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Analysis of the current state supervision of second-tier banks in the Republic of Kazakhstan

Abstract. *Banking supervision is an important aspect of modern financial systems aimed at controlling banks' risk-taking in order to protect depositors and the economy as a whole from systemic bank failures and their consequences. The development of new digital technologies leads to the remote presentation of banking products and changes in the risk profile of second-tier banks (further -STB) in the financial market. The article analyzes the current state of supervision of second-tier banks, differences between traditional risk-oriented supervision and its stages, types of restrictive measures, and supervisory measures applied by the authorized body in the sphere of supervision and regulation of the domestic market in the Republic of Kazakhstan. In addition, the article analyzes the reliability index and rating of the banking sector of a number of countries of the Commonwealth of Independent States (further CIS) and developed countries.*

Keywords: *risk, risk-oriented supervision, limited influence measures, supervisory response measures, soundness index, and rating, traditional supervision, risk management, and internal control system.*

Introduction

The financial market cannot function without the banking sector, as there is a main segment today. The accumulation, redistribution and regulation of cash flows are carried out through this banking sector [1].

In addition, the banking sector is a business constantly monitored and regulated. The risk is always high. The main goal of banking supervision responds to violations in the activities of banks and improve their financial condition, to maintain the stability and reliability of each bank in the banking system.

The crisis experienced by the world-class banking sector suggests the need to strengthen supervision in the banking sector in the current process of globalization [2].

Methodology

There were used general theoretical and quantitative research methods in the article. Also, differentiated between traditional and risk-based surveillance methods using analytical methods in research.

The purpose of this article analyzes the current state of supervision of the banking sector in the Republic of Kazakhstan, identify problems, and give a number of recommendations for their solution. To achieve this goal, the following tasks were set:

1) analysis of differences in traditional and risk-based supervision of the banking sector of the Republic of Kazakhstan;

2) consideration of the rate of change in regulatory enactments related to the risk management and internal control system for second-tier banks in the Republic of Kazakhstan;

3) Analysis of trends in response to accounting in the course of risk-based regulation and supervision.

Research results. The authors describe the stages of implementation of a risk-based approach to regulation of the banking sector in the Republic of Kazakhstan and analyze the statistics of enforcement measures taken by the regulator, paying special attention to the issues of supervision and regulation of the banking sector.

Literature review. During studying this topic, the authors were guided by the scientific works of domestic scientists and the annual reports of the Agency of the Republic of Kazakhstan for the Regulation and Development of the Financial Market and the National Bank of the Republic of Kazakhstan.

Discussion and results

A risk-based supervision model was introduced in each country depending on the effectiveness of the banking sector regulation and supervision model, and the country has the opportunity to use the institution of judgment in regulating financial markets today. It is known that risk-based supervision maintains the stability of the banking sector and has the flexibility to identify risks, but this model is not fully developed yet

due to the fact that the country entered the industry only in 2019. There are some problems. The traditional and risk-based approach to our regulation and supervision of the banking sector is relatively described in the table below.

According to N.N. Khamitov, the effectiveness of banking supervision in countries with economies in transition is at the level of the authorized body's response to a decrease in bank liquidity. This is the main feature of the country's supervision practice. There is a gradual transition from control and regulation of monetary circulation to the quality of active liquidity management and financial management of banks with the development of supervisory functions [3].

The stability of the banking sector is the main task of the supervisor to reduce the conditions for liquidity loss now. During its existence, the banking system has concentrated on the main financial risks associated with insufficient improvement of market mechanisms, price volatility, and cyclical development of the economy.

Also, one of the domestic scientists Sadvakasova K.Zh. remote monitoring of the second-tier bank is advisable through regular analysis of monthly, and quarterly reports submitted to the authorized body. Prudential requirements are the most important in the supervision system [4].

