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THE REPUBLIC OF KAZAKHSTAN**

**SULEYMAN DEMIREL UNIVERSITY
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«__» _____ 2018

THESIS WORK

Theme: «Human Resource Management using the example of Kaspi Bank»

Speciality «Management – 6M050700»

Submitted by 1st course,
Master Student, group
«Management»

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Kaskelen, 2018

ABSTRACT

This paper utilizes a unique information collected through sites visits to extend the analysis of the human resource management environment and taking questionnaires from different employees of Kaspi bank. Empirical research on the relationship between human resource management practices and establishment performance has focussed on blue collar workers in manufacturing despite the fact that most employees work in white collar occupations and service sector industries. The human resource management environment at the bank, as measured by the performance evaluation and feedback system and the quality of communications between the manager and the staff, had a significant effect on its performance. An important finding is that, even though all managers in this bank are given a formal set of human resource policies, they appear to have considerable discretion in their application.

АҢДАТПА

Бұл жұмыс kase.kz сайтынан қызметкерлерді басқару ортасын талдауды кеңейту және түрлі Kaspi bank қызметкерлерімен сұхбаттасу үшін жиналған бірегей ақпаратты жиналды. Адам ресурстарын басқару ортасының қалай сараланғанын түсіну үшін бірнеше филиал қызметкерлерінің сауалнамасы толтырылып талдау жасалды. Банктегі персоналды басқарудың тиімділігі мен кері байланыс жүйесін бағалау, сондай-ақ менеджер мен қызметкерлер арасындағы қарым-қатынастың сапасы оның тиімділігіне айтарлықтай әсер етті. Бұл банктің барлық басшыларына адами ресурстар саласындағы саясаттың ресми жиынтығы берілгеніне қарамастан, олар филиалды өзінің қалауы бойынша айтарлықтай деңгейде басқаратыны көрінеді.

АННОТАЦИЯ

В этой работе используется уникальная информация, собранная в ходе посещения сайта kase.kz, для расширения анализа среды управления персоналом и опроса различных сотрудников Каспи банка. Опрос сотрудников нескольких филиалов использовались для понимания того, как можно дифференцировать среду управления персоналом. Окружающая среда управления персоналом в банке, измеряемая системой оценки эффективности и обратной связи, а также качество связи между менеджером и персоналом, оказало значительное влияние на ее эффективность. Важным выводом является то, что, несмотря на то, что всем руководителям этого банка предоставляется формальный набор политик в области человеческих ресурсов, они, по-видимому, управляют филиалом на свое усмотрение на значительном уровне.

LIST OF TABLES

Table № 1. Summary Statistics

Table № 2. Determinants of Branch-Level Productivity (OLS)

Table № 3. Means and Standard Deviations of Employee Survey Questions

Table № 4. Effects of Employee Attitudes on Branch-Level Productivity

LIST OF ABBREVIATIONS

ATM – Asynchronous Transfer Mode

CEO – Chief Executive Officer

HRM – Human Resource Management

HR – Human Resource

MKT – Market

CONTENTS

ABSTRACT.....	ii
LIST OF TABLES.....	v
LIST OF ABBREVIATIONS.....	vi
1. INTRODUCTION.....	1
1.1. BACKGROUND THEORIES.....	1
1.2. PROBLEM STATEMENT.....	2
1.3. CONTRIBUTUION.....	2
2. LITERATURE REVIEW.....	3
2.1. HRM OVERVIEW.....	3
2.2. HRM OF BANK SYSTEM.....	4
2.3. HRM AND BANK PERFORMANCE.....	5
3. METHODOLOGY.....	7
4. ANALYSIS AND FINDINGS.....	11
5. RESULTS AND DISCUSSION.....	15
6. CONCLUSIONS AND LIMITATIONS.....	22
REFERENCES.....	24
APPENDICES.....	27
SURVEY QUESTIONS.....	27
REPORTS OF KASPI BANK.....	28

1. INTRODUCTION

1.1. Background Theories

Human resources are building an institutional market or economic system. The main engineer of human resources is the source of economic power (Pillai, 2008) [23]. The relationship between the employees and employees of the operations management organization, then the control and employees (Pillai, 2008) [23]. Human Resources Management is an organization or human resources employee management. In addition to ensuring compliance with work and life management, compliance with work and internal labor regulations, it is the responsibility of incentives, elections, training, oversight and employment. Supreme Court employees usually have a direct relationship between the representation of the worker and the social representative (Pillai, 2008) [23].

The expertise of distribution of recruitment and recruitment strategies should be made to monitor the senior management (Pillai, 2008) [23]. It is important that all management, especially top management, get involved in the industry (Pillai, 2008) [23]. However, the management position is often occupied by the CEO or the Department of Education (or the construction unit or the university director), in many cases, and in some special cases as a professor, until it is initially suitable for colonial skills (Pillai, 2008) [23]. In some respects, control of work, simple sympathy is inevitable. For example, the development and updating of the system is staffed. For different purposes provided in the documentation system, BendiVant influences the best balance of balance. It is difficult to continue with the results of the verification results of the results (Pillai, 2008) [23].

It is preventing human resources management, traditional businessmen, leaders and business issues from being resolved. Human resource management is assumed to create additional value for the use of the ideal use of the worker. The new part of staff management includes ideal guidance and practical management analysis and includes a diagnostic model [27]. Human resources management is a management function that helps organizations plan, work, select, train, develop, restore and restore. The idea of human resources management is relatively new. This

does not mean that people have not used the basic philosophy of human resources for decades [26]. However, there is a combination of ideas and principles that can show human ability as a success, not as a control. Business resources can have huge resources. It is a necessary tool to adapt to suit corporate goals to change resources. Human resources management is a single strategy and a planned development process for the effective use of human resources and organization (Pillai, 2008) [23].

1.2. Problem Statement

CEOs believe that effective and efficient use of human resources management can enhance overall corporate performance. However, HRM's Performance Performance (Murphy and Oregger, 1982) shows the results more effectively. Moreover, to see the most structural problematic methods of the author (Lazear, 1991, Milgrom & Roberts, 1990, Murphy and Ogerer, 1982) [19, 20, 21]. While Griliches (1992) is not worthy of productivity, research in the service sector is also difficult [12].

This is an analysis of the relationship between the paper bank and financial performance. As we have seen in the past, it can be argued that human resource management can affect financial performance effectively [25]. There is an experimental investigation in this regard and it is better to influence the performance of the AIMM. However, reality may differ from this theory.

1.3. Contribution

A number of companies may criticize by analyzing letters that normally do not work in other posts. However, there are several reasons why other companies analyze a company. This section is all branches. However, the inaccurate qualifications of the firm's firms (Murphy and Argler, 1982) and the detailed analysis of branch performance (Burger and Mister, 1997) should be taken in the "Internal Box" [21, 22]. However, this study takes place in the general banking system of Kazakhstan, one of the most important and most important banks, among others.

2. LITERATURE REVIEW

2.1. HRM overview

Operational economies are defined as the use of the economy to understand the company's internal weaknesses, becoming more important than ever before. The issue is to investigate some work literature on the internal market, assessment, compensation, promotion, employment, work and other resources. In fact, during the first three months of the Academy of the Society for the Study of Society, documents on operational economics played an important role in a 25% accounting (Lazear, 1999) [23].

It is important that you focus on social progress and improve the quality of your staff. In this article, we examine the development of social and economic organizations of industrial nations and the development of social and economic development of industrial nations [24]. To explain the quality of hard work.

