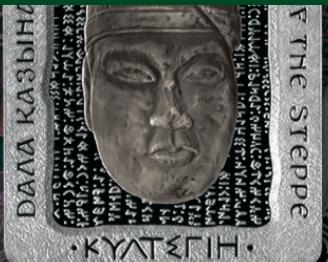


КРОВИЩА СТЕМУ · TREAS



NATIONAL BANK OF KAZAKSTAN



STATISTICAL BULLETIN

N01 (338) January 2023





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

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

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

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

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

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

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

Release calendar*

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

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

CONTENT

RELEASE CALENDAR

I. GENERAL ECONOMIC TRENDS

1.1. Main macroeconomic indicators	7
1.2. Price Indexes	8
1.3. Balance of Payments	9
1.4. External debt: standard presentation.....	11

II. KEY MONETARY INDICATORS

2.1. Official Interest Rate	14
2.2. National Bank of Kazakhstan Monetary Survey.....	15
2.3. Banks Monetary Survey.....	17
2.4. Banking System Monetary Survey.	21
2.5. Other Financial Institutions Survey.....	24
2.6. Financial Sector Survey.....	26
2.7. Monetary Aggregates	27
2.8. Deposits in Depository Organizations (by sector and type of currency).	28
2.9. Weighted average interest rates on interbank short-term credits and deposits.....	29
2.10. Weighted average interest rates of Second-Tier Banks on attracted deposits and credits extended.....	30
2.11. Loans to economy in an expanded definition.....	32
2.12. Loans from banking sector	33
2.12.1. Loans extended by banking sector and weighted average interest rates.	33
2.12.2. Loans from banking sector as of the end of the period.....	34
2.12.3. Arrears on loans from banking sector.	35
2.13. Attracted Deposits and Interest Rates of Banks	36

2.14. Deposits of legal entities and individuals at the end of the period	38
2.15. Deposits of Individuals in Banks.....	39
2.16. Deposits of Individuals in Banks entering in System of Collective Warranting.	40

III. FINANCIAL MARKETS

3.1. Government Securities Primary Auctions.....	42
3.2. Secondary Market of the Government Securities.....	43
3.3. Structure of government securities in circulation.	44
3.4. Government securities market: operations with the Government Securities of the Republic of Kazakhstan by economic sectors.	45
3.5. Non-government securities market: transactions with non-government securities by economic sectors.....	46
3.6. Operations on the domestic foreign exchange market.....	48
3.7. Foreign currency exchange rates	49
3.8. Official exchange rates on average for the period.....	50
3.9. Import and export of foreign currency in cash by banks.....	51

IV. PAYMENT SYSTEMS

4.1. The main indicators of the payment system.....	53
4.2. Distribution of payment turnover in the ISMT and ICS by user groups.....	57

V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

5.1. Banking sector.....	59
5.2. Accumulative pension system.....	60
5.2.1. Pension Contributions and Accumulation.	61
5.2.2. Pension payments from accumulative pension funds.	62
5.2.3. Structure of Investment Portfolio of Accumulative Pension Funds	63
5.2.4. Main Financial Parameters of Accumulative Pension Funds.	64
5.3. Insurance market.	65

SYMBOLS AND ABBREVIATIONS

METHODOLOGICAL COMMENTS



I. GENERAL ECONOMIC TRENDS

I. General economic trends

1.1. Main macroeconomic indicators

	2018	2019	2020	2021	2022	2022				2023
						Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	
Gross Domestic Product, bln. KZT	59 614	68 639	70 134	81 269	81 269	18 802	40 034	65 488	101 523	...
as % to same period of the previous year	4.1	4.5	-2.6	4.0	4.0	4.4	3.6	3.0	3.2	...
Volume of Industrial Production, bln. KZT	27 576	29 103	26 743	37 048	37 048	11 637	23 825	35 963	48 008	3 653
as % to same period of the previous year	4.1	3.8	-0.7	3.8	3.8	5.8	3.5	2.1	1.1	1.4
Capital Investments, bln. KZT	11 130	12 546	12 323	13 221	13 221	2 263	5 681	9 860	15 064	755
as % to same period of the previous year	17.2	8.5	-3.4	3.5	3.5	1.5	2.6	7.0	7.9	18.3
Consumer Price Index										
% for the last month of the period	105.3	105.4	107.5	108.4	100.6	103.7	101.6	101.8	101.2	101.1
% to same period of the previous year	106.0	105.3	106.8	108.0	108.0	109.8	111.9	113.4	115.0	120.7
Unemployed (End of Period), thous.person *	92	98	142	98	98	175	207	257	132	212
as % to same period of the previous year	30.2	6.5	45.4	-30.9	-30.9	-11.6	-7.2	22.3	35.1	52.9
Share of the registered unemployed (% to economically active population) *	1.0	1.1	1.5	1.1	1.1	1.9	2.2	2.8	1.4	2.3
Minimum of subsistence (average, per capita), KZT*	26 440	29 721	33 133	37 579	37 579	39 934	44 887	47 420	44 719	45 419
Average per capita money income, KZT*	97 221	109 184	115 704	136 312	136 312	143 921	145 592	152 612	149 510	...
as % to same period of the previous year	10.6	9.0	2.1	11.1	11.1	17.2	12.2	17.1	13.8	...
Export fob, mln. USD **	59 826	58 165	47 306	60 318	17 083	19 115	23 245	21 820	...	...
Import fob, mln. USD **	34 987	41 121	38 056	41 562	11 787	9 636	12 108	13 235	...	...
Gross Foreign Debt, mln. USD**	160 331	159 544	164 517	164 737	164 737	160 431	164 187	160 938	...	...
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***	384.2	382.6	420.9	431.8	431.8	466.3	470.3	476.7	462.7	460.5

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

* For the last month of period

** NBK's Estimation for the Quarter

*** by year - annual average

I. General economic trends

1.2. Price indices

	2018	2019	2020	2021	2022	2022				2023
						03.22	06.22	09.22	12.22	01.23
Consumer Price Index										
% changes to December of the previous year*	105.3	105.4	107.5	108.4	120.3	105.2	110.5	115.3	120.3	101.1
% changes to the previous month						103.7	101.6	101.8	101.2	101.1
as % to the corresponding period of the previous year**	106.0	105.3	106.8	108.0	115.0	109.8	111.9	113.4	115.0	...
Price Index Food Goods										
% changes to December of the previous year	105.1	109.6	111.3	109.9	125.3	108.2	115.7	119.5	125.3	101.4
% changes to the previous month						105.8	101.9	101.2	101.6	101.4
Price Index Non-Food Goods										
% changes to December of the previous year	106.4	105.0	105.5	108.5	119.4	103.6	108.4	114.1	119.4	100.9
% changes to the previous month						102.8	101.9	101.9	101.3	100.9
Price Index Marketable Services										
% changes to December of the previous year	104.5	100.7	104.2	106.5	114.1	102.6	105.3	110.8	114.1	100.7
% changes to the previous month						101.4	100.8	102.7	100.5	100.7
Price Index for Industry										
% changes to December of the previous year	112.4	101.4	95.8	146.1	109.4	147.1	128.2	121.8	109.4	98.4
% changes to the previous month						112.4	102.5	96.8	100.2	98.4
Price Index for Construction										
% changes to December of the previous year	103.9	101.6	99.7	105.7	101.4	104.5	102.3	104.2	101.4	100.2
% changes to the previous month						100.1	99.8	100.2	99.6	100.2
Index of Tariffs for Freight Shipping										
% changes to December of the previous year	131.1	103	102.8	108.8	104.5	106.5	102.7	105.5	104.5	100.4
% changes to the previous month						104.2	100.4	100.7	100.5	100.4

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 9 months	2022		
					I	II	III	IV		I	II	III
Current Account	-864.5	-8 282.2	-7 589.8	-7 862.5	-2 032.8	-1 719.8	-1 888.1	-2 221.7	8 048.0	2 081.6	3 986.5	1 979.9
Trade balance	24 839.4	17 044.0	9 249.5	18 756.3	3 292.3	5 029.0	5 138.3	5 296.7	29 200.2	9 478.6	11 136.9	8 584.6
Exports	59 826.3	58 164.6	47 305.5	60 318.0	11 461.2	15 544.2	16 229.3	17 083.3	64 179.2	19 114.6	23 244.6	21 820.0
Imports	34 986.9	41 120.7	38 056.1	41 561.7	8 168.9	10 515.1	11 091.0	11 786.6	34 979.0	9 636.0	12 107.7	13 235.4
Services	-4 661.5	-3 664.5	-3 112.3	-1 820.6	-321.3	-383.2	-534.2	-581.9	-724.3	-419.6	-259.1	-45.5
Exports	7 319.9	7 754.3	5 049.8	5 814.0	1 220.2	1 464.9	1 549.7	1 579.2	5 767.9	1 423.0	1 847.9	2 497.1
Imports	11 981.4	11 418.8	8 162.0	7 634.6	1 541.5	1 848.1	2 084.0	2 161.1	6 492.2	1 842.6	2 107.0	2 542.6
Primary income	-21 960.6	-22 724.5	-15 072.7	-24 188.9	-4 878.1	-6 153.6	-6 294.2	-6 863.0	-19 864.8	-6 854.2	-6 680.8	-6 329.8
Compensation of employees, net	-1 583.9	-1 599.4	-899.9	-1 130.6	-207.2	-258.2	-296.7	-368.4	-856.0	-227.1	-305.1	-323.8
Investment income, net	-20 511.7	-21 257.0	-14 299.6	-23 193.4	-4 704.9	-5 928.8	-6 031.3	-6 528.4	-19 110.2	-6 660.9	-6 409.4	-6 039.9
Income receivable	2 481.9	2 380.6	1 932.9	2 088.5	419.9	639.6	503.7	525.3	2 483.9	474.6	807.8	1 201.4
Income on direct investment	653.0	659.4	382.7	611.9	59.1	236.5	139.4	176.9	1 108.3	68.8	339.4	700.1
Income on portfolio investment	1 215.9	1 273.5	1 180.8	1 188.3	285.1	313.8	302.3	287.2	1 032.3	320.4	368.6	343.3
Income on other investment	613.0	447.7	369.5	288.3	75.8	89.3	61.9	61.3	343.3	85.5	99.8	158.0
assets of the National Fund	1 311.8	1 171.8	969.7	933.5	224.4	254.5	234.5	220.1	824.9	253.1	292.1	279.7
Income payable	22 993.7	23 637.7	16 232.6	25 281.9	5 124.9	6 568.4	6 535.0	7 053.7	21 594.1	7 135.5	7 217.3	7 241.3
Income on direct investment	20 337.7	21 232.2	14 064.4	22 846.1	4 596.9	5 945.1	5 914.6	6 389.6	19 731.9	6 582.2	6 611.5	6 538.2
Income on portfolio investment	1 182.3	991.9	898.1	1 101.0	221.7	266.9	316.7	295.7	831.8	239.2	271.7	320.9
Income on other investment	1 473.7	1 413.5	1 270.1	1 334.8	306.2	356.4	303.7	368.4	1 030.4	314.0	334.1	382.2
Other primary income, net	135.0	131.9	126.8	135.0	34.1	33.4	33.8	33.8	101.4	33.8	33.8	33.8
Secondary income	918.2	1 062.8	1 345.7	-609.2	-125.7	-212.1	-197.9	-73.5	-563.1	-123.2	-210.6	-229.3
Capital account balance	251.0	246.6	239.2	232.5	121.8	14.8	30.6	65.3	225.4	30.2	188.9	6.2

Continuation

	2018	2019	2020	2021	2021				2022 9 months	2022		
					I	II	III	IV		I	II	III
Financial account (excluding reserve assets)	2 690.3	1 298.4	-14 964.8	-2 356.5	-301.5	-2 538.3	-3 446.0	3 929.3	7 834.2	4 347.0	3 291.1	196.0
Direct investment	-4 992.6	-5 904.4	-5 850.3	-1 921.1	115.5	-1 492.9	-1 251.2	707.5	-7 643.2	-1 519.1	-569.3	-5 554.8
Net acquisition of financial assets	-4 639.3	-2 173.6	1 369.2	2 663.2	761.3	-140.5	671.8	1 370.5	60.1	368.4	1 117.9	-1 426.2
Net incurrence of liabilities	353.3	3 730.9	7 219.5	4 584.3	645.9	1 352.4	1 923.0	662.9	7 703.3	1 887.5	1 687.2	4 128.6
Portfolio investment	2 899.6	5 118.2	-7 745.9	-3 579.0	-2 506.0	-3 829.6	-824.1	3 580.7	8 273.4	187.6	3 860.2	4 225.6
Net acquisition of financial assets	-728.7	4 887.7	-6 340.8	-1 197.5	-1 926.4	-2 342.3	-563.1	3 634.3	6 690.8	-253.3	3 069.3	3 874.9
Central bank and general government	-854.3	1 885.9	-7 566.2	-5 826.6	-1 654.8	-2 782.0	-2 235.6	845.9	6 404.2	-79.5	3 058.5	3 425.2
Banks	-91.9	748.8	-746.6	1 307.4	136.1	591.3	347.0	233.1	180.9	-15.2	55.5	140.5
Other sectors	217.6	2 253.0	1 972.0	3 321.6	-407.7	-151.5	1 325.5	2 555.3	105.8	-158.6	-44.7	309.1
Net incurrence of liabilities	-3 628.3	-230.5	1 405.1	2 381.5	579.6	1 487.3	260.9	53.6	-1 582.6	-440.9	-790.9	-350.8
Central bank and general government	-73.5	1 270.8	854.9	1 735.4	850.1	1 008.9	186.4	-310.0	-1 104.8	-407.9	-183.7	-513.2
Banks	-164.5	-96.9	-309.4	315.6	-244.5	517.2	21.0	22.0	-334.1	44.7	-354.8	-24.0
Other sectors	-3 390.2	-1 404.4	859.6	330.5	-26.0	-38.8	53.5	341.7	-143.7	-77.7	-252.4	186.4
Financial derivatives, net	109.4	-81.0	71.2	106.5	-21.9	16.0	86.5	25.9	182.0	406.1	-114.6	-109.5
Other investment	4 673.9	2 165.6	-1 439.8	3 037.2	2 111.0	2 768.2	-1 457.2	-384.8	7 021.9	5 272.5	114.8	1 634.7
Other equity, net	36.0	21.7	32.5	-7.6	-4.8	-3.9	2.5	-1.4	5.3	2.1	0.7	2.4
Medium- and long term debt instruments	2 426.7	-329.8	-2 141.7	-2 883.8	-1 233.7	-227.7	-2 076.4	654.0	647.3	-1 749.9	287.8	2 109.4
Net acquisition of financial assets	-4.5	51.6	-693.4	-210.4	-708.8	-82.6	110.3	470.7	881.1	218.0	437.7	225.5
Central bank and general government	-14.0	-4.4	-6.5	-6.0	-1.6	-1.7	-1.6	-1.1	-1.0	-0.5	0.0	-0.5
Banks	-44.2	119.1	142.4	124.9	52.4	16.7	-14.5	70.3	84.5	16.6	71.3	-3.4
Other sectors	53.7	-63.2	-829.3	-329.3	-759.6	-97.5	126.4	401.4	797.6	201.9	366.4	229.4
Net incurrence of liabilities	-2 431.2	381.4	1 448.4	2 673.4	525.0	145.1	2 186.7	-183.4	233.8	1 967.9	149.8	-1 883.9
Central bank and general government	-284.7	-717.8	356.7	2 198.4	787.5	-72.1	1 495.7	-12.7	-268.7	-108.1	-77.6	-83.0
Banks	-645.7	-512.1	137.7	-166.9	23.4	-66.6	-21.7	-102.0	-53.7	1 946.4	90.8	-2 090.9
Other sectors	-1 500.8	1 611.3	954.0	642.0	-286.0	283.9	712.7	-68.6	556.2	129.6	136.6	290.0
Short term debt instruments	2 211.1	2 473.7	669.4	5 928.7	3 349.5	2 999.9	616.7	-1 037.4	6 369.4	7 020.3	-173.8	-477.1
Net acquisition of financial assets	3 478.2	3 505.8	1 846.5	9 103.2	4 296.1	4 550.2	221.6	35.2	9 933.8	6 477.1	1 804.2	1 652.5
Net incurrence of liabilities	1 267.1	1 032.1	1 177.1	3 174.5	946.6	1 550.4	-395.1	1 072.6	3 564.4	-543.2	1 978.0	2 129.6
Net errors and omissions	1 777.6	2 734.3	-8 503.9	2 909.3	1 761.1	-357.4	-1 131.0	2 636.7	1 859.6	1 747.2	-1 458.8	1 571.1
Overall balance	1 526.2	6 599.7	889.7	2 364.2	-151.6	-475.8	-457.5	3 449.0	-2 298.8	488.0	574.5	-3 361.2
Financing	-1 526.2	-6 599.7	-889.7	-2 364.2	151.6	475.8	457.5	-3 449.0	2 298.8	-488.0	-574.5	3 361.2
Reserve assets NBK	-1 526.2	-6 599.7	-889.7	-2 364.2	151.6	475.8	457.5	-3 449.0	2 298.8	-488.0	-574.5	3 361.2
IMF Credits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Exceptional funding	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

I. General economic trends

1.4. External debt of the Republic of Kazakhstan

mln.US dollars

	01.01.2019	01.01.2020	01.01.2021	01.04.2021	01.07.2021	01.10.2021	01.01.2022	01.04.2022	01.07.2022	01.10.2022
External debt	160 331.3	159 544.2	164 517.2	164 412.4	166 990.6	166 317.5	164 737.0	160 430.8	164 537.8	160 938.2
Short-term	8 150.5	8 801.2	9 972.3	11 372.1	12 713.3	12 110.7	12 563.1	12 325.3	14 790.8	16 158.3
Long-term	152 180.8	150 743.0	154 544.9	153 040.2	154 277.3	154 206.8	152 173.9	148 105.4	149 747.0	144 780.0
General Government	11 554.8	12 417.6	13 885.4	14 471.9	15 682.6	15 937.2	15 864.0	14 153.8	14 284.0	12 939.6
Short-term	17.9	14.9	25.0	29.8	32.8	29.5	29.0	31.0	36.3	35.6
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	17.9	14.9	25.0	29.8	32.8	29.5	29.0	30.9	36.3	35.4
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2
Long-term	11 536.9	12 402.7	13 860.4	14 442.1	15 649.8	15 907.7	15 835.0	14 122.8	14 247.7	12 904.0
Special Drawing Rights	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	4 554.3	6 133.4	7 202.7	7 108.7	8 361.4	8 739.0	8 748.7	7 187.7	7 527.4	6 417.3
Loans	6 982.6	6 269.3	6 657.8	7 333.4	7 288.5	7 168.6	7 086.3	6 935.1	6 720.2	6 486.7
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Central Bank	770.4	891.1	1 329.4	1 836.0	1 714.7	3 051.3	2 535.8	2 519.3	2 214.3	2 043.6
Short-term	286.2	409.7	828.0	1 342.8	1 218.0	989.9	494.6	501.9	270.4	182.8
Currency and deposits	6.9	3.9	2.6	4.9	73.0	4.3	7.9	255.1	11.3	11.1
Debt securities*	275.3	401.6	821.2	1 333.2	1 140.3	980.8	483.3	242.9	254.4	166.5
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	4.0	4.2	4.2	4.7	4.7	4.8	3.4	3.9	4.7	5.1
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	484.2	481.4	501.3	493.2	496.7	2 061.5	2 041.1	2 017.4	1 943.9	1 860.8
Special Drawing Rights	483.2	480.4	500.4	492.2	495.7	2 060.5	2 040.2	2 016.4	1 942.9	1 859.8
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Continuation

	01.01.2019	01.01.2020	01.01.2021	01.04.2021	01.07.2021	01.10.2021	01.01.2022	01.04.2022	01.07.2022	01.10.2022
Banks	5 752.0	4 818.1	4 837.4	4 978.8	5 975.1	5 734.8	5 496.3	8 225.3	9 675.6	8 006.0
Short-term	997.1	1 097.7	1 312.4	1 562.7	2 204.7	1 974.8	1 837.7	2 659.5	3 409.1	4 199.1
Currency and deposits	704.2	863.6	1 149.4	1 203.4	1 731.7	1 509.5	1 612.3	1 366.2	1 991.1	3 348.9
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	132.1	95.5	23.9	80.5	194.1	210.7	9.3	1 022.1	987.3	555.8
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	160.8	138.6	139.1	278.9	278.9	254.6	216.2	271.2	430.6	294.4
Long-term	4 755.0	3 720.5	3 525.0	3 416.0	3 770.4	3 760.0	3 658.6	5 565.8	6 266.5	3 806.9
Currency and deposits	306.1	237.4	244.0	430.6	350.9	255.3	226.2	396.7	459.1	748.9
Debt securities*	2 441.9	1 875.9	1 568.2	1 434.3	1 859.7	1 885.0	1 891.2	1 758.1	1 403.2	1 360.9
Loans	2 006.9	1 607.2	1 712.8	1 551.2	1 559.8	1 619.8	1 541.2	3 411.1	4 404.2	1 697.1
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Sectors	39 661.7	41 040.5	41 927.7	41 883.9	43 185.0	43 488.4	44 617.5	41 169.6	44 034.6	44 248.2
Short-term	6 849.3	7 278.9	7 806.9	8 436.9	9 257.8	9 116.5	10 201.8	9 132.9	11 075.0	11 740.7
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	616.3	522.5	466.7	756.2	775.3	870.4	928.4	868.8	1 073.3	1 588.6
Trade credit and advances	6 124.2	6 696.4	7 277.6	7 480.6	8 177.2	8 064.6	8 207.1	8 135.0	9 408.1	9 498.2
Other debt liabilities	108.7	59.9	62.7	200.1	305.2	181.6	1 066.4	129.1	593.6	653.9
Long-term	32 812.4	33 761.7	34 120.8	33 447.0	33 927.3	34 371.8	34 415.6	32 036.7	32 959.6	32 507.5
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	10 097.8	9 491.1	10 540.2	10 391.7	10 626.3	10 467.4	10 724.1	8 546.8	7 708.9	7 404.2
Loans	20 680.9	22 309.9	21 628.1	21 233.3	21 438.9	21 488.5	21 345.6	21 028.4	23 208.6	22 962.2
Trade credit and advances	1 831.8	1 749.2	1 689.9	1 547.8	1 521.0	1 952.6	1 894.0	1 959.8	1 497.8	1 545.4
Other debt liabilities**	201.9	211.5	262.7	274.3	341.1	463.2	451.9	501.7	544.3	595.7
Direct investment: Intercompany lending	102 592.4	100 376.8	102 537.3	101 241.8	100 433.2	98 105.8	96 223.5	94 362.7	94 329.3	93 700.7