Today, the practice of risk-based supervision use due to the rapid growth of risk in the banking sector in the process of globalization, and regulators around the world. Based on this experience, we compared traditional and risk-based surveillance in the table below (Table 1).

As can be seen from the table, it is known that in the process of risk-oriented supervision of second-tier banks, the goal, stage, methods and object of supervision are much wider than that of the traditional method. Thus, since 2019, due to the introduction of a risk-oriented supervision model in the country, the formation of a risk management and internal control system for banks is being improved.

Since the financing of the national economy belongs to the continental model, the role of the banking sector in the economy can be seen in the figure below.

Table 1. Differences in traditional and risk-based supervision of the banking sector
in the Republic of Kazakhstan

| indicators	traditional supervision	risk-based supervision
Aim	Protection of depositors and creditors of the Bank, ensuring the financial stability of individual banks	A set of preventive measures to be taken together with a high-risk bank to prevent systemic risks in the banking sector by focusing the supervisor's attention on high-risk areas.
Risk assessment period	The risk is assessed during the audit at the location of the bank.	The risk is constantly assessed
Risk assessment methods	Risk assessment based on bank reports in accordance with prudential standards	SREP, AQR, 2 types of controlled stress testing: bottom-up (banks are carried out in accordance with the instructions and scenarios of the regulator), top-down
Controlling points	Focus on financial stability	Aimed at preventing risk
Risk assessment trend	Simple quantification	1) A program of surveillance activities has been developed; 2) Quantitative and qualitative monitoring and evaluation is carried out under the SREP system Automatic calculation of quantitative indicators (33 indicators) Qualitative analysis Assessment of the financial soundness of banks in 4 categories: banking business model (BMA), corporate governance, capital risk (credit, market, interest rate (IRRBB), operational risk, internal procedures for assessing and capital adequacy (ICAAP), liquidity risk (ILAAP) 122 questions will be analyzed 3) AQR tool 4) controlled stress testing
Risk recognition	The risk of deficiencies is taken into account in the case of deficiencies.	Preliminary recognition is carried out before the risk arises.
Observation actions	The same standard process applies to all banks.	Individual procedures are used depending on the risk profile of the bank.
Observation object	Bank financial performance	Risk management system in the bank
Final action by the authorized supervisory authority	Recommendations for supervision, sanctions, licensing	Early response measures, motivation mechanism
Done by the author		

As shown in Picture 1, the decline in the share of banking assets in GDP from 61.9% to 43.6% in 2010-2012 was associated with the global financial crisis, while in 2013-2016 this indicator was 44.1%. The share of banking assets in GDP in 2017-2019 increased to 57.9 (due to the tranche allocated by STBs to provide financial support to SMEs as a set of post-crisis anti-crisis measures and support economic activity). It can be seen that it decreased from 49.9% to 40% and will increase again in 2020 to 43% and in 2021 to 46.8% [5].

As you have seen, the banking sector is an integral part of the economy and financial system, therefore its regulation is one of the most important issues. In addition, credit, market, and operational risks in the banking sector affect the

