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MORTGAGE LENDING PRACTICE IN COMMERCIAL BANKS

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Abstract
Mortgage lending is one of the fundamental pillars of commercial banking, providing individuals and businesses with access to homeownership and real estate investment. The development of mortgage lending in commercial banks is influenced by a range of economic, regulatory, and institutional factors. In Uzbekistan, mortgage lending has witnessed significant reforms, aimed at expanding financial accessibility and promoting economic growth. This paper examines the current practice of mortgage lending in commercial banks, analyzing the regulatory framework, financial mechanisms, and challenges associated with mortgage loans. The study also investigates the impact of mortgage lending on economic stability, the role of interest rates, and the strategies employed by commercial banks to manage credit risk. By exploring these aspects, the paper provides insights into the efficiency and sustainability of mortgage lending in Uzbekistan, identifying potential areas for policy improvement and financial innovation.

Keywords: Mortgage lending, commercial banks, credit risk, financial stability, interest rates, housing market, economic growth, regulatory framework, financial accessibility.

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Introduction

TIJORAT BANKLARIDA IPOTEKA KREDITLASH AMALIYOTI

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Toshkent davlat iqtisodiyot universiteti, raqamli
iqtisodiyot kafedrasi katta o'qituvchisi

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Annotatsiya

Ipoteka kreditlari tijorat banklarining asosiy ustunlaridan biri bo‘lib, jismoniy va yuridik shaxslarga uy-joy mulkiga egalik qilish va ko‘chmas mulkka sarmoya kiritish imkoniyatini ta’minlaydi. Tijorat banklarida ipoteka kreditlarini rivojlantirish turli iqtisodiy, huquqiy va institutsional omillar ta’sirida shakllanadi. O‘zbekistonda ipoteka kreditlari sohasida moliyaviy imkoniyatlarni kengaytirish va iqtisodiy o‘sishni rag‘batlantirishga qaratilgan sezilarli islohotlar amalga oshirilmoqda. Ushbu maqolada tijorat banklarida ipoteka kreditlash amaliyoti ko‘rib chiqilib, tartibga solish tizimi, moliyaviy mexanizmlar va ipoteka kreditlari bilan bog‘liq muammolar tahlil qilinadi. Tadqiqot ipoteka kreditlarining iqtisodiy barqarorlikka ta’siri, foiz stavkalarining roli va tijorat banklarining kredit xavfini boshqarish strategiyalarini ham o‘rganadi. Ushbu jihatlarni tahlil qilish orqali maqola O‘zbekistonda ipoteka kreditlash samaradorligi va barqarorligi bo‘yicha tushunchalar beradi hamda siyosatni takomillashtirish va moliyaviy innovatsiyalarni joriy etish imkoniyatlarini aniqlaydi.

Kalit so‘zlar: Ipoteka kreditlash, tijorat banklari, kredit xavfi, moliyaviy barqarorlik, foiz stavkalari, uy-joy bozori, iqtisodiy o‘sish, tartibga solish tizimi, moliyaviy imkoniyatlar.

Introduction

Mortgage lending plays a critical role in the financial sector, enabling individuals and businesses to acquire real estate through structured loan agreements provided by commercial banks. This form of lending not only facilitates homeownership but also serves as a significant driver of economic activity by stimulating the construction