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

**Including insurance and pension programs



II. KEY MONETARY INDICATORS

II.Key monetary indicators

2.1. Official Interest Rate

%, end of period

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

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	12.18	12.19	12.20	12.21	09.22	10.22	11.22	12.22	01.23
Net Foreign Assets	34 320 584	34 818 521	39 760 122	38 636 769	40 370 073	40 152 579	42 162 002	42 270 389	43 575 364
Net International Reserves	11 694 581	10 893 009	14 787 581	13 961 529	14 669 647	14 515 145	15 049 786	15 270 417	15 966 814
Gross International Assets	11 882 164	11 078 854	15 000 426	14 844 409	15 559 181	15 440 018	15 951 195	16 227 925	16 938 150
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	10 791 713	10 479 160	11 115 034	10 504 466	11 066 305
Foreign Currency	107 910	113 325	122 838	112 378	134 744	131 981	131 851	129 890	128 716
Transferable Deposits	1 358 852	1 390 599	2 168 713	1 236 529	1 803 124	1 899 989	1 704 738	1 828 429	1 950 568
Other Deposits	1 682 502	1 371 493	781 013	-	-	7 498	6 313	-	-
Securities (other than shares)	2 611 550	634 575	874 648	756 723	1 209 177	1 344 315	1 372 197	2 293 930	2 296 809
Financial Derivatives	-661	2 995	2 227	2 309	138 371	137 583	138 567	2 687	2 994
Assets in the External Management	1 453 962	1 424 177	1 571 609	1 564 765	1 482 052	1 439 491	1 482 494	1 468 522	1 492 757
Less: Foreign Liabilities	187 583	185 844	212 845	882 880	889 534	924 873	901 408	957 508	971 336
SDR	185 638	183 804	210 611	880 941	886 597	877 573	898 302	897 515	907 369
Nonresidents Transferable Deposits	1	1	1	6	1	44 285	54	57 826	61 810
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	374	373	410	420	473	465	465	451	448
Other Accounts Payable	1 570	1 667	1 824	1 513	2 464	2 550	2 587	1 716	1 709
Assets of the National Oil Fund	22 278 915	23 624 917	24 705 811	23 887 862	24 600 789	24 534 556	26 183 888	25 781 944	26 536 965
Other Net Foreign Assets	347 087	300 595	266 730	787 378	1 099 638	1 102 878	928 328	1 218 028	1 071 585
Gross Assets	977 347	963 796	1 195 531	1 579 649	1 768 486	1 776 922	1 756 209	1 914 431	1 763 820
Less: Foreign Liabilities	630 260	663 201	928 801	792 271	668 848	674 044	827 880	696 402	692 236
Net Domestic Assets	-25 090 254	-26 594 047	-28 725 025	-26 580 205	-27 837 535	-27 162 627	-29 965 436	-29 694 206	-31 868 278
Net Claims to the Central Government	-852 663	-303 019	-1 287 322	-842 901	-1 948 481	-2 231 360	-2 164 887	-1 956 640	-2 567 255
Claims	421 009	586 473	547 448	383 230	466 255	454 807	452 234	444 783	442 205
Securities	421 009	586 473	547 448	383 230	466 255	454 807	452 234	444 783	442 205
Less: Liabilities	1 273 672	889 492	1 834 770	1 226 130	2 414 737	2 686 167	2 617 121	2 401 423	3 009 460
Transferable Deposits	488 734	492 985	1 564 901	1 061 546	2 164 381	2 356 930	2 250 433	1 999 481	2 729 991
Other Deposits	74 592	197 589	84 108	164 152	150 457	327 960	264 799	400 056	279 073
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	25 687 655	25 503 997	27 288 913	26 783 661	27 468 830
Claims to Banks	-2 173 740	-2 162 063	-1 838 449	-1 083 402	-1 140 980	-1 426 211	-1 023 231	-1 756 226	-1 968 581
Securities	688	514	560	-	-	-	-	-	-
Credits	314 124	110 911	63 809	360 551	82 623	115 682	99 765	35 587	35 587
Less: NBK Notes	2 493 061	2 273 558	1 902 818	1 444 004	1 223 705	1 541 894	1 122 996	1 791 813	2 004 168
Financial Derivatives	4 509	70	-	51	103	-	-	-	-
Other accounts receivable	-	-	-	-	-	-	-	-	-
Claims to Nonbank Financial Institutions	1 963 099	3 044 011	4 966 023	5 317 553	5 090 526	5 089 772	5 095 629	5 362 793	5 089 785
Credits	-	-	-	229 908	754	-	5 857	273 021	-
Shares and other Equity	1 963 099	3 044 011	4 966 023	5 087 645	5 089 772	5 089 772	5 089 772	5 089 773	5 089 773
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	-	-	-	-	12
Claims to the Rest of the Economy	759 060	772 600	782 439	848 440	822 410	811 679	804 610	596 980	620 315
Other Net Domestic Assets	-1 799 771	-3 595 930	-6 200 350	-5 869 902	-5 857 245	-4 783 094	-6 165 771	-6 040 554	-6 464 909
Other Financial Assets	957 528	14 673	9 714	3 901	8 671	590 884	6 737	7 164	6 667
Nonfinancial Assets	44 369	45 335	50 849	60 527	60 935	61 020	60 812	65 127	63 582
Less: Other Liabilities	92 053	70 264	65 707	60 709	59 268	55 662	59 028	226 293	222 503
Less: Capital Accounts	2 709 614	3 585 674	6 195 206	5 873 621	5 867 584	5 379 335	6 174 293	5 886 551	6 312 655

Continuation

	12.18	12.19	12.20	12.21	09.22	10.22	11.22	12.22	01.23
Liabilities	9 230 330	8 224 474	11 035 097	12 056 564	12 532 539	12 989 952	12 196 566	12 576 183	11 707 086
Narrow Reserve Money	5 995 748	5 430 745	5 087 846	6 945 442	7 210 051	7 570 781	6 897 649	7 374 898	6 582 257
Reserve Money	6 650 873	6 893 176	9 777 551	10 957 714	11 871 384	12 374 432	11 719 902	11 874 422	10 678 782
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 762 939	3 765 032	3 701 002	3 823 793	3 687 694
Transferable Deposits of Banks	2 608 448	1 700 882	1 299 270	2 074 806	2 304 152	2 592 492	1 913 640	2 202 901	1 643 442
Other Deposits of Banks	655 125	1 462 431	4 689 705	4 012 272	4 661 333	4 803 651	4 822 253	4 499 524	4 096 525
Transferable Deposits of Nonbank Financial Institutions	637 676	943 102	443 937	1 370 737	1 079 266	1 149 372	1 218 678	1 115 521	1 171 506
Current accounts of Public Nonfinancial Institutions in KZT	130 773	98 496	94 260	48 177	63 694	63 864	64 163	232 683	79 614
Current accounts of non-state non-financial organizations in tenge	-	-	7	7	1	21	166	1	1
Other Deposits	1 117 251	425 077	580 266	473 891	230 902	338 441	173 227	341 074	612 813
Foreign Currency Current Accounts of Public Nonfinancial Institutions	225	1 748	5	32	729	454	346	657	777
Other Deposits of Public Nonfinancial Institutions	491 792	193 360	126 972	87 413	345	1 698	178	1 581	173
Other Deposits of Nonbank Financial Institutions	229 630	225 811	452 119	383 339	228 626	334 963	170 541	337 347	608 898
Other Deposits of Liquidated Banks	3 869	4 158	1 170	3 106	1 202	1 326	2 162	1 489	2 965
Nonprofit Institutions	391 735	-	-	-	-	-	-	-	-
Securities (other than shares)	1 217 035	874 051	576 683	474 845	327 927	142 945	276 259	354 628	289 161
Other Financial Institutions	1 130 850	833 778	432 566	291 892	150 898	83 393	111 916	110 269	128 859
Public Nonfinancial Institutions	65 579	31 917	112 919	133 783	79 938	5 643	88 878	167 123	119 188
Private Nonfinancial Institutions	5 121	5 557	30 978	47 382	87 778	50 987	72 460	69 676	36 026
Households	129	0	1	891	5 286	19	67	282	21
Nonprofit Institutions	15 356	2 800	219	897	4 026	2 902	2 939	7 278	5 067
Credits	127 241	27 941	100 597	150 098	57 025	31 863	-	6 059	126 330
Banks	91 200	27 941	95 480	-	57 025	15 695	-	-	2 798
Nonbank Financial Institutions	36 041	-	5 117	150 098	-	16 114	-	6 059	123 533
Financial Derivatives	117 930	4 228	-	16	45 302	102 270	27 179	-	-
Banks	117 930	4 228	-	16	45 302	102 270	27 179	-	-
Nonbank Financial Institutions	-	-	-	-	-	-	-	-	-
With liquidation banks	-	-	-	-	-	-	-	-	-

II. Key monetary indicators

2.3. Banks Monetary Survey

mln. of KZT, end of period

	12.18	12.19	12.20	12.21	09.22	10.22	11.22	12.22*	01.23
Net Foreign Assets	1 099 181	1 817 861	1 311 176	1 769 349	1 637 786	1 513 314	1 461 991	810 249	977 628
Net Foreign Assets, CFC	919 799	1 656 042	1 100 665	1 567 010	1 355 297	1 252 493	1 228 470	820 973	1 015 481
Claims to Nonresidents, CFC	1 864 712	2 488 108	1 957 617	2 330 781	3 073 883	3 021 838	3 424 119	3 293 138	3 464 308
Foreign Currency	216 096	204 972	340 275	264 941	385 047	385 013	409 433	370 974	408 203
Transferable Deposits	465 053	546 873	575 858	757 233	1 192 736	1 258 836	1 204 891	1 132 797	1 177 321
Other Deposits	497 733	928 082	484 540	466 087	543 399	390 045	542 419	477 359	473 006
Securities (other than shares)	441 150	573 031	322 535	501 724	509 512	516 577	683 238	838 832	907 007
Credits	188 457	170 325	195 385	279 970	331 422	347 231	367 971	399 142	396 718
Financial Derivatives	14 342	18 742	5 968	4 689	19 936	27 064	85 826	473	30 773
Shares and other Equity	22 881	25 580	4 275	4 373	4 812	4 730	4 736	4 675	4 654
Other Accounts Receivable	19 000	20 504	28 780	51 766	87 019	92 340	125 605	68 885	66 626
Less: Liabilities for Nonresidents, CFC	944 913	832 066	856 953	763 771	1 718 585	1 769 345	2 195 650	2 472 164	2 448 827
Transferable Deposits	105 938	133 557	300 345	349 911	1 109 791	1 014 547	1 085 575	1 413 594	1 434 325
Other Deposits	199 818	146 359	149 592	280 553	428 484	583 458	793 615	836 243	808 878
Securities (other than shares)	478 721	379 331	350 043	41 400	25 613	24 792	25 111	24 253	24 486
Credits	124 195	146 502	16 917	47 273	89 833	83 177	174 639	157 398	114 799
Financial Derivatives	8 185	12 195	10 225	9 176	20 950	26 766	85 804	2 507	26 319
Other Accounts Payable	28 056	14 123	29 831	35 458	43 914	36 605	30 905	38 168	40 019
Other net Foreign Assets, OFC	179 382	161 820	210 511	202 338	282 489	260 821	233 521	-10 724	-37 853
Gross Assets	374 934	415 017	459 460	507 000	872 579	792 619	805 165	666 949	556 291
Less: Foreign Liabilities	195 551	253 197	248 949	304 662	590 090	531 798	571 644	677 673	594 144
Domestic Assets	19 146 433	19 196 552	22 806 573	28 273 963	30 377 908	31 045 003	31 125 244	32 860 771	32 108 937
Reserves	3 593 256	3 575 334	5 999 511	6 516 208	7 493 260	8 104 988	7 379 226	7 430 749	6 437 782
Transferable and Other Deposits in NBK	3 234 561	3 187 575	5 577 185	6 062 216	7 046 568	7 649 631	6 929 412	6 967 609	6 001 215
National Currency	358 695	387 759	422 326	453 992	446 692	455 357	449 815	463 140	436 567
Other Claims to NBK	2 301 260	2 356 522	2 575 073	1 589 764	1 363 889	1 049 092	1 196 040	1 845 120	2 044 912

Continuation

	12.18	12.19	12.20	12.21	09.22	10.22	11.22	12.22*	01.23
Net Claims to the Central Government	2 051 484	2 127 891	3 238 397	4 235 214	4 187 147	4 241 649	4 285 931	4 417 488	4 658 941
Gross Claims	2 093 852	2 224 420	3 368 010	4 438 508	4 437 036	4 489 629	4 538 569	4 664 553	4 907 077
Securities (other than shares)	2 092 552	2 154 357	3 268 116	4 332 090	4 321 889	4 375 111	4 425 657	4 555 217	4 797 243
Credits	311	68 866	98 914	101 473	113 784	111 819	110 192	108 723	108 220
Other Accounts Receivable	989	1 198	979	4 945	1 363	2 698	2 721	614	1 614
Less: Liabilities	42 368	96 529	129 613	203 294	249 889	247 980	252 638	247 065	248 136
Transferable Deposits	20 058	10 623	15 714	23 713	10 644	7 683	17 065	15 832	13 162
Other Deposits	330	3 533	791	1 947	10 144	9 708	5 512	2 542	5 442
Credits	21 314	81 644	43 076	56 444	62 242	62 662	63 522	64 948	65 420
Other Accounts Payable	667	729	70 033	121 190	166 860	167 927	166 539	163 744	164 112
Claims to the Regional and Local Government	13 024	0	2	14 469	13 156	13 259	13 578	13 224	12 923
Securities (other than shares)	13 024	-	-	14 468	13 155	13 259	13 577	13 223	12 922
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	0	2	1	1	1	1	1	1
Claims to Nonbank Financial Institutions	882 848	1 131 287	1 377 525	2 397 563	1 951 884	2 009 516	2 075 580	2 441 767	2 470 430
Transferable Deposits	1 030	2 155	5 314	13 986	16 746	19 483	19 121	135 465	214 186
Other Deposits	3 048	949	51	52	-	-	-	-	-
Securities (other than shares)	22 353	173 209	353 993	639 721	741 964	745 023	782 378	884 278	885 257
Credits	345 326	570 290	729 508	1 275 313	612 488	678 667	691 726	836 937	764 889
Financial Derivatives	345 099	229 002	62 634	54 716	82 300	53 190	51 676	72 008	54 018
Shares and other Equity	108 371	109 430	156 212	296 402	286 151	286 817	287 060	300 200	300 189
Other Accounts Receivable	57 622	46 251	69 813	117 372	212 236	226 336	243 620	212 878	251 892
Claims to Public Nonfinancial Institutions	719 907	680 296	582 619	605 536	725 138	749 318	793 702	873 865	837 535
Other Deposits	72	-	-	-	-	-	-	-	-
Securities (other than shares)	443 879	381 721	318 413	458 448	541 554	535 517	542 668	564 961	553 912
Credits	274 677	297 478	263 219	146 736	183 110	212 891	250 386	308 618	282 649
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	2	-	-	-	-	-
Other Accounts Receivable	1 277	1 095	985	351	474	910	648	286	975

Continuation

	12.18	12.19	12.20	12.21	09.22	10.22	11.22	12.22*	01.23
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 297	8 792 107	8 828 590	9 005 682	9 266 501	9 171 020
Securities (other than shares)	15 029	200 218	216 586	254 543	269 140	265 522	267 233	266 881	265 749
Credits	8 067 017	7 309 904	7 252 207	7 901 000	8 185 331	8 227 325	8 403 754	8 673 393	8 565 287
Financial Derivatives	3 736	2 416	1 133	1 378	1 144	728	1 031	1 251	840
Shares and other Equity	149 203	172 276	166 057	162 909	194 609	196 320	194 748	191 382	191 394
Other Accounts Receivable	231 297	225 037	233 723	154 467	141 883	138 695	138 916	133 593	147 749
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 402	2 384	2 337	2 391	2 391
Credits	6 904	5 014	1 967	2 939	2 271	2 219	2 156	2 268	2 217
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other Accounts Receivable	537	950	738	74	129	163	178	120	172
Claims to Households	5 501 464	6 823 806	7 684 251	10 869 025	13 217 488	13 543 324	14 073 622	14 243 981	14 364 061
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 442 036	6 767 785	7 631 145	10 795 904	13 102 524	13 425 028	13 936 933	14 177 198	14 275 975
Financial Derivatives	163	204	242	530	-	19	-	-	-
Other Accounts Receivable	59 265	55 818	52 863	72 590	114 963	118 277	136 689	66 783	88 085
Other Net Assets	-4 390 534	-5 414 401	-6 523 218	-6 431 129	-7 368 563	-7 497 118	-7 700 453	-7 674 314	-7 891 058
Other Financial Assets	143 976	128 424	114 431	98 964	111 728	111 552	126 355	128 385	133 814
Nonfinancial Assets	715 840	782 909	783 226	796 805	787 688	783 367	810 899	834 083	830 135
Less: Other Liabilities	315 235	534 521	1 299 656	1 238 334	1 496 988	1 491 211	1 510 403	1 556 149	1 584 901
Less: Capital Accounts	4 935 114	5 791 213	6 121 219	6 088 565	6 770 991	6 900 827	7 127 304	7 080 633	7 270 106
Liabilities	20 245 614	21 014 413	24 117 749	30 043 312	32 015 695	32 558 317	32 587 235	33 671 020	33 086 565
Transferable Deposits	5 214 097	5 517 237	6 271 889	7 786 368	7 986 210	8 419 213	8 092 112	8 187 666	7 733 435
Central Bank	7	2	1	1	1	1	1	1	1
Regional and Local Government	287	298	822	886	1 389	1 161	827	864	1 654
Nonbank Financial Institutions	330 277	246 545	384 939	543 070	470 662	573 739	556 038	484 231	422 116
Public Nonfinancial Institutions	497 896	566 964	494 327	572 609	800 760	869 565	877 248	852 319	992 982
Private Nonfinancial Institutions	3 248 632	3 387 347	3 688 676	4 276 021	4 588 691	4 889 837	4 571 326	4 455 259	4 282 397
Nonprofit Institutions	119 719	110 571	103 080	116 056	162 340	127 544	134 180	131 520	164 315
Households	1 017 279	1 205 510	1 600 043	2 277 724	1 962 367	1 957 368	1 952 493	2 263 471	1 869 970

Continuation

	12.18	12.19	12.20	12.21	09.22	10.22	11.22	12.22*	01.23
Other Deposits	11 457 294	12 041 812	14 700 551	17 425 495	19 803 890	20 032 294	19 971 035	21 059 848	20 988 878
Central Bank	-	-	-	0	-	-	-	28	57
Regional and Local Government	109	-	-	28	3 263	3 559	1 463	504	652
Nonbank Financial Institutions	777 690	778 738	1 117 559	812 750	914 719	976 856	872 171	971 506	975 189
Public Nonfinancial Institutions	572 942	568 177	587 706	821 283	1 599 689	1 348 408	1 280 451	1 356 166	1 291 107
Private Nonfinancial Institutions	2 002 734	2 181 247	3 103 678	4 235 938	4 646 062	4 865 682	4 484 564	4 608 925	4 509 039
Nonprofit Institutions	464 342	548 300	699 600	568 295	682 681	661 873	706 544	738 950	618 030
Households	7 639 476	7 965 350	9 192 008	10 987 200	11 957 476	12 175 915	12 625 842	13 383 768	13 594 803
Securities	1 516 362	1 671 702	1 664 317	1 943 608	1 969 131	1 980 299	1 974 310	1 985 457	1 993 160
Nonbank Financial Institutions	1 449 141	1 585 266	1 550 898	1 743 393	1 759 157	1 769 868	1 759 822	1 773 039	1 780 215
Public Nonfinancial Institutions	57 731	64 679	91 815	148 963	152 024	150 937	152 254	150 815	150 381
Private Nonfinancial Institutions	622	634	1 425	1 447	3 995	4 067	4 126	2 885	2 948
Households	8 868	21 123	20 179	49 805	53 955	55 426	58 108	58 718	59 617
Credits	1 058 107	793 512	696 911	2 152 007	1 340 515	1 306 580	1 659 615	1 606 866	1 538 294
Central Bank	278 910	14 386	14 094	6	6	6	6	6	6
Regional and Local Government	1 196	3 798	3 115	6 460	9 870	10 373	10 592	12 359	12 473
Nonbank Financial Institutions	706 164	750 543	657 439	2 137 729	1 322 446	1 287 956	1 640 721	1 586 217	1 517 477
Public Nonfinancial Institutions	68 788	22 533	22 153	7 739	8 158	8 211	8 263	8 250	8 304
Private Nonfinancial Institutions	2 782	2 046	47	21	9	9	8	9	8
Households	267	205	63	52	25	25	26	26	26
Financial Derivatives	362 293	244 847	83 755	54 828	132 890	55 163	53 353	74 613	55 162
Central Bank	4 330	15 858	21 046	-	47 840	-	-	-	-
Nonbank Financial Institutions	357 666	228 967	62 632	54 673	82 221	53 001	51 868	73 653	54 094
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	228	22	50	155	2 778	2 161	1 485	959	1 067
Households	69	-	28	-	51	-	-	-	-
Other Accounts Payable	637 460	745 304	700 326	681 006	783 059	764 767	836 810	756 571	777 637
Central Bank	15 989	76	102	24	45	47	12	211	197
Regional and Local Government	2	9	1 382	3 789	3 212	3 147	3 111	5 581	5 529
Nonbank Financial Institutions	10 103	43 735	14 914	65 337	99 709	93 481	88 642	88 071	83 804
Public Nonfinancial Institutions	5 847	4 078	55 599	103 266	97 212	98 035	97 549	97 753	97 701
Private Nonfinancial Institutions	262 225	263 489	225 557	228 250	215 770	201 024	259 797	245 255	222 424
Nonprofit Institutions	191	721	742	704	3 272	3 661	4 183	389	453
Households	167 686	180 374	178 471	197 877	205 357	219 418	223 206	201 800	194 072
Interbank Accounts	175 417	252 823	223 559	81 759	158 482	145 955	160 311	117 511	173 458

