

بسم الله الرحمن الرحيم



بحث بعنوان

## دور المصارف الإسلامية في تنمية الاقتصاد الفلسطيني

(دراسة تحليلية مقارنة على المصارف الإسلامية في فلسطين للفترة من 1996 إلى 2002)

مقدم إلى مؤتمر

تنمية وتطوير قطاع غزة  
بعد الانسحاب الإسرائيلي

2006 15 - 13

مقدم من:

2005





## The Role of Islamic Banks Working in Palestine in Economic Development (1966 - 2002)

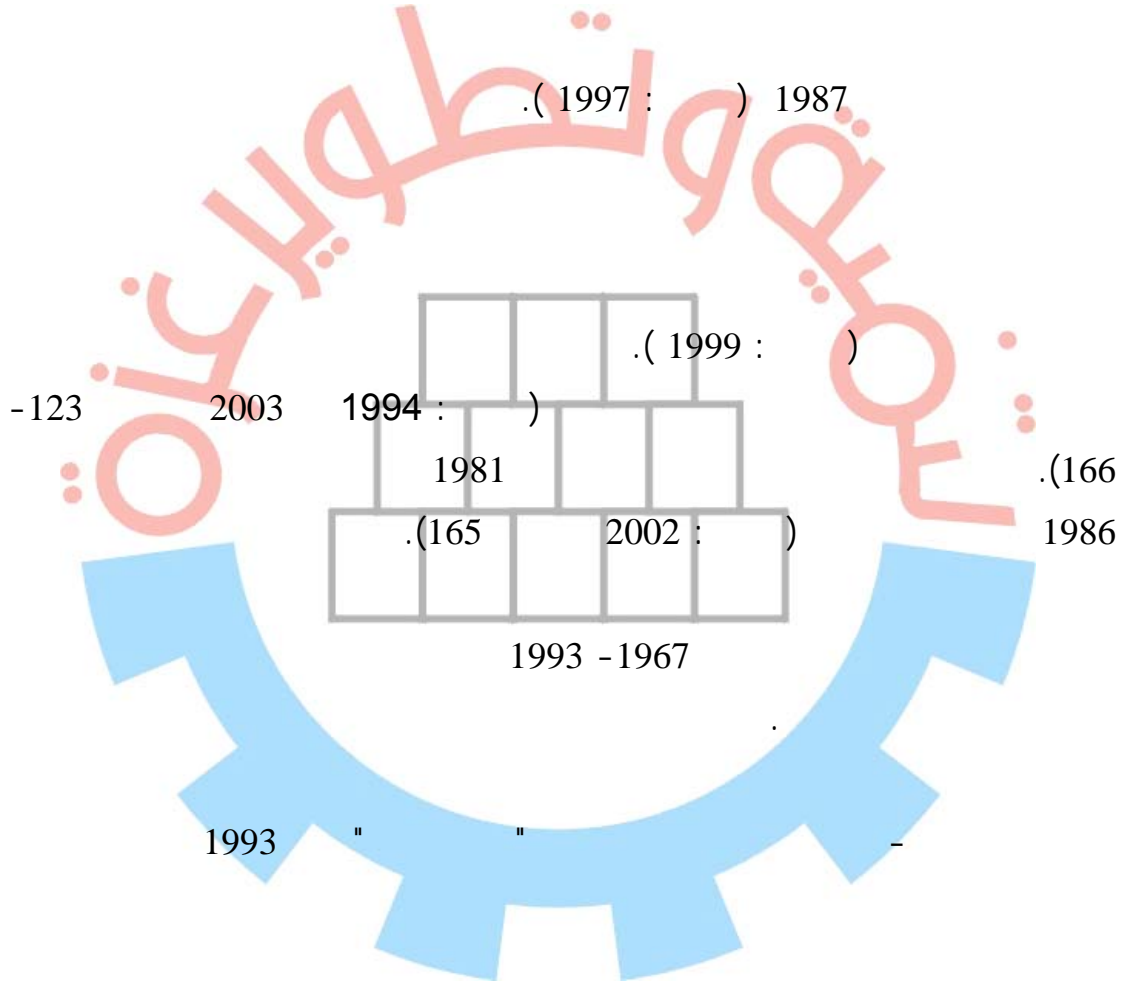
### ABSTRACT

The main aim of the current research study is to discuss and to evaluate the role of Islamic banks working in Palestine in economic development from different standpoints and through applying various criteria and ratios.

The quantitative analytical approach was applied to the research study. Data were gathered from all Islamic banks working in Palestine. It counted for three banks and the Islamic branches of one traditional bank. The main conclusion is that the Islamic banks working in Palestine achieved high growth rate of assets, deposits and investments. However, these ratios are very low compared with all other banks. Islamic banks working in Palestine should innovate new deposit tools for long time deposits, increase volume of long term investments, increase finance level for productive fields especially in industry and agriculture sectors and open new branches.



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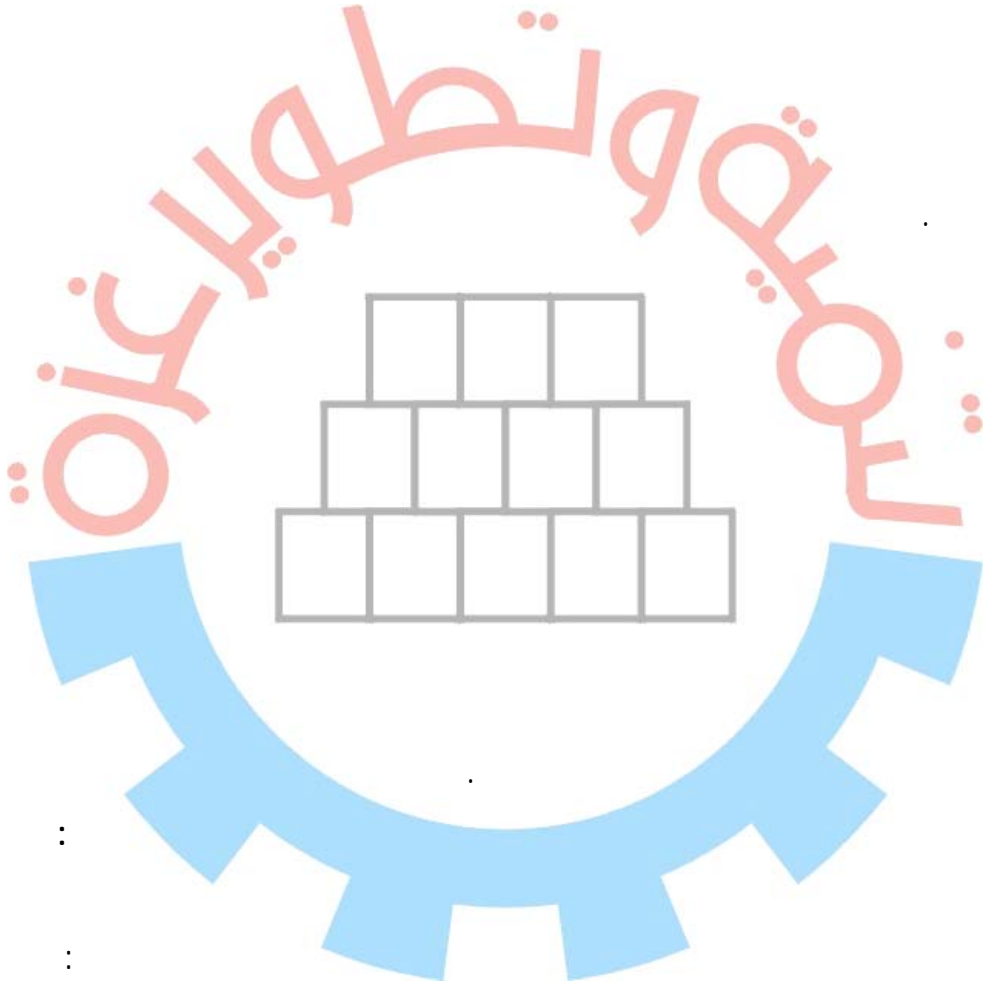
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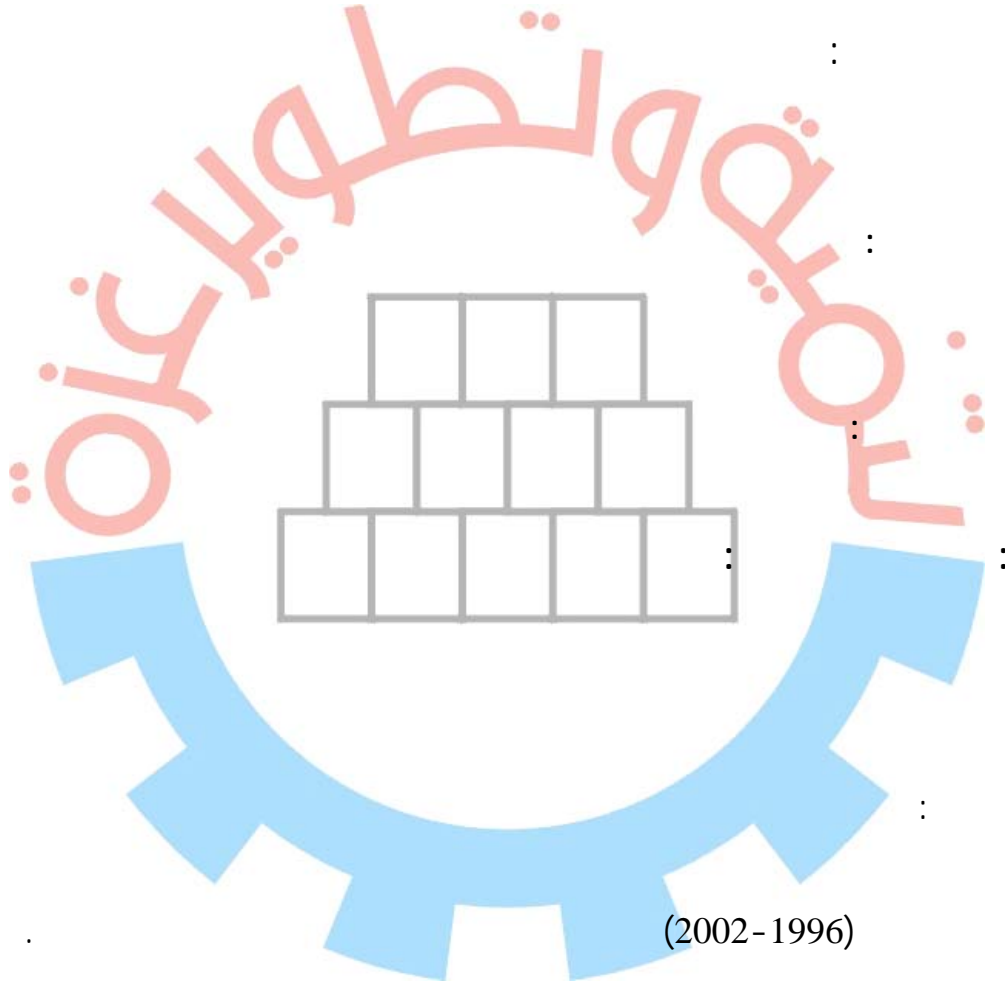


