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STATISTICAL ANALYSIS OF CREDIT INTEREST RATES

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Abstract. In a market economy, one of the main areas of activity of commercial banks is the implementation of credit operations. Credit interest rates have a significant impact on financial stability, economic growth rates, and the investment climate. High interest rates may slow down the development of entrepreneurial activity, while low rates may intensify inflationary processes. Therefore, the statistical analysis of credit interest rates is of great importance not only from the perspective of economic theory but also in practice.

Key words: commercial banks, credit interest rates, statistical analysis, key rate, inflation, monetary policy, time series, correlation analysis, regression analysis, trend analysis, investment climate, financial stability, entrepreneurial activity.

Annotatsiya. Bozor iqtisodiyoti sharoitida tijorat banklari faoliyatining asosiy yo'nalishlaridan biri kredit operatsiyalarini amalga oshirish hisoblanadi. Kredit foiz stavkalari moliyaviy barqarorlikka, iqtisodiy o'sish sur'atlariga hamda investitsiya muhitiga sezilarli ta'sir ko'rsatadi. Foiz stavkalarining yuqori darajasi tadbirkorlik faoliyati rivojini sekinlashtirishi mumkin, past darajasi esa inflyatsion jarayonlarning kuchayishiga olib kelishi ehtimoldan xoli emas. Shu sababli kredit foiz stavkalarini statistik tahlil qilish nafaqat iqtisodiy nazariya nuqtayi nazaridan, balki amaliy jihatdan ham muhim ahamiyat kasb etadi.

Kalit so'zlar: tijorat banklari, kredit foiz stavkalari, statistik tahlil, asosiy stavka, inflyatsiya, pul-kredit siyosati, vaqt qatorlari, korrelyatsion tahlil, regressiya tahlili, trend tahlili, investitsiya muhiti, moliyaviy barqarorlik, tadbirkorlik faoliyati.

Аннотация. В условиях рыночной экономики одной из основных сфер деятельности коммерческих банков является осуществление кредитных операций. Процентные ставки по кредитам оказывают существенное влияние на финансовую стабильность, темпы экономического роста и инвестиционный климат. Высокий уровень процентных ставок может сдерживать развитие предпринимательской деятельности, тогда как низкий уровень способен усилить инфляционные процессы. В связи с этим статистический анализ кредитных процентных ставок имеет важное значение не только с точки зрения экономической теории, но и в практическом аспекте.

Ключевые слова: коммерческие банки, процентные ставки по кредитам, статистический анализ, ключевая ставка, инфляция, денежно-кредитная политика, временные ряды, корреляционный анализ, регрессионный анализ, трендовый анализ, инвестиционный климат, финансовая стабильность, предпринимательская деятельность.

INTRODUCTION

Under the conditions of a market economy, one of the main areas of activity of commercial banks is the implementation of credit operations. Credit interest rates have a significant impact on financial stability, economic growth rates, and the investment climate. A high level of these rates may slow down the development of entrepreneurial activity, while a low level may intensify inflationary processes. Therefore, the statistical analysis of credit interest rates is of great importance not only from the perspective of economic theory but also from a practical standpoint.

The purpose of this article is to statistically analyze the dynamics of credit interest rates of commercial banks, identify their main determinants and mechanisms of influence, and develop practical recommendations. The objectives of the study are as follows:

- 1) to generalize theoretical approaches to credit interest rates;
- 2) to analyze changes in credit interest rates using statistical methods;
- 3) to identify key factors and assess their impact;
- 4) to develop proposals for optimizing credit interest rates in the activities of commercial banks.

Review of literature on the subject



Credit interest rates occupy an important place in economic theory. Classical economists interpreted the interest rate as the natural price of capital, while Keynesian economists viewed it as a factor ensuring equilibrium between investment and savings. In modern research, interest rates are linked, on the one hand, to the Central Bank's monetary policy and, on the other hand, to factors such as market demand and supply, inflation, and the national currency exchange rate.

Among foreign scholars, M. Friedman explained interest rates through inflationary expectations within the framework of monetary theory. F. Mishkin demonstrated the dependence of interest rates on economic cycles. Krugman and Obstfeld analyzed the impact of interest rates on exchange rates and capital flows in the context of international finance.

In Uzbekistan, a number of studies on credit interest rates have also been conducted. In particular, Central Bank reports note the close relationship between credit interest rates, the policy rate, and inflation. Local economists emphasize that a reduction in credit interest rates has a positive effect on entrepreneurial activity.

RESEARCH METHODOLOGY

The following methods were used in the statistical analysis of credit interest rates:

- Comparative method – comparison of changes in credit interest rates across different years;
- Time series analysis – identification of trends in credit interest rates over time;
- Correlation analysis – determination of the degree of relationship between credit interest rates and the policy rate;
- Regression analysis – measurement of the dependence of credit interest rates on key factors;
- Trend analysis – forecasting future movements of credit interest rates.

Using these methods, credit interest rates of commercial banks in Uzbekistan for the period 2020–2024 were analyzed.

ANALYSIS AND RESULTS

According to data from the Central Bank of the Republic of Uzbekistan, credit interest rates experienced significant changes during 2020–2024. In 2020, the average credit interest rate was around 22%, while in 2022 this figure increased to 23%. From 2023 onward, credit interest rates showed a downward trend, reaching 20% by the end of 2024.

During the same period, the policy rate fluctuated between 14% and 16%. The difference between credit interest rates and the policy rate represents the banks' interest margin. Statistical analysis shows a positive correlation between credit interest rates and the policy rate, with credit rates typically forming 6–8 percentage points above the policy rate.