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	12.18	12.19	12.20	12.21	09.22	10.22	11.22	12.22*	01.23
Net Foreign Assets	35 419 764	36 637 097	41 091 030	40 426 251	41 993 027	41 665 893	43 623 993	43 080 638	44 562 509
Claims to Nonresidents	13 746 876	13 566 962	16 958 044	17 175 190	18 633 064	18 461 855	19 375 314	19 521 062	20 402 458
Monetary Gold and SDR	4 668 049	6 141 691	9 479 378	11 171 705	10 791 713	10 479 160	11 115 034	10 504 466	11 066 305
Foreign Currency	324 006	318 297	463 113	377 319	519 791	516 995	541 284	500 864	536 919
Transferable Deposits	1 823 905	1 937 471	2 744 572	1 993 762	2 995 859	3 158 825	2 909 629	2 961 226	3 127 889
Other Deposits	2 180 235	2 299 574	1 265 553	466 087	543 399	397 544	548 731	477 359	473 006
Securities (other than shares)	3 052 700	1 207 606	1 197 183	1 258 447	1 718 689	1 860 892	2 055 436	3 132 763	3 203 816
Credits	188 457	170 325	195 385	279 970	331 422	347 231	367 971	399 142	396 718
Shares and other Equity	22 881	25 580	4 275	4 373	4 812	4 730	4 736	4 675	4 654
Financial Derivatives	13 680	21 737	8 196	6 997	158 307	164 648	224 393	3 160	33 767
Other Claims	1 472 962	1 444 681	1 600 389	1 616 531	1 569 070	1 531 831	1 608 099	1 537 406	1 559 383
Liabilities for Nonresidents	1 132 496	1 017 911	1 069 798	1 646 651	2 608 119	2 694 218	3 097 058	3 429 672	3 420 163
Transferable Deposits	105 939	133 558	300 346	349 916	1 109 792	1 058 832	1 085 629	1 471 421	1 496 135
SDR	185 638	183 804	210 611	880 941	886 597	877 573	898 302	897 515	907 369
Other Deposits	199 818	146 359	149 592	280 553	428 484	583 458	793 615	836 243	808 878
Securities (other than shares)	478 721	379 331	350 043	41 400	25 613	24 792	25 111	24 253	24 486
Credits	124 569	146 875	17 327	47 694	90 306	83 642	175 104	157 848	115 247
Financial Derivatives	8 185	12 195	10 225	9 176	20 950	26 766	85 804	2 507	26 319
Other Accounts Payable	29 626	15 790	31 655	36 971	46 378	39 155	33 493	39 885	41 728
Assets of the National Oil Fund	22 278 915	23 625 632	24 725 542	23 888 930	24 585 957	24 534 556	26 183 888	25 781 944	26 536 965
Other Net Foreign Assets	526 470	462 414	477 242	1 008 782	1 382 127	1 363 699	1 161 849	1 207 304	1 043 249
Assets	1 352 281	1 378 813	1 654 992	2 105 715	2 641 065	2 569 540	2 561 373	2 581 380	2 329 628
Foreign Liabilities	825 811	916 399	1 177 750	1 096 933	1 258 938	1 205 841	1 399 524	1 374 076	1 286 379
Net Domestic Assets	-14 606 393	-15 315 027	-16 173 245	-10 326 961	-9 514 021	-8 354 339	-10 855 588	-8 784 712	-10 728 158
Net Claims to the Central Government	1 198 821	1 824 873	1 951 075	3 392 313	2 238 666	2 010 289	2 121 044	2 460 848	2 091 686
Claims	2 514 861	2 810 894	3 915 458	4 821 738	4 903 292	4 944 435	4 990 803	5 109 337	5 349 282
Securities	2 513 561	2 740 830	3 815 565	4 715 320	4 788 145	4 829 918	4 877 891	5 000 000	5 239 448
Credits	311	68 866	98 914	101 473	113 784	111 819	110 192	108 723	108 220
Other	989	1 198	979	4 945	1 363	2 698	2 721	614	1 614
Liabilities	1 316 039	986 021	1 964 383	1 429 424	2 664 626	2 934 147	2 869 759	2 648 488	3 257 596
Transferable Deposits	508 791	503 608	1 580 615	1 085 259	2 175 025	2 364 613	2 267 498	2 015 312	2 743 153
Other Deposits	74 922	201 123	84 899	166 099	160 601	337 668	270 311	402 598	284 515
Securities	-	-	-	-	-	-	-	-	-
Credits	21 314	81 644	43 076	56 444	62 242	62 662	63 522	64 948	65 420
Other	711 013	199 647	255 794	121 622	266 758	169 204	268 429	165 630	164 508

Continuation

	12.18	12.19	12.20	12.21	09.22	10.22	11.22	12.22*	01.23
Claims to the Regional and Local Government	13 024	0	2	14 469	13 156	13 259	13 578	13 224	12 923
Securities (other than shares)	13 024	-	-	14 468	13 155	13 259	13 577	13 223	12 922
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	0	2	1	1	1	1	1	1
Resources of the National Oil Fund	23 790 104	25 162 190	25 969 361	25 794 061	25 672 823	25 503 997	27 288 913	26 783 661	27 468 830
Claims to Nonbank Financial Institutions	2 845 947	4 175 298	6 343 549	7 715 115	7 042 410	7 099 288	7 171 209	7 804 560	7 560 215
Transferable Deposits	1 030	2 155	5 314	13 986	16 746	19 483	19 121	135 465	214 186
Other Deposits	3 048	949	51	52	-	-	-	-	-
Securities	22 353	173 209	353 993	639 721	741 964	745 023	782 378	884 278	885 257
Credits	345 326	570 290	729 508	1 505 220	613 241	678 667	697 583	1 109 958	764 889
Financial Derivatives	345 099	229 002	62 634	54 716	82 300	53 190	51 676	72 008	54 018
Shares and other Equity	2 071 470	3 153 442	5 122 235	5 384 048	5 375 923	5 376 590	5 376 832	5 389 972	5 389 962
Other Accounts Receivable	57 622	46 251	69 813	117 372	212 236	226 336	243 620	212 878	251 904
Claims to Public Nonfinancial Institutions	1 477 240	1 451 462	1 352 901	1 443 209	1 537 466	1 551 018	1 588 405	1 461 118	1 448 164
Other Deposits	72	-	-	-	-	-	-	-	-
Securities	450 261	388 208	318 413	458 448	541 554	535 517	542 668	564 961	553 912
Credits	274 677	303 679	263 219	146 736	187 754	212 891	250 386	308 618	282 649
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	750 002	750 002	750 000	750 000	750 000	541 968	563 243
Other Accounts Receivable	2 227	9 573	21 266	88 024	58 157	52 609	45 351	45 571	48 360
Claims to Private Nonfinancial Institutions	8 466 282	7 909 851	7 869 706	8 474 348	8 792 194	8 828 681	9 005 772	9 266 501	9 171 020
Securities	15 029	200 218	216 586	254 543	269 140	265 522	267 233	266 881	265 749
Credits	8 067 017	7 309 904	7 252 207	7 901 000	8 185 331	8 227 325	8 403 754	8 673 393	8 565 287
Financial Derivatives	3 736	2 416	1 133	1 378	1 144	728	1 031	1 251	840
Shares and other Equity	149 203	172 276	166 057	162 909	194 609	196 320	194 748	191 382	191 394
Other Accounts Receivable	231 297	225 037	233 723	154 517	141 970	138 785	139 007	133 593	147 749
Claims to Nonprofit Institutions	7 443	5 966	2 707	3 016	2 402	2 384	2 337	2 391	2 391
Credits	6 904	5 014	1 967	2 939	2 271	2 219	2 156	2 268	2 217
Shares and other Equity	2	2	2	2	3	3	3	3	3
Other	537	950	738	74	129	163	178	120	172

Continuation

	12.18	12.19	12.20	12.21	09.22	10.22	11.22	12.22*	01.23
Claims to Households	5 503 191	6 825 240	7 696 408	10 879 741	13 227 484	13 553 213	14 083 439	14 253 707	14 373 747
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	5 443 764	6 769 218	7 643 303	10 806 620	13 112 520	13 434 917	13 946 749	14 186 925	14 285 662
Financial Derivatives	163	204	242	530	-	19	-	-	-
Other	59 265	55 818	52 863	72 590	114 963	118 277	136 689	66 783	88 085
Other Net Domestic Assets	-11 132 102	-13 157 355	-16 222 495	-17 298 111	-17 578 865	-16 789 058	-18 329 585	-18 146 502	-18 810 672
Other Financial Assets	1 101 503	143 098	124 145	102 866	120 399	702 436	133 092	135 549	140 481
Nonfinancial Assets	760 208	828 244	834 075	857 332	848 623	844 387	871 711	899 210	893 717
Less: Other Liabilities	5 349 085	4 751 809	4 864 290	6 277 057	5 909 313	6 055 719	6 032 792	6 214 076	6 252 591
Less: Capital Accounts	7 644 728	9 376 887	12 316 425	11 981 252	12 638 575	12 280 163	13 301 597	12 967 184	13 592 278
Liabilities	20 813 371	21 322 070	24 917 785	30 099 291	32 479 007	33 311 554	32 768 405	34 295 926	33 834 351
Currency in Circulation	2 260 157	2 300 505	2 828 046	2 997 723	3 316 247	3 309 675	3 251 187	3 360 653	3 251 127
Transferable and Other Deposits	18 553 214	19 021 565	22 089 738	27 101 567	29 162 760	30 001 879	29 517 218	30 935 273	30 583 224
Regional and Local Government	396	298	822	914	4 652	4 720	2 289	1 368	2 306
Nonbank Financial Institutions	1 975 272	2 194 196	2 398 554	3 109 897	2 693 272	3 034 929	2 817 428	2 908 606	3 177 710
Public Nonfinancial Institutions	1 693 628	1 428 746	1 303 270	1 529 514	2 465 217	2 283 989	2 222 386	2 443 405	2 364 652
Private Nonfinancial Institutions	5 251 366	5 568 594	6 792 361	8 511 966	9 234 754	9 755 540	9 056 056	9 064 184	8 791 437
Nonprofit Institutions	975 796	658 871	802 680	684 352	845 021	789 417	840 724	870 470	782 346
Households	8 656 755	9 170 860	10 792 051	13 264 924	13 919 844	14 133 283	14 578 335	15 647 239	15 464 772

* including final turnovers

II. Key monetary indicators

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

	2018	2019	2020	2021	03.22	06.22	09.22	12.22**
Net Foreign Assets	829 191	1 552 973	2 455 298	3 603 191	3 572 230	3 456 256	3 395 080	3 584 793
Claims on Nonresidents	2 289 576	2 843 049	3 810 828	5 248 149	5 405 766	5 259 688	5 248 025	5 008 923
Foreign Currency	16	4 591	1 566	3 025	439	250	1 214	1 081
Deposits	428 512	365 805	423 772	146 381	283 568	688 502	802 739	135 879
Securities (other than shares)	1 737 988	2 151 764	2 432 159	3 574 836	3 480 807	3 023 569	2 928 744	3 395 916
Loans	0	48 362	49 967	58 624	51 435	50 474	44 713	44 565
Financial Derivatives	0	0	0	0	0	0	0	0
Other	123 060	272 527	903 365	1 465 281	1 589 517	1 496 893	1 470 615	1 431 481
less: Liabilities to Nonresidents	1 460 385	1 290 075	1 355 530	1 644 957	1 833 537	1 803 432	1 852 946	1 424 131
Deposits	0	0	0	0	56 117	56 633	76 512	74 296
Securities (other than shares)	747 855	749 681	731 146	1 067 545	1 142 992	1 047 550	1 069 409	661 735
Loans	690 228	510 435	599 892	541 365	583 250	655 660	661 931	645 577
Financial Derivatives	0	0	0	0	0	0	0	0
Other	22 302	29 959	24 491	36 047	51 178	43 589	45 094	42 523
Claims on Banking System	3 290 186	3 366 421	2 748 063	2 581 784	1 888 192	2 151 916	2 003 726	2 040 126
National Currency	752	792	902	627	2 213	984	1 088	925
Other Claims	3 289 434	3 365 629	2 747 161	2 581 157	1 885 979	2 150 932	2 002 638	2 039 201
Net Claims on Central Government	3 987 154	4 399 224	6 134 924	5 943 344	6 070 794	6 549 774	7 372 665	8 082 617
Claims on Central Government	4 010 877	4 416 237	6 192 864	6 043 497	6 140 813	6 635 706	7 435 363	8 172 655
Securities (other than shares)	3 969 009	4 405 537	6 184 300	5 875 755	5 965 689	6 508 000	7 268 399	8 117 593
Other Claims	41 868	10 700	8 564	167 742	175 124	127 706	166 964	55 062
Less: Liabilities to Central Government	23 723	17 013	57 940	100 152	70 019	85 931	62 698	90 038
Deposits	0	0	0	0	0	0	0	0
Other Liabilities	23 723	17 013	57 940	100 152	70 019	85 931	62 698	90 038
Claims on Other Sectors	2 644 950	2 914 693	4 107 384	4 281 035	4 258 215	4 130 320	4 272 023	4 150 618
Regional and Local Government	11 759	10 052	788 535	857 776	807 375	827 367	836 929	811 212
Public Nonfinancial Institutions	617 122	815 579	781 663	966 553	959 465	868 288	983 915	924 349
Private Nonfinancial Institutions	1 818 326	1 867 553	2 276 047	2 201 762	2 240 878	2 192 773	2 213 541	2 188 402
Other Resident Sectors	197 743	221 509	261 139	254 945	250 497	241 892	237 638	226 654

Continuation

	2018	2019	2020	2021	03.22	06.22	09.22	12.22**
Deposits	1 174	2 534	397	25 307	14 056	21 525	9 291	15 330
of which: Depository corporations	0	0	0	0	0	17 623	4 752	6 564
Securities (other than shares)	6 075	164 992	6 992	7 502	7 631	7 769	7 906	8 051
of which: Depository corporations	0	156 454	0	0	0	0	0	0
Loans	379 655	449 082	859 400	884 294	905 162	901 175	903 398	941 983
of which: Depository corporations	6 012	2 987	4	393	10 608	7 991	13 995	48 485
Financial Derivatives	0	0	0	0	0	0	0	0
of which: Depository corporations	0	0	0	0	0	0	0	0
Insurance Technical Reserve	9 999 944	11 300 324	13 510 920	13 836 287	13 841 459	14 270 161	15 048 120	15 606 629
Net Equity of Households in Life Insurance Reserves	208 334	274 562	348 569	450 152	475 252	498 800	541 638	551 701
Net Equity of Households in Pension Funds	9 547 441	10 802 154	12 914 140	13 071 798	12 985 878	13 386 776	14 105 288	14 663 411
Prepayment of Premiums and Reserves against Outstanding Claims	244 168	223 607	248 211	314 337	380 328	384 585	401 194	391 517
of which: Depository corporations	5 735	7 319	7 064	5 928	7 272	7 882	7 995	7 962
Shares and other Equity	1 230 649	1 189 768	1 483 131	1 629 798	1 624 333	1 588 006	1 662 659	1 741 458
Other Items (NET)	-866 017	-873 388	-415 171	26 166	-603 209	-500 369	-587 880	-455 298

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

** including final turnovers

II. Key monetary indicators

2.6. Financial Sector Survey*

mln. of KZT, end of period

	2018	2019	2020	2021	03.22	06.22	09.22	12.22**
Net Foreign Assets	14 158 409	14 922 176	19 109 367	20 736 842	21 649 708	20 633 241	21 028 538	21 285 087
Claims on Nonresidents	17 062 005	17 636 339	22 101 325	23 845 714	25 912 667	25 661 036	25 459 516	26 205 842
less: Liabilities to Nonresidents	2 903 596	2 714 163	2 991 958	3 108 871	4 262 959	5 027 795	4 430 978	4 920 755
Domestic Claims	22 459 681	24 310 251	28 392 353	32 778 672	32 935 313	34 804 556	37 061 627	39 195 881
Net claims on Central Government	4 292 493	5 143 293	7 341 467	7 643 999	6 949 281	8 116 904	9 166 692	10 006 006
Claims on Central Government	6 525 738	7 227 131	10 108 322	10 865 234	10 596 952	11 169 182	12 338 654	13 281 991
Less: Liabilities to Central Government	2 233 245	2 083 837	2 766 856	3 221 236	3 647 671	3 052 278	3 171 962	3 275 986
Claims on Other Sectors	18 167 188	19 166 957	21 050 887	25 134 673	25 986 032	26 687 651	27 894 935	29 189 875
Regional and Local Government	24 783	10 052	788 537	872 244	820 734	840 683	850 085	824 436
Public Nonfinancial Institutions	2 111 033	2 283 785	2 151 307	2 426 506	2 518 345	2 517 628	2 538 125	2 402 211
Other Resident Sectors	16 031 372	16 873 120	18 111 043	21 835 923	22 646 952	23 329 340	24 506 725	25 963 228
Currency outside Financial Sectors	2 259 406	2 299 714	2 827 144	2 997 097	3 056 407	3 259 243	3 315 159	3 359 729
Deposits	16 579 116	16 829 903	19 691 582	24 016 977	23 917 508	24 321 266	26 474 026	28 035 420
Securities (other than shares)	159 481	135 247	264 528	390 671	310 081	448 727	394 908	464 827
Loans	446 676	474 677	884 774	898 173	910 296	909 724	907 466	914 141
Financial Derivatives	297	22	78	155	2 358	4 880	2 829	959
Insurance Technical Reserve	9 994 209	11 293 004	13 503 855	13 830 359	13 834 187	14 262 279	15 040 125	15 598 666
Shares and other Equity	7 021 013	8 512 722	11 787 263	12 122 518	13 747 596	13 146 386	12 596 133	12 958 773
Other Items (net)	157 892	-312 862	-1 457 503	-740 434	-1 193 411	-914 709	-640 481	-851 546

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

** including final turnovers

II. Key monetary indicators

2.7. Monetary Aggregates

mln. of KZT, end of period

	12.18	12.19	12.20	12.21	09.22	10.22	11.22	12.22*	01.23
1. RM (Reserve Money)	6 650 873	6 893 176	9 777 551	10 957 714	11 871 384	12 374 432	11 719 902	11 874 422	10 678 782
% changes to the previous month	11.1	2.6	1.1	4.6	-1.7	4.2	-5.3	1.3	-10.1
% changes to December of the previous year	20.1	3.6	41.8	12.1	8.3	12.9	7.0	8.4	-10.1
from them:									
Currency out of the NBK	2 618 852	2 688 265	3 250 372	3 451 715	3 762 939	3 765 032	3 701 002	3 823 793	3 687 694
Deposits of Banks and other organizations in NBK	4 032 021	4 204 912	6 527 179	7 505 999	8 108 445	8 609 400	8 018 900	8 050 629	6 991 088
Narrow Reserve Money	5 995 748	5 430 745	5 087 846	6 945 442	7 210 051	7 570 781	6 897 649	7 374 898	6 582 257
% changes to the previous month	4.3	-1.8	-9.7	12.9	-9.2	5.0	-8.9	6.9	-10.7
% changes to December of the previous year	16.1	-9.4	-6.3	36.5	3.8	9.0	-0.7	6.2	-10.7
from them:									
Reserve deposits of Banks in NBK	2 608 448	1 700 882	1 299 270	2 074 806	2 304 152	2 592 492	1 913 640	2 202 901	1 643 442
M0 (Currency in Circulation)	2 260 157	2 300 505	2 828 046	2 997 723	3 316 247	3 309 675	3 251 187	3 360 653	3 251 127
% changes to the previous month	8.5	4.5	4.5	3.2	0.6	-0.2	-1.8	3.4	-3.3
% changes to December of the previous year	16.1	1.8	22.93	6.00	10.63	10.41	8.46	12.11	-3.26
M1	5 605 006	5 928 085	7 186 951	8 788 006	8 707 879	8 846 006	9 042 731	9 382 455	8 890 492
% changes to the previous month	10.9	0.0	-0.2	14.8	-1.1	1.6	2.2	3.8	-5.2
% changes to December of the previous year	12.8	5.8	21.2	22.3	-0.9	0.7	2.9	6.8	-5.2
from them:									
Transferable deposits of individuals in national currency	775 726	978 601	1 319 207	1 871 282	1 555 820	1 538 998	1 563 366	1 805 022	1 488 592
Transferable deposits of non-banking legal entities in national currency	2 569 122	2 648 979	3 039 698	3 919 000	3 835 813	3 997 333	4 228 178	4 216 780	4 150 773
M2	14 467 056	16 054 341	19 134 928	23 750 269	25 826 059	26 810 878	26 259 950	28 025 355	27 666 796
% changes to the previous month	3.0	5.1	2.1	6.6	3.6	3.8	-2.1	6.7	-1.3
% changes to December of the previous year	7.1	11.0	19.2	24.1	8.7	12.9	10.6	18.0	-1.3
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	8 364 771	8 644 433	8 884 439	9 651 760	9 774 903
Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	4 844 542	5 496 235	6 335 653	7 718 900	8 753 408	9 320 439	8 332 781	8 991 140	9 001 401
M3 (broad money)	20 813 371	21 322 070	24 917 785	30 099 291	32 479 007	33 311 554	32 768 405	34 295 926	33 834 351
% changes to the previous month	247.6	4.1	1.1	4.9	2.9	2.6	-1.6	4.7	-1.3
% changes to December of the previous year	7.0	2.4	16.9	20.8	7.9	10.7	8.9	13.9	-1.3
from them:									
Other deposits of individuals in foreign currency	3 863 520	3 562 238	3 860 519	4 150 280	3 999 253	3 949 852	4 130 530	4 190 457	4 201 277
Other deposits of non-banking legal entities in foreign currency	2 482 795	1 705 491	1 922 337	2 198 742	2 653 695	2 550 823	2 377 925	2 080 113	1 966 278

