

## The Need of Commercial Banks to Eliminate Problem Loans in Modern Conditions and Its Role in Banking Activity

**Mitillaev Ibrahimjon Tursunpolatovich**

Andijan Institute of Economics and Construction

Senior Lecturer of the Department of " Accounting and Banking "

Email: [ibr1980@mail.ru](mailto:ibr1980@mail.ru), <https://orcid.org/0000-000>

DOI: 10.56201/ijbfr.v10.no10.2024.pg18.30

---

### **Abstract**

*This article examines the role of investment portfolio management in the effective management of bank financial resources, the impact of the investment portfolio of commercial banks on the liquidity of their assets. According to the research materials and methods, the definitions and opinions of a number of foreign and domestic economists on the topic were studied, and the author commented and explained their content. The article also provides suggestions and practical recommendations for developing a draft regulatory legal document on the management of financial resources of commercial banks of the Republic of Uzbekistan, as well as for developing a program of measures aimed at managing assets in commercial banks. The results of the study examined ways to expand theoretical and practical knowledge on the management of financial resources in commercial banks of our country, the use of convenient methods of their management, and made proposals on teaching subjects related to banking activities in higher education institutions in the economic field, preparing curricula, textbooks and manuals, as well as on their widespread use as a source for researchers conducting scientific research on the topic of the study. In particular, it was proposed to allow banks to participate in crypto-exchanges with crypto-assets (tokens) in the formation of digital assets in commercial banks and to organize a crypto-depository in the structural structure of commercial banks.*

### **Key words**

*Commercial banking, asset, liability, deposit, capital, financial resource management, financial resource, bank assets, digital assets, liquidity, investment portfolio, securities.*

---

## **INTRODUCTION**

### **Background of the Study**

In the years of independence, a two-tier banking system typical of the market economy was formed in Uzbekistan, and this system is being regularly improved. The market element "competition" always operates in the market economy. One of the important tasks of banks in the way of economic competition is the ability to fulfill their obligations to their customers and counterparties.

No. PF-5992 of May 8, 2020 " On the strategy of reforming the banking system of the Republic

of Uzbekistan for 2020-2025", to increase the quality of commercial banks' assets and ensure their liquidity, increase the level of capitalization and financial stability of banks were defined as priority areas [1]. In recent years, great efforts have been made to strengthen public trust in banks, to ensure liquidity, solvency and stability of bank assets.

Liquidity of bank assets - how quickly the assets of commercial banks turn into cash and thereby ensure timely, full and continuous fulfillment of all monetary obligations of the bank, determines its reliability and adequacy of funds in accordance with the needs of economic development.

Liquidity of bank assets is the ability of commercial banks to fulfill their obligations to their depositors, creditors and shareholders on time, to attract free funds of legal entities and individuals, to provide loans and to develop investment activities.

Also, (Basel Committee on Banking Supervision. (2021) based on the Basel-3 requirements of the international Basel committee on banking supervision, special attention was paid to the liquidity of bank assets, including the liquidity of commercial banks[2]. Based on the recommendations of the international Basel committee, a new approach to assessing the liquidity of commercial banks regulatory indicators were introduced, including, in addition to the current liquidity and leverage ratio, the liquidity coverage ratio and net Standard stabilization coefficient has been introduced. By ensuring that commercial banks fulfill these standards, it will be possible to control the liquidity of banks and the liquidity of bank assets at the established standard level.

The stability of the liquidity of bank assets leads to an increase in the confidence of bank customers in the bank and thus to the expansion of the flow of financial funds in the banking system. When the liquidity of bank assets is unstable, the confidence of customers in banks decreases, which causes them to withdraw their funds from banks. This leads to an increase in non-bank turnover in the economy.

it is necessary to study the factors affecting the liquidity of bank assets . It will be necessary to carry out accurate analyzes on the level of influence of each factor on the liquidity of bank assets, by changing which factors the best results can be achieved.

### **Review of literature on the subject**

We want to focus the object of research on the economic nature of the "resource". Resource is derived from the French word "resource" [3] , which means money, auxiliary means, opportunity, reserve, source of funds and opportunities, source of income, raw material.

In economic sources, the word "resource" is often found in different meanings, i.e. natural resources, financial resources, economic resources, human resources and other forms. Therefore, economic resources can be considered as one of the main elements of economic opportunities that are distributed at each stage of the development of society. It is used to achieve specific goals of economic and social development. The main part of economic resources is financial resources, which are monetary and credit funds used to ensure the development of the economy.

