NATIONAL BANK OF KAZAKHSTAN

STATISTICAL BULLETIN

N09 (334) september 2022

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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Release calendar*

Data Category	Publication period (Publication date / Reporting period)												
	2022												2023
	1	2	3	4	5	6	7	8	9	10	11	12	1
Financial sector													
Analytical accounts of the Depository Corporations	20	15	16	15	19	15	18	15	15	17	15	20	18
	12/21	01/22	02/22	03/22	04/22	05/22	06/22	07/22	08/22	09/22	10/22	11/22	12/22
Analytical accounts of the central bank	14	9	10	11	13	9	12	9	9	11	9	12	12
	12/21	01/22	02/22	03/22	04/22	05/22	06/22	07/22	08/22	09/22	10/22	11/22	12/22
External sector													
Balance of payments			31			30			30			30	
			Q4/21			Q1/22			Q2/22			Q3/22	
International reserves and foreign currency liquidity	31	28	31	29	31	30	29	31	30	31	30	30	31
	12/21	01/22	02/22	03/22	04/22	05/22	06/22	07/22	08/22	09/22	10/22	11/22	12/22
Official reserve assets	14	9	10	11	13	9	12	9	9	11	9	12	12
	12/21	01/22	02/22	03/22	04/22	05/22	06/22	07/22	08/22	09/22	10/22	11/22	12/22
International investment position			31			30			30			30	
			Q4/21			Q1/22			Q2/22			Q3/22	
External debt			31			30			30			30	
			Q4/21			Q1/22			Q2/22			Q3/22	
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

1.1. Main macroeconomic indicators

	2018	2019	2020	2021				2022						
				Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	Jan.-Mar.	Jan.-Apr.	Jan.-May.	Jan.-Jun.	Jan.-Jul.	Jan.-Aug.	Jan.-Sep.
Gross Domestic Product, bln. KZT	**59 614**	**68 639**	**70 134**	**15 939**	**32 044**	**52 676**	**81 269**	**18 802**	**...**	**...**	**40 034**	**...**	**...**	**...**
as % to same period of the previous year	4.1	4.5	-2.6	-1.4	2.3	3.5	4.0	4.4	...	...	3.6	...	...	...
Volume of Industrial Production, bln. KZT	**27 576**	**29 103**	**26 743**	**8 097**	**17 081**	**26 026**	**37 048**	**11 637**	**15 439**	**19 506**	**23 825**	**28 086**	**32 127**	**35 963**
as % to same period of the previous year	4.1	3.8	-0.7	0.1	1.5	2.7	3.8	5.8	4.7	4.4	3.5	2.7	2.5	2.1
Capital Investments, bln. KZT	**11 130**	**12 546**	**12 323**	**2 101**	**5 248**	**8 723**	**13 221**	**2 263**	**3 105**	**4 146**	**5 681**	**6 872**	**8 183**	**9 860**
as % to same period of the previous year	17.2	8.5	-3.4	-9.6	-1.8	2.0	3.5	1.5	2.3	2.5	2.6	4.5	5.7	7.0
Consumer Price Index														
% for the last month of the period	**105.3**	**100.7**	**100.9**	**100.6**	**101.1**	**100.4**	**100.6**	**103.7**	**102.0**	**101.4**	**101.6**	**105.2**	**101.4**	**101.8**
% to same period of the previous year	**106.0**	**105.4**	**106.8**	**107.0**	**107.9**	**108.9**	**108.4**	**112.0**	**113.2**	**114.0**	**114.5**	**130.1**	**116.1**	**113.4**
Unemployed (End of Period), thous.person *	**92**	**98**	**142**	**198**	**224**	**210**	**98**	**175**	**193**	**200**	**207**	**229**	**253**	**257**
as % to same period of the previous year	30.2	6.5	45.4	32.0	20.9	-7.8	-30.9	-11.6	-10.2	-10.1	-7.2	2.5	13.5	22.3
Share of the registered unemployed (% to economically active population) *	**1.0**	**1.1**	**1.5**	**2.2**	**2.4**	**2.3**	**1.1**	**1.9**	**2.1**	**2.2**	**2.2**	**2.5**	**2.7**	**2.8**
Minimum of subsistence (average, per capita), KZT*	**26 440**	**29 721**	**33 133**	**34 488**	**38 779**	**40 211**	**37 579**	**39 934**	**41 811**	**42 609**	**44 887**	**44 756**	**47 840**	**47 420**
Average per capita money income, KZT*	**97 221**	**109 184**	**115 704**	**122 765**	**123 412**	**130 600**	**136 312**	**143 921**	**145 787**	**143 636**	**145 592**	**146 567**	**147 660**	**...**
as % to same period of the previous year	10.6	9.0	2.1	11.2	9.3	13.2	11.1	17.2	15.9	14.6	12.2	13.9	17.1	...
Export fob, mln. USD **	**59 826**	**58 165**	**47 306**	**11 461**	**15 544**	**16 229**	**17 083**	**19 060**	**...**	**...**	**23 280**	**...**	**...**	**...**
Import fob, mln. USD **	**34 987**	**41 121**	**38 056**	**8 169**	**10 515**	**11 091**	**11 787**	**9 476**	**...**	**...**	**11 968**	**...**	**...**	**...**
Gross Foreing Debt, mln. USD**	**160 331**	**159 544**	**164 517**	**164 412**	**166 991**	**166 318**	**165 057**	**160 542**	**...**	**...**	**164 187**	**...**	**...**	**...**
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***	**384.2**	**382.6**	**420.9**	**424.9**	**427.9**	**425.7**	**431.8**	**466.3**	**446.4**	**414.7**	**470.3**	**477.1**	**472.2**	**476.7**

Source: Journal "Social-economic Development of the Republic of Kazakhstan" (BNS)

* For the last month of period

** NBK's Estimation for the Quarter

*** by year - annual average

1.2. Price indices

	2018	2019	2020	2021				2022					
				03.21	06.21	09.21	12.21	04.22	05.22	06.22	07.22	08.22	09.22
Consumer Price Index													
% changes to December of the previous year*	**105.3**	**105.4**	**107.5**	101.9	104.6	106.2	108.4	107.3	108.8	110.5	111.7	113.3	115.3
% changes to the previous month				100.6	101.1	100.4	100.6	102.0	101.4	101.6	101.1	101.4	101.8
as % to the corresponding period of the previous year**	**106.0**	**105.3**	**106.8**	107.3	107.3	107.8	108.0	110.6	111.3	111.9	112.3	112.8	113.4
Price Index Food Goods													
% changes to December of the previous year	**105.1**	**109.6**	**111.3**	103.0	106.6	107.5	109.9	111.6	113.5	115.7	116.9	118.0	119.4
% changes to the previous month				100.8	101.7	100.1	100.6	103.1	101.7	101.9	101.0	101.0	101.2
Price Index Non-Food Goods													
% changes to December of the previous year	**106.4**	**105.0**	**105.5**	101.5	103.9	105.7	108.5	104.9	106.3	108.4	110.0	112.0	114.1
% changes to the previous month				100.7	100.8	100.6	100.7	101.2	101.4	101.9	101.5	101.8	101.9
Price Index Marketable Services													
% changes to December of the previous year	**104.5**	**100.7**	**104.2**	100.9	102.8	105.1	106.5	103.6	104.5	105.3	106.2	107.9	110.8
% changes to the previous month				100.2	100.7	100.7	100.5	101.0	100.8	100.8	100.8	101.6	102.7
Price Index for Industry													
% changes to December of the previous year	**112.4**	**101.4**	**95.8**	112.3	150.2	135.4	146.1	141.3	129.0	128.2	122.1	125.3	121.8
% changes to the previous month				104.9	122.3	128.2	132.5	100.7	94.1	102.5	100.8	97.8	96.8
Price Index for Construction													
% changes to December of the previous year	**103.9**	**101.6**	**99.7**	100.7	104.0	103.9	105.7	102.8	103.1	102.3	114.7	103.2	104.2
% changes to the previous month				100.1	101.7	102.6	103.2	98.6	101.8	99.8	101.2	100.2	100.2
Index of Tariffs for Freight Shipping													
% changes to December of the previous year	**131.1**	103	102.8	108.5	108.3	107.0	108.8	102.8	102.3	102.7	106.0	104.8	105.5
% changes to the previous month				108.4	108	107.8	107.8	97.2	99.3	100.4	100	99.9	100.7

Source: "Social-economic development of the Republic of Kazakhstan" (BNS)

* by years - December to December of the previous year

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

1.3. Balance of Payments of the Republic of Kazakhstan

mln.US dollars

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

Continuation

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

1.4. External debt of the Republic of Kazakhstan

mln.US dollars

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

Continuation

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

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

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	12.18	12.19	12.20	12.21	03.22	04.22	05.22	06.22	07.22	08.22	09.22
Net Foreign Assets	**34 320 584**	**34 818 521**	**39 760 122**	**38 636 769**	**40 822 376**	**38 735 551**	**36 300 739**	**40 342 359**	**42 005 608**	**41 777 474**	**40 370 073**
Net International Reserves	11 694 581	10 893 009	14 787 581	13 961 529	14 421 203	13 955 401	12 705 438	14 114 454	14 760 586	14 527 014	14 669 647
Gross International Assets	11 882 164	11 078 854	15 000 426	14 844 409	15 446 565	14 912 035	13 599 780	15 031 001	15 679 279	15 427 740	15 559 181
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	11 691 081	11 258 970	10 316 559	11 571 314	11 101 405	10 767 581	10 791 713
Foreign Currency	107 910	113 325	122 838	112 378	88 959	118 230	82 839	87 998	137 369	133 806	134 744
Transferable Deposits	1 358 852	1 390 599	2 168 713	1 236 529	1 159 961	1 195 043	1 024 334	913 374	1 951 869	1 946 005	1 803 124
Other Deposits	1 682 502	1 371 493	781 013	-	-	-	-	-	9 330	-	-
Securities (other than shares)	2 611 550	634 575	874 648	756 723	834 749	772 751	696 708	807 614	775 780	916 742	1 209 177
Financial Derivatives	-661	2 995	2 227	2 309	48 549	69 073	76 039	98 903	128 291	133 816	138 371
Aseets in the External Management	1 453 962	1 424 177	1 571 609	1 564 765	1 623 265	1 497 967	1 403 302	1 551 797	1 575 235	1 529 790	1 482 052
Less: Foreign Liabilities	187 583	185 844	212 845	882 880	1 025 362	956 634	894 342	916 547	918 693	900 726	889 534
SDR	185 638	183 804	210 611	880 941	940 269	871 874	815 505	913 841	915 852	897 733	886 597
Nonresidents Transferable Deposits	1	1	1	6	82 790	82 394	76 540	1	1	1	1
Other Deposits	-	-	-	-	-	-	-	-	-	-	-
Credits	374	373	410	420	463	443	412	468	474	469	473
Other Accounts Payable	1 570	1 667	1 824	1 513	1 841	1 924	1 885	2 237	2 366	2 524	2 464
Assets of the National Oil Fund	**22 278 915**	**23 624 917**	**24 705 811**	**23 887 862**	**24 588 545**	**23 431 226**	**22 322 331**	**24 400 324**	**25 429 705**	**25 411 808**	**24 600 789**
Other Net Foreign Assets	347 087	300 595	266 730	787 378	1 812 629	1 348 924	1 272 970	1 827 580	1 815 317	1 838 652	1 099 638
Gross Assets	977 347	963 796	1 195 531	1 579 649	2 582 107	2 154 013	2 061 527	2 556 955	2 520 624	2 523 513	1 768 486
Less: Foreign Liabilities	630 260	663 201	928 801	792 271	769 478	805 089	788 556	729 375	705 308	684 861	668 848
Net Domestic Assets	**-25 090 254**	**-26 594 047**	**-28 725 025**	**-26 580 205**	**-29 297 208**	**-27 922 348**	**-25 516 144**	**-28 692 514**	**-29 505 922**	**-29 117 465**	**-27 837 535**
Net Claims to the Central Government	-852 663	-303 019	-1 287 322	-842 901	-1 303 206	-1 837 451	-1 609 825	-1 519 111	-1 690 328	-1 995 891	-1 948 481
Claims	421 009	586 473	547 448	383 230	289 141	287 326	283 709	280 949	283 535	405 162	466 255
Securities	421 009	586 473	547 448	383 230	289 141	287 326	283 709	280 949	283 535	405 162	466 255
Less: Liabilities	1 273 672	889 492	1 834 770	1 226 130	1 592 347	2 124 777	1 893 534	1 800 060	1 973 863	2 401 054	2 414 737
Transferable Deposits	488 734	492 985	1 564 901	1 061 546	1 409 770	1 901 374	1 661 726	1 618 411	1 793 315	2 184 372	2 164 381
Other Deposits	74 592	197 589	84 108	164 152	101 294	122 811	130 371	48 993	79 819	116 604	150 457
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**	**26 704 974**	**25 302 213**	**24 187 487**	**25 912 816**	**26 760 081**	**26 703 011**	**25 687 655**
Claims to Banks	-2 173 740	-2 162 063	-1 838 449	-1 083 402	-794 204	-1 210 222	-1 116 404	-1 149 270	-1 210 713	-1 233 501	-1 140 980
Securities	688	514	560	-	-	-	-	-	-	-	-
Credits	314 124	110 911	63 809	360 551	200 409	169 777	296 803	39 496	69 085	38 040	82 623
Less: NBK Notes	2 493 061	2 273 558	1 902 818	1 444 004	1 001 938	1 422 114	1 431 875	1 188 765	1 279 798	1 271 541	1 223 705
Financial Derivatives	4 509	70	-	51	7 325	42 116	18 667	-	-	-	103
Other accounts receivable	-	-	-	-	-	-	-	-	-	-	-
Claims to Nonbank Financial Institutions	1 963 099	3 044 011	4 966 023	5 317 553	5 134 162	5 195 335	5 103 065	5 089 762	5 089 765	5 276 219	5 090 526
Credits	-	-	-	229 908	46 390	107 674	13 307	-	-	186 412	754
Shares and other Equity	1 963 099	3 044 011	4 966 023	5 087 645	5 087 657	5 087 661	5 089 758	5 089 762	5 089 765	5 089 769	5 089 772
Financial Derivatives	-	-	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	115	-	-	-	-	37	-
Claims to the Rest of the Economy	759 060	772 600	782 439	848 440	858 099	849 940	838 255	839 425	831 631	822 750	822 410
Other Net Domestic Assets	-1 799 771	-3 595 930	-6 200 350	-5 869 902	-7 345 034	-6 472 213	-5 403 349	-6 906 953	-6 637 810	-6 162 785	-5 857 245
Other Financial Assets	957 528	14 673	9 714	3 901	7 206	213 486	255 080	13 329	12 485	11 033	8 671
Nonfinancial Assets	44 369	45 335	50 849	60 527	60 749	60 631	61 578	61 618	61 485	61 179	60 935
Less: Other Liabilities	92 053	70 264	65 707	60 709	76 828	72 645	72 724	66 192	59 908	60 793	59 268
Less: Capital Accounts	2 709 614	3 585 674	6 195 206	5 873 621	7 336 161	6 673 684	5 647 283	6 915 709	6 651 871	6 174 204	5 867 584

Continuation

	12.18	12.19	12.20	12.21	03.22	04.22	05.22	06.22	07.22	08.22	09.22
Liabilities	**9 230 330**	**8 224 474**	**11 035 097**	**12 056 564**	**11 525 168**	**10 813 203**	**10 784 595**	**11 649 845**	**12 499 686**	**12 660 008**	**12 532 539**
Narrow Reserve Money	**5 995 748**	**5 430 745**	**5 087 846**	**6 945 442**	**7 211 683**	**7 242 428**	**7 037 712**	**7 096 525**	**7 574 108**	**7 941 086**	**7 210 051**
Reserve Money	**6 650 873**	**6 893 176**	**9 777 551**	**10 957 714**	**10 791 800**	**9 968 049**	**9 875 008**	**10 688 772**	**11 579 074**	**12 076 477**	**11 871 384**
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 523 866	3 574 720	3 520 450	3 674 234	3 779 485	3 762 229	3 762 939
Transferable Deposits of Banks	2 608 448	1 700 882	1 299 270	2 074 806	2 535 485	2 572 547	2 355 292	2 201 695	2 630 146	2 982 461	2 304 152
Other Deposits of Banks	655 125	1 462 431	4 689 705	4 012 272	3 580 117	2 725 621	2 837 295	3 592 247	4 004 966	4 135 391	4 661 333
Transferable Deposits of Nonbank Financial Institutions	637 676	943 102	443 937	1 370 737	1 079 856	1 024 157	1 100 057	1 154 409	1 065 069	1 130 586	1 079 266
Current accounts of Public Nonfinancial Institutions in KZT	130 773	98 496	94 260	48 177	72 469	70 998	61 906	66 179	99 401	61 596	63 694
Current accounts of non-state non-financial organizations in tenge	-	-	7	7	7	7	7	7	7	4 213	1
Other Deposits	1 117 251	425 077	580 266	473 891	305 447	495 228	602 934	523 256	334 793	117 622	230 902
Foreign Currency Current Accounts of Public Nonfinancial Institutions	225	1 748	5	32	600	212	185	479	482	915	729
Other Deposits of Public Nonfinancial Institutions	491 792	193 360	126 972	87 413	94 033	89 965	83 605	94 844	409	327	345
Other Deposits of Nonbank Financial Institutions	229 630	225 811	452 119	383 339	208 884	402 779	518 084	426 797	331 288	115 070	228 626
Other Deposits of Liquidated Banks	3 869	4 158	1 170	3 106	1 931	2 273	1 060	1 137	2 614	1 310	1 202
Nonprofit Institutions	391 735	-	-	-	-	-	-	-	-	-	-
Securities (other than shares)	1 217 035	874 051	576 683	474 845	253 972	279 292	290 269	373 804	338 470	445 564	327 927
Other Financial Institutions	1 130 850	833 778	432 566	291 892	158 810	180 856	189 812	139 717	129 049	156 028	150 898
Public Nonfinancial Institutions	65 579	31 917	112 919	133 783	79 635	63 683	65 629	200 779	187 580	224 756	79 938
Private Nonfinancial Institutions	5 121	5 557	30 978	47 382	15 267	32 982	34 564	33 052	20 670	60 705	87 778
Households	129	0	1	891	10	10	10	-	9	74	5 286
Nonprofit Institutions	15 356	2 800	219	897	250	1 760	254	256	1 162	4 001	4 026
Credits	127 241	27 941	100 597	150 098	173 940	70 634	16 332	64 013	247 350	20 008	57 025
Banks	91 200	27 941	95 480	-	35 340	16 012	16 332	50 054	51 504	-	57 025
Nonbank Financial Institutions	36 041	-	5 117	150 098	138 100	54 622	-	13 959	195 846	20 008	-
Public Nonfinancial Institutions	-	-	-	-	500	-	-	-	-	-	-
Financial Derivatives	117 930	4 228	-	16	10	-	52	-	-	338	45 302
Banks	117 930	4 228	-	16	10	-	52	-	-	338	45 302
Nonbank Financial Institutions	-	-	-	-	-	-	-	-	-	-	-
With liquidation banks	-	-	-	-	-	-	-	-	-	-	-

2.3. Banks Monetary Survey

mln. of KZT, end of period

	12.18	12.19	11.20	12.21*	05.22	06.22	07.22	08.22	09.22
Net Foreign Assets	**1 099 181**	**1 817 861**	**1 501 332**	**1 769 349**	**735 687**	**980 537**	**1 171 103**	**1 092 866**	**1 637 786**
Net Foreign Assets, CFC	**919 799**	**1 656 042**	**1 231 459**	**1 567 010**	**1 634 332**	**1 720 130**	**1 851 089**	**1 519 482**	**1 355 297**
Claims to Nonresidents, CFC	1 864 712	2 488 108	2 195 876	2 330 781	2 412 940	2 844 364	3 185 894	2 996 726	3 073 883
Foreign Currency	216 096	204 972	382 677	264 941	404 061	487 534	405 470	344 068	385 047
Transferable Deposits	465 053	546 873	652 139	757 233	775 818	767 802	1 032 676	917 117	1 192 736
Other Deposits	497 733	928 082	583 285	466 087	365 375	579 659	777 289	771 221	543 399
Securities (other than shares)	441 150	573 031	312 532	501 724	448 463	524 249	538 227	492 780	509 512
Credits	188 457	170 325	182 348	279 970	296 201	317 060	318 116	331 980	331 422
Financial Derivatives	14 342	18 742	19 844	4 689	52 910	85 615	39 203	38 436	19 936
Shares and other Equity	22 881	25 580	25 795	4 373	4 190	4 750	4 819	4 769	4 812
Other Accounts Receivable	19 000	20 504	37 255	51 766	65 923	77 695	70 093	96 355	87 019
Less: Liabilities for Nonresidents, CFC	944 913	832 066	964 417	763 771	778 608	1 124 234	1 334 805	1 477 245	1 718 585
Transferable Deposits	105 938	133 557	260 985	349 911	368 182	661 007	788 900	817 530	1 109 791
Other Deposits	199 818	146 359	148 924	280 553	171 889	251 190	324 441	439 553	428 484
Securities (other than shares)	478 721	379 331	438 376	41 400	38 363	25 232	25 847	25 834	25 613
Credits	124 195	146 502	52 481	47 273	61 875	69 001	70 395	85 998	89 833
Financial Derivatives	8 185	12 195	24 980	9 176	102 924	78 340	83 824	52 120	20 950
Other Accounts Payable	28 056	14 123	38 672	35 458	35 375	39 466	41 398	56 209	43 914
Other net Foreign Assets, OFC	179 382	161 820	269 873	202 338	-898 645	-739 592	-679 986	-426 616	282 489
Gross Assets	374 934	415 017	500 606	507 000	735 746	1 048 832	832 246	1 129 734	872 579
Less: Foreign Liabilities	195 551	253 197	230 733	304 662	1 634 391	1 788 425	1 512 231	1 556 350	590 090
Domestic Assets	**19 146 433**	**19 196 552**	**22 090 411**	**28 273 963**	**26 988 505**	**28 493 325**	**29 115 357**	**30 024 026**	**30 377 908**
Reserves	3 593 256	3 575 334	5 475 377	6 516 208	5 900 531	6 380 287	7 253 455	7 824 348	7 493 260
Transferable and Other Deposits in NBK	3 234 561	3 187 575	5 064 945	6 062 216	5 456 852	5 966 279	6 818 618	7 358 808	7 046 568
National Currency	358 695	387 759	410 431	453 992	443 679	414 007	434 837	465 541	446 692
Other Claims to NBK	2 301 260	2 356 522	2 282 210	1 589 764	1 236 914	1 265 721	1 349 589	1 320 535	1 306 885

Continuation

	12.18	12.19	11.20	12.21*	05.22	06.22	07.22	08.22	09.22
Net Claims to the Central Government	2 051 484	2 127 891	3 155 528	4 235 214	3 715 251	4 004 261	3 841 476	4 042 891	4 187 147
Gross Claims	2 093 852	2 224 420	3 307 726	4 438 508	3 956 783	4 252 528	4 087 103	4 293 150	4 437 036
Securities (other than shares)	2 092 552	2 154 357	3 199 469	4 332 090	3 855 570	4 140 314	3 973 583	4 178 317	4 321 889
Credits	311	68 866	99 887	101 473	97 447	110 530	112 116	112 726	113 784
Other Accounts Receivable	989	1 198	8 370	4 945	3 766	1 684	1 404	2 107	1 363
Less: Liabilities	42 368	96 529	152 198	203 294	241 532	248 267	245 627	250 259	249 889
Transferable Deposits	20 058	10 623	12 231	23 713	7 709	9 995	8 407	13 634	10 644
Other Deposits	330	3 533	3 671	1 947	6 357	10 257	8 698	8 872	10 144
Credits	21 314	81 644	132 314	56 444	60 591	60 944	61 383	61 811	62 242
Other Accounts Payable	667	729	3 982	121 190	166 874	167 072	167 139	165 943	166 860
Claims to the Regional and Local Government	13 024	0	2	14 469	13 276	13 317	13 593	13 825	13 156
Securities (other than shares)	13 024	-	-	14 468	13 276	13 316	13 592	13 824	13 155
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	0	2	1	1	1	1	1	1
Claims to Nonbank Financial Institutions	882 848	1 131 287	1 151 293	2 397 563	2 001 466	1 970 310	1 883 592	1 803 557	2 008 888
Transferable Deposits	1 030	2 155	4 506	13 986	8 184	17 337	17 351	17 640	16 746
Other Deposits	3 048	949	52	52	56	-	-	-	-
Securities (other than shares)	22 353	173 209	322 000	639 721	640 942	668 016	681 848	709 014	741 964
Credits	345 326	570 290	572 013	1 275 313	758 651	687 180	624 731	584 046	669 492
Financial Derivatives	345 099	229 002	37 058	54 716	150 335	124 455	86 109	18 807	82 300
Shares and other Equity	108 371	109 430	154 353	296 402	268 160	277 637	278 616	278 616	286 151
Other Accounts Receivable	57 622	46 251	61 311	117 372	175 137	195 684	194 936	195 434	212 236
Claims to Public Nonfinancial Institutions	719 907	680 296	565 700	605 536	728 367	803 373	747 222	755 680	725 138
Other Deposits	72	-	-	-	-	-	-	-	-
Securities (other than shares)	443 879	381 721	295 955	458 448	481 080	503 428	534 037	542 597	541 554
Credits	274 677	297 478	268 471	146 736	244 283	299 501	212 707	212 268	183 110
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	2	-	-	-	-	-
Other Accounts Receivable	1 277	1 095	1 272	351	3 003	444	479	815	474

