
METHODS OF ASSESSING THE ECONOMIC SECURITY OF UZBEKISTAN BANKS BASED ON STRESS TESTING METHOD

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ABSTRACT

This article studies the issues of improving the methodology for assessing the economic security of commercial banks based on the stress-testing method. The study comprehensively analyzes the theoretical and practical aspects of ensuring the stability of the banking system in the conditions of global financial instability, geopolitical risks, inflationary pressures, credit and liquidity risks, high volatility of exchange rates, and an increased probability of bank default observed in the world economy. The article substantiates stress testing as an important analytical and prognostic tool for ensuring the economic security of the banking system. Also, multi-scenario econometric models were developed based on the assessment of macroeconomic and microeconomic factors affecting the activities of banks. In the course of the study, the impact of indicators such as capital adequacy, liquidity, problem loans, return on assets, economic growth, inflation, and probability of default on the economic security of the banking system was assessed using correlation-regression analysis methods. According to the results of the study, liquidity and economic growth have a positive impact on capital stability, while problem loans, inflation, and default risk are the main factors that have a negative impact. The results of multi-factor forecasting indicate a possible decrease in capital adequacy and liquidity indicators, an increase in problem loans, and a decrease in default risk in the banking system of Uzbekistan in 2026-2030.

KEY WORDS: *Stress-Testing, Economic Safety, Commercial Bank, Sufficient Capital, Liquidity, Problematic Credit, Default Risk, Econometric Model, Risk Management, Macroprudential Policy, Financial Stability, Technology Of Artificial Intelligence.*

INTRODUCTION

The criteria and standards for ensuring economic security in the world are mainly based on international requirements developed by the Basel Committee and the Financial Action Task Force (FATF). In accordance with the requirements of these criteria and standards, countries attach special priority to ensuring the economic security of the banking sector.

However, the growing uncertainties in economic policy and foreign trade relations in the world economy, geopolitical conflicts and global financial risks, rapid growth in inflation rates, credit

and liquidity risks, high volatility of exchange rates, threats related to the legalization of hidden income, increased debt burden of the population, risks related to cybersecurity and the increased probability of bank defaults are negatively affecting the stability of the banking system. As a result, these circumstances are causing a sharp increase in the concerns of investors and financial market participants. In particular, as a result of the impact of internal and external threats to the banking sector, according to the European Central Bank, “In 2025, 293 new official sanctions were imposed on banks, the number of penalties applied by competent authorities increased by 8%, 182 administrative penalties and 77% of material fines were imposed”¹. This indicates the need for Central Banks to strengthen economic, legal, organizational and technical measures, as well as improve management decisions aimed at protecting the economic interests of the banking sector through the effective use of macroprudential policy instruments aimed at preventing systemic risks.

Internationally, scientific research aimed at ensuring the economic security of the banking sector is mainly aimed at strengthening the stability of the banking system, early identification and minimization of risks, as well as increasing the efficiency of management decision-making. Modern research pays special attention to assessing the economic security of the banking sector through artificial intelligence technologies, data analysis (Big Data), machine learning algorithms and digital monitoring systems, monitoring its dynamics in real time, and analyzing it across regions and economic sectors. At the same time, in many developing countries, scientific and practical research in this area is not sufficiently developed, and improving the theoretical and methodological foundations of ensuring the economic security of the banking sector remains one of the urgent tasks. In particular, it is important to improve the methodology for analyzing and assessing economic security, develop methods for comprehensively assessing internal and external threats affecting banking activities, form a system of indicators expressing the effectiveness of economic security, and introduce mechanisms for early identification and management of banking risks based on artificial intelligence technologies.

These studies are important in increasing the competitiveness of the banking system, strengthening its financial stability, and supporting the sustainable economic growth of the national economy. Therefore, the above-mentioned problems determine the scientific and practical relevance of this topic and require the need to conduct in-depth scientific research in this area.