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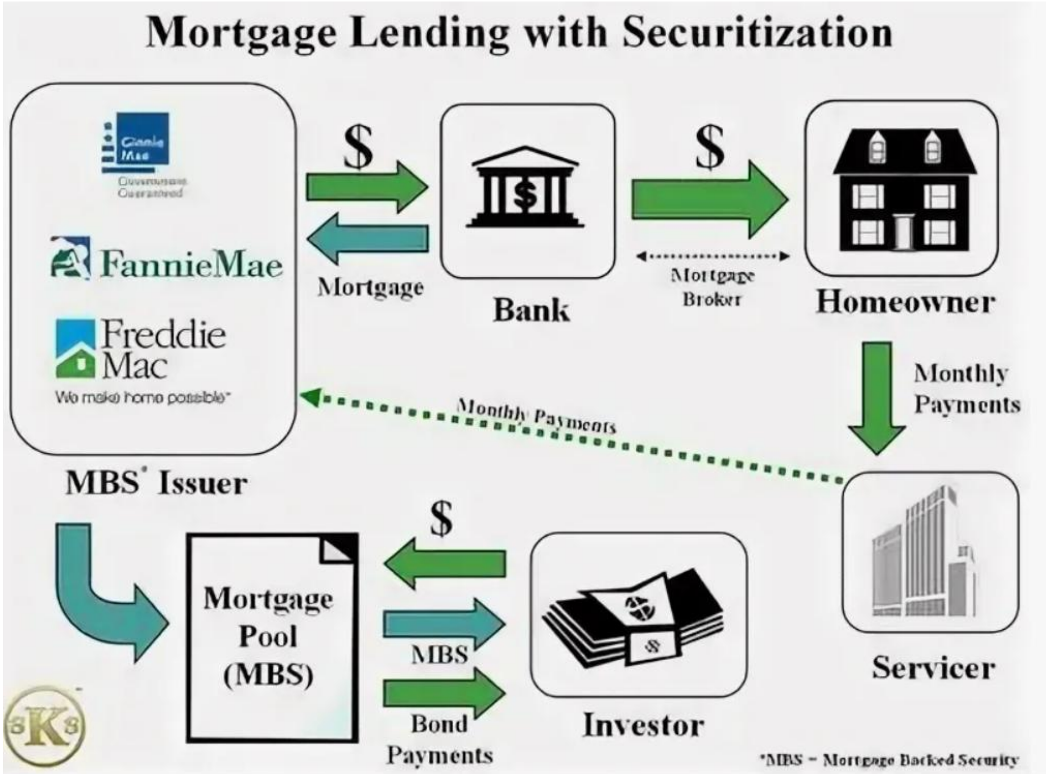
industry, increasing household wealth, and supporting financial market stability. Mortgage lending practices vary across countries, depending on regulatory policies, economic conditions, and the risk management strategies adopted by commercial banks. In Uzbekistan, mortgage lending has undergone substantial reforms in recent years, aiming to expand financial inclusion, enhance affordability, and improve access to housing finance.



The development of mortgage lending in commercial banks is closely linked to macroeconomic factors such as inflation, interest rates, and income levels. Interest rates, in particular, play a crucial role in determining the affordability of mortgage loans, as they influence the cost of borrowing and repayment structures. In many economies, commercial banks design mortgage lending schemes that balance profitability with financial stability, ensuring that loan products remain attractive to borrowers while minimizing risks associated with defaults and non-performing loans. Uzbekistan's financial sector has witnessed progressive changes in its mortgage lending landscape, driven by government initiatives and banking sector modernization. In recent years, authorities have implemented various policies to expand mortgage lending, including subsidized loans, state-backed mortgage programs, and regulatory frameworks that encourage private sector participation. The introduction of digital banking solutions has also played a role in improving the efficiency of mortgage application processes, reducing barriers to access, and streamlining loan disbursement procedures. However, despite these advancements, challenges persist in ensuring sustainable mortgage lending practices. These challenges include high interest rates, limited access to long-term funding, and the need for improved credit risk assessment models.

One of the key aspects of mortgage lending in commercial banks is the risk management framework adopted to assess borrower eligibility and ensure loan repayment. Credit risk management involves evaluating an applicant's financial stability, employment status, and credit history. In Uzbekistan, commercial banks have increasingly incorporated technological solutions such as automated credit scoring models and data-driven risk assessments to enhance loan decision-making. However, traditional challenges, including limited credit histories and informal employment structures, continue to impact the efficiency of mortgage lending.

This paper aims to analyze the practice of mortgage lending in commercial banks, with a specific focus on Uzbekistan. It will explore the evolution of mortgage lending policies, the regulatory landscape, and the financial instruments used in mortgage transactions. Additionally, the study will assess the challenges and opportunities associated with mortgage lending, providing insights into potential areas for policy reform and financial innovation. By examining these aspects, the paper seeks to contribute to a better understanding of the role of commercial banks in housing finance and the broader economic implications of mortgage lending.

Literature Review

The study of mortgage lending practices in commercial banks has been extensively explored in financial and economic literature. Scholars and financial analysts emphasize the role of mortgage lending as a fundamental component of banking activities, influencing economic stability, consumer behavior, and financial market development. Several theoretical and empirical studies highlight the significance of mortgage lending in fostering homeownership, promoting capital formation, and driving economic growth.

