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**“GLOBAL RAQAMLI INTEGRATSIYALASHUV:
2030-YILGACHA YASHIL IQTISODIYOTGA O'TISHDA
TEXNOLOGIK VA INDUSTRIAL SANOATNI RIVOJLANTIRISH
ORQALI MIKRO VA MAKROIQTISODIY BARQAROR
O'SISHNI TA'MINLASH DOLZARBLIGI”**

**“GLOBAL DIGITAL INTEGRATION: THE RELEVANCE OF
ENSURING MICRO AND MACROECONOMIC SUSTAINABLE
GROWTH THROUGH TECHNOLOGICAL AND INDUSTRIAL
DEVELOPMENT IN THE TRANSITION TO A GREEN
ECONOMY BY 2030”**

**«ГЛОБАЛЬНАЯ ЦИФРОВАЯ ИНТЕГРАЦИЯ:
АКТУАЛЬНОСТЬ ОБЕСПЕЧЕНИЯ УСТОЙЧИВОГО
МИКРО- И МАКРОЭКОНОМИЧЕСКОГО РОСТА ЧЕРЕЗ
РАЗВИТИЕ ТЕХНОЛОГИЧЕСКОЙ И ИНДУСТРИАЛЬНОЙ
ПРОМЫШЛЕННОСТИ В ПЕРЕХОДЕ К ЗЕЛЁНОЙ
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- 05.01.00 – Axborot texnologiyalari, boshqaruv va kompyuter grafikasi
- 05.01.01 – Muhandislik geometriyasi va kompyuter grafikasi. Audio va video texnologiyalari
- 05.01.02 – Tizimli tahlil, boshqaruv va axborotni qayta ishlash
- 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
- 05.01.07 – Matematik modellash
- 05.01.11 – Raqamli texnologiyalar va sun'iy intellekt
- 05.02.00 – Mashinasozlik va mashinashunoslik
- 05.02.08 – Yer usti majmualari va uchish apparatlari
- 05.03.02 – Metrologiya va metrologiya ta'minoti
- 05.04.01 – Telekommunikatsiya va kompyuter tizimlari, telekommunikatsiya tarmoqlari va qurilmalari. Axborotlarni taqsimlash
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- 05.05.05 – Issiqlik texnikasining nazariy asoslari
- 05.05.06 – Qayta tiklanadigan energiya turlari asosidagi energiya qurilmalari
- 05.06.01 – To'qimachilik va yengil sanoat ishlab chiqarishlari materialshunosligi
- 05.08.03 – Temir yo'l transportini ishlatish
- 05.09.01 – Qurilish konstruksiyalari, bino va inshootlar
- 05.09.04 – Suv ta'minoti. Kanalizatsiya. Suv havzalarini muhofazalovchi qurilish tizimlari
- 10.00.06 – Qiyosiy adabiyotshunoslik, chog'ishtirma tilshunoslik va tarjimashunoslik
- 10.00.04 – Yevropa, Amerika va Avstraliya xalqlari tili va adabiyoti
- 08.00.01 – Iqtisodiyot nazariyasi
- 08.00.02 – Makroiqtisodiyot
- 08.00.03 – Sanoat iqtisodiyoti
- 08.00.04 – Qishloq xo'jaligi iqtisodiyoti
- 08.00.05 – Xizmat ko'rsatish tarmoqlari iqtisodiyoti
- 08.00.06 – Ekonometrika va statistika
- 08.00.07 – Moliya, pul muomalasi va kredit
- 08.00.08 – Buxgalteriya hisobi, iqtisodiy tahlil va audit
- 08.00.09 – Jahon iqtisodiyoti
- 08.00.10 – Demografiya. Mehnat iqtisodiyoti
- 08.00.11 – Marketing
- 08.00.12 – Mintaqaviy iqtisodiyot
- 08.00.13 – Menejment
- 08.00.14 – Iqtisodiyotda axborot tizimlari va texnologiyalari
- 08.00.15 – Tadbirkorlik va kichik biznes iqtisodiyoti
- 08.00.16 – Raqamli iqtisodiyot va xalqaro raqamli integratsiya
- 08.00.17 – Turizm va mehmonxona faoliyati

