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## **Finance banks and ways to improve them in Kazakhstan**

In the article the development of the bank, as well as improvement of its activities both for the banks and for the country's population are considered. The aim of banks is to reach a fundamentally new level of business and gain competitive advantages which contributes to the creation of a balanced analytical system for managing cash flows. Banks accumulate the main share of credit resources and provide the clients with a full range of financial services, including loans, deposits, settlement services, purchase and sale, and safekeeping of securities. Therefore, it is necessary to control the receipt and expenditure of funds in order to determine the financial condition of the bank. The development of the banks should follow the path of the overall development of the entire banking system in Kazakhstan with the obligatory consideration of local features of economic development. In this regard, it is essential to improve the role of banks and other credit institutions in measures to stabilize the economy. For Kazakhstani banks in the current economic situation, the issue of profitable investment of the population's funds and the services of banks in lending specifically in national currency become very relevant. Banking activity is the subject to numerous risks, the underestimation of which can lead to disruptions in work and bankruptcy of credit institutions, causing negative effect to the customers and shareholders. The role of specific banking operations is the basis for assessing the position of the bank in the future.

*Keywords:* finance, bank, deposit, loan, deposit market, banking sector, financial sector, loan portfolio, capital, household deposits.

The modern economy can not be imagined without the banking system, and bank finance is its foundation. It is the banks that provide various enterprises and ordinary citizens with access to loans or, on the contrary, the opportunity to receive interest from capital. As a result, the development process of the country's economy is gaining acceleration, since a business can implement a project, even if it does not currently have sufficient funds.

As a result, the development of the banking system often leads to an increase in production efficiency. And the rates on banking instruments become defining indicators dictating conditions to enterprises. Not one who developed economy can operate as efficiently as possible if banks do not provide them with quality services [1]. To date, the structure of bank finance is an extremely complex system. It is based on funds raised from enterprises or individuals as deposits. In order to secure an increase in capital, money must work. The bank is looking for opportunities to invest. At the same time, the yield on these investments should exceed the rate at which the money will have to be returned to the client, since the bank is interested in maximum profit. In addition to deposits, the bank can raise funds in other ways; in particular, the bank can receive financing from the Central Bank at the refinancing rate, take an interbank loan, or raise funds in the market. In addition to deposits, the bank can raise funds in other ways. This is one of the most important features of the capital structure of banks. Even very large banks have virtually no cash. Cash capital in most cases is limited by the required reserve ratio, which is determined by the Central Bank and which is designed to ensure the stability of the banking system. All other funds are directed either to solve current problems or are invested in various tools.

An important indicator of the state of bank finances at a certain point is the ratio between the interest rate on loans and deposits. The larger the first exceeds the second, the higher the level of profitability. However, raising interest rates on loans significantly higher than the market average will not work, since in this case the bank will simply lose its customers. Deposit rate is also tied to the market. A too low rate will serve as a repulsive factor. Thus, the banking system seriously depends on the market situation. This is the problem of entering the mature banking market [2].

If large state or private banks have enough capital to work for a certain time without sufficient profit in an unfavorable market situation, and small business is forced in such a situation to either borrow money at inflated rates from larger banks or simply leave the market. In addition, it is often difficult for small banks to maintain a high level of equity. In addition, bank finances are characterized by the ratio of the volume of funds raised and loans issued. The closer these figures, the more efficient the bank. Of course, it is efficiency

that determines the success of any bank. The weak influence of the bank lending channel is due to the fact that the central bank has a limited impact on the factors determining the demand for loans to the economy. On the demand side, the low quality of borrowers is inadequate, as well as insufficient business development of potential for financing through lending projects. In the retail segment, household income is in a weak growth zone, which, along with limited collateral, reduces the population's solvency. The main source of financing enterprises and investments are own funds. In this regard, the increase in the volume of loans has a weak effect on economic activity.

