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Following The Banks

Abstract

This study will comprehensively examine all the indicators of the quality and quantity of banking jobs. We will focus on the primary aspects of each bank's operations, which are profitability and risk. A commercial bank is fundamentally a type of organization. A business designed to maximize the return on invested capital while managing risk effectively. Striking a balance between maximizing income and managing risk is a tough endeavor for banks, as evidenced by recent global bank failures. Institutions must continuously seek new methods to increase their revenue, improve efficiency, and better planning and control to reach their objectives.

This article will present analytical methods for financial reporting of banks to assist management and stakeholders in identifying crucial concerns in each bank and devising remedies.

We will examine the different types of hazards faced by banks and the generally employed techniques for evaluating risk levels in banks.

Keywords: Values, ethical leadership.

Introduction

The term "bank" originates from the Italian words "Banko," "Tezge," and "Sportel." Banks were initially established to facilitate the exchange of different types of metallic money, which led to the creation of banks due to their role in money exchange. Today, a bank is recognized as a specialized financial institution that handles deposit-taking, loan-granting, and facilitates payment transactions between clients.

To precisely define the concept of a bank and create a definition that aligns closely with the current conditions under which banks operate, specific criteria need to be established to differentiate banks from manufacturing, commercial, and service-oriented entities.

The factors that provide the most precise description of banks are:

a) Does the institution influence money creation? b) Is its primary function to receive and provide loans? c) Is the institution a beneficial financial support for the country's economic and development objectives? d) What are the institution's capabilities for enhancing payment circulation and accelerating monetary flow?

According to the specified criteria, we can provide this definition of the bank: The bank is a unique financial organization within the monetary-credit system that specializes in receiving and giving credit in a professional manner, as well as facilitating payment transactions for clients.

Banks are responsible for issuing the national currency, receiving deposits, providing loans, facilitating transactions for clients, and other related services. A specific type of bank does not carry out these duties. Various types of banks, including national banks, commercial banks, savings banks, and agricultural banks, typically carry out one or more of the activities mentioned above. The central bank plays a crucial role in monetary policy and serves as the primary bank for other banks.

All countries, including those with mature market economies and those in transition, depend on the two-tier banking system. The Central Bank operates at the first level as the monetary authority responsible for creating and executing monetary policy. Commercial banks function at the second level and primarily handle funding for the economy.

The banking system in the RKS comprises the Central Bank of Kosovo and second-tier banks, which are further categorized into banks and savings banks. This banking system can be described as universal based on its institutional and systemic composition, approved according to banking law.

According to the laws governing the Central Bank and banks, the Central Bank of the Republic of Kosovo is the only regulatory body in charge of approving licenses for banks and savings banks in Kosovo as well as overseeing their operations.

Materials and methods

Risk is the probability of experiencing a loss. Risk is the chance that the realized return will deviate from the anticipated return. Risk is connected to the unpredictability of the return on saved or invested money. Risk is a crucial element. The financial manager is accountable for identifying and managing potential risks in a more effective manner. Risk assessment relies on probability distribution, anticipated return, standard deviation, and coefficient of variation. Probability is the likelihood of an event occurring, expressed as a percentage or a measure of reliability. The probability distribution illustrates the likelihood of a specific event or outcome happening.

Banker's risk refers to the expected uncertainty associated with any event or occurrence. Will the customer choose to renew the loan? Are deposits expected to increase next month? Will the bank's share prices and income increase? Will interest rates increase or decrease in the upcoming week, and how will it impact a bank's revenue or profitability?

Bankers prioritize maximizing the value of their shares and profits while also considering the risks they take. In recent years, bankers have been compelled to heighten their prudence in assessing the bank's risk due to the volatile economy and past lending issues.

Types of risk

Credit risk. Credit risk refers to the likelihood that the bank's assets, particularly its loans, will depreciate in value and become worthless. Due to banks having limited equity capital compared to their total assets, only a small portion of loans should be classified as bad loans to ensure the bank's growth. The four most valuable indicators for assessing loan risk are as follows:

• Non-functional asset coefficient compared to total loans and leases. • Net loan repayment ratio compared to total loans and rents.

The ratio of the annual provision for bad debts to the total loans and rents or to the share capital

• The allocation coefficient for problematic loans in relation to overall credit and rentals or in relation to equity capital.

