



The Impact of Banking Liquidity on Bank Credit: A Case Study of State-Owned Banks in Iraq for the Period (2010–2023)

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ARTICLE INFO

*Received: 7 Aug 2025,
Revised: 17 Aug 2025,
Accepted: 19 Aug 2025,
Online: 9 Sep 2025*

Keywords:

Bank liquidity, bank credit, bank depo

ABSTRACT

Government banks are one of the most important pillars of the Iraqi banking system and key players in building the Iraqi economy. This is due to their important role as intermediary and depository institutions between depositors and lenders, as well as the banking services they provide to keep pace with rapid digital development. Therefore, bank liquidity indicators for credit are important indicators that reflect the ability of government banks to comply with the Central Bank's standard instructions. To address the research problem, which is the lack of clarity about the nature and severity of the impact of cash liquidity on the volume of bank credit granted, the current research aims to analyze the level of cash liquidity in the Iraqi banking sector over the period from 2010 to 2023 and identify the most prominent factors influencing it. This study was conducted on a sample of government banks operating in Iraq for the period from 2010 to 2023. It adopted a descriptive analytical approach, relying on information specific to government banks obtained from official bodies, including the Central Bank of Iraq and the Iraq Stock Exchange. The researcher reached a set of conclusions and recommendations, the most important of which was a significant increase in fixed deposits. Data on the volume of deposits after 2018 showed an improvement in the volume of deposits due to improved economic conditions and the expansion of the use of electronic payment methods. The capital adequacy index improved by 53% in 2023, demonstrating the strength of government banks in attracting investors. The researcher recommends the need to support digital transformation and expand electronic payment services to reduce reliance on cash and improve efficiency.

1. Introduction

State-owned banks are considered fundamental components of the banking system, particularly in financing investments and providing modern banking services that support projects, businesses, and various sectors. Banking liquidity indicators

are among the key measures that reflect the activity of state-owned banks and serve as tools to meet banking obligations. Bank credit represents one of the most important services in supporting

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doi: [10.5281/jgsr.2025.17072829](https://doi.org/10.5281/jgsr.2025.17072829)

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economic development, as it acts as a financial intermediary between savers and investors.

Cash liquidity is a vital factor in the financial and banking system due to its influential role in a bank's ability to grant credit and facilitate economic activity. Liquidity reflects the availability of cash within financial institutions to meet their short-term obligations, making it a critical measure of banks' stability and their efficiency in fulfilling their financing role. Given the global and local economic changes between 2010 and 2023—including financial crises, oil price fluctuations, the COVID-19 pandemic, and inflation—the importance of studying the relationship between liquidity and the level of bank credit granted to individuals and institutions has become increasingly evident.

Analyzing this relationship helps in understanding the extent to which liquidity availability or scarcity influences banks' lending behavior, as well as how economic activity is affected by liquidity management policies within the banking sector.

While the credit function (lending) constitutes a major part of the operations of state-owned banks and represents the core of their activities, its importance lies in supporting economic development by acting as a financial intermediary that mobilizes various forms of savings. Despite the advancements seen in the banking sector in recent years, most banks still focus primarily on achieving monetary stability.

Throughout this period, variations in banks' lending behaviors have been observed, despite fluctuations in liquidity levels. This raises significant questions about the extent of the relationship between liquidity and lending rates, and the flexibility of the banking sector in responding.

Chapter One

Research Methodology

First: Research Problem.

The research problem arises from the fact that the relationship between cash liquidity and bank

credit remains unclear to a degree that hinders the development of precise financial policies—particularly in light of the economic and financial challenges experienced during the study period.

Accordingly, the central research problem can be stated as follows:

The lack of clarity regarding the nature and intensity of the impact of cash liquidity levels on the volume of credit extended by banks. Is an increase in liquidity an effective driver of credit expansion, or are there other limiting factors that mitigate this effect?

Second: Research Significance.

