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Analyzing the Financial Performance of Dilman Bank from 2019-2022: Statistical and Ratio-based Evaluation

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ABSTRACT

The financial performance of Dilman Bank in Iraq's Kurdistan Region from 2019 to 2022 is examined in this study.The financial health of the bank is assessed using financial measurements including liquidity ratios, profitability ratios, and efficiency ratios. For investors and analysts, liquidity ratios are crucial instruments for determining a company's liquidity and solvency conditions. This research examines the current ratio, quick ratio, and cash ratio to assess the bank's short-term liquidity position. Dilman Bank has the lowest current ratio of 1.00 in 2019, according to the statistics, not having enough liquid assets to cover its immediate obligations. The bank's biggest current ratio was 1.97 in 2021, although this value revealed a substantially better level of the company's financial liquidity. In 2020 and 2021, the quick ratio rose from 0.49 to 0.54, however in 2022, it fell to 0.17. This suggests that the bank's current assets are declining while its short-term debt is rising. In 2019 and 2022, the cash ratio stayed the same at 0.01 and 0.04, respectively. The findings of the evaluation of profitability ratios, such as return on assets ROA and operation margin, suggest a decline in profitability for ROA from 1.95% in 2019 to 0.97% in 2022 and a rise in operating margin from 0.10% in 2019 to 18.57% in 2021 before falling to 8.20% in 2022. The significance of analyzing financial ratios and the effects they have on a company's financial health are emphasized in this research.

1. Introduction

Banks are the most important financial institutions, and they play a critical role in the global economic system. The term "bank" implies "bench" or "institution" or "stock exchange," according to the Chambers English Dictionary. In other words, banks are wealth managers and people trust them to invest their money wisely. In addition, banks also have a responsibility to ensure that their shareholders are for-profit corporations and not community charities that seek to maximize shareholder wealth.

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(Faisal,Muhammad Tariq, and Dr. Farzand Ali Jan, 2015). A bank is therefore a person or company that deals with credit. One of the most important tools banks use to ensure transparency and transparency is financial ratios. These financial ratios help clarify the relevant financial performance of the bank. Iraq's banking sector is one of the developing countries that is beginning to recover from previous crises as it seeks to build a stable and strong financial system. (Jirjees, A.F.J., 2022). Fundamentals of financial analysis, planning, and decision-making in financial statements, which primarily consist of balance sheets and income statements. The Win and Win income statements show the Group's operations, while the balance sheet shows the net value of the assets and liabilities acquired at a point in time. But the information provided in the above description is not entirely accurate. But the information provided in the above description is not entirely accurate. To obtain the important and relevant information necessary to determine a company's financial strengths and weaknesses, it is necessary to analyze the data presented in the financial statements. (Sarngadharan, M. and Kumar, S.R., 2011). The banking sector in the KRI (Kurdistan Region of Iraq) has a limited role in corporate transactions and, as a result, in economic development. This reliance on cash limits opportunities for economic expansion. Interbank and government securities markets provide liquid tools for short-term investment in an efficient banking system. Under the previous regime, a lack of confidence in the banking sector was linked to a loss of deposits. While there is no short-term solution to restoring trust in the banking system, steps can be taken to increase public trust in the banking sector. Kurdistan region has 94 banks governmental banks and commercial banks, because Erbil is the capital of the Kurdistan region most of the commercial and international bank branches are in Erbil. Also, The opening of the Nishtiman Bank in the Kurdistan Region can be a reason to provide mortgages to citizens and make a connection between Iraqi and international banks, all of which are reasons for economic development and strengthening the banking system in our region. (Sabir,2023) .The Independent Administration of Soran has 2 governmental banks, Azadi Bank and Dilman Bank in this Article we mention Dilman Bank’s Financial performance. The income statement and balance sheet are critical reports in assessing a bank's overall financial status since the income statement represents operating performance and the balance sheet reveals net

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worth. The following key indicators are important for monitoring current financial state and performance and can be used to evaluate financial performance. These are financial position and performance measurements that are both descriptive and analytical in nature. Descriptive measurements include total assets, total liabilities, total revenues, total expenses, and net income. Profitability, efficiency, liquidity, and efficiency measures are examples of analytical financial situations and performance measures. Also, consider the efficiency performance of total revenues/total expenses. The primary goal of this research is to assess Dilman Bank's performance in Iraq's Kurdistan Region. The specific goals are to assess the bank's financial performance and to investigate the financial variables that may be a determinant of the bank's current financial performance.

