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Indicator that ensures the financial stability of commercial banks is liquidity. Banks have had liquidity problems since their inception. That is, the effectiveness of banks' activity is determined by their ability to fulfill their obligations to customers on time. Liquidity is one of the most basic concepts in the activity of commercial banks. Liquidity is the basis of reliability and stability of commercial banks and creates the basis for their ability to pay . Liquidity of banks is a necessary category in ensuring their solvency and reliability. Inactivity in the economy and ensuring and maintaining the liquidity of commercial banks during a pandemic increase the riskiness of banking operations, which can lead to a crisis. There are a number of factors that affect the increase in risks of bank liquidity , which require paying special attention to bank liquidity and constantly monitoring the risk of bank liquidity. Therefore, banks are obliged to maintain liquidity, even if they give up their income . On the other hand, if the resources are directed to increase the profitability of banks, then this will affect the liquidity of the bank. Therefore, the liquidity and profitability of banks are shown in an inverse proportion to each other . Therefore, the bank 's liquidity means its ability to fulfill its obligations on time and in full, as well as to meet the credit needs of customers in a timely manner.

How important it is to manage the liquidity of banks and calculate it can be explained by the fact that many banks have gone bankrupt due to the problem of bank liquidity in history. For example, "Lehman Brothers" was one of the world leaders in investment business. In this way, an investment bank specializing in providing financial services and managing investments was established . The regional headquarters of the bank has offices in London and Tokyo, as well as in many countries of the world. Over time , the bank has become one of the largest participants in the mortgage lending market. In 1997, Lehman acquired Aurora

Loan Services, a Colorado mortgage broker. In 2000, the bank expanded its presence with the acquisition of West Coast BNS Mortgage LLS, quickly becoming the largest player in the mortgage market. By 2003, the volume of mortgage loans issued by the bank was estimated at 18.3 billion dollars, which allowed it to occupy the 20th place in the US rating. In 2004, this figure increased to \$40 billion, and in 2006, Aurora Loan Services and BNS Mortgage LLS were issuing mortgage loans in the amount of \$50 billion per month. By 2008, Lehman had absorbed \$680 billion of these loans, with only \$22.5 billion in equity, which, from a market perspective, was 30 times Lehman's equity in the distressed real estate market. As a result of the bank's failure to diversify its assets in order to effectively manage its liquidity risk, the main assets of the bank have become real estates. As a result, with a 3-5% decrease in the value of the housing market, the bank was suddenly deprived of all capital. This happened on September 15, 2008, on the same night as the mortgage crisis began, and the bank went bankrupt. In developing a liquidity risk management strategy, the bank should define a financing plan that will facilitate effective diversification of funds and placement conditions. Diversification of the structure of the bank's balance sheet: - maintaining the best balance sheet structure due to the reduction of the concentration of funds by types of banking operations; - diversification of sources of attraction; - stated that it is a permanent control of the bank's asset and liability operations.

In order to maintain the stability of the banking system, to protect the interests of bank depositors and creditors, as well as shareholders, liquidity risk management in banks is considered one of the urgent and important issues. Let's look at the downsides of liquidity risk in commercial banks. Through this, we will try to understand the importance of liquidity risk management in commercial banks, economy and society. Let's imagine that a commercial bank could not repay its debts to some depositors on time due to ineffective management of its liquidity risk. This situation has been spread among the people officially or unofficially through mass media, social networks and other communication services. As a result, the customers of this commercial bank got the idea that this

commercial bank is facing bankruptcy , and thousands of depositors started demanding their funds.