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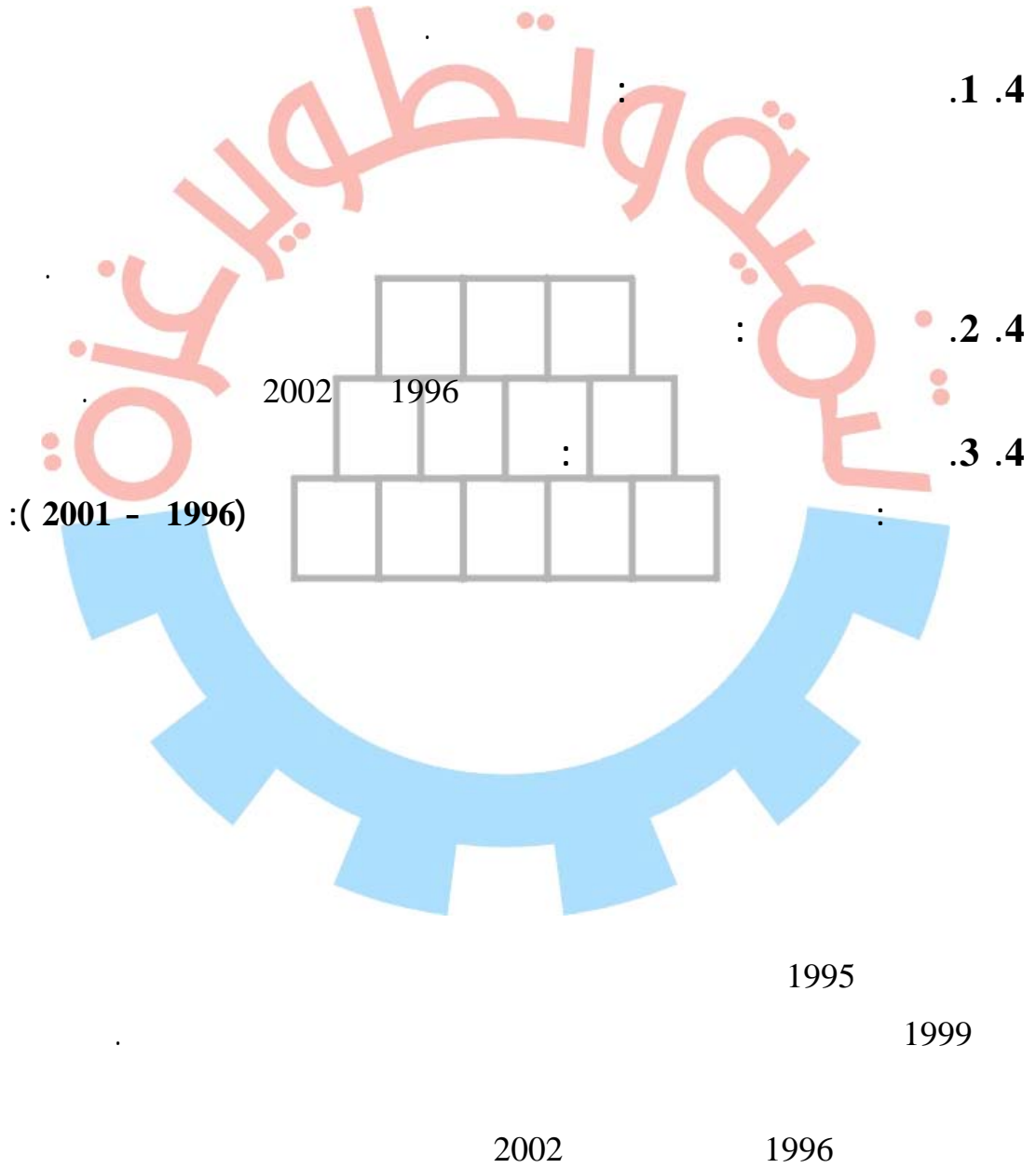
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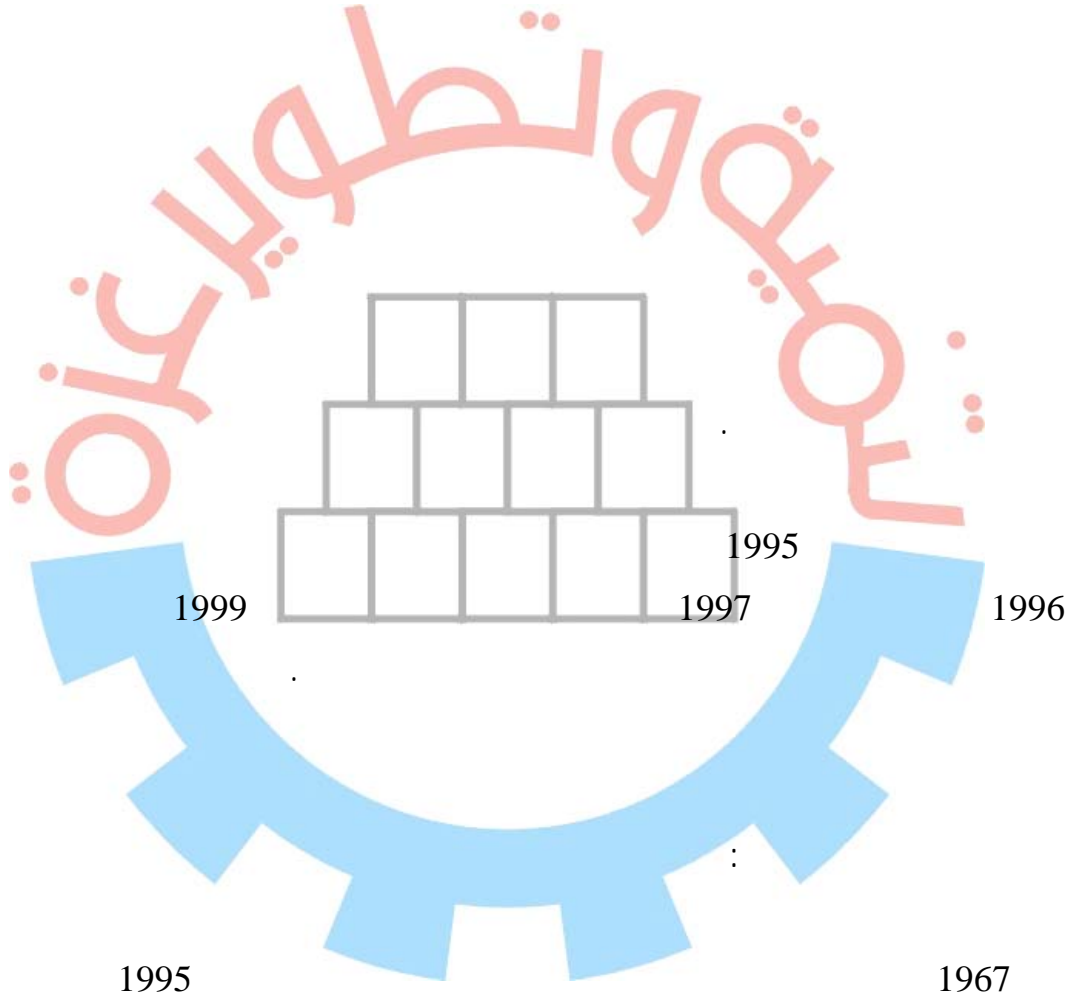


