



Article

Ways of Effectively Increase The Assets of Commercial Banks

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Abstract: Ensuring the high quality of asset portfolios of commercial banks, along with maintaining their financial stability and liquidity, is one of the most pressing issues in modern banking practice. The effective management of bank assets plays a crucial role in minimizing risks, improving profitability, and supporting sustainable economic development. This article aims to develop scientifically grounded proposals and practical recommendations for increasing the efficiency of commercial banks' asset management. The study examines the structure and composition of bank assets, identifies key factors affecting asset quality, and analyzes existing risks associated with loan and investment portfolios. Furthermore, the article highlights the importance of diversification, risk assessment, and regulatory compliance in strengthening the stability of commercial banks. The proposed recommendations are intended to enhance asset performance, improve overall banking system resilience, and contribute to the growth of the national economy.

Keywords: bank, bank assets, risk, national economy, bank portfolio, asset quality, banking system, loan portfolio, investment.

1. Introduction

In the banking legislation of the Republic of Uzbekistan, "assets of commercial banks - credit, microcredit, overdraft, leasing, factoring, securities, investments, funds in other banks, accrued interest-free income, other private property of the bank, goods sold in installments -property, off-balance sheet items (irrevocable)) credit obligations, unused credit lines, letters of credit, guarantees) and all other claims, except accrued interest. The existence of asset relationships creates asset transactions [1].

In all countries of the world, a large part of the population, state and government organizations, corporate clients and all other organizations use the services of commercial banks. The banking system operating in accordance with economic principles and normative legislation ensures the development of the economy and the stabilization of the national currency. Of course, the higher the bank's efficiency and adherence to economic principles, the more profitable it will be, and as a result, it will become a stable financial institution. Therefore, increasing the efficiency of banking activity is an important task in every country at any level of social development [2].

As a financial institution, banking activity is aimed at obtaining high profits while ensuring liquidity, reducing risks, and preserving the rights of depositors and shareholders. At the stage of the development of the banking system of the Republic of Uzbekistan, the question of the efficiency of banking activity acquires a special meaning. Most of these issues are banks having a stable resource base, increasing income-generating

Citation: Kholmurodov M. A.
Ways of Effectively Increase
The Assets of Commercial
Banks. Central Asian Journal
of Theoretical and Applied
Science 2026, 7(1), 179-190.

Received: 10th Oct 2025

Revised: 16th Nov 2025

Accepted: 24th Dec 2025

Published: 05th Jan 2026



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assets it is possible to have a solution by increasing the benefit and thereby increasing the efficiency [3].

Issues of improving the quality of credit and securities portfolios of commercial banks in the countries of the world, in particular, ensuring the balance between the profitability of loans and the level of risk, ensuring the optimal ratio between investments directed to highly liquid and corporate securities, are being researched on a scientific basis. However, the specific features and possibilities of increasing the quality of asset portfolios in the conditions of high level of financial risks and low level of diversification of banks' asset portfolios are not disclosed in these studies, which makes it necessary to research the issue of improving the quality of asset portfolios of commercial banks on a scientific basis [4].

In our opinion, improving the efficiency of bank assets is a matter of developing not only the banking system, but also the entire economy. In this process, a decrease in the efficiency of assets in commercial banks can lead to a lack of resources in representative accounts, a decrease in the position of the bank in the financial market, and a lack of confidence of customers in the bank. A decrease in the quality of assets in banks leads to a decrease in the rate of production in various sectors of the economy, which in turn leads to an increase in unemployment. In addition, the impact of crises shows that the negative impact of the economic crisis on banking practices is not limited to a specific country or region, but causes serious problems in the entire world economy [5].

In Uzbekistan, loans from commercial banks are considered as an important factor of economic development. "Expansion of lending to promising investment projects and small business and private business entities is recognized as a necessary condition for ensuring the stability of macroeconomic growth" [6].

However, problems related to improving the quality of asset portfolios of commercial banks are observed in our republic. In particular, the issue of resource provision of long-term bank loans has not been resolved. "While 70% of deposits to banks are short-term, 90% of loans are long-term" [7].

