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Impact of Credit Risk Management on the Financial Performance of Eco Bank Nigeria PLC

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The study examined the effect of credit risk management on the performance of Eco Bank Nigeria Plc for the period of 2011-2020. The study employed time series analysis while ordinary least square technique was applied on three credit risks management variables, Loans and Advances (LA), Non-performing Loans (NPL) and Loan Loss Provision (LLP) to examine the performance of Eco Bank Plc. Results reveal that while loans and advances and loan loss provision has positive impact, Non-performing Loans have a negative effect on the financial performance of Eco Bank Plc. The study recommends that stakeholders should conduct an in-depth review of current rules and guidelines dealings with the provision of loans by the bank and adequate loan loss provision should be maintained to promote the financial performance of the bank so as to enhance the confidence of the stakeholders.

Key words: Non-performing loans (NPL), Loans and Advances (LA), Loan Loss Provision (LLP), Return on Assets (ROA)

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INTRODUCTION

Banking institution is one of the financial institutions that promote economic growth of a nation; it is the life wire for economic development and the heartbeat of financial system. Hence government attention in banking industry -is more paramount than any other sectors of the economy. Credit risk which is a key problem of banking system had become a concern to the stakeholders (the government, regulators, management, depositors and investors).Makri and Papadatos (2013) viewed credit risk as a factor that causes bank failure if not properly managed and monitored. For economy to be viable and attract investors, banking industry must earn the people's confidence as well as economically sound, transparent and consistent in the area of financial commitment. Thus, the industry must put measures in place to minimize the incidence of non-performing loans since credit is the major factor that enhances financial soundness of the banking system (Haneef, Riaz, Ramzan & Rana, 2012).

Credit risk management is a method that helps to recognize or reduce the risk associated with non-performing loans of a bank (Sujeewa, 2015). The challenges facing the banking industry in most of the developing countries today is as a result of their inability to properly manage their debt profile resulting from loans and other facilities granted to customers (Haneef et al., 2012). Million, Matewos and Sujata (2015) and Sujewaa (2015) linked the pace of a nation's economic growth to effective utilization of credit. Hence, credit risk can be averted by prudence management by the banks by

ensuring that the credits extended to the public are used for productive activities (Ljubić, Pavlovic & Milancic, 2015).

Several regulations and policies have been issued by the Central Bank of Nigeria to halt the spread of high credit risk, particularly non-performing loans. One of such policies is the prudential guidelines (2010). These guidelines by the CBN directed deposit money banks to constantly appraise their loan portfolios, at least once in every quarter, to allow them identify any risk in the loan portfolio.

However, in spite of the CBN's efforts, the level of non-performing loans continues to rise. For example, in the year 2012, non-performing loans totaled 286.09 billion naira, while in the year 2013, it increased to321.66 billion naira representing an increase of 12.43% (NDIC,2013). In addition, IMF (2018) reported an increase from 5% to 15.6% of non-performing loans in relation to total loans between June 2015 and October 2017.

Researchers like Ojiong, Okpa, Egbe, (2014); Li and Zou(2014); Nwanna and Ogueze(2017); Ndubuisi and Amedu (2018); Gadzo, Oduro, and Asiedu (2019) have examined the relationship between credit risk management and banks' performance, but came up with varied findings. Hence, this study is intended to investigate the impact of credit risk management on the performance of Eco Bank Nigeria Plc as a unit in order to have a clear picture of the phenomenon under review. Consequently, the has the followings as its specific objectives;

i. To examine the effect of Non-performing loans on the financial performance of Eco Bank Plc.
ii. To evaluate the impact of Loans and Advance on the financial performance of Eco bank Plc.
iii. To investigate the impact of Loan-Loss provision on the financial performance of Eco Bank Plc.

Other part of the paper is sectioned accordingly: section ii-Literature review; section iii-Methodology, section iv-Data presentation and analysis, section v –Conclusion and recommendations.

