

**SEVERAL METHODS OF REGULATING THE ACTIVITY OF COMMERCIAL
BANKS THROUGH ECONOMIC STANDARDS**

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Abstract: Regulation of the activity of commercial banks through economic standards is a form of control that includes several economic standards. In our republic, the initial economic norm is the requirement set by the Central Bank regarding the minimum amount of authorized capital of commercial banks.

Key words: regulation of the activity of commercial banks through economic standards, several economic methods.

Introduction: In the early years of the independence of the Republic of Uzbekistan, the amount of the minimum charter capital required for opening new joint-stock commercial banks was linked to the increase in the amount of the minimum wage. By the decision of the Board of the Central Bank, from 1995, the minimum authorized capital for opening a bank was tied to the European Union monetary unit - "ECU". Only from 1997, it was set equal to the US dollar.

Necessary conditions for conducting research

President of the Republic of Uzbekistan Sh. According to Mirziyoyev's Decree No. PF-5992 of May 12, 2020 "On the strategy of reforming the banking system of the Republic of Uzbekistan for 2020-2025", the minimum amount of the authorized capital of commercial banks until October 2022 reached the following amounts, until 2025, the minimum amount of authorized capital of banks will be gradually increased to 500 billion soums. In addition, the state has a dominant position in the banking sector - 13 out of 31 banks have state participation in their capital, their capital is more than 87% of the total capital of the banking system, and their assets are more than 85% of total assets.

Target indicators for the implementation of the banking system reform strategy of the Republic of Uzbekistan for 2020-2025

| T/r | Naming of indicators | Current status | Goal. | | |
|-----|--|----------------|-----------|------------|------------|
| | | | 2021-year | 2023- year | 2025- year |
| 1. | The share of the assets of private (state-owned) banks in the total assets of the banking sector | 15 % | 17 — 20 % | 35 — 40 % | 60 % |
| 2. | The share of banks' obligations to the private sector in the total volume of obligations | 28 % | 30 — 40 % | 60 % | 70 % |
| 3. | Attracting strategic foreign investors with sufficient | - | - | 3 | 3 |

| T/r | Naming of indicators | Current status | Goal. | | |
|-----|--|----------------|-------------|------------|------------|
| | | | 2021-year | 2023- year | 2025- year |
| | experience, knowledge and reputation | | | | |
| 4. | The ratio of deposits to liabilities of banks | 41% | 41 — 45 % | 45 — 50% | 50 — 60% |
| 5. | The share of assets of non-bank credit organizations in the total volume of assets of credit organizations | 0,35 % | 0,5 — 0,7 % | 1 — 1,5% | 4 % |
| 6. | The share of liabilities in foreign currency in the total volume of liabilities | 58 % | 50 — 55 % | 45 — 50 % | 40 — 45 % |
| 7. | Bank assets to GDP ratio | 53 % | 53-54 % | 54-55 % | 55 % |
| 8. | The ratio of bank deposits to GDP | 18 % | 19 — 21 % | 22 — 24 % | 25 — 27 % |

In accordance with the "economic standards" article of the Law "On the Central Bank" of the Republic of Uzbekistan, the Central Bank is authorized to establish economic standards in order to ensure the stability of banks.

Conclusion: According to the Regulation of the Central Bank of the Republic of Uzbekistan dated June 13, 2015 of the Board of the Central Bank of the Republic of Uzbekistan No. 14/3 "On Requirements for Capital Adequacy of Commercial Banks" the capital adequacy requirements shown reflect only the minimum level of capital adequacy. The minimum level of capital adequacy of commercial banks specified in this Regulation differs in some respects from the level provided for in the Basel standards. This can be seen from the table below.

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