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Evaluation of the Financial Performance Efficiency of Rashid Bank in Wasit Governorate/Al-Numaniyah Branch for the Period 2015–2023

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***Abstract**. The study aims to explain the concept of evaluating the efficiency of financial and economic performance in government commercial banks, specifically focusing on Rasheed Bank's Al-Numaniyah Branch, for the period 2015-2023. The study highlights the importance of using specific criteria or indicators to assess the financial and economic performance of the bank, particularly its efficiency in managing assets and liabilities. The research identifies key financial ratios such as the trading ratio, which increased to 2:1 in 2023 compared to 1:2 in 2020. This increase indicates that the current assets are now twice the value of current liabilities, offering security to the bank's stakeholders and creditors. This improved ratio is a significant sign of financial stability and effective asset management, offering valuable insights into the bank's financial health. The research also emphasizes the necessity of evaluating the management of current assets and liabilities. It recommends that the bank focus on optimizing the use of its current assets while harmonizing the sources of its funds to maximize profitability. Additionally, it is crucial to manage the liquidity ratio effectively, balancing the need for financial security with the risks involved in liquidity management. This study suggests that the bank should implement strategies to enhance the profitability of its assets, ensuring that investment decisions align with long-term economic and financial goals. In conclusion, the study underscores the importance of strategic financial management, including a comprehensive evaluation of both financial and economic performance, to ensure the bank's sustainability, profitability, and growth in the ever-evolving banking landscape, fostering long-term financial stability and success.*

***Keywords:** Al-Numaniyah Branch, Financial Performance, Performance Efficiency, Rashid Bank, Wasit Governorate*

1. INTRODUCTION

The importance and necessity of evaluating the efficiency of the financial performance of the banking sector in terms of its work, behaviors and orientations is highlighted through the evaluation of the performance of all banks, and this evaluation is carried out through a set of financial and administrative means, methods, methods and techniques used by those in charge of the evaluation in order to reach a comprehensive view of the status of the bank that is the subject of the evaluation and its previous financial performance for the past period and to try to deduce the future based on a set of financial and economic criteria and indicators financial information about the reality of the bank's performance and tries to alert its management to the possible crises that may occur to the bank in the future, which may put the bank in a real financial crisis whose consequences are not praiseworthy.

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First: The importance of the study :

The importance of the study comes from studying the reality of the banking institution and its work (Al-Rashid Bank/Al-Nomaniyah Branch) and there is no experience and experience in banking and its management of its operations and activities derived from the jurisprudence of financial transactions, and it is done through two aspects:

Theoretical aspect: Clarifies the most important banking business and activities that are dealt with, which in turn are reflected on the financial and economic performance of the Rational Bank.

Practical aspect: Despite the many studies on the subject of evaluating the efficiency of the financial performance of the Rashid Bank, there are many matters that need further research and scientific study.

Second: The Problem of the Study :

Since the governmental commercial banks, especially Al-Rasheed Bank, perform most of the banking operations in terms of attracting deposits, granting credit, and other operations, they are in dire need of evaluating their performance and identifying the strengths and weaknesses in order to take appropriate policies for each case and avoid the risks encountered.

Third: Objectives of the study:

The study aims to explain the concept of evaluating the efficiency of financial performance in governmental commercial banks (Al-Rashid Bank/Al-Nomaniyah Branch), with the need to indicate the most important criteria or indicators that are used in evaluating the efficiency of financial performance in it.

Fourth: Research Limitations:

a. Spatial boundaries: Iraq – Wasit Governorate – Al-Numaniyah – Al-Rashid Bank.
b. Time limits: Represents the period 2015-2023.

