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Business Performance and Financial Institutions in Europe - Alexandra Horobet 2020-10-24

This book examines the business models, performance, and decision-making approaches employed by financial institutions in Central and Southeast Europe. The respective contributions cover a wide range of industries, including banking, pharmaceuticals, and airline business services, and present both theoretical and empirical studies that highlight economy-wide risks and opportunities for European companies. The book is divided into four parts, the first of which provides a critical assessment of the competitiveness and performance of European companies, while the second examines decision-making approaches at financial institutions; the third and fourth parts address the macroeconomic risks and opportunities for business development in Europe. Intended for scholars, political decision-makers, and practitioners, the book offers new perspectives on Central and Southeast European financial and business research.

Corporate Governance and Bank Performance - 2005

Organizational Competencies and Financial Performance in Banks - Gebreselassie Mihreteab 2013

I have read this book genuinely and curiously; and I found it very interesting in explaining the sources of competitive advantages of firms in general and the banking sector in particular. The author has clearly addressed how banks can compete and become successful in this turbulent business environment. The way he followed to assess and compare the real bases of competition in the banking sector and in addressing the financial results, is scientific enough. In this book, both private and governmental commercial banks are included. The author has tried to compare these banks on how they are competing considering the business environment where the banks are working. I truly appreciate the author for the effort and courage he has exerted in trying to cover all sources of organizational competencies and evaluating the financial performance from different angles. It is my hope that teachers, bankers, students, and others will find this book interesting. Gedam Birhane (MBA)

Analysis of the business and financial performance of Ryanair - Salamun Adnan 2019-06-19

Bachelor Thesis from the year 2011 in the subject Business economics - Accounting and Taxes, grade: 50%, Oxford Brookes University, language: English, abstract: The aim of this research is to analyze the business and financial performance of Ryanair by focusing on financial and non-financial performance such as financial management, business strategy, future prospects and ways of achieving its objectives in its competitive environment from a stakeholder point of view. In 1985, Ryanair was set up by the Ryan family with a share capital of just £1, and a staff of 25. The company launched its first route in July with daily flights from Waterford in the southeast of Ireland to London Gatwick. Since then, the company has grown considerably and became one of Europe's largest low-fare airlines.

Loan Portfolio Management - 1988

Modern Global Economic System: Evolutional Development vs. Revolutionary Leap - Elena G. Popkova 2021-03-16

This proceedings book reflects the alternative way of development of the modern global economic system. It sets evolutionary development in opposition to revolutionary leap. The search for the best way to develop the world economy in the present and future is carried out. The social environment and the human-centered development of the modern global economic system have been explored. The features of training of personnel for the modern global economic system through the development of vocational education and training have been studied. Sustainable development, energy and food security have been identified as significant milestones of the progress of the modern global economic

system. Innovations and digital technologies have been suggested as the drivers of growth and development of the modern global economic system. Consideration has been given to the institutional framework and legal groundwork for the development of the modern global economic system. The fundamentals have been identified and recommendations have been put forward for improving governmental regulation, financial and capital investment support for integration in the modern global economic system. The book includes the best works based on the results of the 22nd International Research-to-Practice Conference "Current Issues of the Global Economy" which was held on June 19, 2020, at the Peoples' Friendship University of Russia (PFUR) (Moscow, Russia) and the 14th National Research-to-Practice Conference "A New Paradigm of Social and Economic Development in the Age of Intelligent Machines," which was held on May 14-16, 2020 (Nizhny Novgorod, Russia), VIII International Research-to-Practice Conference "Multipolar Globalization and Russia," which was held on May 21-23, 2020 (Rostov-on-Don, Russia), III All-Russian Research-to-Practice Conference "Power, Business, and Education: The Ascent to Man," which was held on May 21-22, 2020 (Krasnoyarsk, Russia), International Research-to-Practice Conference "Current Issues and Ways of Industrial Development: Engineering and Technologies," which was held from September 28, 2020, till October 1, 2020 (Komsomolsk-on-Amur), and the 15th National Research-to-Practice Conference "New Models of Behavior of Market Players in the Conditions of Digital Economy," which was held on October 29-30, 2020, at Ufa State Oil Technical University, Institute of Economics and Service (Ufa, Russia). The target audience of the book consists of scholars studying the features of development of the global economic system at the present stage and the prospects for its future progress.

