

ЭКОНОМИКА

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THE CURRENT STATE IN THE MARKET OF THE SECOND-TIER BANKS IN THE REPUBLIC OF KAZAKHSTAN

Annotation

The article describes the most recent trends among the second-tier banks in the financial market of the Republic of Kazakhstan. Moreover, the work defines the basic indicators for 1 September 2017 among banks.

The article is prepared based on the results of a grant financing study for 2015-2017. under the budget program 217 "Development of science", subprogram 102 "Grant financing of scientific research" on the project topic: No.4766 / GF4 "Justification the optimal level of living of the rural population of the regions of Kazakhstan in dependence of their economic development: scientific development of necessary indicators and minimum social standards" number of state. registration No. 0115RK01912.

Keywords: financial market, banking sector in Kazakhstan, commercial banks, second-tier banks.

The economic growth can be achieved through operating with instruments that the financial sector can offer [1]. For instance, government investments or cheap loans offered by private banks [2]. Moreover, the banking sector plays its significant role in maintaining the stability of the financial sector [3]. Therefore, the commercial banks have the significance for the growth in the real sector of economy [4].

The banking system of the Republic of Kazakhstan consists of two levels [5]. The National Bank of Kazakhstan is the first-tier banking entity with special legal and financial powers [6]. For instance, the National Bank of the Republic of Kazakhstan is responsible for regulating the currency market and for the emission of the national currency – tenge [7]. On the other hand, all the rest banks are considered as the second-tier ones [8]. The figure below how much money was borrowed from those banks.

Source: The National Bank of Kazakhstan (2017) *Two tier banks' Financial indicators on September 1, 2017*. Available:
<http://www.nationalbank.kz/cont/Information%20about%20owned%20capital,%20liabilities%20and%20assets10.xls> [Accessed: 4 October 2017].

The figure above shows that JSC Halyk Bank Kazakhstan has the biggest volume of loans – 4715501642 thousand tenge (KZT). On the other hand, the lowest indicator is shown by JSC ExpoCredit – 93325 thousand tenge. The first quartile for the loans equals to 114860178 thousand tenge (KZT).

