

ISSN 2224-5294

ҚАЗАҚСТАН РЕСПУБЛИКАСЫ  
ҰЛТТЫҚ ҒЫЛЫМ АКАДЕМИЯСЫНЫҢ

Абай атындағы Қазақ ұлттық педагогикалық университетінің

# Х А Б А Р Л А Р Ы

---

---

## ИЗВЕСТИЯ

НАЦИОНАЛЬНОЙ АКАДЕМИИ НАУК  
РЕСПУБЛИКИ КАЗАХСТАН  
Қазақстан Республикасының  
Ұлттық ғылым академиясының  
Абай атындағы Қазақ ұлттық педагогикалық университетінің

## NEWS

OF THE NATIONAL ACADEMY OF SCIENCES  
OF THE REPUBLIC OF KAZAKHSTAN  
Abay kazakh national  
pedagogical university

**SERIES**  
**OF SOCIAL AND HUMAN SCIENCES**

**3 (325)**

**MAY - JUNE 2019**

PUBLISHED SINCE JANUARY 1962

PUBLISHED 6 TIMES A YEAR

ALMATY, NAS RK

Б а с р е д а к т о р

ҚР ҰҒА құрметті мүшесі  
**Балықбаев Т.О.**

Р е д а к ц и я а л қ а с ы :

экон. ғ. докторы, проф., ҚР ҰҒА академигі **Баймұратов У.Б.**; тарих ғ. докторы, проф., ҚР ҰҒА академигі **Байпақов К.М.**; филос. ғ. докторы, проф., ҚР ҰҒА академигі **Есім Г.Е.**; фил. ғ. докторы, проф., ҚР ҰҒА академигі **Қирабаев С.С.**; эк. ғ. докторы, проф., ҚР ҰҒА академигі **Қошанов А.К.**; эк. ғ. докторы, проф., ҚР ҰҒА академигі **Нәрібаев К.Н.** (бас редактордың орынбасары); филос. ғ. докторы, проф., ҚР ҰҒА академигі **Нысанбаев А.Н.**; заң ғ. докторы, проф., ҚР ҰҒА академигі **Сәбікенов С.Н.**; заң ғ. докторы, проф., ҚР ҰҒА академигі **Сүлейменов М.К.**; эк. ғ. докторы, проф., ҚР ҰҒА академигі **Сатыбалдин С.С.**; тарих ғ. докторы, проф., ҚР ҰҒА академик **Әбжанов Х.М.**; тарих ғ. докторы, проф., ҚР ҰҒА корр. мүшесі **Әбусейтова М.Х.**; тарих ғ. докторы, проф., ҚР ҰҒА академик **Байтанаев Б.А.**; филол. ғ. докторы, проф., ҚР ҰҒА корр. мүшесі **Жақып Б.А.**; фил. ғ. докторы, проф., академик НАН РК **Қалижанов У.К.**; филол. ғ. докторы, проф., ҚР ҰҒА академик **Қамзабекұлы Д.**; тарих ғ. докторы, проф., ҚР ҰҒА академик **Қожамжарова Д.П.**; тарих ғ. докторы, проф., ҚР ҰҒА академик **Қойгелдиев М.К.**; фил. ғ. докторы, проф., ҚР ҰҒА корр. мүшесі **Құрманбайұлы Ш.**; тарих ғ. докторы, проф., ҚР ҰҒА корр. мүшесі **Таймағанбетов Ж.К.**; социол. ғ. докторы, проф., ҚР ҰҒА корр. мүшесі **Шәукенова З.К.**; фил. ғ. докторы, проф., ҚР ҰҒА корр. мүшесі **Дербісәлі А.**; саяси. ғ. докторы, проф., **Бижанов А.К.**, тарих ғ. докторы, проф., **Кабульдинов З.Е.**; фил. ғ. докторы, проф., ҚР ҰҒА корр. мүшесі **Қажыбек Е.З.**

Р е д а к ц и я к е ң е с і :

Молдова Республикасының ҰҒА академигі **Белостечник Г.** (Молдова); Әзірбайжан ҰҒА академигі **Велиханлы Н.** (Азербайджан); Тәжікстан ҰҒА академигі **Назаров Т.Н.** (Тәжікстан); Молдова Республикасының ҰҒА академигі **Рошка А.** (Молдова); Молдова Республикасының ҰҒА академигі **Руснак Г.** (Молдова); Әзірбайжан ҰҒА корр. мүшесі **Муратов Ш.** (Әзірбайжан); Әзірбайжан ҰҒА корр. мүшесі **Сафарова З.** (Әзірбайжан); э. ғ. д., проф. **Василенко В.Н.** (Украина); заң ғ. докт., проф. **Устименко В.А.** (Украина)

**«Қазақстан Республикасы Ұлттық ғылым академиясының Хабарлары. Қоғамдық және гуманитарлық ғылымдар сериясы». ISSN 2224-5294**

Меншіктенуші: «Қазақстан Республикасының Ұлттық ғылым академиясы» РҚБ (Алматы қ.)

Қазақстан республикасының Мәдениет пен ақпарат министрлігінің Ақпарат және мұрағат комитетінде 30.04.2010 ж. берілген № **10894-Ж** мерзімдік басылым тіркеуіне қойылу туралы куәлік

Мерзімділігі: жылына 6 рет.

Тиражы: 500 дана.

Редакцияның мекенжайы: 050010, Алматы қ., Шевченко көш., 28, 219 бөл., 220, тел.: 272-13-19, 272-13-18,  
<http://soc-human.kz/index.php/en/arhiv>

---

© Қазақстан Республикасының Ұлттық ғылым академиясы, 2019

Типографияның мекенжайы: «Аруна» ЖК, Алматы қ., Муратбаева көш., 75.

Главный редактор

Почетный член НАН РК

**Т.О. Балыкбаев**

Редакционная коллегия:

докт. экон. н., проф., академик НАН РК **У.Б. Баймуратов**; докт. ист. н., проф., академик НАН РК **К.М. Байпаков**; докт. филос. н., проф., академик НАН РК **Г.Е. Есим**; докт. фил. н., проф., академик НАН РК **С.С. Кирабаев**; докт. экон. н., проф., академик НАН РК **А.К. Кошанов**; докт. экон. н., проф., академик НАН РК **К.Н. Нармбаев** (заместитель главного редактора); докт. филос. н., проф., академик НАН РК **А.Н. Нысанбаев**; докт. юр. н., проф., академик НАН РК **С.Н. Сабиткенов**; докт. юр. н., проф., академик НАН РК **М.К. Сулейменов**; докт. экон. н., проф., академик НАН РК **С.С. Сатубалдин**; докт. ист. н., проф., академик НАН РК **Х.М. Абжанов**; докт. ист. н., проф., чл.-корр. НАН РК **М.Х. Абусейтова**; докт. ист. н., проф., академик НАН РК **Б.А. Байтанаев**; докт. фил. н., проф., чл.-корр. НАН РК **Б.А. Жакып**; докт. фиол. н., проф., академик НАН РК **У.К. Калижанов**; докт. фил. н., проф., академик НАН РК **Д. Камзабекулы**; докт. ист. н., проф., академик НАН РК **Д.П. Кожамжарова**; докт. ист. н., проф., академик НАН РК **М.К. Койгельдиев**; докт. фил. н., проф., чл.-корр. НАН РК **Ш. Курманбайулы**; докт. ист. н., проф., чл.-корр. НАН РК **Ж.К. Таймаганбетов**; докт. социол. н., проф., чл.-корр. НАН РК **З.К. Шаукенова**; д. фил. н., проф., чл.-корр. НАН РК **А. Дербисали**; доктор политических наук, проф., **Бижанов А.К.**; доктор ист. наук, проф., **Кабульдинов З.Е.**; доктор фил. н., проф., член-корр. НАН РК **Қажыбек Е.З.**

Редакционный совет

академик НАН Республики Молдова **Г. Белостечник** (Молдова); академик НАН Азербайджанской Республики **Н. Велиханлы** (Азербайджан); академик НАН Республики Таджикистан **Т.Н. Назаров** (Таджикистан); академик НАН Республики Молдова **А. Рошка** (Молдова); академик НАН Республики Молдова **Г. Руснак** (Молдова); чл.-корр. НАН Азербайджанской Республики **Ш. Мурадов** (Азербайджан), член-корр. НАН Азербайджанской Республики **З.Сафарова** (Азербайджан); д. э. н., проф. **В.Н. Василенко** (Украина); д.ю.н., проф. **В.А. Устименко** (Украина)

**Известия Национальной академии наук Республики Казахстан. Серия общественных и гуманитарных наук. ISSN 2224-5294**

Собственник: РОО «Национальная академия наук Республики Казахстан» (г. Алматы)

Свидетельство о постановке на учет периодического печатного издания в Комитете информации и архивов Министерства культуры и информации Республики Казахстан № **10894-Ж**, выданное 30.04.2010 г.

Периодичность 6 раз в год

Тираж: 500 экземпляров

Адрес редакции: 050010, г. Алматы, ул. Шевченко, 28, ком. 219, 220, тел. 272-13-19, 272-13-18,

<http://soc-human.kz/index.php/en/arhiv>

---

© Национальная академия наук Республики Казахстан, 2019 г.

Адрес типографии: ИП «Аруна», г. Алматы, ул. Муратбаева, 75

Chief Editor

Honorary member of NAS RK  
**Balykbayev T.O**

Editorial board:

Doctor of economics, prof, academician of NAS RK **Baimuratov U.B.**; doctor of history, prof, academician of NAS RK **Baipakov K.M.**; doctor of philosophy, prof, academician of NAS RK **Esim G.E.**; doctor of philology, prof, academician of NAS RK **Kirabayev S.S.**; doctor of economics, prof, academician of NAS RK **Koshanov A.K.**; doctor of economics, prof, academician of NAS RK **Naribayev K.N.** (deputy editor-in-chief); doctor of philosophy, prof, academician of NAS RK **Nyssanbayev A.N.**; doctor of law, prof, academician of NAS RK **Sabikenov S.N.**; doctor of law, prof, academician of NAS RK **Suleymenov M.K.**; doctor of economy, prof, academician of NAS RK **Satybaldin S.S.**; doctor of history, prof, academician of NAS RK **Abzhanov H.M.**; doctor of history, prof, corresponding member of NAS RK **Abuseitova M.H.**; doctor of history, prof, academician of NAS RK **Baitanaev B.A.**; doctor of philology, prof, corresponding member of NAS RK **Zhakyp B.A.**; doctor of philology, prof, academician of NAS RK **Kalizhanov U.K.**; doctor of philology, prof, academician of NAS RK **Hamzabekuly D.**; doctor of history, prof, academician of NAS RK **Kozhamzharova D.P.**; doctor of history, prof, academician of NAS RK **Koigeldiev M.K.**; doctor of philology, prof, corresponding member of NAS RK **Kurmanbaiuly Sh.**; doctor of history, prof, academician of NAS RK **Taimaganbetov J.K.**; doctor of sociology, prof, corresponding member of NAS RK **Shaukenova Z.K.**; doctor of philology, prof, corresponding member of NAS RK **Derbisali A.**; doctor of political science, prof **Bizhanov A.K.**; doctor of History, prof **Kabuldinov Z.E.**; doctor of philology, prof, corresponding member of NAS RK **Kazhybek E.Z.**

Editorial staff:

Academician NAS Republic of Moldova **Belostechnik.G** (Moldova); Academician NAS Republic of Azerbaijan **Velikhanli N.** (Azerbaijan); Academician NAS Republic of Tajikistan **Nazarov T.N.** (Tajikistan); Academician NAS Republic of Moldova **Roshka A.** (Moldova) Academician NAS Republic of Moldova **Rusnak G.** (Moldova); Corresponding member of the NAS Republic of Azerbaijan **Muradov Sh.** (Azerbaijan); Corresponding member of the NAS Republic of Azerbaijan **Safarova Z.** (Azerbaijan); Associate professor of Economics **Vasilenko V.N.** (Ukraine), Associate professor of Law **Ustimenko V.A.** (Ukraine)

**News of the National Academy of Sciences of the Republic of Kazakhstan. Series of Social and Humanities.**  
**ISSN 2224-5294**

Owner: RPA "National Academy of Sciences of the Republic of Kazakhstan" (Almaty)

The certificate of registration of a periodic printed publication in the Committee of information and archives of the Ministry of culture and information of the Republic of Kazakhstan N **10894-Ж**, issued 30.04.2010

Periodicity: 6 times a year

Circulation: 500 copies

Editorial address: 28, Shevchenko str., of. 219, 220, Almaty, 050010, tel. 272-13-19, 272-13-18,  
<http://soc-human.kz/index.php/en/arhiv>

---

© National Academy of Sciences of the Republic of Kazakhstan, 2019

Address of printing house: ST "Aruna", 75, Muratbayev str, Almaty

**NEWS****OF THE NATIONAL ACADEMY OF SCIENCES OF THE REPUBLIC OF KAZAKHSTAN  
SERIES OF SOCIAL AND HUMAN SCIENCES**

ISSN 2224-5294

<https://doi.org/10.32014/2019.2224-5294.116>

Volume 3, Number 325 (2019), 221 – 229

UDC 336.717.06

**A. Zh. Bakashbayev, N. A. Gumar**<sup>1</sup>Caspian public university, Almaty, Republic of Kazakhstan  
[kazazat@gmail.com](mailto:kazazat@gmail.com); [gumnaz@mail.ru](mailto:gumnaz@mail.ru)**ANALYSIS OF SOURCES OF FUNDING BANKS OF THE SECOND  
LEVEL: WORLD EXPERIENCE AND KAZAKHSTAN PRACTICE**

**Abstract.** Funding for second-tier banks is of paramount importance, since it ensures the functioning of the bank. One of the peculiarities of banks is that it operates at 80-90% at the expense of borrowed funds. Thus, bank funding represents the aggregate of attracted resources necessary for the bank to support its core business. Sources of funding are deposit resources. Customer deposits in current and current accounts, loans in the domestic and international markets, interbank loans, money market transactions, issuance of bank securities, etc.