Review of Literature

On the issues of improving the methodology for assessing the economic security of commercial banks based on the stress-testing method A. Alygin, N. Amosova, I. Balabanov, V. Vyatkin, V. Granaturov, N. Ermasova, V. Okorokov, T. Osipenko, V. Sevrukhave conducted scientific research. However, in their scientific works, the stress-testing approach was not substantiated as an important analytical and prognostic tool for ensuring the economic security of the banking system. Also, multi-scenario econometric models were not developed based on the assessment of macroeconomic and microeconomic factors affecting the activities of banks. In the course of the research, the impact of indicators such as capital adequacy, liquidity, problem loans, return on assets, economic growth, inflation and default probability on the economic security of the banking system was not assessed using correlation-regression analysis methods.

Ensuring the financial stability and economic security of the banking sector in Uzbekistan, protecting the economic interests of commercial banks by preventing internal and external

threats to their activities, and effectively using macroprudential policy instruments aimed at limiting systemic risks is one of the important strategic directions of the country's economic reforms. The processes of transforming the banking sector in the country, in particular, the privatization of state-owned banks, the formation of an open competitive environment, and the expansion of cooperation with international financial institutions, require a thorough scientific analysis of the banking system.

Methodology

The high level of uncertainty observed in the world economy, the turbulence in global financial markets, and the increasing impact of external shocks make the issue of ensuring the stability of the banking system a strategically important scientific and practical problem. In particular, sharp changes in the macroeconomic environment directly affect the financial stability and economic security of banks. Therefore, the need to improve mechanisms for early identification, assessment, and effective management of risks is increasing. One of the important tools for finding solutions to the above-mentioned problematic issues is the improvement of the methodology for assessing the economic security of banking activities based on the stress testing method. In this regard, the early identification of possible risks and threats in the banking system, minimizing their negative impact, and the formation and improvement of a system for making effective management decisions based on the results of stress testing are of great scientific and practical importance. In these conditions, stress testing is emerging as one of the important instruments for ensuring the financial stability and economic security of the banking system. From a scientific point of view, *stress testing* is a comprehensive assessment process based on multi-scenario econometric models of the possible negative impacts on the stability of the banking system under the influence of various internal and external economic shocks, macroeconomic changes, and financial threats.

This method identifies the weak points of the banking system, risk-prone segments and factors threatening financial stability, assesses the level of potential risks and develops preventive and preventive measures aimed at eliminating their negative consequences. At the same time, stress testing allows assessing the capital adequacy, liquidity level, quality of the loan portfolio and overall financial stability of banks under various crisis scenarios. As a result, the stress testing mechanism serves as an important analytical tool for early identification of systemic risks in the banking system, prevention of financial crises, increasing the effectiveness of macroprudential policy and making informed and effective management decisions.

Effective organization of stress testing requires its study based on a systematic approach. From a scientific point of view, the stress testing system is a complex mechanism consisting of a set of interrelated elements. If the object of this system is individual banks and the banking system as a whole, then the Central Bank (regulator), the management of commercial banks, and financial supervisory authorities act as its subjects.

In the process of stress testing, macroeconomic and financial indicators such as inflation rate, GDP growth rate, dynamics of the national currency exchange rate, share of problem loans, changes in interest rates, liquidity situation and external economic shocks are used as the main stress factors. Econometric, mathematical and scenario models are used to analyze these factors. As a result, indicators of risk level, capital adequacy, liquidity stability and financial security are assessed. This allows us to consider stress testing as an integral part of the bank's risk management system.

Modern trends in the banking system, including high concentration of the loan portfolio, significant state participation, persistently high currency risks, and increased sensitivity to external economic shocks, further reinforce the need for stress testing mechanisms. Especially in the context of global economic instability, these factors can seriously affect the financial stability and economic security of the banking system.