* 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	09.22	10.22	11.22	12.22**	01.23
Deposits - total*	18 553 214	19 021 565	22 089 738	27 101 567	29 162 760	30 001 879	29 517 218	30 935 273	30 583 224
of which:									
national currency:	9 568 984	10 820 833	13 855 690	17 337 508	18 771 545	19 404 610	19 424 843	21 149 978	21 069 701
Nonbanking Legal Entities	5 017 301	5 439 121	7 204 994	8 629 305	9 257 501	9 639 550	9 366 165	10 151 646	10 187 584
Individuals	4 551 682	5 381 712	6 650 695	8 708 203	9 514 044	9 765 061	10 058 678	10 998 332	10 882 117
foreign currency:	8 984 230	8 200 731	8 234 049	9 764 059	10 391 215	10 597 268	10 092 375	9 785 295	9 513 523
Nonbanking Legal Entities	4 879 157	4 411 584	4 092 693	5 207 338	5 985 415	6 229 046	5 572 718	5 136 388	4 930 867
Individuals	4 105 073	3 789 147	4 141 355	4 556 721	4 405 800	4 368 222	4 519 657	4 648 906	4 582 655
From total sum of Deposits:									
Nonbanking Legal Entities	9 896 459	9 850 705	11 297 688	13 836 643	15 242 916	15 868 596	14 938 883	15 288 034	15 118 451
Individuals	8 656 755	9 170 860	10 792 051	13 264 924	13 919 844	14 133 283	14 578 335	15 647 239	15 464 772
Transferable Deposits									
in national currency:	3 344 848	3 627 580	4 358 905	5 790 283	5 391 632	5 536 331	5 791 544	6 021 802	5 639 364
Nonbanking Legal Entities	2 569 122	2 648 979	3 039 698	3 919 000	3 835 813	3 997 333	4 228 178	4 216 780	4 150 773
Individuals	775 726	978 601	1 319 207	1 871 282	1 555 820	1 538 998	1 563 366	1 805 022	1 488 592
Other Deposits in national currency:	6 224 135	7 193 254	9 496 785	11 547 225	13 379 913	13 868 280	13 633 299	15 128 176	15 430 337
Nonbanking Legal Entities	2 448 179	2 790 142	4 165 297	4 710 305	5 421 689	5 642 217	5 137 987	5 934 865	6 036 811
Individuals	3 775 956	4 403 112	5 331 488	6 836 921	7 958 224	8 226 063	8 495 312	9 193 311	9 393 525
Transferable Deposits in foreign currency:	2 637 915	2 933 002	2 451 192	3 415 037	3 738 267	4 096 593	3 583 921	3 514 724	3 345 968
Nonbanking Legal Entities	2 396 362	2 706 093	2 170 356	3 008 596	3 331 720	3 678 223	3 194 794	3 056 275	2 964 590
Individuals	241 553	226 909	280 836	406 442	406 547	418 370	389 127	458 449	381 378
Other Deposits in foreign currency:	6 346 315	5 267 729	5 782 856	6 349 022	6 652 948	6 500 675	6 508 455	6 270 571	6 167 555
Nonbanking Legal Entities	2 482 795	1 705 491	1 922 337	2 198 742	2 653 695	2 550 823	2 377 925	2 080 113	1 966 278
Individuals	3 863 520	3 562 238	3 860 519	4 150 280	3 999 253	3 949 852	4 130 530	4 190 457	4 201 277

* without Nonresidents Accounts

** including final turnovers

II.Key monetary indicators

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

%, for the period

	Total (credits)				including for those extended for a period								Total (deposits)				including for those placed for a period							
					up to 30 days				over 30 days								up to 30 days				over 30 days			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
2018	8.32	4.52	3.10	6.52	7.98	5.08	8.50	6.66	12.50	3.16	2.49	4.67	8.30	1.82	1.62	6.59	8.30	1.79	0.50	6.59	11.28	2.26	2.26	6.25
2019	12.50	1.66	2.48	6.64	--	1.25	--	6.69	12.50	3.88	2.48	3.95	8.28	1.68	1.30	6.75	8.28	1.91	1.22	6.75	11.54	0.72	1.43	6.24
2020	8.24	0.79	2.13	4.44	8.10	0.20	--	4.45	13.50	1.77	2.13	3.87	8.28	0.37	1.32	4.28	8.28	0.37	1.20	4.28	9.93	0.37	1.70	4.47
2021	10.97	0.34	1.55	4.85	8.08	0.08	--	4.90	11.75	2.39	1.55	3.48	8.31	0.23	0.55	4.76	8.31	0.14	1.03	4.76	11.35	0.28	0.53	--
2022	14.98	3.35	3.00	9.00	14.93	8.50	--	9.05	15.53	3.28	3.00	4.34	13.51	1.58	1.31	8.63	13.51	1.05	1.31	8.56	13.55	1.98	1.40	20.49
01.22	11.15	2.50	--	8.12	11.15	--	--	8.15	24.00	2.50	--	4.25	9.21	0.21	0.91	7.95	9.21	0.06	--	7.95	--	0.28	0.91	--
02.22	14.73	3.21	--	14.64	14.73	8.50	--	14.99	--	2.75	--	4.47	9.91	0.22	1.05	8.28	9.91	0.10	--	8.28	15.50	0.28	1.05	--
03.22	14.50	2.57	3.00	--	14.50	--	--	--	24.00	2.57	3.00	--	12.79	0.28	--	16.47	12.79	0.11	--	16.47	--	0.40	--	--
04.22	14.83	2.56	--	--	14.81	--	--	--	24.00	2.56	--	--	12.86	0.39	--	14.66	12.86	0.20	--	14.66	--	0.55	--	--
05.22	15.01	2.75	--	--	14.99	--	--	--	24.00	2.75	--	--	13.24	0.68	--	9.39	13.24	0.36	--	9.39	--	0.93	--	--
06.22	15.01	0.38	--	--	15.00	8.50	--	--	24.00	0.38	--	--	13.24	1.13	0.95	8.91	13.24	0.85	--	8.91	13.00	1.36	0.95	--
07.22	15.01	--	--	--	15.00	--	--	--	24.00	--	--	--	13.29	1.37	0.93	7.70	13.29	0.92	0.91	7.67	--	1.78	1.00	13.00
08.22	15.50	--	--	--	15.50	--	--	--	24.00	--	--	--	13.76	1.96	0.44	6.97	13.75	1.02	0.45	6.78	14.50	2.53	0.30	22.34
09.22	--	2.39	--	--	--	--	--	--	2.39	--	--	--	13.74	2.14	0.50	7.71	13.74	1.17	0.50	7.71	--	2.74	--	--
10.22	15.50	2.02	--	--	15.50	--	--	--	2.02	--	--	--	14.00	2.55	3.34	7.10	14.00	1.90	3.37	6.75	--	3.28	0.90	18.89
11.22	16.00	2.06	--	--	16.00	--	--	--	2.06	--	--	--	15.24	3.12	1.53	6.93	15.24	2.19	1.42	6.93	--	3.85	1.81	--
12.22	16.75	5.35	--	--	16.75	--	--	--	5.35	--	--	--	15.75	2.97	2.90	7.31	15.75	1.78	2.90	7.03	--	4.26	--	21.00
01.23	--	--	--	--	--	--	--	--	--	--	--	--	15.93	3.25	2.11	6.99	15.94	2.04	1.93	6.87	15.76	4.53	4.05	19.00

II. Key monetary indicators

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

% for the period

	12.18		12.19		12.20		12.21*		09.22		10.22		11.22		12.22**		01.23	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Deposits of Legal Entities including:	7.1	0.9	7.4	0.8	7.3	0.4	7.4	0.4	12.4	0.8	13.6	0.9	13.8	0.9	14.4	1.0	14.5	1.0
Demand Deposits	4.6	0.1	0.8	0.1	0.0	0.1	0.7	0.1	0.1	0.0	4.6	0	0.1	0	0.5	0	0.1	0.1
Conditional	2.2	0.9	3.0	0.2	3.1	0.2	4.6	0.5	5.7	0.7	4.0	0.1	10.0	0.7	6.2	0.5	7.5	0.2
Time and Saving Deposits, total of which with maturity:	7.1	0.9	7.4	0.8	7.3	0.4	7.4	0.4	12.4	0.8	13.6	0.9	13.8	0.9	14.4	1.0	14.5	1.0
up to 1 month	7.1	0.1	7.3	0.3	7.2	0.1	7.4	0.2	12.5	0.2	13.7	0.2	13.9	0.2	14.6	0.2	14.6	0.3
from 1 to 3 month	4.3	0.2	8.4	0.3	7.6	0.1	8.4	0.2	13	0.9	14.3	0.6	13.9	1.3	14.5	0.6	15.1	0.5
from 3 month to 1 year	7.2	1.0	8.1	1.1	7.5	0.7	7.5	0.5	11.5	0.8	12.8	1.3	13	1.3	13.2	1.5	13.2	1.4
from 1 to 5 years	8.6	2.0	8.3	1.5	8.6	0.7	8.1	0.5	10.2	1.2	11.5	1.4	12	1.4	12.5	1.4	12.6	1.5
over 5 years	8.6	3.3	7.3	2.6	4.6	2.0	5.6	0.5	7.9	0.5	6.1	0.5	9.8	0.5	10.1	0.7	4.2	0.5
Deposits of Individuals including:	9.7	1.3	8.8	1.4	9.2	1.0	8.0	0.8	12.2	0.8	12.6	0.9	13.0	0.8	13.3	0.9	13.7	0.8
Demand Deposits	0.4	0.2	0.8	1.0	0.1	0.8	0.1	3.2	0.1	1.2	0.1	0.3	0.1	0.6	0.1	0.2	0.1	0.3
Conditional	9.6	4.1	1.5	5.0	9.6	0.3	0.4	0.4	10.6	0.9	4.4	1.0	8.3	0.4	11.2	0.6	8.8	0.8
Time and Saving Deposits, total of which with maturity:	10.4	1.4	9.0	1.4	9.2	1.0	8.0	0.8	12.2	0.8	12.6	0.9	13.1	0.8	13.3	0.9	13.8	0.8
up to 1 month	7.3	0.9	7.3	1.0	7.7	1.0	7.8	0.4	12.5	0.8	13.5	0.5	13.9	0.9	14.6	0.8	14.6	0.8
from 1 to 3 month	8.7	0.9	9.4	1.0	8.3	1.0	8.3	0.4	12.8	0.6	13.0	0.7	13.9	0.7	14.2	0.7	14.4	0.8
from 3 month to 1 year	10.8	0.7	9.4	1.2	9.7	0.9	8.4	0.9	12.2	0.9	12.5	0.9	12.8	0.9	13.2	1	13.6	0.9
from 1 to 5 years	10.4	1.6	9.1	1.4	9.7	1.0	8.6	0.8	12.7	0.8	12.9	0.8	13.4	0.8	13.7	0.8	13.9	0.8
over 5 years	5.4	2.4	5.5	2.3	5.4	1.7	2.3	1.0	2.2	0.7	2.1	0.8	2.2	0.9	2.0	0.2	2.2	1.0

Continuation

	12.18		12.19		12.20		12.21*		09.22		10.22		11.22		11.22		01.23	
	KZT	CFC	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Credits to Legal Entities	11.7	5.2	12.1	4.4	11.4	4.6	12.2	4.5	16.2	3.3	17.0	5.3	18.4	5.7	18.4	5.7	19.2	7.4
of which with maturity:																		
up to 1 month	14.3	5.9	12.2	4.2	12.8	2.8	11.8	4.9	16.8	4.1	17.4	4.5	18.9	4.8	18.9	4.8	19.3	5.0
from 1 to 3 month	11.7	4.9	11.5	4.6	11.3	3.7	11.6	3.1	16.4	3.3	16.8	3.5	17.7	3.7	17.7	3.7	19.2	5.5
from 3 month to 1 year	12.7	4.9	12.0	4.7	11.1	4.8	12.1	4.9	16.1	3.2	16.8	5.3	18.2	5.9	18.2	5.9	18.9	6.0
from 1 to 5 years	11.2	5.5	11.7	4.1	11.2	4.9	17.3	4.1	17.1	2.8	17.9	6.6	19.5	5.3	19.5	5.3	20.4	7.0
over 5 years	7.9	7.1	16.3	5.5	12.0	5.7	13.0	4.6	14.6	5.6	16.8	7.4	18.4	8.2	18.4	8.2	18.5	8.9
Credits to Individuals	17.2	9.5	16.8	6.0	14.9	18.3	17.5	6.0	17.8	5.9	17.3	5.0	15.3	4.1	15.3	4.1	19.4	4.7
of which with maturity:																		
up to 1 month	26.6	17.4	16.4	27.6	18.3	24.2	23.7	-	19.2	-	18.9	-	18.6	-	18.6	-	24.8	-
from 1 to 3 month	13.9	2.7	11.5	21.4	14.0	26.6	17.3	-	17.5	-	15.6	-	13.7	-	13.7	-	15.0	-
from 3 month to 1 year	20.5	5.9	19.4	4.1	17.4	14.1	22.8	7.1	16.2	-	15.6	-	16.2	-	16.2	-	16.3	-
from 1 to 5 years	17.9	24.3	18.1	17.3	16.5	17.2	18.5	4.0	20.2	7.4	19.7	7.1	14.1	6.0	14.1	6.0	20.6	6.6
over 5 years	12.5	6.7	11.9	5.1	9.8	6.5	19.5	8.0	15.5	7.5	15.1	7.3	16.5	6.4	16.5	6.4	19.7	6.3

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

** including final turnovers

2.11. Loans to economy in an expanded definition

mln KZT, at the end of period

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

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

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

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

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

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

II.Key monetary indicators

2.12. Loans from banking sector

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

for the period

	04.22		05.22		06.22		07.22		08.22		09.22		10.22		11.22		12.22		01.23	
	mln. KZT	%	млн. KZT	%	mln. KZT	%														
Issued, total	1 893 327	15.5	1 849 981	15.8	2 106 245	15.9	2 053 581	15.7	2 188 913	16.6	2 111 420	15.9	2 082 953	16.3	2 431 361	15.8	2 618 303	17.0	1 744 848	18.3
<i>including:</i>																				
national currency	1 782 988	16.0	1 760 899	16.4	2 005 968	16.4	1 974 845	16.2	2 115 158	17.1	1 926 221	17.1	1 933 740	17.2	2 274 459	16.5	2 349 968	18.2	1 602 456	19.3
foreign currency	110 339	6.6	89 082	4.0	100 277	4.4	78 736	5.4	73 755	4.6	185 200	3.6	149 213	5.5	156 902	5.7	268 334	6.1	142 392	7.4
<i>from total Loans:</i>																				
short-term	994 875	14.1	1 021 489	14.7	1 080 013	14.7	947 336	15.9	1 108 228	15.6	1 084 455	14.6	1 033 496	15.4	1 030 050	15.9	1 340 548	16.1	859 770	17.5
long-term	898 453	17.0	828 493	17.2	1 026 232	17.0	1 106 246	15.6	1 080 684	17.8	1 026 966	17.3	1 049 457	17.2	1 401 312	15.6	1 277 755	17.8	885 078	19.1
Loans issued to business	1 065 113	14.1	980 341	15.0	1 125 923	15.0	992 461	15.5	1 116 851	16.0	1 148 370	14.6	1 058 310	16.1	1 223 370	17.2	1 556 305	17.3	907 483	17.9
national currency	955 268	15.0	891 832	16.0	1 026 223	16.0	914 431	16.4	1 044 068	16.7	963 846	16.7	910 016	17.8	1 067 402	18.9	1 289 352	19.6	765 900	19.9
short-term	760 804	14.7	759 859	15.8	812 266	15.9	741 985	16.2	830 293	16.4	748 003	16.4	706 798	17.3	690 615	18.3	921 225	19.0	609 748	19.3
long-term	194 464	15.8	131 973	17.5	213 957	16.5	172 446	17.3	213 774	18.2	215 843	18.0	203 218	19.8	376 787	20.0	368 127	20.9	156 151	22.0
foreign currency	109 845	6.6	88 509	4.0	99 700	4.4	78 030	5.4	72 783	4.6	184 524	3.6	148 295	5.5	155 968	5.7	266 953	6.1	141 583	7.4
short-term	80 423	7.2	71 825	3.7	81 385	4.0	46 739	4.8	58 247	4.2	144 300	3.3	117 340	5.1	139 443	5.5	184 962	5.7	56 716	5.6
long-term	29 422	5.1	16 684	5.2	18 315	5.8	31 291	6.2	14 536	5.8	40 223	4.4	30 955	7.1	16 525	7.0	81 992	7.0	84 867	8.7
Loans issued to Individuals	828 214	17.2	869 641	16.8	980 321	16.9	1 061 120	15.9	1 072 062	17.4	963 050	17.4	1 024 643	16.6	1 207 992	14.3	1 061 997	16.6	837 365	18.8
national currency	827 720	17.2	869 067	16.8	979 745	16.9	1 060 414	15.9	1 071 090	17.4	962 374	17.4	1 023 725	16.6	1 207 057	14.3	1 060 616	16.6	836 556	18.8
short-term	153 621	14.5	189 778	14.5	186 345	14.4	158 587	17.6	219 663	15.5	192 023	16.0	209 125	14.9	199 675	15.2	234 096	13.1	193 107	15.6
long-term	674 099	17.9	679 289	17.4	793 399	17.4	901 827	15.6	851 427	17.9	770 352	17.7	814 600	17.0	1 007 382	14.1	826 520	17.6	643 449	19.7
foreign currency	494	6.2	573	7.4	577	7.8	707	6.1	972	4.4	676	6.0	919	5.4	934	4.2	1 381	6.2	809	4.8
short-term	26	0.0	27	0.0	16	0.0	25	0.0	25	0.0	128	0.0	234	0.0	317	0.0	265	0.0	199	0.0
long-term	468	6.6	546	7.7	561	8.0	682	6.3	947	4.6	548	7.5	684	7.2	618	6.3	1 117	7.7	610	6.4

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

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

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

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

2.12. Loans from banking sector

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

mln. of KZT, end of period

	04.22	05.22	06.22	07.22	08.22	09.22	10.22	11.22	12.22	01.23
Total loans	21 388 515	21 429 275	22 091 516	22 397 856	22 707 855	23 144 217	23 498 876	24 179 610	24 773 241	24 696 255
<i>including:</i>										
national currency	18 793 442	19 038 263	19 409 706	19 778 209	20 137 029	20 487 806	20 876 177	21 582 541	22 119 277	22 092 720
foreign currency	2 595 073	2 391 012	2 681 810	2 619 647	2 570 827	2 656 411	2 622 699	2 597 069	2 653 964	2 603 535
<i>from total Loans:</i>										
short-term	3 445 433	3 470 055	3 569 770	3 486 357	3 502 713	3 652 139	3 752 370	3 849 269	4 129 869	3 982 674
long-term	17 943 082	17 959 220	18 521 746	18 911 499	19 205 143	19 492 078	19 746 506	20 330 341	20 643 372	20 713 581
Loans of business	10 718 755	10 540 956	10 882 304	10 803 794	10 788 440	10 946 399	11 021 461	11 232 595	11 598 878	11 432 611
national currency	8 141 050	8 162 998	8 212 011	8 192 500	8 225 743	8 298 020	8 405 457	8 642 057	8 950 678	8 834 655
short-term	2 475 919	2 494 053	2 535 730	2 492 914	2 465 455	2 506 274	2 573 883	2 624 753	2 818 376	2 738 745
long-term	5 665 131	5 668 945	5 676 282	5 699 586	5 760 288	5 791 746	5 831 574	6 017 304	6 132 302	6 095 910
foreign currency	2 577 705	2 377 957	2 670 293	2 611 294	2 562 697	2 648 378	2 616 004	2 590 538	2 648 200	2 597 956
short-term	359 270	323 775	348 959	300 099	298 539	389 909	387 894	427 969	482 726	404 148
long-term	2 218 434	2 054 183	2 321 334	2 311 194	2 264 158	2 258 469	2 228 111	2 162 569	2 165 474	2 193 808
Loans of Individuals	10 669 760	10 888 319	11 209 212	11 594 063	11 919 415	12 197 818	12 477 415	12 947 015	13 174 362	13 263 644
national currency	10 652 392	10 875 265	11 197 694	11 585 709	11 911 286	12 189 786	12 470 720	12 940 484	13 168 599	13 258 065
short-term	610 125	652 116	684 955	693 226	738 697	755 933	790 572	796 476	828 660	839 674
long-term	10 042 266	10 223 148	10 512 739	10 892 483	11 172 589	11 433 853	11 680 148	12 144 008	12 339 938	12 418 391
foreign currency	17 368	13 055	11 517	8 353	8 130	8 032	6 694	6 531	5 764	5 579
short-term	119	111	126	118	22	23	21	71	107	107
long-term	17 249	12 943	11 391	8 236	8 107	8 009	6 673	6 460	5 657	5 472

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

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

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

More detailed breakdown can be found on the official Internet resource of the NBK in the section "Statistics - Monetary and banking statistics - Loan market -

Loans from banking sector to economy (analytical presentation)"

