 000	20 504	28 780	51 766	68 885	57 850	69 786	81 973	73 916
Less: Liabilities for Nonresidents, CFC	944 913	832 066	856 953	763 771	2 472 164	2 308 626	2 299 336	2 382 554	2 610 207
Transferable Deposits	105 938	133 557	300 345	349 911	1 413 594	1 161 040	1 145 308	1 208 787	1 321 335
Other Deposits	199 818	146 359	149 592	280 553	836 243	967 659	1 006 737	953 306	943 601
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	34 501	68 334	116 613	157 344
Financial Derivatives	8 185	12 195	10 225	9 176	2 507	99 772	36 737	49 806	7 062
Other Accounts Payable	28 056	14 123	29 831	35 458	38 168	45 654	42 219	54 042	180 864
Other net Foreign Assets, OFC	179 382	161 820	210 511	202 338	-10 724	-789 170	-800 378	-747 512	-621 017
Gross Assets	374 934	415 017	459 460	507 000	666 949	673 480	614 705	636 896	855 091
Less: Foreign Liabilities	195 551	253 197	248 949	304 662	677 673	1 462 650	1 415 082	1 384 407	1 476 108
Domestic Assets	19 146 433	19 196 552	22 806 573	28 273 963	32 860 771	34 189 122	34 755 795	35 090 976	36 856 482
Reserves	3 593 256	3 575 334	5 999 511	6 516 208	7 430 749	4 317 495	4 937 119	5 463 503	6 360 781
Transferable and Other Deposits in NBK	3 234 561	3 187 575	5 577 185	6 062 216	6 967 609	3 910 768	4 503 785	5 033 089	5 890 626
National Currency	358 695	387 759	422 326	453 992	463 140	406 727	433 334	430 414	470 155
Other Claims to NBK	2 301 260	2 356 522	2 575 073	1 589 764	1 845 120	2 145 617	1 769 550	1 361 404	1 012 693

Continuation

	2018	2019	2020	2021	2022*	09.23	10.23	11.23	12.23
Net Claims to the Central Government	2 051 484	2 127 891	3 238 397	4 235 214	4 417 488	6 188 993	6 362 084	6 275 172	6 375 618
Gross Claims	2 093 852	2 224 420	3 368 010	4 438 508	4 664 553	6 437 038	6 611 462	6 538 581	6 640 779
Securities (other than shares)	2 092 552	2 154 357	3 268 116	4 332 090	4 555 217	6 324 286	6 499 238	6 429 489	6 533 456
Credits	311	68 866	98 914	101 473	108 723	111 500	110 372	107 639	106 822
Other Accounts Receivable	989	1 198	979	4 945	614	1 252	1 851	1 452	502
Less: Liabilities	42 368	96 529	129 613	203 294	247 065	248 045	249 378	263 409	265 161
Transferable Deposits	20 058	10 623	15 714	23 713	15 832	6 360	6 708	8 918	13 387
Other Deposits	330	3 533	791	1 947	2 542	3 178	4 136	4 701	4 635
Credits	21 314	81 644	43 076	56 444	64 948	61 729	62 214	63 141	63 685
Other Accounts Payable	667	729	70 033	121 190	163 744	176 779	176 320	186 649	183 455
Claims to the Regional and Local Government	13 024	0	2	14 469	13 224	13 002	13 054	13 169	13 446
Securities (other than shares)	13 024	-	-	14 468	13 223	13 002	13 053	13 168	13 446
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	2 791 489	2 692 776	2 643 838	2 890 141
Transferable Deposits	1 030	2 155	5 314	13 986	135 465	62 049	60 918	41 559	25 472
Other Deposits	3 048	949	51	52	-	-	-	-	-
Securities (other than shares)	22 353	173 209	353 993	639 721	884 278	834 412	843 298	817 547	832 316
Credits	345 326	570 290	729 508	1 275 313	836 937	1 204 734	1 132 616	1 129 714	1 247 196
Financial Derivatives	345 099	229 002	62 634	54 716	72 008	69 908	67 278	63 876	158 908
Shares and other Equity	108 371	109 430	156 212	296 402	300 200	365 406	369 598	369 598	376 771
Other Accounts Receivable	57 622	46 251	69 813	117 372	212 878	254 981	219 067	221 543	249 478
Claims to Public Nonfinancial Institutions	719 907	680 296	582 619	605 536	873 865	887 786	897 517	807 216	777 381
Other Deposits	72	-	-	-	-	-	-	-	-
Securities (other than shares)	443 879	381 721	318 413	458 448	564 961	591 332	585 930	587 952	550 463
Credits	274 677	297 478	263 219	146 736	308 618	295 239	310 777	218 401	226 564
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	2	-	-	-	-	-
Other Accounts Receivable	1 277	1 095	985	351	286	1 215	811	863	355

Continuation

	2018	2019	2020	2021	2022*	09.23	10.23	11.23	12.23
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 297	9 266 501	9 516 202	9 589 928	9 764 840	10 468 045
Securities (other than shares)	15 029	200 218	216 586	254 543	266 881	277 281	275 631	272 858	273 631
Credits	8 067 017	7 309 904	7 252 207	7 901 000	8 673 393	8 885 846	8 951 358	9 117 501	9 775 098
Financial Derivatives	3 736	2 416	1 133	1 378	1 251	696	1 344	1 583	1 549
Shares and other Equity	149 203	172 276	166 057	162 909	191 382	202 372	203 046	204 343	245 262
Other Accounts Receivable	231 297	225 037	233 723	154 467	133 593	150 006	158 549	168 555	172 506
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 391	3 343	3 470	3 800	4 109
Credits	6 904	5 014	1 967	2 939	2 268	2 968	3 130	3 435	3 827
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other Accounts Receivable	537	950	738	74	120	373	337	362	279
Claims to Households	5 501 464	6 823 806	7 684 251	10 869 025	14 243 981	17 140 834	17 460 354	17 945 286	18 331 749
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 442 036	6 767 785	7 631 145	10 795 904	14 177 198	17 069 658	17 385 915	17 875 793	18 276 322
Financial Derivatives	163	204	242	530	-	-	-	-	-
Other Accounts Receivable	59 265	55 818	52 863	72 590	66 783	71 176	74 439	69 493	55 427
Other Net Assets	-4 390 534	-5 414 401	-6 523 218	-6 431 129	-7 674 314	-8 815 641	-8 970 056	-9 187 252	-9 377 480
Other Financial Assets	143 976	128 424	114 431	98 964	128 385	110 813	120 406	118 263	131 010
Nonfinancial Assets	715 840	782 909	783 226	796 805	834 083	850 643	853 722	870 908	886 835
Less: Other Liabilities	315 235	534 521	1 299 656	1 238 334	1 556 149	1 668 423	1 646 321	1 644 640	1 627 152
Less: Capital Accounts	4 935 114	5 791 213	6 121 219	6 088 565	7 080 633	8 108 673	8 297 863	8 531 783	8 768 172
Liabilities	20 245 614	21 014 413	24 117 749	30 043 312	33 671 020	35 014 523	35 550 341	36 078 612	37 694 565
Transferable Deposits	5 214 097	5 517 237	6 271 889	7 786 368	8 187 666	7 195 871	7 305 154	7 398 049	7 691 930
Central Bank	7	2	1	1	1	1	1	1	1
Regional and Local Government	287	298	822	886	864	1 200	1 174	1 142	862
Nonbank Financial Institutions	330 277	246 545	384 939	543 070	484 231	456 715	501 303	539 068	558 312
Public Nonfinancial Institutions	497 896	566 964	494 327	572 609	852 319	582 952	541 846	630 476	544 233
Private Nonfinancial Institutions	3 248 632	3 387 347	3 688 676	4 276 021	4 455 259	3 834 601	3 931 141	3 928 395	3 949 378
Nonprofit Institutions	119 719	110 571	103 080	116 056	131 520	131 955	131 864	125 094	116 164
Households	1 017 279	1 205 510	1 600 043	2 277 724	2 263 471	2 188 448	2 197 825	2 173 873	2 522 981

Continuation

	2018	2019	2020	2021	2022*	09.23	10.23	11.23	12.23
Other Deposits	11 457 294	12 041 812	14 700 551	17 425 495	21 059 848	22 243 737	22 759 221	22 758 565	24 413 790
Central Bank	-	-	-	0	-	-	-	-	-
Regional and Local Government	109	-	-	28	504	11 771	11 033	7 298	2 638
Nonbank Financial Institutions	777 690	778 738	1 117 559	812 750	971 535	945 057	946 409	780 653	943 810
Public Nonfinancial Institutions	572 942	568 177	587 706	821 283	1 356 166	808 403	909 308	1 011 751	767 356
Private Nonfinancial Institutions	2 002 734	2 181 247	3 103 678	4 235 938	4 608 925	5 123 934	5 378 391	5 314 766	5 872 590
Nonprofit Institutions	464 342	548 300	699 600	568 295	738 950	551 857	537 229	513 030	509 737
Households	7 639 476	7 965 350	9 192 008	10 987 200	13 383 768	14 802 715	14 976 850	15 131 066	16 317 659
Securities	1 516 362	1 671 702	1 664 317	1 943 608	1 985 457	2 664 115	2 808 292	2 802 454	2 793 003
Nonbank Financial Institutions	1 449 141	1 585 266	1 550 898	1 743 393	1 773 039	2 436 386	2 577 394	2 570 200	2 562 398
Public Nonfinancial Institutions	57 731	64 679	91 815	148 963	150 815	154 072	153 005	154 341	152 952
Private Nonfinancial Institutions	622	634	1 425	1 447	2 885	2 832	2 896	2 947	1 775
Households	8 868	21 123	20 179	49 805	58 718	70 824	74 996	74 966	75 878
Credits	1 058 107	793 512	696 911	2 152 007	1 606 866	2 179 177	2 032 081	2 465 861	2 129 723
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	18 248	19 116	19 274	20 952
Nonbank Financial Institutions	706 164	750 543	657 439	2 137 729	1 586 217	2 152 206	2 004 185	2 437 753	2 099 879
Public Nonfinancial Institutions	68 788	22 533	22 153	7 739	8 250	8 702	8 759	8 814	8 871
Private Nonfinancial Institutions	2 782	2 046	47	21	9	5	5	5	5
Households	267	205	63	52	26	10	11	11	11
Financial Derivatives	362 293	244 847	83 755	54 828	74 613	69 564	67 664	64 026	159 536
Central Bank	4 330	15 858	21 046	-	-	-	-	-	-
Nonbank Financial Institutions	357 666	228 967	62 632	54 673	73 653	69 063	67 323	63 990	159 394
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	228	22	50	155	959	502	340	36	142
Households	69	-	28	-	-	-	-	-	-
Other Accounts Payable	637 460	745 304	700 326	681 006	756 571	662 060	577 931	589 657	506 582
Central Bank	15 989	76	102	24	211	200	77	153	182
Regional and Local Government	2	9	1 382	3 789	5 581	4 934	4 890	5 014	4 954
Nonbank Financial Institutions	10 103	43 735	14 914	65 337	88 071	68 224	71 661	79 977	64 816
Public Nonfinancial Institutions	5 847	4 078	55 599	103 266	97 753	118 885	99 371	99 037	99 097
Private Nonfinancial Institutions	262 225	263 489	225 557	228 250	245 255	272 761	267 497	268 751	301 575
Nonprofit Institutions	191	721	742	704	389	1 975	997	925	1 569
Households	167 686	180 374	178 471	197 877	201 800	213 712	224 243	241 318	243 871
Interbank Accounts	175 417	252 823	223 559	81 759	117 511	-18 630	-90 805	-105 517	-209 481

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2018	2019	2020	2021	2022*	09.23	10.23	11.23	12.23
Net Foreign Assets	35 419 764	36 637 097	41 091 030	40 426 251	43 086 563	43 800 500	43 574 885	43 870 539	44 281 938
Claims to Nonresidents	13 746 876	13 566 962	16 958 044	17 175 190	19 521 062	19 050 939	19 843 243	19 781 101	20 417 369
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	10 504 466	9 871 006	10 310 789	10 154 153	9 887 314
Foreign Currency	324 006	318 297	463 113	377 319	500 864	595 222	531 638	532 509	751 766
Transferable Deposits	1 823 905	1 937 471	2 744 572	1 993 762	2 961 226	2 919 780	3 418 134	3 568 588	3 997 773
Other Deposits	2 180 235	2 299 574	1 265 553	466 087	477 359	497 725	578 002	733 739	645 017
Securities (other than shares)	3 052 700	1 207 606	1 197 183	1 258 447	3 132 763	3 049 927	2 930 574	2 650 216	2 966 140
Credits	188 457	170 325	195 385	279 970	399 142	419 964	432 885	457 694	500 714
Shares and other Equity	22 881	25 580	4 275	4 373	4 675	4 793	4 745	4 627	4 594
Financial Derivatives	13 680	21 737	8 196	6 997	3 160	107 330	60 496	79 394	43 805
Other Claims	1 472 962	1 444 681	1 600 389	1 616 531	1 537 406	1 585 194	1 575 979	1 600 180	1 620 248
Liabilities for Nonresidents	1 132 496	1 017 911	1 069 798	1 646 651	3 429 672	3 217 982	3 199 851	3 276 907	3 548 288
Transferable Deposits	105 939	133 558	300 346	349 916	1 471 421	1 161 077	1 145 345	1 208 823	1 368 240
SDR	185 638	183 804	210 611	880 941	897 515	906 946	898 039	892 369	889 002
Other Deposits	199 818	146 359	149 592	280 553	836 243	967 659	1 006 737	953 306	943 601
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	34 963	68 791	117 059	157 787
Financial Derivatives	8 185	12 195	10 225	9 176	2 507	99 772	36 737	49 806	7 062
Other Accounts Payable	29 626	15 790	31 655	36 971	39 885	47 565	44 201	55 544	182 597
Assets of the National Oil Fund	22 278 915	23 625 632	24 725 542	23 888 930	25 787 868	27 428 206	26 465 070	26 861 678	27 289 815
Other Net Foreign Assets	526 470	462 414	477 242	1 008 782	1 207 304	539 337	466 423	504 667	123 042
Assets	1 352 281	1 378 813	1 654 992	2 105 715	2 581 380	2 685 545	2 548 840	2 525 187	2 266 796
Foreign Liabilities	825 811	916 399	1 177 750	1 096 933	1 374 076	2 146 207	2 082 417	2 020 520	2 143 754
Net Domestic Assets	-14 606 393	-15 315 027	-16 173 245	-10 326 961	-8 790 608	-8 825 250	-8 008 073	-8 195 954	-5 979 764
Net Claims to the Central Government	1 198 821	1 824 873	1 951 075	3 392 313	2 460 848	3 695 570	3 549 044	3 290 094	4 364 751
Claims	2 514 861	2 810 894	3 915 458	4 821 738	5 109 337	6 828 671	7 004 576	6 933 580	7 042 001
Securities	2 513 561	2 740 830	3 815 565	4 715 320	5 000 000	6 715 918	6 892 352	6 824 488	6 934 678
Credits	311	68 866	98 914	101 473	108 723	111 500	110 372	107 639	106 822
Other	989	1 198	979	4 945	614	1 252	1 851	1 452	502
Liabilities	1 316 039	986 021	1 964 383	1 429 424	2 648 488	3 133 100	3 455 532	3 643 486	2 677 250
Transferable Deposits	508 791	503 608	1 580 615	1 085 259	2 015 312	2 429 754	2 709 479	2 944 884	2 187 867
Other Deposits	74 922	201 123	84 899	166 099	402 598	464 344	506 847	447 995	241 331
Securities	-	-	-	-	-	-	-	-	-
Credits	21 314	81 644	43 076	56 444	64 948	61 729	62 214	63 141	63 685
Other	711 013	199 647	255 794	121 622	165 630	177 273	176 991	187 466	184 368