The article analyzes the funding of second-tier banks of the Republic of Kazakhstan, its structure and dynamics.

**Keywords:** bank funding, funding sources, analysis of banks, attracted resources of banks.

**Introduction.** Second-tier banks regularly review and evaluate the funding system. At the same time, the structure of sources, their urgency and cost are considered. By urgency, funding sources can be up to 1 year (short term), from 1 year to 5 years (medium term) and over 5 years (long term). Short-term sources of funding include current and settlement accounts of customers, as well as demand deposits. In turn, to the medium and long-term - loans and securities issued. Balancing the sources of funding and assets by urgency ensures the full functioning of the bank.

The value of funding is also important. Depending on this, sources can be divided into cheap (funds on settlement and current accounts, demand deposits) and expensive (issued bonds).

For the stability of the bank, it is necessary to diversify the resource base. The dependence of the bank on any particular source of funding may cause increased business risks. In particular, a large share of deposits of individuals carries with it an increase in liquidity risk. Banks, funded primarily in the interbank market, become dependent on market volatility and vulnerable during periods of economic instability.

The specificity of second-tier banks manifests itself, as has already been said, in the structure of their resource base, in which attracted rather than own funds prevail. In this regard, the financial performance of the bank depends on the efficiency of the formation of attracted resources.

The bank's attracted resources are traditionally subdivided into two main forms: deposits (deposits of legal entities and individuals and raised funds through issuing bank certificates) and non-depositing (attracted funds by placing their own debt securities, lending on the interbank market and the National Bank of Kazakhstan). The balance between these components in the structure of the resource base will depend on the specifics and specialization of the bank itself [1].

But since Kazakhstani banks are more prone to traditional banking, rather than investment activity, the share of the deposit form of attracting resources, as a rule, prevails [2].

Foreign banks mainly receive basic funding directly from institutional investors in global financial markets. These funds are mainly used to finance the activities of banks in the capital markets, the acquisition of high-quality liquid assets, as well as to finance various banking services. Sources of funding obtained from the placement of debt financial instruments allow banks to quickly attract large amounts of both short-term and long-term. However, the cost and availability of such funding depend on the conditions in the global financial markets, which makes it less stable compared to retail and corporate deposits. For example, during the financial crisis, a strong dependence on short-term such funding by some foreign banks contributed to solvency problems [3].

Most of the funding in foreign banks, especially with longer maturities, comes directly from institutional investors who provide financing to banks through the acquisition of marketable securities in the primary market. These instruments can subsequently be sold on the secondary market among various types of investors. For example, the Big Six Canadian banks use a wide range of instruments of this type of funding in both Canadian and foreign markets. These financing instruments, which are usually considered as liabilities on banks' balance sheets, can be classified as secured or unsecured loans, the repayment periods of which can vary from short-term to long-term [4].

In general, the choice of the source of funding depends on the scale of the bank's activities, but for Russian banks the ruble money market is a significant source of liquidity for the financial sector, including the banking sector [5].

After the global financial crisis, major changes occurred in the banking funding of the eurozone countries. Over the past few decades, banks have relaxed their growth restrictions on deposits and attracted funds from institutional investors in global financial markets. They began to actively use a new source of funding, such as securitization [6]. Financial globalization has allowed banks to attract funding far beyond national borders, which has expanded traditional international financing in international interbank markets [7].

**Research Methodology.** The analysis is based primarily on data from the National Bank of the Republic of Kazakhstan. This article analyzes the trends in the development of sources of funding in Kazakhstan banks using polynomial trends that indicate the forecast dynamics for the coming period.

A polynomial trend line is a curved line used when data changes. Polynomial trends are used to describe the values of time series, alternately increasing and decreasing. The polynomial is great for analyzing a large data set of an unstable value, which is most applicable to financial data. The polynomial equation has the following form:

$$y = \sum_{j=0}^k b_j x^j$$

$b_j$  – polynomial parameters;  $x_i$  – independent variable;  $y$  – dependent variable.

The degree of a polynomial is determined by the number of extremes (maxima and minima) of the curve. For a one-dimensional trend line with order 2, there is usually only one Hill or trough.

A trend line is most reliable if its value of approximation reliability  $R^2$  is closer to 1 [8].

**Results.** Let us analyze the dynamics of sources of funding for second-tier banks of Kazakhstan (Figure 1).

As can be seen from Figure 1, the main share of funding sources is customer deposits. And until 2017, there was an upward trend. So, in 2016, the share of deposits in the structure of funding sources increased by 3.68%, in 2017 - by 3.82%. In 2018, the share of deposits decreased by 2.87%.

Issued securities occupy a relatively insignificant share. At the same time, until 2017, their share was reduced. So, in 2016, the share of securities in the structure of sources of funding for banks decreased by 26.92%, in 2017 - by 23.81%. In 2018, their share increased by 19.05%.

The share of retained earnings in the structure of funding sources is significantly small. In 2016, it decreased by 71.43%. In 2017, banks suffered a loss, which together amounted to -65.9 billion KZT. In 2018, retained earnings of banks increased to 3%.

It should be noted that the significant prevalence of deposits in funding sources makes banks highly dependent on customer deposits, mainly corporate.

The National Bank explains that the problem of high concentration of the resource base is closely related to the problem of dependence on the public sector. State and quasi-state enterprises are the main major lenders, most of whose claims are in the form of deposits. Currently, the level of concentration of large funding sources in banking sector liabilities remains high. About half of the commitments made by banks account for the 25 largest lenders. It should be noted that 71% of the funds of large lenders are attracted in the form of deposits, more than half of which are denominated in foreign currency (Figure 2).