Picture 1. The role of the banking sector in the economy of Kazakhstan 2010-2021
Note - based on literature [5] done by the author
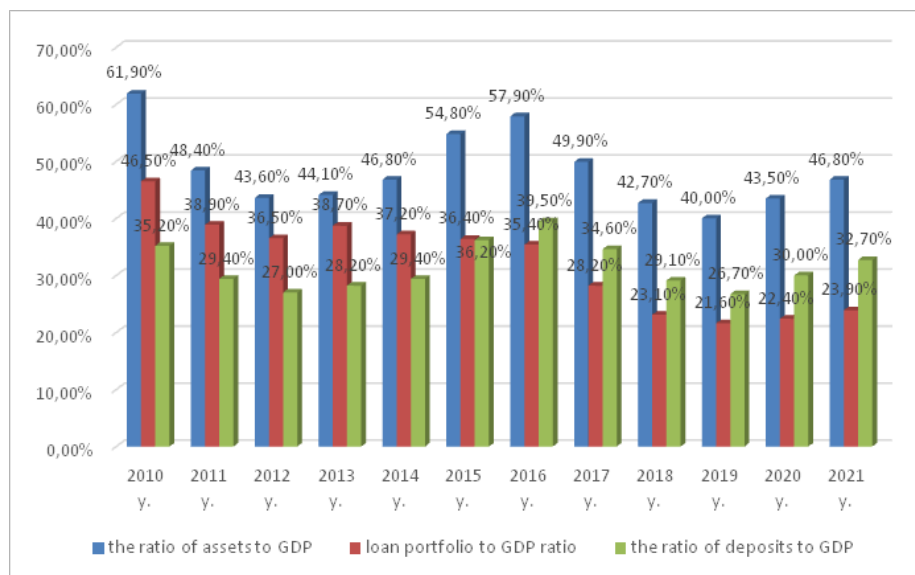
stability of the banking system. Among these risks, credit risk is currently high in the domestic market, in particular, the share of problem loans in STBs increased from 5.1% in 2008-2014 to 32.2%, and in 2015-2021 - 23.5%. Decreased to 4.6% as shown in Picture 2 below. In order to reduce NPL in 2012, a mechanism was developed to get rid of bad assets on the balance sheets of banks. This mechanism was implemented through the Fund of Problem Assets JSC and a subsidiary of the bank, which buys doubtful and problem assets of banks.

Picture 2. Dynamics of overdue loans (NPL) in the banking sector of the Republic of Kazakhstan %
Note - based on literature [6] done by the author
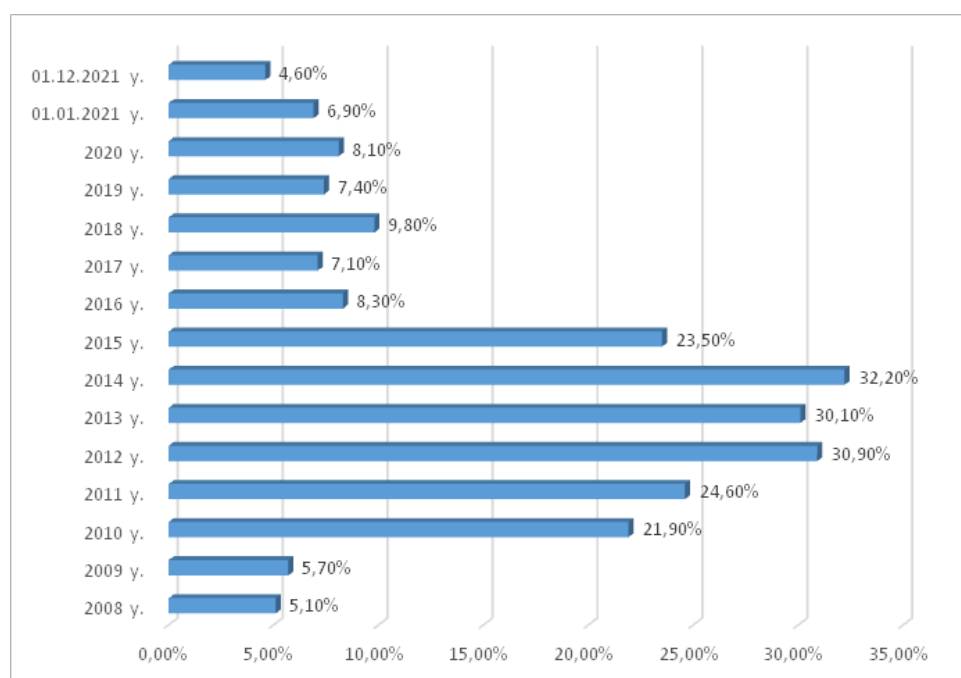
Table 2. 2010-2019 soundness index and rating of the banking sector
in the image of the countries of the Commonwealth of Independent States

