



الاستثمار و التمويل في فلسطين

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Abstract

This study aims at determining the role Palestine and effect of this role on various economic sectors, including the agriculture, commerce, etc. sectors which the Palestinian economy is based on and the roles of banks in supporting these sectors. In addition, the study aims at identifying the current status of banks working in Palestine and the most important problems that represent the stumbling block in the way of their participation in economic development.

The study used the descriptive analytical approach to come out with the study conclusions.

Study Conclusions:

The study concluded the following:

1. The banks working in Palestine have the desire to expand giving facilities to the different economic sectors. Nonetheless, the banks do not perform their assigned roles in supporting economic development properly.

2. Banks give a lot of interest to the guarantees provided by the client as a precondition for accepting facilitation of its credit.
3. The problems faced by banks and settling disputes between the banks and clients in delay in paying their dues.

Study Recommendations:

In the light of the study conclusions, the following recommendations were drawn:

1. It is necessary for businessmen and owners of various businesses to provide sufficient guarantees for credit facilitation so that their applications to get the loan facilitation, which banks, can accept.
2. Directing businessmen and directors to ask for help from specialized institutions, especially universities, in the field of preparing feasibility studies on scientific bases.
3. Investigating the chances of investment in Palestine and contributing to funding the different sectors them as partners.

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	2003		2002		2001		2000		
	%		%		%		%		
2571.871	21	874.783	16.3	561.902	16.8	571.201	0.16	563.985	
11196.661	75	3.114.370	79	2722711	77.4	2.632.656	77.7	2.726.924	
862.477	3.1	132.005	3.5	121.340	3.97	135.220	3.82	134.252	
190.52	0.06	24.912	0.7	24.142	2.2	59.735	2.3	81.731	
14821.52	100	4146.070	100	3430.09	100	3398.812	100	3506.892	

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2003		2002		2001		2000		
%		%		%		%		
29.5	317.089	28	269.92	24	294.141	21.3	287.406	
61.2	656.263	61	585.05	65.	798.695	68	919.414	
8.9	95.460	10.8	98.565	8.3	101.891	7.7	104.797	
0.29	3.193	0.37	3.579	2.0	25.266	2.7	36.523	
100	1072.005	100	957.122	100	1219.993	100	1348.14	

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2003	2002	2001	2000	
36.2%	48%	%51.49	%51	
21%	%21	30.34%	%33.72	
%72.3	81%	75.35%	%78.06	
12.8%	%15	%42.3	%44.69	

(2003) (%72.3)

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2003		2002		2001		2000		
%		%		%		%		
1.53	.164	1.68	161	1.15	140	1.56%	20.99	
8.64	.926	10.56	101	9.2	112	8.16	110	
12.47	1334	12.16	116	10.5	129	9.23	124.2	
24.6	264	27.49	263	25.2	308	26.58	358	
3.12	.334	4.0	39.05	3.3	41.1	3.64	49	
2.02	.216	2.4	.230	1.9	241	2.22	30	
11	123	13	.127	9.8	120	9.01	121.3	
6.3	680	4.8	46.44	3.2	400	3.34	44.97	
4 0.	424	0.25	2.42	5.7	.705	0.94	12.72	
30	318	23	222	35	438	35.31	475.3	
100	1.072	100	957	100	1219	100	1346	

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%	%		
9.5	2.4	1	
57	19.0	8	
42	21.4	9	
57	57.1	24	
	100.0	42	

%57

2.4

%19

%21.4

%

(2/3)

%	%		
38	9.5	4	
67	33.3	14	
36	11.9	5	
40	40.5	17	
24	4.8	2	
	%100.0	42	

%40.5

%%11.9

%33.3

%4.8

%9.5

(3/3)

%	%		
64	64.3	27	
71	%35.7	15	
-	%100.0	42	

%64.3

%35.7

(4/3)

%	%		
15	4.8	2	
47.5	45.2	19	
95	45.2	19	
	4.8	2	
	%100	42	

%45.2

%4.8

(5/3)

%	%		
57	19.0	8	
43	42.9	18	
28.5	7.1	3	
48	23.8	10	
28.5	7.1	3	
	100.0	42	

%42.9

%19.0 % 7.1 %23.8

%7.1

(6/3)

%	%		
12	2.4	1	
23	4.8	2	
21.4	7.1	3	
57	57.1	24	
57	28.6	12	
	100.0	42	

%57.1

%28.6

%4.8 %7.1

%2.4

(7/3)