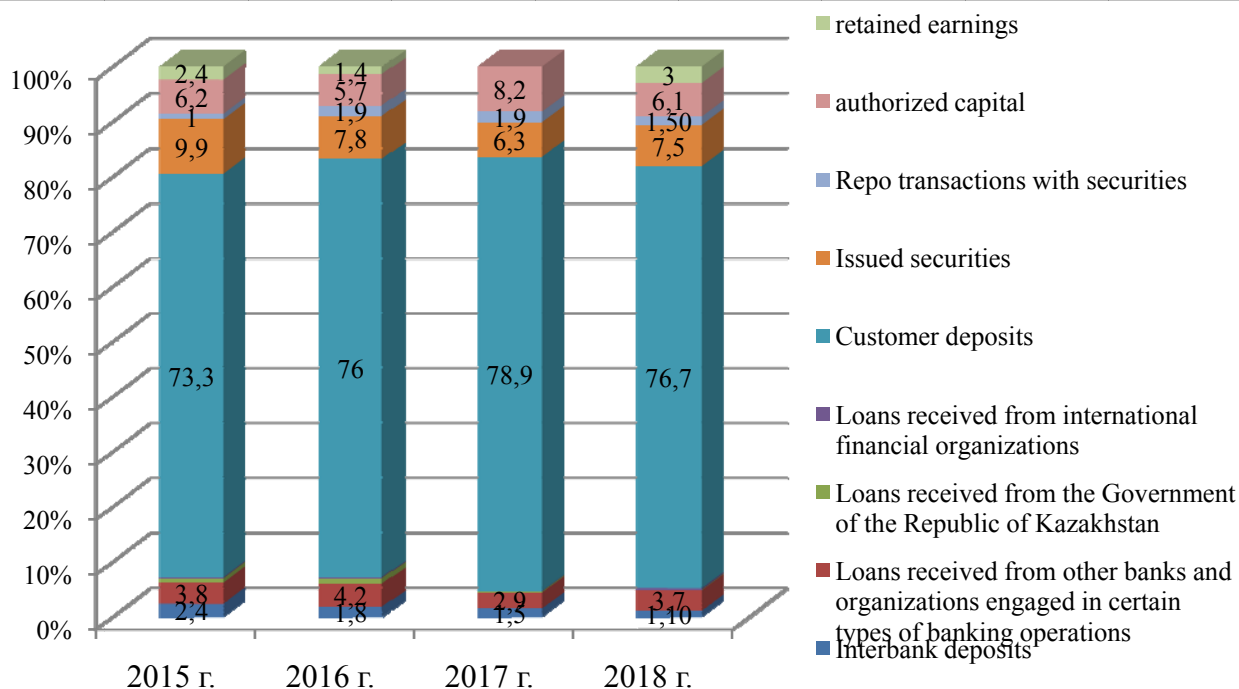


Figure 1- Structure of the sources of funding for second-tier banks,%  
Source: [9]

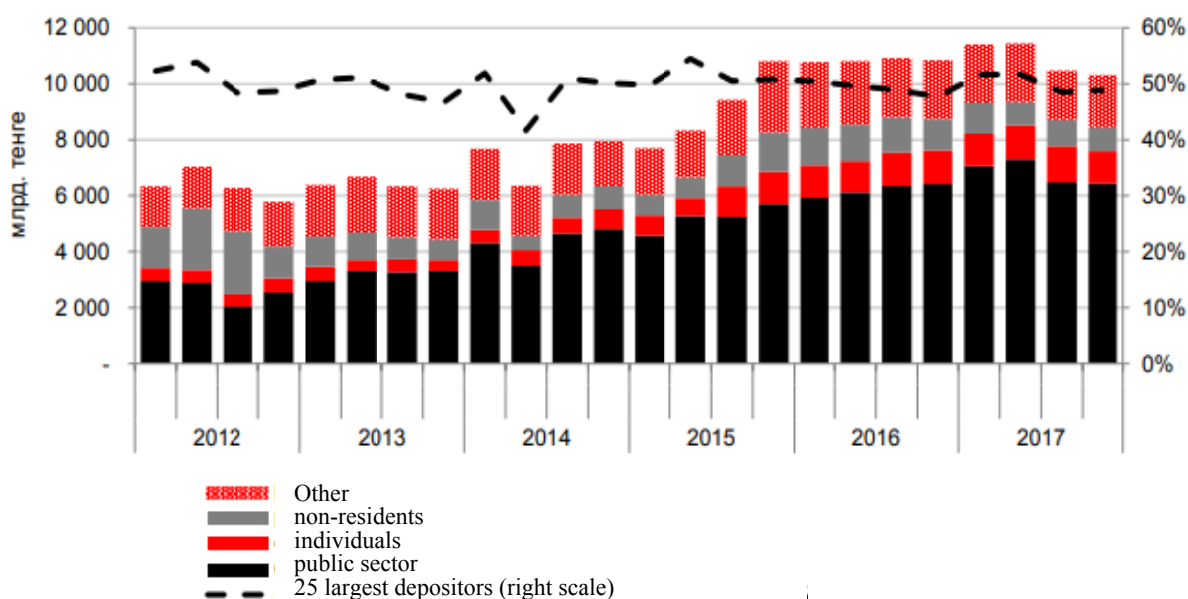


Figure 2 - The largest depositors of banks in Kazakhstan  
Source: [10]

Thus, the observed dependence of banks on large depositors is a factor in the vulnerability and instability of funding, and can also lead to liquidity problems in the event of withdrawals by several customers of their deposits.

In 2018, there is a gradual rebalancing of the main source of funding for deposits of individuals, whose share rose to 50.4% of the total deposit portfolio. Thus, in May 2018, a decrease in the deposit base

of banks by 235.4 billion KZT was observed, occurring against the background of a decrease in corporate deposits (-225.5 billion KZT).

In the context of individual Kazakh banks, the situation with net-stable funding is as follows (Figure 3).

