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Content And Essence of Bank Liabilities

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A R T I C L E I N f O

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A B S T R A C T

This article provides the main essence of bank liabilities, operations related to the organization of bank resources, sources of funds raised, as well as information necessary for assessing deposits, loans and other liabilities.

Keywords: Bank, liabilities, passive operations, attracted funds, audit, deposits, savings, capital, liquidity, reporting, auditor.

INTRODUCTION

In world practice, the liabilities of commercial banks, their accounting and audit control have become important tasks. In general, operations related to the organization of bank resources are called bank liabilities, that is, bank passive operations.

"As a result of the lack of continuous improvement of the methods of accounting and auditing of bank liabilities, which are part of the management of bank activities, it is natural that not only developing countries, but also banks in developed countries will face economic crises ." This can be seen in the financial and economic crises that occurred in the second half of the 20th century in Asia, Latin America, Western Europe, the Russian financial system, and in September 2008 in the US financial system.

Analysis and audit of bank liabilities requires an assessment of the bank's financial liabilities and debts. This is an important process to ensure the accuracy, completeness and reliability of the bank's liabilities recorded in its financial statements. Auditing helps to identify any possible misstatements, errors or irregularities in the bank's passive accounts.

By examining a bank's liabilities, stakeholders gain valuable information about the bank's financial risks, liquidity management practices, funding sources, and overall stability. This information is essential for investors and management to make informed decisions and assess the bank's stability in various market conditions.[2]

To the topic Literature review

Our local scientists A.J.Abdullaev, Z.A.Qayimova, Sh.Sh.Boltaev, and D.M.Narzieva, as a result of their research, "passive" operations this bank resources formation with related operations. Passive operations are in circulation, and as a result of attracting new resources, it is possible to carry out active operations of banks. – they emphasized . [1]

According to AAOmonov, T.M. Koraliev, “commercial banks form financial resources as a result of their passive operations. Resources consist of two major sources: attracted funds and own funds. Resources are recorded in the liabilities of the bank balance sheet. The main share of the liabilities of the balance sheet of commercial banks is made up of liabilities (attracted funds), which make up 85-90 percent of the total bank resources." – they looked at him.

Sh.Z.Abdullaeva in her scientific research states that "passive operations of a bank - operations of banks related to the attraction of temporarily free funds are considered passive operations. One of the main tasks of a bank is to attract as much free funds as possible and invest them in other profitable optimal assets" – he emphasizes.[3]

MG'.Kenjayev, NSErnazarov expressed the following opinions: "bank resources organization to grow with related was operations – passive operations It is said. Passive operations banking transactions from the outside funds attraction to grow and own funds organization to grow The bank's resources consist of its liabilities and its own capital. finds. Bank of activity again one main to oneself typical from the characteristics one from that "its resources consist mainly of external liabilities." [5]

The following opinion was expressed by A.J.Abdullaev, Z.A.Qayimova, Sh.Sh.Boltaev, and D.M.Narzieva said passed, "deposit" operations – banks depositors with composed "These are operations to attract and store funds for a certain period for deposit purposes based on contracts."

Z. Mamadiyarov, M. Makhmudova, M. Kurbonbekova in their scientific research stated that "liabilities are formed at the expense of funds attracted by the bank, and capital is formed at the expense of the bank's own funds. The formation of these funds at the expense of stable sources ensures the effective functioning and economic viability of commercial banks. Commercial banks balance passive voice main share obligations organization arrived, they 80– 90 from percent consists of will be. Obligations deadline and to the body arrival to the source looking at stable and unstable, can be divided into cheap and expensive funds based on the cost of their payment" – they thought.[4]

RESEARCH METHODOLOGY

This in the article Our Republic in the territory operating coming commerce One of the banks was selected and its liabilities were studied using the bank's financial statements. The methods of scientific evaluation, induction and deduction, comparison, and data analysis were used in the analysis process.

RESULTS AND DISCUSSION

A bank's liability analysis typically involves an assessment of the bank's sources of funds, as well as deposits, loans, and other liabilities. The results of this analysis can provide insight into the bank's funding structure, liquidity position, and risk management practices. The following key aspects and results can be considered when analyzing a bank's liabilities:

Banks rely primarily on deposits as a source of funding. Analyzing the composition of deposits can identify the types of customers (retail, corporate, institutional) and the stability of these funds (for example, in relation to demand deposits and time deposits).

Banks, also, other finance from institutes debt to take, bonds release or other debt instruments. The terms, rates, and conditions of these loans deadlines analysis to do bank funds value and again financing risks important for evaluation.

When analyzing bank capital, the composition of bank capital, including equity, undistributed benefit and of capital other forms evaluation also own inside to receive This helps to understand the bank's ability to absorb losses and meet regulatory capital requirements.

