



Bolibekov Shakhboz Bakhodir ugli
Teacher of Tashkent Institute of Finance

Abstract

In this article, the resource base of commercial banks, its structural elements have been studied, the analysis of the resource base of commercial banks operating in our country has been carried out, and suggestions have been made on ways to optimize it.

Keywords: commercial banks, resource base, banking resources, credit resources, deposit policy.

Introduction

It is known that the main reforms carried out in our country in recent years are the development of foreign economic activity, strengthening of trade and economic relations with foreign countries, as well as taking a strong place in the world markets based on the production of high-quality competitive products and thereby increasing the export potential of the national economy. is aimed at increasing. In this case, commercial banks play an important role in transferring funds, making payments quickly, and providing short-term loans when there is a lack of financial resources in making payments for goods and services in enterprises.

Resources of commercial banks are the sum of own funds and debt funds available and used for active operations. Management of bank resources is a complex and multifaceted problem, the exact solution of which has not yet been developed and requires a systematic analysis of the state of bank assets and liabilities. The main principle of commercial banks is to work within the limits of available resources. This means that the commercial bank should not only ensure the quantitative compatibility between its resources and credit deposits, but also achieve the matching of the characteristics of the bank's assets with the specific characteristics of the resources attracted by it.

1. Literature Review

David Polfreman, Philip Ford interpreted bank resources as bank liabilities. They mainly focused on the liabilities of commercial banks, ignoring the sources of resources, the practice of formation and their management [1].

A.A. Omonov emphasizes that special attention should be paid to the process of strategic planning in the management of bank resources, as well as the expediency of balancing the timing of attracting and deploying financial resources [2].



J. Ataniyazov and E. Alimardonov studied the importance of their role and participation in international financial markets in improving and expanding the resource base of commercial banks [3].

The role of stock market instruments as alternative resource sources in improving the resource bases of commercial banks was considered in the studies of our economists J. Ataniyazov and S. Narimonov [4].

The formation of international financial centers and its recognition at the world level, the researches related to the expansion of the scope of activity of commercial banks and the expansion of resource bases were carried out by E. Alimardonov [5].

2. Research Methodology

The article uses such research methods as induction and deduction, systematic and comparative analysis, economic and statistical methods in the development of scientific conclusions and recommendations based on the study of the current state of development of international trade activity in the context of globalization.

3. Analysis and Results

The improvement of market relations and the deepening of economic competition in our country, as well as the acceleration of the processes of economic integration between countries, require the formation of the resources of commercial banks at the expense of stable sources and their deployment for effective purposes.

The resource base is of great importance in the activity of commercial banks. This is determined by the fact that commercial banks can carry out credit and other active operations within the available resources, and this affects the bank's profit. Banks are constantly engaged in the formation of resource potential and its stability.

The resources of commercial banks can be used for both short-term and long-term investments. For long-term investments, long-term resources are more desirable, but in the context of inflation and instability, the resources attracted by banks are mainly of a short-term nature. The main sources of formation of bank resources are:

own funds;

funds raised;

borrowed funds.

Own funds include authorized capital, reserve fund for possible losses, other funds resulting from retained earnings, as well as retained earnings during the year. This type of capital makes up 5-25% of the resources of commercial banks of our country.

Most of the resources are borrowed and borrowed funds. Often, their share in the total volume of bank resources is about 70 percent, and in some banks it can reach 85-90 percent. Involved resources - resources that allow banks to develop more efficiently and achieve success in their activities. Deposit transactions are the basis on which the profit making process is built.

The most important methods of creating favorable conditions for the development of the bank's resource base are as follows:



Determination of interest rates;

Attracting high-income customers;

Creating an interest mechanism to attract cheap resources from other countries;

Building relationships with clients with a good resource base.

In the practice of the World Bank, all funds are grouped by the method of collection as follows:

Deposits;

Other loan funds (without deposit).

The ability to minimize interest costs on deposits depends on the attitude of individual groups of depositors to changes in deposit rates. The more sensitive some groups of depositors are to changes in interest rates, the more difficult it is to minimize interest costs on deposits. The segmentation of the deposit services market helps to determine the demand for deposits according to the level of sensitivity to the rate. By changing deposit rates for different segments, banks are able to reduce deposit costs.