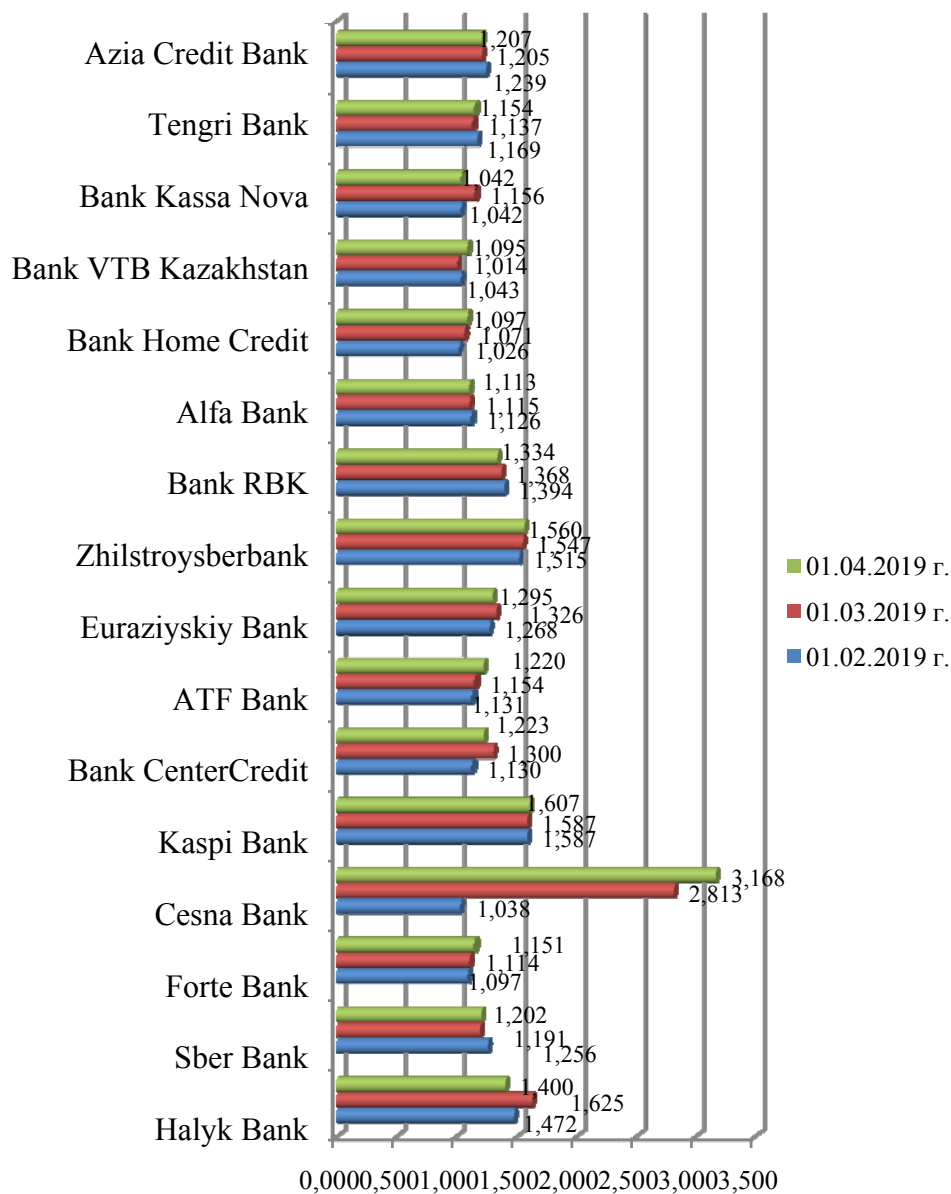


Figure 3 - Net coefficient of stable funding of Kazakhstan banks

Source: [9]

The highest ratios of net-stable funding in February 2019 are typical for JSC Kaspi bank, JSC Zhilstroysberbank and JSC Halyk Bank of Kazakhstan. However, in March and April 2019, the ratio of JSC Tsesna Bank sharply increases.

Consider the dynamics of the main source of funding of Kazakhstan banks - customer deposits (Figure 4).



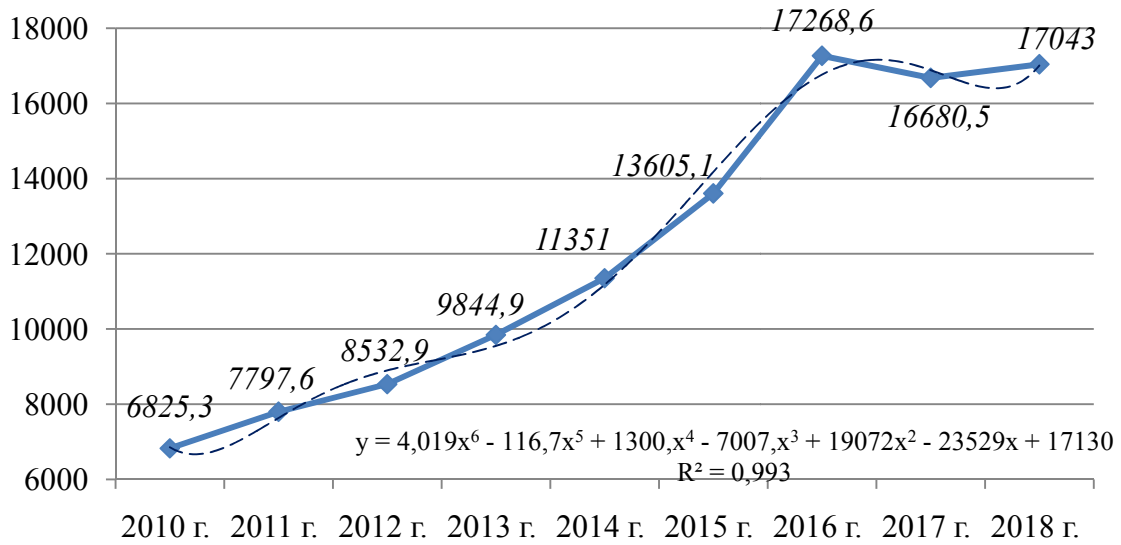


Figure 4 - Dynamics of deposits in STB, billion KZT  
Source: [9]

The stable dynamics of the sharp growth of deposits in banks was characteristic up to 2016. From this period, the volume of deposits remained almost at the same level, giving way to issued bonds and retained earnings of banks [11].

From the significant trends of 2018, we can distinguish the growth of household deposits from Kaspi Bank (+12.5 billion KZT), and their decrease in relative terms from Qazaq Banki (-26%), AsiaCredit Bank (-19%) and the Bank of Astana (-17%). At the same time, the maximum growth of corporate deposits at the end of May 2018 is noted in absolute terms by DB Sberbank (+46.7 billion KZT), which in April was the leader in their outflow (-91.0 billion KZT).

Analyzing the structure of bank customers' deposits, it is possible to note the prevalence of term deposits (Figure 5).

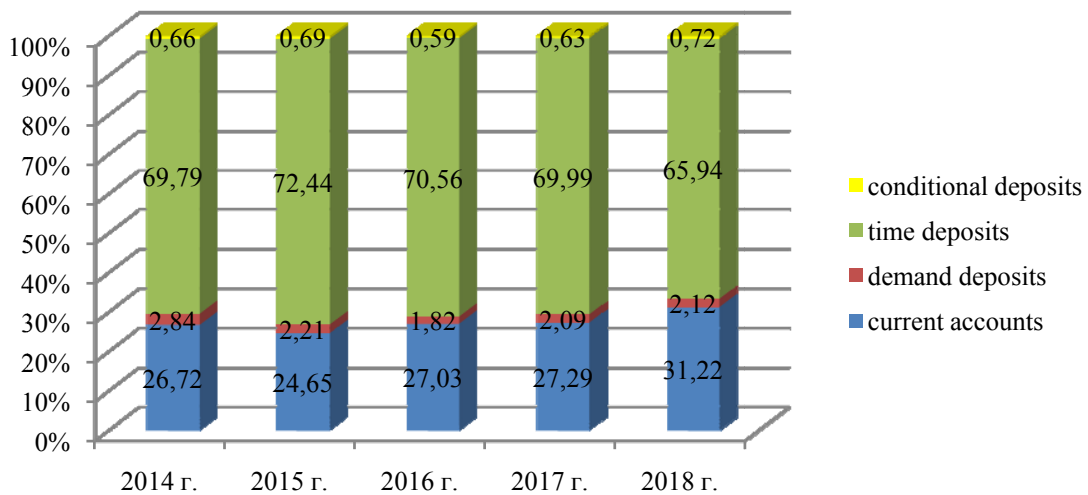


Figure 5 - The structure of deposits in banks,%  
Source: [9]

Starting from 2016, the share of term deposits tends to decrease. So, in 2016, their share decreased by 2.66%, in 2017 - by 0.81%, in 2018 - by 6.14% in favor of funds on current accounts. The share of demand deposits is also increasing.