2. Literature Review

A literature review is conventionally carried out to assess the contemporary state of a specific research subject. A comprehensive review of the literature enables a researcher to assess the extent of prior research conducted on their newly proposed study topic, which may require further examination. National or worldwide literature reviews necessitate the use of academic works including books, essays, and research papers.

The present discourse presents a thorough analysis of diverse studies concerning the evaluation of financial performance. Bashir's investigations in both 1999 and 2000 entailed scrutinizing sample determinants of Islamic Banks' performance, with an emphasis on the correlation that exists between profitability and banks' characteristics as exhibited through balance sheets and income statements. The author discovered that the metric of profitability exhibits a positive correlation with both the capital and loan ratios, indicating a tendency of the two aforementioned financial indicators to enhance overall profitability. Furthermore, the research investigates the empirical significance of sufficient capital ratios and loan portfolios in determining the effectiveness of Islamic financial institutions.

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Non-interest-bearing assets, client financing, and short-term financing, among other things, may have a major impact on key financial measurements. Contribute to the increased profitability of Islamic financial institutions. In the year 2000, The author conducted research on the elements influencing the performance of Islamic banks in eight Middle Eastern nations.from 1993 to 1998. To forecast profitability and efficacy, many internal and external elements were used. The results reveal a connection between higher leverage and higher loans-to-asset ratios after adjusting for the macroeconomic context, state of the financial markets, and tax regulations. The profitability of banks may be negatively impacted by taxes, according to a large body of data. Both the performance of the stock market and the macroeconomic environment in which a certain organization operates have a positive impact on that business' profitability.

Samad (2004) conducted an empirical research of commercial banks' credit (loan), liquidity, and profitability performance in Bahrain. The study spans the years 1994 through 2001. To evaluate the credit, liquidity, and profitability performance, a set of ten financial ratios was chosen. Using t-tests to assess financial indicators, the academic work demonstrates that commercial banks' liquidity performance is not commensurate with industry standards in the banking sector. Commercial banks' comparative profitability and liquidity are among the lowest in the banking industry, paving the path for increased risk exposure. The present investigation, pertaining about performance, has yielded inconclusive results.

According to Tarawneh's (2006) research, having higher levels of total capital, deposits, credits, or total assets does not necessarily indicate a higher level of profitability performance. Factors such as operational efficiency, asset management, and bank size were discovered to have a positive impact on bank financial performance. Based on his empirical research, he concluded that, beyond the scope of bank proportions, operational efficacy and asset management had a significant and positive impact on bank financial performance.

According to Jahangir and colleagues (2007), the customary substantially in the banking sector as compared to another business metric of profitability relying on

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stockholder's equity differs in domains. Instead, the loan-to-deposit ratio is a reliable indicator of bank profitability because it accurately reflects the state of a bank's asset-liability management. Banks face risk not only in terms of asset liability management, but also in terms of potential growth opportunities. Sustained expansion fosters heightened future remuneration for stakeholders, yielding profitability that encompasses not just present earnings but future returns also. The assessment of bank profitability is often characterized by the examination of several key indicators, as well as market size and market concentration indexes, as well as return on equity and loan-to-deposit ratio. In the analytical process, these factors are routinely prioritized.

Said and Tumin (2011) looked into the relationship between Malaysian and Chinese commercial banks' financial ratios and performance. This investigation took into account a number of internal elements, and the results showed that operational costs and credit risk negatively impact bank profitability in both countries. The context of return on equity, however, did not show the same link (ROE). According to this study, operating costs and credit risk both have a detrimental The performance of Chinese and Malaysian banks is affected. According to the current analysis, neither bank size nor liquidity have a significant impact on how well banks perform in either of the two countries.

