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THE IMPACT OF DEPOSITS ON THE DEVELOPMENT OF KASHKADARYA REGION

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Abstract: This article examines the role of bank deposits in the socioeconomic development of Kashkadarya Region, Republic of Uzbekistan. Deposits are considered the most important internal source of credit resources, providing financing for the real sector of the region's economy. Using statistical data on deposits and loans issued in Kashkadarya Region as of June 1, 2026, a comparative analysis of the region's deposit base and the country's overall deposit base is conducted. It is found that while the region's share of the national loan portfolio is approximately 4.7%, its share of deposits is only 2.05%. It is shown that the region is a net recipient of credit funds, and its own deposit base covers less than a third of issued loans. Conclusions are drawn regarding the need to strengthen the region's deposit potential to ensure self-financing and sustainable regional development.

Keywords: deposits, loans, Kashkadarya Region, regional economy, banking system, savings, financial resources, coverage ratio, investments, regional development.

Annotatsiya: Ushbu maqolada O'zbekiston Respublikasi Qashqadaryo viloyatining ijtimoiy-iqtisodiy rivojlanishida bank depozitlarining o'rnini tadqiq etilgan. Depozitlar hudud iqtisodiyotining real sektorini moliyalashtirishni ta'minlovchi kredit resurslarining eng muhim ichki manbai sifatida qaraladi. 2026-yil 1-iyun holatiga Qashqadaryo viloyatidagi depozitlar va ajratilgan kreditlar bo'yicha statistik ma'lumotlardan foydalangan holda, hududning depozit bazasi hamda mamlakatning umumiy depozit bazasi qiyosiy tahlil qilingan. Aniqlanishicha, viloyatning mamlakat kredit portfelidagi ulushi taxminan 4,7 foizni tashkil etgan holda, depozitlardagi ulushi atigi 2,05 foizni tashkil etadi. Viloyat kredit mablag'larining sof oluvchisi ekanligi hamda uning o'z depozit bazasi ajratilgan kreditlarning uchdan biridan kam qismini qoplashi ko'rsatilgan. Hududning o'zini o'zi moliyalashtirish imkoniyatlarini va barqaror rivojlanishini ta'minlash uchun uning depozit salohiyatini mustahkamlash zarurligi bo'yicha xulosalar shakllantirilgan.

Kalit so'zlar: depozitlar, kreditlar, Qashqadaryo viloyati, hududiy iqtisodiyot, bank tizimi, jamg'armalar, moliyaviy resurslar, qoplash koeffitsiyenti, investitsiyalar, hududiy rivojlanish.

Аннотация: В статье рассматривается роль банковских депозитов в социально-экономическом развитии Кашкадарьинской области Республики Узбекистан. Депозиты рассматриваются как важнейший внутренний источник кредитных ресурсов, обеспечивающий финансирование реального сектора экономики региона. На основе статистических данных о депозитах и выданных кредитах в Кашкадарьинской области по состоянию на 1 июня 2026 года проведён сравнительный анализ депозитной базы региона и общей депозитной базы страны. Установлено, что при доле региона в национальном кредитном портфеле около 4,7% его доля в депозитах составляет лишь 2,05%. Показано, что регион является нетто-получателем кредитных средств, а его собственная депозитная база покрывает менее трети выданных кредитов. Сделаны выводы о необходимости укрепления депозитного потенциала региона для обеспечения самофинансирования и устойчивого регионального развития.

Ключевые слова: депозиты, кредиты, Кашкадарьинская область, региональная экономика, банковская система, сбережения, финансовые ресурсы, коэффициент покрытия, инвестиции, региональное развитие.

INTRODUCTION

Sustainable regional development is one of the priorities of the economic policy of the Republic of Uzbekistan. A key factor in this development is the availability of sufficient financial resources, a significant portion of which is generated by bank deposits from individuals and businesses. Deposits form the foundation of commercial banks' resource base and serve as a source of lending to the real sector of the region's economy, directly impacting the rate of economic growth, employment levels, and well-being.

Kashkadarya Region is one of the largest regions of Uzbekistan, possessing significant economic potential, primarily in the fuel and energy, agricultural, and industrial sectors. At the same time, the region's development largely depends on the efficiency of its financial system and the ability to mobilize domestic savings. An analysis of the region's deposit base compared to national indicators allows us to assess the region's level of financial

self-sufficiency and its dependence on external sources of credit.