The dynamics of current accounts tend to increase (Figure 6).

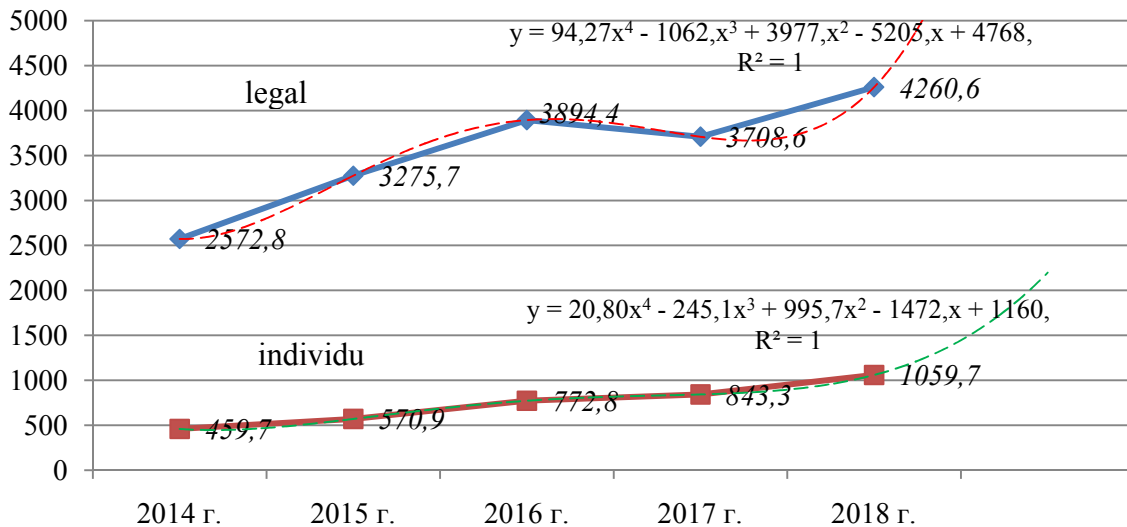


Figure 6 - Dynamics of current customer accounts in banks, billion KZT  
Source: [9]

Despite the fact that the current accounts of companies in 2017 decreased by 5.01%, in 2018 their volume increased by 14.88%. The bulk of current accounts are legal entities, which are more than 4 times higher than individuals.

In the structure of term deposits, starting from 2015, there is an excess of deposits of individuals. At the same time, corporate deposits tend to decrease (Figure 7).

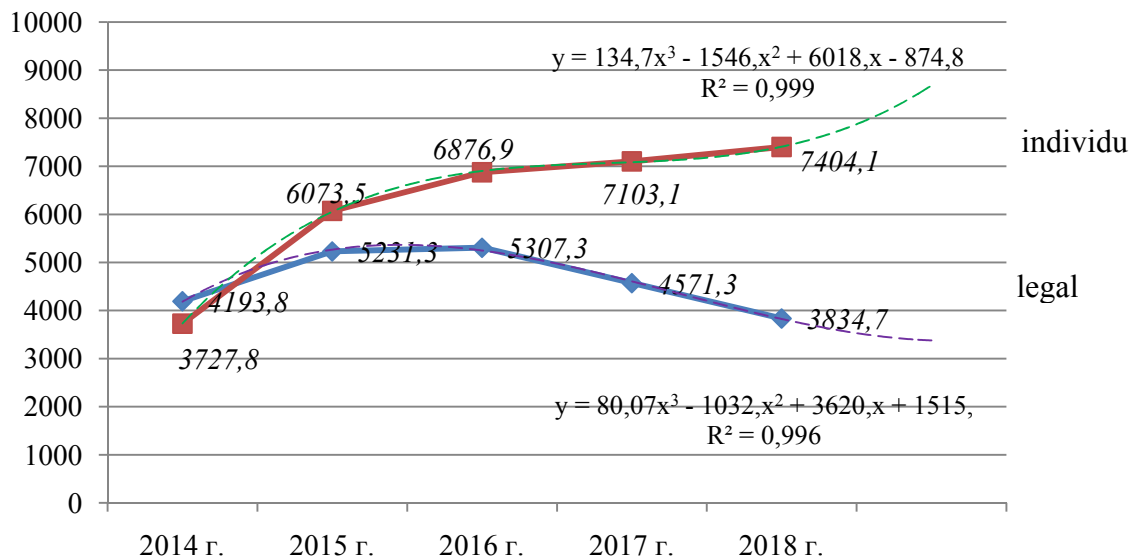


Figure 7 - Dynamics of term deposits in banks, billion KZT  
Source: [9]

The share of deposits in foreign currency in the total portfolio in May 2018 decreased from 45.0% to 44.4%. The decrease in dollarization was mainly affected by a decrease in the population's foreign currency deposits by 3%. In 2018, the weighted average rate of remuneration of banks on attracted deposits in the national currency of legal entities was 7.3%, on household deposits - 9.9%.

Deposits in foreign currency and a tendency to decrease both in corporate deposits and in deposits of individuals. The main peak of deposits in foreign currency accounted for 2015, when in the deposit

portfolio of individuals the share of deposits in foreign currency was 34.9%, in the deposit portfolio of corporate clients - 34.3%. Since this period, there has been a gradual decline in this source of funding.

At the same time, the cost of funding of Kazakhstan banks in KZT is constantly decreasing (Figure 8).

