DEVELOPMENT OF FINANCIAL STABILITY MANAGEMENT SYSTEM FOR COMMERCIAL BANKS

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Abstract. *This article talks about the actions necessary for the formation of the financial stability management system for commercial banks, as well as the results of the implementation of the necessary measures.*

Keywords: *commercial banking, financial stability, bank assets and liabilities, financial stability management system.*

The concept of "financial stability" of a commercial bank implies financial issues. Financial stability is often determined by reliability and stability. Thus, a stable bank can be stable, able to fulfill its obligations on time, trusting customers with their money and making stable profits. When assessing the financial stability of a commercial bank, the following elements should be taken into account: the size and structure of the bank's assets and liabilities, the level of income and profit, liquidity, profitability, etc. In addition, it is not wrong to take into account the specialization of the bank (mortgage, investment, etc.) and the set and specific features of banking operations and services. Taking these aspects into account, concern for the formation of the financial stability management system for commercial banks and acting accordingly opens the doors of opportunity to achieve high efficiency.

Analyzing the actions of a number of commercial banks in the world in recent years, it can be said that they faced the problem of ensuring liquidity and solvency. And this led to the cancellation of the license. One of the main reasons for this is non-compliance with the requirements of financial stability. It was this aspect that led to the liquidation of a number of banks.

It is no secret that the crisis trends in the new Uzbekistan and the world economy are constantly reviewed and analyzed by experts. The willingness of Uzbek banks to overcome the scenarios of deterioration of the global situation in the commodity markets and capital markets, the possible macroeconomic consequences, including the consequences that may occur in the foreign exchange market of Uzbekistan, requires a deep scientific study and the banks' requires an approach to reduce sensitivity to financial factors. Such events serve to increase their stability and further improvement.

The need to ensure the financial stability of commercial banks requires an increase in the standards of their activity and established regulatory documents. The increasing demands placed on banks in terms of standards reflecting financial stability force commercial banks to work on improving internal procedures to work on new possible standards today.

In a broad sense, the financial stability management system of a commercial bank can be understood as the result of managing the bank's assets and liabilities, which ensures maximum profitability with minimal risk, as well as sufficient capital to cover credit risks. Along with the high quality of management, the fulfillment of obligations in the short and long term is also in this line. In a narrow sense, one can say the ability to fulfill all obligations under existing contracts with all counterparties.

Effectiveness in the financial stability management system of commercial banks is determined by the composition of assets and liabilities, capital, profitability, liquidity indicators, quality of management and, accordingly, management decisions and built business processes. These sustainability features are closely related to each other. For example, the bank's profitability and its level of liquidity depend on the quality of management, which at the same time depends on the structure of assets and liabilities and affects the amount of capital. The amount of capital is an integral part of the bank's passive base, which does not affect the ability to form assets depending on the level of risk. Taking into account that the higher the risk, the higher the profit, the possible profitability of the bank in lending to counterparties also depends on the amount of capital. It is known that the amount of capital imposes certain restrictions on the provision of credit products to individuals and legal entities. At the same time, the higher the profitability of bank products, the higher the potential growth of bank capital. Liquidity directly depends on the structure of assets and liabilities in terms of volume, terms, currencies and affects the quality of management. Therefore, it can be concluded that all indicators of financial stability are dialectically interrelated and influence each other to a certain extent.

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