DOI 10.52209/1609-1825_2026_3_335 UDC 336.7

Analysis of the State and Dynamics of the Banking System of the Republic of Kazakhstan

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Abstract. *The role of the banking system in the country's economy is determined by the fact that the efficiency of investing funds largely depends on the ability of the banking system to direct these funds to those borrowers who will find ways to use them optimally and efficiently. Banks, acting in accordance with the monetary policy of the state, regulate the movement of cash flows, influencing the speed of their turnover, emission, total mass, including the amount of cash in circulation. Stabilizing the growth of the money supply is the key to reducing inflation rates and ensuring a constant price level, upon reaching which market relations affect the country's economy in the most effective way. Consequently, the role of the banking system in the activities of the state and in the activities of economic structures is undeniable. The article examines the indicators of the state and dynamics of the banking system of the Republic of Kazakhstan as a system-forming element of the economy.*

Keywords: *banks, banking system, assets, capital, liabilities, dynamics.*

Introduction

As part of the implementation of the «Zhana Kazakhstan» Concept, a start has been made to improve the institutional environment in the field of financial market development, the Concept for the development of public administration in the Republic of Kazakhstan until 2030 has been approved, and it is planned to approve the Concept for the development of the financial market until 2030. At the same time, the need to find additional internal reserves to support socio-economic development, a decrease in the level of income of citizens against the backdrop of growing inflation, the need to maintain an optimal structure of employment of the population, to protect their lives and health – form the demand for more rational and informed decision-making in assessing effectiveness activities of state regulation in the financial sector, taking into account the interests of all economic entities, as well as an assessment of the economic and social effects from the implementation of existing concepts and development programs in this area, which emphasizes the relevance of the topic.

Research methods

Analysis of indicators of the dynamics of the banking system of the Republic of Kazakhstan

The last five years for the country's banking sector have been eventful and full of events: mergers and acquisitions of systemically important banks, a decline in the quality of the loan portfolio, and ineffective injection of public funds into the financial sector in order to balance the situation in the economy.

As of 02/01/2024 The banking sector of the Republic of Kazakhstan is represented by 21 second-tier banks, of which 11 are banks with

foreign participation, including 8 subsidiary banks [1].

The dynamics of total assets of STBs of the Republic of Kazakhstan excluding reserves (provisions) for 2017-2021 are shown in Table 1 [2].

Scientific results. As evidenced by the data in Table 1, the volume of total assets of STBs during the analyzed period increased by 47.9% (2017 – 26,435 billion tenge, 2021 – 39,121.1 billion tenge). In the structure of assets, the largest share (51.6% of total assets) falls on the loan portfolio (bank loans and «reverse REPO» operations) in the amount of 20,200.4 billion tenge at the end of the period. During 2017-2022, the volume of assets of the banking sector increased by 13,464.1 billion tenge (or 55.7%), amounting to 37,622 billion tenge at the end of 2021 (an increase of 1.5 times over the entire period). The profitability of the banking sector increased by 891.4 billion tenge (or by 224.2%), amounting to 1289 billion tenge for 2021. The results of 2021 amounted to 37,622 billion tenge (an increase of 1.5 times for the entire period). The profitability of the banking sector increased by 891.4 billion tenge (or 224.2%), amounting to 1289 billion tenge for 2021.

Considering further dynamics, we note that the total assets of the banking sector as of 02/01/2024. amounted to 51,061 billion tenge, having decreased slightly in January 2024 by 0.7%, mainly due to a decrease in the loan portfolio by 1.5% [1].

The overall dynamics of banking sector assets in 2022-2024 is presented in Figure 1.

The volume of total liabilities of the banking sector of Kazakhstan during the period under study increased by 11958.9 billion tenge, amounting to 33087.1 billion tenge at the end of 2021 (Table 2). In the structure of total banking liabilities, the lion's share (78.6% or 26,014.8 billion tenge) falls on customer deposits.