years	Volume	Countries				
		Kazakhstan	Russia	Armenia	Kirgizstan	Ukraine
2010	index	-	-	-	-	-
	rating	131	129	81	130	138
2011	index	3,9	4,0	5,2	4,1	5,2
	rating	131	129	69	125	69
2012	index	4,3	3,8	5,5	3,9	3,1
	rating	120	132	51	131	142
2013	index	4,4	4	5,3	3,6	3,0
	rating	100	124	53	135	143
2014	index	4,2	4,0	4,9	3,7	3,0
	rating	108	118	66	126	138
2015	index	4,2	4,0	4,6	3,6	2,6
	rating	110	115	83	125	140
2016	index	4,2	3,7	4,6	3,7	2,1
	rating	105	121	80	119	138
2017	index	3,8	3,6	4,6	4,1	2,3
	rating	117	121	75	107	135
2018						
	index	3,6	3,7	4,8	4,2	2,8
	rating	120	114	75	104	135
2019	index	3,8	3,9	5,2	3,9	3,2
	rating	121	115	65	116	131
The soundness of banks is rated from 1 to 7 according to the index of this international organization, 1 means that the banking system is unstable, in which case it may be necessary to capitalize banks, and 7 means that the industry is stable and reliable. means there are stable residues.						
Note- based on [8] done by the author						

As can be seen from the above figure, due to the increase in NPL in the banking sector, the National Bank of Kazakhstan set the following limits on the share of non-performing loans in the loan portfolio as an early response to credit risk: 20% from 2013, -15% from 2014. and 2016 should not exceed 10% per year [7].

It is known that NPL in the banking sector as a whole, an increase in banks' risk will increase the distrust of bank depositors in this sector, so we decided to consider the bank soundness index and compare it with the Commonwealth of Independent States (further CIS) countries (Tables 2 and 3).

As we have seen in the Global Competitiveness Report, over 10 years, the domestic banking sector soundness index fluctuated from 3.9 in 2011 to 4.4 in 2013 and 2019 in the year comparing the reliability index and banking sector ratings of several countries of the Commonwealth of Independent States. While the banking sector soundness index in countries such as Russia and Kyrgyzstan ranges from 4.0 to 4.1 to 3.9, among the CIS countries Armenia, which has a higher soundness index than the other analyzed countries, fell significantly.

The banking system indicator is classified into 2 groups (group A and group B): group A:

Table 3. 2014-2019 Index and rating of the soundness of world banks

years	Volume	Countries												
		Canada	Switzerland	Hong Kong	Finland	Singapore	Chile	Australia	Luxembourg	New Zealand	Norway	Great Britain	The USA	Germany
2014	Index	6,7	5,9	6,5	6,5	6,6	6,3	6,6	6,0	6,7	6,4	4,5	5,4	5,3
	rating	1	25	7	5	4	11	3	16	2	8	89	49	55
2015	Index	6,7	5,9	6,5	6,7	6,5	6,3	6,6	6,1	6,5	6,5	5,0	5,6	5,4
	rating	1	20	7	2	5	9	3	12	4	6	63	39	46
2016	Index	6,5	5,9	6,5	6,6	6,4	6,4	6,5	6,0	6,5	6,4	5,1	5,6	5,4
	rating	3	20	6	1	1	9	5	12	4	7	62	36	45
2017	Index	6,6	6	6,3	6,6	6,4	6,4	6,0	6,1	6,5	6,3	5,2	5,7	5,3
	rating	2	13	7	1	6	5	4	9	3	8	59	24	53
2018	Index	6,5	6,2	6,3	6,7	6,4	6,3	6,4	6,3	5,6	6,1	5,5	5,8	5,2
	rating	2	8	6	1	3	5	4	7	33	11	40	18	21
	NPL %/ rating	0,6/4	0,7/5	0,9/7	1,4/16	1,2/14	1,8	1,0/10	1,7/24	2,5/42	1,2/13	0,9/9	1,3/15	1,7/25
	K2	14,3	17,0	17,0	18,8	16,1	13,1	12,7	21,0	17,7	17	18,8	14,3	18,5
2019	Index	6,2	6,1	6,5	6,7	6,5	6,4	6,2	6,2	6,1	6,1	5,4	5,8	5,2
	rating	6	8	3	1	2	4	5	7	9	10	52	25	64
	NPL %/ rating	0.4/2	0,6	0,7/6	1,7/22	1,4/17	1,9/31	0,9/10	0,8/9	0,5/4	1,0/11	0,7/8	1,1/14	1,5/18
	K2	14.6	17,2	18,9	22,6	16,5	13,4	14	24,2	13,9	21,0	20,3	14,3	18,8
Note -based on [8] done by the author														