II. Key monetary indicators

2.12. Loans from banking sector

2.12.3. Arrears on loans from banking sector

mln. of KZT, end of period

	04.22	05.22	06.22	07.22	08.22	09.22	10.22	11.22	12.22	01.23
Total arrears	658 560	662 291	681 256	699 119	673 183	681 931	682 647	722 927	681 452	706 013
<i>including:</i>										
national currency	559 342	568 362	572 753	597 947	597 787	629 572	632 479	666 758	631 966	656 156
foreign currency	99 218	93 929	108 503	101 172	75 396	52 359	50 168	56 168	49 486	49 857
<i>from total arrears:</i>										
short-term	105 772	98 864	102 040	104 763	108 125	110 289	113 731	121 862	100 635	107 405
long-term	552 788	563 427	579 216	594 356	565 058	571 642	568 916	601 065	580 817	598 608
Arrears on loans of business	365 701	362 763	378 887	391 861	362 233	361 710	347 303	360 446	326 581	345 961
national currency	276 592	277 444	276 936	294 110	290 107	312 636	300 235	307 310	279 310	298 298
short-term	73 081	66 635	68 211	70 526	73 271	72 003	74 549	80 622	62 532	68 266
long-term	203 511	210 809	208 725	223 583	216 836	240 633	225 686	226 688	216 778	230 032
foreign currency	89 109	85 320	101 951	97 751	72 127	49 074	47 068	53 137	47 271	47 663
short-term	3 294	1 148	1 586	1 760	1 484	3 778	3 515	4 879	2 289	2 028
long-term	85 815	84 172	100 364	95 991	70 643	45 296	43 553	48 258	44 982	45 636
Arrears on loans of Individuals	292 859	299 528	302 369	307 259	310 949	320 221	335 344	362 480	354 872	360 051
national currency	282 749	290 919	295 817	303 837	307 680	316 936	332 244	359 449	352 656	357 858
short-term	29 326	31 013	32 165	32 401	33 298	34 431	35 590	36 267	35 712	37 011
long-term	253 423	259 905	263 651	271 436	274 381	282 505	296 653	323 182	316 944	320 847
foreign currency	10 110	8 609	6 552	3 422	3 269	3 285	3 100	3 032	2 215	2 193
short-term	71	68	77	76	72	78	76	94	102	101
long-term	10 039	8 541	6 475	3 345	3 197	3 208	3 024	2 938	2 113	2 093

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

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

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

More detailed breakdown can be found on the official Internet resource of the NBK in the section "Statistics - Monetary and banking statistics - Loan market -

Loans from banking sector to economy (analytical presentation)"

II.Key monetary indicators

2.13. Attracted deposits and weighted average interest rate of banks

mln. of KZT, end of period

	2018		2019		2020		2021		2022*		09.22		10.22		11.22		12.22*		01.23	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Deposits - total in national currency	101 838 283	7.4	129 765 992	7.3	180 233 627	7.5	288 135 400	7.4	450 523 434.4	12.2	43 859 239	12.4	40 228 527	13.6	48 934 006	13.7	47 755 709	14.3	42 576 089	14.4
Demand Deposits	1 620 295	2.2	364 211	0.3	110 759	0.4	156 898	0.0	97 360.5	0.1	5 033	0.1	6 183	0.1	7 887	0.1	4 821	0.1	3 956	0.1
of which:																				
Legal Entities	678 434	4.7	162 259	0.0	933	0.0	1 383	0.1	351.3	0.2	3	0.1	1	4.6	128	0.1	22	0.5	16	0.1
Individuals	941 861	0.5	201 952	0.6	109 826	0.5	155 515	0.0	97 009.1	0.1	5 030	0.1	6 182	0.1	7 760	0.1	4 798	0.1	3 940	0.1
Time, Saving Deposits	100 126 728	7.5	129 352 987	7.4	180 088 031	7.5	287 931 123	7.4	450 370 342.3	12.2	43 850 396	12.4	40 219 901	13.6	48 918 524	13.7	47 742 773	14.3	42 567 187	14.4
of which:																				
Legal Entities	92 249 590	7.2	120 054 576	7.2	167 286 409	7.3	268 133 760	7.3	419 702 403.0	12.2	41 172 407	12.4	37 466 931	13.6	45 447 675	13.8	44 214 624	14.4	40 110 498	14.5
Individuals	7 877 138	11.1	9 298 411	9.4	12 801 622	9.6	19 797 363	8.6	30 667 939.3	11.5	2 677 989	12.2	2 752 970	12.6	3 470 849	13.1	3 528 149	13.3	2 456 689	13.8
Conditional Deposits	91 259	1.5	48 794	3.4	34 837	4.4	47 378	4.2	55 731.6	6.9	3 810	7.3	2 443	4.0	7 595	9.8	8 116	8.0	4 946	7.5
of which:																				
Legal Entities	42 515	2.9	37 042	3.4	26 975	3.7	37 308	4.3	37 786.8	5.8	2 514	5.7	2 060	4.0	6 752	10.0	5 266	6.2	4 747	7.5
Individuals	48 744	0.3	11 753	3.1	7 862	6.9	10 071	3.8	17 944.7	9.3	1 296	10.6	383	4.4	843	8.3	2 850	11.2	199	8.8
Deposits - total in CFC	11 672 459	1.3	12 857 392	1.1	13 291 070	0.8	24 730 206	0.5	27 994 872.1	0.6	2 583 662	0.8	2 002 607	0.8	2 566 160	0.9	2 679 569	0.9	2 117 495	0.9
Demand Deposits	208 821	0.6	32 392	2.5	114 114	1.3	55 172	2.0	48 075.7	0.6	2 012	1.1	1 099	0.2	10 858	0.6	10 007	0.2	1 102	0.2
of which:																				
Legal Entities	65 763	0.1	609	0.1	57	0.1	1 354	0.0	4 086.3	0.0	241	0.0	323	0.0	444	0.0	490	0.0	309	0.1
Individuals	143 057	0.9	31 783	2.6	114 057	1.3	53 818	2.1	43 989.5	0.6	1 771	1.2	777	0.3	10 415	0.6	9 517	0.2	793	0.3
Time, Saving Deposits	11 440 863	1.3	12 813 894	1.1	13 151 561	0.8	24 630 461	0.5	27 872 784.5	0.6	2 572 108	0.8	1 997 155	0.8	2 551 723	0.9	2 661 407	0.9	2 102 944	0.9
of which:																				
Legal Entities	7 156 789	1.1	7 419 982	1.0	7 423 135	0.6	18 819 739	0.4	19 259 029.1	0.6	2 015 781	0.8	1 383 249	0.8	1 755 000	0.9	1 812 803	0.9	1 630 330	0.9
Individuals	4 284 073	1.7	5 393 912	1.2	5 728 426	1.1	5 810 722	1.0	8 613 755.4	0.8	556 327	0.8	613 905	0.9	796 723	0.8	848 604	0.9	472 614	0.8
Conditional Deposits	22 776	1.6	11 106	0.2	25 395	0.3	44 573	0.3	74 011.9	0.5	9 541	0.7	4 354	0.3	3 579	0.7	8 155	0.5	13 450	0.2
of which:																				
Legal Entities	16 236	1.1	10 959	0.1	24 119	0.2	41 640	0.3	65 232.0	0.5	9 538	0.7	3 698	0.1	3 478	0.7	5 246	0.5	13 449	0.2
Individuals	6 540	2.8	147	2.2	1 276	0.7	2 933	0.4	8 779.9	0.6	4	0.9	656	1.0	100	0.4	2 909	0.6	0	0.8
Deposits - total in OFC	177 877	3.8	220 507	4.2	263 755	2.9	466 144	2.2	795 820.8	6.1	16 085	3.1	21 124	3.4	26 202	3.8	54 411	3.8	43 336	3.6
Demand Deposits	2 531	0.0	301	0.0	537	0.0	919	0.0	2 480.2	0.0	1	0.1	4	0.0	20	0.1	101	0.1	35	0.1
of which:																				
Legal Entities	0	0.0	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Individuals	2 531	0.0	301	0.0	537	0.0	919	0.0	2 480.2	0.0	1	0.1	4	0.0	20	0.1	101	0.1	35	0.1
Time, Saving Deposits	175 345	3.8	220 207	4.2	263 218	2.9	465 225	2.2	793 340.6	6.1	16 084	3.0	21 119	3.4	26 182	3.8	54 310	3.7	43 301	3.5
of which:																				
Legal Entities	136 345	4.6	182 255	5.0	190 663	3.6	368 257	2.6	695 351.5	6.8	13 411	3.5	19 188	3.6	23 120	4.1	52 005	3.8	40 687	3.7
Individuals	39 000	1.3	37 952	0.6	72 555	0.9	96 967	0.7	97 084.3	0.9	2 673	0.6	1 445	0.8	2 738	1.0	2 210	0.9	2 467	1.0
Conditional Deposits	0	0.0	0	0.0	0	0.0	0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	
of which:																				
Legal Entities	0	0.0	0	0.0	0	0.0	0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	
Individuals	0	0.0	0	0.0	0	0.0	0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	

Continuation

	2018		2019		2020		2021		2022*		09.22		10.22		11.22		12.22*		01.23	
	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%	mln.KZT	%
Current Accounts in national currency	254 360 070	0.3	318 252 799	0.1	382 520 654	0.1	580 295 009	0.1	819 117 161.6	0.0	78 366 857	0.1	72 891 476	0.1	84 532 324	0.1	90 891 390	0.0	71 322 394	0.1
of which:																				
Legal Entities	215 892 371	0.3	265 967 978	0.1	304 981 782	0.1	441 173 659	0.1	642 284 746.9	0.1	62 527 583	0.1	56 781 451	0.1	67 046 984	0.1	71 439 987	0.1	57 547 057	0.1
of which:																				
with accrual Interest Rates	53 349 593	1.1	13 599 774	1.5	21 396 781	1.4	24 867 643	1.5	13 879 148.6	2.7	1 490 324	3.0	1 180 501	3.3	1 456 093	3.9	1 341 818	3.0	1 122 743	3.5
without accrual Interest Rates	162 542 777	0.0	252 368 204	0.0	283 585 001	0.0	416 306 015	0.0	628 405 598.4	0.0	61 037 259	0.0	55 600 950	0.0	65 590 892	0.0	70 098 169	0.0	56 424 314	0.0
Individuals	38 467 699	0.1	52 284 821	0.0	77 538 872	0.0	139 121 350	0.0	176 832 376.7	0.0	15 839 274	0.0	16 110 025	0.0	17 485 339	0.0	19 451 403	0.0	13 775 337	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	0	0.0
without accrual Interest Rates	35 875 091	0.0	52 277 323	0.0	77 538 872	0.0	139 121 350	0.0	176 832 376.7	0.0	15 839 274	0.0	16 110 025	0.0	17 485 339	0.0	19 451 403	0.0	13 775 337	0.0
Current Accounts in CFC	55 431 060	0.0	58 098 713	0.0	53 815 804	0.0	77 746 002	0.0	93 102 703.9	0.0	8 281 227	0.0	7 918 732	0.0	8 135 758	0.0	12 139 782	0.0	7 060 801	0.0
of which:																				
Legal Entities	48 761 876	0.0	49 918 388	0.0	45 598 173	0.0	69 129 805	0.0	80 665 305.3	0.0	7 358 960	0.0	7 068 133	0.0	7 108 225	0.0	10 821 541	0.0	6 399 785	0.0
of which:																				
with accrual Interest Rates	8 831 419	0.1	148 219	0.1	244 212	0.1	102	0.0	13 512.1	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	39 930 457	0.0	49 770 169	0.0	45 353 961	0.0	69 129 703	0.0	80 651 793.2	0.0	7 358 960	0.0	7 068 133	0.0	7 108 225	0.0	10 821 541	0.0	6 399 785	0.0
Individuals	6 669 184	0.0	8 180 325	0.0	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	922 267	0.0	850 599	0.0	1 027 533	0.0	1 318 241	0.0	661 016	0.0
of which:																				
with accrual Interest Rates	169 347	0.6	40 331	1.7	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	6 499 838	0.0	8 139 994	0.0	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	922 267	0.0	850 599	0.0	1 027 533	0.0	1 318 241	0.0	661 016	0.0
Current Accounts in OFC	6 107 985	0.1	7 038 696	0.0	7 621 292	0.0	11 515 722	0.0	16 103 112.5	0.0	1 580 729	0.0	1 482 926	0.0	1 543 215	0.0	2 035 813	0.0	1 191 343	0.0
of which:																				
Legal Entities	5 598 924	0.1	6 444 852	0.0	6 833 047	0.0	10 085 391	0.0	14 014 909.7	0.0	1 423 550	0.0	1 345 323	0.0	1 414 969	0.0	1 638 668	0.0	1 104 347	0.0
of which:																				
with accrual Interest Rates	1 889 211	0.3	32 663	0.3	26 145	0.2	48 672	0.3	211 115.6	0.3	6 113	0.1	7 165	0.1	9 284	0.2	24 172	0.2	16 822	0.2
without accrual Interest Rates	3 709 713	0.0	6 412 189	0.0	6 806 902	0.0	10 036 718	0.0	13 809 295.8	0.0	1 422 938	0.0	1 338 158	0.0	1 405 685	0.0	1 614 495	0.0	1 087 525	0.0
Individuals	509 061	0.0	593 844	0.0	788 245	0.0	1 430 331	0.0	2 088 202.8	0.0	157 180	0.0	137 603	0.0	128 246	0.0	397 145	0.0	86 996	0.0
of which:																				
with accrual Interest Rates	4 491	1.0	0	0.0	0	0.0	3 715	0.0	11 330.8	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	504 570	0.0	593 844	0.0	788 245	0.0	1 426 615	0.0	2 076 872.0	0.0	157 180	0.0	137 603	0.0	128 246	0.0	397 145	0.0	86 996	0.0

* including final turnovers

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

mln. of KZT, end of period

	2018	2019	2020	2021	09.22	10.22	11.22	12.22*	01.23
Deposits - total in national currency	5 236 375	6 239 835	7 975 113	10 386 834	12 225 655	12 537 871	12 583 792	13 834 397	13 859 662
Demand Deposits	9 586	8 577	6 464	7 056	7 041	6 938	7 123	7 203	6 773
of which:									
Legal Entities	2 968	1 207	784	873	463	504	622	602	618
Individuals	6 618	7 371	5 681	6 183	6 578	6 434	6 501	6 601	6 154
Time, Saving, Conditional Deposits	5 226 790	6 231 257	7 968 649	10 379 778	12 218 620	12 530 938	12 576 669	13 827 194	13 852 889
of which:									
Legal Entities	2 000 954	1 855 771	2 666 589	3 576 273	4 336 957	4 386 592	4 168 206	4 695 221	4 528 915
Individuals	3 225 836	4 375 487	5 302 060	6 803 505	7 881 663	8 144 346	8 408 463	9 131 974	9 323 974
Deposits - total in foreign currency	5 664 456	4 902 542	5 443 824	6 017 136	6 431 191	6 262 383	6 260 978	6 007 776	5 959 996
Demand Deposits	10 470	7 209	18 580	13 611	12 672	12 098	11 973	11 753	11 869
of which:									
Legal Entities	1 211	1 364	914	1 121	1 526	1 556	1 489	1 621	1 871
Individuals	9 259	5 845	17 665	12 491	11 146	10 542	10 484	10 132	9 998
Time, Saving, Conditional Deposits	5 653 986	4 895 333	5 425 245	6 003 525	6 418 519	6 250 285	6 249 004	5 996 022	5 948 128
of which:									
Legal Entities	1 615 227	1 354 753	1 609 244	1 903 704	2 452 508	2 336 628	2 152 596	1 842 495	1 779 143
Individuals	4 038 759	3 540 580	3 816 001	4 099 821	3 966 011	3 913 657	4 096 408	4 153 527	4 168 985
Current accounts - total in national currency	2 260 898	2 917 218	3 558 101	4 462 751	4 052 806	4 213 013	4 264 328	4 466 413	4 287 184
of which:									
Legal Entities	1 629 525	1 939 839	2 239 496	2 593 102	2 498 972	2 676 044	2 702 950	2 663 878	2 800 642
Individuals	631 373	977 379	1 318 606	1 869 649	1 553 835	1 536 969	1 561 378	1 802 536	1 486 542
Current accounts - total in foreign currency	1 815 320	2 299 554	2 283 173	2 724 491	3 417 468	3 591 645	3 230 374	3 187 153	2 981 471
of which:									
Legal Entities	1 639 948	2 072 644	2 002 337	2 318 049	3 010 921	3 173 275	2 841 247	2 728 704	2 600 093
Individuals	175 372	226 909	280 836	406 442	406 547	418 370	389 127	458 449	381 378

* including final turnovers

2.15. Deposits of Individuals* in Banks

mln. of KZT, end of period

	Deposits of Individuals - total			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits					
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC	
												short-term	long-term		
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14	
2018	8 765 889	4 581 876	4 184 014	1 089 846	799 444	290 402	13 066	4 426	8 640	7 662 977	3 778 005	1 715 761	2 062 244	3 884 972	
2019	9 301 733	5 416 416	3 885 317	1 281 898	1 005 137	276 761	7 378	6 141	1 237	8 012 456	4 405 138	2 001 660	2 403 478	3 607 318	
2020	10 921 376	6 694 078	4 227 298	1 707 709	1 351 210	356 498	11 749	9 117	2 632	9 201 918	5 333 751	2 313 060	3 020 691	3 868 167	
2021	13 404 792	8 759 828	4 644 964	2 400 614	1 909 808	490 806	4 485	4 462	23	10 999 694	6 845 558	3 008 098	3 837 460	4 154 136	
2022	16 902 790	11 163 548	5 739 242	2 908 741	1 903 274	1 005 467	3 495	3 475	20	13 990 555	9 256 799	4 110 359	5 146 441	4 733 755	
2022															
I	13 092 626	8 378 313	4 714 313	2 280 996	1 660 630	620 365	4 057	4 032	26	10 807 573	6 713 651	3 049 491	3 664 160	4 093 922	
II	13 694 026	8 898 374	4 795 652	2 341 333	1 653 992	687 341	4 040	4 015	25	11 348 653	7 240 367	3 296 507	3 943 860	4 108 286	
III	14 661 383	9 586 727	5 074 657	2 475 045	1 629 657	845 388	3 737	3 711	26	12 182 602	7 953 359	3 623 113	4 330 247	4 229 242	
IV	16 902 790	11 163 548	5 739 242	2 908 741	1 903 274	1 005 467	3 495	3 475	20	13 990 555	9 256 799	4 110 359	5 146 441	4 733 755	
2022															
01.22	13 060 749	8 360 041	4 700 708	2 104 957	1 562 730	542 226	4 214	4 189	25	10 951 579	6 793 122	2 983 002	3 810 120	4 158 456	
02.22	13 743 217	8 421 737	5 321 479	2 279 694	1 593 600	686 093	4 110	4 082	28	11 459 413	6 824 055	3 065 708	3 758 348	4 635 358	
03.22	13 092 626	8 378 313	4 714 313	2 280 996	1 660 630	620 365	4 057	4 032	26	10 807 573	6 713 651	3 049 491	3 664 160	4 093 922	
04.22	12 814 798	8 350 207	4 464 591	2 097 367	1 520 489	576 879	4 127	4 103	24	10 713 304	6 825 616	3 109 341	3 716 275	3 887 689	
05.22	12 696 659	8 405 846	4 290 812	2 077 774	1 467 472	610 303	4 074	4 052	22	10 614 810	6 934 322	3 149 943	3 784 380	3 680 488	
06.22	13 694 026	8 898 374	4 795 652	2 341 333	1 653 992	687 341	4 040	4 015	25	11 348 653	7 240 367	3 296 507	3 943 860	4 108 286	
07.22	14 062 241	9 114 131	4 948 110	2 393 356	1 608 998	784 358	4 090	4 064	25	11 664 795	7 501 069	3 421 031	4 080 038	4 163 726	
08.22	14 207 322	9 202 059	5 005 263	2 368 265	1 555 547	812 718	3 749	3 724	25	11 835 309	7 642 788	3 486 422	4 156 367	4 192 520	
09.22	14 661 383	9 586 727	5 074 657	2 475 045	1 629 657	845 388	3 737	3 711	26	12 182 602	7 953 359	3 623 113	4 330 247	4 229 242	
10.22	15 107 601	9 856 735	5 250 867	2 508 099	1 623 833	884 266	3 368	3 343	26	12 596 134	8 229 559	3 737 162	4 492 396	4 366 575	
11.22	15 672 305	10 149 384	5 522 921	2 546 300	1 652 428	893 872	3 374	3 347	26	13 122 631	8 493 609	3 874 516	4 619 093	4 629 023	
12.22**	16 902 790	11 163 548	5 739 242	2 908 741	1 903 274	1 005 467	3 495	3 475	20	13 990 555	9 256 799	4 110 359	5 146 441	4 733 755	
2023															
01.22	16 766 413	11 043 210	5 723 202	2 530 383	1 579 249	951 134	3 413	3 393	20	14 232 616	9 460 568	4 249 489	5 211 079	4 772 048	