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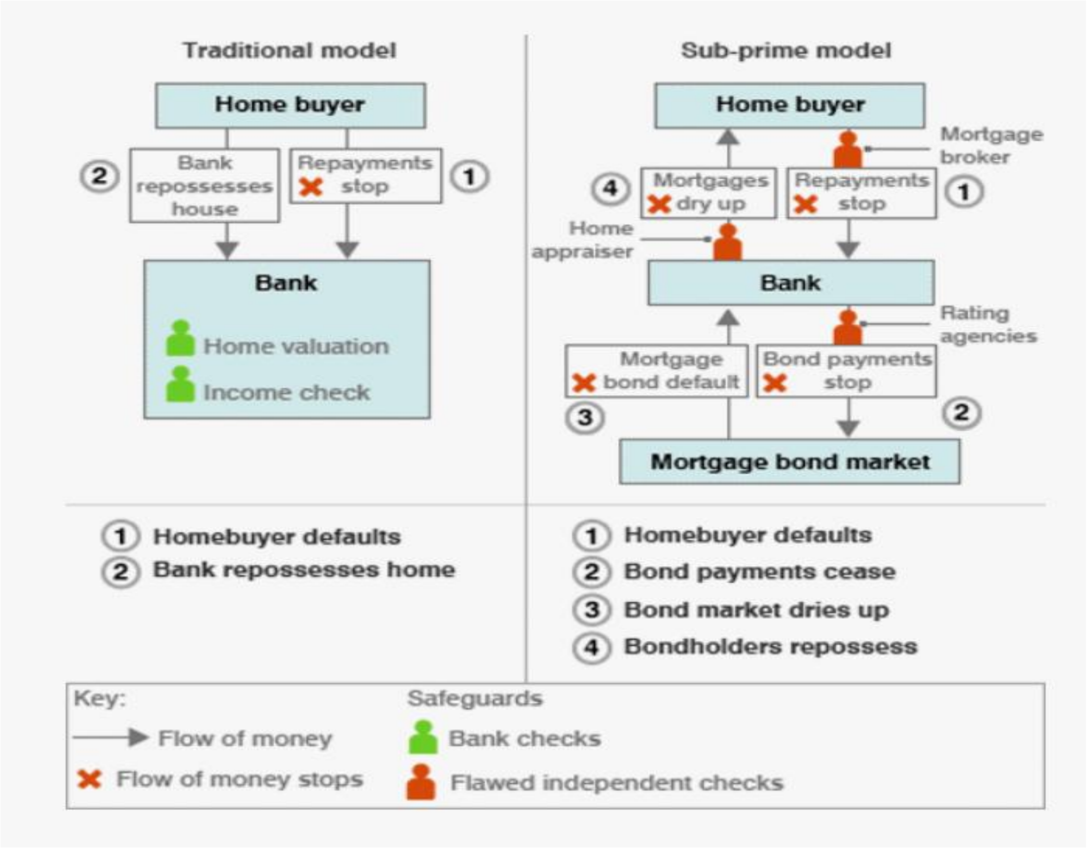
A key area of research focuses on the impact of interest rates on mortgage affordability and loan performance. Studies indicate that fluctuations in interest rates directly affect the demand for mortgage loans, influencing borrowing capacity and repayment behavior. Empirical research suggests that lower interest rates encourage home purchases and mortgage refinancing, while higher rates lead to reduced lending activity and increased default risks. Additionally, literature on mortgage risk management underscores the importance of credit risk assessment tools and loan securitization mechanisms in mitigating potential losses.



In the context of developing economies, including Uzbekistan, research highlights the role of government intervention and policy initiatives in shaping mortgage lending practices. Scholars examine the effectiveness of state-backed mortgage programs, financial subsidies, and regulatory frameworks in expanding housing finance. Studies also discuss the challenges associated with limited financial literacy, inadequate credit histories, and the reliance on informal financial structures, which can hinder the growth of sustainable mortgage markets.

