

The study aims to identify the determinants of credit facilities in Iraqi commercial banks, the determinants of credit facilities were represented by (and the size of the bank's assets and the size of deposits) independent variables, while the dependent variable was the credit facilities and the study was conducted over the period (2010 - 2019 ) according to the data available on the bank's website The Iraqi The study found that there is a statistically significant effect of the variables (and the size of the bank's assets and the size of deposits) on credit facilities in Iraqi commercial banks. The study also found that there is a positive effect of the rate of inflation and a negative impact of the interest rate and the absence of a significant effect of the size of assets and the size of deposits on the credit facilities of Iraqi commercial Accordingly, the study recommends the adoption of a monetary financial policy in Iraqi commercial banks, one of its objectives is to reduce inflation rates, and also to adopt a banking policy at the level of Jordanian commercial banks that would reduce bank interest rates in order to strengthen economic activity.