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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 modellashtirish
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 – Telekommunikasiya va kompyuter tizimlari, telekommunikasiya tarmoqlari va qurilmalari. Axborotlarni taqsimlash
05.05.03 – Yorug'lik texnikasi. Maxsus yoritish texnologiyasi
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
05.08.06 – "G'ildirakli va gusenisali mashinalar va ularni ishlatish" (texnika fanlari)
05.09.01 – Qurilish konstruksiyalari, bino va inshootlar
05.09.04 – Suv ta'minoti. Kanalizatsiya. Suv havzalarini muhofazalovchi qurilish tizimlari
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10.00.04 – Yevropa, Amerika va Avstraliya xalqlari tili va adabiyoti
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08.00.02 – Makroiqtisodiyot
08.00.03 – Sanoat iqtisodiyoti
08.00.04 – Qishloq xo'jaligi iqtisodiyoti
08.00.05 – Xizmat ko'rsatish tarmoqlari iqtisodiyoti
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08.00.07 – Moliya, pul muomalasi va kredit
08.00.08 – Buxgalteriya hisobi, iqtisodiy tahlil va audit
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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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IFRS ADOPTION CHALLENGES AND OPPORTUNITIES FOR COMMERCIAL BANKS IN UZBEKISTAN

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Abstract. Implementing International Financial Reporting Standards (IFRS) represents an important step for Uzbekistan's commercial banking industry and illustrates Uzbekistan's efforts to strengthen global integration, transparency, and alignment with international financial reporting practices. The gradual adoption of IFRS by Uzbekistan's commercial banks, reflecting recommendations from international organizations such as the World Bank and IMF, seeks to bolster investor trust and enhance cross-border financial transactions. More than 140 jurisdictions have adopted or permitted the use of IFRS, while emerging economies such as Uzbekistan have opportunities to further improve their financial reporting systems by considering both common and country-specific implementation factors.

Keywords: IFRS, commercial banks, Uzbekistan, international accounting, financial reporting, risk management, emerging markets.

Annotatsiya. Moliyaviy hisobotning xalqaro standartlarini (MHXS) joriy etish O'zbekiston tijorat banklari faoliyatini rivojlantirishda muhim bosqich bo'lib, mamlakatning xalqaro integratsiyani mustahkamlash, shaffoflikni oshirish va moliyaviy hisobot amaliyotini xalqaro standartlarga muvofiqlashtirish borasidagi sa'y-harakatlarini aks ettiradi. O'zbekiston tijorat banklarida Jahon banki va Xalqaro valyuta jamg'armasi (XVJ) kabi xalqaro tashkilotlarning tavsiyalarini inobatga olgan holda MHXSga bosqichma-bosqich o'tish investorlar ishonchini mustahkamlash va transchegaraviy moliyaviy operatsiyalarni rivojlantirishga qaratilgan. Jahon miqyosida 140 dan ortiq yurisdiksiyada MHXS qabul qilingan yoki ulardan foydalanishga ruxsat etilgan bo'lsa-da, O'zbekiston kabi rivojlanayotgan iqtisodiyotlarda ushbu standartlarni joriy etish umumiy va mamlakatga xos jihatlarni hisobga olgan holda moliyaviy hisobot tizimini yanada takomillashtirish imkoniyatlarini yaratmoqda.

Kalit so'zlar: moliyaviy hisobotning xalqaro standartlari (MHXS), tijorat banklari, O'zbekiston, xalqaro buxgalteriya hisobi, moliyaviy hisobot, risklarni boshqarish, rivojlanayotgan bozorlar.

The path to IFRS implementation in Uzbekistan's commercial banks is influenced by many institutional and technical challenges. Revamping banking IT infrastructure poses a significant challenge, as IFRS 9 requires the measurement of expected credit losses (ECL) on either a 12-month or lifetime basis, depending on the applicable impairment requirements and changes in credit risk [4]. Some financial institutions continue to use legacy systems, which may increase operational complexity and implementation costs. Differences in professional experience and training create a need for further capacity development; personnel formerly educated in national accounting standards may be inexperienced with IFRS stipulations like fair value measurement and ECL frameworks [5]. Bridging this gap necessitates significant financial commitments to professional development and support from global consultants. For certain financial institutions, complete adherence to IFRS standards could require multiple years [2].

The configuration of Uzbekistan's banking industry—characterized by significant state participation and varying levels of technological development—also influences execution. Banks with greater financial and technological resources may be better positioned to advance more quickly than smaller or regionally oriented institutions, highlighting the importance of regulatory approaches that take institutional differences into account [6]. Nevertheless, these endeavors produce significant advantages. The implementation of IFRS elevates reporting standards by improving disclosure, openness, and international comparability. This can reduce information asymmetry, strengthen stakeholder confidence, and create favorable conditions for attracting foreign direct investment, hence improving Uzbekistan's standing in global financial networks [3]. International comparisons involving countries such as Kazakhstan and Georgia underscore the significance of communication between industry and regulatory bodies, ongoing employee training, and gradual implementation. Uzbekistan

can gain advantages by assimilating these experiences and embracing a feedback-driven regulatory approach. Furthermore, recent directives from global organizations highlight the importance of customized technical support and pilot initiatives, indicating that a cooperative strategy among banks, regulators, and international specialists accelerates adaptation and aids in surmounting industry-specific challenges. These collaborative initiatives will be crucial for synchronizing Uzbekistan's banking industry with international financial reporting standards and supporting the realization of long-term benefits from IFRS implementation.

For Uzbekistan's commercial banks, the implementation of IFRS signifies more than just adherence to regulations; it represents an important development in business operations, organizational practices, and strategic planning. Considerable technological and educational challenges are present, although there are also prospects for enhanced transparency, standardization, and sectoral stability. Realizing these objectives necessitates targeted investment in IT infrastructure, ongoing capacity enhancement, and robust, flexible regulatory oversight. Through the utilization of global expertise and the refinement of national policies, Uzbekistan may optimize advantages, fortify its financial industry, and enhance its standing in the international financial arena.

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