Continuation

	12.18	12.19	11.20	12.21*	05.22	06.22	07.22	08.22	09.22
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	8 102 937	8 474 297	8 579 724	8 736 134	8 712 915	8 663 779	8 792 107
Securities (other than shares)	15 029	200 218	219 006	254 543	237 059	261 350	268 200	271 607	269 140
Credits	8 067 017	7 309 904	7 454 409	7 901 000	7 884 682	8 113 244	8 108 074	8 057 439	8 185 331
Financial Derivatives	3 736	2 416	1 324	1 378	2 066	3 690	2 847	1 345	1 144
Shares and other Equity	149 203	172 276	158 244	162 909	180 961	188 725	189 687	191 826	194 609
Other Accounts Receivable	231 297	225 037	269 953	154 467	274 955	169 125	144 106	141 562	141 883
Claims to Nonprofit Institutions	7 443	5 966	5 592	3 016	2 357	2 610	2 738	2 444	2 402
Credits	6 904	5 014	4 745	2 939	2 253	2 514	2 628	2 320	2 271
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other Accounts Receivable	537	950	845	74	101	93	108	122	129
Claims to Households	5 501 464	6 823 806	7 562 639	10 869 025	11 735 444	12 106 694	12 533 282	12 902 535	13 217 488
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 442 036	6 767 785	7 494 376	10 795 904	11 634 462	12 010 154	12 426 203	12 788 206	13 102 524
Financial Derivatives	163	204	205	530	197	7	-	-	-
Other Accounts Receivable	59 265	55 818	68 058	72 590	100 786	96 534	107 079	114 329	114 963
Other Net Assets	-4 390 534	-5 414 401	-6 210 868	-6 431 129	-6 924 825	-6 789 380	-7 222 506	-7 305 568	-7 368 563
Other Financial Assets	143 976	128 424	126 823	98 964	111 650	115 652	117 992	105 809	111 728
Nonfinacial Assets	715 840	782 909	799 538	796 805	786 282	792 030	790 744	795 788	787 688
Less: Other Liabilities	315 235	534 521	1 123 676	1 238 334	1 433 402	1 415 266	1 486 751	1 424 887	1 496 988
Less: Capital Accounts	4 935 114	5 791 213	6 013 554	6 088 565	6 389 356	6 281 797	6 644 490	6 782 278	6 770 991
Liabilities	**20 245 614**	**21 014 413**	**23 591 743**	**30 043 312**	**27 724 193**	**29 473 862**	**30 286 460**	**31 116 892**	**32 015 695**
Transferable Deposits	5 214 097	5 517 237	6 042 908	7 786 368	7 137 627	7 716 044	7 930 724	8 001 693	7 986 210
Central Bank	7	2	1	1	1	1	1	1	1
Regional and Local Government	287	298	1 105	886	1 640	1 754	1 647	1 799	1 389
Nonbank Financial Institutions	330 277	246 545	327 686	543 070	442 619	407 722	387 341	424 421	470 662
Public Nonfinancial Institutions	497 896	566 964	602 073	572 609	786 076	832 915	846 515	891 042	800 760
Private Nonfinancial Institutions	3 248 632	3 387 347	3 443 441	4 276 021	3 869 932	4 258 644	4 573 668	4 559 222	4 588 691
Nonprofit Institutions	119 719	110 571	228 683	116 056	162 893	175 263	143 241	178 855	162 340
Households	1 017 279	1 205 510	1 439 918	2 277 724	1 874 467	2 039 745	1 978 311	1 946 353	1 962 367

Continuation

	12.18	12.19	11.20	12.21*	05.22	06.22	07.22	08.22	09.22
Other Deposits	11 457 294	12 041 812	14 351 379	17 425 495	16 340 956	17 704 183	18 624 307	18 959 638	19 803 890
Central Bank	-	-	-	0	-	-	-	2 453	-
Regional and Local Government	109	-	-	28	28	287	2 409	2 882	3 263
Nonbank Financial Institutions	777 690	778 738	1 124 739	812 750	741 031	856 648	899 381	859 947	914 719
Public Nonfinancial Institutions	572 942	568 177	775 538	821 283	961 413	999 262	1 243 854	1 506 076	1 599 689
Private Nonfinancial Institutions	2 002 734	2 181 247	2 913 628	4 235 938	3 376 954	3 840 450	4 199 080	4 268 079	4 646 062
Nonprofit Institutions	464 342	548 300	560 284	568 295	648 765	685 586	667 088	626 421	682 681
Households	7 639 476	7 965 350	8 977 189	10 987 200	10 612 766	11 321 950	11 612 496	11 693 781	11 957 476
Securities	1 516 362	1 671 702	1 667 559	1 943 608	1 880 428	1 954 094	1 963 678	1 952 539	1 969 131
Nonbank Financial Institutions	1 449 141	1 585 266	1 551 502	1 743 393	1 675 779	1 747 223	1 757 080	1 742 509	1 759 157
Public Nonfinancial Institutions	57 731	64 679	93 749	148 963	151 282	149 834	149 362	150 703	152 024
Private Nonfinancial Institutions	622	634	1 859	1 447	1 784	4 363	4 434	4 506	3 995
Households	8 868	21 123	20 449	49 805	51 583	52 674	52 803	54 822	53 955
Credits	1 058 107	793 512	688 248	2 152 007	1 695 730	1 437 274	1 102 993	1 456 794	1 340 515
Central Bank	278 910	14 386	14 094	6	6	6	6	6	6
Regional and Local Government	1 196	3 798	5 075	6 460	8 408	8 479	8 553	9 013	9 870
Nonbank Financial Institutions	706 164	750 543	644 806	2 137 729	1 679 232	1 420 727	1 086 331	1 439 578	1 322 446
Public Nonfinancial Institutions	68 788	22 533	22 115	7 739	7 970	8 019	8 071	8 124	8 158
Private Nonfinancial Institutions	2 782	2 046	2 084	21	88	12	11	50	9
Households	267	205	74	52	26	31	20	24	25
Financial Derivatives	362 293	244 847	37 099	54 828	155 562	128 327	89 076	21 713	132 890
Central Bank	4 330	15 858	-	-	-	-	-	-	47 840
Nonbank Financial Institutions	357 666	228 967	37 023	54 673	150 724	123 447	85 722	18 715	82 221
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	228	22	65	155	4 838	4 854	3 225	2 972	2 778
Households	69	-	10	-	-	26	130	26	51
Other Accounts Payable	637 460	745 304	804 551	681 006	513 889	533 940	575 682	724 515	783 059
Central Bank	15 989	76	126	24	61	19	25	51	45
Regional and Local Government	2	9	10	3 789	3 451	3 383	3 366	3 295	3 212
Nonbank Financial Institutions	10 103	43 735	15 870	65 337	77 433	90 147	94 703	88 105	99 709
Public Nonfinancial Institutions	5 847	4 078	57 620	103 266	96 950	96 631	96 810	97 343	97 212
Private Nonfinancial Institutions	262 225	263 489	239 116	228 250	203 435	234 835	215 817	226 941	215 770
Nonprofit Institutions	191	721	968	704	1 806	2 093	2 287	2 611	3 272
Households	167 686	180 374	204 412	197 877	159 411	170 372	191 936	212 674	205 357
Interbank Accounts	175 417	252 823	286 429	81 759	-28 657	-63 540	-29 260	93 494	158 482

* including final turnovers

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	12.18	12.19	12.20	12.21*	05.22	06.22	07.22	08.22	09.22
Net Foreign Assets	**35 419 764**	**36 636 382**	**41 071 298**	**40 426 251**	**37 036 426**	**41 324 271**	**43 176 711**	**42 870 339**	**42 007 860**
Claims to Nonresidents	13 746 876	13 566 962	16 958 044	17 175 190	16 012 721	17 876 740	18 865 173	18 424 467	18 633 064
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	10 316 559	11 571 314	11 101 405	10 767 581	10 791 713
Foreign Currency	324 006	318 297	463 113	377 319	486 900	575 532	542 839	477 874	519 791
Transferable Deposits	1 823 905	1 937 471	2 744 572	1 993 762	1 800 152	1 681 176	2 984 545	2 863 122	2 995 859
Other Deposits	2 180 235	2 299 574	1 265 553	466 087	365 375	579 659	786 618	771 221	543 399
Securities (other than shares)	3 052 700	1 207 606	1 197 183	1 258 447	1 145 171	1 331 863	1 314 006	1 409 523	1 718 689
Credits	188 457	170 325	195 385	279 970	296 201	317 060	318 116	331 980	331 422
Shares and other Equity	22 881	25 580	4 275	4 373	4 190	4 750	4 819	4 769	4 812
Financial Derivatives	13 680	21 737	8 196	6 997	128 949	184 519	167 494	172 252	158 307
Other Claims	1 472 962	1 444 681	1 600 389	1 616 531	1 469 225	1 630 866	1 645 329	1 626 145	1 569 070
Liabilities for Nonresidents	1 132 496	1 017 911	1 069 798	1 646 651	1 672 950	2 040 781	2 253 498	2 377 971	2 608 119
Transferable Deposits	105 939	133 558	300 346	349 916	444 723	661 008	788 900	817 531	1 109 792
SDR	185 638	183 804	210 611	880 941	815 505	913 841	915 852	897 733	886 597
Other Deposits	199 818	146 359	149 592	280 553	171 889	251 190	324 441	439 553	428 484
Securities (other than shares)	478 721	379 331	350 043	41 400	38 363	25 232	25 847	25 834	25 613
Credits	124 569	146 875	17 327	47 694	62 286	69 469	70 868	86 467	90 306
Financial Derivatives	8 185	12 195	10 225	9 176	102 924	78 340	83 824	52 120	20 950
Other Accounts Payable	29 626	15 790	31 655	36 971	37 260	41 703	43 764	58 733	46 378
Assets of the National Oil Fund	**22 278 915**	**23 624 917**	**24 705 811**	**23 888 930**	**22 322 331**	**24 400 324**	**25 429 705**	**25 411 808**	**24 600 789**
Other Net Foreign Assets	526 470	462 414	477 242	1 008 782	374 325	1 087 988	1 135 331	1 412 036	1 382 127
Assets	1 352 281	1 378 813	1 654 992	2 105 715	2 797 273	3 605 787	3 352 870	3 653 247	2 641 065
Foreign Liabilities	825 811	916 399	1 177 750	1 096 933	2 422 948	2 517 800	2 217 539	2 241 211	1 258 938
Net Domestic Assets	**-14 606 393**	**-15 314 312**	**-16 153 514**	**-10 326 961**	**-8 717 229**	**-10 901 103**	**-11 780 378**	**-11 302 066**	**-9 528 853**
Net Claims to the Central Government	1 198 821	1 824 873	1 951 075	3 392 313	2 105 426	2 485 150	2 151 148	2 046 999	2 238 666
Claims	2 514 861	2 810 894	3 915 458	4 821 738	4 240 492	4 533 477	4 370 638	4 698 312	4 903 292
Securities	2 513 561	2 740 830	3 815 565	4 715 320	4 139 279	4 421 263	4 257 119	4 583 480	4 788 145
Credits	311	68 866	98 914	101 473	97 447	110 530	112 116	112 726	113 784
Other	989	1 198	979	4 945	3 766	1 684	1 404	2 107	1 363
Liabilities	1 316 039	986 021	1 964 383	1 429 424	2 135 066	2 048 327	2 219 490	2 651 313	2 664 626
Transferable Deposits	508 791	503 608	1 580 615	1 085 259	1 669 435	1 628 405	1 801 722	2 198 006	2 175 025
Other Deposits	74 922	201 123	84 899	166 099	136 728	59 250	88 517	125 476	160 601
Securities	-	-	-	-	-	-	-	-	-
Credits	21 314	81 644	43 076	56 444	60 591	60 944	61 383	61 811	62 242
Other	711 013	199 647	255 794	121 622	268 312	299 728	267 868	266 020	266 758

Continuation

	12.18	12.19	12.20	12.21*	05.22	06.22	07.22	08.22	09.22
Claims to the Regional and Local Government	13 024	0	2	14 469	13 276	13 317	13 593	13 825	13 156
Securities (other than shares)	13 024	-	-	14 468	13 276	13 316	13 592	13 824	13 155
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	0	2	1	1	1	1	1	1
Resources of the National Oil Fund	**23 790 104**	**25 161 475**	**25 949 629**	**25 794 061**	**24 187 487**	**25 912 816**	**26 760 081**	**26 703 011**	**25 687 655**
Claims to Nonbank Financial Institutions	2 845 947	4 175 298	6 343 549	7 715 115	7 104 530	7 060 071	6 973 358	7 079 775	7 099 414
Transferable Deposits	1 030	2 155	5 314	13 986	8 184	17 337	17 351	17 640	16 746
Other Deposits	3 048	949	51	52	56	-	-	-	-
Securities	22 353	173 209	353 993	639 721	640 942	668 016	681 848	709 014	741 964
Credits	345 326	570 290	729 508	1 505 220	771 958	687 180	624 731	770 458	670 245
Financial Derivatives	345 099	229 002	62 634	54 716	150 335	124 455	86 109	18 807	82 300
Shares and other Equity	2 071 470	3 153 442	5 122 235	5 384 048	5 357 917	5 367 399	5 368 382	5 368 386	5 375 923
Other Accounts Receivable	57 622	46 251	69 813	117 372	175 137	195 684	194 936	195 471	212 236
Claims to Public Nonfinancial Institutions	1 477 240	1 451 462	1 352 901	1 443 209	1 556 336	1 632 596	1 568 686	1 568 305	1 537 466
Other Deposits	72	-	-	-	-	-	-	-	-
Securities	450 261	388 208	318 413	458 448	481 080	503 428	534 037	542 597	541 554
Credits	274 677	303 679	263 219	146 736	244 283	299 501	212 707	212 268	187 754
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	750 002	750 002	750 000	750 000	750 000	750 000	750 000
Other Accounts Receivable	2 227	9 573	21 266	88 024	80 973	79 667	71 942	63 440	58 157
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 348	8 579 741	8 736 155	8 712 940	8 663 844	8 792 194
Securities	15 029	200 218	216 586	254 543	237 059	261 350	268 200	271 607	269 140
Credits	8 067 017	7 309 904	7 252 207	7 901 000	7 884 682	8 113 244	8 108 074	8 057 439	8 185 331
Financial Derivatives	3 736	2 416	1 133	1 378	2 066	3 690	2 847	1 345	1 144
Shares and other Equity	149 203	172 276	166 057	162 909	180 961	188 725	189 687	191 826	194 609
Other Accounts Receivable	231 297	225 037	233 723	154 517	274 973	169 146	144 132	141 627	141 970
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 357	2 610	2 738	2 444	2 402
Credits	6 904	5 014	1 967	2 939	2 253	2 514	2 628	2 320	2 271
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other	537	950	738	74	101	93	108	122	129

Continuation

	12.18	12.19	12.20	12.21*	05.22	06.22	07.22	08.22	09.22
Claims to Households	5 503 191	6 825 240	7 696 408	10 879 741	11 745 712	12 116 875	12 543 424	12 912 596	13 227 484
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 443 764	6 769 218	7 643 303	10 806 620	11 644 730	12 020 334	12 436 345	12 798 267	13 112 520
Financial Derivatives	163	204	242	530	197	7	-	-	-
Other	59 265	55 818	52 863	72 590	100 786	96 534	107 079	114 329	114 963
Other Net Domestic Assets	-11 132 102	-13 157 355	-16 222 495	-17 298 111	-16 496 723	-17 901 509	-17 857 798	-17 765 598	-17 635 869
Other Financial Assets	1 101 503	143 098	124 145	102 866	366 730	128 982	130 477	116 842	120 399
Nonfinacial Assets	760 208	828 244	834 075	857 332	847 860	853 648	852 228	856 968	848 623
Less: Other Liabilities	5 349 085	4 751 809	4 864 290	6 277 057	5 674 675	5 685 259	5 544 141	5 782 925	5 966 317
Less: Capital Accounts	7 644 728	9 376 887	12 316 425	11 981 252	12 036 638	13 198 880	13 296 362	12 956 482	12 638 575
Liabilities	**20 813 371**	**21 322 070**	**24 917 785**	**30 099 291**	**28 319 198**	**30 423 168**	**31 396 334**	**31 568 273**	**32 479 007**
Currency in Circulation	2 260 157	2 300 505	2 828 046	2 997 723	3 076 771	3 260 227	3 344 648	3 296 689	3 316 247
Transferable and Other Deposits	18 553 214	19 021 565	22 089 738	27 101 567	25 242 427	27 162 941	28 051 686	28 271 584	29 162 760
Regional and Local Government	396	298	822	914	1 669	2 041	4 055	4 681	4 652
Nonbank Financial Institutions	1 975 272	2 194 196	2 398 554	3 109 897	2 801 791	2 845 577	2 683 080	2 530 023	2 693 272
Public Nonfinancial Institutions	1 693 628	1 428 746	1 303 270	1 529 514	1 893 184	1 993 679	2 190 661	2 459 956	2 465 217
Private Nonfinancial Institutions	5 251 366	5 568 594	6 792 361	8 511 966	7 246 893	8 099 101	8 772 755	8 831 514	9 234 754
Nonprofit Institutions	975 796	658 871	802 680	684 352	811 657	860 849	810 329	805 276	845 021
Households	8 656 755	9 170 860	10 792 051	13 264 924	12 487 232	13 361 695	13 590 807	13 640 134	13 919 844

* including final turnovers

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

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

Continuation

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

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

** including final turnovers

2.6. Financial Sector Survey*

mln. of KZT, end of period

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

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

** including final turnovers

2.7. Monetary Aggregates

mln. of KZT, end of period

	12.18	12.19	12.20	12.21*	05.22	06.22	07.22	08.22	09.22
1. RM (Reserve Money)	**6 650 873**	**6 893 176**	**9 777 551**	**10 957 714**	**9 875 008**	**10 688 772**	**11 579 074**	**12 076 477**	**11 871 384**
% changes to the previous month	11.1	2.6	1.1	4.6	-0.9	8.2	8.3	4.3	-1.7
% changes to December of the previous year	20.1	3.6	41.8	12.1	-9.9	-2.5	5.7	10.2	8.3
from them:									
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 520 450	3 674 234	3 779 485	3 762 229	3 762 939
Deposits of Banks and other organizations in NBK	4 032 021	4 204 912	6 527 179	7 505 999	6 354 557	7 014 538	7 799 589	8 314 247	8 108 445
Narrow Reserve Money	**5 995 748**	**5 430 745**	**5 087 846**	**6 945 442**	**7 037 712**	**7 096 525**	**7 574 108**	**7 941 086**	**7 210 051**
% changes to the previous month	4.3	-1.8	-9.7	12.9	-2.8	0.8	6.7	4.8	-9.2
% changes to December of the previous year	16.1	-9.4	-6.3	36.5	1.3	2.2	9.1	14.3	3.8
from them:									
Reserve deposits of Banks in NBK	2 608 448	1 700 882	1 299 270	2 074 806	2 355 292	2 201 695	2 630 146	2 982 461	2 304 152
M0 (Currency in Circulation)	**2 260 157**	**2 300 505**	**2 828 046**	**2 997 723**	**3 076 771**	**3 260 227**	**3 344 648**	**3 296 689**	**3 316 247**
% changes to the previous month	8.5	4.5	4.5	3.2	-1.0	6.0	2.6	-1.4	0.6
% changes to December of the previous year	16.1	1.8	22.93	6.00	2.64	8.76	11.57	9.97	10.63
M1	**5 605 006**	**5 928 085**	**7 186 951**	**8 788 006**	**8 378 061**	**8 891 388**	**8 884 711**	**8 801 537**	**8 707 879**
% changes to the previous month	10.9	0.0	-0.2	14.8	-1.4	6.1	-0.1	-0.9	-1.1
% changes to December of the previous year	12.8	5.8	21.2	22.3	-4.7	1.2	1.1	0.2	-0.9
from them:									
Transferable deposits of individuals in national currency	775 726	978 601	1 319 207	1 871 282	1 423 016	1 601 670	1 551 299	1 493 737	1 555 820
Transferable deposits of non-banking legal entities in national currency	2 569 122	2 648 979	3 039 698	3 919 000	3 878 273	4 029 491	3 988 764	4 011 111	3 835 813
M2	**14 467 056**	**16 054 341**	**19 134 928**	**23 750 269**	**22 903 738**	**24 147 388**	**25 032 674**	**24 940 660**	**25 826 059**
% changes to the previous month	3.0	5.1	2.1	6.6	-1.2	5.4	3.7	-0.4	3.6
% changes to December of the previous year	7.1	11.0	19.2	24.1	-3.6	1.7	5.4	5.0	8.7
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	7 409 708	7 701 985	7 956 284	8 120 771	8 364 771
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	7 115 970	7 554 016	8 191 680	8 018 352	8 753 408
M3 (broad money)	**20 813 371**	**21 322 070**	**24 917 785**	**30 099 291**	**28 319 198**	**30 423 168**	**31 396 334**	**31 568 273**	**32 479 007**
% changes to the previous month	247.6	4.1	1.1	4.9	-2.3	7.4	3.2	0.5	2.9
% changes to December of the previous year	7.0	2.4	16.9	20.8	-5.9	1.1	4.3	4.9	7.9
from them:									
Other deposits of individuals in foreign currency	3 863 520	3 562 238	3 860 519	4 150 280	3 654 508	4 058 040	4 083 224	4 025 625	3 999 253
Other deposits of non-banking legal entities in foreign currency	2 482 795	1 705 491	1 922 337	2 198 742	1 760 951	2 217 740	2 280 435	2 601 987	2 653 695

* including final turnovers

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

mln. of KZT, end of period

	12.18	12.19	12.20	12.21**	05.22	06.22	07.22	08.22	09.22
Deposits - total*	**18 553 214**	**19 021 565**	**22 089 738**	**27 101 567**	**25 242 427**	**27 162 941**	**28 051 686**	**28 271 584**	**29 162 760**
of which:									
national currency:	**9 568 984**	**10 820 833**	**13 855 690**	**17 337 508**	**16 828 475**	**17 581 204**	**18 132 408**	**17 949 818**	**18 771 545**
Nonbanking Legal Entities	5 017 301	5 439 121	7 204 994	8 629 305	8 447 201	8 715 624	9 051 838	8 787 925	9 257 501
Individuals	4 551 682	5 381 712	6 650 695	8 708 203	8 381 274	8 865 579	9 080 570	9 161 893	9 514 044
foreign currency:	**8 984 230**	**8 200 731**	**8 234 049**	**9 764 059**	**8 413 951**	**9 581 737**	**9 919 278**	**10 321 766**	**10 391 215**
Nonbanking Legal Entities	4 879 157	4 411 584	4 092 693	5 207 338	4 307 993	5 085 621	5 409 041	5 843 525	5 985 415
Individuals	4 105 073	3 789 147	4 141 355	4 556 721	4 105 958	4 496 116	4 510 236	4 478 240	4 405 800
From total sum of Deposits:									
Nonbanking Legal Entities	**9 896 459**	**9 850 705**	**11 297 688**	**13 836 643**	**12 755 194**	**13 801 246**	**14 460 879**	**14 631 450**	**15 242 916**
Individuals	**8 656 755**	**9 170 860**	**10 792 051**	**13 264 924**	**12 487 232**	**13 361 695**	**13 590 807**	**13 640 134**	**13 919 844**
Transferable Deposits in national currency:	**3 344 848**	**3 627 580**	**4 358 905**	**5 790 283**	**5 301 289**	**5 631 160**	**5 540 063**	**5 504 848**	**5 391 632**
Nonbanking Legal Entities	2 569 122	2 648 979	3 039 698	3 919 000	3 878 273	4 029 491	3 988 764	4 011 111	3 835 813
Individuals	775 726	978 601	1 319 207	1 871 282	1 423 016	1 601 670	1 551 299	1 493 737	1 555 820
Other Deposits in national currency:	**6 224 135**	**7 193 254**	**9 496 785**	**11 547 225**	**11 527 186**	**11 950 043**	**12 592 345**	**12 444 970**	**13 379 913**
Nonbanking Legal Entities	2 448 179	2 790 142	4 165 297	4 710 305	4 568 928	4 686 134	5 063 074	4 776 814	5 421 689
Individuals	3 775 956	4 403 112	5 331 488	6 836 921	6 958 258	7 263 910	7 529 271	7 668 156	7 958 224
Transferable Deposits in foreign currency:	**2 637 915**	**2 933 002**	**2 451 192**	**3 415 037**	**2 998 492**	**3 305 957**	**3 555 618**	**3 694 153**	**3 738 267**
Nonbanking Legal Entities	2 396 362	2 706 093	2 170 356	3 008 596	2 547 042	2 867 882	3 128 606	3 241 538	3 331 720
Individuals	241 553	226 909	280 836	406 442	451 450	438 075	427 012	452 615	406 547
Other Deposits in foreign currency:	**6 346 315**	**5 267 729**	**5 782 856**	**6 349 022**	**5 415 460**	**6 275 780**	**6 363 660**	**6 627 612**	**6 652 948**
Nonbanking Legal Entities	2 482 795	1 705 491	1 922 337	2 198 742	1 760 951	2 217 740	2 280 435	2 601 987	2 653 695
Individuals	3 863 520	3 562 238	3 860 519	4 150 280	3 654 508	4 058 040	4 083 224	4 025 625	3 999 253

