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Абай атындағы Қазақ ұлттық педагогикалық университетінің

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## ИЗВЕСТИЯ

НАЦИОНАЛЬНОЙ АКАДЕМИИ НАУК  
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## NEWS

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OF THE REPUBLIC OF KAZAKHSTAN  
Abay kazakh national  
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**COMMONWEALTH INDEPENDENT  
STATES BANKING SYSTEMS**

**Abstract.** The banking systems of the Commonwealth of Independent States have imbalances in the development of national economies and social reproduction in general, which limits the possibilities for implementing an integration model. According to the authors, there was a need for a substantial revision of the banking business models, by introducing more stringent requirements for consolidating the equity capital of commercial banks, creating reserves, and insuring risks. Today, on the basis of the modernization of the economy, a transformation of the financial market of the countries of the CIS is required, major changes that are more so as diverse participants in this market, differing both in quantitative and qualitative indicators. Thus, by 2025, it is planned to create a common financial market, as stipulated by the Treaty on the EAEU, based on digitalization technologies, that is, using innovations and promising financial regulatory technologies.

**Keywords:** Banking systems, Commonwealth of Independent States, EAEU.

For the CIS countries, as well as for almost all emerging economies, is characterized by the predominance of banks and bank lending in the national financial markets. Commercial banks are the main financial intermediaries in the post-Soviet space. As for the stock markets, they are most developed in Russia, Ukraine and Kazakhstan. In other countries, either government securities trade prevails (Belarus, Uzbekistan), or an organized securities market exists formally (Tajikistan)

In percentage terms, it looks like this: Banks of Russia formed 57% of the total number and this is the first place, Kazakhstan's banks ranked second with 11.6%, the share of Ukrainian banks is 9.5%, Uzbek banks 4.6%, Belarusian 5.9% %, Azerbaijani 3.9%, Turkmen 2%, and in Armenia and Georgia 1.5% of each represented in the rating of banks, the share of banks in Moldova as well as in Armenia and Georgia was 1.5%, and for the first time penetrated Tajik banks score 1% of the credit organizations represented in the rating. What is the reason for the growth in the number of countries? This is due to another decrease in the minimum amount of assets, sufficient for getting into the rating. The main reasons for the decline in the minimum volume of assets were the weakening of national currencies (primarily the ruble) and the fact that many banks lost their licenses either because of the crisis or because of illegal activities and left the rating. Most banks in the CIS countries are still prone to high currency risks, since they retain open short positions in foreign currency. The lowest currency risks are observed in the banks of Uzbekistan, while the banks of Ukraine, Azerbaijan, Tajikistan and Belarus are subject to the highest currency risks. This conclusion was made taking into account the high level of dollarization and the gap between foreign currency assets and liabilities in their banking systems.

The process of reducing the level of dollarization of banking systems in the CIS countries is a consequence of a number of conditions, namely: the adoption of new regulatory requirements prohibiting the provision of foreign currency loans to borrowers who do not have foreign currency earnings; restructuring by banks of loans in foreign currency by converting them into national currency; strengthening monetary policy, which encouraged the growth of deposits in national currency.

Nevertheless, the level of loans and deposits denominated in foreign currency still remains high in most banks in the CIS countries. In the banking systems of the CIS countries there is a significant concentration of assets. The overwhelming share of assets and capital falls on several credit institutions, which in the past were, as a rule, regional branches of state banks of the USSR.

For example, the share of the National Bank for Foreign Economic Activity of the Republic of Uzbekistan in total bank assets is more than 65%. A significant influence on the development of banking systems of the CIS countries is exerted by their structure. In a number of banking systems of the Commonwealth countries, the role of state capital is still high. In the least transparent banking system of Uzbekistan, state capital exceeds 90%. A significant share of state capital affects the efficiency of credit organizations performing the function of financial intermediation, as well as ensuring equal conditions of competition in the market. Many state-owned banks have privileges in relation to the implementation of state projects, these credit organizations have accounts of the largest state-owned companies. They can also count on help from the state in case of difficulties. Despite the fact that banking systems have made significant progress in their development, they are still highly risky. According to the world's largest rating agencies, the risks of the banking systems of the CIS countries are among the highest in the world.

A prominent role in the region is played by the banking systems of only Russia, Ukraine and Kazakhstan. The banking systems of the Commonwealth countries are very fragmented and significantly differ in scale, structure, volume of operations and development stages. Banking systems are not a direct channel for the transfer of the global financial and economic crisis (except Kazakhstan), but are vulnerable and high-risk due to the low quality of assets and the high dollarization of their economies.

According to the polls of past years, Kazakhstan ranked second in the CIS after Russia in terms of investment attractiveness. At the same time, many investors already working in Kazakhstan prefer the country over Russia, while potential investors put the country in third place after Russia and Belarus.

