



# African Review of Economics and Finance

(<https://www.criterias.com/one-star>)

Journal / [African Review of Economics and Finance \(/index.php/aref\)](#) / Vol. 2

[No. 1 \(2010\) \(/index.php/aref/issue/view/9914\)](#) / Articles

[↓ DOWNLOAD PDF \(HTTPS://WWW.AJOL.INFO/INDEX.PHP/AREF/ARTICLE/VIEW/86945/7\)](#)

## Published:

Mar 28, 2013

## How to Cite

Kumbirai, M., & Webb, R. (2013). A financial Ratio Analysis of Commercial Bank Performance in South Africa. *African Review of Economics and Finance*, 2(1), 30–53. Retrieved from <https://www.ajol.info/index.php/aref/article/view/86945>

[MORE CITATION FORMATS ▼](#)

[DOWNLOAD CITATION ▼](#)

## Issue

[Vol. 2 No. 1 \(2010\) \(/https://www.ajol.info/index.php/aref/issue/view/9914\)](#)

## Section

Articles

## We use cookies

By using this website, you agree to allow cookies to be stored on your device to enhance site navigation, analyse site usage, and assist in our marketing efforts. (Privacy Policy)

To assure the integrity, dissemination, and protection against copyright infringement of published articles, you will be asked to accept the AJOL Publishing Agreement, the copyright in your article. Your Article is defined as the final, definitive, and citable Version of Record, and includes: (a) the accepted manuscript in its final form, including the abstract, text, bibliography, and all accompanying tables, illustrations, data; and (b) any supplementary material. Our Publishing Agreement with you will constitute the entire agreement and the sole understanding between you and us; no amendment, addendum, or other communication will be taken into account when interpreting your and our rights and obligations under this Agreement.

[Accept all](#)

[Reject all](#)

[Manage your preferences](#)

# A financial Ratio Analysis of Commercial Bank Performance in South Africa

## Abstract

This paper investigates the performance of South Africa's commercial banking sector for the period 2005- 2009. Financial ratios are employed to measure the profitability, liquidity and credit quality performance of five large South African based commercial banks. The study found that overall bank performance increased considerably in the first two years of the analysis. A significant change in trend is noticed at the onset of the global financial crisis in 2007, reaching its peak during 2008-2009. This resulted in falling profitability, low liquidity and deteriorating credit quality in the South African Banking sector.

---

## Journal Identifiers

eISSN:  
print ISSN: 2042-1478

---

## About AJOL

---

AJOL Team (<https://www.ajol.info/index.php/ajol/team>)  
AJOL Board (<https://www.ajol.info/index.php/ajol/board>)  
Donors (<https://www.ajol.info/index.php/ajol/donors>)  
Partners (<https://www.ajol.info/index.php/ajol/AJOL-partners>)  
Sponsors (<https://www.ajol.info/index.php/ajol/npo>)  
Contact (<https://www.ajol.info/index.php/ajol/contact-AJOL>)  
Usage Statistics (<https://www.ajol.info/index.php/ajol/statistics>)  
Journal Quality (<https://www.ajol.info/index.php/ajol/JPPS>)  
About AJOL (<https://www.ajol.info/index.php/ajol/about-AJOL-African-Journals-Online>)

## Policies

---

Whistle blowing (<https://www.ajol.info/index.php/ajol/whistle-blowing>)  
Terms and conditions (<https://www.ajol.info/index.php/ajol/terms-and-conditions>)  
Non-profit Organisation (<https://www.ajol.info/index.php/ajol/npo>)

AJOL is a non-profit, relying on your support.

DONATE

AJOL's largest donor partners:



Norad

(<https://www.norad.no/en>)



(<https://wellcome.org/>)



(<https://www.scoss.org>)

---

SIGN UP FOR TITLES OF INTEREST (<https://www.ajol.info/index.php/ajol/ajolnotifications/registerajolnotifications>)

Follow AJOL



(<https://twitter.com/ajol>)



(<https://www.facebook.com/ajol>)



(<https://www.youtube.com/ajol>)



(<https://www.instagram.com/ajol>)



(<https://www.linkedin.com/company/ajol>)



(<https://www.whatsapp.com/channel/0029vafnca30j0r501n0>)



(<https://www.telegram.me/ajol>)



([ajol@ajol.info](mailto:ajol@ajol.info))



(<https://www.ajol.info>)



(<https://www.ajol.info>)



(<https://www.ajol.info>)



(<https://www.ajol.info>)



(<https://www.ajol.info>)



(<https://www.ajol.info>)



(<https://www.ajol.info>)