Jha and Hui (2012) conducted an investigation of the factors of commercial bank performance in Nepal using a variety of quantitative ratios Return on asset (ROA), return on equity (ROE), and capital adequacy ratio are some examples (CAR). Because public sector banks have more total assets than joint venture or domestic private banks, they have a higher return on assets (ROA). The return on equity (ROE) and capital adequacy ratio (CAR) of joint venture and private banks were found to be superior, but the overall performance of public sector banks was deemed inadequate. The return on equity (ROE) and capital adequacy ratios of the joint venture and private banks (CAR) were determined to be superior, however the general performance of public sector banks was judged to be

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insufficient. A slew of additional problems are undermining public sector banks' subpar financial performance.

Aspal and Malhotra (2013) undertook an empirical study of the financial performance of assets held by Indian public sector banks. The camel model, as well as several statistical tests such as ANOVA, f test, and arithmetic test, were used to analyze data collected from 2007 to 2011. The experts decided that the Bank of Baroda and Andhra Bank are the top two performing banks based on their assessments of capital adequacy, asset quality, and earning quality. In contrast, the United Bank of India was identified as the worst performer, owing to ineffective management, insufficient capital sufficiency, inefficient assets, and poor earning quality. The Central Bank of India was rated the lowest of the three banks, along with UCO Bank and Bank of Maharashtra.

Almumani's (2014) research seeks to examine and evaluate the performance of Saudi publicly traded banks from 2007 to 2011. The evaluative character of this research topic necessitates the use of secondary data sources to gather information. Through the use of financial ratios and variables, the financial performance of banks is examined in a classroom setting. Trend analysis and inter-firm analysis were used independently to evaluate financial performance. The paper claims that a rise in assets, administrative costs, and cost-to-income ratio led to Saudi banking industry profitability is declining. Increasing operating income, however, has a positive impact on Saudi bank profits. The research revealed that all of the study's variables had positive means, demonstrating a positive trend in the banking sector as a whole. Additionally, all of the examined banks are profitable, highlighting the overall strength and profitability of the industry. The study's findings indicate that Saudi joint venture banks perform better in terms of generating profits, absorbing loan losses, and attaining a higher return on equity (ROE). On the other hand, established Saudi banks show a stronger capacity to withstand asset losses and generate superior returns on assets (ROA).

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3. DATA AND METHODOLOGY

This research will look at the bank's financial statements, such as the income statement and balance sheet. to fully understand how it works. The bank's money situation would be checked using financial ratios as a way of measuring. To get how the bank works and how its actions impact its money situation and make it do better, you need to look at certain things that are strongly related to its financial success. We got information from the Dilman Bank in the Kurdistan Region of Iraq and looked at their money records from 2019 to 2022.

3.1. BANK FINANCIAL PERFORMANCE AND FINANCIAL RATIOS

We can understand how well a company is doing by using ratio analysis. But a ratio doesn't make sense on its own. It's important to compare this year's ratio to last year's ratio and figure out why it changed. If we understand it, we can see how well the bank is doing. We will figure out some numbers and then explain what the changes mean.

Table 1: Bank Financial Performance

	Liquidity Ratios			Profitability Ratio	Efficiency Ratios
Years	Current Ratio	Quick Ratio	Cash Ratio	ROA	Operation Margin
2019	1.00	0.49	0.01	1.95	0.10
2020	1.98	0.51	0.25	0.99	0.05
2021	1.97	0.54	0.14	0.99	18.57
2022	1.93	0.17	0.04	0.97	8.20

3.1.1. Liquidity Ratios

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The evaluation of a company's ability to convert assets into cash or near-cash assets is crucial for investors and stakeholders. This analysis is conducted using liquidity ratios, which are commonly utilized financial measures that assess a company's liquidity and solvency positions. Liquidity ratios are used by investors to comprehend the company's short-term liquidity position, as liquidity is essential for meeting immediate obligations. In essence, higher liquidity ratios indicate a company's stronger position to meet its liabilities and short-term obligations, while lower liquidity ratios indicate the opposite. Due to their significance in analyzing a company's financial health, liquidity ratios serve as vital tools for investors and analysts.

The term "liquidity" denotes the rapidity with which a company can convert its assets into cash. Within the context of liquidity ratios, the cash flows of a company are predominantly scrutinized as an indicator of the entity's capacity to satisfy its immediate obligations. In sum, liquidity ratios serve as a quantitative means to evaluate a company's ability to meet its short-term liabilities. The management of liquidity is attained using the efficacious deployment of assets, as posited by Robinson et al. (2015).

