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Finance, grade: 12, , language: English, abstract: This study examines the determinants of profitability of commercial banks in Albania. These determinants are categorized into two groups, internal factors that are the bank specific factors and external factors that are further divided into macroeconomic factors and industry specific factors. The main objective of the study is to determine the factors affecting the profitability of commercial banks and making some recommendations, that maybe can help the management and policymakers. A panel data with 16 commercial banks in Albania is analyzed for the period 2009-2014. Two indicators are used

(dependent variables) for the measurement of profitability, return on assets (ROA) and return on equity (ROE). Banking specific factors that are used in this study include variables such as bank size, asset management, credit risk, liquidity of assets, capital adequacy, operational efficiency and cost of financing. On the other hand is taken into consideration only one industry specific factor, which is the concentration and macroeconomic factors such as GDP, inflation and exchange rate. To meet the main object of the research, the study is based mainly on quantitative research method, which is supplemented by a qualitative method. Quantitative data were obtained mainly from the financial

statements of commercial banks, by INSTAT, Bank of Albania, and World Bank, in order to make empirical analysis needed to identify and measure the determinants of bank profitability. In particular, multiple regression analysis was used to measure the impact of the determinants of bank profitability. On the other hand, qualitative data were collected through unstructured interviews conducted with executives of finance in the albanian commercial banks. To realize empirical analysis were used the software SPSS 22 and Eviews 7.

Accounting Higher GRIN Verlag Indianapolis Monthly is the Circle City's essential chronicle and guide, an indispensable

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*Study and Master Accounting
Grade 12 CAPS Teacher's Guide*

Scientific Study from the year 2020 in the subject Economics - Finance, grade: 12, , language: English, abstract: This work aims to study the impact of public and private debt on economic growth in Albania during the period 2014 to 2018, as well as the main determining factors for both indicators. The methodology used is based on econometric regression analysis. The results showed that public and private debt has a statistically significant impact on economic growth in Albania. The author aims to answer the question: Does private and public debt have an impact on economic growth in Albania? The purpose of this work is to analyze the effects of public debt and

private debt on the country's macroeconomic indicators, especially the emphasis is on efficiency of public and private borrowing on GDP. The effects of public debt on GDP vary from one country to another, studying the factors that influence the emerging differences between these countries and made possible the comparison of private and public borrowing effect on the economy of any country. Following the goal, this work will focus on the necessity of state debt and how the state ensures that debt, the importance of private sector development and business role over private borrowing on the role of public debt and private borrowing

growth economic situation of the country. Albania has managed to maintain positive economic growth and macroeconomic stability over the past decade, but its high level of public debt, with an upward trend over the last three years, has been seen as a concern by many domestic and foreign economists. When it comes to debt, both public and private debt must be taken into consideration. Private debt analysis takes on particular importance because private debt is associated with financing business projects and increasing consumer demand, which serve economic growth and improve the country's macroeconomic parameters.

The Accountant

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System of National Accounts, 1993

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