The relevance of this topic stems from the significant disparity between deposits and loans issued at the regional level. If a region's deposit base is insufficient to cover the economy's credit needs, it is forced to rely on resources redistributed from other territories and on refinancing, which reduces the stability of its financial system. Therefore, a scientific assessment of the deposit potential of Kashkadarya Region and its impact on regional development is necessary.

The objective of this study is to analyze the role of deposits in the development of Kashkadarya Region by comparing the region's deposit and credit indicators with national indicators. To achieve this goal, the following tasks are addressed: studying the theoretical foundations of deposit and credit relations, reviewing scientific literature, substantiating the analysis methodology, and conducting an empirical assessment of statistical data as of June 1, 2026. The practical significance of the work lies in the development of recommendations for strengthening the region's deposit base and increasing its financial self-sufficiency.

REVIEW OF LITERATURE ON THE SUBJECT

The theoretical foundations of the relationship between savings, deposits and regional development are set out in the works of classical economists. J. M. Keynes, in his work "The General Theory of Employment, Interest and Money", substantiated the role of savings as a source of investment and a factor of aggregate demand [1, p. 210]. The concept of "financial deepening", developed by E. Shaw and R. MacKinnon, showed that the development of the deposit base and bank intermediation accelerate economic growth, especially in developing economies [2, p. 46]. R. Lewin empirically confirmed the stable positive relationship between the depth of financial intermediation and the rate of economic growth [3, p. 691].

In Western economic literature, issues of regional financial development are considered in the context of the distribution of financial resources. R. Martin studied the phenomenon of regional capital concentration and the outflow of savings from peripheral regions to financial centers [4, p. 55]. The issues of financial inclusion and mobilization of regional savings are studied in detail in World Bank studies, where savings are considered as a means of reducing territorial inequality [5, p. 34]. Western traditions emphasize the problem of uneven distribution of savings resources between regions.

Russian economic science pays great attention to the regional aspects of savings policy and financial provision of regions. O. I. Lavrushin, in his textbook "Banking", studies the role of savings in the formation of the resource base of banks and regional lending [6, p. 156]. Yu.I. Korobov analyzes the problems of formation of savings resources in the regions and their impact on investment activity [7, p. 143]. Regional differences in the distribution of banking resources and the outflow of funds from the regions are considered in the works of A. G. Granberg, who created the foundations of regional economics [8, p. 267].

In the Uzbek economic literature, issues of regional financial development are considered in the context of reforming the banking system. In her monograph "Banking", Sh. Z. Abdullaeva analyzes the specific features of the formation of deposit resources in the regions of Uzbekistan [9, p. 124]. T. M. Koraliev studies the regional aspects of the deposit and credit policy of banks and emphasizes the need to strengthen the local resource base [10, p. 78]. The problems of financial support and territorial adaptation of regional development are studied in the works of N. Kh. Jumaev [11, p. 96]. Thus, the analysis of the literature shows the presence of a developed theoretical basis; However, the issue of quantitative assessment of the impact of deposits on the development of specific regions of Uzbekistan, in particular, the Kashkadarya region, remains insufficiently studied, which determines the scientific novelty of this work.

RESEARCH METHODOLOGY

The methodological basis of the study was formed on the basis of statistical, comparative and structural analysis. The database consisted of data on deposits and loans issued in the Kashkadarya region and the Republic of Uzbekistan as a whole as of June 1, 2026 (Table 1). To assess the place of the region in the national financial system, the region's share in the total indicators was calculated:

$$dr = (X_r / X_{resp}) \times 100\%, (1)$$

where X_r is the regional indicator and X_{resp} is the national indicator. To assess the financial self-sufficiency of the region, the loan-to-deposit coverage ratio was calculated:

$$Kn = D / K, (2)$$

where D is the volume of deposits and K is the volume of loans issued. A ratio of less than one indicates the region's dependence on externally attracted resources. In addition, the structure of deposits and loans by categories of borrowers and depositors - individuals and legal entities - was calculated:

$$d_i = (X_i / \Sigma X) \times 100\%.$$

The use of these methods allows us to comprehensively assess the relative position of the Kashkadarya region in the financial system of the republic, the level of its financial self-sufficiency and the structural features of deposit and loan relations.

ANALYSIS AND RESULTS

Analysis of the data in Table 1 allows us to assess the position of the Kashkadarya region in the financial system of the Republic of Uzbekistan. As of June 1, 2026, the total volume of loans issued in the region amounted to 29,750 billion soums, which is 4.68% of the country's total loan portfolio or 635,978 billion soums. At the same time, the volume of attracted deposits in the region amounted to only 9,440 billion soums, or 2.05% of the national deposit base, or 460,600 billion soums. At the same time, the region's share of loans is twice as high as its share of deposits, which indicates a significant imbalance between attracted and invested financial resources (Table 1).

