THE NEED TO IMPROVE THE ANALYSIS OF CASH FLOWS AND SUSTAINABLE LIABILITIES WHEN ASSESSING THE LIQUIDITY OF COMMERCIAL BANKS

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Annotation: If the measures to return loans that have not been returned on time are not sought and measures are not taken quickly, the bank's charter capital, deposited funds, depositors and customers will suffer great damage, and the bank may fail to fulfill its obligations and go to the level of bankruptcy. In order to avoid this, it is necessary to conduct timely control of loans by bank employees.

Key words: to the credit department of the bank, in the loan portfolio, problematic loans, persons guaranteeing the loan.

Monitoring of the credit department of the bank should be carried out continuously. We believe that the loan portfolio will not be put at risk if the problem loans are returned or consultative work is carried out as a result of timely control and supervision of each loan in the loan portfolio. Before the loans turn into problem loans, they must sell the collateralized property or require the persons who guaranteed the loan to fulfill their obligations.

A brief summary of the research results

In the course of completing the master's thesis, we formed the following conclusions:

1. Regulation of the activity of commercial banks by the Central Bank is regulated through economic norms and by using monetary instruments. Due to the lack of improvement in the practice of using monetary instruments in developing countries, regulation through economic norms is considered a priority.

2. The advantage of the method of regulating the activity of commercial banks through economic standards is manifested in its low cost and inextricable connection with the results of external audit. At the same time, the disadvantage of this method is that some of the information provided by commercial banks is not reliable.

3. During 2020-2021, a decrease in the adequacy ratio of Tier 1 capital (from 17.03 percent to 15.84 percent) was observed in all commercial banks of our republic. This decrease is explained by the fact that the rate of growth of commercial banks' capital lags behind the rate of growth of risky bank assets.

4. During 2022-2026, there was a decrease in the adequacy ratio of the total capital in all commercial banks of our republic (from 17.80 percent to 16.75 percent). These situations can seriously damage confidence in the national banking system.

5. He showed the existence of the following problems in terms of improving the regulation of banking activities in our republic:

- the presence of a tendency to decrease the capital adequacy ratio in large commercial banks of our republic.
- the fact that the weight of demand deposits in the volume of total deposits of commercial banks is high.
- the fact that the norm set for commercial banks on the current liquidity ratio is insufficient to fulfill the bank's obligations directly.
- the presence of shortcomings and errors in the lending practices of banks.

The mechanism of organizing credit operations in large banks will be improved. In these banks, an in-depth analysis of the client's creditworthiness is carried out, which is then carried out at the bank's head office, that is, highly qualified specialists are gathered here.

The share of term and savings deposits in the composition of liabilities of commercial banks of our republic is very small.

- a methodological problem related to the fluctuation of the credit multiplier.
- the fact that the environment of free competition in the banking system of our country is not fully formed.

TIF National Bank and a number of other large commercial banks have a monopoly position in the loan capital market. by the end of the year, 75 percent of the total assets of the national banking system consisted of the assets of TIF National Bank and the remaining six large commercial banks. If we take into account that more than 70 percent of the assets of large commercial banks of our republic are loans, then it becomes clear that large commercial banks have a monopoly position in the loan capital market.

Conclusion: The main shortcoming of cash flow analysis is the complexity of forecasting the actual payback periods of assets and liabilities.It is necessary to introduce a system of indexation of population deposits in order to reduce their role as a source of inflation by attracting temporary free money in the hands of the population to banking institutions on a large scale. 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.

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