Also, the risk of transformation has deepened in the commercial banks of our republic. In addition, the investment operations of the country's commercial banks with securities are not developed [8].

"Today, the weight of the investments of commercial banks in securities of our republic in the volume of gross assets is only 1.1 percent", and this indicator indicates the underdevelopment of investment operations of banks with securities [9].

Various imbalances in the efficiency of international banking assets lead to a crisis in the international banking sector and a decline in international economic growth. This, in turn, led to a decline in production, an increase in unemployment and bank bankruptcies in a number of developed countries. From this point of view, studying the mechanisms of the banking system at the international level, studying the principles of formation and distribution of international bank assets is one of the urgent issues [10].

In this regard, the study of the domestic financial market of Uzbekistan shows that the local market capacity is small and the local capital market is underdeveloped, and there is no active market for securing speculative debts of the private sector in the country. Due to the high level of government involvement, lack of transparency and inequality in law enforcement, the risk of investing in the banking system and the country is high. The low purchasing power of the population significantly limits the possibilities of attracting liabilities and developing banking products [11].

In improving the quality of the credit portfolio of commercial banks, the resource supply of loans plays an important role, in which the most stable part of the resource supply for bank loans is time deposits and savings deposits. Lack of long-term resources in banks is the main factor that discourages the improvement of long-term lending practices of commercial banks [12].

In order to increase the ability of banks to provide investment loans, first of all, it is necessary to ensure the adequacy of their deposit base. In particular, in the practice of banks today, the importance of evaluating the bank's financial condition through stress tests based on the recommendations of the Basel Committee on Banking Supervision is increasing. This method allows you to determine the significant impact of factors such as liquidity level, operational activity, market value, management and risk assessment system on the performance of assets [13].

In the course of our research, it was desirable to study the general aspects of the methodological foundations of the efficiency of bank operations, to classify "bank assets" and "bank asset operations" as the main criteria for determining the efficiency of bank operations, to clarify the concept of "bank asset efficiency" [14].

In this regard, the country's economists are divided into groups according to the characteristics of the assets of commercial banks, the level of liquidity and risk, as well as their income. In our opinion, an individual approach to solving these issues will help determine the real value of the assets of commercial banks and develop a comprehensive mechanism for reducing the volume of problem assets. For banks in developing countries, short-term loans are preferred over long-term investment loans, characterized by high profitability and low risk [15].

In our opinion, improving the efficiency of bank assets is not only a matter of developing the banking system, but also the entire economy. In this process, a decrease in asset efficiency in commercial banks can lead to a lack of resources in representative accounts, a decrease in the bank's position in the financial market, and an increase in customer distrust and dissatisfaction with the bank [16].

An increase in the level of impairment of assets in banks leads to a decrease in the rate of production in various sectors of the economy, which in turn leads to an increase in unemployment. In addition, the impact of the global financial and economic crisis shows that the negative impact of the economic crisis on banking practices is not limited to a specific country or region, but causes serious problems in the entire world economy [17].

Therefore, within the framework of our research, the following important directions of the methodological basis of the efficiency of bank operations were determined:

- Clarification of the main criteria, requirements and indicators determining the efficiency of the bank's active operations;
- Systematization, assessment of problematic aspects and factors hindering the effectiveness of active operations of the bank and ways to eliminate them;
- The importance of ensuring the efficiency of active operations of the bank at the macro and micro level, emphasizing the socio-economic foundations;
- To determine the main principles of ensuring the effectiveness of the bank's active operations and to determine the conditions for their implementation;
- Systematization of measures, methods and tools and approaches for evaluating the effectiveness of banking operations by studying foreign experience in the banking sector.

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Various imbalances in the efficiency of international banking assets lead to a crisis in the international banking sector and a decline in international economic growth. This, in turn, led to a decline in production, an increase in unemployment and bankruptcy of banks in a number of developed countries. From this point of view, studying the mechanisms of the banking system at the international level, studying the principles of formation and distribution of international bank assets is one of the urgent issues.