A competitive economic economy explains the highest quality requirements, "This feature:

First, more people are involved in professional activities, experiencing more life experiences [17]. They need at least a qualification solution, which makes their representation more costly ... "; Human resources are building an institutional market or economic system. The main engineer of human resources is the source of economic power (Pillai, 2008) [23]. The relationship between the employees and employees of the operations management organization, then the control and employees (Pillai, 2008) Human Resources Management is an organization or human resources employee management [23]. In addition to ensuring compliance with work and life management, compliance with work and internal labor regulations, it is the responsibility of incentives, elections, training, oversight and employment [16]. Supreme Court employees usually have a direct relationship between the representation of the worker and the social representative (Pillai, 2008) [23].

Secondly, there is a need to invest in vocational training of complex productive specialists, and it is now impossible to work with high quality without careful caution [18]. In modern society, it is imperative to comply with social gathering in human resources and use. A well-established communication system between business and management will be an effective investment system for human resources and flexibility [13]. Comprehensive measures and incentive systems. These companies are more successful. The social performance in the console has been put together to solve more mobile and productive problems; it is possible to provide financial assistance and sustainable assistance, which is an effective factor in solving productivity problems [14].

2.2. HRM of Bank system

There are ideas that have been presented over the past two decades that define the various human resources involved in this list. A writer can not expect to hear other articles, the point of presenting this article, the mystical ideas presented in the count of previous documents. The presented evidence comes from two robust data sets. One of the names mentioned on a line. The other is a company built by a major financial services company. It is used to describe the ideology of ideology, to discuss how to reject the theory, to present it before the views of other goals, and to present the results.

The expertise of distribution of recruitment and recruitment strategies should be made to monitor the senior management (Pillai, 2008) [23]. It is important that all management, especially top management, get involved in the industry (Pillai, 2008) [23]. However, the management position is often occupied by the CEO or the Department of Education (or the construction unit or the university director), in many cases, and in some special cases as a professor, until it is initially suitable for colonial skills (Pillai, 2008) [23]. In some respects, control of work, simple sympathy is inevitable. For example, the development and updating of the system is staffed. For different purposes provided in the documentation system, BendiVant

influences the best balance of balance. It is difficult to continue with the results of the verification results of the results (Pillai, 2008) [23].

2.3. HRM and Bank Performance

The literary question about the production of the banking sector is how to explain the production of the bank. Berger and Huffrey (1992) described three alternative methods of bank production: asset, user cost and natural methods. Under the asset point, the banks are accepted as financial obligations between the owners and the banks [5]. When credits and other assets, consumers and other responsibilities are reliably used, it is regarded as the capacity of a bank.

Every person who participates as a community in the process of social production and who predicts its place [1]. Anyone who wants to or does not want to do this is a place in their society, in their social role. You can change the location and change the role, but you can not exist without any location and character. There is an organization in which everybody works as a person and involves the social and social organization of the individual society, which can not be successful as a human, social, impartial and ignorant person [5, 6]. "An individual, an individual, is a separate person with the freedom of thought and imagination. In the sense of personality, emphasis on the individual environment and individual environment ... the external environment is influenced by an individual assessment ... An individual can act in the absence of external externalities. In this case, the importance of effective performance ... so personality is a characteristic that determines the behavior, the characteristic of the individual motivating and responding to the behavior [7].

The allocation of seat and character, expertise is a necessary condition and the result of organizing human society. The social standard of society in every society is based on some social relations, conditions and feelings. Social behavior relates to a tendency in society, such as positioning, social character, individuality and continuity and conformity [4]. Modern product development and psychiatrists require additional training to create jobs based on workers, production facilities,

resource production and production. For this reason, the money spent on vocational training should be removed in a short time [3].

The second side of the production is to improve the management of the need to complete the system. Moreover, effective management is the production of an evaluation system that is appropriate for the organization and the hopes of hope. It is also a basic level to consider and it is necessary to look at the level of social society. Direct production [2]. At the global level of modern technology, the continuous development of developmental development must be made, so human capitalism should be a work force. Modern experts have features on workers.

3. METHODOLOGY

This topic requires quantitative method of research. Survey conducted from 32 employees including branch managers. Kaspi bank's performance information was taken from kase.kz website visits.

Specification of a Branch Output Equation and Data Sources. This article improves the performance of the service by improving the analysis of the human resources management environment and by examining the major branch offices of Kazakhstan. A unique database created by this research project was created. Although criticizing the analysis of a company's data may lead to the results of other work environments, this may not be normal, in which the core of a company has two main reasons.

Defining Branch Output. At the beginning of 2017, I shared with the Finance and Finance and Accounting Manager and many branches the branches' best selling identity. In the new flood environment, in other words, there was a good common partnership agreement showing deposits and loans. A branch will experience a high rate of growth in debt and debt, where it will increase the current increase, where the balance sheet of bilateral Spain shows independent balance, the balance sheet will increase the cost of equal deposits and debt.

Income comes from the largest branch of the branch. There are other penalties: (1) closed payment fees, bankruptcy checks, low balance, wire transactions, etc. (2) Cost charges such as debtors, credit transactions and late payment fees. (3) transit fees such as passenger checks, secure storage banks and ATM transactions. In fact, according to company executives, Berger, Licenson and Mango (1994) and others (Collyl and Davis, 1992) agreed with executives, resulting in a branch of pure sales and credit and debt items [4].

From the executives and employees, the various branches made the sale of the branches. Particularly, for some time, a branch is selling the sales contacts, the staff is with the customers and is potentially selling a trade. The customer also depends on the amount of traffic on the street and the number of people (personal and / or telephone) who are currently and potentially using private bankers.

Depending on the characteristics of the listed contact accounting features (eg wealth and age) and the ability of the branch staff to sell. The work is based on the experience of corrupt employees; this is in addition to leading to stronger relationships with customers, as well as seizing sales and incentives. The branch's presence The staff of the branch seems to have played an important role in the training of personnel in staffing and staffing.

Encouraging, communicating, accepting and managing hand-related activities from the branch manager (eg train, incentive, communication, response). To include these ideas, the sales level of the following branch level is defined as: $\text{Log}(\text{SALES}_{it}) = \beta_0 + \beta_1 \text{MKT}_{it} + \beta_2 \text{L}_{it} + \beta_3 \text{HRM}_{it} + \text{YEAR} + b_i + m_j + \epsilon_t$ (1) where SALES_{it} is annual net sales of deposit and loan products in branch i at time period t , MKT_{it} is a vector of characteristics describing the neighborhood in which the branch is located, L_{it} is a vector of employee characteristics, HRM_{it} is a vector describing the human resource management environment at the branch and YEAR is a vector of time dummies that measure time-varying effects that are common to branches. After that, I define the identity of the database administrator, in which two fixed effects can not be included in equal equality (1), first, b is a branch fixed effect, and the other, MM , is the manager constant fixed effect. This definition can effectively demonstrate the existence of a persistent, non-persistent branch entity that can effectively affect functionality and the exclusivity of the individual manager. Incredible, incorrect error sections are shown: t .

Sales. Although the most accurate figures have not been reported to be 31 of those recorded at the end of December. For this reason, sales of the subsidiary are 31% in the fiscal year 2015, 31% in the fiscal year 2016 and 31% in the fiscal year 2017, respectively. While the requirements are different, they are considered as part of the marketing perspective. Sales often constitute separate groups in the institutional structure, with separate specialized workers known as a seller. Sales are considered to be "very art" art "art". It is a systematic process for the repetition and measurement of turning points where a dealer can succeed in achieving a returnable product or service while conducting the process of reorganizing and measuring the

sales process. Due to the nature of some advertising, publicity, public relations and direct marketing, sales at this time are exceptional.

