

BANKING INSTITUTIONS AND AGGREGATED INDICATORS FOR FINANCIAL STABILITY ON THE ROMANIAN BANKING MARKET

Roxana Daliana Schiop^{1*}, Mihaiela Joly Mircea²

^{1, 2)}West University of Timisoara, Timisoara, Romania

Abstract

In times of crisis, the behaviour of the participants in the economic process changes, they being forced to adapt to new times, at a rapid pace. It reflects prudence and a reorganization from all points of view regarding the activities of companies. The scientific research aims to analyse the behaviour of banking institutions in times of crisis, but also in periods of economic growth based on aggregate indicators that reflect the evolution of banking financial institutions over a period of 15 years, starting from the economic crisis from 2008 and ending with 2022. At the same time, the scientific approach makes a brief presentation of Romanian banking sector at the end of 2022 from the perspective of shareholding and market share for the main banks in Romania in order to better understand their position these in the market.

Key Words:

Solvency Indicator, Leverage, Return on assets, Return on equity

JEL Classification:

F23, G21, M41, G32

* Corresponding author, **Roxana Daliana Schiop** – roxana.schiop83@e-uvt.ro.