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# Evaluation of the financial performance efficiency of commercial banks: A field study at bank of peace, Biskra Branch, Algeria (2021-2023)

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**Abstract**--This research aims to examine the ability of commercial banks to achieve financial sustainability and profitability by analyzing a range of key financial indicators such as liquidity, profitability, and financial solvency. This evaluation reflects the effectiveness of the bank's management in utilizing its resources and achieving its financial objectives. The significance of the study lies in its provision of tools to identify the strengths and weaknesses in the bank's financial performance, which helps in making informed strategic decisions. Additionally, it contributes to enhancing transparency and trust in the bank, as well as improving its ability to adapt to economic challenges.

**Keywords**--Commercial banks, financial performance, financial analysis, financial indicators, financial capacity

**Introduction**

The banking sector is a fundamental pillar of the financial and economic system of any country, playing a pivotal role in financing economic activities, supporting investments, and facilitating commercial and financial operations. Among the banks that form this sector, commercial banks stand out as financial institutions aiming to achieve profit by offering a wide range of banking services to individuals and businesses alike.

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Evaluating the financial performance efficiency of commercial banks is essential for understanding how these banks can achieve their sustainable financial goals, meet their customers' needs, and cope with economic challenges. This evaluation relies on analyzing a set of financial indicators that reflect the bank's overall performance, such as profitability, liquidity, and financial solvency.

Assessing the financial performance efficiency of commercial banks requires a comprehensive study of financial analysis tools used to measure the bank's ability to achieve suitable returns on its investments, manage its financial risks, and meet its financial obligations to depositors and investors. Furthermore, measuring this efficiency helps identify the strengths and weaknesses in the commercial bank's structure and provides insights into the bank's ability to adapt to rapid economic changes.

By analyzing indicators such as return on assets, return on equity, liquidity ratios, and non-performing loan ratios, it is possible to determine the bank's ability to achieve financial sustainability and profitability. Additionally, this evaluation is a key tool in making strategic decisions for the bank, whether it concerns expansion or necessary improvements in internal operations.

### **Research Problem**

Based on the above, the main question this study seeks to answer can be formulated as follows:

**What are the methods and criteria used to measure the financial performance of commercial banks?**

### **Sub-questions**

This main question leads to several sub-questions as follows:

- How do commercial banks measure their financial performance?
- What are the key financial indicators used to assess the financial performance of commercial banks?
- What is the role of financial analysis in measuring the efficiency of financial management in commercial banks?

### **Hypotheses**

To answer all these questions, the following hypotheses are proposed:

- The financial performance of commercial banks is measured through financial indicators.
- Liquidity and profitability ratios are among the most important indicators in evaluating the financial performance of commercial banks.
- Financial analysis plays a central role in measuring financial efficiency in commercial banks.

## **Objectives of the Study**

- Analyze the efficiency and effectiveness of financial performance and ensure the financial stability of banks.
- Measure profitability, sustainable growth, and evaluate the bank's ability to face risks.
- Assist in making strategic decisions and enhance transparency and accountability in commercial banks.
- Contribute to enriching theoretical and practical knowledge about financial performance.

## **Importance of the Research**

The importance of this research lies in its focus on a critical topic: evaluating the financial performance efficiency of commercial banks. Studying the financial performance of banks is essential for understanding the bank's financial condition, ensuring financial stability and sustainable growth, and making well-calculated strategic decisions, which in turn helps to build trust in the bank and ensures its ability to face financial challenges and future risks.

## **Methodology**

To cover the various aspects of the topic, answer the research questions, and test the hypotheses, we adopted the "descriptive analytical approach" for the theoretical aspect, addressing the fundamental concepts and theories related to the topic, and extracting key findings from previous studies. For the practical aspect, we relied on a case study to gather relevant information.

### **1. The Nature of Bank Financial Performance**

Human societies regardless of their differences aim to make optimal use of their available resources in order to increase their economic growth rates. This is why performance indicators are given great importance especially in banking institutions despite the difficulty of measuring them, these indicators are relied upon to analyze; understand and evaluate the work accomplished during a specific time period.