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IMPROVING THE EFFICIENCY OF CREDIT RESOURCE ALLOCATION IN COMMERCIAL BANKS

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Abstract. This thesis examines the efficiency of credit resource allocation in commercial banks. Based on official data from the Central Bank of the Republic of Uzbekistan for July 2025 and July 2026, the study analyzes changes in credit portfolios, deposits, capital, liquidity, and the regional distribution of loans. The results indicate that deposits grew faster than the credit portfolio, while lending remained relatively concentrated in Tashkent. The study highlights the importance of risk-based lending, portfolio diversification, creditworthiness assessment, and continuous monitoring in improving the efficiency of credit resource allocation.

Keywords: credit resources, commercial banks, credit allocation, credit portfolio, deposits, liquidity, credit risk, diversification, banking efficiency.

Annotatsiya. Ushbu tezisda tijorat banklarida kredit resurslarini taqsimlash samaradorligi o'rganilgan. O'zbekiston Respublikasi Markaziy bankining 2025-yil iyul va 2026-yil iyul oylariga oid rasmiy ma'lumotlari asosida kredit portfeli, depozitlar, kapital, likvidlik va kreditlarning hududiy taqsimoti tahlil qilingan. Natijalar depozitlar hajmi kredit portfeliga nisbatan tezroq o'sganini, kreditlash esa asosan Toshkent shahrida jamlanganini ko'rsatadi. Tadqiqotda kredit resurslarini taqsimlash samaradorligini oshirishda riskka asoslangan kreditlash, portfelni diversifikatsiya qilish, kreditga layoqatlilikni baholash va uzluksiz monitoringning ahamiyati yoritilgan.

Kalit so'zlar: kredit resurslari, tijorat banklari, kredit taqsimoti, kredit portfeli, depozitlar, likvidlik, kredit riski, diversifikatsiya, bank samaradorligi.

Аннотация. В тезисе исследуется эффективность распределения кредитных ресурсов в коммерческих банках. На основе официальных данных Центрального банка Республики Узбекистан за июль 2025 года и июль 2026 года проанализированы кредитный портфель, депозиты, капитал, ликвидность и региональное распределение кредитов. Результаты показывают, что объём депозитов рос быстрее кредитного портфеля, при этом кредитование оставалось преимущественно сконцентрированным в городе Ташкенте. В исследовании подчёркивается значение риск-ориентированного кредитования, диверсификации портфеля, оценки кредитоспособности и непрерывного мониторинга для повышения эффективности распределения кредитных ресурсов.

Ключевые слова: кредитные ресурсы, коммерческие банки, распределение кредитов, кредитный портфель, депозиты, ликвидность, кредитный риск, диверсификация, банковская эффективность.

INTRODUCTION

Credit operations represent one of the principal activities of commercial banks and constitute an important mechanism for transforming financial resources into investment and consumption. However, the growth of the credit portfolio does not necessarily indicate an improvement in the efficiency of credit resource allocation. Effective allocation requires an appropriate balance between credit expansion, funding stability, profitability, liquidity, and credit risk.

The issue is particularly relevant under conditions of increasing banking activity in Uzbekistan. According to the Central Bank of the Republic of Uzbekistan, total banking assets increased from 852.195 trillion UZS on July 1, 2025, to 1,005.803 trillion UZS on July 1, 2026. During the same period, the total credit portfolio increased from 575.245 trillion UZS to 642.810 trillion UZS, while deposits increased from 355.621 trillion UZS to 473.764 trillion UZS [3].

The Basel Committee on Banking Supervision emphasizes that effective credit risk management should include a sound credit-risk environment, appropriate credit-granting procedures, continuous credit administration and monitoring, and adequate risk controls [1].

Therefore, improving credit resource allocation requires banks to move beyond a purely quantitative approach and incorporate risk, profitability, liquidity, diversification, and economic efficiency into lending



decisions.

Credit resource allocation involves determining how available banking funds should be distributed among different categories of borrowers, economic sectors, regions, and financial products. The effectiveness of this process depends on the bank's ability to identify borrowers with sufficient repayment capacity while maintaining an acceptable level of portfolio risk.

