MUHANDISLIK & IQTISODIYOT

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

2026
mart

TOSHKENT SHAHRIDAGI TURIN POLITEXNIKA UNIVERSITETI

Xalqaro ilmiy-amaliy onlayn konferensiya materiallari to'plami

"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 ЭКОНОМИКЕ К 2030 ГОДУ»

3-MAXSUS SON

74-91 xalqaro daraja
ISSN: 2992-8982

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

Elektron nashr.
2026-yil, mart.

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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
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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
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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
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08.00.16 – Raqamli iqtisodiyot va xalqaro raqamli integratsiya
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Ma'lumot uchun, OAK 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.

Muassis: "Tadbirkor va ishbilarmon" MChJ

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FOREIGN EXPERIENCE IN IMPROVING COMMERCIAL BANK CAPITAL EFFICIENCY AND OPPORTUNITIES FOR ITS APPLICATION IN UZBEKISTAN

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Abstract. This paper examines international risk-based approaches to improving commercial bank capital efficiency and their potential application in Uzbekistan. Banking practices in the United States, European Union, United Kingdom, Japan, and South Korea are compared in terms of risk-adjusted return on capital (RAROC), economic value added (EVA), Common Equity Tier 1 (CET1), stress testing, and digital risk management. The study proposes an integrated RECS framework, a composite Capital Efficiency Index (CEI), and a risk-adjusted capital allocation mechanism. These conceptual proposals require further empirical validation using bank-level data.

Keywords: commercial bank capital, capital efficiency, RAROC, EVA, ROE, ROA, CET1, Basel III, ICAAP, stress testing, economic capital, RECS.

Annotatsiya. Mazkur tezisda tijorat banklari kapitalidan foydalanish samaradorligini oshirishga qaratilgan riskka asoslangan xalqaro yondashuvlar va ularni O'zbekistonda qo'llash imkoniyatlari o'rganilgan. AQSH, Yevropa Ittifoqi, Buyuk Britaniya, Yaponiya va Janubiy Koreya bank amaliyotlari riskni hisobga olgan kapital rentabelligi (RAROC), iqtisodiy qo'shilgan qiymat (EVA), birinchi darajali asosiy kapital (CET1), stress-test va risklarni raqamli boshqarish vositalari asosida qiyosiy tahlil qilingan. Tadqiqotda integratsiyalashgan RECS modeli, kapital samaradorligining kompozit indeksi (CEI) hamda riskni hisobga olgan holda kapitalni taqsimlash mexanizmi taklif etilgan. Ushbu konseptual takliflar banklar darajasidagi ma'lumotlar asosida qo'shimcha empirik tekshiruvdan o'tkazishni talab etadi.

Kalit so'zlar: tijorat banki kapitali, kapital samaradorligi, RAROC, EVA, ROE, ROA, CET1, Bazel III, ICAAP, stress-test, iqtisodiy kapital, RECS.

INTRODUCTION

Bank capital is a fundamental resource for financial stability, loss absorption, and risk-taking capacity. However, its absolute amount does not fully reflect the efficiency of capital management. It is equally important to assess where capital is allocated, what risks those activities generate, and whether returns exceed the cost of capital. Traditional indicators, such as return on equity (ROE) and return on assets (ROA), should therefore be considered alongside risk-adjusted return on capital (RAROC), economic value added (EVA), capital quality, and stress resilience.

Basel III reinforces the importance of capital quality, risk coverage, and leverage constraints [1–4]. In Uzbekistan, the need for an integrated approach is particularly evident: during 2024, banking-sector ROA declined from 2.6% to 1.4%, while ROE fell from 14.2% to 6.6% [6–7]. These developments highlight the need to manage profitability alongside asset quality, risk costs, and capital adequacy.

International approaches to capital efficiency can be grouped into four areas. First, risk-based capital allocation uses RAROC to evaluate business units, products, and transactions in relation to their economic capital consumption. Zaik et al. demonstrate this approach through Bank of America's experience [11]. Second, the EVA concept measures value creation after accounting for the cost of capital; it can reveal cases in which accounting profit is positive but economic value is not created [10].

Third, prudential capital management emphasizes Common Equity Tier 1 (CET1) capital, leverage, risk-weighted assets, and stress testing. These instruments assess the capacity to withstand adverse scenarios [1–4]. Fourth, digital risk management supports credit-risk assessment, asset-quality monitoring, and capital forecasting. The experiences of Japan and South Korea illustrate the potential role of automation and data-driven tools.

The research applies comparative analysis, dynamic analysis, systems thinking, and indicator integration. Empirical evidence is drawn from the Central Bank of Uzbekistan's banking statistics, the 2024 financial stability materials, and the European Banking Authority's Q4 2024 Risk Dashboard [6–8]. The methodological foundation

includes Basel Committee publications and academic studies on RAROC and EVA [1–4; 10–11].

Table 1. Comparative International Practices

Country/region	Key tools	Management emphasis
United States	RAROC, economic capital	Risk-based capital allocation
European Union	CET1, ROE, EVA	Capital quality and profitability
United Kingdom	ICAAP, stress testing	Capital planning under adverse scenarios
Japan	Digital risk management	Automated capital planning
South Korea	AI-based risk assessment	Forecasting and risk segmentation
Uzbekistan	CAR/CET1, ROA, ROE	Deeper integration of risk and value measures

Source: Compiled by the author based on the reviewed literature.

