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## IMPROVING THE METHODOLOGY OF IDENTIFYING AND MANAGEMENT OF RISKS AFFECTING THE ACTIVITIES OF COMMERCIAL BANKS

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### **Abstract:**

**Objective.** Improvement of risk management mechanisms in commercial banks is of particular importance. Because risks are characterized by different levels of risk depending on the type. In this article, the essence of the concept of banking risks, their causes, types, and the issues of its identification, prevention and minimization are explained theoretically and practically.

**Methods.** The research methods were statistical, comparative analysis, induction and deduction methods.

**Results.** The scale of entrepreneurship in our country is expanding, which leads to an increase in the share of services in commercial banks, but commercial banks always face financial or other types of losses as a result of various factors. It is especially important to improve mechanisms for managing risk factors affecting the stability of bank capital. In this article, a scientific proposal and practical recommendations have been developed to prevent risks affecting the capital of commercial banks and improve their management.

**Conclusion.** Sometimes the risks have a high level, and their level of risk can increase the amount of losses of commercial banks, sometimes there are small risks, which hardly affect the net profit and lead to the violation of the management mechanism. can come From this point of view, regardless of the level of risk, it is desirable to improve their management mechanisms.

**Keywords:** banking risks, risk monitoring, risk management, financial operations, assessment, collateral, banking system, collateral registry, solvency, credit provision, analysis.

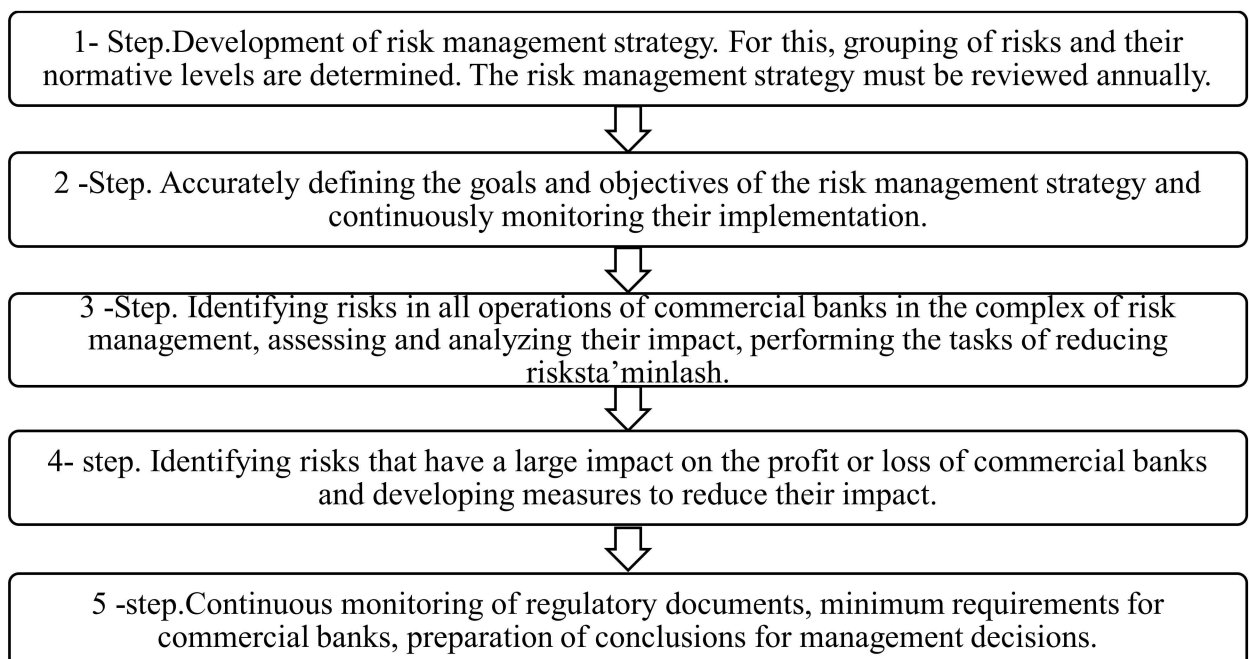
**Introduction.** In order to improve the methods used by banks in world risk management, scientific research aimed at studying the impact of requirements on the capital adequacy of commercial banks on macroeconomic indicators, the impact of the fulfillment of Basel III requirements on financial control systems, and analyzing the dynamics of capital resources. is going Scientific recommendations are given by researchers on determining the ratio of reserve allocations to gross assets, on the impact of minimum capital requirements of commercial banks on the risk levels of allocated loans, on improving the mechanisms of influencing the activities of commercial banks through financial control of the Central Bank.

**Methods.** Statistical analysis methods, monographic observation, induction and deduction, abstract thinking, economic-mathematical modeling, expert and rating evaluation methods were widely used in the research process.

