

# The Impact of Credit Risk Management on the Performance of Listed Banks in Jordan: Amman Stock Exchange

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## Abstract

Credit risk is considered the most significant risks and challenges that banks face, considering that granting credit is one of the main sources of income in the banks [7]. The purpose of this conceptual study is to develop a model to analyze the financial performance of listed banks, by examining the relationship between credit risk management and the financial performance of Jordanian listed banks, which include both types of banks conventional and Islamic, for the period of 2013-2017 using fixed effect model and ROA, ROE as a proxy for the performance of listed banks.

**Keywords:** credit risk management, bank performance, conventional banks, Islamic banks

## I. INTRODUCTION

The banks have some styles of dangers which as of now will effect on their budgetary presentation and sports. The most considerably diagnosed styles of risks the banks have exposed, show off chance, liquidity threat, dissolvability risk, credit threat, mortgage rate risk, and outdoor trade chance. The threat the executives in banks have to have an ok cautions to have the option to decide opportunities before overseeing it [7]. Hazard the executives approach is the human interest which joins acknowledgment of danger, risk gratefulness, improving designs to supervise it, and weakening of hazard utilizing administrative belongings [16]. Giving credit score is the primary wellspring of pay in banks, which considerably impacts their cash associated execution and improvement [7]. Credit chance will increment on every occasion banks helps prolonged, obliged, contributed, and unreliable for any expertise both inferred or real, within the case of influencing on or shaky sheet, it's far appeared because the vital pointer for banks fizzled [2]. The precept clarification within the lower back of increasing the credit score hazard is the non-performing enhance [42], which has the number one determination to bombing a amazing deal of banks [15]. Consequently, this exam expectation to explore the connection between the budgetary presentation of Jordanian banks and credit score risk the executives, and to determine the fluctuations among the credit score risk management in the Islamic and ordinary banks.

### 2. Issue STATEMENT

By considering the revelations suggested about the Jordanian banks in Amman Stock Exchange (ASE), and contrasting the financial branch's advantage for the primary quarter for 2017 with a similar zone of the earlier three hundred and sixty five days, the benefit's sincerely really worth declined by means of USD25, 380,000 with a drop of 8% for the primary place of

2017. Also the banks whose advantages have fallen were spoken to the extra a part of the Jordanian monetary section. Moreover, the report gave by the use of the country wide bank of Jordan exposed that the quantity of obligation of humans to their pay improved from forty.5% in 2008 to sixty nine.Three% in 2015. The diploma of credit score offices allowed to the land detail in 2016 got here to 21.Eight% from net credit score places of work, the improvement price contrasted with the earlier 12 months modified into equal nine.Fifty seven%, 79% from this percentage its domestic mortgage advances had been conceded to people and 21% commercial enterprise land advances [17]. Then yet again, The Jordanian Land and Survey Department noted declining within the right country Jordanian marketplace on July 2017 at charge forty 4% in contrasted and same length for 2016.

Notwithstanding that it is pronounced their all out profits dwindled with the aid of eight% at some point of the preliminary 7 months for 2017 in correlation of a similar duration for 2016. Every such a troubles that genuinely have an impact on the solidness of Jordanian banks and their resident's pay.

These confirmations, affected at the strength of monetary place, and undermined the inspiration of the economic corporation and the functionality of economic institution to fulfill its transient determination, apart from that the potential of commercial employer banks as a delegate makes numerous kinds and diverse sizes of risks idea approximately the diploma of a economic organization's exhibition [7]. Along the ones strains, the difficulty of the research may be constrained through the accompanying inquiries:

### II.3. RESEARCH QUESTIONS

1. Is there any brilliant/horrible and crucial connection between credit score danger the board (non-acting advances, capital ampleness percentage, price according to improve percentage, growth misfortune shop, and credit score score improvement proportion) with the Jordanian banks' exhibition?