Bank Profitability and Financial Stability - Ms.TengTeng Xu 2019-01-11

We analyze how bank profitability impacts financial stability from both theoretical and empirical perspectives. We first develop a theoretical model of the relationship between bank profitability and financial stability by exploring the role of non-interest income and retail-oriented business models. We then conduct panel regression analysis to examine the empirical determinants of bank risks and profitability, and how the level and the source of bank profitability affect risks for 431 publicly traded banks (U.S., advanced Europe, and GSIBs) from 2004 to 2017. Results reveal that profitability is negatively associated with both a bank's contribution to systemic risk and its idiosyncratic risk, and an over-reliance on non-interest income, wholesale funding and leverage is associated with higher risks. Low competition is associated with low idiosyncratic risk but a high contribution to systemic risk. Lastly, the problem loans ratio and the cost-to-income ratio are found to be key factors that influence bank profitability. The paper's findings suggest that policy makers should strive to better understand the source of bank profitability, especially where there is an over-reliance on market-based non-interest income, leverage, and wholesale funding.

Analyzing Financial Statements - Thomas P. Carlin 1993

Aimed at commercial loan officers and officer trainees familiar with basic accounting principles and practices, this text details how to use advanced analytical techniques, including sensitivity analysis and operation leverage as well as providing the practice necessary to construct and analyze long-run, multiple year forecasts of income statements and balance sheets.

Banking in Europe - Mariarosa Borroni 2019-04-09

This Palgrave Pivot provides a comprehensive overview of the dynamics that are affecting the profitability of European banks since the recent crisis period. More specifically, it sheds light on the most crucial changes in profit generation and on the consequential changes in banking strategies due to fiercer competition, reduced margin and changing regulation. The work is divided in four main parts. The first section introduces the changes in bank management policies, considering the

periods before and since the crisis. In the second section, the authors review the literature on bank profitability and outline the main determinants of profit generation, and in the third section they provide a cross-country analysis of profitability for a wide sample of European banks during the great financial crisis. In the last section, the authors discuss the results of the quantitative analysis under the new regulatory and competitive framework that is progressively affecting the banking sector (fintech, Basel regulations, etc.). This book will be of interest to academics, researchers and students of European banking.

FDIC Quarterly - 2007

Financial Reporting & Analysis - Charles H. Gibson 2004

Using real-world examples to thoroughly involves readers with financial statements, Financial Reporting and Analysis, 9e builds skills in analyzing real financial reports through statements, exhibits, and cases of actual companies. Emphasis is placed on the analysis and interpretation of the end result of financial reporting " financial statements.

Analysis of Financial Performance of Commercial Banks in Rwanda - Sylvain R. Ntuite 2018-07-02

Master's Thesis from the year 2015 in the subject Economics - Finance, grade: Upper level division2, , course: Thesis, language: English, abstract: The objective of this study is to analyze the performance of two selected commercial banks over a period of six years (2008-2013) in the Rwandan banking sector. For this purpose, CAMEL approach has been used and it is established that I&M Bank and BPR are at the top of the list, with their performances in terms of soundness being the best, but the commercial bank like BPR has taken a backseat and display low economic soundness in comparison. The study found that overall bank performance increased considerably in the first three years of the analysis. A significant change in trend is noticed at the onset of the global financial crisis in 2007, reaching its peak during 2008-2009. This resulted in falling profitability, low liquidity and deteriorating credit quality in the Rwandan Banking sector in general and BPR and I&M Bank particularly.