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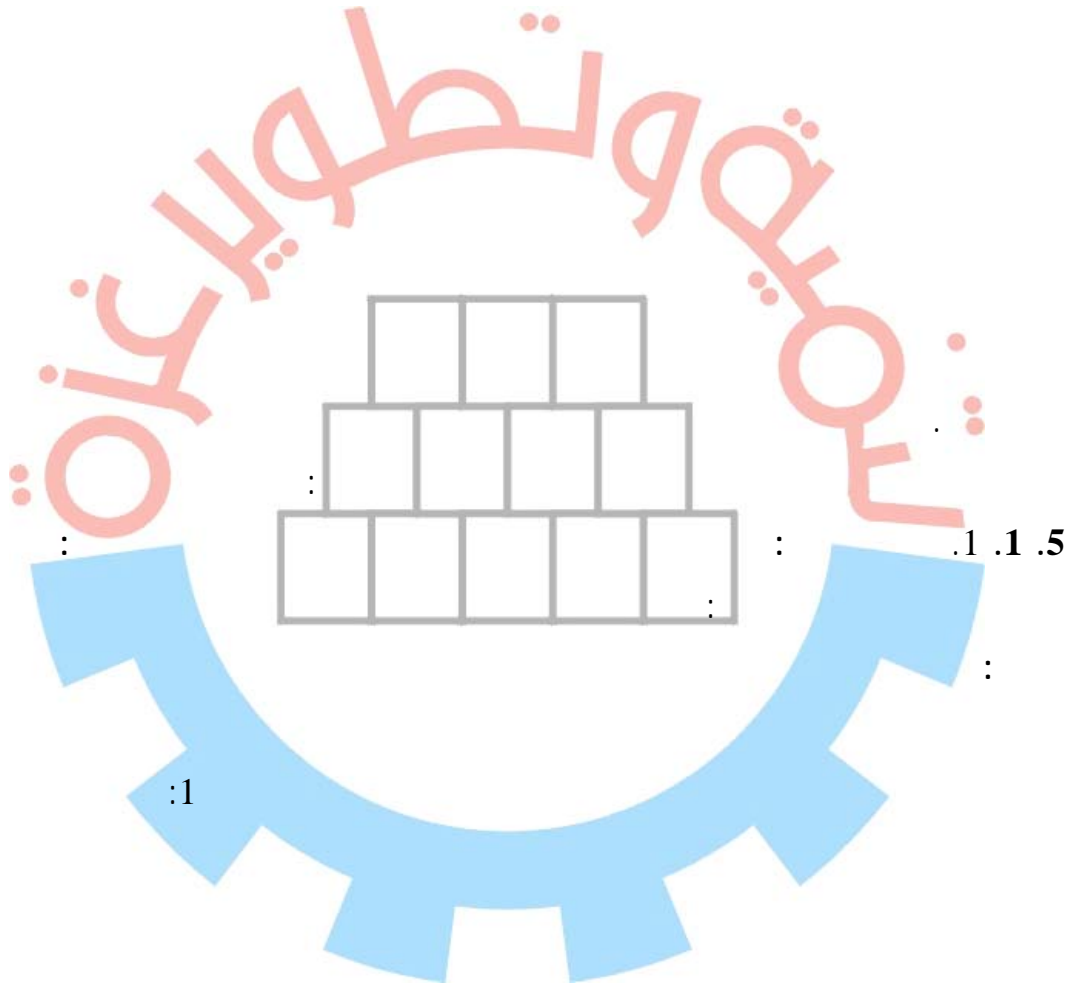
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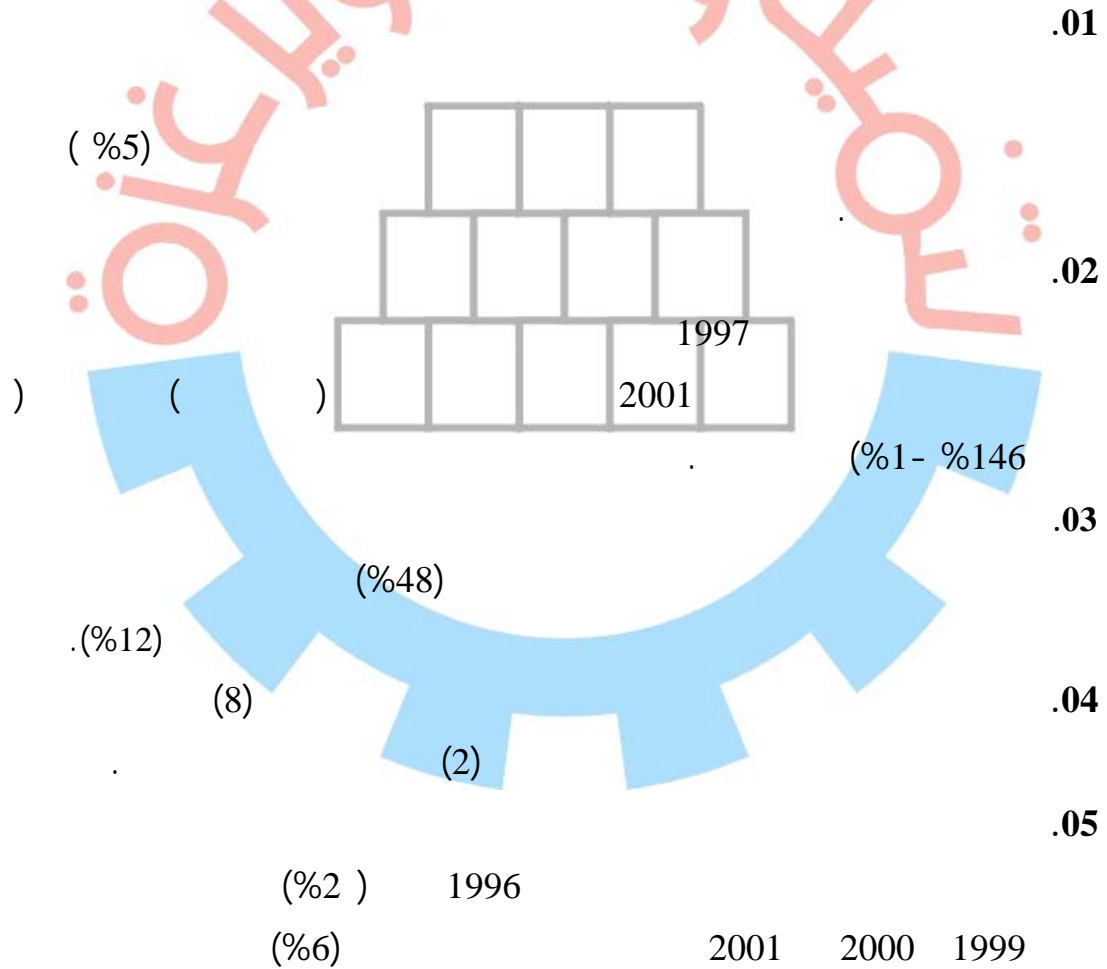
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	2001	2000	1999	1998	1997	1996	
	219.00	220.15	158.72	106.42	68.99	28.02	
	3607.14	3756.95	3120.73	2636.93	2306.33	1848.01	
	%5	%6	%6	%4	%3	%2	
	%48	%1-	%39	%49	%54	%146	0000
	%12	% 4-	%21	%18	%14	%24	0000

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	2001	2000	1999	1998	1997	1996	
	182.0 4	183.96	122.9 0	82.28	47.64	14.88	
	219.0 0	220.15	158.7 2	106.4 2	68.99	28.02	
	%74	%83	%83	%77	%77	%69	%53
	%65	%1-	%50	%49	%73	%220	0000
	3398. 81	3506.8 9	2875. 14	2414. 70	2090.1 4	1711. 30	
	3607. 14	3756.9 5	3120. 73	2636. 93	2306.3 3	1848. 01	
	%93	%94	%93	%92	%92	%91	%93
	%3	% 5	% 5	%4	%3	%2	%1
	%13	%4-	%22	%19	%16	%22	0000

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2000	1999	1998	1997	1996	
36.19	35.82	24.14	21.35	13.14	
220.15	158.72	106.42	68.99	28.02	
%16	%23	%23	%31	%47	
%1	% 5	%13	%62	000	
250.06	245.59	222.22	216.19	136.70	
3756.95	3120.73	2636.93	2306.33	1848.01	
% 7	% 8	% 8	%9	% 7	
%2	%11	%3	%58	000	
% 14	% 15	%11	% 10	% 10	

