



NATIONAL BANK OF KAZAKHSTAN



STATISTICAL BULLETIN

N2 (351) February 2024





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

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

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

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

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

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SYMBOLS AND ABBREVIATIONS

METHODOLOGICAL COMMENTS

Release calendar*

Data Category	Publication period (Publication date / Reporting period)												
	2024												2025
	1	2	3	4	5	6	7	8	9	10	11	12	1
Financial sector													
Depository corporations monetary survey	17	15	18	15	20	17	16	15	16	15	15	17	20
	12/23	01/24	02/24	03/24	04/24	05/24	06/24	07/24	08/24	09/24	10/24	11/24	12/24
Central bank monetary survey	11	9	12	9	14	11	10	9	10	9	11	10	14
	12/23	01/24	02/24	03/24	04/24	05/24	06/24	07/24	08/24	09/24	10/24	11/24	12/24
Other financial corporations monetary survey		29			31			29			29		
		4Q23			1Q24			2Q24			3Q24		
External sector													
Balance of payments			29			28			30			31	
			4Q23			1Q24			2Q24			3Q24	
International reserves and foreign currency liquidity	31	29	29	30	31	28	31	29	30	31	29	31	31
	12/23	01/24	02/24	03/24	04/24	05/24	06/24	07/24	08/24	09/24	10/24	11/24	12/24
Official reserve assets	11	9	12	9	14	11	10	9	10	9	11	10	14
	12/23	01/24	02/24	03/24	04/24	05/24	06/24	07/24	08/24	09/24	10/24	11/24	12/24
International investment position			29			28			30			31	
			4Q23			1Q24			2Q24			3Q24	
External debt			29			28			30			31	
			4Q23			1Q24			2Q24			3Q24	
Exchange rates	1/												
Notes													
1/ Daily data are disseminated daily													

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



I. GENERAL ECONOMIC TRENDS

1.1. Main macroeconomic indicators

	2019	2020	2021	2022	2023	2023				2024	
						Jan.-Mar.	Jan.-Jun.	Jan.-Sep.	Jan.-Dec.	Jan.	Jan.-Feb.
Gross Domestic Product, bln. KZT	69 533	70 649	83 952	103 766	119 251	23 583	47 245	75 547	119 251	...	...
as % to same period of the previous year	4.5	-2.5	4.3	3.2	5.1	5.0	5.3	4.9	5.1	...	...
Volume of Industrial Production, bln. KZT	29 103	26 743	37 048	48 008	46 402	11 234	22 612	33 973	46 402	3 692	7 503
as % to same period of the previous year	3.8	-0.7	3.8	1.1	4.3	2.8	3.8	4.4	4.3	3.4	4.6
Capital Investments, bln. KZT	12 546	12 323	13 221	15 064	18 044	2 741	6 718	11 641	18 044	791	1 809
as % to same period of the previous year	8.5	-3.4	3.5	7.9	13.7	16.1	13.1	12.1	13.7	0.6	7.9
Consumer Price Index											
% for the last month of the period						100.9	100.5	100.6	100.8	100.8	101.1
% to same month of the previous year (annual inflation)	105.4	107.5	108.4	120.3	109.8	118.1	114.6	111.8	109.8	109.5	109.3
Unemployed population, thsd persons *	441	...	450	456	446	452	452	451	446	...	...
Unemployment rate, % *	4.8	...	4.9	4.9	4.7	4.8	4.7	4.7	4.7	...	...
Minimum of subsistence (average, per capital), KZT*	29 721	33 133	37 579	44 719	47 672	46 365	49 619	52 806	47 672	48 054	48 363
Average per capita money income, KZT*	109 184	115 704	136 312	149 510	187 100	167 836	174 035	179 088	187 100	186 871	...
as % to same period of the previous year	9.0	2.1	11.1	13.8	14.2	17.9	15.6	15.9	14.2	9.2	...
Export fob, mln. USD **	59 541	44 065	65 791	85 630	79 879	19 126	19 868	20 428	20 457	...	...
Import fob, mln. USD **	41 121	38 056	41 563	50 633	59 711	13 943	15 485	15 264	15 019	...	...
Gross Foreign Debt, mln. USD**	159 544	163 980	164 131	160 683	162 697	161 997	161 961	162 689	162 697	...	...
United States Dollar Exchange Rate, market, end of period (for years - average annual) (KZT per 1 USD) ***	382.6	420.9	431.8	462.7	454.6	451.7	452.5	474.5	454.6	447.7	450.6

Source: BNS

* For the last month of period

** NBK's Estimation for the Quarter

*** by year - annual average

I. General economic trends

1.2. Price indices

	2019	2020	2021	2022	2023	2023				2024	
						03.23	06.23	09.23	12.23	01.24	02.24
Consumer Price Index											
% changes to December of the previous year*	105.4	107.5	108.4	120.3	109.8	103.2	105.3	107.2	109.8	100.8	101.9
% changes to the previous month						100.9	100.5	100.6	100.8	100.8	101.1
as % to the corresponding period of the previous year**	105.3	106.8	108.0	115.0	114.5	120.0	117.8	116.1	114.5	113.6	109.4
Price Index Food Goods											
% changes to December of the previous year											
% changes to the previous month	109.6	111.3	109.9	125.3	108.5	104.1	105.8	106.2	108.5	101.1	101.9
						101.1	100.2	100.3	100.9	101.1	100.8
Price Index Non-Food Goods											
% changes to December of the previous year											
% changes to the previous month	105.0	105.5	108.5	119.4	109.1	102.5	105.1	107.1	109.1	100.5	101.2
						100.8	100.7	100.6	100.5	100.5	100.7
Price Index Marketable Services											
% changes to December of the previous year											
% changes to the previous month	100.7	104.2	106.5	114.1	112.4	102.8	104.6	108.7	112.4	100.7	102.5
						100.8	100.6	100.9	100.8	100.7	101.7
Price Index for Industry											
% changes to December of the previous year											
% changes to the previous month	101.4	95.8	146.1	109.4	97.5	92.4	93.5	99.5	97.5	98.5	98.9
						99.3	99.1	104.3	102	98.5	100.4
Price Index for Construction											
% changes to December of the previous year											
% changes to the previous month	101.6	99.7	105.7	101.4	106.8	101.2	105.7	105.3	106.8	100.1	99.6
						99.9	100.2	100.2	100.2	100.1	99.5
Index of Tariffs for Freight Shipping											
% changes to December of the previous year											
% changes to the previous month	103	102.8	108.8	104.5	103.4	99.9	103.8	103.6	103.4	101.2	101.1
						100.4	100.4	100.8	99.6	101.2	99.9

Source: BNS

* by years - December to December of the previous year

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

1.3. Balance of Payments of the Republic of Kazakhstan

mln.US dollars

	2019	2020	2021	2022	2022				2023	2023			
					I	II	III	IV		I	II	III	IV
Current Account	-7 027.7	-10 960.4	-2 672.7	7 054.4	4 719.2	1 514.6	1 263.1	-442.5	-8 658.4	-1 621.4	-3 352.8	-1 591.6	-2 092.5
Trade balance	18 420.8	6 009.0	24 228.1	34 997.2	12 147.7	8 812.8	7 887.2	6 149.5	20 168.4	5 183.2	4 383.0	5 163.5	5 438.7
Exports	59 541.4	44 065.1	65 790.6	85 630.4	21 943.7	21 118.0	21 363.2	21 205.6	79 879.4	19 126.4	19 867.8	20 427.9	20 457.2
Imports	41 120.7	38 056.1	41 562.5	50 633.3	9 796.0	12 305.1	13 476.0	15 056.1	59 711.0	13 943.2	15 484.8	15 264.4	15 018.6
Services	-3 786.7	-3 237.4	-2 099.5	-1 550.1	-451.9	-344.6	-182.4	-571.3	-1 812.4	-391.5	-625.2	-506.3	-289.4
Exports	7 754.3	5 208.3	5 935.0	7 967.9	1 481.4	1 876.1	2 328.8	2 281.6	10 288.0	2 209.7	2 614.9	2 776.5	2 686.9
Imports	11 541.0	8 445.7	8 034.6	9 518.1	1 933.3	2 220.7	2 511.1	2 852.9	12 100.4	2 601.1	3 240.1	3 282.8	2 976.4
Primary income	-22 724.5	-15 077.7	-24 166.7	-25 552.8	-6 851.8	-6 743.0	-6 210.9	-5 747.1	-25 994.0	-6 214.4	-6 789.4	-6 000.8	-6 989.3
Compensation of employees, net	-1 599.4	-899.9	-1 137.8	-1 283.9	-227.1	-312.3	-323.8	-420.7	-1 492.2	-298.9	-386.9	-385.5	-420.8
Investment income, net	-21 257.0	-14 304.6	-23 164.0	-24 404.1	-6 658.4	-6 464.5	-5 921.0	-5 360.2	-24 636.9	-5 949.2	-6 436.2	-5 649.1	-6 602.4
Income receivable	2 380.6	1 933.1	2 086.5	3 540.7	475.2	809.4	1 291.3	964.8	3 949.6	765.0	1 073.3	1 048.1	1 063.2
Income on direct investment	659.4	382.9	611.8	1 498.1	68.8	339.4	784.3	305.7	666.5	54.3	260.6	156.5	195.2
Income on portfolio investment	1 273.5	1 180.8	1 188.3	1 464.0	320.4	368.6	342.9	432.0	2 090.4	517.9	489.8	582.3	500.4
Income on other investment	447.7	369.5	286.3	578.6	86.1	101.3	164.1	227.1	1 192.7	192.8	322.9	309.4	367.6
assets of the National Fund	1 171.8	972.0	934.1	1 172.9	253.5	293.5	285.3	340.6	1 778.5	338.2	481.7	518.9	439.7
Income payable	23 637.7	16 237.7	25 250.5	27 944.8	7 133.6	7 273.9	7 212.3	6 325.0	28 586.5	6 714.2	7 509.5	6 697.2	7 665.6
Income on direct investment	21 232.2	14 071.1	22 818.7	25 417.5	6 581.1	6 672.5	6 505.0	5 659.0	25 165.1	6 034.0	6 639.3	5 802.4	6 689.4
Income on portfolio investment	991.9	897.7	1 097.0	1 078.9	237.8	267.9	319.6	253.6	1 194.4	199.4	371.0	340.0	284.0
Income on other investment	1 413.5	1 268.9	1 334.8	1 448.4	314.7	333.5	387.7	412.5	2 227.0	480.8	499.3	554.8	692.1
Other primary income, net	131.9	126.8	135.1	135.1	33.8	33.8	33.8	33.8	135.1	33.8	33.8	33.8	33.8
Secondary income	1 062.8	1 345.7	-634.6	-839.8	-124.8	-210.6	-230.8	-273.6	-1 020.5	-198.8	-321.2	-248.1	-252.4
Capital account balance	231.1	239.2	233.4	247.7	30.2	189.8	15.4	12.3	1 272.9	83.6	-24.0	1 182.2	31.0

Continuation

	2019	2020	2021	2022	2022				2023	2023			
					I	II	III	IV		I	II	III	IV
Financial account (excluding reserve assets)	1 298.4	-12 542.5	-2 455.0	5 912.2	4 433.7	2 786.6	-474.2	-833.8	-1 556.8	470.5	-1 449.1	850.0	-1 428.2
Direct investment	-5 904.4	-5 875.4	-1 901.4	-8 076.5	-1 543.7	-567.9	-6 037.1	72.2	-2 310.7	-2 465.7	-1 840.3	1 239.8	755.4
Net acquisition of financial assets	-2 173.6	1 330.5	2 665.2	-3 009.6	391.2	1 124.1	-1 349.8	-3 175.1	2 993.2	829.1	-61.4	1 825.5	400.0
Net incurrence of liabilities	3 730.9	7 206.0	4 566.6	5 067.0	1 935.0	1 692.0	4 687.3	-3 247.3	5 303.9	3 294.8	1 778.9	585.6	-355.4
Portfolio investment	5 118.2	-7 743.9	-3 577.6	13 275.4	191.7	3 818.6	4 216.0	5 049.1	5 314.3	2 515.2	1 996.6	2 386.8	-1 584.4
Net acquisition of financial assets	4 887.7	-6 339.6	-1 199.5	10 086.4	-253.3	3 064.3	3 836.1	3 439.3	3 859.0	2 418.0	1 526.0	2 336.0	-2 421.0
Central bank and general government	1 885.9	-7 566.2	-5 826.6	7 144.7	-79.5	3 058.5	3 425.2	740.6	-1 143.5	944.6	654.5	-1 166.5	-1 576.1
Banks	748.8	-746.6	1 305.3	534.3	-15.2	55.5	140.5	353.5	642.3	516.2	101.6	28.0	-3.5
Other sectors	2 253.0	1 973.3	3 321.7	2 407.3	-158.5	-49.7	270.3	2 345.2	4 360.2	957.3	769.8	3 474.5	-841.4
Net incurrence of liabilities	-230.5	1 404.3	2 378.0	-3 189.0	-445.0	-754.3	-379.9	-1 609.9	-1 455.3	-97.2	-470.7	-50.8	-836.6
Central bank and general government	1 270.8	854.9	1 735.4	-1 095.9	-407.9	-183.7	-513.2	8.9	-1 423.5	-150.6	-218.7	-345.5	-708.7
Banks	-96.9	-309.4	311.8	-1 007.0	44.7	-354.8	-23.7	-673.3	-265.7	-40.9	-211.9	13.1	-26.0
Other sectors	-1 404.4	858.8	330.9	-1 086.1	-81.8	-215.7	156.9	-945.5	233.9	94.4	-40.0	281.5	-102.0
Financial derivatives, net	-81.0	71.2	105.9	259.8	402.8	-121.3	-130.1	108.4	-21.8	-0.1	15.7	48.5	-85.9
Other investment	2 165.6	1 005.6	2 918.2	453.6	5 382.9	-342.8	1 477.1	-6 063.5	-4 538.6	421.0	-1 621.2	-2 825.2	-513.3
Other equity, net	21.7	31.7	-7.3	16.3	-1.9	19.5	1.3	-2.6	108.7	22.6	3.8	52.9	29.4
Medium- and long term debt instruments	-329.8	-2 025.2	-2 887.7	-878.1	-1 706.9	-225.6	2 186.5	-1 132.2	-168.3	-864.9	-197.5	-392.7	1 286.8
Net acquisition of financial assets	51.6	-668.4	-210.4	1 067.3	218.7	440.3	230.7	177.7	1 137.4	-136.7	569.1	429.7	275.3
Central bank and general government	-4.4	-6.5	-6.0	-1.2	-0.5	0.0	-0.5	-0.2	-1.1	-0.5	0.0	-0.6	0.0
Banks	119.1	142.4	124.9	222.8	16.6	71.3	-3.4	138.3	319.5	45.4	24.0	100.9	149.2
Other sectors	-63.2	-804.3	-329.3	845.7	202.6	369.0	234.6	39.5	819.0	-181.6	545.1	329.3	126.1
Net incurrence of liabilities	381.4	1 356.7	2 677.4	1 945.4	1 925.6	665.8	-1 955.9	1 309.8	1 305.7	728.2	766.6	822.3	-1 011.5
Central bank and general government	-717.8	357.5	2 198.6	71.0	-108.0	-77.5	-82.5	339.0	-482.9	-77.4	-68.9	-218.5	-118.0
Banks	-512.1	137.7	-166.9	706.9	1 946.4	90.8	-2 090.9	760.6	1 240.3	610.5	564.4	532.5	-467.2
Other sectors	1 611.3	861.6	645.6	1 167.5	87.2	652.5	217.5	210.3	548.3	195.1	271.1	508.3	-426.3
Short term debt instruments	2 473.7	2 999.1	5 813.2	1 315.4	7 091.8	-136.8	-710.7	-4 928.8	-4 479.0	1 263.4	-1 427.5	-2 485.4	-1 829.5
Net acquisition of financial assets	3 505.8	3 830.0	8 866.9	7 007.5	6 539.6	1 810.7	1 421.9	-2 764.8	-708.3	2 065.1	-1 241.1	-1 266.8	-265.5
Net incurrence of liabilities	1 032.1	831.0	3 053.6	5 692.1	-552.2	1 947.5	2 132.7	2 164.1	3 770.7	801.7	186.3	1 218.7	1 564.0
Net errors and omissions	1 495.3	-5 013.9	-4 813.8	-3 570.0	-3 832.8	370.6	656.8	-764.5	-93.1	254.2	365.3	-2 394.6	1 682.1
Overall balance	6 599.7	3 192.6	4 798.2	2 180.0	3 517.1	711.6	-2 409.6	361.0	5 921.8	1 754.1	1 562.4	3 654.0	-1 048.7
Financing	-6 599.7	-3 192.6	-4 798.2	-2 180.0	-3 517.1	-711.6	2 409.6	-361.0	-5 921.8	-1 754.1	-1 562.4	-3 654.0	1 048.7
Reserve assets NBK	-6 599.7	-3 192.6	-4 798.2	-2 180.0	-3 517.1	-711.6	2 409.6	-361.0	-5 921.8	-1 754.1	-1 562.4	-3 654.0	1 048.7
IMF Credits	0.0	0.0	0.0	0.0					0.0				
Exceptional funding	0.0	0.0	0.0	0.0					0.0				

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

1.4. External debt of the Republic of Kazakhstan

mln.US dollars

	01.01.2020	01.01.2021	01.01.2022	01.04.2022	01.07.2022	01.10.2022	01.01.2023	01.04.2023	01.07.2023	01.10.2023	01.01.2024
External debt	159 544.2	163 980.1	164 131.1	159 893.4	164 189.8	160 622.7	160 682.8	161 996.8	161 961.1	162 688.6	162 697.5
Short-term	8 801.2	9 481.0	12 009.6	11 720.5	14 151.7	15 528.8	16 337.4	17 190.1	17 134.3	18 124.8	19 242.6
Long-term	150 743.0	154 499.1	152 121.5	148 172.9	150 038.1	145 093.9	144 345.4	144 806.7	144 826.8	144 563.8	143 454.8
General Government	12 417.6	13 885.0	15 859.3	14 153.2	14 283.6	12 939.2	13 390.1	12 857.6	12 684.0	12 587.3	11 788.3
Short-term	14.9	24.6	24.3	30.4	35.9	35.2	55.4	60.0	54.6	91.7	94.6
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	14.9	24.6	24.3	30.3	35.9	35.0	55.2	59.9	54.6	49.5	50.6
Other debt liabilities	0.0	0.0	0.0	0.1	0.1	0.2	0.2	0.1	0.0	42.2	44.0
Long-term	12 402.7	13 860.4	15 835.0	14 122.8	14 247.7	12 904.0	13 334.6	12 797.6	12 629.4	12 495.6	11 693.6
Special Drawing Rights	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	6 133.4	7 202.7	8 748.7	7 187.7	7 527.4	6 417.3	6 336.2	5 844.0	5 763.1	5 909.3	5 135.2
Loans	6 269.3	6 657.8	7 086.3	6 935.1	6 720.2	6 486.7	6 998.4	6 953.6	6 866.3	6 586.3	6 558.5
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Central Bank	891.1	1 329.4	2 535.8	2 519.3	2 214.3	2 043.6	2 171.8	2 217.9	2 065.1	2 097.6	2 233.1
Short-term	409.7	828.0	494.6	501.9	270.4	182.8	230.9	255.3	119.7	185.2	276.4
Currency and deposits	3.9	2.6	7.9	255.1	11.3	11.1	12.8	10.4	13.6	13.0	249.7
Debt securities*	401.6	821.2	483.3	242.9	254.4	166.5	214.4	240.8	101.9	168.2	22.9
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	4.2	4.2	3.4	3.9	4.7	5.1	3.7	4.1	4.2	4.0	3.7
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	481.4	501.3	2 041.1	2 017.4	1 943.9	1 860.8	1 940.9	1 962.6	1 945.3	1 912.5	1 956.7
Special Drawing Rights	480.4	500.4	2 040.2	2 016.4	1 942.9	1 859.8	1 939.9	1 961.6	1 944.4	1 911.5	1 955.7
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Continuation

	01.01.2020	01.01.2021	01.01.2022	01.04.2022	01.07.2022	01.10.2022	01.01.2023	01.04.2023	01.07.2023	01.10.2023	01.01.2024
Banks	4 818.1	4 837.4	5 493.8	8 225.3	9 675.6	8 006.3	9 675.4	10 625.4	10 162.6	10 631.1	11 176.6
Short-term	1 097.7	1 312.4	1 837.7	2 659.5	3 409.1	4 199.1	5 658.3	6 012.9	5 224.6	5 330.0	6 302.0
Currency and deposits	863.6	1 149.4	1 612.3	1 366.2	1 991.1	3 348.8	4 456.6	4 434.4	4 159.0	4 037.9	4 700.7
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	95.5	23.9	9.3	1 022.1	987.3	555.8	797.6	1 128.9	569.7	766.6	711.5
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	138.6	139.1	216.2	271.2	430.6	294.4	404.1	449.6	495.9	525.5	889.8
Long-term	3 720.5	3 525.0	3 656.1	5 565.8	6 266.5	3 807.2	4 017.1	4 612.5	4 938.0	5 301.2	4 874.6
Currency and deposits	237.4	244.0	226.2	396.7	459.1	748.9	1 462.6	2 141.3	2 685.2	3 158.7	2 811.0
Debt securities*	1 875.9	1 568.2	1 888.8	1 758.1	1 403.2	1 361.2	752.6	742.7	553.6	511.7	516.8
Loans	1 607.2	1 712.8	1 541.2	3 411.1	4 404.2	1 697.1	1 801.9	1 728.5	1 699.1	1 630.7	1 546.7
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Sectors	41 040.5	41 388.0	44 013.4	40 524.8	43 603.6	43 770.5	42 259.1	43 132.6	43 635.1	45 198.3	45 885.3
Short-term	7 278.9	7 316.0	9 653.0	8 528.6	10 436.3	11 111.7	10 392.7	10 861.9	11 735.3	12 518.0	12 569.6
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	522.5	465.2	927.9	867.9	1 069.9	1 582.3	1 181.5	1 041.5	1 047.2	1 791.1	1 828.0
Trade credit and advances	6 696.4	6 787.7	7 616.8	7 533.7	8 774.2	8 871.9	8 760.9	9 305.7	10 120.1	10 230.0	10 195.0
Other debt liabilities	59.9	63.0	1 108.3	127.0	592.2	657.5	450.3	514.7	568.0	496.9	546.6
Long-term	33 761.7	34 072.1	34 360.4	31 996.1	33 167.2	32 658.8	31 866.4	32 270.7	31 899.8	32 680.2	33 315.7
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities*	9 491.1	10 540.2	10 724.1	8 546.8	7 708.9	7 404.2	6 936.5	7 077.4	6 757.2	7 073.8	7 018.4
Loans	22 309.9	21 572.2	21 261.5	20 981.3	23 161.2	22 964.0	22 787.3	22 945.3	23 079.8	23 407.0	24 258.4
Trade credit and advances	1 749.2	1 689.9	1 894.0	1 959.8	1 495.5	1 542.4	1 465.4	1 464.1	1 333.4	1 408.8	1 226.6
Other debt liabilities**	211.5	269.8	480.8	508.2	801.7	748.2	677.0	783.9	729.5	790.6	812.2
Direct investment: Intercompany lending	100 376.8	102 540.2	96 228.8	94 470.7	94 412.8	93 863.0	93 186.4	93 163.4	93 414.3	92 174.3	91 614.2