As the main source of financial resources, temporary idle funds, taxes, funds of individuals, funds related to check-deposit issuance, etc. were calculated.

Based on the main objective, we want to focus more on bank resources, which are an

integral part of financial resources. About banking resources in our republic, i.f.n. Scientific research work was carried out by B. Babaev [4]. It tried to reveal the essence, composition of bank resources, problems related to the formation of resources and ways to eliminate them. However, in our opinion, the problems related to bank resources and their nature and use have not found their full expression in the work of this author. In order to develop the strategy of banks' activities in the formation of the money market in our republic and conduct operations with monetary resources, it is necessary to fully understand and interpret the concept of bank resources and the nature of operations conducted by banks in connection with resources [5].

Even though in recent years, in scientific researches, textbooks and monographs, financial resources, credit resources, financial mechanisms and many issues aimed at their effective use have been raised, comprehensive study of bank resources management issues has been omitted [6].

According to the Russian scientist O. Lavrushin, the resources of commercial banks or "banks' resources" are the sum of the bank's own and borrowed resources, which are used in the implementation of its asset operations [7]. Such an opinion can be found in the scientific research of another group of authors. Emphasizing that the resources of commercial banks are formed at the expense of own funds and borrowed funds, in our opinion, draws more attention to their resources. The need for bank resources is formed as a result of the organization and conduct of banking activities. In the first stages of the establishment of banks, banks are required to have their own capital and to attract funds for the further activities of the banks. Therefore, when describing the essence of the resources of commercial banks, it is necessary to take into account not only the sources from which they are organized, but also to take into account that these funds are necessary and important for the bank's target activity and to achieve their efficiency.

In modern conditions, the main focus in managing the financial resources of commercial banks is to attract sufficient funds for banking activities, that is, "long money". In addition, the management of financial resources in commercial banks is crucial for their overall stability and profitability.

In the picture below, we present the main directions and strategies considered necessary for the management of financial resources in commercial banks.

The main elements of financial resources management of commercial banks are as follows:

- Liquidity management
- Assets and obligations management
- Capital sufficiency
- Risks management
- Costs control to do
- Investments and assets manage
- Normative documents on demand compliance to do
- Stress test and scenario analysis
- Monitoring and report
- Strategic and operative planning

**Liquidity Management:** Commercial banks must ensure that their customers have sufficient liquidity to meet obligations on deposits, especially demand deposits and other short-term obligations. They can manage liquidity through strategies such as maintaining a diversified funding base, monitoring cash

flows, making emergency funding plans, and using central bank funds when needed. Economists have discussed in detail the economic nature and importance of liquidity. In particular, Sh. Abdullaeva: "Selling the term liquidity refers to the implementation of the conversion of assets into cash, that is, the rational use of the bank's cash funds in the Central Bank or representative banks, the possibility of selling liquid assets, etc. means s." [8], while A. Omonov defined liquidity as: "Liquidity is the ability of the bank to meet the demand for financial resources from customers in expected and unexpected situations" [9], he says. Also, B.Izbosarov in his scientific research on liquidity of commercial banks: "Liquidity regulation of commercial banks is defined as the ability to fulfill the obligations of bank applicants of any form in full and at the time of demand, without reducing the level of profitability of banking activity " [10].

### **Research methodology :**

Theoretical approaches to the management of financial resources of commercial banks and their evolutionary development and indicators of the management of financial resources of commercial banks of our republic were analyzed. Theoretical approaches to the management of financial resources of commercial banks and their evolutionary development were studied and a database was collected. Based on the collected data, methods such as observation and comparison of economic analysis, systematic approach and logical approach were used effectively.

### **Analysis and results :**

The liquidity of bank assets is mainly dependent on the quality of assets and the level of risk. Liquidity of bank assets is the ability of the bank to quickly turn assets into cash at the right time and in the right amount, without incurring losses, in order to meet current and future obligations and payments, as well as credit customer requirements.

Central banks play an important role in ensuring the liquidity of bank assets, and thereby the liquidity of the banking system. They influence banks' liquidity through their monetary policy instruments, set liquidity standards for commercial banks and monitor their implementation.

Now, we will study the analysis of the main indicators of the banking system of Uzbekistan and the impact of these indicators on the liquidity of bank assets, that is, the impact of the quality of assets of commercial banks, own funds and deposits on the liquidity of commercial banks.

