

Assessment of Asset Management Practice in Commercial Bank of Ethiopia in Case Study of Kebri Dehar Branch

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Abstract

Banking in Ethiopia has a hundred years of history that back the Ethiopia economic environment through various mechanisms. One of the mechanisms is through asset management, which is helpful for planning and controlling of the bank to maintain its liquidity. As far as the information and knowledge of the researcher is concerned, no further study was conducted on asset management practice in the Commercial Bank of Ethiopia Kebridehar Branch. Thus, there are literature gaps. Thus the study focused on asset management practice in the Commercial Bank of Ethiopia, Kebridehar Branch. The study was organized into five chapters. The research design is of the descriptive type and the researcher will use a qualitative research approach to assess asset management of CBE Kebridehar branch. The study used primary and secondary data. In terms of primary data, the research was used 12samples distributed for the bank manager, vice-managers and officers. Besides, the secondary data such as annual reports and manuals of the bank and NBE, Journal articles and books were reviewed. The data collected via primary and secondary sources were analyzed critically. In addition to this the internal control system of asset management and saving campaigns should get high priority in order to enhance asset management. In addition to this, the bank should employ by far asset exploitation (use of the asset to meet some corporate objective. The findings of the study revealed that there is no uniform (standardized) asset management policy and procedure in the banking industry which is in commercial banks in Ethiopia, keברי dehar branch. The directives issued by NBE have no significant impact that will affect the performance of commercial banks instead they are important for the normal operations of banks and the industry in general.

Keywords: Asset management, cash, inventory

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1. INTRODUCTION:

Banks are financial intermediaries that accept deposits from individuals and institutions and make loans. Banks provide a service to the public by transforming one type of asset into another. Commercial banks play an important role in facilitating economic growth on a macroeconomic level, and they are the primary source of credit for business entities and individuals on a microeconomic level. Because of the special role that commercial banks play in the financial system, banks are regulated and supervised by several federal and state government entities (Fabozzi and Modigliani, 1996).

Banking in Ethiopia has a hundred years of history that dates back to the Ethiopian economic environment being classified into three major phases. The phases, which cover the period before the 1974 revolution, the command economy, which was declared a centrally planned economy, and the market-oriented economy, which covers the period since 1991, when a new government took power.

A loan is an arrangement in which the lender gives money or property to the borrower, and the borrower agrees to return the property or to repay the money, usually along with interest, at some future date (Birhanu, 2019). Usually, there is a predetermined time for repaying a loan, and generally, the lender has to bear the risk that the borrower may not repay (Ibid). The main objectives of the bank are the mobilization of funds from national and internal sources and the provision of long, medium, and short-term investment credits to achieve its objective for the bank to be sustainable by generating sufficient profit from its operations (Ibid).

Banks' profit is basically the difference between the earnings from the assets and the cost forgone for the use of funds. 1. The financial viability of the bank is highly dependent on the quality of its balance sheet portfolio, and this can be achieved via effective management of its assets and liabilities (Venil and Desalegn, 2019).

Asset management is helpful for planning and controlling the bank to maintain its liquidity. Fully managed assets assist the bank in redeeming deposits for demand, operating expenses, capital investments, and dividend payments (Hughes & Macdonal, 2002). management reveals the outcomes of past performance, guides the managers for better future performance, and highlights the weaknesses in the past as well as the actions to be taken in the future. For this reason, therefore, assessing asset management is important for any bank to understand the policies and procedures carried out to manage assets, particularly practice in short-term loan collection, the challenges and achievements in asset management, and short-term loan collection policies. Thus,

this study focused on an assessment of asset management practice in the commercial bank of Ethiopia in the Kebri Dehar branch.

Statement of the Problem

Financial intermediaries, particularly banks, play a special role in the economic development of the nation. It acquires surplus funds from economic units like business firms, governmental agencies, and individuals for the purpose of making available funds to other economic units. Unlike other financial institutions, banks are more likely to fail due to liquidity problems, rendering them unable to honor their promise to redeem deposits on demand. Lack of adequate liquidity is often one of the first signs that a bank is in serious financial trouble. The troubled bank begins to lose deposits, which erodes its supply of cash and forces the institution to dispose of its more liquid assets (Rose, 1999).

