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The Impact of Ownership Structure in Promoting Continuity -
Applied Study of a Sample on Listed Companies in Iraqi Stock Exchange

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ABSTRACT

The research aims to diagnose the property structure for a sample of listed companies shares in the Iraq Stock Exchange as well as determining the ability of the property structure in the continuity of the company, as the research problem is the effect of the structure of ownership of the corporate sample study in promoting continuity of companies? The research assumed a significant impact of the structure of ownership in enhancing the continuity of the sample of the research, the research reached that the diversity of the property structure is centralized through it is part of corporate governance mechanisms, as it is responsible for specific policies and decisions, which in turn has a solid control environment As well as the powers of the protection of shareholders, as well as the diversity of ownership structure leads to the protection of the interests of economic unity and the interests of all equity holders through that decisions do not have a specific class interests at the expense of the rest of the stock campaign, as well as non-continuity It is the results of many behaviors and non-right decisions and decisions of the ownership structure. The discovery of those factors and indicators contributes to avoiding non-continuation of the samples of the research sample. Those who have 5% stake through special statements are discriminated with financial reports to clearly identify the diversity of the property structure as well as account monitors should give an indication. The landmarks are clear in their reports and their views are clearly and impressed with regard to the imposition of continuity of economic units listed on the Iraq Stock Exchange.

IJRSSH

INTRODUCTION

The financial market is the basis for mobilizing and availability of savings for the purpose of achieving appropriate and effective investment opportunities. Information is better than those that are available to investors from the value of investment opportunities in business, and to overcome this challenge is necessary for every economy to ensure its success and effect, so that the availability of accounting information is expected to achieve one of those used to meet the economic demand.

The administration is appropriate for appropriate strategies to confront and avoid the possibility of exposure to the financial failure of financial failure to enhance investors' confidence in these companies and thus assess them well, causing its rising prices in the financial market, and the property structure is also high and will reverse investors' decisions and decisions. The composition of the property structure is one of the effective tools in applying or not to apply corporate governance mechanisms. It has a relationship to the appropriateness of accounting information and could lead to the promotion of valuable information for accounting information or to reduce them. Problems and conflicts between the founding owners and external investors,

the expressions may amount to accounting information to achieve their interests. For a figure, causing that reported information will lose its credibility for external investors and negatively reverse stock prices. While the management is a strong incentive to increase investors' confidence in financial reports and support sharing prices in the financial market, so the proper property structure can help the company. Its strategies and policies support their prosperity, and are allowed to attract more rare resources, investment and strengthen their capital at less cost and availability for profits and future performance.

In the view of the developments and developments in the environment surrounding the companies, accounting information is no longer sufficient and unable to availability of highly accurate future forecasts, indicating the need for other variables that are used by accounting information to enhance continuity and predict the financial failure of companies with an highest prediction. The results of many previous studies have reached the results that the administrative reasons formed a high percentage of the corporate financial failure, so it was important to address the study aspects of the property structure in developing and strengthening the early warning and corporate sources for continuity as well as accounting

information The values of stock prices could support and strengthen the capacity of companies on continuity.

The reality reveals the vulnerability of the relationship between various parties with internal interests, which represents the property structure, one of the most important characteristics of companies with multiple accounting implications, weakening access to indicators that could promote or reduce the expectations and predictions of investors and financial investors The Iraq Stock Exchange on Corporate Continuity, and the study aims to diagnose the property structure for a sample of listed companies shares in the Iraq Securities Market, as well as a study of the ability of the property structure in the interpretation and classification of the possibility of continuity of corporate sample study in its activities and to investigate those goals Divide them to five axes to cover its theoretical and practical side of the study methodology and previous studies, which distinguish the current study on previous studies, while the second and third axis dedicated to the theoretical aspect of the property structure and its impact on the continuity of companies in the four-year-old activity The title of an analysis of the impact of the property structure in the continuity of corporate research is an operational

entrance to the fifth axis M Conclusions and Recommendations.

THE FIRST AXIS: RESEARCH METHODOLOGY AND PREVIOUS STUDIES

First: Research Problem

The weakness of interest in organizing the relationship between the various parties with interests within corporations may cause an imbalance between the interests of those parties and an increase in the problems of the agency and the abuse of the relationship between companies administered by companies. In contrast to the interests or conflict between the founders and external owners and the property structure was a role in making decisions that achieve the interests of specific categories of owners more than other parties, this will weaken the credibility of the accounting information reported by those companies and appropriate share prices and will reflect negative stake Its market performance and therefore will cause their financial stumbling and weaknesses on continuity, and on the contrary, when there was consensus in the interests of the parties, it will support the credibility of the accounting information reported by those and its ability to explain the variation and change in its long-term stock prices and

will support its value The market and its future performance will enhance their capacity to continuity, and on what progresses can be formulated in question: What is impact a structure of ownership in promoting continuity of companies?

Second: The Importance of Research

The study in the area of ownership structure is important to understand the relationships managed by companies by, an increase in this, the results reached will contribute to the interpretation of the company's value and capacity to continue and strengthen them in the local environment, especially as they have an emerging financial market, which requires the need for study Experimental in this context because it will be important for several parties that can be summarized by:

- Current investors: Expected investors seek useful accounting information contribute to rationalizing their decisions, and the current study is expected to contribute to the availability of such information as a structural contrast of ownership, contributing to strengthening their value and attracting foreign investment.
- Companies administration: The management of companies needed to know the factors that could strengthen the capacity of its companies on continuity.

They need to know the capacity of accounting information to explain differences in stock prices and changes in the interpretative force of accounting information with the presence of ownership structure, and how the relationship can promote a dimmer And the portability of companies on continuity.

- Financial markets and financial analysts: Supporting the proper trading and trading of market shares in order to enhance its efficiency and activates the movement of shares in it and the volume of trading due to its introduction to a demo guide on the ability of the property structure in supporting the continuity of those companies.
- Accounting obserbo: Auditors require sufficient evidence on assessing management and appropriateness of their use of continuity and conclusion whether there is substantial doubts related to events or circumstances that can provide preliminary indicators on the possibility of exposure to financial failure and the lack of continuity Activity within the foreseeable future for reporting in his report, and then knowledge of factors that could promote those indicators for evaluation can support his view in his report.
- Researchers: A modest addition to library and local scientific studies, because and

according to the researcher's knowledge is one of the first local studies that have sought to test the nature of the relationship between the study variables (property structure, continuity).

Third: Search Objectives

This search seeks to achieve many goals, including:

- 1) Diagnosis of the property structure for a sample of listed companies shares in the Iraq Stock Exchange.
- 2) The extent of the ability of the property structure to influence the continuity of the company.

Fourth: Research Hypotheses

For the purpose of achieving the search objectives, the following hypotheses were formulated:

- 1) There is a significant implication for the diversity of ownership structure in enhancing continuity of sample search companies.

This hypothesis derives the following subparagraphs:

- A) There is a significant implication of administrative property in promoting continuity of sample research companies.

B) There is a significant implication of institutional property in promoting continuity of sample research companies.

(T) There is a significant significant impact of concentrated property in enhancing continuity of sample research companies.

W) There is a significant implication of foreign ownership in promoting continuity of sample research companies.

C) There is an impact with a significant significance of government ownership in enhancing continuity of sample research companies.

H) There is an impact of moral indication of reciprocity in promoting continuity of sample research companies.

X) There is an effect with a moral indication of family property in enhancing continuity of sample research companies.

Fifth: Society and Sample Search

The study community consists of shares listed on the Iraq Stock Exchange and a sample of private banks listed on the Iraq Stock Exchange will be selected for the period from 2007-2017, and due to the selection of this sector as a financial sectors, as well as diversity The structure of property in which the researcher will depend on continuous companies in its

trading shares throughout the research period to represent the search sample.

Sixth: Search Curriculum

The study is based on approaches and inductive methodology and approach, according to the bonding approach and discussion of the concept of ownership of the property and the value of accounting information in accounting literature will be presented and their impact will be adopted, and the inductive method of diagnosis will be adopted and identifying its dimensions by accessing financial reports and deposits The Iraq Stock Exchange is relevant, as well as identifying the structural changes of property enhancing continuity for sample companies using related measurement models.

Seventh: Research Limits

The location of the property structure and its impact is determined in promoting continuity in the Iraq Securities Market for Economic Units included in the banks sector for years 2007-2017. We consider the consideration of the type of industry.

Eighth: Study Variables and Measurable Methods

The study consists of several variables, including independent and other dependent, as independent variables is the ownership structure, consisting of

(administrative property, institutional property, foreign property, family property, government property, reciprocity).

Ninth: Previous Studies

The researcher enables some of the previous and consequences.

1. (Rus & et.al., 2013)

Ownership Structure and Financial Distressally ""

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This study seeks to clarify that although exposure to financial distress was never a goal that is seeking to reach any company. However, many companies have been shown because of controlled factors and other unacceptable factors, as there was no crucial evidence of whether changes in the property structure improve the performance of companies and therefore could reduce the possibility of exposure to financial distress , So this study is trying to understand whether the type of property is a major relationship with companies that have faced financial distress, they are useful for managers who can evaluate these factors in their companies and authorities that can be used to study the effectiveness of governance

associated with institutional investors in preventing financial distress, The results of the logistical regression analysis have shown that the ownership of executives, family or all managers has an expected negative relationship with the possibility of financial advance, and foreign investment can reduce the possibility of financial distress, and the results confirmed that the effects of corporate governance and financial Limited in Malaysia.

2. (Manzanaeue, et.al., 2016)

"Corporate Governance Effect on Financial Distance Likelihood: Evidence from Spain"

Spanish Accounting Review 19 (1) (1) (2016) 111-121

This study explores some corporate governance mechanisms (property and council's properties) in listed companies in the Spanish financial market and their impact on the possibility of a financial distress, as the experimental study was conducted between 2007 and 2012 using several conditional logistics models as well as other previous studies on bankruptcy , The results confirm that in difficult positions preceded by bankruptcy, the impact of the Governing Council and the proportion of independent managers on the likelihood of business failure is similar

to those in more extreme circumstances, these results go ahead, to provide a negative relationship between the volume of the Council and the possibility of financial distress . This result is interpreted as a form of diversity creation and improved access to information and resources, particularly in the contexts where property is largely concentrated and has senior shareholders and have a great force to influence the structure of the Board of Directors. However, the results emphasize that property concentration has no significant impact on the possibility of financial distress in the Spanish context. Senior contributions are not effective with enhanced management monitoring, although they have sufficient incentives to prevent financial distress.

3. (Shahab Udin, 2017)

"The Effects of Ownership Structure on Likelihood of Financial Distrescay: An Empirical Evidence"

Corporate Governance: The International Journal of Business In Society / Volume 17, Issue 4

This study seeks to explore the role of corporate governance practices through the property structure on the possibility of financial distress for companies in Pakistan, which corporate governance practices have a significant impact on the

possibility of a sample of 146 public limited Pakistani companies listed on the Karachi Securities Exchange. The 2003-2012 period, the logistical regression analysis was used to determine the impact of corporate governance on financial distress, and the property structure was used as a definite corporate governance. The smallest values of Z degree, the more the risks of financial distress will be greater, and the study has reached several results. In the case of Pakistan. There was a proof of a negative and non-important relationship between institutional and financial institutions, indicating the negative role of institutional investors in Pakistan, as well as that the results also reveal a positive and important relationship between the ownership of the inside and the possibility of financial distress. This conclusion is compatible with the hypothesis of the consolidation that predicts that internal insiders are more involved with their personal interest from the interest of external shareholders when they increase their share in business. Furthermore, the results also reveal a minor association between government shares and the probability of financial distress, the cause of social welfare can be the goal of government entities rather than maximizing profits and strengthening the quality of corporate governance practices enhances the efficiency of capital markets

and reduces capital. The possibility of financial distress.