**Literature analysis.** General theoretical and conceptual foundations of ensuring the long-term stable development of the banking system in the conditions of

the development of banking risks, issues of monitoring and effective management of banking risks M.Friedman, A.Schwartz, H.P.Minsky, B.Enchengreen, R.Porter, A.Demirguc- Described in the scientific works of Kunt, E. Detragiache, D. Barton, R. Newell, G. Wilson, G. A. Akerlof, F. H. Knight and other scientists. Uzbek economist - scientists and specialists T. Karaliev, F.I. Mirzaev, N. Kh. Jumaev, A. Omonov, Sh. Z. Abdullaeva, O. B. Sattarov, M. Makhmudova, N. F. Karimov, A. Norov, M.M.Tozhiev, D.Nafasov, B.A.Akhadov, D.A.Toshpulatov, F.Nasriddinov, H.H.Otamurodov, F.R.Khasanov, etc. management methodology, various aspects of bank risk monitoring are studied.

**Results and discussion.** Commercial banks develop and implement strategic development programs in the course of their activities. Today, in the conditions of economic relations based on high risk, it is important to reduce the consequences of lower risk. Therefore, it is necessary to take risks into account in the development strategy and in ensuring the adequacy of bank capital.



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**Figure 1. Strategy of risk management<sup>16</sup>**

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Figure 1 shows the risk management algorithm, which is an important element in ensuring capital adequacy of commercial banks.

Now we will group them to control the risks. We use the method of transition from

general to specific. Because each risk has a specific effect, we can analyze their significance in detail using the deduction method.

Overall risks:

- Credit risk;
- Liquidity risk;
- Shareholding risk;
- Market risk (stock exchange risk, interest rate risk, currency risk);
- Operational risk;
- Profit and loss risk;
- Counterparty risk;
- Insurance risk;
- Image and reputation risk of the commercial bank;
- Issuer risk;
- Inflation risk;
- Political risk;
- Social risk;
- Administrative risk;
- Strategic risk and other risks.

There are many factors and risks that can affect the activity of commercial banks, and the main group of risks was noted above. It would be appropriate to assess each of these risks using a deductive method and determine regulatory limits for commercial banks.

Among the general risks, the following directly affect commercial banks, that is, if their share is higher than 2%, we group them as risks related to the activity of commercial banks:

- Credit risk;
- Liquidity risk;
- Shareholding risk;
- Market risk (stock exchange risk, interest rate risk, currency risk);
- Operational risk;
- Profit and loss risk;
- Counterparty risk;
- Insurance risk;
- Image and reputation risk of the commercial bank;
- Issuer risk;
- Strategic risk.

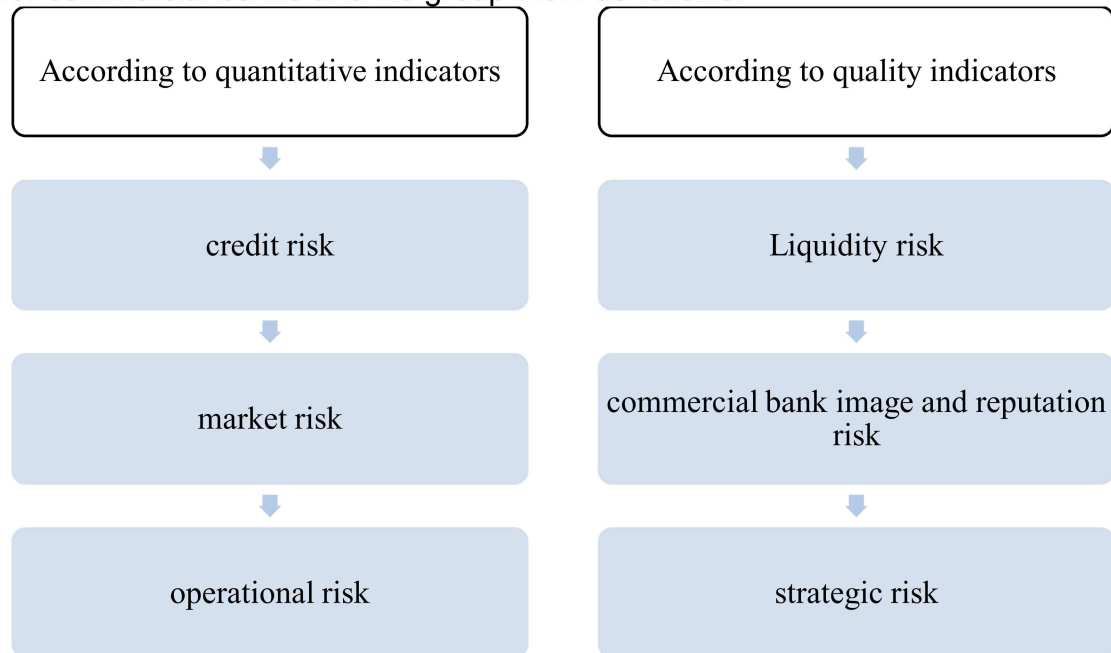
When assessing the impact of risks beyond the control of commercial banks, we divide them into controllable and non-controllable risks. It is necessary to determine that the share of risks that are not applicable to commercial banks in total risks does not

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<sup>16</sup> Developed by the author based on research.

exceed 10%. Directly affecting risks, in turn, are again divided into groups and the share of each is determined.

