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**STUDIES OF FINANCIAL STABILITY OF BANKS
OF THE REPUBLIC OF KAZAKHSTAN**

Abstract. A sustainable financial system is able to efficiently share resources, assess and manage financial risks, reduce employment levels close to the natural wealth of the economy, and eliminate the relative assessment of actual or financial assets that affect money levels or stability. Problems of financial sustainability with the use of macroprudential regulation will be addressed in a comprehensive manner, taking into account the systematic study of problems. Thus, the mechanism of minimum reserve requirements will stimulate the attraction of external resources to foreign liabilities at the maximum rate of reserve assets. At the same time, stimulating investment activity as a tool for implementing macroeconomic decisions in the post-crisis period and strengthening the confidence of both investors and consumers of financial services in the financial sector of the republic. The concept envisages financing the real sector of the economy, raising the aggregate level, making full use of domestic sources of financing the financial system and the real sector of the economy, preventing the emergence of “bubbles” in asset markets and risks for its stability in the financial system.

Keywords: sustainability, banking system, financial system, crisis, risks.

INTRODUCTION

The financial system is within the range of stability, but the financial system is inflicted by unrecognized and ineligible events. In a stabilized system, the first thing to do is to prevent unbalanced events on a specific economy or another financial system with the help of a self-recapture mechanism. Financial stability is crucial for economic stability, as many business operations in the real economy are embedded in the financial system.

The absolute value of financial sustainability is well known in the absence of financial stagnation. In the period of the bank or the finances you can finance your project, the cost of their assets will exceed the cost of the internal cost and can be non-existent. The greatest instability can be a stimulus for bankruptcy, hyperinflation, or stock market. It can be very strongly supported by the financial and economic system.

The overall stability of the split equations is a z-appendix. The top ten compares the buffer (capitalization and revival) to the risk (volatility of the deficit) for measuring the risk of bank insolvency. The z-ball is defined as $z \equiv (k + \mu) / \sigma$ where k is the underlying asset of the asset, μ is returned to the percentages of the assets, σ is the standard liquidation of the active assets in the asset variability of the diversity assets. The popularity of the Z-Placetat is the size of a subtle (negative) link with a finite set of financial assets, and there is always an asset that is believed to be the bottom line. High-z-proof - low improbability. Articles that use the z-score to analyze the stability of a bank include Boyd and Runkle (1993); Beck, Demirgüç-Kunt, Levine (2007); Demirgüç-Kunt, Detragianni and Trainelli (2008); Laeven and Levin (2009); Chihak and Hesse (2010). Other methods of measurement of stability are based on the basic principles of Merton. It is always used for the purpose of determining the firm's financial obligations and, by default, for the general possibility of explicit disclosure. The model of Merton (also known as the asset valuation attribute) looks at how capital assets are activated by the activated assets that it takes to account for the volatility of the assets. The firm's rating capital assesses the premium, offered

by a credit firm. By the way, the model appraises the cost of the asset firm (for all volatility) at the time when the default by default will exacerbate. The model identifies the default when an asset exceeds the asset (another type of model is required by default / default, default for default). The model of Merton can estimate the creditworthiness of the firm on credit. In subsequent research, Merton's model has been modified to get the full spectrum of financial services that are used by default in the swaps. Here's what, in fact, is Moody's default on credit and model KMV for your account and how much is your credit card. Distances through Default (DD) - This is the default mode for the corporate identity, based on Merton's model. It is estimated that the risk of credit risk and the risk of credit risk on a corporate level. For measuring the stability of the system, the firm is able to integrate the static stability (z-statement and distance by default). The combinations of combinations of these combinations are subject to volumes that are linked to financial instruments; There is always a single unit that can be damaged.

MAIN PART

For large financial institutions, the likelihood of using the standard of first default as a consistent risk assessment or the likelihood of saving a number of institutions is suggested. It uses non-risk deposit opportunities from credit default swaps. Unlike remote actions by default, it recognizes that default settings can exist between several institutions. However, the default study, which focuses on probability, does not mean that the failure of a larger institution can lead to greater flexibility than that of a smaller one.

The implementation of state programs and structural reforms will be continued in order to effectively achieve the goals of the Strategic Development Plan of the Republic of Kazakhstan until 2025 and the Kazakhstan-2050 Strategy.

This year, the economy is expected to grow at a level not lower than 3.8%, and inflation is expected at the level of 4-6%.

The government will continue to pursue a consistent fiscal policy aimed at ensuring macroeconomic stability. All budget commitments and social initiatives will be fully implemented. Special attention will be paid to the prevention of unreasonable price increases for socially important goods and services.