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

**Including insurance and pension programs



II. KEY MONETARY INDICATORS

2.1. Official Interest Rate

%, end of period

	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
2020												
Refinancing	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
Base interest rate	9.25	9.25	12.00	9.50	9.50	9.50	9.00	9.00	9.00	9.00	9.00	9.00
2021												
Base interest rate	9.00	9.00	9.00	9.00	9.00	9.00	9.25	9.25	9.50	9.75	9.75	9.75
2022												
Base interest rate	10.25	13.50	13.50	14.00	14.00	14.00	14.50	14.50	14.50	16.00	16.00	16.75
2023												
Base interest rate	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.50	16.50	16.00	15.75	15.75
2024												
Base interest rate	15.25	14.75										

II. Key monetary indicators

2.2. National Bank of Kazakhstan Monetary Survey

mln. of KZT, end of period

	2019	2020	2021	2022	10.23	11.23	12.23	01.24	02.24
Net Foreign Assets	34 818 521	39 760 122	38 636 769	42 270 389	42 780 339	42 882 192	43 443 855	42 835 953	43 197 645
Net International Reserves	10 893 009	14 787 581	13 961 529	15 270 417	15 048 468	14 769 538	15 409 981	15 527 411	15 391 451
Gross International Assets	11 078 854	15 000 426	14 844 409	16 227 925	15 948 984	15 663 892	16 348 063	16 422 669	16 280 654
Monetary Gold and SDR	6 141 691	9 479 378	11 171 705	10 504 466	10 310 789	10 154 153	9 887 314	9 807 182	10 016 299
Foreign Currency	113 325	122 838	112 378	129 890	132 587	138 970	137 805	134 956	135 597
Transferable Deposits	1 390 599	2 168 713	1 236 529	1 828 429	2 121 084	2 171 899	2 782 507	3 015 772	2 624 098
Other Deposits	1 371 493	781 013	-	-	-	-	-	-	-
Securities (other than shares)	634 575	874 648	756 723	2 293 930	1 847 721	1 645 155	1 958 963	1 903 526	1 943 861
Financial Derivatives	2 995	2 227	2 309	2 687	30 610	35 016	35 143	34 541	34 528
Assets in the External Management	1 424 177	1 571 609	1 564 765	1 468 522	1 506 193	1 518 698	1 546 331	1 526 692	1 526 271
Less: Foreign Liabilities	185 844	212 845	882 880	957 508	900 515	894 354	938 082	895 258	889 204
SDR	183 804	210 611	880 941	897 515	898 039	892 369	889 002	868 128	871 247
Nonresidents Transferable Deposits	1	1	6	57 826	37	37	46 904	24 992	15 693
Other Deposits	-	-	-	-	-	-	-	-	-
Credits	373	410	420	451	457	446	443	436	439
Other Accounts Payable	1 667	1 824	1 513	1 716	1 982	1 502	1 733	1 703	1 825
Assets of the National Oil Fund	23 624 917	24 705 811	23 887 862	25 781 944	26 465 070	26 860 475	27 289 815	26 620 243	27 106 078
Other Net Foreign Assets	300 595	266 730	787 378	1 218 028	1 266 800	1 252 179	744 059	688 298	700 117
Gross Assets	963 796	1 195 531	1 579 649	1 914 431	1 934 135	1 888 292	1 411 705	1 318 116	1 331 573
Less: Foreign Liabilities	663 201	928 801	792 271	696 402	667 335	636 113	667 646	629 818	631 455
Net Domestic Assets	-26 594 047	-28 725 025	-26 580 205	-29 694 206	-31 547 577	-31 714 946	-30 641 142	-29 996 583	-30 718 001
Net Claims to the Central Government	-303 019	-1 287 322	-842 901	-1 956 640	-2 813 040	-2 985 078	-2 010 867	-2 386 237	-2 850 790
Claims	586 473	547 448	383 230	444 783	393 114	394 999	401 222	389 972	389 971
Securities	586 473	547 448	383 230	444 783	393 114	394 999	401 222	389 972	389 971
Less: Liabilities	889 492	1 834 770	1 226 130	2 401 423	3 206 154	3 380 077	2 412 089	2 776 209	3 240 761
Transferable Deposits	492 985	1 564 901	1 061 546	1 999 481	2 702 772	2 935 967	2 174 480	2 363 941	2 696 769
Other Deposits	197 589	84 108	164 152	400 056	502 711	443 294	236 697	411 574	543 256
Other Accounts Payable	198 918	185 761	-	-	-	-	-	-	-
Resources of the National Oil Fund	25 161 475	25 949 629	25 792 993	26 783 661	28 078 066	29 151 666	29 920 143	29 154 469	29 702 456
Claims to Banks	-2 162 063	-1 838 449	-1 083 402	-1 756 226	-1 579 147	-1 057 644	-788 735	-703 754	-432 416
Securities	514	560	-	-	-	-	-	-	-
Credits	110 911	63 809	360 551	35 587	107 226	141 352	153 998	19 555	114 674
Less: NBK Notes	2 273 558	1 902 818	1 444 004	1 791 813	2 610 165	1 198 995	943 009	723 310	547 090
Financial Derivatives	70	-	51	-	-	-	277	-	-
Other accounts receivable	-	-	-	-	923 792	-	-	-	-
Claims to Nonbank Financial Institutions	3 044 011	4 966 023	5 317 553	5 362 793	5 289 764	5 110 769	5 311 730	5 107 527	5 107 527
Credits	-	-	229 908	273 021	6 025	3 109	204 203	-	-
Shares and other Equity	3 044 011	4 966 023	5 087 645	5 089 773	5 107 526	5 107 526	5 107 527	5 107 527	5 107 527
Financial Derivatives	-	-	-	-	-	-	-	-	-
Other accounts receivable	-	-	-	-	176 213	133	-	-	0
Claims to the Rest of the Economy	772 600	782 439	848 440	596 980	768 469	778 428	782 139	748 029	757 161
Other Net Domestic Assets	-3 595 930	-6 200 350	-5 869 902	-6 040 554	-6 676 317	-6 563 775	-6 512 449	-6 122 149	-6 136 695
Other Financial Assets	14 673	9 714	3 901	7 164	3 165	4 269	9 992	5 997	7 552
Nonfinancial Assets	45 335	50 849	60 527	65 127	63 745	63 754	65 365	68 638	68 526
Less: Other Liabilities	70 264	65 707	60 709	226 293	52 264	60 323	62 866	42 480	47 571
Less: Capital Accounts	3 585 674	6 195 206	5 873 621	5 886 551	6 690 962	6 571 474	6 524 939	6 154 304	6 165 201

Continuation

	2019	2020	2021	2022	10.23	11.23	12.23	01.24	02.24
Liabilities	8 224 474	11 035 097	12 056 564	12 576 183	11 232 762	11 167 246	12 802 713	12 839 370	12 479 644
Narrow Reserve Money	5 430 745	5 087 846	6 945 442	7 374 898	6 529 219	6 577 664	7 142 913	6 831 249	6 713 521
Reserve Money	6 893 176	9 777 551	10 957 714	11 874 422	9 620 615	10 126 464	11 539 973	11 819 843	11 526 650
Currency out of the NBK	2 688 265	3 250 372	3 451 715	3 823 793	3 965 167	3 902 340	4 109 817	4 039 710	4 028 124
Transferable Deposits of Banks	1 700 882	1 299 270	2 074 806	2 202 901	1 347 906	1 283 778	1 483 719	1 556 051	1 395 575
Other Deposits of Banks	1 462 431	4 689 705	4 012 272	4 499 524	3 091 396	3 548 799	4 397 060	4 988 594	4 813 129
Transferable Deposits of Nonbank Financial Institutions	943 102	443 937	1 370 737	1 115 521	1 208 285	1 382 942	1 539 958	1 223 175	1 277 121
Current accounts of Public Nonfinancial Institutions in KZT	98 496	94 260	48 177	232 683	7 861	8 605	9 419	12 313	12 700
Current accounts of non-state non-financial organizations in tenge	-	7	7	1	-	-	-	-	-
Other Deposits	425 077	580 266	473 891	341 074	757 047	659 566	1 008 920	788 224	744 630
Foreign Currency Current Accounts of Public Nonfinancial Institutions	1 748	5	32	657	1 375	1 649	2 694	2 508	2 724
Other Deposits of Public Nonfinancial Institutions	193 360	126 972	87 413	1 581	125	125	332	350	453
Other Deposits of Nonbank Financial Institutions	225 811	452 119	383 339	337 347	752 958	652 726	1 004 390	783 127	739 180
Other Deposits of Liquidated Banks	4 158	1 170	3 106	1 489	2 588	5 066	1 504	2 238	2 273
Nonprofit Institutions	-	-	-	-	-	-	-	-	-
Securities (other than shares)	874 051	576 683	474 845	354 628	843 355	365 377	247 488	231 303	208 364
Other Financial Institutions	833 778	432 566	291 892	110 269	447 613	171 858	65 186	122 321	82 374
Public Nonfinancial Institutions	31 917	112 919	133 783	167 123	304 715	108 067	105 452	76 405	74 638
Private Nonfinancial Institutions	5 557	30 978	47 382	69 676	90 357	79 700	69 696	31 375	48 785
Households	0	1	891	282	670	117	-	1 191	-
Nonprofit Institutions	2 800	219	897	7 278	-	5 636	7 155	11	2 568
Credits	27 941	100 597	150 098	6 059	11 744	15 839	6 295	-	-
Banks	27 941	95 480	-	-	-	7 207	3 088	-	-
Nonbank Financial Institutions	-	5 117	150 098	6 059	-	8 324	3 205	-	-
Public Nonfinancial Institutions	-	-	-	-	11 744	308	1	-	-
Financial Derivatives	4 228	-	16	-	-	-	37	-	-
Banks	4 228	-	16	-	-	-	37	-	-
Nonbank Financial Institutions	-	-	-	-	-	-	-	-	-
With liquidation banks	-	-	-	-	-	-	-	-	-

II. Key monetary indicators

2.3. Banks Monetary Survey

mln. of KZT, end of period

	2019	2020	2021	2022	10.23	11.23	12.23*	01.24	02.24
Net Foreign Assets	1 817 861	1 311 176	1 769 349	810 249	794 546	987 635	837 480	242 528	598 833
Net Foreign Assets, CFC	1 656 042	1 100 665	1 567 010	820 973	1 594 923	1 735 147	1 459 100	1 034 225	1 432 354
Claims to Nonresidents, CFC	2 488 108	1 957 617	2 330 781	3 293 138	3 894 259	4 117 701	4 069 307	3 692 544	4 128 769
Foreign Currency	204 972	340 275	264 941	370 974	399 052	393 539	613 961	422 820	373 282
Transferable Deposits	546 873	575 858	757 233	1 132 797	1 297 049	1 396 690	1 215 266	1 008 492	1 129 631
Other Deposits	928 082	484 540	466 087	477 359	578 002	733 739	645 017	748 087	983 150
Securities (other than shares)	573 031	322 535	501 724	838 832	1 082 853	1 005 061	1 007 177	904 018	974 879
Credits	170 325	195 385	279 970	399 142	432 885	457 694	500 714	514 741	534 480
Financial Derivatives	18 742	5 968	4 689	473	29 886	44 378	8 662	5 586	53 293
Shares and other Equity	25 580	4 275	4 373	4 675	4 745	4 627	4 594	4 525	4 551
Other Accounts Receivable	20 504	28 780	51 766	68 885	69 786	81 973	73 916	84 276	75 504
Less: Liabilities for Nonresidents, CFC	832 066	856 953	763 771	2 472 164	2 299 336	2 382 554	2 610 207	2 658 319	2 696 415
Transferable Deposits	133 557	300 345	349 911	1 413 594	1 145 308	1 208 787	1 321 335	1 221 249	1 144 364
Other Deposits	146 359	149 592	280 553	836 243	1 006 737	953 306	943 601	1 011 202	1 035 932
Securities (other than shares)	379 331	350 043	41 400	24 253	-	-	-	-	-
Credits	146 502	16 917	47 273	157 398	68 334	116 613	157 344	214 856	247 978
Financial Derivatives	12 195	10 225	9 176	2 507	36 737	49 806	7 062	9 676	62 658
Other Accounts Payable	14 123	29 831	35 458	38 168	42 219	54 042	180 864	201 336	205 483
Other net Foreign Assets, OFC	161 820	210 511	202 338	-10 724	-800 378	-747 512	-621 620	-791 698	-833 521
Gross Assets	415 017	459 460	507 000	666 949	614 705	636 896	855 091	656 406	726 140
Less: Foreign Liabilities	253 197	248 949	304 662	677 673	1 415 082	1 384 407	1 476 711	1 448 103	1 559 661
Domestic Assets	19 196 552	22 806 573	28 273 963	32 860 771	34 755 795	35 090 976	36 856 922	36 905 081	37 114 710
Reserves	3 575 334	5 999 511	6 516 208	7 430 749	4 937 119	5 463 503	6 360 781	7 036 177	6 647 960
Transferable and Other Deposits in NBK	3 187 575	5 577 185	6 062 216	6 967 609	4 503 785	5 033 089	5 890 626	6 610 885	6 240 505
National Currency	387 759	422 326	453 992	463 140	433 334	430 414	470 155	425 291	407 455
Other Claims to NBK	2 356 522	2 575 073	1 589 764	1 845 120	1 769 550	1 361 404	1 012 693	846 940	594 279

Continuation

	2019	2020	2021	2022	10.23	11.23	12.23*	01.24	02.24
Net Claims to the Central Government	2 127 891	3 238 397	4 235 214	4 417 488	6 362 084	6 275 172	6 375 618	6 802 032	7 152 537
Gross Claims	2 224 420	3 368 010	4 438 508	4 664 553	6 611 462	6 538 581	6 640 779	7 063 149	7 412 930
Securities (other than shares)	2 154 357	3 268 116	4 332 090	4 555 217	6 499 238	6 429 489	6 533 456	6 956 600	7 244 250
Credits	68 866	98 914	101 473	108 723	110 372	107 639	106 822	105 219	105 893
Other Accounts Receivable	1 198	979	4 945	614	1 851	1 452	502	1 330	62 787
Less: Liabilities	96 529	129 613	203 294	247 065	249 378	263 409	265 161	261 117	260 394
Transferable Deposits	10 623	15 714	23 713	15 832	6 708	8 918	13 387	5 759	3 394
Other Deposits	3 533	791	1 947	2 542	4 136	4 701	4 635	7 669	10 005
Credits	81 644	43 076	56 444	64 948	62 214	63 141	63 685	64 213	64 685
Other Accounts Payable	729	70 033	121 190	163 744	176 320	186 649	183 455	183 476	182 309
Claims to the Regional and Local Government	0	2	14 469	13 224	13 054	13 169	13 446	13 953	14 265
Securities (other than shares)	-	-	14 468	13 223	13 053	13 168	13 446	13 953	14 264
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	2	1	1	1	1	1	1	1
Claims to Nonbank Financial Institutions	1 131 287	1 377 525	2 397 563	2 441 767	2 692 776	2 643 838	2 890 141	2 297 571	2 463 219
Transferable Deposits	2 155	5 314	13 986	135 465	60 918	41 559	25 472	27 601	30 448
Other Deposits	949	51	52	-	-	-	-	-	-
Securities (other than shares)	173 209	353 993	639 721	884 278	843 298	817 547	832 316	774 034	776 162
Credits	570 290	729 508	1 275 313	836 937	1 132 616	1 129 714	1 247 196	869 854	1 032 895
Financial Derivatives	229 002	62 634	54 716	72 008	67 278	63 876	158 908	27 625	17 395
Shares and other Equity	109 430	156 212	296 402	300 200	369 598	369 598	376 771	376 771	376 235
Other Accounts Receivable	46 251	69 813	117 372	212 878	219 067	221 543	249 478	221 686	230 085
Claims to Public Nonfinancial Institutions	680 296	582 619	605 536	873 865	897 517	807 216	777 381	794 466	800 728
Other Deposits	-	-	-	-	-	-	-	-	-
Securities (other than shares)	381 721	318 413	458 448	564 961	585 930	587 952	550 463	556 321	571 346
Credits	297 478	263 219	146 736	308 618	310 777	218 401	226 564	237 439	228 482
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	2	2	2	-	-	-	-	-	-
Other Accounts Receivable	1 095	985	351	286	811	863	355	706	899

Continuation

	2019	2020	2021	2022	10.23	11.23	12.23*	01.24	02.24
Claims to Private Nonfinancial Institutions	7 909 851	7 869 706	8 474 297	9 266 501	9 589 928	9 764 840	10 468 045	10 178 301	10 348 084
Securities (other than shares)	200 218	216 586	254 543	266 881	275 631	272 858	273 631	277 071	303 583
Credits	7 309 904	7 252 207	7 901 000	8 673 393	8 951 358	9 117 501	9 775 098	9 476 037	9 616 206
Financial Derivatives	2 416	1 133	1 378	1 251	1 344	1 583	1 549	1 999	1 346
Shares and other Equity	172 276	166 057	162 909	191 382	203 046	204 343	245 262	245 484	245 833
Other Accounts Receivable	225 037	233 723	154 467	133 593	158 549	168 555	172 506	177 710	181 116
Claims to Nonprofit Institutions	5 966	2 707	3 016	2 391	3 470	3 800	4 109	4 399	4 730
Credits	5 014	1 967	2 939	2 268	3 130	3 435	3 827	3 756	3 926
Shares and other Equity	2	2	2	3	3	3	3	3	3
Other Accounts Receivable	950	738	74	120	337	362	279	641	801
Claims to Households	6 823 806	7 684 251	10 869 025	14 243 981	17 460 354	17 945 286	18 331 749	18 569 778	18 980 948
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	6 767 785	7 631 145	10 795 904	14 177 198	17 385 915	17 875 793	18 276 322	18 489 576	18 909 249
Financial Derivatives	204	242	530	-	-	-	-	-	0
Other Accounts Receivable	55 818	52 863	72 590	66 783	74 439	69 493	55 427	80 202	71 699
Other Net Assets	-5 414 401	-6 523 218	-6 431 129	-7 674 314	-8 970 056	-9 187 252	-9 377 040	-9 638 537	-9 892 039
Other Financial Assets	128 424	114 431	98 964	128 385	120 406	118 263	129 563	124 230	126 503
Nonfinancial Assets	782 909	783 226	796 805	834 083	853 722	870 908	886 835	890 852	891 122
Less: Other Liabilities	534 521	1 299 656	1 238 334	1 556 149	1 646 321	1 644 640	1 627 152	1 614 665	1 612 459
Less: Capital Accounts	5 791 213	6 121 219	6 088 565	7 080 633	8 297 863	8 531 783	8 766 286	9 038 954	9 297 205
Liabilities	21 014 413	24 117 749	30 043 312	33 671 020	35 550 341	36 078 612	37 694 402	37 147 608	37 713 542
Transferable Deposits	5 517 237	6 271 889	7 786 368	8 187 666	7 305 154	7 398 049	7 691 930	7 232 140	7 261 267
Central Bank	2	1	1	1	1	1	1	1	1
Regional and Local Government	298	822	886	864	1 174	1 142	862	1 517	876
Nonbank Financial Institutions	246 545	384 939	543 070	484 231	501 303	539 068	558 312	577 517	675 970
Public Nonfinancial Institutions	566 964	494 327	572 609	852 319	541 846	630 476	544 233	681 924	619 409
Private Nonfinancial Institutions	3 387 347	3 688 676	4 276 021	4 455 259	3 931 141	3 928 395	3 949 378	3 683 000	3 664 935
Nonprofit Institutions	110 571	103 080	116 056	131 520	131 864	125 094	116 164	152 574	140 421
Households	1 205 510	1 600 043	2 277 724	2 263 471	2 197 825	2 173 873	2 522 981	2 135 607	2 159 655

Continuation

	2019	2020	2021	2022	10.23	11.23	12.23*	01.24	02.24
Other Deposits	12 041 812	14 700 551	17 425 495	21 059 848	22 759 221	22 758 565	24 413 188	24 527 406	24 837 671
Central Bank	-	-	0	-	-	-	-	-	-
Regional and Local Government	-	-	28	504	11 033	7 298	2 638	2 475	2 519
Nonbank Financial Institutions	778 738	1 117 559	812 750	971 535	946 409	780 653	943 810	1 006 145	989 579
Public Nonfinancial Institutions	568 177	587 706	821 283	1 356 166	909 308	1 011 751	767 356	966 736	925 738
Private Nonfinancial Institutions	2 181 247	3 103 678	4 235 938	4 608 925	5 378 391	5 314 766	5 872 590	5 819 653	5 933 471
Nonprofit Institutions	548 300	699 600	568 295	738 950	537 229	513 030	509 737	492 837	508 584
Households	7 965 350	9 192 008	10 987 200	13 383 768	14 976 850	15 131 066	16 317 056	16 239 560	16 477 780
Securities	1 671 702	1 664 317	1 943 608	1 985 457	2 808 292	2 802 454	2 793 003	2 800 804	2 769 373
Nonbank Financial Institutions	1 585 266	1 550 898	1 743 393	1 773 039	2 577 394	2 570 200	2 562 398	2 567 241	2 531 733
Public Nonfinancial Institutions	64 679	91 815	148 963	150 815	153 005	154 341	152 952	152 510	153 823
Private Nonfinancial Institutions	634	1 425	1 447	2 885	2 896	2 947	1 775	1 828	1 880
Households	21 123	20 179	49 805	58 718	74 996	74 966	75 878	79 225	81 937
Credits	793 512	696 911	2 152 007	1 606 866	2 032 081	2 465 861	2 129 723	2 033 553	2 322 938
Central Bank	14 386	14 094	6	6	6	6	6	6	6
Regional and Local Government	3 798	3 115	6 460	12 359	19 116	19 274	20 952	21 158	21 460
Nonbank Financial Institutions	750 543	657 439	2 137 729	1 586 217	2 004 185	2 437 753	2 099 879	2 003 445	2 292 472
Public Nonfinancial Institutions	22 533	22 153	7 739	8 250	8 759	8 814	8 871	8 929	8 984
Private Nonfinancial Institutions	2 046	47	21	9	5	5	5	5	5
Households	205	63	52	26	11	11	11	11	11
Financial Derivatives	244 847	83 755	54 828	74 613	67 664	64 026	159 536	27 875	17 776
Central Bank	15 858	21 046	-	-	-	-	-	-	-
Nonbank Financial Institutions	228 967	62 632	54 673	73 653	67 323	63 990	159 394	27 746	17 693
Public Nonfinancial Institutions	-	-	-	-	-	-	-	-	-
Private Nonfinancial Institutions	22	50	155	959	340	36	142	129	83
Households	-	28	-	-	-	-	-	-	0
Other Accounts Payable	745 304	700 326	681 006	756 571	577 931	589 657	507 022	525 832	504 518
Central Bank	76	102	24	211	77	153	182	103	135
Regional and Local Government	9	1 382	3 789	5 581	4 890	5 014	4 954	4 927	4 955
Nonbank Financial Institutions	43 735	14 914	65 337	88 071	71 661	79 977	64 816	70 019	85 057
Public Nonfinancial Institutions	4 078	55 599	103 266	97 753	99 371	99 037	99 097	99 135	99 706
Private Nonfinancial Institutions	263 489	225 557	228 250	245 255	267 497	268 751	301 575	286 573	274 044
Nonprofit Institutions	721	742	704	389	997	925	1 569	398	570
Households	180 374	178 471	197 877	201 800	224 243	241 318	244 310	230 167	230 422
Interbank Accounts	252 823	223 559	81 759	117 511	-90 805	-105 517	-209 481	-165 490	-190 371