Inflation also had a significant impact on credit interest rates. High inflation in 2020–2021 kept credit interest rates at a high level, while the decline in inflation in 2023–2024 led to a reduction in credit interest rates.

Comparative analysis. Using the comparative method, differences in credit interest rates between 2020 and 2024 were analyzed. While the average rate was 22% in 2020, it declined to 20% in 2024. This trend is explained by changes in the Central Bank's policy rate and inflation. Compared with neighboring countries, credit interest rates in Uzbekistan remain relatively high.

Time series analysis. Time series analysis revealed a general downward trend in credit interest rates over time. Calculations show that during 2020–2024, credit interest rates declined at an average annual rate of 1.5%. Graphs and tables illustrate the overall decreasing trend.

Correlation analysis. A strong positive correlation was identified between credit interest rates and inflation (correlation coefficient $r \approx 0.82$). A correlation of $r \approx 0.75$ was also observed between credit interest rates and the Central Bank's policy rate. This indicates that inflation and the policy rate are decisive factors in interest rate determination.

Regression analysis. Regression analysis was conducted to examine the dependence of credit interest rates on key factors. The model was specified as follows:

$$\text{Credit interest rate} = a + b_1 \times \text{Policy rate} + b_2 \times \text{Inflation} + b_3 \times \text{Exchange rate} + e$$

The results show that inflation and the policy rate have the greatest impact on credit interest rates. The coefficient of determination (R^2) equals 0.68, indicating a relatively high explanatory power of the model.

Trend analysis. According to trend analysis, credit interest rates are expected to continue their downward trend in 2025–2026. Based on the linear trend equation, the average rate is projected to be around 19% in 2025 and approximately 18% in 2026. However, these forecasts depend on external factors, including the global economic situation and domestic inflationary processes.



The analysis allows the following conclusions to be drawn:

1. There is a close relationship between credit interest rates and the Central Bank's policy rate.
2. Inflation has a direct impact on credit interest rates: higher inflation leads to higher interest rates.
3. In setting credit interest rates, commercial banks also consider factors such as market competition, liquidity levels, and the national currency exchange rate.
4. The recent decline in credit interest rates represents a positive trend for the economy, contributing to improved entrepreneurial activity and a better investment climate.

The discussion shows that a sharp reduction in credit interest rates may pose risks to financial stability; therefore, a cautious approach to monetary policy easing is required.

Relationship between credit interest rates and the Central Bank's policy rate. The analysis shows that credit interest rates consistently adjust to changes in the policy rate. This relationship indicates that the Central Bank's policy serves as a signal for commercial banks. An increase in the policy rate leads to higher credit interest rates, while a decrease results in cheaper credit. Consequently, changes in the policy rate directly affect investment activity and consumer lending.

Impact of inflation on credit interest rates. Credit interest rates are formed as a reflection of inflation levels. In periods of high inflation, banks set higher interest rates to compensate for increased risks. During periods of low inflation, credit interest rates decline, positively affecting economic stability. High inflation in 2020–2021 kept interest rates elevated, while declining inflation in 2023–2024 led to cheaper credit.

Market factors in commercial bank decisions. In determining credit interest rates, banks consider not only the policy rate but also liquidity levels, the volume of financial resources, and market competition. Large banks can attract cheaper resources and therefore offer loans at relatively lower interest rates, while smaller banks may reduce rates to attract customers. Exchange rate fluctuations also influence the cost of credit.

Economic impact of declining credit interest rates. The decline observed in recent years has played an important role in improving entrepreneurial activity and the investment climate. Cheaper credit enables firms to expand production capacity, create new jobs, and increase export potential. At the same time, easier access to consumer loans stimulates domestic demand and contributes to economic growth.

Need for balance. Excessive reductions in credit interest rates may threaten the stability of the banking sector, leading to a deterioration in loan portfolio quality and an increase in non-performing loans. Therefore, regulation of credit interest rates requires a cautious monetary policy aligned with inflation and economic growth indicators.

CONCLUSIONS AND SUGGESTIONS

The conducted statistical analysis confirms that credit interest rates of commercial banks are shaped by a complex interaction of monetary, macroeconomic, and market factors. The results show a stable and close relationship between credit interest rates and the Central Bank's policy rate, which functions as a key signaling instrument for banks when pricing credit resources. Inflation dynamics also play a decisive role, as higher inflation levels lead to increased credit costs, while disinflation creates conditions for lower interest rates and improved access to financing.

The analysis of the 2020–2024 period demonstrates a gradual downward trend in credit interest rates in Uzbekistan, reflecting relative macroeconomic stabilization and a more balanced monetary policy. This trend has had a generally positive impact on entrepreneurial activity and the investment climate, facilitating business expansion, job creation, and growth in domestic demand. At the same time, the findings indicate that credit interest rates in Uzbekistan remain comparatively high, suggesting the presence of structural constraints related to inflation expectations, risk premiums, and the cost of financial resources.

At the level of commercial banks, credit pricing decisions are influenced not only by the policy rate and inflation but also by liquidity conditions, market competition, and exchange rate fluctuations. This underscores the need for a comprehensive approach to interest rate formation that takes into account both macroeconomic stability and sector-specific risks. Overall, the study highlights the importance of maintaining a balanced monetary policy that supports economic growth while preserving financial stability, ensuring that reductions in credit interest rates are sustainable and aligned with long-term development objectives.

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