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**Abstract:** Commercial banks must comply with the following when purchasing securities (except for government securities) and participating in the authorized capital of legal entities. the amount should not exceed 15% of the regulatory capital of the I-level bank

**Key words:** Bank's legal entities, investments in authorized capital, securities, regulatory capital of the bank.

- The amount of the bank's investments in the authorized capital of legal entities and other securities should not exceed 50% of the regulatory capital of the I-level bank. The amount of the bank's investments in securities for sale should not exceed 25% of the regulatory capital of the I-level bank. Another important area of regulation of commercial banks is conducting bank transactions with related parties.
- Pursuant to Article 26 of the Law of the Republic of Uzbekistan "On Banks and Banking Activities", it is prohibited to enter into transactions with persons related to the bank on more favorable terms than those not related to the bank, and the Central Bank of such transactions given the authority to set restrictions on
- The main shareholders of the bank, its managers, employees and persons related to them should not use banking services on a preferential basis and should comply with the applicable laws.
- The total volume of one loan granted to related parties of the bank is regulated in relation to the maximum amount of risk of one loan granted to one or a group of mutually related borrowers (K11).
- The maximum level of unsecured loans granted to one or a group of related parties must not exceed 5% of the bank's Tier I capital (K12).
- The total amount of the bank's loans to all interested parties should not exceed 100% of the bank's Tier I (core) capital (K13).
- Commercial banks should effectively organize work in the following areas in order to always ensure compliance with the specified amount of economic standards listed above:
  - - Improving the bank's portfolio;
  - - Reducing risks related to banking operations;
  - - Ensuring the liquidity of the bank balance;
  - - Ensuring the adequacy of one's investment;
  - - Creating a reserve for compensation of damages.
- The Central Bank imposes fines and other appropriate economic sanctions on banks that do not comply with the specified amounts of economic norms. Because the regulation of the activities of commercial banks is carried out by the Central Bank in almost all countries. The main purpose of establishing economic regulations is to prevent commercial banks from becoming insolvent and, therefore, to protect the clients of banks and representative banks.
- In the development of the above economic norms, taking into account some important features of the development of the national banking system, the norms developed by the Basel Committee were widely used.

- Each of these methods of regulating commercial banks has its own advantages and disadvantages, which are as follows:

- - the fact that the reporting information provided by commercial banks is not very reliable, as a result of which the control bodies may make wrong conclusions about the activities of these banks; - regulating the activity of commercial banks by means of economic standards has great advantages due to its speed, low cost, and work in integral connection with the activity of external audit firms not related to the bank;

- - through monetary and credit instruments, the central bank directly affects the solvency of commercial banks and their liquidity, prevents the emergence of non-payment problems, etc.

- By the end of the 20th century, the strengthening of globalization in international financial markets had a positive effect on the economic development of countries. As a result of the internationalization of banking work, the system of regulating the activities of commercial banks began to take on an international character. By 1975, the need for bank supervision was reflected in countries such as the European Union, the United States, Canada, and Japan. As a result, international bank supervision organization "Basel Committee" was created. By this year, the importance of regulating the activities of banks has been proven in life. - The Basel Committee on Banking Supervision in September 1997 established the List of Principles of Effective Banking Supervision (Basel Principles) in cooperation with developing countries that are not among the "Ten" developed countries. This regulatory document was presented by the finance ministers of the developed "Seven" countries and approved by the chairmen of the central banks of the developed "Ten" countries. These principles are a fundamental document for banking supervision and other state agencies of all countries. These basic principles express the main requirements of "International harmonization (convergence) of capital valuation and standards" (Basel I) developed by the Basel Committee in 1988.

- The Principles of Effective Banking Supervision developed by the Basel Committee on Banking Supervision include 25 key principles. Below are explanations of these principles.

- "Conditions necessary for effective banking supervision" (Principle 1) reflect the conditions necessary for effective banking supervision, including:

- the bank supervision body must have clearly defined tasks and obligations, operational independence and material base;

- the need for a sufficient legal basis for bank supervision was noted.

"Licensing and structural structure" (principles 2-5) includes licensing of banks and the composition of requirements, in these principles:

- clearly defining the types of activities permitted to organizations that require licensing and control, such as banks, and the legality of using the word "bank" in the name of organizations;

- the licensing process includes at least the structure of ownership relations in the bank, information on the professional suitability of directors and general managers, the operational financial plan of the bank, the structure of internal control, the financial condition of the bank, including the condition of the bank's own funds include assessment;

- the banking supervisory body has the authority to establish specific requirements for the re-evaluation of purchases or investments made by the bank, and to ensure that subsidiaries and dependent structural structures do not create a high risk for the bank and to implement effective banking supervision it is determined that he must make sure that he does not interfere.

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"Prudential requirements and regulation" (Principles 6-15) are related to mandatory requirements and regulatory processes, which include:

- the banking supervisory body should establish capital adequacy requirements for all banks that correspond to the level of risk assumed by the bank, determine the capital structure, taking into account the possibility of covering possible losses;
- that the bank should develop an effective policy in accordance with the practice, the methodology of assessing the quality of assets, as well as provision of loan losses with reserves, and operate on this basis;
- in order to eliminate cases of abuse in lending to bank-related persons, the bank supervisory body requires banks to provide loans on the same terms for everyone and effectively controls it, as well as takes measures to control and reduce risk 'rishi;
- that the bank supervisory body requires the functioning of the internal control system in accordance with the size and description of the operations carried out in the bank, this system is for managing the bank, replenishing reserves, drawing up financial reports on assets and liabilities, monitoring the preservation of assets, determine the powers and obligations for the implementation of functions related to independent internal and external audit. The current methods of bank regulation are reflected in the "current methods of bank supervision" (principles 16-20), which include:
  - the banking supervisory body should have a means of collecting, verifying and analyzing mandatory reports and statistical information provided by banks on general and specific issues;
  - it is indicated that the bank supervisory body has the opportunity to independently verify the information obtained through an on-site inspection or an external audit, etc.

**Conclusion:** Disclosure requirements (Principle 21) consist of disclosure requirements, according to which the banking supervisory authority has reliable information about the financial condition of the bank and its profitability. In order to do this, it is necessary to be able to verify that accounting is being carried out in accordance with the procedures and methods established in the bank.

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