The significance of this research lies in its focus on the banking sector, which serves as a crucial link in the national economy. It contributes to economic growth by channeling surplus funds toward sectors that are in need of investment financing. This study helps improve liquidity management strategies and enhances the predictive capacity regarding lending behavior under various monetary conditions. Moreover, it addresses the existing knowledge gap concerning the analysis of the relationship between cash liquidity and bank credit.

Third: Research Objectives.

This research seeks to achieve several key objectives, most notably:

1. To analyze the level of cash liquidity in the Iraqi banking sector during the period from 2010 to 2023 and to identify the main factors influencing it.
2. To examine the extent to which state-owned banks comply with the liquidity ratios mandated by the country's monetary authority.
3. To monitor the changes in the volume of bank credit extended by the banking sector over the study period and correlate them with liquidity levels.
4. To assess the degree of compliance by Iraqi state-owned banks with the Central Bank of Iraq's standards concerning the impact of banking liquidity on credit.

Fourth: Research Hypothesis.

The hypothesis of the current study assumes that, despite the rise in cash liquidity levels within state-owned banks during the period from 2010 to 2023, there has not been a proportionate increase in bank credit. This suggests that other factors may be constraining the effect of liquidity on lending activity in Iraq.

Fifth: Research Scope.

The spatial scope of this research is represented by the selection of a sample of state-owned banks operating in Iraq, specifically Rafidain Bank and Rasheed Bank. The selection of these institutions was based on the extent of their banking activity, their capital size, and their overall impact on the national economy during the period from 2010 to 2023. This timeframe is considered appropriate, as it reflects the operational performance and trends of the selected banks over a substantial period.

Sixth: Structure of the Research.

To comprehensively address the various aspects of the current study, the research is structured into three main chapters. The first chapter presents the research methodology, including the research problem, its significance, objectives, hypotheses, and the spatial and temporal boundaries of the study.

The second chapter explores the fundamental concepts of banking liquidity—its importance, risks, and implications. It also addresses the key concepts related to bank credit and its significance in the financial system.

The third chapter focuses on the practical side of the Iraqi banking sector. It presents an analysis of total bank deposits in state-owned banks, liquidity indicators such as the loans-to-deposits ratio and the capital adequacy ratio, as well as total bank credit and the growth rate of total deposits.

Finally, the research concludes with a summary of key findings and recommendations.

Chapter Two: (Theoretical Framework)

2.1 Banking Liquidity

2.1.1: The Concept of Banking Liquidity.

Banking liquidity refers to a bank's ability to meet its financial obligations as they come due. It signifies the capacity of an asset to be converted into cash without incurring losses or the ability to obtain cash when needed. It can also serve as a measure of a bank's ability to generate the liquidity required to meet its obligations, whether through borrowing, managing unexpected withdrawals, or issuing new loans (Hamid & Muttalib, 2008: 230).

Moreover, maintaining banking liquidity involves ensuring a strong financial position by holding a sufficient level of liquid assets that can be quickly converted into cash to meet withdrawal demands. A key responsibility of banks is to balance the objective of profitability with that of maintaining adequate liquidity (Fahd, 2011: 73).

Banking liquidity is thus reflected in the bank's capacity to meet withdrawal requests from depositors while also fulfilling the credit demands of borrowers. This includes all financial assets that can be transformed into cash swiftly, either without loss or with minimal loss in value (Kzar, 2023: 125).

2.1.2: The Importance of Banking Liquidity.

Banking liquidity holds significant importance for state-owned banks, as these institutions primarily rely on depositor funds as their main source of financing. These deposits are subject to frequent withdrawals and deposits, which directly influence the bank's liquidity position. Consequently, banks maintain a liquidity safety margin composed of highly liquid assets in order to meet their financial obligations, including withdrawal requests from depositors and credit demands from investors and other financial institutions. To remain prepared for such needs, banks must acknowledge the following key aspects of liquidity (Al-Shammari & Rashid, 2014: 458):

1. The ability to strengthen the confidence of both borrowers and depositors.
2. Enabling banks to manage and mitigate risks arising from fluctuations in the financial market.

