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| فاعلية التحليل المالي والاقتصادي في النشاط المصرفي مع إشارة خاصة للعراق للمدة 1995-2006 | | | | Thesis Title |
| **1430 هـ 2009 م** | | | | Year |
| **It is important to find an analytic system, which reflects the requirements of commercial bank .**  **This system is the financial analysis, which provides analytic, evaluating and forecast tools, that are considered indicators and ratios of the bank activity, and are showed the necessity of this analysis, especially in an era of the financial crises .**  **The financial analysis is at micro level (Rafidian Bank), which explains the range of activity improvement or deterioration of these micro units at the level of Iraq economy as a whole through using of indicators and ratios of the economic analysis, which reflect the contribution of commercial bank sector in activating the economy through affecting the macroeconomic variables .**  **When the financial analysis at the level of subunit is effective, so the economic analysis is too .**  **The importance of this research is to provide a complete image on the activities of Rafidian Bank, using the tools and tactics of financial analysis for (1995-2006) .**  **In addition, it presents a view about the role of the commercial banks working in Iraq, through mobilizing the savings and their financing role, by using of instruments and criteria of the economic analysis .**  **The hypothesis of research is formulated as follows :**  **“ Efficiency of using of the indicators of financial analysis in banks will tend to rise efficiency role, and importance of the bank activity in the economy “**  **The research is divided into four chapters .**  **Chapter one deals with the conceptual framework for the bank activity and its elements .**  **While Chapter two presents the basics of the financial analysis .**  **Chapter three explains the economic analysis of the bank activity .**  **Finally, Chapter four offers the application part of the financial and economic analysis .**  **In summary, the research reaches to some conclusions and recommendations.**  **The most important of these conclusions is to refer that the efficiency of the financial and economic analysis is connected with the range of its application at the level of this sector .**  **The most important of the recommendations is relate with the banks operating within this vital sector, which have to commit with the international criteria to reach the needed efficiency in making their responsibility .**  **The researcher** | | | | Abstract |