2. Do the Islamic banks vary from the conventional banks in credit rating danger control in Jordan?

4. RESEARCH OBJECTIVES

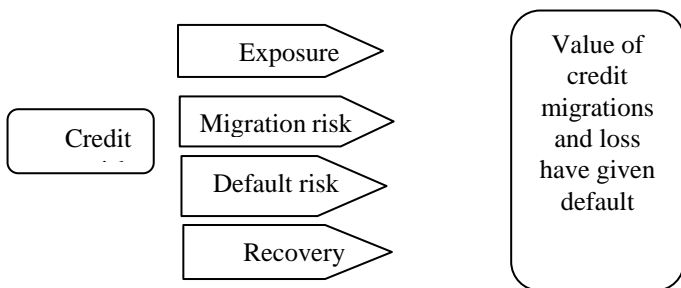
1. To recognize the connection among credit score chance the board (non-performing advances, capital sufficiency proportion, value in line with beautify percent, enhance misfortune store, and credit score development share) and the presentation of the Jordanian financial phase.

2. To look at the credit score risk management amongst traditional and Islamic banks in Jordan

5. CREDIT RISK IN BANKS

Credit threat: [22] alludes to the functionality of a borrower being not capable of meet the installment commitments as indicated via the use of the compelled conditions. The default regularly happens because of business sadness or the insufficiency of pay, however is probably planned behavior for the reason that the reluctance of the counterparty to satisfy its commitment. [42] This threat increments from non-appearing thru a borrower; it's diversifiable but hard to expel it mostly on account of a chunk of default threat due to methodical chance. [10] According to the monetary supervision Basel council (1999), it is the frustration of bank counterparty or borrower to meet its determination as indicated by way of manner of an insatiability phrases. [16] Credit threat identified with the development which has been given with the aid of way of a financial organization to the consumer and won't be paid on time both completely or in component. [12] Defined the credit rating danger the chance of dropping the remarkable advances because of credit score situations (default hazard) each truly or in thing. [13] Credit danger is the probability of misfortune inside the scenario of default of a borrower, or within the circumstance of impedance in credit score score repute. There are 4 vital drivers for credit rating chance: presentation threat, movement danger, default threat, healing danger.

**Credit risk and its underlying risks**



Introduction risk is the number one element and the most famous variable for credit score rating threat which implies, what is the degree of hazard with the counterparty. The outflow of 'Default misfortune's the dedication of installment for over ninety days, and financial ruin eleven are the outcomes of default. Movement is each improvement or weakening of the credit last of obligors, which modifications over one by one into decrease or higher default plausibility. Recuperation danger is the conventional credit score guarantees that the loaning is predominantly established upon the credit final of the borrower, now not on assurances or pledges. The principle ensures for credit score rating which may be perceived by using the modern-day Basel Accord are: 1. Insurances 2. Outsider security and three. Pledges

6. CREDIT RISK MANAGEMENT

Acknowledge risk management characterised as a method obtained with the aid of the banks to set clear strides to choose every other acknowledge simply as for the extension to fashionable well known, that incorporating controlling with a specific attention, and other traditional advances are taken to slight or display the threat of loaning. It's essential to select a suitable credit rating threat condition, valid credit business corporation, precision within the tactics connected with the giving credit score, controlling, searching at and assessing the credit score risk, besides installation obviously techniques and strategies to abridge the quantity of economic institution credit score score offices and the manner allot it. What's extra, decide an appropriate way to cope with cope with the credit score score portfolio and the manner the advances are looked after out, recounted, direct, and accumulated [10]. For overseeing credit danger, we will allude to the risk the executives steps, which pointed out within the above danger the executives section. Beginning with gauges and reviews, each monetary group need to set right assessment and measures of rating for all undertaking opportunities to come to a decision a credit rating preference in an top notch way and create critical saying for the credit score threat presentation. To get this point, a important diploma of institutionalization of documentation and procedures is referred to, which turns on an institutionalized score in the direction of credit score portfolio and borrower's critiques that supply a substantial data on the general high-quality for the credit rating portfolio. The FICO evaluation method are not unusual for the commercial enterprise banking corporation. A part of the banks make use of the unmarried score framework and others practice the double framework that makes a choice the opinions that identified with the credit score office and the debtors by means of manner of focusing on an agreements and safety, however the previous is a solitary valuation for the credit score score pleasant recognized with the borrower, thru and huge, that degree the monetary soundness of the borrower. These score frameworks supply records about the character of decorate sources on every occasion for the credit score score board. The record of credit score fine also can change for 2 motives; advances have left or went into the framework or changes show up within the character growth's comparing starting with one duration then onto the subsequent. The credit first rate critiques should sign to the adjustment in the everyday broaden misfortunes, if the FICO evaluation framework is critical and ought to be determined and checked on from time to time [42]. The credit score score portfolio is proper now fixed thru the budgetary bookkeeping favored board and topics to the reasonable absolutely well worth method. For the hypothesis the board community, thru and massive the focus critiques rose as a fashionable and benchmark towards a few market lists, lamentably, there is no comparable benchmark for the credit score portfolio. Subsequently, the banks must gauge the focal elements and disservices of recognition and specialization thru industry amassing and set emotional cutoff points on their presentation, which every every now and then finished with as a protracted manner as viable and recommendations placed by way of manner of senior management, such reviews can also include an precis evaluation of the board resistance. Credit hazard management must claim the mass inside the obligations of banks to guard the cash related dependability and getting greater customers [11]. The banks must have suitable sufficient mindfulness about their want to determine, take a look at,