The level of compliance with international requirements, including the compliance system, financial reporting and corporate governance standards, is low. Lending practices and underwriting standards in Uzbekistan lag behind world standards. The state often intervenes in the lending decision-making process. The Central Bank decided to increase the transparency of the system, including recommendations to reduce tariffs and cancel commissions for a number of banking services [19]. Introduction of new standards aimed at increasing the financial stability of financial institutions and improving the deposit guarantee system.

Improving the liberalization of monetary policy and inflation targeting in order to reduce the impact of the banking system on investments and increase their attractiveness. Another problem is the lack of cooperation between banks and government agencies on products.

The improvement of these processes is based on a number of factors: a gradual transition from the existing models of world experience (high level of public sector participation) to the distribution of financial flows through development institutions, privatization and more complete liberalization of the banking system [20]. The experience of Russia can be cited. In Japan and Singapore, private and independent banks, including government projects, are implemented in development institutions.

2. Materials and Methods

The bank's assets are a set of funds at the disposal of the bank and used by it to carry out banking or other operations. Bank assets as a microeconomic factor have a direct impact on the liquidity, solvency, scope of activity and, accordingly, the volume of income of a commercial bank. Increasing the efficiency of the use of bank assets is an important and urgent problem for the banking system of the Republic of Uzbekistan. The resource base of the banks of our republic is formed at the expense of own and borrowed funds. A commercial bank's resource base cannot exist in isolation from production, value and profit creation. In this regard, there is a need to conduct scientific research work on the formation of commercial banks' resources, their proper placement and their use.

3. Results

Analyses show that in 2023, the number of users of remote bank account services in our country increased by almost 3 times, 4.3 times among legal entities and individual entrepreneurs. The development of duetfastructure, the spread of banking services is gradually increasing, but a large part of the population is still not provided with basic banking products.

In order to solve the above tasks, it is necessary to expand the range of banking products and provide high-quality services to the population with the effective use of modern software. Studying the experience of developed countries shows that today commercial banks have been operating on the basis of modern innovative software and special platforms in the system for several years [21].

Indeed, organizations that use big data, advanced analytics, and new technologies to improve customer service experiences must build and develop the trust, transparency, and revenue that are key to future success. Today, "the introduction of modern FinTech and blockchain technologies in the market of banking services opens up many opportunities for the development of financial services".

According to a study conducted by the European Information Technology Corporation, there are four transformational challenges and opportunities for the future of banking in the next 5 years, including meeting the broad needs of customers; price optimization, where banks and credit unions should consider decoupling non-public operations and using intelligent automation due to the effectiveness of digital competition; creating new revenue streams; The development of safety and coordination systems can reduce these costs and lead to business growth [22].

This is especially true at a time when most commercial banks have become service centers for various services to customers, from deposits and loans to settlement and cash operations, which determine the basis of credit and financial instruments used in the economy. comes. In fact, the main source of bank assets is loan funds, which make up approximately 70-80% of all bank assets, which are classified into funds received from bank customers and borrowed in the banking sector according to the nature of education. Deposit resources account for the main share of funds raised (more than 70%), and non-deposit resources account for a smaller share. It should also be noted that in the formation of the bank's asset base, it is appropriate to use various methods aimed at increasing the efficiency of the chosen method of its formation [23]. Also, the main role in increasing the efficiency of the use of bank resources belongs to the management of interest income and expenses as a variable component of the bank's net profit. To improve the efficiency of using bank assets, it is necessary to consider the process of interest income and expense management, which consists of the following elements: asset and liability management;

Asset and liability management is a single coordinated process of managing "the entire balance sheet of the bank, not individual parts", that is, the tasks of providing the necessary funds must be solved within the framework of asset and liability management.

The (necessary) liquidity of the bank, maintaining a certain level of interest income, the main internal banking risks of the bank (liquidity risk, credit and interest rate risks) to reduce their relative sensitivity, to comply with the regulatory requirements of the state bodies on banking supervision and regulation.

