ECONOSCITECH INTEGRATION

ISSUE 10

INTERNATIONAL SCIENTIFIC ELECTRONIC JOURNAL

TASHKENT STATE UNIVERSITY OF ECONOMICS

American University of Technology
Powered by Arizona State University®

ISSN: 3060-5075



Acceptance of articles
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In accordance with Resolution No. 384/6 dated April 10, 2026, issued by the Presidium of the Supreme Attestation Commission under the Ministry of Higher Education, Science and Innovation of the Republic of Uzbekistan, this journal is included in the list of recommended international scientific publications for publishing the primary research findings of doctoral dissertations in the field of Economic Sciences.

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Electronic publication. Issue 10. 500 pages.
Approved for publication in October 2026.

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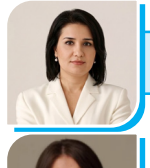
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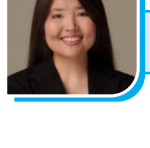
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IMPROVING MECHANISMS FOR COORDINATING CASH FLOWS FROM OPERATING, INVESTING, AND FINANCING ACTIVITIES IN COMMERCIAL BANKS

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Abstract. This article examines mechanisms for improving the coordination of cash flows from operating, investing, and financing activities in commercial banks. Based on international financial reporting standards, Basel III requirements, and financial stability indicators of Uzbekistan's banking sector, the study evaluates liquidity management efficiency and financial sustainability. The findings indicate positive developments in liquidity indicators during 2025, with the Liquidity Coverage Ratio increasing from 195% to 208% and the Net Stable Funding Ratio rising from 117% to 120%. The study proposes an integrated cash flow management framework incorporating liquidity forecasting, asset–liability coordination, funding diversification, and digital monitoring to enhance financial stability and resource allocation efficiency.

Keywords: commercial banks, cash flow management, operating activities, investing activities, financing activities, liquidity management, financial stability, Basel III, financial resource allocation, cash flow coordination.

Аннотация. В статье исследуются механизмы совершенствования координации денежных потоков от операционной, инвестиционной и финансовой деятельности коммерческих банков. На основе международных стандартов финансовой отчётности, требований Базеля III и показателей финансовой устойчивости банковского сектора Узбекистана оцениваются эффективность управления ликвидностью и финансовая стабильность. Результаты анализа свидетельствуют о положительной динамике показателей ликвидности в 2025 году: коэффициент покрытия ликвидности (LCR) увеличился со 195% до 208%, а коэффициент чистого стабильного финансирования (NSFR) — со 117% до 120%. Предложена интегрированная модель управления денежными потоками, предусматривающая прогнозирование ликвидности, согласование активов и обязательств, диверсификацию источников финансирования и цифровой мониторинг для укрепления финансовой устойчивости и повышения эффективности распределения финансовых ресурсов.

Ключевые слова: коммерческие банки, управление денежными потоками, операционная деятельность, инвестиционная деятельность, финансовая деятельность, управление ликвидностью, финансовая устойчивость, Базель III, распределение финансовых ресурсов, координация денежных потоков.

INTRODUCTION

Effective cash flow management is a key factor in ensuring the liquidity, financial stability, and sustainable development of commercial banks. The coordination of cash flows from operating, investing, and financing activities plays an important role in optimizing financial resources, maintaining an appropriate balance between assets and liabilities, and strengthening banking efficiency. In Uzbekistan, ongoing banking sector reforms and the implementation of international financial standards create favorable conditions for improving cash flow management practices. In particular, the application of IAS 7 and the Basel III liquidity requirements provides a methodological foundation for enhancing financial transparency and liquidity management. Therefore, this study aims to examine the existing mechanisms for coordinating cash flows in commercial banks and develop practical recommendations for improving liquidity forecasting, financial resource allocation, and integrated cash flow management.