* including final turnovers

II. Key monetary indicators

2.4. Banking System Monetary Survey

mln. of KZT, end of period

	2019	2020	2021	2022	10.23	11.23	12.23*	01.24	02.24
Net Foreign Assets	36 637 097	41 091 030	40 426 251	43 086 563	43 583 962	43 869 828	44 266 879	43 078 480	43 796 478
Claims to Nonresidents	13 566 962	16 958 044	17 175 190	19 521 062	19 843 243	19 781 592	20 408 036	20 115 214	20 409 423
Monetary Gold and SDR	6 141 691	9 479 378	11 171 705	10 504 466	10 310 789	10 154 153	9 887 314	9 807 182	10 016 299
Foreign Currency	318 297	463 113	377 319	500 864	531 638	532 509	751 766	557 776	508 879
Transferable Deposits	1 937 471	2 744 572	1 993 762	2 961 226	3 418 134	3 568 588	3 997 773	4 024 264	3 753 729
Other Deposits	2 299 574	1 265 553	466 087	477 359	578 002	733 739	645 017	748 087	983 150
Securities (other than shares)	1 207 606	1 197 183	1 258 447	3 132 763	2 930 574	2 650 216	2 966 140	2 807 544	2 918 740
Credits	170 325	195 385	279 970	399 142	432 885	457 694	500 714	514 741	534 480
Shares and other Equity	25 580	4 275	4 373	4 675	4 745	4 627	4 594	4 525	4 551
Financial Derivatives	21 737	8 196	6 997	3 160	60 496	79 394	43 805	40 127	87 821
Other Claims	1 444 681	1 600 389	1 616 531	1 537 406	1 575 979	1 600 671	1 610 914	1 610 968	1 601 775
Liabilities for Nonresidents	1 017 911	1 069 798	1 646 651	3 429 672	3 199 851	3 276 907	3 548 288	3 553 577	3 585 619
Transferable Deposits	133 558	300 346	349 916	1 471 421	1 145 345	1 208 823	1 368 240	1 246 241	1 160 058
SDR	183 804	210 611	880 941	897 515	898 039	892 369	889 002	868 128	871 247
Other Deposits	146 359	149 592	280 553	836 243	1 006 737	953 306	943 601	1 011 202	1 035 932
Securities (other than shares)	379 331	350 043	41 400	24 253	-	-	-	-	-
Credits	146 875	17 327	47 694	157 848	68 791	117 059	157 787	215 292	248 417
Financial Derivatives	12 195	10 225	9 176	2 507	36 737	49 806	7 062	9 676	62 658
Other Accounts Payable	15 790	31 655	36 971	39 885	44 201	55 544	182 597	203 039	207 307
Assets of the National Oil Fund	23 625 632	24 725 542	23 888 930	25 787 868	26 474 147	26 860 475	27 284 595	26 620 243	27 106 078
Other Net Foreign Assets	462 414	477 242	1 008 782	1 207 304	466 423	504 667	122 537	-103 399	-133 404
Assets	1 378 813	1 654 992	2 105 715	2 581 380	2 548 840	2 525 187	2 266 893	1 974 522	2 057 712
Foreign Liabilities	916 399	1 177 750	1 096 933	1 374 076	2 082 417	2 020 520	2 144 356	2 077 921	2 191 116
Net Domestic Assets	-15 315 027	-16 173 245	-10 326 961	-8 790 608	-8 017 150	-8 195 242	-5 965 307	-5 683 044	-6 044 694
Net Claims to the Central Government	1 824 873	1 951 075	3 392 313	2 460 848	3 549 044	3 290 094	4 364 751	4 415 795	4 301 746
Claims	2 810 894	3 915 458	4 821 738	5 109 337	7 004 576	6 933 580	7 042 001	7 453 121	7 802 901
Securities	2 740 830	3 815 565	4 715 320	5 000 000	6 892 352	6 824 488	6 934 678	7 346 573	7 634 221
Credits	68 866	98 914	101 473	108 723	110 372	107 639	106 822	105 219	105 893
Other	1 198	979	4 945	614	1 851	1 452	502	1 330	62 787
Liabilities	986 021	1 964 383	1 429 424	2 648 488	3 455 532	3 643 486	2 677 250	3 037 326	3 501 155
Transferable Deposits	503 608	1 580 615	1 085 259	2 015 312	2 709 479	2 944 884	2 187 867	2 369 700	2 700 163
Other Deposits	201 123	84 899	166 099	402 598	506 847	447 995	241 331	419 243	553 261
Securities	-	-	-	-	-	-	-	-	-
Credits	81 644	43 076	56 444	64 948	62 214	63 141	63 685	64 213	64 685
Other	199 647	255 794	121 622	165 630	176 991	187 466	184 368	184 170	183 046

Continuation

	2019	2020	2021	2022	10.23	11.23	12.23*	01.24	02.24
Claims to the Regional and Local Government	0	2	14 469	13 224	13 054	13 169	13 446	13 953	14 265
Securities (other than shares)	-	-	14 468	13 223	13 053	13 168	13 446	13 953	14 264
Credits	-	-	-	-	-	-	-	-	-
Other Accounts Receivable	0	2	1	1	1	1	1	1	1
Resources of the National Oil Fund	25 162 190	25 969 361	25 794 061	26 789 585	28 087 143	29 151 666	29 914 923	29 154 469	29 702 456
Claims to Nonbank Financial Institutions	4 175 298	6 343 549	7 715 115	7 804 560	7 982 539	7 754 607	8 201 871	7 405 098	7 570 746
Transferable Deposits	2 155	5 314	13 986	135 465	60 918	41 559	25 472	27 601	30 448
Other Deposits	949	51	52	-	-	-	-	-	-
Securities	173 209	353 993	639 721	884 278	843 298	817 547	832 316	774 034	776 162
Credits	570 290	729 508	1 505 220	1 109 958	1 138 641	1 132 824	1 451 400	869 854	1 032 895
Financial Derivatives	229 002	62 634	54 716	72 008	67 278	63 876	158 908	27 625	17 395
Shares and other Equity	3 153 442	5 122 235	5 384 048	5 389 972	5 477 125	5 477 125	5 484 298	5 484 298	5 483 762
Other Accounts Receivable	46 251	69 813	117 372	212 878	395 280	221 676	249 478	221 686	230 085
Claims to Public Nonfinancial Institutions	1 451 462	1 352 901	1 443 209	1 461 118	1 659 344	1 579 066	1 553 027	1 536 078	1 551 528
Other Deposits	-	-	-	-	-	-	-	-	-
Securities	388 208	318 413	458 448	564 961	585 930	587 952	550 463	556 321	571 346
Credits	303 679	263 219	146 736	308 618	310 777	218 401	226 564	237 439	228 482
Financial Derivatives	-	-	-	-	-	-	-	-	-
Shares and other Equity	750 002	750 002	750 002	541 968	665 612	676 126	670 379	689 378	701 191
Other Accounts Receivable	9 573	21 266	88 024	45 571	97 026	96 587	105 621	52 940	50 508
Claims to Private Nonfinancial Institutions	7 909 851	7 869 706	8 474 348	9 266 501	9 589 928	9 764 840	10 468 045	10 178 301	10 348 084
Securities	200 218	216 586	254 543	266 881	275 631	272 858	273 631	277 071	303 583
Credits	7 309 904	7 252 207	7 901 000	8 673 393	8 951 358	9 117 501	9 775 098	9 476 037	9 616 206
Financial Derivatives	2 416	1 133	1 378	1 251	1 344	1 583	1 549	1 999	1 346
Shares and other Equity	172 276	166 057	162 909	191 382	203 046	204 343	245 262	245 484	245 833
Other Accounts Receivable	225 037	233 723	154 517	133 593	158 549	168 555	172 506	177 710	181 116
Claims to Nonprofit Institutions	5 966	2 707	3 016	2 391	3 470	3 800	4 109	4 399	4 730
Credits	5 014	1 967	2 939	2 268	3 130	3 435	3 827	3 756	3 926
Shares and other Equity	2	2	2	3	3	3	3	3	3
Other	950	738	74	120	337	362	279	641	801

Continuation

	2019	2020	2021	2022	10.23	11.23	12.23*	01.24	02.24
Claims to Households	6 825 240	7 696 408	10 879 741	14 253 707	17 466 996	17 951 864	18 338 242	18 576 195	18 987 308
Securities (other than shares)	-	-	-	-	-	-	-	-	-
Credits	6 769 218	7 643 303	10 806 620	14 186 925	17 392 557	17 882 371	18 282 815	18 495 993	18 915 610
Financial Derivatives	204	242	530	-	-	-	-	-	0
Other	55 818	52 863	72 590	66 783	74 439	69 493	55 427	80 202	71 699
Other Net Domestic Assets	-13 157 355	-16 222 495	-17 298 111	-18 146 474	-21 735 142	-21 555 035	-21 491 057	-21 172 866	-21 660 313
Other Financial Assets	143 098	124 145	102 866	135 549	123 571	122 531	139 554	130 227	134 056
Nonfinancial Assets	828 244	834 075	857 332	899 210	917 467	934 663	952 200	959 490	959 648
Less: Other Liabilities	4 751 809	4 864 290	6 277 057	6 214 048	7 787 355	7 508 972	7 300 823	7 069 324	7 291 610
Less: Capital Accounts	9 376 887	12 316 425	11 981 252	12 967 184	14 988 825	15 103 258	15 281 988	15 193 258	15 462 406
Liabilities	21 322 070	24 917 785	30 099 291	34 295 955	35 566 812	35 674 585	38 301 572	37 395 436	37 751 784
Currency in Circulation	2 300 505	2 828 046	2 997 723	3 360 653	3 531 833	3 471 926	3 639 662	3 614 419	3 620 669
Transferable and Other Deposits	19 021 565	22 089 738	27 101 567	30 935 301	32 034 979	32 202 660	34 661 910	33 781 017	34 131 115
Regional and Local Government	298	822	914	1 368	12 207	8 440	3 500	3 992	3 395
Nonbank Financial Institutions	2 194 196	2 398 554	3 109 897	2 908 634	3 408 955	3 355 389	4 046 470	3 589 963	3 681 850
Public Nonfinancial Institutions	1 428 746	1 303 270	1 529 514	2 443 405	1 460 516	1 652 606	1 324 034	1 663 831	1 561 024
Private Nonfinancial Institutions	5 568 594	6 792 361	8 511 966	9 064 184	9 309 532	9 243 161	9 821 968	9 502 654	9 598 406
Nonprofit Institutions	658 871	802 680	684 352	870 470	669 093	638 124	625 901	645 410	649 005
Households	9 170 860	10 792 051	13 264 924	15 647 239	17 174 675	17 304 939	18 840 038	18 375 167	18 637 434

* including final turnovers

2.5. Other Financial Institutions Survey*

mln. of KZT, end of period

	2019	2020	2021	2022	06.23***	09.23	12.23**
Net Foreign Assets	1 552 973	2 455 298	3 603 191	3 584 793	4 414 448	4 981 352	5 250 119
Claims on Nonresidents	2 843 049	3 810 828	5 248 149	5 008 923	5 709 966	6 313 112	6 516 697
Foreign Currency	4 591	1 566	3 025	1 081	2 087	625	1 636
Deposits	365 805	423 772	146 381	135 879	138 989	226 048	271 650
Securities (other than shares)	2 151 764	2 432 159	3 574 836	3 395 916	3 720 988	3 807 324	3 776 219
Loans	48 362	49 967	58 624	44 565	53 558	42 796	47 943
Financial Derivatives	0	0	0	0	8 411	0	0
Other	272 527	903 365	1 465 281	1 431 481	1 785 933	2 236 319	2 419 248
less: Liabilities to Nonresidents	1 290 075	1 355 530	1 644 957	1 424 131	1 295 518	1 331 760	1 266 578
Deposits	0	0	0	74 296	72 747	76 319	73 157
Securities (other than shares)	749 681	731 146	1 067 545	661 735	552 186	575 969	554 655
Loans	510 435	599 892	541 365	645 577	600 133	611 888	571 490
Financial Derivatives	0	0	0	0	8 414	0	0
Other	29 959	24 491	36 047	42 523	62 037	67 583	67 277
Claims on Banking System	3 366 421	2 748 063	2 581 784	2 040 126	2 785 123	2 519 284	3 196 843
National Currency	792	902	627	925	1 306	740	491
Other Claims	3 365 629	2 747 161	2 581 157	2 039 201	2 783 817	2 518 544	3 196 353
Net Claims on Central Government	4 399 224	6 134 924	5 943 344	8 082 617	8 696 549	9 029 647	9 196 610
Claims on Central Government	4 416 237	6 192 864	6 043 497	8 172 655	8 761 010	9 162 654	9 313 393
Securities (other than shares)	4 405 537	6 184 300	5 875 755	8 117 593	8 569 996	9 047 337	9 166 194
Other Claims	10 700	8 564	167 742	55 062	191 014	115 317	147 199
Less: Liabilities to Central Government	17 013	57 940	100 152	90 038	64 461	133 007	116 783
Deposits	0	0	0	0	0	132	0
Other Liabilities	17 013	57 940	100 152	90 038	64 461	132 875	116 783
Claims on Other Sectors	2 914 693	4 107 384	4 281 035	4 150 618	4 016 332	4 112 152	4 105 840
Regional and Local Government	10 052	788 535	857 776	811 212	836 897	880 431	808 988
Public Nonfinancial Institutions	815 579	781 663	966 553	924 349	936 590	1 041 409	1 029 871
Private Nonfinancial Institutions	1 867 553	2 276 047	2 201 762	2 188 402	2 028 099	1 969 955	2 060 872
Other Resident Sectors	221 509	261 139	254 945	226 654	214 746	220 357	206 108

Continuation

	2019	2020	2021	2022	06.23***	09.23	12.23**
Deposits	2 534	397	25 307	15 330	21 987	39 472	176 347
of which: Depository corporations	0	0	0	6 564	7 900	11 844	130 082
Securities (other than shares)	164 992	6 992	7 502	8 051	8 338	980 435	981 482
of which: Depository corporations	156 454	0	0	0	0	21 950	21 950
Loans	449 082	859 400	884 294	941 983	990 551	980 636	962 655
of which: Depository corporations	2 987	4	393	48 485	85 964	65 601	54 614
Financial Derivatives	0	0	0	0	0	250	0
of which: Depository corporations	0	0	0	0	0	250	0
Insurance Technical Reserve	11 300 324	13 510 920	13 836 287	15 606 629	17 121 563	18 292 395	18 997 395
Net Equity of Households in Life Insurance Reserves	274 562	348 569	450 152	551 701	549 717	574 434	606 036
Net Equity of Households in Pension Funds	10 802 154	12 914 140	13 071 798	14 663 411	16 077 683	17 227 967	17 864 654
Prepayment of Premiums and Reserves against Outstanding Claims	223 607	248 211	314 337	391 517	494 164	489 994	526 704
of which: Depository corporations	7 319	7 064	5 928	7 962	8 839	7 076	11 157
Shares and other Equity	1 189 768	1 483 131	1 629 798	1 741 458	1 991 190	2 095 493	2 164 286
Other Items (NET)	-873 388	-415 171	26 166	-455 298	-221 177	-1 746 244	-1 532 753

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

** including final turnovers

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

II. Key monetary indicators

2.6. Financial Sector Survey*

mln. of KZT, end of period

	2019	2020	2021	2022	06.23	09.23	12.23**
Net Foreign Assets	14 922 176	19 109 367	20 736 842	21 285 087	21 290 811	21 634 444	22 347 102
Claims on Nonresidents	17 636 339	22 101 325	23 845 714	26 205 842	26 377 355	27 007 613	28 013 308
less: Liabilities to Nonresidents	2 714 163	2 991 958	3 108 871	4 920 755	5 086 544	5 373 169	5 666 207
Domestic Claims	24 310 251	28 392 353	32 778 672	39 195 881	42 247 477	44 747 988	47 836 789
Net claims on Central Government	5 143 293	7 341 467	7 643 999	10 006 006	11 471 119	12 233 691	13 302 496
Claims on Central Government	7 227 131	10 108 322	10 865 234	13 281 991	15 373 628	15 991 325	16 355 394
Less: Liabilities to Central Government	2 083 837	2 766 856	3 221 236	3 275 986	3 902 509	3 757 634	3 052 898
Claims on Other Sectors	19 166 957	21 050 887	25 134 673	29 189 875	30 776 358	32 514 298	34 534 293
Regional and Local Government	10 052	788 537	872 244	824 436	850 175	893 433	822 434
Public Nonfinancial Institutions	2 283 785	2 151 307	2 426 506	2 402 211	2 454 272	2 729 737	2 601 979
Other Resident Sectors	16 873 120	18 111 043	21 835 923	25 963 228	27 471 912	28 891 128	31 109 879
Currency outside Financial Sectors	2 299 714	2 827 144	2 997 097	3 359 729	3 494 034	3 552 631	3 639 171
Deposits	16 829 903	19 691 582	24 016 977	28 035 420	27 806 330	28 077 628	30 661 705
Securities (other than shares)	135 247	264 528	390 671	464 827	825 771	1 720 139	1 372 439
Loans	474 677	884 774	898 173	914 141	927 433	942 000	937 879
Financial Derivatives	22	78	155	959	1 301	502	142
Insurance Technical Reserve	11 293 004	13 503 855	13 830 359	15 598 666	17 112 724	18 285 319	18 986 238
Shares and other Equity	8 512 722	11 787 263	12 122 518	12 958 773	13 742 618	14 790 877	15 630 373
Other Items (net)	-312 862	-1 457 503	-740 434	-851 546	-371 923	-986 662	-1 044 057

* 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

	2019	2020	2021	2022	10.23	11.23	12.23*	01.24	02.24
1. RM (Reserve Money)	6 893 176	9 777 551	10 957 714	11 874 422	9 620 615	10 126 464	11 539 973	11 819 843	11 526 650
% changes to the previous month	2.6	1.1	4.6	1.3	8.8	5.3	14.0	2.4	-2.5
% changes to December of the previous year	3.6	41.8	12.1	8.4	-19.0	-14.7	-2.8	2.4	-0.1
from them:									
Currency out of the NBK	2 688 265	3 250 372	3 451 715	3 823 793	3 965 167	3 902 340	4 109 817	4 039 710	4 028 124
Deposits of Banks and other organizations in NBK	4 204 912	6 527 179	7 505 999	8 050 629	5 655 448	6 224 124	7 430 156	7 780 133	7 498 526
Narrow Reserve Money	5 430 745	5 087 846	6 945 442	7 374 898	6 529 219	6 577 664	7 142 913	6 831 249	6 713 521
% changes to the previous month	-1.8	-9.7	12.9	6.9	0.5	0.7	8.6	-4.4	-1.7
% changes to December of the previous year	-9.4	-6.3	36.5	6.2	-11.5	-10.8	-3.1	-4.4	-6.0
from them:									
Reserve deposits of Banks in NBK	1 700 882	1 299 270	2 074 806	2 202 901	1 347 906	1 283 778	1 483 719	1 556 051	1 395 575
M0 (Currency in Circulation)	2 300 505	2 828 046	2 997 723	3 360 653	3 531 833	3 471 926	3 639 662	3 614 419	3 620 669
% changes to the previous month	4.5	4.5	3.2	3.4	-0.6	-1.7	4.8	-0.7	0.2
% changes to December of the previous year	1.8	22.9	6.0	12.1	5.1	3.3	8.3	-0.7	-0.5
M1	5 928 085	7 186 951	8 788 006	9 382 455	9 421 155	9 431 066	10 380 883	9 553 002	9 658 325
% changes to the previous month	0.0	-0.2	14.8	3.8	0.0	0.1	10.1	-8.0	1.1
% changes to December of the previous year	5.8	21.2	22.3	6.8	0.4	0.5	10.6	-8.0	-7.0
from them:									
Transferable deposits of individuals in national currency	978 601	1 319 207	1 871 282	1 805 022	1 822 901	1 792 237	2 132 362	1 714 094	1 784 260
Transferable deposits of non-banking legal entities in national currency	2 648 979	3 039 698	3 919 000	4 216 780	4 066 421	4 166 904	4 608 860	4 224 489	4 253 396
M2	16 054 341	19 134 928	23 750 269	28 025 384	30 356 335	30 487 873	32 746 913	32 108 968	32 282 269
% changes to the previous month	5.1	2.1	6.6	6.7	2.1	0.4	7.4	-1.9	0.5
% changes to December of the previous year	11.0	19.2	24.1	18.0	8.3	8.8	16.8	-1.9	-1.4
from them:									
Other deposits in tenge and transferable deposits of individuals in foreign currency	4 630 021	5 612 324	7 243 362	9 651 760	11 813 809	12 055 329	12 884 736	13 000 075	13 182 736
Other deposits in tenge and transferable deposits of non-banking legal entities in foreign currency	5 496 235	6 335 653	7 718 900	8 991 169	9 121 371	9 001 478	9 481 293	9 555 891	9 441 208
M3 (broad money)	21 322 070	24 917 785	30 099 291	34 295 955	35 566 812	35 674 585	38 301 572	37 395 436	37 751 784
% changes to the previous month	4.1	1.1	4.9	4.7	1.7	0.3	7.4	-2.4	1.0
% changes to December of the previous year	2.4	16.9	20.8	13.9	3.7	4.0	11.7	-2.4	-1.4
from them:									
Other deposits of individuals in foreign currency	3 562 238	3 860 519	4 150 280	4 190 457	3 537 966	3 457 374	3 822 940	3 660 999	3 670 439
Other deposits of non-banking legal entities in foreign currency	1 705 491	1 922 337	2 198 742	2 080 113	1 672 512	1 729 339	1 731 719	1 625 470	1 799 076

