

جامعة فيلادلفيا  
كلية العلوم الإدارية والمالية

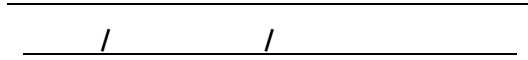
المؤتمر العلمي الرابع

الريادة والإبداع

إستراتيجيات الأعمال في  
مواجهة تحديات العولمة



15 – 16/3/2005



## **Abstract**

### Problems in Reforming The banking System in Syria

This study analyzes obstacles, which stand in the way of reforming the banking system in Syria. These obstacles imanate from a number of areas such as economic, administrative, political, legislative, and technical problems.

Therefore, the purpose of this study is to investigate such problems and to show how they impact the performance of the banking system .

The study concludes that reform can be achieved through adopting market mechanism in conjunction with reform in the problem areas mentioned above .

Globalization

W. T. O

:

:

(2003)

1

(2003)

2

2001 1990

3

(2003)

(2004)

4

(2001)

5

:



:

:

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8

:

:

: 1

:

20

%7

%20

%27

%7

.1991 10

2002 %3  
%19  
(2004 ) 1995 %21.7  
%60

%25 %20

%20 %80

%15 125  
(2001 ) 240  
5 440

:

:

1994 20

)

.(2004

:

3



(2002 )

.

:

:

.%2	400	7
	21	
.%3		694
	11.2	
.%2.7		412
	52.5	1
	(2003 ) % 1.9	

.

.

....

Good Governamntence

: 2001 1991

(1)

	71	4.1	66.8	30.9	35.9	1990
%31.5	92	8.5	83.5	41.6	41.9	1991
%24.3	114.4	10.5	103.9	55.1	48.8	1992
%17.4	134.3	11.5	122.8	57.5	65.3	1993
%19.7	260.7	17.5	143.2	71.2	72.00	1994
%10.4	177.5	17.3	160.2	79.00	81.2	1995
%11.4	197.7	17.7	180.00	89.00	90.8	1996
%12.6	222.6	17.0	205.6	104.5	101.1	1997
%10.4	245.6	16.3	229.4	125.5	103.7	1998
%20.3	295.5	16.7	278.8	147.7	131.1	1999
%22.7	362.6	23.2	339.3	175.1	164.2	2000
%29.4	469.0	51.1	417.9	227.3	190.6	2001

%20

.2001 1990

.2001 1990

(2)

	79.1	13.5	65.6	1990
%25.3	99.1	1.4	97.7	1991
%26.2	125.1	26.5	98.6	1992
%30.7	163.5	32.9	130.6	1993
%5.0	171.7	40.1	131.6	1994
%18.9	204.1	53.3	150.8	1995
%16.6	237.9	65.4	172.5	1996
%2.01	233.0	65.4	167.6	1997
%9.5	255.1	63.9	191.2	1998
%0.0	255.1	63.9	191.2	1999
%3.5	264.0	65.0	199.0	2000
%2.2	269.8	94.4	175.4	2001

(1)

(2)

261

:

:

%0.18

16.3

%3.62

1000

245.9

100

:

(e. Banking)

600000

53

2001

%90

%90.4

2005

100

(2004 )

9000

13000

Merger

2.6

					7000
	Traculer Croup	City Ban	First chicago	NBD Bank Croup	
800					
	127	153	300	400	
	Loyds Bank	314	362	1003	1065
				Trustee Saving Bank	
		.(2003	) chese Manhattan	chemical Bank	
				18	
					3
					4
		%22 - %3		%55 - %15	
		48		%50	
	19.3		25		
				11.1	
				.(2004	) 1

5

6

7

8

9

10

			1
.2002	12		
		2003	2
		2004	3
		2003	4
		2003	5
		2004	6
		2004/1/14	-7
		Islam online.net	
		2001/10/ 10	8
		2003	9
		<a href="mailto:yusef@alryadh.inp.com">yusef@alryadh.inp.com</a>	10
			11
		2001	12
.2002	12	2002	13