# Counter Risks and their Impact on The Performance of Iraqi Banks.

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- **Abstract:** The current research aims to reveal the influence relationship between national risks and its shapes and the banking performance, and the research sample was chosen from its community represented by the Iraqi private banks, as the intentional sample included (10) banks for which the necessary data are available for the subject of the research. Through the reports issued by the Ministry of Planning and the Ministry of the Interior and through the annual financial reports issued by the Ministry of Finance, the Central Bank of Iraq and the Securities Commission And the annual financial statements issued by Iraqi private banks for the time period (2010-2019). Based on the research problem, it was diagnosed by several questions that included the extent of the relationship and the impact between the independent research variables concerned with national risks and their forms of political, economic, financial and dependent risks concerned with banking performance and its dimensions (in the ratio of capital adequacy - quality of assets - quality of management - liquidity - profitability - market sensitivity to risks), established the proposed research model, which gives an initial perception of how to measure the correlation and influence relationships between research variables. The descriptive analytical method was used in completing the theoretical and applied study of the research. This research was based on a main hypothesis in line with the research problem, its importance, objectives and model: There is an effective relationship with a moral significance between the forms of national risk represented by political, economic and financial risk and the dimensions of the performance of Iraqi private banks, and secondary hypotheses emerged from them. The researcher used mathematical methods to extract percentages and descriptive statistics methods to extract (the upper and lower limits - Arithmetic mean - standard deviation) as well as a set of inferential statistics methods (Pearson correlation coefficient - normal distribution test - simple regression - multiple regression - interpretation coefficient R- and p-value of ttest) And the structural equation model Structural Equation Model, through the two statistical packages of my program (SPSS V.26-AMOS V.25), And MICROSOFT EXCEL2010)) to present, analyze and discuss research results, and test hypotheses. The research reached a set of conclusions, the most important of which is the existence of an impact of political risks and jointly and solo On Increase in interest expense on savings account, while finding an effect For financial risk jointly and

individually on the sensitivity of market risks (commercial papers (bills of exchange) on the according to the proposed default model.