Continuation

	2018	2019	2020	2021	2022*	09.23	10.23	11.23	12.23
Claims to the Regional and Local Government	13 024	0	2	14 469	13 224	13 002	13 054	13 169	13 446
Securities (other than shares)	13 024	-	-	14 468	13 223	13 002	13 053	13 168	13 446
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	28 615 721	28 078 066	29 152 869	29 920 143
Claims to Nonbank Financial Institutions	2 845 947	4 175 298	6 343 549	7 715 115	7 804 560	7 899 015	7 982 539	7 930 815	8 201 871
Transferable Deposits	1 030	2 155	5 314	13 986	135 465	62 049	60 918	41 559	25 472
Other Deposits	3 048	949	51	52	-	-	-	-	-
Securities	22 353	173 209	353 993	639 721	884 278	834 412	843 298	817 547	832 316
Credits	345 326	570 290	729 508	1 505 220	1 109 958	1 204 734	1 138 641	1 132 824	1 451 400
Financial Derivatives	345 099	229 002	62 634	54 716	72 008	69 908	67 278	63 876	158 908
Shares and other Equity	2 071 470	3 153 442	5 122 235	5 384 048	5 389 972	5 472 932	5 477 125	5 477 125	5 484 298
Other Accounts Receivable	57 622	46 251	69 813	117 372	212 878	254 981	395 280	397 884	249 478
Claims to Public Nonfinancial Institutions	1 477 240	1 451 462	1 352 901	1 443 209	1 461 118	1 669 247	1 659 344	1 579 066	1 553 027
Other Deposits	72	-	-	-	-	-	-	-	-
Securities	450 261	388 208	318 413	458 448	564 961	591 332	585 930	587 952	550 463
Credits	274 677	303 679	263 219	146 736	308 618	295 239	310 777	218 401	226 564
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	750 002	750 002	541 968	690 401	665 612	676 126	670 379
Other Accounts Receivable	2 227	9 573	21 266	88 024	45 571	92 275	97 026	96 587	105 621
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 348	9 266 501	9 516 202	9 589 928	9 764 840	10 468 045
Securities	15 029	200 218	216 586	254 543	266 881	277 281	275 631	272 858	273 631
Credits	8 067 017	7 309 904	7 252 207	7 901 000	8 673 393	8 885 846	8 951 358	9 117 501	9 775 098
Financial Derivatives	3 736	2 416	1 133	1 378	1 251	696	1 344	1 583	1 549
Shares and other Equity	149 203	172 276	166 057	162 909	191 382	202 372	203 046	204 343	245 262
Other Accounts Receivable	231 297	225 037	233 723	154 517	133 593	150 006	158 549	168 555	172 506
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 391	3 343	3 470	3 800	4 109
Credits	6 904	5 014	1 967	2 939	2 268	2 968	3 130	3 435	3 827
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other	537	950	738	74	120	373	337	362	279

Continuation

	2018	2019	2020	2021	2022*	09.23	10.23	11.23	12.23
Claims to Households	5 503 191	6 825 240	7 696 408	10 879 741	14 253 707	17 147 562	17 466 996	17 951 864	18 338 242
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 443 764	6 769 218	7 643 303	10 806 620	14 186 925	17 076 386	17 392 557	17 882 371	18 282 815
Financial Derivatives	163	204	242	530	-	-	-	-	-
Other	59 265	55 818	52 863	72 590	66 783	71 176	74 439	69 493	55 427
Other Net Domestic Assets	-11 132 102	-13 157 355	-16 222 495	-17 298 111	-18 146 474	-21 151 965	-21 735 142	-21 730 752	-21 500 294
Other Financial Assets	1 101 503	143 098	124 145	102 866	135 549	121 444	123 571	-977 469	141 001
Nonfinancial Assets	760 208	828 244	834 075	857 332	899 210	913 512	917 467	934 663	952 200
Less: Other Liabilities	5 349 085	4 751 809	4 864 290	6 277 057	6 214 048	7 717 489	7 787 355	6 585 180	7 300 384
Less: Capital Accounts	7 644 728	9 376 887	12 316 425	11 981 252	12 967 184	14 469 431	14 988 825	15 102 766	15 293 111
Liabilities	20 813 371	21 322 070	24 917 785	30 099 291	34 295 955	34 975 250	35 566 812	35 674 585	38 302 174
Currency in Circulation	2 260 157	2 300 505	2 828 046	2 997 723	3 360 653	3 553 371	3 531 833	3 471 926	3 639 662
Transferable and Other Deposits	18 553 214	19 021 565	22 089 738	27 101 567	30 935 301	31 421 879	32 034 979	32 202 660	34 662 513
Regional and Local Government	396	298	822	914	1 368	12 971	12 207	8 440	3 500
Nonbank Financial Institutions	1 975 272	2 194 196	2 398 554	3 109 897	2 908 634	3 371 879	3 408 955	3 355 389	4 046 470
Public Nonfinancial Institutions	1 693 628	1 428 746	1 303 270	1 529 514	2 443 405	1 403 518	1 460 516	1 652 606	1 324 034
Private Nonfinancial Institutions	5 251 366	5 568 594	6 792 361	8 511 966	9 064 184	8 958 535	9 309 532	9 243 161	9 821 968
Nonprofit Institutions	975 796	658 871	802 680	684 352	870 470	683 812	669 093	638 124	625 901
Households	8 656 755	9 170 860	10 792 051	13 264 924	15 647 239	16 991 163	17 174 675	17 304 939	18 840 640

* including final turnovers

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

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

Continuation

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

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

** including final turnovers

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

II. Key monetary indicators

2.6. Financial Sector Survey*

mln. of KZT, end of period

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

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

** including final turnovers

II. Key monetary indicators

2.7. Monetary Aggregates

mln. of KZT, end of period

	2018	2019	2020	2021	2022*	09.23	10.23	11.23	12.23
1. RM (Reserve Money)	6 650 873	6 893 176	9 777 551	10 957 714	11 874 422	8 843 495	9 620 615	10 126 464	11 539 973
% changes to the previous month	11.1	2.6	1.1	4.6	1.3	-2.5	8.8	5.3	14.0
% changes to December of the previous year	20.1	3.6	41.8	12.1	8.4	-25.5	-19.0	-14.7	-2.8
from them:									
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 823 793	3 960 098	3 965 167	3 902 340	4 109 817
Deposits of Banks and other organizations in NBK	4 032 021	4 204 912	6 527 179	7 505 999	8 050 629	4 883 397	5 655 448	6 224 124	7 430 156
Narrow Reserve Money	5 995 748	5 430 745	5 087 846	6 945 442	7 374 898	6 493 873	6 529 219	6 577 664	7 142 913
% changes to the previous month	4.3	-1.8	-9.7	12.9	6.9	-0.9	0.5	0.7	8.6
% changes to December of the previous year	16.1	-9.4	-6.3	36.5	6.2	-11.9	-11.5	-10.8	-3.1
from them:									
Reserve deposits of Banks in NBK	2 608 448	1 700 882	1 299 270	2 074 806	2 202 901	1 271 845	1 347 906	1 283 778	1 483 719
M0 (Currency in Circulation)	2 260 157	2 300 505	2 828 046	2 997 723	3 360 653	3 553 371	3 531 833	3 471 926	3 639 662
% changes to the previous month	8.5	4.5	4.5	3.2	3.4	1.1	-0.6	-1.7	4.8
% changes to December of the previous year	16.1	1.8	22.93	6.00	12.11	5.73	5.09	3.31	8.30
M1	5 605 006	5 928 085	7 186 951	8 788 006	9 382 455	9 416 814	9 421 155	9 431 066	10 380 883
% changes to the previous month	10.9	0.0	-0.2	14.8	3.8	0.6	0.0	0.1	10.1
% changes to December of the previous year	12.8	5.8	21.2	22.3	6.8	0.4	0.4	0.5	10.6
from them:									
Transferable deposits of individuals in national currency	775 726	978 601	1 319 207	1 871 282	1 805 022	1 818 823	1 822 901	1 792 237	2 132 362
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	4 044 620	4 066 421	4 166 904	4 608 860
M2	14 467 056	16 054 341	19 134 928	23 750 269	28 025 384	29 720 800	30 356 335	30 487 873	32 747 515
% changes to the previous month	3.0	5.1	2.1	6.6	6.7	1.5	2.1	0.4	7.4
% changes to December of the previous year	7.1	11.0	19.2	24.1	18.0	6.0	8.3	8.8	16.8
from them:									
Other deposits in tenge and transferable deposits of individuals in foreign currency	4 017 509	4 630 021	5 612 324	7 243 362	9 651 760	11 562 867	11 813 809	12 055 329	12 885 339
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	8 741 118	9 121 371	9 001 478	9 481 293
M3 (broad money)	20 813 371	21 322 070	24 917 785	30 099 291	34 295 955	34 975 250	35 566 812	35 674 585	38 302 174
% changes to the previous month	247.6	4.1	1.1	4.9	4.7	1.4	1.7	0.3	7.4
% changes to December of the previous year	7.0	2.4	16.9	20.8	13.9	2.0	3.7	4.0	11.7
from them:									
Other deposits of individuals in foreign currency	3 863 520	3 562 238	3 860 519	4 150 280	4 190 457	3 609 473	3 537 966	3 457 374	3 822 940
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	1 644 978	1 672 512	1 729 339	1 731 719

* 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**	09.23	10.23	11.23	12.23
Deposits - total*	18 553 214	19 021 565	22 089 738	27 101 567	30 935 301	31 421 879	32 034 979	32 202 660	34 662 513
of which:									
national currency:	9 568 984	10 820 833	13 855 690	17 337 508	21 150 007	23 571 509	24 191 149	24 183 844	26 605 076
Nonbanking Legal Entities	5 017 301	5 439 121	7 204 994	8 629 305	10 151 674	10 559 443	10 929 364	10 717 915	11 977 995
Individuals	4 551 682	5 381 712	6 650 695	8 708 203	10 998 332	13 012 065	13 261 785	13 465 929	14 627 081
foreign currency:	8 984 230	8 200 731	8 234 049	9 764 059	9 785 295	7 850 370	7 843 830	8 018 816	8 057 437
Nonbanking Legal Entities	4 879 157	4 411 584	4 092 693	5 207 338	5 136 388	3 871 272	3 930 940	4 179 806	3 843 877
Individuals	4 105 073	3 789 147	4 141 355	4 556 721	4 648 906	3 979 098	3 912 890	3 839 010	4 213 559
From total sum of Deposits:									
Nonbanking Legal Entities	9 896 459	9 850 705	11 297 688	13 836 643	15 288 062	14 430 716	14 860 304	14 897 720	15 821 872
Individuals	8 656 755	9 170 860	10 792 051	13 264 924	15 647 239	16 991 163	17 174 675	17 304 939	18 840 640
Transferable Deposits									
in national currency:	3 344 848	3 627 580	4 358 905	5 790 283	6 021 802	5 863 443	5 889 322	5 959 140	6 741 222
Nonbanking Legal Entities	2 569 122	2 648 979	3 039 698	3 919 000	4 216 780	4 044 620	4 066 421	4 166 904	4 608 860
Individuals	775 726	978 601	1 319 207	1 871 282	1 805 022	1 818 823	1 822 901	1 792 237	2 132 362
Other Deposits in national currency:	6 224 135	7 193 254	9 496 785	11 547 225	15 128 205	17 708 066	18 301 827	18 224 704	19 863 854
Nonbanking Legal Entities	2 448 179	2 790 142	4 165 297	4 710 305	5 934 894	6 514 824	6 862 943	6 551 011	7 369 135
Individuals	3 775 956	4 403 112	5 331 488	6 836 921	9 193 311	11 193 242	11 438 885	11 673 693	12 494 719
Transferable Deposits in foreign currency:	2 637 915	2 933 002	2 451 192	3 415 037	3 514 724	2 595 919	2 633 353	2 832 103	2 502 778
Nonbanking Legal Entities	2 396 362	2 706 093	2 170 356	3 008 596	3 056 275	2 226 294	2 258 428	2 450 467	2 112 158
Individuals	241 553	226 909	280 836	406 442	458 449	369 625	374 924	381 636	390 620
Other Deposits in foreign currency:	6 346 315	5 267 729	5 782 856	6 349 022	6 270 571	5 254 451	5 210 477	5 186 713	5 554 659
Nonbanking Legal Entities	2 482 795	1 705 491	1 922 337	2 198 742	2 080 113	1 644 978	1 672 512	1 729 339	1 731 719
Individuals	3 863 520	3 562 238	3 860 519	4 150 280	4 190 457	3 609 473	3 537 966	3 457 374	3 822 940

* without Nonresidents Accounts

** including final turnovers

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

%, for the period

	Total (credits)				including for those extended for a period								Total (deposits)				including for those placed for a period							
					up to 30 days				over 30 days								up to 30 days				over 30 days			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
2018	8.32	4.52	3.10	6.52	7.98	5.08	8.50	6.66	12.50	3.16	2.49	4.67	8.30	1.82	1.62	6.59	8.30	1.79	0.50	6.59	11.28	2.26	2.26	6.25
2019	12.50	1.66	2.48	6.64	--	1.25	--	6.69	12.50	3.88	2.48	3.95	8.28	1.68	1.30	6.75	8.28	1.91	1.22	6.75	11.54	0.72	1.43	6.24
2020	8.24	0.79	2.13	4.44	8.10	0.20	--	4.45	13.50	1.77	2.13	3.87	8.28	0.37	1.32	4.28	8.28	0.37	1.20	4.28	9.93	0.37	1.70	4.47
2021	10.97	0.34	1.55	4.85	8.08	0.08	--	4.90	11.75	2.39	1.55	3.48	8.31	0.23	0.55	4.76	8.31	0.14	1.03	4.76	11.35	0.28	0.53	--
2022	14.98	3.35	3.00	9.00	14.93	8.50	--	9.05	15.53	3.28	3.00	4.34	13.51	1.58	1.31	8.63	13.51	1.05	1.31	8.56	13.55	1.98	1.40	20.49
01.22	11.15	2.50	--	8.12	11.15	--	--	8.15	24.00	2.50	--	4.25	9.21	0.21	0.91	7.95	9.21	0.06	--	7.95	--	0.28	0.91	--
02.22	14.73	3.21	--	14.64	14.73	8.50	--	14.99	--	2.75	--	4.47	9.91	0.22	1.05	8.28	9.91	0.10	--	8.28	15.50	0.28	1.05	--
03.22	14.50	2.57	3.00	--	14.50	--	--	--	24.00	2.57	3.00	--	12.79	0.28	--	16.47	12.79	0.11	--	16.47	--	0.40	--	--
04.22	14.83	2.56	--	--	14.81	--	--	--	24.00	2.56	--	--	12.86	0.39	--	14.66	12.86	0.20	--	14.66	--	0.55	--	--
05.22	15.01	2.75	--	--	14.99	--	--	--	24.00	2.75	--	--	13.24	0.68	--	9.39	13.24	0.36	--	9.39	--	0.93	--	--
06.22	15.01	0.38	--	--	15.00	8.50	--	--	24.00	0.38	--	--	13.24	1.13	0.95	8.91	13.24	0.85	--	8.91	13.00	1.36	0.95	--
07.22	15.01	--	--	--	15.00	--	--	--	24.00	--	--	--	13.29	1.37	0.93	7.70	13.29	0.92	0.91	7.67	--	1.78	1.00	13.00
08.22	15.50	--	--	--	15.50	--	--	--	24.00	--	--	--	13.76	1.96	0.44	6.97	13.75	1.02	0.45	6.78	14.50	2.53	0.30	22.34
09.22	--	2.39	--	--	--	--	--	--	--	2.39	--	--	13.74	2.14	0.50	7.71	13.74	1.17	0.50	7.71	--	2.74	--	--
10.22	15.50	2.02	--	--	15.50	--	--	--	--	2.02	--	--	14.00	2.55	3.34	7.10	14.00	1.90	3.37	6.75	--	3.28	0.90	18.89
11.22	16.00	2.06	--	--	16.00	--	--	--	--	2.06	--	--	15.24	3.12	1.53	6.93	15.24	2.19	1.42	6.93	--	3.85	1.81	--
12.22	16.75	5.35	--	--	16.75	--	--	--	--	5.35	--	--	15.75	2.97	2.90	7.31	15.75	1.78	2.90	7.03	--	4.26	--	21.00
01.23	--	--	--	--	--	--	--	--	--	--	--	--	15.93	3.25	2.11	6.99	15.94	2.04	1.93	6.87	15.76	4.53	4.05	19.00
02.23	17.75	1.75	--	--	17.75	--	--	--	--	1.75	--	--	15.95	15.95	--	3.43	2.14	4.73	2.50	2.50	--	7.50	7.41	15.12
03.23	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.95	2.93	2.62	7.25	15.95	1.81	2.58	7.18	--	4.83	4.49	19.00
04.23	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.86	3.22	3.66	6.71	15.86	2.16	3.53	6.71	--	5.03	4.79	--
05.23	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.88	3.91	2.58	6.85	15.88	2.97	2.58	6.85	--	5.25	--	--
06.23	17.75	2.75	--	--	17.75	--	--	--	--	2.75	--	--	15.88	3.44	2.83	6.76	15.88	2.38	2.82	6.76	--	5.28	4.50	--
07.23	17.75	2.85	--	--	17.75	--	--	--	--	2.85	--	--	15.97	5.16	3.01	6.70	15.97	2.18	3.01	6.70	--	5.27	--	11.50
08.23	17.75	--	--	--	17.75	--	--	--	--	--	--	--	15.96	2.76	3.15	9.02	15.96	1.89	3.15	9.03	15.77	4.93	--	0.00
09.23	14.49	--	--	--	14.49	--	--	--	--	--	--	--	15.65	2.42	3.44	10.95	15.65	1.96	3.44	10.95	15.54	4.84	--	--
10.23	16.00	--	--	--	16.00	--	--	--	--	--	--	--	15.29	2.62	3.65	11.39	15.29	2.08	3.65	11.39	--	3.88	--	--
11.23	17.25	--	--	--	16.00	--	--	--	17.25	--	--	--	15.25	2.90	3.68	12.99	15.25	2.58	3.68	12.96	--	4.88	4.25	21.00
12.23	--	3.00	--	--	--	--	--	--	--	3.00	--	--	15.05	2.58	3.75	13.73	15.05	1.89	3.75	13.73	--	4.95	4.25	--