#### **1.1- The Concept of Bank Financial Performance**

- The concept of "performance" is derived from the English word "performer," which means to perform a task, and this term in turn originates from Latin, performance can be defined as the execution of a task or the completion of a certain activity or mission meaning the actions taken to contribute to achieving specific goals, from this it is clear that performance is embodied in the execution of tasks, activities and duties that help achieve the objectives set by the bank's management (Ibrahim Mohammed Hasasneh, 2013).
- Performance refers to how the institution uses its human and material resources in a way that enables it to achieve its goals; this is a reflection of the behavior of individuals within the bank.

**From the above we conclude that performance involves a set of planned steps aimed at achieving specific goals using the resources available to the bank.**

## **1.2- Indicators and Factors Influencing Bank Performance**

This section outlines the bank performance indicators that allow for its evaluation as well as the factors that affect it.

### **First: Bank Performance Indicators**

The following are key indicators of bank performance:

#### **- Liquidity Indicators:**

Liquidity is one of the most crucial characteristics that distinguish commercial banks from other economic units, while other units may be able to delay meeting their obligations, rumors of liquidity shortages in a bank can significantly weaken depositor confidence, possibly prompting them to withdraw their deposits and putting the bank at risk of bankruptcy, a portion of liquidity in commercial banks is achieved through the legal reserve ratio required by the central bank as a tool for quantitative control, banks are required to hold a certain percentage of their deposits as reserves, which also serves as a means of controlling the banks' ability to grant loans in alignment with the general monetary policy.

Managing liquidity in commercial banks requires balancing short- and medium-term financial reserves with investing these funds in various assets, this requires studying the deposit patterns in terms of acquisition costs, the returns generated from investments, and the extent to which these returns cover deposit costs and generate a surplus to be distributed later, in other words, liquidity in commercial banks must be kept within certain limits without affecting profitability, as the cost of deposits constitutes the majority of the bank's operational expenses, thus failing to invest these deposits could lead to a deterioration in profitability and expose the bank to bankruptcy risks (Al-Husseini and Al-Douri, 2006).

To avoid the risk of bankruptcy several indicators are used to measure the availability of liquidity necessary for the bank to meet its short-term obligations, some of these key indicators include (Saleh Khalis, 2004):

- Cash to total assets ratio
- Current deposits to savings and term deposits ratio
- Cash ratio
- Legal liquidity ratio
- Legal reserve ratio

#### **- Capital Adequacy Indicators:**

Commercial banks seek to ensure the availability of sufficient capital to cover their needs for fixed assets such as equipment and facilities, and to finance operations that lead to profitability, additionally, banks must maintain adequate capital to address the risks associated with using funds, the size of capital in

commercial banks is closely tied to the level of risks particularly credit risks which can lead to a decline in the value of assets related to loans and advances.

The capital in a commercial bank consists of paid-up capital, reserves, provisions, retained earnings, and issuance premiums, typically, the bank's capital is relatively small compared to its deposits, which reduces the margin of safety for depositors, therefore, maintaining capital adequacy is vital for supporting depositor confidence, ensuring sufficient deposits to meet the bank's financial needs, and guaranteeing sound financial performance (Nasr Hammoud Maznan Fahd, 2009), the indicators of capital adequacy include:

- Equity to total assets ratio
- Equity to total deposits ratio
- Equity to total loans ratio
- Credit risk

**- Profitability Indicators:**

Profitability indicators are among the most important financial tools for assessing the performance of commercial banks, these indicators measure the bank's ability to achieve net returns on invested funds, profit is the core element for the continuity and expansion of commercial banks, as profits play a central role in fostering continuous growth, increasing the bank's competitiveness and providing stability by enhancing customer confidence, profitability indicators rely on a set of financial ratios, including:

- Return on equity (ROE)
- Profit margin ratio
- Return on total assets (ROA)
- Net profit to total revenue ratio
- Return on assets ratio
- Operating profit margin ratio
- Dividend payout ratio to net profits
- Return on deposits
- Earnings per share (EPS)
- Cash dividend per share
- Total revenue to total assets ratio
- Return on paid-up capital
- Return on resources ratio
- Interest income to interest expenses ratio (Bouabdli and Abdel Razzaq, 2002)

**Second: Factors Influencing Bank Performance**

Bank performance is influenced by a range of internal (institutional) and external (environmental) factors, below is an explanation of the key factors (6. Assi Amara Muhammad Yahya, 2017):

➤ **Internal (Institutional) Factors**

Institutional factors refer to the internal aspects of the bank such as the scale of operations the technology used and the efficiency of management.