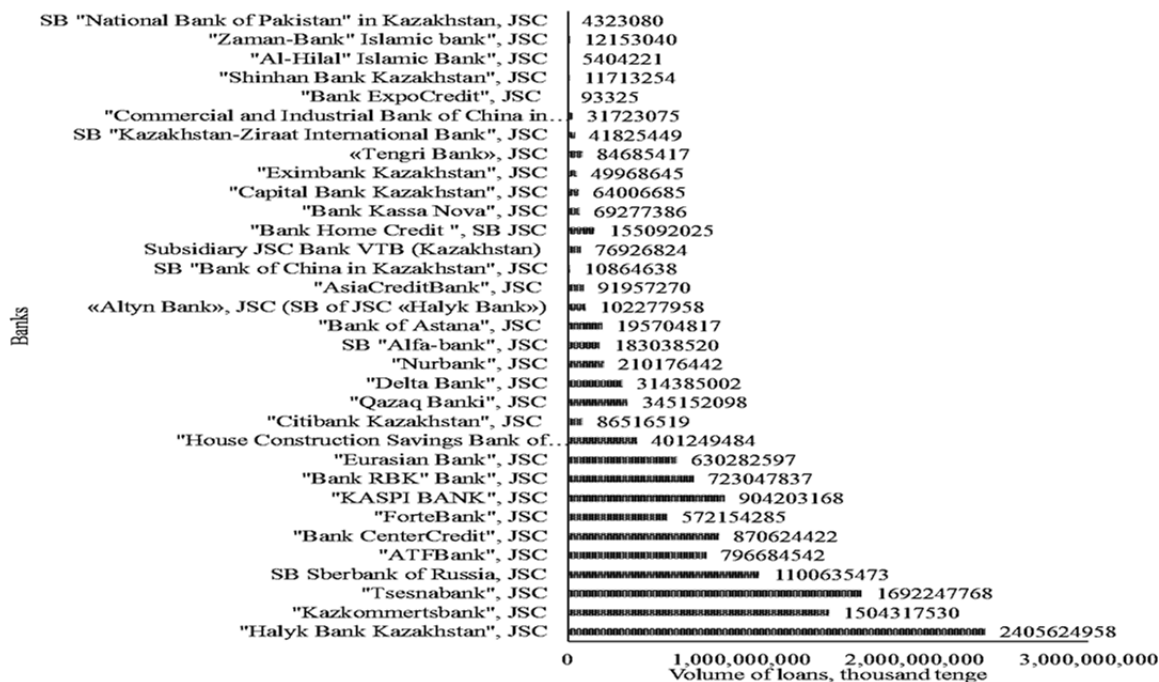


Figure 1 – The volume of loans in the second-tier banks of Kazakhstan on 1 September 2017, thousand tenge.

The figure below shows how big is the volume of assets owned by the second-tier banks in Kazakhstan.

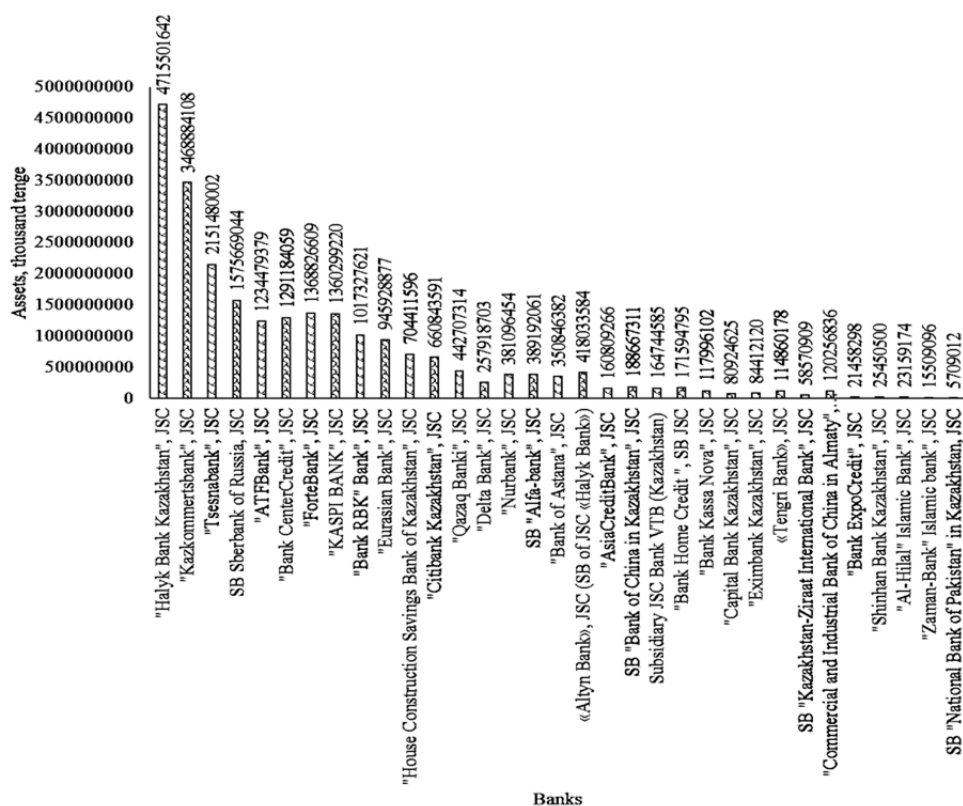


Figure 2 – The volume of assets in the second-tier banks of the Republic of Kazakhstan for 1 September 2017, thousand tenge.

Source: The National Bank of Kazakhstan (2017) *Two tier banks' Financial indicators on September 1, 2017*. Available:
<http://www.nationalbank.kz/cont/Information%20about%20owned%20capital,%20liabilities%20and%20assets10.xls> [Accessed: 4 October 2017].

