PDF - THE IMPACT OF ACCOUNTING INFORMATION ON BANKS PORTFOLIO MANAGEMENT - researchcub.infoCHAPTER ONE
INTRODUCTION
1.1 BACKGROUND OF THE STUDY
Every commercial bank targets the attainment of its desiredobjectives. They therefore aim towards efficiency and proper effectiveness inconducting its affairs. However, the level of this efficiency and effectivenessof any bank or the extent to which it is able to achieve its desired goalsdepends to a large extent on the quality of the available accountinginformation and on how the bank utilizes the available information.
For any commercial bank to be sure of success in themanagement of their portfolios in this day's rapid changing environment, themanagement and staff must update themselves with every relevant and currentaccounting information that will be beneficial in determining the predeterminedgoals. Management must therefore plan the course of action of the bank byidentifying the long, medium and short term goals based on the detailedanalysis of feasibility, bearing in mind the socio-economic and politicalsituation that might affect the plans to be achieved.
Optimal bank portfolio management is a continuous struggleof maintaining a balance between liquidity, profitability and risk. Banks needliquidity because such a large portion of their liabilities are payable ondemand. The decision to choose one combination of portfolio over another, giventhe liquidity size and capital accounts of the bank would have direct andsignificant effect on bank's profitability, liquidity and risk.
Commercial banks are very important financial institution inthe economy in the expansion of investments and risks. Unfortunately, adeviation from profits to losses in portfolios will bring about wronginvestment decisions by the bank which will bring about a defeat in theirfuture risk taking policies and profit performance. A thorough analysis of therisk presented by an investment will improve the portfolio management therebyyielding less risk and more profitable portfolios.
The bank's portfolio management is a major success factor ofbank management. Numerous discussions on the new capital adequacy proposalsenlighten the necessity to consider the banks portfolio management from boththe internal and regulatory point of view. The question now is: with asimplified bank portfolio, is it possible to examine the impact of theregulatory risk limitation rules on the optimal situations under unfavorablemarket condition and intensifying competition bearing in mind that they areexposed to decreasing return margin on the portfolio and at the same time,their shareholders demand for higher risk premium for the capital theyinvested.
Based on this, this research work is assessing the extent towhich banks are enlightened on how to strike a balance between risks andportfolios and whether commercial banks use accounting information especiallyon decisions to buy or not to buy a portfolio considering factors like thepersonality and integrity of the prospective investor and the Nigerian stockexchange trade guidelines.

THE IMPACT OF ACCOUNTING INFORMATION ON BANKS PORTFOLIO MANAGEMENT

The complete project material is available and ready for download. All what you need to do is to

order for the complete material. The price for the material is NGN 3,000.00.
Make payment via bank transfer to Bank: Guaranteed Trust Bank, Account name: Emi-Aware technology, Account Number: 0424875728

Bank: Zenith Bank, Account name: Emi-Aware technology, Account Number: 1222004869

or visit the website and pay online. For more info: Visit https://researchcub.info/payment-instruct.html
After payment send your depositor's name, amount paid, project topic, email address or your phone number (in which instructions will sent to you to download the material) to +234 70 6329 8784 via text message/ whatsapp or Email address: info@allprojectmaterials.com.
Once payment is confirmed, the material will be sent to you immediately.
It takes 5min to 30min to confirm and send the material to you.
For more project topics and materials visit: https://researchcub.info/ or For enquries: info@allprojectmaterials.com or call/whatsapp: +234 70 6329 8784
Regards!!!