Introduction to Econometrics - G S Maddala 2009

CAMELS RATING OF INDIAN BANKING SECTOR - Dr. Tarsem Lal and Mr. Arjun Gupta 2022-08-25

The banking industry is a vital part of the financial system. It aids in the stimulation of capital formation, innovation, and monetization, as well as the facilitation of monetary policy and plays an important part in the economic development of countries (Said & Tumin, 2011). It acts as a catalyst for achieving a long-term economic upswing through effective fiscal intervention. A financially sound system encourages investment by funding lucrative market niches, mobilising savings, efficiently dispensing resources and making commodity and service trading more convenient (Echekoba et al., 2014). During the liberalisation process in India, the banking industry has changed significantly. Since 1969, when the Indian government nationalised all major banks, the banking sector in India has been dominated by public sector banks.

REGIONAL RURAL BANK IN INDIA- Volume: II - Dr. Labhubhai Jivrajbhai Vanani

Islamic Banking - Fuad A Al-Omar 1996-06

Islam has a very specific approach to commercial transactions, the law of contract, interest charges, indeed to the very nature of property. For financial institutions operating in an Islamic environment, or seeking to meet the requirements of communities committed to Islamic law, this poses a variety of problems. This important book investigates how such a challenge can be met in practice. The authors investigate the way Islamic banks work within different economic, financial, social, legal and religious environments. They take the reader through the basic principles involved, the issues that arise, and the difficulties that are often encountered. Drawing on detailed studies of Islamic banking in London, Jordan, Turkey, Malaysia and Pakistan, they provide an understanding of how complex Islamic concepts impact upon the use of financial instruments, commercial priorities and services. Relationships with central banks, comparative analysis of financial statements and the role of Islamic banking in a development context are also covered.

ISLAMIC BANKING will be essential reading to all those involved in the setting up and running of Islamic banking units in western countries, and a key resource for students of economics in the international arena.

California Commercial Banks, Savings and Loan Associations, and Their Holding Companies - William D. Bradford 1977

Commercial Bank Financial Management in the Financial-services Industry - Joseph F. Sinkey 1998

For junior-senior/MBA-level courses in Commercial Banking, Commercial Bank Management, Management of Financial Institutions, Financial Institutions and Markets. Established as the market-leader for more than 12 years, this thoroughly revised text describes both the theory and practice of commercial banking from a financial-management perspective. Focusing on the dynamic and rapidly changing financial-services industry, it explores modern financial management decision-making and highlights the importance of adapting to change and creating value as the way for firms to succeed.

Getting Finance in South Asia 2010 - Kiatchai Sophastienphong 2010

Utilizing standardized indicators from 2001 to 2008, 'Getting Finance in South Asia 2010' analyzes the financial performance and soundness of commercial banks in eight South Asian countries: Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, and Sri Lanka. While the indicators cannot predict the onset of a financial crisis, their analysis has identified specific weaknesses in regional financial sectors that should be addressed by the supervisory authorities. In this current edition of the annual 'Getting Finance' publication, two new development dimensions -- payment systems developments and savings mobilization -- have been added to the six dimensions covered in the previous edition: access to finance, performance and efficiency, financial stability, market concentration and competitiveness, capital market development, and corporate governance. This edition also expands the country coverage to include Afghanistan, Bhutan and Maldives. New benchmark countries have also been added, including emerging countries from outside OECD. In addition to analyzing the 'Getting Finance' indicators, the book also discusses the challenges facing South Asian banks and the impact of the global financial crisis on their operations. The new material in this edition enables readers to have a more holistic perspective of the indicators in South Asia and a better understanding of the financial systems in the region. 'Getting Finance Indicators 2010' reaffirms the World Bank's commitment to working with developing member countries to promote financial sector development and create financial systems that are sound, stable, supportive of growth and responsive to people's needs.

Analyzing and Managing Banking Risk - Hennie van Greuning 2003

This is the second edition of this book which considers issues involved in the assessment, analysis, and management of financial risks in banking. It highlights risk-management principles and the accountability of key players in corporate governance process, as well as discussing transparency in bank's financial statements. It also contains new material including chapters on the management of the treasury function, management of a stable liquidity investment portfolio, and a discussion of proprietary trading activities and asset management liability components. A hardback version is also available (ISBN 0821354655) containing illustrative prototype software and Excel spreadsheets which can be adapted for banking diagnostic processes.

