

The impact of privatization on risk-taking in the banking industry of Iran (Case Study privatized banks)

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Abstract: The recent financial crisis risks banks Has been shown to result market fluctuations suffered banking crisis and bad loans increased. Study the performance of privatized state banks with the government's privatization policy of the Islamic Republic of Iran since 1387 has begun to evaluate it. For this purpose, performance indicators nation's banks, trade and export collected before and after the privatization policy and performance indices of other banks during the years 1384 to 1393 were studied and compared. ROE and ROA for evaluating the performance of indices has been used to analyze the data, descriptive statistics were examined. Analysis of the distribution of private banks performance indicators show that private banks functioning in performance of state banks privatized and state-run banks are more volatile. Then, using parametric and non-parametric statistical models were used to test hypotheses, to test the hypothesis, privatized state-owned banks during the last two years (1385 and 1386) and after privatization (1387 and 1388) were compared with other banks. as the data relating to the state banks were privatized large enough, so nonparametric statistical model was used to test the hypothesis. The mean rating performance indicators privatized state-owned banks show that these indices were significantly higher compared to other banking groups has increased, as other banking groups have not changed much.

Keywords : Keywords: Impact, private Building, risk Taking, Industry Banking, Iran

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