



Certificate

Registered with number 14554461

Pennsylvania British international College

IT IS HEREBY CERTIFY THAT

Sameh safwat sadek azer

Upon recommendation of the Pennsylvania British international College
and in recognition of fullfilment of the prescribed requirements
Professional Doctorate in International Commercial Law

With all its right and Privileges in the witness whereof the seal of the Pennsylvania British international College hereunto affixed

Crt - Code : UPN53-1065432098

Grade : Excellent

UKRLP 10097269

Srn : 0954432003021

IQ ZB835594

Issued on : 2025

This certificate has been given at his request to be submitted to those who are interested in it



#DiscoverEU



شهادة

كلية بنسلفانيا البريطانية الدولية

Registered with number 14554461

تشهد بأن

سامح صفوت صادق عازر

بناء على توصية من مجلس الكلية إقراراً منها باستيفاءه المتطلبات المقررة

دكتوراه مهنية في القانون التجاري الدولي

ومراعاة لكامل حقوق وامتيازات الشهادة تم وضع ختم كلية بنسلفانيا البريطانية

الدولية في هذه الوثيقة

UKRLP 10097269

IQ ZB835594

التقدير - ممتاز

رقم التسجيل : UPN53-1065432098 --

صدرت بتاريخ : 2025

وقد أعطى هذه الشهادة بناء على طلبه لتقديمها الى المهتمين بها





Pennsylvania British International College

Name :Sameh safwat sadek azer

Nationality: Egyptian

Student ID: UPN53-1065432098

Graduation Date: 2025

Program: Doctorate in International Commercial Law



N	Subject	The Ratio Quality	Grade
1	Commercial law	3.50	B
2	The economics of money g Banking	4.05	A
3	Cost accounting	4.08	A+
4	Team building g human relations	3.50	B
5	International business Administration	4.07	A
6	State g national accounting	3.50	B
7	Legislation	4.05	A
8	Developtment of Economic Thinking	4.08	A+

luation Criteria for
the Doctorate Programs
Study Duration = 2023 To 2025

Doctorate in International Commercial Law
OFFICIAL TRANSCRIPT
GPA = 85.3

Dean Office





Certificate

Doctorate in Administrative Law

Certificate that Sameh safwat sadek azer
Registered in the Doctorate in International Commercial Law
Registration No.: UPN53-1065432098 Under the su
pervision of Dr. Arthur Alexander
He accepted and submitted
a Doctorate degree at the end of his studies

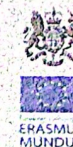
Graduation project entitled

Banking governance and its role in improving banking performance:
A field study of the banking system in Egyptian banks.

Accepted by:

Major Professor: Jon Edoar
Committee Member - Meshel Jon
Committee Member, Tsherl Couto,
External Reader Mariam Samon

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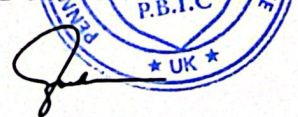
Erasmus+

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Dean Office



Certificate

We hereby certify that the Doctorate degree.
after completing his professional studies,
It is an unfiled professional program.

Certified in the UK

Which measures the required skills
For postgraduate studies

College reference number I have the British government.
number 14554461

International Commercial Law (SIC)

85320 - Technical and vocational secondary education

85421 - First-degree level higher education

85422 - Post-graduate level higher education

85600 - Educational support services

Pennsylvania British International college
Accreditation 14554461
UKRLP 100097342
PIC 878019169
E 10365932





The Research Presented

Thesis Title

Banking governance and its role in improving banking performance: A field study of the banking system in Egyptian banks.

In this research, the researcher sought to identify the relationship between banking governance and financial performance in Iraqi commercial banks operating in Iraq, with the aim of improving this performance. The main objective of the research was to determine the extent of the impact of banking governance on financial performance. Banking governance included several factors, namely ensuring the foundation for an effective governance framework in an effort to protect the rights of shareholders and investors, highlighting the role of stakeholders to ensure fair and equal treatment for all, and highlighting disclosure, transparency, and the responsibilities of the boards of directors of these banks in achieving the desired improvement in the performance of banks in Iraq. The researcher presented various methods for evaluating the performance of banking institutions as a step towards improving this performance, which is evident in achieving good ratios of liquidity, financial leverage, profitability, and service activity. The researcher prepared a questionnaire that was completed by bank employees. The researcher set conditions for selecting the banks to be affiliated with: 1. The bank must be listed on the Iraqi Stock Exchange. 2. The bank must disclose its financial statements for the year 2020. 3. The bank must disclose the number of branches and other information. After applying the above conditions to Iraqi banks, 37 banks were excluded, leaving only two banks: Rafidain and Rashid, the two largest banks in Iraq in Kirkuk Governorate. The statistical program SPSS VERSION V.24 was used to enter the initial data. The size of the selected sample was (400) individuals, while the number of valid questionnaires entered into the program was (385), with a response rate of (95%) of the total sample size. The results of the statistical analysis showed a significant correlation between banking governance factors and financial performance components in various dimensions, according to differences in gender, age, educational status, years of experience, and job title. Related topics: Banking Governance, Financial Performance.

Dean Office





Name : Sameh safwat sadek azer

ID NO.26408280101751

Nationality: Egyptian

ID Student: UPN53-1065432098



Degree Program: Professional Doctorate in International Commercial Law

Congratulations, it is a pleasure for Penn International College to accept you
as a student in the International Commercial Law Professional Doctorate

We would like to welcome you to Pennsylvania British International College

We thank you for choosing us to help you build your future

Discussion of a Professional Doctorate in International Commercial Law

International Commercial Law Placement Exam

All Penn College International Program students are required to take
a International Commercial Law proficiency test and the number of courses you will be required to
take before or during regular academic study. Courses at Pennsylvania British International College

Please see the competency standards in the field of communication, behavior modification,
and communication. With regard to the field of International Commercial Law

Guidance

Orientation

The Office of International Affairs will provide a new
student orientation (date TBD) to educate you about Penn International College.

International Student Issues and Immigration Matters, Fall 2022, 2024

Classes begin in 2022

Immigration Information

The International Affairs Office will provide you with all data and information
about the subjects to be studied, through your e-mail

For questions, please contact

Dean Office





**PENNSYLVANIA BRITISH
INTERNATIONAL- COLLEGE**

STU-ID : 53-1065432098

F-NAME: Sameh Safwat Sadek Azer

Program : Professional Doctorate in Administrative Law

