

Financial Performance of Palestinian Commercial Banks

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Abstract

The purpose of this study is to empirically examine the financial performance of five Palestinian commercial banks listed on Palestine securities exchange (PEX). In this paper, Financial performance has been measured by using three indicators; Internal-based performance measured by Return on Assets, Market-based performance measured by Tobin's Q model (Price / Book value of Equity) and Economic-based performance measured by Economic Value add. The study employed the correlation and multiple regression analysis of annual time series data from 2005-2010 to capture the impact of bank size, credit risk, operational efficiency and asset management on financial performance measured by the three indicators, and to create a good-fit regression model to predict the future financial performance of these banks. The study rejected the hypothesis claiming that "there exist statistically insignificant impact of bank size, credit risk, operational efficiency and asset management on financial performance of Palestinian commercial banks".

Key words: Financial Performance, Tobin's Q ratio, Economic Value add, Operational Efficiency, Asset management, Credit Risk.

1. Introduction

The banking sector is considered to be an important source of financing for most businesses. The common assumption, which underpins much of the financial performance research and discussion, is that increasing financial performance will lead to improved functions and activities of the organizations. The subject of financial performance and research into its measurement is well advanced within finance and management fields. It can be argued that there are some principal factors to improve financial performance for financial institutions: the bank's size, its assets management, leverage ratio, operational efficiency ratio, its portfolio composition, and credit risk. The motivation of conducting this research stems from that few studies have examined this issue or tried to better explain the performance of Palestinian commercial banks, those studies tend to use traditional financial ratio analysis and benchmarking to measure banks' performance, therefore a comprehensive performance analysis framework that entails profitability and risk needs to be developed to go beyond the traditional ratio analysis.

2. Related Literature

2.1 Measuring banking Financial Performance

As it is known in accounting literature, there are limitations associated with the use of financial ratios, in that ratio analysis is retrospective not prospective examination and it based on accounting rather than economic data. However, in this paper, ROA along with price to book value (Tobin's Q model) and economic value add are used as performance proxy measures. Bank's size, Asset management, operational efficiency and credit risk are used as independent variables to capture their impact on the financial performance of Palestinian commercial banks.

"Beyond ROE, how to measure bank performance,2010" is a study conducted by the European Central bank in September to analyze performance in terms of banks' capacity to generate sustainable profitability . The study favored using the ROA, market -based performance such as P/B ratio, and Economic-based performance rather than using ROE; as ROE give limited insight about the bank profitability and performance.

Financial Performance Of Palestinian Commercial Banks

Huangqi Zhang



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