

MUHANDISLIK

& IQTISODIYOT

№3

ijtimoiy-iqtisodiy, innovatsion texnik,
fan va ta'limga oid ilmiy-amaliy jurnal

2026
MART



Milliy nashrlar

OAK: <https://oak.uz/pages/4802>

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08.00.00 - Iqtisodiyot fanlar



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ISSN: 3060-463X

РЭУ.РФ
РОССИЙСКИЙ ЭКОНОМИЧЕСКИЙ УНИВЕРСИТЕТ
ИМЕНИ Г.В. ПЛЕХАНОВА
ТАШКЕНТСКИЙ ФИЛИАЛ



muhandislik **& iqtisodiyot**

ijtimoiy-iqtisodiy, innovatsion texnik,
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Elektron nashr, 2026-yil, mart.

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- 05.01.00 – Axborot texnologiyalari, boshqaruv va kompyuter grafikasi
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05.01.03 – Informatikaning nazariy asoslari
05.01.04 – Hisoblash mashinalari, majmualari va kompyuter tarmoqlarining matematik va dasturiy ta'minoti
05.01.05 – Axborotlarni himoyalash usullari va tizimlari. Axborot xavfsizligi
05.01.06 – Hisoblash texnikasi va boshqaruv tizimlarining elementlari va qurilmalari
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05.02.00 – Mashinasozlik va mashinashunoslik
05.02.08 – Yer usti majmualari va uchish apparatlari
05.03.02 – Metrologiya va metrologiya ta'minoti
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05.05.06 – Qayta tiklanadigan energiya turlari asosidagi energiya qurilmalari
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Rayosatining 2024-yil 28-avgustdagi 360/5-son qarori bilan "Dissertatsiyalar asosiy ilmiy natijalarini chop etishga tavsiya etilgan milliy ilmiy nashrlar ro'yxati"ga texnika va iqtisodiyot fanlari bo'yicha "Muhandislik va iqtisodiyot" jurnali ro'yxatga kiritilgan.

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IMPROVING INTEREST RATE RISK MANAGEMENT PRACTICES IN COMMERCIAL BANKS AND ITS PRIORITIES

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Abstract. This article analyzes the theoretical and practical aspects of improving the practice of interest rate risk management in commercial banks. The volatility of interest rates in global financial markets, inflation processes and macroeconomic uncertainties have a significant impact on banking activities. From this point of view, effective management of interest rate risks is an important factor in ensuring the financial stability of banks.

The study examined modern methods of interest rate risk management, including GAP analysis, duration analysis and the possibilities of using derivative financial instruments. Also, the current management system in Uzbek commercial banks was analyzed and practical proposals and recommendations for its improvement were developed.

The results of the study are of great importance in developing strategies aimed at strengthening the risk management system in banks, harmonizing assets and liabilities, and minimizing interest rate risks.

Keywords: interest rate risk, commercial banks, risk management, interest rate, GAP analysis, duration, asset and liability management, financial stability, derivatives, banking system.

Annotatsiya. Ushbu maqolada tijorat banklarida foiz stavkasi riskini boshqarish amaliyotini takomillashtirishning nazariy va amaliy jihatlari tahlil qilingan. Global moliyaviy bozorlarda foiz stavkalarining o'zgaruvchanligi, inflyatsiya jarayonlari va makroiqtisodiy noaniqliklar bank faoliyatiga sezilarli ta'sir ko'rsatadi. Shu nuqtayi nazardan, foiz stavkasi risklarini samarali boshqarish banklarning moliyaviy barqarorligini ta'minlashda muhim omil hisoblanadi. Tadqiqotda foiz stavkasi riskini boshqarishning zamonaviy usullari, jumladan, GAP tahlili, duration tahlili hamda hosila moliyaviy instrumentlardan foydalanish imkoniyatlari o'rganilgan. Shuningdek, O'zbekiston tijorat banklarida mavjud boshqaruv tizimi tahlil qilinib, uni takomillashtirish bo'yicha amaliy taklif va tavsiyalar ishlab chiqilgan. Tadqiqot natijalari banklarda risklarni boshqarish tizimini mustahkamlash, aktiv va passivlarni muvofiqlashtirish hamda foiz stavkasi risklarini minimallashtirishga qaratilgan strategiyalarni ishlab chiqishda muhim ahamiyatga ega.

Kalit so'zlar: foiz stavkasi riski, tijorat banklari, risklarni boshqarish, foiz stavkasi, GAP tahlili, duration, aktiv va passivlarni boshqarish, moliyaviy barqarorlik, hosila instrumentlar, bank tizimi.

