



## **DEPOSIT PORTFOLIO ANALYSIS METHODOLOGY**

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### **ABSTRACT**

This article is devoted to the role and analysis of commercial banks in the economy of our republic, studied the data of their resource base, deposit operations carried out by commercial banks, analyzed the data of the deposit base. The importance of deposits in the activities of commercial banks is substantiated and the results of studies aimed at increasing the deposit base of banks operating in Uzbekistan are presented.

### **KEY WORDS**

Deposit, deposit base, deposit policy, transformation, diversification, balance sheet, bank balance sheet, deposit operations, time deposits.

## **INTRODUCTION**

The reforms carried out in the banking system of Uzbekistan increase the level of capitalization of commercial banks, ensure their financial stability, expand the scope of lending to the real sector of the economy, and further improve the quality of banking services. improvement of relevant bank policies on attracting funds to bank deposits and effectively placing them in strategically important sectors of the economy, implementing innovative types of bank deposit services that are beneficial for customers, population and economic entities a number of problems related to strengthening trust in the banking system, increasing the level of efficiency of banking services determine the urgency of developing scientific proposals and practical recommendations aimed at adapting the methodology of evaluating the effectiveness of the deposit policy in commercial banks to modern conditions.

The process of forming the deposit policy is closely related to the bank's interest policy, because the deposit rate is an effective means of attracting resources. A distinctive feature of the market of household deposits is the significant influence of interest rates on the formation of demand for deposits, that is, interest rates on deposits placed by banks are mainly determined by the growth of their resource base. specifies names. In addition, for different groups of banks, this effect is manifested at different levels. This diversity of the market leads to a significant redistribution of market shares among banks.

Due to the expansion of the activities of commercial banks in the conditions of the market economy, their demand for deposits, interbank loans and other banking resources has increased. Successful operation of the bank depends on the correct organization of its activities, that is, the strength of the bank's resource base and the bank's stability. Therefore, increasing the bank's resources is one of the main issues in its effective operation.

In accordance with the "Development Strategy of New Uzbekistan for 2022-2026" approved by the Decree of the President of the Republic of Uzbekistan dated January 28, 2022 No. the share of the private sector is set to 60 percent. [1]

It is known that today the process of transformation of commercial banks continues, the privatization of commercial banks with a high share of the state, the emergence of private banks in the economy, increasing the level of capitalization and deposit base of banks, strengthening their financial stability and reliability is the main source of the formation of resources of commercial banks. It creates the need to research the development of deposit operations and the improvement of their accounting as an independent object and determines the relevance of this topic.

The more stable and long-term the bank's resources are, the more important links of the economy, that is, they allocate loans for the purchase of technologies or, in this way, for the field of science. Therefore, we can increase their stable resources by attracting the idle funds of individuals to deposit for commercial banks.

It is known that in today's studies, as a component of the development strategy of banking activities on the formation of the deposit policy, as well as in the determination of the final, intermediate and operational goals of the deposit policy, the forward looking approach is a methodology for assessing the effectiveness of the deposit policy in commercial banks. the fact that some issues related to it are neglected, makes it necessary to activate researches in this regard [2].

## **Analysis of literature on the topic**

It should be noted that, in accordance with the approach recognized by scientists, the formation and implementation of the Deposit Policy is directly related to the improvement of the deposit portfolio analysis methodology.

Sh. Z. Abdullayeva, one of the economists of our country, analyzes in her research the relations related to the practice of deposits and not money or securities given to a financial-credit or banking institution, but customs payments along with bank deposits, contributions to pay fees, taxes, etc. are also interpreted as deposits[3]. A.A. Omonov emphasizes that special attention should be paid to the strategic planning process in the management of bank resources, as well as the expediency of balancing the timing of attracting and deploying financial resources [4]. According to U.D. Ortikov, it is important to follow the indicators describing the stability of the deposit base of commercial banks when developing the deposit strategy of commercial banks and putting it into practice. The reason for this is that the possibility of determining the extent to which the tactical tools used in the deposit policy of commercial banks correspond to the deposit strategy is based on the analysis of the indicators describing the stability of the commercial bank's deposit base [5] .

A. Burya suggests the use of three coefficients to determine the stability of deposit resources: balance volatility index, balance change synchronicity and reliability potential of funds in the account. In its methodology, it is necessary to distinguish the main approaches of analysis of funds of bank customers, which: firstly, involves rotation of customer groups; secondly, the coefficients describing the stability of cash balances in the accounts for each group are calculated; thirdly, the current state of the customer base is evaluated; fourth, its trends of change are determined; Fifth, further development of the customer base is forecasted. At the same time, it should be noted that the author of the methodology, assessing the stability of the customer base, uses generally accepted indicators ("sinkage rate", "oscillation amplitude", "average storage time"), so his method has certain shortcomings and contradictions[6].

E.P. According to Zharkovskaya. for the analysis of the deposit portfolio, it seems useful to divide time deposits into large and medium categories. In large deposits, it is suggested to include balances exceeding the amount specified by the bank. This category of time deposits is in the danger zone, because unexpected withdrawal of funds by customers can have negative consequences. According to the researcher, a separate analysis of interbank loans is required. The existence of these obligations in commercial banks is evaluated as a positive situation. This shows that the bank is recognized in the market [7].