Characteristics of the Branch's Market. Branches work in different environments. For example, some branches work in the city's business areas, and most of them are the largest businesses. There are significant differences between age and wealth when living in settlement areas within a branch group. Based on the surveys I made with the Dean of Marketing Accounting, I set up branches serving as a major trading banking center. Branches are also included in rural areas, the result is limited to urban areas.

I have received detailed information about the location of the premises for each instance of my sample. In particular, the bank defines a "market" zone with a radius of 2.5 km and then collects the data of the population living in that apartment. The following variables are provided for each branch market: total population, average housing value, education, domestic work, unemployment rate and "lifestyle". There are ten lifestyle categories: rich, vacant, ethnic, low-income, middle class, luxury, working class, youth singles, young couples and elderly / retired. All these market characteristics are measured in 2016. Apart from these variables, I have created a dummy variable that indicates that a branch in a shopping center is located in a branch and that the branch's age can also be controlled.

Measures of Labor Inputs. The employment criteria of the Directive may relate to their productivity. I took the following steps based on the survey of senior managers and branch managers in the field of Corporate Human Resources. First of all, the number of full-time and part-time employees on the street. Secondly, I have training time and branch staff as well as the branch period. Third, the performance of each branch staff was given. Employees in the bank receive a notification alert once a year. Employment score area, B, C +, C, D and E, are listed only as 6% branches A and B. 25.8% C + fore, 47.5% C and D or E balance are obtained.

I count the percentage of branch employees (excluding managers) who received the ABB grade and used it on the regression. Contrary to what we have described, the branch market is measured with a score, the monthly labor input is

measured from April 2016, every December before it is updated. For this reason, we recommend that employees' experiences are at the same level as in 2015 and 2015. Variables 2016 and 2017 of the fiscal year 2016 are valued due to the start of monthly income in April 2016.

Human Resource Management Environment. The research described in the previous section shows that district human resource management will affect the environment in different dimensions. Managers have the ability to oversee and respond to employees' needs and responsibilities. One way to measure these dimensions for all branches is to do an experimental analysis. However, the sample size given is incomplete. Here's an overview of the employee's overview of the survey. Each branch is used every year or every two years. They measure multi-dimensional measurements in their branches.

The bank staff has answered 14 questions about employee behavior: Lifting inquiries are usually issues such as branches, fees, jobs, benefits of employment and benefits provided to physical conditions. The questions listed in Annex A focus on the executive appraisal between the employee reward and the ID system, the nature of the communication between the manager and the staff, and on the level of partners, incentives, cooperation and access. Employee records are coded on a five- or seven-point scale that receives the best results. I counted the average response of each of the 14 problems for each branch.

4. ANALYSIS AND FINDINGS

The Work Environment in Bank Branches. Although the banking sector in Kazakhstan is controlled by many major banks, Kazakhstan has the highest percentage of full banking branches of the largest industrial countries among the CIS countries in Kazakhstan. In recent years, the presence of a large number of retail banks, including retail banking, is increasing.

In addition, technological changes have been made in a major organizational redistribution in the Kazakh banking sector. Many documents are processed by branch personnel who are moved to "central accounting units". For example, in the past, Taylor traded the customers' transactions. Today, they are trained and evaluated on the basis of their ability to sell various financial products or to refer them to eligible sales personnel. In the words of the executive vice-president of human resources at the bank used for this study, "sales is now the name of the game in this industry."

In this new competitive environment, the situation that arises in front of bank branch employees can be portrayed as a multitasking institution problem with employees, and how they can allocate their time between different tasks. Employees should decide whether to devote time for different competitive activities and choose equal level of effort for each potential activity. For example, retail bankers should be confident that they do not have a specific time to market (phone and individual cold calls, follow-up with cross-selling products) and meet the needs of customers who are specific to non-sales activities. Within the scope of sales activities, individual bankers have some options to insist on certain products on certain products (CDs for savings and investment decisions or specific features on different loans).

The branch manager is responsible for encouraging employees to make productive choices about spending their time. It is estimated that the branches of existing ideas will help in the HRM environment. At the same time, this theory also reduces the complexity of designing a working environment that solves multi-agency agency problems. For example, Holmstrom and Milgrom (1994) argue that

managers will have to change management methods and procedures to obtain the correct balance of employee activities.

I want to know that the branch manager is becoming a human resources management environment that can affect branch performance. In 2018, I collected data directly from branches and businesses in many branches. I asked the bank's general directorate to elect chiefs generally recognized as human rights human rights and human resources environment. (Eg, sellers, personal banking officers, customer service representatives, and accounting culture, etc.).

This survey proved to be an integral part of the research agenda as they provided me with a specific example of how the employees can motivate their employees and affect the performance of the branch. In this section, I describe the results related to those far away from these three days; I chose these three because they pursue interesting activities of management styles and human resource management environment.

Branch #1. When I visited this branch in January of 2018, the director had been there for almost two years. Although the manager does not think that the performance of the head office is better than the performance, he noted that the branch is not yet more likely. Although he tried to motivate his work against the branches, he claimed that the employees were generally incredible. Many employees had more than ten years of good offices and had one

The date of the conflict was interrupted by performance. While some employees felt that the new manager was doing a good job, surveys with the work were considered a responsibility for the extraordinary work environment and the small performance of the shop. Specifically, they complain about feedback and compliance with the award and identification process.

For example, "At least two employees complained about the negative feedback about the behavior of the patients about the behavior of the other patients and the incentives to encourage the employees in front of the employees. It was a common feeling that the manager complained about not understanding the facts of

well performing jobs and the employees did not cooperate with each other, There was a queue and only one offer was working, but no one came to age fifty [15].

Branch #2. When I visited the branch in January 2018, the manager stayed for three months. The headquarters participated before joining the branch. Prior to the advent of the manager, this branch was described as the worst performing branch in this area. When I arrived, the new executive came together at the meeting and asked the employees "what you need to do to make your job easier or better". The first application was the head timer for the calculator. Many employees were sharing because the previous administration indicated that they were not a budget to buy property. Apart from providing a calculator, new managers are used to buy coffee and muffins for workers. He said that his intention was to encourage its employees and set an open door policy. In surveys with employees, there is a picture of very happy employees who are aware of the manager's efforts to improve the working environment.

He made a broad comment on the quality of communication between colleagues and managers. He felt you had better information than before. Especially the employees thought that the managers were waiting for their expectations and how they would improve their performances. The employees explained how they worked with all the tasks and how they worked. Another development area was the award and identification system. Discuss how it works, work every afternoon. The current manager used "unusual" as an informal prize and was grateful to him.

Branch #3. When I visited this branch in November 2017, the director had been in the branch for almost two years. The headquarters chose this branch because they thought it was a model that other managers had to assign. The manager announced that he regularly organized staff meetings on how to learn and sell new companies. It also competes with small financial issues to encourage its employees. Finally, I saw that he was really a man. At least I was sitting in my office when I was on the run. Instead, he tried to answer questions on the speakers' platform or to ask questions.