First Topic: Studying the Reality of Al-Rashid Bank

First: About Al-Rashid Bank

Al-Rashid Bank is the second largest government bank in Iraq (after Al-Rafidain Bank), Al-Rashid Bank was established under the special law No. (52) in 1988 issued by the Revolutionary Command Council Resolution 393 on 27/4/1988 as an Iraqi commercial bank, with one branch, which is the main branch, and the year 1989 was the first year of the bank to start banking business and became a public company under the Public Companies Law, and it is subject to the Public Companies Law No. (22) of 1997. Its branches were spread throughout all the governorates of Iraq. It has about (121) branches, including Al-Rashid Bank in Wasit Governorate and its branches as follows:

a. Al-Nu'maniyah \ Al-Nu'maniyah District \ Al-Numan Street
b. Azizia / Azizia District / Main Street
c. Wasit / Al-Hoora
d. Wasit University / Inside the University
e. Al-Ataa / Essaouira

The Bank continues to provide its various banking services to its customers in the fields of lending to the Bank's employees at the Ministry of Finance, the Central Bank of Iraq, the National Audit Office, lending to owners of vehicles and factories, loans of doctors and dentists, as well as its loans andcredit facilities to the socialist, mixed and private sectors and for various industrial, agricultural, commercial and service purposes to support the national economy. The composition of its Board of Directors has been determined in accordance with the Banking Law No. 94 of 2004, meeting the legal requirements contained in this Law, and the Public Companies Law No. 22 of 1997 and its amendments. Ensuring that the Bank applies the basic principles of good governance as stipulated in the Rules of Good Management and Internal Control in Instructions No. (4) of 2010 and the Instructions to Facilitate the Implementation of the Banking Law No. (94) of 2004, in accordance with Article (28) of the Board and through the Audit Committee and the Departments or Supervisory Departments of the Bank, to ensure that the Bank takes due diligence measures towards customers in accordance with the

Anti-Money Laundering and Combating the Financing of Terrorism Law No. (39) of 2015 and the instructions issued thereunder. In 1998, the Rules of Procedure of Al-Rashid Bank No. (7) defined the objectives and functions of the Bank asfollows:

Contributing to supporting the national economy in the field of commercial banking and investment of funds. Providing financing to various sectors in accordance with development plans and planning decisions.

Encouraging national cash savings for economic units and the family sector. Granting of various forms of credit to Iraqi and Arab languages, including advances for the establishment of private hospitals, advances for the establishment of industrial exporters, advances for the establishment of tourism projects, and as short-term operating capital for the basic sectors of agriculture, industry, transport and services. Table (1) shows information about Al-RashidBank General Administration

Table 1. General Information about Al-Rashid Bank

Date of Establishment of the Bank	27/ 4/ 1988
Date of Listing on the Iraqi Stock Exchange	1988
Paid-up capital until 2025	50,000 million Iraqi dinars
Address	Baghdad/ Al-Rashid District/ Mahalla 110/ Street 25
Mailbox	P.O. Box 53926
Website & Email	http://rasheedbank.gov.iq
Swift	RDBAIQBB
Phone Number	07833201376_07833486277
Customer Service Phone	8853409 – 8853478

Source: Board Annual Report and Financial 2025 Annual Statements and Accounts.

Third: Benefits of Diversification in Al-Rasheed Bank's Services

The adoption of diversification in banking services (traditional and modern) will bring several benefits to the banks, represented in the following:

a. Advertising and Advertising: Through indirect advertising through the bank's customers who receive a useful service (i.e. when the name of a bank is circulated among a large number of people, whether its customers or non-customers, especially since the name of that bank is associated with the useful services it provides to customers), and often the result is to attract new customers who wish to obtain and benefit from these services.
b. Increasing the Bank's Resources: By gaining the customers' trust and dependence on the Bank to meet their financial needs and their conviction of the feasibility of the services provided by the Bank to them, this leads to an increase in the number of customers with the Bank, and thus to increase its resources, especially if the Bank succeeds. ()
c. Increasing the bank's employment: There are types of non-banking services related to banking services, such as granting short-term credit with the bank in conjunction with the banking service (where short-term credit ends at the end of the services provided, so itrefers to the element of compatibility between the due time and the time of payment, such as paying electricity bills on behalf of the customer, if the payment happens to be due in the middle of the month, the bank pays it and grants the customer a short credit until the end of the month. until the necessary funds are available, thus leading to an increase in the investment of the bank's funds.

d. Achieving interest rates: Achieving much higher rates than in the case of borrowing, reducing risk, increasing efficiency in performance, reducing the cost of providing banking services, increasing the volume of transactions, and identifying new markets.()\

Third: Services provided by Al-Rashid Bank:

The most important services provided by Al Rashid Bank to its customers:

a. Providing comprehensive commercial exchange services and investing funds.
b. Financing all economic sectors in accordance with the specified development plans.
c. Providing all internal transaction services, such as deposits, advances, and credit facilities.
d. Providing various loans according to specific controls.
e. Providing external transaction services, such as sending remittances and facilitating procedures outside Iraq.
f. Audit of the financial control of all businesses in accordance with the specified laws and regulations

Second Topic: Financial Statements of Al-Rasheed Bank / Al-Nomaniyah Branch

First: Asset Analysis:

Total Assets: Assets are one of the important financial indicators that have an important impact on raising economic growth rates through the accumulation of savings and their orientation towards the productive sectors of the economy

Table 2. Total Assets and Annual Changes of Al-Rashid Bank for the Period 2015-2023 / JD Million

Years	Total Assets	Annual Change	Growth Rate %
	1	2	3
2015	324767	***	***
2016	581479	356712	79.04
2017	612034	30555	5.25
2018	600108	11926-	1.95-
2019	602022	1914	0.32
2020	403312	19871-	33.01-
2021	378336	24976-	6.19-
2022	349146	2919-	7.72-
2023	310798	38348-	10.98-

Source: Prepared by the researcher based on:

Column (1) of the final accounts and annual reports of Al-Rasheed Bank for the financial years 2015-2023. Columns (2) and (3) of the researcher's work based on the following formula:

Growth Rate = ((Current Year/Previous Year) – 1) ×100

Table (2) notes that in 2016, the Bank's assets jumped at a growth rate of (79.04%), as a result of the increase in assets by more than JD 356712 million, and this growth is due to an increase in government financing or the revaluation of assets, and in 2017, the assets achieved a moderate growth of (5.25%), which indicates relative stability after the Great Boom, and the years 2018-2023 are considered a stage of slowdown and contractionIn 2018-2019, there was a sharp slowdown in assets, as the assets declined slightly in 2018, then almost stabilized in 2019 to record a positive growth rate of (0.23%), while in 2020, the assets recorded a significant collapse with a negative growth rate of (-33.01%), i.e. a loss of about (19871) million dinars of assets, which may be related to the Corona pandemic crisis and economic challenges in Iraq such as: (Falling oil prices, fiscal deficit), as for the years 2021-2023 , annual declines in assets continued, at consecutive rates (-6.19%), then (-7.72%) and (-10.98%). This illustrates, the gradual erosion of assets, the bank's inability to recover beyond 2020, and the possibility of not injecting new capital, reducing lending, or exiting assets.

Asset Components

Table (3) shows the following:

Cash: It is clear from the table below that thegrowth rate in cash balances in 2016 reached (149.04%) due to the increase in the volume of deposits, while in the years 2017 and 2018, the cash balances decreased by (-2.08% and -34.16%) respectively, as a result of the decrease in revenues with the increase in expenses and the decrease in cash in local banks and the decrease in theSukuk and Remittance Balances by Road (in hard currency), as for the period (2019-2023), the growth rate in cash balances was (132.71%, -60.67%, 10.79%, 4.47% and -9.97%) respectively, as the Bank maintained its cash levels in light of the conservative policy adopted by the Bank imposed by the political and economic conditions. The bank was able to achieve a balance between the policy followed and the requirements of the customers, and the bank obtained a high percentage compared to other Iraqi banks and the standards of term deposits, which directly affect the customers' reassurance of withdrawing their deposits.

Table 3. Components of Assets and Annual Changes of Al-Rashid Bank for the Period 2015-2023 / Billion Dinars

Years	Cash	Growth Rate (%)	Investments	Growth Rate (%)	Debtors	Growth Rate (%)	Loans and Advances	Growth Rate (%)
2015	140.054	***	15.944	***	7.258	***	147.382	***
2016	348.787	149.04	62.783	293.77	17.394	139.65	221.019	49.96
2017	341.533	-2.08	75.925	20.93	30.896	77.62	225.481	2.02
2018	224.871	-34.16	153.45	102.11	14.482	-53.13	272.465	20.84

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2019	523.307	132.71	80.959	-47.24	21.742	50.13	234.467	-13.95
2020	205.841	-60.67	48.2	-40.46	42.788	96.80	155.831	-33.54
2021	228.049	10.79	48.2	0.00	42.613	-0.41	125.044	-19.76
2022	238.253	4.47	43.3	-10.17	37.966	-10.91	103.522	-17.21
2023	214.504	-9.97	43.3	0.00	42.18	11.10	108.215	4.53

Source: Prepared by the researcher based on the final accounts and annual reports of Al-Rashid Bank for the fiscal years 2015-2023.