* including final turnovers

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

mln. of KZT, end of period

	2019	2020	2021	2022	10.23	11.23	12.23*	01.24	02.24
Deposits - total*	19 021 565	22 089 738	27 101 567	30 935 301	32 034 979	32 202 660	34 661 910	33 781 017	34 131 115
of which:									
national currency:	10 820 833	13 855 690	17 337 508	21 150 007	24 191 149	24 183 844	26 604 473	25 962 998	26 145 443
Nonbanking Legal Entities	5 439 121	7 204 994	8 629 305	10 151 674	10 929 364	10 717 915	11 977 995	11 670 343	11 553 843
Individuals	5 381 712	6 650 695	8 708 203	10 998 332	13 261 785	13 465 929	14 626 478	14 292 655	14 591 601
foreign currency:	8 200 731	8 234 049	9 764 059	9 785 295	7 843 830	8 018 816	8 057 437	7 818 019	7 985 671
Nonbanking Legal Entities	4 411 584	4 092 693	5 207 338	5 136 388	3 930 940	4 179 806	3 843 877	3 735 507	3 939 838
Individuals	3 789 147	4 141 355	4 556 721	4 648 906	3 912 890	3 839 010	4 213 559	4 082 512	4 045 834
From total sum of Deposits:									
Nonbanking Legal Entities	9 850 705	11 297 688	13 836 643	15 288 062	14 860 304	14 897 720	15 821 872	15 405 850	15 493 680
Individuals	9 170 860	10 792 051	13 264 924	15 647 239	17 174 675	17 304 939	18 840 038	18 375 167	18 637 434
Transferable Deposits									
in national currency:	3 627 580	4 358 905	5 790 283	6 021 802	5 889 322	5 959 140	6 741 222	5 938 583	6 037 655
Nonbanking Legal Entities	2 648 979	3 039 698	3 919 000	4 216 780	4 066 421	4 166 904	4 608 860	4 224 489	4 253 396
Individuals	978 601	1 319 207	1 871 282	1 805 022	1 822 901	1 792 237	2 132 362	1 714 094	1 784 260
Other Deposits in national currency:	7 193 254	9 496 785	11 547 225	15 128 205	18 301 827	18 224 704	19 863 252	20 024 415	20 107 788
Nonbanking Legal Entities	2 790 142	4 165 297	4 710 305	5 934 894	6 862 943	6 551 011	7 369 135	7 445 854	7 300 447
Individuals	4 403 112	5 331 488	6 836 921	9 193 311	11 438 885	11 673 693	12 494 117	12 578 561	12 807 341
Transferable Deposits in foreign currency:	2 933 002	2 451 192	3 415 037	3 514 724	2 633 353	2 832 103	2 502 778	2 531 551	2 516 156
Nonbanking Legal Entities	2 706 093	2 170 356	3 008 596	3 056 275	2 258 428	2 450 467	2 112 158	2 110 037	2 140 761
Individuals	226 909	280 836	406 442	458 449	374 924	381 636	390 620	421 514	375 395
Other Deposits in foreign currency:	5 267 729	5 782 856	6 349 022	6 270 571	5 210 477	5 186 713	5 554 659	5 286 468	5 469 515
Nonbanking Legal Entities	1 705 491	1 922 337	2 198 742	2 080 113	1 672 512	1 729 339	1 731 719	1 625 470	1 799 076
Individuals	3 562 238	3 860 519	4 150 280	4 190 457	3 537 966	3 457 374	3 822 940	3 660 999	3 670 439

* without Nonresidents Accounts

** including final turnovers

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

%, for the period

	Total (credits)				including for those extended for a period								Total (deposits)				including for those placed for a period							
					up to 30 days				over 30 days								up to 30 days				over 30 days			
	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB	KZT	USD	EUR	RUB
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
2023	17.39	3.31	--	--	17.39	--	--	--	17.25	3.31	--	--	15.63	3.10	3.26	9.89	15.63	2.17	3.25	9.87	15.72	4.86	4.44	18.29
01.23	--	--	--	--	--	--	--	--	--	--	--	--	15.93	3.25	2.11	6.99	15.94	2.04	1.93	6.87	15.76	4.53	4.05	19.00
02.23	17.75	1.75	--	--	17.75	--	--	--	--	1.75	--	--	15.95	15.95	--	3.43	2.14	4.73	2.50	2.50	--	7.50	7.41	15.12
03.23	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.95	2.93	2.62	7.25	15.95	1.81	2.58	7.18	--	4.83	4.49	19.00
04.23	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.86	3.22	3.66	6.71	15.86	2.16	3.53	6.71	--	5.03	4.79	--
05.23	17.75	3.50	--	--	17.75	--	--	--	--	3.50	--	--	15.88	3.91	2.58	6.85	15.88	2.97	2.58	6.85	--	5.25	--	--
06.23	17.75	2.75	--	--	17.75	--	--	--	--	2.75	--	--	15.88	3.44	2.83	6.76	15.88	2.38	2.82	6.76	--	5.28	4.50	--
07.23	17.75	2.85	--	--	17.75	--	--	--	--	2.85	--	--	15.97	5.16	3.01	6.70	15.97	2.18	3.01	6.70	--	5.27	--	11.50
08.23	17.75	--	--	--	17.75	--	--	--	--	--	--	--	15.96	2.76	3.15	9.02	15.96	1.89	3.15	9.03	15.77	4.93	--	0.00
09.23	14.49	--	--	--	14.49	--	--	--	--	--	--	--	15.65	2.42	3.44	10.95	15.65	1.96	3.44	10.95	15.54	4.84	--	--
10.23	16.00	--	--	--	16.00	--	--	--	--	--	--	--	15.29	2.62	3.65	11.39	15.29	2.08	3.65	11.39	--	3.88	--	--
11.23	17.25	--	--	--	16.00	--	--	--	17.25	--	--	--	15.25	2.90	3.68	12.99	15.25	2.58	3.68	12.96	--	4.88	4.25	21.00
12.23	--	3.00	--	--	--	--	--	--	--	3.00	--	--	15.05	2.58	3.75	13.73	15.05	1.89	3.75	13.73	--	4.95	4.25	--
01.24	--	0.50	--	--	--	--	--	--	--	0.50	--	--	14.98	2.88	3.75	14.11	14.98	2.53	3.74	14.11	--	4.93	3.90	15.71
02.24	--	3.00	--	--	--	--	--	--	--	3.00	--	--	14.60	2.96	3.80	14.40	14.60	2.72	3.80	14.40	--	4.91	3.80	--

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

%, for the period

	12.19		12.20		12.21*		12.22		10.23		11.23		12.23**		01.24		02.24	
	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Deposits of Legal Entities	7.4	0.8	7.3	0.4	7.4	0.4	14.4	1.0	14.2	2.3	14.6	2.7	14.6	2.6	14.3	2.6	14.0	2.6
including:																		
Demand Deposits	0.8	0.1	0.0	0.1	0.7	0.1	0.5	0.0	0.0	0.1	0.1	0.1	0.2	0.1	0.0	0.1	0.4	0.1
Conditional	3.0	0.2	3.1	0.2	4.6	0.5	6.2	0.5	7.3	0.9	9.9	1.5	9.2	1.6	7.5	0.3	5.9	1.2
Time and Saving Deposits, total	7.4	0.8	7.3	0.4	7.4	0.4	14.4	1.0	14.2	2.3	14.6	2.7	14.6	2.6	14.3	2.6	14.0	2.6
of which with maturity:																		
up to 1 month	7.3	0.3	7.2	0.1	7.4	0.2	14.6	0.2	14.3	2.5	14.7	3.0	14.7	2.9	14.5	2.8	14.1	2.7
from 1 to 3 month	8.4	0.3	7.6	0.1	8.4	0.2	14.5	0.6	14.3	1.7	14.6	2.4	14.4	1.6	14.6	2.7	14.6	2.8
from 3 month to 1 year	8.1	1.1	7.5	0.7	7.5	0.5	13.2	1.5	13.9	1.7	13.9	1.8	13.9	2.1	13.6	1.8	13.3	2.0
from 1 to 5 years	8.3	1.5	8.6	0.7	8.1	0.5	12.5	1.4	14.3	1.7	14.2	2.0	14.1	1.6	13.3	1.8	12.7	1.7
over 5 years	7.3	2.6	4.6	2.0	5.6	0.5	10.1	0.7	12.9	1.9	11.1	0.8	12.8	1.6	12.3	0.9	4.8	2.7
Deposits of Individuals	8.8	1.4	9.2	1.0	8.0	0.8	13.3	0.9	14.0	0.8	13.9	0.9	13.7	0.9	14.0	0.9	13.6	0.9
including:																		
Demand Deposits	0.8	1.0	0.1	0.8	0.1	3.2	0.1	0.2	0.1	0.7	0.1	0.6	0.2	1.0	0.2	4.0	0.1	4.2
Conditional	1.5	5.0	9.6	0.3	0.4	0.4	11.2	0.6	4.2	2.2	3.4	0.4	11.6	0.8	14.3	1.3	4.1	1.8
Time and Saving Deposits, total	9.0	1.4	9.2	1.0	8.0	0.8	13.3	0.9	14.0	0.8	13.9	0.9	13.7	0.9	14.0	0.9	13.6	0.9
of which with maturity:																		
up to 1 month	7.3	1.0	7.7	1.0	7.8	0.4	14.6	0.8	14.2	0.9	14.3	0.7	14.3	0.8	14.1	0.3	13.7	0.9
from 1 to 3 month	9.4	1.0	8.3	1.0	8.3	0.4	14.2	0.7	15.2	0.7	15.3	0.8	15.2	0.8	15.2	0.8	15.1	0.9
from 3 month to 1 year	9.4	1.2	9.7	0.9	8.4	0.9	13.2	1.0	14.3	0.9	14.4	1.0	14.4	1.0	14.4	1.0	14.3	1.0
from 1 to 5 years	9.1	1.4	9.7	1.0	8.6	0.8	13.7	0.8	14.1	0.8	13.9	0.8	14.0	0.8	14.0	0.8	14.0	0.8
over 5 years	5.5	2.3	5.4	1.7	2.3	1.0	2.0	0.2	2.2	0.6	2.0	0.5	2.0	0.6	2.1	0.8	2.1	1.0

Continuation

	12.19		12.20		12.21*		12.22		10.23		11.23		12.23**		01.24		02.24	
	KZT	CFC	KZT	CFC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC	KZT	FC
Credits to Legal Entities	12.1	4.4	11.4	4.6	12.2	4.5	19.2	5.7	19.2	7.4	19.0	7.7	18.7	5.7	18.5	5.7	18.1	7.4
of which with maturity:																		
up to 1 month	12.2	4.2	12.8	2.8	11.8	4.9	19.3	4.8	19.3	5.6	19.3	5.0	18.8	6.4	18.4	5.5	18.2	5.6
from 1 to 3 month	11.5	4.6	11.3	3.7	11.6	3.1	19.0	4.8	19.2	6.5	18.8	6.6	18.3	6.4	18.2	6.6	17.8	7.1
from 3 month to 1 year	12.0	4.7	11.1	4.8	12.1	4.9	18.9	6.3	18.9	7.3	18.7	7.5	18.5	7.3	18.3	6.9	18.0	7.1
from 1 to 5 years	11.7	4.1	11.2	4.9	17.3	4.1	19.8	6.4	19.5	7.7	19.5	7.9	19.0	7.8	19.0	7.7	19.4	7.8
over 5 years	16.3	5.5	12.0	5.7	13.0	4.6	19.8	7.9	20.6	7.3	20.8	8.4	19.5	4.5	19.6	2.6	19.5	8.1
Credits to Individuals	16.8	6.0	14.9	18.3	17.5	6.0	17.4	6.1	20.0	5.1	17.3	3.8	17.9	4.0	20.7	3.0	18.7	4.2
of which with maturity:																		
up to 1 month	16.4	27.6	18.3	24.2	23.7	-	20.2	-	32.3	-	31.9	-	32.2	-	33.2	-	33.2	-
from 1 to 3 month	11.5	21.4	14.0	26.6	17.3	-	13.1	-	15.3	-	15.9	-	20.1	-	19.1	-	20.1	-
from 3 month to 1 year	19.4	4.1	17.4	14.1	22.8	7.1	14.0	5.0	16.2	-	18.0	-	16.6	3.0	18.7	-	19.4	-
from 1 to 5 years	18.1	17.3	16.5	17.2	18.5	4.0	19.5	5.3	20.4	6.1	15.2	6.1	17.1	7.7	21.0	6.4	17.3	7.3
over 5 years	11.9	5.1	9.8	6.5	19.5	8.0	16.8	8.4	20.7	6.8	20.7	6.2	19.2	5.6	20.6	4.2	20.2	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	01.01.2023	01.04.2023	01.07.2023	01.08.2023*	01.09.2023*	01.10.2023	01.11.2023*	01.12.2023*	01.01.2024**	01.02.2024*
Loans to economy in an expanded definition	23 766 947	28 929 244	29 259 077	30 623 957	31 142 908	31 864 474	32 464 068	32 902 487	33 430 899	34 642 468	34 553 529
of which											
from banking sector	20 544 330	24 773 243	25 053 541	26 224 140	26 651 637	27 230 073	27 682 643	28 083 975	28 572 337	29 803 996	29 700 427
from other organizations	3 222 618	4 156 000	4 205 536	4 399 816	4 491 271	4 634 400	4 781 425	4 818 512	4 858 563	4 838 472	4 853 102
including:											
from mortgage organizations	354 327	337 610	305 673	299 703	297 936	298 490	296 942	298 836	297 345	296 549	294 229
from other public sector corporations	1 491 190	1 739 316	1 733 590	1 819 942	1 887 158	1 989 107	2 077 626	2 087 629	2 122 499	2 155 199	2 165 530
from organizations engaged in microfinance activities*	1 377 101	2 079 074	2 166 272	2 280 171	2 306 177	2 346 803	2 406 856	2 432 046	2 438 719	2 386 724	2 393 343
of the total amount of loans to economy											
loans to business	12 783 308	14 433 439	14 316 758	14 893 551	14 815 765	15 089 555	15 374 776	15 525 511	15 596 029	16 463 806	16 186 194
national currency	10 057 559	11 785 241	11 868 424	12 460 019	12 443 741	12 593 263	12 854 852	13 011 410	13 095 599	13 498 956	13 305 416
foreign currency	2 725 749	2 648 198	2 448 334	2 433 533	2 372 024	2 496 292	2 519 923	2 514 102	2 500 430	2 964 850	2 880 777
loans to Individuals	10 983 640	14 495 804	14 942 318	15 730 405	16 327 143	16 774 919	17 089 292	17 376 975	17 834 870	18 178 662	18 367 336
national currency	10 966 352	14 490 042	14 937 180	15 725 638	16 322 475	16 770 399	17 084 683	17 372 721	17 830 891	18 174 902	18 363 677
foreign currency	17 288	5 762	5 138	4 767	4 668	4 520	4 610	4 255	3 978	3 760	3 658

The **banking sector** includes second-tier banks and the JSC "Development Bank of Kazakhstan"**Other public sector corporations** include subsidiaries of JSC "NMH "Baiterek" that provide loans to the real sector, with the exception of JSC "Development Bank of Kazakhstan" (included in the banking sector) and JSC "Kazakhstan Housing Company" (included in mortgage organizations)**Loans to business** include loans of non-financial organizations and loans of individual entrepreneurs received for entrepreneurial activity**Loans to Individuals** include loans received for purposes not related to the implementation of entrepreneurial activity

* In connection with the transition to a monthly frequency of publication of data, starting with reports as of July 1, 2023, for credit partnerships and pawnshops reporting on a quarterly basis, an estimate based on quarterly reporting data

** Including final turnovers

2.12. Loans from banking sector

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

for the period

	2022		2023		07.23		08.23		09.23		10.23		11.23		12.23*		01.24		02.24	
	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%	mln. KZT	%
Issued, total	24 424 017	15.8	30 716 473	18.1	2 640 100	17.0	2 817 271	18.6	2 576 844	19.3	2 687 681	18.8	2 950 429	17.3	3 764 049	16.2	2 365 416	19.1	2 914 555	17.5
<i>including:</i>																				
national currency	22 849 883	16.6	28 504 826	19.0	2 494 470	17.6	2 526 669	19.9	2 476 294	19.7	2 506 194	19.6	2 770 286	17.9	3 181 979	18.0	2 243 996	19.8	2 668 960	18.4
foreign currency	1 574 134	5.0	2 211 647	6.7	145 631	6.9	290 602	7.2	100 550	7.0	181 487	7.3	180 143	7.6	582 070	6.2	121 420	5.7	245 595	7.8
<i>from total Loans:</i>																				
Short-term	12 326 838	14.7	11 672 769	17.5	783 327	17.7	978 399	17.6	1 050 749	18.2	968 102	17.6	1 012 396	17.9	1 425 637	16.4	912 780	17.7	1 101 660	17.1
Long-term	12 097 179	16.9	19 043 704	18.5	1 856 773	16.7	1 838 871	19.2	1 526 095	19.9	1 719 579	19.4	1 938 033	17.0	2 338 411	16.1	1 452 636	19.9	1 812 895	17.7
Loans issued to business	13 071 938	15.1	15 971 672	18.0	1 095 943	18.6	1 443 916	17.9	1 322 309	19.2	1 387 418	18.5	1 464 955	18.5	2 309 025	15.8	1 176 371	18.4	1 489 901	17.5
national currency	11 506 705	16.4	13 771 269	19.8	951 303	20.4	1 154 195	20.6	1 222 903	20.2	1 206 762	20.2	1 285 830	20.0	1 727 844	19.0	1 055 795	19.8	1 245 001	19.4
Short-term	8 984 197	14.6	8 148 606	17.8	538 387	18.1	688 791	18.1	674 373	18.4	682 460	18.1	741 455	18.0	928 881	16.4	650 941	17.4	769 866	16.6
Long-term	2 522 509	18.1	5 622 663	20.7	412 916	21.6	465 404	22.2	548 530	21.2	524 302	21.3	544 375	21.2	798 963	19.5	404 854	21.8	475 134	21.3
foreign currency	1 565 232	5.0	2 200 403	6.7	144 639	6.9	289 721	7.2	99 406	7.0	180 657	7.3	179 124	7.7	581 181	6.2	120 576	5.7	244 901	7.8
Short-term	1 183 272	4.8	1 043 687	6.7	68 181	6.4	92 166	6.5	61 476	6.5	70 026	7.1	73 397	7.2	241 527	7.7	69 282	6.7	140 283	7.7
Long-term	381 960	5.7	1 156 716	6.8	76 459	7.3	197 555	7.6	37 931	7.8	110 631	7.4	105 728	8.0	339 654	5.2	51 294	4.4	104 618	7.9
Loans issued to Individuals	11 352 080	16.7	14 744 801	18.2	1 544 157	15.8	1 373 355	19.4	1 254 535	19.2	1 300 263	19.1	1 485 474	16.1	1 455 024	16.8	1 189 045	19.8	1 424 653	17.5
national currency	11 343 178	16.7	14 733 557	18.2	1 543 166	15.8	1 372 474	19.4	1 253 391	19.2	1 299 433	19.1	1 484 456	16.2	1 454 135	16.8	1 188 201	19.8	1 423 959	17.5
Short-term	2 158 938	15.2	2 477 853	16.2	176 556	16.5	197 161	16.1	314 720	17.7	215 419	15.8	197 146	17.5	254 931	16.5	192 248	18.8	191 274	19.5
Long-term	9 184 240	17.1	12 255 704	18.6	1 366 610	15.7	1 175 314	19.9	938 671	19.7	1 084 014	19.7	1 287 310	15.9	1 199 204	16.9	995 953	20.0	1 232 685	17.2
foreign currency	8 902	5.9	11 244	3.9	991	4.2	880	5.0	1 144	2.9	830	5.1	1 018	3.8	889	4.0	844	3.0	694	4.2
Short-term	432	1.7	2 622	0.0	203	0.0	282	0.0	180	0.0	198	0.0	399	0.0	298	0.0	310	0.0	236	0.0
Long-term	8 470	6.1	8 621	5.1	788	5.3	598	7.3	964	3.4	632	6.6	620	6.2	591	6.1	534	4.8	458	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)"

*including final turnovers

2.12. Loans from banking sector

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

mln. of KZT, end of period

	12.22	07.23	08.23	09.23	10.23	11.23	12.23*	01.24	02.24
Total loans	24 773 243	26 651 637	27 230 073	27 682 643	28 083 975	28 572 337	29 803 996	29 700 427	30 336 175
<i>including:</i>									
national currency	22 119 283	24 274 945	24 729 261	25 158 110	25 565 619	26 067 928	26 835 387	26 815 991	27 335 591
foreign currency	2 653 960	2 376 692	2 500 812	2 524 533	2 518 356	2 504 409	2 968 610	2 884 436	3 000 584
<i>from total Loans:</i>									
Short-term	4 139 077	3 450 622	3 188 208	3 082 053	3 098 909	3 039 265	3 440 384	3 282 235	3 374 475
Long-term	20 634 166	23 201 015	24 041 865	24 600 590	24 985 066	25 533 072	26 363 612	26 418 192	26 961 700
Loans of business	11 598 880	11 712 321	11 903 344	12 064 540	12 195 685	12 231 169	13 117 761	12 828 857	13 087 381
national currency	8 950 682	9 340 297	9 407 053	9 544 617	9 681 583	9 730 739	10 152 911	9 948 079	10 090 314
Short-term	2 821 012	2 201 741	2 137 326	2 066 584	2 082 015	2 035 942	2 184 933	2 053 040	2 109 882
Long-term	6 129 669	7 138 556	7 269 727	7 478 033	7 599 569	7 694 798	7 967 978	7 895 039	7 980 431
foreign currency	2 648 198	2 372 024	2 496 292	2 519 923	2 514 102	2 500 430	2 964 850	2 880 777	2 997 067
Short-term	482 726	289 127	306 220	277 327	274 639	268 769	480 101	450 274	491 144
Long-term	2 165 472	2 082 897	2 190 072	2 242 596	2 239 463	2 231 662	2 484 749	2 430 503	2 505 923
Loans of Individuals	13 174 364	14 939 316	15 326 729	15 618 103	15 888 290	16 341 167	16 686 235	16 871 570	17 248 794
national currency	13 168 602	14 934 648	15 322 209	15 613 493	15 884 035	16 337 189	16 682 476	16 867 912	17 245 277
Short-term	835 315	959 516	744 619	738 103	742 216	734 528	775 324	778 897	773 425
Long-term	12 333 287	13 975 132	14 577 590	14 875 390	15 141 819	15 602 661	15 907 152	16 089 015	16 471 852
foreign currency	5 762	4 668	4 520	4 610	4 255	3 978	3 760	3 658	3 517
Short-term	24	239	43	39	40	26	26	24	23
Long-term	5 738	4 429	4 477	4 571	4 215	3 952	3 734	3 634	3 494

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)"