In dynamics over the entire period under study, the volume of the deposit base increased by 9334.3 billion tenge, amounting to 26,014.8 billion tenge at the end of 2021. At the same time, in the structure of deposits of clients of the banking sector as of January 1, 2022, deposits of individuals account for 51.6% of the total volume of deposits, and deposits of legal entities – 48.4%. Analysis of the dynamics of this indicator for the entire period indicates that the share of deposits of legal entities in the total structure of household deposits in the banking sector is declining (2017 – 50.7%, 2021 – 48.4%) in favor of an increase

Table 1 – Dynamics and structure of total assets of STBs of the Republic of Kazakhstan for the period 2017-2021, in billion tenge

Indicator name	2017	2018	2019	2020	2021
Cash, refined precious metals and correspondent accounts	3605,5	3753,4	3049,7	3293,2	3786,0
Deposits placed in other banks	955,6	1267,2	2449,8	4777,7	4493,0
Securities	4812,5	5335,7	5977,1	6650,4	7965,0
Bank loans and transactions «reverse REPO»1	13590,5	13762,7	14742,0	15792,1	20200,4
Capital investment	527,5	370,7	480,5	581,8	662,0
Other assets	2943,42	656,62	238,4	2096,1	2001,2
Total assets (excluding reserves)	26435,0	27146,4	28937,6	33191,4	39121,1
Reserves (provisions) in accordance with requirements of international standards financial statements, including:	-2277,1	-1902,4	-2154,0	-2019,7	-1499,1
Reserves (provisions) for correspondent accounts and deposits in other banks	-8,5	-4,5	-5,2	-5,1	-0,5
Reserves (provisions) for securities	-10,3	-36,4	-34,5	-40,3	-27,5
Reserves (provisions) for bank loans and reverse REPO operations*	-2126,4	-1776,6	-1994,2	-1830,8	-1406,8
Reserves (provisions) to cover losses for investments in subsidiaries and associates organizations	-46,7	-15,7	-47,4	-0,1	-0,1
Reserves (provisions) for other banking activities and accounts receivable	-85,3	-69,1	72,8	-143,5	-64,2
Total assets	24157,9	25244,0	26785,9	31171,7	37622,0

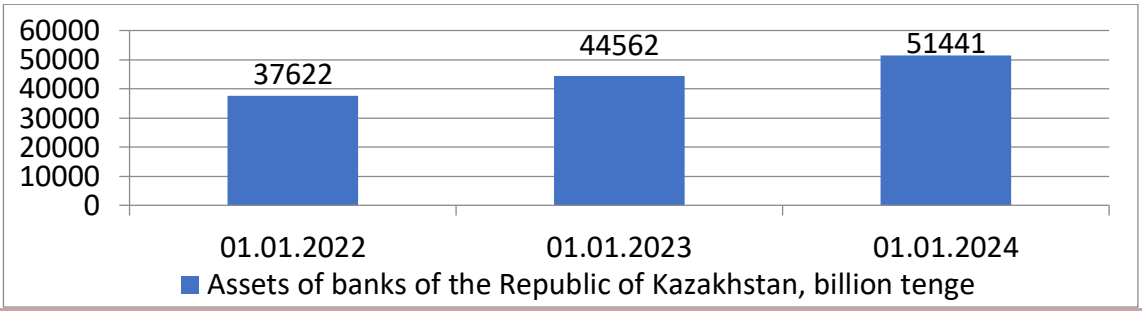

Figure 1 – Dynamics of assets of the banking sector of the Republic of Kazakhstan for 2022-2024

Table 2 – Dynamics and structure of total liabilities of STBs of the Republic of Kazakhstan for the period 2017-2021, in billion tenge

Indicator name	2017	2018	2019	2020	2021
Interbank deposits	315,6	254,0	206,2	234,3	214,0
Loans received from other banks and organizations carrying out certain types of banking operations	608,9	815,4	677,8	572,3	555,2
Loans received from the Government Republic of Kazakhstan	150,6	148,5	195,4	262,9	367,0
Loans received from international financial organizations	54,0	67,6	25,9	55,9	63,3
Customer deposits	16680,5	17043,0	17977,0	21559,2	26014,8
Issued securities	1321,1	1665,1	1798,1	311	2306,1
«REPO» operations with securities	406,0	335,4	360,9	330,1	1819,3
Other obligations	1591,5	1893,2	1924,3	2444,3	1746,8
Total liabilities	21128,2	22222,3	23165,5	27217,2	33087,1

in deposits of individuals (2017 49.3%, 2021 – 51.6%). It is noteworthy that the policy of de-dollarization in Kazakhstan in recent years has influenced the reduction in the share of deposits in foreign currency by 10.5% over the past 5 years, amounting to 37.08% of total deposits at the end of 2021.

