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techniques, it becomes possible to distinguish the relative importance of macroeconomic and bank-level determinants, assess their direction and magnitude of influence, and reveal hidden relationships that are not observable through descriptive analysis alone. Therefore, this study aims to conduct a comprehensive statistical analysis of the factors affecting credit interest rates in commercial banks, contributing to a deeper understanding of interest rate formation and offering practical insights for policymakers, bank managers, and financial analysts.

REVIEW OF LITERATURE ON THE SUBJECT

The formation of credit interest rates has long been a central topic in banking and financial economics, as it reflects the interaction between macroeconomic conditions, monetary policy, and bank-specific characteristics. One of the earliest theoretical foundations is provided by John Maynard Keynes, who emphasized the role of interest rates as a monetary phenomenon influenced by liquidity preference and central bank policy. Later, the loanable funds theory further expanded this view by linking interest rates to the supply of savings and demand for investment, highlighting the role of financial intermediation in allocating capital efficiently.

A significant contribution to the modern analysis of bank interest rate setting was made by Joseph Stiglitz and Andrew Weiss, who demonstrated that credit interest rates are not solely a price-clearing mechanism. In their seminal work published in 1981, they showed that higher interest rates may increase adverse selection and moral hazard, leading banks to ration credit rather than continuously raise rates. This insight shifted the focus of research toward risk considerations and information asymmetries in credit markets.

Empirical studies have increasingly emphasized the role of macroeconomic factors in determining credit interest rates. Frederic Mishkin, in his extensive research on monetary transmission mechanisms, argued that central bank policy rates influence commercial bank lending rates through interest rate, credit, and balance sheet channels. According to Mishkin, changes in inflation expectations and monetary tightening directly affect banks' cost of funds and risk perception, thereby shaping lending rates. Similarly, research by the International Monetary Fund and World Bank economists has shown that inflation volatility and exchange rate instability are key drivers of lending rate dispersion, particularly in emerging economies.

Bank-specific determinants have also received considerable attention in the literature. Allen Berger and Gregory Udell highlighted the importance of credit risk, capital adequacy, and loan portfolio quality in interest rate formation. Their studies demonstrate that banks with higher non-performing loan ratios tend to charge higher lending rates to compensate for expected losses. In addition, Berger and Mester showed that operational efficiency and cost structures significantly affect pricing behavior, as more efficient banks are able to offer lower interest rates while maintaining profitability.

The role of market structure and competition has been analyzed extensively by Xavier Vives and Franklin Allen. Their research indicates that increased competition in the banking sector tends to reduce interest rate margins, although the effect depends on regulatory frameworks and the level of financial development. In less developed financial systems, weak competition and institutional constraints often lead to persistently high lending rates, even in periods of monetary easing.

Recent empirical studies increasingly rely on statistical and econometric methods to quantify the relative importance of these factors. Researchers such as Philip Molyneux and John Thornton have applied panel data models to show that both macroeconomic variables, including GDP growth and inflation, and bank-level indicators, such as liquidity ratios and capitalization, jointly determine credit interest rates. These findings confirm that interest rate formation is a multidimensional process that cannot be explained by a single theoretical framework.

Overall, the existing literature suggests that credit interest rates in commercial banks are shaped by a complex interaction of monetary policy conditions, macroeconomic stability, bank risk profiles, and market competition. However, empirical results vary across countries and periods, indicating the need for context-specific statistical analysis. This study builds on these established theoretical and empirical contributions by applying rigorous statistical methods to identify the key factors affecting credit interest rates in commercial banks.

RESEARCH METHODOLOGY

The study is based on secondary quantitative data obtained from official central bank statistics, commercial bank financial statements, and international financial databases. Credit interest rates and their determinants are analyzed using descriptive statistics and econometric techniques, including correlation analysis and multiple regression models, to identify the magnitude and direction of the impact of macroeconomic and bank-specific factors.



ANALYSIS AND RESULTS

Commercial banks act as financial intermediaries in the national economy, providing credit resources to production, entrepreneurship, and social sectors. Credit interest rates are an important financial instrument of the economy, and their level significantly affects national economic stability and the development of the banking system. In recent years, reforms implemented in Uzbekistan's financial and banking system have focused on liberalizing credit policy, increasing the volume of credit resources, and reducing interest rates.

Economic theory offers several approaches to interest rate formation. According to Keynesian theory, the interest rate is determined by liquidity preference. Expectations theory emphasizes that long-term interest rates are based on expectations of short-term interest rates. For commercial banks, credit interest rates represent a primary source of income and a tool for allocating resources.

Factors influencing credit interest rates can be divided into internal and external groups.

Internal factors:

- Cost of bank resources (interest rates on attracted deposits);
- Quality of the loan portfolio and the share of non-performing loans;
- Bank liquidity and solvency;
- Interbank competition;
- Risk management mechanisms.

External factors:

- Central Bank policy rate;
- Inflation rate;
- Stability of the national currency exchange rate;
- Gross Domestic Product (GDP) growth rate;
- Level of financial market development (Table 1).

Table 1. Credit interest rates, policy rate, inflation, and GDP growth in Uzbekistan (2020–2024)¹

Year	Interest rate (%)	Average credit rate of commercial banks (%)	Inflation (%)	GDP growth (%)
2020	15.0	22.0	11.1	1.6
2021	14.0	21.0	10.9	7.4
2022	16.0	23.0	12.3	5.7
2023	14.0	21.0	9.2	6.0
2024	14.0	20.0	8.8	5.8

The data presented in Table 1 reflect the interaction between monetary conditions, inflation dynamics, and economic growth in Uzbekistan over the period from 2020 to 2024. The policy interest rate shows moderate fluctuations, increasing in 2022 in response to rising inflationary pressures and then stabilizing at 14 percent in 2023–2024. This pattern indicates a cautious monetary policy stance aimed at balancing price stability and economic growth.