Modern approaches to credit allocation increasingly emphasize portfolio-level analysis. According to the Basel Committee, a bank's credit risk strategy should consider exposure by type, economic sector, geographical location, currency, maturity, expected profitability, and the desired level of diversification and concentration [1].

The European Banking Authority also emphasizes appropriate borrower creditworthiness assessment and continuous monitoring of credit facilities throughout their lifecycle [6].

For commercial banks, this means that lending decisions should be based not only on the availability of financial resources but also on the expected return and risk associated with their allocation.

Table 1. Main Indicators of the Banking Sector of Uzbekistan¹

Indicator	July 1, 2025	July 1, 2026	Growth, %
Total assets, trillion UZS	852.195	1,005.803	18
Total credit portfolio, trillion UZS	575.245	642.810	12
Total deposits, trillion UZS	355.621	473.764	33
Total capital, trillion UZS	125.285	148.885	19
Loan-to-deposit ratio, %	162	136	-26 p.p.
Foreign-currency loans, %	42	39	-3 p.p.

The data indicate that the banking sector expanded substantially between July 2025 and July 2026. The most significant increase occurred in deposits, which grew by 33%, compared with 12% growth in the credit portfolio. Consequently, the loan-to-deposit ratio declined from 162% to 136%. This indicates that the deposit funding base expanded faster than lending activity, creating additional opportunities for banks to improve the balance between available resources and credit allocation.

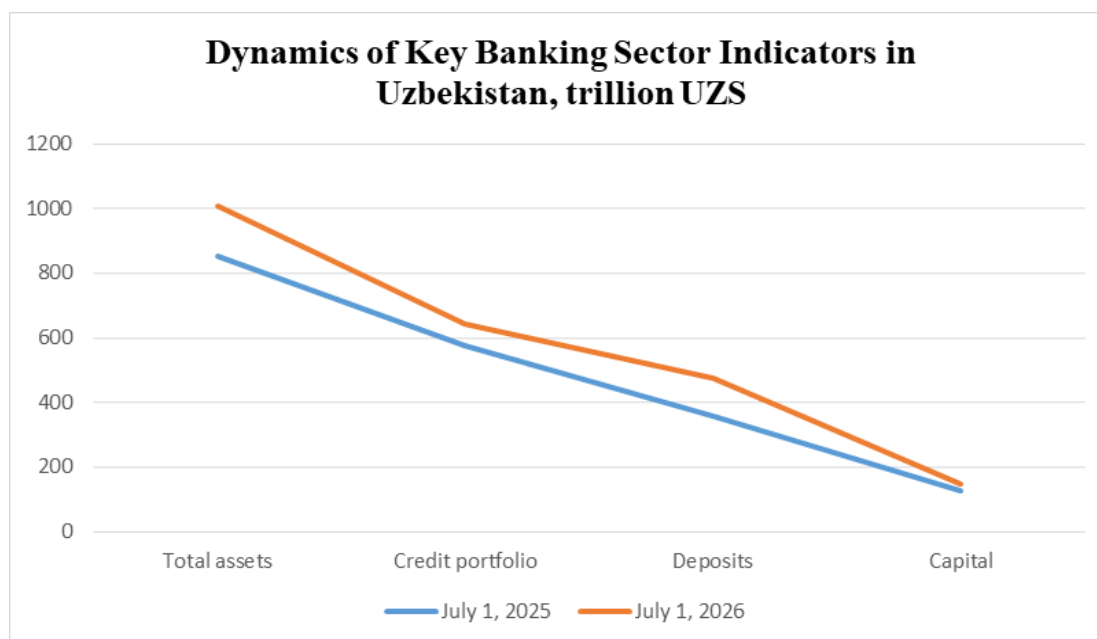


Figure 1. Dynamics of Key Banking Sector Indicators in Uzbekistan, trillion UZS²

The graph demonstrates that the banking system experienced simultaneous growth in assets, credit resources, deposits, and capital. However, the faster expansion of deposits compared with the credit portfolio indicates that the focus is increasingly shifting from resource mobilization toward the efficient allocation of available resources to economically productive and sufficiently risk-adjusted lending opportunities [3].

¹ Source: Compiled by the author based on data from the Central Bank of the Republic of Uzbekistan [3].