The liabilities of the banking sector as of January 1, 2024 amounted to 43,956 billion tenge, while the structure of the liabilities of the banking sector is mainly represented by customer deposits, constituting 78.7% of the total liabilities of banks or 34,586 billion tenge.

The volume of banks' loan portfolio increased by 6,609.9 billion tenge (or 48.6%), amounting to 20,200.4 billion tenge as of January 1, 2022. In the structure of the loan portfolio of STBs, as the most common type of lender in the Republic of Kazakhstan, the largest share of loans falls on loans issued to individuals – 49.7% (or 10,038.7 billion tenge). It is noteworthy that the share of such loans for the entire analyzed period increased by 18.4% (2017 y. – 49.7%, 2021г. – 31.3%) (Table 3).

At the same time, the volume of consumer loans at the end of the analyzed period amounts to 6063.5 billion tenge with a share of 30.0% of the total loan portfolio of the banking sector of the Republic of Kazakhstan.

At the same time, there is a trend of growth in the volume and share of consumer loans by 3107.6 billion tenge (or 8.3%) (2017 – 2955.9 billion tenge (21.7% of the total loan portfolio of banks), 2021 – 6063.5 billion tenge (30% of the total loan portfolio of banks).

As a result of the extension of the practice of preferential state housing programs, as well as the implementation of a mechanism for using pension savings of citizens to improve housing conditions, the volume of loans issued for the construction and purchase of housing, as well as mortgage housing loans increased by 2,225.2 billion tenge and by 2,124.0 billion tenge, respectively, amounting to 3,440.7 billion tenge and 3,253.2 billion tenge at the end of 2021, respectively (the increase in the share

Table 3 – Structure of the loan portfolio of STBs of the Republic of Kazakhstan for the period 2017-2021, in billion tenge

Indicator name	2017	2018	2019	2020	2021
Book value of loans, including:	14745,0	14515,0	15309,2	16243,4	20556,5
Main debt	13590,5	13762,7	14743,0	15792,1	20200,4
Discount, bonus	1,1	-77,6	-132,0	-148,6	-213,6
Accrued remuneration	1157,1	833,3	703,2	714,1	563,1
Positive/negative adjustment	-3,7	-3,5	-5,0	-114,1	6,7
Provisions according to IFRS	2126,4	1776,6	1994,2	1830,8	-1406,8
Carrying value of loans less provisions	12618,6	12738,3	13315,0	14412,6	19149,7
Loan portfolio (principal debt), including:	13590,5	13762,7	14743,0	15792,1	20200,4
Loans to banks and organizations engaged in certain types of banking operations	46,3	53,6	47,3	84,0	114,3
Loans to legal entities	4195,1	3928,0	4105,3	3838,8	3709,6
Loans to individuals, incl.	4259,1	4993,4	6329,5	7124,8	10038,7
For the construction and purchase of housing, incl.	1215,5	1427,8	1880,6	2487,2	3440,7
- mortgage housing loans	1129,2	1330,7	1779,9	2363,1	3253,2
Consumer loans	2955,9	3508,8	4366,5	4542,7	6063,5
Other loans	87,7	56,8	82,4	94,9	534,6
Loans to small and medium-sized entities entrepreneurship (residents of the Republic of Kazakhstan)	4664,5	4567,1	3962,9	4246,2	5487,6
Operations «Reverse REPO»	425,5	220,6	298,1	498,3	850,2

of such loans during the study period amounted to 8.1% (2017 – 8.9%, 2021 – 17%) and 7.8% (2017 – 8.3%, 2021 – 16.1%), respectively.

The other side of the «coin» in terms of the boom in consumer lending (30% of the total loan portfolio of STBs) is the problem of over-lending of the population, which is growing from year to year. For example, at the end of 2021, another 333 thousand new borrowers entered the credit system who had never previously applied for a loan from a bank. The concern is that a significant amount of consumer lending goes to high-risk groups with low incomes, including students and pensioners. This situation indicates that the state cannot escape the middle-income trap. If we compare the average annual growth rates of loans and final consumption expenditures, it can be noted that over the past five years, final consumption expenditures grew by an average of 11.34% per year, while loans grew by 12.9%.