On the supply side of the loan, the constraining factors are unsustainable funding, dependence on funds of quasi-state organizations, low capitalization of banks, lack of proper credit risk assessment, and associated lending. These factors do not allow banks to respond adequately in response to changing monetary conditions. The functioning of the credit channel is currently distorted as a result of the provision of public funds to the real sector of the economy at non-market rates [3].

To improve the performance of the credit channel, stability, as well as the development and deepening of the financial system, are important. In this regard, in 2019, the National Bank will continue to work to ensure financial stability. The Program for Improving the Financial Stability of the Banking Sector of the Republic of Kazakhstan, implemented in 2017–2018, allowed capital banks to be recapitalized and bad portfolios that restricted credit risk taking was canceled.

Starting in 2019, a risk-based approach will be introduced in the supervisory process and a transition to the resolution and settlement mode of problem banks (Recovery and Resolution tools), which provides for mechanisms for the forced restructuring of bank obligations. A risk-based approach with the possibility of applying motivated judgment will be used both to tighten the supervisory process for banks with a high level of risk and to relax it for banks using proper procedures and risk management systems. Thus, a full list of measures is introduced, allowing for the prompt settlement of an insolvent bank with minimization of systemic consequences and government support.

The construction of a long-term deposit market segment, facilitated by the introduction of savings deposits and the improvement of the mechanism for setting maximum rates for household deposits, will help to increase the intermediary function of the banking sector.

The improvement of the banking sector, which is nearing completion, the introduction of new regulatory and methodological approaches allow building a reliable infrastructure for lending to the economy and helping to improve the passability of the credit channel of monetary policy.

As a result, the volume of demand for credit resources from the real sector and their supply from banks and an increase in lending growth are expected. In 2019, the growth of the loan portfolio is estimated at a level higher than the growth rate of nominal GDP (more than 10 %) [4].

The main events in 2018 in the banking sector were large-scale write-offs of previously hidden problem loans. S & P Global Ratings assesses the tendency of development of economic risk in the banking system of Kazakhstan as «stable», since it predicts the weakening of the negative impact of the long correction phase on the banking sector over the next two years. S & P expects that credit losses in the banking system of the country will stabilize at 1.5–2.0 % in 2018–2020, after they reached a peak level of 9 % in 2017. In addition, S & P expects that, in general, a steady volume of problem loans will reflect a moderate projected growth in the loan portfolio and a slow recovery of problem loans. The development trend of sectoral risk in the banking sector of Kazakhstan is rated as «stable». We do not predict a significant improvement in the regulation of the Kazakh banking sector, taking into account the continuing political influence. We expect that consolidation in the country's banking sector will continue as a result of the revocation of licenses from weak banks. We expect that the sources of funding of the banking system will be mainly retail and corporate deposits, while the level of dollarization of deposits as a whole will remain stable, «conclude in S & P Global Ratings. Thus, the banking sector of Kazakhstan is represented by 28 banks (32 banks at the beginning of the year), while the top 5 banks account for 64 % of the market in terms of assets.

Also, the decline in the role of the banking system in the development of the economy of Kazakhstan continues. The share of the loan portfolio of the banking sector to GDP in 2018 was 23 %, decreasing consistently from 26 % in 2017 and from 33 % in 2016. This situation is due to the persistence of structural problems in the economy, the dominance of the commodity sector with the weakness of the small medium segment business, accumulated internal problems of the banking system, a significant predominance of the state in the economy.

Despite the good growth of the economy, there is a rather weak increase in deposits in the banking sector. The main driver of growth in deposits in 2018 was the increase in household deposits, while the

dynamics of growth in corporate deposits shows stagnation. The lack of growth of corporate deposits is associated with a significant withdrawal and placement of foreign currency earnings of exporters on foreign currency accounts in foreign banks [5].