There are also several other factors that influence the volume of liquidity held by banks. These include the amount of owned capital, the dynamics of deposit and withdrawal operations, and the bank's retention of a portion of its assets in liquid or near-liquid forms (Al-Dhubaibi et al., 2022: 15).

2.1.3: The Basel Committee and Banking Liquidity Risk.

Given the critical role of banking liquidity, the Basel Committee (Basel, Switzerland: 2008) issued a set of measures aimed at enhancing liquidity risk management. These measures emphasize effective liquidity oversight and forecasting of cash flows arising from a bank's assets and liabilities. Among the key recommendations are:

Banks must develop strategies for managing and mitigating liquidity risk.

Banks should implement measures to identify, monitor, and control liquidity risk.

Banks are required to monitor the management of high-quality liquid assets and legal guarantees, and to establish contingency funding plans to ensure liquidity availability during crises.

2.1.4: Banking Liquidity Risk

Liquidity risk arises when creditors demand immediate cash to meet their financial needs, particularly when the bank is unable to fulfill its obligations within the required timeframe. Liquidity risk includes both short-term and long-term exposures that occur when a bank lacks sufficient funds to meet its financial commitments. Banks typically rely on two primary sources of liquidity: borrowing from external parties and utilizing their own assets and liabilities (Al-Sultani, 2013: 92).

High liquidity levels often imply a sacrifice in profitability, while low liquidity compels banks to borrow, potentially increasing their exposure to financial risk. Banks face a trade-off between maximizing returns and maintaining sufficient liquidity. In many cases, they are unable to acquire new sources of funds, attract deposits, or improve

asset management quality. Therefore, banks must continuously monitor and track their cash flows to accurately assess and anticipate their liquidity needs (Soprano, 2015: 4).

2.2 Bank Credit.

2.2.1 The Concept of Bank Credit: Bank credit is considered one of the most significant banking services provided by state-owned banks and various economic units. It refers to the range of financial resources and services that state-owned banks offer to the public (Al-Amiri, 2013: 246).

The economic historian George Howard Cole defined bank credit as purchasing power derived from the deposits made by customers in banks. It is viewed as a type of banking facility extended to investors, and is regarded as an addition to the aggregate net purchasing power (Hajela, 2009: 246).

Bank credit has also been defined as the process of exchanging a present monetary value for a future equivalent value. It encompasses all banking services offered to the public and economic entities in the form of financing, typically backed by guarantees from the customer under terms and conditions agreed upon by both parties (Al-Hajjar et al., 2023: 136).

2.2.2 The Importance of Bank Credit

Bank credit is one of the most vital financial tools that support economic activity and stimulate the movement of funds. Its importance is evident in several key areas (Maz'al, 2022: 145):

A. Interest and Discount Rates:

Interest rates and service fees are among the most influential factors in granting credit to customers. These rates represent the charges imposed by banks for extending credit, which in turn allow the lender to earn profits from investing their funds. This stimulates various economic activities and contributes to overall economic growth.

b. Collateral:

Collateral serves as the bank's security against the risk of default. It acts as a safeguard that provides

assurance to banks and enables them to recover their loaned funds in case the customer is unable to fulfill their repayment obligations.

c. Bank Credit Policy:

A bank's credit policy consists of a set of decisions and procedures that govern the lending process. These policies are built on structured, systematic steps designed to ensure the efficiency of credit allocation and the optimization of resource distribution across the economy.

2.2.3 Credit Risk:

There are several factors related to the environment in which banks operate, including broader economic conditions such as financial crises, recessions, and economic downturns—events that are often beyond the control of banks. However, bank management can take measures to mitigate the effects of such risks (Hanan & Waheed, 2023: 117).