LITERATURE REVIEW

The coordination of cash flows arising from operating, investing, and financing activities is an important component of effective financial management in commercial banks. Contemporary banking research emphasizes that integrated cash flow management contributes to liquidity stability, efficient resource allocation, effective risk management, and sustainable financial performance. Unlike non-financial enterprises, commercial banks operate through continuous financial intermediation, making the coordination of cash inflows and outflows particularly important for maintaining liquidity and fulfilling financial obligations.

The theoretical foundations of bank liquidity management are closely associated with the research of Diamond and Dybvig (1983), who demonstrated the importance of liquidity transformation and financial intermediation in banking institutions. Their theoretical model provides a foundation for understanding how banks can maintain financial stability while transforming short-term liabilities into longer-term assets.

Kashyap, Rajan, and Stein (2002) further developed this perspective by examining the relationship between deposit-taking and lending commitments. Their findings suggest that coordinating different banking activities can generate liquidity-related synergies and improve the efficiency of financial intermediation.

Berger and Bouwman (2009) introduced an empirical framework for measuring bank liquidity creation, demonstrating the importance of asset and liability structures in evaluating banks' contribution to financial intermediation. Their research provides a methodological basis for assessing how coordinated financial operations support liquidity creation and institutional performance.

The Basel Committee on Banking Supervision (2013, 2014) established internationally recognized frameworks for liquidity risk management through the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR). These regulatory approaches encourage banks to maintain sufficient high-quality liquid assets and establish sustainable funding structures, thereby strengthening the coordination of liquidity requirements and financial resource management.

From an accounting perspective, International Accounting Standard 7 (IAS 7), Statement of Cash Flows, establishes principles for classifying cash flows into operating, investing, and financing activities. Its provisions provide a foundation for systematic cash flow reporting and comparative financial analysis. In commercial banking, this classification should be considered alongside the specific nature of financial intermediation and the accounting treatment applicable to financial institutions.

Overall, the reviewed literature demonstrates that effective coordination of banking cash flows requires an integrated approach combining liquidity management, asset–liability management, financial planning, and regulatory compliance. Building on these theoretical and methodological contributions, further research can focus on developing practical mechanisms for coordinating operating, investing, and financing cash flows to strengthen commercial banks' financial resilience and operational efficiency.

RESEARCH METHODOLOGY

This study employs a systematic approach, comparative analysis, and descriptive statistical methods to examine mechanisms for coordinating cash flows from operating, investing, and financing activities in commercial banks. The research is based on official financial stability reports of the Central Bank of the Republic of Uzbekistan, International Accounting Standard 7 (IAS 7), and Basel III liquidity requirements. The analysis focuses on key financial indicators, including the Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), capital adequacy, and non-performing loans (NPLs). Based on the findings, an integrated cash flow coordination framework is proposed to improve liquidity forecasting, financial resource allocation, and banking stability.

Artificial intelligence (AI) tools were used to a limited extent (approximately 10%) to support the processing, linguistic refinement, and systematization of research materials related to the coordination of operating, investing, and financing cash flows in commercial banks, while the research methodology, financial analysis, interpretation of results, and scientific conclusions were independently developed and validated by the author.

ANALYSIS AND RESULTS

The effective coordination of cash flows from operating, investing, and financing activities is an essential factor in strengthening the liquidity, financial stability, and sustainable development of commercial banks. In the banking sector, cash flow management involves not only monitoring financial inflows and outflows but also maintaining an appropriate balance between liquidity requirements, asset allocation, funding sources, and financial obligations.

The present study employs comparative analysis, systematic evaluation, and a review of international banking standards to identify mechanisms for improving cash flow coordination in commercial banks. Particular

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attention is given to the relationship between cash flow classification under International Accounting Standard 7 (IAS 7), liquidity management principles, and the regulatory requirements established by the Basel Committee on Banking Supervision (Table 1).