Tenth: Important Search Current

From the previous presentation of previous studies, it is close to the content of theoretical study by focusing on a number of corporate governance mechanisms that have great importance to affecting user decisions and continuity, at the time when this study has been involved with previous studies, whether they are interested in the structure. The property and models of measurement were an extension of those efforts by other researchers, but marked for previous studies coming:

1. The study, which exceeds quantified and qualified in the use of the ownership of the property (administrative property, property focus, private ownership, public ownership, institutional property, institutional ownership, foreign ownership, has provided foreign ownership, family ownership) to test its relationship with the appropriateness of the value of accounting information on the one hand, Continuity.

2. The scarcity of previous studies sought to test the relationship and is the first study and as well as the science of the researcher collected among variables (property structure, continuity) in the local environment and may also be in other environments.

3. Excluding a detailed study on the subject of the property structure and its impact on the promotion of continuity as this study represents a part of the important aspects in the prevalence of continuity of economic units by measuring continuity and a statement on the effect of the property structure.

THE SECOND AXIS: THE THEORETICAL SIDE

First: The Concept of Property Structure

The beginning of addressing the theme of the ownership structure has begun since 1932 through Berle and Means. (Jensen and Meckling, 1976) on the theory of agency and what is previously mentioned. The capital structure reflects attempts to mitigate the agency problems between different stakeholders in economic unity (Msmah, 2018: 16).

The expansion of the work and the emergence of companies has led to the separation of ownership for its management or what is known as the agent (the manager) is responsible for the management of economic unity by delegating from owners and this has resulted in an essential difference in information between owners and managers or what is known as the problem Information, which provides an angel to

carry out the costs of that delegation to develop appropriate mechanisms for controlling the actions of managers and motivating them to achieve joint interests. Accounting thought has shown that the role of owners in achieving effective control over the behavior of management (Maliji, 2014 : 12).

On the other hand, property structure variables are an essential component in corporate governance and reflect the nature of owners and their owners in capital. Senior owners (who are the biggest number of shares) vary according to their nature, institutions have an impact different from foreign ownership, government property, family property, reciprocity or ownership of the Board of Directors both have different requirements and needs a different reliable information (Alshhed and Alanaty, 2016: 18).

The idea behind the concept of ownership structure is the ability to understand the way it reacts to the Economic Units Administrations. Of modern economic units, which are not controlled and managed by the persons you own (Separation of property and management) as property structure is one of the main components of corporate governance (Ameri, 2018: 155).

(Indian) The Royal Structure is one of the vital determinants in enhancing the

performance of economic unity, The property structure is one of the basic rules in corporate governance. (Indian, 2009: 300). (Dohan) is a property structure, which is the form and distribution of ownership between the owners (shareholders). Management performance "(Dohan, 2018: 34). If the ownership structure "is the identity of shareholders in economic as well as the properties of these shareholders who have different interests and objectives (Denis & McConnell, 2005: 5). As well as the Royal Structure (Mohammad, 2018: 7) "is determined to the nature of the agency's problem within the economic unit as this structure is reflected in the formation of the Board and Committees, and then determine who has the right to control and how to produce accounting information and the image of profits, The property structure is known as a share formed by the nature of shareholders and shareholders because they represent property arrangements and identifies the structure of control over economic unity and is the founder and what is the ownership of management, monitoring and impact on decisions taken inside and outside the economic unity. "(Song, 2015: 479).

The researcher with the definition (Dohan), which is a deduction, for being comprehensive for all variables for the

proprietary structure, diversity of patterns and how measured.

Second: Cognitive Tariffs for Continuity

It is known that career accounting is affected and affects the surrounding environment very significantly, as it is the shape of the spine for any economic alone. Of which the accounting system outcomes enjoyed by accounting information, the decisions adopted by Rachides decisions, and the opposite may cause serious problems, and recently at the end of some companies. The World Food COM Telecommunications Company and PAR MALATE has been due to the weakness of accounting and resulting from the ownership of accounting and resulting from the property structure, which enables manipulators who have been controlled to exploit them, causing consequences for their impact, and negligently reflected on the global economy Therefore, several States are trying to issue new laws to control more management From the former to ensure that what happened in those companies, as well as to reduce serious mangers that are not early control, they will undoubtedly lead to the collapse of advanced international economies and thus the collapse of the advanced global economy (Helmi, 2017: 55).

Accounting play a vital role through its accounting information, which enables users to rationalize their investment decisions. (Ibrahem,2014:525) The investment resolution for investors (whether and institutions or institutions) play an important role for both economic units, investment or economics in which these economic units are present, and when the investment decision is related to the future that depends on the current data, it faces the so-called non-confirmation status Several risks (Helmi, 2017: 56).

Therefore, investors are active in the stock market if they are not the main engine of the stock market, especially in the performance of their activities and are asking for valuable information about the economic units in which they will invest in, and the properties of investor and privacy of the appropriate value of accounting information Its needs of appropriate information in order to make good decisions and will highlight several axes in this sect.

Third: What is the Continuation

Continuity is one of the basic presentations for the preparation of financial statements and frequencies that the administration through which financial information has the crisis of financial status, financial performance, changes in equity and changes in cash flows, and therefore the

first information prepared for financial statements who are not in a position to impose The quality of the information they need to make different decisions such as investment, lending or dealing with economic unity, and that this end is indicating the economic unit continues to practice its activities in the near future, and it has no intention and has no intention of liquidation or reducing the size of its works, and therefore assets are recorded The obligations are based on that unit will have the ability to achieve their assets and repay their obligations, by doing their regular activities (Khamis, 2012: 109).

It is one of the basic concepts based on the preparation of the financial statements, that is, the economic union is not expected to be filed in the near future (ALaimode, 2001: 17).

Chambers describes the ongoing unit that adapted themselves by selling its assets by exercising its normal activity not through regular filtering, and (Vater) knows the continuity that it is not an intuitive or condition or a special condition Commercial work can be verified (Judge, 2002: 12) Accountants are always assumed that the accounting unit will continue to begin its work as a limited time, so this borrowing is presumed by many elements of the financial statements, which is imposed on a calendar procedure The

company's ability to achieve this hypothesis (Shaheen, 2006: 2).

We therefore note from the importance of financial statements and frequency controls and auditors. The inability of the economic unit in practicing its activities in the near future is a fundamental pillar of economic unity continuity towards users of auditor's reports.

THE THIRD AXIS: APPLIED SIDE

First: Measurement of Ownership

The proprietary structure that was explained by the theoretical aspect can be measured through the following:

1. Administrative property: - was measured through the proportion of the number of shares owned by members of the Board of Directors to the total number of total shareholders.
2. Institutional property: - was measured through the share of shares owned by other institutions (banks-companies) to the total number of total shareholders.
3. Foreign Property: - was measured through the proportion of the number of shares owned by persons or non-Iraqi companies to the total number of total capital shares.
4. Royal Government: - is measured through the proportion of government-

owned shares to the total number of total capital shares.

5. Family Property: - It is measured through the percentage of family-owned shares to total number of total capital shares.

6. Concentrated Property: - was measured by giving the number (1) for companies where the ownership focus (ie people have 5% of the capital), while the number (0) is given to companies where a property is not available.

7. Mutual property: - was measured by giving the (1) of the economic units where an exchange is available with economic units or other banks, ie, if part of the Board of Economic Unit (Q), a member of the Board of Directors During the possession of a number of shares of Economic Unity (Y), and at the same time, the economic unit (X) is one of the members of its administration representing the economic unit (Y) and has part of its shares. 1, if there is no exchange in the property, 0).

The researcher has been able to measure the property structure of the sample and according to the above measurement method for each type of property, which is not all available in one bank. The property structures are varied for samples sample search and according to the following tables:

Table (1) Encoding the independent variables and the dependent variable used in the search

the symbol	variable name	variable name	The variable type
OS	Total ownership structure	ownership structure	Independent Variables
MAO	Administrative ownership		
INO	Institutional ownership		
FAO	Family ownership		
FUO	Foreign ownership		
GOO	Governmental ownership		
RIO	Reciprocity ownership		
COO	Focus ownership		
GC	Continuity		

Table (2) illustrates the ownership structure of the commercial bank during the years of research

C O O	R I O	GOO	FUO	FA O	INO	MAO	year	NO.
1	1	0	0	0	0.010066782	0.012326578	2007	1
1	1	0	0	0	0.008658227	0.007578122	2008	2
1	1	0	0	0	0.010620674	0.008747145	2009	3
1	1	0	0	0	0.012987341	0.011367183	2010	4
1	1	0	0	0	0.010446225	0.01109392	2011	5
1	1	0.010069	0.547141	0	0.141659183	0.001285955	2012	6
1	1	0.006713	0.616116	0	0.166255022	0.001241711	2013	7
1	1	0	0.547141	0	0.166255017	0.000904338	2014	8
1	1	0	0.547141	0	0.166255017	0.000904338	2015	9
1	1	0	0.647141	0	0.068843661	0.000904338	2016	10
1	1	0	0.75	0	0.000000800	0.000014884	2017	11

Source: From the preparation of the researcher based on the financial statements of the bank

Note (2) The structure of the commercial bank was four species during the years of 2007-2011 to research (administrative ownership, institutional property, ownership and ownership) either in the years 2012 and 2013 has been added to them for foreign ownership and government ownership as foreign ownership continued To the end of 2017 and 0.75 from the bank's capital, while the bank was not a family ownership during the years of research.

Table (3) illustrates the ownership structure of Ashur Bank during the years of research

COO	RIO	GOO	FUO	FAO	INO	MAO	year	NO.
1	0	0	0	0	0	0.29671330	2007	1
1	0	0	0	0	0	0.29671332	2008	2
1	0	0	0	0.099	0	0.444148351	2009	3
1	0	0	0	0.651391056	0.086038479	0.651391057	2010	4
1	1	0	0	0.072686017	0.106885256	0.726246016	2011	5
1	1	0	0	0.032321049	0.04752831	0.581232693	2012	6
1	1	0.15813289	0	0.639769599	0.059002286	0.010599928	2013	7
1	1	0.13283163	0	0.327222973	0.04408	0.152092402	2014	8
1	1	0.13283163	0	0.270545773	0.04408	0.109012402	2015	9
1	1	0.13283163	0	0.616386355	0.04408	0.109012402	2016	10
1	1	0.13283163	0	0.616386355	0.04408	0.109012402	2017	11

Source: From the preparation of the researcher based on the financial statements of the bank

Notes from Table 3 The Assurer's ownership structure has been an administrative and ownership over the years 2007 and 2008, while the diversity of ownership has increased during 2009 to become an administrative, family and ownership and there is an increase in this diversity from 2013 to 2017 to become an administrative ownership, , Family ownership, government ownership, ownership exchange and ownership, while there is no foreign property of Ashur Bank, as well as a family-owned agent bank during 2017.