Financial Performance of Commercial Banks During Financial Crisis - Zahariah Sahudin 2012

This paper is analyzing the financial performance of selected Commercial Banks in Malaysia during the period of 2004-2008, during the financial crisis. It examines the impact of financial crisis to banks financial performance by employing the financial ratio analysis. The results indicate that that the selected commercial banks does not affected much by the financial crisis, it can be prove by finding results shows a significantly increase in the financial performance of commercial banks in Malaysia occurred during world economic turbulence. The paper is important to analyze the performances of commercial bank in Malaysia because the commercial banks are lending of economic growth in Malaysia. Thus the financial performances of commercial banks are positively reflected by the economic changes for the previous economic downturn but in the case of commercial banks in Malaysia, they are a slightly different. It shows that the financial crisis does not hit much to banking sector. This is proved by the statement issued by The Association of Banks in Malaysia (ABM) said that Malaysia's banking sector remains strong and well capitalized despite the turmoil in the global financial markets.

Determinants of profitability in commercial banks in Albania - Arjeta Hallunovi 2018-06-21

Scientific Study from the year 2018 in the subject Economics - Finance, grade: 12, , language: English, abstract: This study examines the determinants of profitability of commercial banks in Albania. These determinants are categorized into two groups, internal factors that are

the bank specific factors and external factors that are further divided into macroeconomic factors and industry specific factors. The main objective of the study is to determine the factors affecting the profitability of commercial banks and making some recommendations, that maybe can help the management and policymakers. A panel data with 16 commercial banks in Albania is analyzed for the period 2009-2014. Two indicators are used (dependent variables) for the measurement of profitability, return on assets (ROA) and return on equity (ROE). Banking specific factors that are used in this study include variables such as bank size, asset management, credit risk, liquidity of assets, capital adequacy, operational efficiency and cost of financing. On the other hand is taken into consideration only one industry specific factor, which is the concentration and macroeconomic factors such as GDP, inflation and exchange rate. To meet the main object of the research, the study is based mainly on quantitative research method, which is supplemented by a qualitative method. Quantitative data were obtained mainly from the financial statements of commercial banks, by INSTAT, Bank of Albania, and World Bank, in order to make empirical analysis needed to identify and measure the determinants of bank profitability. In particular, multiple regression analysis was used to measure the impact of the determinants of bank profitability. On the other hand, qualitative data were collected through unstructured interviews conducted with executives of finance in the albanian commercial banks. To realize empirical analysis were used the software SPSS 22 and Eviews 7.

Determinant of Loan Default and Its Effect on Financial Performance of Commercial Banks in Ghana. A Case Study of Fidelity Bank Limited - Anthony Abaidoo 2017-12-27

Research Paper (postgraduate) from the year 2015 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, language: English, abstract: The main purpose of this study was to examine the determinants of loan default and its effects on financial performance of commercial banks in Ghana by using Fidelity Bank Limited as a case study. The study employed quantitative and qualitative research techniques as the research design. In achieving the research objectives primary and secondary data was used. The primary data was collected through a well structured questionnaire. Simple random technique was used to select 120 loan clients and a purposive sampling was used to select a credit staff. The data was collected from four branches of Fidelity Bank in the Brong Ahafo Region of Ghana. It was realized that the delays in loan approval, poor management, poor credit appraisal and diversion of loans are the main determinants of loan default in Fidelity bank. The study also found that SME clients (49.5%) defaults more than agric, personal and salary loan clients. The major cause of loan default according to the findings of this study was decrease in demand of goods and service (16.1%) sold by the loan clients. Again, it was realized that loan default has a negative impact on profitability. It is recommended that the following measures should be implemented to reduce the rate of loan defau

Banking and Financial Analysis - Sarah Bassam Awad 2013-04-03
Essay from the year 2010 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: Merit, University of Essex, course: Msc Finance and Investment, language: English, abstract: The paper talks about the following points: - Explain the key business and financing strategies undertaken by banks over the past 20 years. - Discuss how regulatory authority reactions to the recent financial crisis may affect the business and financing strategies of banks in the future.