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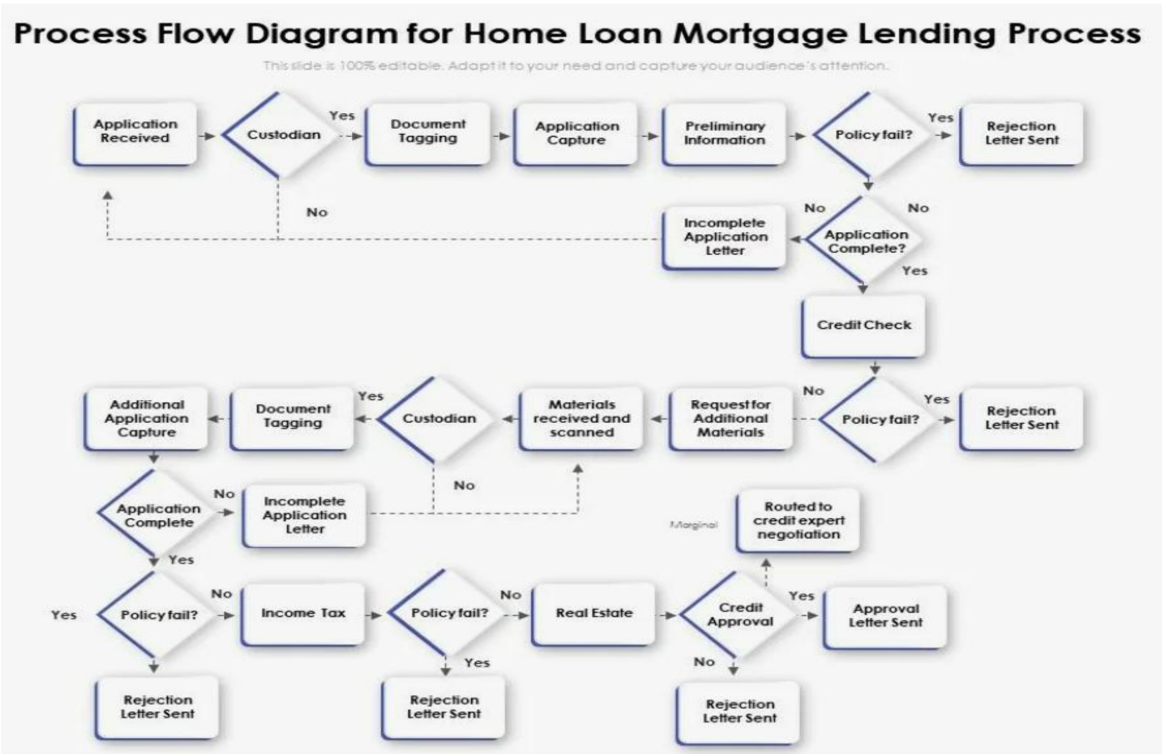
Recent literature explores the integration of digital banking solutions and fintech innovations in mortgage lending. Researchers analyze how automated credit scoring models, blockchain technology, and digital mortgage platforms enhance loan accessibility, improve risk assessment, and streamline mortgage processing. Furthermore, comparative studies between developed and emerging economies provide insights into best practices for optimizing mortgage lending policies and ensuring financial stability.

This review of literature establishes the foundation for further analysis of mortgage lending in commercial banks, providing a theoretical and empirical framework for evaluating the trends, challenges, and policy considerations relevant to Uzbekistan's banking sector.

Methodology

The research methodology employed in this study is based on a combination of qualitative and quantitative approaches to analyze mortgage lending practices in commercial banks. The study examines regulatory policies, financial mechanisms, and risk management strategies used in mortgage lending, with a particular focus on the banking sector in Uzbekistan.



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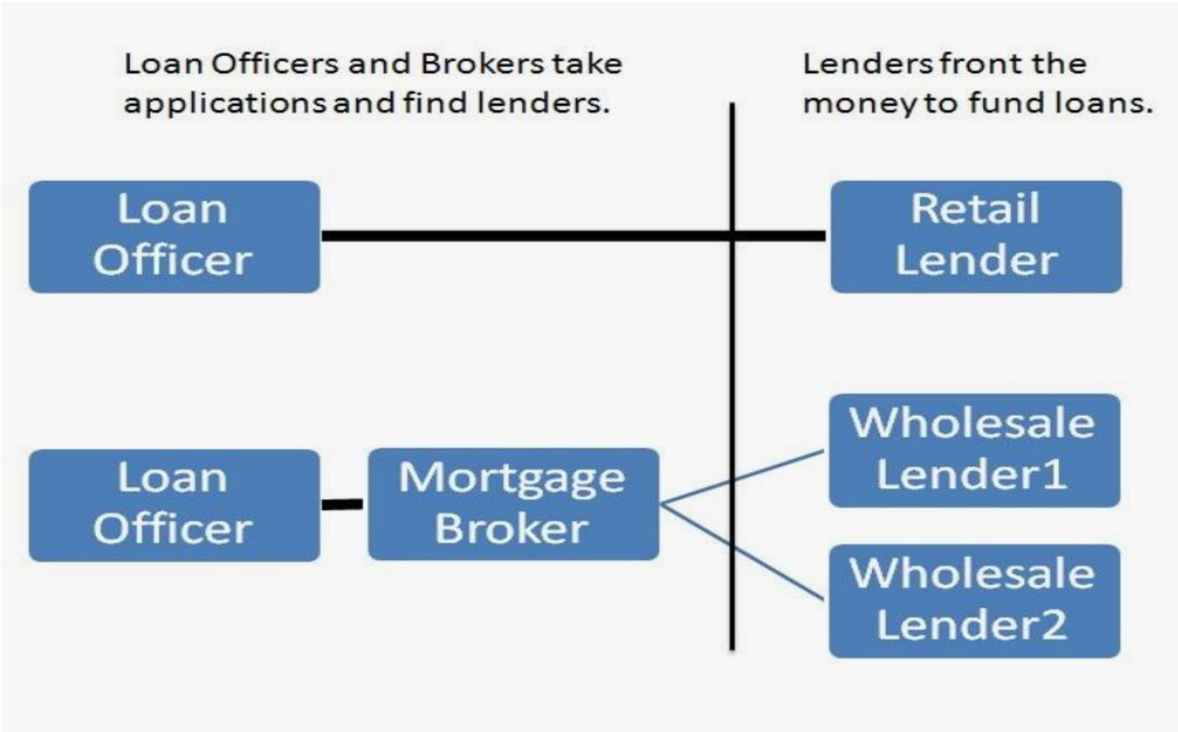
A qualitative analysis is conducted through a review of government regulations, policy documents, and reports issued by financial institutions such as the Central Bank of Uzbekistan and commercial banks involved in mortgage lending. This approach helps in understanding the regulatory landscape, key reforms, and the role of government intervention in shaping mortgage lending practices. Additionally, qualitative data from scholarly articles, financial reports, and case studies provide insights into the broader economic and institutional factors affecting mortgage lending.