Analysis of the maturity of liabilities helps to assess the liquidity position of the bank gives. Banks variable financing to the sources without relying, short must ensure that it has sufficient liquid assets to meet its term obligations.

The results of the study of the bank's liabilities are usually presented in financial statements, regulatory documents and investor in presentations presented is being done. This from analysis taken main indicators may include:

- Deposit composition (e.g., ratio of demand deposits, time deposits, savings deposits, and savings deposits).
- Funds value (deposits and debts according to payable average interest rate).
- Liquidity coefficients (of the loan) to deposit ratio, liquidity cover coefficient).
- Capital adequacy coefficients (Level 1) capital ratio, general capital ratio).

These results are useful to stakeholders, including investors, regulators, and, bank financial to your health and obligations management efficiency It also helps in assessing. In order to ensure the soundness and stability of banks' activities, it is necessary, first of all, to constantly monitor their activities through internal and external audits.

Deposit operations internal audit main goals from the following consists of.

- protect the interests of depositors, maintain the results achieved and aimed for by the bank during its activities;

- presented being done reports fairness, completeness and determine reliability ;
- The purpose of the audit is to verify that the submitted reports comply with applicable legislation, accounting and financial reporting requirements.

Analyzing bank liabilities involves risk assessment, liquidity management, regulatory compliance, investor confidence, and comprehensive analysis of financial statements. to do for very important. SHE IS interested to the sides bank financial condition, helps to understand the activities and ability to fulfill its obligations, contributes to effective risk management and decision-making.

1- in the table 2024 year 4 quarter results according to financial reports The total liabilities of Kpitalbank JSCB are reflected, based on statistical indicators.

1- table

	OBLIGATIONS	TOTAL	In national currency	In foreign currency (sum equivalent)
1	Demand deposits	12 080 615 479	4 885 329 349	7 195 286 130
2	Term deposits	24 276 205 819	17 588 357 100	6 687 848 719
3	Amounts payable to the Central Bank	44	44	0
4	Accounts of other banks and financial institutions	851 953 510	602 818 261	249 135 249
5	Securities sold under REPO transactions	0	0	0
6	Obligations under credit and leasing operations	933 950 619	206 713 816	727 236 803
7	Securities issued by the bank	0		0
8	Subordinated debt	1 719 622 115	155 455 905	1 564 166 210
9	Accrued interest payable	68 201 960	44 496 090	23 705 870
10	Liabilities for accrued taxes	17 958 010	17 958 010	0
11	Clearing transactions	52 344 720	3 126 644	49 218 076
12	Provisions created for off-balance sheet items classified as standard	3 913 935	3 913 935	0
13	Other obligations	972 671 971	793 933 919	178 738 052
	Total liabilities	**40 977 438 182**	**24 302 103 073**	**16 675 335 109**

The total liabilities of the Joint-Stock Commercial Bank "Kapitalbank" as of the 4th quarter of 2024 amounted to 40.9 trillion soums, of which the main liability was total term deposits of 24.2 trillion soums. We can see that liabilities for accrued taxes amounted to 17 million soums, and funds from other banks amounted to 851 million soums. Demand as until received stored Deposits account for 29.5% of total bank liabilities is organizing.

CONCLUSION

Analysis and audit of bank liabilities involves the assessment of a bank's financial liabilities and debts. This is to ensure that the bank's liabilities recorded in its financial statements are accurate, completeness and reliability of providing important is a process. Analysis and audit helps identify any possible misstatements, errors or irregularities in the bank's passive accounts.

A bank's liabilities play a key role in financing its operations. Analyzing the maturity and stability of liabilities helps banks manage their liquidity effectively. Ensuring that short-term liabilities, such as customer deposits and interbank borrowings, have sufficient funds to meet the bank's immediate obligations for hard control to be done necessary. Obligation structure analysis to do through banks can plan their liquidity needs, maintain an appropriate balance between short-term and long-term funding sources, and reduce liquidity risks.

In general when receiving, bank obligations analysis to do financial report analysis is an integral part of the banking system. Analysis and audit of bank liabilities are crucial in ensuring the reliability of financial information and maintaining the confidence of stakeholders in the banking activities. role plays. This bank financial to your health impact to do possible was every what potential obligations to determine help gives, risks management and financial helps make informed decisions about reports.

In summary, bank liability analysis is essential for risk assessment, liquidity management, regulatory compliance, investor confidence, and financial reporting. every one-sided analysis to do for very important. SHE IS interested to the sides helps to understand the bank's financial condition, operations and ability to meet its obligations, contributes to effective risk management and decision-making.

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