

Indicators That Characterize the Profitability of Banks and Their Comparative Description

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Abstract

This article provides scientific information about the sectors that develop the economy of our republic and their annual growth trend, employment indicators of the population in economic sectors, and the priority directions of economic development.

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Today, the technical and technological development of Banks plays a special role in the development of the banking system. The strict implementation of modern innovative services in this process, the widespread involvement of population deposits in it by guaranteeing a bank obligation is one of the main tasks facing the system.

Improving the functions of the financial market in the conditions of modernization and liberalization of the economy, the development of an alternative strategy for the functioning of the banking system, which is its main participant, is one of the important tasks. Here are the types of innovative financial services of commercial banks one of the main tasks is that it provides customers, ensuring their popularity.

In ensuring the effective implementation of this task, it is important to increase the attractiveness of the banking system, that is, to gain the benefits, amenities and, most importantly, their trust created for their customers. At this point in all sectors of the economy, the chain sequence should operate in a continuous way even in the banking system.

In the banking system, the interruption of the sequence leads to the failure of the expected income, which leads to a decrease in stability and liquidity levels. If we analyze the cross section of

operations carried out in our banks today, there is only a percentage increase in the structure of active operations in credit and leasing operations, which, of course, is a positive case, but there is only a decrease in the structure of other profitable active operations, these include: funds for buying and selling practices, that is, Securities and investments, which

This can also be seen in passive operations. The deposit balance is more than 60 percent, while the term deposits are more than 20 percent and the savings deposits are more than 10 percent. This situation testifies to the fact that today there is no balance in the structure of deposits in our banks, which in itself is formed on the basis of financial funds of legal entities in the form of deposits and operates on the basis of high risk.

Taking into account the dependence of one factor on the second factor, when solving these problems, as the main task in the implementation of fundamental changes in the banking system, it is required to increase the balance of financial services, manage them in an innovative way, improve banking infrastructure and eliminate negative factors affecting income. Because in foreign practice we can see that banks carry out more than 300 transactions. Commercial banks in our country are limited only if they know how to issue loans and accept deposits. Therefore, it is one of the important tasks to form the basis for increasing the types of financial services, expanding the bank's sources of income.

From this, it became clear that increasing the popularity of financial services alone is a practical aid to the development of the economy of our country. We will be able to manage the active and passive operations of commercial banks on the basis of expanding the scope of financial services, which will have a positive effect on the increase in banking income, liquidity level and stability. We will be able to achieve these results based on ensuring the popularity of the types of financial services. Bringing to the level of economically developed countries, especially in rural areas: studying the real requirements of the population, developing the service sector in accordance with the available resources, opportunities, providing technologies that meet today's requirements, increasing customer awareness, raising the level of employees and with commercial banks of the media it is achieved on the basis of establishing continuous activities.

Currently, the role and goals of the banking system in the national economy depend on the nature of economic relations, that is, the main intermediary between the creditor and the debtor in investments that have an important place to achieve economic growth. Commercial banks are an important economic institution in each country, supporting the development of the business environment by offering services and products as the most basic creditor in the modern economy.

The main goal of commercial banks is to generate high returns, minimizing high profitability or risk. Profitability represents the position of banks in the banking system, reflecting the quality of management.

Due to the fact that indicators of income, expenses and profitability of the banking system are indicators that characterize banking activities, a number of studies have been carried out and studied on a large scale by specialists and scientists of foreign countries of Uzbekistan on the analysis of these indicators.

Research methods such as statistical, economic-mathematical, forecasting, economy-related have been used in the analysis area.

Commercial bank revenues include interest-free and interest-free revenues. Interest earnings: interest earnings on accounts in the Central Bank of the Republic of Uzbekistan, interest earnings on accounts in other banks, interest earnings on buying and selling securities, interest earnings on

investments, interest on purchased bills, accrued on customer liabilities, interest on customer liabilities on unpaid bank shares, interest on credit and leasing transactions, discount (deductions) and contributions, interest income and other interest income on securities transactions.

Interest-free income: income received for rendered services and mediation, profit in foreign currency, profit from commercial transactions, profit from investment and dividends, and other interest-free income.

The financial indicators of banks are determined through a report on financial results, which expresses income and expenses in itself, and also the results are explained. A report reflecting the financial situation of the Bank is also a report on financial results, which is presented precisely for suitable periods.

Profit is a factor in the continuation of each commercial organization. The level of profitability and the volume of profit are considered as indicators of efficiency in the placement of banks' resources. Profitability also indicates the ability of banks to generate income. It represents the management qualifications of banks. Profitability is the most important and reliable indicator, since it reflects the bank's ability to increase the level of income.

Profitability indicators are also used to determine the global risk position of a commercial bank. The analysis of profitability in banks is based on a set of coefficients: asset profitability, capital profitability, coefficient of net interest margin, ratio of costs to income, multiplier of equity. Profitability allows the bank to increase capital in order to support the growth of assets, master loan losses and provide investors with income.

In conclusion, since the years of independence in the Republic of Uzbekistan, positive growth rates have been observed in every industrial sector from year to year. The main reason for this, of course, is the development of Science and technology, an increase in the number of inhabitants to more than half a million every year, and an increase in demand for each consumer good. The evolutionary implementation of measures aimed at the development of the economy in our country, the relief given to entrepreneurs and farm-classes, the benefits from year to year have a serious impact on the composition of the country's gross domestic product. In the country, the volume of imports is decreasing, and the trend in the amount of exports is increasing.

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