BANK ATTRIBUTES AND FINANCIAL PERFORMANCE OF LISTED DEPOSIT MONEY BANKS IN NIGERIA

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ABSTRACT
This paper investigates the relationship between bank attributes and financial performance of listed deposit money banks in Nigeria for the period 2010 to 2015. Data was obtained from a sample of fourteen banks out of the population of fifteen banks through their annual report and accounts. Bank attributes as an independent variable was proxied by leverage, deposit growth rate, cash liquidity, capital adequacy and firm size, while return on equity was used to representfinancial performance. The study adoptedgeneralized least square multiple regression technique in analyzing data. The findings revealed that leverage, deposit growth rate and cash liquidity have insignificant impact on financial performance, while capital adequacy and firm size have positive significant impact on financial performance of Nigerian listed deposit money banks. It is recommended that Nigerian listed deposit money banks should increase their capital adequacy ratio and the size of their operations. Also, the management of the banks should reduce the level of leverage in their capital structure and focused more attention on equity financing, since leverage influence their financial performance negatively.

KEYWORDS: Leverage, Deposit Growth Rate, Cash Liquidity, Capital Adequacy and Firm Size.