

FORMATION THE RESOURCE BASE OF COMMERCIAL BANKS

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Abstract. Today, when the impact of the economic crisis is felt in some countries, the measurement of bank efficiency and its evaluation is recognized as one of the main urgent issues in the activity of the banking sector. Globalization of international financial markets and increased competition in the banking sector create new opportunities for research on the effectiveness of financial institutions.

Keywords: resource base, bank liabilities, bank capital, cover coefficient, optimal value.

Introduction.

It is important to increase the capital of the population by attracting the free funds of the population to the banks through new banking services. In order to operate commercial banks in our country, it is necessary to obtain a banking license issued by the Central Bank. This license is perpetual and non-transferable.

Calculating the efficiency of commercial banks is important in determining the future direction of the bank.

Analysis and results.

The resources of commercial banks are sources of financing that enable the implementation of active operations. The stability of the composition of the resource base of commercial banks determines the nature of their assets. Also, the quality and quantity of the bank's funds determine the scope and direction of its activities.

But it should be emphasized that banks cannot give unlimited loans by increasing their funds indefinitely. There are regulations and indicators of a recommendatory nature that ensure the stability of banks and curb their risk appetite.

Resources of commercial banks consist of liabilities: borrowed and borrowed funds and capital. In researching the resource base of commercial banks, it is important to determine the amount of bank liabilities and capital, their ratio, as well as their share in bank liabilities.

Table 1. Composition of resources of commercial banks of the Republic of Uzbekistan, percentage of the expense [1]

No	Indicators	Years (as of 01.01.)					
		2017	2018	2019	2020	2021	2022
1.	Share of bank liabilities (liabilities/liabilities)	89.3	87.6	87.6	81.3	84.1	84.1
2.	Bank of capital share(equity/liability)	10.7	12.4	12.4	18.7	15.9	15.9
3.	Cover coefficient (equity/liabilities)	12	14	14	23	19	19

If the share of the bank's obligations in the resources is around 88-90 percent, the bank's capital is considered sufficient.

It is required that the minimum amount of bank capital in the composition of resources is at the level of 10 percent. This ratio provides the minimum required level of bank liquidity. Also, this indicator indicates the dependence of the bank's activities on the funds raised and the effectiveness of raising funds.

The coverage ratio, that is, the indicator of the ratio of the bank's capital to liabilities, represents the level of coverage of the borrowed funds attracted by the bank with its own funds (capital). It is positive that the optimal value of this coefficient is around 15 percent.

In the composition of the resources of commercial banks of our republic, the share of bank obligations in the composition of resources remained at a relatively low level during 2020. However, we can observe that the level of coverage of bank liabilities at the expense of own funds has increased compared to previous years.

The favorable investment environment created in our country, the continuous growth of the capital of commercial banks and the volume of attracted deposits, the introduction of differentiated profit tax rates depending

on the share of long-term investment financing in the credit portfolio of banks, further increase the investment activity of commercial banks and the volume of asset operations of banks, among other things, it creates the basis for the increase of lending and investment opportunities. It is worth noting that in the formation of resource sources of lending, the main attention was paid to internal possibilities, that is, to attract free funds of the population and business entities to bank assets and long-term deposits.

Including:

- improvement of the supervision of the banking system based on the new recommendations of the Basel Committee;
- by issuing additional shares and placing them on the stock markets, ensuring an increase in the total capital of banks by at least 20%;
- to qualitatively increase the total capital of commercial banks and attract private capital to the banking system;
- strengthening the assets of commercial banks, including their investment activity, and further increasing the volume of lending for projects on technical and technological re-equipment and modernization of production;
- further increase and diversification of the resource base of commercial banks by attracting the level of capitalization and free funds of the population and business entities to deposits;
- issuance of long-term bonds and certificates of deposit by commercial banks and placement on the money market;
- regular introduction of new types of deposits and deposits taking into account the requirements of the population and economic entities, including the issuance of long-term bonds and certificates of deposit, more active attraction of subordinated debts.

Conclusions and suggestions.

In order to further strengthen the resource base of commercial banks, we

should pay attention to the following in order to attract the funds of the population and business entities to long-term deposits:

- organizing the establishment of circulation of irrevocable certificates of deposit, strengthening its legal basis;

- to make the emerging stock market a reliable means of attracting domestic and foreign investments;

- activation of the secondary market of securities, expansion of subordinated debt volumes;

- expansion of the scope of issuance and circulation of progressive fund instruments, including cumulative shares, convertible bonds, mortgage certificates, derivative and collateral securities;

- creation of a system of significant incentives for the activity of commercial banks as the most reliable issuers, large institutional investors and reliable investment intermediaries;

- introduction of new types of bank deposits, certificates of deposit and corporate bonds in order to increase the long-term resources of banks and further improvement of the current types in terms of their terms, amount, currency types and payment methods.

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