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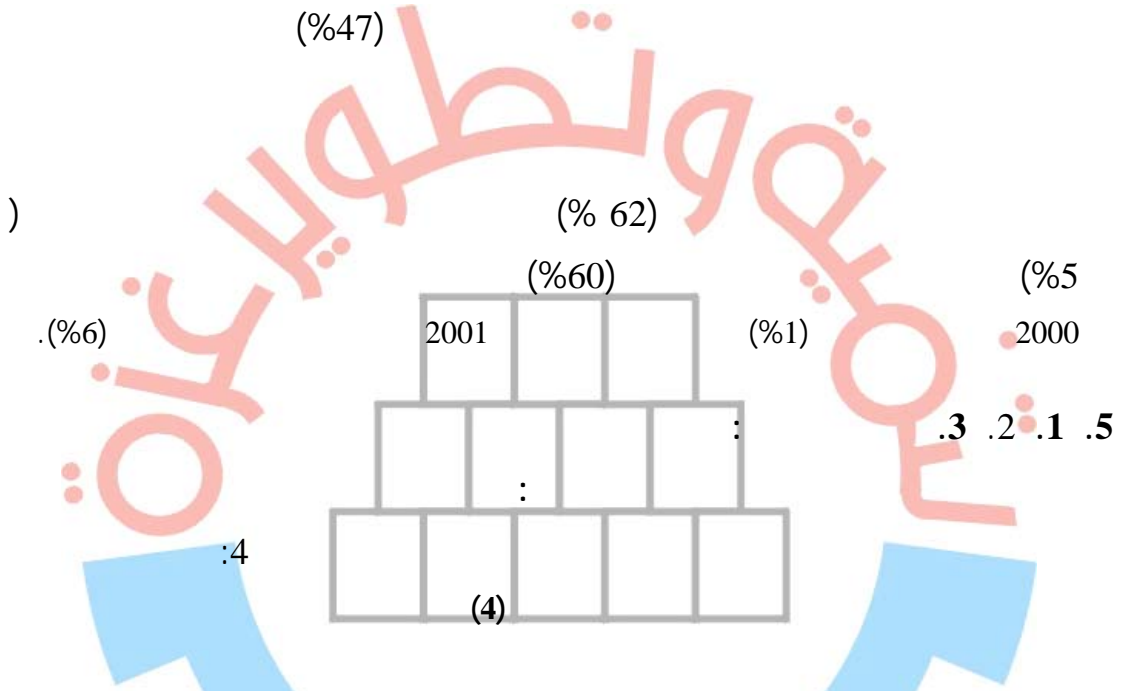
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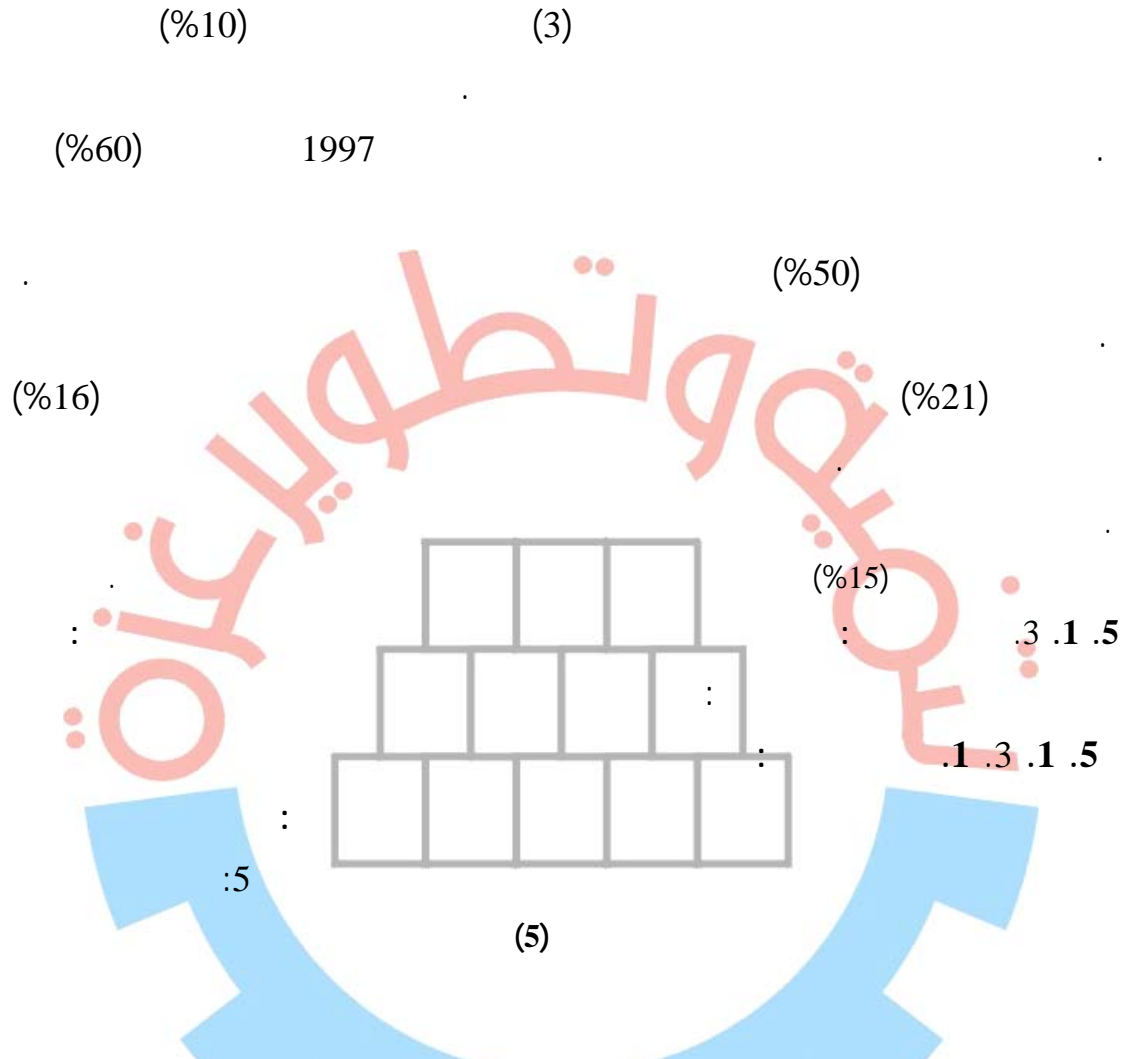
	2001	2000	1999	1998	1997	1996	
	36.97	35.66	34.29	21.97	21.37	13.50	
	215.85	208.97	206.51	181.82	161.63	101.19	
5	% 17	% 17	% 17	%12	%13	%13	
l	%4	%4	%56	%3	%58	0000	
5	%4	%4	%14	%12	%60	0000	

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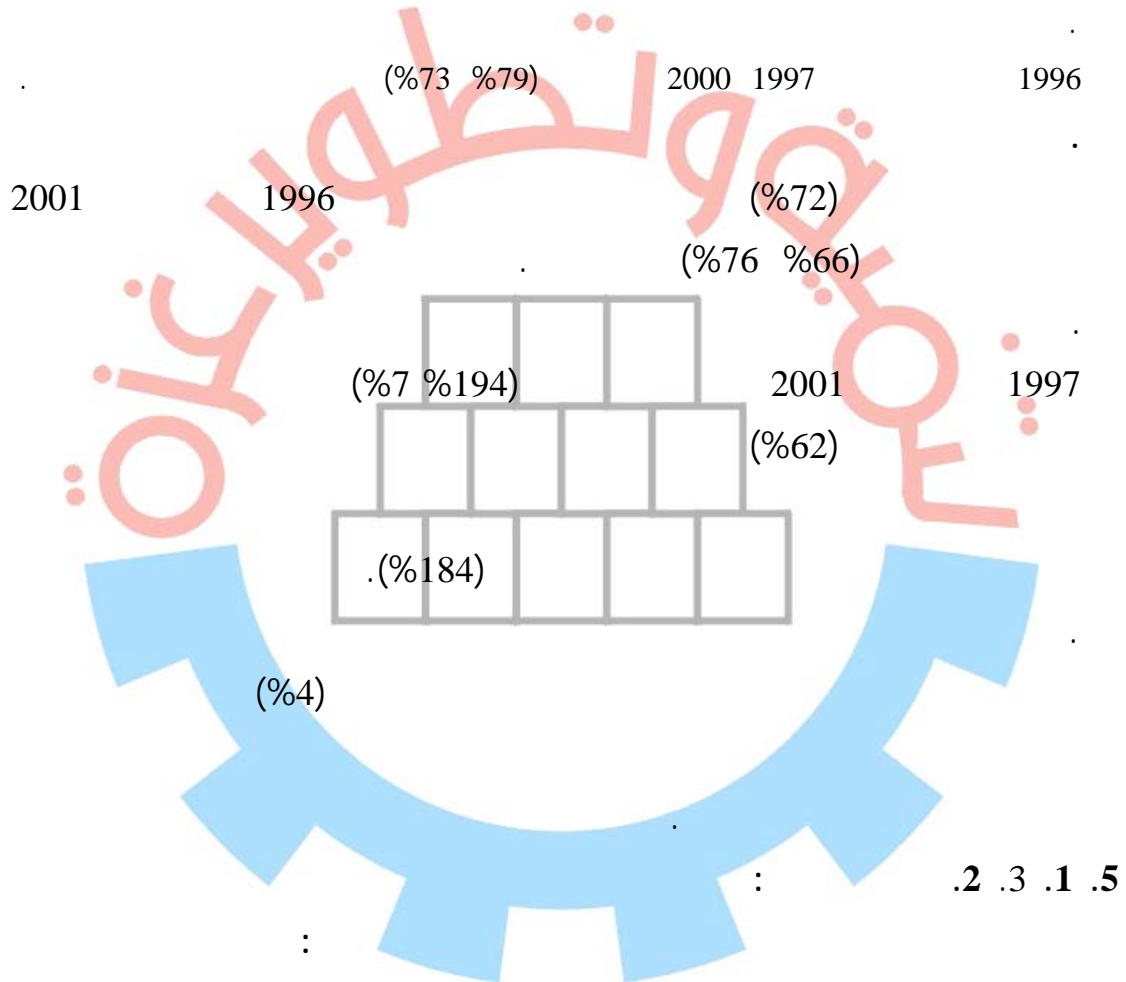
	2001	2000	1999	1998	1997	1996	
	142.98	133.57	90.72	61.66	34.62	11.77	
	182.04	183.96	122.90	82.28	47.64	14.88	
%75	%78	%73	%74	%75	%73	%79	
%62	%7	%47	%47	%78	%194	0000	
	2582.29	2627.47	2098.21	1721.97	1454.50	1122.12	
	3398.81	3506.89	2875.14	2414.71	2090.14	1711.30	
%72	%76	%75	%73	%71	%70	%66	
%16	%2-	%25	%22	%18	%30	0000	
%4	%5	%5	%4	%4	%2	%1	



(5)

(12)

(%75)





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	2001	2000	1999	1998	1997	1996	
	39.06	50.39	32.18	20.62	13.02	3.11	
	182.04	183.96	122.90	82.28	47.64	14.88	
%25	%22	%27	%26	%25	%27	%21	
%78	%22-	% 57	% 56	% 58	% 319	0000	
	816.52	879.42	776.93	692.74	635.64	589.18	
	3398.81	3506.89	2875.14	2414.71	2090.14	1711.30	
%28	%24	%25	%27	%29	%30	%34	
%6	%7-	%13	%12	%9	%8	0000	
%4	% 5	% 6	% 4	% 3	% 2	%1	

