تقييم أداء المؤسسات المصرفية

دراسة حالة لمجموعة من البنوك الجزائرية - خلال الفترة 1994   2000[1]

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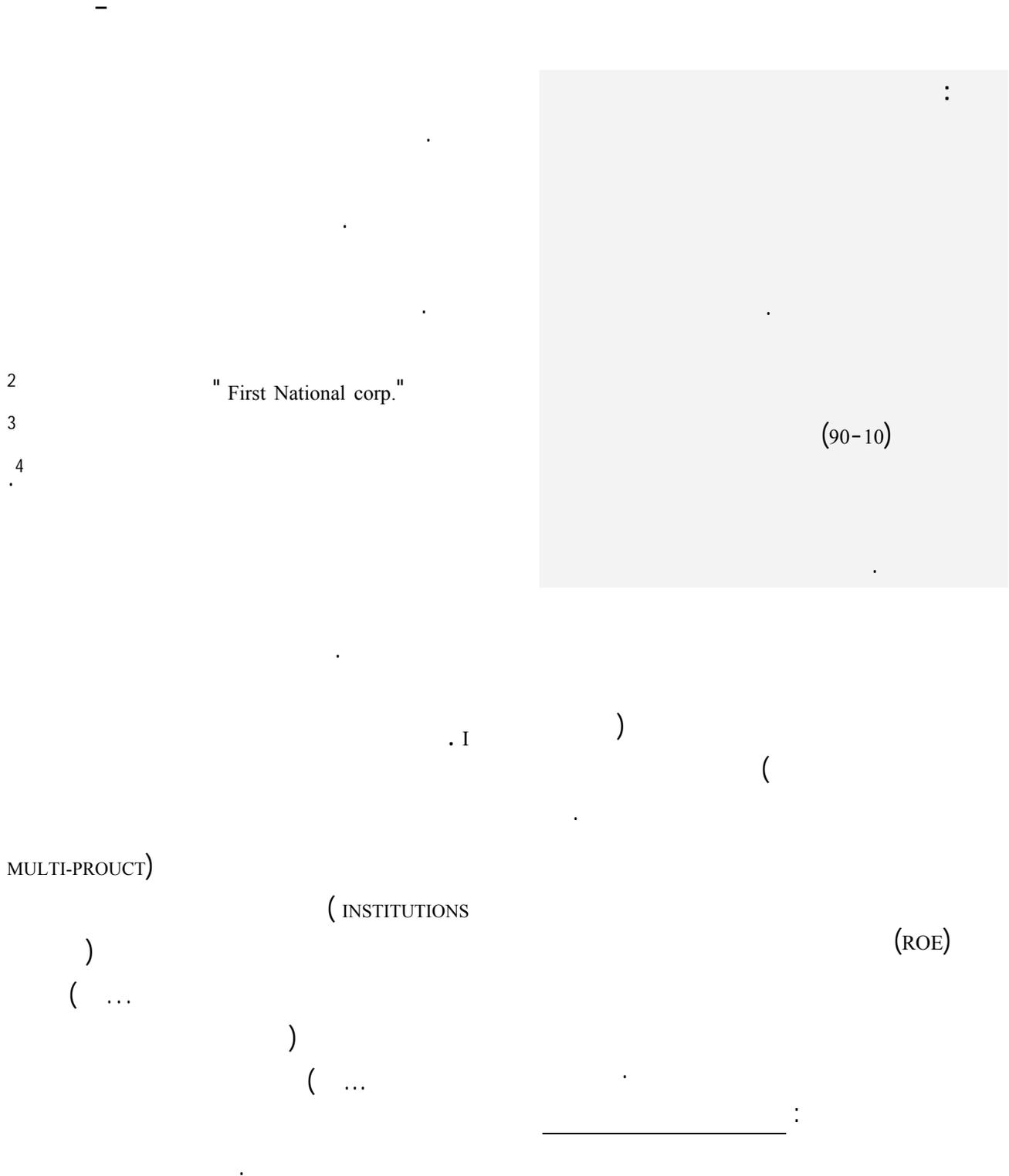
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···   2000 − 1994

.   74/94

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18.76 % 1999.

