

# أثر تغيرات أسعار الفائدة في النشاط المصرفي (2002-1997)

## Abstract

This study aims to determine the effect of the change in interest rate in bank activities . To understanding this relationship we should be making the important analysis.this search, implication study on Rafidain Bank .the bank have been chosen as a sample of this study a according to importance represented in the process of economic and social development.Rafidain bank continued his activity as a first and biggest institution worker in the Iraq banking community by support the national economy and presentation the bank services to costumers and all citizens. In order to a chive the study 's objective the main haypothesis have formulated ,that change in interest rate effects in bank aceteivities,this hypothesis is dividing to two subhypothesis, the first:change in size of banking deposits effects in loans and advances size.This study gat some conclusions related to its theoretical and particle aspects and come out with a number of recommendationthat that can be used by bank .

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Hambell,1999:18

### Research Methodolog

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### Hypothesis:

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**Objectives of the study**

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### Theoretical Review:

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Interest Rate

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Factors that Influence on Interest Rate -4

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.(258:200 )

( Expecta tions ) -1

Liquidity Preference -2

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segmented market -3

.(Jessup,1980:171)

Direct Factors : -

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Monetary Policy -1

(Fiscal Policy) -2

(Economic Activity Level) : -3

( Banking Deposits ) -:

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	(108:2000 ) (	
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	(Banking Deposits Classification )	-2
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	(163:2005	
	(Idle Active )	-
(Restricted )		
	(Primary Deposits )	-
Derived )		
.( )	(Deposits	
(Corresponding Banks)		-
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242:1999:	: ( Loans and credit fasity )	:
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	( 464: 1975 : )	
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(124:2002:	) .	-
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	(Direct credit )	
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	: overdrafts	-1
	Discounted Bills	-2
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	Loans and Advances	-3
	Indirect Credit	-



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**Hypothesis:**

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$$Y = 1189121 - 205887X$$

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$$Y = - 54775X$$

(x)  
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$$Y = 1503595 - 260661X$$

(X)

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$$Y = 53607 - 50662x$$

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(%90.3 )

### Conclusions and Suggestions

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**suggestion:**

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