

Kurdistan region – Iraq
Lebanese French University
College of Administration and Economics
Accounting and Finance department

هه‌رێمی کوردستان - عێراق
زانکۆی لوبنانی فه‌ره‌نسی
کۆلیژی کارگێری و ئابووری
به‌شی ژمێریاری و دارایی



**LEBANESE FRENCH
UNIVERSITY**

**Analysis of Non-performing loans indicators and their
treatment in the Erbil Governorate: A practical study of
sample of commercial banks for 2023.**

Prepared by:
Bana Jalil Saber
Adawya Ghazi Agha
Shayma Shamal Abdulla

Supervisor: Karkhi Khalid Sabah

2023

Abstract:

This study focuses on the issue of non-performing loans in the banks operating in the Erbil province of the Kurdistan Region-Iraq. The study aims to identify the causes of non-performing loans related to banks, borrowers, and external factors, and to provide suggestions to address the problem of non-performing loans. Based on the analysis, the study suggests increasing the number of local banks, strengthening risk management practices, encouraging employee development, focusing on external indicators, and prioritizing bad debt treatment to improve the performance of banks in the region. The results of the study show that most local banks exhibit non-performing loans, and all NPL indicators demonstrate a negative impact, with external indicators having the most negative effect on NPL. The study suggests policymakers and banks take measures to mitigate the risk of NPL, enhance employee skills, and promote sustainable economic growth.