We analyze the main indicators of the 6 commercial banks under study and consider the impact of these indicators on the liquidity of bank assets. The total assets of these 6 commercial banks make up more than 60 percent of the assets of the banking system. We believe that the results of the main indicators of these banks are the basis for drawing conclusions about the state of the republic's banking system. Therefore, the extent to which changes in the quality of assets, deposits, and own funds of these banks affect the change in the share of liquid assets of commercial banks is the basis for drawing conclusions about the effects of these indicators on the banking system.

In order to consider whether the share of income-generating assets in the total balance sheet (X1), the share of non-income-generating assets in the total balance sheet (X2), the share of deposits in the total balance sheet (X3), the share of own funds in the total balance sheet (X4) depends on the change in the share of liquid assets in the total balance sheet (Y) we

perform correlation-regression analysis.

<i>Regression analysis</i>	
Plural R	0.983773
R-squared	0.967809
Normalized R-squared	0.967178
Standard error	0.040235
Observations	209

As can be seen from this table, with a total of 209 observations,  $R^2 = 0.9678$  ra. This indicates that it is a high-accuracy approximation and means that this model fully represents the process

Analysis of variance					
	<i>Df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>The importance of F</i>
Regression	4	9.928456	2.482114	1533,28316	6,1373E-151
The rest	204	0.33024	0.001619		
Total	208	10.2587			

The aspect we look at in analysis of variance is the F (Fisher coefficient) test. It is the coefficient that indicates that the analysis has meaning and that there is a relationship between the variables. If this coefficient is less than 0.05, the analysis makes sense. In our analysis, we can see that this coefficient is much less than 0.05. This shows that our analysis makes sense.

	<i>Coefficients</i>	<i>Standard error</i>	<i>t- static stick</i>	<i>"R" Importance</i>	<i>Lower 95%</i>	<i>High 95%</i>	<i>Lower 95.0%</i>	<i>High 95.0%</i>
Y- variable	1.022343	0.021319	47.9556	4.91E-113	0.98031	1.064376	0.98030995	1.064375769
0.6264	-0.97697	0.019105	-51,136	2.73E-118	-1.014639	-0.939301	-1.01463868	-0.9393005
0.073999	-0.97175	0.044484	-21,845	2,581E-55	-1.059456	-0.88404	-1.05945634	-0.88404007
0.314294	-0.0051	0.021441	-0.2377	0.8123137	-0.047371	0.037176	0.04737113	0.037176119
0.101861	-0.45917	0.104332	-4,401	1,736E-05	-0.664875	-0.253461	-0.66487502	-0.25346149

The indicator we should pay attention to in this table is the "R-value". If this indicator is less than 0.05 units, it is appropriate to consider the influence of the analyzed independent variables and dependent variables. In our analysis, only the influence of the independent variable "X3" on the dependent variable "Y" does not exist or is considered very low.

From this come Next , we will build our model through the regression results . In this:

$$Y=1.022-0.98X1-0.97X2-0.46X4$$

This model shows that there is an inverse relationship between the dependent variable and the independent variable. So:

in the share of income-generating assets in total assets by 1 unit leads to a change in the share of liquid assets in total assets by 0.98 units;

A change in the share of non-performing assets in total assets by 1 unit leads to a change in the share of liquid assets in total assets by 0.97 units;  
a change in the share of total capital in total liabilities by 1 unit leads to a change in the share of liquid assets in total assets by 0.46 units.

The results of the studies and analyzes showed that in regulating the liquidity of commercial banks, it is necessary to minimize the negative factors affecting its risk. The International Basel Committee considers that the reserve of liquid assets can be implemented using the bank's prudential method under the crisis scenario for up to 30 days and recommends using the following formula for liquidity regulation:

$$P_t = A_t : S_t \geq 100 \quad (2)$$

in which  $P_t$ - liquidity coverage rate;

$A_t$ - highly liquid assets;

$S_t$ - total net output over the next 30 days.

The Basel Committee establishes the minimum requirements of the liquidity coverage standards of a recommendatory nature. According to it, it was set at 60% from 01.01.2015, 70% from 01.01.2016, 80% from 01.01.2017, 90% from 01.01.2018, 100% from 01.01.2019[11].

The purpose of establishing the standard of pure stable funding is to provide the risky assets of the bank with medium and long-term financial resources.

