

**Interest rates on deposits of individuals from 15.06.2026**

<b>"QORJIN" term deposit</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>
KZT	17,10%	15,37%	14,50%
AEIR*	18,51%	16,50%	15,50%
USD	-	0,7%	0,98%
AEIR*	-	0,70%	0,98%

<b>"Maximum" savings deposit without prolongation</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	16,67%	15,80%	14,93%	12,15%
AEIR*	18,00%	17,00%	16,00%	12,85%
USD	-	0,7%	0,98%	0,98%
AEIR*	-	0,70%	0,98%	0,98%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	14,32%	14,06%
AEIR*	15,30%	15,00%
USD		0,98%
AEIR*		0,98%
EUR		0,98%
AEIR*		0,98%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	14,3%	13,9%
AEIR*	15,50%	15,04%

**Interest rates on deposits of individuals from 14.05.2026**

<b>"QORJIN" term deposit</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>
KZT	17,95%	15,8%	14,1%
AEIR*	19,50%	17,00%	15,05%
USD	-	0,7%	0,98%
AEIR*	-	0,70%	0,98%

<b>"Maximum" savings deposit without prolongation</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	18,01%	17,48%	15,04%	12,87%
USD	-	0,7%	0,98%	0,98%
AEIR*	-	0,70%	1,00%	1,00%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	14,1%	13,9%
AEIR*	15,27%	15,04%
USD		0,98%
AEIR*		1,00%
EUR		0,98%
AEIR*		1,00%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	14,3%	13,9%
AEIR*	15,50%	15,04%

**Interest rates on deposits of individuals from 15.01.2026**

<b>"QORJIN" term deposit</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>
KZT	17,95%	15,8%	14,1%
AEIR*	<b>19,50%</b>	<b>17,00%</b>	<b>15,05%</b>
USD	-	0,7%	1,0%
AEIR*	-	<b>0,70%</b>	<b>1,00%</b>

<b>"Maximum" savings deposit without prolongation</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	<b>18,01%</b>	<b>17,48%</b>	<b>15,04%</b>	<b>12,87%</b>
USD	-	0,7%	1,0%	1,0%
AEIR*	-	<b>0,70%</b>	<b>1,00%</b>	<b>1,00%</b>

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	14,1%	13,9%
AEIR*	<b>15,27%</b>	<b>15,04%</b>
USD		1,0%
AEIR*		<b>1,00%</b>
EUR		1,0%
AEIR*		<b>1,00%</b>

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	14,3%	13,9%
AEIR*	<b>15,50%</b>	<b>15,04%</b>

**Interest rates on deposits of individuals from 09.12.2025**

<b>"QORJIN" term deposit</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>
KZT	<b>18,4%</b>	15,8%	14,1%
AEIR*	<b>20,0%</b>	17,0%	15,0%
USD	-	0,7%	1,0%
AEIR*	-	0,7%	1,0%

<b>"Maximum" savings deposit without prolongation</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	18,0%	17,5%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	14,1%	13,9%
AEIR*	15,3%	15,0%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	14,3%	13,9%
AEIR*	15,5%	15,0%

**Interest rates on deposits of individuals from 27.11.2025**

<b>"QORJIN" term deposit</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>
KZT	<b>16,65%</b>	<b>15,8%</b>	<b>14,1%</b>
AEIR*	<b>18,0%</b>	<b>17,0%</b>	<b>15,0%</b>
USD	-	<b>0,7%</b>	<b>1,0%</b>
AEIR*	-	<b>0,7%</b>	<b>1,0%</b>

<b>"Maximum" savings deposit without prolongation</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	18,0%	17,5%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	14,1%	13,9%
AEIR*	15,3%	15,0%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	14,3%	13,9%
AEIR*	15,5%	15,0%

**Interest rates on deposits of individuals from 03.11.2025**

<b>"Maximum" savings deposit without prolongation</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	18,0%	17,5%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	14,1%	13,9%
AEIR*	15,3%	15,0%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	<b>14,3%</b>	<b>13,9%</b>
AEIR*	<b>15,5%</b>	<b>15,0%</b>