Non-performing assets are financial investments, such as loans, that have not been repaid for 90 days or more, despite generating income. Repayments are debts that the bank has deemed worthless and removed from its financial records. The gross repayments offset the returned amount if any of these loans end up bringing in money for the bank. As the two coefficients rise, the bank's risk exposure increases, yet it remains the sole institution that has not faced bankruptcy. The latter two components serve as indicators of credit risk and show the extent to which the bank is willing to incur losses from nonperforming loans by setting up reserves for such loans annually from its current income.

Another established and enduring method for assessing credit risk is:

• The ratio of total loans to total deposits

As this coefficient rises, bank supervisors from the regulatory body may be worried because loans are one of the riskiest assets for the bank, and they need to ensure the safety of deposits. When bad loans increase or the market value of good loans decreases in comparison to bank deposits, it poses a risk to depositors.

Risk is related to the ease of converting an asset into cash without affecting its price. The bank's liquidity refers to its capacity to settle any overdue liabilities within specified timeframes. Banks are concerned about the dangers associated with insufficient cash reserves and the ability to borrow in order to fulfill deposit withdrawals, loan requests, and other financial obligations. Banks facing liquidity risk may need to borrow funds at exorbitant rates to address emergencies, depleting their cash reserves and resulting in reduced income. So far, only a limited number of banks have sufficient liquidity due to the option of borrowing liquid funds from other banks. Such instances are few in actuality.

Lack of liquidity can occur when a bank faces sudden, substantial withdrawals of deposits, leading it to lend funds at higher interest rates compared to what competing banks provide for identical loans.

The substantial reduction in the bank's liquidity frequently results in the bank paying elevated interest rates to withdraw deposits transferred to the money market, which are sold in million-dollar units and are not covered by deposit insurance. An important metric for assessing liquidity risk is the coefficient of purchased assets (including securities, DS, and commercial securities) with respect to overall assets.

Increased reliance on foreign money raises the risk of decreased liquidity in cases of higher withdrawal rates or lower credit quality.

Additional indicators for the bank's liquidity risk vulnerability include the following coefficients:

• Net loans as a percentage of total assets

• Cash and deposits from other banks as a percentage of total assets

• Proportion of cash and government securities to total assets

Cash means the physical currency in the cash register at the bank's location, the deposits held by the bank in the central bank of that area, deposits in other banks used as alternatives for check clearing and interbank services, and other funds in the process of being paid (such as outstanding checks). To reduce the bank's liquidity risk exposure, common techniques include raising the proportion of bank assets that consist of easily marketable assets like government securities or utilizing long-term obligations to fund the bank's activities.

Market risk

Market risk arises in market-oriented economies due to the fluctuating market value of assets, liabilities, and capital net worth offered by numerous banks.

Fluctuations in market interest rates and currency values, shifts in public demand for banking services compared to non-banking firms, abrupt changes in the Central Bank's monetary policy, and alterations in investors' risk assessments of banks can lead to fluctuations in the value of a bank's assets, liabilities, and capital, depending on the prevailing financial conditions.

Market value fluctuations have a significant impact on bank bond portfolios and share capital, potentially prompting quick investments if market prices diverge from the anticipated direction. Key indications of market risk in banking include:

• The coefficient comparing the accounting value of the bank's assets to the calculated market value of those assets

• The coefficient represents the accounting value of share capital in relation to the market value of bank share capital.

• The market value of the bank's bonds and other assets that generate a fixed profit in proportion to their price as listed in the bank's records

The market value of the bank's common and preferred shares represents investors' expectations regarding the bank's risk exposure and income potential.

Interest rate risk. Interest rate risk is when changes in interest rates have an impact on the market value of an investment.

Fluctuations in market interest rates might affect the earning margin in comparison to the bank's expenses. For instance, a rise in interest rates can erode a bank's profit margin if the institution's asset and liability structure causes interest expenses on borrowed money to climb faster than interest income from loans and securities. If the bank has an excess of placements with a variable interest rate compared to bonds with a variable interest rate, a decrease in interest rates will have a detrimental impact on the bank's profit margin. In this scenario, revenue generated from investments will decline more rapidly than the costs associated with borrowed capital.

