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GLOBALIZATION SYSTEM OF STATISTICAL INDICATORS REPRESENTING THE STABILITY OF THE BANKING SYSTEM

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This article describes the role and characteristics of the banking system in the economy of the country and regions in the context of globalization, the main trends in the international banking system in the context of competition, the system of statistical indicators that evaluate the stability of banks, the mutual comparison of statistical indicators, the statistical methods used in the banking system, and the issues of improving bank statistics.

KEY WORDS: ***Bank, Banking System, Stability Of Banks, Indicator System, Bank Statistics, Commercial Banks, Banking Operations, Financial Stability, Bank Customers***

In the context of globalization, the intensification of competition in the international banking system requires the improvement of processes for further improving the quality of service provided to bank customers. International experience shows that providing new banking services remotely to customers is an important direction in the activities of banks, as well as in increasing their income, improving the quality of services, increasing the number of bank customers, and eliminating problems associated with the use of digital banking technologies.

In world practice, a lot of scientific research work is being carried out on the statistical analysis of various econometric models of the implementation of commercial bank operations using modern banking services, increasing the total and asset profitability, and improving the methodological aspects of ensuring the financial stability of banks. In these scientific studies, statistical modeling of financial activity of commercial banks, international classification of assets of commercial banks, the methodology of statistical analysis in their reserve formation and their effective use, problems of development of economic indicators and indicators of stability, features of their econometric modeling are defined.

The "Development Strategy of New Uzbekistan for 2022-2026 [1]" also sets the task of completing the transformation processes in state-owned commercial banks and increasing the share of the private sector in bank assets to 60 percent by the end of 2026. In addition, tasks such as increasing the level of digitization of production and operational processes in the real sector of the economy and in the financial and banking sectors to 70 percent by the end of 2026, and reducing the profit tax rate to 15 percent in business areas such as banking, finance, and telecommunications from 2025 [2]will also be a practical example of the great attention paid by the state to the sustainable development of the banking system in the coming periods.

Also, special attention is being paid to the digitalization of the activities of commercial banks in Uzbekistan. In particular, it is set to "in the direction of developing the national economy and ensuring its growth rates at the level of modern requirements, increase the volume of the digital economy by 2.5 times and bring the volume of the software industry to 500 million US dollars [3]." In fulfilling these tasks Attention is being paid to improving the accounting of banking transactions in the national accounts system of Uzbekistan in accordance with international recommendations and the requirements of Basel 3. The development of economic processes requires scientific approaches in many respects, such as adapting the activities of banks to a certain system or developing development trends based on specific statistical models.

[1]*Decree of the President of the Republic of Uzbekistan No. PD-60 dated January 28, 2022 "On the Development Strategy of New Uzbekistan for 2022-2026". www.lex.uz*

[2]*Decree of the President of the Republic of Uzbekistan No. PD-60 dated January 28, 2022 "On the Development Strategy of New Uzbekistan for 2022-2026". www.lex.uz*

[3] *https://yuz.uz/news/2022-2026-yillarga-mokkebüyü-taraqqiyot-strategiyasining-yangi-loyihasi-muhokamaga-qayildi*

Taking into account the content and essence of the terms "banking system" and "stability", as well as the interpretation developed in the economic literature, we propose an improved version of the definition of banking system stability (Table 1).

Table 1
System of parameters of banking system stability (BSS) components

BTB component	Content and essence of the component	Parameters of the component	General descriptions used in the analytical estimation of parameters
Activity stability	Continuity of performance of tasks undertaken by the banking system	- relatively low passivity of resources; of GDP ; - expansion of active operations	Indicators describing the performance of the bank's systemic functions, as well as the factors determining the results of its activity
Structures stability	Maintaining certain integrity of banking system elements	-institutional development of the banking sector; - activities of banking system participants	Indicators describing the institutional development of the country's banking system
Sustainability of development	Positive dynamics of banking system activity features	- payment system development; creation of innovative banking products	- improvement of banking system activity; - the stability of positive dynamics

The need to adapt the actually emerging structure of the banking system to a certain model established in the development of the economy determines the composition of the parameters for assessing the stability of the banking system structure.

According to the basic rules of the theory of economic analysis, economic-statistical analysis is a type of economic analysis, which differs according to its content and tasks to be solved.[4]

The Banking System, we explain the method of knowing its state, changes and activity structure, as well as the issues of evaluating banking services (products)

Based on the above, it can be noted that the entire procedure for economic and statistical analysis of the stability of the banking system, both at the national and regional levels, should be based on the following goals: an economically sound assessment of its condition and changes; and coordination of regulatory and management actions by banking supervisory authorities.

According to the above information, the structural content of the definition of the stability of the banking system based on understanding the essence of the banking system itself, its functions and the concept of stability , the task of three blocks of analysis is defined:

1) statistical study and assessment of the current state of the banking system, as well as determining its structure;

2) statistical study and evaluation of change processes, among them, identification of changes and assessment of their stability.

The set of parameters for the assessment of each component of the stability of the banking system determines the set of statistical indicators that are used as a priority, regardless of the list, set and content of the statistical analysis.

The stability of the banking system is a clear concept that describes the ability of the Central Bank, as a complex of banks, to fully ensure the organization and coordination, operation, development and rational structure of the country's banking activities.