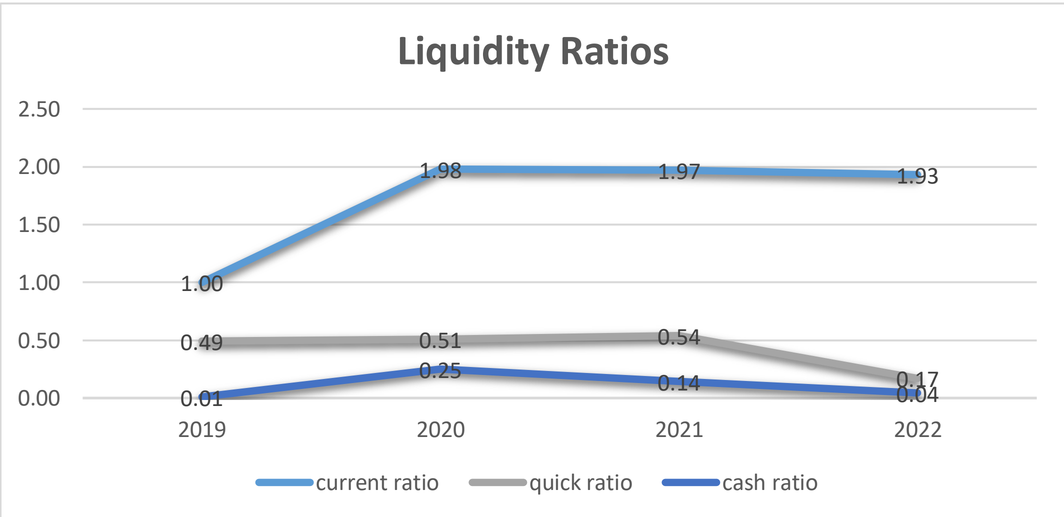

Figure 1: Liquidity ratios

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Liquidity ratios include the following:

3.1.1.1. Current ratio

The indicated ratio serves as an indicator of an enterprise's potential to discharge obligations with a limited-term maturity, such as short-term loans or accounts payable. This ratio specifically associates with the proportion of current assets to current liabilities. The value of the aforementioned ratio is indicative of the elevated fluidity of the corporation, which in turn, imparts an increased ability to satisfy its near-term financial obligations. Conversely, a reduction in the proportion falling below the threshold of unity within the context of (1) is indicative of a shortfall in available liquid capital, as well as the portion of fixed assets reliant upon short-term indebtedness for financing. The occurrence of a liquidity deficit may result in a reduction in the vitality of the enterprise, thereby impacting its profitability. According to Robinson et al. (2015), if the ratio (1) denotes equality between current assets and current liabilities. (Robinson et al., 2015). The bank recorded the lowest Current Ratio of %1 in 2019 is mean this year the bank doesn't have enough liquid assets to cover its short-term liabilities. And the maximum of%1.97 in 2021 indicates that the company does not have enough capital to pay off its short-term debt because its liabilities exceed the value of its present assets.

3.1.1.2. Quick ratio

The quick ratio is a financial metric that is used to evaluate a company's ability to meet short-term financial obligations without relying on inventory sales. It is computed by adding cash, short-term investments, and accounts receivable and then dividing the total by current liabilities. When compared to the current ratio, the quick ratio is considered a more conservative measure of a company's liquidity because it excludes inventory, which may take time to sell and thus may not be immediately available to meet short-term obligations. A higher quick ratio is generally preferred because it indicates that a company's liquid assets are sufficient to cover its short-term debt. This ratio only considers highly liquid current assets in comparison to current liabilities. An increase in the magnitude of this ratio indicates that the

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company's financial liquidity is comparatively superior. Sinha maintains (2012).The Dilman Bank quick ratio is 0.49 in 2019, 0.54 in 2020 and 2021, but 0.17 in 2022, indicating an increase in short-term debt and a decrease in current assets at the bank in 2022.