The National Bank will continue to pursue a predictable monetary policy aimed at supporting low inflation. All necessary measures will be taken to ensure the stability of the situation in the foreign exchange market, the banking sector and other segments of the financial market. The National Bank has sufficient funds for gold assets, as well as the tools necessary to prevent speculative transactions related to the tenge exchange rate, including regulatory instruments.

Another assessment of the stability of the financial system is the expected systemic reduction of systemic risk, which assesses the individual contribution of each institution. The SES takes into account external factors in the real sector of the economy, taking into account the risks inherent in the private sector when these factors are absent. The model is good for determining the systemic value of which institutions are most influential, especially where the broader economy is affected. The lack of a CES method is difficult to determine if institutions of a system value can fail.

In subsequent studies, the retrospective indicator of HES could be somewhat predictable. Expected measure - SRWS. If another crisis happens, CSCS will estimate the expected capital deficit of the company. To predict this systematic risk-based assessment, the Long-Term Margin Expected Short Period (LRMES) primarily measured the ratio between the firm's equity capital and the broader market (calculated asymmetric volatility, correlation and correlation). If the total market exceeds 40 percent in the six-month interval, to determine what capital is needed to achieve an 8 percent equity ratio during a model crisis, the model will estimate the value of the firm. % SRW measures the percentage of the financial capital deficit of firms. A higher percentage of risk represents the greatest danger and at the same time contributes to the emergence of a hypothetical crisis. One of the predictions of CES is that the firm is "systematically dangerous" if the financial sector is weak, especially if it faces a shortage of capital.

Another indicator of financial sustainability is the systematic loss of attempts to cover the shortcomings of the previously discussed measures. It combines three key elements: the "contaminated" nature of defects in institutions, depending on the probability of default in each individual institution, the amount of losses associated with the default, and their interrelationships.

There are a number of indicators of financial stability. They include the ratio of regulatory capital to risk-weighted assets and the ratio of non-performing loans to total loans. They are part of the “financial sustainability indicators”. Variable values, such as non-performing loans, may be better than the z-score, but they also lag behind the stability indicators.

Another alternative to financial instability is excessive credit growth with excessive focus. A well-developed financial sector will grow. Very rapid credit growth is one of the strongest factors associated with banking crises. In fact, about 75% of the loan portfolio in emerging markets ends in banking crises. Loan growth rates are also positive and negative: it is difficult to measure credit growth, but it is difficult to assess excessive growth.

the main directions and areas of cooperation with the government and the National Bank of the Republic of Indonesia on sustainable economic growth and price stabilization. Matching defines 10 key tasks.

The principles and main directions of joint activities of the Government and the National Bank are established to ensure stable growth and stable prices. The agreement defines 10 key objectives.

1) A balanced fiscal policy is within the purview of the Government.

2) Effective monetary policy and control of inflation

The National Bank will support the inflation targeting regime, as well as the stability of the country's economic development and the rising standard of living of the population, giving priority to supporting low inflation.

In addition, inflation targeting is specified. By 2021, it is recommended to keep the corridor 4-6%, and by 2022 to reduce it to 3-5% and save in the long term.

3) Ensuring the stability of the foreign exchange market

The National Bank set the task to increase the fluctuations of the tenge. The National Bank of Kazakhstan reserves the right to perform flexible repayment in accordance with the currency trading policy.

4) Accessibility of financing for the economy

The focus will be on the development of the market for institutional investors, operational and savings deposits.

In order to improve the pricing efficiency, the formation of market indices and indicators in the interbank and securities markets will be ensured.

5) Development of the government securities market

E. According to Dosayev, the National Bank will provide a short-term risk-free yield curve.

6) Financial support for economic development

7) Improvement of real sector enterprises

According to the National Bank, the realization of the priority right of secured creditors will help restore the loan portfolio of enterprises and banks. Work on improving law enforcement practice in the field of bankruptcy with the highest judicial authorities will continue.

7) Improvement of real sector enterprises

According to the National Bank, the realization of the priority right of secured creditors will help restore the loan portfolio of enterprises and banks. Work on improving law enforcement practice in the field of bankruptcy with the highest judicial authorities will continue.

8) The stability of the financial system

Work to strengthen the banking system will continue. For the National Bank, it is important to fully implement the functions of the last lender.

9) Reduction of the shadow economy and the development of non-cash payments

Measures will be taken to improve the availability of non-cash payments and the development of their infrastructure. Measures will be taken to translate the settlement of large transactions in non-cash form.