- **Scale of Operations**

This refers to the volume, structure, and movement of the bank's resources, it is a crucial factor in determining the efficiency of banking activities, the larger the resources and the lower the associated costs and withdrawals, the more operational capacity the bank has, which contributes to improved productivity and profitability.

- **Technology Used**

The adoption of technology and banking methods plays a significant role in the quality of services provided, the higher the use of technology in executing banking operations the better the service quality and the lower the operational costs, thus enhancing profitability.

- **Management Efficiency**

This refers to the ability of the bank's management to make effective decisions organize relationships within the bank, and motivate teamwork; it also includes the management's ability to deal with external parties in a way that reflects the quality of banking services, which in turn strengthens the bank's reputation.

- **External (Environmental) Factors**

Environmental factors refer to external influences that affect bank performance, including:

- **Legal and Political Environment:**

This pertains to the political conditions in the country where the bank operates, as well as the laws and regulations governing banking activities in that country.

- **Economic Environment**

This includes the nature of the economic system in the country, available resources, the investment climate, and investment opportunities that can impact the bank's performance.

- **Social Environment**

This includes the customs, beliefs, and values held by individuals in society, as well as the level of awareness and culture, these factors influence individuals' decisions regarding banking activities and the services offered by banks.

### **1.3 Financial Performance Evaluation Tools in Banks**

The tools used to evaluate financial performance in banks are varied and include the following:

#### **First: The Balanced Scorecard**

The definition and functions of the balanced scorecard are as follows (Boudouda Maryam, 2014):

#### **A. Definition of the Balanced Scorecard:**

The balanced scorecard is an integrated system for evaluating bank performance, it is a managerial tool designed to help banks transform their developments and programs into a set of objectives and indicators; financial reports are no longer the sole means for assessing banking activities and planning future actions, Instead, the balanced scorecard has become an effective tool for tracking performance against set goals, implementing plans, and monitoring bank growth systematically.

## **B. Functions of the Balanced Scorecard:**

### **- Translating Bank Developments and Programs**

The balanced scorecard aids in converting a bank's programs into clear specific objectives; identifying the target market and the customer segment to serve, it also defines objectives and measures related to internal processes, learning, customer development, and financial indicators.

### **- Linking Change Goals with Measurement Indicators**

Effective communication of the main objectives to all employees is essential for the success of organizational change programs; this ensures alignment of goals with specific indicators.

### **- Planning, Setting Goals, and Prioritizing Initiatives**

The balanced scorecard is most impactful when used to achieve organizational change, Executives should set measurable goals and translate them into financial indicators, such as reducing the cost of developing banking products or shortening the time required to launch products in the market.

### **- Feedback Mechanism**

Feedback is a critical element in continuous improvement of banking performance, through this process, banks benefit from past experiences in applying organizational change programs, while fostering knowledge sharing between bank units and employees.

### **- Return on Equity (ROE)**

Banks rely on the "David Cole Model" to measure ROE, which illustrates the relationship between profitability and risk based on financial statements; analysts use specialized indicators of return and risk, covering credit risk, liquidity, interest rate risk, operational risk, and capital.

This model enables analysts to assess the source and scale of a bank's profits linked to different risks.

## **Second: Financial Statements**

The financial statements of a bank include:

### **A. The Balance Sheet**

The balance sheet is a statement that reflects the financial position of a bank at a specific point in time, it provides two sets of figures: assets and liabilities, which must be equal; the balance sheet's purpose is to arrange debit and credit balances in the ledger and facilitate financial information interpretation by grouping similar elements, the goal is to extract critical information for financial analysis (Al-Karkhi Majeed, 2015).

