

وزارة التعليم العالي والبحث العلمي
الجامعة المستنصرية
كلية الإدارة والاقتصاد

تطور ودائع المصارف التجارية
وأسعار الأسهم في أقطار عربية
مختارة

دراسة تحليلية
أطروحة تقدم بها
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الى

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ووهي جزء من متطلبات نيل درجة دكتوراه فلسفة في العلوم الاقتصادية

بإشراف

الأستاذ الدكتور
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Abstract

The commercial banks and financial market lie at the top of the financial and bank structure for any country ; they are most important channels for collecting and directing the financial resources toward various investment trends , which contribute with providing the necessary financing for the economic development .

The commercial banks depend , in financing of their lending and investment processes , on the deposits , as a main source of their financing sources , while the financial market is doing its functions through the issuance and circulation of stock and bonds.

It is appeared from this the importance of studying the development of commercial banks and stock prices in putting the necessary economic policies to develop the commercial banks and the financial markets in the selected Arab countries (Iraq , Egypt , and Jordan) , which suffered from .

The econometric analysis of the steps of back – gradual regression refers to the suitability of the monetary school analysis to the conditions of economies under study , as developing countries , and there is no relation between the return on saving deposits and development of these deposits with stock prices in the financial market under study .

The most important of the study recommendations is the important role played by the central banks in confronting the economic underdevelopment of their countries , through the continuous work to develop the bank , financial and monetary systems to the a level suitable with the requirements of economic and financial growth and its continuation at the spatial and temporal level .

The researcher

The underdevelopment , with comparison to the developed countries .

The hypothesis of this study is : the suitability of the Analyzing of monetary school for the economies under study , as developing countries .

Such , it is not expected to be a relation between the trends of deposits of the commercial banks , especially the savings ones , and the stock prices .

This hypothesis was selected through the econometric analysis of the steps of back gradual regression in order to reach the best – econometric model of the stock prices for the market under study .

The study has been divided into three chapters . Chapter one deals with the theoretical framework for the deposits of the commercial banks and stock prices .

Chapter two explained the developing of the deposits of the commercial banks for the countries under study .

Chapter three offered the econometric analysis of the macroeconomic variables affecting on stock prices for the financial markets under study .

The results of study appeared that the commercial banks of the selected Arab countries depend on the deposits as a main source for financing their credit and investment processes , and that the ratio of current deposits to money supply is still determined , because of underdevelopment of the bank habits . While , the contribution of saving deposits in broad money supply of Egypt and Jordan is almost halved . The role of local saving in money supply for Iraq was very determined .

This will impact on the ability of the central bank effecting on the broad money supply through its direct quantitative means to effect on interest rate , and , then , on the saving deposits to achieve the desired level of broad money supply to achieve its aims in achieving the economic stability and equilibrium .

**Development of the deposits of
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