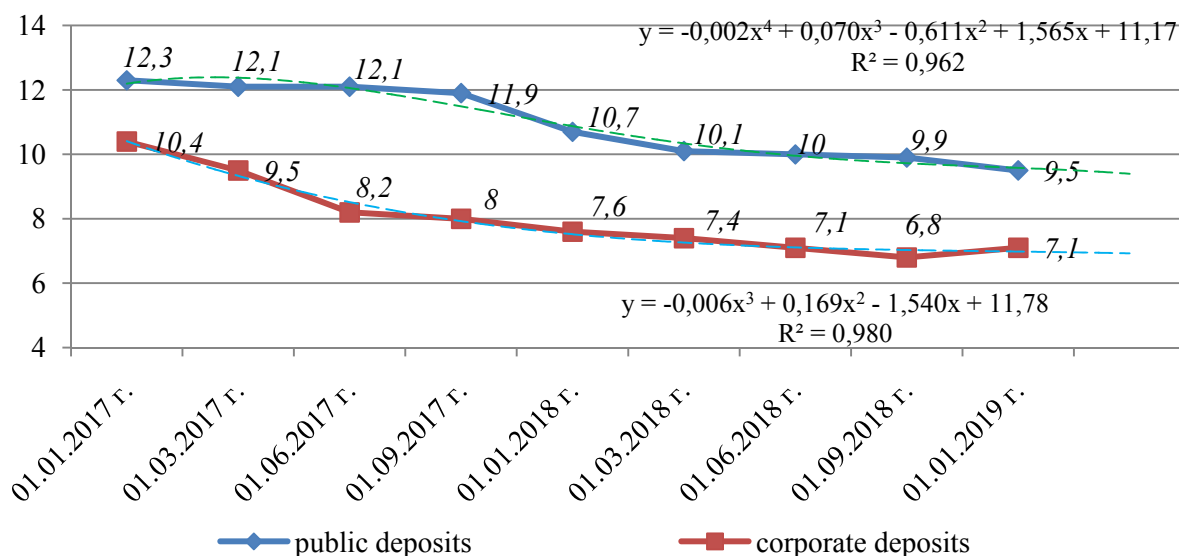


Figure 8 - Dynamics of the cost of deposit funding of banks in KZT, %  
Source: [9]

As can be seen, the cost of deposit funding in KZT decreases every year, which is positive for banks. However, this causes the outflow of funds from this source in favor of the stock market. This trend should be used by banks to raise funds through the issuance of bonds.

Regarding the cost of deposit funding by urgency, we can note the following trend (Figure 9).

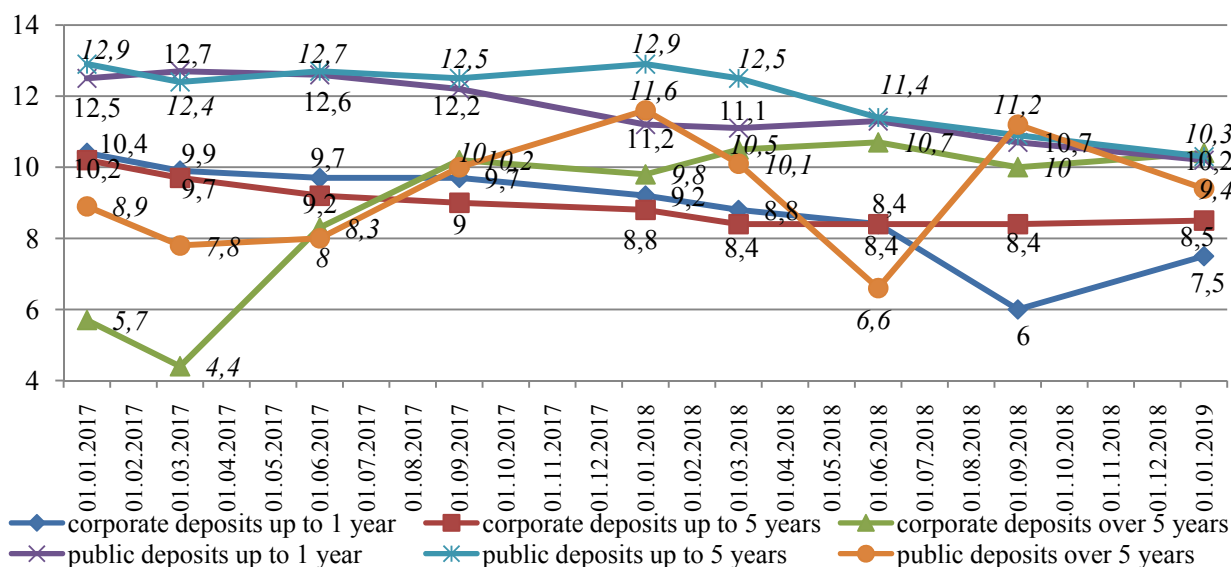


Figure 9 - Cost of deposit funding by urgency in KZT, %  
Source: [9]

The dynamics of the cost of deposit funding clearly demonstrates the policy of banks and their need for monetary resources. When a need arises for medium or long-term sources of funding, banks increase their value, respectively. At the same time, the general dynamics of the cost of deposit funding tends to decrease.

**Findings.** The rising cost of funding has affected virtually all financial institutions in developed and developing countries in a crisis. In subsequent periods, the cost of deposit funding in Kazakhstan banks began to decline, approaching foreign standards.

Large banking systems can afford wholesale funding by entering global financial markets. For Kazakhstan banks, predominantly domestic deposit funding at a relatively high cost is typical. During periods of need for long-term funding, banks had to raise the cost of raising funds even higher than for short-term deposits. For example, this was observed in January and September 2018.

Thus, the analysis of funding of Kazakhstan banks has shown that today banks are pursuing an active deposit policy that allows them to respond more flexibly to the needs of banks for funding. At the same time, banks are dependent on deposit funding, and more recently of individuals. Increasing public interest in the stock market should reorient banks to increase wholesale funding in both the domestic and global financial markets.

ӘОЖ 336.717.06

**А. Ж. Бакашбаев, Н. А. Гумар**

Каспий қоғамдық университеті, Алматы қ., Қазақстан

### **ЕКІНШІ ДЕҢГЕЙДЕГІ БАНКТЕРДЕ ҚОРЛАНДЫРУ КӨЗДЕРІН ТАЛДАУ: ӘЛЕМДІК ЖӘНЕ ҚАЗАҚСТАНДЫҚ ТӘЖІРИБЕ**

**Аннотация.** Банктердегі қорландыру банкке өз негізгі қызметін қамтамасыз ету үшін қажетті тартылған ресурстардың жиынтығы болып табылады. Қорландыру көздері депозиттік ресурстар, клиенттердің есеп айырысу және ағымдағы шоттардағы қаражаттары, ішкі және халықаралық нарықтардағы қарыздар, банкаралық несиелер, ақша нарықтарындағы операциялар, банктің бағалы қағаздарын шығару және т. б. болып табылады.

Мақалада Қазақстан Республикасы екінші деңгейдегі банктерін қорландыруға, оның құрылымы мен серпініне талдау жүргізілді.