**Interest rates on deposits of individuals from 06.08.2025**

<b>"Maximum" savings deposit without prolongation</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	18,0%	17,5%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	<b>14,1%</b>	13,9%

AEIR*	<b>15,3%</b>	15,0%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	13,0%	12,6%
AEIR*	14,0%	13,6%

#### Interest rates on deposits of individuals from 30.04.2025

<b>"Maximum" savings deposit without prolongation</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	<b>16,45%</b>	<b>16,0%</b>	13,9%	12,0%
AEIR*	<b>18,0%</b>	<b>17,5%</b>	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	<b>14,3%</b>	<b>13,9%</b>
AEIR*	<b>15,5%</b>	<b>15,0%</b>
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	13,0%	12,6%
AEIR*	14,0%	13,6%

#### Interest rates on deposits of individuals from 04.04.2025

<b>"Maximum" savings deposit without prolongation</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	15,85%	15,55%	13,9%	12,0%
AEIR*	17,3%	17,0%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	<b>14,0%</b>	<b>13,7%</b>
AEIR*	<b>15,2%</b>	<b>14,8%</b>
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	13,0%	12,6%
AEIR*	14,0%	13,6%

#### Interest rates on deposits of individuals from 14.03.2025

<b>"Maximum" savings deposit without prolongation</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	15,85%	15,55%	13,9%	12,0%
AEIR*	17,3%	17,0%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	13,5%	13,2%
AEIR*	14,6%	14,2%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	<b>13,0%</b>	<b>12,6%</b>
AEIR*	<b>14,0%</b>	<b>13,6%</b>

#### Interest rates on deposits of individuals from 01.03.2025

<b>"Maximum" savings deposit without prolongation</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	<b>15,85%</b>	15,55%	13,9%	12,0%
AEIR*	17,3%	17,0%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	13,5%	13,2%
AEIR*	14,6%	14,2%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

#### Interest rates on deposits of individuals from 10.02.2025

<b>"Maximum" savings deposit without prolongation</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	15,8%	15,55%	13,9%	12,0%
AEIR*	17,3%	17,0%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	<b>13,5%</b>	<b>13,2%</b>
AEIR*	<b>14,6%</b>	<b>14,2%</b>
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
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KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

#### Interest rates on deposits of individuals from 03.02.2025

<b>"Maximum" savings deposit without prolongation</b>	<b>3 months</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	<b>15,8%</b>	15,55%	13,9%	12,0%
AEIR*	<b>17,3%</b>	17,0%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	13,0%	12,8%
AEIR*	14,0%	13,8%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

#### Interest rates on deposits of individuals from 05.01.2025

<b>"Maximum" savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	15,55%	<b>13,9%</b>	<b>12,0%</b>
AEIR*	17,0%	<b>15,0%</b>	<b>12,9%</b>
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	13,0%	12,8%
AEIR*	14,0%	13,8%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

#### Interest rates on deposits of individuals from 15.10.2024

<b>"Maximum" savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	15,55%	<b>13,9%</b>	<b>12,0%</b>
AEIR*	17,0%	<b>15,0%</b>	<b>12,9%</b>
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	13,0%	12,8%
AEIR*	14,0%	13,8%
USD		1,0%
AEIR*		1,0%

EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

#### Interest rates on deposits of individuals from 06.06.2024

<b>"Maximum" savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	15,55%	14,3%	13,0%
AEIR*	17,0%	15,5%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	<b>13,0%</b>	<b>12,8%</b>
AEIR*	<b>14,0%</b>	<b>13,8%</b>
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

#### Interest rates on deposits of individuals from 01.05.2024

<b>"Maximum" savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	15,55%	14,3%	13,0%
AEIR*	17,0%	15,5%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	13,25%	<b>13,0%</b>
AEIR*	14,3%	<b>14,0%</b>
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