Financial Investments: As a result of directing cash towards investment in cash credit and external transfer, with the transfer of the shares of Bank Al-Balad Islamic and Bank of Kurdistan to the bank's investment portfolio in 2015, then the balances of financial investments in 2016 increased by (293.77%), and the reason is due to the volume of investments in treasury remittances and long-term investments, as other investment companies were established Real Estate and Shareholding by45% with the increase in the Bank's contribution in the Iraqi Company for Financing Small and Medium Enterprises, the Iraqi Company, the International Insurance Company and Zahrat Al-Khaleej Company, and from 2017-2018 , the growth rate in the investment balances reached (20.93% and 102.11%) respectively, due to the Bank's direct surplus cash to invest in credit. As for the period from 2019-2023,there was a change in investment balances and a decrease by (-47.24%, -40.46%, 0%, -10.17% and 0% respectively), due to the economic, political and health conditions that greatly affected the banking business and various activities and sectors.()

Debtors: The percentage of debtors for the period (2016-2018) is noted as a result of the non-repayment of some outstanding loans with their interest, in the years 2019-2020 , the growth according to the percentages was 50.13% and 96.80%, respectively, as a result of directing cash towards loans, advances and current accounts, whilein 2021 and 2022, it decreased with a growth rate to reach about (0.-41% and -10.91%, respectively, and then increased in 2023 after the improvement of the security and economic situation to achieve positive growth of (11.10%).

Advances and Loans: The years (2016-2018) witnessed an unstable increase in the balances of loans and advances,as the growth rate at that time was about (49.96%, 2.02% and 20.84%), and the reason for this increase and decrease in loans and advances was as a result of the interest imposed on them with the increase in the income of customers, which encouraged the withdrawal of loans and advances to buy houses, cars, and entry into small and medium enterprises, marriage advances, and retirees' advances During the period from 2019 to 2022, the balances of loans and loans decreased due to the policy followed in the Bank's management for the purpose of collecting non-performing debts that have not been paid, and the annual growth rates reached about (13.95%, -33.54%, -19.76%, and -17.21%), while advances and loans achieved a recovery in 2023 to record a positive growth rate of (4.53%).

Second: Liabilities Analysis: The bank uses liabilities to finance its investments or to enhance and finance its existing liabilities, as deposits are one of the main sources of the bank's financial resources, followed by capital and long-term debts (loans received).

Table 4. Components of Applications and Annual Changes for Al-Rashid Bank for the Period 2015-2023 / Billion Dinars

Years	Current liabilities	Growth Rate (%)	Deposits	Growth Rate (%)	Ownership Right	Growth Rate (%)	Money capital	Growth Rate (%)	Long-Term Loans and Advances
2015	273,510	***	258,780	***	147,088	***	123,000	***	832
2016	474,167	73.36	415,143	60.42	301,984	105.31	248,000	101.63	673
2017	467,167	-1.48	453,212	9.17	341,794	13.18	298,000	20.16	673
2018	485,998	4.03	407,220	-10.15	312,204	-8.66	298,000	0.00	653
2019	479,428	-1.35	425,200	4.42	315,771	1.14	298,000	0.00	225
2020	275,939	-42.44	254,803	-40.07	318,887	0.99	298,000	0.00	325
2021	259,788	-5.85	230,934	-9.37	312,472	-2.01	298,000	0.00	75
2022	238,427	-8.22	199,579	-13.58	304,709	-2.48	298,000	0.00	8
2023	198,367	-16.80	178,767	-10.43	305,172	0.15	298,000	0.00	1.26

Source: Prepared by the researcher based on the final accounts and annual reports of Al-Rashid Bank for the fiscal years 2015-2023.