manage, and display the credit score danger, furthermore, they should have the capability to differentiate the sufficient capital that should be held in the direction of the risks [10]. Credit chance control speaks to an important indicator for the budgetary presentation of banks, contributes up to 35.6% the various risk the board pointers for the exhibition of banks, the powerful credit score score hazard management is a big component for threat management, and main to the prolonged haul accomplishment of any banks. Discovered just forty six% of the business banks in Jamaica execute the widely known risk the executives arrangements because of the poor correspondence with their tips, but, those strategies just verify the gadget for loaning, moral ideas, and the credit score score culture within the association [34]. Be that as it could, the maximum large purpose for the pained banks is the indoors elements, which identified with the picks of supervisors and chiefs and their instantaneous manipulate [21].

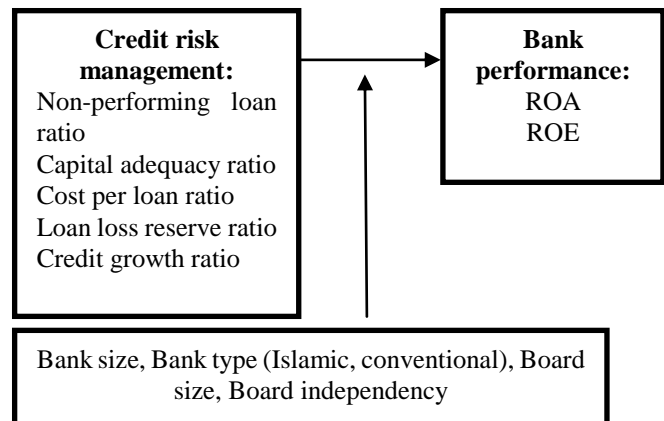
#### 7. Writing REVIEW

This phase will audit the fundamental specific writing on the threat the board within the banks, credit rating threat control, and bank execution, that writing targeting the number one parts of credit score score chance control, for instance, nonperforming advances, capital sufficiency percentage, rate in step with broaden proportion. By and massive danger the executives substantially impacts the money associated and non-budgetary execution and it's far important to reveal the danger the executives rehearses, warranty of chance, examination the risk appraisal and specifically verify the credit score threat which should be firmly checked by using the important administrators. The danger the executives can't be disregarded and at present is growing in its size inside the industrial organization international in Qatar. [27]., [20] examined the effect of large cutting-edge association hazard management at the rate enterprise assignment's perils, the observational effects located to the execution of ERM decay the lack of self belief of stock pass lower back at that point decrease threat which drives on the identical time to increase the advantage. [3] Examined the effect of the devices of agency management recognized with danger control and chance the executives at the presentation of banks in North America in some unspecified time in the future of the continued coins related emergencies (2006), that tested the economic institution can confront well the monetary emergencies on the off threat that it improves the chance the board rehearses altogether. [40] Concluded the danger administration have an impact on altogether on the exhibition of Islamic banks. [9] Investigated hypothetically the connection between the chance the executives rehearses and the superb corporate management of the SME phase in Ghana. He finished up the threat the executives impact emphatically at the financial exhibition of foundations and its nonappearance may be a idea method of a business disappointment, moreover first rate corporate control in SMEs lead to more noteworthy open doorways for improvement, greater grounded inward analyzing, and better chance the executives rehearses. [44] Concluded the danger markers lead to a advanced avocation with the aid of the evaluation of reasons, results, and effects that identified with the gainfulness of banks. Moreover, there can be a noteworthy connection among the macroeconomic threat thing and the gainfulness of banks, the individual of the credit score portfolio and the entire banks. Notwithstanding that, the exhibition of banks speaks to as a marker of investor's accept as proper with