*including final turnovers

2.12. Loans from banking sector**2.12.3. Arrears on loans from banking sector**

mln. of KZT, end of period

	12.22	07.23	08.23	09.23	10.23	11.23	12.23*	01.24	02.24
Total arrears	681 452	715 416	726 360	720 746	704 288	713 395	680 590	727 695	752 326
<i>including:</i>									
national currency	631 970	705 506	715 097	708 885	694 375	694 664	667 412	713 686	737 613
foreign currency	49 483	9 910	11 264	11 861	9 913	18 731	13 178	14 009	14 713
<i>from total arrears:</i>									
Short-term	100 708	103 854	110 377	102 486	103 375	102 759	88 067	93 417	93 481
Long-term	580 744	611 562	615 983	618 260	600 912	610 636	592 522	634 277	658 845
Arrears on loans of business	326 572	314 828	329 489	325 789	300 976	299 178	283 133	307 718	320 029
national currency	279 304	306 732	319 936	315 637	292 591	281 823	271 252	294 978	306 551
Short-term	62 553	65 016	74 911	68 863	70 280	69 768	58 101	61 697	61 748
Long-term	216 751	241 716	245 024	246 774	222 311	212 055	213 151	233 281	244 802
foreign currency	47 269	8 095	9 553	10 152	8 384	17 355	11 880	12 740	13 478
Short-term	2 289	860	1 843	1 299	395	199	58	807	764
Long-term	44 980	7 235	7 710	8 853	7 989	17 156	11 822	11 933	12 714
Arrears on loans of Individuals	354 880	400 588	396 872	394 956	403 312	414 218	397 457	419 977	432 297
national currency	352 666	398 774	395 161	393 248	401 783	412 841	396 160	418 707	431 063
Short-term	35 846	37 902	33 593	32 287	32 664	32 767	29 886	30 893	30 949
Long-term	316 820	360 872	361 568	360 961	369 119	380 074	366 274	387 814	400 114
foreign currency	2 214	1 814	1 711	1 708	1 529	1 377	1 298	1 269	1 234
Short-term	20	75	30	36	36	24	22	21	20
Long-term	2 194	1 739	1 680	1 672	1 493	1 352	1 276	1 249	1 214

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)"

*including final turnovers

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

mln. of KZT, end of period

	2019		2020		2021		2022		2023*		10.23		11.23		12.23*		01.24		02.24	
	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	129 765 992	7.3	180 233 627	7.5	288 135 400	7.4	450 523 434.4	12.2	573 201 604	14.5	51 150 377	14.2	58 494 490	14.6	55 224 765	14.5	56 175 785	14.3	61 905 505	13.9
Demand Deposits	364 211	0.3	110 759	0.4	156 898	0.0	97 360.5	0.1	51 945	0.2	4 143	0.1	5 520	0.1	4 246	0.2	3 606	0.2	3 790	0.1
of which:																				
Legal Entities	162 259	0.0	933	0.0	1 383	0.1	351.3	0.2	1 179	3.2	414	0.0	139	0.1	160	0.2	39	0.0	18	0.4
Individuals	201 952	0.6	109 826	0.5	155 515	0.0	97 009.1	0.1	50 765	0.1	3 729	0.1	5 381	0.1	4 086	0.2	3 567	0.2	3 772	0.1
Time, Saving Deposits	129 352 987	7.4	180 088 031	7.5	287 931 123	7.4	450 370 342.3	12.2	573 057 354	14.5	51 142 797	14.2	58 479 745	14.6	55 194 375	14.5	56 169 039	14.3	61 896 666	13.9
of which:																				
Legal Entities	120 054 576	7.2	167 286 409	7.3	268 133 760	7.3	419 702 403.0	12.2	532 912 685	14.5	47 450 751	14.2	54 923 269	14.6	50 888 305	14.6	52 938 917	14.3	58 224 432	14.0
Individuals	9 298 411	9.4	12 801 622	9.6	19 797 363	8.6	30 667 939.3	11.5	40 144 670	13.8	3 692 046	14.0	3 556 476	13.9	4 306 070	13.7	3 230 122	14.0	3 672 233	13.6
Conditional Deposits	48 794	3.4	34 837	4.4	47 378	4.2	55 731.6	6.9	92 305	10.0	3 436	6.9	9 225	9.7	26 144	9.4	3 141	8.1	5 050	5.6
of which:																				
Legal Entities	37 042	3.4	26 975	3.7	37 308	4.3	37 786.8	5.8	75 680	9.6	3 036	7.3	8 940	9.9	23 142	9.2	2 853	7.5	4 794	5.9
Individuals	11 753	3.1	7 862	6.9	10 071	3.8	17 944.7	9.3	16 625	11.5	401	4.2	285	3.4	3 002	11.6	288	14.3	256	0.6
Deposits - total in CFC	12 857 392	1.1	13 291 070	0.8	24 730 206	0.5	27 994 872.1	0.6	48 300 864	1.8	4 670 487	2.1	5 628 184	2.5	5 629 682	2.4	4 436 838	2.5	3 707 945	2.4
Demand Deposits	32 392	2.5	114 114	1.3	55 172	2.0	48 075.7	0.6	16 950	4.5	275	1.5	674	0.5	1 266	0.8	1 026	5.4	793	5.9
of which:																				
Legal Entities	609	0.1	57	0.1	1 354	0.0	4 086.3	0.0	2 889	0.1	68	0.1	498	0.1	632	0.1	262	0.1	95	0.1
Individuals	31 783	2.6	114 057	1.3	53 818	2.1	43 989.5	0.6	14 061	5.5	207	2.0	176	1.7	634	1.5	764	7.2	698	6.7
Time, Saving Deposits	12 813 894	1.1	13 151 561	0.8	24 630 461	0.5	27 872 784.5	0.6	48 203 925	1.8	4 669 329	2.1	5 625 661	2.5	5 615 686	2.4	4 431 496	2.5	3 705 982	2.4
of which:																				
Legal Entities	7 419 982	1.0	7 423 135	0.6	18 819 739	0.4	19 259 029.1	0.6	41 777 074	1.9	4 255 560	2.2	5 251 879	2.6	5 033 198	2.6	4 164 941	2.6	3 378 094	2.5
Individuals	5 393 912	1.2	5 728 426	1.1	5 810 722	1.0	8 613 755.4	0.8	6 426 852	0.8	413 769	0.9	373 782	0.9	582 488	0.9	266 554	0.9	327 888	0.9
Conditional Deposits	11 106	0.2	25 395	0.3	44 573	0.3	74 011.9	0.5	79 988	1.0	883	0.9	1 849	1.3	12 729	1.6	4 317	0.3	1 170	1.2
of which:																				
Legal Entities	10 959	0.1	24 119	0.2	41 640	0.3	65 232.0	0.5	73 713	1.0	883	0.9	1 356	1.5	12 729	1.6	4 316	0.3	1 169	1.2
Individuals	147	2.2	1 276	0.7	2 933	0.4	8 779.9	0.6	6 275	0.8	0	2.2	493	0.4	0	0.8	1	1.3	0	1.6
Deposits - total in OFC	220 507	4.2	263 755	2.9	466 144	2.2	795 820.8	6.1	2 219 156	3.1	233 808	4.1	372 242	4.3	199 123	3.9	184 186	3.3	251 293	3.4
Demand Deposits	301	0.0	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	401	0.1	344	0.1	425	0.1	646	0.1	422	0.1
of which:																				
Legal Entities	0	0.0	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0			0	0.0
Individuals	301	0.0	537	0.0	919	0.0	2 480.2	0.0	5 203	0.1	401	0.1	344	0.1	425	0.1	646	0.1	422	0.1
Time, Saving Deposits	220 207	4.2	263 218	2.9	465 225	2.2	793 340.6	6.1	2 213 953	3.1	233 407	4.1	371 898	4.3	198 698	3.9	183 540	3.3	250 871	3.4
of which:																				
Legal Entities	182 255	5.0	190 663	3.6	368 257	2.6	695 351.5	6.8	2 117 683	3.3	225 010	4.2	367 638	4.3	190 750	3.9	179 926	3.4	246 664	3.5
Individuals	37 952	0.6	72 555	0.9	96 967	0.7	97 084.3	0.9	61 026	0.7	7 935	0.6	3 531	0.4	4 993	0.6	3 615	0.6	4 207	0.5
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	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	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	0.0

Continuation

	2019		2020		2021		2022		2023*		10.23		11.23		12.23*		01.24		02.24	
	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	318 252 799	0.1	382 520 654	0.1	580 295 009	0.1	819 117 161.6	0.0	1 013 078 514	0.0	91 000 904	0.0	94 431 423	0.1	99 000 549	0.1	84 676 164	0.1	94 230 469	0.1
of which:																				
Legal Entities	265 967 978	0.1	304 981 782	0.1	441 173 659	0.1	642 284 746.9	0.1	783 523 371	0.1	69 598 571	0.0	73 898 140	0.1	75 524 354	0.1	68 255 820	0.1	75 480 068	0.1
of which:																				
with accrual Interest Rates	13 599 774	1.5	21 396 781	1.4	24 867 643	1.5	13 879 148.6	2.7	17 713 818	2.6	1 461 077	2.0	2 458 260	0.1	1 800 174	2.5	2 486 069	2.2	2 539 715	2.6
without accrual Interest Rates	252 368 204	0.0	283 585 001	0.0	416 306 015	0.0	628 405 598.4	0.0	765 809 553	0.0	68 137 493	0.0	71 439 880	0.0	73 724 180	0.0	65 769 751	0.0	72 940 353	0.0
Individuals	52 284 821	0.0	77 538 872	0.0	139 121 350	0.0	176 832 376.7	0.0	229 555 143	0.0	21 402 333	0.0	20 533 283	0.0	23 476 195	0.0	16 420 344	0.0	18 750 401	0.0
of which:																				
with accrual Interest Rates	7 498	0.1	0	0.0	0	0.0	0.0	0.0	4 801	0.0	0	0.0	0	0.0	0	0.0	1 903	0.1	0	0.0
without accrual Interest Rates	52 277 323	0.0	77 538 872	0.0	139 121 350	0.0	176 832 376.7	0.0	229 550 342	0.0	21 402 333	0.0	20 533 283	0.0	23 476 195	0.0	16 418 441	0.0	18 750 401	0.0
Current Accounts in CFC	58 098 713	0.0	53 815 804	0.0	77 746 002	0.0	93 102 703.9	0.0	114 731 741	0.0	9 819 502	0.0	11 108 957	0.0	12 271 155	0.0	9 945 150	0.0	8 248 480	0.0
of which:																				
Legal Entities	49 918 388	0.0	45 598 173	0.0	69 129 805	0.0	80 665 305.3	0.0	103 836 000	0.0	8 974 690	0.0	10 417 379	0.0	11 361 565	0.0	9 212 065	0.0	7 554 049	0.0
of which:																				
with accrual Interest Rates	148 219	0.1	244 212	0.1	102	0.0	13 512.1	0.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	49 770 169	0.0	45 353 961	0.0	69 129 703	0.0	80 651 793.2	0.0	103 836 000	0.0	8 974 690	0.0	10 417 379	0.0	11 361 565	0.0	9 212 065	0.0	7 554 049	0.0
Individuals	8 180 325	0.0	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	10 895 741	0.0	844 812	0.0	691 578	0.0	909 590	0.0	733 085	0.0	694 431	0.0
of which:																				
with accrual Interest Rates	40 331	1.7	0	0.0	0	0.0	0.0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	8 139 994	0.0	8 217 631	0.0	8 616 197	0.0	12 437 398.6	0.0	10 895 741	0.0	844 812	0.0	691 578	0.0	909 590	0.0	733 085	0.0	694 431	0.0
Current Accounts in OFC	7 038 696	0.0	7 621 292	0.0	11 515 722	0.0	16 103 112.5	0.0	16 855 008	0.0	1 431 498	0.0	1 584 942	0.0	1 566 446	0.0	1 085 566	0.0	1 301 102	0.0
of which:																				
Legal Entities	6 444 852	0.0	6 833 047	0.0	10 085 391	0.0	14 014 909.7	0.0	15 794 007	0.0	1 323 353	0.0	1 508 161	0.0	1 494 777	0.0	1 002 983	0.0	1 231 666	0.0
of which:																				
with accrual Interest Rates	32 663	0.3	26 145	0.2	48 672	0.3	211 115.6	0.3	234 786	0.2	0	0.0	36 055	0.3	0	0.0	0	0.0	30 191	0.3
without accrual Interest Rates	6 412 189	0.0	6 806 902	0.0	10 036 718	0.0	13 809 295.8	0.0	15 559 222	0.0	1 323 353	0.0	1 472 105	0.0	1 494 777	0.0	1 002 983	0.0	1 201 475	0.0
Individuals	593 844	0.0	788 245	0.0	1 430 331	0.0	2 088 202.8	0.0	1 061 000	0.0	108 145	0.0	76 781	0.0	71 669	0.0	82 583	0.0	69 436	0.0
of which:																				
with accrual Interest Rates	0	0.0	0	0.0	3 715	0.0	11 330.8	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
without accrual Interest Rates	593 844	0.0	788 245	0.0	1 426 615	0.0	2 076 872.0	0.0	1 061 000	0.0	108 145	0.0	76 781	0.0	71 669	0.0	82 583	0.0	69 436	0.0

* including final turnovers

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

mln. of KZT, end of period

	2019	2020	2021	2022	10.23	11.23	12.23*	01.24	02.24
Deposits - total in national currency	6 239 835	7 975 113	10 386 834	13 834 397	16 481 876	16 700 074	17 840 257	18 184 103	18 312 931
Demand Deposits	8 577	6 464	7 056	7 203	6 575	7 948	8 748	9 352	11 179
of which:									
Legal Entities	1 207	784	873	602	1 061	1 199	1 363	1 429	1 458
Individuals	7 371	5 681	6 183	6 601	5 514	6 749	7 385	7 924	9 721
Time, Saving, Conditional Deposits	6 231 257	7 968 649	10 379 778	13 827 194	16 475 301	16 692 126	17 831 509	18 174 751	18 301 752
of which:									
Legal Entities	1 855 771	2 666 589	3 576 273	4 695 221	5 150 309	5 136 174	5 433 440	5 698 346	5 600 255
Individuals	4 375 487	5 302 060	6 803 505	9 131 974	11 324 992	11 555 952	12 398 069	12 476 405	12 701 497
Deposits - total in foreign currency	4 902 542	5 443 824	6 017 136	6 007 776	5 044 018	4 995 075	5 299 768	5 037 766	5 221 829
Demand Deposits	7 209	18 580	13 611	11 753	9 156	8 123	8 409	8 790	8 597
of which:									
Legal Entities	1 364	914	1 121	1 621	342	675	1 229	1 218	1 123
Individuals	5 845	17 665	12 491	10 132	8 814	7 448	7 180	7 572	7 474
Time, Saving, Conditional Deposits	4 895 333	5 425 245	6 003 525	5 996 022	5 034 862	4 986 952	5 291 359	5 028 976	5 213 231
of which:									
Legal Entities	1 354 753	1 609 244	1 903 704	1 842 495	1 527 558	1 557 310	1 541 025	1 437 315	1 611 965
Individuals	3 540 580	3 816 001	4 099 821	4 153 527	3 507 304	3 429 642	3 750 334	3 591 660	3 601 266
Current accounts - total in national currency	2 917 218	3 558 101	4 462 751	4 466 413	4 445 871	4 521 205	4 988 399	4 520 942	4 507 982
of which:									
Legal Entities	1 939 839	2 239 496	2 593 102	2 663 878	2 625 799	2 731 807	2 859 577	2 809 784	2 726 721
Individuals	977 379	1 318 606	1 869 649	1 802 536	1 820 072	1 789 398	2 128 823	1 711 158	1 781 261
Current accounts - total in foreign currency	2 299 554	2 283 173	2 724 491	3 187 153	2 304 869	2 298 057	2 099 929	2 076 986	2 035 912
of which:									
Legal Entities	2 072 644	2 002 337	2 318 049	2 728 704	1 929 945	1 916 421	1 709 310	1 655 472	1 660 904
Individuals	226 909	280 836	406 442	458 449	374 924	381 636	390 620	421 514	375 008

* including final turnovers

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

mln. of KZT, end of period

	Deposits* of Individuals			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits				
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC
												short-term	long-term	
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14
2019	9 301 733	5 416 416	3 885 317	1 281 898	1 005 137	276 761	7 378	6 141	1 237	8 012 456	4 405 138	2 001 660	2 403 478	3 607 318
2020	10 921 376	6 694 078	4 227 298	1 707 709	1 351 210	356 498	11 749	9 117	2 632	9 201 918	5 333 751	2 313 060	3 020 691	3 868 167
2021	13 404 792	8 759 828	4 644 964	2 400 614	1 909 808	490 806	4 485	4 462	23	10 999 694	6 845 558	3 008 098	3 837 460	4 154 136
2022	16 902 790	11 163 548	5 739 242	2 908 741	1 903 274	1 005 467	3 495	3 475	20	13 990 555	9 256 799	4 110 359	5 146 441	4 733 755
2023*	20 387 546	14 922 251	5 465 295	3 267 201	2 256 804	1 010 397	4 374	4 355	19	17 115 971	12 661 092	6 099 479	6 561 614	4 454 879
2023														
I	17 135 252	11 531 598	5 603 655	2 770 814	1 722 863	1 047 951	3 587	3 567	20	14 360 852	9 805 167	4 410 382	5 394 786	4 555 684
II	17 985 092	12 521 074	5 464 018	3 087 714	2 009 906	1 077 808	3 868	3 848	20	14 893 510	10 507 319	4 860 251	5 647 068	4 386 191
III	18 612 702	13 221 071	5 391 631	2 988 666	1 932 946	1 055 720	3 964	3 945	19	15 620 072	11 284 180	5 323 341	5 960 839	4 335 892
IV	20 387 546	14 922 251	5 465 295	3 267 201	2 256 804	1 010 397	4 374	4 355	19	17 115 971	12 661 092	6 099 479	6 561 614	4 454 879
2023														
01.23	16 766 413	11 043 210	5 723 202	2 530 383	1 579 249	951 134	3 413	3 393	20	14 232 616	9 460 568	4 249 489	5 211 079	4 772 048
02.23	16 692 403	11 229 333	5 463 071	2 556 998	1 621 164	935 834	3 512	3 492	19	14 131 894	9 604 677	4 278 617	5 326 060	4 527 217
03.23	17 135 252	11 531 598	5 603 655	2 770 814	1 722 863	1 047 951	3 587	3 567	20	14 360 852	9 805 167	4 410 382	5 394 786	4 555 684
04.23	17 214 409	11 669 743	5 544 665	2 770 937	1 747 817	1 023 119	3 678	3 658	20	14 439 795	9 918 268	4 568 680	5 349 588	4 521 526
05.23	17 372 237	11 917 522	5 454 714	2 837 282	1 807 261	1 030 022	3 819	3 799	19	14 531 136	10 106 462	4 650 501	5 455 962	4 424 673
06.23	17 985 092	12 521 074	5 464 018	3 087 714	2 009 906	1 077 808	3 868	3 848	20	14 893 510	10 507 319	4 860 251	5 647 068	4 386 191
07.23	18 087 494	12 713 400	5 374 094	2 984 723	1 959 469	1 025 253	3 920	3 900	20	15 098 851	10 750 030	4 998 751	5 751 279	4 348 821
08.23	18 128 845	12 839 389	5 289 456	2 888 132	1 873 028	1 015 104	3 984	3 965	19	15 236 729	10 962 396	5 132 031	5 830 365	4 274 333
09.23	18 612 702	13 221 071	5 391 631	2 988 666	1 932 946	1 055 720	3 964	3 945	19	15 620 072	11 284 180	5 323 341	5 960 839	4 335 892
10.23	18 736 778	13 490 874	5 245 903	2 958 054	1 941 199	1 016 855	4 026	4 007	19	15 774 698	11 545 668	5 525 983	6 019 685	4 229 030
11.23	18 842 277	13 702 791	5 139 485	2 904 511	1 904 206	1 000 305	4 125	4 106	19	15 933 641	11 794 480	5 668 297	6 126 183	4 139 161
12.23*	20 387 546	14 922 251	5 465 295	3 267 201	2 256 804	1 010 397	4 374	4 355	19	17 115 971	12 661 092	6 099 479	6 561 614	4 454 879
2024														
01.24	19 873 563	14 591 661	5 281 902	2 848 345	1 824 637	1 023 708	4 270	4 251	19	17 020 948	12 762 773	6 223 681	6 539 092	4 258 175
02.24	20 139 635	14 891 679	5 247 956	2 880 217	1 895 528	984 689	4 469	4 450	19	17 254 949	12 991 701	6 329 216	6 662 485	4 263 248

* includes current accounts, does not include metal accounts

** including final turnovers

2.16. Deposits of Individuals (resident and non-resident) in Second-Tier Banks entering in System of Collective Warranting as of 01.03.2024.

mln. of KZT, end of period

Banks	Deposits* of Individuals - total			Demand deposits and current account			Conditional Deposits			Time and Saving Deposits					The Bank's share in the total amount of deposits of the individuals, %
	Total	KZT	FC	Total	KZT	FC	Total	KZT	FC	Total	KZT	including:		FC	
												short-term	long-term		
	1=2+3=4+7+10	2	3	4=5+6	5	6	7=8+9	8	9	10=11+14	11=12+13	12	13	14	15
"Halyk Bank of Kazakhstan" JSC	5 686 699	3 682 640	2 004 059	879 681	670 920	208 762	2 722	2 720	1	4 804 296	3 009 000	2 946 688	62 312	1 795 296	28.2
"Kaspi Bank" JSC	4 883 995	4 439 897	444 098	681 312	667 345	13 967	1	1	0	4 202 682	3 772 551	846 721	2 925 830	430 132	24.3
"Otbasy Bank" House Construction Savings Bank of Kazakhstan" JSC	2 447 771	2 447 759	12	48 672	48 660	12				2 399 099	2 399 099	24	2 399 075		12.2
"BEREKE BANK" JSC	438 407	389 607	48 800	30 652	22 858	7 794	418	416	3	407 336	366 333	284 591	81 742	41 003	2.2
"ForteBank" JSC	896 703	571 146	325 556	157 657	98 645	59 011	41	41		739 005	472 460	449 640	22 820	266 545	4.5
"Bank CenterCredit" JSC	2 189 610	1 281 932	907 677	419 741	163 110	256 631	21	19	2	1 769 848	1 118 804	276 149	842 655	651 044	10.9
"Eurasian Bank" JSC	1 044 775	631 271	413 504	286 528	62 212	224 316	6	2	4	758 241	569 056	294 751	274 305	189 185	5.2
"First Heartland Jysan Bank" JSC	727 602	518 465	209 138	114 522	70 837	43 685	31	31		613 049	447 597	435 309	12 288	165 452	3.6
"Bank RBK" Bank" JSC	443 965	218 389	225 576	73 762	21 647	52 114	0	0		370 203	196 742	189 668	7 074	173 462	2.2
"Altyn Bank" JSC (China Citic Bank Corporation Ltd)	320 986	133 729	187 256	69 725	18 843	50 882	8	1	7	251 252	114 885	113 999	886	136 367	1.6
"Nurbank" JSC	169 093	112 674	56 419	16 925	13 917	3 008	1 218	1 218	0	150 950	97 539	88 382	9 157	53 411	0.8
"Home Credit Bank" JSC	336 520	312 033	24 488	16 938	14 823	2 115				319 582	297 209	290 140	7 069	22 373	1.7
"VTB Bank" SB JSC	55 464	45 003	10 461	11 090	2 130	8 960				44 375	42 873	37 228	5 645	1 502	0.3
AB "Kazakhstan Ziraat International Bank" KSC	28 096	13 124	14 971	9 285	1 322	7 963	3	1	2	18 808	11 801	11 647	154	7 006	0.1
"Citibank Kazakhstan" JSC	3	3	0	3	3	0									0.0
"Bank Freedom Finance Kazakhstan" JSC	444 210	87 785	356 425	43 638	12 486	31 152				400 573	75 300	63 828	11 472	325 273	2.2
"Shinhan Bank Kazakhstan" JSC	7 635	1 076	6 559	2 058	626	1 433				5 577	450	450		5 127	0.0
"Industrial and Commercial Bank of China in Almaty" JSC	10 434	331	10 103	10 434	331	10 103									0.1
"Bank of China Kazakhstan" SB JSC	3 679	2 934	746	3 607	2 931	676	0		0	72	2	2		70	0.0