Table (4) illustrates the property structure of the investment bank during the years of research

COO	RIO	GOO	FUO	FAO	INO	MAO	year	NO.
1	1	0.0255	0	0.088975638	0.097800022	0.178930023	2007	1
1	1	0.0255	0	0.072334101	0.077037014	0.092687926	2008	2
1	1	0	0	0.589995439	0.040125	0.101623211	2009	3
1	1	0	0	0.589995439	0.040125	0.097711611	2010	4
1	1	0	0	0.647562376	0.040125	0.124328197	2011	5
1	1	0	0	0.7398	0.035992125	0.130150455	2012	6
1	1	0	0	0.486710526	0.067	0.360741622	2013	7
1	1	0	0	0.440357143	0.060619048	0.326385277	2014	8
1	1	0	0	0.660535714	0.060619048	0.326385277	2015	9
1	1	0	0	0.660535714	0.060619048	0.326385277	2016	10
1	1	0	0	0.660535714	0.060619048	0.326385277	2017	11

Source: From the preparation of the researcher based on the financial statements of the bank

We note from Table (4) The Assyrian Bank's ownership structure was all types of property except for foreign ownership during the years 2007 and 2008 and while the diversity of ownership declined during 2009 to lose government property, while the rest of the property of the property in the years from 2009 to 2017 to become an administrative ownership, Institutional property, family ownership, property exchange and property concentration, while there is no foreign property of the investment bank, as well as a family-owned investment bank because they have the largest percentage during the years of research.

Table (5) demonstrates the ownership structure of the Gulf Bank during the years of research

COO	RIO	GOO	FUO	FAO	INO	MAO	year	NO.
1	1	0.005578938	0	0.05002785	0.050432584	0.25232607	2007	1
1	1	0.0056	0	0.050216719	0.050622981	0.25327867	2008	2
1	1	0.0056	0	0.208539148	0.025311491	0.14555669	2009	3

1	1	0	0	0.20345915	0.022206958	0.12181104	2010	4
1	1	0	0	0.223090658	0.024349678	0.13356443	2011	5
1	1	0	0	0.085957607	0.000017546	0.11214631	2012	6
1	1	0	0	0.018541	0.01122632	0.01181842	2013	7
1	1	0	0	0	0.01122632	0.03311581	2014	8
1	1	0	0	0	0.01122632	0.00678636	2015	9
0	1	0	0	0	0.00001755	0.00027474	2016	10
1	1	0	0	0	0.095031074	0.0000137	2017	11

Source: From the preparation of the researcher based on the financial statements of the bank

Note 5. The Gulf Bank's ownership structure was all types of ownership except for foreign property during 2007, 2008 and 2009 and while the diversity of ownership declined during 2010 to lose government ownership, while the rest of the property exists in the year 2010 to 2017 to become an administrative ownership, Institutional property, family ownership, property exchange and ownership, while there is no foreign ownership of the Gulf Bank, as well as the Gulf Bank has lost family property during 2014 to 2017 and also to focus on ownership in 2016 while the focus of ownership in 2017 is also clear From Table 5, the bank has an institutional ownership during 2017 due to the highest percentage during that year.

Table (6) illustrates the ownership structure of the North Bank during the years of research

COO	RIO	GOO	FUO	FAO	INO	MAO	year	NO.
1	0	0	0	0.003522787	0	0.100753911	2007	1
1	0	0	0	0.003264072	0	0.102936471	2008	2
1	0	0	0	0.003244072	0	0.217104198	2009	3
1	0	0	0	0.31400259	0	0.272453997	2010	4
1	0	0	0	0.216908136	0	0.214273938	2011	5
1	0	0	0	0.325930952	0	0.18181984	2012	6
1	0	0	0	0.205428571	0	0.307781468	2013	7

1	0	0	0	0.209042132	0	0.318772613	2014	8
1	0	0	0	0.209870703	0	0.172957651	2015	9
1	0	0	0	0.209870703	0	0.172994794	2016	10
1	0	0	0	0.209870703	0	0.173194294	2017	11

Source: From the preparation of the researcher based on the financial statements of the bank

Note 6 The North Bank's ownership structure (administrative, family and property focus), while there is no institutional property, foreign property, government property and property exchange during research years and royal the ownership of the bank between administrative ownership and family ownership Focusing ownership during search years.

Table (7) illustrates the ownership structure of the United Bank during the search

COO	RIO	GOO	FUO	FAO	INO	MAO	year	NO.
1	0	0	0	0	0.01067759	0.17930744	2007	1
1	1	0.06805599	0	0	0.01067759	0.17930744	2008	2
1	1	0.06805599	0	0	0.00370138	0.038662754	2009	3
1	1	0.06805599	0	0.1	0.00370138	0.038662754	2010	4
1	1	0.09855472	0	0.325796597	0.0469805	0.022115603	2011	5
1	1	0.0912493	0	0.36486096	0.11815371	0.180055002	2012	6
1	1	0.00094794	0	0.395589459	0.07889714	0.101296617	2013	7
1	1	0.00094794	0	0.337960159	0.15468022	0.104307345	2014	8
1	1	0.00094794	0	0.297960159	0.18708651	0.100741672	2015	9
1	1	0.00094794	0	0.257960159	0.25801563	0.100741672	2016	10
1	1	0.00094794	0	0.530431706	0.00006665	0.0000007	2017	11

Source: From the preparation of the researcher based on the financial statements of the bank

Notes from Table (7) The structure of the ownership of the United Bank was the type of property (administrative, institutional, family, intergovernmental, intergovernmental), while there is no foreign property, during the research years, as well as there is no family property,

government and exchange Ownership during 2007 as well as free of 2008 and 2009 from family property.

Table (8) illustrates the ownership structure of the Middle East Bank during the years of research

COO	RIO	GOO	FUO	FAO	INO	MAO	year	NO.
1	0	0	0	0.050344	0	0.163277705	2007	1
1	0	0	0	0.050902	0	0.120708525	2008	2
1	0	0	0	0.051146	0	0.039316988	2009	3
1	0	0	0	0.077479	0.075276694	0.127838794	2010	4
1	0	0	0.062424	0.099	0.078820998	0.079377227	2011	5
1	0	0	0.072939	0.076821	0.099	0.077374239	2012	6
1	0	0	0.07568	0.072002	0.0998696	0.178233241	2013	7
1	0	0	0.045408	0.043201	0.05992176	0.060180399	2014	8
1	0	0	0.045408	0.043201	0.05992176	0.060180399	2015	9
1	0	0	0.060045	0.215108	0.10150781	0.199809518	2016	10
1	0	0	0.061508	0.215108	0.10150781	0.199809518	2017	11

Source: From the preparation of the researcher based on the financial statements of the bank

Notes from Table 8 The Middle East's ownership structure was the type of property (administrative, institutional, foreign, and focus of property), while there is no governmental property and exchange of ownership during the research years, as well as the institutional property, and the foreign exchange In 2007, 2008 and 2009.

Table (9) illustrates the ownership structure of Mansour Bank during the years of research

COO	RIO	GOO	FUO	FAO	INO	MAO	year	NO.
1	0	0	0.230669	0.192859	0	0.096605552	2007	1
1	0	0	0.230669	0.173354	0	0.101635135	2008	2
1	0	0	0.230669	0.152537	0	0.099751823	2009	3

1	0	0	0.230669	0.143086	0.000909091	0.110834574	2010	4
1	0	0	0.230669	0.085673	0.000754545	0.12041594	2011	5
1	0	0	0.507758	0.054816	0.000482781	0.07340691	2012	6
1	0	0	0.507758	0.06031	0.0004	0.08271429	2013	7
1	0	0	0.507758	0.060714	0.0004	0.084621941	2014	8
1	0	0	0.507758	0.058476	0.0004	0.071167512	2015	9
1	0	0	0.507758	0.058476	0.0004	0.071162688	2016	10
1	0	0	0.582562	0.157064	0.0004	0.071162688	2017	11

Source: From the preparation of the researcher based on the financial statements of the bank

Note 9 (9) The governance structure of the Bank of Mansour was the type of property (administrative, institutional, foreign, and focus of property), while there is no government property and exchange over the years research, as well as there is no institutional property during 2007, 2008 and 2009 The property type is foreign property during the years of research.

Table (10) illustrates the ownership structure of the connector bank during the search

COO	RIO	GOO	FUO	FAO	INO	MAO	year	NO.
1	0	0.036383	0	0	0	0.12894987	2007	1
1	0	0.036383	0	0	0	0.12894987	2008	2
1	0	0.036383	0	0	0	0.12894987	2009	3
1	0	0.036383	0	0	0	0.12894987	2010	4
1	0	0.03675	0	0	0	0.130252394	2011	5
1	0	0.03675	0	0	0	0.130252394	2012	6
1	0	0.037129	0	0	0	0.13026542	2013	7
1	0	0.037129	0	0	0	0.13026542	2014	8
1	0	0.037129	0	0	0	0.115417955	2015	9
1	1	0.037129	0	0	0.095068466	0.170616439	2016	10
1	1	0.037131	0	0	0.095068466	0.170616439	2017	11

Source: From the preparation of the researcher based on the financial statements of the bank

Notes from Table 10 that the governance structure was the property of the property (administrative, government, and property focus), while there is no institutional, family and foreign institutions and the exchange of ownership during the years of research except for the years 2016 and 2017 there was institutional property and equity, as well as the highest The property type is administrative property during search years.

Table (11) illustrates the ownership structure of Babylon Bank during the search

COO	RIO	GOO	FUO	FAO	INO	MAO	year	NO.
1	0	0	0	0.000067	0	0.074723028	2007	1
1	0	0	0	0.000067	0	0.074773028	2008	2
1	0	0	0	0.000067	0	0.0998646	2009	3
1	0	0	0	0.060067	0	0.099847933	2010	4
1	0	0	0	0.060067	0	0.099847916	2011	5
1	0	0	0	0.060067	0	0.099847916	2012	6
1	0	0	0	0.060067	0	0.099847916	2013	7
1	0	0	0	0.050375	0	0.083737271	2014	8
1	0	0	0	0	0.050456	0.083872249	2015	9
1	0	0	0	0	0.050456	0.083872249	2016	10
1	0	0	0	0	0.050456	0.083872249	2017	11

Source: From the preparation of the researcher based on the financial statements of the bank

Note from Table (11) The Babylon's ownership structure was the property of the property (administrative, family, and property focus), while there is no institutional, governmental, foreign, foreign exchange and ownership during the years of research except for 2015, 2016 and 2017 there is no institutional property and there is no family ownership, as well as The highest species was the administrative property during the years of research.