Benefits of the Commonwealth of Independent States system:

- A large amount of lending, which is often impossible to achieve when working with one bank.
- Reducing the cost of financing. When organizing a consortium loan, the borrower company does not need to pay a number of indirect payments (tax on securities transactions, stock exchange and depositary commissions, as well as information costs).

- Relatively short time to raise (compared, for example, with the issuance of bonds). Terms of financing. The attraction of a consortium loan allows the borrower to agree with the lenders all the characteristics of loan servicing (phased use / repayment procedure; possibility of early repayment; the right of voluntary prolongation, etc.).

- Practicality (convenience) in the design of the loan (the borrower is one contract, the analysis of the condition of the borrower is performed exclusively by the organizer). Opportunity for the borrower to determine the list of possible investors.

- The conditions for disclosure are determined personally by the borrower. The combination of qualities of a closed (bank loan) and open (public) types of financing (issuance of corporate bonds). An opportunity for a borrower to create a favorable business image in the domestic and international capital markets.

- Simplified operation of credit prolongation. Among the minuses, it is possible to note the probable limitation in the activity of the bank in connection with the approval of a contract for attracting a consortium loan. These can be exaggerated conditions for observing the well-being of capital, restrictions related to the purchase or sale of assets, the provision of audit reports under IFRS (International Financial Reporting Standards) in the shortest possible time, and much more.

But this disadvantage, as a rule, exists when using other tools of attraction. The results of the study of the features of consortium lending as a form of mobilizing investment resources have shown that, despite the fact that there are risks, merging into credit consortia can have a serious impact on the process of forming a market for financial intermediaries in the country. The effective operation of credit consortia will enable the bank to reduce credit risks, and the borrower to mobilize credit capital to finance large investment projects. Small and medium-sized banks will have the opportunity to participate in lending to large investment projects, which will increase the degree of competition in the banking sector. This will contribute to lowering interest rates and attracting reserve funds of the population, effective redistribution

of funds in the economy and, as a result, the multiplication of investment projects and the long-term development of enterprises in the country.

In the Republic of Kazakhstan, in the framework of the policy for the development of the banking sector, work will continue on the implementation of the concept of development of the country's financial sector in the post-crisis period, developed in order to eliminate errors and shortcomings identified by the last global financial crisis. It is planned to switch to the principles of counter-cyclical regulation and supervision, which envisage a set of measures for the formation of provisions, an increase in equity capital, reserves and liquidity during a period of active growth of the economy and the use of accumulated potential during a recession. In the future, it is planned to carry out work on the implementation of international approaches to capital adequacy based on Basel III, some of which will take effect as the economy and financial system grow steadily. It is planned to introduce additional liquidity ratios ("Liquidity coverage ratio" and "Net stable funding ratio"), allowing to more effectively structure the assets and liabilities of banks. As part of improving the system of forming provisions, measures will be taken to introduce dynamic reserves, the main purpose of which is to create additional reserves during the period of active growth of the economy and to use the accumulated potential during the recession, which will minimize the risks in banks taking into account expected and unexpected losses.

In the Kyrgyz Republic, the development prospects of the banking sector are associated with the stability of the macroeconomic situation in the republic. It is planned to carry out measures to ensure the increasing role of the banking sector in the national economy, its financial stability, transparency, and investment attractiveness. Work will continue to expand the range of banking services provided to the population and to mobilize additional domestic resources as part of a project to introduce Islamic principles of banking and promote it in the Kyrgyz Republic. In the Russian Federation, the direction and pace of development of the banking sector are related to the prospects for resolving the debt crisis in Europe. The main threat to Russian banks is indirect losses, which can be very significant in the event of lower prices for energy resources and other goods of domestic exports, deterioration of the financial condition of borrowers and asset quality of Russian banks. On the whole, the development of the Russian banking sector in 2012 will substantially depend on a change for the better in the European market. Domestic factors (GDP growth, stable domestic demand, relatively low inflation and insignificant external debt with a high level of foreign exchange reserves) will have a positive impact on the development of the banking sector. In the Republic of Tajikistan, the main directions of development of the banking sector in the near future are: improving the sustainability and stability of the banking sector; stimulation of investment activity; improving access to banking services; improving the risk management system in credit institutions, improving methods and mechanisms for evaluating various types of risks; increasing public confidence in banks by creating an effective consumer protection regime, improving the quality of services, and fully disclosing information about banking products and services; creating a legal and regulatory framework for the development of Islamic and mobile banking.

The macroeconomic situation in the EurAsEC countries over the years was characterized by the processes of overcoming the consequences of the global financial crisis, the relative stabilization of national finances and the formation of a number of positive trends in monetary policy and the situation of economic entities.