Due to consolidations and liquidations, the market suffers qualitative changes. As of November 1, 2018, the STB managed to reduce the level of toxic loans by 175.7 billion tenge, or 1.1 % since the beginning of the year. The volume of deposits grew by 0.7 %, and the total mass of consumer loans increased by 17 %. And in this regard, everything goes to the fact that the market will consist of the most reliable, responsible and competitive players, which should have a positive impact on the stability of the entire banking sector of Kazakhstan. Meanwhile, the sector maintains a high dynamics of changes in deposits between banks, while maintaining the total volume of deposits at about the same level. In this regard, recent changes in differentiation of marginal rates for tenge deposits, on the one hand, will expand the choice of placement of savings, on another hand, will shift preference towards long-term deposits by increasing the difference between maximum deposit rates (+ 3 %). Thus, in the structure of banks' liabilities, more «long-term» and sustainable funding will be gradually formed, which increases the potential for lending to the economy [6].

One of the positive trends is the active increase in household deposits. Bank deposit (deposit) is a basic, publicly available method of accumulating and placing savings, the primary task of which is to solve important vital needs and requirements. Nevertheless, the answer to the question of how to choose the right deposit for the placement of savings does not lie on the surface: proper management of your money will require a prudent approach. In order to make a reasonable decision, you need to understand and distinguish one deposit product from another. Until recently, the choice of deposit was hampered by two main factors — firstly, the set of deposit products on the market with minor differences and, secondly, the lack of motivation to place savings for a long time due to the lack of a bond term and interest rate [7]. Over the past five years, the volume of deposits of individuals in banks has doubled — from 3.7 to 8.4 trillion tenge. The number of bank accounts of individuals increased from 21 to 55 million tenge. The growth of deposits was achieved mainly due to time deposits in tenge for a period of one year or more. Until recently, the choice of deposit was hampered by two main factors — firstly, the set of deposit products on the market with minor differences and, secondly, the lack of motivation to place savings for a long time due to the lack of a bond term and interest rate. Over the past five years, the volume of deposits of individuals in banks has doubled — from 3.7 to 8.4 trillion tenge. The number of bank accounts of individuals increased from 21 to 55 million tenge. The growth of deposits was achieved mainly due to time deposits in tenge for a period of one year or more. Profitability on a savings deposit in tenge directly depends on the deposit term and reaches 13.5 %. «At the same time, the profitability of a two-year savings deposit exceeds the current level of inflation by more than two times, and 13 times the return on a deposit in foreign currency. It is obvious that real yield is negative for dollar deposits (-4 %), and the conditional devaluation income can be ignored, since it is impossible to predict the rate in a freely floating exchange rate. It is better to hedge such risks. But even in this case, the maximum that can be earned from a currency deposit is 1 % per annum [8].

There are a lot of products in the deposit market: on average, the number of types of deposits in banks is about 20, and if you multiply this by the number of banks that attract deposits, it becomes clear that in order to choose a deposit, you need to analyze at least 480 different deposits products. High competition, the desire to attract new customers are forcing banks to go on new marketing moves and come up with recognizable names for their products: «Children», «Pension», «Privileged», «VIP» — this list goes on and in the end interest in choosing The deposit is lost. Such a multitude of similar proposals complicated the selection process, since it requires considerable effort and time.

The second complicating factor is the wide range of interest rates and the use of various interest rates, such as nominal and effective, which, among other things, were applied to deposits placed for a similar period. In addition, banks offered products with a quarterly, monthly, daily capitalization. The rate of remuneration, with some exceptions, did not depend on the term of the deposit or on the possibility of early withdrawal: on deposits with the same term, for example, for 3 months, in different banks the rate of remuneration could be from 5.3 to 12 %. Whereas, on deposits for one year, individual second-tier banks were limited to a remuneration rate of no more than 6 %. And most importantly — there was no simple and direct motivation to keep the money placed in the deposit during the whole period — in the form of a high guarantee amount from the Kazakhstan Deposit Insurance Fund [9].