Conceptual Review

Credit Risk

Credit risk is the likelihood of incurring losses resulting from non-payment of a loan (principal and/or interest) by a debtor (Campbell, 2007).It is more pronounced in the financial industry particularly the banking sector. Credit risk is a common risk faced by commercial banks. Suresh and Paul (2018) see credit risk to be possibility that loan extended to customer by bank might not be paid at the due date or time. In other words, credit risk occurred when there is likelihood of default from expected payment hence can pose a terrible threat to bank's liquidity (Prakash & Poudel, 2012).

On the other hand, risk generally is the probability that an event might turned out to be doubtful or not sure of the outcome thereby have adverse effect on the set goals if it occurred. Risk can also be seen as a threat capable of damage, injury, danger, failure in either external or internal impact that is degrading or undermined the given objectives. Some of these factors are loans and advances risks, non-performing loans risk and others (Boateng, 2020).

Credit Risk Management

Credit risk management is the process of exploiting the risk-adjusted return rate of a bank by keeping coverage of credit risk within acceptable parameters that leads to improvements in economic performance (Olabamiji & Michael, 2018). It is a responsibility of the banks to adhere to the strict policies in averting risk from their entire portfolio and deal with the doubt in transactions of individual commitment. More of relationships between credit risk and other risks as well as their impact on performance should be given attention. Effective credit risk management is a key aspect of an integrated risk management strategy, which is crucial to a banking organization's long-term achievement as well as its economic results (Taiwo, Ucheaga, & Achugamonu, 2017).

Financial Performance

Company performance refers tothe efficiency and effectiveness with which management uses its available resources to generate revenues (Olaniyi, Elelu & Abdulsalam, 2015). It is a sign of how well a firm utilizes its assets as well as the handling of funds. Pandey (2003), Kithinji (2010), Gatuhu (2013) and Turyahebwa (2013) opine that banking performance involved the use of monetary and non-monetary measures to assess bank efficiency. Iwedi and Onuegbu (2014) viewed performance as ability to operate efficiently within a legal confine of the financial sector.

To survive in today's volatile business environment, banks must improve their credit risk appraisal by carefully

assessing factors such as customer credit worthiness, including the character, collateral, capability and capacity which help to guide the bank against some undisclosed or hidden factor that can be used to diagnose customer or applicant income as regarded his ability to repayment in due course

Theoretical Framework

The study is underpinned by two theories: the reasoned action theory and the credit risk theory.

The Reasoned Action theory

The reasoned action theory developed by Martin Fishbein and Icek Adzen of 1975 is used to determine the difference between attitude and intention. It is predicting factors that influence behavior. However, the expectation of other people might have a great influence on our intentions and willingness.

The Credit Risk Theory

The structural theory developed by Merton 1974 also known as credit risk theory was designed to model constant parameters for a diffusion process. Which involved the risk of borrower default in payment gave way to loss of principal and interest, disrupt loss are circumstances that may likely occur are to give a wide scope consideration (Anderson and Salas, and Saurina, 2002). In an attempt to lower the risk in borrowing, some potential are put in place to check on borrower routing repayment exercise, by ensuring legal approach of debt recovery like insurance, mortgage insurance as third parties. In overall risk with higher interest rate culminated into high debt

Review of Empirical Studies

Adeniyi, Opeyemi, Kayode and Emeje, (2021) investigate credit risk as it affects bank performance in Nigeria. Panel data design was used to evaluate how loans and advances affect the performance of the Nigeria banks in Nigeria for the period ranging from 2009-2018. Data used was extracted from bank annual report of the studied banks. The result revealed that unit of percent change in shareholders' funds lead to increase change in the bank performance (ROA), as well as a change in unit change in loans to deposit.

Kasali and Fashanu (2020) studies credit management and financial performance in Nigeria financial sector. Descriptive survey research design method was adopted, while data was extracted from prominent financial institutions in Nigeria. Causal relationships between credit management and financial performance were obtained to estimate the result. The results showed positive impact on credit management and financial performance.

John and Okika (2019) examines impact of credit risks and financial performance of Nigerian banking industry, data used were extracted from the audited financial report of listed deposit money banks the stock exchange between the period of 2006 -2017. The result revealed negative relationship between non-performing loans and impairment loans charged-off and a significant on bank‘s performance. Though, capital adequacy and financial performance were negatively related and statistically insignificant. However, banks were advised to review their risk management strategies periodically to curtail incessant default payment of credit.