The staff manager added. He gave a positive answer about the weekly staff meetings. As an employee said, "We know what it's all about." Personnel meetings were defined as a party environment, where an employee used the attendance to teach them about new products, and sometimes employees were dancing at meetings. Communication between staff and staff was very good. "You can talk to her (the manager)...she's one of us," commented one employee. "She's always there for you.. she'll be a teller if there are long lines." The employees also noticed that the manager worked well and gave him a reward. Effect of survey results on experimental analysis of branch performance. These surveys show that the directorate has a regular set of human resources policies and that their policies and their impact on the performance of their branches are strengthened. This means that the sending performance of the branch is an experimental analysis.

In particular, the survey shows that three characteristics of the environment can be evident: The determination of the contribution of employees to the communication between employees and managers. Employees in Branch 1 are not satisfied with the quality of communication within the branch and feel that their contribution is not known. Branch # 2 and branch # 3 employees commented positive opinions, awards and credits. In the next section, details of the branch performance equality were also directed to the bank's productivity and the results of the survey.

5. RESULTS AND DISCUSSIONS

Table 1 Summary statistics for dependent and independent variables for fiscal year 2015, 2016 and 2017. The average annual reserve ratio was between 5 and 19 percent. When the branches are 4 years old, the average duration of the branch mourning is four years. Actually, we saw the same manager in two years. The average duration (branch) of branch employees is approximately four and a half years. This article extends the analysis of this relationship to the service sector, which will research the retail branches of the broad Kazakhstan segment.

Table 1
Summary Statistics

	Fiscal Year 15		Fiscal Year 16		Fiscal Year 17	
	<u>Mean</u>	<u>Std Dev</u>	<u>Mean</u>	<u>Std Dev</u>	<u>Mean</u>	<u>Std Dev</u>
Annual Growth Rate of Deposits	.12	.14	.10	.11	.09	.11
Annual Growth Rate of Loans	.19	.18	.10	.09	.05	.10
Average Dwelling Value	192433	64046	183155	58133	192733	64117
Total Population	45001	34874	46409	34886	46228	34396
Proportion with Post-Second Education	.50	.10	.49	.10	.51	.10
HH Turnover Rate	.06	.02	.06	.02	.06	.02
Affluent	.03	.18	.03	.18	.03	.16
Empty Nesters	.13	.34	.14	.35	.13	.34
Ethnic	.06	.24	.10	.30	.07	.25
Low	.06	.24	0	0	.06	.24
Middle	.17	.38	.19	.40	.18	.38
Upscale	.28	.45	.27	.45	.30	.46
Work	.09	.29	.11	.32	.09	.29
Located in Mall	.08	.27	.16	.37	.11	.31
Age(in years)	34.49	25.09	35.97	24.79	36.64	25.16
Manager's Tenure in Branch	4.03	3.56	4.28	3.72	4.34	3.61
Number of Full Time Employees	9.87	5.26	11.35	5.70	10.36	4.95
Number of Part Time Employees	8.36	5.89	9.86	5.64	8.55	5.10
Average Education (Employees)	12.71	.56	12.83	.55	13.01	.54
Average Tenure (Employees)	4.57	2.31	4.44	2.20	4.42	2.13
Share of Employees with Top Ratings	.05	.06	.05	.07	.05	.07
N	150		63		146	

* Line 15 is the first principal component of rows 3-14. In rows 1-14, the questions are entered individually. These are coefficients and t-values from complete regressions as specified in Table 2.

An original database used in field tours is one of the branches in the human resources management branches to evaluate and evaluate branch-level performance designs. The front branch is very important with the performance of the student. The banks are paid in the form of branches, in fact they go through these studies with expertise.

Table 2
Determinants of Branch-Level Productivity (OLS)
2015,2016 and 2017Fiscal Years
(all regressions include year and city dummies)

<u>INDEPENDENT VARIABLES</u>	<u>Growth Rate of Deposits</u>		<u>Growth Rate of Loans</u>	
	b	t	b	t
<u>Market Characteristics</u>				
Avg Dwl Value	.014	(.67)	-.014	(-.59)
Total Population	.040	(1.28)	.026	(.75)
% 13 + Education	-.001	(-1.12)	-.001	(-.67)
HH Turnover	.009	(2.05)	.013	(2.79)
Affluent	.007	(.15)	.090	(1.86)
Empty Nesters	-.033	(-1.26)	.001	(.02)
Ethnic	-.047	(-1.39)	.013	(.35)
Low	-.012	(-.37)	.060	(1.61)
Middle	-.013	(-.47)	.042	(1.41)
Upscale	.022	(.87)	.062	(2.21)
Working	-.008	(-.28)	.043	(1.36)
<u>Branch Characteristics</u>				
Located in Mall	-.002	(-.08)	-.025	(-1.01)
Age	-.020	(-2.04)	-.014	(-.68)
Manager Tenure	-.0002	(-.98)	-.00014	(-.45)
Log (#Full Time Employees)	-.005	(-.22)	-.056	(-2.07)
Log (#Part Time Employees)	.012	(.82)	.024	(1.49)
Avg Education of Employees	.002	(.14)	-.007	(-.57)
Avg Tenure of Employees	-.001	(-3.03)	-.001	(-2.72)
% Employees with Top Rating	.0003	(.28)	-.0003	(-.24)

* The questions are entered individually. These are coefficients and t-values from regressions that also include time-varying branch characteristics. When the survey variables are excluded, the R-squared in the deposit equation is .417 and in the loan equation is .603.

OLS Estimates. Equation (1) was first estimated excluding the branch and manager fixed effects and the results are shown in Tables 2 and 4. These OLS specifications were done two ways, first excluding the HRM variables (Table 2) and then including them (Table 4). In the figures, ordinary least squares (linear) or at least squares are a way of evaluating unknown parameters in a linear regression model. OLS selects a parameter of the defined variables by minimizing the differences between the variables in the given database (estimation variables) and estimates them with a linear function. Geographically, the amount of square spacing parallel to the variable axis is seen at the same approximation and regression level between each data point in the cluster.

Table 3
Means and Standard Deviations of Employee Survey Questions*

	<u>Mean</u>	<u>Std Dev</u>
1. Overall Rating	2.52	.29
2. Rating Compared to Last Year	2.04	.28
3. Contributions are Recognized	2.73	.45
4. Understand Perf. Evaluation	2.22	.33
5. Express Views at Meetings	2.29	.43
6. Understand Products	1.85	.25
7. Morale in Branch	2.76	.46
8. Communications from Peers	2.95	.64
9. Communicate Upward	2.93	.49
10. Communications from Superiors	3.14	.64
11. Overall Communications	3.10	.60
12. Cooperation in Branch	3.08	.50
13. Supervisor Accessible	2.39	.55
14. Frequency of Feedback	2.01	.37

* Responses are scored 1-5 for questions 1-7 and 12-14, and are scored 1-7 for questions 8-11. The highest score is 1. See Appendix I for actual wording of questions.

The resulting estimator can be expressed in a simple form, especially in the case of a single registered record. The OLS is in agreement with the estimates of the

regenerators and at the level of the linear neutral estimates, the maximum discomfort is unrelated and continuous. Under these circumstances, OLS provides the least variable meaning of errors - neutral estimates with full variances. Faults are usually distributed in addition, OLS estimates the maximum likelihood.