* 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
2017	8.80	7.94	6.71	8.40	8.50	7.94	6.71	8.43	9.35	- -	0.84	6.29	9.77	0.76	0.34	8.18	9.77	0.74	0.34	8.18	12.65	1.47	- -	8.18
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
01.21	- -	4.80	2.00	3.99	- -	- -	- -	3.99	- -	4.80	2.00	3.87	8.00	0.22	0.10	3.72	8.00	0.12	0.10	3.72	- -	0.29	- -	- -
02.21	- -	4.80	- -	3.83	- -	- -	- -	3.85	- -	4.80	- -	3.36	8.08	0.23	1.04	3.67	8.08	0.12	- -	3.67	- -	0.27	1.04	- -
03.21	- -	- -	- -	4.01	- -	- -	- -	4.03	- -	- -	- -	3.37	8.06	0.22	0.95	3.86	8.06	0.12	0.95	3.86	- -	0.27	- -	- -
04.21	- -	2.30	0.85	4.40	- -	- -	- -	4.43	- -	2.30	0.85	3.43	8.17	0.20	0.85	4.11	8.17	0.10	0.93	4.11	- -	0.27	0.71	- -
05.21	- -	2.32	1.60	4.52	- -	- -	- -	4.54	- -	2.32	1.60	3.92	8.05	0.21	0.70	4.29	8.05	0.09	0.92	4.29	- -	0.27	0.69	- -
06.21	- -	2.20	1.60	4.90	- -	- -	- -	5.00	- -	2.20	1.60	3.50	8.04	0.20	0.52	4.46	8.04	0.13	0.92	4.46	- -	0.27	0.52	- -
07.21	- -	0.08	1.60	5.24	- -	0.05	- -	5.29	- -	2.44	1.60	3.23	8.19	0.18	0.95	5.53	8.19	0.09	- -	5.53	- -	0.30	0.95	- -
08.21	- -	0.10	1.60	6.13	- -	0.09	- -	6.19	- -	2.43	1.60	3.27	8.30	0.22	0.46	6.03	8.30	0.11	- -	6.03	- -	0.30	0.46	- -
09.21	- -	2.76	- -	5.46	- -	- -	- -	6.16	- -	2.76	- -	3.31	8.49	0.22	0.94	6.00	8.49	0.14	0.91	6.00	- -	0.29	0.95	- -
10.21	11.72	2.77	- -	5.85	11.50	- -	- -	6.00	11.75	2.77	- -	3.59	8.48	0.23	0.95	6.42	8.48	0.11	- -	6.42	11.29	0.29	0.95	- -
11.21	10.47	2.97	1.60	7.12	- -	- -	- -	7.18	11.75	2.97	1.60	3.75	8.73	0.21	0.92	7.08	8.73	0.10	- -	7.08	11.32	0.30	0.92	- -
12.21	10.75	2.09	- -	4.00	10.75	8.50	- -	- -	- -	1.94	- -	4.00	9.07	0.37	0.99	7.39	9.07	0.50	0.91	7.39	11.70	0.29	1.00	- -
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	- -	2.74	- -	- -	- -	- -	- -	- -	- -	2.74	- -	- -	13.74	2.14	0.50	7.71	13.74	1.17	0.50	7.71	- -	2.74	- -	- -

2.10. Weighted Average Interest rates of Banks on attracted deposits and credits extended

%, for the period

	12.18		12.19		12.20		12.21*		05.22		06.22		07.22		08.22**		09.22	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Deposits of Nonbanking Legal Entities	**7.1**	**0.9**	**7.4**	**0.8**	**7.3**	**0.4**	**7.4**	**0.4**	**11.5**	**0.6**	**11.6**	**0.6**	**12.3**	**0.6**	**12.4**	**2.1**	**12.4**	**0.8**
including:																		
Demand Deposits	4.6	0.1	0.8	0.1	0.0	0.1	0.7	0.1	3.4	0.0	0.1	0.1	0.1	0.0	0.1	0.0	0.1	0
Conditional	2.2	0.9	3.0	0.2	3.1	0.2	4.6	0.5	2.5	0.6	6.3	0.2	6.9	0.6	4.2	0.7	5.7	0.7
Time and Saving Deposits, total	7.1	0.9	7.4	0.8	7.3	0.4	7.4	0.4	11.5	0.5	11.6	0.5	12.3	0.6	12.4	2.1	12.4	0.8
of which with maturity:																		
up to 1 month	7.1	0.1	7.3	0.3	7.2	0.1	7.4	0.2	11.6	0.2	11.7	0.3	12.4	0.2	12.5	0.2	12.5	0.2
from 1 to 3 month	4.3	0.2	8.4	0.3	7.6	0.1	8.4	0.2	10	0.2	11.7	0.5	12.6	0.4	13	1.5	13	0.9
from 3 month to 1 year	7.2	1.0	8.1	1.1	7.5	0.7	7.5	0.5	10.9	0.7	11.0	0.7	11.4	0.8	11.6	3.3	11.5	0.8
from 1 to 5 years	8.6	2.0	8.3	1.5	8.6	0.7	8.1	0.5	9.7	0.9	9.4	1.0	9.2	0.6	9.8	0.6	10.2	1.2
over 5 years	8.6	3.3	7.3	2.6	4.6	2.0	5.6	0.5	9.9	0.5	7.7	0.6	9.3	0.4	5.6	0.6	7.9	0.5
Deposits of Individuals	**9.7**	**1.3**	**8.8**	**1.4**	**9.2**	**1.0**	**8.0**	**0.8**	**11.0**	**0.8**	**11.4**	**0.8**	**11.8**	**0.8**	**12.0**	**0.9**	**12.2**	**0.8**
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	0.0	0.1	0.2	0.1	3.8	0.1	1.2
Conditional	9.6	4.1	1.5	5.0	9.6	0.3	0.4	0.4	9.3	0.3	8.4	1.0	10.6	0.8	11.4	1.0	10.6	0.9
Time and Saving Deposits, total	10.4	1.4	9.0	1.4	9.2	1.0	8.0	0.8	11.0	0.8	11.4	0.8	11.8	0.8	12.1	0.9	12.2	0.8
of which with maturity:																		
up to 1 month	7.3	0.9	7.3	1.0	7.7	1.0	7.8	0.4	11.8	0.2	12.0	0.3	12.2	0.6	12.3	0.6	12.5	0.8
from 1 to 3 month	8.7	0.9	9.4	1.0	8.3	1.0	8.3	0.4	12.1	0.6	12.2	0.7	12.4	0.7	12.6	0.6	12.8	0.6
from 3 month to 1 year	10.8	0.7	9.4	1.2	9.7	0.9	8.4	0.9	10.4	0.8	10.8	0.9	11.6	0.9	11.9	0.9	12.2	0.9
from 1 to 5 years	10.4	1.6	9.1	1.4	9.7	1.0	8.6	0.8	11.8	0.8	12.1	0.8	12.3	0.7	12.6	0.9	12.7	0.8
over 5 years	5.4	2.4	5.5	2.3	5.4	1.7	2.3	1.0	2.1	0.2	2.1	1.0	2.1	1.1	2.1	1.3	2.2	0.7

Continuation

	12.18		12.19		12.20		12.21*		05.22		06.22		07.22		08.22		09.22	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Credits to Nonbanking Legal Entities	**11.7**	**5.2**	**12.1**	**4.4**	**11.4**	**4.6**	**12.2**	**4.5**	**15.8**	**4.0**	**15.8**	**4.1**	**16.1**	**5.2**	**16.2**	**4.3**	**16.2**	**3.3**
of which with maturity:																		
up to 1 month	14.3	5.9	12.2	4.2	12.8	2.8	11.8	4.9	16.2	2.8	16.1	3.9	16.2	3.7	16.6	3.9	16.8	4.1
from 1 to 3 month	11.7	4.9	11.5	4.6	11.3	3.7	11.6	3.1	16.3	2.7	16.2	3.4	16.3	3.5	16.5	3.7	16.4	3.3
from 3 month to 1 year	12.7	4.9	12.0	4.7	11.1	4.8	12.1	4.9	15.6	4.4	15.7	4.1	16.0	5.0	16.1	4.4	16.1	3.2
from 1 to 5 years	11.2	5.5	11.7	4.1	11.2	4.9	17.3	4.1	15.9	5.2	15.4	5.1	14.8	6.2	16.1	3.9	17.1	2.8
over 5 years	7.9	7.1	16.3	5.5	12.0	5.7	13.0	4.6	15.7	4.5	15.1	5.3	16.1	5.5	16.3	6.3	14.6	5.6
Credits to Individuals	**17.2**	**9.5**	**16.8**	**6.0**	**14.9**	**18.3**	**17.5**	**6.0**	**17.0**	**6.4**	17.2	5.9	16.3	6.3	**17.8**	**4.1**	**17.8**	**5.9**
of which with maturity:																		
up to 1 month	26.6	17.4	16.4	27.6	18.3	24.2	23.7	-	21.5	-	20.4	-	18.1	-	19.8	-	19.2	-
from 1 to 3 month	13.9	2.7	11.5	21.4	14.0	26.6	17.3	-	15.6	-	19.1	-	14.8	-	19.2	-	17.5	-
from 3 month to 1 year	20.5	5.9	19.4	4.1	17.4	14.1	22.8	7.1	14.2	-	14.6	5.0	17.9	5.0	15.5	5.0	16.2	-
from 1 to 5 years	17.9	24.3	18.1	17.3	16.5	17.2	18.5	4.0	19.5	7.1	19.8	8.8	15.8	6.9	20.0	2.1	20.2	7.4
over 5 years	12.5	6.7	11.9	5.1	9.8	6.5	19.5	8.0	15.3	7.8	15.2	7.9	16.1	6.2	15.9	5.4	15.5	7.5

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

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

2.11. Loans to economy in an expanded definition

mln KZT, at the end of period

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

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

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

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

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

2.12. Loans of Banks

2.12.1. Bank loans extended and weighted average interest rates

for the period

	2018		2019		2020		2021**		05.22		06.22		07.22		08.22		09.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Total loans	**13 460 398**	**13.5**	**15 202 962**	**13.8**	**14 637 377**	**13.2**	**21 487 916**	**14.1**	**1 840 046**	**15.8**	**2 028 290**	**16.0**	**2 040 151**	**15.8**	**2 168 034**	**16.7**	**2 071 598**	**16.0**
Nonbanking Legal Entities	9 062 056	11.1	9 300 586	11.1	9 225 923	11.0	11 097 333	10.8	893 773	14.6	950 930	14.7	874 705	15.2	972 873	15.4	987 642	13.9
Individuals*	4 398 342	18.5	5 902 375	17.9	5 411 454	16.9	10 390 582	17.6	946 273	17.0	1 077 360	17.2	1 165 446	16.3	1 195 161	17.7	1 083 955	17.8
national currency:	**11 771 237**	**14.7**	**13 984 745**	**14.5**	**13 594 091**	**13.8**	**20 059 945**	**14.7**	**1 751 050**	**16.4**	**1 937 164**	**16.6**	**1 967 588**	**16.2**	**2 100 474**	**17.1**	**1 896 170**	**17.1**
Nonbanking Legal Entities	7 389 292	12.4	8 125 613	12.0	8 195 387	11.8	9 680 575	11.7	805 349	15.8	861 306	15.8	802 862	16.1	906 322	16.2	812 891	16.2
Individuals	4 381 945	18.5	5 859 132	18.0	5 398 704	16.9	10 379 370	17.6	945 701	17.0	1 075 858	17.2	1 164 726	16.3	1 194 152	17.8	1 083 279	17.8
foreign currency:	**1 689 161**	**5.5**	**1 218 217**	**5.1**	**1 043 286**	**4.7**	**1 427 971**	**4.5**	**88 996**	**4.0**	**91 126**	**4.2**	**72 563**	**5.2**	**67 560**	**4.3**	**175 427**	**3.3**
Nonbanking Legal Entities	1 672 764	5.4	1 174 974	5.0	1 030 536	4.6	1 416 759	4.4	88 424	4.0	89 624	4.1	71 843	5.2	66 551	4.3	174 751	3.3
Individuals	16 397	14.0	43 243	8.9	12 750	14.4	11 212	14.1	572	6.4	1 502	5.9	720	6.3	1 009	4.1	676	5.9
From total Loans:																		
Short-term	**7 341 686**	**12.2**	**8 147 461**	**11.8**	**7 952 384**	**11.4**	**8 942 956**	**11.4**	**1 017 865**	**14.7**	**1 045 657**	**14.8**	**944 857**	**15.9**	**1 092 636**	**15.6**	**1 056 668**	**14.7**
Long-term	**6 118 712**	**15.1**	**7 055 501**	**16.1**	**6 684 992**	**15.3**	**12 544 960**	**16.0**	**822 181**	**17.2**	**982 633**	**17.3**	**1 095 294**	**15.7**	**1 075 398**	**17.8**	**1 014 930**	**17.3**
national currency:	**11 771 237**	**14.7**	**13 984 745**	**14.5**	**13 594 091**	**13.8**	**20 059 945**	**14.7**	**1 751 050**	**16.4**	**1 937 164**	**16.6**	**1 967 588**	**16.2**	**2 100 474**	**17.1**	**1 896 170**	**17.1**
Short-term	**6 551 821**	**13.1**	**7 394 833**	**12.4**	**7 261 607**	**12.2**	**8 288 303**	**11.9**	**946 041**	**15.6**	**964 272**	**15.7**	898 118	16.5	**1 034 389**	**16.3**	**912 257**	**16.5**
Nonbanking Legal Entities	6 041 329	12.4	6 844 165	11.9	6 748 392	11.7	7 729 744	11.4	734 924	15.7	748 176	15.8	715 746	16.0	785 433	16.2	690 694	16.3
Individuals	510 492	20.7	550 668	19.3	513 215	18.7	558 559	18.2	211 117	14.9	216 096	15.5	182 373	18.4	248 956	16.3	221 563	16.9
Long-term	**5 219 416**	**16.7**	**6 589 912**	**16.8**	**6 332 484**	**15.8**	**11 771 642**	**16.7**	**805 009**	**17.4**	**972 892**	**17.4**	1 069 470	16.0	**1 066 085**	**17.9**	**983 913**	**17.8**
Nonbanking Legal Entities	1 347 963	12.5	1 281 448	12.6	1 446 995	12.6	1 950 831	12.8	70 425	16.1	113 130	15.6	87 116	16.3	120 889	16.3	122 197	15.8
Individuals	3 871 453	18.2	5 308 465	17.8	4 885 489	16.7	9 820 811	17.5	734 584	17.6	859 762	17.7	982 353	15.9	945 196	18.1	861 716	18.1
foreign currency:	**1 689 161**	**5.5**	**1 218 217**	**5.1**	**1 043 286**	**4.7**	**1 427 971**	**4.5**	**88 996**	**4.0**	**91 126**	**4.2**	**72 563**	**5.2**	**67 560**	**4.3**	**175 427**	**3.3**
Short-term	**789 864**	**5.4**	**752 628**	**4.9**	**690 777**	**4.0**	**654 653**	**4.5**	**71 825**	**3.7**	**81 385**	**4.0**	46 739	4.8	**58 247**	**4.2**	**144 411**	**3.3**
Nonbanking Legal Entities	779 653	5.3	715 663	4.8	684 059	3.9	648 238	4.5	71 825	3.7	80 460	4.0	46 726	4.8	58 210	4.2	144 300	3.3
Individuals	10 212	11.0	36 965	7.0	6 718	13.1	6 415	13.1		24.0	925	5.0	13	5.0	37	5.0	111	.0
Long-term	**899 297**	**5.5**	**465 588**	**5.4**	**352 509**	**6.2**	**773 317**	**4.4**	**17 172**	**5.3**	**9 741**	**5.3**	25 824	6.0	**9 313**	**4.4**	**31 016**	**3.3**
Nonbanking Legal Entities	893 111	5.4	459 311	5.2	346 477	6.0	768 521	4.3	16 600	5.2	9 164	5.1	25 117	6.0	8 340	4.5	30 451	3.2
Individuals	6 185	19.1	6 278	20.1	6 031	15.8	4 796	15.3	572	6.4	577	7.2	707	6.3	972	4.1	565	7.0

* the category of individuals includes individual entrepreneurs

** including final turnovers

2.12. Loans of Banks

2.12.2. Loans of banks as of the end of the period

mln. of KZT, end of period

	12.18	12.19	12.20	12.21**	05.22***	06.22	07.22	08.22	09.22
Total loans	**13 091 764**	**13 864 890**	**14 623 065**	**18 497 653**	**19 521 370**	**20 050 803**	**20 362 147**	**20 681 334**	**21 101 198**
Nonbanking Legal Entities	7 789 144	7 203 562	7 097 007	7 758 805	7 893 187	8 080 931	7 981 074	7 938 242	8 039 295
Individuals	5 302 620	6 661 328	7 526 058	10 738 848	11 628 183	11 969 871	12 381 073	12 743 092	13 061 903
national currency:	**10 094 320**	**11 560 763**	**12 726 647**	**16 588 156**	**17 906 808**	**18 245 932**	**18 624 308**	**18 986 128**	**19 332 239**
Nonbanking Legal Entities	4 966 372	4 996 251	5 238 891	5 868 861	6 293 192	6 289 879	6 253 282	6 252 839	6 280 073
Individuals	5 127 949	6 564 513	7 487 756	10 719 294	11 613 616	11 956 053	12 371 026	12 733 289	13 052 166
foreign currency:	**2 997 444**	**2 304 127**	**1 896 418**	**1 909 497**	**1 614 562**	**1 804 870**	**1 737 840**	**1 695 206**	**1 768 959**
Nonbanking Legal Entities	2 822 772	2 207 311	1 858 116	1 889 943	1 599 995	1 791 052	1 727 792	1 685 402	1 759 222
Individuals	174 671	96 815	38 302	19 554	14 567	13 818	10 047	9 804	9 737
From total sum of Loans:									
Short-term	**1 987 609**	**2 041 473**	**2 128 709**	**2 467 173**	**3 380 920**	**3 450 979**	**3 369 179**	**3 387 195**	**3 529 219**
Long-term	**11 104 156**	**11 823 417**	**12 494 356**	**16 030 479**	**16 140 450**	**16 599 823**	**16 992 969**	**17 294 139**	**17 571 979**
national currency:	**10 094 320**	**11 560 763**	**12 726 647**	**16 588 156**	**17 906 808**	**18 245 932**	**18 624 308**	**18 986 128**	**19 332 239**
Short-term	**1 662 079**	**1 766 368**	**1 907 686**	**2 132 877**	**3 079 145**	**3 126 974**	**3 094 401**	**3 110 507**	**3 157 397**
Nonbanking Legal Entities	1 453 648	1 541 373	1 673 079	1 922 519	2 369 110	2 378 877	2 337 712	2 307 181	2 333 280
Individuals	208 431	224 994	234 608	210 358	710 035	748 098	756 689	803 327	824 117
Long-term	**8 432 241**	**9 794 395**	**10 818 961**	**14 455 279**	**14 827 663**	**15 118 958**	**15 529 907**	**15 875 621**	**16 174 842**
Nonbanking Legal Entities	3 512 723	3 454 877	3 565 813	3 946 343	3 924 082	3 911 002	3 915 570	3 945 659	3 946 793
Individuals	4 919 518	6 339 518	7 253 149	10 508 936	10 903 581	11 207 956	11 614 337	11 929 962	12 228 049
foreign currency:	**2 997 444**	**2 304 127**	**1 896 418**	**1 909 497**	**1 614 562**	**1 804 870**	**1 737 840**	**1 695 206**	**1 768 959**
Short-term	**325 529**	**275 105**	**221 023**	**334 297**	**301 775**	**324 005**	**274 778**	**276 687**	**371 822**
Nonbanking Legal Entities	315 470	272 725	219 771	332 973	301 113	322 602	273 364	275 383	370 505
Individuals	10 060	2 380	1 252	1 324	662	1 403	1 413	1 305	1 317
Long-term	**2 671 914**	**2 029 022**	**1 675 395**	**1 575 200**	**1 312 787**	**1 480 865**	**1 463 062**	**1 418 518**	**1 397 137**
Nonbanking Legal Entities	2 507 303	1 934 586	1 638 345	1 556 971	1 298 881	1 468 450	1 454 428	1 410 019	1 388 717
Individuals	164 612	94 435	37 049	18 230	13 906	12 415	8 634	8 499	8 420

* the category of individuals includes individual entrepreneurs

** including final turnovers

**** loan portfolios transferred under assignment agreements between banks in April 2022,
but not accounted for on the respective balance sheet accounts of the assignee bank, are estimated on the basis of data from the assignor bank

2.12. Loans of Banks

2.12.3. Arrears on loans of banks

mln. of KZT, end of period

	12.18	12.19	12.20	12.21**	05.22	06.22	07.22	08.22	09.22
Total arrears	**876 222**	**937 480**	**928 112**	**579 032**	**635 538**	**651 699**	**669 322**	**643 154**	**650 537**
Nonbanking Legal Entities	492 914	588 798	592 668	287 632	299 566	310 693	322 355	290 408	288 040
Individuals*	383 308	348 682	335 444	291 399	335 972	341 007	346 967	352 745	362 496
national currency:	**595 704**	**724 434**	**806 057**	**485 514**	**550 105**	**555 887**	**580 322**	**577 599**	**609 105**
Nonbanking Legal Entities	323 580	440 761	495 052	205 609	223 633	222 390	237 109	228 472	250 246
Individuals*	272 124	283 673	311 004	279 905	326 472	333 497	343 213	349 127	358 859
foreign currency:	**280 518**	**213 046**	**122 056**	**93 518**	**85 433**	**95 812**	**89 000**	**65 555**	**41 432**
Nonbanking Legal Entities	169 334	148 037	97 616	82 023	75 933	88 303	85 246	61 936	37 794
Individuals*	111 183	65 009	24 440	11 495	9 500	7 509	3 754	3 619	3 638
From total arrears:									
short-term	**83 921**	**78 345**	**115 708**	**68 594**	**103 606**	**106 752**	**121 243**	**107 994**	**107 043**
long-term	**792 301**	**859 135**	**812 405**	**510 437**	**531 932**	**544 947**	**548 079**	**535 160**	**543 493**
Arrears									
national currency:	**595 704**	**724 434**	**806 057**	**485 514**	**550 105**	**555 887**	**580 322**	**577 599**	**609 105**
short-term	**70 842**	**73 934**	**106 316**	**66 597**	**101 714**	**104 322**	**118 636**	**106 488**	**103 243**
Nonbanking Legal Entities	41 653	48 709	72 249	48 809	63 489	65 314	79 717	69 594	68 398
Individuals*	29 189	25 225	34 067	17 788	38 225	39 008	38 919	36 895	34 845
long-term	**524 862**	**650 500**	**699 740**	**418 917**	**448 391**	**451 566**	**461 686**	**471 111**	**505 862**
Nonbanking Legal Entities	281 927	392 052	422 803	156 800	160 144	157 076	157 392	158 879	181 848
Individuals*	242 935	258 448	276 937	262 116	288 247	294 489	304 294	312 232	324 014
Arrears									
foreign currency:	**280 518**	**213 046**	**122 056**	**93 518**	**85 433**	**95 812**	**89 000**	**65 555**	**41 432**
short-term	**13 079**	**4 411**	**9 391**	**1 997**	**1 892**	**2 431**	**2 606**	**1 506**	**3 800**
Nonbanking Legal Entities	9 536	3 577	8 759	1 751	1 707	2 221	2 403	1 399	3 692
Individuals*	3 542	834	632	247	185	210	203	107	108
long-term	**267 439**	**208 634**	**112 664**	**91 521**	**83 541**	**93 381**	**86 393**	**64 049**	**37 631**
Nonbanking Legal Entities	159 798	144 459	88 857	80 272	74 226	86 082	82 843	60 537	34 101
Individuals*	107 641	64 175	23 807	11 248	9 315	7 299	3 550	3 512	3 530

* the category of individuals includes individual entrepreneurs
** including final turnovers

2.12. Loans of Banks

2.12.4. Arrears on loans of banks, regional breakdown

mln. of KZT, end of period

	2021*					08.22					09.22				
	Total	including:				Total	including:				Total	including:			
		Short-term		Long-term			Short-term		Long-term			Short-term		Long-term	
		National currency	Foreign currency	National currency	Foreign currency		National currency	Foreign currency	National currency	Foreign currency		National currency	Foreign currency	National currency	Foreign currency
	1=2+3+4+5	2	3	4	5	6=7+8+9+10	7	8	9	10	11=12+13+14+15	12	13	14	15
Total	**579 032**	**66 597**	**1 997**	**418 917**	**91 521**	**643 154**	**106 488**	**1 506**	**471 111**	**64 049**	**650 537**	**103 243**	**3 800**	**505 862**	**37 631**
including:															
Astana city	**88 222**	**2 455**	**80**	**41 606**	**44 081**	**117 875**	**9 884**	**0**	**69 762**	**38 229**	**119 068**	**9 925**	**0**	**80 405**	**28 738**
Almaty city	**261 148**	**34 352**	**1 468**	**191 561**	**33 768**	**280 110**	**56 002**	**435**	**206 786**	**16 886**	**286 141**	**54 129**	**448**	**224 967**	**6 597**
Shymkent city	**27 899**	**6 604**	**44**	**20 317**	**934**	**37 400**	**8 378**	**23**	**28 550**	**449**	**38 382**	**8 431**	**14**	**29 504**	**432**
Akmola	8 165	1 822	1	5 994	347	7 617	1 648		5 870	99	7 775	1 520		6 155	100
Aktobe	20 740	1 890	0	18 812	38	19 638	3 262		16 363	13	20 145	3 521		16 612	12
Almaty and Zhetisu	13 424	1 234	0	11 980	209	17 066	2 826	329	13 871	41	15 437	2 426	351	12 625	36
Atyrau	29 629	2 770	31	23 423	3 406	30 245	4 345	350	22 336	3 214	28 424	4 744	1 267	22 167	246
East Kazakhstan and Abai	21 685	2 829	25	17 738	1 093	20 592	2 318	0	17 754	521	21 006	2 551	0	17 937	518
Zhambyl	10 626	1 208	0	9 366	52	12 389	1 579		10 786	23	12 901	1 593		11 284	24
West Kazakhstan	15 218	398	9	9 428	5 383	14 816	3 465	9	7 588	3 754	13 230	2 274	9	10 862	84
Karagandy and Ulytau	23 468	2 864	59	19 749	795	23 883	3 369	62	20 125	328	24 251	3 193	62	20 668	328
Kostanay	12 602	1 865	9	10 505	223	9 136	1 195	9	7 924	8	9 506	1 222	0	8 266	17
Kyzylorda	9 633	682	0	8 945	7	11 018	1 209	0	9 808	0	11 516	1 272	0	10 244	0
Mangystau	13 827	2 502	265	10 747	313	16 011	3 335	288	12 232	157	16 512	2 611	1 647	12 102	152
Pavlodar	16 319	2 536	0	13 212	571	16 143	2 620	0	13 333	190	16 110	2 634	0	13 244	232
North Kazakhstan	3 805	415	5	3 097	288	3 787	399	1	3 260	126	3 874	406	1	3 363	104
Turkistan	2 620	171	0	2 436	13	5 428	654		4 763	11	6 259	791		5 457	11