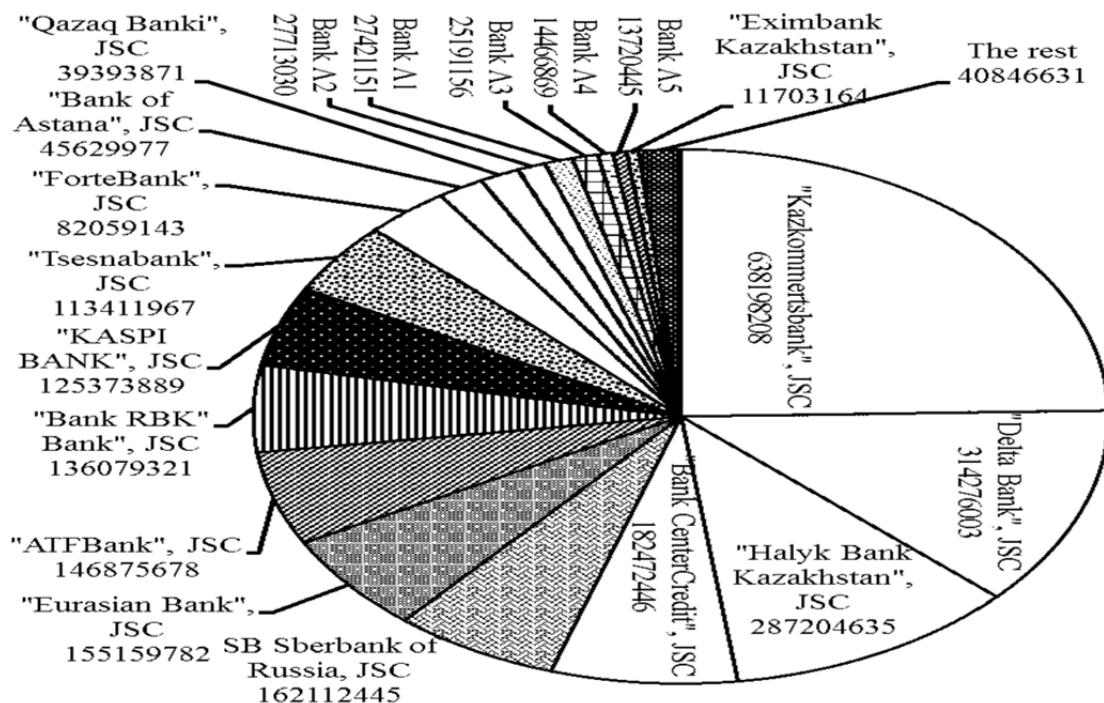


Figure 3 – The volume of loans with overdue payments among the second-tier banks of the Republic of Kazakhstan on 1 September 2017, thousand tenge.

Source: The National Bank of Kazakhstan (2017) *Two tier banks' Financial indicators on September 1, 2017*. Available:
<http://www.nationalbank.kz/cont/Information%20about%20owned%20capital,%20liabilities%20and%20assets10.xls> [Accessed: 4 October 2017].

Abbreviations:

1. Bank A1 - "AsiaCreditBank", JSC.
2. Bank A2 - "Nurbank", JSC.
3. Bank A3 - SB "Alfa-bank", JSC.
4. Bank A4 - "Bank Home Credit", SB JSC.
5. Bank A5 - Subsidiary JSC Bank VTB (Kazakhstan).

The figure above shows illustrates that the highest share in the loans market with payments that are overdue belong to JSC Halyk Bank Kazakhstan – 240,562,495.8 thousand tenge (KZT). The first quartile for 1 September 2017 is 276,400,60.25 thousand tenge (KZT). On the other hand, the third quartile equals to 156,897,947.8 thousand tenge (KZT). Therefore, the interquartile range is going to be 129,257,887.55 thousand tenge.

The figure below shows the level of how much are the second-tier banks are liable in the financial sector.