Interest rate management is also a related element of interest income and expense management. interest rate management; In addition to directly managing interest rates on borrowed and deployed bank resources, there is also a need to manage interest rate risk. Interest rate management involves determining the effective interest rate and selecting prime rates [24]. liquidity management. Interest rate management is also a related element of interest income and expense management. interest rate management; In addition to directly managing interest rates on borrowed and deployed bank resources, there is also a need to manage interest rate risk. Interest rate management involves determining the effective interest rate and selecting prime rates. liquidity management.

Liquidity management, as a process of determining the objectively necessary ratio between the bank's own capital, attracted and placed funds through the operational management of their structural elements, becomes the most important factor in increasing the efficiency of commercial banking. Liquidity of the bank means the ability of the bank to ensure timely and complete fulfillment of its debt and financial obligations to all counterparties, which is determined by the availability of sufficient equity capital of the bank, optimal location and amount of funds [25].

The main methods of improving the bank's resource base are the implementation of deposit operations. Therefore, it is necessary to improve the bank's deposit policy to increase the amount of funds involved. In order to effectively operate, develop and achieve its goals, the bank should revise its deposit policy, which should include a number of areas: analysis of the deposit market; identify target markets to minimize deposit risk; increasing the share of long-term investments and increasing the deposits of individuals due to the provision of more extensive banking services and operations, improving the quality of customer service; maintaining bank liquidity and increasing its stability, etc. Improving the efficiency of the use of bank assets is an important and urgent issue for the country's banking system, which has a great impact on the country's economic situation.

Table 1. Grouping of commercial bank assets according to the degree of income generation

Assets	1.01.2022	1.01.2023	The difference +,-
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The first group of assets			
Amount of assets	6414	9548	2934
Percentage	21.0	14.0	-6.4
Second group assets			
Amount of assets	16639	45270	28631
Percentage	52.7	69.0	+16.3
Third group assets			
Amount of assets	8324	10737	2413
Percentage	26.3	16.4	-9.9
Total	31577	65555	33978

The table (1) shows that, in terms of liquidity, the second group of assets takes the main place and their weight is 69%, their amount has increased by 2.7 times compared to 2022, highly liquid funds make up 14.6% of their while the amount increased by 1.4 times, the third group of assets made up 16.4% and increased by 1.3 times during the year. At the same time, the amount of assets of the first and third groups decreased by 6.4% and 9.9%, respectively, on January 1, 2023 compared to January 1, 2022.

Among the risks associated with the assets of commercial banks, the risks of credit operations occupy the main place. This asset is related to operations, and these risks include loans and overdue loans. Credit risk increases not only with the credit object, but also with a new approach to the credit subject.

This risk may arise when the client's financial situation worsens, when unforeseen difficulties and problems arise in their activities, because of unfavorable conditions in the market. For the same reason, each commercial bank must develop its own asset placement and management methods. It is known that the value of assets of commercial banks and the profit from them can change (Table 2).

Table 2. Commercial bank asset and its types

№	Assets	%
1	Cash and cash equivalents on hand	0,2 – 12,9
2	Credits (loans)	19,9 – 83,2
3	Investment and securities	2,1 – 23,9
4	Other miscellaneous assets	0,2 – 7,8
Total assets		100

The following conclusions can be drawn from the information in the table:

- the main part of the bank's assets are loans, that is, the bank
- loans are from -19.9 to 83.2 percent;
- with investment and securities in the second place
- will make up operations - from 2.1 percent to 23.9 percent;
- in the third place, cash in the cash register - from 0.2 to 12.9 percent

Other miscellaneous assets, i.e. from investments in fixed assets from 0.2 percent to 7.8 percent to various bank account operations is a percentage. Republican banking system in 2019-2023 further reform, increase its stability and higher international assets of commercial banks, including loan portfolios, of a set of measures to achieve rating indicators ensuring further growth and quality improvement, risk taking in order to improve the assessment system, it is clear to implement a deep factor analysis in bank risk management introduction of the mechanism, formation of reserves, loan portfolio asset quality of banks, taking into account diversification improvement of monitoring, as well as problem debt warning measures to prevent its occurrence reception was scheduled.