BDL 7.76% 1997

1994 10.62 %

1997 0.25 %.

0.37 % 1999 10.50 % BNA

1996

CPA 2000

6.86 % 1996 0.26 %.

(1) - (ROE) %

BARAKA	BDL	BNA	CPA	
11.17	10.67	1.93	1.66	**1994**
11.37	6.96	2.80	2.60	**1995**
10.41	0.53	0.37	0.26	**1996**
7.76	0.25	0.46	0.29	**1997**
15.477	0.02	0.42	1.55	**1998**
18.76	.	10.50	1.97	**1999**
11.34	*0.10	1.70	6.86	**2000**

* 2001 2000.

(ROA)

(EM)

(BARAKA)

(2) (3).

ROA

1 % 1999

2.3 %

1999 0.58 % BNA

(2).

(2) - (ROA) %

BARAKA	BDL	BNA	CPA	
1.72	0.46	0.14	0.09	**1994**
2.25	0.32	0.21	0.12	**1995**
2.15	0.03	0.03	0.01	**1996**
2.10	0.02	0.04	0.01	**1997**
1.84	0.16	0.03	0.08	**1998**
2.30	.	0.58	0.09	**1999**
1.21	* 0.33	0.10	0.50	**2000**

* 2001 2000.

(3)

EM

9.5

2000 .

22 1995.

18.13 1999 23.32

1994.

(3) – (EM)

BARAKA	BDL	BNA	CPA	
6.51	23.32	13.41	19.08	**1994**
5.06	21.94	13.60	21.99	**1995**
4.84	16.68	13.65	22.28	**1996**
3.70	10.73	12.01	21.07	**1997**
8.41	13.61	14.13	19.75	**1998**
8.15	.	18.13	21.38	**1999**
9.34	* 31.76	16.21	13.69	**2000**

* 2001 2000.

Dupont

ROA (PM)

(UA)

(4) (5).

(4) – (PM) %

BARAKA	BDL	BNA	CPA	
20.86	2.75	1.49	1.10	**1994**
23.63	2.44	1.60	1.42	**1995**

23.79	0.25	0.13	0.11	**1996**
18.71	0.20	0.26	0.12	**1997**
20.45	1.42	2.68	0.67	**1998**
25.53	.	5.10	0.82	**1999**
10.09	* 1.65	6.97	4.02	**2000**

*   2001   2000.

ROE)

(PM   ROA   (1994- 2000)

(4)

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% 10

1999

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% 25.53

(   )

% 6.97   2000   % 4.02

(   )

% 2.75

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.1994

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(PM)

(5) –   (UA)   %

BARAKA	**BDL**	**BNA**	**CPA**	
8.23	16.64	9.63	7.90	**1994**
9.50	12.99	12.888	8.32	**1995**
9.04	12.73	20.26	10.49	**1996**
11.23	11.75	14.89	11.16	**1997**
8.99	11.31	11.19	11.68	**1998**
9.02	.	11.35	11.20	**1999**
12.03	* 20.29	1.50	12.47	**2000**

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(UA)

*   2001   2000

(UA)

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(BDL)   1994   1995

(EM)   : ــــــــــــــــــ -   %16.64   %13

(BNA)   1996

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2000   1997   (UA) (

% 11.23   % 12.03   .   (

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* C:Capital Adequacy (   ), A: Assets Quality ([   ), M: Management Quality (   ), E:
    Earnings (   ),   L: Liquidity (   ), S: Sensitivity of market risk(   ).
**   ROE: Return On Equity.
*** EVA: Economic Value Added.

.   - [1]

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        .190   143 :   1999   "   "   :   - [3]

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