Average credit interest rates of commercial banks consistently remain significantly higher than the policy rate, reflecting risk premiums, operational costs, and structural characteristics of the banking sector. The gap between the policy rate and average lending rates gradually narrows by 2024, suggesting improved monetary transmission and increased competition among banks. Inflation demonstrates a downward trend after peaking in 2022, which coincides with tighter monetary policy and gradual macroeconomic stabilization.

GDP growth dynamics reveal resilience of the Uzbek economy despite external shocks. The sharp recovery in 2021 highlights post-pandemic normalization, while stable growth above 5 percent in subsequent years indicates sustained economic activity. Notably, lower inflation in 2023–2024 is accompanied by declining lending rates and stable growth, suggesting that disinflation did not significantly suppress credit-driven economic expansion (Figure 1).

¹ Source: Compiled by the author based on Central Bank data and open sources.

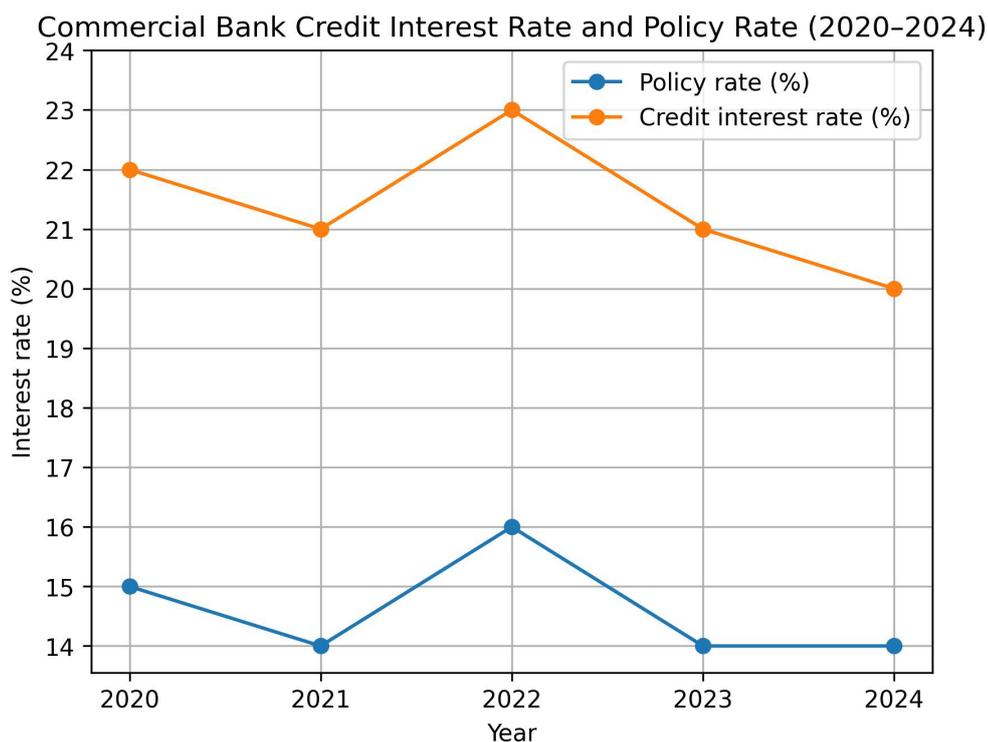


Figure 1. Trends in Commercial Bank Credit Interest Rates and the Policy Rate (2020–2024)²

The figure illustrates the relationship between the central bank policy rate and commercial bank credit interest rates in Uzbekistan during 2020–2024. Throughout the period, credit interest rates remain consistently higher than the policy rate, indicating the presence of risk premiums, operational costs, and structural inefficiencies in the banking sector. Both rates peak in 2022, reflecting a tightening monetary stance amid heightened inflationary pressures. From 2023 onward, the decline and stabilization of both indicators suggest improved monetary transmission and easing financial conditions. The narrowing gap by 2024 signals gradual strengthening of competition and financial intermediation efficiency.

In 2022 the Central Bank policy rate was set at 16 percent, while the average credit interest rate reached 23 percent. In 2023, the policy rate was reduced to 14 percent, and credit interest rates declined to 21 percent. This confirms the direct impact of the policy rate on commercial banks' credit policies.

Credit interest rates in commercial banks are formed under the influence of various factors. Statistical analysis shows that the policy rate and inflation have the greatest influence on credit interest rates. To reduce interest rates, banks should strengthen their resource base, increase competition, and manage risks effectively. In addition, ensuring macroeconomic stability, controlling inflation, and maintaining exchange rate stability are essential.

CONCLUSIONS AND SUGGESTIONS

The study demonstrates that credit interest rates in commercial banks are shaped by a complex interaction of macroeconomic conditions and monetary policy decisions. The empirical analysis confirms that changes in the policy rate and inflation dynamics significantly influence lending rates, while the persistent gap between policy and credit rates reflects risk premiums, cost structures, and institutional characteristics of the banking sector. The results indicate that improved macroeconomic stability contributes to lower and more predictable borrowing costs.

Furthermore, the findings suggest that strengthening monetary transmission mechanisms and enhancing competition within the banking system can reduce lending rate rigidity. Sustained economic growth alongside declining inflation in recent years highlights the potential for balancing price stability with credit expansion. These conclusions provide practical implications for policymakers and bank managers seeking to improve financial intermediation efficiency and support long-term economic development.

² Source: Author's calculations based on research findings.

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