

جامعة فيلادلفيا
كلية العلوم الإدارية والمالية

المؤتمر العلمي الرابع

الريادة والإبداع

إستراتيجيات الأعمال في مواجهة تحديات العولمة

(/)
/ الكلية التقنية / العراق		

15 – 16/3/2005

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Ban king universal) . (

Funds Mutual .)(unit Trust service) (

Abstract

“ The unit-trust services between the classical banking intermediation and the modern changing strategies / analytical study “

The bankers describe the present edge as a (challenges edge) which is required from the bank management to be able for innovation and changing its policies and strategies that verified through its objectives. Under the many changes in the bank environment and the powers that effects in the nature of the banking deed, there were many changes in the nature of the activities, services and the banks operations by transferring these banks to apply with the (universal banks) which increases the importance of the banks attitudes towards “ Services Diversification “ especially in the investment operation that growing the importance of securities market as an important tool in attracting the saving and the banks enters in modern services as “Unit Trust Services” & ” mutual funds”.. From all above the importance of studying this subject might be known & confident that powers toward the stability of the banks role in ec! onomy. As one of the investment sides also towards developing the securities market. The content consist of four chapters, the first one involves general frame of changing powers in banks & the roles of the modern banks. The second chapter focussing on the services of the trust units. The third one involves the analytical side. The fourth one consists of conclusions & recommendations

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(Universal Banking)

Mutual Funds

Unit Trust services ()

Institutional Investment

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" Rose , 2002 ,19-22 " "Koch ,1999 ,5-28 " " Rose,2003,86 "
Competition Raising _____ -1

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(Universal Banking

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-II

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Deregulation _____ -2

Financial Innovation _____ -3

Globalization ____ -4

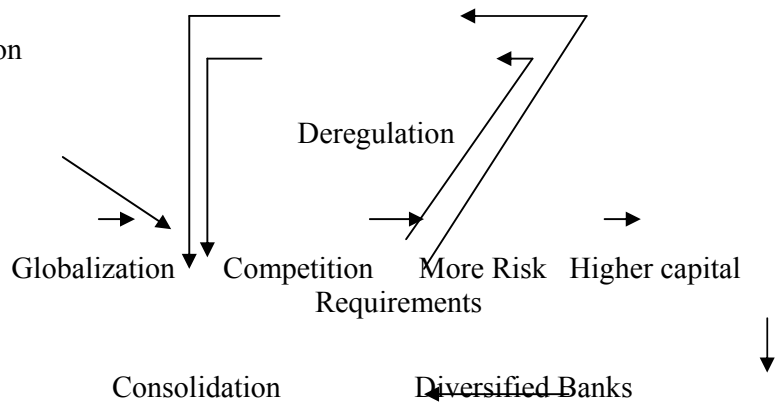
Securitization ____ -5

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Capital Requirements _____ -6

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Innovation
Securitization



Source: Koch, 1999 , 35

The Roles and Functions of modern Banks -:

" Rose , 2002 ,8 " -:

The intermediation Role _____ -1

The Payments Role _____ -2

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The guarantor Role _____ -3

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The risk management Role _____ - 4

hedgingTools (Gap management)

Role _____ / _____ -5 The seving / investment advisor-

The safe Keeping Role _____ – 6

The agency Role _____ -7

Trust department ())

The Policy Role _____ -8

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" Fraser&gup&Kolari,2001,5 " " Rose , 2002 , 8 "

TheCredit (Loans) Function () -1

The paymnts (Transactions) Function () -2

The thrift (Saving) Function -3

The investment / financial planning Function / -4

The real estate and community development Function -5

The cash management Function -6

The merchant banking (temporary ()) -7

stock investment) Function

The investment banking (security ()) -8

under writing) Function

The security brokerage ()) -9

(Trading) Function

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The insurance (risk management) Function

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aFull – service Financial Institution

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(Trust unit services Framwork)

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institution investment (

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Trustaccounts ()