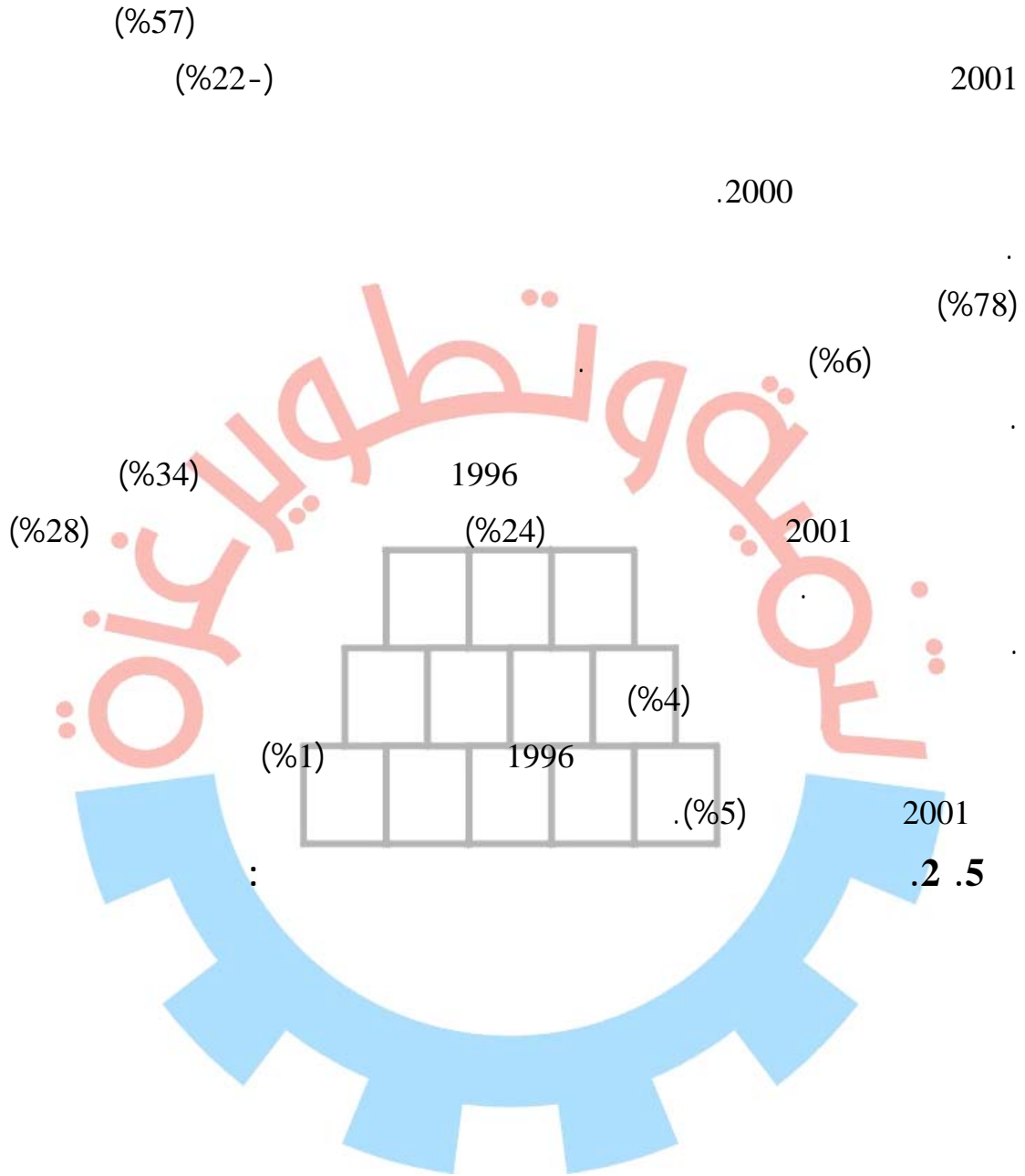
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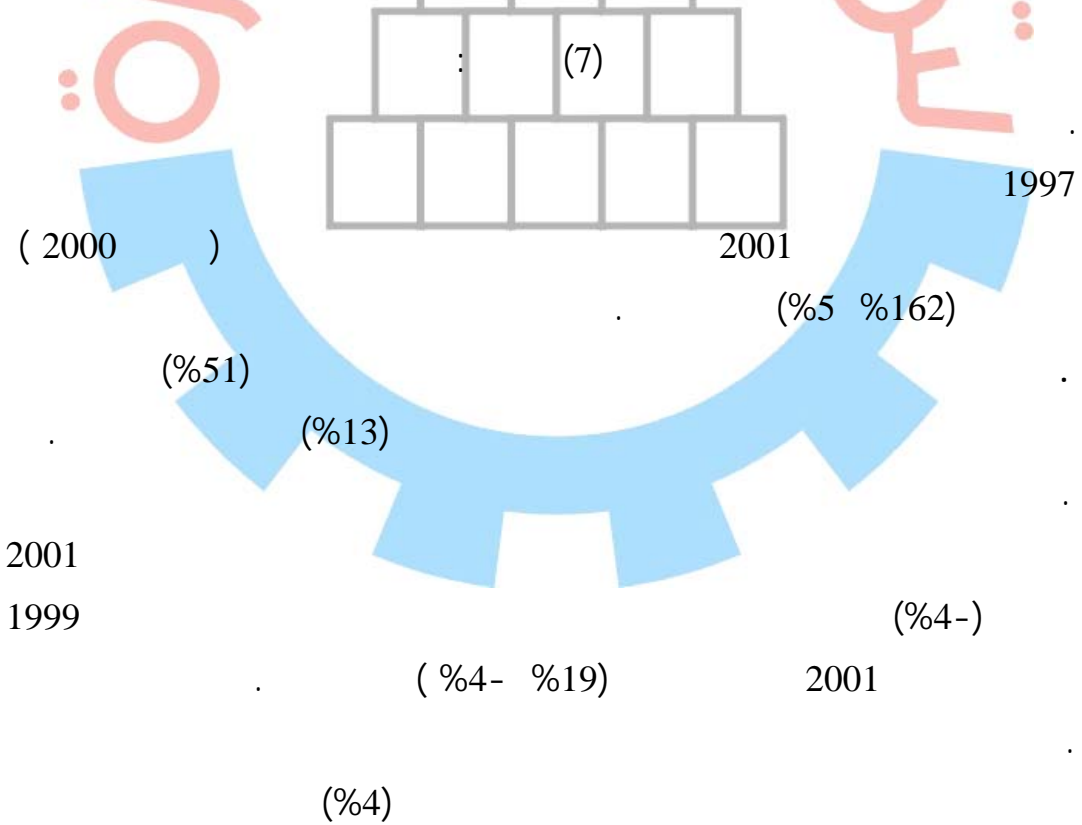




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	2001	2000	1999	1998	1997	1996	
	245.03	233.65	176.14	119.17	74.49	28.44	
	4422.66	4594.20	3857.40	3336.65	2907.5	2200.3	
					5	5	
	%4	%6	%5	%4	%3	%1	
	%51	%5	%33	%48	%162	0000	
	%13	%4-	%19	%16	%15	%32	....



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	2001	2000	1999	1998	1997	1996	
	156.66	173.42	133.26	75.74	45.17	11.67	
	3455.95	3585.95	3075.14	2588.25	2255.40	1802.61	
% 75	%10-	%30	%76	%68	%287	0000	
% 12	%4-	% 17	% 19	% 15	% 25	....	
%3	%5	% 5	% 4	% 3	% 2	% 1	

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	2001	2000	1999	1998	1997	1996
	45.28	60.72	42.92	27.04	8.09	0.88
	0.00	0.00	1.41	0.00	0.00	0.00
	4.82	4.83	5.35	0.00	0.00	0.00
	0.32	0.00	0.00	0.00	0.00	0.00
	3.98	2.63	0.00	0.00	0.00	0.00
	10.67	13.65	13.64	11.75	8.46	3.42
	96.72	96.41	69.82	36.95	28.62	7.37
	%26	%29	%35	%32	%18	%8
	% 0.16	0.00	0.00	%1	0.00	0.00
	%2	%3	%3	%4	0.00	0.00
	%0.33	%2	0.00	0.00	0.00	0.00
	%100	156.66	173.42	133.26	75.74	45.17
						11.67