In foreign practice, this so-called "bank run" puts a commercial bank in a very difficult situation and accelerates its bankruptcy. By managing the liquidity risk in commercial banks, it is necessary to prevent the negative situations mentioned above, international banking supervision, based on the decisions made by the Basel Committee on bank liquidity, and based on the decisions of this committee, it is included in the relevant procedures and regulations in Uzbekistan. changes indicate the relevance of this topic. According to the analysis, if we study the factors affecting the liquidity risk in commercial banks according to external and business conditions, we can see the following: Bank's liquidity risk is mainly a result of the inconsistency of the maturities of assets and liabilities occurs. In this case, we will be able to understand the inconsistency between the term of deposits of commercial banks and the term of assets placed on their account.

term of the deposits attracted in commercial banks and the term of the assets placed on their account may lead to serious consequences in the future. That is, we can cite cases such as cases where the appropriate resources involved are not included in the bank's electronic database, and the relationship between the terms of resources and the terms of loans allocated from them is not electronically controlled.

Based on the above, we can make the following suggestions for effective management of liquidity risk in commercial banks :

- Taking into account the fact that the population of Uzbekistan believes in the Muslim religion, by introducing the service of Islamic bank deposits in commercial banks, forming a solid resource base at the expense of attracting free funds of the population ;

Conducting a constant stress-test regarding premature withdrawal of deposits belonging to large customers ;

- Diversification of deposit portfolio and assets; - Reduction of non-profitable assets in commercial banks as much as possible;

- Implementation of electronic mechanisms for the collection of funds and their placement. We can confidently say that by controlling the banking system in our country on the basis of modern systems, the highest results will be achieved in the future in strengthening the stability of the banking and financial system and developing the economy.

Based on the data in the table below, we will analyze the dynamics of loan applications of ATB "Mikrokreditbank " (see Table 1).

From the data recorded in Table 1, it is known that if in 2020 the share of credit investments in total assets was 27.5%, as of January 1, 2021, this figure was 58.5%. , and as of 01.01.2022 it is 60.3%. That is, the main part of the bank's assets is made up of loans. Based on this, we believe that one of the most effective ways to reduce credit risks is to collect and diversify the bank's credit resources. "Diversification" itself is a Latin word that means "various", "variety".

Table 1

ATB "Mikrokreditbank" dynamics of credit indicators "

(million in sum)

| Years | Total assets | Credit deposits | General in assets share |
|--------------|---------------------|------------------------|--------------------------------|
| 01.01.2020 | 88657.7 | 24417.8 | 27.5% |
| 01.01.2021 | 111089.6 | 64958.5 | 58.5% |
| 01.01.2022 | 161368.3 | 97240.6 | 60.3 % |

by economic sectors . According to the data of Table 2 below , at the end of 2021, 39.5 percent of the loans allocated to the total economy in ATB "Mikrokreditbank" corresponded to one industry branch. Compared to 2020, the bank's credit activity has decreased in the industrial sector, and the diversification of this activity into the construction, trade and catering, and agricultural sectors can be evaluated as a positive situation.

Table 2

A TB " Mikrokreditbank" distribution of total credit deposits across sectors of the economy " (million in sum)

| Classification | 2021 year | weight % | 2022 year | weight % |
|----------------------------|------------------|-----------------|------------------|-----------------|
| Transportation and contact | 4505.6 | 7.1 | 6028.9 | 6.2 |
| Construction | 5838.2 | 9.2 | 9529.6 | 9.8 |
| Village farm | 2855.7 | 4.5 | 5251.0 | 5.4 |
| Trade and common Eating | 6853.6 | 10.8 | 11279.9 | 11.6 |
| Industry | 26208.6 | 41.3 | 38410.0 | 39.5 |
| Other sectors | 17197.4 | 27.1 | 24796.4 | 25.5 |
| Total loans | 64458.5 | 100 | 97240.6 | 100 |

In the course of the economic reforms carried out in our country, the President of the Republic of Uzbekistan Sh.M. Mirziyoyev has been paying constant attention to the priority tasks of the banking system . the main part of their capital, i.e. 83 percent, belongs to the state. This, in turn, is an obstacle to healthy competition in the banking sector and has a negative impact on the quality of service."

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