Аннотация. В данной статье анализируются теоретические и практические аспекты совершенствования практики управления процентным риском в коммерческих банках. Волатильность процентных ставок на мировых финансовых рынках, инфляционные процессы и макроэкономическая неопределённость оказывают существенное влияние на деятельность банков. С этой точки зрения эффективное управление процентными рисками является важным фактором обеспечения финансовой устойчивости банков. В исследовании рассмотрены современные методы управления процентным риском, включая GAP-анализ, анализ дюрации, а также возможности



использования производных финансовых инструментов. Кроме того, проведён анализ действующей системы управления в коммерческих банках Узбекистана и разработаны практические предложения и рекомендации по её совершенствованию. Результаты исследования имеют важное значение для разработки стратегий, направленных на укрепление системы управления рисками, согласование активов и пассивов, а также минимизацию процентных рисков.

Ключевые слова: процентный риск, коммерческие банки, управление рисками, процентная ставка, GAP-анализ, дюрация, управление активами и пассивами, финансовая устойчивость, производные инструменты, банковская система.

INTRODUCTION

In the current global economic environment, high volatility of financial markets, instability of inflation rates, and changes in monetary policy conducted by central banks directly affect the activities of commercial banks. In particular, sharp changes in the dynamics of interest rates create an important financial risk for banks - interest rate risks. This, in turn, can negatively affect the profitability, liquidity, and overall financial stability of banks.

Interest rate risk is a type of risk associated with potential losses in a bank's interest income or expenses as a result of changes in interest rates. This type of risk is closely related to the mismatch of the maturities of bank assets and liabilities, the difference in revaluation periods, and changes in market conditions. Therefore, the formation of an effective system for managing interest rate risks in the activities of commercial banks is one of the urgent tasks.

In recent years, large-scale reforms have been implemented in the banking system of Uzbekistan. In particular, measures are being actively taken to increase the level of capitalization of banks, transition to international financial standards, and strengthen the competitive environment. In this process, risk management, including the improvement of mechanisms for assessing and controlling interest rate risks, is of particular importance.

The purpose of this study is to analyze the practice of interest risk management in commercial banks, identify existing problems and develop priorities for its improvement. For this purpose, modern economic analysis methods, comparative analysis and systematic approach were used in the research.

REVIEW OF LITERATURE ON THE SUBJECT

Interest rate risk management issues have been extensively examined in both international and domestic economic literature. In particular, foreign scholars emphasize that interest rate risk is one of the most critical financial risks in banking activities. As noted by Frederic S. Mishkin, changes in interest rates directly influence banks' interest margins, balance sheet structure, and overall financial performance. Similarly, Anthony Saunders and Marcia Millon Cornett highlight that effective risk management in financial institutions requires continuous monitoring of interest rate fluctuations and their impact on assets and liabilities.

Various approaches to managing interest rate risk, including GAP analysis, duration analysis, immunization strategies, and the use of derivative instruments, are widely discussed in the scientific literature. John C. Hull emphasizes the importance of derivatives such as interest rate swaps and options in hedging risks, while Frank J. Fabozzi underlines the role of bond market analysis in understanding interest rate sensitivity. In addition, Peter S. Rose and Sylvia C. Hudgins consider Asset-Liability Management (ALM) as a key mechanism for maintaining financial stability in banks.

At the national level, researchers such as R. Tozhiev and A. Abdullaev analyze the specifics of banking operations and risk management in emerging financial systems, emphasizing the need to adapt global practices to local conditions. Sh. Shodmonov and U. Gofurov provide theoretical foundations of economic processes influencing banking risks, while N. Karimov focuses specifically on risk management challenges in commercial banks in Uzbekistan.

Despite the significant contributions of these studies, practical issues remain, including the limited use of modern financial instruments and insufficient application of advanced analytical methods. Therefore, further improvement of interest rate risk management systems, particularly through the integration of digital technologies and modern analytical tools, remains a highly relevant and important research direction.

RESEARCH METHODOLOGY

In this study, the issue of improving the practice of interest rate risk management in commercial banks was studied based on a comprehensive and systematic approach. The research methodology was based on a combination of theoretical, empirical and comparative analysis methods.

The study was based on a systematic approach. According to this approach, interest rate risks were analyzed not as a separate element of bank activities, but as an integral part of the asset and liability management system. Also, through a comprehensive approach, macroeconomic and microeconomic factors affecting interest rate risks were studied in an interconnected manner.

The following scientific methods were used in the research process:

- The analysis and synthesis method was used to identify the economic essence of interest rate risks, their types and causes of origin. This method generalized various theoretical approaches.
- Comparative analysis was used to compare the activities of Uzbek banks with the practice of managing interest rate risks in the banking system of developed countries. This identified advanced practices and existing shortcomings.
- Statistical analysis method was used to assess the level of interest rate risks based on the financial indicators of banks (interest income, interest expenses, margin, composition of assets and liabilities).
- Economic and mathematical modeling was used to assess the impact of changes in interest rates on bank activities. Various scenarios (scenario analysis) were developed using this method.