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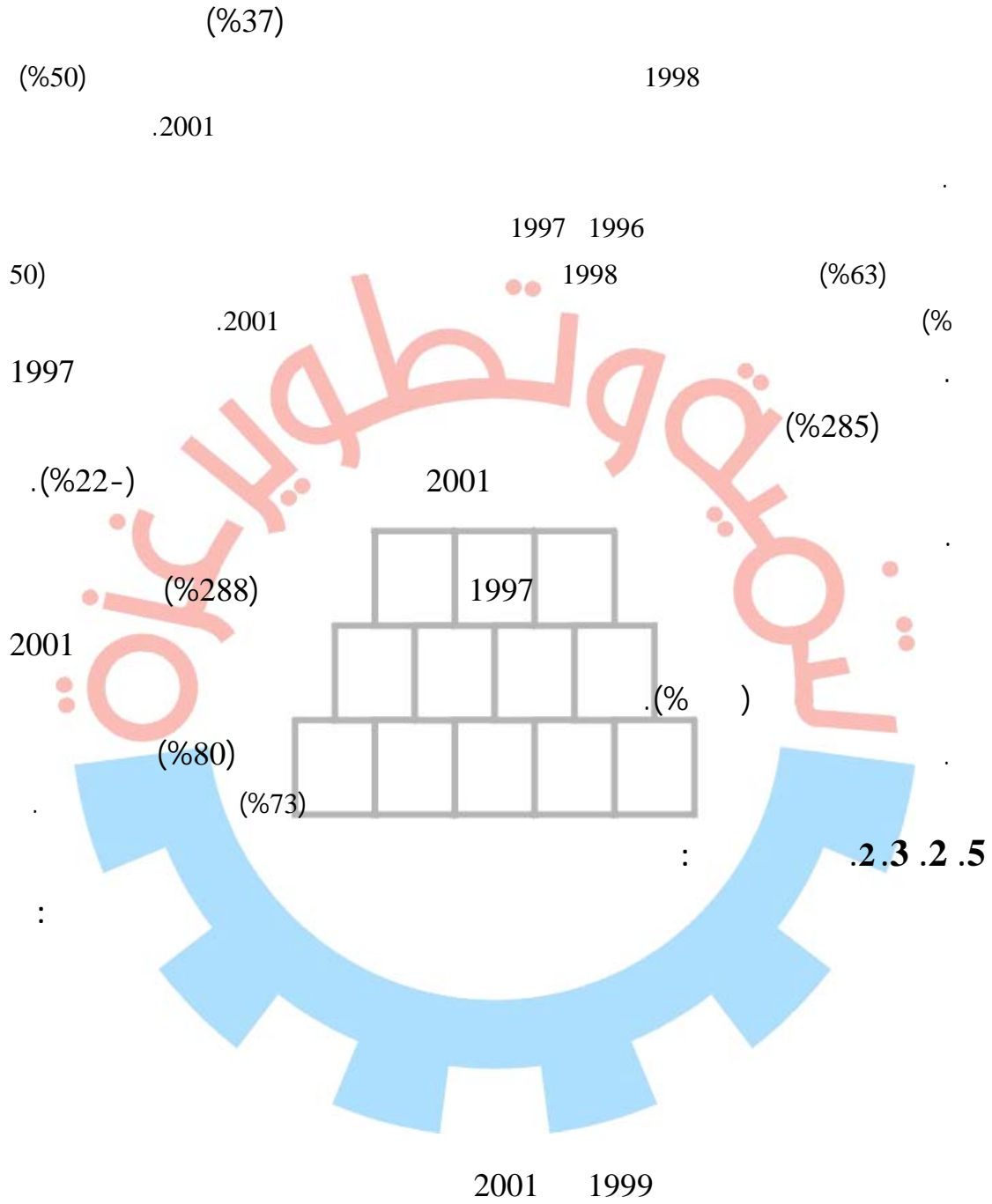
	2001	2000	1999	1998	1997	1996
	59.94	77.01	63.44	38.79	16.55	4.30
	96.72	96.41	69.82	36.95	28.62	7.37
	156.66	173.42	133.26	75.74	45.17	11.67
% 42	%38	%44	%48	%50	%37	%37
% 58	%62	%56	%52	%50	%63	%63
% 80	%22-	%21	% 64	%134	% 285	0000
% 73	%	%30	% 89	% 29	%288	0000

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(58% 42%)

1997 1996

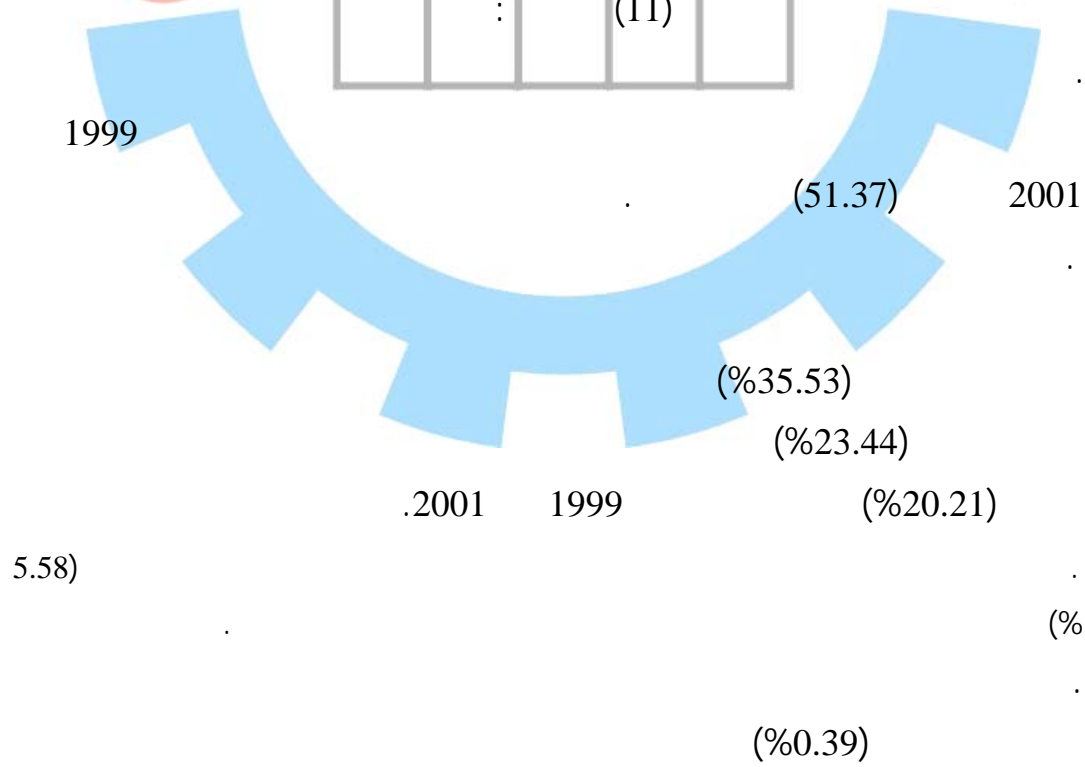




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			2001		2000		1999		
%1.98	50.91	0.61	14.05	0.33	20.99	0.16	15.87	0.12	
%2.62	328.29	8.61	112.51	2.57	109.86	2.01	105.92	4.03	
%8.26	376.91	31.14	128.64	12.25	124.24	9.44	124.03	9.45	
%3.87	931.01	36.11	307.83	12.61	357.85	13.70	265.33	9.80	
%12.69	431.34	54.76	161.27	12.23	170.31	21.95	99.76	20.58	
%	89.02	0.00	24.07	0.00	29.95	0.00	35.00	0.00	
%4.79	136.17	6.53	40.78	0.10	57.69	3.24	37.70	3.19	
%1.33	1228.06	16.35	430.85	3.09	475.35	8.75	321.86	4.51	
%4.31	3571.70	154.11	1219.99	43.18	1346.24	59.25	1005.47	51.68	

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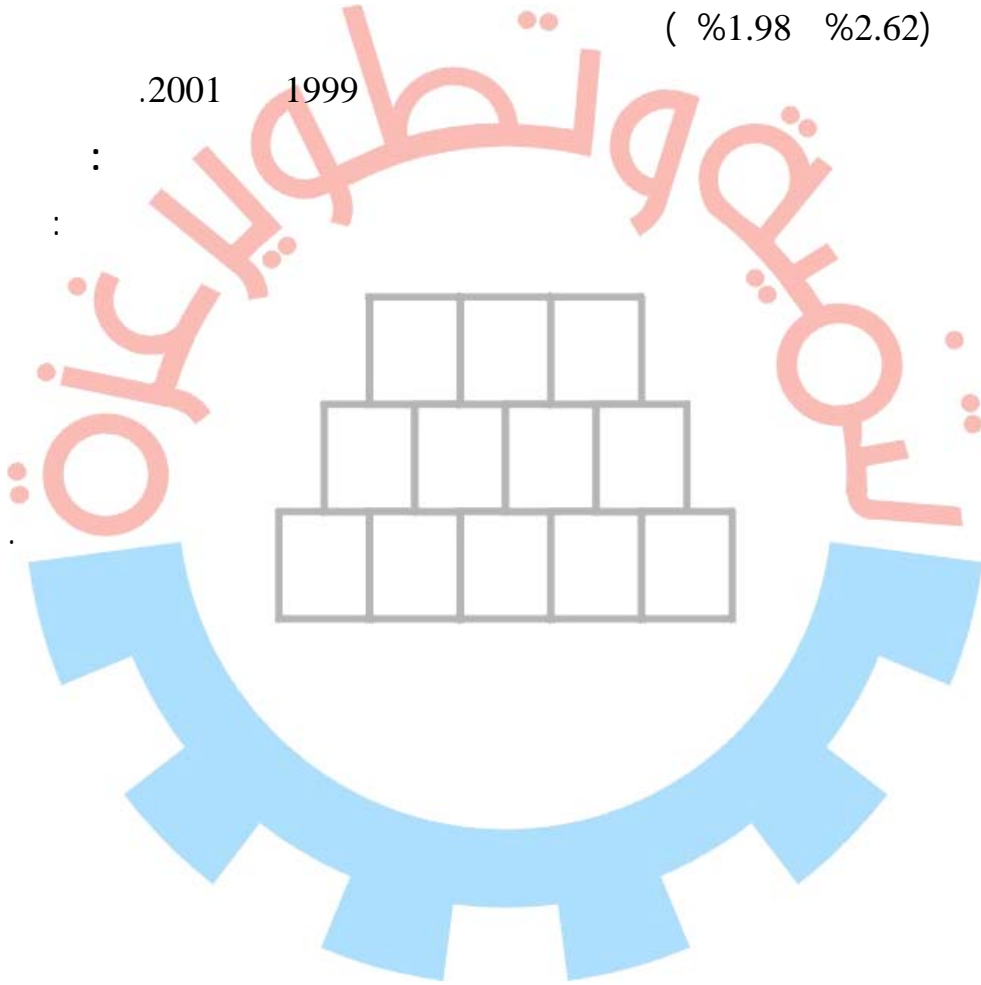


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( %1.98 %2.62 )