In this case, the Central Bank of the Republic of Uzbekistan has set requirements for the ratio of net stable financing of commercial banks (SBMMK) on the basis of the Regulation "On Requirements for Liquidity Management of Commercial Banks". According to it, SBMMK should not be less than 100 percent. From January 1, 2018, commercial banks are required to ensure net stable financing. The ratio of pure stable funding is determined based on the following equation.

$$SBMMK = BMMS : BMZS \quad (3)$$

here:

BMMS – available amount of stable financing;

BMZS is the required amount of stable financing.

Its minimum value should be at least 1.0 or 100 percent.

Asset Liability Management : Asset liability involves managing the balance between a bank's assets and liabilities to control interest rate risk and optimize profitability. This includes matching the maturity and revaluation characteristics of assets and liabilities, using derivatives for hedging purposes,

and conducting stress testing to assess potential risks and vulnerabilities.

**Capital Adequacy:** Banks need to ensure that they have sufficient capital to absorb potential losses and comply with regulatory requirements. They should regularly assess their risk exposure and capital adequacy ratio to determine whether they need to raise additional capital or reduce risk. That's why we consider bank capital as a means of protection that ensures the bank's solvency and determines the scope of activity and a source of long-term investments.

Because, first of all, accumulation of funds by the founders of the bank in a sufficient amount (corresponding to the minimum amount of bank capital of MB) is the basis for its operation. Second, special reserves are established to protect the bank from foreseeable losses, i.e., to cover losses from problem assets and currency operations. This, in turn, creates a basis for coordinating the bank's solvency. Thirdly, the death of bank capital its asset transactions adjust accordingly basis h is calculated . Banks activities in order put in order to of bank capital by the Central Bank sufficiency q will go home demand of course from banks own to the capital monad respectively assets organize to be done demand is enough That's why for and the death of banking activity too a lot in terms of his own drug of capital with is determined .

Fourth , bank resources in the composition long term (5-10 years and from him back q ) attraction done funds Salmo 's low death rate is due to them long term investments income get and of customers that 's it to term loan funds has been demand q extract opportunities limits . Usually each one economic of the category mo h ability his in functions t o ' li q appears [ 12 ] .

**Risk management :** The management of risks arising in the activities of commercial banks is very necessary in the management of financial resources. Banks should have robust risk management systems that include credit risk, market risk, operational risk and liquidity risk management. This includes conducting risk assessments, setting risk limits, and implementing risk mitigation strategies such as diversification and insurance. When studying and managing the types of bank risks, we divide them into five major groups, and among them, the risks directly related to banking activities take the main place.



**Figure 1. Classification of types of bank risks [13]**

Nowadays, a strong need for risk management is felt in commercial banks, which are the main link of the financial and credit system. Because banks form almost 90% of resources from the funds raised, which in turn requires full return of the funds invested in assets with additional income. However, this process is associated with a certain level of risk, and if the level of risk is high, the bank will suffer not only economic losses, but also a number of problems in

fulfilling its obligations to customers, depositors, investors, and shareholders [14].

**Cost Control :** Cost control is critical to maintaining profitability. Banks need to control costs through budgeting, cost reduction initiatives and efficiency improvements. This may include streamlining operations, adopting technological innovations, and optimizing staffing levels. Commercial banks incur various expenses in the process of establishing their activities, therefore it is important to control the expenses, especially the appropriate control over the operating expenses. In recent years, commercial banks have paid special attention to the reduction of bank branches, the wider use of software applications, and the provision of remote services in order to optimize operational costs. The costs of commercial banks can be grouped as follows:

- expenses related to the formation of the bank's financial resources and the organization of its direct activities;
- expenses related to improving the bank's image and expanding the range of its services;
- and other costs [15] .

**Investments and Asset Management :** Commercial banks typically invest in a variety of financial instruments, including government bonds, corporate debt, and stocks. They must have a well-defined investment policy and risk appetite that ensures diversification of issuers and assesses creditworthiness. Effective asset management involves regular portfolio monitoring, re-evaluation and adjustments based on market conditions.

**Regulatory compliance :** Banks must comply with regulatory requirements imposed by financial authorities. Compliance includes compliance with capital adequacy ratios, liquidity requirements, reporting obligations and risk management standards. Staying abreast of regulatory developments and maintaining open communication with regulators is critical.