* includes current accounts, does not include metal accounts



III. FINANCIAL MARKETS

3.1. Government Securities Primary Auctions

mln. of KZT, for the period

	Discounted Government Securities						Coupon Government Securities							
	NBK Notes*			MEKKAM			MEOKAM		MEYKAM		METIKAM		Municipal Securities	
	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Discounted price	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %	Amount of Sale	Effective Annual Yield**, %
2019	31 422 765	9.36	96.75	--	--	--	17 393	9.73	1 320 358	8.73	--	--	108 876	0.35
2020	14 313 763	10.09	96.05	319 363	10.71	91.06	35 630	11.07	2 415 761	10.44	--	--	963 221	0.41
2021	22 310 231	9.53	98.04	143 727	9.29	91.80	183 979	10.63	2 086 353	10.28	--	--	287 466	5.02
2022	17 991 182	14.58	98.58	175 876	13.46	88.67	1 005 198	14.13	1 962 862	13.16	825 312	14.48	176 415	2.57
2023	31 972 663	16.52	98.76	547 508	15.46	87.99	806 127	14.88	3 615 548	13.44	127 095	17.29	139 569	1.91
2023														
I	7 679 552	16.74	98.73	242 550	16.46	86.02	405 517	15.88	434 522	14.12	87 928	17.14	--	--
II	9 322 198	16.74	98.73	204 177	14.69	88.63	215 396	13.98	1 918 971	13.54	39 167	17.64	32 624	1.59
III	8 670 914	16.66	98.74	100 781	14.62	91.45	121 958	13.75	1 039 352	13.14	--	--	52 965	2.46
IV	6 300 000	15.74	98.84	--	--	--	63 256	13.80	222 703	12.70	--	--	53 980	1.56
2023														
01.23	2 367 446	16.74	98.73	124 583	16.70	85.69	195 936	16.46	108 917	14.23	20 187	16.49	--	--
02.23	2 680 279	16.73	98.67	78 170	16.54	86.28	140 121	15.84	114 731	14.38	42 741	17.25	--	--
03.23	2 631 827	16.73	98.80	39 798	15.55	86.50	69 460	14.31	210 874	13.93	25 000	17.46	--	--
04.23	2 703 630	16.74	98.73	74 936	14.72	87.70	95 209	14.00	463 252	13.34	39 167	17.64	6 640	1.02
05.23	3 776 279	16.74	98.72	60 756	14.62	88.52	104 216	13.99	552 527	13.68	--	--	8 396	3.31
06.23	2 842 289	16.74	98.75	68 486	14.71	89.73	15 972	13.80	903 191	13.56	--	--	17 588	0.98
07.23	3 018 015	16.74	98.73	64 574	14.65	90.45	51 537	13.77	747 173	13.22	--	--	35 451	1.90
08.23	2 800 353	16.74	98.73	7 520	14.70	92.52	24 768	13.80	204 710	13.18	--	--	6 627	2.54
09.23	2 852 546	16.49	98.75	28 687	14.55	93.42	45 653	13.69	87 470	12.43	--	--	10 887	4.25
10.23	2 400 000	16.24	98.77	--	--	--	47 847	14.00	120 581	12.99	--	--	15 154	1.03
11.23	2 700 000	15.66	98.81	--	--	--	--	--	87 678	12.30	--	--	38 826	1.77
12.23	1 200 000	14.93	99.05	--	--	--	15 409	13.17	14 443	12.78	--	--	--	--
2024														
01.24	1 000 000	14.35	98.91	449 630	10.56	90.49	80 214	12.00	471 998	12.16	--	--	--	--
02.24	800 000	13.61	98.97	--	--	--	49 145	11.97	382 685	12.02	--	--	--	--

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

** on Compound Interest Rates

3.2. Secondary Market of the Government Securities

for the period

	Government Securities, total	NBK Notes*	Euronotes	MEKKAM	MUIKAM	MEOKAM	MEUKAM	MEUZHKA	METIKAM
	Volume, mln. of KZT								
2019	139 735 516	45 873 343	6 682 245	--	--	29 266 497	57 913 431	--	--
2020	107 462 389	55 404 245	7 646 731	2 559 391	--	19 129 777	22 721 727	517	--
2021	34 599 954	22 312 332	2 292 646	1 465 496	--	507 709	8 021 772	--	--
2022	23 389 474	6 386 607	1 981 750	201 492	--	365 518	14 428 790	--	25 317
2023	14 509 783	4 800 495	967 030	782 330	--	773 715	6 746 739	--	439 473
2023									
I	3 842 932	1 466 087	530 594	86 637	--	105 836	1 617 616	--	36 163
II	3 821 468	1 703 293	151 510	223 006	--	258 312	1 335 240	--	150 106
III	3 389 622	876 168	157 334	215 386	--	281 080	1 652 492	--	207 162
IV	3 455 762	754 948	127 593	257 301	--	128 487	2 141 391	--	46 042
2023									
01.23	887 734	483 985	70 340	41 886	--	26 943	262 979	--	1 601
02.23	1 267 148	525 880	267 494	3 610	--	18 161	441 295	--	10 709
03.23	1 688 050	456 222	192 760	41 141	--	60 732	913 342	--	23 853
04.23	1 446 907	642 630	89 127	13 098	--	118 543	562 487	--	21 022
05.23	1 370 820	900 203	24 128	136 956	--	47 350	236 733	--	25 450
06.23	1 003 741	160 459	38 256	72 952	--	92 419	536 020	--	103 634
07.23	1 110 151	208 770	39 432	99 265	--	53 974	606 182	--	102 527
08.23	1 167 894	347 858	95 199	82 762	--	47 651	497 498	--	96 925
09.23	1 111 577	319 539	22 702	33 359	--	179 455	548 812	--	7 710
10.23	884 314	204 966	60 165	77 196	--	59 096	458 867	--	24 024
11.23	1 316 855	429 668	21 336	120 343	--	21 056	702 433	--	22 018
12.23	1 254 592	120 313	46 092	59 762	--	48 335	980 091	--	--
2024									
01.24	998 439	338 872	57 972	82 103	--	121 144	348 313	--	50 037
02.24	1 624 740	348 935	78 996	584 548	--	171 063	368 547	--	72 652

* excluding NBK notes sold through Invest Online since March 2018

3.3. Structure of Government Securities in Circulation

mln. of KZT, end of period

	Government Securities, total	of which:															Municipal Securities	
		NBK Notes		Government Securities														
				Total	Euronotes		MEKKAM		MEOKAM		MEUKAM		MEUZHKAM		METIKAM			
	sale	sale*	%**	sale	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	%**	sale	
2019	11 846 565	3 418 560	9.8	8 212 783	1 202 700	5.3	--	--	710 897	9.6	4 969 022	8.1	1 330 164	0.0	0.0	0.0	215 221	
2020	14 663 211	2 927 277	10.2	10 679 995	1 202 700	5.3	319 363	10.7	678 220	9.6	7 193 549	8.9	1 286 164	0.0	0.0	0.0	1 055 938	
2021	15 457 733	2 102 538	10.0	12 214 633	1 202 700	5.3	143 727	9.3	607 460	10.0	9 056 005	9.2	1 204 741	0.0	0.0	0.0	1 140 562	
2022	18 164 411	2 236 248	18.1	14 857 979	1 202 700	5.3	175 876	13.6	1 189 177	13.6	10 447 907	9.9	1 017 007	0.0	825 313	13.4	1 070 184	
2023	20 432 694	1 200 000	14.9	18 184 174	1 202 700	5.3	547 508	15.5	1 927 063	14.0	12 821 636	10.7	732 860	0.0	952 408	13.4	1 048 520	
2023																		
I	19 415 421	2 631 827	16.7	15 716 981	1 202 700	5.3	347 400	15.7	1 547 205	14.0	10 882 429	10.0	824 007	0.0	913 241	13.1	1 066 613	
II	21 369 990	2 842 289	18.1	17 453 937	1 202 700	5.3	551 576	15.5	1 741 849	14.0	12 190 667	10.4	814 737	0.0	952 408	13.4	1 073 764	
III	21 924 283	2 852 546	16.5	17 959 426	1 202 700	5.3	547 508	15.5	1 863 807	14.0	12 598 933	10.6	794 070	0.0	952 408	13.4	1 112 311	
IV	20 432 694	1 200 000	14.9	18 184 174	1 202 700	5.3	547 508	15.5	1 927 063	14.0	12 821 636	10.7	732 860	0.0	952 408	13.4	1 048 520	
2023																		
01.23	18 481 207	2 367 446	18.1	15 043 577	1 202 700	5.3	229 432	15.8	1 385 114	13.9	10 556 824	9.9	824 007	0.0	845 500	13.4	1 070 184	
02.23	19 121 612	2 680 279	16.7	15 371 849	1 202 700	5.3	307 602	16.0	1 477 745	14.0	10 671 555	10.0	824 007	0.0	888 241	13.7	1 069 484	
03.23	19 415 421	2 631 827	16.7	15 716 981	1 202 700	5.3	347 400	15.7	1 547 205	14.0	10 882 429	10.0	824 007	0.0	913 241	13.1	1 066 613	
04.23	19 747 656	2 703 630	18.1	15 975 782	1 202 700	5.3	422 335	15.6	1 642 413	14.0	10 941 188	10.1	814 737	0.0	952 408	13.4	1 068 244	
05.23	20 065 145	2 535 817	18.1	16 466 288	1 202 700	5.3	483 091	15.6	1 725 877	14.0	11 287 475	10.2	814 737	0.0	952 408	13.4	1 063 039	
06.23	21 369 990	2 842 289	18.1	17 453 937	1 202 700	5.3	551 576	15.5	1 741 849	14.0	12 190 667	10.4	814 737	0.0	952 408	13.4	1 073 764	
07.23	21 926 951	3 018 015	17.3	17 807 239	1 202 700	5.3	616 150	15.4	1 793 386	14.0	12 442 858	10.6	799 737	0.0	952 408	13.4	1 101 697	
08.23	21 708 061	2 800 353	16.7	17 803 284	1 202 700	5.3	518 821	15.3	1 818 154	14.0	12 511 463	10.6	799 737	0.0	952 408	13.4	1 104 424	
09.23	21 924 283	2 852 546	16.5	17 959 426	1 202 700	5.3	547 508	15.5	1 863 807	14.0	12 598 933	10.6	794 070	0.0	952 408	13.4	1 112 311	
10.23	21 646 463	2 400 000	16.2	18 127 854	1 202 700	5.3	547 508	15.5	1 911 654	14.0	12 719 514	10.7	794 070	0.0	952 408	13.4	1 118 609	
11.23	21 175 043	1 600 000	15.5	18 154 322	1 202 700	5.3	547 508	15.5	1 911 654	14.0	12 807 192	10.7	732 860	0.0	952 408	13.4	1 420 721	
12.23	20 432 694	1 200 000	14.9	18 184 174	1 202 700	5.3	547 508	15.5	1 927 063	14.0	12 821 636	10.7	732 860	0.0	952 408	13.4	1 048 520	
2024																		
01.24	20 635 926	1 000 000	14.4	18 614 535	1 202 700	5.3	794 386	12.6	2 007 277	13.9	12 924 904	10.7	732 860	0.0	952 408	13.4	1 021 391	
02.24	20 825 187	800 000	16.7	19 030 689	1 202 700	5.3	794 386	12.6	2 056 422	13.8	13 307 589	10.8	717 183	0.0	952 408	13.4	994 498	

* amount at discounted price

** annual effective yield

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

for the period, mln of KZT

Sectors of economy	Amount in circulation, at the end of the period	purchased					sold					Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	
01.24												
Residents	20 385 616	2 784 950	2 001 842	46 763	696 270	40 076	2 662 623	195 176	710 957	1 739 020	17 470	3 519
Government	678 312	0	0	0	0	0	4 383	0	0	4 383	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	436 215	0	0	0	0	0	18 980	0	0	18 980	0	0
Other depository institutions	5 780 493	2 289 597	1 760 206	18 082	504 792	6 517	2 052 090	193 488	522 352	1 336 250	0	2 915
Other financial institutions	12 865 812	248 119	198 098	28 681	12 044	9 297	218 225	0	10 070	207 994	160	604
Public non-financial organizations	470 962	139 568	28 519	0	111 050	0	205 943	0	112 152	93 791	0	0
Domestic non-financial organizations	146 659	97 237	15 020	0	68 369	13 847	154 267	1 688	66 368	70 441	15 770	0
Nonprofit Institutions	1 752	0	0	0	0	0	7 181	0	0	7 181	0	0
Households	5 412	10 429	0	0	15	10 414	1 554	0	15	0	1 539	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	535 142	265 417	0	165 321	88 911	11 185	213 841	18 082	74 224	98 398	23 137	0
Total	20 920 758	3 050 367	2 001 842	212 083	785 181	51 261	2 876 464	213 259	785 181	1 837 418	40 607	3 519
Depositors	6 230 271	2 470 488	1 738 316	18 595	706 851	6 725	2 173 651	193 488	708 833	1 271 330	0	2 915
02.24												
Residents	20 894 106	2 657 817	1 231 831	32 457	1 255 762	137 768	2 407 803	109 187	1 285 371	1 003 566	9 679	3 741
Government	678 312	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	5 092	0	0	0	0	0	0	0	0	0	0	0
National Bank	532 450	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	5 555 580	2 011 746	839 685	17 179	1 024 289	130 592	1 954 725	109 187	1 030 502	815 036	0	3 137
Other financial institutions	13 314 351	324 461	268 972	15 278	40 210	1	189 753	0	39 879	140 813	9 060	604
Public non-financial organizations	506 735	210 142	78 807	0	125 994	5 340	175 161	0	145 829	29 333	0	0
Domestic non-financial organizations	284 519	111 386	44 366	0	65 185	1 835	86 797	0	69 080	17 191	527	0
Nonprofit Institutions	8 387	0	0	0	0	0	0	0	0	0	0	0
Households	8 680	82	0	0	82	0	1 367	0	82	1 193	92	0
unknown (information about the sub-account is not disclosed)	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	601 698	340 045	0	91 823	244 699	3 523	284 922	15 093	215 089	50 000	4 740	0
Total	21 495 804	2 997 862	1 231 831	124 280	1 500 460	141 291	2 692 725	124 280	1 500 460	1 053 566	14 419	3 741
Depositors	6 075 992	2 344 859	816 912	17 179	1 396 843	113 925	2 304 426	109 187	1 393 267	798 351	3 621	2 936

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

for the period, mln. of KZT

Sectors of economy	Amount in circulation, at the end of the period	purchased						sold						Amount of pledge in circulation, at the end of the period
		Total	in the primary market	by direct purchase	through repo operations	on collateral transactions	enrolled	Total	direct sale	through repo operations	redeemed by issuers	written off	on collateral transactions	
02.24														
International securities	6 206 551	716 753	33 500	41 041	2 398	0	639 813	627 475	41 041	2 398	293 682	290 354	0	130 772
bonds (non-residents)	4 941 602	427 596	33 500	30 786	2 122	0	361 188	416 457	30 786	2 122	293 682	89 867	0	116 980
Central Government	50 511	0	0	0	0	0	0	80	0	0	80	0	0	0
National Bank	183 381	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	314 144	34 974	20 000	0	1 043	0	13 931	10 102	0	1 043	9 059	0	0	0
Other financial institutions	996 056	78 450	8 500	13 152	1 043	0	55 754	294 932	20 812	1 043	252 097	20 980	0	0
Public non-financial organizations	83 587	5 759	5 000	0	0	0	759	12 507	0	0	12 507	0	0	0
Domestic non-financial organizations	91 468	29 227	0	761	15	0	28 451	12 690	0	15	9 783	2 892	0	14 352
Nonprofit Institutions	216 273	7 404	0	0	0	0	7 404	3 916	0	0	3 916	0	0	0
Households	67 676	9 379	0	489	21	0	8 869	3 508	0	21	1 845	1 642	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	2 938 506	262 404	0	16 384	0	0	246 020	78 722	9 974	0	4 394	64 354	0	102 628
RK bonds	404 836	15 466	0	0	30	0	15 436	30	0	30	0	0	0	13 792
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	120 900	6 554	0	0	0	0	6 554	0	0	0	0	0	0	13 219
Other financial institutions	153 912	6 701	0	0	15	0	6 686	15	0	15	0	0	0	0
Public non-financial organizations	48 861	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	49 807	267	0	0	0	0	267	0	0	0	0	0	0	574
Nonprofit Institutions	12	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	12 889	1 945	0	0	15	0	1 929	15	0	15	0	0	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	18 455	0	0	0	0	0	0	0	0	0	0	0	0	0
non-resident shares	761 529	232 107	0	10 255	246	0	221 606	210 329	10 255	246	0	199 828	0	0
Other depository institutions	1 786	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	128 320	33 793	0	2 860	20	0	30 914	17 804	4 101	0	0	13 703	0	0
Public non-financial organizations	14 020	580	0	0	0	0	580	0	0	0	0	0	0	0
Domestic non-financial organizations	15 748	4 278	0	40	50	0	4 187	602	353	15	0	234	0	0
Nonprofit Institutions	1 841	0	0	0	0	0	0	4	0	0	0	4	0	0
Households	35 150	1 841	0	0	176	0	1 665	4 176	40	231	0	3 905	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	564 664	191 615	0	7 355	0	0	184 261	187 742	5 760	0	0	181 982	0	0
investment unit (nonresidents)	98 584	41 583	0	0	0	0	41 583	659	0	0	0	659	0	0
Other depository institutions	96	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	9 472	632	0	0	0	0	632	419	0	0	0	419	0	0
Public non-financial organizations	80 646	40 406	0	0	0	0	40 406	0	0	0	0	0	0	0
Domestic non-financial organizations	552	452	0	0	0	0	452	0	0	0	0	0	0	0
Nonprofit Institutions	5 712	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	1 853	62	0	0	0	0	62	236	0	0	0	236	0	0
Nonresidents	252	31	0	0	0	0	31	3	0	0	0	3	0	0
Shares	333 305 786	348 422	125 714	29 523	10 311	0	182 874	246 735	29 523	10 311	0	206 902	0	3 724 185
ordinary	331 733 042	346 471	124 256	29 033	10 311	0	182 871	244 781	29 033	10 311	0	205 437	0	3 721 669
Central Government	1 464 812	147	0	0	147	0	0	147	0	147	0	0	0	0
Regional and local governments	92 758 589	45 429	45 429	0	0	0	0	47 602	0	0	0	47 602	0	96
National Bank	1 067 868	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	72 265 701	0	0	0	0	0	0	0	0	0	0	0	0	156 540
Other financial institutions	4 319 281	37 509	26 729	102	2 962	0	7 716	17 803	87	3 111	0	14 605	0	147
Public non-financial organizations	63 499 597	48 634	46 973	0	0	0	1 661	11 304	0	0	0	11 304	0	129 131
Domestic non-financial organizations	64 388 534	206 523	1 755	26 658	5 762	0	172 348	137 536	7 331	5 614	0	124 592	0	2 467 399
Nonprofit Institutions	37 740	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	4 985 274	6 942	3 370	1 018	1 439	0	1 116	9 366	4 105	1 439	0	3 822	0	301 613
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	1 115 794	0	0	0	0	0	0	0	0	0	0	0	0	477
Nonresidents	25 829 852	1 287	0	1 256	0	0	31	21 023	17 510	0	0	3 513	0	666 265

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	1 572 744	1 951	1 459	490	0	0	3	1 954	490	0	0	1 464	0	2 516
Central Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	91 751	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	524 086	0	0	0	0	0	0	351	0	0	0	351	0	0
Public non-financial organizations	2 294	2	0	2	0	0	0	0	0	0	0	0	0	263
Domestic non-financial organizations	782 059	1 347	1 260	87	0	0	0	1 109	1	0	0	1 108	0	2 215
Nonprofit Institutions	503	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	147 370	31	0	29	0	0	3	162	157	0	0	5	0	33
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	1 871	0	0	0	0	0	0	0	0	0	0	0	0	3
Nonresidents	22 810	571	198	372	0	0	0	332	332	0	0	0	0	2
Corporate bonds	25 617 805	557 197	71 886	540	4 138	0	480 633	326 779	540	4 138	115 341	206 760	0	223 982
Central Government	3 120 123	0	0	0	0	0	0	0	0	0	0	0	0	0
Regional and local governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	3 840 479	98 116	40 586	0	1 946	0	55 584	46 234	9	902	43 275	2 048	0	0
Other financial institutions	10 717 338	191 230	27 527	0	1 152	0	162 550	214 341	60	2 196	65 413	146 672	0	0
Public non-financial organizations	673 825	1 252	1 252	0	0	0	0	299	10	0	1	288	0	771
Domestic non-financial organizations	5 646 868	42 916	0	185	250	0	42 481	22 466	98	250	3 158	18 959	0	220 000
Nonprofit Institutions	1 342	0	0	0	0	0	0	10	0	0	10	0	0	0
Households	255 579	3 684	2 522	354	790	0	18	4 484	363	790	3 313	18	0	3 211
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	40 180	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	1 322 071	220 000	0	0	0	0	220 000	38 945	0	0	171	38 775	0	0
investment unit (residents)	274 892	168 296	0	0	0	0	168 296	167 527	0	0	0	167 527	0	0
National Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	35	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	12 565	1 612	0	0	0	0	1 612	21	0	0	0	21	0	0
Public non-financial organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	182 027	166 282	0	0	0	0	166 282	166 095	0	0	0	166 095	0	0
Nonprofit Institutions	4 503	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	71 455	14	0	0	0	0	14	1 412	0	0	0	1 412	0	0
International organizations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	4 307	389	0	0	0	0	389	0	0	0	0	0	0	0
Claim rights	61 667	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	4 474	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial institutions	31 493	0	0	0	0	0	0	0	0	0	0	0	0	0
Public non-financial organizations	594	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic non-financial organizations	8 576	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonprofit Institutions	78	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	16 071	0	0	0	0	0	0	0	0	0	0	0	0	0
unknown (information about the sub-account is not known)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nonresidents	380	0	0	0	0	0	0	0	0	0	0	0	0	0
Certificates	60	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	59	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	365 466 721	1 790 668	231 101	71 104	16 847	0	1 471 617	1 368 516	71 104	16 847	409 023	871 542	0	4 078 939
Residents	334 765 423	1 114 370	230 902	45 737	16 847	0	820 885	1 041 748	37 528	16 847	404 459	582 915	0	3 310 044
Central Government	4 635 446	147	0	0	147	0	0	227	0	147	80	0	0	0
Regional and local governments	92 758 589	45 429	45 429	0	0	0	0	47 602	0	0	0	47 602	0	96
National Bank	1 251 249	0	0	0	0	0	0	0	0	0	0	0	0	0
Other depository institutions	76 639 366	139 644	60 586	0	2 989	0	76 069	56 336	9	1 945	52 334	2 048	0	169 759
Other financial institutions	16 892 524	349 926	62 756	16 114	5 193	0	265 863	545 686	25 060	6 365	317 511	196 750	0	147
Public non-financial organizations	64 403 425	96 633	53 225	2	0	0	43 406	24 110	10	0	12 508	11 593	0	130 166
Domestic non-financial organizations	71 165 640	451 290	3 015	27 731	6 077	0	414 467	340 498	7 783	5 894	12 942	313 879	0	2 704 539
Nonprofit Institutions	268 003	7 404	0	0	0	0	7 404	3 930	0	0	3 926	4	0	0
Households	5 593 336	23 898	5 892	1 890	2 442	0	13 675	23 359	4 666	2 496	5 158	11 039	0	304 857
unknown (information about the sub-account is not known)	1 157 845	0	0	0	0	0	0	0	0	0	0	0	0	480
Nonresidents	30 701 298	676 298	198	25 367	0	0	650 732	326 768	33 576	0	4 564	288 627	0	768 895
Depositors	2 637 340	165 381	60 983	15 807	4 013	0	84 578	320 068	22 481	2 968	266 544	28 075	0	13 219