* including Accounts of Residents and Nonresidents

** including final turnovers

II.Key monetary indicators

2.16. Deposits of Individuals* in Banks entering in System of Collective Warranting as of 01.02.2023.

mln. of KZT, end of period

Banks	Deposits of Individuals - total			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits					The Bank's share in the total amount of deposits of the population, %
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:	short-term	long-term	FC
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14	15
"Halyk savings Bank of Kazakhstan" JSC	5 056 973	2 678 434	2 378 539	772 319	552 684	219 635	1 817	1 816	1	4 282 837	2 123 934	2 038 157	85 777	2 158 903	30.2
"Kaspi Bank" JSC	3 626 223	3 151 760	474 463	585 074	578 255	6 819	1	1	0	3 041 148	2 573 504	687 468	1 886 037	467 643	21.6
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 186 428	2 186 428		29 970	29 970					2 156 458	2 156 458	33	2 156 425		13.0
"BEREKE BANK" JSC	213 451	189 785	23 666	35 593	21 716	13 877	262	259	3	177 596	167 810	59 537	108 272	9 787	1.3
"ForteBank" JSC	755 092	391 100	363 992	152 966	94 041	58 925	54	54		602 071	297 004	278 650	18 355	305 067	4.5
"Bank CenterCredit" JSC	1 882 030	992 921	889 109	351 676	124 542	227 134	29	27	2	1 530 326	868 352	201 792	666 560	661 973	11.2
"Eurasian Bank" JSC	868 484	424 196	444 288	262 791	47 837	214 954	7	3	4	605 686	376 356	168 570	207 787	229 330	5.2
"First Heartland Jysan Bank" JSC	638 192	399 373	238 819	111 084	64 635	46 448	21	21		527 087	334 716	310 075	24 641	192 371	3.8
"Bank RBK" Bank" JSC	468 004	167 828	300 177	68 202	16 442	51 760	0	0		399 802	151 385	134 564	16 821	248 416	2.8
"Altyn Bank" JSC (China Citic Bank Corporation Ltd)	322 348	103 882	218 466	75 731	14 143	61 588	6	1	5	246 611	89 737	86 108	3 630	156 873	1.9
"Nurbank" JSC	140 820	79 075	61 745	13 076	9 675	3 400	1 211	1 210	0	126 533	68 189	55 531	12 658	58 344	0.8
"Home Credit Bank" JSC	221 775	195 729	26 045	11 970	8 804	3 166				209 805	186 926	180 146	6 779	22 880	1.3
"VTB Bank" SB JSC	17 107	15 760	1 346	1 880	1 135	745				15 226	14 625	10 018	4 607	601	0.1
AB "Kazakhstan Ziraat International Bank" KSC	17 726	4 502	13 224	7 454	1 150	6 304	5	1	4	10 267	3 352	3 352		6 915	0.1
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	327 053	58 632	268 421	34 046	10 964	23 082				293 006	47 668	34 936	12 732	245 338	2.0
"Shinhan Bank Kazakhstan" JSC	11 176	1 060	10 116	3 133	512	2 622				8 043	548	548		7 494	0.1
"Kazakhstan Industrial and Commercial Bank of China in Almaty" JSC	7 493	299	7 194	7 452	299	7 153				41				41	0.0
"Bank of China Kazakhstan" SB JSC	2 812	1 883	930	2 738	1 880	858	0		0	74	2	2		72	0.0

* including Accounts of Residents and Nonresidents



III. FINANCIAL MARKETS

III. Financial markets

3.1. Government Securities Primary Auctions

mln. of KZT, for the period

	Discounted Government Securities						Coupon Government Securities							
	NBK Notes*			MEKKAM			MEOKAM		MEYKAM		METIKAM		Municipal Securities	
	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %
2018	62 263 672	8.79	96.94	--	--	--	--	--	745 358	8.47	--	--	108 085	0.35
2019	31 422 765	9.36	96.75	--	--	--	17 393	9.73	1 320 358	8.73	--	--	108 876	0.35
2020	14 313 763	10.09	96.05	319 363	10.71	91.06	35 630	11.07	2 415 761	10.44	--	--	963 221	0.41
2021	22 310 231	9.53	98.04	143 727	9.29	91.80	183 979	10.63	2 086 353	10.28	--	--	287 466	5.02
2022	17 991 182	14.58	98.58	175 876	13.46	88.67	1 005 198	14.13	1 962 862	13.16	825 312	14.48	176 415	2.57
2022														
I	2 964 172	11.69	97.66	46 898	10.71	90.49	120 835	12.24	417 505	11.20	--	--	65 592	2.56
II	4 165 500	14.75	98.54	24 128	13.69	90.33	382 966	13.64	515 645	13.92	--	--	64 566	2.79
III	5 294 721	14.60	98.91	104 849	14.63	87.47	137 100	13.92	882 750	14.08	157 096	14.99	23 221	2.45
IV	5 566 791	15.97	98.79	--	--	--	364 297	15.36	146 962	10.40	668 216	14.35	23 037	2.13
2022														
01.22	879 510	10.21	98.04	39 415	10.30	90.66	13 350	10.67	115 603	10.93	--	--	--	--
02.22	1 159 919	10.73	97.49	--	--	--	8 797	10.75	203 170	11.02	--	--	--	--
03.22	924 743	14.30	97.50	7 483	12.88	89.56	98 688	12.58	98 732	12.20	--	--	65 592	2.56
04.22	1 156 911	14.34	98.63	24 128	13.69	90.33	147 853	13.39	84 755	13.68	--	--	21 718	3.45
05.22	1 297 256	14.89	98.44	--	--	--	56 483	13.80	142 338	13.96	--	--	39 115	2.28
06.22	1 711 333	14.92	98.54	--	--	--	178 630	13.80	288 551	13.96	--	--	3 733	4.25
07.22	1 454 520	14.93	98.95	--	--	--	--	--	591 865	14.13	--	--	11 885	1.86
08.22	2 118 021	14.47	98.90	104 849	14.63	87.47	--	--	250 581	13.97	74 374	14.84	721	4.25
09.22	1 722 179	14.48	98.90	--	--	--	137 100	13.92	40 304	13.96	82 722	15.13	10 615	2.99
10.22	1 149 572	14.49	98.90	--	--	--	78 003	14.06	--	--	244 441	15.40	9 518	1.83
11.22	2 180 971	15.98	98.79	--	--	--	28 621	12.67	--	--	259 142	12.26	7 785	1.93
12.22	2 236 248	16.72	98.73	--	--	--	257 673	16.05	146 962	10.40	164 633	16.09	5 733	2.89
2023														
01.23	2 367 446	16.74	98.73	124 583	16.70	85.69	195 936	16.46	108 917	14.23	20 187	16.49	--	--

*without the NBK notes realized through Invest Online from March 2018

** on Compound Interest Rates

III. Financial markets

3.2. Secondary Market of the Government Securities

for the period

	Government Securities, total	NBK Notes*	Euronotes	MEKKAM	MUIKAM	MEOKAM	MEUKAM	MEUZHAKAM	METIKAM
Volume, mln. of KZT									
2018	149 684 923	54 023 014	5 165 080	--	--	33 351 797	57 143 592	1 440	--
2019	139 735 516	45 873 343	6 682 245	--	--	29 266 497	57 913 431	--	--
2020	107 462 389	55 404 245	7 646 731	2 559 391	--	19 129 777	22 721 727	517	--
2021	34 599 954	22 312 332	2 292 646	1 465 496	--	507 709	8 021 772	--	--
2022	23 389 474	6 386 607	1 981 750	201 492	--	365 518	14 428 790	--	25 317
2022									
I	8 887 291	3 378 105	412 476	135 029	--	131 958	4 829 723	--	--
II	6 132 251	994 589	110 102	--	--	146 073	4 881 488	--	--
III	4 060 218	1 212 255	334 453	20 589	--	37 881	2 455 041	--	--
IV	4 309 714	801 659	1 124 720	45 874	--	49 606	2 262 538	--	25 317
2022									
01.22	3 143 952	1 316 717	304 682	129 146	--	16 912	1 376 496	--	--
02.22	3 659 014	1 462 364	65 782	5 002	--	111 042	2 014 824	--	--
03.22	2 084 325	599 024	42 012	881	--	4 004	1 438 403	--	--
04.22	2 189 355	659 899	58 948	--	--	54 363	1 416 146	--	--
05.22	1 715 965	152 913	19 339	--	--	49 411	1 494 302	--	--
06.22	2 226 930	181 778	31 814	--	--	42 299	1 971 040	--	--
07.22	1 195 545	239 671	23 716	--	--	8 168	923 989	--	--
08.22	1 833 083	713 058	177 509	11 047	--	19 488	911 981	--	--
09.22	1 031 590	259 525	133 227	9 542	--	10 224	619 071	--	--
10.22	1 119 657	140 785	311 608	7 862	--	31 680	627 722	--	--
11.22	1 257 320	280 607	250 648	--	--	9 039	692 936	--	24 090
12.22	1 932 737	380 267	562 463	38 012	--	8 887	941 881	--	1 227
2023									
01.23	887 734	483 985	70 340	41 886	--	26 943	262 979	--	1 601

* excluding NBK notes sold through Invest Online since March 2018

3.3. Structure of Government Securities in Circulation

mln. of KZT, end of period

	Government Securities, total	of which:																Municipal Securities
		NBK Notes		Government Securities														
				Total	Euronotes		MEKKAM		MEOKAM		MEUKAM		MEUZHAKAM		METIKAM			
		sale	sale*	%**	sale	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale
2018	10 926 275	3 521 623	8.6		7 215 579	1 202 700	5.3	--	--	782 321	9.3	3 867 393	7.8	1 363 164	0.0	0.0	0.0	189 073
2019	11 846 565	3 418 560	9.8		8 212 783	1 202 700	5.3	--	--	710 897	9.6	4 969 022	8.1	1 330 164	0.0	0.0	0.0	215 221
2020	14 663 211	2 927 277	10.2		10 679 995	1 202 700	5.3	319 363	10.7	678 220	9.6	7 193 549	8.9	1 286 164	0.0	0.0	0.0	1 055 938
2021	15 457 733	2 102 538	10.0		12 214 633	1 202 700	5.3	143 727	9.3	607 460	10.0	9 056 005	9.2	1 204 741	0.0	0.0	0.0	1 140 562
2022	18 164 411	2 236 248	18.1		14 857 979	1 202 700	5.3	175 876	13.6	1 189 177	13.6	10 447 907	9.9	1 017 007	0.0	825 313	13.4	1 070 184
2022																		
I	14 866 597	1 432 855	11.6		12 354 138	1 202 700	5.3	46 898	10.6	607 837	10.5	9 296 961	9.3	1 199 741	0.0	0.0	0.0	1 079 603
II	15 793 705	1 796 204	13.7		12 895 227	1 202 700	5.3	71 026	13.2	990 803	11.5	9 459 129	9.5	1 171 569	0.0	0.0	0.0	1 102 274
III	16 701 670	1 722 179	15.5		13 873 301	1 202 700	5.3	175 876	13.6	824 881	12.6	10 341 880	9.8	1 170 869	0.0	157 097	10.9	1 106 190
IV	18 164 411	2 236 248	18.1		14 857 979	1 202 700	5.3	175 876	13.6	1 189 177	13.6	10 447 907	9.9	1 017 007	0.0	825 313	13.4	1 070 184
2022																		
01.22	15 000 067	1 740 688	10.1		12 118 817	1 202 700	5.3	39 415	10.3	500 352	10.2	9 171 608	9.2	1 204 741	0.0	0	0	1 140 562
02.22	15 195 248	1 836 300	10.3		12 330 784	1 202 700	5.3	39 415	10.3	509 149	10.2	9 374 779	9.3	1 204 741	0.0	0	0	1 028 164
03.22	14 866 597	1 432 855	11.6		12 354 138	1 202 700	5.3	46 898	10.6	607 837	10.5	9 296 961	9.3	1 199 741	0.0	0	0	1 079 603
04.22	15 425 114	1 734 918	12.2		12 600 874	1 202 700	5.3	71 026	11.8	755 690	10.9	9 381 717	9.3	1 189 741	0.0	0	0	1 089 321
05.22	15 263 139	1 701 357	13.2		12 447 346	1 202 700	5.3	71 026	13.2	812 173	11.1	9 189 878	9.4	1 171 569	0.0	0	0	1 114 436
06.22	15 793 705	1 796 204	13.7		12 895 227	1 202 700	5.3	71 026	13.2	990 803	11.5	9 459 129	9.5	1 171 569	0.0	0	0	1 102 274
07.22	16 079 472	1 788 244	14.0		13 184 070	1 202 700	5.3	71 026	13.2	687 780	12.4	10 050 994	9.7	1 171 569	0.0	0	0	1 107 159
08.22	16 608 607	1 892 553	15.3		13 613 174	1 202 700	5.3	175 876	13.6	687 780	12.4	10 301 575	9.8	1 170 869	0.0	74 374	14.8	1 102 880
09.22	16 701 670	1 722 179	15.5		13 873 301	1 202 700	5.3	175 876	13.6	824 881	12.6	10 341 880	9.8	1 170 869	0.0	157 097	10.9	1 106 190
10.22	16 430 918	1 149 572	15.5		14 167 437	1 202 700	5.3	175 876	13.6	980 886	12.9	10 314 432	9.8	1 092 007	0.0	401 538	14.6	1 113 909
11.22	16 999 855	1 593 293	17.2		14 310 698	1 202 700	5.3	175 876	13.6	931 505	12.8	10 314 432	9.8	1 025 507	0.0	660 680	12.6	1 095 863
12.22	18 164 411	2 236 248	18.1		14 857 979	1 202 700	5.3	175 876	13.6	1 189 177	13.6	10 447 907	9.9	1 017 007	0.0	825 313	13.4	1 070 184
2023																		
01.23	18 481 207	2 367 446	18.1		15 043 577	1 202 700	5.3	229 432	15.8	1 385 114	13.9	10 556 824	9.9	824 007	0.0	845 500	13.4	1 070 184

* amount at discounted price

** annual effective yield

III. Financial markets

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

for the period, mln of KZT

Sectors of economy	Amount in circulation, at the end of the period	purchased					sold					Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	
12.22												
Residents	17 758 956	4 631 966	2 811 249	37 940	1 753 158	29 620	3 486 038	141 257	1 753 261	1 567 554	23 966	6 731
Government	298 500	1 433	1 433	0	0	0	102 010	0	0	102 010	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	762 893	0	0	0	0	0	2 440	0	0	2 440	0	0
Other depository institutions	4 769 311	3 841 924	2 165 407	432	1 671 622	4 462	2 961 987	141 257	1 661 952	1 158 778	0	6 128
Other financial institutions	11 374 921	527 976	452 063	37 475	22 998	15 440	197 241	0	23 614	157 076	16 551	604
Public non-financial organizations	373 436	153 781	129 732	0	24 049	0	108 807	0	34 071	74 736	0	0
Domestic non-financial organizations	161 476	100 762	57 658	32	34 488	8 583	109 784	0	33 623	69 539	6 622	0
Nonprofit Institutions	13 408	4 955	4 955	0	0	0	2 955	0	0	2 955	0	0
Households	5 010	1 136	0	0	0	1 135	813	0	0	0	20	793
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	381 434	145 211	0	103 749	37 890	3 573	144 699	432	37 787	100 000	6 480	0
Total	18 140 390	4 777 178	2 811 249	141 689	1 791 048	33 192	3 630 737	141 689	1 791 048	1 667 554	30 446	6 731
Depositors	5 474 815	3 795 994	2 064 717	432	1 726 383	4 462	2 949 056	141 257	1 726 774	1 081 025	0	5 922
01.23												
Residents	18 088 939	3 580 341	2 816 970	39 066	686 047	38 258	3 318 954	175 029	686 066	2 429 153	28 707	6 729
Government	296 978	0	0	0	0	0	1 452	0	0	1 452	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	355 239	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	5 452 876	3 095 418	2 501 534	1 501	583 890	8 493	2 637 342	175 029	595 554	1 866 760	0	6 125
Other financial institutions	11 326 346	271 236	176 830	37 565	27 953	28 888	385 320	0	26 149	331 340	27 831	604
Public non-financial organizations	490 888	114 562	105 659	0	8 903	0	151 763	0	900	150 863	0	0
Domestic non-financial organizations	153 502	93 789	27 675	0	65 238	876	137 772	0	63 399	73 497	876	0
Nonprofit Institutions	8 790	5 019	5 019	0	0	0	5 019	0	0	5 019	0	0
Households	4 317	317	253	0	64	0	286	0	64	222	0	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	417 055	162 780	100	137 465	25 157	59	134 015	1 502	25 138	107 316	59	0
Total	18 505 993	3 743 121	2 817 070	176 530	711 204	38 317	3 452 969	176 530	711 204	2 536 469	28 766	6 729
Depositors	5 873 972	3 064 269	2 438 356	1 502	615 918	8 493	2 624 511	175 030	619 549	1 829 932	0	5 920

III. Financial markets

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

for the period, mn. 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	
01.23														
International securities bonds (non-residents)	4 654 645	248 697	8 901	19 237	787	0	219 772	193 187	19 237	787	70 511	102 651	0	21 482
Central Government	3 978 360	230 961	8 901	17 760	763	0	203 537	162 754	17 760	763	65 916	78 316	0	3 593
National Bank	46 032	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	208 527	9 117	4 501	0	0	0	4 617	8 914	0	0	8 914	0	0	3 593
Public non-financial organizations	797 017	27 467	4 400	4 956	0	0	18 111	19 359	3 690	350	13 274	2 045	0	0
Domestic non-financial organizations	6 623	5 732	0	0	0	0	5 732	0	0	0	0	0	0	0
Nonprofit Institutions	28 449	76 868	0	412	498	0	75 958	1 112	229	272	0	610	0	0
Households	40 779	21 788	0	0	0	0	21 788	18 506	0	0	18 506	0	0	0
International organizations	53 726	8 067	0	179	264	0	7 623	4 499	1 236	140	648	2 475	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RK bonds	2 797 207	81 921	0	12 213	0	0	69 707	110 365	12 604	0	24 574	73 187	0	0
Central Government	393 850	10 022	0	0	25	0	9 998	15 375	0	25	4 595	10 755	0	17 889
Other depository institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	84 673	0	0	0	0	0	0	6 718	0	0	0	6 718	0	17 889
Public non-financial organizations	160 144	9 998	0	0	0	0	0	9 998	4 038	0	0	4 038	0	0
Domestic non-financial organizations	53 513	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	54 945	4	0	0	4	0	0	489	0	24	465	0	0	0
Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0
International organizations	21 369	20	0	0	20	0	0	35	0	1	34	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	19 207	0	0	0	0	0	0	0	0	0	4 095	0	0	0
non-resident shares	208 839	7 359	0	1 478	0	0	5 881	6 372	1 478	0	0	4 894	0	0
Other depository institutions	698	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	99 705	1 530	0	0	0	0	1 530	847	0	0	0	847	0	0
Public non-financial organizations	15 912	0	0	0	0	0	0	241	0	0	0	241	0	0
Domestic non-financial organizations	11 901	969	0	0	0	0	0	969	2 657	185	0	0	2 472	0
Nonprofit Institutions	5	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	42 841	2 166	0	0	0	0	0	2 166	2 058	1 159	0	0	899	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	37 778	2 694	0	1 478	0	0	1 216	569	133	0	0	436	0	0
investment unit (nonresidents)	73 596	356	0	0	0	0	356	8 685	0	0	0	8 685	0	0
Other depository institutions	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	16 473	9	0	0	0	0	9	0	0	0	0	0	0	0
Public non-financial organizations	51 221	0	0	0	0	0	0	8 415	0	0	0	8 415	0	0
Domestic non-financial organizations	714	31	0	0	0	0	0	31	97	0	0	97	0	0
Nonprofit Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	4 506	92	0	0	0	0	0	92	173	0	0	173	0	0
Nonresidents	681	223	0	0	0	0	0	223	0	0	0	0	0	0
Shares ordinary	307 227 253	98 199	3 656	3 359	2 365	0	88 818	27 168	3 359	2 365	0	21 444	0	3 366 496
Central Government	305 794 849	98 191	3 656	3 352	2 365	0	88 818	27 159	3 352	2 365	0	21 442	0	3 363 941
Regional and local governments	1	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	84 200 436	605	605	0	0	0	0	115	115	0	0	0	0	90
Other depository institutions	894 774	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	65 601 768	49 901	0	0	0	0	49 901	14	0	0	0	14	0	97 023
Public non-financial organizations	6 724 886	3 882	500	0	1 084	0	2 297	3 974	10	1 142	0	2 821	0	137
Domestic non-financial organizations	61 353 196	11 221	2 326	115	0	0	8 780	249	238	0	0	12	0	11 755
Nonprofit Institutions	55 673 105	25 906	55	248	443	0	25 161	17 297	1	432	0	16 865	0	2 279 207
Households	23 696	14	0	0	0	0	14	0	0	0	0	0	0	0
International organizations	7 771 701	4 655	149	2 268	838	0	1 401	4 112	2 267	791	0	1 054	0	279 596
unknown (information about the sub-account is not	1 042 964	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	22 508 322	2 007	21	722	0	0	1 264	1 398	722	0	0	677	0	695 343

Continuation

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
Preference	1 432 405	8	0	7	0	0	1	9	7	0	0	2	0	2 555
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	53 468	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	488 371	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	16 591	0	0	0	0	0	0	0	0	0	0	0	0	370
Domestic non-financial organizations	606 844	0	0	0	0	0	0	0	0	0	0	0	0	2 158
Nonprofit Institutions	42	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	243 501	8	0	7	0	0	1	4	3	0	0	2	0	23
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	2 338	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	21 251	0	0	0	0	0	0	4	4	0	0	0	0	2
Corporate bonds	22 940 697	691 788	309 489	528	20 414	0	361 356	688 586	528	20 414	66 380	601 264	0	227 982
Central Government	2 927 784	162 859	162 859	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	4 198 340	64 128	35 061	0	20 214	0	8 854	49 258	0	20 214	28 143	901	0	0
Other financial institutions	9 469 787	237 972	110 860	0	200	0	126 912	172 360	0	200	38 141	134 019	0	0
Public non-financial organizations	3 361 825	162 859	0	0	0	0	162 859	327 718	0	0	0	327 718	0	220 771
Domestic non-financial organizations	1 700 955	56 179	3	458	0	0	55 718	112 296	70	0	0	112 226	0	0
Nonprofit Institutions	1 603	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	576 282	7 149	706	70	0	0	6 372	18 858	458	0	0	18 400	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	663 941	642	0	0	0	0	642	8 096	0	0	96	8 000	0	0
investment unit (residents)	220 094	101 794	0	1	0	0	101 793	9 327	1	0	0	9 327	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	9 828	0	0	0	0	0	0	617	0	0	0	617	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	112 569	101 778	0	0	0	0	101 778	0	0	0	0	0	0	0
Nonprofit Institutions	4 241	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	90 917	16	0	1	0	0	15	8 711	1	0	0	8 710	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	2 539	0	0	0	0	0	0	0	0	0	0	0	0	0
Claim rights	61 667	1 131	0	0	0	0	1 131	1 131	0	0	0	1 131	0	0
Other depository institutions	4 474	1 131	0	0	0	0	1 131	1 131	0	0	0	1 131	0	0
Other financial institutions	33 929	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	593	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	8 578	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	78	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	13 635	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	380	0	0	0	0	0	0	0	0	0	0	0	0	0
Certificates	20	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	20	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	335 104 376	1 141 609	322 047	23 125	23 567	0	772 870	919 399	23 125	23 567	136 890	735 816	0	3 615 960
Residents	309 053 071	1 054 122	322 025	8 713	23 567	0	699 817	794 870	9 662	23 567	108 125	653 517	0	2 920 615
Central Government	2 973 818	162 859	162 859	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	84 200 436	605	605	0	0	0	0	115	115	0	0	0	0	90
National Bank	894 774	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	70 151 948	124 278	39 562	0	20 214	0	64 502	66 034	0	20 214	37 057	8 762	0	118 505
Other financial institutions	17 800 139	280 858	115 760	4 956	1 285	0	158 857	201 194	3 700	1 692	51 415	144 386	0	137
Public non-financial organizations	64 859 473	179 812	2 326	115	0	0	177 371	336 623	238	0	0	336 386	0	232 895
Domestic non-financial organizations	58 198 062	261 735	58	1 117	945	0	259 614	133 948	484	728	465	132 270	0	2 281 364
Nonprofit Institutions	70 444	21 802	0	0	0	0	21 802	18 506	0	0	18 506	0	0	0
Households	8 818 496	22 172	855	2 525	1 123	0	17 670	38 451	5 124	932	682	31 713	0	286 831
unknown (information about the sub-account is not	1 085 482	0	0	0	0	0	0	0	0	0	0	0	0	793
Nonresidents	26 051 306	87 487	21	14 413	0	0	73 053	124 529	13 464	0	28 765	82 299	0	695 345
Depositors	2 484 970	37 745	5 102	1 696	21 204	0	9 743	72 001	88	21 262	41 599	9 053	0	21 482