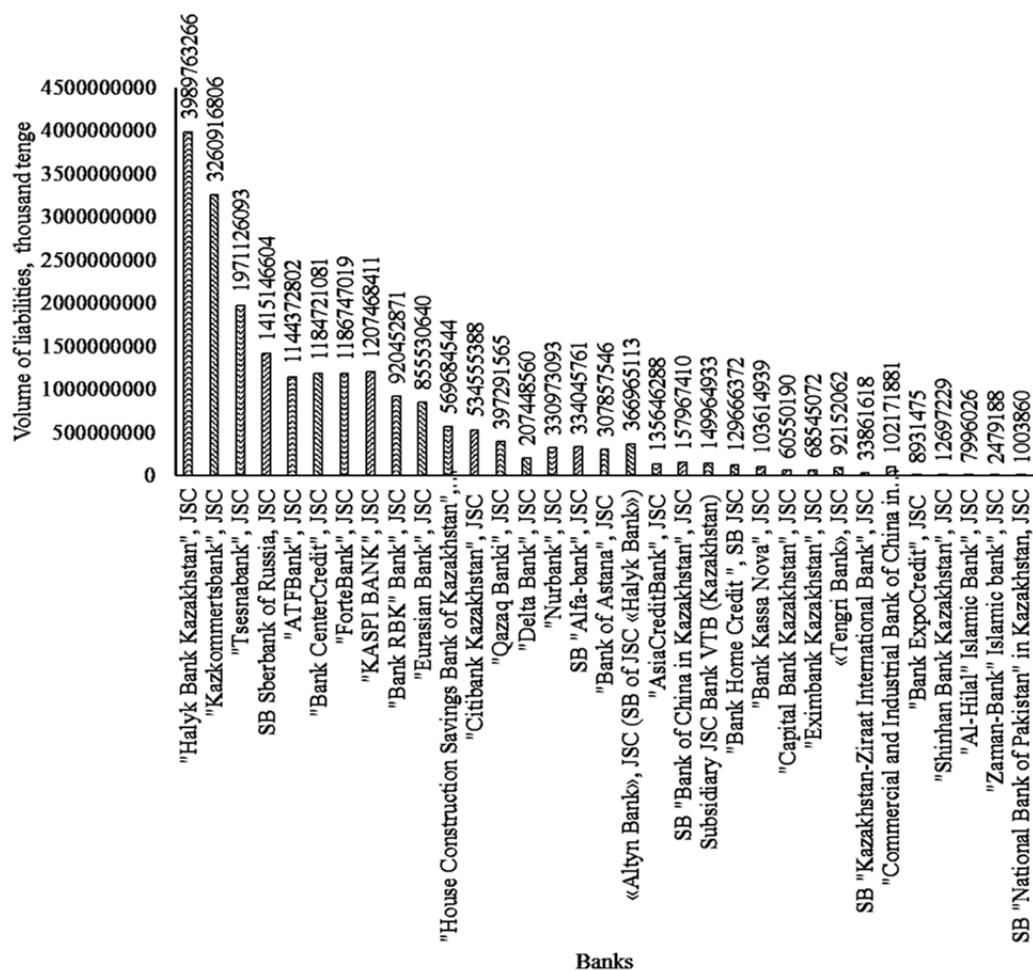


Figure 4 – The volume of liabilities for the second-tier banks in the Republic of Kazakhstan for 1 September 2017, thousand tenge.

Source: The National Bank of Kazakhstan (2017) *Two tier banks' Financial indicators on September 1, 2017*. Available: <http://www.nationalbank.kz/cont/Information%20about%20owned%20capital,%20liabilities%20and%20assets10.xls> [Accessed: 4 October 2017].

The figure above shows that "Halyk Bank Kazakhstan", JSC, "Kazkommertsbank", JSC, "Tsesnabank", JSC are the winners for the amount of liabilities that they have. The smallest amount of liabilities refers to JSC SB "National Bank of Pakistan" in Kazakhstan – 1003860 thousand tenge (KZT).

The first quartile for the volume of liabilities is 92152062 thousand tenge (KZT). The third quartile for 1 September 2017 is 920452871 thousand tenge (KZT). Therefore, the interquartile range equals to 828300809 thousand tenge (KZT).