In banks as in other institutions, the balance sheet clarifies claims and debts at specific dates, However, there are some differences in general accounts, including:

### **- Reverse Presentation Method**

Treasury transactions appear at the top of the balance sheet, while fixed assets are listed at the bottom.

### **- Recorded Values**

Assets are listed at their net values after depreciation and provisions, while liabilities include debts and equity (Sylvie, 2007).

## **B. Income Statement**

The income statement details the bank's activities in terms of profit or loss. It compares revenues with related expenses over the financial year (Rejal, 2014).

### **Third: Using Financial Ratios to Evaluate a Bank's Financial Performance**

Financial ratio analysis is one of the most common methods for financial evaluation, offering multiple indicators to assess a bank's performance in terms of profitability, liquidity, and asset-liability management efficiency, financial ratios have become an essential tool for financial analysts to predict potential financial failure in institutions. Financial ratios are defined as the relationship between two or more items from the financial statements, these items may belong to the same statement or different ones. For example:

- **Gross Profit Ratio:** Derived from the relationship between gross profit and net sales.

- **Return on Assets (ROA):** Links operating profit (from the income statement) with total assets (from the balance sheet).

The general categories of financial ratios include:

- Liquidity ratios
- Leverage ratios
- Debt ratios
- Activity ratios
- Valuation ratios (Matar Mohammed, 2000).

## **2 Field Study**

### **2.1 Tools and Methodology**

#### **2.1.1 Methodology**

To complete this study, the research relied on available information and data, as well as on spatial and temporal samples, the descriptive approach was used in the theoretical aspect by conducting a literature review of previous studies, books, and theses.

For the practical aspect, a case study method was applied, focusing on Banka Salam.

#### **2.1.2 Study Population**

##### **- Banka Salam, Biskra Branch**

Established on 14 th November 2018 in Biskra, Banka Salam is the 12th bank in Algeria in terms of establishment order.

##### **- Functions of Banka Salam**

The bank's primary mission is to ensure continuity and consistently address the needs of companies and individuals, it aims to offer a wide range of advanced products and personalized financial services aligned with Islamic Sharia principles while contributing to enriching the lives of Algerians.

The bank upholds the following values: progress, commitment, stability, and customer satisfaction.

## 2.2 Presentation and Discussion of Study Results

### 2.2.1 Liquidity and Profitability Analysis at Banka Salam – Biskra Branch

This section discusses the measurement and analysis of liquidity and profitability ratios for Banka Salam – Biskra Branch.

#### 2.2.1.1 Liquidity Ratio Calculation for Banka Salam – Biskra Branch (2021–2023)

##### - General Liquidity Ratio (Current Ratio)

This ratio measures the adequacy of Banka Salam's current assets expected to convert to cash during the period 2021–2023. The calculation of this ratio is shown in Table 01 below:

$$\text{Current Ratio} = \text{Total Current Assets} / \text{Total Current Liabilities}$$

**Table 01: Analysis of General Liquidity Ratio for Banka Salam – Biskra Branch (2021–2023)**

Statement	2021	2022	2023
Total Current Assets	165 766 769	166 506 245	166 906 169
Total Current Liabilities	147 830 356	153 622 424	149 153 420
General Liquidity Ratio	1,121	1,084	1,119
Change Rate	/	-0.033	0.032

Source: Prepared by the researcher based on the bank's financial statements.

Based on the balance sheet and Table 01 Banka Salam – Biskra Branch; experienced fluctuating growth during the study period, the liquidity ratio showed a significant increase in 2021 reaching 1.12; this was followed by a slight decline in 2022 to 1.08, and then a relative recovery in 2023, returning to approximately the same level as in 2021 at 1.119.

The bank achieved its highest liquidity ratio in 2021 at 1.12. The trend is illustrated in annex n° 01.

