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STATISTICAL ANALYSIS OF FACTORS AFFECTING CREDIT INTEREST RATES IN COMMERCIAL BANKS

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Abstract. This thesis analyzes the internal and external factors affecting credit interest rates in commercial banks. The study applies statistical methods to identify the key determinants of interest rate formation and presents empirical results based on the case of Uzbekistan. The findings indicate that the policy rate and inflation play a decisive role in shaping credit interest rates, providing important implications for banking policy and monetary regulation.

Key words: commercial banks; credit interest rates; inflation; regression analysis; policy rate; statistical analysis.

Annotatsiya. Mazkur tezis tijorat banklarida kredit foiz stavkalariga ta'sir etuvchi ichki va tashqi omillarni tahlil qiladi. Tadqiqotda foiz stavkalarining shakllanishida asosiy omillarni aniqlash uchun statistik usullar qo'llanilib, O'zbekiston misolida empirik natijalar keltirilgan. Natijalar kredit foiz stavkalarini belgilashda markaziy bankning siyosiy stavkasi va inflyatsiya hal qiluvchi ahamiyatga ega ekanini ko'rsatadi hamda bank siyosati va monetar tartibga solish uchun muhim xulosalarni taqdim etadi.

Kalit so'zlar: tijorat banklari; kredit foiz stavkalari; inflyatsiya; regressiya tahlili; siyosiy stavka; statistik tahlil.

Аннотация. В данной тезисной работе анализируются внутренние и внешние факторы, влияющие на кредитные процентные ставки в коммерческих банках. В исследовании применяются статистические методы для выявления ключевых детерминант формирования процентных ставок, а также представлены эмпирические результаты на примере Республики Узбекистан. Полученные результаты показывают, что ключевую роль в формировании кредитных процентных ставок играют ключевая ставка и уровень инфляции, что имеет важное значение для банковской политики и монетарного регулирования.

Ключевые слова: коммерческие банки; кредитные процентные ставки; инфляция; регрессионный анализ; ключевая ставка; статистический анализ.

INTRODUCTION

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;



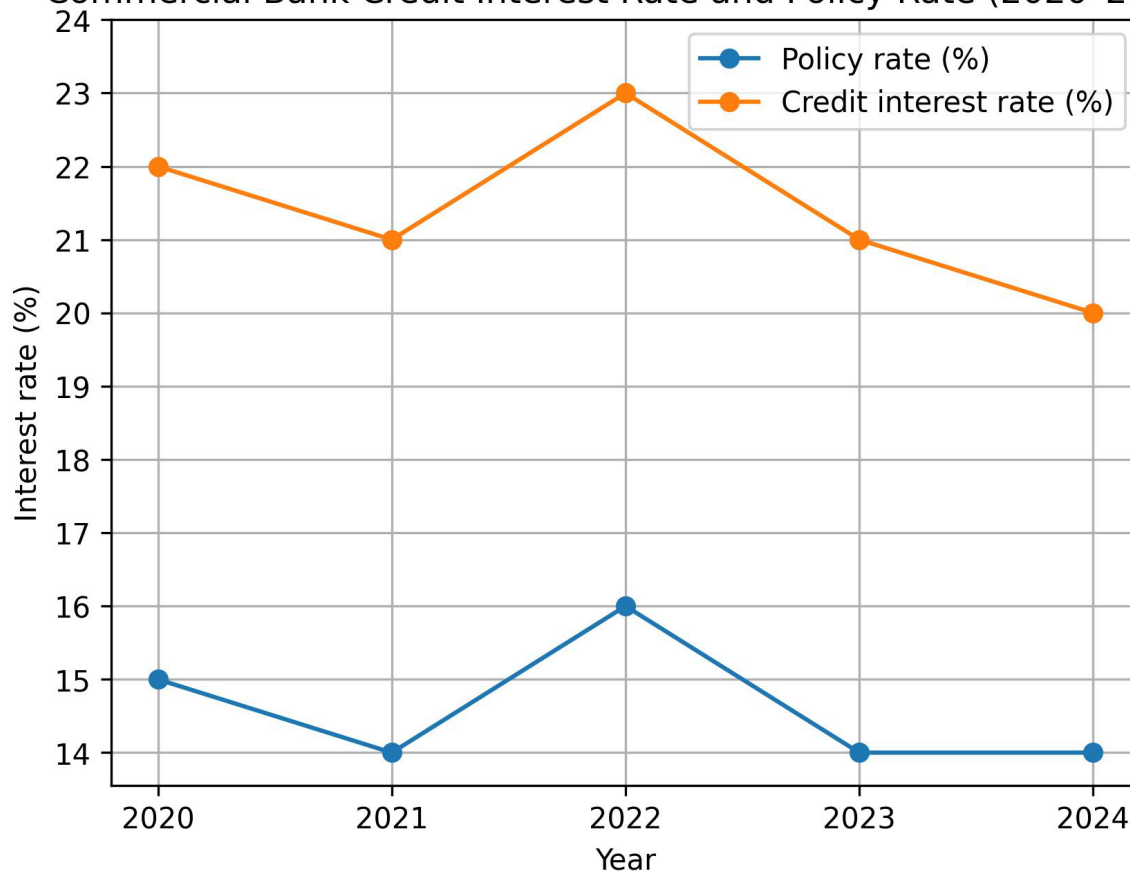
- Inflation rate;
- Stability of the national currency exchange rate;
- Gross Domestic Product (GDP) growth rate;
- Level of financial market development.