3.1.1.3. Cash ratio

The determination of the present ratio is contingent solely upon marketable investments that are short-term in nature and cash reserves that are allocated to current liabilities. (Gibson, 2009). as shown in (chart 1) Dilman bank's cash ratios in 2019 are equal to 0.01it is the lowest cash ratio overall for four years, and it means the The bank was at risk because it had twice as much short-term debt as cash. in 2020 increasing to 0.25 it is the highest cash ratio overall for four years after that decreased in 2022 to 0.04.

3.1.2. Profitability Ratio

One important way to see how well banks are doing is to use something called a performance tool. This tool helps us understand how much money the bank is making compared to how much it is spending during a certain time. The profitability ratio is a fundamental financial ratio measure that shows how well a bank is making money and running its business. The doctor should explain the information in simpler language. Dr. Faran Ahmad Qadri wrote this in 2019.

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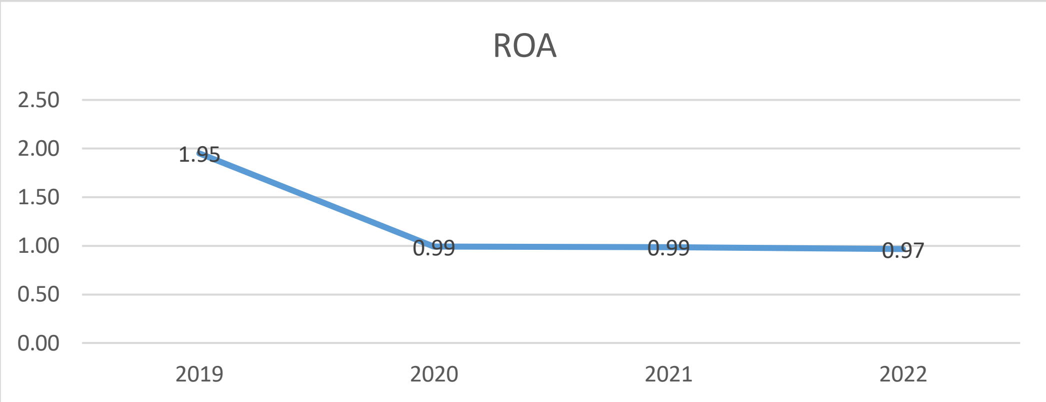

Figure 2: Profitability Ratio

3.1.2.1. ROA

The metric for Return on Asset (ROA) ratio is derived by dividing the net income by total assets and subsequently denoted as a percentage. This metric stands as a pivotal gauge of the effectiveness of profit generation and adept handling of assets. The foregoing explication connotes the extent to which the bank's assets are adroitly managed to generate a profit for each unit of a dollar that has been allocated toward investments in the bank or the firm, as posited by Gul et al. (2011). Over the course of the bank's four-year operation, from 2019 to 2022, the return on assets has changed. The year that saw the lowest return on assets (0.97) and the highest (1.95) was 2022. The huge fall in 2022 is the result of a profit that was far lower than total assets.

3.1.3. Efficiency Ratios

Efficiency ratios are numbers that show how well a company is using its resources. These ratios can help people understand how much money is being wasted, and how much is being used effectively. By looking at these ratios, people can make decisions about how to improve a company's performance. Banks check if they can make more money without charging interest and compare it to how much money they spend without charging interest. Analysts like to use a ratio that divides noninterest expense by the total net interest income and noninterest income. Usually, big banks have the

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smallest numbers. But recently, most banks have been trying hard to spend less money or work well, which has helped them improve. Sometimes people look at productivity numbers like how much stuff each employee makes or how much they spend on stuff that’s not interesting. There has been more money earned from things like fees for using credit cards, helping people with mortgages, and processing data. This type of money is called "other" noninterest income. Some banks have reduced their expenses that are not related to interest, about their income. Banks were not very efficient since the 1990s, but they started building new offices during the mid-2000s and became more efficient again. Currently, fewer banks are open and the amount of money paid to workers has gone down. Until the recent recession, the number of people working was pretty much the same. But now, banks are using fewer employees. Occupancy costs are getting lower because banks have shut down branches that were not making money. Dodd-Frank is causing banks to follow lots of new rules, which is affecting how many workers they have. (Karthik SK wrote this in 2015). To find out how well a company is doing, we can look at something called the efficiency ratio. We figure this out by dividing how much money they spend on running the business by how much money they earn from things like fees and interest. This tells us how well a bank uses its money for things like paying workers, renting office space, and other costs to earn money. Fred H. needs to revise his project proposal before submitting it to the committee for approval. He should double-check all of the information and make sure that it is accurate and relevant. He should also make any necessary edits for clarity and organization. Once he is satisfied with the

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revisions, he can submit the proposal for review. This text was written in the year 2009 by someone named Hays.