In this context, this study proposes a multi-factor econometric model aimed at comprehensively assessing the level of economic security of commercial banks. This model assesses the impact of macroeconomic and internal banking factors on the financial stability of banks, creating the opportunity to identify potential risks early, predict the negative consequences of stress situations, and make effective management decisions.

$$STRESS = \beta_1 CAR + \beta_2 LIQ + \beta_3 NPL + \beta_4 ROA + \beta_5 GDP + \beta_6 INF + \beta_7 PD + \varepsilon$$

where *CAR* - is capital adequacy ratio; *LIQ* - is liquidity ; *NPL* - is the share of non-performing loans ; *ROA* -is return on assets; *GDP* - is the economic growth rate; *INF* - is the inflation rate; *PD* -is the probability of bank default, ε is the random error coefficient.

This model comprehensively covers the main micro- and macroeconomic factors affecting the financial stability and economic security of the banking system. At the same time, the model allows you to identify possible risks in the banking sector, assess their impact, and predict the level of stability of the banking system in stress situations. The scientific significance of the model is that it allows you to analyze internal bank indicators such as capital adequacy, liquidity, and return on assets in relation to external macroeconomic factors such as inflation, economic growth, and the probability of default. As a result, an important analytical base is formed for assessing the integral level of economic security of the banking system and early detection of potential financial threats.

In this context, the study on the multi-scenario assessment and forecasting of the economic security of banks through economic and mathematical models is of particular scientific importance. In particular, Table 1 presents statistical data on the system of key macroeconomic and microeconomic indicators affecting the capital adequacy of commercial banks in 2010–2025. Based on this data, the dynamics of factors affecting the stability of the banking system are analyzed, and it is possible to formulate econometric models used in stress testing processes according to scenarios.

Table 1 Statistical data compiled on the system of key macroeconomic and microeconomic indicators affecting the capital adequacy of commercial banks in 2010–2025

Year	Capitalefficiency, %	Problem loans, %	Current liquidity, %	Economic growth, %	Inflation, %
2010	23.5	0.8	25.0	8.5	7.3
2011	24.3	0.9	26.0	8.3	12.8
2012	23.8	1.0	27.5	8.2	11.7
2013	22.5	1.1	26.8	8.0	10.7
2014	21.8	1.2	25.0	8.1	9.1
2015	20.5	1.5	23.5	8.0	8.5
2016	18.8	2.0	22.0	7.8	7.9
2017	13.8	3.0	20.5	4.5	14.4
2018	16.5	2.5	21.0	5.4	17.5
2019	18.5	1.9	22.5	5.7	15.2
2020	17.9	2.1	23.0	1.6	11.1
2021	18.2	5.0	24.5	7.4	10.0
2022	17.8	4.7	23.8	5.7	12.3
2023	17.5	3.5	22.0	6.3	9.0
2024	17.4	4.0	17.3	6.5	9.6
2025	18.3	3.5	19.1	6.6	10.0

* Reports of the Central Bank of the Republic of Uzbekistan for 2010-2025, World Bank macroeconomic data, IMF and national statistical data, Inflation dynamics

On the results of scenario analysis and econometric evaluation based on retrospective data for 2010–2025, a correlation-regression analysis was performed on the scenarios.

Discussion and Results

Based on the data in Table 1, a correlation study was conducted on the factors affecting the bank's capital adequacy (*CAR*) under the 1st stress testing scenario: non-performing loans (*NPL*), liquidity (*LIQ*), economic growth (*GDP*), inflation (*INF*). The regression equation constructed as a result of the study was formed in the following form:

$$CAR = 9.249 - 0.776 NPL + 0.444 LIQ + 0.531 GDP - 0.155 INF(1)$$

The prospective change in indicators in the group of factors affecting capital adequacy confirmed the appropriateness of the chosen **correlation-regression** analysis method and allows them to be reliably forecasted.

The results of the analysis conducted to determine the general regression relationship between exogenous factors characterizing R^2 the impact on capital adequacy showed that the correlation coefficient was equal to 0.85, and the normalized correlation coefficient was equal to 0.80 R^2 , respectively. This value indicated a high degree of correlation between the resulting indicator and the factor indicators affecting it.

If the resulting regression equation is satisfied, then this equation can be interpreted as follows. Since the relationship between capital adequacy and liquidity with respect to economic growth has an elasticity of 0.444 and 0.531 units. If the amount of liquidity and economic growth is increased by 1%, then the liquidity factor can lead to an increase in capital adequacy by

approximately 0.444 units; the economic growth factor can lead to an increase in capital adequacy by approximately 0.531 units.