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**		09.23		10.23		11.23		12.23	
	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	2.2	14.2	2.3	14.6	2.7	14.6	2.6
including:																		
Demand Deposits	4.6	0.1	0.8	0.1	0.0	0.1	0.7	0.1	0.5	0.0	0.6	0.1	0.0	0.1	0.1	0.1	0.2	0.1
Conditional	2.2	0.9	3.0	0.2	3.1	0.2	4.6	0.5	6.2	0.5	11.6	2.2	7.3	0.9	9.9	1.5	9.2	1.6
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	2.2	14.2	2.3	14.6	2.7	14.6	2.6
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	2.3	14.3	2.5	14.7	3.0	14.7	2.9
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	14.6	2.1	14.3	1.7	14.6	2.4	14.4	1.6
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	14.2	1.7	13.9	1.7	13.9	1.8	13.9	2.1
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	11.8	1.7	14.3	1.7	14.2	2.0	14.1	1.6
over 5 years	8.6	3.3	7.3	2.6	4.6	2.0	5.6	0.5	10.1	0.7	11.1	1.9	12.9	1.9	11.1	0.8	12.8	1.6
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	14.0	0.8	13.9	0.9	13.7	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	0.8	0.1	0.7	0.1	0.6	0.2	1.0
Conditional	9.6	4.1	1.5	5.0	9.6	0.3	0.4	0.4	11.2	0.6	10.7	0.7	4.2	2.2	3.4	0.4	11.6	0.8
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	0.9	14.0	0.8	13.9	0.9	13.7	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	14.2	0.9	14.3	0.7	14.3	0.8
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	15.1	0.8	15.2	0.7	15.3	0.8	15.2	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	14.2	0.9	14.3	0.9	14.4	1.0	14.4	1.0
from 1 to 5 years	10.4	1.6	9.1	1.4	9.7	1.0	8.6	0.8	13.7	0.8	14.0	0.8	14.1	0.8	13.9	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	2.2	0.7	2.2	0.6	2.0	0.5	2.0	0.6

Continuation

	12.18		12.19		12.20		12.21*		12.22**		09.23		10.23		11.23		12.23	
	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	21.1	6.6	19.2	7.4	19.0	7.7	18.7	5.7
of which with maturity:																		
up to 1 month	14.3	5.9	12.2	4.2	12.8	2.8	11.8	4.9	19.3	4.8	19.3	5.2	19.3	5.6	19.3	5.0	18.8	6.4
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	19.1	7.1	19.2	6.5	18.8	6.6	18.3	6.4
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	6.9	18.9	7.3	18.7	7.5	18.5	7.3
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	19.4	6.7	19.5	7.7	19.5	7.9	19.0	7.8
over 5 years	7.9	7.1	16.3	5.5	12.0	5.7	13.0	4.6	19.8	7.9	19.7	8.5	20.6	7.3	20.8	8.4	19.5	4.5
Credits to Individuals	17.2	9.5	16.8	6.0	14.9	18.3	17.5	6.0	17.4	6.1	18.7	2.8	20.0	5.1	17.3	3.8	17.9	4.0
of which with maturity:																		
up to 1 month	26.6	17.4	16.4	27.6	18.3	24.2	23.7	-	20.2	-	32.1	-	32.3	-	31.9	-	32.2	-
from 1 to 3 month	13.9	2.7	11.5	21.4	14.0	26.6	17.3	-	13.1	-	14.5	-	15.3	-	15.9	-	20.1	-
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	15.7	-	16.2	-	18.0	-	16.6	3.0
from 1 to 5 years	17.9	24.3	18.1	17.3	16.5	17.2	18.5	4.0	19.5	5.3	20.8	5.8	20.4	6.1	15.2	6.1	17.1	7.7
over 5 years	12.5	6.7	11.9	5.1	9.8	6.5	19.5	8.0	16.8	8.4	20.5	3.0	20.7	6.8	20.7	6.2	19.2	5.6

*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

	01.01.2023	01.04.2023	01.07.2023	01.08.2023*	01.09.2023*	01.10.2023	01.11.2023*	01.12.2023*
Loans to economy in an expanded definition	28 929 244	29 259 077	30 623 957	31 142 908	31 864 474	32 464 068	32 902 487	33 430 899
of which								
from banking sector	24 773 243	25 053 541	26 224 140	26 651 637	27 230 073	27 682 643	28 083 975	28 572 337
from other organizations	4 156 000	4 205 536	4 399 816	4 491 271	4 634 400	4 781 425	4 818 512	4 858 563
including:								
from mortgage organizations	337 610	305 673	299 703	297 936	298 490	296 942	298 836	297 345
from other public sector corporations	1 739 316	1 733 590	1 819 942	1 887 158	1 989 107	2 077 626	2 087 629	2 122 499
from organizations engaged in microfinance activities	2 079 074	2 166 272	2 280 171	2 306 177	2 346 803	2 406 856	2 432 046	2 438 719
of the total amount of loans to economy								
loans to business	14 433 439	14 316 758	14 893 551	14 815 765	15 089 555	15 374 776	15 525 511	15 596 029
national currency	11 785 241	11 868 424	12 460 019	12 443 741	12 593 263	12 854 852	13 011 410	13 095 599
foreign currency	2 648 198	2 448 334	2 433 533	2 372 024	2 496 292	2 519 923	2 514 102	2 500 430
loans to Individuals	14 495 804	14 942 318	15 730 405	16 327 143	16 774 919	17 089 292	17 376 975	17 834 870
national currency	14 490 042	14 937 180	15 725 638	16 322 475	16 770 399	17 084 683	17 372 721	17 830 891
foreign currency	5 762	5 138	4 767	4 668	4 520	4 610	4 255	3 978

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

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

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

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

* In connection with the transition to a monthly frequency of publication of data for credit partnerships and pawnshops reporting on a quarterly basis, as of 1.08.2023, 1.09.2023, 1.11.2023, 1.12.2023 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		2023		06.23		07.23		08.23		09.23		10.23		11.23		12.23	
	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	30 716 473	18.1	2 526 307	18.7	2 640 100	17.0	2 817 271	18.6	2 576 844	19.3	2 687 681	18.8	2 950 429	17.3	3 764 049	16.2
<i>including:</i>																		
national currency	22 849 883	16.6	28 504 826	19.0	2 392 542	19.4	2 494 470	17.6	2 526 669	19.9	2 476 294	19.7	2 506 194	19.6	2 770 286	17.9	3 181 979	18.0
foreign currency	1 574 134	5.0	2 211 647	6.7	133 765	6.7	145 631	6.9	290 602	7.2	100 550	7.0	181 487	7.3	180 143	7.6	582 070	6.2
<i>from total Loans:</i>																		
Short-term	12 326 838	14.7	11 672 769	17.5	932 784	17.2	783 327	17.7	978 399	17.6	1 050 749	18.2	968 102	17.6	1 012 396	17.9	1 425 637	16.4
Long-term	12 097 179	16.9	19 043 704	18.5	1 593 522	19.6	1 856 773	16.7	1 838 871	19.2	1 526 095	19.9	1 719 579	19.4	1 938 033	17.0	2 338 411	16.1
Loans issued to business	13 071 938	15.1	15 971 672	18.0	1 303 848	18.5	1 095 943	18.6	1 443 916	17.9	1 322 309	19.2	1 387 418	18.5	1 464 955	18.5	2 309 025	15.8
national currency	11 506 705	16.4	13 771 269	19.8	1 171 025	19.8	951 303	20.4	1 154 195	20.6	1 222 903	20.2	1 206 762	20.2	1 285 830	20.0	1 727 844	19.0
Short-term	8 984 197	14.6	8 148 606	17.8	653 120	17.8	538 387	18.1	688 791	18.1	674 373	18.4	682 460	18.1	741 455	18.0	928 881	16.4
Long-term	2 522 509	18.1	5 622 663	20.7	517 905	20.4	412 916	21.6	465 404	22.2	548 530	21.2	524 302	21.3	544 375	21.2	798 963	19.5
foreign currency	1 565 232	5.0	2 200 403	6.7	132 824	6.7	144 639	6.9	289 721	7.2	99 406	7.0	180 657	7.3	179 124	7.7	581 181	6.2
Short-term	1 183 272	4.8	1 043 687	6.7	92 390	6.0	68 181	6.4	92 166	6.5	61 476	6.5	70 026	7.1	73 397	7.2	241 527	7.7
Long-term	381 960	5.7	1 156 716	6.8	40 434	8.2	76 459	7.3	197 555	7.6	37 931	7.8	110 631	7.4	105 728	8.0	339 654	5.2
Loans issued to Individuals	11 352 080	16.7	14 744 801	18.2	1 222 458	19.0	1 544 157	15.8	1 373 355	19.4	1 254 535	19.2	1 300 263	19.1	1 485 474	16.1	1 455 024	16.8
national currency	11 343 178	16.7	14 733 557	18.2	1 221 517	19.0	1 543 166	15.8	1 372 474	19.4	1 253 391	19.2	1 299 433	19.1	1 484 456	16.2	1 454 135	16.8
Short-term	2 158 938	15.2	2 477 853	16.2	187 034	14.8	176 556	16.5	197 161	16.1	314 720	17.7	215 419	15.8	197 146	17.5	254 931	16.5
Long-term	9 184 240	17.1	12 255 704	18.6	1 034 482	19.7	1 366 610	15.7	1 175 314	19.9	938 671	19.7	1 084 014	19.7	1 287 310	15.9	1 199 204	16.9
foreign currency	8 902	5.9	11 244	3.9	941	2.8	991	4.2	880	5.0	1 144	2.9	830	5.1	1 018	3.8	889	4.0
Short-term	432	1.7	2 622	0.0	240	0.0	203	0.0	282	0.0	180	0.0	198	0.0	399	0.0	298	0.0
Long-term	8 470	6.1	8 621	5.1	701	3.7	788	5.3	598	7.3	964	3.4	632	6.6	620	6.2	591	6.1

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	05.23	06.23	07.23	08.23	09.23	10.23	11.23	12.23
Total loans	24 773 243	25 946 794	26 224 140	26 651 637	27 230 073	27 682 643	28 083 975	28 572 337	29 803 996
<i>including:</i>									
national currency	22 119 283	23 520 922	23 785 840	24 274 945	24 729 261	25 158 110	25 565 619	26 067 928	26 835 387
foreign currency	2 653 960	2 425 871	2 438 300	2 376 692	2 500 812	2 524 533	2 518 356	2 504 409	2 968 610
<i>from total Loans:</i>									
Short-term	4 139 077	3 645 252	3 478 466	3 450 622	3 188 208	3 082 053	3 098 909	3 039 265	3 440 384
Long-term	20 634 166	22 301 541	22 745 674	23 201 015	24 041 865	24 600 590	24 985 066	25 533 072	26 363 612
Loans of business	11 598 880	11 848 227	11 849 081	11 712 321	11 903 344	12 064 540	12 195 685	12 231 169	13 117 761
national currency	8 950 682	9 427 213	9 415 548	9 340 297	9 407 053	9 544 617	9 681 583	9 730 739	10 152 911
Short-term	2 821 012	2 550 313	2 380 686	2 201 741	2 137 326	2 066 584	2 082 015	2 035 942	2 184 933
Long-term	6 129 669	6 876 900	7 034 862	7 138 556	7 269 727	7 478 033	7 599 569	7 694 798	7 967 978
foreign currency	2 648 198	2 421 014	2 433 533	2 372 024	2 496 292	2 519 923	2 514 102	2 500 430	2 964 850
Short-term	482 726	302 935	323 513	289 127	306 220	277 327	274 639	268 769	480 101
Long-term	2 165 472	2 118 079	2 110 020	2 082 897	2 190 072	2 242 596	2 239 463	2 231 662	2 484 749
Loans of Individuals	13 174 364	14 098 567	14 375 059	14 939 316	15 326 729	15 618 103	15 888 290	16 341 167	16 686 235
national currency	13 168 602	14 093 709	14 370 292	14 934 648	15 322 209	15 613 493	15 884 035	16 337 189	16 682 476
Short-term	835 315	791 918	774 179	959 516	744 619	738 103	742 216	734 528	775 324
Long-term	12 333 287	13 301 792	13 596 113	13 975 132	14 577 590	14 875 390	15 141 819	15 602 661	15 907 152
foreign currency	5 762	4 857	4 767	4 668	4 520	4 610	4 255	3 978	3 760
Short-term	24	87	88	239	43	39	40	26	26
Long-term	5 738	4 770	4 680	4 429	4 477	4 571	4 215	3 952	3 734

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	05.23	06.23	07.23	08.23	09.23	10.23	11.23	12.23
Total arrears	681 452	804 910	713 725	715 416	726 360	720 746	704 288	713 395	680 590
<i>including:</i>									
national currency	631 970	771 780	701 899	705 506	715 097	708 885	694 375	694 664	667 412
foreign currency	49 483	33 131	11 825	9 910	11 264	11 861	9 913	18 731	13 178
<i>from total arrears:</i>									
Short-term	100 708	122 403	99 319	103 854	110 377	102 486	103 375	102 759	88 067
Long-term	580 744	682 507	614 406	611 562	615 983	618 260	600 912	610 636	592 522
Arrears on loans of business	326 572	400 754	314 588	314 828	329 489	325 789	300 976	299 178	283 133
national currency	279 304	369 465	304 599	306 732	319 936	315 637	292 591	281 823	271 252
Short-term	62 553	84 021	64 425	65 016	74 911	68 863	70 280	69 768	58 101
Long-term	216 751	285 443	240 175	241 716	245 024	246 774	222 311	212 055	213 151
foreign currency	47 269	31 289	9 989	8 095	9 553	10 152	8 384	17 355	11 880
Short-term	2 289	1 721	792	860	1 843	1 299	395	199	58
Long-term	44 980	29 568	9 197	7 235	7 710	8 853	7 989	17 156	11 822
Arrears on loans of Individuals	354 880	404 156	399 137	400 588	396 872	394 956	403 312	414 218	397 457
national currency	352 666	402 315	397 300	398 774	395 161	393 248	401 783	412 841	396 160
Short-term	35 846	36 580	34 018	37 902	33 593	32 287	32 664	32 767	29 886
Long-term	316 820	365 736	363 283	360 872	361 568	360 961	369 119	380 074	366 274
foreign currency	2 214	1 841	1 837	1 814	1 711	1 708	1 529	1 377	1 298
Short-term	20	81	85	75	30	36	36	24	22
Long-term	2 194	1 760	1 752	1 739	1 680	1 672	1 493	1 352	1 276