Table (12) demonstrates the ownership structure of the Baghdad Bank during the years of research

COO	RIO	GOO	FUO	FAO	INO	MAO	year	NO.
1	0	0	0.04	0	0.454080918	0.036294629	2007	1
0	1	0	0.03027	0	0.038933432	0.000442741	2008	2
0	1	0	0.003168	0	0.002765949	0.000102997	2009	3
0	1	0	0.003133	0	0.002788938	0.000003	2010	4
0	1	0	0.521047	0	0.003149801	0.000003	2011	5
1	1	0	0.521047	0	0.000760902	0.000003	2012	6
1	1	0	0.521047	0	0.00028642	0.000003	2013	7
1	1	0	0.521047	0	0.007393573	0.006810707	2014	8
1	1	0	0.521047	0	0.007393573	0.006810707	2015	9
1	1	0	0.521047	0	0.007393573	0.006810707	2016	10
1	1	0	0.521047	0	0.006993573	0.006410707	2017	11

Source: From the preparation of the researcher based on the financial statements of the bank

Note 12 The Baghdad's ownership structure was the type of property (administrative, institutional, foreign, reciprocity, and property focus), while there is no family and government property during research years as well as the highest ownership of the foreign property during the years of research.

Table (13) demonstrates the ownership structure of Sumer Bank during the years of research

COO	RIO	GOO	FUO	FAO	INO	MAO	year	NO.
1	0	0	0	0.117465	0	0.141719786	2007	1
1	0	0	0	0.09902	0	0.107084837	2008	2
1	0	0	0	0.099998	0	0.100082471	2009	3
1	0	0	0	0.099289	0	0.198342891	2010	4
1	0	0	0	0.104998	0	0.20972318	2011	5

1	0	0	0	0	0	0.153473128	2012	6
1	0	0	0	0.100694	0	0.20141599	2013	7
1	0	0	0	0.09944	0	0.19948022	2014	8
1	0	0	0	0.09944	0	0.199498144	2015	9
1	0	0	0	0.09944	0	0.19948678	2016	10
1	0	0	0	0.09944	0	0.199498144	2017	11

Source: From the preparation of the researcher based on the financial statements of the bank

Note (13) The Sumer Bank's ownership structure was the type of property (administrative, family, and property concentration) while there is no institutional property, governmental, foreign exchange and ownership during the research years as well as the highest species of the administrative property during the years .

Table (14) illustrates the ownership structure of the Kurdistan bank during the years of research

COO	RIO	GOO	FUO	FAO	INO	MAO	year	NO.
1	1	0.03	0	0.1	0.00104	0.3100511	2007	1
1	1	0.03	0	0.1	0.00104	0.3100511	2008	2
1	1	0.03	0	0.1	0.00104	0.3100511	2009	3
1	1	0.015	0	0.2	0.00052	0.15070805	2010	4
1	1	0.01	0	0.198	0.000346667	0.132803433	2011	5
1	1	0.005	0	0.594	0.000173333	0.132803433	2012	6
1	1	0.005	0	0.594	0.0001	0.1328001	2013	7
1	1	0.005	0	0.4455	0.0000333	0.23366675	2014	8
1	1	0.005	0	0.4455	0.0000333	0.23366675	2015	9
1	1	0.005	0	0.4455	0.0000333	0.23366675	2016	10
1	1	0.005	0	0.4455	0.0000333	0.23366675	2017	11

Source: From the preparation of the researcher based on the financial statements of the bank

Notes from Table 14 that the Kurdistan Bank's ownership structure (administrative, institutional, family, government, exchange of ownership and focus of property), while there is no foreign property during research years as well as the highest specific type is family property during the search Except for 2007, 2008 and 2009 where family property was the highest.

Table (15) illustrates the ownership structure of Al Ahli Bank during the years of research

COO	RIO	GOO	FUO	FAO	INO	MAO	year	NO.
1	1	0	0.49	0	0	0.035785431	2007	1
1	1	0	0.592	0	0	0.00060709	2008	2
1	1	0	0.72409	0	0	0.0005537	2009	3
1	1	0	0.72409	0	0	0.0005537	2010	4
1	1	0	0.72409	0.00005	0	0.000558997	2011	5
1	1	0	0.72409	0.0000301	0	0.000871397	2012	6
1	1	0	0.792287	0.0000226	0	0.001683931	2013	7
1	1	0	0.767455	0.0000138	0	0.002014944	2014	8
1	1	0	0.618455	0.0000138	0.149	0.002014944	2015	9
1	1	0	0.618455	0.0000138	0.149	0.001944713	2016	10
1	1	0	0.618455	0.0000138	0.149	0.001944713	2017	11

Source: From the preparation of the researcher based on the financial statements of the bank

Notes from Table (15) The structure of Al Ahli Bank was the type of property (administrative, family, foreign, property exchange and property concentration), while there is no government property and institutional property during the years of research except for 2015 and 2016 and 2017 there were institutional property as well as the highest type Ownership is foreign property during the years of research.

Second: Measuring Continuity

One of the most common models in measuring the continuity of corporations or the knowledge of financial failure models identified in the 1968 Altman

study, which is placed for industrial companies by choosing five percentages of 22 accounting ratio that is the best accounting in predicting financial failure (continuity of the company), And then

developed the model to several times until a model was reached on financial companies (banks), which is known as the ALTMAN model in 2002, by deleting the fifth ratio of the model as it comes:

$$Z=6.56X1+3.26X2+6.72X3+1.05X4$$

Since it refers:

X1= Net working capital (traded assets - traded liabilities) to total assets

X2 = Painted profits to total assets

X3 = Operating profits before interest and taxes to total assets

X4 = Book values of shareholders' rights to total liabilities

Z = Continuity Index (predicting the fiscal and financial failure)

(Transactions) (1.05, 6.72, 3.26, 6.56), the weights of the function variables and reflect the relative importance to each variable. According to this model, enterprises are classified to three categories, as per capita capacity under the value of (Z), either a failed and unsequed or non-failed.

1. If the Z is greater or equal to 2.60, companies are successful or able to continue.

2. If the Z value is less than 1.1, companies are failed, because their performance is low.

3. If the Z value is greater than 1.1 and less than 2.60, which is known as the gray area.

This ratio gives indicators closer to accuracy on the long term financial situation. The company's ability to pay its long-term commitments and that this ratio can be used if the company has fallen in the gray area, so if the percentage of debt is more than 50% indicates that risk is high. It can be said that the company is not continuous because the obligations are high compared to assets and if the percentage of indebtedness is less than 50% indicates that the risk is low and can be said that the company is continuous because the obligations are low compared to assets, and the percentage of debt can be calculated through the division of assets, and Tables show the continuity of samples sample search within 2007-2017 years.

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Table (16) illustrates the continuity measurement of a commercial bank during the years of 2007 -2017

The result	Z	6.56X1	3.26X2	6.72X3	1.05X4	year
Unsatisfied	-2.67773079	-0.49000788	0.01779424	0.01783790	0.34175331	2007
Unsatisfied	-2.92617068	-0.55773835	0.02344304	0.02083004	0.49161016	2008
ongoing	2.96209757	0.35845302	0.01471531	0.02058742	0.40412039	2009
ongoing	4.09237485	0.45376812	0.05198084	0.06825131	0.46433296	2010
ongoing	4.38602763	0.53670521	0.02321589	0.03224797	0.54557271	2011
ongoing	4.06624433	0.47398910	0.03603273	0.04876699	0.48732858	2012
ongoing	4.65137967	0.57049039	0.02385983	0.03192344	0.58728972	2013
ongoing	4.41712285	0.55241383	0.01661030	0.02095507	0.56982902	2014
ongoing	4.04989653	0.47385382	0.01886697	0.02109614	0.70299338	2015
ongoing	3.90755236	0.45980151	0.01788006	0.02005534	0.66494627	2016
ongoing	4.37252631	0.51033467	0.05967631	0.02465562	0.63285744	2017

Source: From the preparation of the researcher based on the financial statements of the bank

Table 16 shows the bank during the years 2007 and 2008 is not continuing and the reason that traded liabilities were higher than the assets traded, which was negative, and the highest value for continuity was during 2013 and the lowest value of continuity prediction was during 2009

Table (17) illustrates the continuity measurement of the Ashur Bank during the years sample years

The result	Z	6.56X1	3.26X2	6.72X3	1.05X4	year
ongoing	3.63825866	0.38266725	0.05418937	0.08029758	0.39209940	2007
ongoing	3.13250307	0.32845810	0.04896172	0.06400419	0.36961389	2008
ongoing	3.68112196	0.38781621	0.06014113	0.07254785	0.43187237	2009
ongoing	4.44563051	0.49800712	0.05270059	0.06399142	0.54940719	2010
ongoing	3.94218466	0.41812368	0.08513776	0.05910571	0.49957509	2011

ongoing	5.11125672	0.57124022	0.06046415	0.07389537	0.63831512	2012
ongoing	4.99850079	0.58074769	0.04441921	0.05392003	0.64918732	2013
ongoing	4.60266085	0.55913795	0.02293031	0.03085546	0.62153750	2014
ongoing	4.65638125	0.52820607	0.04362798	0.05255439	0.66281592	2015
ongoing	5.11660680	0.61018983	0.03934122	0.04130500	0.67422811	2016
ongoing	5.33799388	0.64091867	0.03586930	0.04078647	0.70718895	2017

Source: From the preparation of the researcher based on the financial statements of the bank

Table 17 shows that the bank is continuing during its activities during the years and the highest value for continuity in 2017 and the lowest value for continuity was during 2008.

Table (18) The continuity measurement of the investment bank during the sample years

The result	Z	6.56X1	3.26X2	6.72X3	1.05X4	year
Unknown	2.12076854	0.21616918	0.05172729	0.06077970	0.11964590	2007
Unknown	1.99107876	0.20704381	0.04110677	0.04674642	0.17593079	2008
Unknown	2.52968707	0.28523232	0.05290347	0.02828927	0.28189892	2009
ongoing	2.78439109	0.32618844	0.03617356	0.04253179	0.22938616	2010
ongoing	2.61913456	0.31587656	0.03026509	0.03563681	0.19889595	2011
Unknown	2.20589159	0.28215515	0.00000722	0.00903293	0.28021806	2012
ongoing	3.12758495	0.33805696	0.04890957	0.06058424	0.32700952	2013
ongoing	4.31118040	0.48753020	0.04910649	0.06236698	0.50837053	2014
ongoing	4.09329798	0.48582792	0.03013001	0.03781692	0.52753648	2015
ongoing	3.83544498	0.47471583	0.01673417	0.02086271	0.50148409	2016
ongoing	3.59477539	0.45718999	0.00661683	0.00832427	0.49342765	2017

Source: From the preparation of the researcher based on the financial statements of the bank

Table 19 shows that the bank continues during its activities, except for 2007 and 2008 and 2009, 2012 was unknown. Indicates that the bank is not continuous in those years and the highest value for continuity during 2014 and the lowest value for continuity was during 2011.