The relationship between capital adequacy and non-performing loans and inflation has an elasticity of negative 0.776 and negative 0.156 units. If the amount of non-performing loans and inflation increases by 1%, then the non-performing loans factor can lead to a decrease in capital adequacy by about 0.776 units; the inflation factor can lead to a decrease in capital adequacy by about 0.156 units.

Scenario 1, capital adequacy (*CAR*) is affected by liquidity (*LIQ*) and economic growth (*GDP*) positive, while non-performing loans (*NPL*) and inflation (*INF*) have a negative effect. The model has a high level of accuracy ($R^2 = 0.853$), which indicates the existence of a strong statistical relationship between the factors. In particular, the impact of economic growth on capital stability is expressed by a high elasticity coefficient.

Table 2 presents statistical data compiled on the system of key macroeconomic and microeconomic indicators affecting the capital adequacy of commercial banks in 2010–2025.

Table 2 Statistical data compiled on the system of key macroeconomic and microeconomic indicators affecting the capital adequacy of commercial banks in 2010–2025

Year	Capitalefficiency, %	Problem loans, %	Current liquidity, %	Inflation, %	Default risk, %
2010	23.5	0.8	25.0	7.3	1.2
2011	24.3	0.9	26.0	12.8	1.3
2012	23.8	1.0	27.5	11.7	1.4
2013	22.5	1.1	26.8	10.7	1.5
2014	21.8	1.2	25.0	9.1	1.6
2015	20.5	1.5	23.5	8.5	1.8
2016	18.8	2.0	22.0	7.9	2.2
2017	13.8	3.0	20.5	14.4	3.0
2018	16.5	2.5	21.0	17.5	2.8
2019	18.5	1.9	22.5	15.2	2.2
2020	17.9	2.1	23.0	11.1	2.5
2021	18.2	5.0	24.5	10.0	5.5
2022	17.8	4.7	23.8	12.3	5.0
2023	17.5	3.5	22.0	9.0	3.8
2024	17.4	4.0	17.3	9.6	4.2
2025	18.3	3.5	19.1	10.0	3.5

* Reports of the Central Bank of the Republic of Uzbekistan for 2010-2025, World Bank macroeconomic data, IMF and national statistical data, Inflation dynamics

On the results of scenario analysis and econometric evaluation based on retrospective data for 2010–2025, a correlation-regression analysis was performed on the scenarios.

Affecting capital adequacy (*CAR*) under the 2nd stress testing scenario, such as non-performing loans (*NPL*), liquidity (*LIQ*), inflation (*INF*), and default risk (*PD*). The regression equation constructed as a result of the study was formed in the following form:

$$CAR = 14.027 - 3.765 NPL + 0.432 LIQ - 0.285 INF - 2.833 PD(2).$$

The prospective change in indicators in the group of factors affecting capital adequacy confirmed the appropriateness of the chosen **correlation-regression** analysis method and allows them to be reliably forecasted.

The results of the analysis carried out to determine the general regression relationship between exogenous factors characterizing R^2 the impact on capital adequacy showed that the correlation coefficient was equal to 0.794, and the normalized correlation coefficient was equal to 0.718 R^2 , respectively. This value indicated a high degree of correlation between the resulting indicator and the factor indicators affecting it.

If the resulting regression equation is satisfied, then this equation can be interpreted as follows for scenario 2. Since the dependence of capital adequacy on the liquidity factor has an elasticity of 0.43 units. If the increase in liquidity is increased by 1%, then the liquidity factor can lead to an increase in capital adequacy by approximately 0.43 units.

The relationship between capital adequacy and the probability of non-performing loans, inflation, and default risk has elasticities of negative 3.765, 0.285, and 2.833 units, respectively. If the amount of non-performing loans, inflation, and default risk increases by 1%, then the non-performing loans factor can lead to a decrease in capital adequacy by approximately 3.765 units; the inflation factor can lead to a decrease in capital adequacy by approximately 0.285 units; and the probability of default risk factor can lead to a decrease in capital adequacy by approximately 2.833 units.

