INTERNATIONAL JOURNAL OF POLITICAL SCIENCES AND ECONOMICS
Impact Factor (research bib) - 9,78
https://ijmri.de/index.php/ijpse , German international journals company
ISSN 2751-9708

THE ROLE OF DEPOSITS IN FORMING THE BANK RESOURCE BASE

Ruzimurodov Olim
Associate Professor, PhD, Samarkand Institute of Economics and Service
Akmalov Javlon
Student of Samarkand Institute of Economics and Service

Abstract. This scientific article analyzes the role of deposits in forming the resource base of commercial banks, their economic essence, and importance in the banking system. The study examines the structure of bank resources, types of deposits, and their impact on liquidity and lending processes. It also reviews the regulatory framework governing deposit operations in Uzbekistan and analyzes recent statistical data. The development of digital banking services is shown to contribute to the growth of deposits and strengthen public confidence in the banking system.

Keywords: bank resource base, deposits, commercial banks, liquidity, lending, financial stability, Central Bank, savings, digital banking services.

Annotatsiya. Ushbu ilmiy maqolada bank resurs bazasini shakllantirishda depozitlarning o‘rni, ularning iqtisodiy mohiyati va bank tizimidagi ahamiyati tahlil qilingan. Tadqiqotda tijorat banklarining resurs bazasi tarkibi, depozit turlari va ularning likvidlik hamda kreditlash jarayonlariga ta’siri yoritilgan. Shuningdek, O‘zbekiston bank tizimida depozit siyosatini tartibga soluvchi normativ-huquqiy asoslar va so‘nggi yillardagi statistik ko‘rsatkichlar tahlil qilingan. Raqamli bank xizmatlarining rivojlanishi depozitlar hajmining oshishiga va bank tizimiga bo‘lgan ishonchning kuchayishiga xizmat qilayotgani asoslab berilgan.

Kalit so‘zlar: bank resurs bazasi, depozitlar, tijorat banklari, likvidlik, kreditlash, moliyaviy barqarorlik, Markaziy bank, jamg‘arma, raqamli bank xizmatlari.

Аннотация. В данной научной статье анализируется роль депозитов в формировании ресурсной базы коммерческих банков, их экономическая сущность и значение в банковской системе. Рассматривается структура банковских ресурсов, виды депозитов и их влияние на ликвидность и кредитование. Также изучаются нормативно-правовые основы регулирования депозитных операций в Узбекистане и анализируются статистические данные последних лет. Подчеркивается, что развитие цифровых банковских услуг способствует росту депозитной базы и укреплению доверия к банковской системе.

Ключевые слова: ресурсная база банка, депозиты, коммерческие банки, ликвидность, кредитование, финансовая стабильность, Центральный банк, сбережения, цифровые банковские услуги.

INTRODUCTION

Commercial banks play an important role in the financial system of the economy, performing the functions of effectively distributing cash flows between economic entities, directing savings to investments, and financially supporting economic growth. The stability and efficiency of a bank's activities directly depend on its resource base, and the main share of these resources is made up of attracted funds, especially deposits. Deposits, as one of the most important sources of a bank's resource base, allow banks to expand their lending and investment activities by attracting temporarily idle funds in the economy. The reforms being implemented in the banking system of the Republic of Uzbekistan, the liberalization of the financial market, and the development of digital banking services are further increasing the strategic importance of deposit policy.

MAIN PART

ISSN 2751-9708

The bank's resource base is interpreted in economic literature as the sum of the bank's own funds and attracted funds. The main part of the attracted funds is deposits. Scientific sources emphasize that deposits cover 70-80% of bank resources, which indicates their priority importance in banking activities. The economic essence of deposits is expressed in the fact that customers transfer funds to the bank for safekeeping for a certain period or on demand. These funds are used by the bank to carry out credit operations, finance investment projects, and ensure liquidity. Deposit operations in the banking system of Uzbekistan are regulated on the basis of regulatory legal acts established by the Central Bank. In particular, the Law "On Banks and Banking Activities", the prudential standards of the Central Bank, and the deposit insurance system ensure the stable functioning of the deposit market. The deposit insurance system is an important mechanism that increases the confidence of the population in the banking system and serves to strengthen the liquidity and financial stability of banks.