Table (20) illustrates the continuity measurement of the Gulf Bank during the years sample

The result	Z	6.56X1	3.26X2	6.72X3	1.05X4	year
Unknown	1.43311737	0.14682627	0.00767016	0.03491860	0.20026598	2007
Unknown	1.59015496	0.12757765	0.04358522	0.06421916	0.17105236	2008
Unknown	1.96303309	0.21718671	0.02746256	0.03101720	0.22888068	2009
Unknown	2.05397140	0.24147297	0.01843479	0.02448526	0.23359079	2010
Unknown	2.36787364	0.28873332	0.02928962	0.00243745	0.34468499	2011
ongoing	2.72257686	0.29920209	0.06901240	0.01291521	0.42670523	2012
ongoing	3.29041042	0.33721416	0.05768451	0.07169313	0.38900586	2013
ongoing	3.30370218	0.36126265	0.04205775	0.05236309	0.42364853	2014
ongoing	3.50175020	0.44543669	0.01370659	0.01680943	0.40194540	2015
ongoing	2.84884451	0.35852466	0.00695395	0.00867242	0.39616590	2016
ongoing	2.89389658	0.33770648	0.01960862	0.00835548	0.53187541	2017

Source: From the preparation of the researcher based on the financial statements of the bank

Table 20 shows that the bank is continuing during the years of research except for 2007, 2008, 2009, 2010 and 2011 was unknown and when I applied the rate of indebtedness, the percentage of debt during those years was (79%, 82%, 76%, 65%, 65%, 65%, 65%) In a row, this indicates that the bank is not continuous in those years and the highest value for continuity was during 2015 and the lowest value for continuity was during 2012.

Table (21) illustrates the continuity measurement of the North Bank during the years sample years

The result	Z	6.56X1	3.26X2	6.72X3	1.05X4	year
ongoing	3.30790712	0.36307745	0.03866077	0.05947683	0.38133397	2007
ongoing	2.81483191	0.31296027	0.02636131	0.04854267	0.33301709	2008
Unknown	1.95677471	0.20149013	0.02940038	0.04170495	0.24656852	2009
Unknown	1.32034310	0.12622015	0.02664697	0.03364288	0.17084729	2010

Unknown	1.38398523	0.10726697	0.03682862	0.04647868	0.23611035	2011
Unsatisfied	0.95241426	0.05716933	0.03349272	0.04288435	0.17144228	2012
Unknown	1.40911856	0.14119161	0.02199494	0.03053386	0.19620051	2013
Unknown	1.49133095	0.16948222	0.01180857	0.01585437	0.22332407	2014
Unknown	2.32581191	0.29926819	0.00000000	-0.00650524	0.38697888	2015
Unknown	1.87459760	0.24164328	0.00000000	-0.03760637	0.51631665	2016
ongoing	3.31170763	0.43081346	0.00000000	-0.02407063	0.61650087	2017

Source: From the preparation of the researcher based on the financial statements of the bank

Table 21 shows that the bank is continuing in its activities during the years of research 2007, 2008 and 2017 and the rest of the bank, as well as the year 2012 was not continuing, and when applied the rate of indebtedness, the percentage of debt during the year 2009,2010,2011 was (75%, 82%, 76%) The percentage of debt for the years 2013,2014,2015,2016 was (80%, 77%, 61%, 48%) and this indicates that the bank is not continuously in those years except in 2016 can be classified as Continuous because the rate of debt was more than 50%, and the highest value for continuity was during the year 2017 and the lowest value of continuity was during 2008.

Table (22) illustrates the continuity measurement of the United Bank during the sample years

The result	Z	6.56X1	3.26X2	6.72X3	1.05X4	year
Unknown	1.80102340	0.20901522	0.00918531	0.01545127	0.28200657	2007
Unknown	2.58384304	0.34461477	0.00000000	-0.01139560	0.38071293	2008
Unknown	2.19486055	0.24105246	0.02767087	0.03772829	0.25696693	2009
ongoing	3.28081744	0.33482439	0.05824483	0.07752043	0.35576573	2010
ongoing	3.45814632	0.35633107	0.06113781	0.07801318	0.37814922	2011
ongoing	3.79605290	0.37234185	0.07155540	0.09813064	0.43883983	2012
ongoing	3.42062457	0.38047804	0.03793058	0.04909390	0.44868951	2013
ongoing	3.84889794	0.43942366	0.03444480	0.04413007	0.53089007	2014

ongoing	3.84573744	0.45316462	0.00860622	0.03927977	0.55329642	2015
ongoing	3.66995844	0.46619581	0.00191114	0.00054822	0.57314246	2016
ongoing	2.70055796	0.32618473	0.00000000	-0.00602791	0.57266065	2017

Source: From the preparation of the researcher based on the financial statements of the bank

Table 22 shows that the bank is continuing during the years of research except for 2007, 2008 and 2009 unknown. The bank is not constant in those years, as well as the highest value for continuity during 2014 and the lowest value for continuity was during 2017.

Table (23) illustrates the continuity measurement of the Middle East Bank during the years sample years

The result	Z	6.56X1	3.26X2	6.72X3	1.05X4	year
Unsatisfied	0.89701967	0.06198478	0.02842081	0.03981521	0.12398995	2007
Unsatisfied	0.67481062	0.04814298	0.02326724	0.02462393	0.11206535	2008
Unsatisfied	0.68971203	0.05123067	0.01972953	0.02193690	0.13514725	2009
Unsatisfied	-3.21116558	-0.52216775	0.00953502	0.01185173	0.09859720	2010
Unknown	1.22134084	0.10691032	0.02624270	0.03237312	0.20658148	2011
Unknown	1.51651966	0.14099265	0.02816731	0.03490778	0.25257348	2012
Unknown	1.54808362	0.14895398	0.02561669	0.03160458	0.26195458	2013
Unknown	2.57833857	0.31217480	0.00501472	0.00628196	0.44943729	2014
Unknown	2.27026889	0.26655820	0.00762851	0.00980802	0.41035078	2015
Unknown	1.97717688	0.19462722	0.02037305	0.02350696	0.45337090	2016
Unknown	1.10971208	0.11249835	0.00000000	0.00077356	0.34907106	2017

Source: From the preparation of the researcher based on the financial statements of the bank

Table 23 shows that the bank is not continuing in 2007 to 2010 and the bank was unknown during the years from 2011 to 2017, and the rate of debt ratio can be used as the company is not continuing during the years because the percentage of debt was more than 50% , The percentage of debt for years from 2011 to 2017 (79%, 75%, 74%, 55%, 59%, 55%, 65%) respectively.

Table (24) illustrates the continuity measurement of the Bank of Mansour during the sample research years

The result	Z	6.56X1	3.26X2	6.72X3	1.05X4	year
ongoing	7.36709934	0.81923786	0.09522329	0.12080740	0.82918605	2007
ongoing	5.42272800	0.59158518	0.07971353	0.09753591	0.59678263	2008
ongoing	4.62838782	0.55973464	0.02929322	0.03853723	0.57339286	2009
ongoing	3.84168377	0.46982524	0.02022563	0.02649021	0.49112416	2010
ongoing	3.21400070	0.37665427	0.02618983	0.03524373	0.40088762	2011
ongoing	4.84464414	0.59257327	0.02569793	0.03408825	0.61382396	2012
ongoing	2.96626827	0.34210466	0.02883141	0.03801924	0.35484004	2013
Unknown	2.55527474	0.30599326	0.01723427	0.02332445	0.31908085	2014
Unknown	2.15184560	0.25381730	0.01652540	0.02249383	0.26835502	2015
Unknown	1.87203810	0.22211381	0.01173098	0.01536816	0.26043283	2016
Unknown	1.54944565	0.18226048	0.01014121	0.01329996	0.22036267	2017

Source: From the preparation of the researcher based on the financial statements of the bank

Table 24 shows that the bank is continuing during the years of research except for the years 2014, 2015, 2016 and 2017, the bank was unknown, and when an indebtedness rate was applied indebtedness during 2014, 2015, 2016 and 2017 (68%, 73%, 74%, 78%) This indicates that the bank is not continuing in those years, as well as the highest value for continuity in 2007 and the lowest value of continuity prediction was during 2013.

Table (25) illustrates the continuity measurement of the connector bank during the sample years

The result	Z	6.56X1	3.26X2	6.72X3	1.05X4	year
Unknown	2.22587321	0.23651974	0.02731465	0.04463179	0.27174508	2007
Unknown	1.55309752	0.15537497	0.02974071	0.03683219	0.18035307	2008
Unknown	2.38901733	0.26226436	0.03047272	0.03930949	0.29053554	2009

Unknown	1.13529394	0.05379240	0.04216758	0.05221992	0.28003012	2010
ongoing	2.88768189	0.31591975	0.03882329	0.04855725	0.34512347	2011
ongoing	3.62637085	0.45791212	0.03266030	0.04044619	0.23256799	2012
ongoing	4.22272698	0.45414266	0.06418536	0.08115292	0.46567548	2013
ongoing	5.69283864	0.73807998	0.00488302	0.00623505	0.75544362	2014
ongoing	5.36743871	0.70410446	0.00000000	-0.00088132	0.71851042	2015
ongoing	3.94591953	0.48459468	0.00585685	0.01007203	0.64781052	2016
ongoing	4.32299900	0.54349800	0.01042290	0.01290762	0.60660403	2017

Source: From the preparation of the researcher based on the financial statements of the bank

The bank (25) shows that the bank is continuing during the years of research except for 2007, 2008, 2009 and 2010, the bank was unknown and when applied indebtedness rate and found the percentage of debt during the years 2007, 2008, 2009 and 2010 (73%, 82%, 72%, 72% %) In a row, this indicates that the bank is not continuing in those years, as well as the highest value for continuity during 2014 and the lowest value for continuity was during 2011.

Table (26) shows the measurement of continuity to the Babylon bank during the sample years

The result	Z	6.56X1	3.26X2	6.72X3	1.05X4	year
ongoing	3.46105121	0.38421449	0.03238686	0.05734849	0.42822965	2007
Unknown	2.54107417	0.25949598	0.04296201	0.05340236	0.32367670	2008
Unknown	2.17992987	0.24330669	0.02061704	0.02555946	0.32844464	2009
Unknown	1.86607946	0.20092065	0.02110485	0.02484612	0.29740218	2010
Unknown	2.56634470	0.29561949	0.01692090	0.02136958	0.40791920	2011
Unknown	2.35285884	0.27199317	0.01571707	0.01935447	0.36884189	2012
ongoing	3.03212207	0.36330008	0.01028771	0.01493473	0.49045161	2013
ongoing	3.35035409	0.38699320	0.01477596	0.01840974	0.60932914	2014
ongoing	4.01364633	0.47472486	0.01339692	0.01485358	0.71996312	2015
ongoing	3.79778742	0.41863527	0.02027384	0.02632589	0.77003559	2016
ongoing	2.75344741	0.26954500	0.00983232	0.01406338	0.81778375	2017

Source: From the preparation of the researcher based on the financial statements of the bank

The bank (26) shows that the bank is continuing during the years of research except for the years 2008, 2009, 2010, 2011 and 2012, the bank was unknown and when applied indebtedness ratio, indebtedness during 2008, 2009, 2010, 2011 and 2012 (68%, 70%, 59%, 63%) This indicates that the bank is not continuing in those years, as well as the highest value for continuity during 2015 and the lowest value for continuity was during 2017.