G.S. According to Panova, it is a priority to analyze the deposit portfolio by dividing it into subjects

of attraction of resources from customer-depositors, their relevance and rates [8].

M.A. Within the framework of current and strategic planning, Pomorina considers the process of analyzing financial results, passive operations, including deposit operations, identifying risks, carrying out their control in the field of attracting client funds, searching for and jointly determining the need for financial resources . with active operations. From the point of view of M.A. Pomorina. it is necessary to monitor and prevent risks in the field of deposit operations [9].

Through the researches of L.G.Batrakova, the processes related to the use of simple and complex interest in the passive policy of commercial banks and the implementation of their equivalence analysis are studied. The process of establishing a system of measures for the nature, assessment, management and insurance of interest rate risk in the implementation of the deposit policy is shown [10].

According to most economists, the assessment of the efficiency of the commercial bank's deposit portfolio should be based on a comparison of the interest income on loans and the interest costs on the attracted deposit resources.

### Research methodology

In the process of preparing a scientific article, the comparative analysis of data based on tables, grouping of data, statistical grouping based on systematic analysis of abstract-logical thinking, induction and deduction, and expert evaluation methods were also effectively used.

### Analysis and results

It is proposed to use the following indicators to analyze the attraction and turnover of resources: the number of turnover of deposits for the period by category

depositors, coefficient of attraction of deposit resources by categories of depositors, coefficient of concluded deposit contracts by categories of depositors. The order of calculation of these indicators and their economic essence are presented in Table 1.

**Table 1 Methodology for attracting deposit resources and calculating turnover indicators [11].**

Index	Calculation method	Economic object
1. Number of revolutions deposits for the period by category contributors	Return Amount Ratio credit deposits organizations are average balance of deposits for the period for each category	Shows how many times turned into money Deposits for a certain period. More revolutions means how effective they will be. used for each category
2. ratio attract a deposit resources by category contributors	Quantity ratio involved deposit resources for a given amount commercial bank loans for each category	Shows the total Deposit resources for 1 soum. provided funds customers in the form of credit each category
3. ratio prisoners deposit agreements by category contributors	Quantity ratio structured deposit contracts for the period number of contracts at the end term for each category	Shows magnification in amount (decrease). deposit agreements for each categories of contributors Economic object

Taklif etilayotgan ko'rsatkichlarni umuman bank va filiallar bo'yicha, omonatchilar toifalari, jalb

qilish shartlari, valyuta turlari bo'yicha hisoblab chiqish va tahlil qilish maqsadga muvofiqdir.

Banklarning moliyaviy barqarorligi, iqtisodiy samaradorligi va risklarning xavfsiz me'yoringa ta'minlanishi, ularning depozit bazasini mustahkamligi bilan bevosita bog'liqdir. Keyingi yillarda xalqaro va mahalliy moliya bozorlarida depozit mablag'larga bo'lgan talabning ortib borishi banklar depozit bazasiga oid dolzarb masalalarni yuzaga chiqarmoqda. Xususan, banklar depozit bazasining iqtisodiy mazmunini nazariy va amaliy jihatdan tadqiq qilish, shuningdek, uning manbalari va unga ta'sir qiladigan omillarni aniqlash shular jumlasidandir.

Tijorat banklari tomonidan depozit operatsiyalarini amalga oshirish va bo'sh turgan moliyaviy mablag'larni jalb etish bo'yicha hozirgi kunda raqobat kuchaymoqda. Banklar tomonidan turli xil shartlar asosida depozitlarning turlari oshib bormoqda. Milliy valyuta bilan bir qatorda xorijiy valyutadagi depozitlar ham keng rivojlanmoqda.

Tijorat banklariga bo'lgan ishonch yil sayin oshib bormoqda. Buni xorijiy valyutadagi depozitlarning jami depozitlardagi ulushi ortib borayotganligida ko'rishimiz mumkin. Xususan, 2017 yilda jami depozitlarning 26,9 foizini xorijiy valyutadagi depozitlar tashkil etgan bo'lsa, 2021 yilga kelib bu ko'rsatkich 43,1 foizga yetgan.

2017 yilda jami depozitlar 37,2 trln. so'mni tashkil etgan bo'lsa, shundan xorijiy valyutadagi depozitlar 10,0 trln. so'mdan ortiqni tashkil etgan. 2021 yilga kelib esa jami depozitlar summasi 114,7 trln. so'm bo'lgani holda xorijiy valyutadagi depozitlar summasi 49,4 trln. so'mga yetgan.

Tijorat banklari foiz stavkalaridan har doim iqtisodiyotni makro va mikro darajada tartibga solish uchun foydalaniladi. Agar iqtisodiyotni mikro darajada o'rganadigan bo'lsak, tijorat banklari tomonidan foiz siyosatini qay darajada samarali ishlab chiqqanligiga, ya'ni kredit va depozitlar bo'yicha o'rnatilgan foiz stavkalariga bog'liq bo'ladi.