An analysis of the literature shows that there are two approaches to systematizing statistical indicators for assessing the activities of the banking sector: the first is systematization in accordance with the classical rules of theory; the second is statistical analysis carried out in accordance with the methodological rules of the Central Bank.

1. Primary indicators - indicators that are reflected in statistical sources and primary processing of primary statistical data.

2. Weight indicators that represent structural relative quantities.

3. Coordinative, weight indicators representing the relative amounts of intensity. They make it possible to assess the value of bank indicators in relation to macroeconomic indicators that describe other events and processes in the economy.

4. Basic indices - statistical indicators calculated on the basis of initial indicators represent the level of development of the country's banking system and their difference from the average value.

5. Aggregate indices – calculated as the geometric mean value of the basic indices, which allows for a final comparative assessment.

We offer an example of a system of statistical indicators for the analysis of the banking system in competitive conditions (Fig. 1).

[4]*Lyubushin N.P. Economic analysis [Electronic resource]: textbook / N. P. Lyubushin. - M. : UNIT-DANA, 2012. – 576 c. - The mode is available at: http://www.iprbookshop.ru/10517.html*

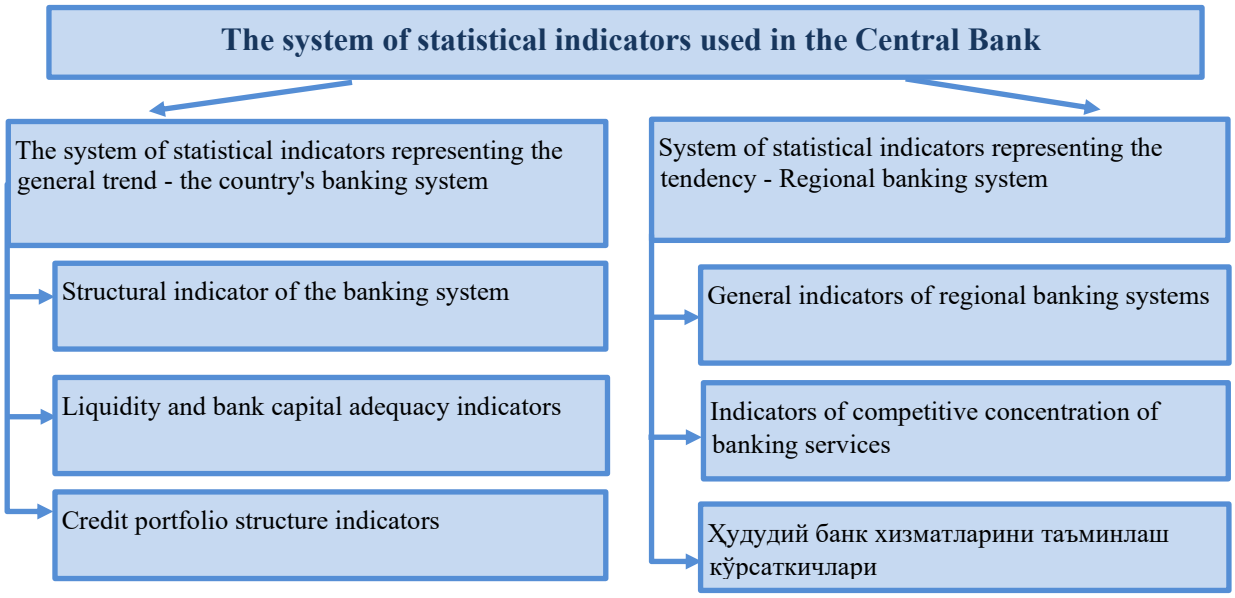


Figure 1. Example of a system of statistical indicators for the analysis of the banking system (Example [5]II)

Indicators representing the general trend of the country's banking system include structural indicators of the banking system, indicators of liquidity and adequacy of bank capital , and indicators of the structure of the credit portfolio. To indicators representing the general trend of the banking system of the region competitive concentration indicators of banking services , h includes indicators of provision of regional banking services . They also assess the degree of satisfaction of the demand for banking services, the expansion of the market for banking services in it.

Based on a substantive analysis of the methodological rules of the system of national accounts for various aspects of the banking sector, the specific features of the intermediation activities of banks and, accordingly, additional features of this sector as an object of economic and statistical analysis are identified. The most important of these features are: changing the mutual obligations of subjects of financial and credit relations; ensuring the consistency of the interests of subjects of financial and credit relations; the activities of intermediary organizations in the conditions of real competitive relations for attracting and placing financial resources.[6]

In short, it is recommended to make a comparative assessment of the methods of economic-statistical analysis of the stability of the banking system as follows : statistical indicators that describe the state of the country's banking system in general, are divided into three groups: **the first group:** indicators of the structure of the banking system; capital adequacy and liquidity ratios; credit portfolio structure indicators; **second group:** Statistical indicators of the level of development of the regional banking system. They are divided into: general indicators of the banking system; indicators of concentration/competition of banking services; indicators of provision of banking services: **the third group:** indicators of the state of gold-currency reserves, indicators of the main factor determining exchange rates and indicators determining interest rates.

Also, according to international recommendations, the use of relatively complex forms of presenting system indicators is required to implement more complex aspects of the analysis of the efficiency of the relevant banking sector. For this, it is appropriate to use structures in the form of "Costs and production" models, which are widely used in statistical analysis.

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[5]*compiled by the author.*

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