* inclduing final turnovers

2.13. Loans of banks on credit objects

2.13.1. Loans extended by banks on credit objects and weighted average interest rates

mln. of KZT, end of period

	2018		2019		2020		2021*		05.22		06.22		07.22		08.22		09.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Total	**13 460 399**	**13.5**	**15 202 962**	**13.8**	**14 637 377**	**13.2**	**21 487 916**	**14.1**	**1 840 046**	**15.8**	**2 028 290**	**16.0**	**2 040 151**	**15.8**	**2 168 034**	**16.7**	**2 071 598**	**16.0**
including those provided on:																		
acquisition of working capital	**7 053 555**	**11.7**	**7 813 307**	**11.4**	**7 500 924**	**11.2**	**8 813 555**	**11.3**	**727 523**	**14.7**	**695 866**	**14.4**	**631 704**	**15.3**	**768 817**	**15.3**	**726 966**	**15.2**
share, %	52.4		51.4		51.2		41.0		39.5		34.3		31.0		35.5		35.1	
acquisition of fixed assets	**375 372**	**11.3**	**286 809**	**12.0**	**342 971**	**11.8**	**537 063**	**12.7**	**24 008**	**16.8**	**33 284**	**17.0**	**34 563**	**18.6**	**39 584**	**16.1**	**35 773**	**19.1**
share, %	2.8		1.9		2.3		2.5		1.3		1.6		1.7		1.8		1.7	
acquisition of privatized state	**- -**	**- -**	**14 682**	**6.8**	**13**	**17.5**	**1 459**	**10.4**	**-**	**-**	**-**	**-**	**-**	**-**	**0.0**	**0.0**	**0.0**	**0.0**
share, %	0.0		0.1		0.0		0.0		0.0		0.0		0.0		0.0		0.0	
new construction and reconstruction	**187 293**	**11.6**	**116 413**	**13.5**	**124 177**	**13.1**	**161 371**	**13.4**	**7 105**	**16.4**	**11 774**	**16.0**	**8 046**	**16.1**	**15 732**	**17.5**	**7 570**	**18.1**
share, %	1.4		0.8		0.8		0.8		0.4		0.6		0.4		0.7		0.4	
construction and purchase of housing by citizens	**568 126**	**9.0**	**858 880**	**8.0**	**1 050 552**	**7.6**	**1 867 495**	**8.2**	**151 754**	**8.4**	**168 876**	**8.3**	**164 678**	**8.4**	**190 064**	**8.4**	**188 646**	**8.1**
share, %	4.2		5.6		7.2		8.7		8.2		8.3		8.1		8.8		9.1	
consumer goals of citizens	**3 480 133**	**20.4**	**4 521 210**	**20.3**	**3 830 065**	**19.9**	**7 275 580**	**19.2**	**682 621**	**17.5**	**759 356**	**17.4**	**857 845**	**16.3**	**839 179**	**18.3**	**736 338**	**18.6**
share, %	25.9		29.7		26.2		33.9		37.1		37.4		42.0		38.7		35.5	
acquisition of securities	**19 543**	**9.7**	**2654.0**	**13.3**	**26 671**	**11.7**	**0**	**0.0**	**5029.5**	**9.6**	**-**	**-**	**-**	**-**	**0.0**	**0.0**	**0.0**	**0.0**
share, %	0.1		0.0		0.2		0.0		0.3		0.0		0.0		0.0		0.0	
other goals	**1 776 374**	**9.5**	**1 589 006**	**10.6**	**1 762 005**	**11.0**	**2 831 394**	**13.4**	**242 006**	**18.0**	**359 134**	**19.5**	**343 315**	**18.8**	**314 658**	**19.6**	**376 306**	**15.7**
share, %	13.2		10.5		12.0		13.2		13.2		17.7		16.8		14.5		18.2	

Continuation

	2018		2019		2020		2021*		05.22		06.22		07.22		08.22		09.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
short-term loans																		
Total	**7 341 686**	**12.2**	**8 147 461**	**11.8**	**7 952 384**	**11.4**	**8 942 956**	**11.4**	**1 017 865**	**14.7**	**1 045 657**	**14.8**	**944 857**	**15.9**	**1 092 636**	**15.6**	**1 056 668**	**14.7**
including those provided on:																		
acquisition of working capital	6 462 105	11.6	7 269 176	11.3	7 053 085	11.1	7 886 204	11.0	696 645	14.7	664 034	14.4	603 128	15.4	735 283	15.2	692 256	15.1
acquisition of fixed assets	20 059	12.2	15 219	11.8	30 363	5.8	46 383	9.8	669	17.4	484	18.0	740	17.8	4 012	17.4	2 154	18.1
acquisition of privatized state	- -	- -	1.4	0.1	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -				
new construction and reconstruction	43 967	15.6	6 480	13.9	15 934	11.9	12 293	11.2	437	17.0	1 300	16.5	30	20.3	600	19.0	0	0.0
construction and purchase of housing by citizens	704	13.3	425	8.2	9560	3.4	2437	11.3	170	15.7	12	18.3	47	14.9	38	9.2	161	6.2
consumer goals of citizens	390 256	21.5	398 558	19.4	336 633	21.3	316 984	18.1	183 697	13.3	180 242	13.2	152 361	16.7	212 883	14.5	185 936	15.0
acquisition of securities	9 305	8.0	- -	- -	5 495	12.5	0	0.0	- -	- -	- -	- -	- -	- -	0.0	0.0	0.0	0.0
other goals	415 289	12.5	457 602	12.5	501 314	11.0	678 655	12.5	136 248	17.0	199 584	17.6	188 551	17.0	139 820	17.9	176 161	12.5
long-term loans																		
Total	**6 118 712**	**15.1**	**7 055 501**	**16.1**	**6 684 992**	**15.3**	**12 544 960**	**16.0**	**822 181**	**17.2**	**982 633**	**17.3**	**1 095 294**	**15.7**	**1 075 398**	**17.8**	**1 014 930**	**17.3**
including those provided on:																		
acquisition of working capital	591 450	12.6	544 131	12.4	447 839	13.2	927 351	14.2	30 879	14.3	31 832	15.3	28 576	14.3	33 534	16.7	34 709	17.0
acquisition of fixed assets	355 313	11.2	271 590	12.0	312 607	12.4	490 680	12.9	23 338	16.8	32 800	17.0	33 822	18.6	35 572	15.9	33 619	19.2
acquisition of privatized state	- -	- -	14 680	6.8	13	17.5	1 459	10.4	- -	- -	- -	- -	- -	- -				
new construction and reconstruction	143 327	10.4	109 933	13.5	108 243	13.3	149 078	13.6	6 668	16.4	10 474	15.9	8 016	16.0	15 132	17.5	7 570	18.1
construction and purchase of	567 421	9.0	858 455	8.0	1 040 992	7.7	1 865 057	8.2	151 585	8.4	168 864	8.3	164 631	8.4	190 027	8.4	188 485	8.1
consumer goals of citizens	3 089 877	20.2	4 122 651	20.3	3 493 431	19.7	6 958 596	19.3	498 924	19.1	579 113	18.6	705 484	16.2	626 296	19.6	550 402	19.8
acquisition of securities	10 238	11.2	2 654	13.3	21 176	11.4	0	0.0	5 030	9.6	- -	- -	- -	- -	0.0	0.0	0.0	0.0
other goals	1 361 084	8.6	1 131 405	9.8	1 260 691	11.0	2 152 739	13.7	105 758	20.2	159 550	21.9	154 764	20.9	174 838	20.9	200 145	18.5

* including final turnovers

2.13. Loans of banks on credit objects

2.13.2. Loans of banks on credit objects as of the end of the period

mln. of KZT, end of period

	12.18	12.19	12.20	12.21*	05.22	06.22	07.22	08.22	09.22
Total	**13 091 764**	**13 864 890**	**14 623 065**	**18 497 653**	**19 521 370**	**20 050 803**	**20 362 147**	**20 681 334**	**21 101 198**
including:									
acquisition of working capital	3 411 631	2 936 554	2 921 767	3 084 539	3 220 819	3 232 926	3 125 438	3 123 402	3 189 664
share, %	26.1	21.2	20.0	16.7	16.5	16.1	15.3	15.1	15.1
acquisition of fixed assets	1 159 990	1 055 787	1 023 593	1 143 739	1 035 213	1 029 317	1 024 046	1 032 490	1 046 120
share, %	8.9	7.6	7.0	6.2	5.3	5.1	5.0	5.0	5.0
acquisition of privatized state facilities	- -	- -	13	0	0	0	0	- -	- -
share, %	0.0	0.0	0.0	0.0	0.0	0.0	0.0	- -	- -
new construction and reconstruction	574 248	519 403	411 408	370 162	378 234	385 314	386 546	390 084	396 200
share, %	4.4	3.7	2.8	2.0	1.9	1.9	1.9	1.9	1.9
construction and purchase of housing by	1 425 826	1 881 534	2 490 037	3 493 413	3 950 784	4 060 856	4 162 607	4 287 017	4 419 506
share, %	10.9	13.6	17.0	18.9	20.2	20.3	20.4	20.7	20.9
consumer goals of citizens	3 317 855	4 211 110	4 390 877	6 147 204	6 447 122	6 616 897	6 877 814	7 035 149	7 197 595
share, %	25.3	30.4	30.0	33.2	33.0	33.0	33.8	34.0	34.1
acquisition of securities	65 267	53 643	46 746	34 706	30 166	31 737	31 775	31 246	30 943
share, %	0.5	0.4	0.3	0.2	0.2	0.2	0.2	0.2	0.1
other goals	3 136 948	3 206 859	3 338 623	4 223 890	4 459 031	4 693 756	4 753 922	4 781 946	4 821 169
share, %	24.0	23.1	22.8	22.8	22.8	23.4	23.3	23.1	22.8

Continuation

	12.18	12.19	12.20	12.21*	05.22	06.22	07.22	08.22	09.22
short-term loans									
Total	**1 987 609**	**2 041 473**	**2 128 709**	**2 467 173**	**3 380 920**	**3 450 979**	**3 369 179**	**3 387 195**	**3 529 219**
including:									
acquisition of working capital	1 588 485	1 693 144	1 721 164	2 148 987	2 349 481	2 335 440	2 227 531	2 232 488	2 303 469
acquisition of fixed assets	8 942	5 248	24 011	5 812	6 623	6 157	4 975	7 324	8 403
acquisition of privatized state facilities	- -	- -	- -	- -	- -	- -	- -	- -	- -
new construction and reconstruction	7 511	1 816	7 376	3 407	3 630	3 692	3 741	3 705	4 062
construction and purchase of housing by	3 967	2 933	11 830	4 862	5 000	4 774	4 716	4 674	4 521
consumer goals of citizens	163 850	171 860	172 648	127 369	588 476	622 565	631 860	678 992	699 292
acquisition of securities	9 816	- -	- -	- -	- -	- -	- -	- -	- -
other goals	205 038	166 472	191 681	176 736	427 710	478 350	496 356	460 012	509 472
long-term loans									
Total	**11 104 156**	**11 823 417**	**12 494 356**	**16 030 479**	**16 140 450**	**16 599 823**	**16 992 969**	**17 294 139**	**17 571 979**
including:									
acquisition of working capital	1 823 146	1 243 410	1 200 603	935 552	871 339	897 486	897 907	890 913	886 195
acquisition of fixed assets	1 151 047	1 050 539	999 582	1 137 927	1 028 590	1 023 159	1 019 071	1 025 166	1 037 717
acquisition of privatized state facilities	- -	- -	13	- -	- -	- -	- -	- -	- -
new construction and reconstruction	566 736	517 587	404 032	366 755	374 604	381 622	382 805	386 379	392 139
construction and purchase of housing by	1 421 859	1 878 600	2 478 207	3 488 552	3 945 783	4 056 081	4 157 890	4 282 343	4 414 985
consumer goals of citizens	3 154 006	4 039 250	4 218 230	6 019 835	5 858 646	5 994 332	6 245 954	6 356 157	6 498 303
acquisition of securities	55 452	53 643	46 746	34 706	30 166	31 737	31 775	31 246	30 943
other goals	2 931 910	3 040 387	3 146 942	4 047 153	4 031 321	4 215 405	4 257 566	4 321 934	4 311 697

* including final turnovers

2.13. Loans of banks on credit objects

2.13.3. Arrears on loans of banks on lending facilities

mln. of KZT, end of period

	12.18	12.19	12.20	12.21*	05.22	06.22	07.22	08.22	09.22
Total	**876 222**	**937 480**	**928 112**	**579 032**	**635 538**	**651 699**	**669 322**	**643 154**	**650 537**
including:									
acquisition of working capital	**215 092**	**246 632**	**301 178**	**128 363**	**136 396**	**142 690**	**149 069**	**137 555**	**134 579**
share, %	24.5	26.3	32.5	22.2	21.5	21.9	22.3	21.4	20.7
acquisition of fixed assets	**86 193**	**145 659**	**180 243**	**48 464**	**43 683**	**42 833**	**53 149**	**50 829**	**51 371**
share, %	9.8	15.5	19.4	8.4	6.9	6.6	7.9	7.9	7.9
acquisition of privatized state facilities	- -	- -	**0**	**0.0**	**0.0**	**0.0**	- -	- -	- -
share, %	- -	- -	0.0	0.0	0.0	0.0	- -	- -	- -
new construction and reconstruction	**28 700**	**39 320**	**14 657**	**17 559**	**19 325**	**18 257**	**18 348**	**17 566**	**17 302**
share, %	3.3	4.2	1.6	3.0	3.0	2.8	2.7	2.7	2.7
construction and purchase of housing by	**74 743**	**59 342**	**71 765**	**43 296**	**40 171**	**38 344**	**36 001**	**35 564**	**33 981**
share, %	8.5	6.3	7.7	7.5	6.3	5.9	5.4	5.5	5.2
consumer goals of citizens	**227 188**	**229 026**	**204 419**	**188 678**	**230 209**	**235 554**	**240 834**	**244 546**	**253 538**
share, %	25.9	24.4	22.0	32.6	36.2	36.1	36.0	38.0	39.0
acquisition of securities	**7**	**1**	**2 980**	**5 124**	**4 240**	**3 831**	**3 831**	**3 831**	**4 185**
share, %	0.0	0.0	0.3	0.9	0.7	0.6	0.6	0.6	0.6
other goals	**244 298**	**217 500**	**152 870**	**147 548**	**161 515**	**170 191**	**168 090**	**153 262**	**155 580**
share, %	27.9	23.2	16.5	25.5	25.4	26.1	25.1	23.8	23.9

Continuation

	12.18	12.19	12.20	12.21*	05.22	06.22	07.22	08.22	09.22
short-term loans									
Total	**83 921**	**78 345**	**115 708**	**68 594**	**103 606**	**106 752**	**121 243**	**107 994**	**107 043**
including:									
acquisition of working capital	45 666	47 482	63 013	41 858	49 117	51 022	53 318	55 123	55 977
acquisition of fixed assets	4 204	2 148	18 056	1 900	1 383	1 307	1 331	1 649	1 398
acquisition of privatized state facilities	- -	- -	0	0	0	0	- -	- -	- -
new construction and reconstruction	284	1 067	515	3	3	3	266	3	3
construction and purchase of housing by	3 360	2 662	10 966	4 079	3 900	3 866	3 833	3 807	3 695
consumer goals of citizens	22 891	18 093	14 628	5 657	24 186	25 233	24 982	25 151	25 939
acquisition of securities	- -	- -	0	0	0	0	- -	- -	- -
other goals	7 515	6 893	8 530	15 096	25 017	25 321	37 514	22 260	20 032
long-term loans									
Total	**792 301**	**859 135**	**812 405**	**510 437**	**531 932**	**544 947**	**548 079**	**535 160**	**543 493**
including:									
acquisition of working capital	169 426	199 150	238 165	86 505	87 279	91 669	95 751	82 432	78 602
acquisition of fixed assets	81 988	143 511	162 188	46 563	42 300	41 525	51 818	49 180	49 973
acquisition of privatized state facilities	- -	- -	0	0.0	0.0	0.0	- -	- -	- -
new construction and reconstruction	28 417	38 253	14 143	17 556	19 321	18 253	18 082	17 563	17 299
construction and purchase of housing by	71 382	56 681	60 798	39 217	36 270	34 477	32 168	31 757	30 286
consumer goals of citizens	204 297	210 933	189 791	183 021	206 024	210 321	215 851	219 395	227 599
acquisition of securities	7	1	2 980	5 124	4 240	3 831	3 831	3 831	4 185
other goals	236 783	210 607	144 339	132 452	136 498	144 870	130 577	131 001	135 549

* including final turnovers

2.14. Loans of Banks by Economic Activities

2.14.1. Loans of banks by economy branches and weighted average interest rates

mln. of KZT, end of period

	2018		2019		2020		2021*		05.22		06.22		07.22		08.22		09.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Total by economy branches	**13 460 398**	**13.5**	**15 202 962**	**13.8**	**14 637 377**	**13.2**	**21 487 916**	**14.1**	**1 840 046**	**15.8**	**2 028 290**	**16.0**	**2 040 151**	**15.8**	**2 168 034**	**16.7**	**2 071 598**	**16.0**
of which:																		
Industry	**2 105 803**	**9.9**	**2 161 972**	**9.6**	**2 361 281**	**10.6**	**2 777 151**	**10.3**	**217 050**	**14.7**	**199 361**	**14.7**	**193 677**	**15.0**	**232 296**	**15.3**	**207 416**	**15.2**
including:																		
Mineral Resource Industry	**466 709**	**7.8**	**292 735**	**6.8**	**276 930**	**6.6**	**262 504**	**7.5**	**27 482**	**10.8**	**14 691**	**12.8**	**15 889**	**10.5**	**22 131**	**10.6**	**18 370**	**11.7**
Manufacturing Industry	**1 454 974**	**10.4**	**1 690 705**	**9.9**	**1 734 361**	**10.9**	**2 162 456**	**10.3**	**181 686**	**15.2**	**168 840**	**14.8**	**166 630**	**15.4**	**177 320**	**15.7**	**172 312**	**15.4**
including:																		
Manufacture of Foodstuff, including Drinks, and Tobacco	270 916	11.8	344 976	10.6	462 387	12.0	508 876	12.5	45 478	14.6	49 275	14.8	39 138	15.1	51 866	15.9	76 608	15.6
of which:																		
Manufacture of Foodstuff, including Drinks	268 503	11.8	307 700	11.3	373 022	12.2	484 744	12.5	39 461	14.7	48 444	14.9	37 566	15.2	51 468	15.9	76 364	15.6
Textile and Clothing Industry	15 744	10.9	28 473	11.2	16 840	12.1	26 170	14.1	2 524	14.8	2 676	15.7	1 993	16.9	4 148	17.3	3 698	17.9
Manufacture of Leather, Products from Leather and Footwear	2 760	6.6	3 650	13.2	1 017	13.3	1 282	14.9	25	19.3	19	23.6	199	20.1	90	22.6	509	19.3
Woodworking and Manufacture of Wood Products	2 116	10.2	1 778	10.6	2 324	11.5	4 040	12.7	229	14.8	825	18.4	965	12.1	659	14.6	310	17.6
Pulp and Paper Industry; Publishing	32 174	12.3	10 820	12.0	6 924	10.8	22 034	11.8	1 569	16.3	2 836	14.7	529	14.8	609	16.4	1 442	15.8
Coke Industry, Oil Products and Nuclear Materials Manufacture	57 955	6.9	131 062	5.5	87 747	6.0	171 802	9.8	291	18.2	5 414	16.3	21 658	16.1	2 297	17.6	1 715	17.6
Chemical Industry	63 923	9.8	60 827	10.6	74 997	9.6	411 188	5.8	5 395	14.5	10 399	12.5	4 476	10.8	10 408	10.8	10 046	14.2
Manufacture of Rubber and Plastic Products	30 958	11.8	22 834	10.5	49 502	10.6	55 067	11.7	4 115	13.4	4 096	14.3	3 039	13.5	4 853	14.1	5 884	16.2
Manufacture of other Nonmetallic Mineral Products	559 396	10.3	587 381	10.9	572 487	11.4	312 709	11.8	43 913	15.7	38 337	15.1	33 941	15.7	34 448	16.5	24 679	16.3
Metal Manufacture and Production of Finished Metal Products	186 807	7.3	271 278	6.4	184 381	7.5	221 564	8.3	7 926	14.5	17 593	14.0	8 101	15.9	12 625	15.8	15 388	11.3
Manufacture of Machines and Equipment	33 594	12.1	29 613	12.0	41 123	12.2	54 923	11.9	5 138	15.3	4 246	15.4	3 440	15.3	6 801	15.2	10 824	15.8
Manufacture of Electrical Equipment, Electronic and Optical Equipment	95 052	10.7	76 978	11.4	84 143	11.3	107 204	10.7	8 554	12.0	5 822	11.3	7 505	13.9	5 621	13.0	3 905	15.8
Manufacture of Vehicles and Equipment	53 228	14.7	32 668	13.1	65 996	12.5	201 521	12.4	50 620	15.8	21 355	15.8	34 234	15.6	34 724	16.4	11 264	16.0
Other Branches of Manufacturing Industry	50 352	13.1	88 369	12.3	84 493	11.2	64 294	12.5	5 909	16.9	5 948	16.2	7 411	15.9	8 173	17.0	6 039	17.7
Other Industries	**184 120**	**11.1**	**178 532**	**12.0**	**349 990**	**12.1**	**352 190**	**11.8**	**7 882**	**16.4**	**15 830**	**15.7**	**11 158**	**16.2**	**32 844**	**16.2**	**16 735**	**16.4**

Continuation

	2018		2019		2020		2021*		05.22		06.22		07.22		08.22		09.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Agriculture	**112 036**	**12.2**	**135 717**	**11.8**	**169 223**	**12.2**	**279 318**	**13.0**	**23 119**	**14.8**	**20 341**	**14.5**	**17 843**	**16.4**	**21 679**	**15.6**	**19 831**	**17.1**
Agriculture, Hunting and Services in these Areas	109 661	12.1	132 847	11.8	168 771	12.2	277 776	12.9	22 738	14.7	20 032	14.5	17 591	16.4	21 079	15.6	19 525	17.1
Forestry and Services in this Area	552	11.9	512	16.0	69	16	259	21	43	21.5	16	20.7	37	20.3	13	21.0	35	12.0
Fishery, Fish-breeding and Services in these Areas	1 823	14.0	2 359	13.9	383	12.7	1 283	15.3	337	17.5	293	16.5	216	15.5	586	15.7	271	17.7
Construction	**533 373**	**12.0**	**476 676**	**12.2**	**455 970**	**11.9**	**575 375**	**12.0**	**51 523**	**15.0**	**76 444**	**14.4**	**51 122**	**15.4**	**64 806**	**16.1**	**57 913**	**16.0**
Transport	**395 273**	**10.2**	**413 356**	**9.9**	**448 008**	**9.9**	**460 166**	**10.6**	**55 601**	**16.4**	**96 985**	**15.8**	**24 912**	**14.2**	**22 862**	**17.8**	**24 676**	**16.6**
including:																		
Land Transport	81 516	12.7	112 930	12.1	72 272	13.4	126 566	15.1	36 625	16.5	88 259	16.0	9 661	19.3	10 762	19.7	12 871	18.8
Water Transport	11 339	9.8	7 950	11.5	9 582	9.2	18 395	6.7	367	4.5	784	12.4	397	12.3	900	9.6	777	11.0
Air Transport	22 737	9.0	30 535	6.2	122 426	8.8	37 339	6.3	175	16.6	90	18.4	156	17.4	2 904	11.1	290	14.4
Auxiliary and Additional Transport	279 681	9.5	261 941	9.4	243 728	9.5	277 865	9.3	18 434	16.6	7 852	13.9	14 698	10.9	8 295	18.7	10 738	14.5
Communication	**51 548**	**12.8**	**131 840**	**11.5**	**82 930**	**10.9**	**103 273**	**12.4**	**7 769**	**16.1**	**5 636**	**15.5**	**4 618**	**16.8**	**3 344**	**17.5**	**3 389**	**16.8**
Wholesale and retail trade; repair of motor vehicles and motorcycles	**4 679 943**	**12.2**	**5 207 641**	**11.9**	**4 867 926**	**11.5**	**6 111 954**	**11.6**	**525 398**	**14.8**	**534 546**	**15.1**	**552 453**	**16.0**	**603 181**	**16.3**	**592 744**	**15.6**
Others (non-productive sphere, individual activity)	**5 582 421**	**16.4**	**6 675 760**	**17.0**	**6 252 040**	**15.9**	**11 180 679**	**16.6**	**959 586**	**16.6**	**1 094 977**	**16.7**	**1 195 526**	**15.5**	**1 219 866**	**17.1**	**1 165 628**	**16.3**

* including final turnovers

2.14. Loans of Banks by Economic Activities

2.14.2. Loans of banks by economy branches as of the end of the period

mln. of KZT, end of period

	12.18	12.19	12.20	12.21*	05.22	06.22	07.22	08.22	09.22
Total by economy branches	**13 091 764**	**13 864 890**	**14 623 065**	**18 497 653**	**19 521 370**	**20 050 803**	**20 362 147**	**20 681 334**	**21 101 198**
of which:									
Industry	**2 024 483**	**1 889 894**	**1 984 166**	**2 510 866**	**2 684 095**	**2 766 658**	**2 768 888**	**2 764 651**	**2 778 664**
including:									
Mineral Resource Industry	**387 314**	**346 321**	**274 478**	**314 947**	**294 277**	**314 199**	**308 819**	**304 481**	**301 018**
Manufacturing Industry	**1 358 904**	**1 307 153**	**1 337 147**	**1 855 686**	**1 956 615**	**2 018 613**	**2 028 014**	**2 019 109**	**2 045 917**
including:									
Manufacture of Foodstuff, including Drinks, and Tobacco	343 527	376 394	380 936	475 339	485 728	484 884	491 186	488 669	507 793
of which:									
Manufacture of Foodstuff, including Drinks	343 498	376 341	380 903	475 049	483 389	484 469	490 781	488 156	507 333
Textile and Clothing Industry	35 761	31 292	21 596	33 508	32 484	33 881	34 194	36 252	36 658
Manufacture of Leather, Products from Leather and Footwear	3 250	2 762	2 654	2 432	444	441	556	546	947
Woodworking and Manufacture of Wood Products	5 582	4 915	5 760	5 599	4 844	4 916	5 580	5 271	5 143
Pulp and Paper Industry; Publishing	21 655	19 823	12 901	26 006	23 300	23 014	22 898	23 008	36 670
Coke Industry, Oil Products and Nuclear Materials Manufacture	50 688	106 289	93 535	196 773	192 544	177 506	197 269	197 939	198 191
Chemical Industry	59 150	64 178	78 343	419 681	402 195	449 854	443 707	441 874	448 886
Manufacture of Rubber and Plastic Products	41 694	31 181	39 325	44 233	41 611	40 808	35 773	35 505	34 383
Manufacture of other Nonmetallic Mineral Products	182 804	169 183	159 475	144 113	151 121	151 373	149 162	143 695	144 709
Metal Manufacture and Production of Finished Metal Products	378 940	278 674	335 610	277 607	282 246	308 216	293 744	294 785	300 638
Manufacture of Machines and Equipment	35 184	35 357	21 342	37 754	53 711	56 906	55 144	56 039	48 667
Manufacture of Electrical Equipment, Electronic and Optical Equipment	54 838	68 560	61 379	76 221	82 842	85 848	83 101	83 670	80 539
Manufacture of Vehicles and Equipment	75 223	67 322	86 507	74 048	158 960	156 308	169 372	163 716	154 104
Other Branches of Manufacturing Industry	70 608	51 223	37 784	42 374	44 584	44 658	46 327	48 140	48 589
Other Industries	**278 265**	**236 420**	**372 541**	**340 234**	**433 202**	**433 846**	**432 055**	**441 061**	**431 729**

