Abstract:
Performance and risks in banking are largely determined by the role and importance of commercial banks within national economy. In the banking universe the risk-performance couple is not dissociable and must be analyzed through the simultaneous balancing of risks and gains, according to the DuPont analysis system. Various orientations regarding the issue of banking risks and performance are included in literature. There is no universal model of risk administration. The management of performance and risks in banking is a priority in bank management.

Key words: performance, banking risks, commercial banks, bank management

JEL classification: G21 - Banks; Other Depository Institutions; Micro Finance Institutions; Mortgages