

## IMPROVEMENT OF METHODS OF MANAGING ASSETS AND LIABILITIES OF COMMERCIAL BANKS

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A B S T R A C T	K E Y W O R D S
This article talks about commercial banks, methods of managing their assets and liabilities, and ways to improve them.	assets and liabilities, profitability, commercial banks, resource base, economy, eminent

The further fate of any process is based on its thorough analysis. In the era of the market economy, banks are the lifeblood of the economy, as the President noted, and regulation and coordination of their activities is considered one of the most important issues. Continuous analysis of commercial banks' activities in a consistent, deep and scientifically based way, ensuring the stability of their activities is of great economic importance. Commercial banks are large credit institutions that provide universal banking services to enterprises, organizations, citizens, accounts, payment operations, attraction of deposits, keeping deposits, granting loans, as well as operations in the stock market. On the basis of various forms of ownership of banks - state-owned, state joint-stock, open and closed joint-stock companies are established. Asset operations of commercial banks - banks deploy the resources at their disposal to obtain profit and maintain their liquidity, that is, to ensure financial stability. Active operations include resource allocation operations.

Commercial banks are involved in various types of active structures. Asset and liability management (ALM) of commercial banks consists of technical tools and methods that consider and manage the creation of value for shareholders and control of risks. and they use ALM techniques to get more profit by reducing the losses caused by operations. Active operations are secondary to passive operations. are loan funds, the bank should structure its active operations in such a way that the time limit: the return of money to the bank corresponds to the period of their return to customers. Assets of commercial banks are objects that reflect the use and distribution of the commercial bank's resources on the balance sheet. As a rule, bank assets are formed as a result of active operations - these are operations on the distribution of own funds in order to obtain income, ensure bank activity and maintain liquidity. Commercial banks receive the largest part of their income from active operations. When classifying the composition of assets according to the leading types of banking activity, the following can be distinguished:

1. Credit operations occupy the first place in bank operations;
2. In the second place, investments in securities;
3. The third is money;

4. The share of other assets comes from the specific features of accounting, so it can cover operations from investments in fixed assets to various settlement operations.

The process of asset management is formed directly from the management of balanced funds based on three main indicators:

- profitability;
- risk level;
- liquidity.

There are three main methods of asset management in banking:

The general fund method - absolutely all available resources are combined in OFS (general funds of funds), and then they are divided into different groups of assets depending on the goals of the credit organization, as well as the principles of liquidity. The disadvantage of this method is that it does not take into account the time and sources of receiving money, therefore, the effective operation of the bank depends on the management skills. This method is usually considered a method for small banks.

The method of money exchange or distribution of assets eliminates the shortcomings of the first method. The sources of funds, depending on the specified period, go to some departments of the bank, and then these departments themselves distribute these sources to the relevant assets.

Scientific management method - asset management by means of scientific methods and operations analysis includes the use of the most modern models and the latest mathematical equipment to study the interrelationship between various items of the bank balance sheet.

Nowadays, real estate, insurance guarantee of another bank or insurance organization can be accepted as collateral for loans given by commercial banks. Lending process occupies the main place in asset operations of commercial banks. one type is fund operations. In addition, there are also bank investments in securities, in which case the bank buys securities from various issuers and a portfolio of bank securities is created. depends One of the necessary requirements for a commercial bank to start its activity as an independent entity is that the bank has its own potential at the level of demand. Therefore, the operation of banks requires, first of all, the availability of a sufficient amount of bank resources. requires. The efficient management of passive operations of any commercial banks creates the basis for the perfect organization and efficient use of bank resources. The generated resources are used to ensure the commercial and economic activities of commercial banks.

In the conditions of the market economy, the passive operations of commercial banks, its structure and volume increase, its effective management is important. The formation of the resource base of commercial banks includes not only attracting new customers, but also constantly changing the structure of resource sources. It is considered a component of the rational use of bank assets and liabilities. The following are included in the composition of commercial banks' own funds through their passive operations:

- 1) share capital;
- 2) additional capital;
- 3) reserve capital;
- 4) retained earnings;
- 5) revaluation surplus.

The most important problem for commercial banks is to ensure that the management of assets and liabilities is consistent with the conditions between the resources involved and their placement. In

short, the methods of asset and liability management in the activities of such banks are at a high level, and their improvement opens wide opportunities for the state economy.

## References

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