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TIJORAT BANKLARIDA RESURSLARNI BOSHQARISH MASALALARI
ASPECTS OF RESOURCE MANAGEMENT IN COMMERCIAL BANKS
АСПЕКТЫ УПРАВЛЕНИЯ РЕСУРСАМИ В КОММЕРЧЕСКИХ БАНКАХ

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Annotatsiya: Ushbu maqolada tijorat banklarida resurslarni boshqarishning mazmuni, asosiy yo‘nalishlari va ahamiyati yoritiladi. Bank resurslarini shakllantirish, ularni samarali taqsimlash, likvidlik va xavflarni boshqarish, shuningdek daromadlilikni oshirishda resurslar boshqaruvining strategik roli tahlil qilinadi.
Annotation: This article examines the essence, key directions, and importance of resource management in commercial banks. It analyzes the strategic role of managing bank resources for capital formation, optimal allocation, liquidity and risk management, and profitability.
Аннотация: В статье рассматриваются сущность, основные направления и значение управления ресурсами в коммерческих банках. Анализируется стратегическая роль управления банковскими ресурсами в формировании капитала, их эффективном распределении, управлении ликвидностью и рисками, а также в обеспечении доходности
Kalit so‘zlar: tijorat banki, bank resurslari, depozitlar, kredit, likvidlik, daromadlilik
Keywords: commercial bank, bank resources, deposits, credit, liquidity, profitability
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It is well known that commercial banks cannot operate without resources. In a market economy, the successful operation of commercial banks primarily depends on their ability to effectively manage the available resources. Attracting new customers in forming the resource base constitutes a key component of it. The term “resource” is derived from the French word "ressource," which means financial funds, opportunity, reserve, income source, raw materials, and more. In economic literature, the word "resource" often appears with various meanings.

Bank resources consist of the bank’s own capital and reserve funds, as well as the funds attracted by banks through passive operations, which are used to finance their active operations.

Passive operations are those related to mobilizing (attracting) bank resources. By carrying out these passive operations, commercial banks obtain the necessary funds to finance their active operations. The outcomes of these operations are reflected in the liabilities section of the bank's balance sheet and serve as sources for forming bank resources.

According to data from the Central Bank as of January 1, 2024, the composition of liabilities consisted of: deposits – 44%, attracted loans – 40%, funds from other banks – 8%, issued securities – 2%, and subordinated debt, accrued interest payments, amounts payable to the Central Bank, and other liabilities – 6%.

Resource management in banks is a set of processes for optimally forming, allocating, and efficiently utilizing existing and attracted financial resources. The resource management process directly affects the bank's capital condition, credit potential, liquidity level, interest rate policy, and overall profitability.

Bank resources are reflected in the liabilities of the balance sheet and are classified according to the degree of demand as follows:

1. Demand deposits
2. Funds in "Vostro" accounts from other banks
3. Time deposit
4. Savings deposits
5. Funds from the sale of bank securities
6. Loans from other banks
7. Regulatory capital

Thus, the resources of commercial banks are formed from these sources. Typically, commercial banks manage the following main resources: customer deposits, interbank loans, refinancing funds from the central bank, funds attracted from international financial institutions, and the bank's own capital. Proper formation of these resources ensures the financial stability and competitiveness of the bank. The main goals of resource management include: ensuring sufficient profit for bank development and shareholder dividends, satisfying customer demand for credit products, and maintaining liquidity.

Ensuring liquidity is of primary importance in resource management. A bank must maintain a constant liquid position to fulfill its short- and long-term obligations on time. Here, the balance between assets and liabilities is a key indicator. Among the assets, highly liquid instruments—cash, real estate assets, and market-valued securities—play an important role.

In resource allocation, banks direct funds to the most efficient areas based on their strategic goals. This mainly includes forming the loan portfolio, investing in assets, placing funds into financial instruments, and other profitable operations. The efficiency of resource utilization is evaluated as a key criterion at this stage.

Another crucial aspect of resource management is risk control. Currency risk, interest rate risk, credit risk—all affect the bank's overall financial condition. Hence, commercial banks widely use risk diversification, hedging instruments, and credit rating systems.

One of the most important approaches in resource management is ensuring asset-liability balance. This involves aligning the terms, interest rates, and currencies of assets and liabilities on the bank's balance sheet. This balance allows the bank to maintain both profitability and liquidity simultaneously. In addition, the bank constantly monitors its liquidity position. Through liquidity management, the bank ensures its ability to meet short-term obligations and maintains assets that can be quickly converted to cash when needed.

Another important direction in resource management is optimizing profitability. In this process, banks direct their available funds to the most profitable areas, such as high-interest loans or securities. Alongside profit generation, controlling risks is also essential. Banks assess risks—including currency, interest rate, credit, and liquidity risks—in advance and apply hedging, insurance, or diversification methods to mitigate them. Diversification reduces risk by allocating resources across various sectors or clients instead of concentrating them in a single area.

In the management process, banks also strictly comply with the regulations set by the Central Bank, such as capital adequacy, mandatory reserves, and liquidity requirements. These standards serve to ensure the stability and reliability of bank operations.

In general, the resource management system is an integral part of the bank's strategic financial policy, through which it expands its income potential, satisfies customer demand, and lays the foundation for long-term development.

When bank resources are managed wisely, the bank's financial soundness, profitability, and competitiveness improve. If resources are properly formed and effectively allocated, the bank can meet its obligations on time, gain customer trust, ensure stable profits, and adapt to market demands. In this case, the bank can expand its loan portfolio, actively engage in investments, and maintain a high level of liquidity. Through timely risk assessment, the bank maintains balance against loan defaults, interest rate fluctuations, and currency risks.

Conversely, if bank resources are mismanaged—for instance, if deposits and borrowed funds are improperly allocated—liquidity shortages may occur. This could lead to the bank's inability to meet its obligations, resulting in insolvency. Poor credit policy could deteriorate the loan portfolio and increase the share of non-performing loans. If resources are directed to overly risky sectors or not diversified, even a minor negative factor could seriously impact the bank's entire operations. As a result, profits decline, reliability decreases, and even the risk of bankruptcy may arise. Therefore, scientifically based and analytically driven resource management is a decisive factor in ensuring the stable operation of any commercial bank.

In developed countries such as the USA, the UK, Germany, and Japan, approaches like asset-liability management (ALM), liquidity risk management systems, capital adequacy norms, interest rate risk control, and stress testing based on regulatory requirements are widely used in bank resource management. These approaches ensure secure, stable, and efficient bank operations.

For example, in the USA, banks are strictly regulated by the Federal Reserve System (FED). They are required to submit quarterly reports on liquidity, interest rate risks, capital adequacy, and asset quality. Most US banks have developed complex management systems aimed at maximizing profit while minimizing risks.

In Germany, particularly under the universal banking model, resource management includes not only customer service but also investment activities. Banks carefully analyze assets and liabilities and manage them based on long-term strategies.

In Japan, banks focus on reserve policy, using interest margins, and forming portfolios of highly liquid assets in their resource management. They optimize the flow of resources by insuring long-term risks through short-term instruments.

In conclusion, resource management in commercial banks is a strategic direction of financial policy that affects all aspects of banking activity. Through proper formation, effective allocation, and rational use of resources, banks can strengthen their financial stability and contribute to economic growth. Therefore, modernizing resource management and implementing digital systems based on innovative technologies is a crucial task.

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