Providing loans to various participants in the economy is one of the main tasks of any commercial bank. As indicated under articles of the regulation no.202/1994, providing short and medium-term loans and also buying and selling negotiable instruments and securities issued by the government, private organization, or any other person are the many purposes of the bank. In order to ensure their accountabilities, banks require sound current asset financial and management, which is critical to a bank's day-to-day operation. Assessed asset management helps the management to know the liquidity of the bank and the composition of assets of the bank.

One of the major problems of financial institutions is improper management of current assets, which would have a greater impact on the survival of the company, because of liquidity problems, loss of profit, inability to fulfill customer demand, and fear of survival. As far as the information and knowledge of the researcher is concerned, no further study was conducted on asset management practice in the commercial bank of Ethiopia in Kebridehar branch. Thus, there is a literature gap. Thus, this study focused on asset management practice in the Kebri Dehar Branch of the Commercial Bank of Ethiopia.

The General Objective of the Study

The general objective of the study is to assess the challenges and achievements of the asset management practice in the Commercial Bank of Ethiopia's Kebri Dehar branch.

Specific Objectives

1. To identify the challenges of the asset management practice in the bank.
2. To examine the achievements of the asset management practice in the bank.
3. To assess the techniques employed to enhance asset management practice in the bank.
4. To explore the nature of asset management practice in the commercial bank of Ethiopia.

2. Research Methodology

Research Design

This research focused on the asset management practices of the Commercial Bank of Ethiopia's KebriDehar branch. The study is a descriptive type of research design, and the study used a mixed research approach to assess the asset management of the commercial bank of Ethiopia's Kebri Dehar branch. The study used both primary and secondary data. In terms of primary data, the researcher conducted semi-structured interviews with the manager, credit officer, and other selected bank officers. Besides, the secondary data, such as annual reports and manuals of the bank and NBE, journal articles, and books, were reviewed.

Population and sampling techniques

According to Malhotra (2007), the target population was the collection of elements or objects that possess the information sought by the researcher and about which inferences are to be made. The study's population consists of managers, assistant managers, cashiers, and credit officers from the Commercial Bank of Ethiopia's Kebri Dehar branch. A total of 12 people are employed in the commercial bank of Ethiopia's Kebri Dehar branch. The study used a non-probability census technique called the judgmental or purposive sampling technique. This sampling technique helps the researcher to reach a target sample quickly and to get a census that has specialist knowledge to research issues.

Sample size

The total number of people is 12 in the commercial bank of Ethiopia in Kebri Dehar branch. From this population, one manager of the commercial bank of Ethiopia's Kebridehar branch, three assistant managers, one cashier, and seven credit officers. The study was conducted using a non-probability census technique, a judgmental sample, or a purposive sample.

Research Approach

The study applied both qualitative and quantitative research approaches and applied descriptive research design. This is because applied descriptive design is focused on real-world questions and is applicable. It also helps the researcher in answering practical questions related to asset management practice.

The Method of Data Analysis

The data collected for the purpose of obtaining relevant information about the subject from primary and secondary sources was analyzed critically.

Ethical Consideration

Any researcher needs to think carefully about how to gain access to undertake research and about possible ethical concerns that could arise in relation to the conduct of the entire research project (Saunders et al, 2009). Throughout the whole research process, an attempt is made to stick with the general rules of research ethics. Respondents are requested to provide genuine information on a voluntary basis, and they are informed in advance about the purpose of the study and confidentiality of their information. In order to avoid data entry and processing mistakes, the registration of sample responses to statistical software is handled with the highest degree of due care. Moreover, the researcher made the greatest effort to abide by the rules and regulations of the university and the advisor's opinion.

3. ANALYSIS AND DISCUSSION

This chapter presents the result of the study. Results are presented with respect to the challenges and achievements of asset management practice of the Commercial Bank of Ethiopia KebriDehar Branch and the short-term loan collection policies and procedures of the Commercial Bank of Ethiopia Kebridehar branch..

Table 4.1 the Demographic Background of Respondents

This section presents the demographic background of the respondents' in terms of sex, age, educational background, position and work experience in banks .

