
**UNSATISFIED ACTIVITY OF COMMERCIAL BANKS IN THE COUNTRY,
PROSPECTS FOR THE DEVELOPMENT OF THE BANKING SYSTEM**

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Abstract: In this article, the unsatisfactory performance of commercial banks in the country, the deterioration of the state of the banking system creates a clear risk for financial stability not only in this country, but also beyond its borders. This can be clearly felt at the time of the deepening of the current global globalization processes and its coverage of all aspects of life. Therefore, the problem of achieving and strengthening the stability of banking and financial systems is becoming very important.

Keywords: Lack of satisfactory performance of commercial banks, financial systems, stability.

Introduction: The experience of the countries of the world shows that it is impossible to ensure the stability of the economy of any country without establishing the effective operation of the 2-tier banking system, which includes the Central (issuing) bank and multi-branch commercial banks. and it is not possible to increase it. The Central (National) Bank of the country takes a place at the first level of this two-tier banking system, which ensures the stability of the national currency, the implementation of emission activities, the country's money circulation and the activities of all credit institutions. performs tasks such as regulation. In addition, the Central Bank, together with other responsible bodies of the state, carries out activities to ensure the stability of the country's macroeconomic indicators, banking and financial system. Commercial banks and other credit institutions occupy the second place. In their activities, credit institutions primarily provide services to individuals and legal entities on a commercial basis, accept deposits from them and use the received funds for lending or investing at their own risk, as well as making payments. they do. The main purpose of regulating the activities of commercial banks is to protect the interests of bank depositors and creditors, to prevent bank loans from returning and losses. Because the state and prospects of loan capital, including bank loans, are of great importance for the national economy.

Ensuring macroeconomic stability, economic growth, high level of employment, and stable prices is the ultimate goal of every country in the field of economy. This goal can be achieved as a result of the development and implementation of a well-thought-out economic policy by the country. Money - credit policy, price policy, budget policy, achieving a balanced balance of payments, wage and employment policy are important components of macroeconomic policy. Monetary and credit policy is implemented in all countries by the Central Bank (in many countries it is called the National Bank, and in the USA it is called the Federal Reserve System). The concepts of regulating the activities of commercial banks and controlling banking activities are partially similar, but they are complementary concepts, and there are a number of differences between them. Regulation of the activities of commercial banks means the formulation and development of specific rules and guidelines by an authorized state body based on the law on the procedures and methods of banking operations. These rules and guidelines are mandatory for all commercial banks. Control over the activity of banks is carried out to ensure the reliability and stability of individual banks. Supervision means continuous monitoring by an authorized state body that a commercial bank conducts

its activities in accordance with the guidelines and legislation. The banking crises that occurred at the end of the last century in the USA and other countries with an Anglo-Saxon banking system are mainly due to the specialization of the banking system, the dependence of banks on a certain sector, and the fact that they are very sensitive to changes in the sector. is considered to be in a bad situation. It can be concluded that a number of developed countries have increased attention to the universalization of their banking systems, taking into account these shortcomings and the achievements of the German banking system.

Review of scientific and theoretical views

The creation of the banking regulation mechanism in the USA and its development processes are related to the "National Banking Act" law adopted in 1864. According to this law, the national currency of the country, the dollar, was introduced, and the National Bank was given the right to issue banknotes. In addition, according to this law, in order to regulate the circulation of money in the country and ensure monetary reserves for the National Bank, the Congress established the "National Commission on Currency Circulation" special service was established. Based on the in-depth research carried out in 1907, this Commission came to the conclusion that a special financial institution should be formed in order to prevent large-scale bankruptcy of banks in the USA. It should be noted that until 1913, the Central Bank or the state body performing its functions did not operate in the USA. In 1913, Congress adopted the Federal Reserve Act, the legal basis for regulating banking activities, and the Federal Reserve System was established. As a result, the banks of the Federal Reserve System were able to influence the liquidity of commercial banks, introduce a flexible system of money supply regulation, mandatory reserve requirements, and perform the role of lenders. In addition, the Federal Reserve System began to carry out tasks such as determining the amount of interest rates, conducting open market operations and controlling the reserves of commercial banks.

Based on the above, it can be concluded that the historical development of the US banking system has led to the formation of the process of regulating and controlling the activities of commercial banks at the Federal and state levels. In short, regulation of commercial banks in the USA is based on 2 principles:

- to ensure the stability of credit institutions and prevent their bankruptcy by establishing legal limits on high-risk banking operations;
- to limit the accumulation of investments in the hands of deficient banks and to prevent monopolistic control of the money market, to set limits in the state regulation on opening bank branches.

Conclusion: Unlike the US banking system, the German banking system developed very quickly after WWII. The relationship between credit institutions and banking supervisory authorities in West Germany was based on "gentlemen's agreements" between the state and large banks, rather than direct state restrictions.

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