3.6. Domestic currency market operations

for the period

	USD (mln.)		EUR (thous.)		RUB (mln.)	
	KASE	OTC IFEM	KASE	OTC IFEM	KASE	OTC IFEM
	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks	Trading volume *	The number of transactions of resident banks
2019	28 838	32 504	60 572	46 948	11 487	9 640
2020	27 477	24 959	34 446	98 667	17 873	5 574
2021	34 567	29 703	69 059	99 527	46 683	8 390
2022	29 705	19 616	392 557	246 846	296 477	266 210
2023	37 052	31 668	992 465	491 309	366 032	49 431
2023						
I	7 775	10 477	194 181	116 678	55 032	7 150
II	8 493	7 158	231 829	84 046	72 387	13 983
III	9 790	7 904	312 684	102 696	89 520	15 673
IV	10 993	6 130	253 771	187 889	149 092	12 626
2023						
01.23	2 063	1 740	22 277	30 290	13 478	3 977
02.23	2 601	3 770	93 144	9 700	23 646	2 437
03.23	3 111	4 967	78 760	76 688	17 908	735
04.23	3 049	2 855	85 276	5 000	19 762	3 252
05.23	2 881	2 545	60 622	46 571	23 073	6 423
06.23	2 563	1 758	85 931	32 475	29 552	4 309
07.23	2 916	1 492	103 673	38 665	21 992	8 918
08.23	3 474	3 158	102 767	25 721	31 558	5 323
09.23	3 400	3 253	106 244	38 310	35 971	1 432
10.23	3 246	1 879	60 573	29 751	28 832	1 594
11.23	4 220	2 061	73 243	31 080	44 339	693
12.23	3 527	2 189	119 955	127 058	75 921	10 339
2024						
01.24	3 617	1 609	99 240	72 634	30 677	1 569
02.24	3 923	2 013	48 193	37 795	52 360	8 654

* volume of trades on KASE is given taking into account trades at the additional session

** taking into account transactions conducted within the framework of receiving support from parent organization

3.7. Foreign currency exchange rates

tenge for 1 unit of currency

	Official Rate						Market Rate (KASE)					
	Period Average			End of Period			Period Average			End of Period		
	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR	USD	RUB	EUR
2019	382.75	5.92	428.51	381.18	6.17	426.85	382.59	5.93	428.75	382.59	6.20	428.20
2020	412.95	5.73	471.44	420.71	5.65	516.13	413.24	5.72	471.89	420.91	5.69	513.57
2021	426.03	5.79	503.88	431.67	5.77	487.79	426.80	5.83	507.43	431.80	5.82	492.00
2022	460.48	6.96	484.22	460.98	6.43	491.22	461.39	7.22	472.78	462.65	6.41	492.80
2023	456.31	5.40	493.33	453.64	5.01	504.77	456.45	5.26	493.02	454.56	5.06	504.00
2023												
I	454.93	6.27	488.18	448.05	5.82	486.58	453.41	6.18	481.53	451.71	5.86	492.60
II	448.82	5.54	488.37	454.13	5.22	495.68	448.90	5.50	488.89	452.51	5.14	491.05
III	455.11	4.84	495.38	477.57	4.92	503.22	455.87	4.84	496.78	474.47	4.89	502.74
IV	466.08	5.02	500.91	453.64	5.01	504.77	464.92	5.05	500.98	454.56	5.06	504.00
2023												
01.23	462.61	6.68	498.78	459.92	6.62	501.31	462.60	6.68	499.76	460.50	6.53	498.93
02.23	451.94	6.20	484.81	449.14	5.96	473.80	450.49	6.12	482.68	445.82	5.97	473.35
03.23	449.99	5.92	480.57	448.05	5.82	486.58	449.66	5.89	475.00	451.71	5.86	492.60
04.23	451.33	5.58	494.60	456.21	5.60	503.47	451.62	5.57	493.66	453.39	5.58	499.25
05.23	446.60	5.64	485.28	447.08	5.53	479.18	445.94	5.63	484.32	448.13	5.53	478.18
06.23	448.54	5.40	485.37	454.13	5.22	495.68	448.99	5.35	487.38	452.51	5.14	491.05
07.23	445.20	4.94	492.31	445.68	4.90	489.00	444.60	4.92	492.75	446.07	4.86	491.64
08.23	451.94	4.75	493.36	461.44	4.83	498.96	452.73	4.76	494.74	459.69	4.77	500.08
09.23	467.86	4.85	500.43	477.57	4.92	503.22	469.09	4.86	502.67	474.47	4.89	502.74
10.23	476.65	4.91	503.34	471.87	5.07	499.29	476.24	4.90	501.47	469.67	5.11	499.13
11.23	463.56	5.13	500.13	459.06	5.16	503.77	462.78	5.13	501.20	458.04	5.17	501.55
12.23	457.76	5.04	499.21	453.64	5.01	504.77	457.53	5.05	500.60	454.56	5.06	504.00
2024												
01.24	451.28	5.06	492.45	448.17	5.03	485.14	450.80	5.07	489.00	447.74	5.00	484.58
02.24	449.95	4.91	485.43	451.31	4.90	487.32	450.14	4.92	484.34	450.61	4.97	489.41

3.8. Official exchange rates on average for the period*

tenge per unit of currency

	2019	2020	2021	2022	2023	2023				2023			2024	
						I	II	III	IV	10.23	11.23	12.23	01.24	02.24
1 AED	104.21	112.44	116.00	125.38	124.25	123.87	122.22	123.92	126.91	129.78	126.22	124.66	122.88	122.52
1 AUD	266.08	285.13	319.95	319.60	303.00	311.79	299.77	297.89	302.98	302.98	300.35	305.87	300.04	293.82
1 CAD	288.52	308.17	340.01	353.92	338.18	336.84	333.98	339.48	342.20	348.54	337.57	340.63	336.53	333.73
1 CHF	385.24	440.52	466.13	482.60	508.16	492.27	499.04	515.41	524.64	526.97	519.11	528.28	526.20	513.80
1 CNY	55.43	59.89	66.07	68.46	64.43	66.53	64.04	62.81	64.46	65.23	64.08	64.08	62.95	62.56
1 DKK	57.41	63.26	67.77	65.10	66.22	65.60	65.57	66.48	67.18	67.49	67.07	66.97	66.05	65.12
1 GBP	488.46	529.91	586.25	568.22	567.30	552.74	561.27	576.27	577.80	580.26	574.30	579.06	573.27	568.19
100 KRW	32.87	35.06	37.23	35.68	34.94	35.75	34.13	34.66	35.26	35.29	35.38	35.09	34.06	33.79
1 JPY	3.51	3.87	3.88	3.52	3.25	3.44	3.27	3.15	3.15	3.19	3.09	3.17	3.09	3.01
1 KWD	1260.01	1347.18	1413.59	1503.81	1484.73	1486.38	1462.69	1478.66	1510.59	1541.82	1502.41	1486.81	1467.67	1462.29
1 GEL	136.82	133.97	133.46	160.79	175.72	174.81	177.54	175.71	174.82	179.11	173.08	172.21	170.45	171.17
1 SAR	102.06	110.06	113.59	122.64	121.63	121.18	119.67	121.33	124.26	127.08	123.59	122.04	120.34	119.98
1 XDR	528.80	575.32	606.87	615.63	608.53	609.35	601.92	606.41	616.29	625.08	612.84	610.86	602.16	596.86
1 SEK	40.50	45.02	49.69	45.60	43.00	43.59	42.63	42.13	43.69	43.34	43.24	44.55	43.67	43.16
1 SGD	280.59	299.50	317.10	334.00	339.78	341.57	335.15	337.31	345.04	348.24	343.35	343.54	338.03	334.75
1 TRY	67.57	59.25	49.42	28.01	19.73	24.12	21.75	17.00	16.38	17.15	16.21	15.76	15.01	14.63
1 TJS	40.21	40.13	37.70	42.70	42.16	43.27	41.16	41.57	42.68	43.51	42.48	42.02	41.40	41.22
1 KGS	5.49	5.36	5.03	5.52	5.19	5.25	5.13	5.17	5.23	5.35	5.20	5.13	5.06	5.03
1 MDL	21.90	24.03	24.22	24.45	25.32	24.28	25.15	25.59	26.17	26.36	26.05	26.10	25.72	25.38
1 UAH	14.87	15.34	15.65	14.26	12.42	12.41	12.18	12.35	12.75	13.05	12.82	12.35	11.92	11.84
1 NOK	43.53	44.01	49.61	47.99	43.25	44.58	41.94	43.45	43.05	43.51	42.37	43.32	43.43	42.67
1 ZAR	26.52	25.21	28.89	28.20	24.75	25.69	24.08	24.42	24.86	25.02	25.00	24.53	24.01	23.70
1 PLN	99.73	106.11	110.45	103.42	108.75	103.64	107.44	110.21	113.33	111.29	113.54	115.25	112.82	112.18
10 HUF	13.19	13.42	14.08	12.42	12.94	12.57	13.10	12.94	13.12	13.06	13.19	13.10	12.90	12.53
1 BRL	97.23	80.69	79.11	89.38	91.45	87.64	90.61	93.30	94.00	94.11	94.41	93.44	91.92	90.71
1 MYR	92.44	98.37	102.84	104.70	100.16	103.91	99.28	98.42	99.24	100.57	98.84	98.28	96.41	94.44
1 HKD	48.85	53.24	54.81	58.80	58.29	58.04	57.25	58.17	59.64	60.91	59.37	58.61	57.74	57.53
10 AMD	7.99	8.48	8.49	10.75	11.68	11.66	11.64	11.82	11.60	11.85	11.55	11.39	11.23	11.17
100 UZS	4.35	4.12	4.02	4.18	3.90	4.02	3.93	3.84	3.80	3.91	3.78	3.72	3.66	3.64
1 BYN	183.26	169.94	168.26	167.76	170.30	180.66	178.24	180.78	142.45	147.08	140.98	139.19	138.07	137.76
1 CZK	16.70	17.83	19.66	19.73	20.56	20.52	20.72	20.55	20.45	20.49	20.43	20.42	19.94	19.27
1 AZN	226.09	243.93	251.64	271.92	269.21	268.39	264.79	268.50	274.97	281.21	273.49	270.06	266.24	265.46
1 INR	5.43	5.57	5.76	5.86	5.53	5.53	5.46	5.51	5.60	5.73	5.57	5.50	5.43	5.42
1 THB	12.34	13.20	13.33	13.15	13.12	13.43	13.03	12.95	13.06	13.05	13.06	13.08	12.83	12.56
1 MXN	19.88	19.33	21.02	22.92	25.76	24.35	25.37	26.68	26.55	26.45	26.60	26.60	26.45	26.33
1000 IRR	9.11	9.84	10.14	10.96	10.87	10.83	10.69	10.84	11.10	11.35	11.03	10.90	10.74	10.70

* Weighted Average

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

thous. units of currency, for the period

	USD			EUR			RUB		
	Import	Export	Import-export balance	Import	Export	Import-export balance	Import	Export	Import-export balance
	1	2	3=1-2	4	5	6=4-5	7	8	9=7-8
2019	4 188 532	64 541	4 123 991	549 830	6 162	543 668	34 857 000	14 703 481	20 153 519
2020	2 492 900	298 376	2 194 524	297 850	2 860	294 990	64 176 065	5 332 963	58 843 102
2021	2 058 787	337 453	1 721 334	469 100	11 382	457 718	84 069 602	5 523 196	78 546 406
2022	3 938 010	10 780	3 927 230	302 204	436	301 768	31 254 500	34 450 635	-3 196 135
2023	1 667 400	4 421	1 662 979	102 900	559	102 341	6 069 000	15 856 685	-9 787 685
2023									
I	809 900	1 332	808 568	79 000	211	78 789	-	10 707 785	-10 707 785
II	205 000	-	205 000	10 000	-	10 000	200 000	-	200 000
III	277 500	1 307	276 193	12 000	207	11 793	5 869 000	1 632 000	4 237 000
IV	375 000	1 782	373 218	1 900	141	1 759	-	3 516 900	-3 516 900
2023									
01.23	300 000	-	300 000	-	-	-	-	9 033 071	-9 033 071
02.23	230 100	-	230 100	20 000	-	20 000	-	1 674 714	-1 674 714
03.23	279 800	1 332	278 468	59 000	211	58 789	-	-	-
04.23	50 000	-	50 000	-	-	-	200 000	-	200 000
05.23	100 000	-	100 000	5 000	-	5 000	-	-	-
06.23	55 000	-	55 000	5 000	-	5 000	-	-	-
07.23	147 000	-	147 000	12 000	-	12 000	1 580 000	342 000	1 238 000
08.23	31 000	1 307	29 693	0	207	-207	4 049 000	790 800	3 258 200
09.23	99 500	-	99 500	-	-	-	240 000	499 200	-259 200
10.23	50 000	-	50 000	-	-	-	-	1 248 300	-1 248 300
11.23	220 000	1 782	218 218	1 900	141	1 759	-	1 648 600	-1 648 600
12.23	105 000	-	105 000	-	-	-	-	620 000	-620 000
2024									
01.24	-	-	-	-	-	-	-	-	-
02.24	90 200	-	90 200	12 000	-	12 000	-	-	-



IV. PAYMENT SYSTEMS

IV. Payment Systems

4.1. The Basic Indicators of Payment Systems

for the period

	2019	2020	2021	2022	2023	10.23	11.23	12.23	01.24	02.24
Payment systems: Interbank System of Money Transfer (ISMT) and Interbank Clearing System (ICS)										
Number of Payments - total, thousand transactions	41 615	51 084	59 347	65 530	73 725	6 019	6 095	6 749	5 896	7 961
of which:										
interbank system of money transfer	14 518	15 010	18 821	21 796	25 504	2 190	2 209	2 617	1 896	2 722
to total, %	34.9	29.4	31.7	33.3	34.6	36.4	36.2	38.8	32.2	34.2
interbank clearing system	27 097	36 074	40 526	43 734	48 221	3 830	3 887	4 131	4 000	5 239
to total, %	65.1	70.6	68.3	66.7	65.4	63.6	63.8	61.2	67.8	65.8
Sum of Payments - total, mln.KZT	762 062 812	645 493 443	782 086 436	787 241 794	980 279 571	86 127 751	103 639 777	107 699 177	105 484 662	114 426 920
of which:										
interbank system of money transfer	754 959 606	638 074 195	773 395 880	776 920 220	969 288 279	85 190 596	102 665 731	106 592 046	104 802 406	113 486 326
to total, %	99.1	98.9	98.9	98.7	98.9	98.9	99.1	99.0	99.4	99.2
interbank clearing system	7 103 206	7 419 248	8 690 556	10 321 574	10 991 291	937 155	974 046	1 107 132	682 256	940 594
to total, %	0.9	1.1	1.1	1.3	1.1	1.1	0.9	1.0	0.6	0.8
Number of Users in Payment Systems of Kazakhstan:										
interbank system of money transfer	39	38	38	31	31	31	31	31	31	31
interbank clearing system	31	26	26	22	22	22	22	22	22	22
Payments and transfers of money through correspondent accounts opened between banks										
Number of Payments - total, thousand transactions	13 353	14 190	15 916	12 123	13 751	1 269	1 324	1 302	1 219	1 255
of which:										
through loro-accounts	6 796	6 727	7 822	5 009	5 728	544	590	583	571	554
to total, %	50.9	47.4	49.1	41.3	41.7	42.9	44.6	44.8	46.8	44.1
through nostro-accounts	6 557	7 463	8 094	7 115	8 023	725	733	719	648	701
to total, %	49.1	52.6	50.9	58.7	58.3	57.1	55.4	55.2	53.2	55.9
Sum of Payments - total, mln.KZT	6 340 933	6 302 869	7 789 468	6 629 666	7 929 396	639 969	698 034	792 992	901 659	997 596
of which:										
through loro-accounts	3 848 454	3 700 578	4 992 041	4 075 479	4 290 037	343 215	372 470	402 876	500 862	534 375
to total, %	60.7	58.7	64.1	61.5	54.1	53.6	53.4	50.8	55.5	53.6
through nostro-accounts	2 492 479	2 602 290	2 797 426	2 554 188	3 639 359	296 754	325 564	390 116	400 797	463 222
to total, %	39.3	41.3	35.9	38.5	45.9	46.4	46.6	49.2	44.5	46.4

Continuation

	2019	2020	2021	2022	2023	10.23	11.23	12.23	01.24	02.24
Payment instruments on the territory of Kazakhstan*										
Number of Payments - total, thousand transactions **	1 899 246	3 510 819	6 915 282	9 400 885	12 690 434	1 174 253	1 136 268	1 186 354	973 927	1 024 775
Payment order	242 197	271 443	293 141	327 152	992 863	109 367	105 262	112 522	98 447	104 698
Payment request-order	1 598	1 110	1 599	2 946	4 697	500	448	478	429	451
Cheque for goods and services paying	2	1	1	2	27	1	19	1	1	1
Direct debiting of a banking account	46 593	29 928	49 194	213 585	107 649	10 450	10 251	11 433	10 448	10 594
Collection order	961	1 476	2 072	3 325	4 287	452	169	353	316	350
Payment card	1 571 455	3 174 351	6 542 486	8 826 098	11 558 969	1 051 303	1 018 801	1 059 627	862 333	906 619
Paid bill of exchange	36 441	32 510	26 789	27 778	21 942	2 181	1 317	1 941	1 953	2 062
Sum of Payments - total, mln.KZT **	457 067 009	469 771 951	656 945 175	693 523 657	866 660 372	79 906 366	87 501 276	95 774 396	92 110 505	97 214 197
Payment order	419 807 695	408 597 895	551 946 974	554 198 658	688 571 905	63 593 442	71 194 657	77 874 446	79 319 548	83 336 090
Payment request-order	30 773	33 953	50 235	64 960	114 613	20 916	9 942	11 680	9 011	10 239
Cheque for goods and services paying	7 428	6 711	3 674	3 395	753 641	152 546	3 713	106 833	113 587	91 280
Direct debiting of a banking account	5 183 607	7 580 081	9 116 290	11 110 343	8 976 157	736 878	661 389	712 709	525 116	601 976
Collection order	184 398	182 283	330 109	408 169	1 108 589	92 588	164 985	98 363	95 010	69 761
Payment card	30 375 387	51 915 292	93 713 259	125 144 084	164 992 549	15 153 933	15 341 384	16 795 398	11 903 167	12 930 776
Paid bill of exchange	1 477 722	1 455 736	1 784 636	2 594 047	2 142 917	156 062	125 206	174 966	145 067	174 074
Payment Cards***										
Number of Payments - total, thousand transactions	1 571 455	3 175 866	6 542 486	8 510 930	11 558 969	1 051 303	1 018 801	1 059 627	862 333	906 619
of which:										
in trade terminals:	1 195 627	2 878 476	6 271 338	8 256 634	11 317 866	1 030 566	999 058	1 038 286	842 662	887 238
local systems	345 351	1 979 330	5 124 993	7 290 148	9 655 053	880 048	849 986	877 412	699 698	738 671
international systems, of which:	850 275	899 146	1 146 344	1 296 616	1 662 813	150 518	149 072	160 874	142 964	148 567
Visa International	225 846	340 277	716 075	966 486	1 424 882	132 930	131 568	141 195	125 173	129 671
MasterCard Worldwide	619 030	553 573	413 445	211 887	175 886	16 494	16 447	18 523	16 727	17 782
in trade terminals to total, %	76.1	90.6	95.9	97.0	97.9	98.0	98.1	98.0	97.7	97.9
on reception of a cash:	375 829	297 390	271 148	254 296	241 103	20 736	19 743	21 341	19 671	19 381
local systems	6 043	9 846	20 995	38 407	58 834	5 660	5 504	5 749	6 133	5 678
international systems, of which:	369 786	287 544	250 153	215 888	182 269	15 077	14 239	15 592	13 537	13 704
Visa International	147 768	134 965	157 970	166 113	152 581	12 686	11 992	13 110	11 456	11 536
MasterCard Worldwide	207 097	140 109	81 128	40 961	23 061	1 867	1 761	1 996	1 607	1 697
in trade terminals to total, %	23.9	9.4	4.1	3.0	2.1	2.0	1.9	2.0	2.3	2.1
Sum of Payments - total, mln.KZT	30 375 387	51 915 292	93 713 259	125 144 074	164 992 549	15 153 933	15 341 384	16 795 398	11 903 167	12 930 776
of which:										
in trade terminals:	14 050 810	35 294 805	73 123 297	103 787 623	141 940 209	13 113 246	13 305 233	14 497 927	10 082 915	11 046 079
local systems	4 916 832	25 635 426	58 304 598	80 253 091	111 865 124	10 474 057	10 677 923	11 427 953	7 672 825	8 460 713
international systems, of which:	9 133 978	9 659 380	14 818 699	23 534 532	30 075 085	2 639 190	2 627 309	3 069 974	2 410 090	2 585 367
Visa International	3 681 474	5 179 820	10 189 814	14 199 488	22 571 564	2 131 939	2 109 743	2 470 536	1 901 739	2 048 429
MasterCard Worldwide	5 354 718	4 410 664	4 487 835	4 254 248	5 212 037	481 266	492 157	571 210	483 979	510 621
in trade terminals to total, %	46.3	68.0	78.0	82.9	86.0	86.5	86.7	86.3	84.7	85.4