The quantitative aspect of the study involves an assessment of statistical data related to mortgage loan volumes, interest rate trends, default rates, and housing market performance. This data is sourced from financial reports, national banking statistics, and economic indicators to evaluate the growth and stability of the mortgage market. The study also employs comparative analysis to identify differences in mortgage lending practices between Uzbekistan and other economies, drawing lessons from international best practices.



Furthermore, the research incorporates a risk assessment approach by analyzing credit risk management techniques used by commercial banks. This includes evaluating the impact of credit scoring models, loan-to-value ratios, and debt-to-income ratios on

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mortgage approvals and loan sustainability. The study also considers the influence of fintech innovations, such as digital mortgage processing and automated underwriting, in improving mortgage accessibility and efficiency.

By combining qualitative and quantitative methodologies, the research aims to provide a comprehensive evaluation of mortgage lending practices in commercial banks, offering valuable insights into the challenges, opportunities, and potential policy improvements for Uzbekistan's financial sector.

Results

The findings of this study reveal key trends and challenges in mortgage lending practices among commercial banks in Uzbekistan. The analysis of mortgage loan volumes indicates a steady growth in housing finance, driven by government-backed mortgage programs and increased banking sector participation. Over the past decade, mortgage lending has expanded significantly, reflecting rising demand for housing and improved access to financial resources. However, despite this growth, the market still faces structural and regulatory constraints that affect its long-term sustainability.

One of the critical findings is the role of interest rates in mortgage affordability. Data suggests that fluctuations in interest rates directly impact the borrowing capacity of individuals, influencing the demand for mortgage loans. While government subsidies have helped lower mortgage rates for specific borrower groups, the overall cost of borrowing remains relatively high compared to international standards. This factor limits mortgage accessibility for low- and middle-income households, highlighting the need for further financial policy adjustments.

Another significant result pertains to credit risk management strategies employed by commercial banks. The study finds that banks increasingly rely on credit scoring models and borrower risk assessments to mitigate defaults. However, challenges such as limited credit histories and informal employment structures create difficulties in accurately evaluating borrower risk profiles. Additionally, a high proportion of mortgage loans still require collateral-based lending, making it challenging for first-time homebuyers with insufficient assets to secure financing.

The research also identifies digital banking innovations as a transformative force in mortgage lending. The integration of online mortgage application processes, automated underwriting, and fintech-based credit assessment tools has improved efficiency in loan approvals and disbursements. However, the adoption of digital

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solutions remains uneven, with some banks lagging in technological advancements due to infrastructure limitations and regulatory uncertainties.

Another key finding is the impact of macroeconomic factors on mortgage loan performance. Inflationary pressures, exchange rate fluctuations, and economic uncertainties influence the stability of the mortgage market. The study highlights that period of economic instability often lead to higher default rates and stricter lending criteria, restricting mortgage growth. Additionally, the dependency of commercial banks on short-term funding sources for mortgage lending poses risks to long-term financial stability.