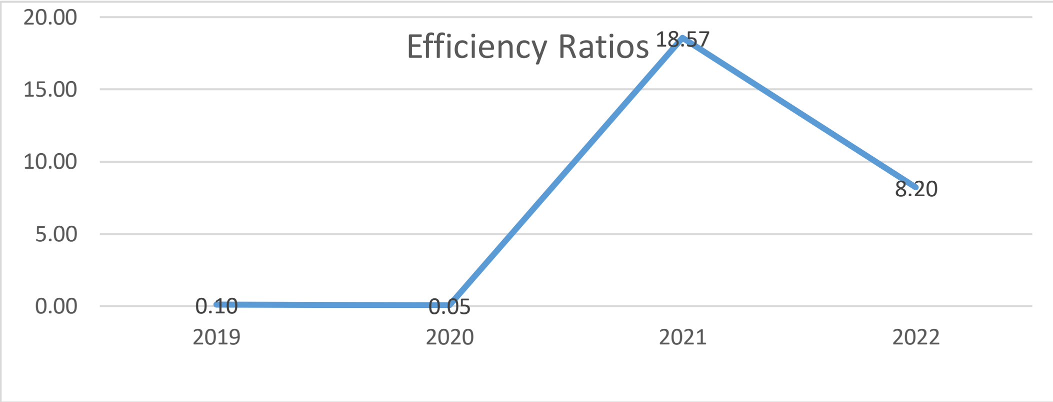

Figure 3*:* Efficiency Ratio

The Efficiency ratio of Dilman Bank in 2019 was 0.10 which is the lowest efficiency ratio during the four years. But increased year by year in 2021 became 18.57 this ratio displays the amount of profit generated by each operation. Which is the average gross revenue over a reporting period less operating costs. And the better it is for the bank, the higher it is.

3.2. Statistical Analysis

The act of collecting and analyzing data in order to uncover trends and produce meaningful insights is known as statistical analysis.

3.2.1. Description of Statistic

Descriptive statistics are exactly what their name suggests: analyses that summarize, characterize, and present data in ways that make it easier to understand. They help with the comprehension and description of specific features of a set of data by providing concise observations and summaries about the sample, which can aid in the identification of trends.Typically, summaries include quantitative data as well as graphics such as graphs and charts. Table 1 shows the descriptive results of these

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measures. Descriptive statistics are used to determine the mean differences between variables over time.The ROA is quite high at 1.2237, and the standard deviation is 0.24216. The mean value of the Efficiency ratio is 6.7311, with a standard deviation of 4.38673. The mean of the current ratio is 1.7200, with a standard deviation of 0.24024. The mean of the quick ratio is 0.4278, with a standard deviation of 0.08652. The mean cash ratio is 0.1116, with a standard deviation of 0.05432.

Table 2: Descriptive Statistics

	current ratio	quick ratio	cash ratio	ROA	Efficiency Ratios
Mean	1.7200	0.4278	0.1116	1.2237	6.7311
Std. Error of Mean	0.24024	0.08652	0.05432	0.24216	4.38673
Median	1.9500	0.5006	0.0931	0.9894	4.1502
Mode	1.00[a]	0.17[a]	0.01[a]	0.97[a]	0.05[a]
Std. Deviation	0.48049	0.17305	0.10864	0.48432	8.77345
Variance	0.231	0.030	0.012	0.235	76.973
Skewness	-1.988	-1.919	0.686	1.997	1.059
Kurtosis	3.959	3.743	-1.516	3.990	-0.237
Range	0.98	0.37	0.24	0.98	18.52
Minimum	1.00	0.17	0.01	0.97	0.05
Maximum	1.98	0.54	0.25	1.95	18.57
Sum	6.88	1.71	0.45	4.89	26.92

3.2.2. Correlation Analysis

The correlation study found a strong and significant negative correlation between ROA and current ratio, as well as between efficiency ratio and quick ratio; however, current ratio has a positive relationship with cash ratio and efficiency ratio. There is

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also another favorable association between the Cash ratio and the current and quick ratios. Similarly, ROA and cash ratio have a negative relationship.

