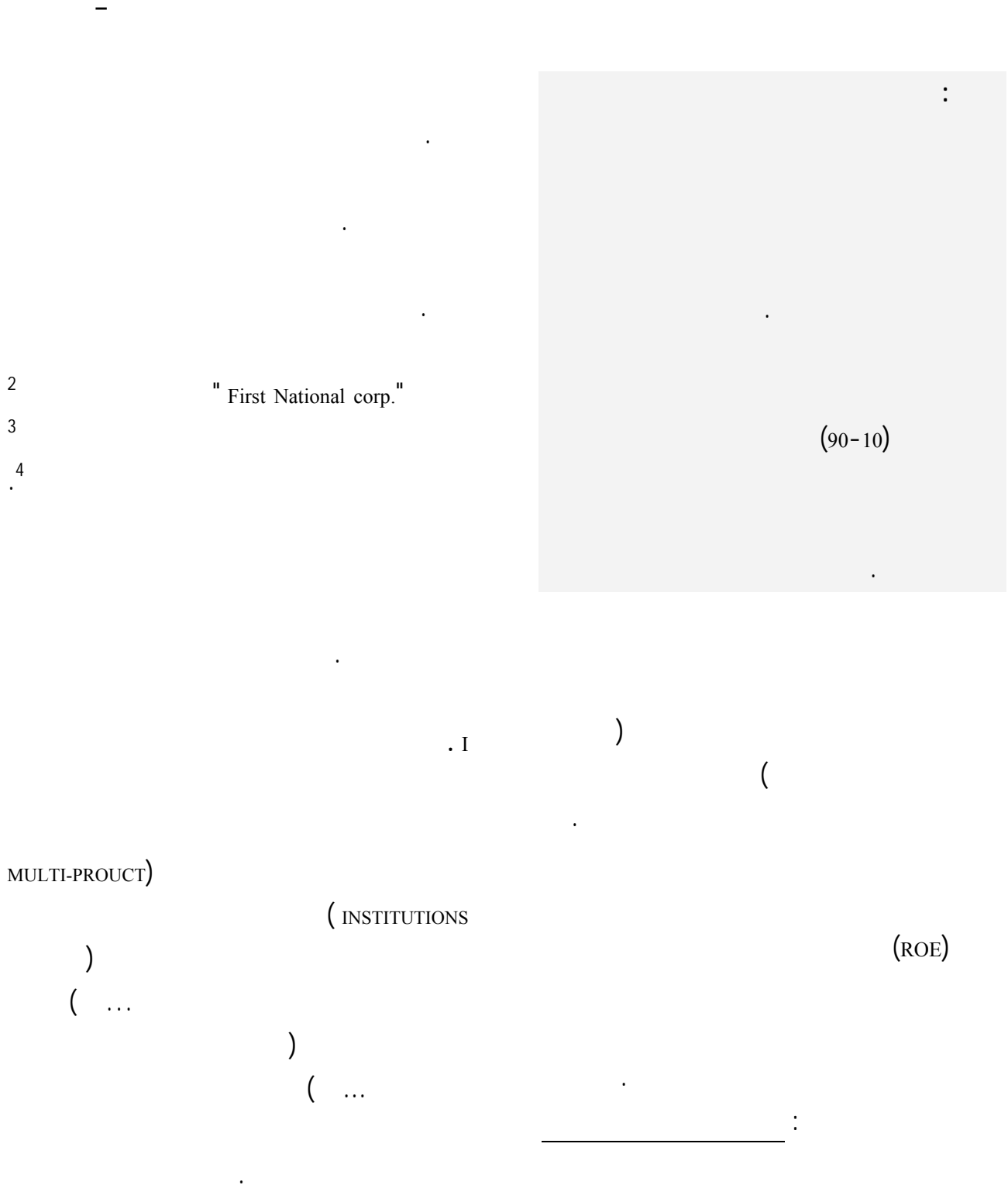


تقييم أداء المؤسسات المصرفية

دراسة حالة لجموعة من البنوك الجزائرية - خلال الفترة 1994 - 2000



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5 "

. II

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6 "

":

* (CAMELS)

** (ROE)

7 "

(ROE)

*** (EVA)

:

8

(ROE)

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9

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/()	
(/)	
/	

.III

.2

:
 (CPA) -
 (BNA) -
 (BDL) -
 (EL BARAKA) -
 2000 - 1994 ...
 74/94
 : 12
 ()

(ROE)

(EVA)

11

.(74/94)

NOPAT - net]

= (EVA)

(×) - (NOPAT)

: [operational profit after tax.

.(2 / +):

□

1999 % 0.58 BNA
(2)

(1)

% (ROA) - (2)

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

.2000 2001 *

.1999 % 18.76
BDL %7.76 1997
% 10.62 1994
. % 0.25 1997
% 0.37 1999 % 10.50 BNA
1996
2000 CPA
. % 0.26 1996 % 6.86

(3)

EM

9.5

% (ROE) - (1)

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

.2000 2001 *

.1995 22
23.32 1999 18.13
.1994
(EM) - (3)

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

.2000 2001 *

(ROA)

(EM)

(BARAKA)

Dupont

(PM)

ROA

(UA)

(3)

(2)

(5)

(4)

% (PM) - (4)

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

ROA

1999

% 1

% 2.3

ROE)
(2000 - 1994)

: _____ -
(PM ROA

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

.2000 2001 *

(4)

()
()

% 10

1999

% 25.53

% 4.02 2000 % 6.97

% 2.75

.1994

: _____ -
(PM)

% (UA) - (5)

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

2000 2001 *

(UA)

(EM)

: _____ -

1995 1994 (BDL)

%13 %16.64

1996

(BNA)

(CPA)

1999 1997

.2000 1998

) (UA) 2000 1997

% 12.03 % 11.23

(

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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.
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