Table 1.

Deposits and loans issued in Kashkadarya region as of June 1, 2026 (billion soums)¹

№	Region name	Total credits	From this		Total deposits	From this	
			Physical individuals	Legal entities		Physical individuals	Legal entities
Total republic		635,978	232,852	403 126	460 600	178 481	282 119
	Kashkadarya province	29,750	15 127	14,624	9 440	7 272	2 168
	Province share	4.68	6.50	3.63	2.05	4.07	0.77

The main indicator of the region's financial self-sufficiency is the ratio of loans to deposits. In Kashkadarya region, this indicator is 0.32, that is, its own deposit base covers 32% of the loans issued. For comparison, this coefficient reaches 0.72 for the entire republic.

This coefficient for the region reflects the role of externally attracted resources in supporting lending activity: the difference between loans and deposits is more than 20,000 billion soums. The region is an active recipient of credit funds, supported by the redistribution of resources from other regions and refinancing of the banking system. Analysis of the structure of loans in the region shows a relatively balanced distribution between categories of borrowers. Loans to individuals amounted to 15,127 billion soums, or 50.8%, and loans to legal entities amounted to 14,624 billion soums, or 49.2%. It is noteworthy that the share of loans to individuals in the republic, or 6.50%, is significantly higher than the share of loans to legal entities, or 3.63%. This may indicate an increased role of consumer and mortgage loans in the regional economy alongside the financing of the corporate sector. The structure of the region's deposits differs significantly from its credit structure. Deposits of individuals amounted to 7.272 billion soums, or 77.0% of the total deposit base of the region, while corporate deposits amounted to only 2.168 billion soums, or 23.0%. For comparison, the share of deposits of individuals in deposits across the country is approximately 38.7%. This high concentration of deposits in the region among the population indicates that households are the main source of savings in the region, while businesses contribute a smaller share of funds. In particular, the share of corporate deposits in the region compared to the country as a whole - only 0.77% - reflects the potential for further development of the region's corporate deposit base.

These results indicate a distinctive structure in the financial system of the Kashkadarya region. On the one hand, the region demonstrates active lending to the economy, exceeding its contribution to the deposit base; on the other hand, the involvement of external financing sources complements the region's own savings and supports the stability of the regional financial system. The impact of deposits on the development of the region is supported by the continued expansion of domestic resources.

At the same time, the high share of household deposits indicates the existence of untapped potential for mobilizing household savings. Strengthening the deposit base by increasing household incomes, developing banking infrastructure, expanding the range of savings products, and increasing financial literacy can enhance the positive impact of deposits on regional development. Expanding the region's own resource base will allow it to move from a model of financial dependence to self-financing and sustainable economic growth, which will

¹ Source: Author's own elaboration.

ensure the long-term development of the real sector.

CONCLUSIONS AND SUGGESTIONS

This study assessed the impact of deposits on the development of the Kashkadarya region of the Republic of Uzbekistan. It was found that deposits play an important role in the formation of the region's financial resources, but their volume is insufficient to meet the credit needs of the economy. As of June 1, 2026, the region's share in the republic's credit portfolio was 4.68%, while its share in deposits was only 2.05%, which indicates a significant imbalance between attracted and deployed resources.

The calculation of the deposit coverage ratio showed that the region's own deposit base covers only 32% of the loans issued, which is 72% for the country. This means that the region is a net recipient of credit funds and is dependent on externally attracted resources. Analysis of the structure of deposits shows a high concentration of savings among the population of 77%, while the corporate deposit base is weak, accounting for less than 1% of the total corporate deposits of the republic. In order to enhance the positive impact of deposits on the development of the Kashkadarya region, it is advisable to increase the savings potential of the population by increasing incomes, developing banking infrastructure, expanding savings products, and increasing financial literacy. Particular attention should be paid to strengthening the deposit base of legal entities. The implementation of these measures will help increase the financial self-sufficiency of the region and ensure its sustainable and self-financing economic development.

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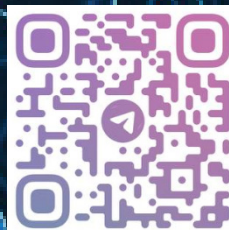
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