The figure below shows how much capital the second-tier banks have in Kazakhstan.



Figure 5 – Capital of the second-tier banks in Kazakhstan on 1 September 2017, thousand tenge.

Source: The National Bank of Kazakhstan (2017) *Two tier banks' Financial indicators on September 1, 2017*. Available: <http://www.nationalbank.kz/cont/Information%20about%20owned%20capital,%20liabilities%20and%20assets10.xls> [Accessed: 4 October 2017].

The figure above shows that JSC Halyk Bank Kazakhstan has the highest volume of capital – 725738376 thousand tenge (KZT) or 25.586% of the market share. The second place belongs to JSC Kazkommertsbank – 207967302 thousand tenge (KZT) or nearly 7.33% of the market control. The third place is taken by JSC Tsesnabank which controls nearly 6.358% of the market share or 180353909 thousand tenge (KZT).

The weakest indicator is shown by JSC SB "National Bank of Pakistan" in Kazakhstan – 4705152 thousand tenge.

The first quartile for the volume of capital among the second-tier banks in Kazakhstan for 1 September 2017 equals to 18084955 thousand tenge (KZT).

On the other hand, the third quartile for how much capital the second-tier banks own is 106462978 thousand tenge (KZT). Therefore, the interquartile range is 88378023 thousand tenge (KZT).

In conclusion, JSC Halyk Bank Kazakhstan and JSC Kazkommertsbank are among the best performing second-tier banks based on the volume of loans given to other economics agents, assets and liabilities. In addition, JSC SB "National Bank of Pakistan" in Kazakhstan is the worst performing entity in the market of the commercial banks for 1 September 2017.

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ҚАЗАҚСТАН РЕСПУБЛИКАСЫНДАҒЫ ЕКІНШІ ДЕҢГЕЙДЕГІ БАНКТЕР НАРЫҒЫНДАҒЫ БҮГІНГІ ЖАҒДАЙЫ

Аңдатпа

Бұл мақалада Қазақстан Республикасының қаржы нарығындағы екінші деңгейдегі банктер арасындағы ең жақын арада болған трендтер түсіндірілген. Сонымен қатар бұл жұмыста 1 қыркүйекте 2017 ж. банктер арасындағы негізгі көрсеткіштер талдалған.

Мақала 2015-2017 жж. гранттық қаржыландыру зерттеуі 217 "Ғылымды дамыту" бюджеттік бағдарламасы, 102 бағдарламасы "Ғылыми зерттеуді гранттық қаржыландыру" №4766/Ф4 Қазақстан аймақтарының ауылдық тұрғындардың өмір сүру деңгейін олардың экономикалық дамуына байланысты негіздеу: индикаторларды ғылыми зерттеу және әлеуметтік стандарттарды енгізу» жобасы бойынша дайындалды, тіркеу №0115PK01912.

Кілт сөздер: қаржы нарығы, Қазақстандағы банк секторы, коммерциялық банктер, екінші деңгейдегі банктер.

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НЫНЕСННЕЕ СОСТОЯНИЕ НА РЫНКЕ БАНКОВ ВТОРОГО УРОВНЯ В РЕСПУБЛИКЕ КАЗАХСТАН

Аннотация

Данная статья описывает самые недавние тренды среди банков второго уровня на финансовом рынке Республики Казахстан. Также данная работа описывает основные индикаторы на 1 сентября 2017 г. среди банков.

Статья подготовлена по результатам исследования грантового финансирования на 2015-2017 гг. в рамках бюджетной программы 217 «Развитие науки», подпрограмме 102 «Грантовое финансирование научных исследований» по теме проекта: №4766/ГФ4 «Обоснование оптимального уровня жизни сельского населения регионов Казахстана в зависимости их экономического развития: научная разработка необходимых индикаторов и минимальных социальных стандартов» номер гос. регистрации № 0115PK01912.

Ключевые слова: финансовый рынок, банковский сектор в Казахстане, коммерческие банки, банки второго уровня.