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

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

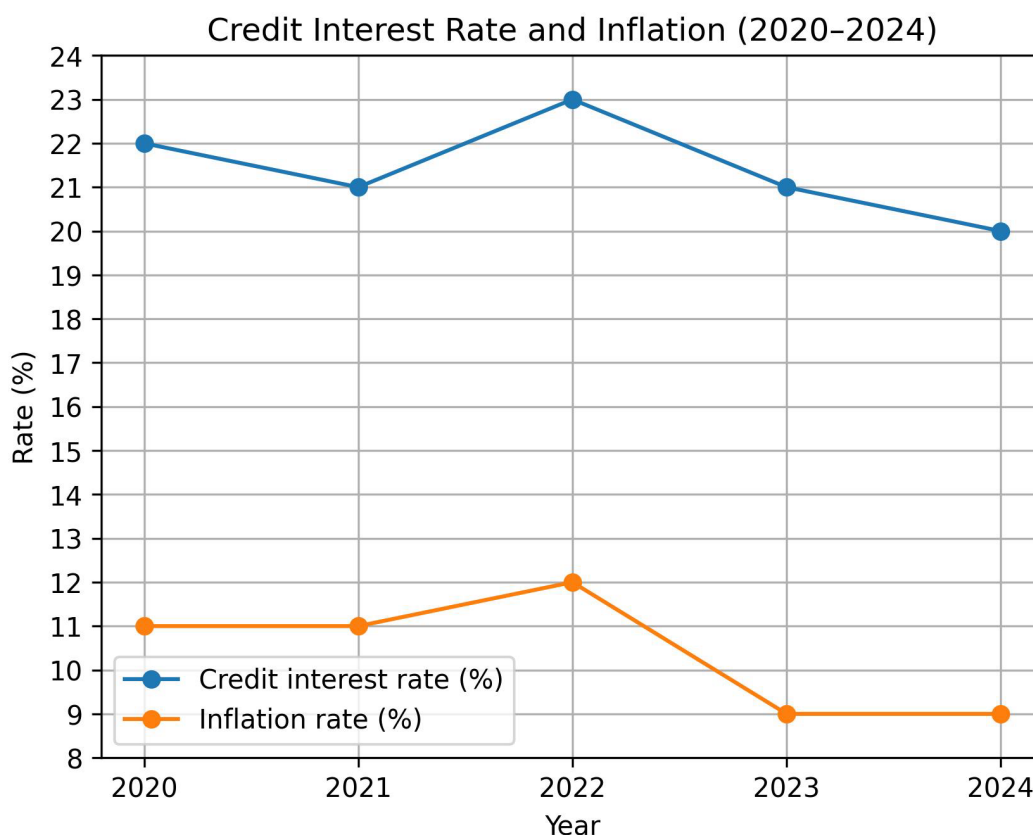
Source: Compiled by the author based on Central Bank data and open sources.

Commercial Bank Credit Interest Rate and Policy Rate (2020–2024)



Source: Author's calculations based on research findings

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



Source: Author's calculations based on research findings

Figure 2. Dynamics of Commercial Bank Credit Interest Rates and the Policy Rate (2020–2024)

For example, 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.

CONCLUSION AND RECOMMENDATIONS

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.

Based on the findings, it is recommended that commercial banks diversify their funding sources, improve asset–liability management, and enhance credit risk assessment frameworks. Policymakers should pursue a predictable and transparent monetary policy, support inflation targeting mechanisms, and promote financial market deepening. Coordinated actions between banks and regulators will contribute to lowering credit costs and fostering sustainable economic growth.

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