Continuation

	12.18	12.19	12.20	12.21*	05.22	06.22	07.22	08.22	09.22
Agriculture	**489 689**	**255 077**	**234 335**	**340 085**	**366 105**	**377 828**	**386 173**	**391 460**	**394 671**
Agriculture, Hunting and Services in these Areas	487 607	252 213	232 455	338 053	362 834	374 313	382 341	387 118	390 200
Forestry and Services in this Area	667	329	32	157	189	202	231	238	231
Fishery, Fish-breeding and Services in these Areas	1 415	2 535	1 848	1 875	3 082	3 313	3 601	4 103	4 240
Construction	**753 240**	**674 575**	**654 831**	**671 155**	**659 551**	**691 856**	**623 028**	**623 932**	**628 765**
Transport	**593 275**	**500 480**	**489 461**	**462 461**	**522 330**	**582 195**	**525 952**	**527 110**	**494 602**
including:									
Land Transport	176 567	152 699	113 086	140 648	199 841	284 340	234 523	238 358	207 366
Water Transport	39 390	30 115	27 737	18 377	16 282	17 265	17 307	16 868	16 065
Air Transport	42 184	53 682	118 569	71 458	60 846	50 479	39 449	39 664	37 975
Auxiliary and Additional Transport	335 134	263 984	230 069	231 979	245 362	230 112	234 675	232 219	233 195
Communication	**71 859**	**127 998**	**168 014**	**188 912**	**205 553**	**207 225**	**207 470**	**195 688**	**194 906**
Wholesale and retail trade; repair of motor vehicles and motorcycles	**1 801 210**	**1 743 446**	**1 711 347**	**2 033 182**	**2 136 360**	**2 103 539**	**2 059 274**	**2 058 947**	**2 064 066**
Others (non-productive sphere, individual activity)	**7 358 008**	**8 673 420**	**9 380 911**	**12 290 991**	**12 947 376**	**13 321 502**	**13 791 362**	**14 119 546**	**14 545 524**

* including final turnovers

2.14. Loans of Banks by Economic Activities

2.14.3. Arrears on loans of banks by economy branches

mln. of KZT, end of period

	12.18	12.19	11.20	12.21*	05.22	06.22	07.22	08.22	09.22
Total by economy branches	**876 222**	**937 480**	**1 033 679**	**579 032**	**635 538**	**651 699**	**669 322**	**643 154**	**650 537**
of which:									
Industry	**80 540**	**108 456**	**125 260**	**47 712**	**48 083**	**52 812**	**47 010**	**43 442**	**49 942**
including:									
Mineral Resource Industry	**8 627**	**4 604**	**3 918**	**1 696**	**1 807**	**2 097**	**3 791**	**4 036**	**3 733**
Manufacturing Industry	**67 990**	**96 231**	**115 786**	**45 603**	**45 693**	**49 928**	**42 522**	**38 755**	**39 273**
including:									
Manufacture of Foodstuff, including Drinks, and Tobacco	11 824	15 310	21 036	14 032	15 846	17 055	17 781	19 887	17 972
of which:									
Manufacture of Foodstuff, including Drinks	11 824	15 310	21 036	14 032	15 846	17 055	17 781	19 887	17 972
Textile and Clothing Industry	172	2 579	2 610	898	176	242	821	329	268
Manufacture of Leather, Products from Leather and Footwear	398	102	18	0	3	26	4	2	3
Woodworking and Manufacture of Wood Products	1 482	688	815	682	656	746	750	127	119
Pulp and Paper Industry; Publishing	839	2 663	3 608	1 234	577	872	293	283	281
Coke Industry, Oil Products and Nuclear Materials Manufacture	1 252	1 525	2 813	1 507	1 263	1 203	1 203	1 214	1 203
Chemical Industry	2 289	1 640	1 950	144	207	249	554	385	2 349
Manufacture of Rubber and Plastic Products	3 098	2 089	2 395	1 435	1 652	1 634	1 349	2 177	1 100
Manufacture of other Nonmetallic Mineral Products	18 264	5 939	19 234	11 237	10 388	9 992	7 693	5 462	5 540
Metal Manufacture and Production of Finished Metal Products	10 512	11 448	12 426	10 539	9 684	11 711	5 527	1 856	1 915
Manufacture of Machines and Equipment	4 866	4 278	904	291	1 527	1 410	1 459	1 416	1 174
Manufacture of Electrical Equipment, Electronic and Optical Equipment	3 324	2 172	2 336	1 688	1 252	2 091	2 755	3 638	5 211
Manufacture of Vehicles and Equipment	1 375	41 951	42 031	435	1 027	1 048	649	434	468
Other Branches of Manufacturing Industry	8 294	3 846	3 609	1 482	1 434	1 648	1 681	1 544	1 670
Other Industries	**3 923**	**7 621**	**5 556**	**412**	**584**	**788**	**698**	**651**	**6 935**

Continuation

	12.18	12.19	11.20	12.21*	05.22	06.22	07.22	08.22	09.22
Agriculture	**81 173**	**67 238**	**48 025**	**12 491**	**10 843**	**9 207**	**9 625**	**7 902**	**8 394**
Agriculture, Hunting and Services in these Areas	81 004	67 134	47 918	12 385	10 748	9 108	9 212	7 489	7 980
Forestry and Services in this Area	80	6	2	4	3	3	4	4	3
Fishery, Fish-breeding and Services in these Areas	89	98	105	102	92	94	409	410	412
Construction	**102 191**	**107 090**	**150 930**	**72 690**	**80 319**	**82 707**	**68 976**	**54 200**	**50 252**
Transport	**34 894**	**52 236**	**30 464**	**9 500**	**7 897**	**7 706**	**8 011**	**8 769**	**9 008**
including:									
Land Transport	9 542	8 570	8 983	5 943	3 597	3 787	4 020	4 356	3 421
Water Transport	0	0	908	0	345	236	2	214	85
Air Transport	645	8 709	1 163	23	23	23	0	0	0
Auxiliary and Additional Transport	24 707	34 957	19 409	3 534	3 934	3 661	3 989	4 200	5 503
Communication	**3 853**	**588**	**761**	**433**	**957**	**872**	**970**	**992**	**1 026**
Wholesale and retail trade; repair of motor vehicles and motorcycles	**134 769**	**117 948**	**137 470**	**87 507**	**87 338**	**89 709**	**99 500**	**99 598**	**99 329**
Others (non-productive sphere, individual activity)	**438 802**	**483 924**	**540 768**	**348 699**	**400 101**	**408 686**	**435 230**	**428 251**	**432 586**

* including final turnovers

2.15. Mortgage loans of Banks to Individuals

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

for the period

	2018		2019		2020		2021*		05.22		06.22		07.22		08.22		09.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Credits - total	**524 951**	**8.9**	**818 327**	**8.0**	**967 730**	**7.7**	**1 744 680**	**8.3**	**143 335**	**8.3**	**159 576**	**8.3**	**155 181**	**8.4**	**176 681**	**8.5**	**178 778**	**8.2**
incldiung:																		
National currency:	**524 951**	**8.9**	**818 327**	**8.0**	**967 730**	**7.7**	**1 744 680**	**8.3**	**143 335**	**8.3**	**159 576**	**8.3**	**155 181**	**8.4**	**176 681**	**8.5**	**178 778**	**8.2**
short-term	426	11.8	413	8.2	5 392	2.0	2 262	11.8	36	13.2	15	15.8	49	12.5	10	12.4	141	4.8
long-term	524 525	8.9	817 913	8.0	962 338	7.7	1 742 418	8.3	143 300	8.3	159 561	8.3	155 132	8.4	176 671	8.5	178 638	8.2
Foreign currency	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
short-term	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
long-term	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -

* including final turnovers

2.15. Mortgage loans of Banks to Individuals

2.15.2. Mortgage loans of Banks to Individuals as of the end of the period

mln. of KZT, end of period

	Credits - total	National currency:	of which:		Foreign currency:	of which:	
			short-term	long-term		short-term	long-term
	1=2+5	2=3+4	3	4	5=6+7	6	7
12.18	**1 303 335**	**1 254 541**	**2 482**	**1 252 059**	**48 793**	**163**	**48 630**
12.19	**1 767 152**	**1 741 608**	**1 977**	**1 739 631**	**25 544**	**103**	**25 442**
12.20	**2 373 221**	**2 367 122**	**6 965**	**2 360 158**	**6 099**	**59**	**6 040**
12.21*	**3 306 959**	**3 304 754**	**4 996**	**3 299 758**	**2 204**	**6**	**2 198**
2022							
02.22	3 452 121	3 449 635	5 041	3 444 594	2 487	7	2 480
03.22	3 528 586	3 526 330	4 979	3 521 351	2 256	7	2 249
04.22	3 676 366	3 674 142	4 900	3 669 242	2 224	6	2 218
05.22	3 774 712	3 772 788	4 822	3 767 966	1 924	6	1 918
06.22	3 890 145	3 888 594	4 737	3 883 856	1 552	7	1 545
07.22	4 016 677	4 015 246	4 999	4 010 247	1 432	7	1 425
08.22	4 140 758	4 139 342	4 690	4 134 652	1 416	7	1 409
09.22	4 276 998	4 275 513	1 766	4 273 747	1 485	7	1 478

* including final turnovers

2.16. Consumer loans of Banks to Individuals

2.16.1. Consumer loans extended by banks to individuals and weighted average interest rates

mln. of KZT, end of period

	2018		2019		2020		2021*		05.22		06.22		07.22		08.22		09.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Total	**3 480 133**	**20.4**	**4 521 210**	**20.3**	**3 830 064**	**19.9**	**7 275 580**	**19.2**	**682 690**	**17.5**	**759 356**	**17.4**	**857 845**	**16.3**	**839 179**	**18.3**	**736 338**	**18.6**
including:																		
short-term	390 256	21.5	398 558	19.4	336 633	21.3	316 984	18.1	183 694	13.3	180 242	13.2	152 361	16.7	212 883	14.5	185 936	15.0
long-term	3 089 877	20.2	4 122 652	20.3	3 493 431	19.7	6 958 596	19.3	498 996	19.1	579 113	18.6	705 484	16.2	626 296	19.6	550 402	19.8
From total Loans:																		
national currency	**3 478 285**	**20.4**	**4 521 110**	**20.3**	**3 828 395**	**19.9**	**7 186 327**	**19.2**	**682 122**	**17.5**	**758 779**	**17.4**	**857 146**	**16.3**	**838 448**	**18.3**	**735 662**	**18.6**
including:																		
short-term	390 195	21.5	398 558	19.4	336 617	21.3	315 626	18.1	183 694	13.3	180 242	13.2	152 361	16.7	212 883	14.5	185 825	15.0
long-term	3 088 090	20.2	4 122 552	20.3	3 491 778	19.7	6 870 701	19.3	498 428	19.1	578 537	18.7	704 785	16.2	625 565	19.6	549 836	19.8
foreign currency	**1 848**	**19.2**	**99**	**14.1**	**1 669**	**17.0**	**89 253**	**21.1**	**568**	**6.4**	**577**	**7.2**	**699**	**6.4**	**730**	**5.4**	**676**	**5.9**
including:																		
short-term	61	17.4	-	-	16	8	1 357	20	0	0	0	0	0	0	0	0	111	0
long-term	1 787	19.2	99	14.1	1 654	17.1	87 895	21.1	568	6.4	577	7.2	699	6.4	730	5.4	565	7.0

* including final turnovers

2.16. Consumer loans of Banks to Individuals

2.16.2. Consumer loans of banks to individuals and arrears

mln. of KZT, end of period

	12.18	12.19	12.20	12.21*	05.22	06.22	07.22	08.22	09.22
Total	**3 317 855**	**4 211 110**	**4 390 877**	**6 143 933**	**6 446 552**	**6 616 897**	**6 877 814**	**7 035 149**	**7 197 595**
including:									
short-term	163 850	171 860	172 648	124 102	588 652	622 565	631 860	678 992	699 292
long-term	3 154 006	4 039 250	4 218 230	6 019 831	5 857 900	5 994 332	6 245 955	6 356 157	6 498 303
Of which, arrears, total	**227 188**	**229 026**	**204 419**	**188 678**	**230 209**	**235 554**	**240 834**	**244 546**	**253 538**
including:									
short-term	22 891	18 093	14 628	5 657	24 186	25 233	24 982	25 151	25 939
long-term	204 297	210 933	189 791	183 021	206 023	210 321	215 851	219 395	227 599
Of the total loans:									
national currency	**3 255 286**	**4 176 660**	**4 377 158**	**6 136 503**	**6 440 313**	**6 610 930**	**6 872 558**	**7 029 973**	**7 192 486**
including:									
short-term	156 207	170 739	172 352	123 947	588 626	622 536	631 840	678 976	699 276
long-term	3 099 078	4 005 921	4 204 806	6 012 556	5 851 687	5 988 394	6 240 718	6 350 997	6 493 210
Of these, arrears:									
national currency	**189 160**	**205 219**	**193 633**	**184 482**	**226 801**	**232 787**	**238 794**	**242 593**	**251 596**
including:									
short-term	20 565	17 743	14 335	5 522	24 160	25 203	24 963	25 136	25 923
long-term	168 595	187 476	179 299	178 960	202 641	207 583	213 831	217 457	225 673
foreign currency	**62 570**	**34 450**	**13 719**	**7 430**	**6 239**	**5 967**	**5 256**	**5 176**	**5 110**
including:									
short-term	7 642	1 121	295	155	26	29	20	16	16
long-term	54 928	33 329	13 424	7 275	6 213	5 938	5 236	5 160	5 094
Of these, arrears:									
foreign currency	**38 028**	**23 808**	**10 786**	**4 196**	**3 408**	**2 767**	**2 040**	**1 954**	**1 942**
including:									
short-term	2 326	351	294	135	26	29	20	16	16
long-term	35 702	23 457	10 492	4 061	3 382	2 738	2 020	1 938	1 926

* including final turnovers

2.16. Consumer loans of Banks to Individuals

2.16.3. Arrears on consumer loans of banks to individuals, regional breakdown

mln. of KZT, end of period

	09.22				
	Total	national currency		foreign currency	
		short-term	long-term	short-term	long-term
	1=2+3+4+5	2	3	4	5
Total	**253 538**	**25 923**	**225 673**	**16**	**1 926**
including:					
Astana city	**19 506**	**1 598**	**17 746**		**163**
Almaty city	**120 857**	**15 571**	**103 934**	**16**	**1 337**
Shymkent city	**21 084**	**2 119**	**18 777**	**0**	**187**
Akmola	3 391	241	3 142		8
Aktobe	6 925	446	6 479		0
Almaty and Zhetisu	7 974	565	7 402	0	8
Atyrau	7 303	373	6 924		7
East Kazakhstan and Abai	9 298	655	8 617	0	26
Zhambyl	8 075	726	7 325		24
West Kazakhstan	4 750	348	4 400	0	2
Karagandy and Ulytau	12 272	910	11 341	0	21
Kostanay	4 574	288	4 273		13
Kyzylorda	7 377	524	6 853	0	0
Mangystau	7 180	412	6 724		44
Pavlodar	6 219	398	5 802		19
North Kazakhstan	2 197	150	1 981		66
Turkistan	4 554	599	3 954		2

2.17. Loans of Banks to Subjects of Small Business

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

for the period

	2018		2019		2020		2021*		05.22		06.22		07.22		08.22		09.22	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Total	**1 737 339**	**12.7**	**1 669 801**	**12.7**	**2 438 720**	**11.6**	**3 727 042**	**12.9**	**289 957**	**16.5**	**356 584**	**17.1**	**305 795**	**17.4**	**383 679**	**17.9**	**471 231**	**14.9**
inclduing:																		
national currency	**1 445 698**	**14.1**	**1 529 062**	**13.3**	**2 221 827**	**12.3**	**3 215 495**	**14.3**	**270 056**	**17.3**	**339 677**	**17.7**	**283 230**	**18.3**	**374 589**	**18.2**	**365 258**	**18.6**
short-term	815 638	13.9	924 869	13.0	1 545 242	11.7	1 763 272	12.8	179 300	16.5	215 455	17.2	170 235	17.4	212 034	17.6	232 212	17.6
long-term	630 060	14.3	604 192	13.7	676 585	13.6	1 452 222	16.1	90 756	18.9	124 222	18.5	112 995	19.6	162 554	19.1	133 046	20.3
foreign currecy	**291 641**	**6.1**	**140 740**	**5.7**	**216 893**	**5.0**	**511 548**	**4.6**	**19 901**	**5.4**	**16 907**	**5.7**	**22 565**	**6.4**	**9 090**	**4.7**	**105 973**	**2.3**
short-term	148 742	5.8	97 716	5.6	129 268	4.3	159 744	4.5	10 765	5.1	15 044	5.7	8 550	6.1	8 042	4.5	88 478	2.5
long-term	142 899	6.3	43 023	5.9	87 625	6.0	351 804	4.6	9 136	5.7	1 863	5.5	14 014	6.6	1 048	6.0	17 495	1.4
of which by sectors of the economy:																		
Industry	**228 389**	**11.6**	**214 334**	**10.7**	**214 461**	**11.6**	**678 409**	**9.7**	**62 193**	**15.2**	**43 192**	**15.2**	**25 245**	**16.2**	**46 622**	**17.2**	**51 557**	**17.5**
share, %	13.1		12.8		8.8		18.2		21.4		12.1		8.3		12.2		10.9	
Agricultural industry	**64 848**	**12.1**	**55 687**	**11.9**	**58 554**	**12.6**	**114 575**	**14.9**	**12 551**	**15.4**	**10 100**	**17.3**	**9 217**	**17.1**	**12 808**	**18.9**	**9 412**	**19.6**
share, %	3.7		3.3		2.4		3.1		4.3		2.8		3.0		3.3		2.0	
Construction	**123 453**	**14.1**	**137 281**	**13.8**	**114 145**	**12.2**	**165 086**	**13.1**	**15 330**	**16.4**	**32 092**	**14.9**	**26 069**	**15.7**	**34 304**	**17.2**	**27 112**	**16.7**
share, %	7.1		8.2		4.7		4.4		5.3		9.0		8.5		8.9		5.8	
Transport	**59 181**	**13.7**	**88 179**	**12.7**	**73 803**	**12.5**	**160 942**	**14.1**	**10 057**	**17.5**	**12 337**	**18.8**	**12 910**	**19.0**	**15 461**	**19.7**	**16 043**	**19.1**
share, %	3.4		5.3		3.0		4.3		3.5		3.5		4.2		4.0		3.4	
Connection	**7 598**	**14.0**	**5 686**	**13.6**	**6 349**	**13.8**	**23 710**	**15.9**	**1 469**	**18.7**	**2 960**	**15.5**	**1 355**	**19.1**	**1 613**	**20.4**	**1 674**	**19.1**
share, %	0.4		0.3		0.3		0.6		0.5		0.8		0.4		0.4		0.4	
Trading	**740 605**	**14.4**	**850 255**	**13.3**	**1 493 979**	**11.7**	**1 669 612**	**13.3**	**147 830**	**16.2**	**194 588**	**17.1**	**170 877**	**17.1**	**208 175**	**17.6**	**225 237**	**16.8**
share, %	42.6		50.9		61.3		44.8		51.0		54.6		55.9		54.3		47.8	
Others	**513 265**	**10.5**	**318 379**	**11.8**	**477 430**	**11.0**	**914 707**	**14.1**	**40 527**	**18.6**	**61 315**	**18.8**	**60 122**	**18.9**	**64 696**	**18.7**	**140 196**	**9.8**
share, %	29.5		19.1		19.6		24.5		14.0		17.2		19.7		16.9		29.8	

* including final turnovers

2.17. Loans of Banks to Subjects of Small Business

2.17.2. Loans of banks to subjects of small business by economic sector

mln. of KZT, end of period

	12.18	12.19	12.20	12.21*	05.22	06.22	07.22	08.22	09.22
Total	**2 363 861**	**2 108 945**	**2 515 308**	**3 772 244**	**3 988 546**	**4 168 111**	**3 994 844**	**4 037 985**	**4 228 118**
including:									
national currency	**1 731 781**	**1 700 184**	**2 049 615**	**3 040 833**	**3 288 722**	**3 354 437**	**3 274 603**	**3 345 272**	**3 459 777**
short-term	287 652	281 067	382 742	592 662	740 355	772 502	754 711	741 718	795 163
long-term	1 444 129	1 419 116	1 666 873	2 448 171	2 548 367	2 581 936	2 519 892	2 603 554	2 664 614
foreign currecy	**632 079**	**408 761**	**465 693**	**731 411**	**699 825**	**813 674**	**720 241**	**692 713**	**768 341**
short-term	100 708	53 551	66 348	78 129	64 880	92 416	68 109	68 830	147 667
long-term	531 371	355 210	399 345	653 281	634 945	721 258	652 132	623 882	620 674
of which by economy sectors:									
Industry	**347 989**	**286 264**	**337 179**	**907 380**	**1 022 376**	**1 067 164**	**971 714**	**973 481**	**983 946**
share, %	14.7	13.6	13.4	24.1	25.6	25.6	24.3	24.1	23.3
Agricultural industry	**198 213**	**97 295**	**91 742**	**151 781**	**183 856**	**189 907**	**185 217**	**191 157**	**188 075**
share, %	8.4	4.6	3.6	4.0	4.6	4.6	4.6	4.7	4.4
Construction	**249 075**	**262 800**	**277 767**	**324 924**	**338 334**	**354 875**	**266 121**	**266 788**	**278 822**
share, %	10.5	12.5	11.0	8.6	8.5	8.5	6.7	6.6	6.6
Transport	**148 962**	**120 843**	**119 605**	**208 439**	**215 767**	**218 090**	**199 287**	**202 360**	**200 150**
share, %	6.3	5.7	4.8	5.5	5.4	5.2	5.0	5.0	4.7
Connection	**15 907**	**8 518**	**11 119**	**68 183**	**83 900**	**87 443**	**87 994**	**87 884**	**90 099**
share, %	0.7	0.4	0.4	1.8	2.1	2.1	2.2	2.2	2.1
Trading	**543 339**	**544 410**	**664 610**	**902 210**	**1 007 536**	**1 034 196**	**998 931**	**1 018 894**	**1 019 946**
share, %	23.0	25.8	26.4	23.9	25.3	24.8	25.0	25.2	24.1
Others	**860 376**	**788 813**	**1 013 286**	**1 209 328**	**1 136 777**	**1 216 436**	**1 285 580**	**1 297 421**	**1 467 080**
share, %	36.4	37.4	40.3	32.1	28.5	29.2	32.2	32.1	34.7