share of non-performing loans, banking system soundness index (bank stability), bank capital to assets Group B: Credit strictness (share of bank managers declaring tighter credit standards), the share of changes in small and medium enterprises (further SME) financing (answers to the question about the level of SME access through the financial sector in your country range from 1 to 7, 1 - no; 7 means a high level of financing) from the annual report of the World Economic Forum on global competitiveness.

According to the Global Competitiveness Report in terms of soundness index and banking system rating Finland, Canada, Singapore, Hong Kong, Chile, Australia, Luxembourg, Switzerland, New Zealand, and Norway are among the top ten countries in the world. The soundness index of countries such as Great Britain, agriculture, USA, and Germany as a whole, in the period from 2014 to 2019, ranged from 4.5 to 5.8 (Table 3) [8].

As mentioned above, the high soundness index in the banking sector is primarily due to the stability of the industry and the direction of supervisors and regulators in the supervision of the industry also plays an important role in improving the reliability of the industry. To ensure the stability of the banking sector, it is very important that the authorized body controls it. Thus, the implementation of a risk-based approach to the regulation of the banking sector of the Republic of Kazakhstan is described in the table below.

The requirements for the risk management system were also revised for the effective implementation of risk-based supervision (further RBS) until 2019. This system is created

Table 4. Stages of implementation of a risk-based approach (further RBA)
to the regulation of the banking sector of the Republic of Kazakhstan

Years	Event title	The nature of the measures taken to regulate
2019	Risk management and internal control system for STBs	Rules for the formation of risk management and internal control system for banks have been developed.
2019	Asset quality review (further AQR)	- The methodology of the European Central Bank was used; - 14 STBs, which own 87% of the assets of the banking sector of the Republic of Kazakhstan and 90% of the loan portfolio; - More than 500 audit, consulting, and independent appraisal companies; - corrective actions on more than 2500 set-top boxes; - publication of results
2020	SREP methods	- quantitative (33) and qualitative (122) indicators; - 4 categories considered: 1) the business model of banks; 2) corporate governance; 3) capital risk; 4) liquid capital.
2021	AQR (Asset Quality Review) and Pilot Level Stress Testing	- ECB methodology was used: bottom-up and top-down methodology was used; - concepts and methods have been developed; - development of a document template for filling out by banks using these methods; - Development of models and scenarios for stress testing.
2022	AQR (Asset Quality Reviewt) Regulatory Level and Stress Testing	- regulation will make up 80% of the bank's assets; - Stress testing of all financial instruments of the banking system in 2022.
2023	Capital load	After stress testing of all financial instruments in the banking system, an additional burden is imposed on capital.
Done by the author		

by the bank independently, taking into account the chosen strategy of banks, the nature and complexity of their activities, risk appetite and risk profile, and clear regulation of the role of participants and top managers in the risk management process.