The best way to expand active operations and manage the liability for profit for the bank is to increase and diversify the main types of deposits, including demand deposits and time deposits. By attracting time deposits, the task of ensuring the liquidity of the bank balance is solved, and profiting with the help of demand deposits, because they are the cheapest resource, since the costs of settlement and servicing of current accounts are minimal. An increase in the share of mandatory deposits in the bank's financial resources reduces the bank's interest expenses and allows for a higher return on the use of these funds in the bank's assets. However, at the same time, current accounts are the most unpredictable element of liabilities, so their high share in loan funds significantly weakens the bank's liquidity.

Table 1 Resource base of commercial banks as of December 2023 [6]

Indicator name	01.12.2022 y.		01.12.2023 y.	
	billion soum	share, in percent	billion soum	share, in percent
Borrowed funds				
Deposits	216 548	95,2	229 501	94,6
Issued securities	10 953	4,8	13 119	5,4
Total amount raised	227 501	41,0	242 620	38,4
Loan funds				
Representative account of the CB	642	0,3	746	0,3
Funds from other banks are resident	18063	7,2	24479	8,3
Funds of other non-resident banks	24498	9,8	21978	7,4
Loans and leasing operations	185997	74,6	220475	74,4
Subordinated debts	6615	2,7	9065	3,1
Accrued interest payable	5787	2,3	8558	2,9
Other obligations	7858	3,2	11047	3,7
Total loan funds	249 460	44,9	296 348	46,9
Sources of own funds				
Authorized capital	58 739	74,9	65579	70,9
Additional capital	997	1,3	1339	1,4
Reserve capital	7 274	9,3	11013	11,9
Retained earnings	11 367	14,5	14547	15,7
Sources of total own funds	78 377	14,1	92 478	14,6
Resource bases of commercial banks	555 338	100	631 446	100



Non-deposit funds are resources formed by commercial banks by selling their debt obligations in the money market or by obtaining loans from other credit institutions, including the central bank. Non-depository sources bank funds, unlike deposits, are not personal and are not related to specific customers of the bank. They are bought in the market, often on the basis of an auction, which includes competition. Based on this, they are called borrowed.

Table 1 presents statistical indicators of the resource base of commercial banks operating in our country as of September 2022 and 2023.

In the practice of our country, the main part of the resource base belong to loan funds (44,9% in December 2022, 46,9% in 2023) and borrowed funds (41% in 2022, 38,4% in 2023). Deposits are the main part of the funds raised and make up more than 90 percent of the funds raised. Loans and leasing transactions account for the main share of debt funds (74,6% in 2022, 74,4% in 2023). The sources of own funds will make up 14,1% of the total resources in 2022 and 14,6% in 2023.

A commercial bank must maintain a certain ratio between its own and loan funds. An excess of debt funds increases the risk of loss of bank liquidity and increases the risk of insolvency of a commercial bank. The preponderance of the bank's own funds in the structure of the bank's resources cannot be called a unequivocally positive phenomenon. This is due to the decrease in the amount of dividends and the market value of the shares. The imbalance in the composition of sources of bank resources can cause the deterioration of the commercial bank's activity and the decrease of its reputation in the market of monetary resources.

Therefore, the main goal of managing the obligations of a commercial bank is to optimize the composition of the bank's resources, which allows to maintain a stable level of dividends for shareholders and the size of the bank's profit with the lowest cost for the formation of resources. enough for its dynamic development. Intensification of competition between banks and other financial institutions for deposits of legal entities and individuals has resulted in the appearance of large amounts of deposits, their prices and service methods.

4. Conclusion

In the conditions of economic globalization, issues such as the development of the country's production sector and export potential, the level of competitiveness of products in the world markets, the participation of financial intermediaries in the international financial markets, the country's cooperation with international financial institutions and active participation in international integration processes play an important role in strengthening the country's integration into the international financial system.

Strengthening the integration of our country into the world economy, its comparative advantage in terms of regional and global competitiveness, is largely related to the development of international economic policy and its implementation. According to a number of opinions of economists regarding the ongoing structural reforms, it is appropriate to take into account the country's geographical and social, production and technological factors in the development of the country's international economic policy. Because the



increasing process of labor migration between countries requires the production of competitive products from the participants of international economic and financial relations.

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