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

	2019		2020		2021		2022*		2023		09.23		10.23		11.23		12.23	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Deposits - total in national currency	129 765 992	7.3	180 233 627	7.5	288 135 400	7.4	450 523 434.4	12.2	573 201 604	14.5	49 797 436	14.6	51 150 377	14.2	58 494 490	14.6	55 224 765	14.5
Demand Deposits	364 211	0.3	110 759	0.4	156 898	0.0	97 360.5	0.1	51 945	0.2	3 487	0.1	4 143	0.1	5 520	0.1	4 246	0.2
of which:																		
Legal Entities	162 259	0.0	933	0.0	1 383	0.1	351.3	0.2	1 179	3.2	0	0.6	414	0.0	139	0.1	160	0.2
Individuals	201 952	0.6	109 826	0.5	155 515	0.0	97 009.1	0.1	50 765	0.1	3 487	0.1	3 729	0.1	5 381	0.1	4 086	0.2
Time, Saving Deposits	129 352 987	7.4	180 088 031	7.5	287 931 123	7.4	450 370 342.3	12.2	573 057 354	14.5	49 789 383	14.6	51 142 797	14.2	58 479 745	14.6	55 194 375	14.5
of which:																		
Legal Entities	120 054 576	7.2	167 286 409	7.3	268 133 760	7.3	419 702 403.0	12.2	532 912 685	14.5	46 204 731	14.6	47 450 751	14.2	54 923 269	14.6	50 888 305	14.6
Individuals	9 298 411	9.4	12 801 622	9.6	19 797 363	8.6	30 667 939.3	11.5	40 144 670	13.8	3 584 652	14.0	3 692 046	14.0	3 556 476	13.9	4 306 070	13.7
Conditional Deposits	48 794	3.4	34 837	4.4	47 378	4.2	55 731.6	6.9	92 305	10.0	4 565	11.4	3 436	6.9	9 225	9.7	26 144	9.4
of which:																		
Legal Entities	37 042	3.4	26 975	3.7	37 308	4.3	37 786.8	5.8	75 680	9.6	3 482	11.6	3 036	7.3	8 940	9.9	23 142	9.2
Individuals	11 753	3.1	7 862	6.9	10 071	3.8	17 944.7	9.3	16 625	11.5	1 083	10.7	401	4.2	285	3.4	3 002	11.6
Deposits - total in CFC	12 857 392	1.1	13 291 070	0.8	24 730 206	0.5	27 994 872.1	0.6	48 300 864	1.8	4 373 486	2.0	4 670 487	2.1	5 628 184	2.5	5 629 682	2.4
Demand Deposits	32 392	2.5	114 114	1.3	55 172	2.0	48 075.7	0.6	16 950	4.5	576	1.0	275	1.5	674	0.5	1 266	0.8
of which:																		
Legal Entities	609	0.1	57	0.1	1 354	0.0	4 086.3	0.0	2 889	0.1	126	0.1	68	0.1	498	0.1	632	0.1
Individuals	31 783	2.6	114 057	1.3	53 818	2.1	43 989.5	0.6	14 061	5.5	449	1.3	207	2.0	176	1.7	634	1.5
Time, Saving Deposits	12 813 894	1.1	13 151 561	0.8	24 630 461	0.5	27 872 784.5	0.6	48 203 925	1.8	4 368 270	2.0	4 669 329	2.1	5 625 661	2.5	5 615 686	2.4
of which:																		
Legal Entities	7 419 982	1.0	7 423 135	0.6	18 819 739	0.4	19 259 029.1	0.6	41 777 074	1.9	3 891 808	2.2	4 255 560	2.2	5 251 879	2.6	5 033 198	2.6
Individuals	5 393 912	1.2	5 728 426	1.1	5 810 722	1.0	8 613 755.4	0.8	6 426 852	0.8	476 462	0.9	413 769	0.9	373 782	0.9	582 488	0.9
Conditional Deposits	11 106	0.2	25 395	0.3	44 573	0.3	74 011.9	0.5	79 988	1.0	4 641	2.2	883	0.9	1 849	1.3	12 729	1.6
of which:																		
Legal Entities	10 959	0.1	24 119	0.2	41 640	0.3	65 232.0	0.5	73 713	1.0	4 641	2.2	883	0.9	1 356	1.5	12 729	1.6
Individuals	147	2.2	1 276	0.7	2 933	0.4	8 779.9	0.6	6 275	0.8	0	0.7	0	2.2	493	0.4	0	0.8
Deposits - total in OFC	220 507	4.2	263 755	2.9	466 144	2.2	795 820.8	6.1	2 219 156	3.1	156 637	3.0	233 808	4.1	372 242	4.3	199 123	3.9
Demand Deposits	301	0.0	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	353	0.1	401	0.1	344	0.1	425	0.1
of which:																		
Legal Entities	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	301	0.0	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	353	0.1	401	0.1	344	0.1	425	0.1
Time, Saving Deposits	220 207	4.2	263 218	2.9	465 225	2.2	793 340.6	6.1	2 213 953	3.1	156 284	3.0	233 407	4.1	371 898	4.3	198 698	3.9
of which:																		
Legal Entities	182 255	5.0	190 663	3.6	368 257	2.6	695 351.5	6.8	2 117 683	3.3	148 127	3.1	225 010	4.2	367 638	4.3	190 750	3.9
Individuals	37 952	0.6	72 555	0.9	96 967	0.7	97 084.3	0.9	61 026	0.7	8 139	0.6	7 935	0.6	3 531	0.4	4 993	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

	2019		2020		2021		2022*		2023		09.23		10.23		11.23		12.23	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Current Accounts in national currency	318 252 799	0.1	382 520 654	0.1	580 295 009	0.1	819 117 161.6	0.0	1 013 078 514	0.0	88 350 876	0.1	91 000 904	0.0	94 431 423	0.1	99 000 549	0.1
of which:																		
Legal Entities	265 967 978	0.1	304 981 782	0.1	441 173 659	0.1	642 284 746.9	0.1	783 523 371	0.1	68 480 404	0.1	69 598 571	0.0	73 898 140	0.1	75 524 354	0.1
of which:																		
with accrual Interest Rates	13 599 774	1.5	21 396 781	1.4	24 867 643	1.5	13 879 148.6	2.7	17 713 818	2.6	1 259 848	3.5	1 461 077	2.0	2 458 260	0.1	1 800 174	2.5
without accrual Interest Rates	252 368 204	0.0	283 585 001	0.0	416 306 015	0.0	628 405 598.4	0.0	765 809 553	0.0	67 220 556	0.0	68 137 493	0.0	71 439 880	0.0	73 724 180	0.0
Individuals	52 284 821	0.0	77 538 872	0.0	139 121 350	0.0	176 832 376.7	0.0	229 555 143	0.0	19 870 471	0.0	21 402 333	0.0	20 533 283	0.0	23 476 195	0.0
of which:																		
with accrual Interest Rates	7 498	0.1	0	0.0	0	0.0	0.0	0.0	4 801	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	52 277 323	0.0	77 538 872	0.0	139 121 350	0.0	176 832 376.7	0.0	229 550 342	0.0	19 870 471	0.0	21 402 333	0.0	20 533 283	0.0	23 476 195	0.0
Current Accounts in CFC	58 098 713	0.0	53 815 804	0.0	77 746 002	0.0	93 102 703.9	0.0	114 731 741	0.0	9 521 307	0.0	9 819 502	0.0	11 108 957	0.0	12 271 155	0.0
of which:																		
Legal Entities	49 918 388	0.0	45 598 173	0.0	69 129 805	0.0	80 665 305.3	0.0	103 836 000	0.0	8 724 981	0.0	8 974 690	0.0	10 417 379	0.0	11 361 565	0.0
of which:																		
with accrual Interest Rates	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	0	0.0
without accrual Interest Rates	49 770 169	0.0	45 353 961	0.0	69 129 703	0.0	80 651 793.2	0.0	103 836 000	0.0	8 724 981	0.0	8 974 690	0.0	10 417 379	0.0	11 361 565	0.0
Individuals	8 180 325	0.0	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	10 895 741	0.0	796 326	0.0	844 812	0.0	691 578	0.0	909 590	0.0
of which:																		
with accrual Interest Rates	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	0	0.0
without accrual Interest Rates	8 139 994	0.0	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	10 895 741	0.0	796 326	0.0	844 812	0.0	691 578	0.0	909 590	0.0
Current Accounts in OFC	7 038 696	0.0	7 621 292	0.0	11 515 722	0.0	16 103 112.5	0.0	16 855 008	0.0	1 314 932	0.0	1 431 498	0.0	1 584 942	0.0	1 566 446	0.0
of which:																		
Legal Entities	6 444 852	0.0	6 833 047	0.0	10 085 391	0.0	14 014 909.7	0.0	15 794 007	0.0	1 222 461	0.0	1 323 353	0.0	1 508 161	0.0	1 494 777	0.0
of which:																		
with accrual Interest Rates	32 663	0.3	26 145	0.2	48 672	0.3	211 115.6	0.3	234 786	0.2	0	0.0	0	0.0	36 055	0.3	0	0.0
without accrual Interest Rates	6 412 189	0.0	6 806 902	0.0	10 036 718	0.0	13 809 295.8	0.0	15 559 222	0.0	1 222 461	0.0	1 323 353	0.0	1 472 105	0.0	1 494 777	0.0
Individuals	593 844	0.0	788 245	0.0	1 430 331	0.0	2 088 202.8	0.0	1 061 000	0.0	92 471	0.0	108 145	0.0	76 781	0.0	71 669	0.0
of which:																		
with accrual Interest Rates	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	0	0.0
without accrual Interest Rates	593 844	0.0	788 245	0.0	1 426 615	0.0	2 076 872.0	0.0	1 061 000	0.0	92 471	0.0	108 145	0.0	76 781	0.0	71 669	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

	2019	2020	2021	2022*	09.23	10.23	11.23	12.23
Deposits - total in national currency	6 239 835	7 975 113	10 386 834	13 834 397	15 917 772	16 481 876	16 700 074	17 840 257
Demand Deposits	8 577	6 464	7 056	7 203	8 378	6 575	7 948	8 748
of which:								
Legal Entities	1 207	784	873	602	468	1 061	1 199	1 363
Individuals	7 371	5 681	6 183	6 601	7 911	5 514	6 749	7 385
Time, Saving, Conditional Deposits	6 231 257	7 968 649	10 379 778	13 827 194	15 909 394	16 475 301	16 692 126	17 831 509
of which:								
Legal Entities	1 855 771	2 666 589	3 576 273	4 695 221	4 828 598	5 150 309	5 136 174	5 433 440
Individuals	4 375 487	5 302 060	6 803 505	9 131 974	11 080 796	11 324 992	11 555 952	12 398 069
Deposits - total in foreign currency	4 902 542	5 443 824	6 017 136	6 007 776	5 066 838	5 044 018	4 995 075	5 299 768
Demand Deposits	7 209	18 580	13 611	11 753	12 096	9 156	8 123	8 409
of which:								
Legal Entities	1 364	914	1 121	1 621	414	342	675	1 229
Individuals	5 845	17 665	12 491	10 132	11 682	8 814	7 448	7 180
Time, Saving, Conditional Deposits	4 895 333	5 425 245	6 003 525	5 996 022	5 054 742	5 034 862	4 986 952	5 291 359
of which:								
Legal Entities	1 354 753	1 609 244	1 903 704	1 842 495	1 479 523	1 527 558	1 557 310	1 541 025
Individuals	3 540 580	3 816 001	4 099 821	4 153 527	3 575 219	3 507 304	3 429 642	3 750 334
Current accounts - total in national currency	2 917 218	3 558 101	4 462 751	4 466 413	4 442 199	4 445 871	4 521 205	4 988 399
of which:								
Legal Entities	1 939 839	2 239 496	2 593 102	2 663 878	2 626 181	2 625 799	2 731 807	2 859 577
Individuals	977 379	1 318 606	1 869 649	1 802 536	1 816 017	1 820 072	1 789 398	2 128 823
Current accounts - total in foreign currency	2 299 554	2 283 173	2 724 491	3 187 153	2 265 489	2 304 869	2 298 057	2 099 929
of which:								
Legal Entities	2 072 644	2 002 337	2 318 049	2 728 704	1 895 864	1 929 945	1 916 421	1 709 310
Individuals	226 909	280 836	406 442	458 449	369 625	374 924	381 636	390 620

* 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
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
2023	20 387 546	14 922 251	5 465 295	3 267 201	2 256 804	1 010 397	4 374	4 355	19	17 115 971	12 661 092	6 099 479	6 561 614	4 454 879
2021														
I	11 609 549	7 394 372	4 215 177	1 913 713	1 550 856	362 857	3 389	3 363	26	9 692 447	5 840 153	2 462 982	3 377 171	3 852 294
II	12 371 613	8 006 793	4 364 820	2 110 999	1 666 154	444 844	3 624	3 601	23	10 256 990	6 337 037	2 797 677	3 539 360	3 919 953
III	12 518 718	8 167 847	4 350 871	2 036 664	1 607 540	429 124	3 644	3 620	24	10 478 410	6 556 686	2 923 294	3 633 392	3 921 723
IV	13 404 792	8 759 828	4 644 964	2 400 614	1 909 808	490 806	4 485	4 462	23	10 999 694	6 845 558	3 008 098	3 837 460	4 154 136
2022														
I	13 092 626	8 378 313	4 714 313	2 280 996	1 660 630	620 365	4 057	4 032	26	10 807 573	6 713 651	3 049 491	3 664 160	4 093 922
II	13 694 026	8 898 374	4 795 652	2 341 333	1 653 992	687 341	4 040	4 015	25	11 348 653	7 240 367	3 296 507	3 943 860	4 108 286
III	14 661 383	9 586 727	5 074 657	2 475 045	1 629 657	845 388	3 737	3 711	26	12 182 602	7 953 359	3 623 113	4 330 247	4 229 242
IV	16 902 790	11 163 548	5 739 242	2 908 741	1 903 274	1 005 467	3 495	3 475	20	13 990 555	9 256 799	4 110 359	5 146 441	4 733 755
2023														
I	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
II	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
III	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
IV	20 387 546	14 922 251	5 465 295	3 267 201	2 256 804	1 010 397	4 374	4 355	19	17 115 971	12 661 092	6 099 479	6 561 614	4 454 879
2023														
01.23	16 766 413	11 043 210	5 723 202	2 530 383	1 579 249	951 134	3 413	3 393	20	14 232 616	9 460 568	4 249 489	5 211 079	4 772 048
02.23	16 692 403	11 229 333	5 463 071	2 556 998	1 621 164	935 834	3 512	3 492	19	14 131 894	9 604 677	4 278 617	5 326 060	4 527 217
03.23	17 135 252	11 531 598	5 603 655	2 770 814	1 722 863	1 047 951	3 587	3 567	20	14 360 852	9 805 167	4 410 382	5 394 786	4 555 684
04.23	17 214 409	11 669 743	5 544 665	2 770 937	1 747 817	1 023 119	3 678	3 658	20	14 439 795	9 918 268	4 568 680	5 349 588	4 521 526
05.23	17 372 237	11 917 522	5 454 714	2 837 282	1 807 261	1 030 022	3 819	3 799	19	14 531 136	10 106 462	4 650 501	5 455 962	4 424 673
06.23	17 985 092	12 521 074	5 464 018	3 087 714	2 009 906	1 077 808	3 868	3 848	20	14 893 510	10 507 319	4 860 251	5 647 068	4 386 191
07.23	18 087 494	12 713 400	5 374 094	2 984 723	1 959 469	1 025 253	3 920	3 900	20	15 098 851	10 750 030	4 998 751	5 751 279	4 348 821
08.23	18 128 845	12 839 389	5 289 456	2 888 132	1 873 028	1 015 104	3 984	3 965	19	15 236 729	10 962 396	5 132 031	5 830 365	4 274 333
09.23	18 612 702	13 221 071	5 391 631	2 988 666	1 932 946	1 055 720	3 964	3 945	19	15 620 072	11 284 180	5 323 341	5 960 839	4 335 892
10.23	18 736 778	13 490 874	5 245 903	2 958 054	1 941 199	1 016 855	4 026	4 007	19	15 774 698	11 545 668	5 525 983	6 019 685	4 229 030
11.23	18 842 277	13 702 791	5 139 485	2 904 511	1 904 206	1 000 305	4 125	4 106	19	15 933 641	11 794 480	5 668 297	6 126 183	4 139 161
12.23	20 387 546	14 922 251	5 465 295	3 267 201	2 256 804	1 010 397	4 374	4 355	19	17 115 971	12 661 092	6 099 479	6 561 614	4 454 879

* 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 01.01.2024.