**Stress testing and scenario analysis :** Banks should conduct stress tests and scenario analysis to assess their resilience to adverse market conditions or economic shocks. These activities help identify potential vulnerabilities, assess capital adequacy, and develop contingency plans to manage risks.

**Monitoring and reporting:** Regular monitoring of financial performance, including key performance indicators and financial indicators, is essential. Accurate and timely reporting of financial information to stakeholders, including shareholders, regulators and rating agencies, is critical to maintaining transparency and building trust.

**Strategic Planning :** Banks should develop comprehensive strategic plans that align with their long-term goals. These plans must take into account market conditions, the competitive landscape, technological advances and changing customer preferences. Strategic planning helps banks to efficiently allocate financial resources and adapt to changing dynamics.

Based on the above, it is important to focus on the strategic and tactical aspects of bank resources planning, when justifying the management of bank resources through two elements, i.e. financial mechanism planning and control elements.

In the management of bank resources, strategic planning is usually developed for at least 2-10 years, where the main attention is paid to balancing the attraction and deployment of resources by terms, forming the composition of customers, diversifying the attraction of



resources by depositors and customers.

The strategic planning method of managing the resources of commercial banks in the transitional economy plays an important role in minimizing economic and political risks and in the bank's adaptability to changing market conditions.

The use of effective tools of competitive strategy, specialized strategy, and flexibility strategies in strategic planning directly helps to ensure financial stability of banks by meeting their demand for resources. The competition mechanism, which is one of the main mechanisms of the market economy, cannot fully manifest itself in a changing and unstable economy. Nevertheless, the bank should have a competitive strategy that serves to ensure its need for resources.

The main focus of the specialized strategy in managing the resources of commercial banks is explained by providing the bank's need for resources through a certain network and direction. This strategy takes into account the issues of customer segmentation and meeting the demand for banking services.

On the basis of the strategy of flexibility, commercial banks are able to quickly adapt to changes that may occur during the transition period (monetary policy of the Central Bank, fiscal and economic policy of the government). By quickly adapting to these changes, it is an important factor for the bank to ensure liquidity and maintain income stability.

Tactical planning covers a period of six months to a year, in which the main focus is on the implementation of a strategic goal. The main purpose of tactical planning in the management of resources of commercial banks is focused on the performance of a specific task. The role is primarily short-term and serves to support the strategic planning of commercial bank resource management. In tactical planning, the methods of implementation of all tasks related to attracting and deploying the bank's resources, ways to achieve this goal, time and expected financial results are clearly defined.

As you know, commercial banks resources formation directly financial expenses demand is enough Therefore too their resources in management financial planning important task performs In this commerce banks expenses the amount to planning attention is directed. Of this main criterion as commerce to banks attraction done to funds done expenses with this funds to active operations placing through taking dromedaries between difference confession will be done. If this difference positive if, bank resources in management financial planning method efficient being used means and on the contrary

Commerce banks financial resources in management financial planning work exit two method emphasizing transition to the goal according to First, higher education planning to compose from top to bottom looking done increase method. In this case, the bank's management financial of expenses reasonable economic limit set gives and his based on of the bank belongs to divisions, this to the plan mainly own plans work comes out This method national economy unstable and to rapid volatility inclined was, raq o b a t mechanism and stock markets efficient not working to countries special is known amount his own economic the effect is giving

In the second, "bottom-up" method of planning the financial resources of commercial banks, supply and demand should take the main place. In order for this method to be economically effective, market mechanisms must be fully implemented in the country, otherwise the planned plan will not have its practical result.

In the process of researching the criteria and theoretical foundations of commercial

banks' resource management, the fact that economists did not recognize the function of bank resource management indicates that the theoretical aspects of their operation are not fully covered. Based on the goals and tasks of bank resources management, by determining and justifying their implementation, it is necessary to give him the opportunity to deeply study the strategy of branching through the function of bank resources and make optimal financial decisions within the framework of resource management. It is important to determine the specific functions and elements of bank resources and use them to ensure the financial stability of the bank.

Therefore, according to our research, resources management of commercial banks - distribution and control functions its existence was scientifically and theoretically justified.

The purpose of relying on the functions of effective management of the resources of commercial banks is to determine ways to strengthen the financial stability of the bank based on ensuring the level of liquidity. All this is manifested through the distribution function of resource management. Inadequate manifestation of the distribution function of bank resource management leads to a decrease in incentives to manage resources and the weakness of efforts in this regard.