Overall, the results indicate that while Uzbekistan's mortgage lending sector has experienced significant growth and modernization, persistent challenges such as high borrowing costs, credit risk management limitations, and regulatory inefficiencies continue to hinder its full potential. Addressing these issues through targeted policy interventions and financial innovations is essential for ensuring a more sustainable and inclusive mortgage market.

Discussion

The findings of this study highlight both the progress and the ongoing challenges in mortgage lending practices among commercial banks in Uzbekistan. The steady growth in mortgage loan volumes indicates an increasing demand for housing finance, supported by government-backed initiatives and financial sector reforms. However, several key issues remain that require further attention to ensure the long-term sustainability and accessibility of mortgage lending.

One of the most pressing concerns is the affordability of mortgage loans. Although government subsidies have contributed to reducing interest rates for specific borrower categories, overall borrowing costs remain high for many individuals, particularly middle- and lower-income groups. High interest rates limit access to mortgage financing and reduce homeownership opportunities. A comparison with international mortgage markets reveals that in many developed countries, the presence of long-term, low-interest mortgage products helps increase housing affordability. Uzbekistan's financial sector could benefit from adopting similar strategies, including encouraging the development of long-term mortgage-backed securities and expanding secondary mortgage markets.

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Credit risk management remains another challenge for commercial banks. While the use of credit scoring models and automated risk assessment tools has improved loan evaluation processes, the lack of comprehensive borrower credit histories and informal employment structures make it difficult to accurately assess risk levels. Many potential borrowers operate within the informal economy, limiting their ability to provide verifiable income statements or financial records. This situation necessitates the implementation of alternative credit assessment methods, such as using utility bill payments, rent histories, or digital financial transactions as part of credit evaluations.

The role of technology in mortgage lending is becoming increasingly important. The integration of digital banking solutions, such as online mortgage applications, automated underwriting, and AI-driven risk assessments, has streamlined mortgage lending processes in many countries. However, in Uzbekistan, the adoption of fintech innovations in mortgage lending is still in its early stages. Regulatory uncertainties and infrastructure gaps hinder the full implementation of digital mortgage solutions. Expanding digital banking capabilities and enhancing cybersecurity measures could help overcome these barriers and improve the efficiency of mortgage lending operations.

Another critical issue is the dependency of commercial banks on short-term funding sources for mortgage lending. Long-term mortgage loans require stable and predictable funding structures to ensure financial sustainability. Many developed mortgage markets rely on securitization, covered bonds, or state-supported mortgage institutions to provide long-term liquidity to commercial banks. Introducing similar mechanisms in Uzbekistan could help reduce banks' exposure to short-term liquidity risks and create a more resilient mortgage market.

Macroeconomic factors also play a significant role in shaping mortgage lending trends. Inflationary pressures, exchange rate volatility, and broader economic uncertainties affect both lenders and borrowers. During periods of economic instability, default rates tend to rise, prompting banks to tighten lending criteria, which in turn reduces mortgage accessibility. Implementing counter-cyclical policies, such as interest rate stabilization mechanisms and targeted financial assistance programs, could help mitigate these risks and maintain stability in the mortgage market.

