COMPOSITION OF LIQUID ASSETS OF COMMERCIAL BANKS PROFIT PROCESSING METHODS

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Abstract: In assessing the liquidity of commercial banks, it is necessary to improve the analysis of cash flows and stable liabilities. The main shortcoming in the analysis of cash flows is the complexity of forecasting the actual repayment periods of assets and liabilities. This problem also exists in a number of foreign banks, and some of them have given up taking into account the maturity of assets and liabilities. Instead, management of bank liquidity based on analysis of liquidity of assets and stability of liabilities was introduced.

Key words: auction income of commercial banks, liquid assets, income-generating composition, DQMOs.

In order to increase the weight of the income-generating assets of the commercial banks' liquid assets, the Central Bank can increase the interest of banks in purchasing DQMOs through its REPO operations. Because the auction profitability of DQMOs is observed to decrease in later times.

We propose to analyze the assets according to their level of liquidity, and the liabilities according to the level of stability, recognizing the existing deficiency of the management method abandoned by these banks.

The calculation of the period of recovery of assets and liabilities does not always reflect the actual situation. For example, the repayment term of debt obligations, including DQMOs, is taken into account only indirectly, that is, it is taken into account through the increase in their value at the time of repayment. And for shares, there is no redemption period at all. In practice, there are many cases of early withdrawal of people's deposits. Transaction deposits cannot be separated by term.

A certain part of transaction deposits can be considered as stable liabilities. Although a certain part of the deposits are placed for a short period, they can become a long-term liability as a result of their continuous extension.

In this case, instant liquidity means the ability of the bank to make timely and complete current calculations of its customers. Current liquidity management includes assessing the level of daily payments, planning the necessary reserves of funds and ensuring their daily compliance.

Cash in cash, debit balances of "Nostro" representative accounts, funds in the collection process and one-day interbank loans should be included in cash assets.

Current assets include assets that can be converted into cash assets in a short period of time.

It should be noted that the analysis of liquidity should be carried out separately for each main currency type. Currently, the main currencies of the major banks of our republic are soums and US dollars. In order to facilitate the calculations in the analysis process, it is necessary to obtain the dollar equivalent of all currencies except the soum. Thus, the analysis is performed only in two currencies.

In order to forecast liquidity, only a certain part of the balance sheet value of the assets is taken. This situation is explained in such a way that any asset that is not included in the group of cash assets can change its market price and, of course, its accounting value to one degree or another. A factor that has a strong influence on the market value of assets is the change in the economic situation. In international banking practice, the concept of asset liquidity ratio is

introduced in order to take into account the change in the market value of assets. This ratio shows the extent to which the asset can be converted into cash.
The influence of the market situation on the liquidity ratio is manifested in the form of constant changes in asset prices in financial markets. This situation is especially evident in the stock market.
Accounting for loans is of great importance in the formation of estimated assets. In this case, loans granted to trade organizations for a period of 3-4 months can be included in the composition of direct assets. It is not appropriate to include loans granted for the purpose of financing investment projects as assets.
Also, the loans granted to the client, who have been receiving continuous credit for several years, are reflected in the report in the form of short-term loans. For this reason, loans granted by opening a credit line should be evaluated as long-term loans and should not be included in the current assets.
When analyzing bank liabilities, first of all, it is necessary to divide them into one type of groups. Also, they should be divided into stable and unstable passives.

Stable liabilities include liabilities with a minimal probability of recovery. Non-permanent liabilities consist of liabilities that can be demanded by customers at once.

The level of stability of passives can be estimated through the stability coefficient. This coefficient is determined by subtracting the output coefficient from the number 1. In this case, the output coefficient shows the weight by which the passive amount can be reduced.

The amount of the coefficient of stability differs significantly according to the types of liabilities.

A number of factors affect the stability coefficient. The main of them is the economic situation and the market situation.

A deterioration in the overall economic and political situation usually results in a significant reallocation of client funds. This significantly affects the stability of passives. This situation primarily concerns savings of the population, funds of banks and unstable balances of current account numbers of legal entities.

An overview of the results obtained from the analysis

In order to create the necessary conditions for expanding the scope of credit operations of commercial banks, it is first necessary to change the methodology of calculating the current liquidity ratio of the Central Bank. In the current methodology, the current liquidity ratio is determined by dividing liquid assets by the sum of transaction deposits and mandatory payments of the bank. Due to the large amount of mandatory payments and transaction deposits in commercial banks, large amounts of funds are accumulating in the "Nostro" representative accounts of banks. In our opinion, transaction deposits should be left in the methodology, the amount of mandatory payments should be excluded from the methodology. Because mandatory payments can be made by improving the process of managing assets and liabilities, without keeping excess funds. For example, as of January 1, 2013, transaction deposits accounted for 54.8% of the total deposits of commercial banks of our republic. This means that it is 27.8 points higher than the norm accepted in international banking practice.

It is necessary to ensure a moderate and stable level of interest income in the volume of gross income of commercial banks of our republic.

It is necessary to use the system of indicators used in international banking practice to determine the moderate level of interest income. These indicators include:

a) interest income in the volume of gross income of a commercial bank
its weight should not be less than 70 percent;
b) interest income from loans, bank interest income
the weight of the total volume should not be less than 60 percent.

When assessing the moderate level of the bank's interest income in the volume of gross income, it is necessary to form a clear and reasonable composition of interest income. According to the recommendation of the World Bank experts, three types of income should be included in the interest income of commercial banks;

a) interest received from loans;
b) interest received from securities with a fixed rate;
c) received on securities purchase and sale accounts
revenues.

In order to increase the competitiveness of commercial banks of our republic, it is necessary to solve the problem of debtor-creditor debt, which negatively affects their liquidity and solvency.

In the analysis of debtors, great attention should be paid to non-performing bank assets. Because in this group there may be assets that reduce the quality of assets, overdue interest-free loans, overdue loans and interest, unpaid rent, etc.

It is a normal situation in international banking practice that the weight of overdue loans in the loan portfolio does not exceed three percent.

If the amount of overdue loans exceeds the set norm by 2 or more times, the bank's activity is very problematic, its credit policy is assessed as very weak.

In most cases, there are cases of non-receipt of extended loans to "revised loans" accounts. As a result of this, the weight of loans that have practically become inactive in the composition of the given loans is growing. In addition, the amount of profit shown in the bank's profit and loss report is allowed to be unreasonably high.

Conclusion: Commercial banks should create a reserve for possible losses on the debtor. Funds are included in these reserves in the current order. The reserve for possible losses on loans should be established based on the analysis of loans given to economic bodies and the determination of factors affecting the bank's risk level. Based on the determination of reserves, the size of the reserve depends on the current debt or risk group. Provisions for possible losses on loans should be made every month in case of deterioration of the risk group included in the given loan.

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