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		2001	2000	1999	1998	1997	1996	
%35	80927	1.984	2.011	2.243	1.216	0.982	0.491	( )
%9	2.355	0.444	0.556	0.595	0.418	0.284	0.058	
%49	13.400	3.380	4.037	2.422	1.457	0.774	0.330	
%3	0.659	0.175	0.332	0.149	0.003	000	000	( + )
%2	0.374	0.332	0.657	0.339	0.573	(1.044)	(0.483)	
%2	0.533	0.124	0.136	0.120	0.071	0.048	0.034	
%100	25.248	6.439	7.729	5.868	3.738	1.044	0.430	
	26542.4	4405.2	4835.2	4516.5	4533.7	4355.1	3896.7	
	%0.09	%0.14	%0.16	%0.13	%0.08	%0.02	%0.01	

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2	1	1	-
6	4	2	-
2	2	-	-
13	9	4	-
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%10.15	%9.89	%10.81	-

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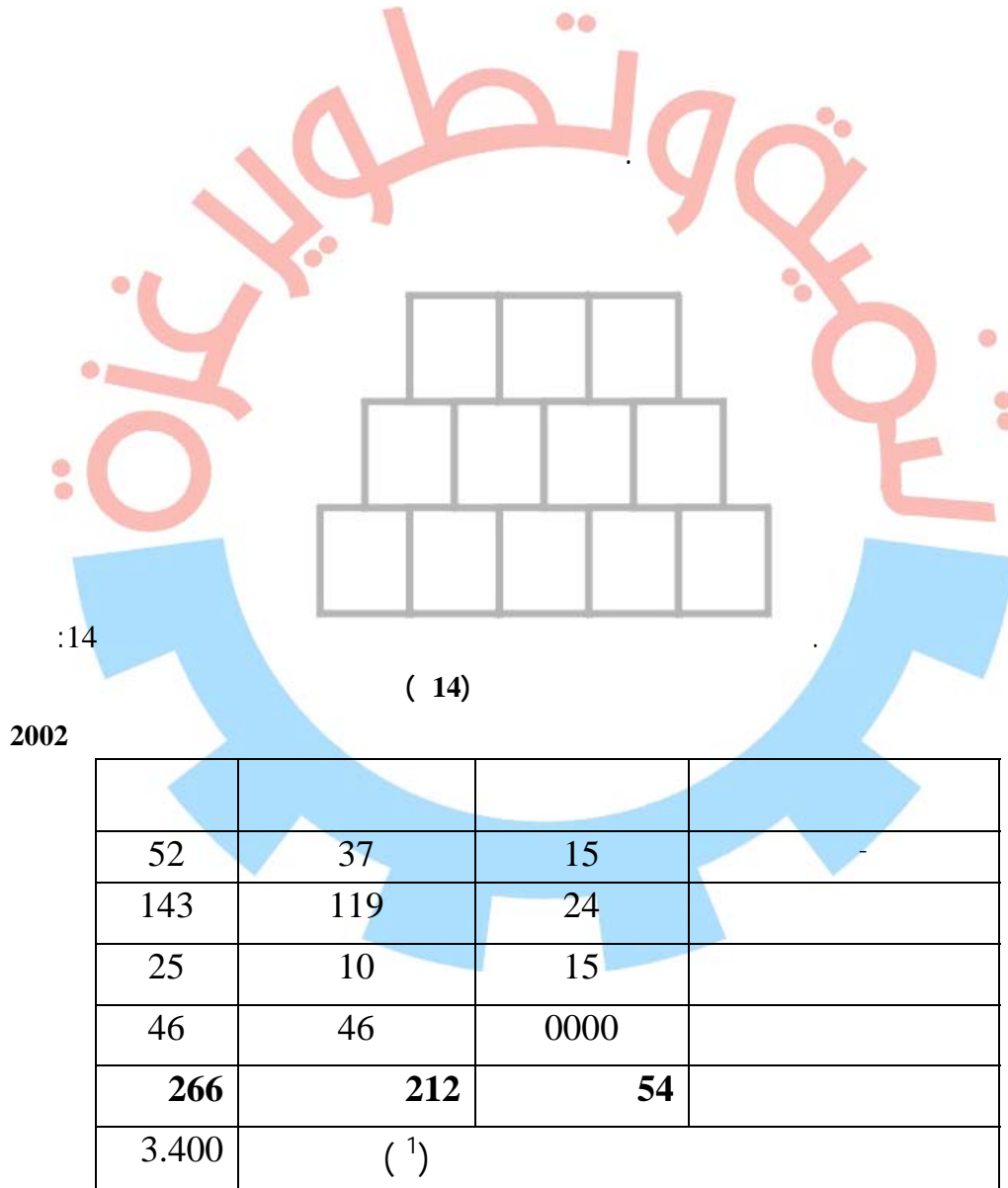


