جامعة الموصل
كلية الادارة والاقتصاد

أثر مخاطر الائتمان والسيولة في أداء سوق ما بين المصارف
دراسة لعينة من أسواق ما بين المصارف عربياً

رسالة ماجستير في
العلوم المالية والمصرفية

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بإشراف
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المستخلص

تهدف الدراسة إلى قياس أثر مخاطر الآئتمان والتي تم التعبير عنها بأربع مؤشرات هي (نسبة إجمالي القروض إلى إجمالي الموجودات، نسبة الديون المشكوك في تحصيلها إلى إجمالي القروض، نسبة إجمالي القروض إلى إجمالي الودائع، نسبة إجمالي القروض إلى حق الملكية) ومخاطر السيولة المعبر عنها بأربع مؤشرات هي (نسبة الموجودات السائلة إلى إجمالي الموجودات، نسبة الموجودات المتداولة إلى إجمالي الودائع، نسبة الموجودات المتداولة إلى إجمالي الموجودات، نسبة الإستثمارات إلى إجمالي الودائع) في أداء سوق ما بين المصارف وألذي تم التعبير عنه بمؤشرين هما (القروض بين المصارف إلى إجمالي القروض، السيولة الزائدة إلى الموجودات السائلة) لعينة من المصارف التجارية شَملت ثلاث دول او قطاعات عربية هي (السعودية، الإمارات، العراق)، وشَملت الحدود الزمانية للدراسة (8) سنوات للمدة من (2016 – 2023) وتم أختيار (6) مصارف تجارية لكل دولة من الدول العربية.

وأستعملت الدراسة أسلوب البيانات المزدوجة البيانات الطولية (Panel Data) بنماذجهِ الثلاثة وهي نموذج الآنحدار التجميعي (Pooled Regression Model) ونموذج التأثيرات الثابتة (Fixed Effects Model) ونموذج التأثيرات العشوائية (Random Effects Model) لقياس وتحليل العلاقة بين كل من مخاطر الآئتمان ومخاطر السيولة وأداء سوق ما بين المصارف، فضلاً عن إجراء تحليل الآنحدار لتوضيح أثر مخاطر الآئتمان ومخاطر السيولة في سوق ما بين المصارف، وتم أعتماد أنموذجين للدراسة الأول وضح علاقة الأثر بين مخاطر الائتمان (المتغيرات المستقلة) وأداء سوق ما بين المصارف (المتغير التابع) والثاني وضح علاقة الأثر بين مخاطر السيولة (المتغيرات المستقلة) وأداء سوق ما بين المصارف (المتغير التابع) وذلك بأستخدام أربع مؤشرات لكل نوع من أنواع المخاطر لتمثل المتغيرات المستقلة مع مؤشرات لسوق ما بين المصارف ليمثل المتغير المعتمد بكل نموذج.

أظهرت نتائج الدراسة الخاصة بالمصارف التجارية السعودية والمصارف التجارية الإماراتية عينة الدراسة فَشل أو عدم معنوية العلاقة بين مؤشرات مخاطر الآئتمان كمتغيرات مستقلة ومؤشر أداء سوق ما بين المصارف كمتغير معتمد أو تابع، بينما توجد علاقة طردية معنوية بين مؤشرات مخاطر السيولة كمتغيرات مستقلة ومؤشر أداء سوق ما بين المصارف كمتغير معتمد في كل من المصارف التجارية السعودية والمصارف التجارية الإماراتية، وأظهرت نتائج الدراسة الخاصة بالمصارف التجارية العراقية عينة الدراسة أن أداء سوق ما بين المصارف في العراق يعتبر ضعيفاً مقآرنةً بالدول ذات الآنظمة المصرفية المتطورة مما يؤدي إلى تحديات في التعاملات اليومية بين المصارف، وذلك بسبب التحدي الذي يواجه القطاع المصرفي في العراق يتمثل في غياب البيانات الرسمية والمحدثة حول حجم القروض المتبادلة بين المصارف العراقية خلال الفترة من 2016 ولغاية 2023 مما يحد من قدرة الباحثين وصناع القرار على تحليل الإتجاهات المصرفية وأتخاذ القرارات الخاص بأداء سوق ما بين المصارف في العراق.

Abstract

The study aims to measure the impact of some banking risks represented by credit risks, which were expressed by four indicators: (the ratio of total loans to total assets, the ratio of doubtful debts to total loans, the ratio of total loans to total deposits, the ratio of total loans to equity) and liquidity risks, which were expressed by four indicators: (the ratio of liquid assets to total assets, the ratio of current assets to total deposits, the ratio of current assets to total assets, the ratio of investments to total deposits) in the interbank market, which were expressed by two indicators: (interbank loans to total loans, excess liquidity to liquid assets) for a sample of commercial banks that included three Arab countries: (Saudi Arabia, the Emirates, and Iraq). The study's time limits included (8) years for the period from (2016 - 2023), and (6) commercial banks were selected for each Arab country,

The study used the double data method (panel data) with its three models: the pooled regression model, the fixed effects model, and the random effects model to measure and analyze the relationship between credit risk, liquidity risk, and the interbank market. In addition, regression analysis was conducted to clarify the impact of credit risk and liquidity risk in the interbank market. Two models were adopted for the study. The first explained the impact relationship between credit risk (independent variables) and the interbank market (dependent variable), and the second explained the impact relationship between liquidity risk (independent variables) and the interbank market (dependent variable). This was done by using four indicators for each type of risk to represent the independent variables, with indicators for the interbank market to represent the dependent variable in each model.

The results of the study on Saudi commercial banks and Emirati commercial banks, the study sample, showed a failure or insignificance of

the relationship between credit risk indicators as independent variables and the interbank market index as a dependent or dependent variable. However, there is a significant direct relationship between liquidity risk indicators as independent variables and the interbank market index as a dependent variable in both Saudi commercial banks and Emirati commercial banks. The results of the study on Iraqi commercial banks, the study sample, showed that the interbank market in Iraq is considered weak compared to countries with advanced banking systems, which leads to challenges in daily transactions between banks. This is due to the challenge facing the banking sector in Iraq, which is represented by the absence of official and updated data on the volume of loans exchanged between Iraqi banks during the period from 2016 to 2023, which limits the ability of researchers and decision-makers to analyze banking trends and make decisions related to the interbank market in Iraq..

The Impact of Credit and Liquidity risks on the performance of Interbank Market

A Study of a Sample of Arab Interbank Markets

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HIGHLITS	GRAPHICAL ABSTRACT
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