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Abstract: The factors influencing the deposit policy of commercial banks are analyzed in the article. Also, conclusions, recommendations and suggestions are given on the improvement of the practice of managing the transformation and liquidity risks that occur when the growth of interest rates on deposits is diverted to credit operations.

Keywords: Deposits, mandatory reserves, amount of liquidity in banks, reserve rates, risk taking of bank assets.

Аннотация (рус) В статье анализируются факторы, влияющие на депозитную политику коммерческих банков. Кроме того, даны выводы, рекомендации и предложения по совершенствованию практики управления трансформационными рисками и рисками ликвидности, возникающими при перенаправлении депозитов на кредитные операции в динамике процентных ставок по депозитам.

Ключевы слова: Депозиты, обязательные резервы, объем ликвидности в банках, резервные ставки, принятие риска банковскими активами.

Introduction

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reduction was also one of the influencing factors. To ensure a stable level of interest rates paid to term deposits of individuals and legal entities, to prevent them from becoming negative.

gives the right to withdraw to term deposit accounts on a large scale.

The fact that the interest rates of savings deposits have a negative level causes a sharp decrease in their real value and, therefore, a negative effect on the process of attracting savings deposits of commercial banks of our republic. According to the table below, our republic is commercial we can see the factors influencing the interest rates of bank deposits (Table 1).

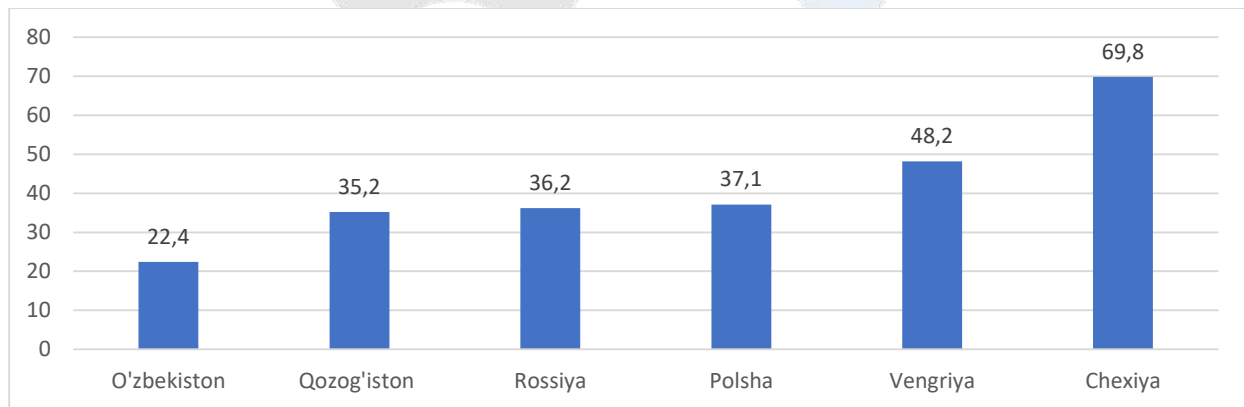
of deposits of commercial banks of the Republic of Uzbekistan

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factors affecting the price (Table 1).

Indicators					3
Average annual interest rate of commercial banks' loans in soums	13.0	12.5	11.4	11.5	18.5
Depreciation of the national currency against the US dollar %	11.0	10.0	16.0	15.0	92.4
The average annual rate of the central bank refinancing rate	12	12	9	9	14
Central Bank Required Reserve Rate % up to 1 year	15	15	15	15	15
1-3 years	12	12	12	12	12
More than 3 years	10.5	10.5	10.5	10.5	10.5
Annual rate of inflation %	7.0	6.8	5.6	5.7	14.4



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