BANKLARNING AKTIVLARI TO'G'RISIDA SOLISHTIRMA MA'LUMOT TAHLILI

Xo'jabekova Ulug'oy Ilhom qizi

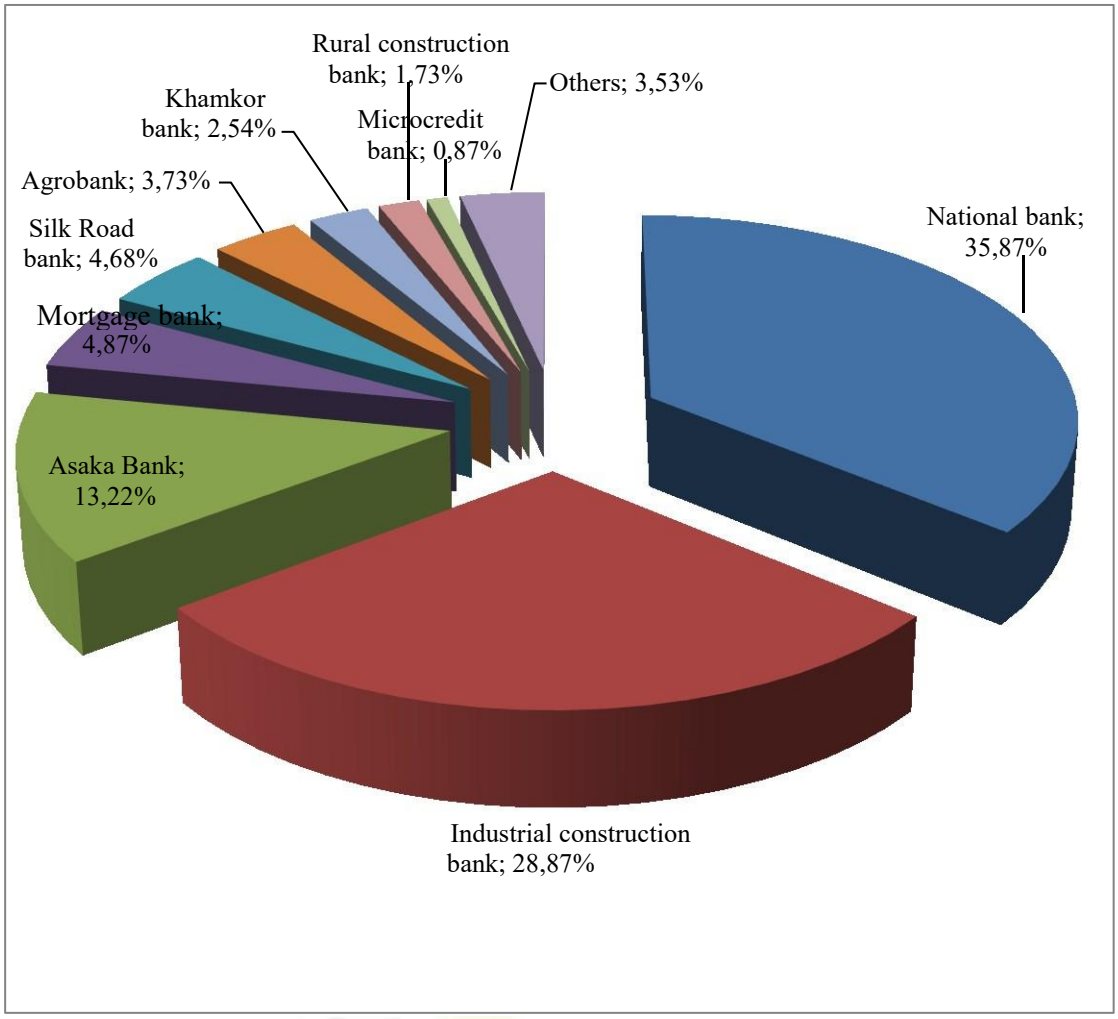
Jizzakh Polytechnic Institute, student

Abstract: Bank assets are one of the main indicators of the bank. Because the sources of the bank's income are assets. The total assets of commercial banks increased by 30.2% during the year and reached 35.7 trillion as of January 1, 2022. amounted to soums. More than half of the assets belong to the 3 largest banks. TIF National Bank accounted for 27.5 percent, Sanoatkurilishbank for 14.6 percent, and Asaka Bank for 12.4 percent. The fact that a large part of the assets belongs to a small number of banks is a negative situation, because it increases the risk of the banking system.

Keywords: Bank assets, one of the main indicators of the bank, monetary policy of the central bank.

Introduction: Scientific and practical results expected from the research In order to ensure the implementation of this task, the Central Bank of the Republic of Uzbekistan approved the regulation of June 13, 2015 "On the classification of asset quality in commercial banks and the formation of reserves to cover potential losses on assets and the procedure for their use" 14/5 was adopted. At the same time, according to the introduced changes, a number of innovations were introduced regarding the classification of the quality of commercial banks' assets. For example, according to the old rules, loans with a payment term of up to 30 days were classified as "standard", loans with a payment term of up to 90 days were classified as "substandard", and loans with a payment delay of more than 180 days were classified as "bad". according to the new regulation, all loans that have not been paid within the term of the contract and are delayed by 180 days in terms of principal and interest according to the schedule are classified as "bad".

In addition, assets in litigation, assets whose payment period has been extended due to the debtor's poor financial condition and inability to pay, and assets that are not used in banking activities, acquired to cover problem loans, assets that have not been sold within three months from the date of their receipt on the bank's balance sheet are also "bad".



Comparative information on the reserve established for bank assets

The main part of reserves organized by assets is contributed by three large commercial banks. In particular, TIF National Bank accounted for 35.87 percent, Sanoatkurilishbank for 28.87 percent, and Asaka Bank for 13.22 percent. The total reserve amount has slightly increased compared to last year. This is a negative situation and requires taking measures. If we look at existing problem loans in agriculture, Kashkadarya region takes the main place in terms of problem loans among the regions. Its total share is 22 percent.

Conclusion: In short, the Central Bank of the Republic of Uzbekistan has formed the practice of regulating the activities of commercial banks by means of monetary instruments.

The main reason for this is the poor cotton and grain harvest in the region this year due to unfavorable weather. Surkhandarya, Namangan, Jizzakh (11 percent), Syrdaryo (10 percent), and Tashkent region (9 percent) took the next places. It was 2 percent in Andijan and Samarkand, and 1 percent in Navoi region. In the city of Tashkent, it is 0 percent, because loans are not given to agricultural enterprises here.

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