3.6. Domestic currency market operations

for the period

	USD (mln.)		EUR (thous.)		RUB (mln.)	
	KASE	OTC IFEM	KASE	OTC IFEM	KASE	OTC IFEM
	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks
2018	38 740	33 847	56 550	107 960	10 709	10 690
2019	28 838	32 504	60 572	46 948	11 487	9 640
2020	27 477	24 959	34 446	98 667	17 873	5 574
2021	34 567	29 703	69 059	99 527	46 683	8 390
2022	29 705	19 616	392 557	246 846	296 477	266 210
2022						
I	8 672	6 115	18 826	11 705	26 817	3 131
II	6 236	3 897	164 690	23 260	88 737	153 356
III	6 527	3 949	190 404	55 934	85 102	7 255
IV	8 269	5 655	18 637	155 947	95 822	102 469
2022						
01.22	2 616	1 909	802	3 679	3 017	84
02.22	2 663	3 164	15 430	5 505	2 527	111
03.22	3 394	1 042	2 595	2 521	21 273	2 937
04.22	1 924	1 189	35 223	10 450	31 831	147854**
05.22	2 192	1 404	73 462	7 228	29 261	567
06.22	2 120	1 303	56 005	5 582	27 645	4 935
07.22	2 372	876	352	16 638	17 087	5 328
08.22	2 155	1 229	148 478	27 016	18 850	310
09.22	1 999	1 843	41 574	12 280	49 165	1 616
10.22	2 411	1 530	4 115	64 430	42 120	1 643
11.22	2 907	1 806	300	61 447	22 726	3 525
12.22	2 952	2 319	14 221	30 069	30 976	97301**
2023						
01.23	2 063	1 740	22 277	30 290	13 478	3 977

* 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

III. Financial markets

3.7. Foreign currency exchange rates

tenge for 1 unit of currency

	Official Rate						Market Rate (KASE)					
	Period Average			End of Period			Period Average			End of Period		
	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR
2018	344.71	5.50	406.66	380.44	5.48	435.30	344.89	5.51	407.45	384.20	5.54	426.70
2019	382.75	5.92	428.51	381.18	6.17	426.85	382.59	5.93	428.75	382.59	6.20	428.20
2020	412.95	5.73	471.44	420.71	5.65	516.13	413.24	5.72	471.89	420.91	5.69	513.57
2021	426.03	5.79	503.88	431.67	5.77	487.79	426.80	5.83	507.43	431.80	5.82	492.00
2022	460.48	6.96	484.22	460.98	6.43	491.22	461.39	7.22	472.78	462.65	6.41	492.80
2022												
I	455.11	5.34	510.79	458.20	5.49	510.57	459.68	5.29	505.04	466.31	5.61	560.50
II	442.50	6.81	472.37	465.08	9.10	488.75	441.84	6.76	456.45	470.34	8.96	483.56
III	475.42	8.02	479.26	476.89	8.31	462.20	475.32	8.05	482.40	476.69	8.30	458.97
IV	467.87	7.50	476.90	460.98	6.43	491.22	467.11	7.44	486.27	462.65	6.41	492.80
2022												
01.22	433.66	5.67	491.24	433.83	5.57	482.81	434.14	5.63	493.99	433.50	5.60	483.75
02.22	434.44	5.64	492.47	467.09	5.66	522.21	440.14	5.64	496.12	495.00	5.54	486.02
03.22	497.18	4.73	548.59	458.20	5.49	510.57	498.92	5.20	561.44	466.31	5.61	560.50
04.22	453.32	5.77	491.97	448.49	6.36	471.72	453.13	5.87	477.87	446.38	6.23	470.67
05.22	430.71	6.82	455.35	427.39	6.81	460.04	427.47	6.57	446.89	414.67	6.83	442.51
06.22	442.35	7.79	468.36	465.08	9.10	488.75	446.32	7.99	455.54	470.34	8.96	483.56
07.22	476.08	8.23	485.21	478.78	7.97	486.01	476.34	8.07	481.05	477.09	7.85	491.00
08.22	474.66	7.88	481.57	468.10	7.89	466.27	473.56	7.85	484.96	472.21	7.86	473.94
09.22	475.57	7.96	471.53	476.89	8.31	462.20	476.06	8.12	473.25	476.69	8.30	458.97
10.22	472.48	7.73	464.00	467.00	7.58	464.76	471.40	7.74	458.46	468.35	7.59	466.87
11.22	463.79	7.62	471.93	468.43	7.67	485.43	463.80	7.62	461.83	468.90	7.71	456.25
12.22	467.74	7.16	494.39	460.98	6.43	491.22	466.90	6.90	494.83	462.65	6.41	492.80
2023												
01.23	462.61	6.68	498.78	459.92	6.62	501.31	462.60	6.68	499.76	460.50	6.53	498.93

3.8. Official exchange rates on average for the period*

tenge per unit of currency

	2019	2020	2021	2022	2022				2022				2023
					I	II	III	IV	09.22	10.22	11.22	12.22	
1 AED	104.21	112.44	116.00	125.38	123.92	120.49	129.44	127.39	129.48	128.64	126.28	127.36	125.96
1 AUD	266.08	285.13	319.95	319.60	329.43	317.28	325.22	307.30	318.57	300.73	305.29	315.66	321.52
1 CAD	288.52	308.17	340.01	353.92	359.27	347.30	364.63	344.72	357.94	344.59	345.01	344.53	344.63
1 CHF	385.24	440.52	466.13	482.60	493.08	460.06	492.42	485.31	488.91	475.11	479.43	501.17	501.20
1 CNY	55.43	59.89	66.07	68.46	71.73	67.13	69.47	65.77	67.84	65.83	64.56	66.98	68.13
1 DKK	57.41	63.26	67.77	65.10	68.66	63.51	64.43	64.13	63.42	62.39	63.45	66.49	67.07
1 GBP	488.46	529.91	586.25	568.22	610.67	557.42	560.39	548.41	540.13	532.14	543.27	569.28	565.48
100 KRW	32.87	35.06	37.23	35.68	37.77	35.17	35.52	34.45	34.19	33.10	34.08	36.12	37.22
1 JPY	3.51	3.87	3.88	3.52	3.92	3.42	3.44	3.31	3.33	3.22	3.25	3.46	3.55
1 KWD	1260.01	1347.18	1413.59	1503.81	1504.07	1446.87	1545.08	1517.67	1539.12	1524.08	1503.97	1525.93	1513.93
1 GEL	136.82	133.97	133.46	160.79	148.29	149.45	170.61	173.29	169.00	171.74	171.97	176.15	175.34
1 SAR	102.06	110.06	113.59	122.64	121.30	117.97	126.56	124.49	126.53	125.75	123.42	124.42	123.17
1 XDR	528.80	575.32	606.87	615.63	634.70	597.50	622.37	609.38	614.97	605.05	602.23	621.00	621.43
1 SEK	40.50	45.02	49.69	45.60	48.73	45.16	45.19	43.63	43.80	42.41	43.39	45.05	44.57
1 SGD	280.59	299.50	317.10	334.00	336.67	321.70	340.48	337.11	336.89	331.42	333.97	345.83	349.09
1 TRY	67.57	59.25	49.42	28.01	32.72	28.13	26.53	25.13	25.98	25.42	24.92	25.08	24.63
1 TJS	40.21	40.13	37.70	42.70	39.12	37.64	47.02	46.51	47.38	47.10	46.20	46.27	45.34
1 KGS	5.49	5.36	5.03	5.52	5.17	5.43	5.85	5.59	5.86	5.77	5.52	5.50	5.39
1 MDL	21.90	24.03	24.22	24.45	25.26	23.60	24.71	24.31	24.61	24.46	24.20	24.29	24.44
1 UAH	14.87	15.34	15.65	14.26	15.86	15.03	13.61	12.71	12.90	12.83	12.58	12.72	12.65
1 NOK	43.53	44.01	49.61	47.99	51.42	47.26	47.71	45.89	46.57	44.60	45.64	47.37	46.62
1 ZAR	26.52	25.21	28.89	28.20	29.87	28.56	27.97	26.57	27.15	26.12	26.43	27.15	27.09
1 PLN	99.73	106.11	110.45	103.42	110.59	101.73	101.12	100.93	99.59	96.40	100.52	105.68	106.17
10 HUF	13.19	13.42	14.08	12.42	14.04	12.28	11.91	11.62	11.71	11.09	11.59	12.15	12.61
1 BRL	97.23	80.69	79.11	89.38	87.14	90.47	90.75	88.94	91.25	89.72	87.93	89.26	89.00
1 MYR	92.44	98.37	102.84	104.70	108.64	101.89	106.15	102.45	104.86	100.84	100.47	106.05	107.01
1 HKD	48.85	53.24	54.81	58.80	58.31	56.40	60.58	59.81	60.59	60.19	59.22	60.07	59.16
10 AMD	7.99	8.48	8.49	10.75	9.40	9.86	11.73	11.86	11.70	11.79	11.83	11.96	11.80
100 UZS	4.35	4.12	4.02	4.18	4.17	3.98	4.35	4.20	4.34	4.27	4.16	4.17	4.10
1 BYN	183.26	169.94	168.26	167.76	163.98	134.30	186.07	185.52	188.86	186.84	184.11	185.74	183.71
1 CZK	16.70	17.83	19.66	19.73	20.74	19.19	19.51	19.56	19.20	18.91	19.37	20.37	20.83
1 AZN	226.09	243.93	251.64	271.92	268.81	261.36	280.81	276.09	280.90	279.06	273.53	275.93	272.93
1 INR	5.43	5.57	5.76	5.86	6.05	5.74	5.96	5.70	5.93	5.75	5.67	5.68	5.66
1 THB	12.34	13.20	13.33	13.15	12.88	12.88	13.08	12.88	12.86	12.47	12.71	13.44	13.92
1 MXN	19.88	19.33	21.02	22.92	22.18	22.12	23.50	23.78	23.69	23.61	23.80	23.92	24.38
1000 IRR	9.11	9.84	10.14	10.96	10.83	10.54	11.32	11.15	11.33	11.26	11.04	11.15	11.02

* Weighted Average

III. Financial markets

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

thous. units of currency, for the period

	USD			EUR			RUB		
	Import	Export	Import-export balance	Import	Export	Import-export balance	Import	Export	Import-export balance
	1	2	3=1-2	4	5	6=4-5	7	8	9=7-8
2018	3 449 669	244 161	3 205 508	415 609	31 601	384 008	61 294 500	7 274 846	54 019 654
2019	4 188 532	64 541	4 123 991	549 830	6 162	543 668	34 857 000	14 703 481	20 153 519
2020	2 492 900	298 376	2 194 524	297 850	2 860	294 990	64 176 065	5 332 963	58 843 102
2021	2 058 787	337 453	1 721 334	469 100	11 382	457 718	84 069 602	5 523 196	78 546 406
2022	3 938 010	10 780	3 927 230	302 204	436	301 768	31 254 500	34 450 635	-3 196 135
2022									
I	1 641 310	7 710	1 633 600	197 564	-	197 564	29 484 500	11 100	29 473 400
II	733 700	-	733 700	9 950	-	9 950	1 770 000	164 250	1 605 750
III	328 000	2 059	325 941	84 690	317	84 373	-	34 275 285	-34 275 285
IV	1 235 000	1 011	1 233 989	10 000	119	9 881	-	-	-
2022									
01.22	456 510	-	456 510	27 200	-	27 200	10 790 500	-	10 790 500
02.22	458 000	7 710	450 290	39 900	-	39 900	9 660 000	11 100	9 648 900
03.22	726 800	-	726 800	130 464	-	130 464	9 034 000	-	9 034 000
04.22	335 200	-	335 200	3 000	-	3 000	1 770 000	164 250	1 605 750
05.22	337 500	-	337 500	-	-	-	-	-	-
06.22	61 000	-	61 000	6 950	-	6 950	-	-	-
07.22	-	-	-	2 740	-	2 740	-	26 267 728	-26 267 728
08.22	82 000	2 059	79 941	32 000	317	31 683	-	8 007 557	-8 007 557
09.22	246 000	-	246 000	49 950	-	49 950	-	-	-
10.22	330 000	-	330 000	10 000	-	10 000	-	-	-
11.22	450 000	1 011	448 989	-	119	-119	-	-	-
12.22	455 000	-	455 000	-	-	-	-	-	-
2023									
01.23	300 000	-	300 000	-	-	-	-	9 033 071	-9 033 071



IV. PAYMENT SYSTEMS

4.1. The Basic Indicators of Payment Systems

for the period

	2018	2019	2020	2021	08.22	09.22	10.22	11.22	12.22	01.23
Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)										
Number of Payments - total, thousand transactions	42 942	41 615	51 084	59 347	6 132	5 414	5 307	5 705	6 425	5 226
of which:										
interbank system of money transfer	16 765	14 518	15 010	18 821	1 873	1 801	1 765	1 953	2 350	1 521
to total, %	39.0	34.9	29.4	31.7	30.5	33.3	33.3	34.2	36.6	29.1
interbank clearing system	26 177	27 097	36 074	40 526	4 259	3 613	3 542	3 752	4 075	3 705
to total, %	61.0	65.1	70.6	68.3	69.5	66.7	66.7	65.8	63.4	70.9
Sum of Payments - total, mln.KZT	834 563 708	762 062 812	645 493 443	782 086 436	72 143 342	66 446 315	66 271 846	87 451 544	89 710 153	70 272 850
of which:										
interbank system of money transfer	828 120 640	754 959 606	638 074 195	773 395 880	71 226 206	65 560 779	65 390 774	86 448 530	88 593 288	69 663 157
to total, %	99.2	99.1	98.9	98.9	98.7	98.7	98.7	98.9	98.8	99.1
interbank clearing system	6 443 068	7 103 206	7 419 248	8 690 556	917 137	885 536	881 073	1 003 014	1 116 865	609 693
to total, %	0.8	0.9	1.1	1.1	1.3	1.3	1.3	1.1	1.2	0.9
Number of Users in Payment Systems of Kazakhstan:										
interbank system of money transfer	43	39	38	38	32	32	31	31	31	31
interbank clearing system	35	31	26	26	22	22	22	22	22	22
Payments and transfers of money through correspondent accounts opened between banks										
Number of Payments - total, thousand transactions	11 383	13 353	14 190	15 916	999	1 111	1 017	1 050	1 106	1 122
of which:										
through loro-accounts	7 207	6 796	6 727	7 822	391	421	379	368	401	568
to total, %	63.3	50.9	47.4	49.1	39.2	37.9	37.2	35.1	36.2	50.7
through nostro-accounts	4 176	6 557	7 463	8 094	607	690	639	682	705	553
to total, %	36.7	49.1	52.6	50.9	60.8	62.1	62.8	64.9	63.8	49.3
Sum of Payments - total, mln.KZT	5 894 531	6 340 933	6 302 869	7 789 468	614 043	663 215	562 767	541 839	707 743	666 601
of which:										
through loro-accounts	3 895 254	3 848 454	3 700 578	4 992 041	354 147	377 212	327 018	313 601	401 930	254 139
to total, %	66.1	60.7	58.7	64.1	57.7	56.9	58.1	57.9	56.8	38.1
through nostro-accounts	1 999 277	2 492 479	2 602 290	2 797 426	259 896	286 003	235 749	228 239	305 813	412 463
to total, %	33.9	39.3	41.3	35.9	42.3	43.1	41.9	42.1	43.2	61.9

Continuation

	2018	2019	2020	2021	08.22	09.22	10.22	11.22	12.22	01.23
Payment instruments on the territory of Kazakhstan*										
Number of Payments - total, thousand transactions **	1 085 157	1 899 246	3 510 819	6 915 282	863 691	861 144	895 454	865 836	930 807	794 967
Payment order	230 171	242 197	271 443	293 141	30 604	27 855	27 822	30 127	27 855	26 043
Payment request-order	2 077	1 598	1 110	1 599	297	292	319	307	292	292
Cheque for goods and services paying	3	2	1	1	0	0	0	0	0	0
Direct debiting of a banking account	3 333	46 593	29 928	49 194	19 674	19 374	33 302	22 890	19 374	7 283
Collection order	588	961	1 476	2 072	303	331	361	381	331	328
Payment card	810 210	1 571 455	3 174 351	6 542 486	810 054	810 933	831 375	810 231	880 595	759 277
Paid bill of exchange	38 774	36 441	32 510	26 789	2 758	2 360	2 274	1 900	2 360	1 744
Sum of Payments - total, mln.KZT **	342 305 111	457 067 009	469 771 951	656 945 175	63 928 695	61 273 468	61 323 337	73 925 538	63 554 238	58 252 199
Payment order	318 806 275	419 807 695	408 597 895	551 946 974	51 515 621	49 047 723	48 359 997	60 488 520	49 047 723	46 745 048
Payment request-order	47 146	30 773	33 953	50 235	5 698	6 253	6 558	6 481	6 253	5 073
Cheque for goods and services paying	27 459	7 428	6 711	3 674	275	294	254	278	294	210
Direct debiting of a banking account	2 673 045	5 183 607	7 580 081	9 116 290	738 799	906 828	1 045 463	1 126 291	906 828	965 611
Collection order	105 318	184 398	182 283	330 109	28 558	28 096	27 710	30 297	28 096	22 942
Payment card	19 972 650	30 375 387	51 915 292	93 713 259	11 365 234	11 055 540	11 641 817	12 020 031	13 336 310	10 289 410
Paid bill of exchange	673 218	1 477 722	1 455 736	1 784 636	274 509	228 734	241 538	253 640	228 734	223 905
Payment Cards***										
Number of Payments - total, thousand transactions	810 210	1 571 455	3 175 866	6 542 486	810 054	810 933	831 375	810 231	880 595	759 277
of which:										
in trade terminals:										
local systems	523 847	1 195 627	2 878 476	6 271 338	788 129	790 539	810 332	790 377	858 781	742 016
international systems, of which:	36	345 351	1 979 330	5 124 993	670 284	675 323	686 471	668 740	725 309	622 710
Visa International	523 812	850 275	899 146	1 146 344	117 846	115 216	123 862	121 637	133 473	119 306
MasterCard Worldwide	230 176	225 846	340 277	716 075	85 868	86 594	92 259	91 342	99 592	92 579
in trade terminals to total, %	285 351	619 030	553 573	413 445	16 466	15 097	14 753	13 408	13 819	12 175
on reception of a cash:	64.7	76.1	90.6	95.9	97.3	97.5	97.5	97.5	97.5	97.7
local systems	286 363	375 829	297 390	271 148	21 925	20 394	21 042	19 854	21 814	17 261
international systems, of which:	356	6 043	9 846	20 995	3 726	3 695	3 908	3 808	4 044	3 491
Visa International	286 007	369 786	287 544	250 153	18 199	16 699	17 134	16 046	17 770	13 770
MasterCard Worldwide	149 852	147 768	134 965	157 970	14 302	13 301	13 786	13 035	14 606	11 400
in trade terminals to total, %	120 700	207 097	140 109	81 128	3 151	2 691	2 669	2 387	2 534	1 792
in trade terminals:	35.3	23.9	9.4	4.1	2.7	2.5	2.5	2.5	2.5	2.3
Sum of Payments - total, mln.KZT	19 972 650	30 375 387	51 915 292	93 713 259	11 365 234	11 055 540	11 641 817	12 020 031	13 336 310	10 289 410
of which:										
in trade terminals:										
local systems	6 387 177	14 050 810	35 294 805	73 123 297	9 509 307	9 299 504	9 843 615	10 222 944	11 312 548	8 800 306
international systems, of which:	38 272	4 916 832	25 635 426	58 304 598	7 191 439	7 038 695	7 501 222	7 854 578	8 530 445	6 616 322
Visa International	6 348 905	9 133 978	9 659 380	14 818 699	2 317 868	2 260 808	2 342 393	2 368 366	2 782 103	2 183 984
MasterCard Worldwide	3 366 856	3 681 474	5 179 820	10 189 814	1 249 997	1 279 217	1 319 065	1 324 945	1 537 747	1 250 625
in trade terminals to total, %	2 797 633	5 354 718	4 410 664	4 487 835	361 344	360 588	357 973	361 356	414 329	336 276
in trade terminals to total, %	32.0	46.3	68.0	78.0	83.7	84.1	84.6	85.0	84.8	85.5