As a result, it was easier for the depositor to make a choice in favor of foreign currency deposits with the possibility of early withdrawal, despite the fact that foreign currency income is limited to an annual effective interest rate of 1 %. In addition, savings in foreign currency are associated with high risk: you can

both get income and fix a loss. According to international studies, in a variety of deposit insurance systems, the guarantee amount is on average two GDP per capita. «In Kazakhstan, the amount of the guarantee on savings deposits in tenge is 15 million tenge or 4.7 GDP per capita. For other types of deposits in national currency — 3.1. For comparison, according to data for 2017, in Korea this indicator is 1.6, in Canada — 1.7, in Japan — 2.4, in Russia — 2.3, in the European Union — 3, in the USA — 4, 2 The FGD guarantee is extended to 100 % deposit accounts of individuals in second-tier banks. «Given that in the current year the maximum amount of guarantee on savings deposits in tenge was increased, deposits in national currency are less exposed to credit risk.

Unresolved problems of the bank deposits market have led to the fact that the fixed-term bank deposits market have lost its importance and term deposits, both tenge and foreign currency, have been transformed into demand deposits. The lack of requirements for the urgency of bank deposits has led to a reduction in lending to the economy. In turn, the absence of conditions that would discourage early withdrawal of deposits is an additional risk for banks, for minimization of which banks must increase liquid assets, which lead to higher prices for such retail loan products as mortgage, car loans, small business loans, consumer crediting.

In order to create fair and understandable conditions in the market, the National Bank proposed a simplified structure of deposits. From October 1, 2018, 3 types of deposits became available to depositors: non-urgent, term and savings. The new deposit line gives each depositor the opportunity to choose the right deposit for his needs. The indiscriminate setting of rates was terminated: now the interest rate on term and savings deposits directly depends on the term of the bank deposit agreement. For example, on a savings deposit for 3 months the interest rate may be 12 %, and on a deposit over 24 months — 13.5 %. The profitability of deposits in foreign currency has not changed: the maximum interest rate on deposits in foreign currency cannot exceed 1 %, which is lower than the return on deposits in national currency by 10–13 times.

With the development of the market, time and savings deposits are expected to become the main resource for growth in economy, business and consumer lending, and for depositors a savings or time deposit can be an additional opportunity to place savings and receive a high guaranteed income when there is no objective need to use in cash during the term of the bank deposit agreement. Of course, the depositor retains the right to terminate the bank deposit agreement ahead of time.

Deposits with restrictions on early withdrawal existed in the Kazakhstan market before, but the practice of developed countries shows that such restrictions are established at the legislative level. For example, in Malaysia, the law allows a bank to withhold more than 50 % of the accrued interest in case of early withdrawal of a long-term deposit. Loss of remuneration in full and a fine for early withdrawal of the savings deposit are applied in Germany. In Singapore and Israel, the right of early withdrawal of the savings deposit is not provided. With the advent of savings and time deposits in the market, conditions have been created that meet the objectives of different groups of investors. Investors who are interested in mobility at the disposal of money and who plan to use money throughout the entire term of the deposit will be able to place savings on non-term and demand deposits for which there are no restrictions associated with early withdrawal of the deposit. Those depositors who plan to place savings for a certain period at a higher interest rate, but prefer to remain mobile in possession of money, will be eligible for time deposits. Those who intend to save money for a certain period and for whom high guaranteed yield and the maximum amount of reimbursement from the Kazakhstan Deposit Insurance Fund are important, may consider placing savings on a savings deposit in tenge. Any depositor can diversify his personal finances: a bank card or non-term deposit allows the use of money and replenishment at any time, and for savings and income to open a savings or term deposit. In addition, the savings deposit is great for those who plan to save money on large purchases or important goals, such as family vacations, to pay for school or children's wedding, for a down payment on a mortgage, or to purchase a car.