Table (27) shows the measurement of continuity to the Baghdad bank during the sample years

The result	Z	6.56X1	3.26X2	6.72X3	1.05X4	year
Unknown	1.95063311	0.17892501	0.04340334	0.06185113	0.20928629	2007
Unknown	1.55257943	0.15008003	0.03555620	0.04042828	0.17186965	2008
Unknown	1.13321100	0.11792912	0.01870192	0.02319379	0.13596711	2009
Unsatisfied	0.88878724	0.09211997	0.01267897	0.01686801	0.12361317	2010
Unknown	1.22533682	0.12065662	0.02274758	0.02853101	0.15994656	2011
Unknown	1.20645594	0.12606126	0.01832775	0.02278055	0.15872406	2012
Unknown	1.24863552	0.13283376	0.01725969	0.02198134	0.16501416	2013
Unknown	2.07894578	0.26752701	0.01079958	0.01796882	0.16001094	2014
Unknown	1.14877960	0.13690818	0.00246558	0.00903015	0.17327768	2015
Unknown	1.14495445	0.10421476	0.01959792	0.02232661	0.23560149	2016
Unknown	1.13021675	0.11619339	0.01317978	0.00867267	0.25403969	2017

Source: From the preparation of the researcher based on the financial statements of the bank

Table 27 shows that the bank is unknown during the years of research except for 2010, the bank was not constant, as well as that the rate of debt proportion can be used as the company is not continuing within 2007 to 2017 because the percentage of debt was more than 50% , Except for 2010 because they were indicating that the Egyptian is not continuous

Table (28) illustrates the measurement of continuity to Sommer Bank during the sample years

The result	Z	6.56X1	3.26X2	6.72X3	1.05X4	year
ongoing	3.75402362	0.43403738	0.02326698	0.03421614	0.57233864	2007
ongoing	4.44003722	0.55582396	0.00893042	0.01313298	0.64425259	2008
ongoing	4.73097931	0.54750209	0.03707981	0.05450267	0.62116902	2009
ongoing	4.42175253	0.56638559	0.00323853	0.00473933	0.63224491	2010
ongoing	4.45735236	0.57625229	0.00112422	0.00167718	0.63066831	2011
ongoing	4.10733408	0.52521172	0.00348003	0.00511023	0.58691386	2012
ongoing	4.49824603	0.57762373	0.00345770	0.00503763	0.63229468	2013
ongoing	4.42509949	0.56809165	0.00378293	0.00551146	0.61814179	2014
ongoing	5.04695191	0.63926603	0.00820980	0.01150141	0.71363173	2015
ongoing	5.36227975	0.67872319	0.00863210	0.01257636	0.75923984	2016
ongoing	4.69384997	0.60432049	0.00082876	0.00102698	0.68562334	2017

Source: From the preparation of the researcher based on the financial statements of the bank

Table 28 shows that the bank is continuing in its activities during the search and the highest value for continuity in 2016 and the lowest value for continuity was during 2007.

Table (29) illustrates the measurement of continuity to the Kurdistan Bank during the sample years

The result	Z	6.56X1	3.26X2	6.72X3	1.05X4	year
ongoing	3.13879434	0.35600848	0.00936992	0.04743053	0.43247582	2007
Unknown	2.05060152	0.21330975	0.00591988	0.05277873	0.26411211	2008
Unsatisfied	0.23680825	-0.04673087	0.00554913	0.04385541	0.21958498	2009
Unknown	1.79487099	0.20543715	0.00555887	0.02179948	0.26913228	2010
ongoing	2.68852088	0.30088052	0.01200422	0.04707537	0.34215656	2011
ongoing	2.97010108	0.34759223	0.00989749	0.03881367	0.37790698	2012

ongoing	3.15006981	0.36104283	0.03038912	0.03972433	0.39582173	2013
ongoing	3.36188180	0.39255864	0.01422418	0.04183584	0.43732328	2014
ongoing	3.78686640	0.43987768	0.01656931	0.04873325	0.49501466	2015
ongoing	4.54690421	0.53150789	0.01965121	0.05779768	0.57880871	2016
ongoing	4.35585015	0.51921855	0.01562748	0.04596318	0.56186500	2017

Source: From the preparation of the researcher based on the financial statements of the bank

Table 29 shows that the bank is continuing during the years of research except for 2008 and 2010, the bank was unknown and during 2009, the bank was not continuing, as well as that the rate of debt ratio could be used as the company is not continuing during 2008, 2010 because the ratio Indebted was more than 50% (74%, 73%), respectively, and the highest value for continuity was during 2016 and the lowest value for continuity was during 2011.

Table (30) illustrates the measurement of continuity to Al Ahli Bank during the years sample years

The result	Z	6.56X1	3.26X2	6.72X3	1.05X4	year
ongoing	4.34098937	0.52952111	0.01561599	0.03618227	0.54597895	2007
Unsatisfied	0.75500719	0.08539225	0.00881182	0.01038745	0.09171792	2008
Unsatisfied	-2.73531432	-0.44255761	0.00152963	0.00191383	0.14287239	2009
ongoing	3.62614143	0.45601176	0.01008224	0.01256582	0.49275607	2010
ongoing	4.34773652	0.54926286	0.01283684	0.01572849	0.56859868	2011
ongoing	3.87384773	0.44158534	0.04045889	0.05395390	0.45960168	2012
Unknown	2.54503410	0.29481770	0.02430045	0.03062315	0.31049808	2013
ongoing	3.24113034	0.40499778	0.01089193	0.01475164	0.42829158	2014
ongoing	3.49868198	0.44420812	0.00698068	0.00764697	0.48622101	2015
ongoing	3.17400138	0.35088311	0.00863786	0.04793392	0.49707881	2016
ongoing	2.94658567	0.36117128	0.00466433	0.00972957	0.47306064	2017

Source: From the preparation of the researcher based on the financial statements of the bank

Table 30 shows that the bank continues during its activities, except for 2013, the bank was unknown as the rate of debt proportion could be used as the bank was not continuing during 2013 because the percentage of debt was more than 50%, 69%) And that during 2008 and 2009, the bank was not continuing, as well as the highest value for continuity during 2011 and the lowest value for continuity was during 2017.

Third: Statistics Descriptive and Testing of Search Hypotheses

- Descriptive statistics

After completing the measurement of variables used in the search, descriptive statistics can be summarized for independent variables (property structure) and depression (31):

Table (31) Descriptive statistics for search variables

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
FG	154	.000	.121	.03231	.022787
GC	154	.066	7.049	1.26961	.744861
MAO	154	.000	.726	.12655	.121522
INO	154	.000	.454	.03284	.059378
FAO	154	.000	.740	.13957	.194710
FUO	154	.000	.792	.12643	.238092
GOO	154	.000	.158	.01118	.028908
RIO	154	.000	1.000	.54545	.499554
COO	154	.000	1.000	.96753	.177817
OS	154	.500	2.048	1.19307	.446718
Valid N (listwise)	154				

The most important of his descriptive statistics schedule is that the size of the sample for all variables of 154 views, which means no extremist or missing values for all independent and variable variables among the evidence.

- Linear interference

The linear interference problem between independent variables is also confirmed by the Test Multicollinearity Linear Interference Test or Diagnostics Collinearity Scale, by guided by two indications of VIF Factor Inflationary Variance and using the statistical analysis program SPSS Results : -

Table (32) Test overlap between variables data

Variables	Collinearity Statistics	
	Tolerance	VIF
FG	.310	3.224
MAO	.441	2.266
INO	.609	1.641
FAO	.287	3.490
FUO	.244	4.094
GOO	.591	1.691
COO	.806	1.241
OS	.189	5.283

Table 32 shows that all values of VIF are less than 10, and that all values of Tolerance endurance is greater than 0.1 and this indicates the lack of the linear interference problem between independent variables and the control variables of the study, a requirement of regression analysis conditions Multi Linear.

- Natural distribution test

The One-Sample Kolmogorov-Smirnov Test test was also conducted to see the natural distribution of data and results were results

Despite the results indicate that SIG has variables are less than 0.05, which initially means that their data from natural distribution, but based on the theory that if the sample size increases, they are natural and valid for statistical analysis The data has been met to test the natural distribution because the size of the certified views in the study amounted to 154 views. (2013 (Sekaran & Bougie,

One-Sample Kolmogorov-Smirnov Test Table No. (33) Natural distribution test for independent variables and variable										
		GC	MAO	INO	FAO	FUO	GOO	RIO	COO	OS
N		154	154	154	154	154	154	154	154	154
Normal Parameters ^{a,b}	Mean	1.26961	.12655	.03284	.13957	.12643	.01118	.54545	.96753	1.19307
	Std. Deviation	.744861	.121522	.059378	.194710	.238092	.028908	.499554	.177817	.446718
Most Extreme Differences	Absolute	.225	.149	.290	.254	.412	.385	.364	.540	.112
	Positive	.225	.146	.285	.254	.412	.385	.317	.428	.112
	Negative	-.221	-.149	-.290	-.237	-.298	-.349	-.364	-.540	-.106
Kolmogorov-Smirnov Z		2.794	1.847	3.600	3.158	5.112	4.779	4.517	6.701	1.396
Asymp. Sig. (2-tailed)		.000	.002	.000	.000	.000	.000	.000	.000	.041

After confirming the requirement of linear non-interference and ensuring the weakness of the dual-bilateral link and natural distribution is now changing regression analysis (Panel Data).

- The main hypothesis: - "There is an significant significant effect for the property structure in enhancing continuity of sample research"

This hypothesis will be tested according to the following regression equation model: -

$$GC_{it} = B_{0it} + B_1 OS_{it} + B_2 Age_{it} + B_3 Lev_{it} + B_4 MR_{it} + B_5 Siz_{it} + B_6 TU_{it} + B_7 ROE_{it} + B_8 ROA_{it} + B_9 FG_{it} + \varepsilon_{it}$$

And using the eviews and using the Panel Data method for regression and the results were as follows

Table (34) The second major hypothesis test results

1)The same regression equation model will be used to test the second major subsidiary hypotheses, taking into account OS replacement in one of the property types per time.

Dependent Variable: GC
 Method: Panel Least Squares
 Date: 09/10/19 Time: 17:25
 Sample: 2007 2017
 Periods included: 11
 Cross-sections included: 14
 Total panel (balanced) observations: 154

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-6.647343	11.18037	-0.594555	0.5531
OS	-1.812388	0.710647	-2.550336	0.0118
AGE	0.014780	0.005055	2.923838	0.0040
LEV	5.474791	2.207342	2.480264	0.0143
MR	-0.003955	0.002326	-1.700363	0.0912
SIZE	0.695497	1.020136	0.681769	0.4965
TU	1.74E-12	7.33E-12	0.237027	0.8130
ROE	2.981559	6.253362	0.476793	0.6342
ROA	25.58103	20.56555	1.243878	0.2156
FG	-0.238175	0.392631	-0.606614	0.5451
R-squared	0.214731	Mean dependent var	5.709466	
Adjusted R-squared	0.165651	S.D. dependent var	3.717299	
S.E. of regression	3.395481	Akaike info criterion	5.345499	
Sum squared resid	1660.218	Schwarz criterion	5.542703	
Log likelihood	-401.6034	Hannan-Quinn criter.	5.425603	
F-statistic	4.375179	Durbin-Watson stat	0.101224	
Prob(F-statistic)	0.000046			

Table 34 shows the R Square metader reached 0.2147, which represents the interpretability force used for the model used, 21.47% of the change in the continuity variable resulting from the change in the independent variable (property structure) and the control variables and the standard deviation of the Erectangear S. E. of Regression was 3.395481 which is a low number, and the more the kind of mistakes whenever it is best statistically.