#### Interest rates on deposits of individuals from 25.04.2024

<b>"Maximum" savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	15,55%	14,3%	13,0%
AEIR*	17,0%	15,5%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	<b>13,25%</b>	13,2%
AEIR*	<b>14,3%</b>	14,2%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%
<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

#### Interest rates on deposits of individuals from 02.03.2024

<b>“Maximum” savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	<b>15,55%</b>	14,3%	13,0%
AEIR*	<b>17,0%</b>	15,5%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	<b>13,7%</b>	<b>13,2%</b>
AEIR*	<b>14,8%</b>	<b>14,2%</b>
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

#### Interest rates on deposits of individuals from 06.02.2024

<b>“Maximum” savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	16,0%	14,3%	13,0%
AEIR*	17,5%	15,5%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	<b>13,9%</b>	13,45%
AEIR*	<b>15,0%</b>	14,5%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

#### Interest rates on deposits of individuals from 01.01.2024

<b>"Maximum" savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	16,0%	14,3%	13,0%
AEIR*	17,5%	15,5%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	14,15%	13,45%
AEIR*	15,3%	14,5%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

#### Interest rates on deposits of individuals from 08.12.2023

<b>"Maximum" savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	16,0%	14,3%	10,6%
AEIR*	17,5%	15,5%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	<b>14,15%</b>	13,45%
AEIR*	<b>15,3%</b>	14,5%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

#### Interest rates on deposits of individuals from 01.11.2023

<b>"Maximum" savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	16,0%	14,3%	10,6%
AEIR*	17,5%	15,5%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	<b>14,3%</b>	<b>13,45%</b>
AEIR*	<b>15,5%</b>	<b>14,5%</b>
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

<b>«AQYL» educational deposit</b>	<b>36 months</b>	<b>60 months</b>
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

**Interest rates on deposits of individuals from 22.08.2023**

<b>"Maximum" savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	16,0%	14,3%	10,6%
AEIR*	17,5%	15,5%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>6 months</b>	<b>12 months</b>
KZT	<b>14,7%</b>	14,05%
AEIR*	<b>16,0%</b>	15,2%
USD		1,0%
AEIR*		1,0%
EUR		<b>1,0%</b>
AEIR*		<b>1,0%</b>

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	9,5%
AEIR*	10,1%

**Interest rates on deposits of individuals from 01.08.2023**

<b>"Maximum" savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	<b>16,0%</b>	<b>14,3%</b>	10,6%
AEIR*	<b>17,5%</b>	<b>15,5%</b>	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>12 months</b>
KZT	14,05%
AEIR*	15,2%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	9,5%
AEIR*	10,1%

**Interest rates on deposits of individuals from 23.05.2023**

<b>"Maximum" savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	<b>15,6%</b>	13,55%	10,6%
AEIR*	<b>17,0%</b>	14,6%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>"Universal" non-term deposit</b>	<b>12 months</b>
KZT	14,05%
AEIR*	15,2%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	9,5%
AEIR*	10,1%

**Interest rates on deposits of individuals from 27.04.2023**

<b>"Maximum" savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
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KZT	14,7%	13,55%	10,6%
AEIR*	16,0%	14,6%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	14,05%
AEIR*	15,2%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%
AEIR*	9,0%

#### Interest rates on deposits of individuals from 19.01.2023

<b>"Maximum" savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	14,7%	13,55%	10,6%
AEIR*	16,0%	14,6%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	<b>14,05%</b>
AEIR*	<b>15,2%</b>
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%
AEIR*	9,0%

#### Interest rates on deposits of individuals from 03.11.2022

<b>"Maximum" savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	<b>14,7%</b>	13,55%	10,6%
AEIR*	<b>16,0%</b>	14,6%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	<b>13,9%</b>
AEIR*	<b>15,0%</b>
USD	1,0%

AEIR*	1,0%
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<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%
AEIR*	9,0%

#### Interest rates on deposits of individuals from 01.08.2022

<b>"Maximum" savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	<b>14,3%</b>	13,55%	10,6%
AEIR*	<b>15,5%</b>	14,6%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	<b>13,0%</b>
AEIR*	<b>14,0%</b>
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%
AEIR*	9,0%