Therefore, the concept of risk diversification is considered one of the most important tools employed by state-owned banks, as it enables them to manage credit risk through the following:

- a.** Providing diversified financial portfolios based on the nature of credit granted—categorized into long-term, short-term, and medium-term credits.
- b.** Conducting portfolio analysis of economic activities based on Markowitz's Portfolio Theory, which is regarded as one of the most effective methods for minimizing credit risk (Mahmoud, 2019: 118).

Chapter Three: (Practical Framework)

3.1 Banking System in Iraq.

3.1.1 .Deposits in State-Owned Banks.

To assess the development of deposit activity and the relative importance of state-owned banks in relation to total bank deposits, we analyze a set of monetary indicators pertaining to public banks and institutions, as outlined below:

3.1.2 Total Deposits in State-Owned Banks:

The increase in the share of deposits held by state-owned banks relative to total deposits reflects the high level of public confidence in these institutions. This confidence stems from the availability of various types of loans and credit facilities, as well as the guarantees these banks offer—particularly their compliance with the Deposit Guarantee Law.

In 2021, state-owned banks accounted for the largest share of total deposits, reaching approximately 87%. Within this, the public sector—including the central government and public institutions—held the largest portion, with deposits totaling about 52 trillion Iraqi dinars, representing 61.9% of all deposits in state-owned banks.

This is despite the fact that state-owned banks represented only 9.4% of the total number of banks in Iraq (Financial Stability Report, 2021: 30).

To further illustrate the total deposits and relative importance of state-owned banks, reference is made to the following table values

Table (1): Indicators of Total Deposits in State-Owned Banks for the Period (2010–2023)						Year
Total Public Sector Deposits	Total Deposits in State-Owned Banks Total Public Sector Deposits	Relative Importance (%)	Time Deposits	Relative Importance(%)	Demand Deposits	
34.986	12.472	2.80	0.960	32.93	11.53	2010
37.861	11.429	0.53	0.204	29.64	11.225	2011
40.866	16.354	5.41	2.209	34.61	14.156	2012
44.556	15.401	5.20	2.300	29.50	13.112	2013
49.250	18.142	4.72	2.326	32.12	15.819	2014
40.597	15.041	8.39	3.388	28.70	11.655	2015
38.522	14.21	9.88	3.765	27.11	10.445	2016
41.340	14.65	8.83	3.59	26.85	11.09	2017
54.437	26.399	8.58	4.127	40.91	22.272	2018
51.629	26.574	11.20	5.78	40.30	20.794	2019
49.289	25.262	10.58	5.200	40.70	20.045	2020
53.123	27.987	11.60	6.114	41.18	21.874	2021
55.147	30.123	12.56	7.230	41.98	22.242	2022
58.357	34.247	14.58	8.256	50.54	24.654	2023
Central Bank of Iraq, Statistics and Research Department, Annual Economic Report, various years. Central Bank of Iraq, Statistics and Research Department, Annual Financial Stability Report, various years. Central Bank of Iraq, Statistics and Research Department, Annual Statistical Bulletin, various years.						

i-Demand Deposits.

According to Table (1), in 2010, the total demand deposits in government banks amounted to IQD 11.523 trillion, a consequence of the global financial crisis. These deposits increased in 2014 to IQD 15.819 trillion. However, in 2015, due to depositors' concerns amidst the security crisis, significant withdrawals were recorded, leading to a drop in demand deposits in government banks to IQD 11.655 trillion. Subsequently, the demand deposits followed an upward trend, reaching IQD 20.045 trillion In 2020, representing a relative importance of 40.70%. This decline was primarily due to pandemic-related lockdown measures.