Table 4
Effects of Employee Attitudes on Branch-Level Productivity (OLS)
(Attitudes are Scored 1-5 or 1-7 and 1 is the best score)*

	<u>Growth Rate of Deposits</u>		<u>Growth Rate of Loans</u>	
	b	t	b	t
Overall Rating of Bank	.005	(.21)	-.044	(-1.79)
Rating Compared to Last Year	.004	(.18)	-.052	(-1.92)
Contributions Are Recognized	-.024	(-1.68)	-.025	(-1.56)
Understand Perf. Evaluation	-.006	(-.30)	-.067	(-2.89)
Express Views at Meetings	-.006	(-.36)	-.045	(-2.48)
Understand Products	-.010	(-.65)	-.038	(-2.23)
Morale in Branch	-.011	(-.76)	-.038	(-2.44)
Communications from Peers	-.008	(-.67)	-.024	(-1.80)
Communicate Upward	-.017	(-1.26)	-.033	(-2.26)
Communications from Superiors	-.008	(-.70)	-.032	(-2.71)
Overall Communications	-.004	(-.38)	-.039	(-3.02)
Cooperation in Branch	-.007	(-.54)	-.008	(-.53)
Supervisor Accessible	-.023	(-1.74)	-.009	(-.58)
Frequency of Feedback	-.023	(-1.52)	-.044	(-2.60)
1 st Principal Component	-.004	(-1.10)	-.010	(-2.85)
N	359		359	

* Line 15 is the first principal component of rows 3-14. In rows 1-14, the questions are entered individually. These are coefficients and t-values from complete regressions as specified in Table 2.

The Non-HRM Variables. This variable explains the difference between the 28% difference in branch deposits and the 38% cross section change in debt sales. Branches operating in high-lying domestic businesses are quite particular about

borrowing and selling. Other market development debt estimates are whether the residents of the premises operate on a market that is defined as rich or developed.

The variable average of the variable may be due to the fact that a settlement or entire population is not much better than the sales forecast. For example, rather than the population level, the development of the sales population may be more likely. In fact, many market features are stored in the store and combined with the level of credit balance. In the characteristics of the branch, only variable employees have branches and ages. The development of stocks has been significantly regulated by modern branches for high ratios.

This is the first time we can work with our business. An alternative description of Equation (1) involves controlling the lending or lending stock to control the size of the branch. When the cost of care is added, the number of full-time and part-time workers is important both in terms of equity and equity, and flexibility is more for full-time employees.

The HRM Variables. Table 3, which lists the sources of behavioral variables and standard causes, shows that variables are the answer to the business survey questionnaire. The answers to human resources are different from those of branches 1 and 2. Table 4. Employee responses are coded on a five-point scale from both sides. Table 2 is the best point or seven point scale. For this reason, if the "good" human resources management environment supports the good performance of the branch, the employee behavior variables should have an equally negative performance in performance parity.

Discuss the questionnaire of the bouquet, and remember that the influence of the three-dimensional circle of the human resources environment is as follows: Employee contribution, performance appraisal and opinion, and the quality of communication. The results of Table 4 confirm that the size does not affect the performance, especially the sale of debt. Answer: The third line in Table 4 has a great effect on the reservoir growth rate, "How often do you know when you work well?". In response to the frequency with which the opinion is expressed, the

respondent (line 14) answered, "It is clearly understood how my performance is done".

In this article we will look at the relationship between the two dimensions and the two factors. In the branch (line 11). Moreover, the first principal component of the questionnaire response by questions (3) (14) has a significant effect on the growth rate of the component. Great human rights are a big part of the geographical borders. Table 1 shows the annual average deposit growth rate or the 11% growth rate of the average annual growth rate. The average annual loan interest rate is 14-21% or 11.11.

Fixed Effects Estimates. The HRM procedures in Table 4 are different from each other because they are closely related as they show some of the HRM methods in the branches. The average distance between a questionnaire at each level is 79.7 (between these questions and the interpretation of the soldiers). Limit 2 to 6 for most people. Positive links between HRM specialties are attributed to some other factors, such as a high level HRM process by Encyclopedia, Show and Parnishi (1997) or suggested as HRM methods. Table 4 shows that the branches exclusively increase the behavior of HMC's environmental sales and more favorable jobs from a specific special factor or an abandoned executive. Improve performance promoted by good communication and employee identity and development. To distinguish these goals, equal to (1) estimates, including branch dynamics and manager dem variations.

Table 4 shows the main results of this study. This work is given below. Table 4 shows significant differences in branch-level performance. The legacy of the human resources management environment characterized by the branch can affect branch performance. Significant changes in moderate to moderate communication between managers and staff and workers and company and debt records increase communication, boss contacts and debt feedback. The effect of these significant effects is at least the same as the OLS results. The standard deviation in HRM inventory is an important contribution to the recovery rate. Significant significant productivity gains of 20-25% of annual average growth rate under lending conditions. HRM variations are not included in the OLS definition.

HRM variations include dem variants. The evidence presented here demonstrates that branch-level performance can be affected by special programming by managers. It is important to remember that there are many employees who will work with this company. The results of the results in Table 4, where human resources are very important in the debt equality of geographers, show that more innovative employee activities for human resource activity work for new debt business. Combined with the sale of goods. One of the other ways of managing the work of the manager is when the differences between the dictatorship manager are taken into account. When the equality is estimated, the demographic features are important in terms of debt equality. The results of the analysis are shown in Table 4. Table 4 shows the results of the analysis. Table Table 4 results in analysis. Table 4. 78 security manager is unnecessary in equal equality, when the question is based on communication before the question asked. This indicates that it is an important part of the manager's success. We can communicate with you. The success of this manager is also related to the frequency of the response given by the employer. Another example is the Merger 14, which has a positive effect on debt sales and can explain the frequency of return to work and at least part of its employees. The manager also shares the quality of his employees' communication with a # 80 successful manager.

Post-2018 Performance of Visited Branches. IV IV stated that February 2, 2018, February 2018 is the new manager of the branch. To improve the performance of the franchise in order to improve the performance performance in the FMM environment. According to the survey, the number of employees in 2015 and 2016 shows the growth rate (16% in sales from 2015 to 2016) compared to the communication quality in the region. Initially, branch # 3 had a 2015 debt performance and was pleased with the quality of the communication during the year. However, in fiscal year 2017, the employee site was satisfied with the communication quality, even though it was the same manager, and showed a low rate. Branch # 1, which was launched on the market in 2015, 2016 and 2016, experienced a significant reaction to its credit performance performance between 2015 and 2017 after the new entry.

6. CONCLUSIONS

Nicole Cooper has been cautious about human resources management and the efficiency of production performance creating human resources, which is true in most business-efficient carpenters and service sector sectors. This article extends the analysis of this relationship to the service sector, which will research the retail branches of the broad Kazakhstan segment. An original database used in field tours is one of the branches in the human resources management branches to evaluate and evaluate branch-level performance designs. The front branch is very important with the performance of the student. The banks are paid in the form of branches, in fact they go through these studies with expertise.

They are required to utilize managers and employees to direct branch production and to analyze the experience of the human resources management environment in the branches. In the analysis of economic analysis, it is observed that besides the characteristics of branch and branch personnel in the branch, there are standardization models of branches, special branches, human branches, environmental models and branches which are not profit-oriented branches. And especially in the sale of the credit, the managers and staff were a significant influence on the performance of the middle class communication center. One of the same traits is one of the key features of the human resources management environment, which can lead to significant impacts and an increase in the average annual growth rate of loans by 16-26 percent.