On the contrary, a mirror situation is developing in the area of lending to entities in the real sector of the economy. In particular, loans to legal entities at the end of the analyzed period amounted to 3,709.6 billion tenge with a share of 18.4% of the total loan portfolio (in 2017 4,195.1 billion tenge or 30.9% of the total loan portfolio), which indicates a reduction in the volume issued to legal entities by 6,609.9 billion tenge (or 12.5%) and is explained by faster growth rates of mortgage, consumer and other loans to individuals. If you pay attention to the dynamics of loans to small and medium-sized businesses, you can note the growth trend of such loans in recent years. Thus, the volume of loans issued to small and medium-sized businesses over the entire analyzed period increased by 823.1 billion tenge, amounting to 5,487.6 billion tenge at the end of the period under review. However, the share of such loans in the total loan portfolio of the banking sector of the Republic of Kazakhstan decreased by 7.1% (2017 – 34.3%, 2021 – 27.2%).

Second-tier bank loans to the economy as of January 1, 2024 amounted to 27861 billion tenge. In the structure of loans to the economy, the share of loans to business entities is 40.3%, mortgage loans – 19.0%, consumer and other loans to the population – 40.8% (Figure 2).

Despite the fairly positive trends in the development of the banking sector and the outlined promising areas of development. Unre-

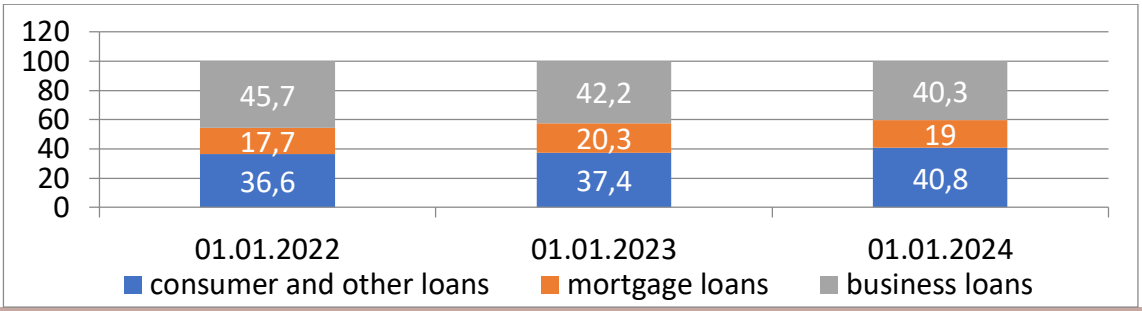

Figure 2 – Structure of loans to the economy, %

solved problematic issues in the development of the banking sector include:

1) Declining quality of interaction between banks and enterprises of the real economy and their role in the development of the real economy and manufacturing industries, including the innovation sector. Thus, in the structure of loans issued by banks in the context of sectors of the economy and industry, the lion's share of loans issued, despite many years of experience in implementing programs to diversify the economy, still falls on the sphere of wholesale and retail trade (32.2%) of the total volume issued by banks loans as of January 1, 2022 (for 2021). At the same time, loans issued by banks to manufacturing enterprises over the same period accounted for only 6.2% of the volume of all loans issued, with a downward trend of 8.8% over the entire period under study (2017 – 340.7 billion tenge, 2021. – 435.1 billion tenge). It is also noteworthy that such priority industries as agriculture and transport in the structure of loans issued by banks as of January 1, 2022 (for 2021) account for only 0.9% and 1.4% of the total volume issued by banks loans accordingly.