Mazkur holat valyuta bilan bog'liq bo'lganligi uchun bank amaliyotida valyuta riskini keltirib chiqaradi va bu banklarning oqilona siyosat yuritishga undaydi.

ATB "Turonbank" balans 2014–2022 yillar davomida 32 439 115 mln.so'mga oshgan va 2022 yil 1 yanvar holatida yilga 11 009 621 mln.so'm bo'lgan. Balansning bunday tezkor ko'payish asosan mijozlarning depozit himsobvaraqlarida mablag'lar qoldig'ining oshib borishi (2014–2022 yillar davomida 482 770 310 mln.so'mga), (1-jadval).

**2-jadval ATB "Turonbank" balans ko'rsatkichlari dinamikasi,[13],**  
(mlrd. so'm va foizda)

Indicators	2015	2016	2017	2018	2019	2020	2021	2022
Bank balance	590 759	702 906	874 065	1 519 158	3 049 678	5 978 848	8 714 080	11 009 621
Customer funds (deposits)	474 639	565 666	710 139	903 851	1 199 429	1 953 582	2 086 189	2 837 762
Issued debt securities	11 993	13 656	12 484	10 917	8 102	7 452	6 183	5248
Other debts received	6 761	14 501	54 888	232 371	892 333	985 104	1 541 963	2 478 963
Private equity	61 831	77 158	85 123	322 948	822 985	1 090 585	1 210 159	1 915 190
Loans granted	397 228	425 821	516 424	921 117	2 271 891	4 263 902	6 669 189	8 129 572

Cash assets	120 372	183 623	285 446	496 098	663 265	931 241	1 182 258	1 605 421
The weight of deposits in the bank balance	80,3	80,4	81,2	59,5	39,3	32,6	23,9	25,7
The weight of issued debt securities on the bank balance sheet	2,1	1,9	1,4	0,7	0,3	0,12	0,07	0,04
The weight of received loans in the bank balance	1,1	2,1	6,3	15,3	29,3	16,4	17,6	22,3
The weight of private capital in the bank's balance sheet	10,5	10,9	9,7	21,2	26,9	18,2	13,8	17,2
The ratio of deposits to loans	119,5	132,8	137,8	98,1	52,8	45,8	31,2	34,9
The ratio of loan funds to loans	1,7	18,8	10,6	25,2	39,3	23,1	23,1	30,4
The ratio of equity to loans	15,6	18,1	16,5	35,1	36,2	25,5	18,1	23,5
The ratio of debt funds to private capital	10,9	18,8	64,5	71,9	108,4	90,32	127,4	129,4

Despite the increase in the absolute (absolute) amount of funds in customers' deposit accounts, the weight of deposits in the bank's balance sheet has had a decreasing trend since 2017 and 2022. In particular, in 2014-2022, the weight of deposits in the bank balance was 80.3, 80.4, 81.2, 59.5, and 39.3 percent, respectively, while in 2021 it was 23.9 percent, In 2022, it was 25.7 percent. During the analysis period, the weight of loan funds had a growing tendency, unlike deposits. The share of received loans in the bank balance increased from 1.1% in 2014 to 22.3% in 2022. As a result, the ratio of deposits to the balance of credit flows decreased from 119.5 percent in 2014 to 34.9 percent in 2022. In turn, the ratio of debt funds to credit flows increased from 1.7 percent in 2014 to 30.4 percent by 2022, and the ratio of debt funds to private capital reached 129.4 percent as of January 1, 2022.

### Conclusions and Suggestions

Commercial banks in the process of transformation are based on learning how to attract resources through effective organization of deposit policy

To achieve this goal of strengthening the resource base of commercial banks of the Republic of Uzbekistan by increasing the amount of savings deposits, we offer the following:

- first, it is necessary to ensure a positive level of interest rates paid to savings deposits of legal entities;
- secondly, it is necessary to ensure that the savings deposits of the population are fully and timely returned in cash by commercial banks.

It is necessary to develop a strategy aimed at ensuring the stability of deposits in commercial banks of our republic. For this, first of all, it is necessary to develop marketing that will increase the attractiveness of deposit accounts to customers; secondly, a system of indicators describing the level of stability of deposits should be developed; thirdly, it is necessary to identify the group of customers who form the basis of the bank's deposit base and offer them a comprehensive deposit-loan service. Complex methodology of deposit analysis Commercial bank portfolio is a continuous cyclical process that includes the following stages:

The first stage. Deposit market monitoring.

The second stage. Analysis of the actual indicators achieved by the state of deposit resources for the reporting periods.

The third stage. Planning the volume of deposit resources attraction by groups of depositors, terms, currency types and other analytical sections for the current and long-term perspective.

The fourth stage. Assessment of the stability of attraction of deposit resources.

Lowering the mandatory reserve requirement for foreign currency deposits.

In conclusion, we can say the following: if you have money, but do not know where to put it, keep it in the bank - your money will be returned in full and with profit; if you don't know in which currency to save money, depending on the perspective - save in foreign currency for a long period, mostly in



dollars, and in soums for a short period. And most importantly, "where to invest the money?" May the question always be relevant for you. Because the urgency of the matter at least means you still have money.

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