In recent years, the volume of bank deposits in Uzbekistan has been growing significantly. According to the Central Bank, as of July 1, 2025, the total volume of deposits in commercial banks amounted to 355.6 trillion soums. This indicator reflects the growing confidence in the banking system and the formation of a savings culture among the population. Deposits perform several important functions in the formation of a bank's resource base. First, they increase the bank's lending capacity. Second, they provide the bank with liquidity and allow it to cover short-term financial needs. Third, deposits serve as a stable source of bank income, serving to form interest income. In scientific research, the stability of the deposit base is considered the main factor in reducing bank risks. In particular, the maturity of deposits, diversification, and the breadth of the customer base are important factors determining the financial stability of a bank.

In Uzbek banking practice, deposit types are divided into demand deposits, time deposits, and savings deposits. Each type plays a different role in the bank's resource base. Demand deposits provide high liquidity, while time deposits serve to form long-term credit resources for the bank. Savings deposits, on the other hand, develop a savings culture among the population. In recent years, the introduction of digital banking services has significantly changed the process of attracting deposits. Mobile applications, online deposit opening systems, and fintech solutions create convenience for customers and lead to an expansion of the deposit base. This process is increasing competition between banks and forcing them to make interest rate policies more flexible. The effectiveness of deposit policy is also closely related to macroeconomic factors. The level of inflation, real interest rates, the stability of the national currency, and the income level of the population directly affect the volume of deposits. In conditions of high inflation, the population's tendency to short-term deposits increases, which makes it difficult for banks to form long-term resources.

The policy of the Central Bank of the Republic of Uzbekistan is aimed at ensuring the stability of the banking system, reducing liquidity risks, and diversifying the deposit base. This will expand the ability of banks to lend to the real sector.

CONCLUSION

Deposits are one of the most important and stable financial sources in the formation of the bank's resource base, playing a decisive role in ensuring the lending capacity, liquidity and overall financial stability of commercial banks. Funds attracted through deposits are a relatively cheap source of resources for banks, which allow them to effectively introduce temporarily idle funds into the economy. The practice of the banking system of Uzbekistan shows that the steady growth in the volume of deposits in recent years reflects the growing confidence of the population in the banking system and the expansion of the financial services market. In particular, the introduction of a deposit insurance system, the digitization of banking services and the adaptation of interest rate policy to market principles contribute to the strengthening of the deposit base.

ISSN 2751-9708

At the same time, diversification of the composition of deposits in terms of maturity is of great importance for banks, since long-term resources increase the stability of the loan portfolio and reduce liquidity risks. The high share of demand deposits forces banks to effectively organize short-term liquidity management. In general, improving deposit policies, developing digital banking services, and increasing financial literacy remain key areas for further strengthening the banking resource base. It is expected that the role of deposits in the economy will continue to grow in the future, and their direct impact on the stability of the banking system and economic growth will increase.

REFERENCES

1. Law of the Republic of Uzbekistan. (2005). On banks and banking activities (new edition). https://lex.uz
2. Central Bank of the Republic of Uzbekistan. (2024). Monetary policy and financial stability review. https://cbu.uz
3. Central Bank of the Republic of Uzbekistan. (2025). Statistical bulletin of the banking system. https://cbu.uz
4. Statistical Agency of the Republic of Uzbekistan. (2024). Financial sector indicators. https://stat.uz
5. Mishkin, F. S. (2019). The economics of money, banking and financial markets (12th ed.). Pearson.
6. Rose, P. S., & Hudgins, S. C. (2018). Bank management & financial services (10th ed.). McGraw-Hill Education.
7. Saunders, A., & Cornett, M. M. (2020). Financial institutions management: A risk management approach (10th ed.). McGraw-Hill Education.
8. Toshmatov, Sh. T. (2021). Banking and Financial Analysis. Tashkent: Economics Publishing House.
9. Islamov, F. R. (2022). Issues of Improving the Deposit Policy of Commercial Banks in Uzbekistan. Journal of Economics and Innovative Technologies, 4(2), 45–52.
10. Karimov, A. A. (2023). Mechanisms for the Formation and Management of Bank Resources. Financial Analysis and Development, 6(1), 12–19.