Response	Attributes	N ^o	Percent
Gender	Male	11	92%
	Female	1	8%
	Total	12	100%
Age	21-30	5	42%
	31-40	5	33%
	41-50	3	25%
	Total	12	100%
Educational level	Diploma	1	8%
	Degree and above	11	93%
	Total	12	100%
Service years	1-2	4	34%
	2-4	1	8%
	4-6	5	42%
	6-10 and above	2	16%
	Total	12	100%
Current position	Manager	1	8%
	Vice-managers	3	25%
	Officers	7	59%
	cashier	1	8%
	Total	12	100%

Source: questionnaire survey 2022

As it is indicated in the above table 1, Number 1, 11(92%), 1(8%), percent of respondents were male and female, respectively. Besides, number 2 above, the response from questionnaire indicated, there are respondents whose age between 21-30, 31-40, 41-50, 51-60 were 5(42%), 5(33%), 3(25%) and 0(0%) respectively. This implies that the age of majority of the respondents were young, which is the active age and this indicated that there are young employees in the organization. Concerning the educational status of respondents in the above table1, number 3 showed that there were employees with diploma and degree level and above education 1(8%) and 11 (92%) percentile, respectively. Most of the data indicates that the majority of respondents were college and university students. As it is shown in the above table 1, number 4. The service years of the respondents were 1-2years,2-4 years,4-6 years 6-10 and above 4(34%),1(8%),5(42%),2(16%), percent, respectively.

This implies that the majority of the respondents were newcomers and they have enough capacity to perform the organization work. Concerned the position of the respondents, respondents in the job performer table, shows that 1(8%), 3(25%), 1(8) and 7(59) managers, vice managers, cashier and credit officers of the bank, respectively. This indicates that the majority of respondents participated in this questionnaire were officers and there is a higher number of employees than leaders in the bank.

The challenges of the asset management practice

Table 4.2: The challenges of the asset management practice

No	Question	Yes	No
1	Is the asset management practice of the Commercial Bank of Ethiopia kebridehar Branch having challenges?	9(75%)	3(25%)

Source: questionnaire survey 2022

As indicated in table 2,(75%) of the respondents responded that there were challenges to the asset management practice of the Commercial Bank of Ethiopia KebriDehar branch while (25%) of the respondents responded that there were no challenges to asset management practice of the CBE Kebridehar branch. Therefore, there were challenges to the asset management practice of the Commercial Bank of Ethiopia KebriDehar branch.

Table 4.3: The indicators of the challenges of the asset management practice

If your answer for table 2 is Yes, what are the indicators of the challenges of the asset management practice of the Commercial Bank of EthiopiaKebriDehar Branch?			
		Frequency	100%
	Supply and demand factor on the market	4	33%
	Holding the product by expecting to sale with higher price in future	2	17%
	The effect of inflation on their customers	1	8%
	Lack of credit information of applicants such as collateral, repayment modality and failure to repay the loan as agreement	5	42%
	Total	12	100%

Source: questionnaire survey 2022

Table 3 above provided the evidence for the challenges to the asset management practice of the Commercial Bank of Ethiopia Kebridehar branch. As a result, (17%) of the respondents argue that holding the product by expecting to sale with higher price in future was considered as the indicators of the challenges of the asset management practice of the Commercial Bank of Ethiopia KebriDehar branch. (33%) of the respondents also responded that supply and demand factor on the market also considered as other indicators of the challenges of the asset management practice of the Commercial Bank of Ethiopia KebriDehar branch. The effect of inflation of customers (8%) challenge of asset management of commercial bank of Ethiopia KebriDehar branch.

It also the lack of credit information of applicant such as collateral, repayment modality and failed to repay the loan as agreement are (42%) challenge of commercial bank of Ethiopia KebriDehar branch. Therefore, holding the product by expecting to sell with higher price in future was considered not mainly as the indicators of the challenges of the asset management practice of the Commercial Bank of Ethiopia KebriDehar branch. This the respondent argue that the most challenge of asset management commercial bank of Ethiopia KebriDehar branch is lack of credit information of applicant such as collateral, repayment modality and failed to repay the loan as agreement in kebridehar most challenge respondent idea 5(42%).