2) Critical level of debt load among the population. The critical level of dependence of Kazakhstanis on bank loans is evidenced by the fact that people began to take out loans not only to purchase housing and cars (a question of improving the quality of life), but also to pay off debts, to purchase food and essential goods (a question of survival). According to the results of a sociological survey at the beginning of 2022, 7% of the number of people surveyed have a lack of funds to purchase food, 19% of the number of respondents – to purchase clothing, 26% of the number of people surveyed do not have an acceptable level of income to support their livelihoods. Against the background of the level of average monthly wages in the country officially announced by the Bureau of National Statistics (at the end of 2021 – 250,311 tenge) [2], the average monthly income (excluding the income of financial sector entities, mining sector enterprises and large national companies), the results of recent studies domestic sociologists testify that the total family budget of thirty percent of the number of respondents does not exceed 120-240 thousand tenge, for twenty-two percent of the number of respondents – 240-480 thousand tenge as the two largest groups of respondents (taking into account that the average size of the average family has four people, then the average per capita income in Kazakhstan is 56 thousand tenge against the background of the same indicator – 65 thousand tenge) [3]. Experts note that credit fatigue can become a serious socio-economic problem, as it affects the interests of not only creditor banks, but also the population and the economy as a whole, taking into account the growth dynamics of loans issued by banks to individuals [4].

3) The digital transformation of the banking sector entails risks of fraud and vulnerability to cyber attacks that are difficult to predict, the nature of such risks is not fully clear and may not be understood, and such attacks can seriously disrupt the operational stability of banks, as well as lead to significant job losses. This is an important social issue for Kazakhstan, where a significant release of labor resources in the banking sector will be facilitated by the massive use of artificial intelligence, cloud computing and robots, which will displace human work in such day-to-day banking operations as accepting payments, approving loans and detecting fraud. The downside of digitalization is the increase in the number of hacker attacks on banking systems and fraudulent attacks on banking clients (at the end of 2020 alone, the losses of banks and their clients, according to experts in this field, increased 1.5 times).

Conclusions:

1. The application of an integrated approach to stimulating and developing financial and credit culture among the population – for example, in countries with a high level of socio-economic development and quality of life,

such as Sweden, Norway, Denmark and the Netherlands and a number of other countries has long been abandoned practice thoughtless consumption. The task of the Agency for Regulation and Development of the Financial Market of the Republic of Kazakhstan and the state, through the media and through improving the institutional infrastructure, is to begin to form a similar responsible financial culture; increase the financial literacy of the population in order to prevent and minimize financial risks [5].

At the same time, the main tools for reducing the debt burden for the population may be:

1) insurance against late payment of principal and interest on the loan; 2) credit holidays with the establishment of a maximum loan amount for which you can ask the bank for a credit holiday; 3) mortgage holidays to reduce the debt burden in the event of a difficult life situation (temporary disability for a period of two months or more, disability of groups 1 and 2, reduction of the total family income by more than a third with a monthly payment to the bank exceeding 50% from the borrower's average monthly income).

2. Introduction into the practice of regulating the process of interaction between subjects of the banking and real sectors of the economy of a mechanism of proportional regulation, the essence of which is the equal distribution of regulatory instruments in relation to all economic subjects and relevant sectors. In particular, two key models of state regulation of the economy have emerged in the world. The first model is Anglo-Saxon, characterized by the regulatory influence of the state primarily on the banking sector (for example, in the UK and Canada, banks account for over a quarter of gross domestic product (GDP)), up to the nationalization of problem banks [6].

3. Elimination of existing institutional «traps» – thus, the reason for the formation of such «traps» V.M. Polterovich sees the «hysteresis» effect at work, which involves long-term consolidation of the results of unfinished institutional reforms (reforms for the sake of reforms, not for the sake of a specific result, double standards in the application of laws, the quality of legislative acts, etc.) [7]. We believe that the influence of institutional «traps» imbalances the trajectory of interaction between the banking and real sectors of the economy of Kazakhstan, contributing to the deployment of a spiral of asymmetry, and the introduced government regulatory measures in conditions of general instability and prolongation of the period of uncertainty do not fully correspond to the potential and needs of the subjects of the banking and real sectors, not are focused on stimulating and enhancing mutually beneficial interaction between sectors in order to achieve sustainable macroeconomic effects.