Thirty Years of Islamic Banking - M. Iqbal 2016-01-13

This text explains how Islamic banking works and what it offers as an alternative model of financial intermediation. Important questions addressed include: Why Islamic banking started and where it is going? Who are the main players at present and whom it will attract in future? What are its strengths and weaknesses? Will Islamic banks survive in highly competitive and globalized financial markets? What are their prospects and potentials? How does the relative performance and efficiency of Islamic banks compare to conventional banks?

Evaluating the Productive Efficiency and Performance of U.S. Commercial Banks - Richard S. Barr 1999

Contemporary Issues in Business, Economics and Finance - Simon Grima 2020-09-02

Contemporary Studies in Economic and Financial Analysis (CSEF 104) dedicates 16 chapters in articles and studies on Contemporary Issues of Business Economics and Finance. Authors contributed from the International Applied Social Science Congress, held in Turkey.

International Convergence of Capital Measurement and Capital Standards - 2004

The FDIC Quarterly Banking Profile - 1995

Performance Evaluation And Customer Satisfaction Of Public Sector Banks And New Generation Private Sector Banks In The Post Liberalised Era - Dr Aloysius O.C

Commercial banks in economic development of SMEs. An analysis of their contribution - Hitiyise Samuel 2021-08-04

Bachelor Thesis from the year 2021 in the subject Business economics - Investment and Finance, grade: second class upper division, , course: Accounting, language: English, abstract: The study was guided by analyzing the contribution of commercial banks in economic development of SMEs The target population for the study consisted of registered SMEs in KCBR as their clients.A descriptive research design as well as an explanatory research design was used. The study used Bouchard formula to sample SMEs and then used random sampling to select the 105 SMEs. The respondents of the study were the owners and managers of the SMEs. The study used questionnaires to collect quantitative data using closed ended questions . Data analysis will be done using SPSS statistical software version 21. Descriptive statistics (Frequencies, Means and Standard deviation) and inferential statistics (Correlations and regression) were used in analysis. A multiple linear regression model was used for analysis and all tests were conducted at 5% level of significance. The study findings indicated that banking services are positively related with economic development of SMEs. The study concluded that commercial banks in Nyarugenge district are favorable. The study also concluded commercial bank services are effective and they economic development of SMEs significantly. SMEs in Rwanda suffer from weak financial performance and a high failure rate. Scholars argue that judging by the poor economic development of the informal sector, not much progress seems to have been achieved, despite government efforts to promote SME activity. Some of the key factors attributed to this poor performance is access to financial services. Therefore, the purpose of this study was to examine the contribution of commercial banks in economic development of SMEs Normally, SMES play vital and significant contributors to economic development through their critical role in providing job opportunities and reducing poverty levels, an estimated number of up to 40% of the start-ups SMEs fail by year 2 and at least 60% close their doors by year 4. This menace is attributed to poor financial management among small businesses. Accessing credit is a major constraint to the economic development and growth of SMEs and also to poor rural and urban households. This is mainly due to the behavior of lenders in terms of hedging against borrowers' risks by demanding collateral, which they lack, and also information asymmetry.

Drawdown - Paul Hawken 2017-04-18

• New York Times bestseller • The 100 most substantive solutions to reverse global warming, based on meticulous research by leading scientists and policymakers around the world "At this point in time, the Drawdown book is exactly what is needed; a credible, conservative solution-by-solution narrative that we can do it. Reading it is an effective inoculation against the widespread perception of doom that humanity cannot and will not solve the climate crisis. Reported by-effects include increased determination and a sense of grounded hope." —Per Espen Stoknes, Author, What We Think About When We Try Not To Think About Global Warming "There's been no real way for ordinary people to get an understanding of what they can do and what impact it can have. There remains no single, comprehensive, reliable compendium of carbon-reduction solutions across sectors. At least until now. . . . The public is hungry for this kind of practical wisdom." —David Roberts, Vox "This is the ideal environmental sciences textbook—only it is too interesting and inspiring to be called a textbook." —Peter Kareiva, Director of the Institute of the Environment and Sustainability, UCLA In the face of widespread fear and apathy, an international coalition of researchers, professionals, and scientists have come together to offer a set of realistic and bold solutions to climate change. One hundred techniques and practices are described here—some are well known; some you may have never heard of. They range from clean energy to educating girls in lower-income countries to land use practices that pull carbon out of the air. The solutions exist, are economically viable, and communities throughout the world are currently enacting them with skill and determination. If deployed collectively on a global scale over the next thirty years, they