4.2. The Achievements of the Asset Management Practice

Table 4.4 the Achievements of the Asset Management Practice

Question	Yes	No
The Asset Management Practice of the Commercial Bank of Ethiopia KebriDeharbranch have been achieved?	6(50%)	6(50%)

Source: questionnaire survey 2022

Commercial Bank of Ethiopia KebriDehar branch has also recorded achievement in Asset Management Practice. In this regard, table 4 depicted that 50% of the respondents responded that the Commercial Bank of Ethiopia KebriDehar branch has recorded achievement in asset management practice while 50% of the respondents responded that the Commercial Bank of Ethiopia KebriDehar branch has not recorded achievement in asset management practice. Therefore, the Commercial Bank of Ethiopia KebriDehar branch has recorded achievement in asset management practice.

Table 4.5 The Factors contributed to Achievements of the Asset Management Practice

Question	Frequency	100%
If your answer for table 4 is yes, what was contributed to it in the bank?		
High loan follow up	3	25%
Saving mobilization	4	33%
Loan-approval system and loan recovery performance	5	42%
Total	12	100%

Source: questionnaire survey 2022

As indicated in table 5, there were the factors which contributed to the achievements of the asset management practice. Accordingly, 25%, 33%, 42% of the respondents responded that Saving mobilization,

High loan follow up, Loan-approval system and loan recovery performance, respectively considered as the factors contributed to achievements of the asset management practice in the bank. Therefore, the bank was successful in saving mobilization.

Table 4.6. Internal Control System of Asset Management

S.no	Question	Yes	No
1	Do you think that internal control system of asset management practice is successful?	10(84%)	2(16%)

Source: questionnaire survey 2022

Table 6 above depicted that (84%) of the respondents responded that the internal control system of asset management in the bank was successful while (16%) the respondents responded that the internal control system of asset management in the bank was not successful. Therefore, the internal control system of asset management in the bank was successful. The respondent responded that most idea most time is the asset management practice of commercial Bank of Ethiopia Kebridehar branch internal control system is most time success full.

Table 4.7. Factors contributed to strong Internal Control System of Asset Management

Question	Frequency	100%
If your answer for table 6 is yes, what was contributed to it in the bank?		
The existence of competent, reliable & ethical personnel	5	42%
Assignment of responsibilities	3	25%
Proper authorization	4	33%
Separation of duties	0	0%
Total	12	100%

Source: questionnaire survey 2022

Table 4.7 showed that assignment of responsibilities (25%) and proper authorization (33%) and the existence of competent, reliable and ethical personal (42%) contributed to a strong internal control system of asset management. A properly designed internal control system is a key part of systems design, analysis & performance. Managers place a high priority on internal control systems because they can prevent avoidable losses, control operation, and monitor the company & human performances. Establish responsibilities, maintain adequate records, ensure assets and bond key employees, separate records keeping from custody of assets, divide responsibilities for related transactions, apply technological control, and perform regular and independent reviews.

4.3. The Techniques Employed to enhance Asset Management Practice in the Bank

Table 4.8. The Techniques employed to enhance Asset Management Practice in the Bank

S.no	Question	Frequency	100%
8	What kinds of techniques are employed to enhance asset management practice in the bank?		
8.1	The Bank hold cash based on cash limited transaction	8	66%
8.2	The Bank hold excess cash	2	17%
8.3	Open deposit accounts	2	17%
	Total	12	100%

Source: questionnaire survey 2022

According to table 9 the bank uses certain techniques to manage its cash. (66%) of the respondents responded that the bank holds cash based on cash limited transactions while (17%) the respondents responded that the Bank has held excess cash. In addition to this, (17%) of the respondents responded that as the techniques employed to enhance asset management practice in the Bank, the bank opened deposit accounts.

Table 4.9. Methods to manage its cash

S. no	Question	Frequency	100%
9	What kinds of Methods to manage cash in the bank?	0	0%
9.1	Payment and settlement account	7	58%
9.2	Reserve account	5	42%
	Total	12	100%

Source: questionnaire survey 2022

Table 9. depicted that (58%)% of the respondents responded that the bank manages its cash through payment and settlement account while (42%) of the respondents responded that the bank manages its cash through reserve account. Payment and settlement account used to carry out all day-to-day transaction requirement purposes for the bank through the national bank of Ethiopia.