It can be seen from Table (4):

a. Current liabilities (short-term liabilities including deposits): Table 4 shows that current liabilities recorded a tremendous growth of **(73.36%)** in 2016, indicating an expansion in financing operations or short-term obligations, as well as the possibility of relying on short-term loans or accumulation of accounts payable. The change rates ranged between -1.48%, +4.03% and -1.35%, respectively, reflecting attempts to control liabilities, as well as relative stability in short-term credit and financing policies. As for the period of contraction and sharp decline during the period (2020-2023), in 2020, current liabilities recorded a massive decline of -42.44%, which may be attributed to the Corona pandemic and the subsequent economic contraction, as well as the liquidation or repayment of short-term obligations. During the years 2021-2023,the consecutive decline continued, with percentages ranging from -5.85%, -8.22% and -16.80%, indicating a contraction of banking operations or a reduction in liabilities, as well as austerity policies or a reduction in reliance on short-term financing.

b. Equity and Capital: Table (4) shows an increase in equity in 2016 and 2017 to record a positive growth rate of (105.31%) and (13.18%) respectively, due to a significant increase in deposits and liabilities, which indicates the expansion of capital and an increase in the value of net assets. However, the Bank recorded a significant decrease in 2018 (-8.66%) as a result of a decrease in the value of assets as well as an increase in outstanding debts. Equity for the period 2019-2022 increased by 0 growth rates (1.14% and 0.99%) due to an increase in the mandatory retained earnings reserve, while equity balances for the years 2021 and 2022 decreased by a growth rate of (-2.01% and -2.48%) respectivelyDue to the decrease in reserves and retained profits, in 2023 , equity balances increased by a growth rate of (0.15%), due to the financing of the change reserve at fair value, which was lower than the previous year. Figure (10) shows the growth rate of liabilities of Al-Rasheed Bank, Al-Nomaniyah Branch for the period 2016-2023.

Third Topic: Practical Application of Al-Rashid Bank for the Period 2015-2023

First: Trading Percentage

This ratio is one of the oldest* and most common in the measurement of liquidity, which measures the adequacy of current assets expected to be monetized in the near term to cover the claims of short-term creditors, i.e. the extent to which the economic unit is able to meet its financial obligations.

Trading Ratio = Current Assets/Current Liabilities

Table (5) gives a picture of the results of the financial ratios of Al-Rasheed Bank's reality in terms of liquidity and the ability to meet current liabilities, by observing the current assets from 2015 to 2020, we find a decline and decrease in the standard ratios (21:1) compared to the standard ratio, which is the lowest percentage, which is considered one of the decisive measures because the bank is able to meet its obligations during the maturity period, and the reason for this decrease is due to the decrease in current assets to JD 537630396384 compared to the previous year, and after 2020 Until 2023, we observe an increase in the trading ratio of (2.3) for the year 2023, and this indicates that the current assets are available twice as much as current liabilities, i.e. the capacity of one dinars of liabilities is able to pay two dinars of current assets, and in turn, it gives security to the owners of funds, and the total actual standard value during the research period reached about (15.8) times.

Table 5. Percentage of Trading of Al-Rashid Bank for the Period 2015-2023 in Iraqi Dinars

Years	Current Assets	Current liabilities	Trading Percentage
	1	2	1/2 = 3
2015	381601546920	272510582052	1.4
2016	719693298451	474167432103	1.5
2017	744140233237	467176977902	1.6
2018	740989595237	485998540927	1.5
2019	735231540134	479428267480	1.5
2020	537630396384	275939521901	1.9
2021	510781426674	259788326359	2.0
2022	483272542368	238427843885	2.1
2023	446586208670	198367543565	2.3
Total			15.8

Source: The researcher's work relying on the reports of the final accounts and the general budget of Al-Rashid Bank for the period 2015-2023

Second: Debt Ratio

It is called leverage ratios, i.e. the use of loans in the financial structure of the economic unit, and the increase in the ratio of loans indicates that the economic unit has become financially leveraged to a great degree, as the more loans the economic unit has, the greater the risk of its inability to meet its obligations towards creditors, because the claims of creditors must be met before distributing profits to shareholders, current and future shareholders pay great attention to the ability of the economic unit to repay loans. The indebtedness ratios consist of the following ratios

a. Ratio of total liabilities or liabilities / total assets

This indicator measures the proportion of total assets financed by creditors of the economic unit, and the higher this ratio, the higher the financial risk of the economic unit, and thus the weakening of solvency*.