#### Interest rates on deposits of individuals from 01.07.2022

<b>"Maximum" savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	12,1%	<b>13,55%</b>	10,6%
AEIR*	13,0%	<b>14,6%</b>	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	12,55%
AEIR*	13,5%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%
AEIR*	9,0%

#### Interest rates on deposits of individuals from 01.06.2022

<b>"Maximum" savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
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KZT	12,1%	<b>13,9%</b>	10,6%
AEIR*	13,0%	<b>15,0%</b>	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	12,55%
AEIR*	13,5%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%
AEIR*	9,0%

#### Interest rates on deposits of individuals from 01.05.2022

<b>“Maximum” savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	12,1%	13,8%	10,6%
AEIR*	13,0%	14,9%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	<b>12,55%</b>
AEIR*	<b>13,5%</b>
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%
AEIR*	9,0%

#### Interest rates on deposits of individuals from 01.03.2022

<b>“Maximum” savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	<b>12,1%</b>	13,8%	10,6%
AEIR*	<b>13,0%</b>	14,9%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%

AEIR*	1,0%	1,0%
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<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	<b>12,1%</b>
AEIR*	<b>13,0%</b>
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%
AEIR*	9,0%

#### Interest rates on deposits of individuals from 12.02.2022

<b>“Maximum” savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,9%	<b>13,8%</b>	10,6%
AEIR*	10,5%	<b>14,9%</b>	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	<b>9,3%</b>
AEIR*	<b>9,8%</b>
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%
AEIR*	9,0%

#### Interest rates on deposits of individuals from 01.09.2021

<b>“Maximum” savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,9%	12,1%	10,6%
AEIR*	10,5%	13,0%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	<b>7,6%</b>	5,9%
AEIR*	<b>8,0%</b>	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%
AEIR*	9,0%

**Interest rates on deposits of individuals from 01.07.2021**

<b>“Maximum” savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,9%	<b>12,1%</b>	10,6%
AEIR*	10,5%	<b>13,0%</b>	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	8,6%	<b>5,9%</b>
AEIR*	9,1%	<b>6,1%</b>
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%
AEIR*	9,0%

**Interest rates on deposits of individuals from 01.06.2021**

<b>“Maximum” savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,9%	<b>12,4%</b>	10,6%
AEIR*	10,5%	<b>13,3%</b>	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	<b>8,6%</b>	<b>6,9%</b>
AEIR*	<b>9,1%</b>	<b>7,2%</b>
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%
AEIR*	9,0%

**Interest rates on deposits of individuals from 01.04.2021**

<b>“Maximum” savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,9%	12,1%	10,6%
AEIR*	10,5%	13,0%	11,3%

USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,7%	7,2%
AEIR*	10,3%	7,5%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%
AEIR*	9,0%

#### Interest rates on deposits of individuals from 01.03.2021

<b>“Maximum” savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,9%	12,1%	10,9%
AEIR*	10,5%	13,0%	11,6%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,7%	7,2%
AEIR*	10,3%	7,5%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%
AEIR*	9,0%

#### Interest rates on deposits of individuals from 01.01.2021

<b>“Maximum” savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,9%	12,1%	10,9%
AEIR*	10,5%	13,0%	11,6%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,7%	8,0%
AEIR*	10,3%	8,4%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%
AEIR*	9,0%

#### Interest rates on deposits of individuals from 01.11.2020

<b>“Maximum” savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,9%	12,1%	12,3%
AEIR*	10,5%	13,0%	13,2%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,7%	8%
AEIR*	10,3%	8,4%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%
AEIR*	9,0%

#### Interest rates on deposits of individuals from 01.10.2020

<b>“Maximum” savings deposit without prolongation</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,9%	12,5%	12,5%
AEIR*	10,5%	13,4%	13,4%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,8%	8%
AEIR*	10,4%	8,4%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%

