References

1/Books:
- Koran, (yousiff 68)
- Lynm Fraser, Understanding financial statement, New Delhi, 2003.

- Merril lynch, How to read a financial reports, Fenner & Smith incorporated, USA, 1997.


- Paul A Geroski Profitability policy and competition policy., 8 february 2005.

- Robert F. Meigs. and Walter, B, Meigs" Financial accounting”. Sixth edition,


2/ reports:

- The supply of banking services by clearing banks to small and medium – sized enterprises: a report on the supply of banking services by clearing banks to small and medium – sized enterprises within the UK, Cm 5319, march 2002.

- Supermarkets: a report on the supply of groceries from multiple stores in the United Kingdom, Cm 4842, October 2000.

- Extended warranties on domestic electrical goods: a report on the supply of extended warranties on domestic electrical goods within the UK, Cm 6089 (1-111), December 2003.


3/ Un published Dissertation: Alphbet


- Ameer Abdulsalam Adam Ishaq, the effect of hard fund on profitability of the bank applied on Alnilin Bank group for industrial development, period (2000 – 2004), Sudan University of science & technology, M Sc research 2006, unpublished research.


4/ Journal
- Oxera's,” Assessing Profitability in Competition analysis” Academy of management Journal

5/ Web pages:
- Certified public accounting, USA, AICPA, www.aicpa.org
- Total quality management, http://cbdd.wsu.edu
6/Interviews:
- Mr. Al Sir Mohammed El Hassan - investment administration Tadamon Islamic Bank.
- Mr. Yahya Hussein – Manager of Financial affair administration.
- Mr. Taib Ahmed Modkhor – Financial affair administration.