The table shows that the Coefficients regression function is the impact of the Independent Variety (Ownership Structure) on the continuity variable (continuity), as any increase in the property structure (property structure) by a single degree leads to decreasing by

181.23% in the continuity variable (continuity) with the stability of all variables The other independent structure is inversely affecting the company's continuity, and this reverse effect is due to the seven types of ownership, which will be addressed in the subnets below), two of which were forced to continue on the continuity, and two other people had no effect on continuity , Three of them were reversely on the continuity, which was reflected on the total impact of the property structure. Continuity of the company.

The table also shows that the calculated F value amounted to 4.375 and is undoubtedly above its tabular value because its prob (F-statism) level was very high at 0,000046 and is much less than the

accepted error value in social sciences and predicted by 0.05, Convenient statistical model for testing.

- First Sub-hypothesis:

Application for the regression model referred to in the second major hypothesis and using the program reviews and using the method of Panel Data for regression results were as follows: -

Table (35) Results of the first subpendary test

Dependent Variable: GC
 Method: Panel Least Squares
 Date: 09/10/19 Time: 17:20
 Sample: 2007 2017
 Periods included: 11
 Cross-sections included: 14
 Total panel (balanced) observations: 154

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.742467	11.19654	-0.244939	0.8069
MAO	4.229989	2.567943	1.647229	0.1017
AGE	0.013946	0.005226	2.668351	0.0085
LEV	6.059203	2.244170	2.699976	0.0078
MR	-0.002691	0.002341	-1.149449	0.2523
SIZE	0.127637	1.016035	0.125622	0.9002
TU	6.31E-12	7.26E-12	0.869022	0.3863
ROE	4.808205	6.271361	0.766692	0.4445
ROA	7.225585	19.70579	0.366673	0.7144
FG	-0.193553	0.401842	-0.481664	0.6308
R-squared	0.194441	Mean dependent var	5.709466	
Adjusted R-squared	0.144093	S.D. dependent var	3.717299	
S.E. of regression	3.439068	Akaike info criterion	5.371009	
Sum squared resid	1703.115	Schwarz criterion	5.568214	
Log likelihood	-403.5677	Hannan-Quinn criter.	5.451113	
F-statistic	3.861976	Durbin-Watson stat	0.085458	
Prob(F-statistic)	0.000209			

Table 35 shows the Square scamper. E. OF REGRESION was 3.439 which is a low number, and the more the kind of mistakes whenever it is better statistically.

The table shows that Coefficients' regression factors on the independent variable variable (continuity), as any increase in (administrative property) is one degree, which is one degree that decreases by 422.99% in the continuity variable (continuity) with the stability of all variables The other independent, but the probability value (PROB) is 0.101 and is not a statistical manner because it is greater than 0.05, and therefore the

administrative property has no significant impact on the company's continuity (and the members of the Governing Council are only interested in maximizing their benefit without consideration To the benefits of ownership owners or may cause the lack of effectiveness of administrative property to other reasons that the circumstances or other reasons may be, and based on these results, the research hypothesis is rejected,

that is not affected by the company's continuity.

The table also shows that the calculated F value is 3.861 and is undoubtedly awarded from its previous value because the level of its prob (F-statism) was very high at 20,000 and is much less than the accepted error value of 0.05 social sciences, which refers to the appropriate form Statistical used for testing.

- Sub-hypothesis the second : There is an impact on institutional property in strengthening the continuity of sample research companies "

Application for the regression model referred to in the second major hypothesis and using the program reviews and using the method of Panel Data for regression results were as follows: -

Table No. (36) Second Sub-hypothesis test results

Dependent Variable: GC
 Method: Panel Least Squares
 Date: 09/10/19 Time: 17:29
 Sample: 2007 2017
 Periods included: 11
 Cross-sections included: 14
 Total panel (balanced) observations: 154

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-3.273709	11.14240	-0.293806	0.7693
INO	11.21974	5.402045	2.076943	0.0396
AGE	0.006251	0.005330	1.172841	0.2428
LEV	6.493953	2.254011	2.881066	0.0046
MR	-0.002830	0.002320	-1.219615	0.2246
SIZE	0.300107	1.010379	0.297024	0.7669
TU	5.48E-12	7.22E-12	0.759821	0.4486
ROE	3.355967	6.303434	0.532403	0.5953
ROA	5.368119	19.64176	0.273301	0.7850
FG	-0.190169	0.398130	-0.477656	0.6336
R-squared	0.203133	Mean dependent var	5.709466	
Adjusted R-squared	0.153329	S.D. dependent var	3.717299	
S.E. of regression	3.420463	Akaike info criterion	5.360160	
Sum squared resid	1684.738	Schwarz criterion	5.557365	
Log likelihood	-402.7323	Hannan-Quinn criter.	5.440264	
F-statistic	4.078628	Durbin-Watson stat	0.097986	
Prob(F-statistic)	0.000110			

Table 36 shows the R Square scammer at 0.2031, which represents the explanatory force for the model used, 20.31% of the change in the continuity variable (continuity) resulting from the change in the independent variable (institutional property) and the control variables and the standard deviation of appreciation error. E. OF REGRESSION was 3.420 which is a

low number, the more the kind of mistakes whenever it is better statistically.

The table shows that Coefficients regression function (COEFFICIENTS) (COP) variable (Certificate) variable, as any increase in (institutional property) is one degree of 1121.97% increase in the continuity variable (continuity) with the stability of all variables The other

independent, the value of the probability (PROB) is a statistical function because it is less than 0.05, and therefore, institutional property has a significant vulnerable effect on the company's continuity and based on these results, the research hypothesis is accepted, ie, institutional property has affected The continuity of the company The more the proportion of institutional property whenever it has enhanced the continuation of the company (and is due to the fact that joint institutions in the ownership of the bank's ownership) are making the bank's continuity to achieve the benefits of them rising their shares and other factors that interest institutions in continuity of banks.

The table also shows that the calculated F value is 4.07, which is undoubtedly higher

than its previous value because its PROB (F-statism) level was very high at 110,000 and is much less than the accepted error value of 0.05 social sciences, which refers to the appropriate form Statistical used for testing

- Third Sub-hypothesis: - "There is an impact with a significant significance to the focus of ownership (center ownership) in promoting continuity of companies sample search

Application for the regression model referred to in the second major hypothesis and using the program reviews and using the method of Panel Data for regression results were as follows: -

Table (37) Results of Third Sub-hypothesis test

Dependent Variable: GC
 Method: Panel Least Squares
 Date: 09/10/19 Time: 17:41
 Sample: 2007 2017
 Periods included: 11
 Cross-sections included: 14
 Total panel (balanced) observations: 154

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.634591	11.54049	-0.054988	0.9562
COO	-1.150907	1.647574	-0.698547	0.4860
AGE	0.010546	0.004931	2.138624	0.0342
LEV	5.500825	2.269757	2.423530	0.0166
MR	-0.003074	0.002348	-1.309486	0.1925
SIZE	0.170714	1.024011	0.166711	0.8678
TU	5.86E-12	7.31E-12	0.800701	0.4246
ROE	5.037299	6.328415	0.795981	0.4274
ROA	9.415208	19.88739	0.473426	0.6366
FG	-0.294859	0.400058	-0.737041	0.4623
R-squared	0.182033	Mean dependent var	5.709466	
Adjusted R-squared	0.130911	S.D. dependent var	3.717299	
S.E. of regression	3.465451	Akaike info criterion	5.386293	
Sum squared resid	1729.346	Schwarz criterion	5.583498	
Log likelihood	-404.7446	Hannan-Quinn criter.	5.466397	
F-statistic	3.560703	Durbin-Watson stat	0.078292	
Prob(F-statistic)	0.000509			

Table (37) shows the R Square metader at 0.1820, which represents the explanatory force for the model used for 18.20% of the change in the continuity variable (continuity) resulting from the change in the independent variable (property focus) and the control variables and the standard deviation of appreciation error. E. OF REGRESSION was 3.465 which is a low number, and the more the kind of mistakes whenever it is better statistically.

The table shows that the Coefficients regression function (COEFFICIENTS) is also shown on the variable (continuity), which is an increase in (property focus) by one degree that leads to 115.05% in the continuity variable (continuity) with the stability of all variables. The other independent, the value of the probability (PROB) is 0.486, which is not a statistical state because it is greater than 0.05, and therefore, the focus of ownership has no significant impact on the company's continuity, and based on these results, the research hypothesis is rejected (and is due to Property owners who have 5% shares

and are more interested in achieving their own benefits or maximizing their profits at the expense of sustainable banks, which are trying to achieve as much profits in the short term without interest in long-term profits and output from banks' continuity.

The table also shows that the calculated value is 3.56 and is undoubtedly higher than its previous value because its PROB (F-statism) level was very high at 5090,000, which is much less than the accepted error value of 0.05 social sciences, which refers to the appropriate model Statistical used for testing

- Fourth Sub-hypothesis: - "There is an impact with a moral practice of foreign ownership in promoting continuity of companies

Application for the regression model referred to in the second major hypothesis and using the program eviews and using the method of Panel Data for regression results were as follows: -

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Table (38) Results of the fourth Sub-hypothesis

Dependent Variable: GC
 Method: Panel Least Squares
 Date: 09/10/19 Time: 17:35
 Sample: 2007 2017
 Periods included: 11
 Cross-sections included: 14
 Total panel (balanced) observations: 154

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-6.839924	10.94724	-0.624808	0.5331
FUO	-4.262120	1.248407	-3.414047	0.0008
AGE	0.015591	0.004933	3.160409	0.0019
LEV	6.490429	2.180884	2.976054	0.0034
MR	-0.003305	0.002263	-1.460842	0.1462
SIZE	0.522920	0.989624	0.528402	0.5980
TU	4.33E-13	7.21E-12	0.060075	0.9522
ROE	1.732878	6.172266	0.280752	0.7793
ROA	17.69030	19.30657	0.916284	0.3610
FG	-0.041296	0.392585	-0.105189	0.9164
R-squared	0.240720	Mean dependent var	5.709466	
Adjusted R-squared	0.193265	S.D. dependent var	3.717299	
S.E. of regression	3.338820	Akaike info criterion	5.311843	
Sum squared resid	1605.272	Schwarz criterion	5.509048	
Log likelihood	-399.0119	Hannan-Quinn criter.	5.391947	
F-statistic	5.072586	Durbin-Watson stat	0.077132	
Prob(F-statistic)	0.000006			

Table 38 shows the R Square scamper. E. OF REGRESSION was 3.338 which is a low number, and the more the kind of mistakes whenever it is best statistically. The table shows that Coefficient regression factors after the independent variable variable (continuity) variable, as any increase in (foreign ownership) is one degree, which leads to decreasing by 426.21% in the continuity variable (continuity) with the stability of all variables The other independent, the value of the probability (PROB) is 80,000, which is a statistical function because it is smaller than 0.05, and therefore foreign property has a significant impact on the continuity of the company, based on these results, the research hypothesis is accepted (and due to the owners Foreign ownership

does not care about the continuity of banks as much attention to achieving the greatest possible profit from and other sides that have only foreign ownership for foreign dealings with Iraq to facilitate financial conversion from and Iraq.