* including final turnovers

2.18. Attracted deposits and weighted average interest rate of banks

mln. of KZT, end of period

	2018		2019		2020		2021*		05.22		06.22		07.22		08.22**		09.22	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Deposits - total in national currency	**101 838 283**	**7.4**	**129 765 992**	**7.3**	**180 233 627**	**7.5**	**288 135 400**	**7.4**	**33 185 220**	**11.5**	**38 514 634**	**11.6**	**39 624 806**	**12.3**	**44 315 419**	**12.4**	**43 859 239**	**12.4**
Demand Deposits	**1 620 295**	**2.2**	**364 211**	**0.3**	**110 759**	**0.4**	**156 898**	**0.0**	**8 759**	**0.1**	**6 766**	**0.1**	**5 351**	**0.1**	**6 759**	**0.1**	**5 033**	**0.1**
of which:																		
Nonbanking Legal Entities	678 434	4.7	162 259	0.0	933	0.0	1 383	0.1	3	3.4	6	0.1	1	0.1	1	0.1	3	0.1
Individuals	941 861	0.5	201 952	0.6	109 826	0.5	155 515	0.0	8 756	0.1	6 760	0.1	5 351	0.1	6 758	0.1	5 030	0.1
Time, Saving Deposits	**100 126 728**	**7.5**	**129 352 987**	**7.4**	**180 088 031**	**7.5**	**287 931 123**	**7.4**	**33 172 683**	**11.5**	**38 501 656**	**11.6**	**39 615 551**	**12.3**	**44 303 844**	**12.4**	**43 850 396**	**12.4**
of which:																		
Nonbanking Legal Entities	92 249 590	7.2	120 054 576	7.2	167 286 409	7.3	268 133 760	7.3	31 039 350	11.5	36 180 194	11.6	37 304 344	12.3	41 616 550	12.4	41 172 407	12.4
Individuals	7 877 138	11.1	9 298 411	9.4	12 801 622	9.6	19 797 363	8.6	2 133 334	11.0	2 321 462	11.4	2 311 207	11.8	2 687 294	12.1	2 677 989	12.2
Conditional Deposits	**91 259**	**1.5**	**48 794**	**3.4**	**34 837**	**4.4**	**47 378**	**4.2**	**3 778**	**5.1**	**6 213**	**6.7**	**3 904**	**8.4**	**4 817**	**7.9**	**3 810**	**7.3**
of which:																		
Nonbanking Legal Entities	42 515	2.9	37 042	3.4	26 975	3.7	37 308	4.3	2 319	2.5	5 135	6.3	2 305	6.9	2 364	4.2	2 514	5.7
Individuals	48 744	0.3	11 753	3.1	7 862	6.9	10 071	3.8	1 459	9.3	1 078	8.4	1 598	10.6	2 453	11.4	1 296	10.6
Deposits - total in CFC	**11 672 459**	**1.3**	**12 857 392**	**1.1**	**13 291 070**	**0.8**	**24 730 206**	**0.5**	**2 035 426**	**0.6**	**2 187 361**	**0.6**	**2 361 520**	**0.6**	**2 249 959**	**0.6**	**2 583 662**	**0.8**
Demand Deposits	**208 821**	**0.6**	**32 392**	**2.5**	**114 114**	**1.3**	**55 172**	**2.0**	**1 395**	**0.3**	**1 973**	**0.0**	**5 382**	**0.2**	**3 297**	**3.6**	**2 012**	**1.1**
of which:																		
Nonbanking Legal Entities	65 763	0.1	609	0.1	57	0.1	1 354	0.0	459	0.0	498	0.1	490	0.0	227	0.0	241	0.0
Individuals	143 057	0.9	31 783	2.6	114 057	1.3	53 818	2.1	935	0.4	1 475	0.0	4 893	0.2	3 070	3.9	1 771	1.2
Time, Saving Deposits	**11 440 863**	**1.3**	**12 813 894**	**1.1**	**13 151 561**	**0.8**	**24 630 461**	**0.5**	**2 025 387**	**0.6**	**2 178 878**	**0.6**	**2 345 579**	**0.6**	**2 242 600**	**0.6**	**2 572 108**	**0.8**
of which:																		
Nonbanking Legal Entities	7 156 789	1.1	7 419 982	1.0	7 423 135	0.6	18 819 739	0.4	1 376 337	0.5	1 561 282	0.5	1 687 213	0.5	1 689 146	0.5	2 015 781	0.8
Individuals	4 284 073	1.7	5 393 912	1.2	5 728 426	1.1	5 810 722	1.0	649 050	0.8	617 596	0.8	658 366	0.8	553 453	0.9	556 327	0.8
Conditional Deposits	**22 776**	**1.6**	**11 106**	**0.2**	**25 395**	**0.3**	**44 573**	**0.3**	**8 644**	**0.6**	**6 511**	**0.3**	**10 559**	**0.6**	**4 063**	**0.7**	**9 541**	**0.7**
of which:																		
Nonbanking Legal Entities	16 236	1.1	10 959	0.1	24 119	0.2	41 640	0.3	8 181	0.6	5 937	0.2	9 617	0.6	3 690	0.7	9 538	0.7
Individuals	6 540	2.8	147	2.2	1 276	0.7	2 933	0.4	463	0.3	574	1.0	942	0.8	373	1.0	4	0.9
Deposits - total in OFC	**177 877**	**3.8**	**220 507**	**4.2**	**263 755**	**2.9**	**466 144**	**2.2**	**43 595**	**2.9**	**35 501**	**3.2**	**47 094**	**3.1**	**350 543**	**10.2**	**16 085**	**3.1**
Demand Deposits	**2 531**	**0.0**	**301**	**0.0**	**537**	**0.0**	**919**	**0.0**	**1 431**	**0.0**	**18**	**0.0**	**18**	**0.0**	**39**	**0.0**	**1**	**0.1**
of which:																		
Nonbanking Legal Entities	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	2 531	0.0	301	0.0	537	0.0	919	0.0	1 431	0.0	18	0.0	18	0.0	39	0.0	1	0.1
Time, Saving Deposits	**175 345**	**3.8**	**220 207**	**4.2**	**263 218**	**2.9**	**465 225**	**2.2**	**42 164**	**2.5**	**35 483**	**2.6**	**47 075**	**2.9**	**350 504**	**10.2**	**16 084**	**3.0**
of which:																		
Nonbanking Legal Entities	136 345	4.6	182 255	5.0	190 663	3.6	368 257	2.6	28 372	3.1	26 770	3.1	44 141	3.0	348 618	10.3	13 411	3.5
Individuals	39 000	1.3	37 952	0.6	72 555	0.9	96 967	0.7	13 791	1.1	8 714	0.9	2 935	0.8	1 885	0.8	2 673	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**
of which:																		
Nonbanking Legal Entities	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Continuation

	2018		2019		2020		2021*		05.22		06.22		07.22		08.22**		09.22	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Current Accounts in national currency	**254 360 070**	**0.3**	**318 252 799**	**0.1**	**382 520 654**	**0.1**	**580 295 009**	**0.1**	**62 210 426**	**0.1**	**69 521 886**	**0.1**	**69 298 565**	**0.1**	**77 730 834**	**0.1**	**78 366 857**	**0.1**
of which:																		
Nonbanking Legal Entities	**215 892 371**	**0.3**	**265 967 978**	**0.1**	**304 981 782**	**0.1**	**441 173 659**	**0.1**	**48 620 272**	**0.1**	**54 811 164**	**0.1**	**54 857 909**	**0.1**	**61 604 709**	**0.1**	**62 527 583**	**0.1**
of which:																		
with accrual Interest Rates	53 349 593	1.1	13 599 774	1.5	21 396 781	1.4	24 867 643	1.5	1 277 809	2.3	1 266 380	2.7	1 208 793	3.0	1 295 401	2.9	1 490 324	3.0
without accrual Interest Rates	162 542 777	0.0	252 368 204	0.0	283 585 001	0.0	416 306 015	0.0	47 342 463	0.0	53 544 784	0.0	53 649 115	0.0	60 309 308	0.0	61 037 259	0.0
Individuals	**38 467 699**	**0.1**	**52 284 821**	**0.0**	**77 538 872**	**0.0**	**139 121 350**	**0.0**	**13 590 139**	**0.0**	**14 710 722**	**0.0**	**14 440 657**	**0.0**	**16 126 124**	**0.0**	**15 839 274**	**0.0**
of which:																		
with accrual Interest Rates	2 592 608	1.2	7 498	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	35 875 091	0.0	52 277 323	0.0	77 538 872	0.0	139 121 350	0.0	13 590 139	0.0	14 710 722	0.0	14 440 657	0.0	16 126 124	0.0	15 839 274	0.0
Current Accounts in CFC	**55 431 060**	**0.0**	**58 098 713**	**0.0**	**53 815 804**	**0.0**	**77 746 002**	**0.0**	**6 837 536**	**0.0**	**7 306 735**	**0.0**	**7 295 291**	**0.0**	**7 678 581**	**0.0**	**8 281 227**	**0.0**
of which:																		
Nonbanking Legal Entities	**48 761 876**	**0.0**	**49 918 388**	**0.0**	**45 598 173**	**0.0**	**69 129 805**	**0.0**	**5 934 876**	**0.0**	**6 480 517**	**0.0**	**6 467 714**	**0.0**	**6 849 370**	**0.0**	**7 358 960**	**0.0**
of which:																		
with accrual Interest Rates	8 831 419	0.1	148 219	0.1	244 212	0.1	102	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	39 930 457	0.0	49 770 169	0.0	45 353 961	0.0	69 129 703	0.0	5 934 876	0.0	6 480 517	0.0	6 467 714	0.0	6 849 370	0.0	7 358 960	0.0
Individuals	**6 669 184**	**0.0**	**8 180 325**	**0.0**	**8 217 631**	**0.0**	**8 616 197**	**0.0**	**902 659**	**0.0**	**826 218**	**0.0**	**827 576**	**0.0**	**829 211**	**0.0**	**922 267**	**0.0**
of which:																		
with accrual Interest Rates	169 347	0.6	40 331	1.7	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	6 499 838	0.0	8 139 994	0.0	8 217 631	0.0	8 616 197	0.0	902 659	0.0	826 218	0.0	827 576	0.0	829 211	0.0	922 267	0.0
Current Accounts in OFC	**6 107 985**	**0.1**	**7 038 696**	**0.0**	**7 621 292**	**0.0**	**11 515 722**	**0.0**	**1 228 880**	**0.0**	**1 286 438**	**0.0**	**1 258 435**	**0.0**	**1 658 135**	**0.0**	**1 580 729**	**0.0**
of which:																		
Nonbanking Legal Entities	**5 598 924**	**0.1**	**6 444 852**	**0.0**	**6 833 047**	**0.0**	**10 085 391**	**0.0**	**1 030 852**	**0.0**	**1 102 171**	**0.0**	**1 107 436**	**0.0**	**1 498 911**	**0.0**	**1 423 550**	**0.0**
of which:																		
with accrual Interest Rates	1 889 211	0.3	32 663	0.3	26 145	0.2	48 672	0.3	45 421	0.5	39 898	0.6	39 506	0.3	1 043	0.1	6 113	0.1
without accrual Interest Rates	3 709 713	0.0	6 412 189	0.0	6 806 902	0.0	10 036 718	0.0	985 431	0.0	1 062 273	0.0	1 067 929	0.0	1 497 869	0.0	1 422 938	0.0
Individuals	**509 061**	**0.0**	**593 844**	**0.0**	**788 245**	**0.0**	**1 430 331**	**0.0**	**198 028**	**0.0**	**184 267**	**0.0**	**151 000**	**0.0**	**159 224**	**0.0**	**157 180**	**0.0**
of which:																		
with accrual Interest Rates	4 491	1.0	0	0.0	0	0.0	3 715	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	504 570	0.0	593 844	0.0	788 245	0.0	1 426 615	0.0	198 028	0.0	184 267	0.0	151 000	0.0	159 224	0.0	157 180	0.0

* including final turnovers

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

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

mln. of KZT, end of period

	2018	2019	2020	2021*	04.22	05.22	06.22	07.22	08.22	09.22
Deposits - total in national currency	**5 236 375**	**6 239 835**	**7 975 113**	**10 386 834**	**10 219 246**	**10 274 682**	**10 656 645**	**11 368 178**	**11 476 616**	**12 225 655**
Demand Deposits	**9 586**	**8 577**	**6 464**	**7 056**	**7 347**	**7 352**	**7 638**	**7 937**	**7 115**	**7 041**
of which:										
Nonbanking Legal Entities	2 968	1 207	784	873	514	591	513	513	513	463
Individuals	6 618	7 371	5 681	6 183	6 833	6 761	7 125	7 423	6 602	6 578
Time, Saving, Conditional Deposits	**5 226 790**	**6 231 257**	**7 968 649**	**10 379 778**	**10 211 899**	**10 267 331**	**10 649 007**	**11 360 241**	**11 469 501**	**12 218 620**
of which:										
Nonbanking Legal Entities	2 000 954	1 855 771	2 666 589	3 576 273	3 416 915	3 365 645	3 446 225	3 899 913	3 873 262	4 336 957
Individuals	3 225 836	4 375 487	5 302 060	6 803 505	6 794 984	6 901 686	7 202 782	7 460 328	7 596 239	7 881 663
Deposits - total in foreign currency	**5 664 456**	**4 902 542**	**5 443 824**	**6 017 136**	**5 540 877**	**5 172 565**	**5 979 447**	**6 118 544**	**6 380 565**	**6 431 191**
Demand Deposits	**10 470**	**7 209**	**18 580**	**13 611**	**15 580**	**14 002**	**14 391**	**12 554**	**13 281**	**12 672**
of which:										
Nonbanking Legal Entities	1 211	1 364	914	1 121	1 182	1 383	2 008	1 957	1 992	1 526
Individuals	9 259	5 845	17 665	12 491	14 399	12 619	12 383	10 597	11 290	11 146
Time, Saving, Conditional Deposits	**5 653 986**	**4 895 333**	**5 425 245**	**6 003 525**	**5 525 297**	**5 158 563**	**5 965 056**	**6 105 990**	**6 367 284**	**6 418 519**
of which:										
Nonbanking Legal Entities	1 615 227	1 354 753	1 609 244	1 903 704	1 690 373	1 535 418	1 944 508	2 058 599	2 375 636	2 452 508
Individuals	4 038 759	3 540 580	3 816 001	4 099 821	3 834 924	3 623 145	4 020 548	4 047 391	3 991 648	3 966 011
Currenct accounts - total in national currency	**2 260 898**	**2 917 218**	**3 558 101**	**4 462 751**	**3 987 875**	**3 863 458**	**4 211 695**	**4 151 369**	**4 094 221**	**4 052 806**
of which:										
Nonbanking Legal Entities	1 629 525	1 939 839	2 239 496	2 593 102	2 513 679	2 442 222	2 612 094	2 602 090	2 602 445	2 498 972
Individuals	631 373	977 379	1 318 606	1 869 649	1 474 197	1 421 236	1 599 601	1 549 279	1 491 776	1 553 835
Currenct accounts - total in foreign currency	**1 815 320**	**2 299 554**	**2 283 173**	**2 724 491**	**3 067 323**	**2 804 526**	**3 054 291**	**3 358 823**	**3 421 233**	**3 417 468**
of which:										
Nonbanking Legal Entities	1 639 948	2 072 644	2 002 337	2 318 049	2 615 047	2 353 076	2 616 216	2 931 811	2 968 617	3 010 921
Individuals	175 372	226 909	280 836	406 442	452 276	451 450	438 075	427 012	452 615	406 547

* including final turnovers

2.20. Deposits of Individuals* in Banks

mln. of KZT, end of period

	Deposits of Individuals - total			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits				
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including: short-term	including: long-term	FC
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14
2018	**8 765 889**	**4 581 876**	**4 184 014**	**1 089 846**	**799 444**	**290 402**	**13 066**	**4 426**	**8 640**	**7 662 977**	**3 778 005**	**1 715 761**	**2 062 244**	**3 884 972**
2019	**9 301 733**	**5 416 416**	**3 885 317**	**1 281 898**	**1 005 137**	**276 761**	**7 378**	**6 141**	**1 237**	**8 012 456**	**4 405 138**	**2 001 660**	**2 403 478**	**3 607 318**
2020	**10 921 376**	**6 694 078**	**4 227 298**	**1 707 709**	**1 351 210**	**356 498**	**11 749**	**9 117**	**2 632**	**9 201 918**	**5 333 751**	**2 313 060**	**3 020 691**	**3 868 167**
2021	**13 404 792**	**8 759 828**	**4 644 964**	**2 400 614**	**1 909 808**	**490 806**	**4 485**	**4 462**	**23**	**10 999 694**	**6 845 558**	**3 008 098**	**3 837 460**	**4 154 136**
2021														
I	11 609 549	7 394 372	4 215 177	1 913 713	1 550 856	362 857	3 389	3 363	26	9 692 447	5 840 153	2 462 982	3 377 171	3 852 294
II	12 371 613	8 006 793	4 364 820	2 110 999	1 666 154	444 844	3 624	3 601	23	10 256 990	6 337 037	2 797 677	3 539 360	3 919 953
III	12 518 718	8 167 847	4 350 871	2 036 664	1 607 540	429 124	3 644	3 620	24	10 478 410	6 556 686	2 923 294	3 633 392	3 921 723
IV	13 404 792	8 759 828	4 644 964	2 400 614	1 909 808	490 806	4 485	4 462	23	10 999 694	6 845 558	3 008 098	3 837 460	4 154 136
2022														
I	13 092 626	8 378 313	4 714 313	2 280 996	1 660 630	620 365	4 057	4 032	26	10 807 573	6 713 651	3 049 491	3 664 160	4 093 922
II	13 694 026	8 898 374	4 795 652	2 341 333	1 653 992	687 341	4 040	4 015	25	11 348 653	7 240 367	3 296 507	3 943 860	4 108 286
III	14 661 383	9 586 727	5 074 657	2 475 045	1 629 657	845 388	3 737	3 711	26	12 182 602	7 953 359	3 623 113	4 330 247	4 229 242
2022														
01.22	13 060 749	8 360 041	4 700 708	2 104 957	1 562 730	542 226	4 214	4 189	25	10 951 579	6 793 122	2 983 002	3 810 120	4 158 456
02.22	13 743 217	8 421 737	5 321 479	2 279 694	1 593 600	686 093	4 110	4 082	28	11 459 413	6 824 055	3 065 708	3 758 348	4 635 358
03.22	13 092 626	8 378 313	4 714 313	2 280 996	1 660 630	620 365	4 057	4 032	26	10 807 573	6 713 651	3 049 491	3 664 160	4 093 922
04.22	12 814 798	8 350 207	4 464 591	2 097 367	1 520 489	576 879	4 127	4 103	24	10 713 304	6 825 616	3 109 341	3 716 275	3 887 689
05.22	12 696 659	8 405 846	4 290 812	2 077 774	1 467 472	610 303	4 074	4 052	22	10 614 810	6 934 322	3 149 943	3 784 380	3 680 488
06.22	13 694 026	8 898 374	4 795 652	2 341 333	1 653 992	687 341	4 040	4 015	25	11 348 653	7 240 367	3 296 507	3 943 860	4 108 286
07.22	14 062 241	9 114 131	4 948 110	2 393 356	1 608 998	784 358	4 090	4 064	25	11 664 795	7 501 069	3 421 031	4 080 038	4 163 726
08.22	14 207 322	9 202 059	5 005 263	2 368 265	1 555 547	812 718	3 749	3 724	25	11 835 309	7 642 788	3 486 422	4 156 367	4 192 520
09.22	14 661 383	9 586 727	5 074 657	2 475 045	1 629 657	845 388	3 737	3 711	26	12 182 602	7 953 359	3 623 113	4 330 247	4 229 242

* including Accounts of Residents and Nonresidents

2.21. Deposits of Individuals* in Banks entering in System of Collective Warranting as of 01.10.2022.

mln. of KZT, end of period

Banks	Deposits of Individuals - total			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits					The Bank's share in the total amount of deposits of the population, %
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including: short-term	including: long-term	FC	
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14	15
"Halyk savings Bank of Kazakhstan" JSC	4 764 407	2 458 535	2 305 872	792 459	568 992	223 467	1 939	1 937	1	3 970 009	1 887 606	1 796 927	90 679	2 082 403	32.5
"Kaspi Bank" JSC	3 147 298	2 672 216	475 082	605 021	590 215	14 806	1	1	0	2 542 276	2 082 001	589 864	1 492 137	460 276	21.5
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 007 676	2 007 676		35 085	35 085					1 972 591	1 972 591		1 972 591		13.7
"BEREKE BANK" JSC	150 187	122 514	27 673	36 033	21 112	14 921	313	310	3	113 841	101 092	20 488	80 603	12 749	1.0
"ForteBank" JSC	707 819	331 901	375 918	156 000	95 487	60 513	176	176		551 643	236 238	214 796	21 442	315 405	4.8
"Bank CenterCredit" JSC	1 339 337	693 257	646 080	284 606	123 079	161 527	36	34	2	1 054 696	570 144	157 165	412 979	484 551	9.1
"Eurasian Bank" JSC	686 343	381 879	304 464	205 810	46 180	159 631	12	3	9	480 520	335 697	152 569	183 128	144 824	4.7
"First Heartland Jysan Bank" JSC	611 782	367 721	244 061	119 878	69 643	50 235	19	19		491 885	298 059	272 668	25 391	193 826	4.2
"Bank RBK" Bank" JSC	386 290	160 222	226 068	47 254	16 673	30 581	0	0		339 035	143 549	121 548	22 000	195 487	2.6
"Altyn Bank" JSC (China Citic Bank Corporation Ltd)	272 591	86 877	185 714	73 065	23 771	49 295	7	1	6	199 519	63 106	58 846	4 260	136 413	1.9
"Nurbank" JSC	138 323	77 704	60 619	15 264	12 775	2 489	1 227	1 227	0	121 832	63 702	51 253	12 448	58 130	0.9
"Home Credit Bank" JSC	203 446	167 735	35 711	26 839	12 234	14 605				176 606	155 501	149 123	6 378	21 105	1.4
"VTB Bank" SB JSC	15 860	14 476	1 384	2 070	1 483	587				13 790	12 993	11 060	1 933	797	0.1
AB "Kazakhstan Ziraat International Bank" KSC	15 225	2 500	12 725	6 987	1 111	5 876	5	1	4	8 233	1 388	1 388		6 845	0.1
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	189 177	36 192	152 985	51 878	7 293	44 585	1	1		137 298	28 899	24 622	4 277	108 399	1.3
"Shinhan Bank Kazakhstan" JSC	12 112	1 443	10 669	3 405	650	2 755				8 707	793	793		7 914	0.1
"Kazakhstan Industrial and Commercial Bank of China in Almaty" JSC	6 117	226	5 891	6 075	226	5 849				42				42	0.0
"Bank of China Kazakhstan" SB JSC	3 959	2 893	1 067	3 882	2 890	992	0		0	77	3	3		74	0.0
"Islamic bank "Zaman-Bank" JSC	167	23	143	167	23	143									0.0

* including Accounts of Residents and Nonresidents

III. FINANCIAL MARKETS

3.1. Government Securities Primary Auctions

mln. of KZT, for the period

	Discounted Government Securities						Coupon Government Securities							
	NBK Notes*			MEKKAM			MEOKAM		MEYKAM		METIKAM		Municipal Securities	
	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %
2018	**62 263 672**	**8.79**	**96.94**	**- -**	**- -**	**- -**	**- -**	**- -**	**745 358**	**8.47**	**- -**	**- -**	**108 085**	**0.35**
2019	**31 422 765**	**9.36**	**96.75**	**- -**	**- -**	**- -**	**17 393**	**9.73**	**1 320 358**	**8.73**	**- -**	**- -**	**108 876**	**0.35**
2020	**14 313 763**	**10.09**	**96.05**	**319 363**	**10.71**	**91.06**	**35 630**	**11.07**	**2 415 761**	**10.44**	**- -**	**- -**	**963 221**	**0.41**
2021	**22 310 231**	**9.53**	**98.04**	**143 727**	**9.29**	**91.80**	**183 979**	**10.63**	**2 086 353**	**10.28**	**- -**	**- -**	**287 466**	**5.02**
2021														
I	5 750 008	9.29	98.01	143 727	9.29	91.80	- -	- -	558 450	- -	- -	- -	23 040	6.67
II	6 365 850	9.31	98.05	- -	- -	- -	- -	- -	441 918	10.42	- -	- -	54 044	5.63
III	5 458 896	9.59	97.99	- -	- -	- -	56 228	- -	514 962	10.52	- -	- -	21 233	9.11
IV	4 735 478	10.05	98.09	- -	- -	- -	127 752	- -	571 023	10.68	- -	- -	189 150	4.18
2022														
I	2 964 172	11.69	97.66	46 898	10.71	90.49	120 835	12.24	417 505	11.20	- -	- -	65 592	2.56
II	4 165 500	14.75	98.54	24 128	13.69	90.33	382 966	13.64	515 645	13.92	- -	- -	64 566	2.79
III	5 294 721	14.60	98.91	104 849	14.63	87.47	137 100	13.92	882 750	14.08	157 096	14.99	23 221	2.45
2022														
01.22	879 510	10.21	98.04	39 415	10.30	90.66	13 350	10.67	115 603	10.93	- -	- -	- -	- -
02.22	1 159 919	10.73	97.49	- -	- -	- -	8 797	10.75	203 170	11.02	- -	- -	- -	- -
03.22	924 743	14.30	97.50	7 483	12.88	89.56	98 688	12.58	98 732	12.20	- -	- -	65 592	2.56
04.22	1 156 911	14.34	98.63	24 128	13.69	90.33	147 853	13.39	84 755	13.68	- -	- -	21 718	3.45
05.22	1 297 256	14.89	98.44	- -	- -	- -	56 483	13.80	142 338	13.96	- -	- -	39 115	2.28
06.22	1 711 333	14.92	98.54	- -	- -	- -	178 630	13.80	288 551	13.96	- -	- -	3 733	4.25
07.22	1 454 520	14.93	98.95	- -	- -	- -	- -	- -	591 865	14.13	- -	- -	11 885	1.86
08.22	2 118 021	14.47	98.90	104 849	14.63	87.47	- -	- -	250 581	13.97	74 374	14.84	721	4.25
09.22	1 722 179	14.48	98.90	- -	- -	- -	137 100	13.92	40 304	13.96	82 722	15.13	10 615	2.99

*without the NBK notes realized through Invest Online from March 2018
** on Compound Interest Rates

3.2. Secondary Market of the Government Securities

for the period

	Government Securities, total	NBK Notes*	Euronotes	MEKKAM	MUIKAM	MEOKAM	MEUKAM	MEUZHKAM
	Volume, mln. of KZT							
2018	**149 684 923**	**54 023 014**	**5 165 080**	**- -**	**- -**	**33 351 797**	**57 143 592**	**1 440**
2019	**139 735 516**	**45 873 343**	**6 682 245**	**- -**	**- -**	**29 266 497**	**57 913 431**	**- -**
2020	**107 462 389**	**55 404 245**	**7 646 731**	**2 559 391**	**- -**	**19 129 777**	**22 721 727**	**517**
2021	**34 599 954**	**22 312 332**	**2 292 646**	**1 465 496**	**- -**	**507 709**	**8 021 772**	**- -**
2021								
I	6 246 788	4 253 381	649 534	881 302	- -	19 963	442 608	- -
II	10 402 493	8 336 007	477 937	279 883	- -	53 192	1 255 474	- -
III	8 999 780	4 983 993	316 352	41 457	- -	35 390	3 622 588	- -
IV	8 950 894	4 738 950	848 824	262 855	- -	399 164	2 701 102	- -
2022								
I	8 887 291	3 378 105	412 476	135 029	- -	131 958	4 829 723	- -
II	6 132 251	994 589	110 102	- -	- -	146 073	4 881 488	- -
III	4 060 218	1 212 255	334 453	20 589	- -	37 881	2 455 041	- -
2022								
01.22	3 143 952	1 316 717	304 682	129 146	- -	- -	95 184	- -
02.22	3 659 014	1 462 364	65 782	5 002	- -	- -	1 010 021	- -
03.22	2 084 325	599 024	42 012	881	- -	- -	958 195	- -
04.22	2 189 355	659 899	58 948	- -	- -	- -	537 278	- -
05.22	1 715 965	152 913	19 339	- -	- -	- -	763 976	- -
06.22	2 226 930	181 778	31 814	- -	- -	42 299	1 971 040	- -
07.22	1 195 545	239 671	23 716	- -	- -	8 168	923 989	- -
08.22	1 833 083	713 058	177 509	11 047	- -	19 488	911 981	- -
09.22	1 031 590	259 525	133 227	9 542	- -	10 224	619 071	- -