The effect of decreased interest rates on the bank's profit margin is referred to as interest risk. Some of the most commonly utilized metrics for assessing the bank's interest risk include the following:

When interest-sensitive assets exceed interest-sensitive liabilities, the bank is more vulnerable to losses from fluctuations in interest rates. If interest-sensitive liabilities exceed interest-sensitive assets, a loss may occur if market interest rates rise.

Uninsured deposits, typically state or corporate deposits, have a coefficient compared to total assets. These deposits are the largest amount not covered by insurance and are highly sensitive to changes in interest rates, leading depositors to withdraw if offered higher income by competitors.

Financial uncertainty. Income risk refers to the bank's greatest financial vulnerability, which is the net profit remaining after all expenses have been accounted for. Income may decrease abruptly because of internal or external factors, such as shifts in economic conditions or changes in laws or regulations.

The early rise of competition in the banking industry reduced the difference between the revenue generated by the bank's assets and the costs associated with obtaining additional capital. Bank shareholders may see a decrease in earnings per share, resulting in a loss in the bank's share value and future resource growth. Some prominent measures for assessing the risk of a bank's income include the following:

• Standard deviation (S) or variance (S2) of net profit after tax;

• Standard deviation or variance of the bank's ROE and ROA

A higher standard deviation or volatility in a bank's profit increases the risk to the bank's income statement. If investors anticipate that the bank's securities will continue to pose a high income risk, they will demand higher compensation for the added risk, in the form of a greater yield from the bank, or they will choose to invest their money in other places.

Risk of insolvency. Bankers must manage the risk of their institutions' long-term viability, sometimes referred to as solvency risk. If the bank approves numerous bad loans or has a significant decrease in the market value of a substantial portion of its securities portfolio, resulting in substantial capital losses upon sale, then its capital account, intended to absorb such losses, may become more strained. Should investors and depositors become informed of this issue and start withdrawing their funds, regulators will be compelled to declare the bank insolvent and shut it down.

Bankruptcy can result in shareholders losing the funds they have invested in the institution.

Depositors without insurance face the possibility of losing a substantial portion of their cash. Therefore, fluctuations in the prices and yields of bank stocks and uninsured deposits can indicate potential solvency issues for the bank. When investors perceive an elevated risk of the bank going bankrupt, the market value of their shares decreases, and the bank incurs greater interest costs on loans obtained to secure essential capital. Economists refer to this phenomenon as market discipline, when interest rates

and the value of financial market instruments do not support struggling firms, prompting them to make significant changes in their strategies and operations to regain investor confidence.

The bank's risk of non-payment and bankruptcy can be estimated using the following parameters:.

• Comparing the interest rates of long-term securities issued by the bank, like medium-term capital securities and DS, with those of state securities of the same length.

This inclusion expansion indicates that market investments anticipate higher risk due to the potential loss from purchasing assets from this bank.

• The ratio of the bank's share value to their annual earnings from the shares. Typically, this coefficient decreases when investors are confident that the bank's capitalization is adequate to mitigate the risks it has assumed.

• The share capital coefficient is the net value of capital in relation to the total assets of the bank, indicating that a decrease in capital compared to assets increases the risk exposure for the bank's shareholders and creditors. • The coefficient of assets purchased in relation to total liabilities. The assets acquired consist of unsecured deposits and money market loans obtained from other banks, businesses, and government entities throughout a one-year timeframe.

The share capital coefficient indicates the bank's ability to pay possible losses from assets that may decline in value in relation to its risky assets.

The risked asset mostly comprises loans and securities, excluding cash, goods, equipment, and other miscellaneous assets. Some risky assets exclude short-term American securities due to their stable market value and potential for resale. The regulatory community's worry about the bank's solvency risk resulted in significant pressure on the bank's management to boost its capital. Overall, bank capital has experienced a substantial boost in recent years in comparison to the industry's assets and liabilities.

Additional forms of risk

Banking institutions encounter other sorts of risk beyond credit risk, liquidity risk, market risk, interest risk, income risk, and solvency risk.

Banks of various sizes and structures encounter different forms of risk.

Inflation risk refers to the decrease in buying power of banks' income and shareholders' profit due to the rise in prices of goods and services.

Currency risk

Commercial banks play a significant role in the international payment system, similar to their role in the country's payment system. Commercial banks play a significant role in external money exchange markets by facilitating transactions and exchanging currencies for their clients.