In Scenario 2, bank default (PD) is included as a factor, and its strong negative impact on capital adequacy is found ($\beta = -2.833$). This indicates that the increase in credit risks in the banking system poses a serious threat to capital stability. The reliability of the model is also high ($R^2 = 0.794$) shows.

Table 3 presents statistical data on the system of key macroeconomic and microeconomic indicators affecting the capital adequacy of commercial banks of the Republic of Uzbekistan for 2010–2025.

Table 3 Statistical data compiled on the system of key macroeconomic and microeconomic indicators affecting the capital adequacy of commercial banks in 2010–2025

Year	Capitalefficiency, %	Problem loans, %	Current liquidity, %	Income, %	Economic growth, %
2010	23.5	0.8	25.0	2.1	8.5
2011	24.3	0.9	26.0	2.2	8.3
2012	23.8	1.0	27.5	2.3	8.2
2013	22.5	1.1	26.8	2.4	8.0
2014	21.8	1.2	25.0	2.5	8.1
2015	20.5	1.5	23.5	2.3	8.0
2016	18.8	2.0	22.0	2.1	7.8
2017	13.8	3.0	20.5	1.8	4.5
2018	16.5	2.5	21.0	1.9	5.4
2019	18.5	1.9	22.5	2.0	5.7
2020	17.9	2.1	23.0	1.5	1.6
2021	18.2	5.0	24.5	2.2	7.4
2022	17.8	4.7	23.8	2.3	5.7
2023	17.5	3.5	22.0	2.6	6.3
2024	17.4	4.0	17.3	1.4	6.5
2025	18.3	3.5	19.1	1.8	6.6

* Reports of the Central Bank of the Republic of Uzbekistan for 2010-2025, World Bank macroeconomic data, IMF and national statistical data, Inflation dynamics

Based on the data in Table 3, the correlation of factors such as non-performing loans (*NPL*), liquidity (*LIQ*), return on assets (*ROA*), and economic growth (*GDP*) affecting the capital adequacy (*CAR*) of banks under scenario 3 of the stress testing method was also studied. The regression equation constructed as a result of the study is formed as follows:

$$CAR = 5.939 - 0.576 NPL + 0.648 LIQ + 2.799 ROA + 0.867 GDP \quad (3)$$

The prospective change in indicators in the group of factors affecting the adequacy of banks' capital confirmed the appropriateness of the chosen **correlation-regression** analysis method and allows them to be reliably forecasted.

The results of the analysis carried out to determine the general regression relationship between exogenous factors characterizing R^2 the impact of banks' capital adequacy showed that the correlation coefficient was equal to 0.875, and the normalized correlation coefficient was equal to 0.83 R^2 , respectively. This value indicated a high degree of correlation between the resulting indicator and the factor indicators affecting it.

If the resulting regression equation is satisfactory, then this equation can be interpreted as follows for scenario 3. Indeed, the relationship between the problem loan factor and capital adequacy has a negative elasticity of 0.576 units. If the growth rate of problem loans is increased by 1%, then the problem loan factor can lead to a decrease in capital adequacy by approximately 0.576 units.

Capital adequacy and liquidity, economic growth, and return on assets has elasticities of 0.648; 2.799, and 0.867 units. If the amount of liquidity, economic growth, and return on assets increases by 1%, then the liquidity factor can lead to an increase in capital adequacy by about 0.648 units; the economic growth factor can lead to an increase in capital adequacy by about 2.799 units, and the return on assets factor can lead to an increase in capital adequacy by about 0.867 units.

Scenario 3 was noted as a model with high accuracy ($R^2 = 0.875$). In it, the impact of return on assets (*ROA*) on capital adequacy is the highest ($\beta = 2.799$), which indicates that bank efficiency is a decisive factor in ensuring capital sustainability.

