



## **METHODOLOGY FOR EFFECTIVE ASSESSMENT OF THE LEVEL OF ECONOMIC SECURITY OF BANKS**

***Dilrabo Malikova***

*Faculty of Banking and Financial Services, Samarkand Institute of Economics and Service,  
Samarkand, Uzbekistan  
dilrabo7malikova@gmail.com*

***Abstract:*** *The banks as an integral part of the financial and economic system, has a significant impact on the processes taking place within the framework of both the national and global economies. The paper presents a conceptual model for ensuring the economic security of a commercial bank, and proposes an economic and mathematical model for assessing the state of financial sustainability of banks.*

***Key words:*** *commercial bank, economic security, model of economic security, principles of economic security, financial sustainability, assessment of financial stability.*

In the context of the state's transition to sustainable development, one of the main priorities is to counter threats to the economic security of the banking sector, and therefore, at present, the problem of ensuring the economic security of banks is the subject of close attention and study.

Financial stability and sustainability of the banking sector is a fundamental condition for the successful implementation of the planned reforms and strengthening the confidence of business and the population in the national banking system. The strategy for reforming the banking system of the Republic of Uzbekistan for 2020-2025 provides for ensuring the financial stability of the banking system.

Accordingly, the instability of the banking system gives rise to fluctuations in the stability of all counterparties interacting with it. It follows from this that the problem of economic security cannot exist locally, at the level of a single organization or type of economic activity.

The economic security of commercial banks is the state of protection of the bank's activities from various external and internal threats, which is ensured in order to organize the stable and efficient functioning of a commercial bank.

The projection of the main directions of the organizational and legal regulation of the protection of the economic interests of the bank on a complex of objects that ensure financial and economic activity, made it possible to develop a conceptual model for ensuring the economic security of a commercial bank.

The mechanism of the bank's economic security is a sequence of stages and a set of methods of interaction between objects and subjects of economic security to achieve an economically secure state of the organization and maintain it at the proper level in the future. When organizing an effective banking security system, it is necessary to adhere to the basic principles. To this end, the author has developed the principles of ensuring the economic security of commercial banks in an unstable financial environment:

1. Consistency. The systematic formalization of institutions and their consistency increase the stability of the environment for any activity.



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2. Planning. This is a purposeful formation of norms that reflect the laws of contradictory modern trends, allowing to optimize the relations and interests of various groups of participants in the banking sector, achieving a compromise of their interests. The importance of planning for commercial banks operating in an unstable external environment is growing, as the risks of reducing competitiveness and loss of solvency increase.
3. Timeliness. The economic security system should be built in such a way that it can identify various destructive factors at an early stage, take measures to prevent their harmful effects and damage to activities.
4. Self-development, the ability to get out of economic crises. The economic crisis is a deep disruption of normal economic activity, which is accompanied by the destruction of habitual economic ties, a decrease in business activity, the inability to pay off debts and the accumulation of debt obligations. This phenomenon of a market economy is accompanied by a sharp decline in production, bankruptcy of enterprises, a fall in the gross national product, a large-scale increase in unemployment and the depreciation of the national currency.
5. Responsibility. This principle applies primarily to the Central Bank. Because the Central Bank, as the dominant system, must understand its responsibility, accept it and build a certain order for its development.
6. Legitimacy. All measures to ensure economic security are developed only on the basis of regulatory legal acts.

To date, there are quite a few economic and mathematical models to measure the impact of endogenous and exogenous factors on the economic security of commercial banks. Since financial stability is a key component in the economic security of a bank, we took some endogenous indicators that have a direct impact on this indicator as levers of influence. The essence of this model lies in forecasting, assessing changes in the state of financial stability of banks depending on capital adequacy indicators, liquidity indicators, indicators characterizing the quality of assets, indicators of profitability, profitability.

Taking into account the foregoing, it should be noted that the interrelation and interdependence of various groups of factors allows us to conclude that only under the condition of a comprehensive systemic use of the entire set of indicators characterizing the bank's activities, it is possible to effectively assess its financial stability.

Summing up, we can conclude that consistency, planning, responsibility, timeliness, self-development, legitimacy are features of ensuring economic security, which in turn imply the fundamental principles on which the bank's economic security system and its regulatory support should be built.

An analysis of the dangers and threats associated with the security of commercial banks makes it possible to identify the main measures and mechanisms that contribute to strengthening their economic security.

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