² Source: Compiled by the author based on data from the Central Bank of the Republic of Uzbekistan [3].

Another important dimension of credit resource allocation is the regional distribution of lending. According to the Central Bank, total loans amounted to 642.810 trillion UZS as of July 1, 2026. Of this amount, 295.194 trillion UZS was concentrated in Tashkent City. The corresponding figures for Fergana, Samarkand, Kashkadarya, Andijan, and Tashkent regions were considerably lower [5].

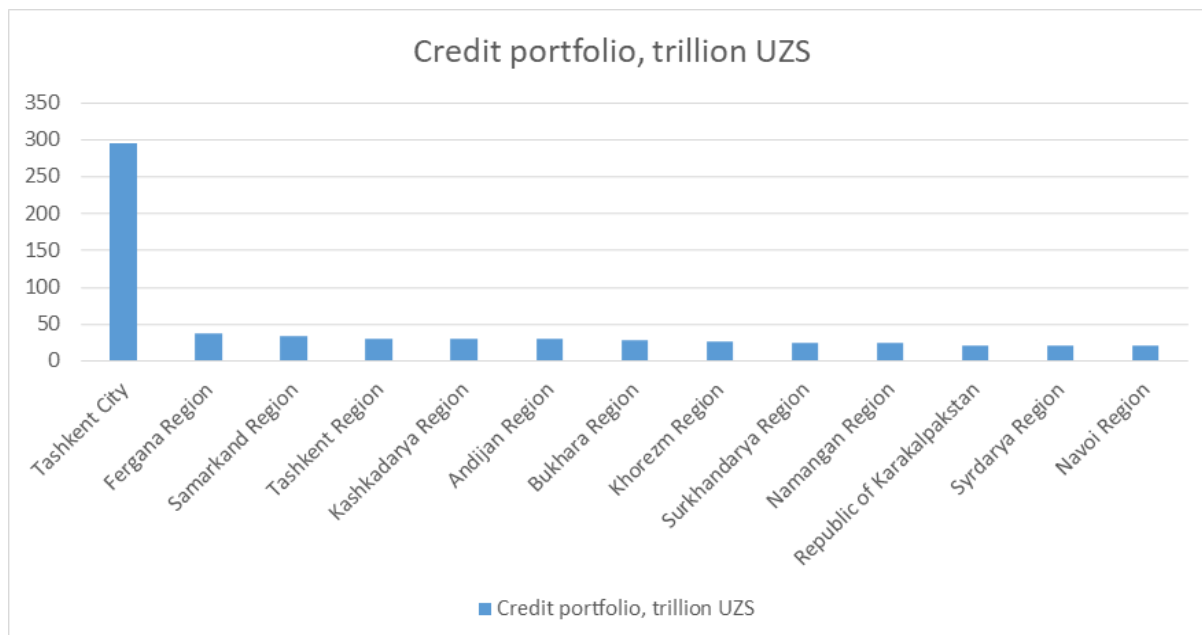


Figure 2. Regional Distribution of the Credit Portfolio of the Banking System, July 1, 2026³

The regional distribution demonstrates a relatively high concentration of credit resources in Tashkent City. Its credit portfolio reached 295.194 trillion UZS, while the credit portfolios of individual regions were substantially smaller [5]. This structure may reflect the concentration of large enterprises, investment projects, trade activities, and financial institutions in the capital.

However, regional concentration should be continuously assessed from the perspective of portfolio diversification. Effective credit allocation does not necessarily require equal distribution of resources among regions. Instead, banks should consider the economic potential, repayment capacity, investment opportunities, and risk characteristics of each region.

Another important factor is the difference between banks with state ownership and other commercial banks. As of July 1, 2026, banks with state ownership accounted for 62% of banking-sector assets and 66% of the total credit portfolio, while their share of deposits was 52%. Other banks accounted for 38% of assets, 34% of loans, and 48% of deposits [4].

This difference demonstrates that the distribution of credit resources is closely related to the structure of the banking system and the sources of funding available to different groups of banks. The loan-to-deposit ratio of banks with state ownership was 171%, compared with 97% for other banks [4].

Such differences highlight the importance of improving the balance between lending activity and stable funding sources. Banks should consider not only the volume of resources available for lending but also the sustainability and cost of those resources.