For the same reason, each commercial bank must develop its own asset placement and management methods. It is known that the value of assets of commercial banks and the profit from them can change. Risks related to assets. A decrease in the value of assets and the amount of profit received on them leads to an increase in the weight of risks on assets.

This issue can be solved by proper diversification of assets. Because the decrease in the value of some assets can be compensated by the increase in the value of other assets, and as a result, the total value of the bank's assets can be preserved. Correct accounting planning of the value of bank assets and income from them can lead to the efficiency of the bank's activity, incorrect calculation of the value of assets and their placement can cause difficulties in the bank's financial situation.

Table 3. Grouping of commercial bank assets according to the degree of income generation

Assets	1.01.2021	1.01.2022	difference q -
Income producing assets			
Amount	17353	52593	+35240
Percent	55	80,2	+25,2
Non-earning assets			
Amount	14224	1296	-1262
Percent	45	19,8	-25,2
Total	31577	65555	+ 33978

The table (3) shows that, in 2022, compared to 2021, the bank's income-generating assets increased by 25.2 points, and accordingly, the amount of non-income-generating assets amounted to 1262 million. decreased to soum.

This indicates that the financial situation of the bank has improved. Among the income-generating assets of commercial banks, in addition to loans, there are securities and funds raised in foreign currency. If the weight of income-generating assets is greater in the composition of assets, this situation means that the bank is effectively using its assets to generate income. Commercial banks actively participate in the securities market as investment institutions. Banks participate in the securities market as brokers and dealers. The peculiarity of the activity of commercial banks is that, unlike other participants of the stock market, they can present themselves as the most important investors and the most reliable issuers in this market at the same time. In developed market economies, 40-80% of the company's assets are provided by bank capital, and income from operations with securities plays an important role in the formation of bank profits. Commercial banks widely use DQMO in order to diversify their assets, obtain additional income and ensure the liquidity of their balance sheet. These securities have guaranteed returns and are highly liquid [26].

The group of non-profitable assets includes cash, funds in the representative account "Nostro" at the Central Bank, fixed assets. A high proportion of non-profitable assets in the volume of bank assets indicates an ineffective level of liquidity in the bank's resource base.

Analysis of income-generating and non-income-generating assets in the bank allows us to conclude that their functions should be changed depending on economic conditions. In times of economic instability, most non-performing assets become elements of active assets, often in the form of currency and non-performing assets. If commercial banks do not change the composition of their balance sheets, this will cause problems in banking. In the activity of commercial banks, it is important to determine the risk level of its assets and related asset operations, and manage this process.

The composition of bank assets refers to the weight of assets of different quality compared to the end of the balance sheet. The assets of commercial banks can be divided into four categories: cash and cash equivalents; investment and securities; loans; buildings and equipment. Bank assets are assets that belong to the bank and have tangible value: cash, loaned funds, buildings and equipment. In addition to these, the bank also has intangible assets, which do not have their own material form, but actively participate in the main activities of the bank. The correct determination of the composition of bank assets and their targeted use is the basis for the efficient operation of banks.

It defines the art of bank management to increase the income from the capital invested in the assets without going beyond the set solvency, see figure 1.

Figure 1. Bank assets



Bank liquidity can be provided in two ways:

1. By collecting excess liquid assets;
2. The method widely used in world practice is the method of investing liquidity in low-yielding and fast-selling securities.

Funds in the cash register are the funds kept in the bank's cash register and necessary for the use of cash on bank accounts, crushing money, giving loans in the form of cash, paying for bank expenses, paying salaries to employees and other expenses. are paper money and coins. Therefore, the bank must have banknotes and coins to satisfy the customer's demand. The balance of cash in this cash register is affected by several factors, including: seasonality, regional location of the bank, etc. As a rule, in the world practice, the cash section of bank assets includes cash on hand, allocations to the reserve fund, deposits placed in representative banks, and cash being collected, because these funds are converted into cash at the first demand. That is why these funds are called the "first line of defense" in the bank, because these funds are used when the client accidentally asks for a deposit or a loan.