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	5 686 654	3 626 895	2 059 759	988 300	768 707	219 593	2 501	2 500	1	4 695 853	2 855 687	2 792 328	63 359	1 840 165	27.9
"Kaspi Bank" JSC	5 052 074	4 591 624	460 449	836 245	826 265	9 980	1	1	0	4 215 828	3 765 359	858 283	2 907 076	450 469	24.8
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 430 240	2 430 240		67 781	67 781					2 362 458	2 362 458	29	2 362 429		11.9
"BEREKE BANK" JSC	429 132	378 848	50 284	31 596	23 671	7 925	551	548	3	396 985	354 629	293 036	61 593	42 356	2.1
"ForteBank" JSC	920 551	576 110	344 442	183 610	118 933	64 677	41	41		736 900	457 136	435 211	21 925	279 765	4.5
"Bank CenterCredit" JSC	2 215 480	1 287 478	928 003	468 111	197 804	270 306	25	23	2	1 747 345	1 089 650	254 763	834 887	657 694	10.9
"Eurasian Bank" JSC	1 056 511	597 456	459 055	311 007	66 724	244 283	6	2	4	745 499	530 730	281 429	249 301	214 768	5.2
"First Heartland Jysan Bank" JSC	736 542	517 711	218 831	126 399	82 527	43 872	27	27		610 116	435 157	422 061	13 096	174 959	3.6
"Bank RBK" Bank" JSC	482 384	224 213	258 171	66 059	26 676	39 383	0	0		416 325	197 537	189 932	7 605	218 788	2.4
"Altyn Bank" JSC (China Citic Bank Corporation Ltd)	328 045	136 744	191 301	72 689	20 310	52 379	8	1	6	255 349	116 433	115 763	670	138 916	1.6
"Nurbank" JSC	172 743	114 892	57 852	19 022	15 945	3 077	1 210	1 210	0	152 511	97 737	84 496	13 241	54 775	0.8
"Home Credit Bank" JSC	324 197	297 109	27 089	19 896	17 672	2 224				304 302	279 437	272 604	6 833	24 865	1.6
"VTB Bank" SB JSC	42 374	40 262	2 112	3 302	2 259	1 042				39 073	38 003	30 815	7 188	1 070	0.2
AB "Kazakhstan Ziraat International Bank" KSC	27 187	13 021	14 165	7 620	1 595	6 025	3	1	3	19 563	11 425	11 273	153	8 138	0.1
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	459 442	84 126	375 316	48 003	14 975	33 028				411 439	69 151	56 892	12 259	342 288	2.3
"Shinhan Bank Kazakhstan" JSC	8 476	1 181	7 295	2 123	620	1 503				6 353	561	561		5 792	0.0
"Industrial and Commercial Bank of China in Almaty" JSC	9 122	612	8 510	9 122	612	8 510									0.0
"Bank of China Kazakhstan" SB JSC	3 902	3 110	792	3 829	3 108	721	0		0	73	2	2		70	0.0

* includes current accounts, does not include metal accounts



III. FINANCIAL MARKETS

3.1. Government Securities Primary Auctions

mln. of KZT, for the period

	Discounted Government Securities						Coupon Government Securities							
	NBK Notes*			MEKKAM			MEOKAM		MEYKAM		METIKAM		Municipal Securities	
	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %
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
2023	31 972 663	16.52	98.76	547 508	15.46	87.99	806 127	14.88	3 615 548	13.44	127 095	17.29	139 569	1.91
2021														
I	5 750 008	9.29	98.01	143 727	9.29	91.80	--	--	558 450	--	--	--	23 040	6.67
II	6 365 850	9.31	98.05	--	--	--	--	--	441 918	10.42	--	--	54 044	5.63
III	5 458 896	9.59	97.99	--	--	--	56 228	--	514 962	10.52	--	--	21 233	9.11
IV	4 735 478	10.05	98.09	--	--	--	127 752	--	571 023	10.68	--	--	189 150	4.18
2022														
I	2 964 172	11.69	97.66	46 898	10.71	90.49	120 835	12.24	417 505	11.27	--	--	65 592	2.56
II	4 165 500	14.75	98.54	24 128	13.69	90.33	382 966	13.64	515 645	13.92	--	--	64 566	2.79
III	5 294 721	14.60	98.91	104 849	14.63	87.47	137 100	13.92	882 750	14.08	157 096	14.99	23 221	2.45
IV	5 566 791	15.97	98.79	--	--	--	364 297	15.36	146 962	10.40	668 216	14.35	23 037	2.13
2023														
I	7 679 552	16.74	98.73	242 550	16.46	86.02	405 517	15.88	434 522	14.12	87 928	17.14	--	--
II	9 322 198	16.74	98.73	204 177	14.69	88.63	215 396	13.98	1 918 971	13.54	39 167	17.64	32 624	1.59
III	8 670 914	16.66	98.74	100 781	14.62	91.45	121 958	13.75	1 039 352	13.14	--	--	52 965	2.46
IV	6 300 000	15.74	98.84	--	--	--	63 256	13.80	222 703	12.70	--	--	53 980	1.56
2023														
01.23	2 367 446	16.74	98.73	124 583	16.70	85.69	195 936	16.46	108 917	14.23	20 187	16.49	--	--
02.23	2 680 279	16.73	98.67	78 170	16.54	86.28	140 121	15.84	114 731	14.38	42 741	17.25	--	--
03.23	2 631 827	16.73	98.80	39 798	15.55	86.50	69 460	14.31	210 874	13.93	25 000	17.46	--	--
04.23	2 703 630	16.74	98.73	74 936	14.72	87.70	95 209	14.00	463 252	13.34	39 167	17.64	6 640	1.02
05.23	3 776 279	16.74	98.72	60 756	14.62	88.52	104 216	13.99	552 527	13.68	--	--	8 396	3.31
06.23	2 842 289	16.74	98.75	68 486	14.71	89.73	15 972	13.80	903 191	13.56	--	--	17 588	0.98
07.23	3 018 015	16.74	98.73	64 574	14.65	90.45	51 537	13.77	747 173	13.22	--	--	35 451	1.90
08.23	2 800 353	16.74	98.73	7 520	14.70	92.52	24 768	13.80	204 710	13.18	--	--	6 627	2.54
09.23	2 852 546	16.49	98.75	28 687	14.55	93.42	45 653	13.69	87 470	12.43	--	--	10 887	4.25
10.23	2 400 000	16.24	98.77	--	--	--	47 847	14.00	120 581	12.99	--	--	15 154	1.03
11.23	2 700 000	15.66	98.81	--	--	--	--	--	87 678	12.30	--	--	38 826	1.77
12.23	1 200 000	14.93	99.05	--	--	--	15 409	13.17	14 443	12.78	--	--	--	--

*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	MEUZHKA	METIKAM
	Volume, mln. of KZT								
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
2023	14 509 783	4 800 495	967 030	782 330	--	773 715	6 746 739	--	439 473
2022									
I	8 887 291	3 378 105	412 476	135 029	--	131 958	4 829 723	--	--
II	6 132 251	994 589	110 102	--	--	146 073	4 881 488	--	--
III	4 060 218	1 212 255	334 453	20 589	--	37 881	2 455 041	--	--
IV	4 309 714	801 659	1 124 720	45 874	--	49 606	2 262 538	--	25 317
2023									
I	3 842 932	1 466 087	530 594	86 637	--	105 836	1 617 616	--	36 163
II	3 821 468	1 703 293	151 510	223 006	--	258 312	1 335 240	--	150 106
III	3 389 622	876 168	157 334	215 386	--	281 080	1 652 492	--	207 162
IV	3 455 762	754 948	127 593	257 301	--	128 487	2 141 391	--	46 042
2023									
01.23	887 734	483 985	70 340	41 886	--	26 943	262 979	--	1 601
02.23	1 267 148	525 880	267 494	3 610	--	18 161	441 295	--	10 709
03.23	1 688 050	456 222	192 760	41 141	--	60 732	913 342	--	23 853
04.23	1 446 907	642 630	89 127	13 098	--	118 543	562 487	--	21 022
05.23	1 370 820	900 203	24 128	136 956	--	47 350	236 733	--	25 450
06.23	1 003 741	160 459	38 256	72 952	--	92 419	536 020	--	103 634
07.23	1 110 151	208 770	39 432	99 265	--	53 974	606 182	--	102 527
08.23	1 167 894	347 858	95 199	82 762	--	47 651	497 498	--	96 925
09.23	1 111 577	319 539	22 702	33 359	--	179 455	548 812	--	7 710
10.23	884 314	204 966	60 165	77 196	--	59 096	458 867	--	24 024
11.23	1 316 855	429 668	21 336	120 343	--	21 056	702 433	--	22 018
12.23	1 254 592	120 313	46 092	59 762	--	48 335	980 091	--	--

* excluding NBK notes sold through Invest Online since March 2018

3.3. Structure of Government Securities in Circulation

mln. of KZT, end of period

	Government Securities, total	of which:																
		NBK Notes		Government Securities														Municipal Securities
				Total	Euronotes		MEKKAM		MEOKAM		MEUKAM		MEUZHKAM		METIKAM			
	sale	sale*	%**	sale	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	
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	
2023	20 432 694	1 200 000	14.9	18 184 174	1 202 700	5.3	547 508	15.5	1 927 063	14.0	12 821 636	10.7	732 860	0.0	952 408	13.4	1 048 520	
2022																		
I	14 866 597	1 432 855	11.6	12 354 138	1 202 700	5.3	46 898	10.6	607 837	10.5	9 296 961	9.3	1 199 741	0.0	0.0	0.0	1 079 603	
II	15 793 705	1 796 204	13.7	12 895 227	1 202 700	5.3	71 026	13.2	990 803	11.5	9 459 129	9.5	1 171 569	0.0	0.0	0.0	1 102 274	
III	16 701 670	1 722 179	15.5	13 873 301	1 202 700	5.3	175 876	13.6	824 881	12.6	10 341 880	9.8	1 170 869	0.0	157 097	10.9	1 106 190	
IV	18 164 411	2 236 248	18.1	14 857 979	1 202 700	5.3	175 876	13.6	1 189 177	13.6	10 447 907	9.9	1 017 007	0.0	825 313	13.4	1 070 184	
2023																		
I	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	
II	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	
III	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	
IV	20 432 694	1 200 000	14.9	18 184 174	1 202 700	5.3	547 508	15.5	1 927 063	14.0	12 821 636	10.7	732 860	0.0	952 408	13.4	1 048 520	
2023																		
01.23	18 481 207	2 367 446	18.1	15 043 577	1 202 700	5.3	229 432	15.8	1 385 114	13.9	10 556 824	9.9	824 007	0.0	845 500	13.4	1 070 184	
02.23	19 121 612	2 680 279	16.7	15 371 849	1 202 700	5.3	307 602	16.0	1 477 745	14.0	10 671 555	10.0	824 007	0.0	888 241	13.7	1 069 484	
03.23	19 415 421	2 631 827	16.7	15 716 981	1 202 700	5.3	347 400	15.7	1 547 205	14.0	10 882 429	10.0	824 007	0.0	913 241	13.1	1 066 613	
04.23	19 747 656	2 703 630	18.1	15 975 782	1 202 700	5.3	422 335	15.6	1 642 413	14.0	10 941 188	10.1	814 737	0.0	952 408	13.4	1 068 244	
05.23	20 065 145	2 535 817	18.1	16 466 288	1 202 700	5.3	483 091	15.6	1 725 877	14.0	11 287 475	10.2	814 737	0.0	952 408	13.4	1 063 039	
06.23	21 369 990	2 842 289	18.1	17 453 937	1 202 700	5.3	551 576	15.5	1 741 849	14.0	12 190 667	10.4	814 737	0.0	952 408	13.4	1 073 764	
07.23	21 926 951	3 018 015	17.3	17 807 239	1 202 700	5.3	616 150	15.4	1 793 386	14.0	12 442 858	10.6	799 737	0.0	952 408	13.4	1 101 697	
08.23	21 708 061	2 800 353	16.7	17 803 284	1 202 700	5.3	518 821	15.3	1 818 154	14.0	12 511 463	10.6	799 737	0.0	952 408	13.4	1 104 424	
09.23	21 924 283	2 852 546	16.5	17 959 426	1 202 700	5.3	547 508	15.5	1 863 807	14.0	12 598 933	10.6	794 070	0.0	952 408	13.4	1 112 311	
10.23	21 646 463	2 400 000	16.2	18 127 854	1 202 700	5.3	547 508	15.5	1 911 654	14.0	12 719 514	10.7	794 070	0.0	952 408	13.4	1 118 609	
11.23	21 175 043	1 600 000	15.5	18 154 322	1 202 700	5.3	547 508	15.5	1 911 654	14.0	12 807 192	10.7	732 860	0.0	952 408	13.4	1 420 721	
12.23	20 432 694	1 200 000	14.9	18 184 174	1 202 700	5.3	547 508	15.5	1 927 063	14.0	12 821 636	10.7	732 860	0.0	952 408	13.4	1 048 520	

* 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	
11.23												
Residents	20 763 653	4 111 215	2 822 604	104 560	1 141 779	42 272	4 950 136	145 325	1 143 912	3 630 867	30 033	3 795
Government	682 695	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	578 432	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	5 598 851	3 345 582	2 354 951	51 149	936 638	2 844	3 718 693	145 325	943 272	2 630 095	0	3 191
Other financial institutions	12 963 243	325 276	224 779	53 411	19 079	28 007	595 861	0	19 093	560 783	15 985	604
Public non-financial organizations	662 963	287 812	129 691	0	158 120	0	486 496	0	153 419	333 077	0	0
Domestic non-financial organizations	260 715	136 764	101 988	0	27 906	6 869	136 703	0	28 093	100 280	8 329	0
Nonprofit Institutions	9 138	11 195	11 195	0	0	0	5 631	0	0	5 631	0	0
Households	7 615	4 587	0	0	35	4 552	6 753	0	35	1 000	5 718	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	500 797	75 994	0	44 509	26 007	5 478	106 629	3 745	23 874	67 935	11 076	0
Total	21 264 450	4 187 209	2 822 604	149 070	1 167 785	47 750	5 056 765	149 070	1 167 785	3 698 801	41 109	3 795
Depositors	5 922 232	3 172 241	2 019 107	51 149	1 098 953	3 031	3 565 224	145 325	1 105 530	2 314 369	0	2 986
12.23												
Residents	20 146 194	2 470 978	1 229 852	34 596	1 158 974	47 555	2 876 872	70 742	1 158 988	1 623 225	23 917	3 555
Government	682 695	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	825 206	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	5 294 843	1 902 350	1 042 963	13 796	834 871	10 720	2 193 396	70 149	847 891	1 275 152	204	2 951
Other financial institutions	12 615 868	59 395	20 462	20 800	8 043	10 090	185 832	217	10 033	172 168	3 414	604
Public non-financial organizations	515 043	379 430	92 629	0	286 801	0	367 543	0	272 751	94 792	0	0
Domestic non-financial organizations	192 026	111 692	66 658	0	29 231	15 803	118 691	375	28 285	75 410	14 621	0
Nonprofit Institutions	9 426	7 140	7 140	0	0	0	5 697	0	0	5 697	0	0
Households	11 086	10 970	0	0	28	10 942	5 713	0	28	6	5 678	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	454 689	66 467	0	41 881	19 141	5 444	82 498	5 736	19 127	41 255	16 380	0
Total	20 600 883	2 537 444	1 229 852	76 477	1 178 115	53 000	2 959 370	76 477	1 178 115	1 664 480	40 297	3 555
Depositors	5 997 368	2 121 084	994 019	14 388	1 101 620	11 057	2 285 537	70 367	1 095 764	1 119 407	0	2 951