Capital adequacy is another important factor influencing the efficiency of credit allocation. According to the Central Bank, the capital adequacy ratio of the banking sector increased from 17.4% on July 1, 2025, to 18.5% on July 1, 2026, while the Tier 1 capital adequacy ratio increased from 14.6% to 15.5% [2].

These indicators demonstrate the importance of maintaining sufficient capital buffers when expanding lending operations. A bank that allocates credit resources without considering capital requirements may increase its exposure to credit risk and reduce its ability to absorb potential losses.

The Impact of Effective Credit Resource Allocation

Efficient allocation of credit resources can improve the relationship between banking profitability and financial stability. When loans are directed toward borrowers and projects with adequate repayment capacity, banks can improve asset quality while maintaining sustainable income generation.

Risk-based lending is therefore an important mechanism for improving allocation efficiency. Borrowers

3 Source: Compiled by the author based on data from the Central Bank of the Republic of Uzbekistan [5].



should be assessed according to their financial condition, cash flows, repayment history, debt burden, collateral, sectoral risks, and other relevant characteristics.

Digital technologies can further strengthen this process. Automated credit scoring and data analytics allow banks to process larger amounts of information and identify risk factors more efficiently. However, technological tools should complement rather than completely replace professional judgment, particularly in complex corporate lending decisions.

Portfolio diversification is also essential. Concentration limits by economic sector, geographical region, borrower category, and currency can reduce excessive exposure to a single source of risk. The Basel framework specifically recognizes diversification and concentration tolerance as components of a bank's credit risk strategy [1].

Key Considerations in Credit Resource Allocation

Despite the expansion of the banking sector, several challenges remain.

First, regional concentration may affect the balance of financial resource distribution. The large share of lending concentrated in Tashkent requires continuous assessment of regional financing needs and opportunities [5].

Second, differences in funding structures between state-owned and other banks can affect their lending strategies. The higher loan-to-deposit ratio among banks with state ownership highlights the importance of monitoring the relationship between credit expansion and stable funding [4].

Third, credit risk and portfolio concentration remain important considerations. Rapid credit expansion without adequate borrower assessment and portfolio monitoring may adversely affect asset quality.

Fourth, data quality and analytical capacity can influence the accuracy of credit decisions. Banks increasingly require integrated information systems capable of combining financial, behavioral, and portfolio-level information.

Finally, banks must maintain an appropriate balance between credit growth, profitability, liquidity, and capital adequacy. Effective allocation is therefore a multidimensional management task rather than a simple process of increasing lending volumes.

CONCLUSION AND SUGGESTIONS

The analysis demonstrates that improving the efficiency of credit resource allocation is becoming increasingly important for commercial banks in Uzbekistan. Between July 2025 and July 2026, total deposits increased by 33%, while the credit portfolio grew by 12%. At the same time, the loan-to-deposit ratio declined from 162% to 136%, indicating a significant expansion of the deposit funding base [3].

The findings also demonstrate a substantial regional concentration of credit resources, with Tashkent City accounting for 295.194 trillion UZS of the banking system's 642.810 trillion UZS credit portfolio as of July 1, 2026 [5].

Therefore, commercial banks should focus not simply on increasing the volume of lending but on improving the quality, diversification, risk-adjusted profitability, and economic efficiency of credit allocation. The integration of risk-based assessment, digital analytics, portfolio diversification, effective funding management, and continuous monitoring can create a more balanced mechanism for allocating banking resources.

The efficiency of credit resource allocation can be improved through several interconnected measures:

1. Strengthening risk-based approaches to credit allocation.
2. Improving borrower creditworthiness assessment through financial and behavioral data.
3. Establishing sectoral and regional concentration limits.
4. Expanding digital credit scoring and analytical technologies.
5. Improving continuous monitoring of issued loans.
6. Increasing the use of stable deposit resources for credit financing.
7. Differentiating lending conditions according to borrower risk levels.
8. Strengthening portfolio-level credit risk management.
9. Integrating profitability, liquidity, capital adequacy, and credit-risk indicators into lending decisions.
10. Regularly reviewing credit allocation strategies in accordance with changing macroeconomic and market conditions.

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