AEIR*	9,0%
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#### Interest rates on deposits of individuals from 04.08.2020

<b>“Maximum” savings deposit</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,9%	12,5%	12,8%
AEIR*	10,5%	13,4%	13,8%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,8%	8%
AEIR*	10,4%	8,4%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	8,5%
AEIR*	9,0%

#### Interest rates on deposits of individuals from 01.07.2020

<b>“Maximum” savings deposit</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	10,8%	12,5%	13,0%
AEIR*	11,5%	13,4%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,8%	9%
AEIR*	10,4%	9,5%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	9,4%
AEIR*	10%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	9,3%
AEIR*	9,8%

#### Interest rates on deposits of individuals from 01.06.2020

<b>“Maximum” savings deposit</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	11,7%	12,5%	13,0%
AEIR*	12,5%	13,4%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,8%	9,7%
AEIR*	10,4%	10,3%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	10,3%
AEIR*	11%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	9,3%
AEIR*	9,8%

#### Interest rates on deposits of individuals from 01.05.2020

<b>“Maximum” savings deposit</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	12,55%	12,5%	13,0%
AEIR*	13,5%	13,4%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,8%	10,0%
AEIR*	10,4%	10,6%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	11%
AEIR*	11,7%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	9,3%
AEIR*	9,8%

#### Interest rates on deposits of individuals from 26.03.2020

<b>“Maximum” savings deposit</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>
KZT	13,0%	12,5%	13,0%
AEIR*	14,0%	13,4%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>
KZT	9,8%	10,0%
AEIR*	10,4%	10,6%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

<b>“Universal” non-term deposit</b>	<b>12 months</b>
KZT	11,4%
AEIR*	12,2%
USD	1,0%
AEIR*	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	9,3%
AEIR*	9,8%

#### Interest rates on deposits of individuals from 20.03.2020

<b>“Maximum” savings deposit</b>	<b>6 months</b>	<b>12 months</b>	<b>24 months</b>	<b>36 months</b>
KZT	13,0%	12,5%	13,0%	-
AEIR*	14,0%	13,4%	14,0%	-
USD	0,7%	1,7%	1,7%	2,0%
AEIR*	0,7%	1,7%	1,7%	2,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>	<b>36 months</b>	<b>60 months</b>
KZT	9,8%	10,0%	-	-
AEIR*	10,4%	10,6%	-	-
USD	1,0%	1,3%	1,7%	1,7%
AEIR*	1,0%	1,3%	1,7%	1,7%

<b>“Universal” non-term deposit</b>	<b>12 months</b>	<b>24 months</b>	<b>36 months</b>
KZT	11,4%	-	-
AEIR*	12,2%	-	-
USD	1,0%	1,0%	1,0%
AEIR*	1,0%	1,0%	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	9,3%
AEIR*	9,8%

#### Interest rates on deposits of individuals from 03.12.2019

<b>“Maximum” savings deposit</b>	<b>12 months</b>	<b>24 months</b>	<b>36 months</b>
KZT	12,5%	13,0%	-
AEIR*	13,4%	14,0%	-
USD	1,7%	1,7%	2,0%
AEIR*	1,7%	1,7%	2,0%

<b>“Optimal” term deposit with the right to replenish</b>	<b>12 months</b>	<b>24 months</b>	<b>36 months</b>	<b>60 months</b>
KZT	9,8%	10,0%	-	-
AEIR*	10,4%	10,6%	-	-
USD	1,0%	1,3%	1,7%	1,7%
AEIR*	1,0%	1,3%	1,7%	1,7%

<b>“Universal” non-term deposit</b>	<b>12 months</b>	<b>24 months</b>	<b>36 months</b>
KZT	9,3%	9,3%	-
AEIR*	9,8%	9,8%	-
USD	1,0%	1,0%	1,0%
AEIR*	1,0%	1,0%	1,0%

<b>«AQYL» educational deposit</b>	<b>60 months</b>
KZT	9,3%
AEIR*	9,8%

\* AEIR - annual effective interest rate, it may change depending on the selected terms of the deposit