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

for the period, mln. of KZT

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
		12.23												
International securities	5 953 080	396 413	40 000	46 084	373	0	309 956	407 101	46 084	373	161 530	199 114	0	53 890
bonds (non-residents)	4 781 253	351 480	40 000	40 718	202	0	270 560	334 533	40 718	202	124 903	168 710	0	40 026
Central Government	50 591	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	184 512	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	356 520	58 383	39 980	0	0	0	18 403	9 124	0	0	9 124	0	0	0
Other financial institutions	1 198 415	52 635	0	14 701	0	0	37 934	70 564	12 110	18	17 801	40 635	0	0
Public non-financial organizations	69 550	23 006	0	0	0	0	23 006	52 898	0	0	52 898	0	0	0
Domestic non-financial organizations	49 979	23 178	0	10 407	32	0	12 739	20 464	0	14	15 177	5 272	0	0
Nonprofit Institutions	205 766	15 372	20	0	0	0	15 352	9 586	0	0	9 586	0	0	0
Households	66 962	7 829	0	0	170	0	7 659	17 134	1 847	170	12 435	2 683	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	2 598 958	171 078	0	15 611	0	0	155 467	154 763	26 761	0	7 882	120 120	0	40 026
RK bonds	371 760	6 445	0	44	40	0	6 361	38 223	44	40	36 627	1 511	0	13 864
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	105 683	4 425	0	0	0	0	4 425	1 831	0	0	1 831	0	0	13 287
Other financial institutions	141 611	618	0	44	0	0	574	33 509	44	0	33 424	42	0	0
Public non-financial organizations	57 031	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	37 137	1 211	0	0	0	0	1 211	2 842	0	0	1 373	1 469	0	577
Nonprofit Institutions	803	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	11 103	170	0	0	20	0	150	20	0	20	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	18 392	20	0	0	20	0	0	20	0	20	0	0	0	0
non-resident shares	742 218	36 318	0	5 322	131	0	30 865	28 558	5 322	131	0	23 105	0	0
Other depository institutions	1 452	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	117 373	6 882	0	2 075	0	0	4 807	10 712	3 755	0	0	6 957	0	0
Public non-financial organizations	13 552	0	0	0	0	0	0	2 543	0	0	0	2 543	0	0
Domestic non-financial organizations	10 172	707	0	0	0	0	707	960	0	0	0	960	0	0
Nonprofit Institutions	1 875	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	39 513	3 252	0	0	131	0	3 121	2 755	0	131	0	2 624	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	558 281	25 478	0	3 247	0	0	22 231	11 588	1 567	0	0	10 021	0	0
investment unit (nonresidents)	57 849	2 169	0	0	0	0	2 169	5 788	0	0	0	5 788	0	0
Other depository institutions	61	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	11 307	717	0	0	0	0	717	348	0	0	0	348	0	0
Public non-financial organizations	38 550	1 391	0	0	0	0	1 391	5 190	0	0	0	5 190	0	0
Domestic non-financial organizations	127	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	5 401	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	2 061	62	0	0	0	0	62	249	0	0	0	249	0	0
Nonresidents	342	0	0	0	0	0	0	0	0	0	0	0	0	0
Shares	311 139 357	3 777 603	134 158	3 579 091	1 357	0	62 997	3 760 902	3 579 091	1 357	0	180 454	0	3 499 537
ordinary	309 677 661	3 535 416	134 158	3 340 073	1 357	0	59 827	3 521 884	3 340 073	1 357	0	180 453	0	3 497 185
Central Government	1 400 445	250 088	0	250 000	88	0	0	88	0	88	0	0	0	0
Regional and local governments	86 185 521	19 889	19 889	0	0	0	0	1 761	0	0	0	1 761	0	90
National Bank	1 013 944	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	66 762 815	6 300	6 300	0	0	0	0	1 000	0	0	0	1 000	0	108 260
Other financial institutions	4 006 797	150 815	0	131 072	0	0	19 743	154 559	132 388	76	0	22 095	0	137
Public non-financial organizations	60 048 957	173 896	36 176	134 295	0	0	3 425	305 905	271 355	0	0	34 550	0	120 667
Domestic non-financial organizations	60 024 560	131 932	70 666	35 933	1 241	0	24 091	113 966	7 170	1 125	0	105 671	0	2 305 005
Nonprofit Institutions	35 056	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	4 681 891	14 529	126	2 585	28	0	11 790	25 118	12 169	68	0	12 880	0	296 760
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)	1 042 609	0	0	0	0	0	0	0	0	0	0	0	0	446
Nonresidents	24 475 066	2 787 967	1 000	2 786 188	0	0	778	2 919 487	2 916 991	0	0	2 496	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	1 461 696	242 187	0	239 018	0	0	3 170	239 018	239 018	0	0	1	0	2 352
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	75 979	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	502 336	3 241	0	72	0	0	3 169	72	72	0	0	0	0	0
Public non-financial organizations	2 142	72	0	72	0	0	0	0	0	0	0	0	0	246
Domestic non-financial organizations	724 992	291	0	291	0	0	0	228	228	0	0	0	0	2 070
Nonprofit Institutions	440	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	138 642	8	0	8	0	0	1	297	296	0	0	1	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 known)	2 337	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	14 827	238 575	0	238 575	0	0	0	238 421	238 421	0	0	0	0	2
Corporate bonds	30 570 090	1 215 884	303 217	26 977	11 725	0	873 966	790 618	26 977	11 725	135 451	616 465	0	223 982
Central Government	3 120 123	100 000	100 000	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	20 801	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	3 788 842	110 731	58 273	3 702	2 241	0	46 514	53 155	4 110	2 213	39 947	6 885	0	0
Other financial institutions	10 726 887	365 079	18 222	10 672	5 884	0	330 302	130 160	3 702	5 907	60 832	59 719	0	0
Public non-financial organizations	715 056	105 259	103 259	0	2 000	0	0	202 185	0	2 007	0	200 178	0	771
Domestic non-financial organizations	10 610 754	403 102	359	11 872	201	0	390 670	273 742	2 996	201	30 165	240 380	0	220 000
Nonprofit Institutions	3 984	15	15	0	0	0	0	0	0	0	0	0	0	0
Households	623 670	21 372	18 362	731	399	0	1 881	4 569	420	397	3 706	48	0	3 211
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	40 180	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	919 793	110 327	4 727	0	1 000	0	104 599	126 806	15 749	1 001	801	109 255	0	0
investment unit (residents)	278 376	114	0	0	0	0	114	20	0	0	0	20	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	6	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	12 367	0	0	0	0	0	0	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	182 218	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	4 534	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	76 613	88	0	0	0	0	88	20	0	0	0	20	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	2 638	25	0	0	0	0	25	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 known)	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	348 002 590	5 390 014	477 375	3 652 151	13 456	0	1 247 032	4 958 641	3 652 151	13 456	296 981	996 052	0	3 777 408
Residents	319 413 910	2 056 544	471 648	608 530	12 435	0	963 931	1 507 554	452 662	12 435	288 298	754 159	0	3 071 560
Central Government	4 571 159	350 088	100 000	250 000	88	0	0	88	0	88	0	0	0	0
Regional and local governments	86 185 521	19 889	19 889	0	0	0	0	1 761	0	0	0	1 761	0	90
National Bank	1 219 257	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	71 095 832	179 839	104 553	3 702	2 241	0	69 342	65 110	4 110	2 213	50 902	7 885	0	121 547
Other financial institutions	16 748 587	579 987	18 222	158 635	5 884	0	397 246	399 924	152 071	6 001	112 056	129 796	0	137
Public non-financial organizations	60 945 431	303 624	139 435	134 367	2 000	0	27 822	568 720	271 355	2 007	52 898	242 461	0	121 684
Domestic non-financial organizations	71 648 514	560 420	71 025	58 502	1 475	0	429 418	412 202	10 394	1 341	46 714	353 753	0	2 527 651
Nonprofit Institutions	257 937	15 387	35	0	0	0	15 352	9 586	0	0	9 586	0	0	0
Households	5 656 546	47 311	18 488	3 324	748	0	24 751	50 162	14 732	786	16 141	18 504	0	300 002
unknown (information about the sub-account is not known)	1 085 126	0	0	0	0	0	0	0	0	0	0	0	0	448
Nonresidents	28 588 680	3 333 470	5 727	3 043 621	1 021	0	283 101	3 451 087	3 199 489	1 021	8 683	241 893	0	705 848
Depositors	2 861 430	162 642	104 953	14 332	3 547	0	39 810	131 189	22 995	3 548	75 643	29 003	0	13 287

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
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
2023	37 052	31 668	992 465	491 309	366 032	49 431
2022						
I	8 672	6 115	18 826	11 705	26 817	3 131
II	6 236	3 897	164 690	23 260	88 737	153 356
III	6 527	3 949	190 404	55 934	85 102	7 255
IV	8 269	5 655	18 637	155 947	95 822	102 469
2023						
I	7 775	10 477	194 181	116 678	55 032	7 150
II	8 493	7 158	231 829	84 046	72 387	13 983
III	9 790	7 904	312 684	102 696	89 520	15 673
IV	10 993	6 130	253 771	187 889	149 092	12 626
2023						
01.23	2 063	1 740	22 277	30 290	13 478	3 977
02.23	2 601	3 770	93 144	9 700	23 646	2 437
03.23	3 111	4 967	78 760	76 688	17 908	735
04.23	3 049	2 855	85 276	5 000	19 762	3 252
05.23	2 881	2 545	60 622	46 571	23 073	6 423
06.23	2 563	1 758	85 931	32 475	29 552	4 309
07.23	2 916	1 492	103 673	38 665	21 992	8 918
08.23	3 474	3 158	102 767	25 721	31 558	5 323
09.23	3 400	3 253	106 244	38 310	35 971	1 432
10.23	3 246	1 879	60 573	29 751	28 832	1 594
11.23	4 220	2 061	73 243	31 080	44 339	693
12.23	3 527	2 189	119 955	127 058	75 921	10 339

* 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
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
2023	456.31	5.40	493.33	453.64	5.01	504.77	456.45	5.26	493.02	454.56	5.06	504.00
2022												
I	455.11	5.34	510.79	458.20	5.49	510.57	459.68	5.29	505.04	466.31	5.61	560.50
II	442.50	6.81	472.37	465.08	9.10	488.75	441.84	6.76	456.45	470.34	8.96	483.56
III	475.42	8.02	479.26	476.89	8.31	462.20	475.32	8.05	482.40	476.69	8.30	458.97
IV	467.87	7.50	476.90	460.98	6.43	491.22	467.11	7.44	486.27	462.65	6.41	492.80
2023												
I	454.93	6.27	488.18	448.05	5.82	486.58	453.41	6.18	481.53	451.71	5.86	492.60
II	448.82	5.54	488.37	454.13	5.22	495.68	448.90	5.50	488.89	452.51	5.14	491.05
III	455.11	4.84	495.38	477.57	4.92	503.22	455.87	4.84	496.78	474.47	4.89	502.74
IV	466.08	5.02	500.91	453.64	5.01	504.77	464.92	5.05	500.98	454.56	5.06	504.00
2023												
01.23	462.61	6.68	498.78	459.92	6.62	501.31	462.60	6.68	499.76	460.50	6.53	498.93
02.23	451.94	6.20	484.81	449.14	5.96	473.80	450.49	6.12	482.68	445.82	5.97	473.35
03.23	449.99	5.92	480.57	448.05	5.82	486.58	449.66	5.89	475.00	451.71	5.86	492.60
04.23	451.33	5.58	494.60	456.21	5.60	503.47	451.62	5.57	493.66	453.39	5.58	499.25
05.23	446.60	5.64	485.28	447.08	5.53	479.18	445.94	5.63	484.32	448.13	5.53	478.18
06.23	448.54	5.40	485.37	454.13	5.22	495.68	448.99	5.35	487.38	452.51	5.14	491.05
07.23	445.20	4.94	492.31	445.68	4.90	489.00	444.60	4.92	492.75	446.07	4.86	491.64
08.23	451.94	4.75	493.36	461.44	4.83	498.96	452.73	4.76	494.74	459.69	4.77	500.08
09.23	467.86	4.85	500.43	477.57	4.92	503.22	469.09	4.86	502.67	474.47	4.89	502.74
10.23	476.65	4.91	503.34	471.87	5.07	499.29	476.24	4.90	501.47	469.67	5.11	499.13
11.23	463.56	5.13	500.13	459.06	5.16	503.77	462.78	5.13	501.20	458.04	5.17	501.55
12.23	457.76	5.04	499.21	453.64	5.01	504.77	457.53	5.05	500.60	454.56	5.06	504.00