This work has provided an important contribution, but despite the fact that an official human resources policy set has been presented to all banking branches, there is a great deal of opposition in their practice. Evidence from branch offices shows that some managers are making real differences to their employees, working efficiently and sharing activities with their branches, and economic analysis analyzes show these HRMs. Activity affects performance. This fact is the inclusion of HRM variables during recording, although not particularly special because of the nature of the manager's unprotected person. Rather, the evidence in this paper supports the notion that branch-level performance in the banking industry can be

improved if managers undertake specific human resource management-related actions.

This paper utilizes a unique information collected through sites visits to extend the analysis of the human resource management environment and interviewing different employees of Kaspi bank. Interviews of employees of several branches were used to understand how the human resource management environment could be differentiated. The bank had a significant impact on its performance based on the human resources management environment, performance appraisal and communication system, and communication quality between managers and staff. An important discovery is that although all the managers in this bank regularly form human resource policies, they must be highly appreciated in their implementation.

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APPENDICIES

Survey questions

Thank you for answering questionnaire. Please, rate your answers from 1 to 10.

1. Overall, how would you rate the bank as a place to work?
2. How would you rate the bank as a place to work compared with a year ago?
3. When things go well in your job, how often are your contributions recognized?
4. I have a clear understanding of how my performance is evaluated.
5. I feel comfortable expressing my views/suggestions at staff/branch/departmental meetings.
6. I have a good understanding of the bank's products and services that I am expected to promote/sell.
7. Morale is high in my department.
8. Communications to you from others at the same organization tend to be: extremely good....extremely poor (seven-point scale).
9. Opportunities to communicate upward tend to be: extremely good...extremely poor (seven-point scale).
10. Communications downward to you tend to be: extremely good...extremely poor (seven-point scale).
11. Everything considered, communications tend to be: extremely good...extremely poor (seven-point scale).
12. How would you rate your branch/department on cooperation among employees?
13. How would you rate your immediate supervisor on being easy to see when you have a problem or complaint?
14. How would you rate your immediate supervisor on letting you know how you are doing your job on a regular basis?

Reports of Kaspi Bank

Баланс

млн тенге	2013	2014	2015	2014 г.	2015 г.
Активы				(%) ИЗМ	(%) ИЗМ
Денежные средства и их эквиваленты	105 290	132 054	284 380	25%	115%
Обязательные резервы	9 388	9 183	8 429	-2%	-8%
Финансовые активы, отражаемые по справедливой стоимости через прибыль или убыток	69	1 748	92 167	2417%	5174%
Средства в банках	8 856	655	749	-93%	14%
Ссуды, предоставленные клиентам	641 908	779 556	782 985	21%	0%
Инвестиции, имеющиеся в наличии для продажи	39 641	30 418	34 799	-23%	14%
Инвестиции, удерживаемые до погашения	35 944	38 688	38 276	8%	-1%
Основные средства и нематериальные активы	23 734	30 884	30 828	30%	0%
Требования по текущему налогу на прибыль	-	2 129	3 798	н.п.	н.п.
Отложенные налоговые активы	2 231	935	3 477	-58%	272%
Дебиторы по страхованию	275	216	160	-21%	-26%
Прочие активы	4 227	7 429	6 185	76%	-17%
Итого активы	871 562	1 033 896	1 286 234	19%	24%
Обязательства				(%) ИЗМ	(%) ИЗМ
Средства банков	55 120	51 970	47 575	-6%	-8%
Средства клиентов	582 823	714 150	818 059	23%	15%
Финансовые обязательства, отражаемые по справедливой стоимости через прибыль или убыток	887	298	-	-66%	н.п.
Выпущенные долговые ценные бумаги	60 553	66 989	170 202	11%	154%
Резервы	-	-	-	н.п.	н.п.
Отложенные налоговые обязательства	19	28	35	46%	27%
Страховые резервы	37 559	24 646	15 494	-34%	-37%
Прочие обязательства	13 740	12 042	10 992	-12%	-9%
Субординированный долг	27 871	30 393	89 463	9%	194%
Итого обязательства	778 572	900 515	1 151 820	16%	28%

Отчет о прибылях и убытках

млн тенге	2013 г.	2014 г.	2015 г.	2014 г.	2015 г.
				(%) изм	(%) изм
Процентные доходы	114 075	124 886	129 136	9%	3%
Процентные расходы	-45 810	-61 689	-67 828	35%	10%
Чистый процентный доход	68 265	63 197	61 308	-7%	-3%
Чистые непроцентные доходы	64 598	71 850	81 988	11%	14%
Операционные доходы	132 863	135 047	143 296	2%	6%
Операционные расходы	-36 819	-38 875	-46 588	6%	20%
Валовая прибыль от операционной деятельности	96 044	96 172	96 707	0%	1%
Формирование резерва под обесценение активов	-46 643	-46 529	-79 104	0%	70%
Чистая прибыль до налогообложения	49 401	49 642	17 603	0%	-65%
Расходы по налогу на прибыль	-10 115	-8 633	-2 157	-15%	-75%
Чистая прибыль	39 286	41 010	15 447	4%	-62%

Чистый процентный доход

млн тенге	2013 г.	2014 г.	2015 г.	2014 г.	2015 г.
				(%) изм	
Процентные доходы					
Проценты по ссудам предоставленным клиентам	111 153	120 664	124 700	9%	3%
Проценты по инвестициям, удерживаемым до погашения	1 296	1 937	2 467	49%	127%
Проценты по средствам в банках	201	410	64	103%	16%
Итого процентные доходы по активам, отражаемым по амортизированной стоимости	112 650	123 011	127 231	9%	3%
Процентные доходы по финансовым активам, оцениваемым по справедливой стоимости через прибыль или убыток	3	-	-	-	-
Процентные доходы по инвестициям, имеющимся в наличии для продажи	1 422	1 875	1 905	32%	2%
Итого процентные доходы	114 075	124 886	129 136	9%	3%
Процентные расходы					
Проценты по средствам клиентов	-36 298	-44 879	-45 541	24%	1%
Проценты по субординированному долгу	-2 043	-2 507	-4 797	23%	91%
Проценты по выпущенным долговым ценным бумагам	-2 442	-6 168	-11 379	153%	84%
Проценты по средствам банков	-3 419	-6 634	-4 478	94%	-33%
Расходы по обязательному страхованию депозитов физических лиц	-1 609	-1 500	-1 633	-7%	9%
Итого процентные расходы	-45 810	-61 689	-67 828	35%	10%
Чистый процентный доход	68 265	63 197	61 308	-7%	-3%
Чистая процентная маржа	9.9%	7.1%	6.3%		