Table 1. Classification and coordination of cash flows in commercial banks

Cash flow category	Main components	Coordination mechanisms	Expected economic effects
Operating activities	Interest receipts and payments, customer lending and loan repayments, operating expenses	Cash flow forecasting, payment scheduling, liquidity gap analysis	Improved short-term liquidity and operational efficiency
Investing activities	Acquisition and disposal of property and equipment, purchases and sales of qualifying investment assets	Investment planning, asset allocation, maturity coordination	Efficient capital allocation and sustainable investment management
Financing activities	Equity issuance, dividend payments, qualifying borrowing and debt repayments	Funding diversification, capital planning, liability management	Greater funding stability and financial flexibility

Source: Author's systematization based on IAS 7 and international banking liquidity management principles.

The classification presented in Table 1 demonstrates that the three categories of cash flows perform interconnected functions in commercial bank management. Operating activities support day-to-day financial intermediation, investing activities facilitate long-term asset development, and financing activities contribute to the formation and management of funding and capital structures.

It is important to recognize that, under IAS 7, loans made to customers by financial institutions and their subsequent repayments are generally classified as operating cash flows. Similarly, cash advances and loans made by financial institutions are treated differently from comparable transactions undertaken by non-financial enterprises. Consequently, accurate classification should reflect the economic substance of transactions and applicable accounting policies.

An integrated cash flow management framework can improve the coordination of these activities through consolidated forecasting, maturity matching, liquidity stress testing, and the continuous evaluation of funding requirements. This approach supports a more systematic relationship between operational decisions and strategic financial planning.

Empirical assessment of liquidity management in Uzbekistan's banking sector. To assess the practical relevance of integrated cash flow management, the study examines official banking sector indicators published by the Central Bank of the Republic of Uzbekistan. The analysis focuses on the Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), capital adequacy, and asset quality, which provide complementary information about the banking system's ability to manage financial obligations (Table 2).

Table 2. Selected financial stability indicators of Uzbekistan's banking sector

Indicators	H1 2025	End of 2025
Liquidity Coverage Ratio (LCR), %	195	208
Net Stable Funding Ratio (NSFR), %	117	120
Total regulatory capital adequacy ratio, %	17.4	18.3
Common Equity Tier 1 capital adequacy ratio, %	14.6	14.7
Non-performing loans (NPLs), %	3.8	3.0

Source: Central Bank of the Republic of Uzbekistan, Financial Stability Reports for H1 2025 and 2025. The figures represent banking-sector aggregates rather than individual bank performance.

The results indicate a positive development in Uzbekistan's banking sector liquidity position during the second half of 2025. The LCR increased from 195% to 208%, representing an improvement of 13 percentage points, while the NSFR increased from 117% to 120%, reflecting an improvement of 3 percentage points. Both indicators remained above the 100% regulatory benchmark, suggesting that the banking system maintained substantial short-term liquidity buffers and a relatively stable funding structure.

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Capital adequacy indicators also demonstrated favorable dynamics. The total regulatory capital adequacy ratio increased by 0.9 percentage points, reaching 18.3%, while the CET1 ratio rose to 14.7%. Furthermore, the proportion of non-performing loans declined to 3.0%, indicating an improvement in reported asset quality. These developments provide a supportive environment for strengthening the coordination of operating, investing, and financing cash flows. However, aggregate prudential indicators do not independently establish the effectiveness of coordination mechanisms within individual banks[1].

The International Monetary Fund's 2026 Article IV assessment provides additional evidence of improving financial soundness. According to the IMF, deposit growth reached 33.1% year-on-year in March 2026, while the regulatory capital adequacy ratio stood at 18.5%. These developments suggest favorable conditions for strengthening banks' funding capacity and liquidity management practices[2].

Development of an integrated cash flow coordination mechanism. Based on the theoretical analysis and the observed banking sector developments, the study proposes an integrated mechanism for coordinating operating, investing, and financing cash flows. The mechanism combines accounting information, liquidity forecasting, asset–liability management, and risk-based financial planning within a unified decision-making framework (Table 3).