Expert assessment method was used to identify problems in managing interest rate risks and ways to solve them based on the opinions of banking specialists.

The following special tools were used in the study to identify and assess interest rate risks:

- GAP analysis (repricing gap analysis) - served to identify the imbalance between the revaluation periods of assets and liabilities. This method made it possible to identify the main factors affecting the bank's interest margin.
- Duration analysis (duration analysis) - was used to assess the impact of changes in interest rates on the value of assets and liabilities. This method determined the sensitivity of bank capital to interest rate risks.
- Immunization strategy - studied the possibilities of reducing risks by adjusting the duration of assets and liabilities.
- Scenario analysis (scenario analysis) - served to assess how the bank's activities would be affected when interest rates changed in different directions.
- Stress testing (stress testing) - was used to assess the stability of the bank in conditions of sharp economic changes.

The following were used as sources of information for the study:

- Official data of the Central Bank of the Republic of Uzbekistan;
- Financial reports of commercial banks;
- Reports of international financial organizations (IMF, World Bank);
- Scientific journals and articles;
- Statistical collections and analytical reports.

The study has some limitations, which include:

- The lack of complete data on all commercial banks;
- The limited ability to fully analyze the derivative financial instruments market due to its underdevelopment;
- The estimation of some indicators is based on estimates.

The selected methodology fully meets the research objectives and allows for a comprehensive assessment of the interest rate risk management system. The proposals developed on the basis of this approach serve to increase the effectiveness of risk management in commercial banks.

ANALYSIS AND RESULTS

As a result of the conducted research, the current state of interest rate risk management practice in commercial banks was assessed and important scientific conclusions were drawn on its improvement.

The results of the analysis showed that interest rate risks in Uzbek commercial banks are mainly formed under the influence of the following factors:

- maturity mismatch between the terms of assets and liabilities;
- difference in interest rate repricing periods;
- high volatility in market interest rates;
- influence of the inflation rate;
- changes in the monetary policy of the central bank.

It was found that in some banks the share of short-term liabilities is high, financed by long-term assets. This situation leads to an increase in interest rate risks (Figure 1).

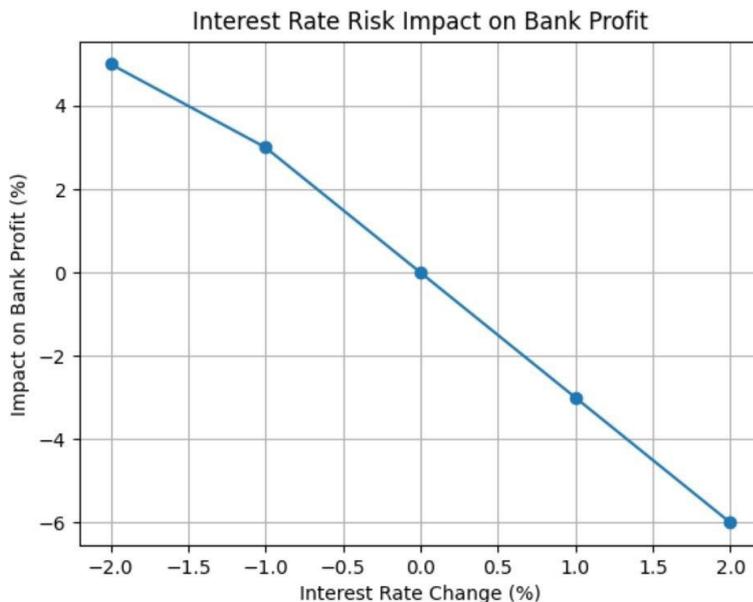


Figure 1. Interest Rate Risk Impact on Bank Profit

The presented graph clearly illustrates a strong and systematic relationship between interest rate changes and bank profitability, highlighting the importance of effective interest rate risk management. As interest rates decrease, bank profit shows a positive increase, reaching its peak at a -2% rate change, which indicates that banks can benefit significantly from favorable rate environments. Conversely, as interest rates rise, profitability gradually declines, demonstrating sensitivity to upward rate movements.

This linear and predictable trend is particularly valuable from a managerial perspective, as it enables banks to anticipate potential impacts and design appropriate risk mitigation strategies. The clarity of the relationship suggests that with proper Asset-Liability Management and the use of hedging instruments, banks can stabilize their income streams even in volatile market conditions. Overall, the graph reinforces the effectiveness of proactive interest rate risk management practices and supports the need for continuous analytical monitoring and strategic adjustment.