Источник: Данные Банка

Финансовые коэффициенты

Финансовые коэффициенты	1 кв. 2015	2 кв. 2015	3 кв. 2015	4 кв. 2015	1 кв. 2016*
Коэффициенты прибыльности (МСФО)					
ROA (%) чистая прибыль	3,94%	3,17%	2,61%	1,33%	0,64%
ROE (%) чистая прибыль	31,37%	24,77%	21,18%	11,54%	5,23%
Коэффициенты прибыльности (НБРК)					
Процентная маржа	5,36%	5,73%	5,84%	5,98%	6,18%
Средняя по сектору	5,47%	5,87%	5,77%	5,45%	5,24%
Процентный спред	3,83%	4,20%	4,46%	4,87%	5,28%
Средняя по сектору	2,88%	4,47%	4,52%	4,36%	4,25%
Качество активов (МСФО)					
Кредиты / Активы	0,76	0,74	0,67	0,61	0,60
Кредиты / Депозиты	1,10	1,13	1,13	0,96	0,97
Резервы / Кредиты (гросс)	0,10	0,10	0,09	0,08	0,08
Резервы / Капитал	0,63	0,59	0,55	0,48	0,48
Качество активов (НБРК)					
Кредиты с просрочкой платежей, доля в кредитах	0,28	0,27	0,26	0,21	0,24
Кредиты с просрочкой платежей > 90 дней, доля в кредитах	0,11	0,11	0,10	0,09	0,10
Резервы / Средняя стоимость активов, приносящих доход (нетто)	0,12	0,11	0,10	0,08	0,07
Коэффициенты управления пассивами (МСФО)					
Депозиты / Обязательства	0,80	0,76	0,68	0,71	0,70
Коэффициенты управления пассивами (НБРК)					
Депозиты физических лиц / Обязательства	0,47	0,48	0,53	0,57	0,57
Депозиты юридических лиц / Обязательства	0,33	0,28	0,14	0,14	0,13
Депозиты/Обязательства	0,80	0,76	0,67	0,71	0,70
Достаточность капитала (МСФО)					
Капитал/Активы	0,14	0,14	0,12	0,10	0,11
Коэффициенты ликвидности (НБРК)					
Коэффициент текущей ликвидности (k4), норматив > 0,3	4,972	4,799	5,081	6,572	5,941
Коэффициент абсолютной ликвидности (k4-1), норматив > 1,0	6,872	5,535	6,691	9,352	12,783
Коэффициент срочной ликвидности (k4-2), норматив > 0,9	5,685	4,419	5,089	7,272	6,923
Коэффициенты достаточности собственного капитала (НБРК)					
Коэффициент достаточности собственного капитала (k1), норматив > 0,06	0,113	0,112	0,108	0,103	0,109
Коэффициент достаточности собственного капитала (k2), норматив > 0,085	0,142	0,142	0,198	0,191	0,193

Источник: Данные Банка, НБРК, расчеты СС

*Данные по НБРК указаны по состоянию на 01 марта 2016 г.

Отчет о прибылях и убытках

Млн. тенге

	1 кв. 2015	2 кв. 2015	3 кв. 2015	4 кв. 2015	1 кв. 2016	Изм. за год, %
Процентный доход	32 974	65 672	97 422	129 136	30 306	-8%
Процентный расход	-15 797	-31 518	-48 362	-67 828	-19 850	26%
Чистый процентный доход/(расход)	17 177	34 155	49 060	61 308	10 456	-39%
Чистая прибыль/(убыток) по операциям с финансовыми активами и обязательствами, отражаемым по справедливой стоимости через прибыль или убыток	-1 323	-3 052	66 312	110 796	1 468	-211%
Чистая прибыль/(убыток) по операциям с иностранной валютой	-1 793	-1 828	-69 707	-120 188	-3 810	112%
Доходы по услугам и комиссии полученные	23 309	46 701	69 390	93 115	24 274	4%
Расходы по услугам и комиссии уплаченные	-220	-487	-918	-1 418	-347	58%
Чистая прибыль/(убыток) от инвестиций, имеющих в наличии для продажи	14	-12	-191	-294	-217	-1649%
Страховая премия, за вычетом выплаченных претензий	-14	-61	-97	-147	-92	559%
Прочие доходы	79	95	112	124	109	37%
Чистые непроцентные доходы	20 052	41 357	64 901	81 988	21 386	7%
Операционные доходы	37 228	75 511	113 961	143 296	31 842	-14%
Операционные расходы	-10 554	-23 728	-34 663	-46 588	-12 170	15%
Валовая прибыль от операционной деятельности (Формирование)/восстановление резерва под обесценение	26 675	51 784	79 298	96 707	19 672	-26%
Прибыль/(убыток) до налогообложения	10 182	16 432	27 201	17 603	1 615	-84%
Расход по подоходному налогу	-1 455	-2 589	-4 795	-2 157	-1 114	-23%
Чистая прибыль	8 727	13 843	22 406	15 447	501	-94%

Источник: Данные Банка

*Незначительные расхождения между итогом и суммой слагаемых объясняются округлением данных

Бухгалтерский баланс

Млн. Тенге

Активы	1 кв. 2015	2 кв. 2015	3 кв. 2015	4 кв. 2015	1 кв. 2016	Изм. за год, %
Денежные средства и их эквиваленты	125 947	155 242	217 808	284 380	259 217	106%
Обязательные резервы	7 634	6 261	7 858	8 429	8 162	7%
Финансовые активы, отражаемые по справедливой стоимости через прибыли или убытки	2 506	1 909	52 625	92 167	93 603	3635%
Средства в банках	714	628	604	749	4 386	514%
Ссуды, предоставленные клиентам	780 489	779 014	807 682	782 985	737 234	-6%
Инвестиции, имеющиеся в наличии для продажи	31 600	28 979	31 811	34 799	44 129	40%
Инвестиции, удерживаемые до погашения	36 852	36 256	38 131	38 276	25 329	-31%
Основные средства и нематериальные активы	31 505	31 972	31 462	30 828	31 175	-1%
Отложенные налоговые активы	-	-	-	3 477	3 401	-
Требования по текущему налогу на прибыль	4 528	4 208	3 435	3 798	4 027	-11%
Дебиторы по страхованию	220	205	201	160	130	-41%
Прочие активы	8 537	6 941	5 592	6 185	7 984	-6%
Итого активы	1 030 534	1 051 616	1 197 209	1 286 234	1 218 778	18%
Обязательства и капитал						
Обязательства						
Средства банков	44 761	51 466	39 845	47 575	41 511	-7%
Средства клиентов	707 481	691 535	713 669	818 059	758 693	7%
Финансовые обязательства, отражаемые по справедливой стоимости через прибыль или убыток	10	-	-	-	-	-
Выпущенные долговые ценные бумаги	68 420	97 160	174 557	170 202	167 804	145%
Отложенные налоговые обязательства	28	31	31	35	35	27%
Страховые резервы	22 200	19 972	18 636	15 494	12 901	-42%
Прочие обязательства	14 788	16 043	16 863	10 992	12 660	-14%
Субординированный долг	30 503	31 027	90 999	89 463	91 430	200%
Итого обязательства	888 191	907 235	1 054 600	1 151 820	1 085 034	22%
Капитал						
Уставный капитал	16 984	16 984	16 984	16 984	16 984	-
Эмиссионный доход	1 308	1 308	1 308	1 308	1 308	-
Дефицит переоценки инвестиций, имеющихся в наличии для продажи	-1 304	-939	-1 657	-2 899	-4 071	212%
Фонд переоценки основных средств	1 818	1 810	1 801	1 793	1 782	-2%
Фонд курсовой разницы	23	23	32	39	40	74%
Нераспределенная прибыль	123 514	125 196	124 142	117 191	117 703	-5%
Итого капитал	142 343	144 381	142 609	134 415	133 745	-6%
Итого обязательства и капитал	1 030 534	1 051 616	1 197 209	1 286 234	1 218 778	18%

Источники: Данные Банка

* Незначительные расхождения между итогом и суммой слагаемых объясняются округлением данных