and solidness. [24] tested the differences inside the danger the executives rehearses many of the Islamic and everyday banks in Malaysia via constructed a poll , completed up there is no likeness in the danger the board gadgets among normal and Islamic banks due to the fact severa nature of banks and non-Reba based totally and sharia-agreeable in Islamic banks. [5] Found there are a noteworthy and brilliant connection a number of the gainfulness of banks in Ghana and the credit score rating danger markers in the course of the time of 2005-2009. [41] Found there may be a crucial dating and notable direction among the association of credit score rating pastime and the subsidizing fees. [8]; [29] established there is a important and terrible connection among the gainfulness of banks and the credit score danger. [6] Concluded there may be a massive and awful connection between the credit score danger and the exhibition of Islamic simply as commercial enterprise banks in Jordan for each ROA &ROE. [45] researched the inward and outside additives that impact on the exhibition of nearby and far off business enterprise banks in India throughout the time of 2000-2008, they determined there's a big and powerful connection among the credit score rating threat and the presentation of nearby banks, however a noteworthy and bad affiliation with the presentation of far flung banks from North America. [38] researched the components that have an impact on the presentation of Islamic virtually as normal banks, they discovered there's a excessive first-rate and important connection between the exhibition of Islamic banks and the credit hazard, while the exhibition of everyday banks has an inconsequential association with credit chance. [35] analyzed the presentation of traditional and Islamic banks in Bangladesh throughout the time of 2003-2013 to parent out which of the banks are progressing properly, they completed up there is a massive connection among the credit rating danger and the productiveness of the two banks, however the Islamic banks have lower credit score chance and gainfulness than wellknown banks. [7], [37], [43], [34] those examinations finished up there is a big and essential connection most of the credit rating threat management and the presentation of banks. [36] Found there are a terrible credit score hazard administration rehearses in the business enterprise banks in Nigeria at some point of the time of 2005-2011. [33] Found there can be a vital connection a number of the credit threat the executives and the diploma of benefit in the provincial SACCOS in Tanzania, moreover, he finished up 70% of rustic SACCOS endure misfortunes while you consider that they do not have compelling credit rating hazard administration rehearses. [23] Found the credit score danger administration in Islamic banks is advanced to traditional banks in Pakistan, yet the gainfulness of ordinary banks is higher than Islamic banks, this infers to the adequacy and exquisite is better in Islamic banks yet the advantages of commonplace banks can yield more returns. Non-Performing Loan and Bank Performance [25] the non-acting decorate is a pointer of credit hazard the board, that show off the quantity of beef up misfortunes sum recognized with the all out enhance sum, which uncovers how the banks address their credit score score chance. [39] regarded there can be a wonderful deal of customers and corporation analysts introduced the effect of worldwide money related emergencies on the Jordanian banks has improved the diploma of a non-acting beef up in Jordan, which result in press the economic record of banks, also, negatively have an effect on the loaning sports in banks. [7] researched the effect of credit

