

Investigation of Ownership Structure, Deposits Structure, Profit Structure and Banking Bankruptcy Risk, Case Study: Listed Banks in Tehrah Stock Exchange

Mahdi Basirat⁹, Reza Habibi¹⁰ and Zeynab Heydari¹¹

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Abstract:

Bankruptcy typically affects capital market liquidity and economic development. During bankruptcy, banks typically reduce their credit to bankrupt companies, and in return, for lending to companies, they demand higher interest rates to offset the additional risk. The purpose of this study is to investigate the ownership structure, deposit structure, profit structure and bankruptcy risk structure of banks accepted in the Tehran Stock Exchange during the period of 1398-1398. In this research, Simultaneous equation modeling using panel data method is applied to analyze the variables. Research data includes 8 banks present in the Iranian banking system. The results of this research show that there is a significant relationship between deposit structure and risk, there is a significant relationship between deposit structure and profit structure, no meaningful relationship exists between ownership structure and risk, and also there is a negative and significant relationship between profit and risk structure.

JEL classification: E21, E32, E62

Keywords: Concentration; Ownership Structure; Banking Bankruptcy Risk; Deposits Structure; Profit Structure

⁹ Faculty member of Azad University, Persian Gulf International Branch, KhoramShahr, Iran

¹⁰ Faculty member of Iran Banking Institute, Tehran, Iran (Corresponding Authors)

(R_habibi@ibi.ac.ir)

¹¹ Master of degree in Agriculture Bank, Ahvaz, Iran