If the total impact of the risk is higher than 3%, such risks are considered significant risks for commercial banks and we group them as follows:



**Figure 2. Risks important for commercial banks<sup>17</sup>[2]**

After grouping the risks, we will identify them in the process of practical activity and analyze their impact assessment.



**Figure 3. Hierarchical organization of business processes**

In order to analyze and effectively use capital in the activities of commercial banks, it is necessary not only to assess risks, but also to understand the essence of commercial activities

In third picture. We divided the activities of commercial banks hierarchically into 3 main groups from the point of view of doing business. As a result of this grouping, it becomes easier to

<sup>17</sup> Developed by the author based on research

identify the stage of emergence of risks and the object of influence.

The risks that we have considered directly and indirectly affect the financial condition of commercial banks. As a result, the capital of commercial banks may suffer a certain amount of damage. In order to effectively assess and manage the capital of commercial banks, and to compensate for losses caused by risk-based activities,

we analyze capital based on its economic nature and group it.

The capital of commercial banks is divided into the following groups: internal capital consists of economic capital and regulatory capital. Through this grouping of capital, an internal control methodology for assessing the capital adequacy of commercial banks is developed.

| Grouping of commercial banks in terms of capital adequacy  |   |   |
|--|---|---|
| Internal capital is capital intended to cover losses from expected risks and to carry out banking activities | Economic capital is the capital used to cover losses from expected and unexpected risks over time | Regulatory capital is the capital set by the Central Bank and the International Basel Committee for the adequacy of commercial banks. |

**Figure 4. Grouping of bank capital<sup>18</sup>**

Requiring the capital adequacy of commercial banks is to protect the interests of shareholders and bank customers, as well as to protect the national economic interests by ensuring the continuity of banking activities.

**Conclusion and suggestions.** In conclusion, Basel standards should be introduced into the banking supervision system of our republic by strengthening the

requirements for ensuring the transparency of information on the activities of commercial banks, encouraging market discipline and enforcing discipline. By fulfilling this requirement, the published information should allow market participants to draw conclusions about the level of risk sensitivity of the bank's activity, the adequacy of capital and the level of risks.

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## ISSUES OF THE DEVELOPMENT OF FREELANCE ACTIVITY UNDER THE DEVELOPMENT OF THE DIGITAL ECONOMY

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**Abstract:** In the article, in the context of the ongoing COVID-19 pandemic in the world economy, each country is developing ways to sustainably develop the economy and ensure the employment of the existing population. It is aimed to develop freelance activities by opening a wide path to digital technologies and platforms in the economy.

**Keywords:** Industry 4.0, society 5.0, digital society, digital technology, freelancing, households, virtual, internet-freelancing, IT, online platform, digital platform, digital economy, freelance-exchange.

**Introduction.** As each country tries to integrate into the international economic society, it is necessary to develop in accordance with the requirements of the modern world. In this regard, if we consider that the achievements of "Industry 4.0" are currently taking over the world economy, it is necessary to widely apply the achievements of the fourth industrial industry to life. The Japanese state has made significant progress in this field and has managed to establish a new digital society called "Society 5.0", which will completely change the way of life of a person.

In the conditions of the COVID-19 coronavirus pandemic, which has engulfed the world economy today, providing employment to the population is one of the first tasks. Therefore, it is appropriate to develop the activities of new professions through the wide use of digital technologies in a complex society. In our opinion, it is necessary to develop freelance activity in this area.

As stated in the Decree of the President of the Republic of Uzbekistan of February 7, 2017 "On the Strategy of Actions for the Further Development of the

Republic of Uzbekistan"[1], the development of households in the Strategy of Actions for the five priority directions of the country's development in 2017-2021, the entrepreneurial skills of citizens within the framework of the program of entrepreneurship of each family It is aimed to develop small business through formation and development of local entrepreneurship.

Based on these tasks, in the development of households in the conditions of the digital economy, it is necessary to introduce new forms of small business to the country's economy, to develop objects operating on the basis of digital systems. First of all, those who work on the basis of digital systems can receive a high salary, the ability to effectively distribute working time, and work at home, taking into account the fact that the worker works mainly in a virtual state. This will create opportunities for many workers to earn higher wages and incomes at home and help solve the problem of poverty reduction, which is now recognized as a pressing issue.

**Methods.** As a result of the scientific research conducted today, in the



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