

وزارة التعليم العالي والبحث العلمي  
الجامعة المستنصرية  
كلية الإدارة والاقتصاد - قسم الاقتصاد

# خصخصة المصارف في البلدان العربية

- دراسة في تقييم الاداء المصرفي -

اطروحة دكتوراه مقدمة الى

مجلس كلية الادارة والاقتصاد-الجامعة المستنصرية  
وهي جزء من متطلبات نيل درجة دكتوراه فلسفة  
في العلوم الاقتصادية

من قبل

وحيدة جبر خلف المنشد

باشراف

الاستاذ المساعد

د. هجير عدنان زكي

بغداد

١٤٢٦ هـ

٢٠٠٥ م

*Banks Privatization in the Arab Countries:  
A Study on the Evaluation of Banking Performance*

*Abstract*

The Arab Banks are facing many difficulties and challenges in the early 21<sup>st</sup> century. The international banking industry has witnessed many developments in line with international economic changes, so that these Arab banks, in their present situation, couldn't deal with them, successfully. So, the facing of competition, at the regional and global level, and the development of technological and managerial abilities require enhancing of the financial resources of these banks by increasing capital, in line with the global trend that led to formulate the bank units abling to face the competition, to enter the markets and to provide with the financing and services needed to the large projects. This will be achieved through providing the opportunities to increase the contribution of the private sector in the banking system through the privatization of banks with aim to increase the efficiency of their bank performance.

In order to understand the subject of bank privatization in the Arab countries, and evaluating this experience, this study has been divided into six chapters. Chapter one dealt with the study of banks role in the restructure process in the Arab countries, through three sections, Section one contained the privatization situation in the adjustment and restructure policies. Section two concentrated on the adjustment and restructure polices in the Arab countries, while section three examined the role of banks in the privatization. The bases of the process of banks privatization devoted to chapter two, which divided into three sections, too. Section one emphasized on the concepts and objectives. Section two explained the methods using in the bank

privatization. Section three dealt with the requirements and conditions for the success of bank privatization.

In the mean time, chapter three included the practical aspects in the programs of bank privatization. Section one of this chapter explained the restructure and evaluation of the banks for purpose of privatization. The second one emphasized on the strategies of sale and employee issues. Section three devoted to the stages of the privatization process, and the role of state in it. Chapter four dealt with the study of the Arab bank system, and reality of the privatization under the present developments, through three sections.

Section one deal with the weakness points and their reasons in the Arab bank institutions. The second one explained the necessary requirements for the banking activity under the present developments. The standing directives in the field of the privatization of Arab banks devoted to section three.

Chapter five included the evaluation and analysis of the bank performance. Section one concentrated on the general framework to determine the indicators of the performance of the banking system. Section two included the evaluation of bank performance by using of the financial analysis. Section three dealt with the analysis of the financial ratios. The last chapter (six) explained the evaluation of experience of the bank privatization in selected Arab countries. Section one included the evaluation of the experience of bank privatization in Egypt. The second one dealt with the evaluation of the experience of bank privatization in Morocco. The third one concentrated on the experience of the private banking in Iraq.

*The Researcher*