10) Protecting the rights of consumers of financial services and improving financial literacy

To implement these measures, the National Bank will make a corresponding proposal to the government, which provides for legislative amendments, including the extension of the mandate of the National Bank. Joint actions of the National Bank and the Government are not limited to these areas of the Agreement. Coordination will be carried out through regular monitoring, discussion of adopted and proposed measures.

In addition to the measures of the National Bank to ensure the balance of the foreign exchange market, coordination of budget operations on the exchange of guaranteed transfers from large entities of the quasi-state sector, the Ministry of Finance and the National Fund will be ensured.

CONCLUSION

The most frequently used volatile market volatility for financial markets is volatility. The erroneous diagnosis of other proxy returns is related to the fact that the market with distorted stock returns provides a significant negative return and is likely to have a low probability of stability. Another variable is the vulnerability to successful manipulation resulting from certain characteristics of the information presented in the financial statements of the manipulating companies. The percentage of companies listed on the stock exchange has been changed. In the United States, France and other high-income countries, at least 10 percent of companies have problems with wage manipulation; In Zimbabwe, on the contrary, almost all firms can use accounting records. In Turkey, this figure is about 40%. Other variable factors approaching volatility in the stock market are the ratio and duration of price to income, which is a revised version of the rate of return that takes into account such factors as long-term growth and interest rates.

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ҚАЗАҚСТАН РЕСПУБЛИКАСЫНЫҢ БАНКТЕРІНІҢ ҚАРЖЫЛЫҚ ТҰРАҚТЫЛЫҒЫН ЗЕРТТЕУ

Аннотация. Тұрақты қаржы жүйесі ресурстардың тиімді бөлінуіне, қаржылық тәуекелдерді бағалауға және басқаруға, экономиканың табиғи мөлшеріне жақын жұмыспен қамту деңгейін ұстап тұруға және ақша немесе тұрақтылық деңгейіне әсер ететін нақты немесе қаржы активтерінің салыстырмалы бағасындағы қозғалыстарды жоюға қабілетті.

Макропруденциалдық реттеуді пайдалана отырып қаржы тұрақтылығын қамтамасыз ету мәселелері проблемаларды жүйелі түрде зерделеуді ескере отырып, кешенді түрде шешілетін болады. Сөйтіп, ең төменгі резервтік талаптар тетігі сыртқы ресурстарды сыртқы міндеттемелерге барынша үлкен резервтік активтер нормативі арқылы тартуды қайта ынталандырады. Сонымен қатар, дағдарыстан кейінгі кезеңде инвестициялық белсенділікті макроэкономикалық шешімдерді жүзеге асыру құралы ретінде ынталандыру және инвесторлар тарапынан және сол сияқты қаржы қызметін тұтынушылар тарапынан республиканың қаржы секторына сенімділікті нығайту болып табылады. Тұжырымдамада экономиканың нақты секторын қаржыландыру және қаржы жүйесі мен экономиканың нақты секторын қорландырудың ішкі көздерін барынша толық пайдалану, актив нарықтарындағы “көпіршіктердің” пайда болуына жол бермеу және қаржы жүйесіндегі оның тұрақтылығына қатер келтіретін тәуекелдердің жиынтық деңгейін төмендету мәселелеріне басты назар аударылды.

Түйін сөздер: тұрақтылық, банк жүйесі, қаржы жүйесі, дағдарыс, тәуекелдер.

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ИССЛЕДОВАНИЯ ФИНАНСОВОЙ УСТОЙЧИВОСТИ БАНКОВ РК

Аннотация. Устойчивая финансовая система способна эффективно разделять ресурсы, оценивать и управлять финансовыми рисками, снижать уровни занятости, близкие к естественным богатствам экономики, и устранять относительную оценку фактических или финансовых активов, которые влияют на уровень денег или стабильность. Проблемы финансовой устойчивости с использованием макропруденциального регулирования будут решаться комплексно, с учетом систематического изучения проблем. Таким образом, механизм минимальных резервных требований будет стимулировать привлечение внешних ресурсов в иностранные обязательства по максимальной ставке резервных активов. В то же время стимулирование

инвестиционной активности как инструмента реализации макроэкономических решений в посткризисный период и укрепление доверия как инвесторов, так и потребителей финансовых услуг к финансовому сектору республики. Концепция предусматривает финансирование реального сектора экономики, вопросы повышения совокупного уровня, полное использование внутренних источников финансирования финансовой системы и реального сектора экономики, предотвращение появления «пузырей» на рынках активов и рисков для его стабильности в финансовой системе.

Ключевые слова: устойчивость, банковская система, финансовая система, кризис, риски.

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