

PERFORMANCE OF COMMERCIAL BANKS IN UZBEKISTAN: AFFECTING FACTORS

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ABSTRACT

The key purpose of the study is to identify the factors determining the performance of commercial banks of Uzbekistan during 2016 to 2020. The defining factors of the study are the financial ratio representing the CAMEL standard (capital adequacy, foreign share, asset quality, bank age, management, government share, earnings and liquidity, number of branches and bank size) while commercial bank's performance and profitability are restrained by return on assets (ROA). Overall, in our study chosen factors mostly affects to ROA. In conclusion, performance (ROA) of commercial banks of Uzbekistan mainly effected by loans to deposit ratio and total loans to total assets ratio. Taking into account above-mentioned facts, in order to increase performance of commercial banks, it's recommended to increase amount of total loan for bank managers and banking regulators.

KEYWORDS: ROA, ROE, Bank Performance, CAMEL, Financial Ratios Of Commercial Banks, Banks In Uzbekistan.

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