In 2019, for the first time in the history of risk-based regulation and supervision of the banking sector in Kazakhstan, an asset quality assessment mechanism was launched. This, in turn, is an approach that reflects the agency's prudential approach to financial reporting and risk assessment, based on international financial reporting standards and prudential regulation. The AQR program in the country was based on the program implemented by the European Central Bank under the Single Supervision Mechanism (further SSM) for 2014-2018. However, some changes were made, taking into account the specifics of the domestic market, and the AQR is based on the legislation of the Republic of Kazakhstan in the field of accounting and prudential regulation and the requirements of IFRS 9. An assessment of the capital quality of second-tier banks, the 14 largest in the domestic banking sector (which accounted for 87% of banks' assets and 90% of the loan portfolio), made it possible to justify the requirements. Based on the assessment results, individual corrective action plans were developed and approved for each bank, which are aimed at protecting the interests of depositors and significantly creating

Table 5. Limited enforcement measures applied by the authorized body from 2001 to 2018

	2001	2006	2012	2016
Types of coercive measures	- letter of guarantee; - written agreement; - written notification; - written instructions	- letter of guarantee; - written agreement; - written notification; - written instructions	- require a letter of guarantee; - written agreement; - issue a written warning; - issue mandatory written instructions for execution	- give mandatory written instructions; - issue a written warning; - agreements on written agreement
Note –based on [10] done by the author				

a business process that can withstand risks, and external and internal shocks.

On the eve of the continuation of the implementation of the Basel Committee standards, work is underway to introduce the current regime for regulating capital adequacy and liquidity of second-tier banks until 2025 based on the principles of Basel III [9].

Also, the competence for supervision and regulation in the domestic banking sector belongs to the National Bank of the Republic of Kazakhstan until 2004, the Agency for Regulation and Supervision of the Financial Market and Financial Organizations from 2004 to 2011, the Agency under the National Bank of the Republic

of Kazakhstan. Of the Republic of Kazakhstan from 2011 to 2019. In accordance with the Decree of the President of the Republic of Kazakhstan dated November 11, 2019, №203 "On further improvement of the public administration system of the Republic of Kazakhstan" dated January 1, 2020, as a new state agency as a body.

The Agency carries out remote monitoring of financial organizations and their main participants on a consolidated basis and within the framework of control and supervision of these organizations using a risk-based approach in accordance with paragraphs 8-2 of Article 9 of the Law "On State Regulation, Control, and Supervision of Financial Markets and Financial

Table 6. 2012-2018 Restrictive measures in the banking sector of the Republic of Kazakhstan

types of restrictive measures	2012		2013		2014		2015		2016		2017		2018		2018/ 2012
	quantity	share	quantity	share	quantity	share	quantity	share	quantity	share	quantity	share	quantity	share	Absolute deviation
letter of commitment	78	38	101	42	101	48	91	45	1	1	-	-	-	-	-78
written agreement	4	2	2	1	15	7	2	1	-	-	1	0,7	1	0,5	-3
written instruction	39	19	49	20	36	18	25	12	101	93,5	101	56,7	101	57,1	62
written notice	85	41	89	37	57	27	85	42	6	5,5	76	42,6	75	42,4	-10
	206	100	241	100	209	100	203	100	108	100	178	100	177	100	-29
Note – based on [11] done by the author															

Table 7. 2019-2021 Trends in STB Response in Risk-Based Regulation and Supervision

Types of surveillance measures	2019		2020		2021	
	Quantity	Share	Quantity	Share	Quantity	Share
Measures to improve financial position and minimize risks (written instructions)	31	94	45	80	13	81
Measures to improve financial position and minimize risks (written agreement)	-	-	10	18	2	12,5
Coercive Supervisory Responses	2	6	1	2	1	6,5
Total	33	100	56	100	16	100
Note - based on [13] done by the author						

Organizations" ("Functions and Powers of the Authority"). Subparagraph 9 also provides for sanctions and other measures against second-tier banks with limited influence, as well as oversight measures, including the use of arguments.

As mentioned above, during the supervision of the domestic banking sector from 2001 to 2018, the authorized body used the following restrictive measures (Table 5).