4. Changing the practice of goal-setting in the activities of the National Bank of the Republic of Kazakhstan – an urgent need has emerged to shift the emphasis in monetary policy from a quantitative change in the volume of the money supply to its relationship with the volume of commodity production, which will create conditions for strengthening cooperation between two strategically important sectors of the economy. In this regard, we consider it advisable to adjust the central bank's targets, shifting priorities from the exclusive «ensuring price stability» to «promoting sustainable economic growth». Such a combined goal setting corresponds to the true final result of the activities of a first-tier bank, whose activities are integrated into the socio-economic system of the country and are aimed at adjusting the behavior of subjects in order to comply with the economic course of the state (examples of other goal setting practices: Norway Bank – «ensuring the economic stability of Norway on the basis combinations of price and financial stability, as well as stimulating the creation of added value in the investment environment»; Bank of the United Arab Emirates – «maintaining the national economy based on the consistency of monetary and banking policies with the general policy of the state», the Reserve Bank of India – «maintaining price stability and ensuring an adequate flow of credit for the productive sectors») [8].

5. Development of the regional banking system, which is focused on increasing the role of banks in the development of remote regions and bringing them closer to the subjects of the regional economy by limiting their activities to the geographical boundaries of the region.

6. Provide a specialized level in the structure of the banking sector in the form of specialized industry banks (model of a three-tier banking system). This measure could resolve issues related to: the sufficiency of long-term resources, the industry specifics of manufacturing industries, and the overestimated level of risk in lending and financing investment projects of an innovative nature, including in the regions. For example, 70% of the resources of the Development Bank of Japan are generated from proceeds from a special account of the Ministry of Finance, which has the right to use funds from state insurance, pension and trust funds, a significant part of which is distributed among industry banks for lending to priority sectors of the economy. In this case, loans are issued at a preferential interest rate for a period of over 20 years. In Brazil, more than 70% of the social and pension funds are the main sources of the resource base of the Bank for Socio-Economic Development.

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Қазақстан Республикасы банк жүйесінің жағдайы және динамикасын талдау

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Аңдатпа. *Банк жүйесінің ел экономикасындағы рөлі, ақша қаражаттарын инвестициялаудың тиімділігі көбінесе банк жүйесінің осы қаражатты оларды оңтайлы және тиімді пайдалану жолдарын табатын қарыз алушыларға бағыттау қабілетіне байланысты болатындығымен анықталады. Банктер мемлекеттің ақша-несие саясатына сәйкес әрекет ете отырып, ақша ағындарының қозғалысын реттейді, олардың айналымының жылдамдығына, эмиссиясына, айналымдағы қолма-қол ақша мөлшерін қоса алғанда, жалпы массасына әсер етеді. Ақша массасының өсуін тұрақтандыру-бұл инфляция қарқынын төмендетудің, баға деңгейінің тұрақтылығын қамтамасыз етудің кепілі, оған қол жеткізген кезде нарықтық қатынастар ел экономикасына тиімді әсер етеді. Демек, банк жүйесінің мемлекет қызметіндегі және экономикалық құрылымдардың қызметіндегі рөлі даусыз. Мақалада экономиканың жүйе құраушы элементі ретінде Қазақстан Республикасының банк жүйесінің жай күйі мен динамикасының көрсеткіштері қарастырылады.*

Кілт сөздер: *банктер, банк жүйесі, активтер, капитал, міндеттемелер, динамика.*

Анализ состояния и динамики банковской системы Республики Казахстан

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Аннотация. *Роль банковской системы в экономике страны определяется тем, что эффективность осуществления инвестирования денежных средств в значительной степени зависит от способности банковской системы направлять эти средства именно тем заемщикам, которые найдут способы их оптимального и эффективного использования. Банки, действуя в соответствии с денежно-кредитной политикой государства, регулируют движение денежных потоков, влияя на скорость их оборота, эмиссию, общую массу включая количество наличных денег, находящихся в обращении. Стабилизация же роста денежной массы – это залог снижения темпов инфляции, обеспечения постоянства уровня цен, при достижении которого рыночные отношения воздействуют на экономику страны самым эффективным образом. Следовательно, роль банковской системы в деятельности государства, и в деятельности хозяйствующих структур неоспорима. В статье рассматриваются показатели состояния и динамики банковской системы Республики Казахстан как системообразующего элемента экономики.*

Ключевые слова: *банки, банковская система, активы, капитал, обязательства, динамика.*

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