Table 3. Proposed mechanisms for improving cash flow coordination in commercial banks

Proposed mechanism	Practical implementation	Expected result
Integrated cash flow forecasting	Consolidation of projected cash inflows and outflows across business activities	More accurate liquidity planning
Asset–liability coordination	Alignment of contractual and behavioral maturity profiles	Reduction of liquidity mismatches
Liquidity buffer optimization	Management of high-quality liquid assets in accordance with regulatory requirements	Stronger short-term financial resilience
Funding diversification	Balanced use of deposits, wholesale funding, and eligible long-term financing instruments	Improved funding sustainability
Digital cash flow monitoring	Automated reporting and early-warning indicators	Faster financial decision-making
Scenario-based stress testing	Assessment of cash flow positions under baseline and adverse conditions	Enhanced preparedness for liquidity shocks

Source: Developed by the author based on IAS 7, the Basel Framework, and the findings of the comparative analysis.

For analytical purposes, the relationship between the three cash flow categories can be expressed as follows:

$$NCF_t = OCF_t + ICF_t + FCF_t$$

where NCF_t represents the total net cash flow during period t; OCF_t denotes net operating cash flow; ICF_t represents net investing cash flow; and FCF_t denotes net financing cash flow.

This accounting relationship provides a starting point for evaluating the contribution of each activity to the overall change in cash and cash equivalents, excluding separately presented exchange-rate effects. However, effective bank liquidity management also requires an assessment of expected contractual and behavioral cash flows, including contingent liquidity requirements that may not be fully reflected in historical cash flow statements.

The analysis identifies three priority directions for improving cash flow coordination. First, banks can strengthen operational liquidity forecasting by integrating customer payment behavior, loan repayments, deposit movements, and other recurring financial transactions. Second, investment decisions can be coordinated with available liquidity buffers and the maturity structure of liabilities. Third, financing strategies can be aligned with long-term asset requirements, capital planning, and stable funding objectives.

These directions are consistent with the Basel Framework, which emphasizes short-term liquidity resilience through the LCR and sustainable funding structures through the NSFR[3].

1 https://cbu.uz/en/financial-stability/press-releases/4124468/
2 https://www.elibrary.imf.org/view/journals/002/2026/152/article-A001-en.xml
3 https://www.bis.org/committees/bcbs/basel-framework

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The principal analytical finding is that effective cash flow coordination should be treated as an integrated management process rather than the independent optimization of individual cash flow categories. The proposed framework establishes a practical basis for improving liquidity forecasting, resource allocation, and financial decision-making in commercial banks. Its measurable effectiveness, however, should be verified through bank-level financial statements and subsequent empirical testing.

CONCLUSION AND RECOMMENDATIONS

The study demonstrates that effective coordination of operating, investing, and financing cash flows plays an important role in strengthening commercial banks' liquidity, financial stability, and resource allocation efficiency. The analysis of Uzbekistan's banking sector indicates positive developments in financial stability indicators during 2025, with the Liquidity Coverage Ratio increasing from 195% to 208%, the Net Stable Funding Ratio rising from 117% to 120%, and the non-performing loan ratio declining from 3.8% to 3.0%. These developments provide favorable conditions for improving integrated cash flow management practices.

Based on the research findings, it is recommended that commercial banks introduce integrated cash flow forecasting systems, strengthen asset–liability coordination, optimize liquidity buffers, diversify funding sources, and implement digital monitoring tools. Particular attention should be given to aligning investment decisions with available financial resources and applying scenario-based stress testing to anticipate potential liquidity fluctuations. Furthermore, integrating IAS 7 reporting principles with Basel III liquidity requirements can enhance financial transparency and support more informed management decisions. The proposed mechanisms offer a practical framework for improving cash flow coordination and supporting the sustainable development of commercial banks, while their effectiveness should be further evaluated using bank-level empirical data.

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Proofreader: Xondamir Ismoilov

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2026. № 10

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