

## **A STUDY ON THE PROFITABILITY OF ASEAN BANK - FOCUSING ON CORPORATE BANKS**

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### **ABSTRACT**

*The world economy is affected by various factors of fluctuations in the international financial market. Due to the stagnation of the North American and European markets, which played a major role in the past, financial markets in East Asia are receiving relatively high interest, and assets are moving accordingly. Among them, the banks in the ASEAN region, which are the growth engines of the East Asian financial region, are identified as factors affecting profitability and the current status of ASEAN regional banks and policy directions are suggested. In order to understand the net profit performance of assets, analysis is conducted only for corporate institutions, which are independent accounting standards. Many ASEAN banks are mainly in developing countries, and basically general loan operations are the main, and externally, the increase in the size of the country's economy (GDP) is a major factor. In addition, since asset-based economies of scale have negative effects, soundness management centered on small and medium-sized banks has a major. Therefore, Microfinance policy is effective at ASEAN. Considering the characteristics of ASEAN's financial market, a financial policy for the New Southern Policy should be accompanied.*

**Keywords:** Bank, ASEAN, Profitability, Corporation, NIM, ROA.

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