A significant excess of liquidity is observed in the banking sector of Kazakhstan throughout the year, due to both the growth of deposits and the infusion of public funds into the banking system, and the rather weak credit activity of the banking system. In 2019 the trend will continue to further deteriorate the financial condition of second-tier banks. This process will occur due to inefficient business models of these banks and increased competition for high-quality borrowers and depositors with large banks. In general, the development of the banking sector will continue to lag behind the growth of the economy as a whole. The transition to more active lending and the growing share of the banking sector in the economy are possible only after resolving a number of structural problems in the economy and building a more efficient market mechanism

for the provision of financial services. Retail lending, as well as the overall emphasis on public services (card products, online banking), will continue to be the main driver of the development of the banking system of Kazakhstan.

The cumulative increase in corporate deposits will continue to lag behind GDP growth, while growth in deposits of large businesses will be positively influenced by the restoration of confidence in the banking system and a fairly good economic growth expected in 2018–2021. As a result of the recovery in income growth of the population, deposits will continue to increase, which will be slightly higher than the results of 2018.

The liquidity surplus in the banking system will persist as a result of poor functioning of the lending channel and the preservation of structural problems in the economy. Nevertheless, there will be a gradual increase in lending as a result of a fairly good growth of the economy and the recovery of the banks' loan portfolio. However, in conditions of a limited corporate lending market, this liquidity will to a large extent be aimed at increasing retail lending. Retail lending growth will continue to show high rates, continuing the current trend with a gradual slowdown. Growth in corporate lending will remain fairly moderate and will be significantly lower than nominal GDP growth. The increase in corporate lending will mainly depend on the resolution of structural problems and the growth of the share of small medium-sized businesses in the economy.

It is worth noting the significant mobility of deposits in 2018, first of all corporate between banks, caused by the withdrawal from the market of a number of problems of banks, the movement of deposits in large banks and banks with foreign participation. The loan portfolio of the banking system demonstrates the absence of a significant increase. This result was influenced by the withdrawal from the system of a number of banks and the repurchase of problem loans in the amount of 450 billion tenge. Also, the overall dynamics of the loan portfolio contains the significant write-offs of previously hidden problem loans and their replacement with new loans, mainly in the corporate lending segment. At the same time, the reduction in the corporate loan portfolio was replaced by a significant increase in retail lending, which showed an increase of more than 15 % since the beginning of the year. Such a high growth rate of the retail sector, both in lending and in attracting deposits, reflects a significant increase in the orientation of most banks in the sector of services to the public.

In 2018, the NPL90 + level in the banking system was 8 %, which is a rather low value. The level of provision of the loan portfolio amounted to 13 %, the provisions fully cover the level of officially reflected bad debts.

The officially reflected level of bad debts does not reflect the real state of the loan portfolio of the banking system, which is actually much worse, and the current level of provision is insufficient. At the same time, an additional increase in provisions will rather negatively affect the level of profitability, as well as the already low capitalization of the banking sector.

In his Message on October 5, President Nursultan Nazarbayev instructed the government to allocate 600 billion tenge to banks to support long-term tenge liquidity, which would be taken partly from the UNPF and the National Bank itself. «They will be sent to second-tier banks on a returnable basis at a commercial rate, at a market rate. These funds will get into the economy for priority projects, as the head of state said. And now we have to build a mechanism to control target use, targeting those projects that are priorities for our economy».

«Those savings that are in the pension fund should be invested and generate income in order for the assets of the UAPF to grow. Therefore, they need to be invested somewhere. In this case we are talking about investing in our own economy at market rates. Therefore, it is normal. This happened and is happening in all countries of the world — invested in the economy, at market rates, due to this, first, there is an accumulation of the main body, in addition, there is an increase in the investment component» [10].

One of the key trends in the year 2019 in the banking system will be:

First, in 2019, the banking sector will start operating under a new system of risk-oriented supervision by the regulator, which will allow the National Bank to independently identify potential risks based on initial data through the control system before they arise, when it is still possible to prepare and implement preventive measures to eliminate them. In world practice, this system has already proven its effectiveness; we also expect from it a positive impact on the banking sector of Kazakhstan.