In 2021, demand deposits rose to IQD 21.874 trillion, with a relative importance of approximately 41.18%, attributed to the improved security situation in the country. This improvement led to increased bank credit, which contributed to a continued upward trajectory through 2022, reaching IQD 22.242 trillion. In 2023, the figure further increased to IQD 24.654 trillion, with a relative importance of approximately 50.54%.

ii. Time Deposits

Time deposits represent a quasi-agreement between the bank and the customer, wherein the customer deposits a sum of money with the bank

for a predetermined period, during which withdrawal is not permitted before the maturity date. The depositor earns interest on these funds, and the Interest rate tends to Increase with the size of the deposit (Nashour, 2021: 4).

Referring to the data in Table (1), time deposits in 2010 amounted to IQD 0.960 trillion, representing a relative importance of 2.80% of the total deposits In government banks. These deposits continued to increase, reaching IQD 6.114 trillion in 2021, with a relative importance of 11.60%. This rise can be attributed to reforms

implemented by the Central Bank, increased reliance on electronic payment methods, and economic stability in Iraq.

The upward trend continued in 2022, with time deposits reaching IQD 7.230 trillion and a relative importance of 12.56%. In 2023, as a result of continued economic stability, time deposits reached IQD 8.265 trillion, with a relative importance of approximately 14.58%.

3.2 Banking Liquidity Indicators in Government Banks (2010–2023)

This section examines key banking liquidity indicators based on the data presented in the following table:

Table (2): Banking Liquidity Indicators in Government Banks for the Period 2010–2023			
Total Loans	Capital Adequacy Ratio (%)	Loan-to-Deposit Ratio	Years
3.701	—	0.127	2010
7.29	41.57	0.202	2011
10.621	36.6	0.307	2012
12.074	42	0.298	2013
12.768	45.6	0.198	2014
12.319	46	0.224	2015
11.588	63	0.225	2016
12.629	38	0.217	2017
15.417	43	0.233	2018
14.279	29	0.200	2019
19.354	22	0.261	2020
21.542	39	0.258	2021
22.548	45	0.287	2022
23.236	53	0.296	2023
Central Bank of Iraq, Department of Statistics and Research, Annual Economic Report, various years.			
Central Bank of Iraq, Department of Statistics and Research, Annual Financial Stability Report, various years.			
Central Bank of Iraq, Department of Statistics and Research, Annual Statistical Bulletin, various years.			

By examining the loan ratios presented in Table (2), it is observed that the loan ratio was 0.127 in 2010, rising to 0.224 in 2015, and further increasing to 0.296 in 2023.

As for the capital adequacy ratio of government banks, it reached 41.57% in 2011, rose to 63% in 2016, then declined to 39% in 2021, before recovering to 53% in 2023.

Regarding the total non-performing loans, they amounted to IQD 1.4 trillion in 2010, increased significantly to IQD 10.1 trillion in 2014, and then declined over the following years to IQD 2.7 trillion in 2021, indicating that these funds were invested. Meanwhile, total loans followed an upward trajectory, rising to IQD 10.621 trillion in 2012 and continuing to increase to IQD 21.542 trillion in 2021. This growth trend persisted due to economic and political stability, reaching IQD 23.236 trillion in 2023.

3. The Importance of Bank Credit for the Banking Sector

Bank credit extended by Iraqi banks holds significant importance for the government sector due to its capacity to provide funds necessary to meet essential needs. Bank credit plays an active role in stimulating the national economy, as it finances productive and investment projects according to their requirements, thereby contributing to economic development. This is

achieved through the extensive use of credit by banks and its direction towards economic projects (Saeed & Taher, 2020: 208).

Credit extended by Iraqi banks is classified into two types (Hamza & Mohammed, 2024: 234):

1. Cash Credit: This refers to loans granted to individuals for commercial purposes or direct credit facilities extended to bank customers to finance their needs, based on two agreed elements: trust and duration, in accordance with regulations issued by the Central Bank of Iraq.
2. Commitment Credit: This includes documentary credits provided by banks to support economic activity by guaranteeing payment within a specified amount and period, often used for importing goods and services. It also includes the issuance of letters of guarantee by companies to execute projects.