score threat control at the money associated execution of the same old Jordanian banks through studying the every year opinions throughout (2005\_2013), he determined there may be a essential brilliant connection a few of the nonperforming decorate and the financial exhibition of banks. [14] Indicated in his studies in Ghana there may be a powerful and huge relationship among the nonperforming boost share and economic group's productiveness, with the useful resource of searching at the credit threat markers in 6 commercial business enterprise banks during the time of (2005\_ 2009). [2] located that the nonperforming credit score rating increment the economic organization execution basically, this end is available in similarity with [4], who decided the extent of the nonperforming toughen within the america of the usa and community banks in Ghana, has a pleasant and memorable coefficient the budgetary exhibition envisioned with the aid of (ROA), because of this the nonperforming advances are growing proportionately with productiveness. [39] Indicated that, the connection a number of the slacked nonperforming decorate and the nonperforming credit score rating inside the agency Jordanian banks is important with a pleasant heading. They likewise underlined the nonperforming credit percent might be going to upward push while it has added up within the preceding years. Rather than the beyond investigations above [37] analyzed the effect of credit score score risk the board on the financial institution's money related execution, they proven there may be a poor and important dating some of the default fee and the exhibition of banks in Nepal, notwithstanding that confirmed to the maximum extensive indicator for the bank execution is the default price the board. [33] pondered how the nonperforming credit rating effect at the advantage of u . S . SACCOS via reading the budgetary evaluations in Tanzania, he decided there may be a backwards connection most of the nonperforming enhance and the productivity of the united states SACCOS, besides every without a doubt one in every of them faces intense problem in the nonperforming advances. [19] Examined the impact of default price on the budgetary presentation of banks in Kenya in some unspecified time in the future of the time of 2000\_ 2006. He decided a crucial connection and terrible heading a few of the exhibition of banks (ROA) and the massive indicator for the credit score danger the executives is the default price. [43] Showed that there may be a massive yet contrary connection the various credit score risk the executives marker (nonperforming boost) and the exhibition of personal and open banks in India (ROA) within the direction of the time of 2003-2013. [31] broke down the commercial corporation banks in Kenya to pick out out the connection among the credit rating danger the board and the productivity in the direction of the time of 2004\_ 2008, which show off to there's an immaterial courting amongst's the nonperforming boost and the gainfulness of banks. [23] built up a relative record amongst Islamic and traditional banks in Pakistan at some point of the time of 2005\_2009 to evaluate the exhibition of those banks, he determined the disabled advances to net credit in Islamic banks is a lot of decrease than the common banks, which demonstrates to the regular banks is greater succesful in preserving develop misfortunes than Islamic banks. [1] showed in his investigation the control of expand fine in Islamic banks is appearing advanced to a few component everyday banks in Egypt, via taking one of the maximum good sized recommendations for the credit score risk management is the nonperforming boost. [30]

show in their exam which thinks approximately the distinctions inside the nature of execution most of the Islamic and conventional banks in Pakistan at some stage in the time of 2007\_2014, they determined there may be a large contrast within the nonperforming credit score rating among banks and the advise well well worth show the Islamic banks are a lot less volatile than fashionable banks. Capital Adequacy Ratio and Its Relationship to Bank Performance (Monetary sports corporation, 2010) as refered to in [8] the assertion of capital ampleness percent is carried out to gauge the budgetary first-rate of banks, [8] it's far likewise referred to as the capital danger weighted assets percentage, is applied to save the customers in the banks and empower the effectiveness and dependability of cash related frameworks. The motive at the back of presence the capital sufficiency percentage the banks should have a base degree of investor's fee counting on the quantity of credits and their danger. [32] It anticipated through cost to characteristic as much as sources percent, the stable capital structure will invigorate greater mainly for the banks inside the developing international locations to oppose the monetary emergencies. [26] discovered the satisfactory and brilliant of capital effect at the gainfulness of banks, that advocate lower capital share find to better have an effect on which turns on better getting cost and higher threat. [37] explored the impact of credit risk management at the budgetary presentation of banks in Nepal in some unspecified time in the future of the time of 2001\_ 2011 via way of examining the capital ampleness share. They completed up there may be a terrible and high-quality connection among the capital adeq.



**Fixed effect regression model**

$$BP_{it} = \beta_0 + \beta_1 NPL_{it} + \beta_2 CAR_{it} + \beta_3 CLR_{it} + \beta_4 LLR_{it} + \beta_5 CGR_{it} + \beta_6 Bsize_{it} + \beta_7 Btype_{it} + \beta_8 BOZ_{it} + \beta_9 BIND_{it} + U_{it}$$
 "This model assesses the relationship among credit score score threat management and financial institution execution. The unfastened elements may be attempted in the ebb and drift research can be arranged into gatherings; the credit score hazard the board bunch contains the ones elements (non-acting enhance proportion, capital ampleness percent, price in keeping with develop percent, beef up misfortune keep percentage, credit score rating improvement proportion). The subsequent amassing is the control elements, for example, bank kind (Islamic and traditional), bank length, board period, and board freedom."

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