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1997 – 1991

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Professionally managed investment program

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" Rose , 14, 1999 " (

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Boone and Kurts, 1990, 640, (Kaufman, 1989,250)

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(Trust agreement)

" Fraser&gup&Kolari ,2001 , 7 "

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) (Trustee)

(Jessup , 1980 , 393

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395)

. (186 – 181 2000) (GESSUP 1980

PERSONAL TRUST SERVICES _____ .1

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institution trust ,services : .2

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gessup 1980 398

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(gessup 1980 400) (186 2000)

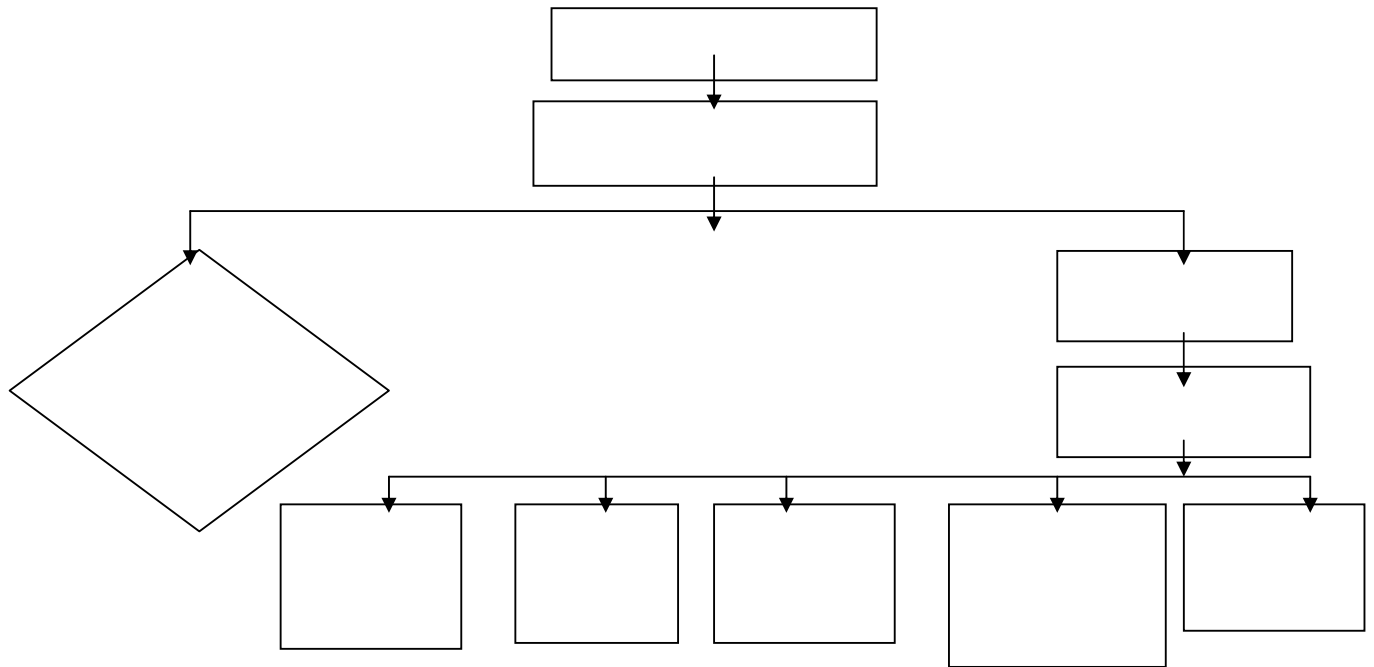
- .I
- .II
- .III
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schematic model

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(gessup 1980 398

- .I
- .II



Source: Jessup. 1980. 398

(gessup . 1980 403)

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98	44178	4591237761	1215889292	97	100	1996
99	43906	6265122732	1314048359	98	98	1997

132	58291	13478787139	1870970734	95	95	1998
152	75970	29892261542	2288692746	96	97	1999
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Trust units () -4
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