represent a credible path forward, not just to slow the earth's warming but to reach drawdown, that point in time when greenhouse gases in the atmosphere peak and begin to decline. These measures promise cascading benefits to human health, security, prosperity, and well-being—giving us every reason to see this planetary crisis as an opportunity to create a just and livable world.

A Cross-industry Analysis of Financial Ratios - J. Edward Ketz 1990
This work takes financial ratios, a popular tool for analyzing firms and their performance, and describes the methods that can be used for comparing these ratios across a large number of industries. The authors have assessed seven financial ratios--return on investment, capital intensiveness, inventory intensiveness, financial leverage, receivable intensiveness, short term liquidity, and cash position--in relation to seven main manufacturing and retail industries. The result is a new factor analysis that will allow financial analysts to compare the performances of different types of companies and establish a global view of their relative positions.

Financial Performance Evaluation - ABDI. DUFERA-META 2012-05-03
Financial Performance Evaluation is one of the central features of any organization. Financial analysis is usually carried out to study the financial position of the company from the point of view of the management, shareholders, the public (customers of the bank), the regulator (the government), the financial sector, and the economy as a whole. The book has been written in accordance with the requirements of Students pursuing Masters Degree in the field of Accounting, Finance, Commerce, Management or Banking Sector. This book is especially for Researcher who wants to carry in depth research in the financial performance evaluation of the banks. Present book is based on the first private commercial bank in Ethiopia, in comparison with industry average with respect to liquidity; profitability; credit risk & solvency and efficiency for the period of 2003-2009.

Managing Indian Banks - Vasant C Joshi 2009-03-17

This revised and updated edition of *Managing Indian Banks: The Challenges Ahead* equips the senior and middle management of banks/financial institutions in dealing with extremely complex issues that have emerged in the post sub prime lending crisis. Highlighting the way organisations can develop systems in a proactive manner to deal with the myriad problems facing them, this book focuses on - major technological changes in the banking sector; - risk management; - integrating click and brick banking services; and - problems and solutions with regard to banks' balance sheet, corporate planning, corporate personnel and e-banking. The authors argue that overcoming these challenges is the key to acquiring competitive advantages and developing a sound market for financial services. This book would be helpful for the students of banking, financial management and bank management.

Comparative Studies on Financial Performance of Commercial Banks in Ethiopia. Problems and Prospects - Tarekegn Tamiru Woldeenebt 2019-01-25

Thesis (M.A.) from the year 2011 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: Very Good, Mekelle University, language: English, abstract: The objective of the study was to compare the financial performance of commercial Banks by using their average ratio in terms of profitability, liquidity, efficiency, and solvency. In this study by using excel analyzed information was presented by statistical measures like graphs and tables. Both the trend and comparative financial performance analysis approaches were used. Five years audited financial reports from 2005 to 2009 of the commercial banks were taken for comparison purpose. Those commercial banks taken for comparison were Commercial Bank of Ethiopia, Dashen Bank Share Company, Bank of Abyssinia, United Bank, Wegagen Bank, and Nib International Bank. Year of establishment, amount of capital reserve, and number of branches are taken as a criterion for selecting these commercial banks for analysis purpose. In addition to data gathered from secondary sources, unstructured interview was conducted on problem and prospects related to the financial performance of commercial banks and the responses were presented. The respective ratios of each bank are compared with the average ratios of the six commercial banks taken for the study. Then trend analyses of six commercial banks taken in this study are presented by using the above ratios. In both the financial performance analysis approaches i.e., the trend and comparative analysis, Commercial Bank of Ethiopia (CBE) showed good performance in financial ratios of Profitability, Liquidity, and Solvency ratio, but Bank of Abyssinia(BOA) has showed weak performance in all above explained financial ratios. From this, it is concluded that CBE was profitable and