The distribution function of the bank's resource management is closely related to the economic interest of the money owners, who aim to get additional income from the financial resources they offer to the bank under certain conditions. In the implementation of this goal, it is necessary to promote the management of bank resources as a key factor.

It should be noted that the economic and political stability of the country, the monetary and credit policy of the Central Bank, the level of inflation and a number of economic factors affect the motivating factor of commercial banks' resource management.

It is an axiom that does not require proof that economic interest, which is the main factor driving economic entities in the conditions of the market economy, cannot be ignored in the issue of effective management of the resources of commercial banks. Therefore, in the organization of effective management of bank resources, its distribution and redistribution on a commercial basis is of particular importance, and it is manifested as a result of all the implemented processes. It is noteworthy that the commercial organization of bank resources management is directly related to the quality of its asset operations, through which banks generate and distribute their income [16].

The control function of managing the resources of commercial banks controls the economic solvency of the bank, that is, the satisfaction of its demand for liquid funds, the economic situation in the country's financial market, interbank competition and a number of economic relations. The control function of the management of commercial banks' resources is manifested in the activity of the relevant committee, department, department or department established in the bank. Its economic effect is determined by the bank's full and continuous fulfillment of its obligations to its customers, and the increase in its economic stability.

The lack of active management functions of commercial banks' resources leads to the formation of financial resources of banks and their effective distribution, and their placement is carried out spontaneously or based on the current economic situation. In this case, the strategy of managing the resources of commercial banks does not find its answer in practice, as a result of which tactical planning is not based on a strategic plan, but adapts to spontaneous activity based on the current state of the country's economy.

It is known from the practice of international banking that failure to manage the

resources of commercial banks based on appropriate criteria, strategic and tactical plans leads to the emergence of economic problems related to financial issues in their activities, the bank becomes insolvent, the public's trust in the banking system decreases, and a number of other conflicting situations arise. caused[17].

In conclusion, the management of financial resources of commercial banks is of great importance, and its importance and relevance are increasing today. Achieving effective management of financial resources by commercial banks will not only increase their competitiveness in local financial markets, but also increase the economic interests of shareholders and investors and have a positive impact on the development of the national economy.

### **Conclusion**

In short, the liquidity of bank assets, as we mentioned above, determines the timely, complete and continuous fulfillment of all monetary obligations of the country's banking system, its reliability and the adequacy of funds in accordance with the needs of economic development.

Liquidity of bank assets in raising and him provided The central bank plays an important role. The central bank is monetary politics instruments through to the liquidity of bank assets directly effect if it passes, commercial banks for installed economic regulations fulfillment provide through the liquidity of bank assets control by doing goes Banking system participants has been each one commercial bank by the Central Bank defined economic normative indicators perform through the liquidity of bank assets in providing own credit added goes

Above analyses and data based on the liquidity of bank assets ways to increase that those in the q house we calculate :

Central bank again seek funding rate managing the liquidity of bank assets through In this , The Central Bank is a bank liquidity of assets problem surface when it comes , again financing rate carrying to put and through this commerce banks of loans and the money supply growth to slow down the pace h effort to do it is necessary Bank assets are liquid assets surplus if observed , again seek funding rate drop off through , population and x is an integer host entities to get credit encourage through the money supply and the banking system liquidity effect shows

Again seek funding rate high being standing national of currency get together tool as to use take will come This while commerce banks by of the population in hand empty funds to bank deposits and through this this funds to bank circulation attraction to do can In this case empty standing funds commerce of banks long term to deposits attraction to do to the goal according to This is the banking system liquidity to increase service does

It's open market operations through The Central Bank is a bank assets liquidity effect shows . In this, the Central Bank is commercial to banks state valuable papers sell at the expense of commerce banks assets h am profitable h am liquid to be provides . This through commerce banks own assets in the composition liquid assets enough in quantity holding to stand is encouraged . Including commercial in the "NOSTRO" account sheet of banks funds state valuable papers buy to get direction can This while commerce banks profitability too to increase service does

Central Bank of Commerce to banks installed economic normative indicators fulfillment provide through commerce banks liquidity of assets and thereby the banking system liquidity control by doing goes