According to the data, the dynamics of *CAR* (capital adequacy) in 2010-2016 shows high bank stability (20-24%), a decrease in bank stability (13.8%) due to the impact of banking reforms in 2017, and stable bank stability (17-18%) in 2020-2025.

Let us develop a multifactor forecast of banks' capital adequacy based on retrospective data for 2010–2025 (Table 4).

Table 4 Forecast data based on the system of key macroeconomic and microeconomic indicators affecting the capital adequacy of commercial banks in 2026–2030

Year	CAR (%)	NPL (%)	LIQ (%)	ROA (%)	GDP (%)	INF (%)	PD (%)
2026	15.50	4.54	19.40	1.85	4.96	11.42	4.73
2027	15.03	4.79	19.00	1.82	4.77	11.46	4.96
2028	14.57	5.04	18.57	1.80	4.57	11.50	5.20
2029	14.10	5.29	18.14	1.77	4.37	11.54	5.44
2030	13.64	5.53	17.71	1.74	4.17	11.58	5.67

The data in Table 4 shows that *CAR* (capital adequacy) has a steady downward trend ($CAR_t = \alpha + \beta \cdot t$), and there is a possibility of a trend of capital adequacy decreasing to around 14% by 2030. This situation poses a risk to the stability of banks.

Non-performing loans (NPL) The dynamics of credit risk in 2010-2016 shows a low level ($\leq 2\%$), a jump in risk in 2017 (3%), and a sharp increase in credit risk in 2021 (5%). There is a possibility of an increase in the forecast indicator of problem loans (5.5%) by 2030. This situation may lead to a tendency for increased credit risk in banks.

Liquidity (LIQ) dynamics: In 2010-2013, this indicator shows high liquidity (25-27%), in 2017-2018, a decrease in liquidity (13.8%), and in 2024, a sharp drop in liquidity (17-18%). There is a possibility of a further downward trend in the forecast liquidity indicator by 2030. This situation may lead to a tendency for increased sensitivity to liquidity shocks .

(ROA) in 2010-2014 show an increase in return on assets, a decrease in return on assets due to *COVID in 2020* , and a recovery in return on assets in 2023. There is a possibility of a downward trend in the forecast return on assets until 2030. This is explained by the fact that a decrease in profitability, an increase in costs , and a decrease in return on assets can lead to a trend of decreasing efficiency .

Economic growth (GDP) shows a situation of 8% in 2010-2015, and 1.6% (shock) in 2020. There is a possibility of a downward trend in the economic growth forecast indicator to 4% by 2030. This situation creates macroeconomic pressure on economic growth , while reducing the risk of economic growth.

Inflation (INF) dynamics shows a steady growth. There is a high probability of a high trend (10 - 12%) in the inflation forecast until 2030. This situation creates inflationary pressure on financial stability . The probability of default (*PD*) forecast is around 5%, which may create systemic risk. According to the results of the multi-factor forecast, the following trends can be expected in the banking system. *In the first trend* Capital adequacy ratio (*CAR*) has a steady downward trend, and by 2030 there is a possibility of a decrease in capital adequacy to around 13-14% . This situation indicates the emergence of potential risks to the stability of banks. *In the second trend* Non-performing loans (*NPLs*) are projected to increase by 5-5.5%, indicating an increase in credit risks. *In the third trend* A decrease in the liquidity ratio (*LIQ*) increases the sensitivity of banks to liquidity shocks. *In the fourth trend*, a decreasing trend in return on assets (*ROA*) indicates a decrease in bank efficiency. *The fifth trend*, A slowdown in economic growth (*GDP*) to 4% will increase macroeconomic pressure. *In the sixth trend*, maintaining inflation (*INF*) within 10-12% will have a negative impact on financial stability. *In the seventh trend*, the presence of a probability of default (*PD*) of up to 5% may increase systemic risks.