##### - Cash Liquidity Ratio

This ratio evaluates the bank's ability to meet its short-term cash obligations using its most liquid assets, such as cash, in relation to its short-term liabilities the calculation for this ratio during the period 2021–2023 is presented in the table below:

$$\text{Cash Liquidity Ratio} = \text{Cash} / \text{Total Current Liabilities}$$

**Table 02: Analysis of the Cash Liquidity Ratio for Banka Salam – Biskra Branch (2021–2023)**

Statement	2021	2022	2023
Cash	48 522 159	51 146 305	53 812 336
Total Current Liabilities	147 830 356	153 622 424	149 153 420
Cash Liquidity Ratio	0.328	0.332	0.361
Change Rate	/	0.012	0.087

Source: Prepared by the researcher based on the bank's financial statements.

Based on Table 02 and the financial statements of the bank under study during the period 2021–2023, it is observed that there is a fluctuation in the cash liquidity ratio, there is a slight gradual increase each year, reaching 0.36 in 2023, the highest ratio during the study period compared to the previous years; This indicates a consistent yet modest improvement in the bank's performance, as illustrated in annex n° 02.

### **2.2.1.2 Profitability Ratio Calculation for Banka Salam – Biskra Branch (2021–2023)**

Using the financial statements of Banka Salam, the profitability ratios for the period 2021–2023 were calculated.

#### **- Profit Margin (Return on Sales)**

The following table shows the profit margin (return on sales) for Banka Salam during the years 2021–2023, calculated using the following formula:

$$\text{Return On Sales} = \text{Net Income} / \text{Total Revenue}$$

**Table 03: Profit Margin for Banka Salam (2021–2023)**

Year	Net Income	Total Revenues	Profit Margin (PM)
2021	2 658 322	8 566 209	31.03%
2022	3 925 456	10 535 747	37.26%
2023	3 325 644	11 734 358	28.34%

Source: Prepared by the researcher based on the financial statements of the bank under study.

From Table 03, it is evident that the profit margin is generally high and stable compared to the total revenues for the three years. the year 2022 recorded the highest profit margin at 37.26%, outperforming 2021 and 2023, this demonstrates that the bank under study achieved significant returns, enabling it to maintain financial sustainability and cover total costs, this is further illustrated in annex n° 03.

#### **- Return on Assets (ROA)**

The following table shows the Return on Assets (ROA) for Al Salam Bank – Biskra Agency – during the years 2021–2023, calculated using the formula:

$$\text{ROA} = \text{Net Income} / \text{Total Assets}$$

**Table (04): Return on Assets (ROA) for Al Salam Bank – Biskra Agency (2021–2023)**

Year	Net Income	Total Assets	ROA (%)
2021	2 658 322	92 325 447	2.88%
2022	3 925 456	143 604 125	2.73%
2023	3 325 644	192 643 152	1.73%

Source: Prepared by the researcher based on the bank's financial statements.

The table reveals a continuous decline in the ROA, which can be attributed to fluctuating net income combined with an increase in total assets. This trend reflects the impact of dividend distributions and the rise in reserves, as illustrated in appendix n° 04.

#### - Return on Equity (ROE)

The following table illustrates the Return on Equity (ROE) for Al Salam Bank – Biskra Agency – during the years 2021–2023, calculated using the formula:

$$\text{ROE} = \text{Net Income} / \text{Equity}$$

**Table (05): Return on Equity (ROE) for Al Salam Bank – Biskra Agency (2021–2023)**

Year	Net Income	Equity	ROE (%)
2021	2 658 322	14 255 168	18.65%
2022	3 925 456	19 549 258	20.08%
2023	3 325 644	29 691 277	11.20%

Source: Prepared by the researcher based on the bank's financial statements.

The ROE shows an increase from 18.65% in 2021 to 20.08% in 2022, driven by the growth in equity, however, it decreased significantly to 11.20% in 2023, reflecting a downward trend, and this is illustrated in appendix n° 05.

## 2.2.2 Analysis and Discussion of Results

### 2.2.2.1 Discussion of Hypothesis Testing

**First Hypothesis Test:** "The financial performance of commercial banks is measured using profitability and liquidity indicators."