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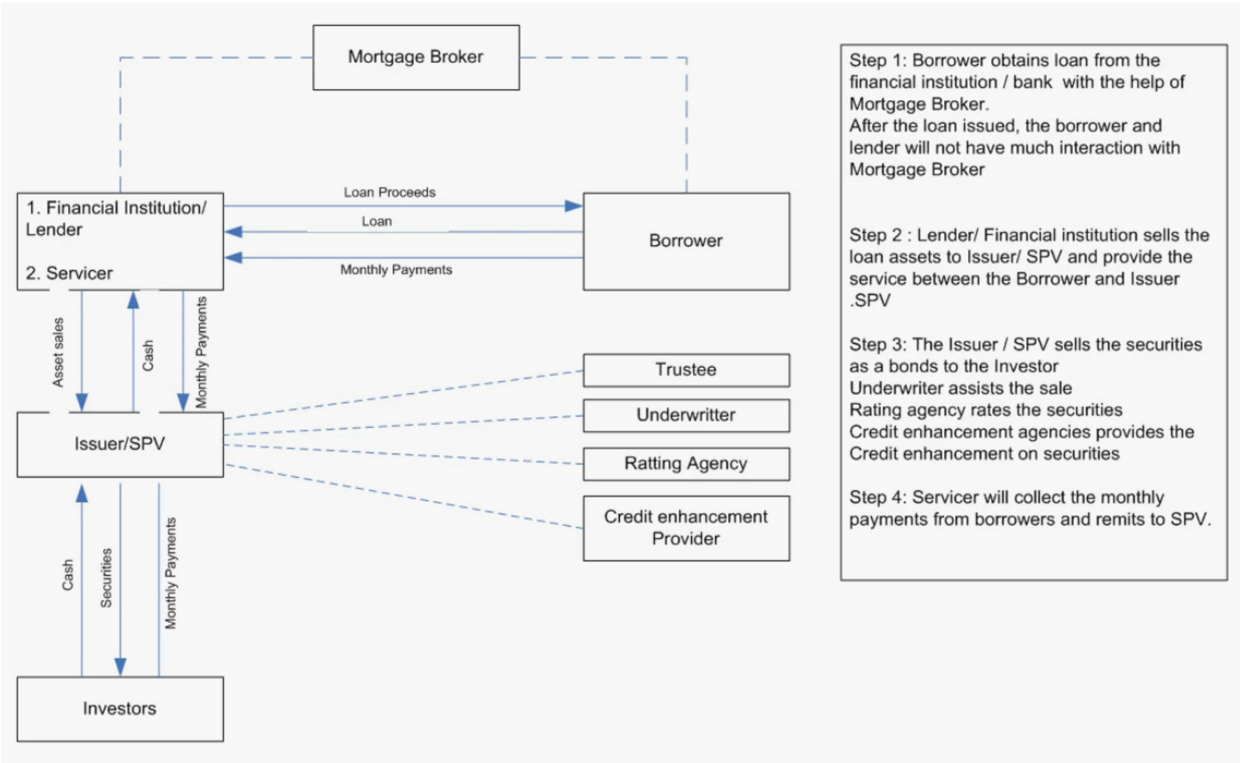
Overall, while Uzbekistan has made significant strides in developing its mortgage lending sector, there is still substantial room for improvement. Addressing high borrowing costs, strengthening credit risk management, expanding digital banking solutions, securing long-term funding sources, and stabilizing macroeconomic conditions will be crucial in ensuring a sustainable and inclusive mortgage market. Future reforms should focus on enhancing regulatory frameworks, encouraging financial innovation, and promoting broader financial literacy among borrowers to improve overall mortgage accessibility.

Main Part

Mortgage lending in commercial banks plays a vital role in the financial sector by providing individuals and businesses with the necessary financial resources to purchase real estate. In Uzbekistan, the mortgage lending market has evolved significantly in recent years, reflecting broader financial sector reforms and government-led initiatives to increase housing affordability. However, the effectiveness and sustainability of mortgage lending depend on various factors, including interest rate policies, risk management strategies, technological advancements, and macroeconomic conditions.



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One of the fundamental aspects of mortgage lending is the determination of interest rates, which directly affects borrowing costs and repayment structures. In Uzbekistan, interest rates on mortgage loans have been relatively high compared to international standards, limiting affordability for many potential borrowers. Government interventions, such as subsidized mortgage programs and preferential loan conditions for certain categories of citizens, have attempted to address this issue. However, these measures have not fully resolved the underlying challenges of high borrowing costs and limited access to long-term financing. A more comprehensive approach, including the development of secondary mortgage markets and mortgage-backed securities, could help lower interest rates and expand financial accessibility.

Credit risk management is another crucial component of mortgage lending in commercial banks. Lenders must assess the financial stability of borrowers to minimize the risk of loan defaults. In Uzbekistan, commercial banks rely on credit scoring models, employment verification, and collateral assessments to determine mortgage eligibility. However, the presence of a large informal economy and the absence of extensive credit histories for many borrowers create difficulties in accurately evaluating creditworthiness. As a result, some individuals who could potentially qualify for mortgage loans are excluded due to the rigid requirements imposed by traditional lending institutions. Implementing alternative credit assessment methods, such as evaluating rent payment histories and digital transaction records, could help expand mortgage accessibility while maintaining financial stability.

The integration of technology in mortgage lending has the potential to enhance efficiency and accessibility. Digital banking platforms, automated underwriting systems, and artificial intelligence-driven risk assessments have been successfully implemented in many developed countries to streamline mortgage application processes. In Uzbekistan, some banks have started adopting digital mortgage solutions, enabling customers to apply for loans online and receive faster approval decisions. However, technological adoption remains uneven across the banking sector, with some institutions lagging in digital transformation due to infrastructure limitations and regulatory uncertainties. Expanding fintech adoption in mortgage lending could help improve efficiency, reduce processing times, and enhance risk management capabilities.