**Түйін сөздер:** банктер, қорландыру көздері, банктерді талдау, банктердің тартылған ресурстары.

УДК 336.717.06

**А. Ж. Бакашбаев, Н. А. Гумар**

<sup>1</sup> Каспийский общественный университет, Алматы, Казахстан

### **АНАЛИЗ ИСТОЧНИКОВ ФОНДИРОВАНИЯ БАНКОВ ВТОРОГО УРОВНЯ: МИРОВОЙ ОПЫТ И КАЗАХСТАНСКАЯ ПРАКТИКА**

**Аннотация.** Фондирование для банков второго уровня имеет первостепенное значение, поскольку обеспечивает функционирование деятельности банка. Одной из особенностей банков выступает то, что он на 80-90% функционирует за счет привлеченных средств. Таким образом, фондирование банков представляет собой совокупность привлеченных ресурсов, необходимых банку для обеспечения своей основной деятельности. Источниками фондирования выступают депозитные ресурсы. Средства клиентов на расчетных и текущих счетах, займы на внутреннем и международном рынках, межбанковские кредиты, операции на денежных рынках, выпуск ценных бумаг банка и др.

В статье проведен анализ фондирования банков второго уровня Республики Казахстан, его структуры и динамики.

**Ключевые слова:** фондирование банков, источники фондирования, анализ банков, привлеченные ресурсы банков.

#### **Information about authors:**

Gumar Nazira Anuarbekovna - candidate of economic Sciences, associate Professor, head of the Department "Finance and accounting" of the Caspian public University. Professional interests-banking, analysis, risks, banking supervision. Has practical experience in the field of banking. Training experience more than 20 years.

Bakashbayev Azatbek Zharkynbekuly - PhD student of the 2 st course of of the Caspian Public University in the specialty "Finance". Professional interests – Economics, Finance, banking, analysis.

## REFERENCES

- [1] Davydov M.SH. depozitnaya politika kak bazovyy element fondirovaniya kommercheskogo banka// Academy, 2018. - №10(37). - P.25-31
- [2] Vasil'yeva A.S. Sovremennoye sostoyaniye rynka depozitov kommercheskikh bankov / A.S. Vasil'yeva, T.R. Vysotskaya // Mezhdunarodnyy nauchno-issledovatel'skiy zhurnal, 2017. № 7–1. P. 6–9
- [3] Mordel, A. and N. Stephens. 2015. “Residential Mortgage Securitization in Canada: A Review.” Bank of Canada Financial System Review (December). – P.39–48.
- [4] Matthieu Truno, Andriy Stolyarov, Danny Auger and Michel Assaf Wholesale Funding of the Big Six Canadian Banks// Bank of Canada Review, 2017. – №1. – pp. 42-55
- [5] Gavrilin A.V. Problemy formirovaniya resursnoy bazy kommercheskikh bankov v sovremennykh usloviyakh / A.V. Gavrilin, T.YU. Tychkova // Sovremennyye tendentsii razvitiya nauki i tekhnologiy, 2016. № 10–9. P. 21–24
- [6] Merck Martel, M, A van Rixtel and E González Mota (2012): “Business models of international banks in the wake of the 2007–2009 global financial crisis”, Banco de España Revista de Estabilidad Financiera, no 22, pp 99–121.
- [7] Fender, I and P McGuire (2010): “European banks’ US dollar funding pressures”, BIS Quarterly Review, June, pp 57–64.
- [8] Karpova S.V. marketingovyy analiz. Teoriya i praktika: uchebnoye posobiye dlya bakalavriata i magistratury/S.V.Karpova, S.V.Mkhitaryan, V.N.Rusin. M.: Izd-vo «Yurayt», 2018. 181 p.
- [9] National Bank of the Republic of Kazakhstan <https://nationalbank.kz/>
- [10] Kazakhstan banks depend on 25 large borrowers - regulator reporting <https://tengrinews.kz/money/kazahstanskije-banki-zavisyat-25-krupnyih-zaemshchikov-344837/>
- [11] Sh.G. Jumadilova, B.Zh. Atabay dynamics of population savings in Kazakhstan//Известия Национальной Академии наук Республики Казахстан Серия общественных и гуманитарных наук. № 6. 2018 Volume 6, Number 322 (2018), 33 – 41 ISSN 2224-5294 <https://doi.org/10.32014/2018.2224-5294.33>

---

---

**PUBLICATION ETHICS AND PUBLICATION MALPRACTICE  
IN THE JOURNALS OF THE NATIONAL ACADEMY OF SCIENCES  
OF THE REPUBLIC OF KAZAKHSTAN**

For information on Ethics in publishing and Ethical guidelines for journal publication see <http://www.elsevier.com/publishingethics> and <http://www.elsevier.com/journal-authors/ethics>.

Submission of an article to the National Academy of Sciences of the Republic of Kazakhstan implies that the work described has not been published previously (except in the form of an abstract or as part of a published lecture or academic thesis or as an electronic preprint, see <http://www.elsevier.com/postingpolicy>), that it is not under consideration for publication elsewhere, that its publication is approved by all authors and tacitly or explicitly by the responsible authorities where the work was carried out, and that, if accepted, it will not be published elsewhere in the same form, in English or in any other language, including electronically without the written consent of the copyright-holder. In particular, translations into English of papers already published in another language are not accepted.

No other forms of scientific misconduct are allowed, such as plagiarism, falsification, fraudulent data, incorrect interpretation of other works, incorrect citations, etc. The National Academy of Sciences of the Republic of Kazakhstan follows the Code of Conduct of the Committee on Publication Ethics (COPE), and follows the COPE Flowcharts for Resolving Cases of Suspected Misconduct ([http://publicationethics.org/files/u2/New\\_Code.pdf](http://publicationethics.org/files/u2/New_Code.pdf)). To verify originality, your article may be checked by the originality detection service Cross Check <http://www.elsevier.com/editors/plagdetect>.

The authors are obliged to participate in peer review process and be ready to provide corrections, clarifications, retractions and apologies when needed. All authors of a paper should have significantly contributed to the research.

The reviewers should provide objective judgments and should point out relevant published works which are not yet cited. Reviewed articles should be treated confidentially. The reviewers will be chosen in such a way that there is no conflict of interests with respect to the research, the authors and/or the research funders.

The editors have complete responsibility and authority to reject or accept a paper, and they will only accept a paper when reasonably certain. They will preserve anonymity of reviewers and promote publication of corrections, clarifications, retractions and apologies when needed. The acceptance of a paper automatically implies the copyright transfer to the National Academy of sciences of the Republic of Kazakhstan.

The Editorial Board of the National Academy of sciences of the Republic of Kazakhstan will monitor and safeguard publishing ethics.

Правила оформления статьи для публикации в журнале смотреть на сайте:

[www:nauka-nanrk.kz](http://www.nauka-nanrk.kz)

<http://soc-human.kz/index.php/en/arhiv>

Редакторы *М.С. Ахметова, Т.А. Апендиев, Д.С. Аленов*  
Верстка на компьютере *А.М. Кульгинбаевой*

Подписано в печать 10.06.2019  
Формат 60x881/8. Бумага офсетная. Печать – ризограф.  
18,3 п.л. Тираж 500. Заказ 3.