The analysis of financial performance by the bank's financial department enables the identification of key indicators for commercial banks' assets and the detection of deviations, transparency is essential for continuing monetary reforms, which serve as a cornerstone of the reform process, providing accurate and credible accounting information through the use of financial indicators to evaluate performance validates the first hypothesis.

**Second Hypothesis Test:** "Liquidity and profitability ratios are among the most important indicators in evaluating the financial performance of commercial banks."

Through the analysis of the bank's financial data, liquidity ratios, such as the ratio of cash liquidity to total assets, help assess the bank's ability to meet its short-term obligations, profitability ratios, such as return on equity (ROE) and return on assets (ROA), reflect the bank's ability to generate profits from its resources and investments, these ratios are essential tools for analyzing the bank's financial performance, proving the validity of the second hypothesis.

**Third Hypothesis Test:** "Financial analysis plays a central role in measuring the financial efficiency of commercial banks."

Using financial tools such as ratios for profitability, liquidity, and efficiency enables analysts and bankers to determine the bank's effectiveness in resource management, financial analysis provides not only an accurate depiction of the bank's financial situation but also serves as a primary tool for measuring financial efficiency and guiding strategic decision-making, thus supporting the third hypothesis.

#### **2.2.2.2 Results of Hypothesis Testing**

Based on the study of financial performance indicators for the bank under examination, the following conclusions can be drawn:

- Financial indicators are effective tools for measuring financial performance in commercial banks.
- Analyzing financial indicators, particularly liquidity and profitability ratios, helps identify strengths and weaknesses in the financial performance of commercial banks, validating the study's hypotheses.
- Financial analysis aids bank managers in making sound decisions based on the results of these financial evaluations.

#### **Conclusion**

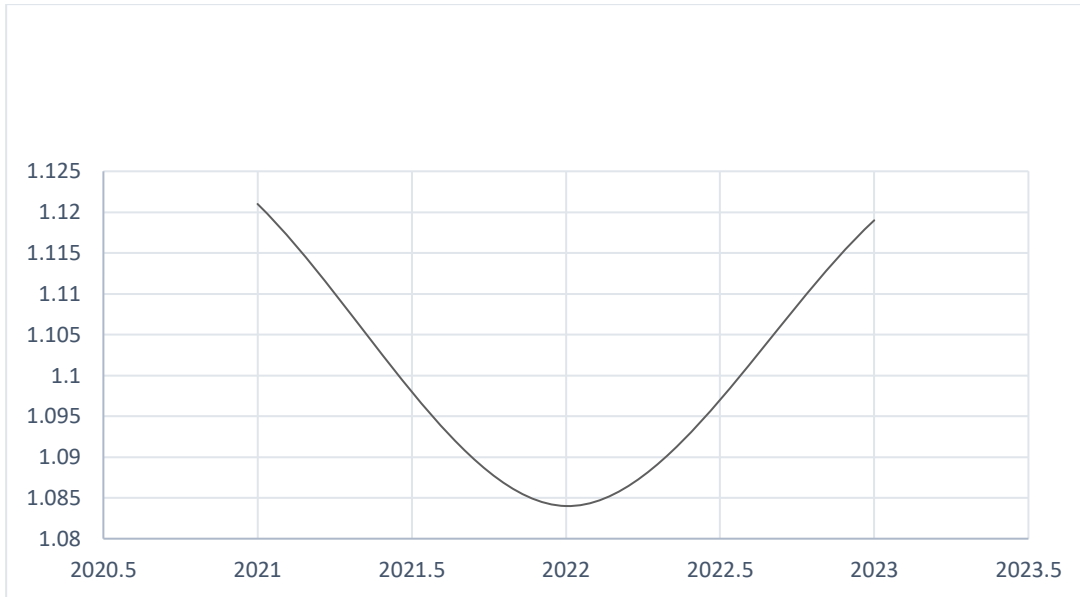
In light of the conducted study and the hypotheses tested, several findings support the validity of these hypotheses:

- Measuring the financial performance of commercial banks is primarily achieved through a set of diverse financial indicators that reflect the banks' ability to manage resources and achieve financial objectives.
- The study confirmed that liquidity and profitability ratios are among the most critical indicators used to evaluate the financial performance of commercial banks. They play a vital role in determining the bank's ability to meet financial obligations and achieve sustainable profits.
- The study demonstrated that financial analysis serves as the primary tool for assessing financial efficiency in commercial banks, providing a comprehensive understanding of the bank's ability to manage its resources effectively.