* excluding NBK notes sold through Invest Online since March 2018

3.3. Structure of Government Securities in Circulation

mln. of KZT, end of period

	Government Securities, total	of which:															
		NBK Notes		Government Securities													Municipal Securities
				Total	Euronotes		MEKKAM		MEOKAM		MEUKAM		MEUZHKAM		METIKAM		
	sale	sale*	%**	sale	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale
2018	**10 926 275**	**3 521 623**	**8.6**	**7 215 579**	**1 202 700**	**5.3**	**- -**	**- -**	**782 321**	**9.3**	**3 867 393**	**7.8**	**1 363 164**	**0.0**	**0.0**	**0.0**	**189 073**
2019	**11 846 565**	**3 418 560**	**9.8**	**8 212 783**	**1 202 700**	**5.3**	**- -**	**- -**	**710 897**	**9.6**	**4 969 022**	**8.1**	**1 330 164**	**0.0**	**0.0**	**0.0**	**215 221**
2020	**14 663 211**	**2 927 277**	**10.2**	**10 679 995**	**1 202 700**	**5.3**	**319 363**	**10.7**	**678 220**	**9.6**	**7 193 549**	**8.9**	**1 286 164**	**0.0**	**0.0**	**0.0**	**1 055 938**
2021	**15 457 733**	**2 102 538**	**10.0**	**12 214 633**	**1 202 700**	**5.3**	**143 727**	**9.3**	**607 460**	**10.0**	**9 056 005**	**9.2**	**1 204 741**	**0.0**	**0.0**	**0.0**	**1 140 562**
2021																	
I	15 799 830	3 446 624	9.9	11 339 383	1 202 700	5.3	463 090	10.3	678 220	9.6	7 724 210	9.0	1 271 164	0.0	0.0	0.0	1 013 823
II	15 707 553	3 474 705	9.3	11 197 628	1 202 700	5.3	143 727	9.3	562 568	9.6	8 083 891	9.0	1 204 741	0.0	0.0	0.0	1 035 220
III	15 339 963	2 741 176	9.6	11 544 107	1 202 700	5.3	143 727	9.3	479 708	9.9	8 513 231	9.1	1 204 741	0.0	0.0	0.0	1 054 680
IV	15 457 733	2 102 538	10.0	12 214 633	1 202 700	5.3	143 727	9.3	607 460	10.0	9 056 005	9.2	1 204 741	0.0	0.0	0.0	1 140 562
2022																	
I	14 866 597	1 432 855	11.6	12 354 138	1 202 700	5.3	46 898	10.6	607 837	10.5	9 296 961	9.3	1 199 741	0.0	0.0	0.0	1 079 603
II	15 793 705	1 796 204	13.7	12 895 227	1 202 700	5.3	71 026	13.2	990 803	11.5	9 459 129	9.5	1 171 569	0.0	0.0	0.0	1 102 274
III	16 701 670	1 722 179	14.9	13 873 301	1 202 700	5.3	175 876	13.5	824 881	12.5	10 341 880	9.8	1 170 869	0.0	157 097	12.2	1 106 190
2022																	
01.22	15 000 067	1 740 688	10.1	12 118 817	1 202 700	5.3	39 415	10.3	500 352	10.2	9 171 608	9.2	1 204 741	0.0	0	0	1 140 562
02.22	15 195 248	1 836 300	10.3	12 330 784	1 202 700	5.3	39 415	10.3	509 149	10.2	9 374 779	9.3	1 204 741	0.0	0	0	1 028 164
03.22	14 866 597	1 432 855	11.6	12 354 138	1 202 700	5.3	46 898	10.6	607 837	10.5	9 296 961	9.3	1 199 741	0.0	0	0	1 079 603
04.22	15 425 114	1 734 918	12.2	12 600 874	1 202 700	5.3	71 026	11.8	755 690	10.9	9 381 717	9.3	1 189 741	0.0	0	0	1 089 321
05.22	15 263 139	1 701 357	13.2	12 447 346	1 202 700	5.3	71 026	13.2	812 173	11.1	9 189 878	9.4	1 171 569	0.0	0	0	1 114 436
06.22	15 793 705	1 796 204	13.7	12 895 227	1 202 700	5.3	71 026	13.2	990 803	11.5	9 459 129	9.5	1 171 569	0.0	0	0	1 102 274
07.22	16 079 472	1 788 244	14.0	13 184 070	1 202 700	5.3	71 026	13.2	687 780	12.4	10 050 994	9.7	1 171 569	0.0	0	0	1 107 159
08.22	16 608 607	1 892 553	15.3	13 613 174	1 202 700	5.3	175 876	13.6	687 780	12.4	10 301 575	9.8	1 170 869	0.0	74 374	14.8	1 102 880
09.22	16 701 670	1 722 179	15.5	13 873 301	1 202 700	5.3	175 876	13.6	824 881	12.6	10 341 880	9.8	1 170 869	0.0	157 097	10.9	1 106 190

* amount at discounted price

** annual effective yield

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

for the period, mln of KZT

Sectors of economy	Amount in circulation, at the end of the period	purchased					sold					Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	
08.22												
Residents	**16 164 295**	**4 311 470**	**2 548 547**	**32 582**	**1 675 032**	**55 309**	**3 806 389**	**146 192**	**1 675 460**	**1 947 613**	**37 123**	**6 749**
Government	439 382	140 824	140 824	0	0	0	100 733	0	0	100 733	0	0
Regional and local governments	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
National Bank	588 927	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	3 815 049	3 203 892	1 769 820	5 514	1 409 362	19 196	3 002 932	135 009	1 405 104	1 462 820	0	6 145
Other financial institutions	10 715 271	498 493	346 322	27 068	90 413	34 689	268 610	11 184	92 947	130 721	33 759	604
Public non-financial organizations	442 598	387 787	265 969	0	121 819	0	358 254	0	121 867	236 387	0	0
Domestic non-financial organizations	154 266	77 652	22 791	0	53 437	1 424	74 229	0	55 543	15 775	2 911	0
Nonprofit Institutions	4 306	2 821	2 821	0	0	0	1 169	0	0	1 169	0	0
Households	4 496	0	0	0	0	0	463	0	0	9	454	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	**387 868**	**127 673**	**0**	**119 515**	**5 954**	**2 203**	**113 236**	**5 905**	**5 526**	**100 014**	**1 791**	**0**
Total	**16 552 163**	**4 439 142**	**2 548 547**	**152 097**	**1 680 986**	**57 512**	**3 919 624**	**152 097**	**1 680 986**	**2 047 627**	**38 914**	**6 749**
Depositors	4 332 794	3 272 580	1 699 627	16 698	1 537 059	19 196	3 090 544	137 806	1 531 140	1 421 599	0	5 936
09.22												
Residents	**16 308 601**	**2 969 051**	**1 992 920**	**19 585**	**918 290**	**38 255**	**2 848 643**	**93 644**	**912 303**	**1 835 221**	**7 476**	**6 770**
Government	410 108	98 901	98 901	0	0	0	100 000	0	0	100 000	0	0
Regional and local governments	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
National Bank	511 874	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 080 419	2 327 554	1 476 797	5 073	814 591	31 094	2 199 110	93 644	807 021	1 298 445	0	6 167
Other financial institutions	10 758 357	370 114	315 630	14 268	38 528	1 688	206 329	0	41 519	162 037	2 773	604
Public non-financial organizations	313 391	59 850	54 862	0	4 987	0	232 460	0	4 991	227 468	0	0
Domestic non-financial organizations	218 290	109 659	43 878	244	60 064	5 473	106 526	0	58 652	43 171	4 703	0
Nonprofit Institutions	4 421	2 853	2 853	0	0	0	4 025	0	0	4 025	0	0
Households	11 740	120	0	0	120	0	195	0	120	74	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	**379 302**	**99 154**	**0**	**79 514**	**14 201**	**5 439**	**121 499**	**5 455**	**20 188**	**90 000**	**5 855**	**0**
Total	**16 687 904**	**3 068 205**	**1 992 920**	**99 098**	**932 491**	**43 695**	**2 970 142**	**99 098**	**932 491**	**1 925 221**	**13 331**	**6 770**
Depositors	4 513 015	2 251 115	1 402 385	5 073	812 563	31 094	2 139 168	93 644	808 150	1 237 375	0	5 954

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

for the period, mln. of KZT

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
	09.22													
International secuirities	**3 251 906**	**2 091 849**	0	**210 727**	**208**	**0**	**1 880 913**	**324 277**	**210 727**	**208**	**22 342**	**90 999**	**0**	**5 723**
bonds (non-residents)	**2 628 585**	**2 065 060**	**0**	**205 913**	**81**	**0**	**1 859 067**	**306 970**	**205 913**	**81**	**22 342**	**78 634**	**0**	**0**
Central Government	34 621	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	208 153	2 538	0	0	0	0	2 538	15 155	15 155	0	0	0	0	0
Other financial institutions	754 147	45 782	0	1 199	0	0	44 582	57 907	9 708	0	18 296	29 902	0	0
Public non-financial organizations	954	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	27 083	47 435	0	7 396	53	0	39 987	83 526	69 540	27	4 036	9 923	0	0
Nonprofit Institutions	38 151	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	55 988	21 652	0	3 386	27	0	18 238	22 853	21 912	53	0	888	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	1 509 489	1 947 653	0	193 932	0	0	1 753 722	127 529	89 598	0	11	37 921	0	0
RK bonds	**418 215**	**21 423**	**0**	**4 734**	**128**	**0**	**16 561**	**13 447**	**4 734**	**128**	**0**	**8 585**	**0**	**5 723**
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	120 688	0	0	0	0	0	0	0	0	0	0	0	0	5 723
Other financial institutions	125 275	7 918	0	0	22	0	7 896	1 405	0	22	0	1 383	0	0
Public non-financial organizations	91 818	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	32 587	8 426	0	0	64	0	8 362	6 383	0	64	0	6 319	0	0
Nonprofit Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	18 809	5 074	0	4 734	42	0	298	5 074	4 734	42	0	298	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	29 038	6	0	0	0	0	6	585	0	0	0	585	0	0
non-resident shares	**125 253**	**4 845**	0	**81**	**0**	**0**	**4 764**	**2 881**	**81**	**0**	**0**	**2 800**	**0**	**0**
Other depository institutions	62	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	66 992	708	0	12	0	0	696	176	12	0	0	164	0	0
Public non-financial organizations	8 555	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	8 634	2 410	0	0	0	0	2 410	2 038	0	0	0	2 038	0	0
Nonprofit Institutions	6	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	35 167	500	0	25	0	0	475	538	25	0	0	513	0	0
unknown (information about the sub-account is not	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	5 836	1 227	0	44	0	0	1 184	128	44	0	0	85	0	0
investment unit (nonresidents)	**79 854**	**521**	0	**0**	**0**	**0**	**521**	**979**	**0**	**0**	**0**	**979**	**0**	**0**
Other depository institutions	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	16 627	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	57 239	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	1 006	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	4 809	519	0	0	0	0	519	979	0	0	0	979	0	0
Nonresidents	172	1	0	0	0	0	1	0	0	0	0	0	0	0
Shares	**265 054 879**	**748 228**	**66 882**	**68 175**	**12 767**	**0**	**600 404**	**737 837**	**68 175**	**12 767**	**0**	**656 895**	**0**	**2 629 377**
ordinary	**264 158 646**	**748 093**	**66 882**	**68 084**	**12 767**	**0**	**600 360**	**737 692**	**68 084**	**12 767**	**0**	**656 841**	**0**	**2 626 928**
Central Government	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	74 569 863	131	131	0	0	0	0	20 727	20 727	0	0	0	0	80
National Bank	294 656	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	58 257 244	0	0	0	0	0	0	29 070	23 190	0	0	5 880	0	158 457
Other financial institutions	6 091 388	11 670	0	7 650	3 566	0	454	8 292	3 645	3 610	0	1 037	0	122
Public non-financial organizations	50 284 662	101 911	66 208	20 727	0	0	14 976	19 982	0	0	0	19 982	0	11 802
Domestic non-financial organizations	47 291 336	543 637	84	1 301	7 007	0	535 244	599 304	7 662	6 908	0	584 734	0	2 016 942
Nonprofit Institutions	19 346	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	6 948 945	54 306	458	4 305	2 193	0	47 349	47 059	1 949	2 250	0	42 860	0	301 110
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	932 854	0	0	0	0	0	0	11	0	0	0	11	0	6 343
Nonresidents	19 468 349	36 437	0	34 100	0	0	2 336	13 248	10 910	0	0	2 338	0	132 073

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	**896 234**	**135**	**0**	**91**	**0**	**0**	**44**	**145**	**91**	**0**	**0**	**54**	**0**	**2 449**
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	49 183	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	152 760	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	14 748	0	0	0	0	0	0	0	0	0	0	0	0	346
Domestic non-financial organizations	437 601	41	0	0	0	0	41	0	0	0	0	0	0	996
Nonprofit Institutions	37	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	218 766	10	0	7	0	0	3	117	63	0	0	54	0	22
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	3 072	0	0	0	0	0	0	0	0	0	0	0	0	921
Nonresidents	20 067	83	0	83	0	0	0	27	27	0	0	0	0	164
Corporate bonds	**21 636 685**	**2 336 524**	**855 434**	**241**	**98 118**	**0**	**1 382 731**	**1 320 453**	**241**	**98 118**	**123 128**	**1 098 966**	**0**	**227 982**
Central Government	2 756 903	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 084 892	173 408	86 791	0	71 932	0	14 685	159 072	0	71 901	71 528	15 643	0	0
Other financial institutions	9 866 262	532 137	11 433	0	9 574	0	511 130	339 620	0	9 073	42 191	288 356	0	0
Public non-financial organizations	2 798 794	751 631	751 631	0	0	0	0	10	0	10	0	0	0	220 771
Domestic non-financial organizations	949 575	826 193	0	128	13 401	0	812 664	810 889	107	13 746	8 227	788 809	0	0
Nonprofit Institutions	315	11	11	0	0	0	0	0	0	0	0	0	0	0
Households	531 530	4 589	4 464	113	0	0	11	2 647	134	0	0	2 512	0	7 211
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	40 180	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	608 234	48 554	1 103	0	3 210	0	44 241	8 215	0	3 388	1 181	3 646	0	0
investment unit (residents)	**434 149**	**323**	**0**	**0**	**283**	**0**	**40**	**43 758**	**0**	**283**	**0**	**43 475**	**0**	**0**
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	9 545	0	0	0	0	0	0	86	0	0	0	86	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	11 708	159	0	0	130	0	28	42 375	0	153	0	42 222	0	0
Nonprofit Institutions	4 548	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	405 702	165	0	0	153	0	12	1 298	0	130	0	1 167	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not di	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	2 646	0	0	0	0	0	0	0	0	0	0	0	0	0
Claim rights	**61 667**	**277**	**0**	**0**	**0**	**0**	**277**	**2 071**	**0**	**0**	**0**	**2 071**	**0**	**0**
Other depository institutions	4 474	0	0	0	0	0	0	11	0	0	0	11	0	0
Other financial institutions	31 110	277	0	0	0	0	277	2 049	0	0	0	2 049	0	0
Public non-financial organizations	593	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	11 397	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	78	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	13 635	0	0	0	0	0	0	9	0	0	0	9	0	0
unknown (information about the sub-account is not	0	0	0	0	0	0	0	2	0	0	0	2	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	**290 439 306**	**5 177 201**	**922 316**	**279 144**	**111 376**	**0**	**3 864 366**	**2 428 396**	**279 144**	**111 376**	**145 470**	**1 892 407**	**0**	**2 863 082**
Residents	**268 795 094**	**3 143 240**	**921 213**	**50 985**	**108 165**	**0**	**2 062 876**	**2 278 663**	**178 565**	**107 988**	**144 278**	**1 847 833**	**0**	**2 730 845**
Central Government	2 791 525	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	74 569 863	131	131	0	0	0	0	20 727	20 727	0	0	0	0	80
National Bank	294 656	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	62 724 698	175 947	86 791	0	71 932	0	17 223	203 307	38 345	71 901	71 528	21 533	0	164 179
Other financial institutions	17 114 106	598 492	11 433	8 862	13 163	0	565 034	409 535	13 366	12 705	60 487	322 978	0	122
Public non-financial organizations	53 257 362	853 543	817 840	20 727	0	0	14 976	19 992	0	10	0	19 982	0	232 919
Domestic non-financial organizations	48 770 927	1 428 301	84	8 826	20 655	0	1 398 736	1 544 515	77 309	20 897	12 262	1 434 047	0	2 017 939
Nonprofit Institutions	62 480	11	11	0	0	0	0	0	0	0	0	0	0	0
Households	8 233 370	86 815	4 922	12 570	2 415	0	66 907	80 573	28 818	2 475	0	49 280	0	308 342
unknown (information about the sub-account is not	976 107	0	0	0	0	0	0	13	0	0	0	13	0	7 264
Nonresidents	**21 644 211**	**2 033 962**	**1 103**	**228 159**	**3 210**	**0**	**1 801 490**	**149 733**	**100 579**	**3 388**	**1 192**	**44 574**	**0**	**132 237**
Depositors	2 380 880	203 216	87 203	10 005	71 865	0	34 144	218 523	46 425	74 638	73 193	24 267	0	5 723

3.6. Domestic currency market operations

for the period

	USD (mln.)		EUR (thous.)		RUB (mln.)	
	KASE	OTC IFEM	KASE	OTC IFEM	KASE	OTC IFEM
	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks
2018	**38 740**	**33 847**	**56 550**	**107 960**	**10 709**	**10 690**
2019	**28 838**	**32 504**	**60 572**	**46 948**	**11 487**	**9 640**
2020	**27 477**	**24 959**	**34 446**	**98 667**	**17 873**	**5 574**
2021	**34 567**	**29 703**	**69 059**	**99 527**	**46 683**	**8 390**
2021						
I	7 021	5 301	36 420	42 328	5 574	2 921
II	8 278	7 396	23 072	14 391	6 170	2 176
III	8 636	8 077	6 822	24 257	15 586	2 407
IV	10 632	8 928	2 745	18 551	19 353	886
2022						
I	8 672	6 115	18 826	11 705	26 817	3 131
II	6 236	3 897	164 690	23 260	88 737	153 356
III	6 527	3 949	190 404	55 934	85 102	7 255
2022						
01.22	2 616	1 909	802	3 679	3 017	84
02.22	2 663	3 164	15 430	5 505	2 527	111
03.22	3 394	1 042	2 595	2 521	21 273	2 937
04.22	1 924	1 189	35 223	10 450	31 831	147854**
05.22	2 192	1 404	73 462	7 228	29 261	567
06.22	2 120	1 303	56 005	5 582	27 645	4 935
07.22	2 372	876	352	16 638	17 087	5 328
08.22	2 155	1 229	148 478	27 016	18 850	310
09.22	1 999	1 843	41 574	12 280	49 165	1 616

* volume of trades on KASE is given taking into account trades at the additional session
** taking into account transactions conducted within the framework of receiving support from parent organization

3.7. Foreign currency exchange rates

tenge for 1 unit of currency

	Official Rate						Market Rate (KASE)					
	Period Average			End of Period			Period Average			End of Period		
	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR
2018	**344.71**	**5.50**	**406.66**	**380.44**	**5.48**	**435.30**	**344.89**	**5.51**	**407.45**	**384.20**	**5.54**	**426.70**
2019	**382.75**	**5.92**	**428.51**	**381.18**	**6.17**	**426.85**	**382.59**	**5.93**	**428.75**	**382.59**	**6.20**	**428.20**
2020	**412.95**	**5.73**	**471.44**	**420.71**	**5.65**	**516.13**	**413.24**	**5.72**	**471.89**	**420.91**	**5.69**	**513.57**
2021	**426.03**	**5.79**	**503.88**	**431.67**	**5.77**	**487.79**	**426.80**	**5.83**	**507.43**	**431.80**	**5.82**	**492.00**
2021												
I	419.70	5.65	506.28	424.34	5.59	498.13	419.90	5.66	505.10	424.89	5.61	497.75
II	428.36	5.77	515.94	427.79	5.91	509.37	428.34	5.77	514.57	427.89	5.88	510.10
III	425.72	5.80	501.99	425.67	5.85	496.42	425.59	5.81	500.77	425.70	5.86	494.30
IV	429.79	5.92	491.74	431.67	5.77	487.79	430.80	5.92	494.76	431.80	5.82	492.00
2022												
I	455.11	5.34	510.79	458.20	5.49	510.57	459.68	5.29	505.04	466.31	5.61	560.50
II	442.50	6.81	472.37	465.08	9.10	488.75	441.84	6.76	456.45	470.34	8.96	483.56
III	475.42	8.02	479.26	476.89	8.31	462.20	475.32	8.05	482.40	476.69	8.30	458.97
2022												
01.22	433.66	5.67	491.24	433.83	5.57	482.81	434.14	5.63	493.99	433.50	5.60	483.75
02.22	434.44	5.64	492.47	467.09	5.66	522.21	440.14	5.64	496.12	495.00	5.54	486.02
03.22	497.18	4.73	548.59	458.20	5.49	510.57	498.92	5.20	561.44	466.31	5.61	560.50
04.22	453.32	5.77	491.97	448.49	6.36	471.72	453.13	5.87	477.87	446.38	6.23	470.67
05.22	430.71	6.82	455.35	427.39	6.81	460.04	427.47	6.57	446.89	414.67	6.83	442.51
06.22	442.35	7.79	468.36	465.08	9.10	488.75	446.32	7.99	455.54	470.34	8.96	483.56
07.22	476.08	8.23	485.21	478.78	7.97	486.01	476.34	8.07	481.05	477.09	7.85	491.00
08.22	474.66	7.88	481.57	468.10	7.89	466.27	473.56	7.85	484.96	472.21	7.86	473.94
09.22	475.57	7.96	471.53	476.89	8.31	462.20	476.06	8.12	473.25	476.69	8.30	458.97

3.8. Official exchange rates on average for the period*

tenge per unit of currency

	2018	2019	2020	2021	2021				2022			2022				
					I	II	III	IV	I	II	III	05.22	06.22	07.22	08.22	09.22
1 AED	93.85	104.21	112.44	116.00	114.27	116.63	115.91	117.03	123.92	120.49	129.44	117.28	120.45	129.62	129.24	129.48
1 AUD	257.41	266.08	285.13	319.95	324.54	329.67	312.94	313.24	329.43	317.28	325.22	304.06	311.31	326.32	330.87	318.57
1 CAD	266.01	288.52	308.17	340.01	331.38	348.51	338.22	341.23	359.27	347.30	364.63	335.64	345.58	367.97	368.29	357.94
1 CHF	352.48	385.24	440.52	466.13	464.74	469.87	463.84	466.01	493.08	460.06	492.42	440.29	456.44	490.91	497.30	488.91
1 CNY	52.10	55.43	59.89	66.07	64.81	66.32	65.82	67.22	71.73	67.13	69.47	64.35	66.12	70.74	69.94	67.84
1 DKK	54.57	57.41	63.26	67.77	68.09	69.39	67.51	66.13	68.66	63.51	64.43	61.21	62.97	65.21	64.74	63.42
1 GBP	459.49	488.46	529.91	586.25	578.88	598.92	587.03	579.68	610.67	557.42	560.39	536.36	546.10	570.85	571.14	540.13
100 KRW	31.33	32.87	35.06	37.23	37.70	38.21	36.73	36.32	37.77	35.17	35.52	33.99	34.66	36.41	36.05	34.19
1 JPY	3.12	3.51	3.87	3.88	3.97	3.91	3.87	3.78	3.92	3.42	3.44	3.35	3.31	3.48	3.53	3.33
1 KWD	1141.30	1260.01	1347.18	1413.59	1387.59	1423.81	1416.69	1423.95	1504.07	1446.87	1545.08	1406.60	1443.56	1549.50	1547.04	1539.12
1 GEL	136.91	136.82	133.97	133.46	127.23	129.86	137.58	138.53	148.29	149.45	170.61	146.85	152.06	169.19	173.51	169.00
1 SAR	91.91	102.06	110.06	113.59	111.90	114.22	113.51	114.57	121.30	117.97	126.56	114.83	117.91	126.80	126.37	126.53
1 XDR	487.74	528.80	575.32	606.87	603.24	614.52	605.63	603.88	634.70	597.50	622.37	577.86	592.63	627.53	625.07	614.97
1 SEK	39.67	40.50	45.02	49.69	50.08	50.86	49.25	48.61	48.73	45.16	45.19	43.47	44.23	45.86	45.95	43.80
1 SGD	255.43	280.59	299.50	317.10	315.25	321.44	314.88	316.74	336.67	321.70	340.48	311.78	319.97	341.13	343.47	336.89
1 TRY	72.96	67.57	59.25	49.42	57.14	51.12	49.88	40.31	32.72	28.13	26.53	27.57	26.04	27.32	26.35	25.98
1 TJS	37.69	40.21	40.13	37.70	37.16	37.88	37.61	38.11	39.12	37.64	47.02	35.13	41.07	47.05	46.65	47.38
1 KGS	5.02	5.49	5.36	5.03	4.97	5.07	5.03	5.07	5.17	5.43	5.85	5.30	5.56	5.90	5.79	5.86
1 MDL	20.59	21.90	24.03	24.22	24.13	24.14	24.05	24.54	25.26	23.60	24.71	22.82	23.22	24.80	24.73	24.61
1 UAH	12.68	14.87	15.34	15.65	15.02	15.54	15.84	16.13	15.86	15.03	13.61	14.62	14.99	15.18	12.88	12.90
1 NOK	42.36	43.53	44.01	49.61	49.34	51.14	48.63	49.35	51.42	47.26	47.71	44.91	45.55	47.56	48.97	46.57
1 ZAR	26.11	26.52	25.21	28.89	28.08	30.33	29.15	27.94	29.87	28.56	27.97	27.12	28.06	28.28	28.50	27.15
1 PLN	95.47	99.73	106.11	110.45	111.54	113.88	110.00	106.52	110.59	101.73	101.12	98.01	100.95	101.78	102.04	99.59
10 HUF	12.77	13.19	13.42	14.08	14.04	14.56	14.20	13.51	14.04	12.28	11.91	11.86	11.82	12.04	12.00	11.71
1 BRL	94.72	97.23	80.69	79.11	76.84	80.70	81.62	77.08	87.14	90.47	90.75	86.97	88.24	88.64	92.15	91.25
1 MYR	85.43	92.44	98.37	102.84	103.36	103.79	101.49	102.77	108.64	101.89	106.15	98.35	100.59	107.29	106.39	104.86
1 HKD	43.98	48.85	53.24	54.81	54.11	55.16	54.73	55.18	58.31	56.40	60.58	54.87	56.36	60.65	60.50	60.59
10 AMD	7.15	7.99	8.48	8.49	8.04	8.24	8.69	8.94	9.40	9.86	11.73	9.48	10.41	11.68	11.81	11.70
100 UZS	4.28	4.35	4.12	4.02	4.00	4.07	4.00	4.01	4.17	3.98	4.35	3.88	4.05	4.37	4.35	4.34
1 BYN	169.27	183.26	169.94	168.26	162.03	167.94	169.45	173.00	163.98	134.30	186.07	130.10	133.50	180.29	188.53	188.86
1 CZK	15.87	16.70	17.83	19.66	19.44	20.12	19.70	19.38	20.74	19.19	19.51	18.43	18.95	19.74	19.61	19.20
1 AZN	203.57	226.09	243.93	251.64	247.91	253.00	251.45	253.86	268.81	261.36	280.81	254.39	261.28	281.20	280.37	280.90
1 INR	5.04	5.43	5.57	5.76	5.76	5.81	5.75	5.74	6.05	5.74	5.96	5.57	5.67	5.98	5.97	5.93
1 THB	10.66	12.34	13.20	13.33	13.89	13.67	12.93	12.88	12.88	12.88	13.08	12.93	12.93	12.93	13.27	12.86
1 MXN	17.93	19.88	19.33	21.02	20.67	21.39	21.28	20.72	22.18	22.12	23.50	21.50	22.16	23.22	23.57	23.69
1000 IRR	8.45	9.11	9.84	10.14	9.99	10.21	10.13	10.22	10.83	10.54	11.32	10.25	10.54	11.34	11.29	11.33