Secondly, the regulator intends to create an environment in which long-term lending in tenge will develop. The National Bank plans to introduce new standards for the presence of stable funding by banks in the national currency. As a result, all market players will have to confirm that they have sources to meet these

new requirements. Both factors can significantly affect the change in the structure of a country's financial sector.

In 2019, second-tier banks will have the opportunity to introduce new technological solutions for loan operations. The regulator is still quite restrained in this matter. But we are confident that digitalization will have a positive effect not only on customer experience, but in general, and on the emergence of a number of new opportunities to stimulate even greater growth of the banking system of Kazakhstan.

2019 should be the year of increasing business activity and stabilization of the financial sector. We are witnessing a significant reduction in risks in the system as a whole, since over the past year there has been a rather significant and high-quality clearing of the financial sector. Predicting developments in the banking sector and solving the problems of Kazakhstan banks, including by switching to manual management of the sector in an authoritarian political system, will inevitably lead to voluntarism in the regulator's policies and practices [11].

It is well known that the National Bank of Kazakhstan, their plans and intentions were predictable results of their efforts by the end of 2019:

1. The write-off of the troubled loan portfolio of Kazakhstan banks, in order to reduce its share from approximately 25 % to 10 % or even lower, will lead to a significant reduction in lending to the economy as a whole.

2. The funds of the quasi-public sector companies, as well as the private sector, will flow into the country's largest banks, primarily the Halyk Bank of Kazakhstan, since the latter are less likely to fail than other financial institutions, and they will receive state support, if it is required.

3. Since the large business structures engaged in the extraction and export of raw materials will continue to be credited mainly abroad, and private consumption will stagnate, the growth of banking sector revenues will be minimal. Accordingly, the recovery and revitalization of the market is unlikely, and if it takes place, it is not so much due to the growth of profits and its capitalization, as due to the departure of weak «players». The policy and practice of the National Bank of Kazakhstan on individualization and stricter regulatory requirements and actions will also contribute to this.

4. The National Bank of Kazakhstan will continue its current policy of withdrawing monetary liquidity from the market, since abandoning it will be fraught with reorientation of players to the foreign exchange market and another devaluation of the national currency. The only thing that the National Bank of Kazakhstan can try to do is lower the price of money in order to reduce its current expenses.

5. An attempt by the National Bank of Kazakhstan to force Kazakhstani banks to use free cash to increase lending to the economy and the population will be ineffective. Just due to the fact that the economic crisis continues, the national economy, Kazakhstani producers and products will remain noncompetitive even in their own region, respectively, the effective demand for credit products will be low. Plus, another devaluation of the national currency is not excluded as a result of the strengthening of the dollar as a result of changes in the US Federal Reserve policy.

6. The process of concentration of banking capital in the country will accelerate, the number of Kazakhstan banks will be constantly decreasing, both as a result of bankruptcies and associations of financial institutions. At the same time, the dominant positions of the People's Bank of Kazakhstan group will only increase, so that its share in the sector can grow to almost half [12].

«The problem portfolio of second-tier banks is higher than official statistics show. The fact is that domestic financiers very often use restructuring as an extension of the life of the borrower and the loan. Moreover, it is not a fact that the borrower will be able to pay off the debt in the end, the Next is liquidity management. Unfortunately, in our country liquidity provides a lot of quasi-public sector companies. These are different companies, but they are indirectly subordinate to the parent, and they have similar investment strategies. When this is a large bank, with a good base, there are no problems, but if it is a medium or small bank, each large capital outflow will create a pressure on liquidity» [13].

In the future, 5–10 years, the CIS markets will move in the direction of open banking. Open banking is a standard already implemented in the European Union whereby banks provide other third-party organizations with access to their services. Thanks to API integration with FINTECH startups and other B2B service providers, banks will also be able to significantly expand the product line, which is so much in demand today from customers.