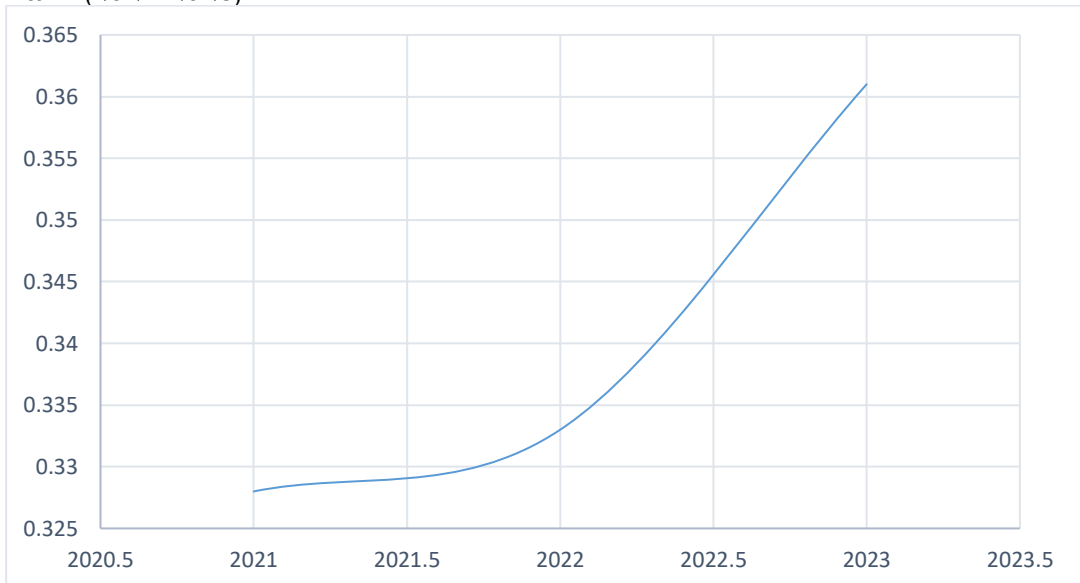
Based on these findings, it can be concluded that the use of these tools and indicators in evaluating the financial performance of commercial banks is essential. It is a critical factor in improving the performance of banks, enhancing operational efficiency, and predicting future risks.

**Annexes**

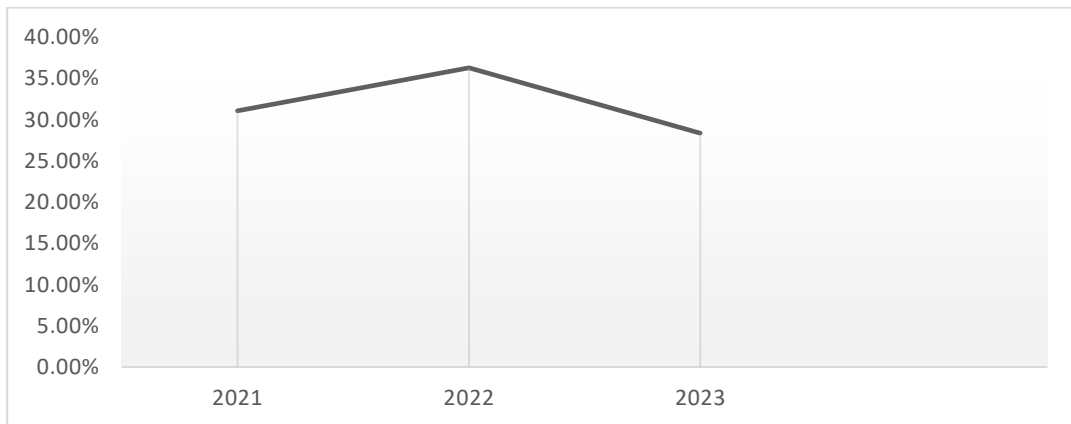
Appendix No. (01): Graphical chart showing the general liquidity ratio of Salam Bank (2021-2023)