Table , 4.10. The loan authorization procedures of the Bank

S. no	Question	Frequency	100%
10	What kinds of loan authorization procedures are conducted in the Bank?	0	0%
10.1	Purpose of loan, period of payment and type of loan take into account	6	50%
10.2	The bank demands various evidences like feasibility study	2	17%
10.3	The bank needs strong collateral for the loan	4	33%
	Total	12	100%

Source: questionnaire survey 2022

The above table 10 depicted that the loan authorization procedures have been conducted in the Bank. The majority of respondents responded that the bank demands various evidence ,like feasibility study and purpose of loan, period of payment and type of loan taken into account during loan authorization procedures.

To take a loan from the bank, customers must fulfill requirements like name, address, purpose of loan, period of payment and type of loan. After presentation of application by the customer for the loan, the bank demands various evidences like feasibility study, relationship of the customer, past history of the customer, renewed financial statements, ownership evidences and profile of the management, besides these the bank needs collateral for the loan (Mulualem, Haimanot and Mekonnen, 2014). Table 10 depicted that (50%) respondents responded that the purpose of loan, period of payment and type of loan take into account while (17%) of the respondent responded that the bank demand various evidences like feasibility study and (33%) of the respondent responded that the bank need strong collateral for the loan.

Table 4.11: The credit management process to evaluate and qualify a customer for the receipt of commercial credit

S. no	Question	Frequency
11	Do you think that the credit management process to evaluate and qualify a customer for the receipt of commercial credit is strong?	
11.1	Yes	9(75%)
11.2	No	3(25%)
11.3	I do know	0(0%)
	Total	12(100%)

Source: questionnaire survey 2022

Table 11 depicted that (75%) of the respondents responded that the credit management process to evaluate and qualify a customer for the receipt of commercial credit is strong. In this regard, According to Jabatan (2001), several factors are used as part of the credit management process to evaluate and qualify a customer for the receipt of commercial credit. These factors include; gathering data on the potential customer's current financial condition the current ratio between income and outstanding financial obligations. Competent credit management seeks to not only protect the vendor from possible losses, but also protect the customer from creating more debt obligations. The financial viability of any credit institution depends critically on selecting applicants who have a high probability of repayment and rejecting those who have a high probability of default Sewagudde(2000). In doing so loan officers in such financial institutions are put at risk and the organization as a whole. As a way of scaling down the loan, the default problem Gontaezjega (1996) added a risk premium to the price of the loan to cover loan losses. This risk premium results from the fact that at the time of the loan request, the lender is unable to clearly identify which borrower would repay and which borrower would default, as actual default losses are not known until a scheduled repayment is due.(Pasha1 and Bayush, 2017).

Table 4.12 the Existence of Integrated Asset Management System

S.no	Question	Frequency	100%
12	Do you think that integrated asset management systems apply in the bank?	12(100%)	12(100%)
	Yes	12	100%

Source: questionnaire survey 2022

As clearly indicated in table12, the existence of integrated in the bank for asset management is 100% there for in the bank there is good integration between managers and employed and customers' theses led to the show effectiveness of bank to assess its asset management.

Table 4.13: The Existence of Integrated Asset Management System

S.no	Question	Frequency	100%
13	If your answer for question number 12 is yes, what types of integrated asset management systems apply in the bank?		
13.1	Asset creation/acquisition	5	42%
13.2	Asset exploitation (use of the asset to meet some corporate objective)	2	16%
13.3	Asset care (i.e. maintenance, risk management and sustainability)	5	42%
	Total	12	100%

Source: questionnaire survey 2022

As clearly indicated in table 13, the bank employed asset creation (acquisition) (42%), asset exploitation (use of the asset to meet some corporate objective) (16%) and asset care and maintenance management and sustainability (42%). From this data one can understand that the bank employed asset exploitation (use of the asset to meet some corporate objective) as the technique of asset management.

4. Conclusion

Banks are financial intermediaries that accept deposits from individuals and institutions and make loans. Banks provide a service to the public by transforming one type of asset into another. The bank's action takes place during a business default. The actions the bank takes if the customers (businesses) default are: the manager contacting the borrower by telephone and visiting them; negotiating; giving written notice to the borrower to audit them; etc. The bank reschedules the loan repayment period (gives some additional repayment period to their customer). But this situation happens if and only if the customer's integration with the bank is high. The challenges to the asset management practice of the Commercial Bank of Ethiopia's Kebridehar branch have become mostly challengeable and need solutions to manage the asset. Therefore, the bank holding the product, expecting to sell it at a higher price in the future, was considered as an indicator of the challenges of the asset management practice of the Commercial Bank of Ethiopia, Kebridehar.