functionally efficient and BOA is less profitable and the earning capacity of the bank is weak. Therefore, in order to improve profitability the management of BOA must increase management efficiency by reducing administrative expenses to the best possible level, efficiently control costs and utilize customers deposit, dispose of the assets which are not contributing for the profitability of the banks and work to maximize the overall profitability of the bank through investing in profitable avenue.

NEW PERSPECTIVES ON COMMERCE & MANAGEMENT VOLUME-1 - Sruthi. S, Dr.Pragya Singh ,Er. Yogendra Kumar 2022-01-01

The Banking Sector in Pakistan. Internal Determinants of Commercial Banks' Profitability - Saira Anis 2017-09-26

Academic Paper from the year 2014 in the subject Economics - Finance, grade: 2.92, , language: English, abstract: This study focuses on internal factors and how they are affecting the profitability of banks in Pakistan. The report seeks answer to the following research problems: Which internal determinants are affecting the commercial banks' profitability in Pakistan? And: How are these internal determinants affecting the commercial banks' profitability in Pakistan? To analyze the internal determinants affecting the profitability of 14 commercial banks of Pakistan, the study is based on available data over the period of 2007 to 2012 and aims to recognize major determinants of profitability.

The Impact of Income Sources Diversification on Bank Performance - Mudesir Kasim 2020-02-21

Master's Thesis from the year 2016 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: 3.5, , language: English, abstract: The general objective of this study is to investigate the impact of income source diversification on financial performance of commercial banks in Ethiopia. Commercial banks in Ethiopia are currently facing competition from non-bank institutions entry into the activities which was in the past only role of banks. Therefore, banks started searching new income sources rather than focusing only traditional inter-mediation income generating activities. Thus, this study was to examine the impact of income sources diversification on bank performance in case of some selected commercial banks in Ethiopia by using panel data over the period 2010-2015. The study used secondary data collected mainly from each sampled banks annual report financial statements. Since the data is secondary in nature, quantitative approach was adopted. This data was analyzed by using STATA version 12 and Microsoft Excel. Fixed effect model was used, since this model is preferred than the random effect model based on the hausman specification test. Return on asset (ROA) was used as dependent variable while income diversification (Div) as independent variable with control variables such as bank size (BS) in terms of total assets, equity/ assets ratio (EAR), loan/asset ratio (LAR) and expense/income ratio (Exp). The findings of the study show that the level of diversification has a positive impact on financial performance of Ethiopian commercial banks. In addition, the study also revealed that EAR, LAR and BS had positive impact on financial performance while Exp had negative impact. The results of the study are important for bankers to understand how income diversification affects the performance of banks. Therefore, the study recommended that banks should diversify their sources of income into interest and non-interest as well as reduce operating expense in effective way, so as to enhance their performance (ROA).

The Effect of Intellectual Capital on Firm Performance - Muganda Munir Manini 2013

The existing corporate performance measurement system is heavily inclined towards financial and physical aspects and lacks the relevant information on intellectual capital efficiency. The available ranking, performance measurement and market valuation for local banks are based on traditional measures; such as accounting figures or financial ratios ignoring the fact that, the intellectual capital is the banks' primary input and is the most important resource for progress. This apparent inability of traditional financial accounting methods to adequately explain the gap between a firm's market value and its financial performance has induced many researchers to carry out investigations on the role of intellectual capital, an element not fairly recognized in the financial statements. This book therefore examines the effect of intellectual capital on the financial performance of listed commercial banks in Kenya. The analysis is useful to investors, financial analysts or shareholders who are interested in knowing how the size of intellectual capital in a firm affects the firm's performance. It also serves as a basis for further research and discussions on intellectual capital.