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IMPORTANCE OF CREDIT PORTFOLIO MANAGEMENT OF COMMERCIAL BANKS.

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Abstract: In the article is studied the issues of effectively strengthening the credit portfolio of commercial banks and the volume of economically oriented banks' credit analysis of the assets of commercial banks and the amount of loans in their structure carried out in the country and are given the corresponding conclusions.

Key words: loan, loan portfolio, commercial banks, optimization, bank assets, bank capital

In various scientific sources, the concept of "loan portfolio of commercial banks" has become one of the main concepts that represent relations related to the activity of the banking system. The reason for its rapid popularity is that the "loan portfolio" plays a decisive role in all credit-related activities of commercial banks. "Loan portfolio" is one of the factors that show the lending capabilities of commercial banks. Therefore, effective management of the loan portfolio in commercial banks is one of the important tasks. There are four main principles underlying the operation of the bank's credit portfolio management system:

Firstly, within the framework of the requirements of the Central Bank of the Republic of Uzbekistan "On the classification of the quality of assets in commercial banks and the formation of reserves to cover possible losses on assets and the procedure for their use", bank loans are regularly evaluated according to the main criteria ; Secondly, control over the provision of loans allocated by the bank. In this case, it is necessary to take into account that the security is not considered the main source of extinguishing the loan.

The bank uses collateral only to reduce the risk of loan default. Thirdly, the implementation of credit monitoring. Monitoring of the loan portfolio includes the following: a) monitoring of the loan; b) monitoring of the loan portfolio. At present, the increase in the volume of bank loans directed to the development of the economy, the increase in the number of clients of various types of ownership and business management using bank loans, the rational placement of loans given by banks and their efficiency, the loans granted and the interest calculated on them Ensuring timely recovery requires constant monitoring of banks' loan portfolio. Fourth, credit portfolio audit and credit risk management. The loan portfolio is audited by internal and external auditors. The banking industry is one of the leading industries in the world. Since the main goal of a commercial bank is to make a profit, lending is the first priority. Loans of commercial banks are one of the sources of financing current and investment expenses of economic entities and play an important role in ensuring the stable development of the economy1. At the same time, optimal formation of financial assets and their correct distribution is an important issue for supervisors and managers of banking activities in a competitive environment. Formation, optimization and quality management of the credit portfolio of a commercial bank is the main stage of the implementation of the credit policy. Currently, the state of the loan portfolio allows not only the quality of the bank's credit policy, but also to forecast the results of the bank's credit activity in the future. During the analysis of the issues of correct formation and optimization of the loan portfolio of commercial banks, the bank continuously analyzes the state, term, distribution of loans by economic sectors, types of collateral, quality of loans and other indicators. its implementation, in turn, has a positive effect on the quality of the loan portfolio. . In recent years, various methods of optimizing and managing the bank's loan portfolio have been developed. In order for banks to make a decision on the formation of a loan portfolio, it is necessary to take into account the needs of firms, market competition and the capabilities of the bank (Klaassen, 1998). The best practice in optimizing the loan portfolio in commercial banks is to determine the procedures that create the optimal mix of bank funds management. According to the results of Tobin's research (1965), the portfolio theory can be used in the optimization and management of the bank's portfolio, since the bank seeks to maximize the rates of return of the asset portfolio, taking into account the expected risk and liquidity level. According to the results of economists Cohen and Hammer (1967), finding a suitable balance between three goals in optimizing a bank's loan portfolio is the main issue: profitability, liquidity and safety. In general, four main factors significantly influence banks' asset portfolio optimization and management behavior. These factors include: a) legal provisions in the country, b) security level of deposits, d) demand for credit in the economy, e) depends on the level of profit aspirations of bank shareholders. In the United States, Canada, England and other developed countries, in the efficient formation and management of the loan portfolio (Credit portfolio management or loan portfolio management), that is, CPM is the main tool for banks and other financial institutions with a large amount of loans, mainly with a low level of liquidity, and various types of loans. is a function. Today, forming an optimal loan portfolio is one of the important tasks and the main problem of the bank. The ultimate goal of any bank's credit policy is to create an optimally coordinated loan portfolio. The problem of forming an optimal loan portfolio and its solution in the presence of restrictions on the amount of available credit resources, their value, the interest rate on the loan, the terms of attracting resources, and its solution are the main and permanent issues for bank specialists to solve. . When analyzing the credit portfolio of commercial banks of our country, it is of practical importance to consider the ratio of loans to total assets. As a result, the credit portfolio of banks is formed, and their level of riskiness, profitability and liquidity is assessed. In the table below, we analyze the indicators of the assets of commercial banks, the amount and share of loans in their composition based on international practice. According to Table 1, the assets of commercial banks will reach 556.7 trillion in 2022. 500.5 trillion soums compared to 2014. increased to soums, it can be seen that it has increased almost ten times during the analyzed period. In 2022, the share of loans in the structure of bank assets was 70.1 percent, slightly decreasing compared to previous years. In 2022, compared to last year, the volume of credit deposits directed at the economy increased by 19.6% and reached 390.1 trillion as of January 1, 2023. we can see that it has reached soums, and that the ratio of loans to GDP is 43.9 percent. On the other hand, further increase of crediting capacity of commercial banks depends on the quality of their loan portfolio. This, in turn, requires banks to optimize their loan portfolio and improve management efficiency. The banking industry is one of the leading industries in the world. Since the main goal of a commercial bank is to make a profit, lending is the first priority. Credits of commercial banks are one of the sources of financing current and

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investment costs of economic entities and play an important role in ensuring the stable development of the economy1. At the same time, optimal formation of financial assets and their correct distribution is an important issue for supervisors and managers of banking activities in a competitive environment. Formation, optimization and quality management of the credit portfolio of a commercial bank is the main stage of the implementation of the credit policy. Currently, the state of the loan portfolio allows not only the quality of the bank's credit policy, but also to forecast the results of the bank's credit activity in the future. During the analysis of the issues of correct formation and optimization of the loan portfolio of commercial banks, the bank continuously analyzes the state, term, distribution of loans by economic sectors, types of collateral, quality of loans and other indicators. its implementation, in turn, has a positive effect on the quality of the loan portfolio.

Banking using asset and liability instruments of commercial banks

active operations by improving the quality of services and attracting customers

improving effective management strategy, asset securitization,

Automation, "New Privat" and innovative methods of remote management are active

development of an innovative management style by focusing on operations,

on the basis of loans issued in accordance with the state program in the securitization of assets

with securities of commercial banks by issuing secondary bonds

The proposal is based on increasing operations and profitability. As a result, the following conclusions

given:

Attracting customers to the bank by studying the opinions of bank employees and customers

in order to introduce innovative services more widely, to save customers' time

going online for all documentation work on a large scale in banks

measures will increase the confidence of the population and economic entities in the banking system.

When applying asset securitization:

Adoption of the Law "On Securitization of Assets", securities

in order to make the activity of the market wider and to increase the attractiveness of attracting resources,

assets to the public through mass media, internet networks

promote the practice of securitization. to the banking system through the New Privat method

modern services are introduced. This is the attraction of customers and the bank's income

is the multiplication factor.

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