GAP analysis revealed revaluation differences between assets and liabilities. According to the results:

- a negative GAP was observed in short-term periods, which means that when interest rates increase, the bank's interest expenses grow faster than income;
- in some cases, a positive GAP is present, which can negatively affect bank income when interest rates decrease.

This situation indicates that the level of matching of assets and liabilities in banks is insufficient.

The sensitivity of bank assets and liabilities to interest rates was assessed through duration analysis. The analysis results showed the following:

- there are cases when the duration of assets is higher than that of liabilities;
- this situation can lead to a decrease in the value of bank capital when interest rates increase;
- banks do not use sufficient strategies to manage duration.

Based on the obtained results, several priority directions for improving interest rate risk management have been identified. First, it is essential to strengthen the Asset-Liability Management (ALM) system by ensuring a proper balance between assets and liabilities in terms of maturity and volume, which allows for reducing structural imbalances and associated risks. Alongside this, the introduction of modern analytical methods plays a critical role, including the regular application of GAP analysis, duration analysis, stress testing, and scenario-based approaches to assess potential vulnerabilities under different market conditions.

In addition, the active use of digital technologies significantly enhances risk identification and forecasting capabilities. The integration of Big Data and advanced analytical platforms enables banks to process large volumes of financial information and detect hidden patterns in interest rate movements. Another important direction is the development and use of derivative financial instruments, such as interest rate swaps, futures, and options, which serve as effective tools for hedging interest rate risk and stabilizing financial outcomes.

Equally important is the development of human capital in the field of risk management. Improving the system of training and professional development for specialists ensures the availability of qualified personnel



capable of applying modern risk management techniques. At the same time, aligning internal practices with international standards, particularly Basel requirements, contributes to strengthening the overall risk management framework and enhances institutional credibility.

Overall, the proposed measures contribute to increasing the efficiency of interest rate risk management in the banking sector. Their implementation supports the strengthening of banks' financial stability, helps maintain stable interest margins, and increases resilience to external economic shocks.

CONCLUSIONS AND SUGGESTIONS

In conclusion, the interest rate risk management system in commercial banks is one of the most important factors ensuring the stability and efficiency of banking activities. In the current global economic environment, high volatility in interest rates, increasing inflationary pressure, and uncertainties in financial markets pose new requirements and tasks for banks. This requires the organization of effective interest rate risk management at a strategic level.

The conducted research has shown that, although the interest rate risk management system in Uzbek commercial banks has been formed to a certain extent, its practical effectiveness does not fully meet current requirements. In particular, it was revealed that there are problems such as a mismatch in terms of terms between assets and liabilities, a high level of sensitivity to changes in interest rates, and insufficient application of modern risk management instruments. These circumstances can negatively affect the interest margin of banks and pose a threat to their financial stability.

At the same time, the results of the study showed the need for a comprehensive and systematic approach to improving interest rate risk management. First of all, it is important to deeply improve the asset and liability management (ALM) system, ensuring their proportionality in terms of duration and volume. This will allow banks to take a stable position in relation to changes in interest rates.

Secondly, it is necessary to widely introduce modern analytical methods, including GAP analysis, duration analysis, stress testing and scenario analysis into practice. These methods will allow banks to assess interest rate risks in advance, predict potential losses and take appropriate measures.

Thirdly, it is important to modernize the risk management system through the use of digital technologies and innovative solutions. Big Data, artificial intelligence and automated analysis systems will serve to make the process of identifying and managing interest rate risks more effective.

Fourth, it is necessary to expand the possibilities of hedging interest rate risks by developing the use of derivative financial instruments. This will increase the resilience of banks to financial risks.

Fifth, it is an important task to form a risk management culture in the banking system and improve the skills of specialists. The availability of qualified personnel is of decisive importance in modern risk management.

In general, improving the interest rate risk management system in commercial banks is of great importance not only for the stability of individual banks, but also for the stability of the entire financial system. The implementation of the proposals and recommendations developed within the framework of the study will serve to increase the competitiveness of banks, strengthen financial stability, and ensure sustainable growth in the economy.

In the future, further deepening scientific research in this area, extensive study of international experience, and the development of innovative approaches suitable for the national banking system will remain one of the urgent tasks.

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Ingliz tili muharriri: Feruz Hakimov

Musahhih: Zokir Alibekov

Sahifalovchi va dizayner: Abdurahmon Qurbonov

2026. № 3

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"Muhandislik va iqtisodiyot" jurnali 26.06.2023-yildan
O'zbekiston Respublikasi Prezidenti Adminstratsiyasi huzuridagi
Axborot va ommaviy kommunikatsiyalar agentligi tomonidan
№S-5669245 reyestr raqami tartibi bo'yicha ro'yxatdan o'tkazilgan.

Litsenziya raqami: №095310.

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