Continuation

	2018	2019	2020	2021	08.22	09.22	10.22	11.22	12.22	01.23
on reception of a cash:	13 585 473	16 324 577	16 620 487	20 589 962	1 855 927	1 756 036	1 798 203	1 797 087	2 023 763	1 489 104
local systems	17 519	286 337	392 452	1 298 015	262 884	262 495	283 017	295 140	316 576	249 195
international systems, of which:	13 567 954	16 038 240	16 228 035	19 291 947	1 593 043	1 493 542	1 515 186	1 501 948	1 707 187	1 239 909
Visa International	8 307 016	8 036 068	8 713 007	12 567 200	1 231 336	1 162 934	1 191 823	1 188 944	1 375 646	993 397
MasterCard Worldwide	4 646 837	7 320 578	6 870 991	6 074 347	314 824	285 771	280 015	271 903	289 260	206 113
in trade terminals to total, %	68.0	53.7	32.0	22.0	16.3	15.9	15.4	15.0	15.2	14.5
Number of Payment Cards in Circulation (total, thousand units), of which:	23 390	32 048	47 966	59 258	61 778	62 650	63 563	64 353	65 080	65 899
local systems	34	5 020	14 057	19 649	20 953	21 241	21 553	21 887	22 166	22 422
international systems, of which:	23 356	27 029	33 908	39 609	40 825	41 409	42 010	42 466	42 914	43 477
Visa International	14 814	16 104	22 349	28 905	30 963	31 584	32 248	32 739	33 315	33 734
MasterCard Worldwide	6 987	9 616	9 936	9 025	8 217	8 164	8 106	8 075	7 980	8 136
Number of Payment Cards used (total, thousand units), of which:	11 406	18 176	26 779	30 413	31 128	31 732	32 241	33 002	33 431	32 369
local systems	24	4 190	9 635	12 192	12 496	12 603	12 935	13 462	13 438	13 184
international systems, of which:	11 381	13 987	17 144	18 221	18 633	19 129	19 306	19 540	19 993	19 184
Visa International	6 744	6 889	10 102	12 684	14 775	15 482	15 757	16 133	16 698	16 306
MasterCard Worldwide	3 783	6 398	6 301	4 810	3 228	3 026	2 948	2 821	2 711	2 317
Number of Equipment for Payment Cards (units):										
pos-terminals, of which:	135 796	170 410	211 764	509 194	-	748 982	-	-	831 780	-
in banks	8 817	8 720	8 785	8 510	-	16 479	-	-	16 279	-
at businessmen	126 979	161 690	202 979	500 684	-	732 503	-	-	815 501	-
cash dispensers	11 017	11 315	12 728	12 443	-	12 452	-	-	12 391	-
Number of entrepreneurs (units)	82 527	96 428	108 159	273 947	-	508 502	-	-	567 687	-

Continuation

	2018	2019	2020	2021	08.22	09.22	10.22	11.22	12.22	01.23
Money Transfers abroad / from abroad through the international money transfers systems										
Number of sent transfers (total, thousand transactions), of which:	2 675.2	2 630.7	2 384.4	2 579.7	243.7	225.7	210.9	218.8	205.1	141.7
Gold Crown	1 723.7	1 885.7	1 893.0	2 160.3	210.6	195.0	178.7	177.4	174.3	120.8
Western Union	256.5	196.7	119.7	106.1	8.1	7.7	7.7	7.9	8.5	5.8
Unistrim	171.7	102.9	125.0	78.7	2.0	2.4	2.7	10.4	3.9	2.8
Contact	84.2	83.6	104.1	173.5	16.7	15.4	16.8	17.8	12.7	8.2
Moneygram	21.7	24.3	14.2	15.3	2.0	2.0	1.9	2.1	2.1	1.5
Others	417.5	337.5	128.5	45.7	4.3	3.2	3.1	3.2	3.6	2.6
Number of received transfers (total, thousand transactions), of which:	1 515.7	1 651.7	1 276.2	1 131.5	156.8	162.1	179.6	127.5	126.2	92.2
Gold Crown	646.8	660.0	547.4	529.5	104.1	107.1	119.1	65.2	60.7	43.3
Western Union	387.9	437.6	393.5	362.6	25.5	24.8	23.0	24.3	26.8	21.4
Unistrim	63.1	53.2	26.6	19.3	3.5	5.0	9.2	6.4	13.9	10.5
Moneygram	121.0	156.0	40.8	43.4	12.1	11.7	11.5	11.4	12.9	10.1
Contact	54.7	46.0	124.2	126.5	7.5	10.1	13.2	16.6	6.6	3.6
Others	242.2	298.8	143.6	50.3	4.1	3.5	3.7	3.6	5.3	3.2
Sum of sent transfers (total, bln.KZT), of which:	601 815.5	648 413.1	787 723.1	1 010 566.9	103 249.7	93 967.5	89 324.6	93 603.7	74 596.4	49 174.7
Gold Crown	398 659.4	480 820.4	642 018.4	793 822.9	83 633.8	74 145.4	66 011.3	62 446.8	55 604.3	37 222.1
Western Union	84 850.9	75 369.5	58 581.0	61 344.4	6 256.7	5 749.6	5 861.7	6 135.3	6 251.8	4 012.0
Unistrim	44 121.6	24 176.0	28 993.0	30 345.6	512.4	599.9	615.0	3 562.5	810.0	567.6
Contact	20 579.8	24 948.4	39 134.3	109 774.0	10 660.4	11 663.4	15 075.5	19 368.7	10 090.0	5 948.0
Moneygram	5 188.3	758.8	5 770.9	11 083.8	1 826.5	1 472.9	1 429.5	1 762.3	1 488.5	1 154.9
Others	48 415.7	42 340.1	13 225.6	4 196.1	359.8	336.4	331.6	328.1	351.8	270.0
Sum of received transfers (total, bln.KZT), of which:	361 966.1	344 632.1	286 892.7	283 513.1	71 393.6	70 646.4	74 299.1	60 135.8	43 091.5	27 576.7
Gold Crown	193 488.7	150 847.9	141 490.2	155 574.1	51 499.8	46 899.0	48 140.3	30 938.9	23 203.4	14 485.6
Western Union	77 038.5	82 329.8	74 731.5	71 466.8	7 570.8	7 684.8	7 331.5	8 506.7	7 550.5	5 604.2
Unistrim	19 596.1	13 756.5	5 669.7	5 038.2	1 657.9	2 128.0	3 774.6	2 280.0	4 228.9	2 701.4
Moneygram	31 885.0	43 597.5	11 237.0	12 221.1	4 729.9	5 579.7	4 837.7	4 343.6	4 093.8	3 099.8
Contact	14 736.3	12 319.2	34 419.8	36 789.6	5 620.0	8 103.7	9 976.0	13 823.3	3 713.0	1 485.6
Others	25 221.5	41 781.2	19 344.6	2 423.3	315.2	251.3	238.9	243.4	301.9	200.2

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

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

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

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

for the period, billion of KZT

Name of users	12.18	12.19	12.20	12.21	09.22	10.22	11.22	12.22	01.23
ISMT - total	76 895	56 864	62 276	74 633	65 561	65 391	86 449	88 593	69 663
change in % of the previous period	-11.2	2.2	45.3	-3.1	-8.0	-8.2	32.2	2.5	-21.4
of which:									
Five large banks*	15 911	11 981	18 126	22 941	19 464	19 800	25 526	25 140	17 861
change as % of the previous period	-4.3	-1.6	52.6	1.5	-2.7	-1.0	28.9	-1.5	-29.0
share as % of total	20.7	21.1	29.1	30.7	29.7	30.3	29.5	28.4	25.6
Other banks	11 677	14 142	13 477	15 912	12 237	9 672	16 770	17 477	13 697
change as % of the previous period	4.6	7.1	34.9	0.3	-8.5	-27.7	73.4	4.2	-21.6
share as % of total	15.2	24.9	21.6	21.3	18.7	14.8	19.4	19.7	19.7
Other participants	49 308	30 741	30 673	35 780	33 860	35 919	44 153	45 976	38 104
change as % of previous period	-16.2	1.6	46.2	-7.2	-10.5	-5.1	22.9	4.1	-17.1
share as % of total	64.1	54.1	49.3	47.9	51.6	54.9	51.1	51.9	54.7
ICS - total	602	745	860	973	886	881	1 003	1 117	610
change in % of the previous period	7.2	18.5	21.8	27.2	-3.4	-3.9	13.8	11.4	-45.4
of which:									
Five large banks*	249	290	403	472	535	537	614	622	406
change as % of the previous period	-0.9	8.4	14.9	18.8	-6.1	-5.7	14.4	1.3	-34.8
share as % of total	41.3	38.9	46.9	48.5	60.4	60.9	61.2	55.7	66.5
Other banks	179	198	193	177	137	124	134	148	104
change as % of the previous period	0.6	4.8	13.2	2.0	2.6	-7.0	7.8	10.8	-29.7
share as % of total	29.7	26.6	22.5	18.2	15.5	14.1	13.4	13.3	17.1
Other participants	175	256	263	323	214	220	255	346	100
change as % of previous period	31.5	49.3	42.9	66.8	-0.3	2.7	15.8	35.8	-71.2
share as % of total	29.0	34.4	30.6	33.2	24.1	25.0	25.4	31.0	16.4

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



V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

V. Key indicators of financial institutions

5.1.Banking sector

mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
2018	25 240 959.71	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
2022	44 561 554.10	39 334 336.30	5 227 217.80	1 403 587.70	1 465 932.00	18.54	18.56	21.70
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
IV	44 561 554.10	39 334 336.30	5 227 217.80	1 403 587.70	1 465 932.00	18.54	18.56	21.70
2022								
01.22	36 975 908.53	32 379 577.04	4 596 331.49	1 331 771.94	105 192.99	19.27	19.29	23.31
02.22	38 199 805.23	33 535 916.11	4 663 889.12	1 331 771.94	242 110.09	19.18	19.20	23.09
03.22	37 770 118.77	33 139 277.56	4 630 841.21	1 338 771.94	358 886.15	18.91	18.93	22.80
04.22	37 175 432.78	32 511 864.68	4 663 568.10	1 338 771.94	374 945.08	18.10	18.12	21.80
05.22	37 102 607.58	32 392 642.31	4 709 965.27	1 338 771.94	503 766.83	17.94	17.96	21.57
06.22	39 227 727.39	34 702 744.20	4 524 983.19	1 382 571.94	354 730.15	16.42	16.44	19.84
07.22	40 329 648.61	35 470 147.64	4 859 500.96	1 382 571.94	672 089.54	17.57	17.59	20.94
08.22	41 517 474.37	36 535 251.42	4 982 222.95	1 409 071.94	804 372.71	17.62	17.64	20.93
09.22	41 723 146.85	36 774 106.96	4 949 039.90	1 403 587.94	899 551.88	17.60	17.61	20.92
10.22	42 363 832.18	37 301 708.26	5 062 123.92	1 403 587.94	1 155 760.77	17.99	18.01	21.23
11.22	43 056 712.15	37 824 572.74	5 232 139.41	1 403 587.94	1 302 356.55	18.31	18.32	21.48
12.22	44 561 554.10	39 334 336.30	5 227 217.80	1 403 587.70	1 465 932.00	18.54	18.56	21.70
2023								
01.23	44 021 046.08	38 622 243.04	5 398 803.04	1 403 587.79	168 900.00	18.97	18.99	22.10

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, <i>including IPA with no pension savings</i>	Pension savings (PS)		Pension contributions (for reporting month)
		Sum	including net investment income	
			Sum	
2018	9 853 232	9 377 642	3 691 990	847 135
2019	10 108 355	10 800 539	3 703 254	989 844
2020	10 877 032	12 913 476	5 553 591	1 084 670
2021	10 859 848	13 070 066	6 911 635	1 340 340
2022	10 943 902	14 663 410	7 793 435	190 060
2022				
I	10 861 599	12 979 534	7 203 320	383 492
II	10 868 240	13 384 482	7 246 564	427 710
III	10 908 545	14 104 122	7 628 403	141 010
IV	10 943 902	14 663 410	7 793 435	190 060
2022				
01.22	10 859 800	13 102 320	6 922 202	114 902
02.22	10 860 395	13 585 181	7 433 932	130 730
03.22	10 861 599	12 979 534	7 203 320	137 860
04.22	10 862 620	12 939 497	7 033 183	139 989
05.22	10 867 312	12 770 729	6 741 131	138 386
06.22	10 868 240	13 384 482	7 246 564	149 336
07.22	10 884 111	13 664 403	7 412 462	141 139
08.22	10 899 265	13 970 629	7 606 368	144 064
09.22	10 908 545	14 104 122	7 628 403	141 010
10.22	10 916 598	14 145 823	7 557 603	140 649
11.22	10 930 001	14 403 066	7 688 769	158 733
12.22	10 943 902	14 663 410	7 793 435	190 060
2023				
01.23	10 951 149	14 853 794	7 857 354	155 984

5.2. Accumulative pension system

5.2.2. Pension Payments from UAPF as of 01.02.2023

Thousand of KZT

	for the period from the beginning of this year			for the same period of the previous year		
	number of depositors/ recipients	number of payments	sum	number of depositors/ recipients	number of payments	sum
Pension Accumulation Payments	343 390	353 336	31 166 536	246 202	256 191	111 526 073
due to:						
Obligatory Pension Contributions:	331 452	340 813	30 211 532	238 780	248 407	110 136 409
pension age	313 744	321 452	11 670 476	158 219	162 903	6 421 819
disability	5 643	5 656	241 141	5 350	5 382	209 453
in connection with departure abroad	1 117	1 118	3 147 218	1 200	1 201	3 378 152
to inheritors	2 228	3 575	3 820 177	2 114	3 338	3 733 844
for inheritance	3 127	3 132	488 605	3 010	3 013	420 556
to other persons	3	3	53	13	13	1 224
to improve housing conditions	3 082	3 306	7 544 722	48 703	51 755	77 985 471
to pay for medical treatment	2 508	2 571	3 299 140	20 171	20 802	17 985 890
due to:						
Obligatory Professional Pension Contributions:	11 607	12 161	920 321	7 224	7 575	1 345 614
pension age	10 767	11 116	386 676	4 882	5 050	154 805
disability	96	96	5 465	73	73	3 256
in connection with departure abroad	125	125	119 577	130	130	125 746
to inheritors	218	403	141 277	177	296	107 007
for inheritance	5	5	147	6	6	202
to other persons	0	0	0	0	0	0
to improve housing conditions	191	200	186 067	1 422	1 479	785 968
to pay for medical treatment	205	216	81 112	534	541	168 630
due to:						
Voluntary Pension Contributions:	331	362	34 683	198	209	44 050
Under Achievement 50 Years Age	168	170	24 678	111	112	33 302
disability	7	7	128	0	0	0
in connection with departure abroad	20	20	1 002	13	13	1 097
to inheritors	37	65	414	10	20	1 293
for inheritance	3	3	17	0	0	0
to other persons	96	97	8 444	64	64	8 358

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:	434	541	1 847 073	195	264	1 579 983
due to:						
Obligatory Pension Contributions:	420	427	1 765 566	188	195	1 510 290
pension age	19	19	22 919	3	3	18 757
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"						
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:	401	402	1 732 696	185	186	1 458 172
due to:						
Obligatory Professional Pension Contributions:	6	6	9 951	6	6	33 361
pension age	8	47	43 170	7	41	50 225
disability	0	0	0	1	1	3 100
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"						
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions:	8	8	4 800	6	6	8 556
due to:						
Voluntary Pension Contributions:	39	39	38 370	34	34	38 569
pension age	6	67	38 337	0	28	19 468
disability	6	6	2 471	0	0	0
insufficiency of pension accumulation due to Obligatory Pension Contributions	0	0	0	0	0	0
insufficiency of pension accumulation due to Obligatory Professional Pension Contributions	61	61	35 866	28	28	19 468
Other pension payments	0	0	0	0	0	0
Total Pension Payments	343 824	354 291	33 127 159	246 397	256 629	113 154 026

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	MEUZHAKAM	Eurobonds		Shares	Bonds							
2018	"UAPF" JSC	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	NBRK	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	"Centras Securities" JSC	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	"First Heartland Jusan Invest" JSC	--	--	--	--	--	--	--	--	--	--	--	--	--	--	10.23	3.41
	JSC "BCC Invest" SB of JSC "Bank CenterCredit"	0.00	0.71	28.46	8.59	1.14	0.00	0.00	2.25	20.63	18.51	0.11	3.10	0.00	2.80	0.00	0.00
	"Halyk Global Markets" 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	0.00
	AO "ЕНПФ"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	9.24	0.45
	НБРК	0.00	5.25	4.34	31.70	7.21	1.07	0.00	1.67	17.94	16.53	0.10	2.53	0.00	1.91	0.00	0.00
	АО "Сентрас Секьюритиз"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	АО «First Heartland Jusan Invest»	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	АО "ВСС Invest" ДО	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	АО "Банк ЦентрКредит"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	АО "ДО Народного Банка Казахстана "Halyk Finance"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	АО "Halyk Global Markets"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2022	АО "ЕНПФ"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	9.24	0.45
12.22	НБРК	0.00	5.25	4.34	31.70	7.21	1.07	0.00	1.67	17.94	16.53	0.10	2.53	0.00	1.91	0.00	0.00
	АО "Сентрас Секьюритиз"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	АО «First Heartland Jusan Invest»	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	АО "ВСС Invest" ДО	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	АО "Банк ЦентрКредит"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	АО "ДО Народного Банка Казахстана "Halyk Finance"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	АО "Halyk Global Markets"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2023	АО "ЕНПФ"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	9.21	0.55
01.23	НБРК	0.00	5.40	4.33	31.23	5.91	1.03	0.00	1.79	17.76	16.19	0.10	2.51	0.00	3.91	0.00	0.00
	АО "Сентрас Секьюритиз"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	АО «First Heartland Jusan Invest»	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	АО "ВСС Invest" ДО	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	АО "Банк ЦентрКредит"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	АО "ДО Народного Банка Казахстана "Halyk Finance"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	АО "Halyk Global Markets"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

5.2. Accumulative pension system

5.2.4. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
2018	7 114 244	4 056 516	134 178 670	8 930 084	143 108 754	69 971 383	20 451 962
2019	7 114 244	4 056 517	175 591 298	2 955 297	178 546 595	71 161 675	22 881 235
2020	7 114 244	4 056 517	206 160 453	2 892 798	209 053 251	58 586 792	24 128 270
2021	7 114 244	0	226 231 635	2 126 997	228 358 632	34 555 415	14 107 092
2021							
I	7 114 244	4 056 517	211 009 908	1 946 075	212 955 983	8 445 429	3 572 583
II	7 114 244	0	215 751 278	1 911 170	217 662 448	16 575 529	6 918 382
III	7 114 244	0	221 780 683	1 530 297	223 310 980	25 873 889	10 054 031
IV	7 114 244	0	226 231 635	2 126 997	228 358 632	34 555 415	14 107 092
2022							
I	7 114 244	0	235 005 634	2 783 594	237 789 228	8 911 742	3 258 655
II	7 114 244	0	236 770 979	2 604 966	239 375 945	18 081 191	6 518 177
III	7 114 244	0	242 959 170	2 557 926	245 517 096	27 865 339	9 855 457
IV	7 114 244	0	250 022 680	2 330 715	252 353 395	38 281 449	13 690 380
2022							
01.22	7 114 244	0	228 104 468	2 673 570	230 778 038	2 920 253	903 273
02.22	7 114 244	0	233 136 779	2 485 924	235 622 703	5 857 680	2 140 242
03.22	7 114 244	0	235 005 634	2 783 594	237 789 228	8 911 742	3 258 655
04.22	7 114 244	0	232 908 997	2 626 518	235 535 515	11 977 563	4 357 336
05.22	7 114 244	0	234 867 821	2 712 644	237 580 465	15 054 600	5 410 838
06.22	7 114 244	0	236 770 979	2 604 966	239 375 945	18 081 191	6 518 177
07.22	7 114 244	0	238 803 554	2 649 671	241 453 225	21 313 485	7 613 975
08.22	7 114 244	0	240 933 640	2 549 571	243 483 211	24 580 667	8 691 521
09.22	7 114 244	0	242 959 170	2 557 926	245 517 096	27 865 339	9 855 457
10.22	7 114 244	0	245 135 944	2 806 064	247 942 008	31 237 380	10 895 594
11.22	7 114 244	0	248 295 795	2 853 049	251 148 844	34 752 637	12 212 669
12.22	7 114 244	0	250 022 680	2 330 715	252 353 395	38 281 449	13 690 380
2023							
01.23	7 114 244	0	230 341 980	2 710 026	254 935 959	3 536 046	1 117 460

V. Key indicators of financial institutions

5.3. Insurance Market

mln. of KZT, end of period

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

* from balance sheet

** by direct insurance, from the beginning of year

SYMBOLS AND ABBREVIATIONS

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

Foreign currencies

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

Methodological comments

Section I "General economic trends"

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

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

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

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

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

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

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

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

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

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

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

The standard structure of external debt is formed by sectors of the economy of residents with the allocation (separately from the sectors of the economy) of intercompany debt, including the obligations of enterprises to foreign direct investors, foreign direct investment enterprises and foreign fellow enterprises. In the context of external debt management, the systemic risks of the state associated with intercompany debt are assessed very low, since the lender-a direct investor shares the risk of the borrower's insolvency through its participation in the management of its activities. That is,

inter-company debt has a certain degree of conditionality, expressed depending on the timing of repayment of the principal debt and/or interest on the results of the borrowers' operating activities.

Section II "The main monetary indicators"

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Domestic assets include:

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

3) *Liabilities* include:

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Section III. "Financial markets"

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

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

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

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

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

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

State long-term savings treasury obligations (**MEUZHAKAM**) – 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:

T

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

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

K₁...K_n - exchange rate of nth transaction

Q₁...Q_n – 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:

$$K_{avg} = \frac{K_1 \times N_1 + K_2 \times N_2 + \dots + K_n \times N_n}{m}$$

K₁...K_n - the exchange rate that was valid for a certain period;

N₁...N_n - 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.