

30 2020 28

3

( )

,

:

,

- : <http://finreg.kz>

-

: 1-STRESS-TEST

:

: " " \_\_\_\_\_ 20\_\_

: ( )

: , 15 ( ) ,

-

	( )						( )
		0%-5%	5%-10%	10%-20%	20%-30%	30%	
1	2	3	4	5	6	7	8

---

---

1 :  
, ,

---

, , ( )

---

, , ( )

1	2 ( )					7 ( )
		3 0%-2%	4 2%-4%	5 4%-6%	6 6%	
6						
6-12						
12-18						
18-24						
24						

---



---

,

---

, , ( )

---

, , ( )

-

	,							( )
		-20%	-20%- (-10%)	-10%- 0%	0%- 10%	10%- 20%	20%	
1	( )	3	4	5	6	7	8	9

---



---

,

---

, , ( )

---

, , ( )

-

	,					
	10-20%	21-30%	31-40%	41-50%	51-60%	60%
-						
-						

---



---

,

---

, , ( )

---

, , ( )

---

	( )		5-10 %	11-20 %	21-30 %	31-40 %	40%	( )	( )
1	2	3	4	5	6	7	8	9	10
		( )							
		( )							
		( )							
		( )							
-									

---

---

,

---

, , ( )

---

, , ( )

	20%-40%	41%-60%	61%-80%	81%-100%	101%	( )
-						

---



---

,

---

, , ( )

---

, , ( )



	( )				
	20%-40%	41%-60%	61%-80%	81%-100%	101%
( )					
-					
-					

---



---

,

---

, , ( )

---

, , ( )




:

.

,

---

, , ( )

---

, , ( )

- ( - 1-STRESS-TEST, - )

1.

1. ( - ) , " ( - ) .

2. 4 2003 " 6) 1 9 ,

3. " .

4. ( , 500 ( ) 1000 0 ( ) , 500 ( ) ,

( ) 5.

2.

6. 1, 2, 3, 4, 5.1, 5.2 5.3

7. 5.4 (%) .

8. - - ,

5.4.

9. ( ) , , .