%	%		
28.5	2.4	1	
91	38.1	16	
68	7.1	3	
67	33.3	14	
13.5	19.0	8	
	100.0	42	

%38.1

%19.0 %33.3

%2.4 %4.1

(8/3)

%	%		
50	16.7	7	
57	14.3	6	
59.5	11.9	5	
38	19.0	8	
38	38.1	16	
	100.0	42	

%38.1

%19.0

11.9

%14.3

%16.7

%

(9/3)

%	%		
39	9.5	4	
39	38.1	16	
36.5	11.9	5	
58.5	28.6	12	
39	9.5	4	
	2.4	1	
	100	42	

%38.1

%29.3

%9.5

%11.9

(10/3)

%	%		
4	2.4	1	
2	16.7	7	
3	7.1	3	
1	57.1	24	
33.3	16.7	7	
	100.0	42	

%57.1

%16.7

%7.1

%16.7

2.45

(11/3)

%	%		
-	2	0	
7.1	2.4	1	
57	57	24	
80.9	40.5	17	
	100.0	42	

%57

%2.4

%40.5

(12/3)

%	%		
12	2.4	1	
54	26.2	11	
73	23.8	10	
31.8	31.0	13	
58.5	14.3	6	
	2.4	1	
	100.0	42	

%31.0

%26.25

%14.3

%23.8

%2.4

(13/3)

%	%		
21.4	7.1	3	
19	4.8	2	
57	57.1	24	
62	31.0	13	
	100.0	42	

%57.1

%31.0

%4.8

%7.1

(14/3)

%	%		
24	%4.8	2	
52	26.2	11	
50	16.7	7	
49	40.5	17	
39	9.5	4	
-	2.4	1	
	100	42	

%40.5

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(15/3)

%	%		
24	4.8	2	
57	28.6	12	
64	21.4	9	
33	33.3	14	
48	11.9	5	
	100	42	

%33.3

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%4.8

%11.9

%21.4

(16/3)

%	%		
28	7.1	3	
52	26.2	11	
64	21.4	9	
40	40.5	17	
24	4.8	2	
	100.0	42	

%40.5

%33.3 % 21.4

. %4.8 %7.1

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%	%		
21	7.1	3	
19	4.8	2	
52	52.4	22	
71	35.7	15	
	100.0	42	

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(18/3)

%	%		
38	9.5	4	
48	23.8	10	
36	11.9	5	
31	31.0	13	
48	23.8	10	
	100.0	42	

%31.0

%11.9

%23.8

%9.5

(19/3)

%	%		
15.3	4.8	2	
15	4.8	2	
54	50.0	21	
72	33.3	14	
	7.1	3	
	100.0	39	

%50.0

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(20/3)

%	%		
58.5	14.3	6	
49	23.8	10	
39	38.1	16	
66	21.4	9	
	2.4	1	
	100.0	42	

%38.1

%21.4

%23.1

%14.3

(21/3)

%	%		
63	%31.5	13	
34	%33.3	14	
44	%14.3	6	
39	%9.5	4	
39	%9.5	4	
	%2.4	1	
	100%	42	

%33.3

%14.3

%31.5

%9.5

(22/3)

%	%		
9.7	2.4	1	
36.5	11.9	5	
56	54.8	23	
58.5	28.6	12	
	2.4	1	
	100	42	

%54.8

%11.9

%28.6

(23/3)

%	%		
25	4.8	2	
67	21.4	9	
50	23.8	10	
35	33.3	14	
50	11.9	5	
	4.8	2	
	100	42	

%33.3

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%23.8

(24/3)

%	%		
39	7.1	3	
42	9.5	4	
16	4.8	2	
45	40.5	17	
63	28.6	12	
	9.5	4	
	100	42	

%40.5

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	%		
4	7.1	3	
3	14.3	6	
2	21.4	9	
1	40.5	17	
4	7.1	3	
	9.5	4	
	100	42	

%40.5

%23.7

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%7.9

(26/3)

%	%		
24	2.4	1	
51	23.8	10	
39	16.7	7	
51	33.3	14	
29	19.0	8	
	4.5	2	
	100.0	42	

%33.3

19.0

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%2.4

%16.7

%

(27/3)

%	%		
24	4.8	2	
51	16.7	7	
39	19.0	8	
51	50.0	21	
29	7.1	3	
	2.4	1	
	100.0	42	

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