The bank must constantly maintain its liquidity at a certain level, that is, it must not leave its solvency in doubt. The demand for liquidity somewhat opposes the activity of increasing the income from assets. The more liquid the bank's assets are, the smaller the risk associated with them is, but the interest paid to them will be less.

The greater the share of first-class liquid assets in the bank's assets, the higher the bank's liquidity. However, it is also necessary to specify that such assets do not generate income, therefore, such structural assets cannot be considered appropriate in any case.

According to the level of risk, assets are divided into four groups.

Group 1 - risk-free assets. These include: cash and other cash documents, funds in the "Nostro" and "Vostro" accounts of the Central Bank, funds in the mandatory reserve account, treasury bills, government bonds, securities and bonds of the Central Bank.

Group 2 - small (minimum) risky assets. These include: funds to be received from "Nostro" and "Vostro" accounts of other banks, Eurobonds, short-term first-class secured loans and other documents. The risk level for these assets is equal to 20%.

Group 3 - high-risk assets: loans given to other banks, collateral and guarantees given by the bank for others. The risk on these assets is equal to 50%.

Group 4 - assets with the highest (maximum) risk: securities sale and purchase scheme, purchased promissory notes, trust documents and letters of credit, customer obligations on outstanding shares of the bank, in court proceedings including loans, letters of credit, forward, sale and purchase (with and between banks).

The risk level for these is the maximum, which is equal to 100%. The balance sheet of the commercial bank shows that on January 1, 2002, the total assets of the bank amounted to 60.1 billion. organized soum. Of this, 14% (i.e. 8.5 billion soums) are risk-free assets, 68% (41 billion soums) are low-risk assets, and 1% (0.6 billion soums) are high-risk assets. assets, maximum risk assets make up 17.1%. Taking into account the risk, all assets amount to 18.8 bln. organized soum. It is necessary for banks to carry out their activities Assets: buildings, equipment, computers needed for quick settlement, cash and loans. Banks Such funds are available in the balance sheet of banks according to the content (fixed assets, intangible assets, cash and etc.) values are grouped on the asset side of the bank balance sheet is displayed. Therefore, at the international level, bank funds are called assets. We have bank funds now are also called assets.

Bank assets are realized in banking activities and procurement of funds in the course of increased operations, economic benefit as a result of giving it to a third party for use material and non-material resources are understood. Economic interest is usually expressed in the form of cash flow in assets will be. Turning any resource into an asset, except for cash for separately or directly together with any other resource or it is necessary to provide indirect cash flow [27].

Bank assets are formed as a result of the bank's asset practice, i.e. own and attracted while keeping the bank balance liquid activities of placing funds for profit provides. The bank earns its income as a result of asset transactions takes the main part. Bank assets are realized in banking activities and procurement of funds in the course of increased operations, economic benefit as a result of giving it to a third party for use material and non-material resources are understood. Economic interest is usually expressed in the form of cash flow in assets will be [28]. Turning any resource into an asset, except for cash for separately or directly together with any other resource or it is necessary to provide indirect cash flow.

Bank assets are formed as a result of the bank's asset practice, i.e. own and attracted while keeping the bank balance liquid activities of placing funds for profit provides. The bank earns its income as a result of asset transactions takes the main part. Bank assets are those that belong to the bank and have material value assets: cash, loaned funds consists of buildings and equipment. Except these, the bank also has intangible assets, which are its own will not have a material form, but in the main activity of the bank actively participates.

Bank assets can be very different, but everyone commercial banks are of the same type based on their specific characteristics has assets. Some of them are cash banks specially equipped safes or metal cabinets for storing money, computers, cars. Such assets have been in banks for many years are used and treated as fixed assets. Because of their

very low value as bank assets. It is considered inappropriate to keep an account. Such Classification loans generally have no liquidated value does not mean that it is not [29]. But banks have this debt on their balance sheets it is not appropriate for them to continue keeping the account. Bank discharge such indebtedness by selling the mortgaged property should take measures or apply measures to return it.