* Weighted Average

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

thous. units of currency, for the period

	USD			EUR			RUB		
	Import	Export	Import-export balance	Import	Export	Import-export balance	Import	Export	Import-export balance
	1	2	3=1-2	4	5	6=4-5	7	8	9=7-8
2018	**3 449 669**	**244 161**	**3 205 508**	**415 609**	**31 601**	**384 008**	**61 294 500**	**7 274 846**	**54 019 654**
2019	**4 188 532**	**64 541**	**4 123 991**	**549 830**	**6 162**	**543 668**	**34 857 000**	**14 703 481**	**20 153 519**
2020	**2 492 900**	**298 376**	**2 194 524**	**297 850**	**2 860**	**294 990**	**64 176 065**	**5 332 963**	**58 843 102**
2021	**2 058 787**	**337 453**	**1 721 334**	**469 100**	**11 382**	**457 718**	**84 069 602**	**5 523 196**	**78 546 406**
2021									
I	239 085	98 608	140 477	139 200	3 000	136 200	15 270 000	684 050	14 585 950
II	123 180	117 912	5 268	61 970	612	61 358	18 650 000	2 105 995	16 544 005
III	465 322	74 755	390 567	114 930	2 186	112 744	22 984 602	1 973 412	21 011 190
IV	1 231 200	46 178	1 185 022	153 000	5 584	147 416	27 165 000	759 739	26 405 261
2022									
I	1 641 310	7 710	1 633 600	197 564	-	197 564	29 484 500	11 100	29 473 400
II	733 700	-	733 700	9 950	-	9 950	1 770 000	164 250	1 605 750
III	328 000	2 059	325 941	84 690	317	84 373	-	34 275 285	-34 275 285
2022									
01.22	456 510	-	456 510	27 200	-	27 200	10 790 500	-	10 790 500
02.22	458 000	7 710	450 290	39 900	-	39 900	9 660 000	11 100	9 648 900
03.22	726 800	-	726 800	130 464	-	130 464	9 034 000	-	9 034 000
04.22	335 200	-	335 200	3 000	-	3 000	1 770 000	164 250	1 605 750
05.22	337 500	-	337 500	-	-	-	-	- -	
06.22	61 000	-	61 000	6 950	-	6 950	-	- -	
07.22	-	-	-	2 740	-	2 740	-	26 267 728	-26 267 728
08.22	82 000	2 059	79 941	32 000	317	31 683	-	8 007 557	-8 007 557
09.22	246 000	-	246 000	49 950	-	49 950	-	- -	

IV. PAYMENT SYSTEMS

4.1. The Basic Indicators of Payment Systems

for the period

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

Continuation

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

Continuation

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

Continuation

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

* From January 1, 2018, due to the use of the new reporting form, the Statistical Bulletin reflects payment instruments (except for the payment order, payment notification and electronic payment means)

** Volumes of the "Direct debit of a bank account" instrument due to a change in the reporting form from January 1, 2018 are included in the volumes of the payment request and payment order.

*** Payments with the use of payment cards of Kazakhstan issuers in the territory and outside of Kazakhstan

4.2. Distribution of payment turnover in the ISMT and ICS by user groups

for the period, billion of KZT

Name of users	12.18	12.19	12.20	12.21	05.22	06.22	07.22	08.22	09.22
ISMT - total	**76 895**	**56 864**	**62 276**	**74 633**	**51 928**	**62 413**	**64 512**	**71 226**	**65 561**
change in % of the previous period	-11.2	2.2	45.3	-3.1	-5.2	20.2	3.4	10.4	-8.0
of which:									
Five large banks*	**15 911**	**11 981**	**18 126**	**22 941**	**14 563**	**17 144**	**19 622**	**20 005**	**19 464**
change as % of the previous period	-4.3	-1.6	52.6	1.5	-3.4	17.7	14.5	2.0	-2.7
share as % of total	20.7	21.1	29.1	30.7	28.0	27.5	30.4	28.1	29.7
Other banks	**11 677**	**14 142**	**13 477**	**15 912**	**10 354**	**12 110**	**12 400**	**13 380**	**12 237**
change as % of the previous period	4.6	7.1	34.9	0.3	-8.2	17.0	2.4	7.9	-8.5
share as % of total	15.2	24.9	21.6	21.3	19.9	19.4	19.2	18.8	18.7
Other participants	**49 308**	**30 741**	**30 673**	**35 780**	**27 011**	**33 159**	**32 490**	**37 841**	**33 860**
change as % of previous period	-16.2	1.6	46.2	-7.2	-5.0	22.8	-2.0	16.5	-10.5
share as % of total	64.1	54.1	49.3	47.9	52.0	53.1	50.4	53.1	51.6
ICS - total	**602**	**745**	**860**	**973**	**837**	**930**	**851**	**917**	**886**
change in % of the previous period	7.2	18.5	21.8	27.2	-3.6	11.2	-8.5	7.8	-3.4
of which:									
Five large banks*	**249**	**290**	**403**	**472**	**463**	**522**	**472**	**569**	**535**
change as % of the previous period	-0.9	8.4	14.9	18.8	-5.3	12.7	-9.5	20.5	-6.1
share as % of total	41.3	38.9	46.9	48.5	55.4	56.1	55.5	62.1	60.4
Other banks	**179**	**198**	**193**	**177**	**159**	**147**	**157**	**134**	**137**
change as % of the previous period	0.6	4.8	13.2	2.0	-5.1	-7.6	7.1	-15.1	2.6
share as % of total	29.7	26.6	22.5	18.2	19.0	15.8	18.5	14.6	15.5
Other participants	**175**	**256**	**263**	**323**	**214**	**261**	**221**	**214**	**214**
change as % of previous period	31.5	49.3	42.9	66.8	1.4	22.0	-15.4	-3.1	-0.3
share as % of total	29.0	34.4	30.6	33.2	25.6	28.1	26.0	23.4	24.1

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

V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

5.1.Banking sector

mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
2018	**25 240 959.71**	**22 223 404.87**	**3 017 554.83**	**1 547 261.29**	**638 389.52**	**16.53**	**16.77**	**21.81**
2019	**26 813 963.05**	**23 165 493.45**	**3 648 469.59**	**1 627 288.19**	**811 994.90**	**19.10**	**19.19**	**24.33**
2020	**31 172 379.61**	**27 217 147.70**	**3 955 231.91**	**1 767 347.09**	**726 803.11**	**21.27**	**21.29**	**26.97**
2021	**37 623 912.55**	**33 085 975.02**	**4 537 937.53**	**1 331 771.94**	**1 291 931.77**	**19.32**	**19.34**	**23.43**
2021								
I	32 426 158.85	28 373 951.43	4 052 207.42	1 752 863.84	283 311.35	21.23	21.26	26.76
II	34 826 353.32	30 681 569.45	4 144 783.87	1 725 827.46	659 679.49	20.17	20.19	25.15
III	35 563 009.86	31 213 760.58	4 349 249.28	1 460 948.99	924 937.13	20.26	20.28	24.96
IV	37 623 912.55	33 085 975.02	4 537 937.53	1 331 771.94	1 291 931.77	19.32	19.34	23.43
2022								
I	37 770 118.77	33 139 277.56	4 630 841.21	1 338 771.94	358 886.15	18.91	18.93	22.80
II	39 227 727.39	34 702 744.20	4 524 983.19	1 382 571.94	354 730.15	16.42	16.44	19.84
III	41 723 146.85	36 774 106.96	4 949 039.90	1 403 587.94	899 551.88	17.60	17.61	20.92
2022								
01.22	36 975 908.53	32 379 577.04	4 596 331.49	1 331 771.94	105 192.99	19.27	19.29	23.31
02.22	38 199 805.23	33 535 916.11	4 663 889.12	1 331 771.94	242 110.09	19.18	19.20	23.09
03.22	37 770 118.77	33 139 277.56	4 630 841.21	1 338 771.94	358 886.15	18.91	18.93	22.80
04.22	37 175 432.78	32 511 864.68	4 663 568.10	1 338 771.94	374 945.08	18.10	18.12	21.80
05.22	37 102 607.58	32 392 642.31	4 709 965.27	1 338 771.94	503 766.83	17.94	17.96	21.57
06.22	39 227 727.39	34 702 744.20	4 524 983.19	1 382 571.94	354 730.15	16.42	16.44	19.84
07.22	40 329 648.61	35 470 147.64	4 859 500.96	1 382 571.94	672 089.54	17.57	17.59	20.94
08.22	41 517 474.37	36 535 251.42	4 982 222.95	1 409 071.94	804 372.71	17.62	17.64	20.93
09.22	41 723 146.85	36 774 106.96	4 949 039.90	1 403 587.94	899 551.88	17.60	17.61	20.92

5.2. Accumulative pension system

5.2.1. Pension Contributions and Accumulation

mln. of KZT, end of the period

	Number of individual pension accounts of depositors for mandatory pension contributions, *including IPA with no pension savings*	Pension savings (PS)		Pension contributions (for reporting month)
		Sum	including net investment income	
			Sum	
2018	**9 853 232**	**9 377 642**	**3 691 990**	**847 135**
2019	**10 108 355**	**10 800 539**	**3 703 254**	**989 844**
2020	**10 877 032**	**12 913 476**	**5 553 591**	**1 084 670**
2021	**10 859 848**	**13 070 066**	**6 911 635**	**1 340 340**
2021				
I	10 887 792	12 599 073	5 911 748	298 902
II	10 886 825	12 767 837	6 304 613	330 715
III	10 897 324	13 088 948	6 640 968	329 301
IV	10 859 848	13 070 066	6 911 635	381 422
2022				
I	10 861 599	12 979 534	7 203 320	383 492
II	10 868 240	13 384 482	7 246 564	427 710
III	10 908 545	14 104 122	7 628 403	141 010
2022				
01.22	10 859 800	13 102 320	6 922 202	114 902
02.22	10 860 395	13 585 181	7 433 932	130 730
03.22	10 861 599	12 979 534	7 203 320	137 860
04.22	10 862 620	12 939 497	7 033 183	139 989
05.22	10 867 312	12 770 729	6 741 131	138 386
06.22	10 868 240	13 384 482	7 246 564	149 336
07.22	10 884 111	13 664 403	7 412 462	141 139
08.22	10 899 265	13 970 629	7 606 368	144 064
09.22	10 908 545	14 104 122	7 628 403	141 010

5.2. Accumulative pension system

5.2.2. Pension Payments from UAPF as of 01.10.2022

Thousand of KZT

	for the period from the beginning of this year			for the same period of the previous year		
	number of depositors/ recipients	number of payments	sum	number of depositors/ recipients	number of payments	sum
Pension Accumulation Payments	**1 104 669**	**3 717 155**	**1 056 230 153**	**810 721**	**2 857 384**	**2 080 661 238**
due to:						
Obligatory Pension Contributions:	**1 060 717**	**3 587 776**	**1 038 212 635**	**771 313**	**2 747 844**	**2 043 240 857**
pension age	351 870	2 588 100	83 857 515	310 364	2 119 276	68 283 034
disability	8 025	53 652	1 767 812	8 408	50 044	1 577 074
in connection with departure abroad	13 691	13 716	36 460 388	11 507	11 541	28 327 924
to inheritors	25 032	42 458	46 116 557	23 211	40 397	41 980 186
for inherment	30 359	32 776	4 086 718	30 531	30 720	3 965 773
to other persons	36	36	4 306	80	80	10 209
to improve housing conditions	416 740	602 688	683 121 271	350 385	453 599	1 860 576 232
to pay for medical treatment	214 964	254 350	182 798 068	36 827	42 187	38 520 425
due to:						
Obligatory Professional Pension Contributions:	**42 037**	**127 157**	**17 722 947**	**34 853**	**104 809**	**36 307 857**
pension age	14 358	89 705	2 801 361	11 810	74 983	2 204 573
disability	149	771	30 518	175	541	32 688
in connection with departure abroad	1 324	1 328	1 109 992	1 084	1 086	776 356
to inheritors	2 238	4 255	1 519 038	2 030	3 852	1 275 399
for inherment	77	78	2 597	39	41	942
to other persons	0	0	0	1	1	7
to improve housing conditions	16 104	21 520	9 647 122	17 884	22 316	31 221 920
to pay for medical treatment	7 787	9 500	2 612 319	1 830	1 989	795 972
due to:						
Voluntary Pension Contributions:	**1 915**	**2 222**	**294 571**	**4 555**	**4 731**	**1 112 524**
Under Achievement 50 Years Age	881	997	208 471	4 278	4 352	1 092 343
disability	25	25	2 329	17	20	1 577
in connection with departure abroad	222	224	8 190	127	127	12 672
to inheritors	157	286	10 109	118	217	5 656
for inherment	33	33	227	14	14	273
to other persons	597	657	65 245	1	1	3

Continuation

	for the period from the beginning of this year			for the same period of the previous year		
	number of depositors/ recipients	number of payments	sum	number of depositors/ recipients	number of payments	sum
Transfer of Pension Accumulation to the Insurance Organization:	**2 214**	**2 824**	**19 505 337**	**5 608**	**7 267**	**47 631 574**
due to:						
Obligatory Pension Contributions:	**2 165**	**2 220**	**18 870 154**	**5 209**	**5 650**	**45 588 642**
pension age	36	36	248 646	58	58	359 976
disability	0	0	0	0	0	0
Sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension and attainment of age statutory subparagraph 2) paragraph 1 Article 31 of the Law of the Republic of Kazakstan, June 21, 2013 "On Pension Provision in the Republic of Kazakhstan"	2 129	2 140	18 339 282	5 151	5 188	42 214 628
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:	44	44	282 226	402	404	3 014 038
due to:						
Obligatory Professional Pension Contributions:	46	313	455 850	399	1 456	1 941 209
pension age	2	2	5 500	7	7	8 475
disability	0	0	0	0	0	0
Sufficiency of Pension Accumulation for Maintenance of Payments, which are not below than the size of the Minimal Pension and attainment of age statutory subparagraph 1) paragraph 1 Article 31 of the Law of the Republic of Kazakstan, June 21, 2013 "On Pension Provision in the Republic of Kazakhstan"	44	44	79 222	392	393	667 012
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:	266	267	371 128	1 056	1 056	1 265 722
due to:						
Voluntary Pension Contributions:	3	291	179 333	0	161	101 723
pension age	3	3	365	0	0	0
disability	0	0	0	0	0	0
insufficiency of pension accumulation due to Obligatory Pension Contributions	279	280	177 269	145	145	92 050
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions	8	8	1 699	16	16	9 673
Other pension payments	0	2 346	667 741	0	0	0
Total Pension Payments	1 106 883	3 722 325	1 076 403 231	816 329	2 864 651	2 128 292 812

5.2. Accumulative Pension Fund

5.2.3. Structure of Investment Portfolio of Accumulative Pension Funds

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

	Name of organization/ Name of trustee	Government Securities						NBK Notes	Domestic Securities		Foreign States Securities	Non-Government Securities of Foreign Issuers	International Financial Institutions Securities	Derivatives	Deposits in banks	Assets under external management	Funds on investment account and other assets
		MEUKAM	METIKAM	MEOKAM	MEUKAM	MEUZHKAM	Eurobonds		Shares	Bonds							
2018		**0.00**		**1.95**	**14.74**	**13.58**	**7.19**	**5.01**	**2.35**	**27.28**	**12.47**	**3.10**	**1.79**	**0.00**	**8.11**	**0.87**	**1.56**
2019		**0.00**		**0.48**	**17.82**	**11.70**	**6.30**	**4.10**	**2.21**	**26.06**	**11.43**	**2.79**	**3.35**	**0.17**	**6.67**	**1.96**	**4.95**
2020		**0.32**		**0.29**	**27.82**	**9.53**	**5.77**	**0.63**	**2.28**	**23.51**	**9.91**	**2.53**	**4.11**	**0.00**	**6.71**	**6.32**	**0.27**
2021																	
	"UAPF" JSC	--		--	--	--	--	--	--	--	--	--	--	--	--	10.23	3.41
	NBRK	0.00		0.71	28.46	8.59	1.14	0.00	2.25	20.63	18.51	0.11	3.10	0.00	2.80	0.00	0.00
	"Centras Securities" JSC	0.00		0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	«First Heartland Jusan Invest» JSC	0.00		0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "BCC Invest" SB of JSC "Bank CenterCredit"	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"Halyk Global Markets" JSC	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2022																	
08.22	"UAPF" JSC	--	--	--	--	--	--	--	--	--	--	--	--	--	--	10.11	0.25
	NBRK	0.00	0.44	2.48	33.68	8.42	1.14	0.00	1.98	19.18	12.55	0.13	2.89	0.00	6.70	0.00	0.00
	"Centras Securities" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	«First Heartland Jusan Invest» JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "BCC Invest" SB of JSC "Bank CenterCredit"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"Halyk Global Markets" JSC	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
09.22	"UAPF" JSC	--	--	--	--	--	--	--	--	--	--	--	--	--	--	9.79	0.19
	NBRK	0.00	0.90	3.08	32.92	8.41	1.14	0.05	1.77	19.09	12.40	0.13	2.72	0.00	7.35	0.00	0.00
	"Centras Securities" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	«First Heartland Jusan Invest» JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "BCC Invest" SB of JSC "Bank CenterCredit"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"Halyk Global Markets" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00

5.2. Accumulative pension system

5.2.4. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
2018	**7 114 244**	**4 056 516**	**134 178 670**	**8 930 084**	**143 108 754**	**69 971 383**	**20 451 962**
2019	**7 114 244**	**4 056 517**	**175 591 298**	**2 955 297**	**178 546 595**	**71 161 675**	**22 881 235**
2020	**7 114 244**	**4 056 517**	**206 160 453**	**2 892 798**	**209 053 251**	**58 586 792**	**24 128 270**
2021	**7 114 244**	**0**	**226 231 635**	**2 126 997**	**228 358 632**	**34 555 415**	**14 107 092**
2021							
I	7 114 244	4 056 517	211 009 908	1 946 075	212 955 983	8 445 429	3 572 583
II	7 114 244	0	215 751 278	1 911 170	217 662 448	16 575 529	6 918 382
III	7 114 244	0	221 780 683	1 530 297	223 310 980	25 873 889	10 054 031
IV	7 114 244	0	226 231 635	2 126 997	228 358 632	34 555 415	14 107 092
2022							
I	7 114 244	0	235 005 634	2 783 594	237 789 228	8 911 742	3 258 655
II	7 114 244	0	236 770 979	2 604 966	239 375 945	18 081 191	6 518 177
III	7 114 244	0	242 959 170	2 557 926	245 517 096	27 865 339	9 855 457
2022							
01.22	7 114 244	0	228 104 468	2 673 570	230 778 038	2 920 253	903 273
02.22	7 114 244	0	233 136 779	2 485 924	235 622 703	5 857 680	2 140 242
03.22	7 114 244	0	235 005 634	2 783 594	237 789 228	8 911 742	3 258 655
04.22	7 114 244	0	232 908 997	2 626 518	235 535 515	11 977 563	4 357 336
05.22	7 114 244	0	234 867 821	2 712 644	237 580 465	15 054 600	5 410 838
06.22	7 114 244	0	236 770 979	2 604 966	239 375 945	18 081 191	6 518 177
07.22	7 114 244	0	238 803 554	2 649 671	241 453 225	21 313 485	7 613 975
08.22	7 114 244	0	240 933 640	2 549 571	243 483 211	24 580 667	8 691 521
09.22	7 114 244	0	242 959 170	2 557 926	245 517 096	27 865 339	9 855 457

5.3. Insurance Market

mln. of KZT, end of period

	12.18	12.19	12.20	03.21	06.21	09.21	12.21	05.22	06.22	07.22	08.22	09.22
Number of Insurance Company, total	**29**	**28**	**28**	**27**	**27**	**27**	**27**	**27**	**27**	**27**	**27**	**27**
with foreign participation	...	...	...	...	...	...	...	...	...	...	...	...
life insurance	6	8	9	9	9	9	9	9	9	9	9	9
Cumulative Assets	**1 048 510**	**1 206 141**	**1 486 344**	**1 615 687**	**1 673 452**	**1 718 421**	**1 048 976**	**1 874 778**	**1 969 269**	**2 004 122**	**2 017 198**	**2 017 823**
Insurance Reserves	**519 477**	**570 210**	**685 602**	**765 728**	**822 177**	**846 751**	**354 432**	**996 928**	**1 050 237**	**1 074 756**	**1 100 095**	**1 101 469**
Cumulative Own Capital*	**468 267**	**553 333**	**665 433**	**697 605**	**703 233**	**720 880**	**598 904**	**699 907**	**741 163**	**752 313**	**758 790**	**762 953**
**Insurance Premiums, total ** **	**350 482**	**468 179**	**514 140**	**199 702**	**385 585**	**552 189**	**744 836**	**327 979**	**396 370**	**461 815**	**544 186**	**606 238**
Compulsory insurance	92 237	121 007	124 272	30 898	67 948	111 262	151 234	64 564	80 828	100 877	126 117	142 483
Voluntary personal insurance	127 053	199 797	222 833	99 791	191 801	282 304	383 433	138 542	168 356	198 780	236 052	268 169
Voluntary property insurance	131 192	147 374	167 036	69 013	125 836	158 623	210 169	124 873	147 186	162 159	182 017	195 586
Claims Payments, total**	**70 759**	**196 880**	**129 707**	**24 210**	**51 841**	**79 144**	**114 954**	**61 172**	**72 473**	**85 987**	**101 581**	**114 490**
Compulsory insurance	26 869	35 114	34 662	10 038	21 297	31 616	44 326	22 160	26 897	31 436	36 447	41 379
Voluntary personal insurance	30 036	40 597	42 975	10 850	22 593	34 001	50 925	23 151	27 695	32 463	36 893	41 865
Voluntary property insurance	13 854	121 169	52 071	3 322	7 951	13 527	19 703	15 861	17 881	22 088	28 241	31 246
Premiums transferred to reinsurance**	**89 836**	**85 706**	**94 356**	**38 659**	**74 910**	**86 036**	**108 124**	**67 850**	**75 407**	**80 197**	**97 888**	**100 701**
of which to nonresidents	75 159	76 724	86 293	35 446	69 887	79 162	99 000	57 160	64 296	68 178	81 139	82 824

* from balance sheet

** by direct insurance, from the beginning of year

SYMBOLS AND ABBREVIATIONS

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

Foreign currencies

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

Methodological comments

Section I “General economic trends”

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

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

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

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

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

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

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

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

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

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

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

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

Section II “The main monetary indicators”

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

Data on loans extended by banks to customers (residents of the Republic of Kazakhstan) for the reporting period and interest rates on them, along with data on loan balances and arrears of customers (residents of the Republic of Kazakhstan), are presented by terms and types of currencies, by legal entities and individuals, sectors of the economy, credit objects, regions.

The tables on loans on credit objects provide data on loans to individuals on building and acquisition of accommodation. These are loans extended by banks to individuals for the construction and purchase of housing, under various types of collateral, including real estate collateral.

The tables on mortgage lending to the population also provide data on loans to individuals on building and acquisition of accommodation. These are loans extended by banks to individuals for the construction and purchase of housing, under a certain type of collateral - a mortgage.

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

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

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

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

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

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

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

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

Section III. “Financial markets”

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

N - nominal value of one security

P - weighted average discounted purchase price,

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

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

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

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

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

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

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

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

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

K1…Kn - the exchange rate that was valid for a certain period;
N1…Nn - the number of working days during which it was valid;
m - total number of working days in the reporting period

Section IV "Payment systems"

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

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

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

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

Section V. "Key indicators of financial institutions"

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

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

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

Pension savings are formed at the expense of depositors' pension contributions (NPF depositors are: individuals who make mandatory and voluntary pension contributions, as well as individuals and legal entities who make pension contributions in favor of third parties), fines, penalties, 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.