3.8. Official exchange rates on average for the period*

tenge per unit of currency

	2019	2020	2021	2022	2023	2023				2023			
						I	II	III	IV	09.23	10.23	11.23	12.23
1 AED	104.21	112.44	116.00	125.38	124.25	123.87	122.22	123.92	126.91	127.39	129.78	126.22	124.66
1 AUD	266.08	285.13	319.95	319.60	303.00	311.79	299.77	297.89	302.98	300.52	302.98	300.35	305.87
1 CAD	288.52	308.17	340.01	353.92	338.18	336.84	333.98	339.48	342.20	345.56	348.54	337.57	340.63
1 CHF	385.24	440.52	466.13	482.60	508.16	492.27	499.04	515.41	524.64	521.74	526.97	519.11	528.28
1 CNY	55.43	59.89	66.07	68.46	64.43	66.53	64.04	62.81	64.46	64.12	65.23	64.08	64.08
1 DKK	57.41	63.26	67.77	65.10	66.22	65.60	65.57	66.48	67.18	67.13	67.49	67.07	66.97
1 GBP	488.46	529.91	586.25	568.22	567.30	552.74	561.27	576.27	577.80	581.01	580.26	574.30	579.06
100 KRW	32.87	35.06	37.23	35.68	34.94	35.75	34.13	34.66	35.26	35.10	35.29	35.38	35.09
1 JPY	3.51	3.87	3.88	3.52	3.25	3.44	3.27	3.15	3.15	3.17	3.19	3.09	3.17
1 KWD	1260.01	1347.18	1413.59	1503.81	1484.73	1486.38	1462.69	1478.66	1510.59	1515.78	1541.82	1502.41	1486.81
1 GEL	136.82	133.97	133.46	160.79	175.72	174.81	177.54	175.71	174.82	178.67	179.11	173.08	172.21
1 SAR	102.06	110.06	113.59	122.64	121.63	121.18	119.67	121.33	124.26	124.73	127.08	123.59	122.04
1 XDR	528.80	575.32	606.87	615.63	608.53	609.35	601.92	606.41	616.29	618.09	625.08	612.84	610.86
1 SEK	40.50	45.02	49.69	45.60	43.00	43.59	42.63	42.13	43.69	42.21	43.34	43.24	44.55
1 SGD	280.59	299.50	317.10	334.00	339.78	341.57	335.15	337.31	345.04	343.41	348.24	343.35	343.54
1 TRY	67.57	59.25	49.42	28.01	19.73	24.12	21.75	17.00	16.38	17.37	17.15	16.21	15.76
1 TJS	40.21	40.13	37.70	42.70	42.16	43.27	41.16	41.57	42.68	42.68	43.51	42.48	42.02
1 KGS	5.49	5.36	5.03	5.52	5.19	5.25	5.13	5.17	5.23	5.29	5.35	5.20	5.13
1 MDL	21.90	24.03	24.22	24.45	25.32	24.28	25.15	25.59	26.17	26.13	26.36	26.05	26.10
1 UAH	14.87	15.34	15.65	14.26	12.42	12.41	12.18	12.35	12.75	12.69	13.05	12.82	12.35
1 NOK	43.53	44.01	49.61	47.99	43.25	44.58	41.94	43.45	43.05	43.65	43.51	42.37	43.32
1 ZAR	26.52	25.21	28.89	28.20	24.75	25.69	24.08	24.42	24.86	24.66	25.02	25.00	24.53
1 PLN	99.73	106.11	110.45	103.42	108.75	103.64	107.44	110.21	113.33	109.04	111.29	113.54	115.25
10 HUF	13.19	13.42	14.08	12.42	12.94	12.57	13.10	12.94	13.12	12.97	13.06	13.19	13.10
1 BRL	97.23	80.69	79.11	89.38	91.45	87.64	90.61	93.30	94.00	94.81	94.11	94.41	93.44
1 MYR	92.44	98.37	102.84	104.70	100.16	103.91	99.28	98.42	99.24	100.02	100.57	98.84	98.28
1 HKD	48.85	53.24	54.81	58.80	58.29	58.04	57.25	58.17	59.64	59.76	60.91	59.37	58.61
10 AMD	7.99	8.48	8.49	10.75	11.68	11.66	11.64	11.82	11.60	12.18	11.85	11.55	11.39
100 UZS	4.35	4.12	4.02	4.18	3.90	4.02	3.93	3.84	3.80	3.85	3.91	3.78	3.72
1 BYN	183.26	169.94	168.26	167.76	170.30	180.66	178.24	180.78	142.45	185.80	147.08	140.98	139.19
1 CZK	16.70	17.83	19.66	19.73	20.56	20.52	20.72	20.55	20.45	20.55	20.49	20.43	20.42
1 AZN	226.09	243.93	251.64	271.92	269.21	268.39	264.79	268.50	274.97	276.02	281.21	273.49	270.06
1 INR	5.43	5.57	5.76	5.86	5.53	5.53	5.46	5.51	5.60	5.63	5.73	5.57	5.50
1 THB	12.34	13.20	13.33	13.15	13.12	13.43	13.03	12.95	13.06	13.08	13.05	13.06	13.08
1 MXN	19.88	19.33	21.02	22.92	25.76	24.35	25.37	26.68	26.55	27.12	26.45	26.60	26.60
1000 IRR	9.11	9.84	10.14	10.96	10.87	10.83	10.69	10.84	11.10	11.14	11.35	11.03	10.90

* Weighted Average

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

thous. units of currency, for the period

	USD			EUR			RUB		
	Import	Export	Import-export balance	Import	Export	Import-export balance	Import	Export	Import-export balance
	1	2	3=1-2	4	5	6=4-5	7	8	9=7-8
2019	4 188 532	64 541	4 123 991	549 830	6 162	543 668	34 857 000	14 703 481	20 153 519
2020	2 492 900	298 376	2 194 524	297 850	2 860	294 990	64 176 065	5 332 963	58 843 102
2021	2 058 787	337 453	1 721 334	469 100	11 382	457 718	84 069 602	5 523 196	78 546 406
2022	3 938 010	10 780	3 927 230	302 204	436	301 768	31 254 500	34 450 635	-3 196 135
2023	1 667 400	4 421	1 662 979	102 900	559	102 341	6 069 000	15 856 685	-9 787 685
2022									
I	1 641 310	7 710	1 633 600	197 564	-	197 564	29 484 500	11 100	29 473 400
II	733 700	-	733 700	9 950	-	9 950	1 770 000	164 250	1 605 750
III	328 000	2 059	325 941	84 690	317	84 373	-	34 275 285	-34 275 285
IV	1 235 000	1 011	1 233 989	10 000	119	9 881	-	-	-
2023									
I	809 900	1 332	808 568	79 000	211	78 789	-	10 707 785	-10 707 785
II	205 000	-	205 000	10 000	-	10 000	200 000	-	200 000
III	277 500	1 307	276 193	12 000	207	11 793	5 869 000	1 632 000	4 237 000
IV	375 000	1 782	373 218	1 900	141	1 759	-	3 516 900	-3 516 900
2023									
01.23	300 000	-	300 000	-	-	-	-	9 033 071	-9 033 071
02.23	230 100	-	230 100	20 000	-	20 000	-	1 674 714	-1 674 714
03.23	279 800	1 332	278 468	59 000	211	58 789	-	-	-
04.23	50 000	-	50 000	-	-	-	200 000	-	200 000
05.23	100 000	-	100 000	5 000	-	5 000	-	-	-
06.23	55 000	-	55 000	5 000	-	5 000	-	-	-
07.23	147 000	-	147 000	12 000	-	12 000	1 580 000	342 000	1 238 000
08.23	31 000	1 307	29 693	0	207	-207	4 049 000	790 800	3 258 200
09.23	99 500	-	99 500	-	-	-	240 000	499 200	-259 200
10.23	50 000	-	50 000	-	-	-	-	1 248 300	-1 248 300
11.23	220 000	1 782	218 218	1 900	141	1 759	-	1 648 600	-1 648 600
12.23	105 000	-	105 000	-	-	-	-	620 000	-620 000



IV. PAYMENT SYSTEMS

4.1. The Basic Indicators of Payment Systems

for the period

	2019	2020	2021	2022	2023	09.23	10.23	11.23	12.23
Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)									
Number of Payments - total, thousand transactions	41 615	51 084	59 347	65 530	73 725	5 868	6 019	6 095	6 749
of which:									
interbank system of money transfer	14 518	15 010	18 821	21 796	25 504	2 124	2 190	2 209	2 617
to total, %	34.9	29.4	31.7	33.3	34.6	36.2	36.4	36.2	38.8
interbank clearing system	27 097	36 074	40 526	43 734	48 221	3 744	3 830	3 887	4 131
to total, %	65.1	70.6	68.3	66.7	65.4	63.8	63.6	63.8	61.2
Sum of Payments - total, mln.KZT	762 062 812	645 493 443	782 086 436	787 241 794	980 279 571	79 411 942	86 127 751	103 639 777	107 699 177
of which:									
interbank system of money transfer	754 959 606	638 074 195	773 395 880	776 920 220	969 288 279	78 496 930	85 190 596	102 665 731	106 592 046
to total, %	99.1	98.9	98.9	98.7	98.9	98.8	98.9	99.1	99.0
interbank clearing system	7 103 206	7 419 248	8 690 556	10 321 574	10 991 291	915 012	937 155	974 046	1 107 132
to total, %	0.9	1.1	1.1	1.3	1.1	1.2	1.1	0.9	1.0
Number of Users in Payment Systems of Kazakhstan:									
interbank system of money transfer	39	38	38	31	31	31	31	31	31
interbank clearing system	31	26	26	22	22	22	22	22	22
Payments and transfers of money through correspondent accounts opened between banks									
Number of Payments - total, thousand transactions	13 353	14 190	15 916	12 123	13 751	1 091	1 269	1 324	1 302
of which:									
through loro-accounts	6 796	6 727	7 822	5 009	5 728	414	544	590	583
to total, %	50.9	47.4	49.1	41.3	41.7	37.9	42.9	44.6	44.8
through nostro-accounts	6 557	7 463	8 094	7 115	8 023	677	725	733	719
to total, %	49.1	52.6	50.9	58.7	58.3	62.1	57.1	55.4	55.2
Sum of Payments - total, mln.KZT	6 340 933	6 302 869	7 789 468	6 629 666	7 929 396	625 480	639 969	698 034	792 992
of which:									
through loro-accounts	3 848 454	3 700 578	4 992 041	4 075 479	4 290 037	345 982	343 215	372 470	402 876
to total, %	60.7	58.7	64.1	61.5	54.1	55.3	53.6	53.4	50.8
through nostro-accounts	2 492 479	2 602 290	2 797 426	2 554 188	3 639 359	279 498	296 754	325 564	390 116
to total, %	39.3	41.3	35.9	38.5	45.9	44.7	46.4	46.6	49.2

Continuation

	2019	2020	2021	2022	2023	09.23	10.23	11.23	12.23
Payment instruments on the territory of Kazakhstan*									
Number of Payments - total, thousand transactions **	1 899 246	3 510 819	6 915 282	9 400 885	12 690 434	1 116 758	1 174 253	1 136 268	1 186 354
Payment order	242 197	271 443	293 141	327 152	992 863	90 100	109 367	105 262	112 522
Payment request-order	1 598	1 110	1 599	2 946	4 697	337	500	448	478
Cheque for goods and services paying	2	1	1	2	27	1	1	19	1
Direct debiting of a banking account	46 593	29 928	49 194	213 585	107 649	9 151	10 450	10 251	11 433
Collection order	961	1 476	2 072	3 325	4 287	308	452	169	353
Payment card	1 571 455	3 174 351	6 542 486	8 826 098	11 558 969	1 016 226	1 051 303	1 018 801	1 059 627
Paid bill of exchange	36 441	32 510	26 789	27 778	21 942	635	2 181	1 317	1 941
Sum of Payments - total, mln.KZT **	457 067 009	469 771 951	656 945 175	693 523 657	866 660 372	73 732 149	79 906 366	87 501 276	95 774 396
Payment order	419 807 695	408 597 895	551 946 974	554 198 658	688 571 905	58 505 531	63 593 442	71 194 657	77 874 446
Payment request-order	30 773	33 953	50 235	64 960	114 613	7 779	20 916	9 942	11 680
Cheque for goods and services paying	7 428	6 711	3 674	3 395	753 641	63 924	152 546	3 713	106 833
Direct debiting of a banking account	5 183 607	7 580 081	9 116 290	11 110 343	8 976 157	544 265	736 878	661 389	712 709
Collection order	184 398	182 283	330 109	408 169	1 108 589	91 345	92 588	164 985	98 363
Payment card	30 375 387	51 915 292	93 713 259	125 144 084	164 992 549	14 402 251	15 153 933	15 341 384	16 795 398
Paid bill of exchange	1 477 722	1 455 736	1 784 636	2 594 047	2 142 917	117 053	156 062	125 206	174 966
Payment Cards***									
Number of Payments - total, thousand transactions	1 571 455	3 175 866	6 542 486	8 510 930	11 558 969	1 016 226	1 051 303	1 018 801	1 059 627
of which:									
in trade terminals:	1 195 627	2 878 476	6 271 338	8 256 634	11 317 866	996 276	1 030 566	999 058	1 038 286
local systems	345 351	1 979 330	5 124 993	7 290 148	9 655 053	855 380	880 048	849 986	877 412
international systems, of which:	850 275	899 146	1 146 344	1 296 616	1 662 813	140 896	150 518	149 072	160 874
Visa International	225 846	340 277	716 075	966 486	1 424 882	125 008	132 930	131 568	141 195
MasterCard Worldwide	619 030	553 573	413 445	211 887	175 886	14 829	16 494	16 447	18 523
in trade terminals to total, %	76.1	90.6	95.9	97.0	97.9	98.0	98.0	98.1	98.0
on reception of a cash:	375 829	297 390	271 148	254 296	241 103	19 950	20 736	19 743	21 341
local systems	6 043	9 846	20 995	38 407	58 834	5 293	5 660	5 504	5 749
international systems, of which:	369 786	287 544	250 153	215 888	182 269	14 657	15 077	14 239	15 592
Visa International	147 768	134 965	157 970	166 113	152 581	12 361	12 686	11 992	13 110
MasterCard Worldwide	207 097	140 109	81 128	40 961	23 061	1 764	1 867	1 761	1 996
in trade terminals to total, %	23.9	9.4	4.1	3.0	2.1	2.0	2.0	1.9	2.0
Sum of Payments - total, mln.KZT	30 375 387	51 915 292	93 713 259	125 144 074	164 992 549	14 402 251	15 153 933	15 341 384	16 795 398
of which:									
in trade terminals:	14 050 810	35 294 805	73 123 297	103 787 623	141 940 209	12 453 650	13 113 246	13 305 233	14 497 927
local systems	4 916 832	25 635 426	58 304 598	80 253 091	111 865 124	9 942 325	10 474 057	10 677 923	11 427 953
international systems, of which:	9 133 978	9 659 380	14 818 699	23 534 532	30 075 085	2 511 325	2 639 190	2 627 309	3 069 974
Visa International	3 681 474	5 179 820	10 189 814	14 199 488	22 571 564	2 040 635	2 131 939	2 109 743	2 470 536
MasterCard Worldwide	5 354 718	4 410 664	4 487 835	4 254 248	5 212 037	445 276	481 266	492 157	571 210
in trade terminals to total, %	46.3	68.0	78.0	82.9	86.0	86.5	86.5	86.7	86.3

Continuation

	2019	2020	2021	2022	2023	09.23	10.23	11.23	12.23
on reception of a cash:	16 324 577	16 620 487	20 589 962	21 356 451	23 052 340	1 948 602	2 040 687	2 036 151	2 297 471
local systems	286 337	392 452	1 298 015	2 672 060	4 663 678	416 376	464 343	474 047	503 801
international systems, of which:	16 038 240	16 228 035	19 291 947	18 684 391	18 388 662	1 532 226	1 576 344	1 562 104	1 793 670
Visa International	8 036 068	8 713 007	12 567 200	14 146 609	14 944 856	1 255 577	1 290 703	1 278 487	1 478 980
MasterCard Worldwide	7 320 578	6 870 991	6 074 347	3 986 465	2 953 292	236 245	245 626	245 735	276 237
in trade terminals to total, %	53.7	32.0	22.0	17.1	14.0	13.5	13.5	13.3	13.7
Number of Payment Cards in Circulation (total, thousand units),									
of which:	32 048	47 966	59 258	65 080	74 544	72 680	73 528	74 075	74 544
local systems	5 020	14 057	19 649	22 166	24 874	24 234	24 467	24 708	24 874
international systems, of which:	27 029	33 908	39 609	42 914	49 670	48 446	49 060	49 368	49 670
Visa International	16 104	22 349	28 905	33 315	37 533	37 249	37 392	37 464	37 533
MasterCard Worldwide	9 616	9 936	9 025	7 980	10 696	9 690	10 180	10 445	10 696
Number of Payment Cards used (total, thousand units), of									
which:	18 176	26 779	30 413	33 431	38 685	37 507	37 837	38 529	38 685
local systems	4 190	9 635	12 192	13 438	15 948	15 290	15 552	16 033	15 948
international systems, of which:	13 987	17 144	18 221	19 993	22 737	22 217	22 285	22 496	22 737
Visa International	6 889	10 102	12 684	16 698	19 373	18 989	18 979	19 163	19 373
MasterCard Worldwide	6 398	6 301	4 810	2 711	2 885	2 726	2 811	2 852	2 885
Number of Equipment for Payment Cards (units):									
pos-terminals, of which:	170 410	211 764	509 194	831 780	1 041 884	983 419	-	-	1 041 884
in banks	8 720	8 785	8 510	16 279	8 114	8 154	-	-	8 114
at businessmen	161 690	202 979	500 684	815 501	1 033 770	975 265	-	-	1 033 770
cash dispensers	11 315	12 728	12 443	12 391	12 649	12 625	-	-	12 649
Number of entrepreneurs (units)	96 428	108 159	273 947	567 687	793 065	762 715	-	-	793 065