At least one of the following problems or descriptions is present an asset is classified as "bad" when:

- the day of payment of interim payments according to the contract schedule 180 and if it is delayed for more than one day;
- if the asset is not paid within the term specified in the contract; in court work-in-progress assets;
- poor financial condition and solvency of the borrower if there are assets whose payment period has been extended due to non-compliance;
- property recovered from the borrower and lessee bank

Not used for its purposes, as well as mortgaged property admission to the bank balance by using the rights by the bank within three months from the date of issue if not implemented.

Evidence that the asset will not be returned within the period specified in the contract. This asset Ham classified as "hopeless". Bank principal on assets classified as bad ker to create reserves in the amount of 100 percent of the unpaid amount. It can be seen from the above information that the developed foreign promissory notes in the securities portfolio of commercial banks in the states assets related to That's why is that, firstly, commercial bills are one through endorsement has the property of being transmitted from one subject to another.

This is will increase their role as means of payment. Second, commercial banks have their own discount rate for bills receive real income by accounting. From this In addition, commercial banks billed bills to the Central Bank receiving Central Bank loans by re-accounting will have the opportunity. In addition, the scope of its asset operations, resources depends on the size [30]. This situation is related to the attraction of resources creates competition between banks.

Based on this, the banking resources of the commercial bank are wide is the basis for carrying out and brings a certain amount of income to the bank is a reserve and opportunity that has the power to receive. Commercial banks when developing its credit policy or determining the strategic directions of its activity for a long period, it should consider the scope of these reserves and opportunities and use the resources for its activity directions as sources of income [31]. 20 fundraising operations in foreign literature not only commercial banks, but also financial companies, savings to meet the idea that cash registers, various funds also do possible. However, the activity and purpose of funds and the activity and purpose of commercial banks are not the same.

4. Conclusion

Retail Banking Innovation report, 2021 commercial banks must now focus on increasing digitization and innovation initiatives using cloud technologies such as cloud technologies, advanced analytics and new distribution alternatives to meet consumer demand. Innovative technologies in the banking sector will be the driving force in the future, they will be able to redefine themselves to be competitive in the market and meet the needs of the market. The Information Technology Corporation has developed a very useful Global Banking Technology Radar that considers the impact of technology on business and the timing of integration over the next five years. Also, according to IBM (International Business Machines), international business operators have entered the banking sector with cloud (hybrid cloud) accounts, and most banks are looking for an

optimal mix of traditional IT, public and private clouds. In our opinion, the formation of a stable part of deposits in the amount of 75% of the total deposits was considered typical of the practice of developed foreign countries. The development of financial markets in these countries, a large number of customers with stable financial status, clear and transparent goals and tasks of the monetary policy of the Central Bank, bringing the tax burden of enterprises to a moderate level and other factors create a basis for ensuring a stable level of cash flow of economic entities. Decree of the President of the Republic of Uzbekistan "On the priority directions of further reforming and increasing the stability of the financial and banking system of the Republic in 2015-2019 and achieving high international rating indicators" dated November 26, 2019 No. PQ-1438 and "Trade on measures to further increase the financial stability of banks and develop their resource base" in Decisions No. PQ-2344 of May 6, 2019, to further improve the regulatory framework of financial banking, in particular in accordance with generally accepted international norms and standards It is defined as one of the main directions of ensuring the organization of banking activities to a higher level. The quality of the bank's assets depends on the appropriate structure of assets, liquidity, diversification of asset operations, the volume of risky assets, the weight of problematic and poor assets, and the volatility of assets. Funds in the cash register are kept in the cash register of the bank and are necessary for issuing cash on the bank's daily accounts, crushing money, giving loans in the form of cash, paying for bank expenses, paying salaries to employees and other expenses. are paper money and coins. Therefore, the bank must have banknotes and coins to meet the customer's demand.

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