The table also shows that the calculated F value has reached 5.07 and is undoubtedly higher than its previous value. Statistical used for testing

- Fifth Sub-hypothesis: - "There is an impact with a significant significance of government ownership in promoting continuity of companies

Application for the regression model referred to in the second major hypothesis and using the program eviews and using the method of Panel Data for regression results were as follows: -

Table (39) Results of the fifth sub-hypothesis test

Dependent Variable: GC
Method: Panel Least Squares
Date: 09/10/19 Time: 17:37
Sample: 2007 2017
Periods included: 11
Cross-sections included: 14
Total panel (balanced) observations: 154

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.014535	10.86602	-0.093368	0.9257
GOO	33.96295	9.847722	3.448812	0.0007
AGE	0.012591	0.004757	2.646928	0.0090
LEV	7.056632	2.202219	3.204327	0.0017
MR	-0.002652	0.002263	-1.171893	0.2432
SIZE	-0.005795	0.986482	-0.005875	0.9953
TU	4.38E-12	7.05E-12	0.621113	0.5355
ROE	4.706299	6.077830	0.774339	0.4400
ROA	1.834197	19.19938	0.095534	0.9240
FG	-0.293962	0.385143	-0.763254	0.4466
R-squared	0.241882	Mean dependent var		5.709466
Adjusted R-squared	0.194499	S.D. dependent var		3.717299
S.E. of regression	3.336264	Akaike info criterion		5.310311
Sum squared resid	1602.815	Schwarz criterion		5.507516
Log likelihood	-398.8940	Hannan-Quinn criter.		5.390415
F-statistic	5.104887	Durbin-Watson stat		0.120029
Prob(F-statistic)	0.000005			

Table 39 shows the selection factor. E. OF REGRESSION was 3.336 which is a low number, and the more the kind of mistakes whenever it is best statistically.

The table shows that Coefficients' regression factors on the independent variable (sustainability) variable (sustainability), as any increase in (governmental property) is one degree that increases by 339.62% in the continuity variable (continuity) with the stability of each The other independent variables, the value of the probability (PROB) is 0.0007, which is a statistical function because it is smaller than 0.05, and therefore the government property has an active significant impact on the company's continuity, based on these results, the

research hypothesis is accepted (and the reason for this is The banks have a force in raising the economic level in Iraq on the other hand that the government is trying to support the private sector to move the economic process and that this support is part of the Central Bank's reserve. "

The table also shows that the calculated F value is 5.10, which is undoubtedly higher than its previous value because the level of its prob (F-statism) was very high amounted to 0,000005 and is much less than the accepted error value of 0.05 social sciences, which refers to Convenient statistical model used for testing

- Sixth sub-hypothesis: - "There is an impact with moral appropriation of

reciprocity in promoting continuity of sample research companies"

Application for the regression model referred to in the second major hypothesis

and using the program eviews and using the method of Panel Data for regression results were as follows: -

Table No. (40) The results of the sixth sub-hypothesis

Dependent Variable: GC
 Method: Panel Least Squares
 Date: 09/10/19 Time: 17:39
 Sample: 2007 2017
 Periods included: 11
 Cross-sections included: 14
 Total panel (balanced) observations: 154

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-3.458720	11.23126	-0.307955	0.7586
RIO	-0.970792	0.632519	-1.534804	0.1270
AGE	0.014230	0.005357	2.656529	0.0088
LEV	5.933643	2.241521	2.647151	0.0090
MR	-0.003508	0.002349	-1.493288	0.1375
SIZE	0.268737	1.016908	0.264269	0.7920
TU	4.32E-12	7.32E-12	0.589687	0.5563
ROE	4.636673	6.287984	0.737386	0.4621
ROA	15.97574	20.31124	0.786547	0.4328
FG	-0.216392	0.400856	-0.539826	0.5902
R-squared	0.192472	Mean dependent var	5.709466	
Adjusted R-squared	0.142001	S.D. dependent var	3.717299	
S.E. of regression	3.443268	Akaike info criterion	5.373450	
Sum squared resid	1707.278	Schwarz criterion	5.570655	
Log likelihood	-403.7557	Hannan-Quinn criter.	5.453554	
F-statistic	3.813545	Durbin-Watson stat	0.086114	
Prob(F-statistic)	0.000242			

Schedule (40) The selection factor R Square reached 0.1924, which represents the interpretative force used for the model used, 19.24% of the change in the continuity variable (continuity) resulting from the change in the independent variable (reciprocal property) and the control variables and the standard deviation of Eradication S. E. OF REGRESSION was 3.44 which is a low number, the more the kind of mistakes whenever it is better statistically.

The table shows that Coefficients regression function on the independent

variable variable (continuity) variable, as any increase in (reciprocity (exchange property) is one degree that decreases by 97.07% in the dependent variable (continuity) with the stability of each Other independent variables, and the value of the probability (PROB) is 0.127, which is a statistical non-mentioned value because it is greater than 0.05, and therefore, the reciprocity has no significant impact on the company's continuity, and based on these results, the research hypothesis is rejected (and due to this The members of the Board of Directors with

reciprocity are not interested in the bank as much as possible to achieve as many companies as possible, which the type of resolution will be biased to their basis.

The table also shows that the calculated F value was 3.81, which is undoubtedly higher than its previous value because its prob (F-statism) level was very high amounted to 0,000242 less than the accepted error value of 0.05 social sciences, which refers to appropriate The statistical model used for testing.

- Seventh sub-hypothesis: - "There is an impact with a moral significance of family property in promoting continuity of sample research companies"

Application for the regression model referred to in the second major hypothesis and using the program eviews and using the method of Panel Data for regression results were as follows: -

Table (41) Seventh sub-hypothesis test results

Dependent Variable: GC
 Method: Panel Least Squares
 Date: 09/10/19 Time: 17:33
 Sample: 2007 2017
 Periods included: 11
 Cross-sections included: 14
 Total panel (balanced) observations: 154

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-5.503370	11.50650	-0.478283	0.6332
FAO	-1.948170	1.527996	-1.274984	0.2044
AGE	0.010491	0.004901	2.140316	0.0340
LEV	5.418810	2.253311	2.404821	0.0175
MR	-0.003241	0.002342	-1.384139	0.1685
SIZE	0.524403	1.048578	0.500108	0.6178
TU	5.32E-12	7.29E-12	0.729427	0.4669
ROE	4.843087	6.299081	0.768856	0.4432
ROA	12.83846	20.05811	0.640063	0.5231
FG	-0.365263	0.402188	-0.908190	0.3653
R-squared	0.188423	Mean dependent var	5.709466	
Adjusted R-squared	0.137700	S.D. dependent var	3.717299	
S.E. of regression	3.451888	Akaike info criterion	5.378451	
Sum squared resid	1715.837	Schwarz criterion	5.575655	
Log likelihood	-404.1407	Hannan-Quinn criter.	5.458555	
F-statistic	3.714713	Durbin-Watson stat	0.090062	
Prob(F-statistic)	0.000323			

The table (41) shows the Square scamper. E. OF REGRESSION was 3.451 which is a low number, and the more the kind of mistakes whenever it is best statistically.

The table shows that Coefficients' regression factors on the independent variable (Continuity) variable, as any

increase in (family ownership) is one degree of 194.81% in the continuity variable (continuity) with the stability of each The other independent variables, the value of the probability (PROB) is 0.2044, which is a statistical non-function value because it is greater than 0.05, and

therefore, family property has no significant impact on the company's continuity, based on these results, the research hypothesis is rejected (and due to this Family property owners in banks are interested in maximizing their own benefit at the expense of sustainable banks because they are the owner of the bank and therefore the type of decisions focused on their benefits).

The table also shows that the calculated F value is 3.714 and is undoubtedly higher than its previous value because its PROB (F-statism) level was very high amounted to 3230,000 and is much less than the accepted error value of 0.05 social sciences, which refers to the appropriate model Statistical used for testing.

THE FOURTH AXIS: CONCLUSIONS AND RECOMMENDATIONS

First: Conclusions

Through the theoretical and practical study of the search has been reached a range of conclusions and results, which comes:

1) The diversity of the property structure is centralized through it is part of corporate governance mechanisms, as he is responsible for specific policies and decisions, which in turn has a solid control environment, as well as the powers of the protection of shareholders, as well as the diversity of ownership structure leads to

protecting interests Economic unit and interests of all stocks through that decisions do not have a specific class interests at the expense of the rest of the stocks.

2) The financial reports in their current status of sample search information do not reflect and do not explain the changes in shares of those banks unless it is operated through the appropriate measurement models for the value of accounting information so that financial reporting information is inappropriate for economic decision-making Continuity sample search sample.

3) The continuity assessment of sanitation sample should not be determined in the extent that financial indicators and financial statements of the research sample should not be taken into account, but to consider non-financial indicators associated with environmental and external research sample.

4) Lack of guidance and information, through which the bank can judge them objectively from its continuity, which is available to all those interested in these guidance and information from the banks and other and outstanding investors.

5) The occurrence of non-continuity is not suddenly but is the results of many actions, factors and non-right decisions of

ownership structure holders and the discovery of those factors and indicators contribute to avoiding the status of non-continuity of sample banks.

6) The existence of real efforts by external parties (auditors, other property owners) to search for indicators that support the continuity of banks from nature, which should be disclosed in banking reports in order to make good and rational decisions from property owners and other consecutive investors.

7) The results of the test resulted in the process structure in the continuity of sample research through the R Square selection coefficient. As well as the regression function, the property structure is reversely affecting the continuity by 181.23% as the other independent variable stability is appropriate for accounting information.

Second: Recommendations

Through the conclusions reached by the researcher recommends the researcher to come:

1) The private Iraqi banks listed on the Iraq Stock Exchange detailed disclosure of the owners of property structure who own a 5% stake and more through special statements for financial reports in order to clearly determine the diversity of ownership structure.

2) The Iraq market should request the economic units listed on the market with the status of ownership of the property structure, which illustrates the diversity of the property structure and make it important requirements as well as the demand for economic units trying to drawers in the market.

3) The Iraqi Securities Market Management should work to raise its efficiency because the poor market efficiency leads to researchers in research does not match the researchers in different environments.

4) The Iraqi Securities Market Management Company should request listed companies to identify equity proportions for practicing equity so as to be a certain category control over economic decisions and policies at the expense of other interests.

5) The need to disclose information and indicators that will increase the ability of those interested in the economic units listed on the Iraq Stock Exchange to predict closer to accuracy regarding the continuity of economic units in general, especially banks.

6) Accounting monitors should give clear indicators in their reports and express their views clearly and impressed with regard to

the imposition of continuity of economic units listed on the Iraq Stock Exchange.

7) The Department of Economic Units included on the Iraq Stock Exchange should show information and indicators for continuity and equitable support for those interested in making good decisions through measurement models for approved and specific continuity as well as more than a measurement model for appropriate information For different parties.

8) The need to research an extensively in the diversity of the property structure by postgraduate studies for the diversity of the property structure from the impact of the

various economic decisions and of these topics that can be researched:

- Following the diversity of ownership structure in economic unit policies.
- The impact of the property structure in promoting corporate governance and reflection in reducing agency problems.
- Following the diversity of ownership structure on the optional disclosure of information.
- Following the diversity of ownership structure in performance and reflection on continuity.

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