Финансовые коэффициенты

Финансовые коэффициенты	3 кв. 2016	2016	1 кв. 2017	2 кв. 2017	3 кв. 2017
Коэффициенты прибыльности (МСФО)					
ROA (%) чистая прибыль	-0,20%	0,43%	1,05%	1,92%	2,92%
ROE (%) чистая прибыль	-1,71%	4,00%	9,19%	16,49%	25,61%
Коэффициенты прибыльности (НБРК)					
Процентная маржа	5,65%	5,73%	5,55%	5,65%	5,78%
Средняя по сектору	4,78%	4,79%	4,61%	4,48%	5,17%
Процентный спред	5,40%	5,51%	5,09%	4,92%	4,74%
Средняя по сектору	4,02%	4,07%	3,89%	3,76%	4,31%
Качество активов (МСФО)					
Кредиты / Активы	0,58	0,59	0,59	0,58	0,60
Кредиты / Депозиты	0,95	0,88	0,88	0,87	0,88
Резервы / Кредиты (гросс)	0,09	0,10	0,12	0,12	0,12
Резервы / Капитал	0,48	0,61	0,68	0,64	0,69
Качество активов (НБРК)					
Кредиты с просрочкой платежей, доля в кредитах	0,18	0,15	0,15	0,14	0,14
Кредиты с просрочкой платежей > 90 дней, доля в кредитах	0,10	0,09	0,09	0,08	0,08
Резервы / Средняя стоимость активов, приносящих доход (нетто)	0,07	0,09	0,10	0,10	0,11
Коэффициенты управления пассивами (МСФО)					
Депозиты / Обязательства	0,69	0,75	0,76	0,77	0,77
Коэффициенты управления пассивами (НБРК)					
Депозиты физических лиц / Обязательства	0,62	0,69	0,70	0,70	0,69
Депозиты юридических лиц / Обязательства	0,07	0,07	0,06	0,06	0,08
Депозиты/Обязательства	0,69	0,75	0,75	0,76	0,76
Достаточность капитала (МСФО)					
Капитал/Активы	0,11	0,11	0,12	0,12	0,11
Коэффициенты ликвидности (НБРК)					
Коэффициент текущей ликвидности (k4), норматив > 0,3	5,341	4,012	5,776	6,022	5,986
Коэффициент абсолютной ликвидности (k4-1), норматив > 1,0	9,692	10,680	12,731	11,469	12,307
Коэффициент срочной ликвидности (k4-2), норматив > 0,9	6,654	8,482	9,312	8,384	7,840
Коэффициенты достаточности собственного капитала (НБРК)					
Коэффициент достаточности собственного капитала (k1), норматив > 0,06	0,115	0,112	0,118	0,118	0,110
Коэффициент достаточности собственного капитала (k2), норматив > 0,1	0,203	0,136	0,163	0,184	0,138

Источники: Консолидированная финансовая отчетность Банка, НБРК, расчеты СС
Незначительные расхождения между итогом и суммой слагаемых объясняются округлением данных

Отчет о прибылях и убытках

Млн. тенге

	3 кв. 2016	2016	1 кв. 2017	2 кв. 2017	3 кв. 2017	Изм. за год, %
Процентный доход	95 327	129 018	39 366	77 359	117 171	23%
Процентный расход	-63 273	-86 193	-23 575	-47 806	-72 809	15%
Чистый процентный доход	32 054	42 825	15 791	29 553	44 362	38%
Убыток по операциям с финансовыми активами и обязательствами, отражаемым по справедливой стоимости через прибыль или убыток	-6 859	-9 210	-15 785	-13 276	-9 051	32%
Чистая прибыль по операциям с иностранной валютой	2 618	4 585	13 761	8 810	3 202	22%
Доходы по услугам и комиссии	72 601	97 941	25 970	53 989	84 999	17%
Расходы по услугам и комиссии	-2 257	-3 653	-1 310	-2 653	-4 418	96%
Чистая прибыль от выбытия инвестиций, имеющихся в наличии для продажи	72	141	45	52	141	97%
Страховые премии, за вычетом возмещений	-131	-147	-37	-68	-39	-71%
Прочие доходы	145	154	12	86	190	31%
Чистые непроцентные доходы	66 190	89 810	22 655	46 939	75 025	13%
Операционные доходы	98 244	132 635	38 446	76 492	119 387	22%
Операционные расходы	-35 402	-47 981	-15 988	-27 200	-41 643	18%
Прибыль от операционной деятельности	62 842	84 654	22 458	49 292	77 744	24%
Формирование резервов под обесценение	-56 188	-76 201	-12 986	-25 376	-33 606	-40%
Прибыль до налогообложения	6 654	8 453	9 472	23 916	44 137	563%
Расход по подоходному налогу	-2 099	-3 031	-1 570	-3 338	-7 015	234%
Чистая прибыль	4 555	5 422	7 903	20 578	37 123	715%

Источник: Консолидированная финансовая отчетность Банка

*Незначительные расхождения между итогом и суммой слагаемых объясняются округлением данных

Бухгалтерский баланс

Млн. Тенге

Активы	3 кв. 2016	2016	1 кв. 2017	2 кв. 2017	3 кв. 2017	Изм. за год, %
Денежные средства и их эквиваленты	163 813	157 375	121 025	173 075	266 754	63%
Обязательные резервы	7 893	7 684	8 153	8 555	9 635	22%
Финансовые активы, отражаемые по справедливой стоимости через прибыли или убытки	91 055	75 425	45 975	34 995	16 608	-82%
Средства в банках	1 128	1 554	3 230	4 608	5 320	372%
Суды, предоставленные клиентам	707 291	715 053	719 920	760 163	829 906	17%
Инвестиции, имеющиеся в наличии для продажи	201 992	216 514	286 651	275 590	218 917	8%
Основные средства и нематериальные активы	32 379	32 956	32 607	31 637	32 632	1%
Активы по отложенному налогу на прибыль	3 847	3 250	1 938	507	-	-100%
Требования по текущему налогу на прибыль	1 033	1 110	1 614	1 281	943	-9%
Дебиторы по страхованию	61	46	36	45	37	-39%
Прочие активы	5 790	8 135	8 917	10 881	9 141	58%
Итого активы	1 216 280	1 219 103	1 230 067	1 301 337	1 389 892	14%
Обязательства и капитал						
Обязательства						
Средства банков	66 456	40 272	37 923	40 367	42 439	-36%
Средства клиентов	745 152	814 608	819 438	876 113	947 771	27%
Финансовые обязательства, отражаемые по справедливой стоимости через прибыль или убыток	1	-	1 160	452	-	-100%
Выпущенные долговые ценные бумаги	151 748	111 330	108 800	111 332	108 803	-28%
Отложенные налоговые обязательства	52	60	48	50	2 881	5397%
Страховые резервы	8 882	7 689	6 753	5 876	5 354	-40%
Прочие обязательства	13 148	14 640	19 016	16 459	33 347	154%
Субординированный долг	91 627	93 976	91 612	93 865	91 807	0%
Итого обязательства	1 077 066	1 082 576	1 084 751	1 144 514	1 232 401	14%
Капитал						
Уставный капитал	16 984	13 188	13 188	9 202	8 509	-50%
Эмиссионный доход	1 308	1 308	1 308	1 308	1 308	0%
Фонд переоценки инвестиций, имеющихся в наличии для	-2 617	-2 374	-1 488	1 329	2 150	-182%
Фонд переоценки основных средств	1 760	1 748	1 739	1 729	1 719	-2%
Нераспределенная прибыль	121 779	122 657	130 570	143 255	143 806	18%
Итого капитал	139 214	136 527	145 316	156 823	157 492	13%
Итого обязательства и капитал	1 216 280	1 219 103	1 230 067	1 301 337	1 389 892	14%

Источник: Консолидированная финансовая отчетность Банка

*Незначительные расхождения между итогом и суммой слагаемых объясняются округлением данных