Olusanmi, O., Uwuigbe, U., and Uwuigbe, O, (2013) The effects of risk management on

banks’ Financial performance in Nigeria, Being a paper presented at the 2013 IBIMA Conference Held in Rome, Italy.

<http://www.ibimapublishing.com/journals/JSABR/jsabr.html>

This study investigated the impact of effective risk management on bank’s financial performance. The Ordinary least square Regression was employed in testing the hypothesis formulated. Data was collected from the annual reports of banks listed on the floor of the Nigerian Stock Exchange. The study observed that there exist a negative non-significant relationship between risk management proxies and bank’s performance as captured with return on equity. Thus financial performance cannot be explained away by the compliance or non-compliance to Basel’s regulation by financial institutions, but could be as a result of the accumulation of minor difficulties and inconsequential malfunction of the individual actors resulting in a massive breakdown.