Already started the first project in this area - on digital traceability. New initiatives for implementation can offer both countries and business representatives. For the practical implementation of initiatives, a special project office has been created in the EEC. It includes representatives of all EAEU states with competence in the field of evaluation and analysis of proposed projects. These experts will be in direct communication with all similar structures in the States of the Union, which will be engaged in the implementation of country projects.

The Chairman of the EEC Board told about the work of the Commission together with the governments of the countries of the Union on the formation of a common financial market of the EAEU states to ensure the free movement of capital. Until 2025, it is planned to create a common financial market, as stipulated by the Treaty on the EAEU. On behalf of the presidents of the countries of the Union, governments, national and central banks of the Member States together with the Commission are developing a Concept for the formation of a common financial market of the EAEU. The document will set out the principles of its formation, the legal basis, conditions, terms, mechanisms and tools. The

concept, of course, will reflect the development of financial innovations, the use of promising financial technologies and their regulation in the common financial market of the EAEU in the future.

Thus, these factors deepened the disproportions in the development of national economies and social reproduction in general, thereby limiting the possibilities for implementing an integration model related to improving the sustainability of the development of the world economy. In addition, the need to reform the international indicators for assessing the financial sustainability of credit institutions has increased; streamlining and tightening the forms and methods of banking regulation and control; search for new, more efficient activities of interstate financial regulation bodies.

Consequently, the need has arisen for a substantial revision of the banking business models associated with the introduction of new mechanisms for the operation of financial institutions based on an analysis of the risks of financial stability. The importance of such approaches to assessing the banking community is directly related to the strengthening of the role of supervisory and control functions of central banks and international financial organizations by introducing more stringent requirements for consolidating the equity capital of commercial banks, creating reserves and insuring risks.

This, in turn, forces bank to move towards solving the complex of current problems associated with improving the resource base structure, improving quality and reducing risks in managing banking and investment portfolios, improving the quality of banking investments and the level of liquid assets, tightening banking management requirements and level of financial security of information systems.

In the context of the transformation of the financial market of the EAEU countries, the banking systems of five member countries, which currently act more as diverse participants in this market, differing in both quantitative and qualitative indicators, require serious changes. At the same time, it is not so much about creating a unified banking system, but rather about unifying and reforming national banking systems.

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### **ТӘУЕЛСІЗ МЕМЛЕКЕТТЕР ДОСТАСТЫҒЫ БАНК ЖҮЙЕСІ**

**Аннотация.** Тәуелсіз Мемлекеттер Достастығының банктік жүйелері ұлттық экономиканы дамытуда және тұтастай алғанда әлеуметтік жаңғыртуда теңгерімсіздікке ие, бұл интеграциялық модельді іске асыру мүмкіндігін шектейді. Авторлардың пікірінше, коммерциялық банктердің меншікті капиталын шоғырландыруға, резервтерді құруға және тәуекелдерді сақтандыруға қатаң талаптар енгізу арқылы банк бизнес-модельдерін елеулі қайта қарау қажет болды. Бүгінгі таңда экономиканы жаңғырту негізінде ТМД елдерінің қаржы нарығын трансформациялау талап етіледі, бұл нарықтағы әртүрлі қатысушылардың сандық және сапалық көрсеткіштерімен ерекшеленетін маңызды өзгерістер. Осылайша, 2025 жылға қарай цифрландыру технологиясына негізделген ЕАЭО туралы шартта көзделгендей, яғни, инновациялар мен перспективалық қаржылық нормативтік технологияларды қолдану арқылы ортақ қаржы нарығын құру жоспарланып отыр.

**Түйін сөздер:** Банк жүйесі, Тәуелсіз Мемлекеттер Достастығы, ЕАЭО.



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### **БАНКОВСКИЕ СИСТЕМЫ СОДРУЖЕСТВА НЕЗАВИСИМЫХ ГОСУДАРСТВ**

**Аннотация.** Банковские системы Содружества Независимых Государств имеет место диспропорций развития национальных экономик и общественного воспроизводства в целом, что ограничивает возможности реализации интеграционной модели. По мнению авторов, возникла необходимость существенного пересмотра моделей банковского бизнеса, путем введения более жестких требований по консолидации собственного капитала коммерческих банков, формированию резервов, страхованию рисков. На сегодняшний день на основе модернизации экономики требуется трансформация финансового рынка стран СНГ, серьезные изменения, которые выступают в большей степени, как разнородные участники данного рынка, различающиеся как по количественным, так и по качественным показателям. Так, к 2025 году планируется создать общий финансовый рынок, что предусмотрено Договором о ЕАЭС, на основе технологий цифровизаций, то есть с применением инноваций, перспективных финансовых технологий регулирования.

**Ключевые слова:** Банковские системы, Содружества Независимых Государств, ЕАЭС.

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