Fluctuations in the market prices of foreign currencies like dollars, pounds, and yen will lead to losses due to changes in the market value of assets and liabilities.

Exchange rate risk arises when changes in exchange rates have an impact on the value of a financial position, particularly when holding assets or liabilities in foreign currencies or derivative contracts linked to exchange rate movements.

Geopolitical risk

Government changes, laws, and regulatory changes in the country or diaspora will undoubtedly have a detrimental impact on the bank's income, operations, and future prospects.

Criminal risk

Owners, staff, and clients of the bank all have the potential to violate the law and cause the bank to suffer consequences.

losses from fraud, embezzlement, theft or other illegal acts.

1. Credit risk	4. Interest risk
2. Liquidity risk	5. Income risk
3. Market risk	6. Solvency risk

Results

This study concentrates on assessing the performance of banks based on their customer service and shareholder returns. According to regulations and competition laws, bankers must regularly evaluate their performance, pinpoint business problems, assess how they stack up against rival banks, and develop plans to improve their operations in the future. We outlined the primary components of the banks' operations, including profitability and risk. Profitability is crucial as it maintains capital and secures future growth and sustainability.

The market value of shares for large banks is a reliable indicator of their profitability in comparison to the risks they undertake. Small and medium-sized banks' shares are not frequently traded; hence, the stock market value is not a significant indicator for management. These banks should prioritize important profitability ratios, including return on assets, return on capital, net interest margin, and net non-interest margin. This article emphasizes the need for management's focus on many categories of risk, including credit risk, liquidity risk, interest risk, market risk, income risk, and solvency risk. Bank managers must anticipate and effectively handle all types of risks.

Response rates are displayed.

Table 1 demonstrates that response rates were notably higher for face-to-face courses compared to online courses, specifically when face-to-face course assessments were conducted in the classroom. During the Year 3 administration, when all course assessments were conducted online, the response rates for face-to-face courses declined to an average of 47.18% with a standard deviation of 20.11. However, these rates were still marginally higher than the response rates for online face-to-face courses, which averaged 41.60% with a standard deviation of 18.23. The results indicated a statistically significant interaction between course delivery mode and assessment year, with $F(1.78, 716) = 101.34$, MSE = 210.61, $p < .001$. The total interaction effect had a magnitude of 0.22 ($\eta p2$). Basic testing of primary effects showed significant variations in response rates across face-to-face and online courses over all three years of observation. The most significant variations were observed in Year 1 ($p < .001$) and Year 2 ($p < .001$), when evaluations were conducted in person using paper for traditional courses and online for online courses. The response rate difference between face-to-face and online courses in Year 3 was statistically significant based on online surveys; however, the impact size was tiny ($\eta p2 = .02$). There was little variation in response rates between face-to-face and online courses when assessments were

conducted online for all courses. No further variables or relationships considered in the study showed statistical significance.

Useful formulas for profitability

When analyzing how well a bank is performing, it is often beneficial to break down some of these profitability coefficients into their key components.

For example, it is easy to observe that ROE and ROA, two widely used measures of profitability, are closely interconnected. Both utilize the same numerator: net income after taxation. Këta dy tregues të fitueshmërisë mund të jenë drejtpërdrejt të lidhura me:

ROE=ROA	h	Total assets / Total amount of share capital	(9)

Or, in other words:

Net income after tax / Total amount of share capital	=	Net income after tax / Total assets	(10)

h	Total assets / Total amount of share capital

The bank's net profit is calculated by subtracting its operational expenses and taxes from its overall income. Therefore:

ROE =	Total revenue – total operating expenses / total assets	h	it is an asset / Total share capital	(11)

Equations (10) and (11) show that the method used to finance the bank's assets—whether it involves more debt (leveraging) or more equity capital—influences shareholder income. Even banks with a low return on assets (ROA) can achieve a high return on equity (ROE) by leveraging debt and minimizing the usage of equity capital.

The ratio of ROE to ROA demonstrates the essential connection between risk and income that bank management encounters. The bank, with a forecast ROA of roughly 1% this year, will require $10 in assets for every $1 in equity to achieve a ROE of 10%. Equation (9) represents this.