Commercial Bank of Ethiopia's Kebridehar Branch has also recorded achievement in asset management practice. In this regard, half of the respondents responded that the Commercial Bank of Ethiopia Kebridehar branch has recorded achievement in asset management practice, where as half of the respondents responded that the Commercial Bank of Ethiopia Kebridehar branch has not recorded achievement in asset management practice. Therefore, one can argue that the Commercial Bank of Ethiopia's Kebridehar branch has recorded achievement in asset management practice.

Saving mobilization, high loan follow up, loan-approval system, and loan recovery performance were considered the factors contributing to the achievements of the asset management practice in the bank. In particular, it is possible to argue that the bank was successful in saving mobilization. Therefore, the internal control system for asset management in the bank was successful. The study showed that assignment of responsibilities and proper authorization contributed to a strong internal control system for asset management.

A properly designed internal control system is a key part of systems design, analysis, and performance. Managers place a high priority on internal control systems because they can prevent avoidable losses, control operations, and monitor the company's and human performance. The principles of internal control are the following. Establish responsibilities, maintain adequate records, ensure assets and bond key employees, separate records keeping from custody of assets, divide responsibilities for related transactions, apply technological control, and perform regular and independent reviews. The bank uses certain techniques to manage its cash by holding cash based on cash limited transactions and the bank's holding excess cash. In addition to this, the bank used techniques employed to enhance asset management practice in the bank. The bank opened deposit accounts.

Moreover, the bank manages its cash through payment and settlement accounts and its cash through a reserve account. Payment and settlement accounts are used to carry out all day-to-day transaction requirements for the bank through the national bank of Ethiopia. The study also showed that the loan authorization procedures have been conducted in the bank. The majority of respondents responded that the bank demands various evidence like feasibility study, purpose of loan, period of payment, and type of loan taken into account during loan authorization procedures.

The credit management process to evaluate and qualify a customer for the receipt of commercial credit is strong. In this regard, according to Jabatan (2001), several factors are used as part of the credit management process to evaluate and qualify a customer for the receipt of commercial credit. These factors include; gathering data on the potential customer's current financial condition. The current ratio between income and outstanding financial obligations indicates that competent credit management seeks to not only protect the vendor from possible losses, but also protect the customer from creating more debt obligations.

The financial viability of any credit institution depends critically on selecting applicants who have a high probability of repayment and rejecting those who have a high probability of default. Sewagudde (2000). In doing so, loan officers in such financial institutions are put at risk and the organization as a whole. As a way of scaling down the loan, the default problem, Gontaezjega (1996) added a risk premium to the price of the loan to cover loan losses. This risk premium results from the fact that at the time of the loan request, the lender is unable to clearly identify which borrower would repay and which borrower would default, as actual default losses are not known until a scheduled repayment is due (Pasha and Bayush, 2017).

5.Recommendation

- As clearly indicated in the discussion part, the bank employed asset acquisition, asset exploitation (use of the asset to meet some corporate objective) and asset exploitation (use of the asset substantiality). From this data, one can understand that the bank employed asset exploitation (use of the asset to meet some corporate objective) as the technique of asset management.
- Based on the findings and conclusions of the study, the following recommendations are forwarded. The bank should revisit its working rules that hold the product by expecting to sell it at a higher price in the future. The market may fluctuate from year to year. In addition to this, the internal control system of asset management and saving campaigns should get a high priority in order to enhance asset management. In addition to this, the bank should employ full asset exploitation (use of the asset to meet some corporate objective).
- To maintain qualified and experienced workers, organizations should have attractive salary scales and compensation and benefit programs. But in CBE employees are seen leaving and complaining about their salary scale and disagreement with management. Therefore, to capture and clear qualified workers, it is inevitable to improve the salary scale and the awareness of employees about good relationships between management groups and employees of the bank.
- The commercial bank of Ethiopia in kebrri dehar branch should be identify and investigate the challenges of asset management practice with in scheduled time and budgeted in order to improve the performance of banks to manage its assets.

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