Yinka, Taofeek, Abinbola & Olusegun, (2015) the study credit risk management and financial performance of selected commercial banks in Nigeria. The study employed panel data to analyze the extent at which credit risk management impact Nigerian banking system. The period of study covered 2006-2010, and 10 deposit money banks listed on the floor of Nigerian stock exchange selected. The study revealed credit risk has positive significant effect to the banks performance. Hence recommend that bank should maintain a minimum level of nonperforming loans as well as provision of loans and advances to improve bank performance of banks.

Hudu, Abdu, Murtala and Sulaiman (2019) evaluate the effect of credit risk management on the performance of quoted Nigeria deposit money banks(2010-2018). The annual reports and financial statements of seven deposit money banks were used. Loan to deposit ratio, credit risk, capital adequacy risk, and solvency and return on assets were variable used. An ex-post factor research design and descriptive and inferential statistics, Ordinary Least Square and Generalized Least Square methods of Panel Regression Models were used. STATA 13 software aided the analysis. The findings revealed a positive relation between Loan to deposit ratio, credit risk and capital adequacy risk on return on assets and not significant while solvency risk and firm size have positive significant relationship on return on assets.

Nwude and Okeke (2018) examine impact of credit risk management on the performance of deposit money banks in

Nigeria. Panel data was used to establish the relationship between credit risk management on total loans and advances. Study periods covered (2000-2014). And study revealed positive relationship total loans and advances and return on asset (ROA),and return on equity (ROE) of the deposit money banks.

Amahalu, Obi, Chidoziem and Abiahu (2017) carried out an investigation on how loan management affect financial performance of deposit money banks from 2010-2015. Result was extracted from Pearson coefficient of correlation and multiple regression analysis revealed a positive and statistically significant on Non-Performing Loan & Deposit also financial performance (ROA, Earnings per Share (EPS), Dividend Per Share (DPS) of quoted deposit money bank in Nigeria).

Nwanna and Oguezue (2017) investigated the Effect of Credit Management on Deposit Money Bank profitability. The study employed multiple regression analysis and in Eviews 9for the Eview. The study found a positive relationship in loans and advances and loan loss provision have positive and significant effect on profitability, also a non-performing loan was inversely and insignificant related on profitability. In the same vein, Alshatti (2017) assessed the effect of credit risk management indicators Nonperforming loans/Gross loans, Provision for facilities loss/Net facilities and the leverage ratio on financial performance represented by ROA and ROE. The result indicated that Non-performing loans has significant effect on ROA and ROE as metrics for measuring financial performance.

Sheeba (2017) study how Credit risk influence bank's profitability. Capital adequacy ratio (CAR), Nonperforming Asset ratio (NPA), Loan to Deposit Ratio (LDR), Cost per Loan Ratio (CLR), Outline Coverage Ratio (PCR), and Leverage Ratio (LR) were proxied as the independent determinant, and Nonperforming Asset to Asset Ratio (NPAAR). Return on Equity (ROE) as the financial performance. The multiple regressions analysis was used to determine the relationship. The result showed that NPAAR alone was negatively significant on ROE, while others were not significantly related to ROE.

Iheanyi and Sotonye (2017) assess how the performance of banks in Nigeria using CAMEL rating approaches in which 19 years. Data were collected and analyzed through ordinary least square. The result found assets quality on bank profitability to be negatively related. However, the regression model results have shown that capital adequacy, management efficiency, Earning and liquidity have no significant impact on the profitability of the banks.

This study

METHODOLOGY

The longitudinal research design was adopted by this study while secondary data collected from the annual reports of Eco Bank Plc for the period of 2011-2020 was utilized. The statistical techniques employed by the study include the unit root test and the ordinary least square (OLS) regression to establish the stationarity of the variables as well as to ascertain how the independent variables impact on the dependent variable. The stationary tests were conducted to determine the stochastic properties of the variables in order to avoid spurious regressions since estimating regressions using non-stationary variables based on OLS could lead to inconsistent results (Aiyedogbon, 2012).

