

SISTEM DE INDICATORI DE ANALIZĂ FINANCIARA IN BANCI / THE SYSTEM OF INDICATORS IN FINANCIAL ANALYSIS OF BANKS

Drd.Sorin Borlea - Universitatea "Babeş-Bolyai" Cluj-Napoca

Abstract:

Up to the 70s, banking activities generally consisted of credit extension. In other words, the bank manager was confronted only to deposit mediation, at low cost, and placed as credit. At the end of the 70s and beginning of the 80s, the management of assets and liabilities became necessary for maintaining the bank in a frame of satisfying profitability. The complexity of balance management continued to grow due to the liberalization has been occur in the 80s' and 90s to present, when managements basic concern started to be the increase of competition through financing, including the involvement of certain financial institutions, other than banks. Under these circumstances, the objective of financial management became the maximization of bank values, in terms of risk and profitability.

Keywords: bank, asset, liability, profitability, financial management

JEL codes: G21, G30