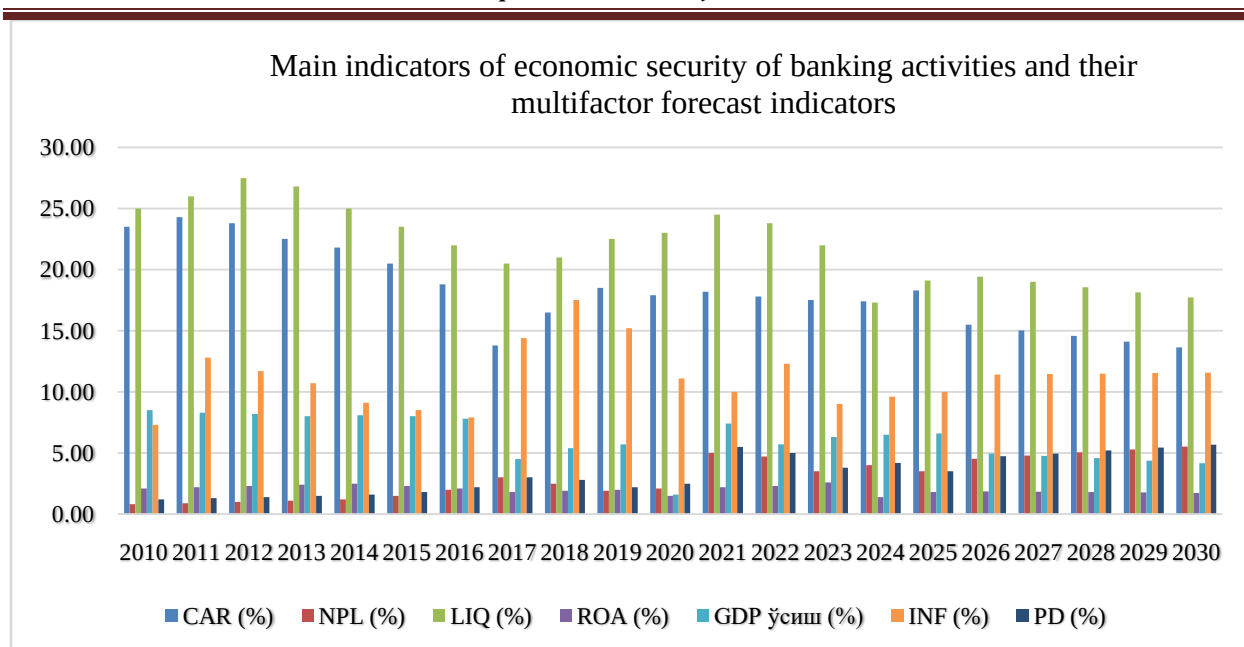


Figure 1. Diagram of the main indicators of economic security of banking activities and their multifactor forecast indicators

CONCLUSION

The results of the study showed that the stress-testing method is an effective analytical tool for assessing and forecasting the economic security of commercial banks. According to the results of the analysis, it was found that liquidity (LIQ), economic growth (GDP) and return on assets (ROA) have a positive impact on capital adequacy, while non-performing loans (NPL), inflation (INF) and probability of default (PD) are the main factors that have a negative impact. In particular, the fact that the risk of default and the increase in the share of non-performing loans pose a serious threat to the stability of the banking system was scientifically substantiated through economic and mathematical models. The results of the correlation-regression analysis showed that the models have a high level of reliability ($R^2 = 0.79\text{--}0.87$), which indicates their high predictive capabilities. In particular, the fact that the impact of return on assets on capital adequacy has the highest coefficient in the third scenario confirmed the strong relationship between bank efficiency and financial stability.

The results of the forecast for 2026–2030 indicated a possible decrease in capital adequacy and liquidity indicators, an increase in problem loans and default risk in the banking system of Uzbekistan. This means that systemic risks in the banking system may increase in the future. At the same time, it was found that the maintenance of high inflationary pressure and a slowdown in economic growth rates may negatively affect the economic security of banks. The results of the study showed the need to institutionalize stress testing mechanisms as an integral part of the banking risk management system. It was also scientifically substantiated that the use of artificial intelligence technologies and digital monitoring systems will allow for early identification of bank risks, forecasting possible financial threats, and expanding the possibilities of making effective management decisions.

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