ROE = ROA	h	Total assets / Total amount of share capital

=	0,01 h 10 dollars h 100 / 1 dollars	= 10%

For the bank to generate a 10% return on equity (ROE) with a 0.5% return on assets (ROA), each dollar of equity must support $20 in assets. Put simply:

ROE	=	0,005 h 20 dollars ë h 100 1 dollars	= 10%

As ROA is the root of profit efficiency, the bank's risk increases in order to generate the desired rate of income for its shareholders.

Analysis of capital returns broken down for detailed examination

Another beneficial equation that centers on return on equity (ROE) is:

ROE =	net profit after tax Total operating income	h	Operating income Total assets	(12)

	total assets
h	Total amount of share capital

The formula for return on equity (ROE) is calculated by multiplying the net profit margin by the asset utilization ratio and then by the capital multiplier.

Net profit margin (NMP) of the bank	=	net profit after tax Total operating income	(13)

The bank's asset utilization rate	=	Total operating income Total assets	(14)

Capital multiplier (RKS) of the bank	=	in total Activa Total amount of share capital	(15)

Every element in this basic equation serves as a specific signal for various areas of the bank's operations.

A bigger multiplier increases the bank's potential to generate significant income for its shareholders.

The profit margin (MP) is the ratio of net profit to total operating income and is a key metric for managerial control. Banks can boost their revenue and shareholder profits by effectively managing expenses and maximizing revenue. By effectively allocating the bank's assets into high-income loans and investments and avoiding high-risk ventures, the management can generate a steady income based on the utilization of its assets (asset utilization, or AU).

Analysis of banks' asset returns

The return on assets (ROA) of banks can be further segmented into its constituent elements. ROA is actually derived from the three components of standard coefficients.

ROA component of banks

Net interest margin =	(interest income - interest income)
	Total assets

plus

Margin without interest =	(interest-free income - interest-free income)
	Total assets

Minus

Various transactions which are above the net profit	=	Separate inputs and outputs
		total assets

It is equal to:

Return on assets (ROA, or the ability of the bank to realize profit from assets)	=	Net profit after tax

The discussion

Other purposes in banking

Many banking firms aim to enhance efficiency in order to optimize profitability and boost the value of shareholders' investments. It includes cutting operating costs and boosting workforce efficiency by utilizing automated technology and providing staff training. Deregulation compels banks to increase interest expenses on their assets and motivates management to decrease non-interest expenses, particularly salaries, employee perks, and management costs. The primary indicators that demonstrate the operational efficiency of banks and the productivity of their personnel are:

Coefficient of operational efficiency =	Total operating expenses
	Total operating income

Employee productivity coefficient	=	Net operating profit
		Number of full-time employees

The primary objectives of all banks are high profitability, maximizing share value, major growth, and increased efficiency. Some organizations prioritize increasing market dominance in the markets where they offer their services. They like this method because it allows for better control over prices

and consumers and also ensures that the bank, which holds significant market influence, can operate smoothly with a reduced chance of financial loss or market exclusion. Initial investigations indicated that certain banks, in these circumstances, exhibit spending preference behavior. They allocate a significant portion of their budget towards compensating management and staff through salaries and per diems, providing generous benefits, and constructing elaborate facilities and amenities. Regrettably, significant departures negatively impact profits and restrict possible increases in stock values for the banks' shareholders.

Banks with great profitability have employees who are more productive. Profitable banks efficiently handle substantial assets, generate significant income per employee, and offer competitive remuneration to highly productive staff.

Conclusions

What insights can we gather from the examination of the bank's profitability indicators?

Breaking down the bank's profitability indicators into their components provides insight into the reasons for the bank's income issues and indicates areas where management should focus on addressing potential income challenges. The data described earlier highlights that the bank's potential to achieve high profitability is contingent on certain crucial factors:

1. Prudent utilization of financial leverage, which refers to the proportion of a bank's assets funded by debt alongside equity capital,.

2. Prudent utilization of operating leverage through fixed assets to enhance operating income as bank production increases.

3. Diligent management of operating expenses to maximize net profit from sales revenue.

4. Prudent asset portfolio management to meet liquidation requirements while aiming for increased returns on the bank's assets.

5. Prudent management of the bank's risk exposure to prevent losses from overshadowing income and share capital.

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