



EVALUATING LOAN PORTFOLIO PERFORMANCE IN BARCLAYS BANK (U) LTD

ABSTRACT

The study was about evaluating loan portfolio performance in Barclays bank. The study was based on three objectives that is;

To examine the level of loan portfolio performance in Barclays Bank (U) Ltd, to assess the challenges Barclays Bank (U) Ltd is experiencing in improving its loan portfolio performance and to recommend strategies on how to improve Loan portfolio performance in Barclays Bank (U) Ltd.

A sample of 110 respondents of Barclays Bank was contacted. The study employed a case study research design and the methodology used in this study was quantitative. Questionnaires and documentary review were the major tools of data collection.

The study findings indicate that although Barclays Bank has tried to follow procedures and regulations in administering credit, there is still clients' defaulting on loan repayments and increasing the effect of bad debts in the bank. This has created risk in loan portfolio performance and has affected profitability. The findings further revealed that there is lack of effective analysis on the impact of increasing interest rates on loan repayment trends. The researcher recommends that; there is need for the Bank to restructure its bad loans. The Bank should continuously review its credit risk management systems in place and there is need to have a strong insurance

policy to safe guard its loans. The Bank should put measures and penalties to apprehend its management for failure to supervise its loans as well as ensuring bank staff are well trained in loan financing.