Variables of the Study

The explanatory variable is credit risk management and represented by loans and advances (LA), Non-performing loans to total loans (NPL), and loan loss provision (LLP); while the dependent variable, financial performance was proxied with return on assets (ROA).

Model Specification

The model employed in this study is specified as follows:

$$ROA= \beta_0 + \beta_1 LA + \beta_2 NPL + \beta_3 LLP + \varepsilon$$

Where:

ROA = Return on Assets

LA = Loan and Advances

NPL = Non-Performing Loan

LLP = Loan loss provision

β_0=Constant

β_1- β_3 = Coefficients

ε=Error Term.

Results and Discussion

Table 1. Summary of Unit Root

Variables	Test Statistic @ Level	Test Statistic @ 1st difference	Critical Value @ 5%	Stationarity
ROA	-4.364	-2.075	-3.090	Stationary @ first difference
LA	-5.165	-3.355	-3.920	Stationary @ first difference
NPL	-3.967	-2.338	-2.970	Stationary @ first difference
LLP	-3.404	-2.318	-3.000	Stationary @ first difference

Source: Authors' computation, 2022

The results of the unit root test in Table 1 show that all the variables are stationary at first difference. This implies that the existence of unit root among the variables cannot be accepted.

Regression Results

In order to capture the effect of the independent variables on the dependent variables, the study presents the estimates from the ordinary least square regression model as follows:

Table 2.OLS Regression Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.32058	1.9859	3.69	0.0001
LA	0.01304	0.0222	0.59	0.0595
NPL	-0.08224	0.0654	-0.13	0.0017
LLP	0.15803	0.0314	5.03	0.0020
R-squared	0.8404	Durbin Watson Statistic		1.8084
Adjusted R-squared	0.7606			
F-Stat. (Prob.)	10.53 (0.0083)			

Source: Authors' computation, 2022

The OLS regression results reveal that the model determined about 76% of systematic variations in the dependent variable, financial performance of Eco bank Nigeria Plc, leaving about 24% unaccounted for due to stochastic error term. Durbin-Watson statistics stands at 1.8084 which signifies that there is no evidence of autocorrelation detected in the sample data for the study, while the F. Statistics has a value of 10.53 and is significance at 1%.

Also, from the result of the analysis presented in Table 2, Loan and Advances (LA) is positively related with performance (ROA), with a coefficient of 0.01304 and p-value of 0.0595 respectively. The result is in consistent with the findings of Nwanna and Oguezue (2017). Non-Performing Loan (NPL) on the other hand has a negative relation with financial performance (ROA) with the coefficient of -0.08224which is significant at 1% level. This implies that an increase innon-performing loan will reduce the financial performance of Eco Bank Plc. The finding concurs with prior findings of Ogundajo, Oyedokkun & Okwuosa (2020).Loan Loss Provisions (LLP) on the other hand, has a coefficient of 0.15803 and a p-value of 0.0020showing a positive and significant effect on financial performance(ROA). The result aligns with the findings of Ikponmwosa (2020) who revealed a favorable relationship between loan loss provision and financial performance of Nigeria banks. However, the finding is in disagreement with the results of Alrop and Kokh (2020).

Conclusions and Recommendations

This study examines the effect of credit risk management on the financial performance of Eco Bank Nigeria Plc. To this end, the study employed longitudinal time series data for a period of 10 years, 2011-2020. Data were collected from annual reports of the bank for the period under review. The data were analyzed using ordinary least square regression techniques. In line with the findings, the study concludes that credit risk management has significant effect on the financial performance (ROA) of Eco bank Plc. Based **o**n the findings, the study hereby recommends that stakeholders should conduct an in-depth review of current rules and guidelines dealings with the provision of loans by the bank in order to weigh and appraise their effectiveness in light of current realities in the banking sector. In addition, adequate loan loss provision should be maintained to promote the financial performance of the bank so as to enhance the confidence of the stakeholders.

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