International experience indicates that capital efficiency depends not simply on increasing capital but on allocating it according to risk, profitability, and stress resilience. For Uzbek banks, gradually complementing existing prudential capital management practices with economic capital management approaches may contribute to more effective capital allocation.

Uzbekistan's banking-sector ROA decreased from 2.6% as of 1 January 2024 to 1.4% as of 1 January 2025. Over the same period, ROE declined from 14.2% to 6.6% [6–7]. These trends suggest that capital growth alone may not necessarily translate into improved financial performance, highlighting the importance of considering credit quality, operating expenses, and risk-related costs.

In the EU/EEA banking sector, ROE stood at 10.5% at the end of 2024 and fluctuated between approximately 10.4% and 11.1% during the year. The Common Equity Tier 1 (CET1) ratio remained comparatively stable at approximately 15.9–16.1%, according to the European Banking Authority's Risk Dashboard [8]. These figures illustrate the importance of managing capital profitability and capital quality simultaneously.

The Proposed RECS Framework. The study proposes RECS (Risk-adjusted Return – Economic Value – Capital Quality – Stress Resilience), an integrated diagnostic framework connecting four interdependent management blocks: (R) RAROC and the price of risk; (E) EVA and the cost of capital; (C) CET1, the capital adequacy ratio (CAR), and leverage; and (S) stress testing and the Internal Capital Adequacy Assessment Process (ICAAP). The resulting assessment informs business-line capital limits, dynamic capital buffers, risk-based pricing, and management performance indicators.

The principal methodological contribution is the integration of indicators that are often monitored separately into a unified capital allocation decision-making process. The framework links profitability with the quality and resilience of the capital supporting that profitability.

Composite Capital Efficiency Index. A conceptual Capital Efficiency Index (CEI), referred to as KSI in the author's original terminology, is proposed:

$$CEI = w_1 z(ROE) + w_2 z(RAROC) + w_3 z(EVA) + w_4 z(CET1) + w_5 z(LR) - w_6 z(NPL) - w_7 z(\Delta CET1stress);\ \Sigma w_i = 1$$

Here, $z(\cdot)$ denotes normalized indicators; LR represents the leverage ratio; NPL denotes the non-performing loan ratio; and ΔCET1stress represents the reduction in CET1 under a severe stress scenario. The weights should be calibrated using bank-level observations through entropy weighting, principal component analysis (PCA), or the expert-based Analytic Hierarchy Process (AHP), taking into account institution-specific characteristics and empirical evidence.

Risk-Adjusted Capital Allocation and Implementation. The proposed sequential decision rule combines a RAROC hurdle rate with an EVA value filter. First, the risk-adjusted return on a transaction or business line is compared with the bank's approved cost of capital or hurdle rate. Second, the bank assesses whether the activity creates positive economic value. Capital limits for activities that do not meet these criteria should be reviewed in accordance with the bank's overall strategy and prudential requirements.

A dynamic capital buffer should also be linked to ICAAP, stress-test outcomes, CET1, and leverage. Its size should reflect the institution's risk appetite, regulatory requirements, and projected stress losses. The study does not prescribe a universal buffer percentage; instead, calibration must be performed within the bank's internal capital assessment process.

Three-Stage Implementation Roadmap. Stage I (0–6 months): consolidate and validate ROE, ROA, CET1, CAR, and NPL data; prepare pilot RAROC and EVA calculations; and develop a data map and a RECS dashboard for selected business lines.

Stage II (6–18 months): introduce the RAROC hurdle rate and EVA filter; link ICAAP and stress testing to the

capital plan; and revise funds transfer pricing, risk-based pricing, and business-line capital limits.

Stage III (18–36 months): calibrate the CEI; automate monitoring; incorporate risk-adjusted outcomes into management KPIs and incentive systems; and establish ongoing reviews by management and the supervisory board.

In addition to their reporting functions, RAROC and EVA can serve as practical tools supporting informed management decisions. They can inform loan pricing, investment selection, product approval, portfolio expansion or contraction, and performance assessment. This integration can improve the consistency of decisions across risk management, finance, and business units.

The RECS framework and CEI remain conceptual and methodological proposals. Comparable bank-level microdata on RAROC, EVA, economic capital, and stress losses were not available for all Uzbek commercial banks in the source material. Consequently, the study does not claim to establish universal thresholds for acceptable or unacceptable CEI values or to quantify causal improvements. Future research should use quarterly bank-level panel data, out-of-sample validation, and stress scenarios to test predictive power and calibrate operational decision thresholds.

CONCLUSION AND RECOMMENDATIONS

Improving commercial bank capital efficiency requires a balance between risk-adjusted returns, the cost of capital, capital quality, and resilience. Uzbekistan's ROA and ROE trends in 2024 reinforce the importance of managing capital alongside credit quality, operating costs, and risk-based pricing.

The RECS framework combines RAROC, EVA, CET1, and stress-test results within a unified decision-making framework. The proposed CEI extends capital efficiency assessment beyond ROE, while the RAROC hurdle rate and EVA value filter support selective capital allocation. Dynamic capital buffers and a phased implementation roadmap can link prudential supervision with internal economic capital management. Empirical calibration and validation remain necessary before these instruments can be applied as formal bank-level or regulatory thresholds.

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muhandislik & iqtisodiyot

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

Ingliz tili muharriri: Feruz Hakimov

Musahhih: Zokir Alibekov

Sahifalovchi va dizayner: Iskandar Islomov

2026

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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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