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Another significant factor affecting mortgage lending practices in commercial banks is the availability of long-term financing. Mortgage loans typically require stable funding sources to ensure that banks can provide loans at reasonable interest rates while maintaining liquidity. In many developed markets, mortgage-backed securities, covered bonds, and state-supported mortgage institutions help secure long-term funding for banks. In Uzbekistan, commercial banks primarily rely on short-term deposits and government-backed mortgage programs to fund their lending activities. This reliance on short-term funding increases financial vulnerabilities, particularly during economic downturns. Developing long-term funding mechanisms, such as securitization or public-private partnerships, could help stabilize the mortgage market and ensure more predictable lending conditions.

Macroeconomic conditions also play a critical role in shaping mortgage lending trends. Economic stability, inflation rates, employment levels, and exchange rate fluctuations all influence the demand for mortgage loans and the ability of borrowers to repay their debts. In Uzbekistan, periods of economic uncertainty have led to fluctuations in mortgage demand and changes in lending policies. Rising inflation can increase borrowing costs, while currency depreciation can affect the affordability of imported construction materials, ultimately influencing housing prices. A stable macroeconomic environment with well-defined monetary policies can help mitigate these risks and create a more predictable mortgage lending landscape.

Despite the challenges, Uzbekistan's mortgage lending sector has demonstrated significant progress in recent years. The expansion of government-backed housing finance programs, the increasing adoption of digital mortgage solutions, and ongoing financial sector reforms indicate positive trends in mortgage accessibility and financial inclusion. However, further improvements are necessary to ensure a more efficient and sustainable mortgage market. Enhancing regulatory frameworks, promoting financial literacy, encouraging technological innovation, and expanding alternative financing options are essential steps toward achieving a more inclusive and stable mortgage lending environment in commercial banks.

Conclusion

The analysis of mortgage lending practices in commercial banks highlights the critical role of housing finance in economic development and financial stability. Uzbekistan’s mortgage lending sector has undergone significant reforms in recent years, aimed at

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increasing homeownership opportunities, improving financial accessibility, and modernizing banking operations. However, several challenges remain that hinder the full realization of a sustainable and inclusive mortgage market.

One of the primary obstacles to mortgage affordability in Uzbekistan is the high interest rates on loans. While government-subsidized mortgage programs have provided relief for specific borrower categories, the overall cost of borrowing remains a significant barrier for many middle- and low-income households. Implementing long-term financial mechanisms, such as mortgage-backed securities and secondary mortgage markets, could help reduce borrowing costs and expand access to housing finance.

Credit risk management also poses a challenge for commercial banks. Traditional credit assessment methods often exclude potential borrowers who lack formal employment records or extensive credit histories. Given the significant presence of informal employment in Uzbekistan's economy, financial institutions must explore alternative credit evaluation models. Utilizing digital financial transaction histories, rental payment records, and other non-traditional credit indicators could help expand mortgage eligibility while maintaining risk control.

Technological advancements in banking have the potential to revolutionize mortgage lending in Uzbekistan. The increasing adoption of digital banking solutions, automated credit assessments, and online mortgage application processes can improve efficiency, reduce processing times, and enhance customer accessibility. However, regulatory frameworks must be adapted to facilitate the integration of fintech solutions while ensuring security and transparency in mortgage transactions.

Another essential factor influencing mortgage lending is the availability of long-term financing sources. The reliance on short-term deposits for funding mortgage loans increases financial sector vulnerabilities, particularly during periods of economic uncertainty. Developing structured funding mechanisms, such as covered bonds or government-supported mortgage finance institutions, could provide more stability to the banking sector and ensure continuous mortgage availability.

Macroeconomic factors, including inflation, exchange rate fluctuations, and employment levels, play a significant role in shaping mortgage lending trends. Economic instability can lead to higher default rates, stricter lending conditions, and reduced mortgage accessibility. Implementing counter-cyclical policies that support financial stability during economic downturns can help mitigate these risks and ensure a resilient mortgage market.

Overall, while Uzbekistan's mortgage lending sector has made significant strides in improving housing finance, further policy refinements and financial innovations are needed. Strengthening regulatory frameworks, enhancing risk assessment models, expanding digital banking capabilities, and securing long-term funding sources are crucial steps toward a more sustainable mortgage lending system. By addressing these challenges, Uzbekistan can create a more efficient, inclusive, and resilient mortgage market that supports economic growth and financial stability.

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