We can see from Table (6) that the percentages indicate the probability of the bank's management defaulting in meeting and paying obligations as a result of financial hardship, as it is observed during the period 2015-2019 an expression of the indebtedness ratio, as the debt/assets ratio was (84%, 82%, 76%, and 80%, 80%), and these ratios are high due to the high volume of liabilities with the high risks to which creditors are exposed, which makes the bank's performance and the weakness of its

credit position vis-à-vis the competent financing authorities unable to collect additional debts unless the debt is achieved. These ratios are observed while the debt/assets ratio decreased after 2019 to 2023, as it was as follows: (68%, 69%, 68% and 64%), which is a good indicator of the decrease in debt, and the low fixed burdens that the bank may bear with a decrease in the risks to which creditors may be exposed.

Table 6. Ratio of Debt/Assets of Al-Rashid Bank for the Period 2015-2023 (in Iraqi Dinars)

Years	Total liabilities or debts	Total Assets	Ratio of total debt to total assets
	1	2	1/2 = 3
2015	273510	324767	84
2016	474167	581479	82
2017	467167	612034	76
2018	485998	600108	80
2019	479428	602022	80
2020	275939	403312	68
2021	259788	378336	69
2022	238427	349146	68
2023	198367	310798	64
Sum			671

Source: The researcher's work based on the reports of the final accounts and the general budget of Al-Rashid Bank for the period 2015-2023

b. Liability/Equity Ratio Rate

This ratio measures the extent of the creditors' contribution to the liabilities of the economic unit in comparison to the contribution of the owners, as the economic unit obtains its liabilities from the owners' funds, and from the debts borrowed from creditors, and that the owners' contribution to the largest part of these funds increases the confidence of creditors in the ability of the economic unit to pay its obligations.()

This percentage is less than (50%) and gives security to borrowers, and its increase is not preferred by creditors, in order to increase the risks they are exposed to in the event of liquidation of economic units, and the increase in the percentage reduces the imposition of additional borrowing for the economic unit and raises the cost of borrowed funds.()

It can be seen from Table (7) that the ratio of debt to equity coverage for the period from 2015 to 2019 was about (186%,157%, 137%, 155% and 152% respectively), as this period has been increasing respectively as a result of the Bank's high reliance on liabilities as a source of financing and the risks that are expected to face shareholders and creditors, because the Bank is unable to provide funds during debts or loans, and these ratios reduce the degree of confidence among creditors in the Bank's ability to The period 2020-2023 was low compared to the previous years, which indicates a low degree of reliance on the bank and liabilities in financing and reducing the risks that creditors and shareholders may be exposed to, with an increase in their degree of reassurance regarding the bank's ability to meet its obligations, and the total actual standard ratios reached about (1099).

Table 7. Debt/ Equity Ratio of Al-Rashid Bank for the Period 2015-2023 in Iraqi Dinars

Years	Total liabilities or debts	Ownership Right	Liability/Equity Ratio
2015	273510	147,088	186
2016	474167	301,984	157
2017	467167	341,794	137
2018	485998	312,204	155
2019	479428	315,771	152
2020	275939	318,887	86
2021	259788	312,472	83
2022	238427	304,709	78
2023	198367	305,172	65
Total			1099

Source: The researcher's work based on the reports of the final accounts and the general budget of Al-Rashid Bank for the period 2015-2023.

2. CONCLUSIONS

Commercial banks are a link that collects funds through what is deposited with them andthen releases them in the form of loans and investments, so the evaluation process of the efficiency of the financial and economic performance of the bank did not meet any great importance by the officials, despite the fact that the banks and banks included the recovery and growth of the economy of any country.

We note an increase in the trading ratio to (2) in 2023 after 2020 was about (1:2), and this indicates that current assets are available at twice the current liabilities, and its rotation gives security to the owners of funds.

We note an increase in the balances of both assets and liabilities, Al-Rasheed Bank / Al-Nomaniyah Branch during the study period, as the highest levels of assets during the year 2019 reached about (479428) billion dinars, and then the decline returned due to economic and political reasons, and the balance of liabilities in 2017 was about (612034) billion dinars, as a result of an increase in deposits and then started to decrease.

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