Continuation

	2019	2020	2021	2022	2023	09.23	10.23	11.23	12.23
Money Transfers abroad / from abroad through the international money transfers systems									
Number of sent transfers (total, thousand transactions), of which:	2 630.7	2 384.4	2 579.7	2 490.6	2 582.7	230.5	230.3	217.6	215.3
Gold Crown	1 885.7	1 893.0	2 160.3	2 112.5	2 238.5	201.7	202.6	192.1	191.2
Western Union	196.7	119.7	106.1	96.3	77.0	6.3	5.6	5.5	5.8
Unistrim	102.9	125.0	78.7	34.6	31.3	0.0	0.0	0.0	0.0
Contact	83.6	104.1	173.5	181.9	174.4	16.7	16.6	14.4	11.8
Moneygram	24.3	14.2	15.3	23.6	21.1	1.8	1.8	1.8	1.9
Others	337.5	128.5	45.7	41.8	40.3	4.1	3.7	3.8	4.6
Number of received transfers (total, thousand transactions), of which:	1 651.7	1 276.2	1 131.5	1 650.0	1 083.5	80.1	79.5	77.4	84.4
Gold Crown	660.0	547.4	529.5	976.3	491.6	39.1	37.9	37.2	38.8
Western Union	437.6	393.5	362.6	323.6	253.5	21.0	20.2	19.5	22.5
Unistrim	53.2	26.6	19.3	68.4	110.6	0.0	0.0	0.0	0.0
Moneygram	156.0	40.8	43.4	96.6	122.6	9.8	10.2	10.2	11.3
Contact	46.0	124.2	126.5	137.9	58.3	6.4	6.7	6.6	6.8
Others	298.8	143.6	50.3	47.3	46.9	3.9	4.4	4.0	5.1
Sum of sent transfers (total, bln.KZT), of which:	648 413.1	787 723.1	1 010 566.9	1 034 517.0	961 354.0	93 217.6	89 636.7	81 627.2	72 824.6
Gold Crown	480 820.4	642 018.4	793 822.9	794 122.9	766 906.4	75 317.4	71 915.1	65 385.6	58 108.4
Western Union	75 369.5	58 581.0	61 344.4	66 142.8	54 326.2	4 674.0	4 227.1	4 129.0	3 923.4
Unistrim	24 176.0	28 993.0	30 345.6	8 645.3	7 060.3	0.0	0.0	0.0	0.0
Contact	24 948.4	39 134.3	109 774.0	139 038.9	111 694.7	11 207.6	11 294.3	9 903.5	8 435.8
Moneygram	758.8	5 770.9	11 083.8	22 599.3	16 468.4	1 374.7	1 652.1	1 645.8	1 726.2
Others	42 340.1	13 225.6	4 196.1	3 967.7	4 898.0	643.8	548.1	563.5	630.8
Sum of received transfers (total, bln.KZT), of which:	344 632.1	286 892.7	283 513.1	681 232.0	305 834.6	24 422.4	23 532.3	23 759.8	23 614.5
Gold Crown	150 847.9	141 490.2	155 574.1	460 633.9	155 401.0	12 831.7	12 238.3	12 615.8	12 008.6
Western Union	82 329.8	74 731.5	71 466.8	84 136.3	67 310.2	6 399.5	5 872.0	5 671.8	6 215.9
Unistrim	13 756.5	5 669.7	5 038.2	25 456.6	21 585.3	0.0	0.0	0.0	0.0
Moneygram	43 597.5	11 237.0	12 221.1	36 909.0	41 525.1	3 299.9	3 499.3	3 481.4	3 422.0
Contact	12 319.2	34 419.8	36 789.6	71 304.3	16 760.6	1 523.1	1 540.3	1 627.0	1 568.8
Others	41 781.2	19 344.6	2 423.3	2 791.9	3 252.3	368.3	382.4	363.8	399.1

* 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

*** 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	12.19	12.20	12.21	12.22	09.23	10.23	11.23	12.23
ISMT - total	56 864	62 276	74 633	88 593	78 497	85 191	102 666	106 592
change in % of the previous period	2.2	45.3	-3.1	2.5	-4.9	9.5	32.0	35.8
of which:								
Five large banks*	11 981	18 126	22 941	25 140	19 937	22 024	25 613	28 723
change as % of the previous period	-1.6	52.6	1.5	-1.5	10.0	17.0	36.0	44.1
share as % of total	21.1	29.1	30.7	28.4	25.4	25.9	24.9	26.9
Other banks	14 142	13 477	15 912	17 477	17 964	19 158	22 061	24 631
change as % of the previous period	7.1	34.9	0.3	4.2	3.8	8.1	24.5	37.1
share as % of total	24.9	21.6	21.3	19.7	22.9	22.5	21.5	23.1
Other participants	30 741	30 673	35 780	45 976	40 596	44 009	54 991	53 238
change as % of previous period	1.6	46.2	-7.2	4.1	-13.9	6.7	33.3	31.1
share as % of total	54.1	49.3	47.9	51.9	51.7	51.7	53.6	49.9
ICS - total	745	860	973	1 117	915	937	974	1 107
change in % of the previous period	18.5	21.8	27.2	11.4	1.4	-9.7	-6.2	21.0
of which:								
Five large banks*	290	403	472	622	571	573	583	607
change as % of the previous period	8.4	14.9	18.8	1.3	-0.2	-17.0	-15.6	6.2
share as % of total	38.9	46.9	48.5	55.7	62.5	61.1	59.8	54.8
Other banks	198	193	177	148	129	130	141	137
change as % of the previous period	4.8	13.2	2.0	10.8	-6.9	-13.4	-5.8	6.0
share as % of total	26.6	22.5	18.2	13.3	14.1	13.8	14.5	12.4
Other participants	256	263	323	346	214	234	250	363
change as % of previous period	49.3	42.9	66.8	35.8	12.2	18.3	26.3	69.5
share as % of total	34.4	30.6	33.2	31.0	23.4	25.0	25.7	32.8

* 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)
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
2023	51 441 097	44 579 098	6 861 999	1 433 588	2 184 757	19.24	19.25	21.50
2022								
I	37 770 119	33 139 278	4 630 841	1 338 772	358 886	18.91	18.93	22.80
II	39 227 727	34 702 744	4 524 983	1 382 572	354 730	16.42	16.44	19.84
III	41 723 147	36 774 107	4 949 040	1 403 588	899 552	17.60	17.61	20.92
IV	44 561 554	39 334 336	5 227 218	1 403 588	1 465 932	18.54	18.56	21.70
2023								
I	45 027 511	39 345 632	5 681 879	1 403 588	509 737	19.57	19.59	22.59
II	46 573 851	40 847 322	5 726 529	1 403 588	1 052 404	18.61	18.62	21.39
III	47 881 901	41 639 127	6 242 773	1 433 588	1 580 537	18.84	18.85	21.40
IV	51 441 097	44 579 098	6 861 999	1 433 588	2 184 757	19.24	19.25	21.50
2023								
01.23	44 021 046	38 622 243	5 398 803	1 403 588	168 900	18.97	18.99	22.10
02.23	44 060 374	38 448 359	5 612 014	1 403 588	330 119	19.50	19.52	22.55
03.23	45 027 511	39 345 632	5 681 879	1 403 588	509 737	19.57	19.59	22.59
04.23	44 843 135	38 954 422	5 888 714	1 403 588	694 628	19.79	19.81	22.74
05.23	45 373 737	39 735 438	5 638 299	1 403 588	877 738	18.54	18.56	21.42
06.23	46 573 851	40 847 322	5 726 529	1 403 588	1 052 404	18.61	18.62	21.39
07.23	46 553 775	40 614 913	5 938 863	1 413 588	1 237 072	18.77	18.79	21.47
08.23	46 701 978	40 575 527	6 126 451	1 423 588	1 421 744	18.98	18.99	21.61
09.23	47 881 901	41 639 127	6 242 773	1 433 588	1 580 537	18.84	18.85	21.40
10.23	48 373 978	41 962 124	6 411 854	1 433 588	1 777 045	19.27	19.29	21.76
11.23	49 172 473	42 520 946	6 651 528	1 433 588	2 008 637	19.55	19.56	21.98
12.23	51 441 097	44 579 098	6 861 999	1 433 588	2 184 757	19.24	19.25	21.50

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	
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	1 726 857
2023	11 077 714	17 864 645	9 360 618	234 291
2022				
I	10 861 599	12 979 534	7 203 320	137 860
II	10 868 240	13 384 482	7 246 564	149 336
III	10 908 545	14 104 122	7 628 403	141 010
IV	10 943 902	14 663 410	7 793 435	190 060
2023				
I	10 970 171	15 399 644	8 129 762	167 791
II	10 998 374	16 074 711	8 364 601	187 904
III	11 044 661	17 224 927	9 162 986	177 144
IV	11 077 714	17 864 645	9 360 618	234 291
2023				
01.23	10 951 149	14 853 794	7 857 354	155 984
02.23	10 960 400	15 129 613	7 997 885	163 593
03.23	10 970 171	15 399 644	8 129 762	167 791
04.23	10 978 642	15 675 889	8 262 475	175 967
05.23	10 988 839	15 841 449	8 286 836	173 284
06.23	10 998 374	16 074 711	8 364 601	187 904
07.23	11 012 078	16 367 874	8 554 355	173 714
08.23	11 030 893	16 761 866	8 828 537	176 414
09.23	11 044 661	17 224 927	9 162 986	177 144
10.23	11 057 617	17 211 707	9 018 762	183 189
11.23	11 064 940	17 362 491	9 039 113	192 153
12.23	11 077 714	17 864 645	9 360 618	234 291

5.2. Accumulative pension system

5.2.2. Pension Payments from UAPF as of 01.01.2024

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	683 840	4 759 071	532 558 563	1 185 546	4 830 410	1 155 398 586
due to:						
Obligatory Pension Contributions:	654 938	4 598 006	521 531 643	1 137 287	4 663 315	1 134 820 956
pension age	442 517	4 243 877	145 121 215	393 906	3 600 081	117 758 246
disability	9 570	77 034	2 705 962	8 880	72 471	2 437 997
in connection with departure abroad	14 372	14 411	38 590 336	17 265	17 301	46 864 349
to inheritors	26 182	45 025	50 481 014	31 779	54 229	58 238 795
for inherment	34 611	34 877	7 482 826	39 540	41 990	5 336 784
to other persons	6	6	3 129	57	59	5 758
to improve housing conditions	62 843	107 111	174 534 333	423 618	614 308	710 568 538
to pay for medical treatment	64 837	75 665	102 612 828	222 242	262 876	193 610 489
due to:						
Obligatory Professional Pension Contributions:	25 198	156 184	10 415 448	45 671	163 994	20 172 923
pension age	18 745	145 632	4 915 192	16 524	123 682	3 900 652
disability	250	1 338	59 602	188	1 074	44 428
in connection with departure abroad	1 375	1 376	1 227 770	1 700	1 704	1 453 953
to inheritors	2 637	4 973	2 098 286	2 880	5 493	1 973 580
for inherment	109	111	5 779	101	104	3 651
to other persons	1	1	298	0	0	0
to improve housing conditions	1 103	1 345	1 520 924	16 321	22 024	10 031 676
to pay for medical treatment	978	1 408	587 597	7 957	9 913	2 764 983
due to:						
Voluntary Pension Contributions:	3 704	4 881	611 472	2 588	3 101	404 707
Under Achievement 50 Years Age	2 086	2 714	525 656	1 215	1 412	298 385
disability	61	61	966	44	44	2 472
in connection with departure abroad	339	339	17 315	336	351	10 363
to inheritors	642	1 105	9 949	235	419	11 722
for inherment	100	100	1 358	51	51	357
to other persons	476	562	56 228	707	824	81 408

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:	8 874	14 854	54 007 595	2 985	3 858	25 993 652
due to:						
Obligatory Pension Contributions:	5 974	8 853	40 380 459	2 915	2 997	25 054 449
pension age	149	151	506 126	52	52	346 069
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"						
	5 825	5 843	29 957 941	2 863	2 881	24 282 967
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:	2 858	2 859	9 916 392	64	64	425 413
due to:						
Obligatory Professional Pension Contributions:	2 877	5 021	13 203 417	67	443	680 463
pension age	16	16	31 375	4	4	8 170
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"						
	2 861	2 862	9 136 905	63	63	118 915
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:	2 141	2 143	4 035 137	375	376	553 378
due to:						
Voluntary Pension Contributions:	23	980	423 719	3	418	258 740
pension age	23	24	9 442	3	3	365
disability	0	0	0	0	0	0
insufficiency of pension accumulation due to Obligatory Pension Contributions	612	615	306 714	402	403	254 202
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions	341	341	107 563	12	12	4 173
Other pension payments	0	10 844	4 728 481	0	3 312	945 942
Total Pension Payments	692 714	4 784 769	591 294 639	1 188 531	4 837 580	1 182 338 180

5.2. Accumulative Pension Fund

5.2.3. Structure of Investment Portfolio of Accumulative Pension Funds

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

	Name of organization/ Name of trustee	Government Securities						NBK Notes	Domestic Securities		Foreign States Securities	Non- Government Securities of Foreign Issuers	International Financial Institutions Securities	Derivatives	Deposits in banks	Assets under external management	Funds on investment account and other assets
		MEUKAM	MIETIKAM	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																	
10.23	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	12.32	0.40
	NBRK	0.00	5.08	3.87	33.09	4.59	0.91	0.00	1.92	14.97	15.37	0.42	2.28	0.00	4.71	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC «First Heartland Jusan Invest»	0.00	0.00	0.01	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"SB of Bank CenterCredit JSC "BCC Invest" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan "Halyk Finance" JSC	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.23	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	12.25	1.69
	NBRK	0.06	5.05	3.93	34.02	4.16	1.08	0.23	1.96	15.08	13.86	0.41	2.33	0.00	3.80	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC «First Heartland Jusan Invest»	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"SB of Bank CenterCredit JSC "BCC Invest" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan "Halyk Finance" JSC	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12.23	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	13.31	0.83
	NBRK	0.00	4.97	3.76	32.82	4.02	0.95	0.00	1.96	13.89	14.79	0.40	2.14	0.00	6.01	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC «First Heartland Jusan Invest»	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"SB of Bank CenterCredit JSC "BCC Invest" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan "Halyk Finance" JSC	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	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	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
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
2023	7 114 244	0	229 238 828	4 329 143	282 003 222	45 052 775	15 775 980
2022							
I	7 114 244	0	235 005 634	2 783 594	237 789 228	8 911 742	3 258 655
II	7 114 244	0	236 770 979	2 604 966	239 375 945	18 081 191	6 518 177
III	7 114 244	0	242 959 170	2 557 926	245 517 096	27 865 339	9 855 457
IV	7 114 244	0	250 022 680	2 330 715	252 353 395	38 281 449	13 690 380
2023							
I	7 114 244	0	230 242 692	2 983 167	259 656 522	10 803 060	3 609 818
II	7 114 244	0	264 130 589	2 726 719	266 857 308	22 272 997	7 273 094
III	7 114 244	0	271 005 351	3 278 102	274 283 453	33 411 108	11 150 541
IV	7 114 244	0	229 238 828	4 329 143	282 003 222	45 052 775	15 775 980
2023							
01.23	7 114 244	0	230 341 980	2 710 026	254 935 959	3 536 046	1 117 460
02.23	7 114 244	0	230 240 124	3 199 671	257 565 335	7 099 465	2 232 073
03.23	7 114 244	0	230 242 692	2 983 167	259 656 522	10 803 060	3 609 818
04.23	7 114 244	0	259 118 277	3 081 021	262 199 298	14 536 658	4 759 997
05.23	7 114 244	0	261 635 014	2 966 392	264 601 406	18 396 624	5 993 936
06.23	7 114 244	0	264 130 589	2 726 719	266 857 308	22 272 997	7 273 094
07.23	7 114 244	0	266 506 308	2 803 718	269 310 026	25 916 399	8 419 483
08.23	7 114 244	0	268 750 764	2 721 240	271 472 004	29 640 055	9 819 966
09.23	7 114 244	0	271 005 351	3 278 102	274 283 453	33 411 108	11 150 541
10.23	7 114 244	0	273 283 762	5 631 975	278 915 737	37 237 962	12 499 977
11.23	7 114 244	0	229 236 260	5 915 687	281 325 102	41 135 289	14 062 121
12.23	7 114 244	0	229 238 828	4 329 143	282 003 222	45 052 775	15 775 980

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.