As can be seen from the table, from 2001-2006 the types of coercive measures in the supervisory system were uniform, since 2012 the authorized body has required STB to issue a mandatory written order, and since 2016 mandatory written instructions and written agreements have been implemented. Therefore, statistics on the implementation of these measures can be seen below (Table 6).

Among the coercive measures from 2012 to 2015, the largest share fell on letters of commitment, the growth rate of which was 18%, and in 2017-2018 this type of coercive measures was canceled due to changes in regulations. Share of written warnings in 2012-2018 It fluctuated from 41% to 42.4%, and the growth rate was 3.9%. The share of written instructions also decreased from 19% to 12% in 2012-2015, and the rate of decline was -37%. The sharp increase in the number of prescribed prescriptions to 93.5% in 2016 is due to a change in the classification of measures of influence and increased by 4 times compared to 2012. Also in 2017-2018. The number of prescribed prescriptions at the average level was 101 [11].

The supervisory authority until 2019 was approved by the Board of the National Bank of the Republic of Kazakhstan on October 29, 2018 272 "Rules for the application of supervisory measures" in the development of a number of regulations related to the transition of the domestic banking system. a sector based on a risk-based approach. The following surveillance measures are used:

1) Recommendations of the supervisory authority, measures to improve the financial situation and minimize risks (written instructions);

2) Measures to improve the financial situation and minimize risks (written agreement);

3) Compulsory supervisory responses [12].

Financial and risk mitigation measures (written instructions) increased from 31 in 2019 to 45 in 2020 (52% for non-prudential compliance) and 13 in 2021, and these written recommendations are mostly non-compliance with prudential requirements, untimely submission of financial statements to the authority to reduce the level of non-performing assets, risks.

Measures to improve the financial situation and minimize risks (written agreement) in 2020 with 10 banks (ATF Bank JSC, First Heartland Jusan Bank JSC, AsiaCredit Bank JSC, VTB Bank SO SO JSC, Eurasian bank, Bank CenterCredit JSC, Capital Bank Kazakhstan JSC, Bank RBK Bank JSC, Nurbank JSC, SB Home Credit and Finance Bank JSC) in 2021 with 2 banks (First Heartland Jusan Bank) JSC (ATF Bank JSC) entered into a written agreement on the implementation of an individual action plan to reduce the level of non-performing assets.

In addition, coercive measures will be applied in 2019 to 2 banks (requirements for large banks),

Kapital Bank Kazakhstan JSC, AsiaCredit Bank JSC, and in 2020 to 1 bank Tengri Bank JSC (the largest participant of the National Bank Punjab). Claim to the Bank), until November 2021, 1 bank SB Sberbank of Russia (application for the collection of outstanding debts) [13].

Analyzing the above two tables, we see that the country's banking sector supervision system has changed significantly, that is, until 2019, the supervisor used only written instructions, written consent or precautions when exercising supervisory activities. Coercive measures are being taken in this regard. with the transition to regulation, which, in turn, helps to increase the resilience of the industry and prevent systemic risks.

Conclusion

The Republic of Kazakhstan is taking a number of measures to bring the current state of supervision of the banking sector in line with international standards. Nevertheless, in the process of regulation and supervision of the banking sector, taking into account risks, it is necessary to address the following issues:

- Information transparency of STBs is still low;

- the exchange of information between second-tier banks and the supervisory authority is not systematized;

- Supervision over second-tier banks according to the principle of the authorized body's balance in the RBS process has not been developed;

- when conducting stress testing, it is necessary to take into account the specifics of the domestic banking sector;

- Research oversight is not fully tailored to the organization's risk profile.