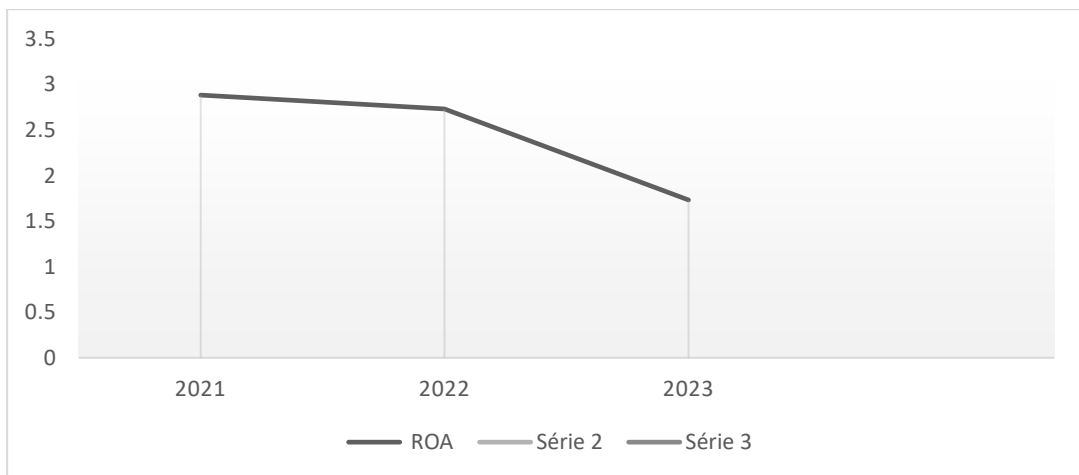
Appendix No. (02): A graphical chart showing the cash liquidity ratio of Salam Bank (2021-2023)



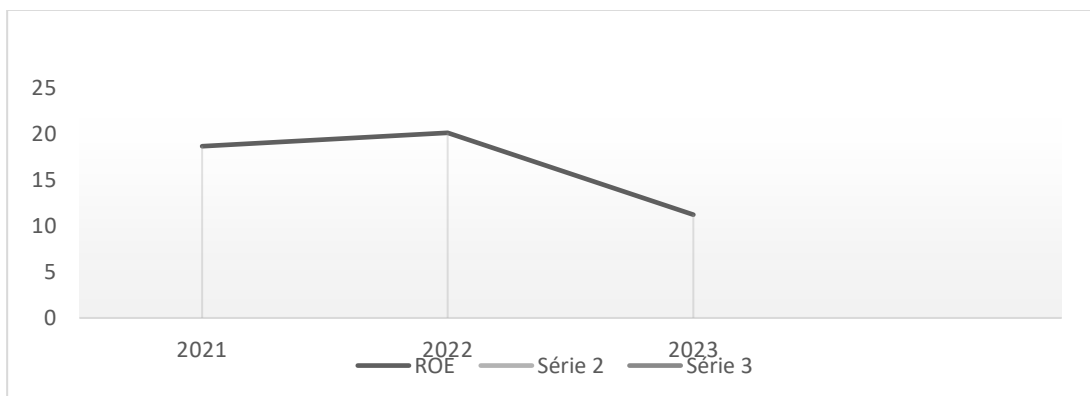
Appendix No. (03): A graphical chart showing the profit margin development of Salam Bank (2021-2023)



Appendix No. (04): A graphical chart showing the Return on Assets (ROA) indicator of Salam Bank (2021-2023)



Appendix No. (05): A graphical chart showing the development of the Return on Equity (ROE) indicator of Salam Bank (2021-2023)



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