Table No. 3: Correlation

	Current Ratio	Quick Ratio	ROA	Cash Ratio	Efficiency Ratios
Current Ratio	1	-0.202	-0.998**	0.656	0.499
Quick Ratio	-0.202	1	0.266	0.469	-0.005
ROA	-0.998**	0.266	1	-0.607	-0.504
Cash Ratio	0.656	0.469	-0.607	1	0.010
Efficiency Ratios	0.499	-0.005	-0.504	0.010	1

4. CONCLUSION

This study used financial ratios—specifically liquidity ratios, profitability ratios, and efficiency ratios—to investigate the financial performance of Dilman Bank in Iraq's Kurdistan Region since 2019 to 2022. While profitability metrics such as return on assets ROA and operating margin were used to assess the bank's ability to generate profits, liquidity ratios such as the current ratio, quick ratio, and cash ratio were used to assess the bank's short-term liquidity situation. The operational effectiveness of the bank was assessed using efficiency measures like the asset turnover ratio and the accounts receivable turnover ratio. The current ratio, quick ratio, and cash ratio all increased between 2019 and 2021, indicating an improvement in Dilman Bank's liquidity situation, according to the study. However, the quick and cash ratios fell in 2022, indicating an increase in short-term debt and a loss in the bank's current assets. However, compared to 2019 and 2021, profitability measures like ROA and operating margin were lower in 2020 and 2022, indicating that both internal and external factors harmed the bank's profitability in those years. As a whole, this study sheds light on Dilman Bank's financial performance, and the examination of financial measures may assist stakeholders and investors make wise choices. This analysis indicates that the bank should prioritize sustaining a strong liquidity position and increasing its long-term profitability. It is crucial to take into account the limits of the data and methods utilized in this study, as with any financial analysis. More studies utilizing larger data sets and a wider variety of financial ratios would allow for a more thorough analysis of the bank's financial performance.

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شیکردنەوەی ئەنجامی دارایی بانکی دیلمان لە ساڵانی ٢٠١٩-٢٠٢٢: هەڵسەنگاندنی ئاماری و ڕێژەیی

پوختە:

لەم توێژینەوەیەدا ئەدای دارایی بانکی دیلمان لە هەرێمی کوردستانی عێراق لە ساڵی ٢٠١٩ تا ٢٠٢٢ شیکراوەتەوە. دۆخی دارایی بانکی ناوەندی بە بەکارهێنانی پێوانە داراییەکان هەڵدەسەنگێندرێت کە بریتین لە ڕێژەی نەختینەیی، ڕێژەی قازانج، و ڕێژەی کارایی. بۆ وەبەرهێنەران و شیکاران، ڕێژەی نەختینەیی ئامرازێکی گرنگە بۆ دیاریکردنی نەختینەیی و مەرجەکانی توانای پارەدانی کۆمپانیایەک. ئەم توێژینەوەیە ڕێژەی ئێستا و ڕێژەی خێرایی و ڕێژەی نەختینەیی دەکۆڵێتەوە بۆ هەڵسەنگاندنی پێگەی نەختینەیی کورتخایەنی بانکەکە. بانکی دیلمان کەمترین ڕێژەی ئێستای هەیە کە لە ساڵی ٢٠١٩دا ١,٠٠ بووە، بەپێی ئامارەکە، کەمیی سەروەت و سامانی نەختینەیی بۆ دابینکردنی ئیلتزامات کورتخایەنەکانی نیشان دەدات. هەرچەندە گەورەترین ڕێژەی ئێستای بانکەکە لە ساڵی ٢٠٢١دا ١,٩٧ بووە، بەڵام ئەم ژمارەیە پلەیەکی بەرچاو زیاتری نەختینەیی دارایی کۆمپانیاکە نیشانداوە. لە ساڵانی ٢٠٢٠ و ٢٠٢١ ڕێژەی خێرا لە ٠,٤٩ بۆ ٠,٥٤ بەرزبووەتەوە، بەڵام لە ساڵی ٢٠٢٢دا بۆ ٠,١٧ دابەزیوە. ئەمەش ئەوە دەردەخات کە سەروەت و سامانی ئێستای بانکەکە لە دابەزینداية لەکاتێکدا قەرزە کورتخایەنەکانی لە زیادبووندایە. لە ساڵانی ٢٠١٩ و ٢٠٢٢دا ڕێژەی نەختینەیی وەک خۆی ماوەتەوە و لە نێوان ٠,٠١ و ٠,٠٤ بووە. دۆزینەوەکانی هەڵسەنگاندنی ڕێژەی قازانج، وەکو