Thus, guided by these issues, regulation, and supervision of the banking sector must be comprehensive, unilateral, and forward-looking in the face of turmoil in global financial markets. Based on the above questions, the following recommendations can be made:

1) it is necessary to use information exchange tools in world practice to ensure consistency and timeliness of information exchange between second-tier banks and the regulatory body;

2) in the context of a change in the business model of financial organizations, banks, the development of digital technologies, and the speed of information processing, it is necessary to focus the attention of the supervisory service of the body on financial technologies;

3) in connection with the development of new technological products in banks, the regulator should also use digital technologies to supervise these services, that is, use the best practices of Regulatory Technology (further RegTech) and Supervisory Technology (further SupTech) in the process of globalization.

4) with the help of SupTech, the regulator can reduce the regulatory burden by improving the risk management and internal control process by collecting information from STB and analyzing information on compliance or non-compliance with regulatory requirements;

5) In order to fully apply the principle of balance in the supervision and regulation of second-tier banks, it is necessary to use a risk matrix or risk map of second-tier banks, analyzing them depending on the scale, importance, risk profile of second-tier banks;

6) Incorrect discussion of the essence of the mathematical model of risk analysis of second-tier banks in the risk management and internal control system also leads to excessive risk, therefore the supervisor must ensure that the mathematical model used by banks does not pose a risk.

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**Анализ современного состояния надзора за деятельностью банков второго уровня
в Республике Казахстан**

Аннотация. Банковский надзор является важным аспектом современных финансовых систем, направленных на контроль за принятием банками рисков, с тем чтобы защитить вкладчиков и экономику в целом от системного банкротства банков и его последствий. Развитие цифровых технологий на финансовом рынке, в свою очередь, привело к удаленному предоставлению банковских продуктов и изменению профиля рисков банков второго уровня. В данной статье также анализируются текущее состояние надзора за банками второго уровня в Республике Казахстан, различия между традиционным и риск-о-

риентированным надзором, а также этапы реализации риск-ориентированного надзора, виды ограничительных мер и меры надзорного реагирования, применяемые уполномоченным органом. Кроме того, в статье анализируются рейтинг и индекс надежности банковского сектора ряд развитых стран и СНГ.

Ключевые слова: риск, риск-ориентированный надзор, органиченные меры воздействия, меры надзорного реагирования, рейтинг и индекс надежности, традиционный надзор, система управления рисками и внутренний контроль.

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Қазақстан Республикасында екінші деңгейлі банктер қызметін қадағалаудың қазіргі жағдайын талдау

Аңдатпа. Банктік қадағалау салымшылардың салымдарын қорғау және тұтастай экономиканы жүйелік дағдарыстардан, банктердің тәуекелге ұшырауын бақылауға бағытталған қазіргі қаржы жүйесінің маңызды аспектісі болып табылады. Қаржы нарығындағы жаңа цифрлық технологиялардың дамуы өз кезегіндегі банк өнімдерінің қашықтықтан ұсынылуына және екінші деңгейлі банктердің тәуекел бейінінің (профиль) өзгеруіне алып келуде. Аталмыш мақалада Қазақстан Республикасында екінші деңгейлі банктер қызметін қадағалаудың қазіргі жағдайы, тәуекелге бағдарланған қадағалаудың дәстүріден айырмашылығы және оның іске асырылу кезеңдері, отандық нарықтағы уәкілетті органның қадағалау және реттеу барысындағы қолданатын шектеулі ықпал ету шаралары мен қадағалап ден қою шараларының түрлеріне де талдау жасалды. Сонымен қатар, мақалада Тәуелсіз мемлекеттер достастығының (келесіде ТМД) құрамындағы бірнеше мемлекеттердің және дамыған мемлекеттердің банк саласының сенімділік индексі мен рейтингі талданып қарастырылды.

Кілт сөздер: тәуекел, тәуекелге бағдарланған қадағалау, шектеулі ықпал ету шаралары, қадағалап ден қою шаралары, сенімділік индексі мен рейтингі, дәстүрлі қадағалау, тәуекелдерді басқару және ішкі бақылау жүйесі.

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