الخلاصة

The study aimed to measure the relationship between financial indicators and banking efficiency using the methodology of the random effects of the data of the tablets. The banking efficiency was estimated using the method of analyzing the envelope of data for the banks, and then measuring the relationship between the financial indicators and the average banking efficiency using the bank models for the Iraqi private banks for the period 2011-2015. The results showed that the average efficiency of banks in the study sample was 76% according to the variable size model. This indicates that there is a waste of banking resources estimated at 24%. The results of the relationship between banking efficiency and financial indicators showed a statistically significant relationship between the financial indicators of Return on equity, return on investment, earnings per share and return on assets as independent variables, banking efficiency as a dependent variable and a statistically significant inverse relationship between net income and banking efficiency. The study recommended the use of modern models of economic value Additive statement and indication of the nature of the relationship The last indicator with banking efficiency