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گەڕانەوەی سەروەت و سامان (ROA) و پەراوێزی کارکردن، پێشنیاری دابەزینی قازانج بۆ ROA لە ١,٩٥% لە ساڵی ٢٠١٩ بۆ ٠,٩٧% لە ساڵی ٢٠٢٢ و بەرزبوونەوەی ڕێژەی کارکردن لە ٠,١٠% لە ساڵی ٢٠١٩ بۆ ١٨,٥٨% لە ساڵی ٢٠٢١ پێش ئەوەی دابەزێت بۆ ٨,٢٠% لە ساڵی ٢٠٢٢. گرنگی شیکردنەوەی ڕێژەی دارایی و کاریگەرییەکانی لەسەر دۆخی دارایی کۆمپانیایەک لەم توێژینەوەیەدا جەختیان لەسەر کراوەتەوە.

تحليل الأداء المالي لبنك ديلمان من 2019-2022: التقييم الإحصائي والقائم على النسب

الملخص:
في هذه الدراسة، تم تحليل الأداء المالي لبنك دلمان في إقليم كردستان العراق من ٢٠١٩ إلى ٢٠٢٢. يتم تقييم الوضع المالي للبنك باستخدام القياسات المالية بما في ذلك نسب السيولة ونسب الربحية ونسب الكفاءة. بالنسبة للمستثمرين والمحللين، تعد نسب السيولة أدوات مهمة لتحديد سيولة الشركة وشروط الملاءة المالية. يفحص هذا البحث النسبة الحالية والنسبة السريعة ونسبة السيولة لتقييم وضع السيولة لقصيرة الأجل للبنك. يمتلك بنك دلمان أدنى نسبة تداول عند ١,٠٠ في عام ٢٠١٩، وفقًا للإحصاءات، مما يدل على نقص الأصول السائلة للوفاء بالتزاماته قصيرة الأجل. على الرغم من أن أكبر نسبة تداول للبنك كانت ١,٩٧ في عام ٢٠٢١، إلا أن هذا الرقم أظهر درجة أعلى بكثير من السيولة المالية للشركة. في عامي ٢٠٢٠ و٢٠٢١، ارتفعت النسبة السريعة من ٠,٤٩ إلى ٠,٥٤، لكن من عام ٢٠٢٢، انخفضت إلى ٠,١٧. يشير هذا إلى أن الأصول الحالية للبنك آخذة في الانخفاض بينما يرتفع دينه قصير الأجل. في عامي ٢٠١٩ و٢٠٢٢، بقيت النسبة النقدية كما هي عند ٠,٠١ و٠,٠٤ على التوالي. تشير نتائج تقييم نسب الربحية، مثل العائد على الأصول (ROA) وهامش التشغيل، إلى انخفاض ربحية العائد على الأصول من ١,٩٥٪ في ٢٠١٩ إلى ٠,٩٧٪ في ٢٠٢٢ وزيادة هامش التشغيل من ٠,١٠٪ في ٢٠١٩ إلى ١٨,٥٨٪ في عام ٢٠٢١ قبل أن ينخفض إلى ٨,٢٠٪ في عام٢٠٢٢. تم التأكيد في هذا البحث على أهمية تحليل النسب المالية وتأثيراتها على الصحة المالية للشركة.