To understand the total credit extended to the public, we refer to the data in the following table:

Table (3): Aggregate Liquidity Indicators of the Iraqi Banking Sector during the Period (2010-2023)							
Growth Rate of Commitment Credit	Commitment Credit	Growth Rate of Cash Credit	Relative Importance	Cash Credit	Growth Rate of Total Credit	Total Bank Credit	years
-0.17	39.7	0.74	22.71	11.9	-0.03	51.5	2010
-0.02	39	0.56	34.34	20.4	0.14	59.4	2011
0.13	44.2	0.33	39.11	28.4	0.20	72.6	2012
0.19	53.7	0.05	35.76	29.9	0.14	83.6	2013
-0.05	50.9	0.13	40.11	34.1	0.03	86	2014
-0.23	40.5	0.07	47.60	35.6	-0.09	77.3	2015
-0.20	33.3	0.01	52.76	37.2	-0.09	70.5	2016
-0.19	27.6	0.02	57.92	38	-0.07	65.6	2017
-0.09	25.3	0.01	60.34	38.5	-0.03	63.8	2018
0.00	25.2	0.09	62.55	43.1	0.05	67.3	2019
0.01	25.4	0.17	66.22	49.8	0.11	75.2	2020
0.08	27.6	0.06	65.71	52.10	0.07	80.5	2021
0.10	31.8	0.15	66.55	55.69	0.09	82.2	2022
0.12	34.6	0.18	67.25	56.22	0.14	84.6	2023
Central Bank of Iraq, Department of Statistics and Research. Annual Economic Report, various years. Central Bank of Iraq, Department of Statistics and Research. Annual Financial Stability Report, various years. Central Bank of Iraq, Department of Statistics and Research. Annual Statistical Bulletin, various years.							

According to the data in Table (3), total cash credit amounted to IQD 11.9 trillion in 2010, increasing along an upward trajectory to IQD 56.22 trillion in 2023, with a growth rate of 0.18. As for commitment credit, it stood at IQD 39.7 trillion in 2010 and followed a generally upward path until it reached IQD 34.6 trillion in 2023, with a growth rate of 0.12. Its relative importance to total bank credit was 67.25%.

4. Conclusions

1. There is a mismatch between liquidity and bank credit. Despite the increase in cash liquidity in government banks during the period 2010–2023, this was not accompanied by a corresponding growth in the volume of bank credit in Iraq.

2. Government banks exhibited a retreat in lending activities, demonstrating unstable behavior in granting loans during times of crisis—an indication of external influences such as the country's security and economic conditions

3. There has been a significant increase in time deposits. The data show a rise in deposit volumes after 2018, driven by improved economic conditions and the expanded use of electronic payment systems.

4. The capital adequacy ratio improved, reaching 53% in 2023, reflecting the strength of government banks in attracting investors.

5. The decline in non-performing loans indicates improvement in credit management policies and lending risk strategies.

6. The results reveal a weak relationship between liquidity and credit. The data indicate

that an increase in liquidity does not necessarily lead to an increase in lending, suggesting the presence of administrative and regulatory challenges within the surveyed banks.

7. The analysis shows that bank credit remains one of the key tools for financing investment projects, despite the challenges faced by government banks.

5. Recommendations

1. The researcher recommends that government banks reassess their credit policies to make them more flexible and effective in utilizing available liquidity.

2. It is advised to establish precise mechanisms for monitoring the relationship between liquidity and credit, in order to enhance the banks' ability to make credit decisions based on accurate data.

3. There is a need to improve risk management tools by implementing the principles of the Basel Committee, with the aim of strengthening financial stability.

4. Support for digital transformation and the expansion of electronic payment services is essential to reduce reliance on cash and improve operational efficiency.

5. Effective communication between the Central Bank and government banks should be enhanced to ensure the balanced implementation of monetary policies in line with evolving liquidity indicators and economic activity.

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