Continuation

	2019	2020	2021	2022	2023	10.23	11.23	12.23	01.24	02.24
on reception of a cash:	16 324 577	16 620 487	20 589 962	21 356 451	23 052 340	2 040 687	2 036 151	2 297 471	1 820 252	1 884 697
local systems	286 337	392 452	1 298 015	2 672 060	4 663 678	464 343	474 047	503 801	432 626	428 638
international systems, of which:	16 038 240	16 228 035	19 291 947	18 684 391	18 388 662	1 576 344	1 562 104	1 793 670	1 387 626	1 456 058
Visa International	8 036 068	8 713 007	12 567 200	14 146 609	14 944 856	1 290 703	1 278 487	1 478 980	1 134 759	1 189 377
MasterCard Worldwide	7 320 578	6 870 991	6 074 347	3 986 465	2 953 292	245 626	245 735	276 237	214 576	227 725
in trade terminals to total, %	53.7	32.0	22.0	17.1	14.0	13.5	13.3	13.7	15.3	14.6
Number of Payment Cards in Circulation (total, thousand units),										
of which:	32 048	47 966	59 258	65 080	74 544	73 528	74 075	74 544	75 253	75 470
local systems	5 020	14 057	19 649	22 166	24 874	24 467	24 708	24 874	25 028	25 202
international systems, of which:	27 029	33 908	39 609	42 914	49 670	49 060	49 368	49 670	50 226	50 269
Visa International	16 104	22 349	28 905	33 315	37 533	37 392	37 464	37 533	37 736	37 738
MasterCard Worldwide	9 616	9 936	9 025	7 980	10 696	10 180	10 445	10 696	11 043	11 105
Number of Payment Cards used (total, thousand units), of										
which:	18 176	26 779	30 413	33 431	38 685	37 837	38 529	38 685	37 851	39 480
local systems	4 190	9 635	12 192	13 438	15 948	15 552	16 033	15 948	15 536	16 001
international systems, of which:	13 987	17 144	18 221	19 993	22 737	22 285	22 496	22 737	22 315	23 479
Visa International	6 889	10 102	12 684	16 698	19 373	18 979	19 163	19 373	19 055	19 446
MasterCard Worldwide	6 398	6 301	4 810	2 711	2 885	2 811	2 852	2 885	2 796	3 312
Number of Equipment for Payment Cards (units):										
pos-terminals, of which:	170 410	211 764	509 194	831 780	1 041 884	-	-	1 041 884	-	-
in banks	8 720	8 785	8 510	16 279	8 114	-	-	8 114	-	-
at businessmen	161 690	202 979	500 684	815 501	1 033 770	-	-	1 033 770	-	-
cash dispensers	11 315	12 728	12 443	12 391	12 649	-	-	12 649	-	-
Number of entrepreneurs (units)	96 428	108 159	273 947	567 687	793 065	-	-	793 065	-	-

Continuation

	2019	2020	2021	2022	2023	10.23	11.23	12.23	01.24	02.24
Money Transfers abroad / from abroad through the international money transfers systems										
Number of sent transfers (total, thousand transactions), of which:	2 630.7	2 384.4	2 579.7	2 490.6	2 582.7	230.3	217.6	215.3	160.6	184.8
Gold Crown	1 885.7	1 893.0	2 160.3	2 112.5	2 238.5	202.6	192.1	191.2	142.5	167.7
Western Union	196.7	119.7	106.1	96.3	77.0	5.6	5.5	5.8	5.0	4.9
Unistrim	102.9	125.0	78.7	34.6	31.3	0.0	0.0	0.0	0.0	0.0
Contact	83.6	104.1	173.5	181.9	174.4	16.6	14.4	11.8	8.4	7.0
Moneygram	24.3	14.2	15.3	23.6	21.1	1.8	1.8	1.9	1.3	1.4
Others	337.5	128.5	45.7	41.8	40.3	3.7	3.8	4.6	3.4	3.8
Number of received transfers (total, thousand transactions), of which:	1 651.7	1 276.2	1 131.5	1 650.0	1 083.5	79.5	77.4	84.4	71.3	72.0
Gold Crown	660.0	547.4	529.5	976.3	491.6	37.9	37.2	38.8	32.1	33.5
Western Union	437.6	393.5	362.6	323.6	253.5	20.2	19.5	22.5	18.9	18.9
Unistrim	53.2	26.6	19.3	68.4	110.6	0.0	0.0	0.0	0.0	0.0
Moneygram	156.0	40.8	43.4	96.6	122.6	10.2	10.2	11.3	9.0	9.1
Contact	46.0	124.2	126.5	137.9	58.3	6.7	6.6	6.8	6.0	4.1
Others	298.8	143.6	50.3	47.3	46.9	4.4	4.0	5.1	5.3	6.4
Sum of sent transfers (total, bln.KZT), of which:	648 413.1	787 723.1	1 010 566.9	1 034 517.0	961 354.0	89 636.7	81 627.2	72 824.6	52 480.9	58 913.4
Gold Crown	480 820.4	642 018.4	793 822.9	794 122.9	766 906.4	71 915.1	65 385.6	58 108.4	41 847.6	49 731.3
Western Union	75 369.5	58 581.0	61 344.4	66 142.8	54 326.2	4 227.1	4 129.0	3 923.4	3 378.0	2 699.4
Unistrim	24 176.0	28 993.0	30 345.6	8 645.3	7 060.3	0.0	0.0	0.0	0.0	0.0
Contact	24 948.4	39 134.3	109 774.0	139 038.9	111 694.7	11 294.3	9 903.5	8 435.8	5 770.3	4 782.8
Moneygram	758.8	5 770.9	11 083.8	22 599.3	16 468.4	1 652.1	1 645.8	1 726.2	1 064.8	1 147.0
Others	42 340.1	13 225.6	4 196.1	3 967.7	4 898.0	548.1	563.5	630.8	420.2	552.8
Sum of received transfers (total, bln.KZT), of which:	344 632.1	286 892.7	283 513.1	681 232.0	305 834.6	23 532.3	23 759.8	23 614.5	20 624.3	19 133.1
Gold Crown	150 847.9	141 490.2	155 574.1	460 633.9	155 401.0	12 238.3	12 615.8	12 008.6	9 306.7	9 875.9
Western Union	82 329.8	74 731.5	71 466.8	84 136.3	67 310.2	5 872.0	5 671.8	6 215.9	6 689.0	5 014.4
Unistrim	13 756.5	5 669.7	5 038.2	25 456.6	21 585.3	0.0	0.0	0.0	0.0	0.0
Moneygram	43 597.5	11 237.0	12 221.1	36 909.0	41 525.1	3 499.3	3 481.4	3 422.0	2 704.2	2 678.5
Contact	12 319.2	34 419.8	36 789.6	71 304.3	16 760.6	1 540.3	1 627.0	1 568.8	1 397.5	945.7
Others	41 781.2	19 344.6	2 423.3	2 791.9	3 252.3	382.4	363.8	399.1	526.9	618.6

* 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

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

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

for the period, billion of KZT

Name of users	12.19	12.20	12.21	12.22	10.23	11.23	12.23	01.24	02.24
ISMT - total	56 864	62 276	74 633	88 593	85 191	102 666	106 592	104 802	113 486
change in % of the previous period	2.2	45.3	-3.1	2.5	8.5	20.5	3.8	-1.7	8.3
of which:									
Five large banks*	11 981	18 126	22 941	25 140	22 024	25 613	28 723	28 039	31 157
change as % of the previous period	-1.6	52.6	1.5	-1.5	10.5	16.3	12.1	-2.4	11.1
share as % of total	21.1	29.1	30.7	28.4	25.9	24.9	26.9	26.8	27.5
Other banks	14 142	13 477	15 912	17 477	19 158	22 061	24 631	24 185	27 435
change as % of the previous period	7.1	34.9	0.3	4.2	6.6	15.2	11.6	-1.8	13.4
share as % of total	24.9	21.6	21.3	19.7	22.5	21.5	23.1	23.1	24.2
Other participants	30 741	30 673	35 780	45 976	44 009	54 991	53 238	52 579	54 895
change as % of previous period	1.6	46.2	-7.2	4.1	6.7	35.5	21.0	-4.4	3.1
share as % of total	54.1	49.3	47.9	51.9	51.7	53.6	49.9	50.2	48.4
ICS - total	745	860	973	1 117	937	974	1 107	682	941
change in % of the previous period	18.5	21.8	27.2	11.4	-9.7	6.5	18.1	-30.0	-15.0
of which:									
Five large banks*	290	403	472	622	573	583	607	474	599
change as % of the previous period	8.4	14.9	18.8	1.3	-17.0	2.0	5.9	-18.7	-1.3
share as % of total	38.9	46.9	48.5	55.7	61.1	59.8	54.8	69.4	63.7
Other banks	198	193	177	148	130	141	137	104	122
change as % of the previous period	4.8	13.2	2.0	10.8	-13.4	9.2	5.7	-26.1	-11.2
share as % of total	26.6	22.5	18.2	13.3	13.8	14.5	12.4	15.3	12.9
Other participants	256	263	323	346	234	250	363	104	220
change as % of previous period	49.3	42.9	66.8	35.8	18.3	16.8	54.9	-58.3	-39.4
share as % of total	34.4	30.6	33.2	31.0	25.0	25.7	32.8	15.3	23.4

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



V. KEY INDICATORS OF FINANCIAL INSTITUTIONS

V. Key indicators of financial institutions

5.1. Banking sector

mln. of KZT, end of period

	Assets	Liabilities	Capital	Authorized capital	Excess of current income (expenses) over current expenses (income) after income tax	Capital adequacy ratio (k1-1)	Capital adequacy ratio (k1-2)	Capital adequacy ratio (k2)
2019	26 813 963	23 165 493	3 648 470	1 627 288	811 995	19.10	19.19	24.33
2020	31 172 380	27 217 148	3 955 232	1 767 347	726 803	21.27	21.29	26.97
2021	37 623 913	33 085 975	4 537 938	1 331 772	1 291 932	19.32	19.34	23.43
2022	44 561 554	39 334 336	5 227 218	1 403 588	1 465 932	18.54	18.56	21.70
2023	51 441 097	44 579 098	6 861 999	1 433 588	2 184 757	19.24	19.25	21.50
2023								
I	45 027 511	39 345 632	5 681 879	1 403 588	509 737	19.57	19.59	22.59
II	46 573 851	40 847 322	5 726 529	1 403 588	1 052 404	18.61	18.62	21.39
III	47 881 901	41 639 127	6 242 773	1 433 588	1 580 537	18.84	18.85	21.40
IV	51 441 097	44 579 098	6 861 999	1 433 588	2 184 757	19.24	19.25	21.50
2023								
01.23	44 021 046	38 622 243	5 398 803	1 403 588	168 900	18.97	18.99	22.10
02.23	44 060 374	38 448 359	5 612 014	1 403 588	330 119	19.50	19.52	22.55
03.23	45 027 511	39 345 632	5 681 879	1 403 588	509 737	19.57	19.59	22.59
04.23	44 843 135	38 954 422	5 888 714	1 403 588	694 628	19.79	19.81	22.74
05.23	45 373 737	39 735 438	5 638 299	1 403 588	877 738	18.54	18.56	21.42
06.23	46 573 851	40 847 322	5 726 529	1 403 588	1 052 404	18.61	18.62	21.39
07.23	46 553 775	40 614 913	5 938 863	1 413 588	1 237 072	18.77	18.79	21.47
08.23	46 701 978	40 575 527	6 126 451	1 423 588	1 421 744	18.98	18.99	21.61
09.23	47 881 901	41 639 127	6 242 773	1 433 588	1 580 537	18.84	18.85	21.40
10.23	48 373 978	41 962 124	6 411 854	1 433 588	1 777 045	19.27	19.29	21.76
11.23	49 172 473	42 520 946	6 651 528	1 433 588	2 008 637	19.55	19.56	21.98
12.23	51 441 097	44 579 098	6 861 999	1 433 588	2 184 757	19.24	19.25	21.50
2024								
01.24	51 061 190	43 956 253	7 104 936	1 433 588	197 811	19.27	19.28	21.46
02.24	51 962 887	44 631 602	7 331 285	1 433 588	389 551	19.38	19.4	21.48

5.2. Accumulative pension system

5.2.1. Pension Contributions and Accumulation

mln. of KZT, end of the period

	Number of individual pension accounts of depositors for mandatory pension contributions, including IPA with no pension savings	Pension savings (PS)		Pension contributions (for reporting month)
		Sum	including net investment income	
			Sum	
2019	10 108 355	10 800 539	3 703 254	989 844
2020	10 877 032	12 913 476	5 553 591	1 084 670
2021	10 859 848	13 070 066	6 911 635	1 340 340
2022	10 943 902	14 663 410	7 793 435	1 726 857
2023	11 077 714	17 864 645	9 360 618	234 291
2023				
I	10 970 171	15 399 644	8 129 762	167 791
II	10 998 374	16 074 711	8 364 601	187 904
III	11 044 661	17 224 927	9 162 986	177 144
IV	11 077 714	17 864 645	9 360 618	234 291
2023				
01.23	10 951 149	14 853 794	7 857 354	155 984
02.23	10 960 400	15 129 613	7 997 885	163 593
03.23	10 970 171	15 399 644	8 129 762	167 791
04.23	10 978 642	15 675 889	8 262 475	175 967
05.23	10 988 839	15 841 449	8 286 836	173 284
06.23	10 998 374	16 074 711	8 364 601	187 904
07.23	11 012 078	16 367 874	8 554 355	173 714
08.23	11 030 893	16 761 866	8 828 537	176 414
09.23	11 044 661	17 224 927	9 162 986	177 144
10.23	11 057 617	17 211 707	9 018 762	183 189
11.23	11 064 940	17 362 491	9 039 113	192 153
12.23	11 077 714	17 864 645	9 360 618	234 291
2024				
01.24	11 079 551	18 103 999	9 470 250	186 548
02.24	11 084 649	18 486 445	9 704 159	209 082

5.2. Accumulative Pension Fund

5.2.3. Structure of Investment Portfolio of Accumulative Pension Funds

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

	Name of organization/ Name of trustee	Government Securities						NBK Notes	Domestic Securities		Foreign States Securities	Non- Government Securities of Foreign Issuers	International Financial Institutions Securities	Derivatives	Deposits in banks	Assets under external management	Funds on investment account and other assets
		MEUKAM	MIETIKAM	MEOKAM	MEUKAM	MEUZHKAM	Eurobonds		Shares	Bonds							
2019		0.00		0.48	17.82	11.70	6.30	4.10	2.21	26.06	11.43	2.79	3.35	0.17	6.67	1.96	4.95
2020		0.32		0.29	27.82	9.53	5.77	0.63	2.28	23.51	9.91	2.53	4.11	0.00	6.71	6.32	0.27
2021	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	10.23	3.41
	NBRK	0.00		0.71	28.46	8.59	1.14	0.00	2.25	20.63	18.51	0.11	3.10	0.00	2.80	0.00	0.00
	JSC "Centras Securities"	0.00		0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC «First Heartland Jusan Invest»	0.00		0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"SB of Bank CenterCredit JSC "BCC Invest" JSC	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"Halyk Global Markets" JSC	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2022	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	9.24	0.45
12.22	NBRK	0.00	5.25	4.34	31.70	7.21	1.07	0.00	1.67	17.94	16.53	0.10	2.53	0.00	1.91	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC «First Heartland Jusan Invest»	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"SB of Bank CenterCredit JSC "BCC Invest" JSC	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan "Halyk Finance" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2023	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	13.31	0.83
12.23	NBRK	0.00	4.97	3.76	32.82	4.02	0.95	0.00	1.96	13.89	14.79	0.40	2.14	0.00	6.01	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC «First Heartland Jusan Invest»	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"SB of Bank CenterCredit JSC "BCC Invest" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan "Halyk Finance" JSC	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2024	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	13.31	0.83
01.24	NBRK	0.00	4.97	3.76	32.82	4.02	0.95	0.00	1.96	13.89	14.79	0.40	2.14	0.00	6.01	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC «First Heartland Jusan Invest»	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	"SB of Bank CenterCredit JSC "BCC Invest" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan "Halyk Finance" JSC	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
02.24	JSC "UAPF"	--	--	--	--	--	--	--	--	--	--	--	--	--	--	14.32	0.78
	NBRK	0.00	4.81	3.72	34.10	3.80	0.18	0.00	2.00	14.17	13.77	1.35	0.00	0.00	4.34	0.00	0.00
	JSC "Centras Securities"	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	JSC «First Heartland Jusan Invest»	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00
	"SB of Bank CenterCredit JSC "BCC Invest" JSC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SB of Halyk Bank Kazakhstan "Halyk Finance" JSC	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.07	0.01	0.01	0.01	0.00	0.00	0.00	0.00
	JSC "Halyk Global Markets"	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

V. Key indicators of financial institutions

5.2. Accumulative pension system

5.2.4. Main Financial Parameters of Accumulative Pension Funds

thousands of KZT, end of period

	Authorized Capital	Reserve Capital	Capital	Liabilities	Assets	Incomes	Expenses
2019	7 114 244	4 056 517	175 591 298	2 955 297	178 546 595	71 161 675	22 881 235
2020	7 114 244	4 056 517	206 160 453	2 892 798	209 053 251	58 586 792	24 128 270
2021	7 114 244	0	226 231 635	2 126 997	228 358 632	34 555 415	14 107 092
2022	7 114 244	0	250 022 680	2 330 715	252 353 395	38 281 449	13 690 380
2023	7 114 244	0	229 238 828	4 329 143	282 003 222	45 052 775	15 775 980
2023							
I	7 114 244	0	230 242 692	2 983 167	259 656 522	10 803 060	3 609 818
II	7 114 244	0	264 130 589	2 726 719	266 857 308	22 272 997	7 273 094
III	7 114 244	0	271 005 351	3 278 102	274 283 453	33 411 108	11 150 541
IV	7 114 244	0	229 238 828	4 329 143	282 003 222	45 052 775	15 775 980
2023							
01.23	7 114 244	0	230 341 980	2 710 026	254 935 959	3 536 046	1 117 460
02.23	7 114 244	0	230 240 124	3 199 671	257 565 335	7 099 465	2 232 073
03.23	7 114 244	0	230 242 692	2 983 167	259 656 522	10 803 060	3 609 818
04.23	7 114 244	0	259 118 277	3 081 021	262 199 298	14 536 658	4 759 997
05.23	7 114 244	0	261 635 014	2 966 392	264 601 406	18 396 624	5 993 936
06.23	7 114 244	0	264 130 589	2 726 719	266 857 308	22 272 997	7 273 094
07.23	7 114 244	0	266 506 308	2 803 718	269 310 026	25 916 399	8 419 483
08.23	7 114 244	0	268 750 764	2 721 240	271 472 004	29 640 055	9 819 966
09.23	7 114 244	0	271 005 351	3 278 102	274 283 453	33 411 108	11 150 541
10.23	7 114 244	0	273 283 762	5 631 975	278 915 737	37 237 962	12 499 977
11.23	7 114 244	0	229 236 260	5 915 687	281 325 102	41 135 289	14 062 121
12.23	7 114 244	0	229 238 828	4 329 143	282 003 222	45 052 775	15 775 980
2024							
01.24	7 114 244	0	279 887 081	4 677 970	284 565 051	3 766 724	1 359 772
02.24	7 114 244	0	282 137 150	4 742 349	286 879 499	7 656 682	2 913 826

V. Key indicators of financial institutions

5.3. Insurance Market

mln. of KZT, end of period

	12.19	12.20	11.22	12.22	03.23***	06.23	09.23	12.23
Number of Insurance Company, total	28	28	27	26	26	26	25	25
with foreign participation	...	...	...	4	4	4	5	5
life insurance	8	9	9	9	9	9	9	9
Cumulative Assets	1 206 141	1 486 344	2 061 760	2 066 614	2 200 851	2 171 573	2 240 255	2 278 713
Insurance Reserves	570 210	685 602	1 093 816	1 095 948	1 164 831	989 638	1 054 032	1 134 855
Cumulative Own Capital*	553 333	665 433	790 942	775 196	827 920	889 292	912 257	911 900
Insurance Premiums, total **	468 179	514 140	728 938	811 488	258 234	515 539	767 979	1 055 923
Compulsory insurance	121 007	124 272	174 908	193 532	48 393	106 254	163 213	215 238
Voluntary personal insurance	199 797	222 833	325 085	359 946	103 897	207 389	335 736	480 551
Voluntary property insurance	147 374	167 036	228 944	258 009	105 944	201 896	269 030	360 134
Claims Payments, total**	196 880	129 707	140 940	156 099	42 793	94 880	151 946	215 787
Compulsory insurance	35 114	34 662	52 145	57 451	18 896	38 665	57 219	78 244
Voluntary personal insurance	40 597	42 975	52 775	59 570	14 720	33 515	55 561	83 580
Voluntary property insurance	121 169	52 071	36 019	39 077	9 177	22 699	39 166	53 962
Premiums transferred to reinsurance**	85 706	94 356	106 083	115 904	43 099	91 689	112 534	153 209
of which to nonresidents	76 724	86 293	87 483	96 830	31 968	72 852	83 772	117 815

* from balance sheet

** by direct insurance, from the beginning of year

*** Since 01.01.2023, the formation of financial statements of insurance organizations is carried out in accordance with IFRS 17.

In this table for 2023, in order to ensure comparability of data with previous periods, total assets, insurance reserves and total equity formed taking into account prudential standards (regulatory) are indicated.

SYMBOLS AND ABBREVIATIONS

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

Foreign currencies

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

Methodological comments

Section I “General economic trends”

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

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

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

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

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

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

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

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

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

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

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

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

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

Section II “The main monetary indicators”

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

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

- base rate;
- the official refinancing rate.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Domestic assets include:

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

3) *Liabilities* include:

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

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

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

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

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

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

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

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

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

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

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

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

The structure of monetary aggregates is given below:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Section III. “Financial markets”

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

N - nominal value of one security

P - weighted average discounted purchase price,

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

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

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

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

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

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

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

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

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

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

Section IV “Payment systems”

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

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

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

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

Section V. “Key indicators of financial institutions”

The table “**Banking Sector**” provides information on the main financial indicators, as well as the capital adequacy ratios of second-tier banks. Capital adequacy ratios are part of prudential standards established by the authorized body for their mandatory compliance by banks.

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

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

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

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

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

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

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

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