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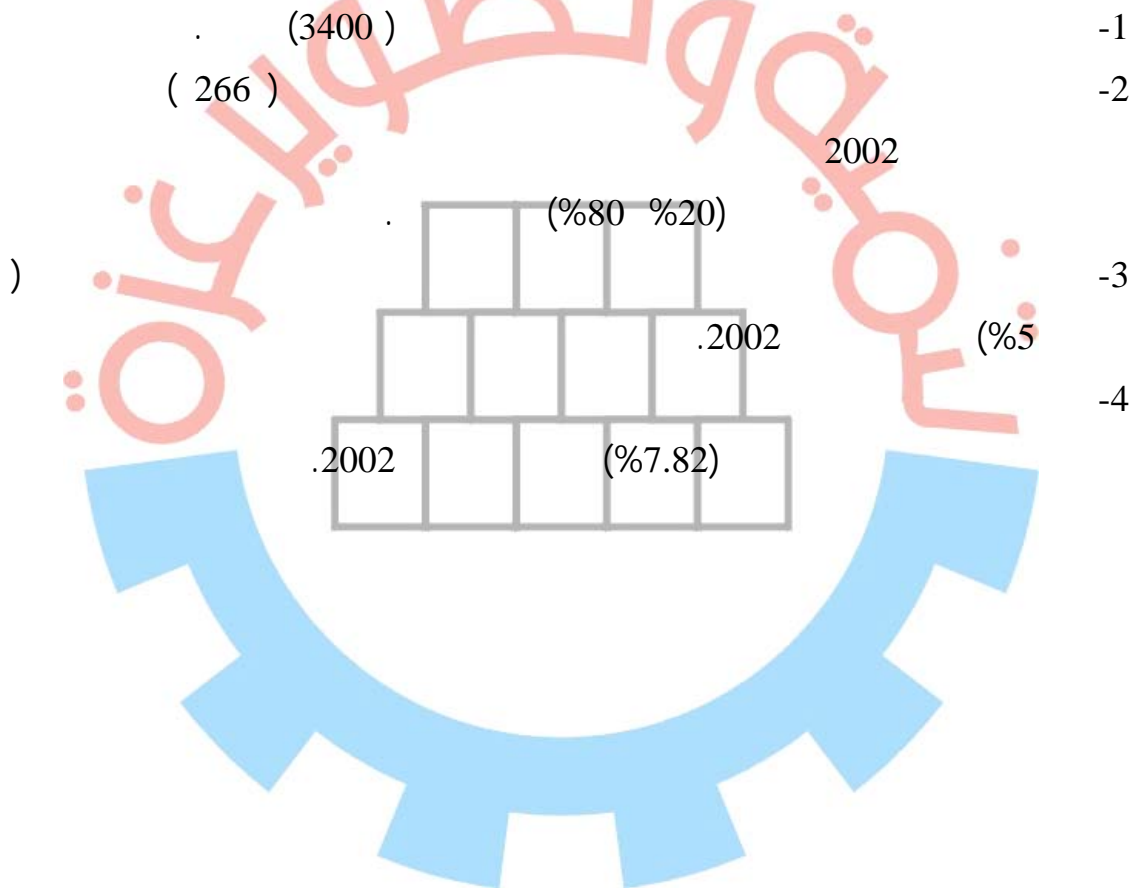
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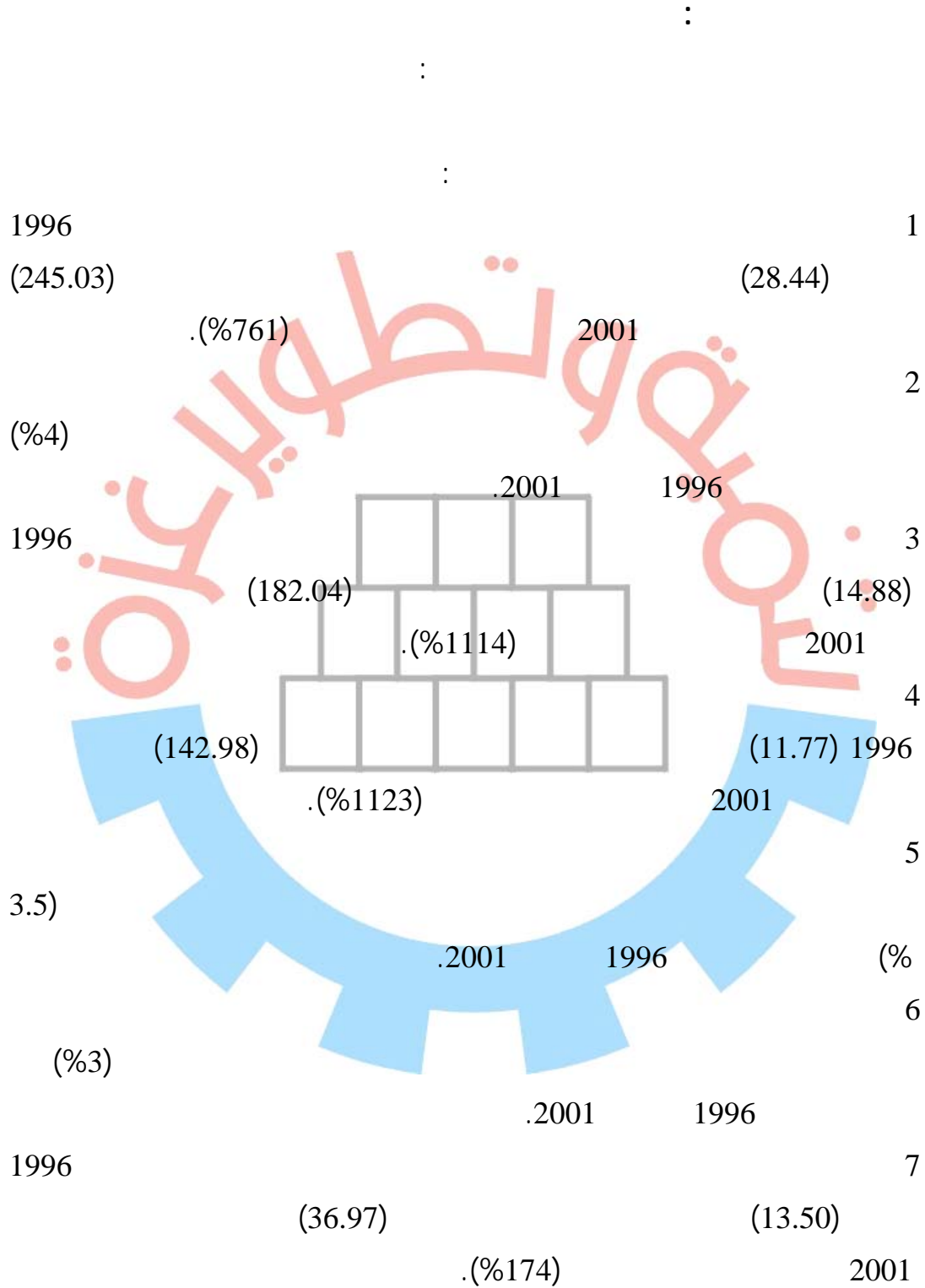
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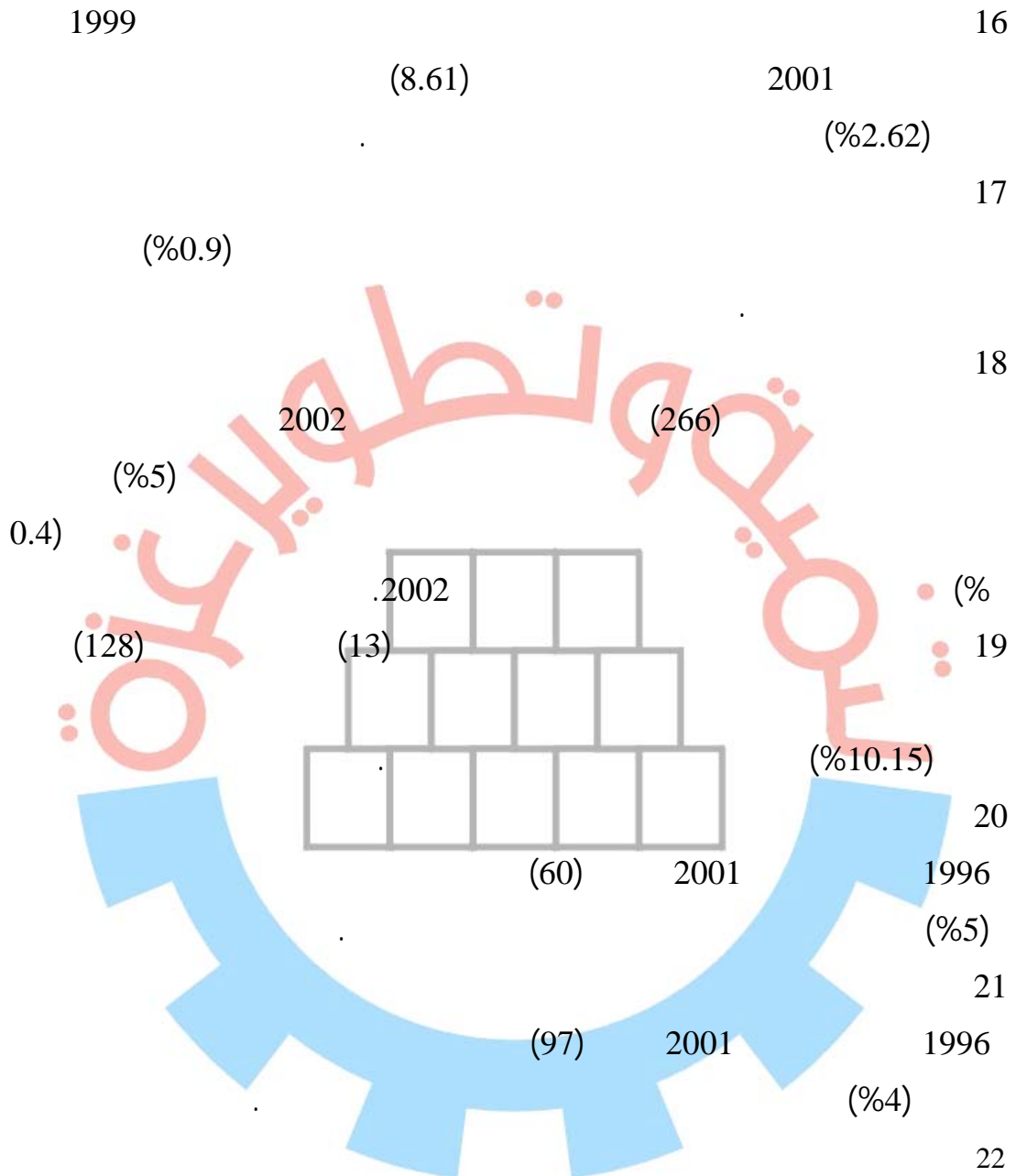
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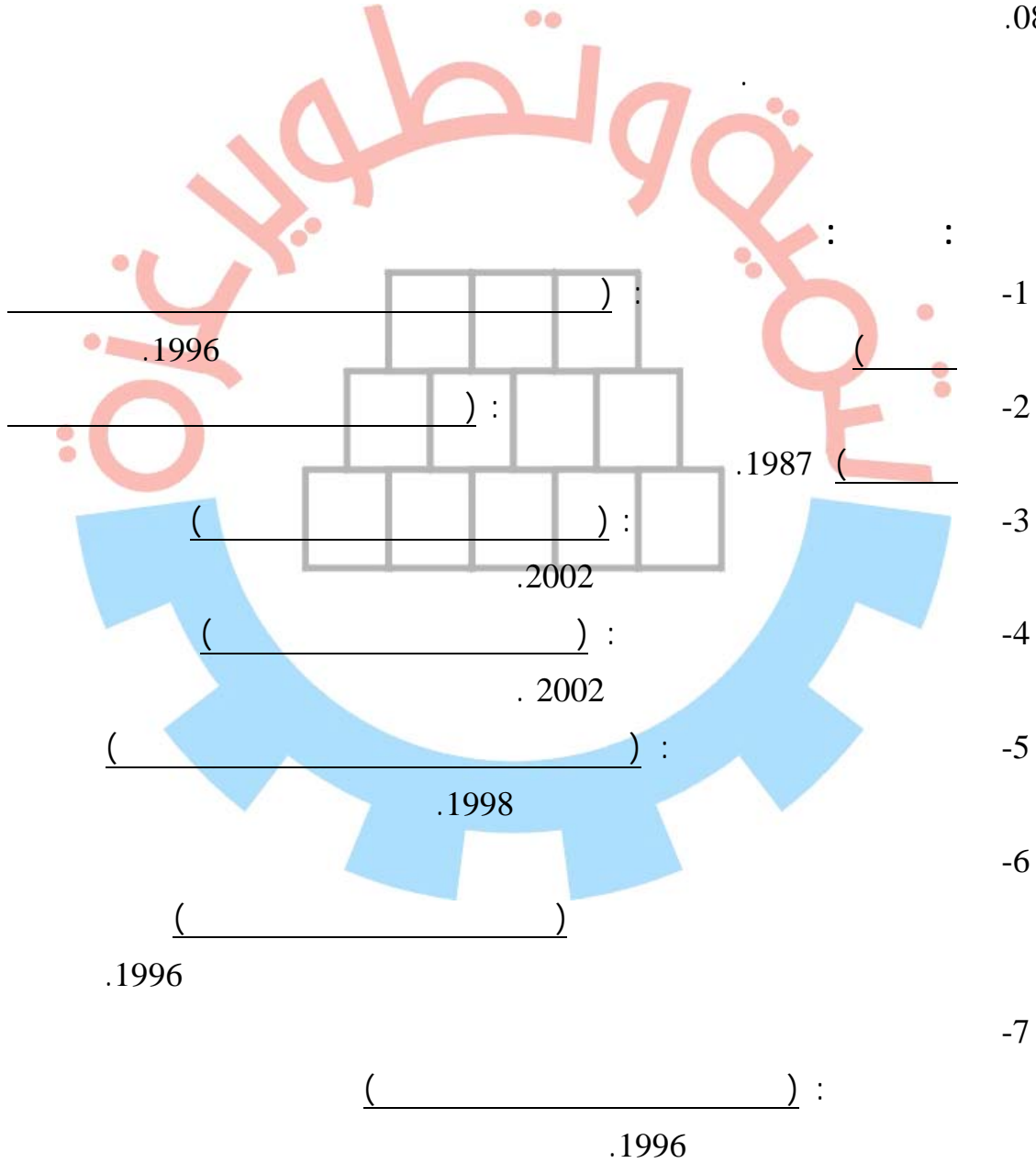
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