

Banks' Financial Performance in Pakistan from 2012-2015

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Abstract : The global financial crisis severely and adversely impacted the Pakistanis' financial setups with far-reaching consequences for its victims. This study aimed to analyze the various determinants of the banks' financial performance in Pakistan. The stepwise multiple regression analysis and pre-post analysis were carried out in this regard by using SPSS ver 22. The study found that the assets quality is the most influential determinant of return over assets followed by bank size and solvency. Advances, liquidity, investments, and size have positive while poor assets quality and deposits have a negative impact on the return over assets. The comparison of the pre-crisis and post-crisis coefficient values of the independent variables revealed that the global financial crisis had exerted a significant impact on the relative ability of the financial performance determinants to explain variations in return over assets.

Keywords : pre-crisis, post-crisis, coefficient values, determinants

Conference Title : ICAMS 2016 : International Conference on Advances and Management Sciences

Conference Location : Amsterdam, Netherlands

Conference Dates : December 01-02, 2016