## REFERENCES

1. Ўзбекистон Республикаси Президентининг 2020 йил 12 майдаги ПФ-5992-сон «2020-2025 йилларга мўлжалланган Ўзбекистон Республикасининг банк тизимини ислоҳ қилиш стратегияси тўғрисида»ри Фармони.
2. Basel Committee on Banking Supervision. (2021). Basel III: International framework for liquidity risk measurement, standards and monitoring. Switzerland: Bank for International Settlements
3. Азрилияна А. Большой экономический словарь. М.: Институт новой экономики, 1999. - 852 с.
4. Б.Б.Бабаев “Вопросы формирования ресурсов коммерческих банков и их эффективное использования”. Диис. На соиск уч. ст. к.э.н.-Т.: БФА.,2002.
5. Ш.Абдуллаева, Т.Каралиев ва У.Ортиков. « Банк ресурслари ва уларни бошқариш» Тошкнт. Иқтисод-Молия, 2009йил Б-48-49.
6. Обиджонов Ж., Азизов У. Молиялаштиришни такомиллаштириш йўлида //Ўзбекистон қишлоқ хўжалиги. –Тошкент, 2000. -№4. –Б.12-14.; Симановский А.Ю. Достаточность банковского капитала //Деньги и кредит. –Москва, 2000. -№6. –С. 20-23.; Косован К.С. Управление ресурсами в коммерческом банке //Деньги и кредит. –Москва, 2001. -№6. –С.32-36.; Мурычев А.В. О путях укрепления ресурсной базы российских коммерческих банков //Деньги и кредит. –Москва, 2003. –№11.–С.48-52.; Наврузов А. Пути повышения эффективности использования ресурсной базы коммерческих банков //Бозор, пул ва кредит. –Тошкент, 2002. -№ 9-10.– С.10-12.; Розукулов У.У. Анализ надежности коммерческих банков и пути укрепления их устойчивости. Автореферат на соиск. учен. степ. к.э.н. –Ташкент: БФА, 2002. -21 с. ва ҳоказо.
7. Банковская дело. Под редакции О.И. Лаврушина М.Фин. и статистика. 1998. с.68.
8. Абдуллаева Ш. Пул ва банклар. –Т.; 2010.
9. Омонов А.А Тижорат банкларининг ресурсларини самарали бошқариш масалалари. Монография. “Фан ва технологиялари”, 2010 йил, 43 бет.
10. Избосаров Б.Б. Рақамли иқтисодиётда тижорат банклари ликвидлилигини тартибга солиш. Иқтисодиёт фанлари (PhD) бўйича фалсафа доктори илмий даражасини олиш учун бажарилган диссертация автореферати. –Т.: 2019, ТМИ, 30 б.
11. Basel Committee on Banking Supervision: Basel III: The Liquidity Coverage Ratio and liquidity risk monitoring tools, January 2013, p. 2.
12. Эгамова М.Э. Тижорат банклари капиталлашув даражасини оширишда даромаднинг роли. Иқтисодиёт фанлари (PhD) бўйича фалсафа доктори илмий даражасини олиш учун бажарилган диссертация автореферати. –Т.: 2019, ТМИ, 30 б.
13. Нафасов Д.Б. Тижорат банклари рискларини бошқаришнинг назарий ва амалий асосларини такомиллаштириш. Иқтисодиёт фанлари (PhD) бўйича фалсафа доктори илмий даражасини олиш учун бажарилган диссертация автореферати. –Т.: 2017, ТМИ, 26 б.

14. Нафасов Д.Б. Тижорат банклари рискларини бошқаришнинг назарий ва амалий асосларини такомиллаштириш. Иқтисодиёт фанлари (PhD) бўйича фалсафа доктори илмий даражасини олиш учун бажарилган диссертация автореферати. –Т.: 2017, ТМИ, 12 б.

15. Омонов А.А. Банклар ва банкларда ҳисоб. –Т.: «Akademiya». 2006. Ўқув кўлланма, 1-нашри. (122) 92 бет.

16. Омонов А.А. Тижорат банкларининг ресурсларини самарали бошқариш масалалари. и.ф.д. илм. даража. олиш учун баж. диссертацияси. –Т.: 2008, БМА, 21-22 б.

17. Омонов А.А. Тижорат банкларининг ресурсларини самарали бошқариш масалалари. и.ф.д. илм. даража. олиш учун баж. дис. авт. –Т.: 2008, БМА, 36 б.

18. Ортиков Уйгун Давлатович Ташкент Молия институти Замонавий шароитда тижорат банклари молиявий ресурсларини бошқариш зарурлиги ва унинг банк фаолиятида тутган ўрни мақола 3 бет.