In general, active cooperation with financial technology will allow banks to work with those segments that did not have access or did not use banking services (unbanked). There will also be a growing focus on young entrepreneurs, the so-called Millennials, which are completely different in behavior and needs for

banking services. Other microbusiness groups will also develop: individual entrepreneurs, freelancers and self-employed, in which banks have been inactive or several leaders have been working in this sector. All this will be promoted by further automation of banking processes, the transfer of banking services into electronic channels and the development of mobile technologies. This is a serious challenge for financiers.

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### Банктердің қаржысы және оларды жақсарту жолдары

Мақалада Банктің даму жолдары, сондай-ақ оның қызметін банктердің өздері және ел тұрғындары үшін де жақсарту қарастырылған. Банктердің бизнесті жүргізудің принципі жаңа деңгейіне шығу және бәсекелестік артықшылықтар алу жөніндегі ұмтылысына қаржы ағындарын басқарудың теңгерімді талдау жүйесін құру ықпал етеді. Банктер несие ресурстарының негізгі үлесін жинақтайды және өз клиенттеріне несие беруді, депозиттерді қабылдауды, есеп айырысу қызметін көрсетуді, бағалы қағаздарды сатып алу-сатуды және сақтауды, қоса алғанда, қаржылық қызметтердің толық кешенін ұсынады. Сондықтан банктің қаржылық жағдайын анықтау үшін ақша қаражатының түсуі мен жұмсалыуына бақылау жүргізу қажет. Ел банктерін дамыту экономиканы дамытудың жергілікті ерекшеліктерін міндетті түрде ескере отырып, бүкіл қазақстандық банк жүйесін жалпы дамыту жолымен жүруі тиіс. Осыған байланысты экономиканы тұрақтандыру жөніндегі іс-шараларда банктер мен басқа да несие мекемелерінің рөлін көтеру қажет. Қазақстандық банктер үшін қазіргі экономикалық жағдайда халықтың ақша қаражатының тиімді үлесі, сондай-ақ ұлттық валютада несие беруде банктердің қызметтерін пайдалану мәселесі өзекті болып отыр. Банк қызметі көптеген тәуекелдерге ұшырайды, оларды жете бағаламау кредиттік ұйымдардың жұмысы мен банкротқа ұшырауына, олардың клиенттеріне және акционерлеріне зиян келтіруге әкеп соғуы мүмкін. Нақты банк операцияларының рөлі және болашақта Банктің жағдайын бағалау үшін негіз болып табылады.

*Кілт сөздер:* қаржы, банк, депозит, несие, депозиттік нарық, банк секторы, қаржы секторы, несие қоржыны, капитал, халықтың салымдары.

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## Финансы банков и пути их улучшения в Казахстане

В статье рассмотрены пути развития банка, а также улучшения его деятельности как для самих банков, так и для населения страны. Стремлению банков по выходу на принципиально новый уровень ведения бизнеса и получению конкурентных преимуществ способствует создание сбалансированной аналитической системы управления финансовыми потоками. Банки аккумулируют основную долю кредитных ресурсов и предоставляют своим клиентам полный комплекс финансовых услуг, включая кредитование, прием депозитов, расчетное обслуживание, покупку – продажу и хранение ценных бумаг. Поэтому необходимо вести контроль поступления и расходования денежных средств, для того чтобы определить финансовое состояние банка. Развитие банков страны должно идти по пути общего развития всей казахстанской банковской системы с обязательным учетом местных особенностей развития экономики. В этой связи нужно поднять роль банков и других кредитных учреждений в мероприятиях по стабилизации экономики. Для казахстанских банков в современной экономической ситуации весьма актуальным становится вопрос выгодного вклада денежных средств населения, а также пользования услугами банков в кредитовании именно в национальной валюте. Банковская деятельность подвержена многочисленным рискам, недооценка которых может привести к сбоям в работе и банкротству кредитных организаций, нанесению ущерба их клиентам и акционерам. Роль конкретных банковских операций и является основой для оценки положения банка в будущем.

*Ключевые слова:* финансы, банк, депозит, кредит, депозитный рынок, банковский сектор, финансовый сектор, ссудный портфель, капитал, вклады населения.

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