



مدى تطبيق مبادئ الحوكمة المؤسسية في المصارف الفلسطينية وفقاً
لمبادئ منظمة التعاون الاقتصادي والتنمية ومبادئ لجنة بازل
للمراقبة المصرفية

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"Corporate Governance Implementation in Palestinian Banks According to the (OECD) & Basel committee for banking supervision"

Thesis abstract

The study aimed at recognizing the reality of Corporate Governance in Bank of Palestine according to the principles of the organization of economic cooperation and development (OECD) and the principles of Basel Committee for banking supervision. The study also aimed at identifying the differences in studying this reality according to the following variables; gender, age, education, experience, position. The study population includes 36 individuals from a board member, executive manager, internal audit and external audit.

The comprehensive survey was used for the study population, and the researcher collected 34 questionnaires. The researcher also interviewed some population members. The study concluded two main results, which are that Bank of Palestine is committed to the principles of Corporate Governance and Implementing Corporate Governance influences positively the bank's performance. Finally the study came up with a number of Recommendations; one is Developing the instructions of Palestine Monetary Authority in the field of Corporate Governance through adopting the suggested model of Corporate Governance as a frame work for Palestinian banks after taking subjective and environmental factors into consideration. Another recommendation is to create a specialized committee to administer the risks and to specify the operational and market risks to draw special strategies for dealing with each kind of these risks.

	Abstract
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Stakeholders

Stockholders

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WorldCom Enron
Arthur Anderson

(2002) Sarbanes-Oxley Act

Robert Smith (2003)

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1. OECD : Organization For Economic Co-operation and Development

2. IOSCO: International Organization of Securities Commissions.

3. GAAP: Generally Accepted Accounting Practice.

4. CIPE : Center for International Private Enterprise.

5. BIS : Bank for International Settlements .

6. IMF: **International Monetary Fund**

7. Stockholders

8. Stakeholders

المبحث الثاني

الدراسات السابقة

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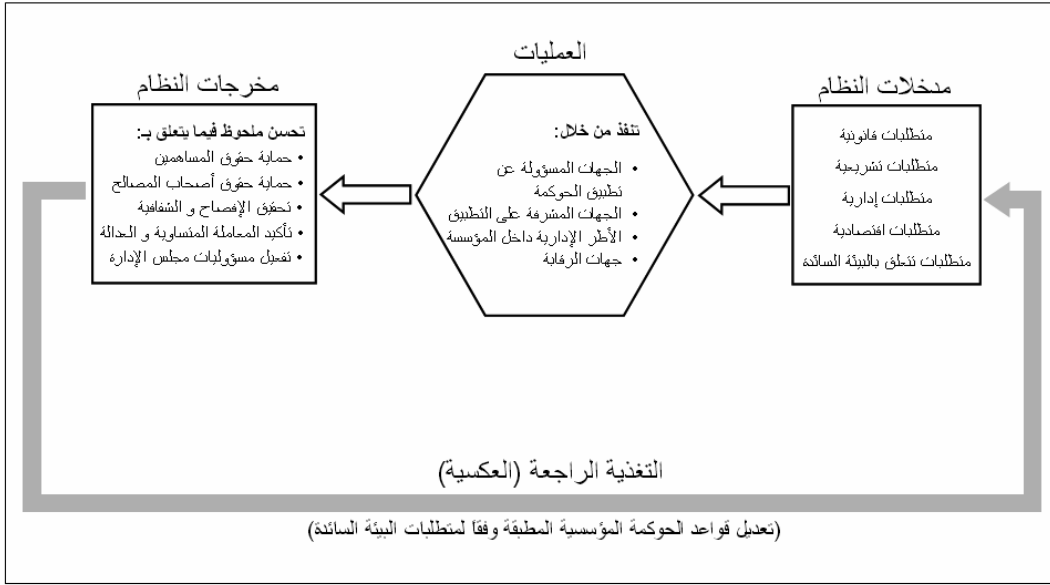
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OECD

(Enhancing Corporate Governance for Banking Organizations,2006).

(Organization for economic co-:(OECD)

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Organisation for European Economic Co-operation (OEEC)

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(OECD,2004)

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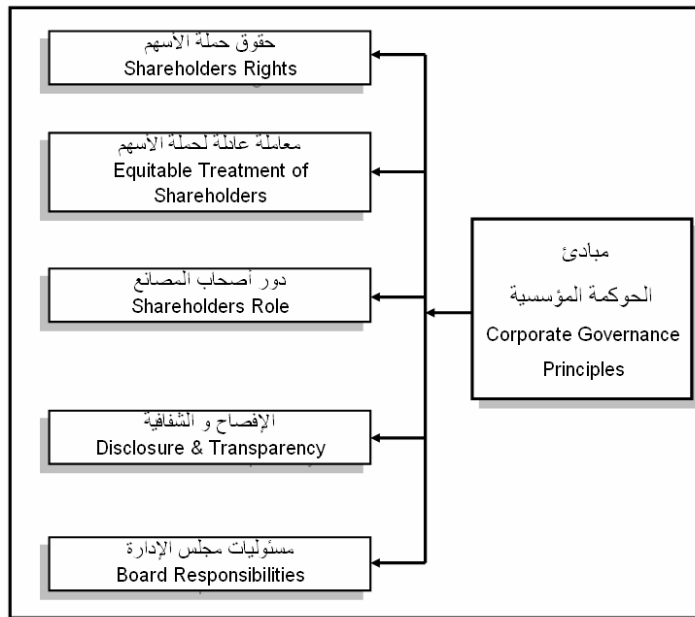
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2005) (OECD)

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(OECD Principles and Annotations on Corporate Governance,2004). :
www.oecd.org

(OECD,2004)

<http://www.oecd.org/document/49>:

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(OECD Principles and Annotations on Corporate Governance,2004).

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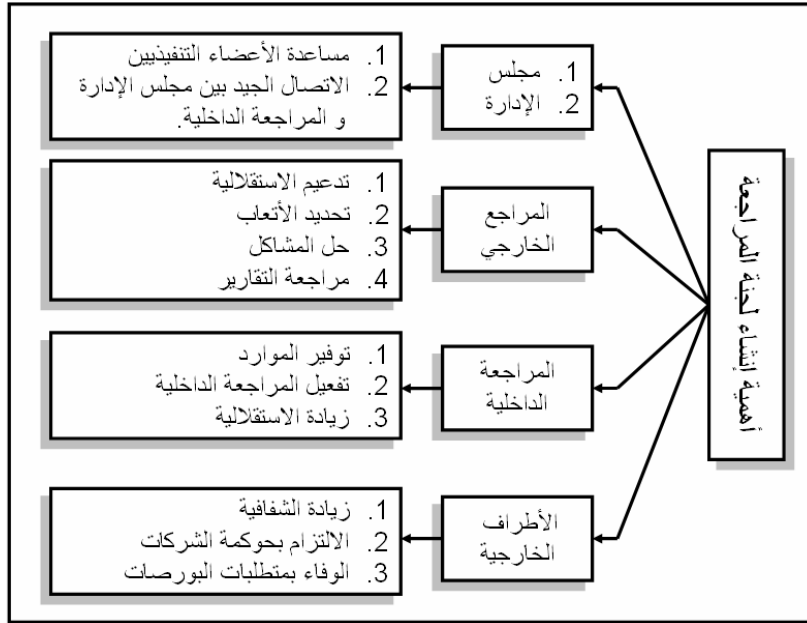
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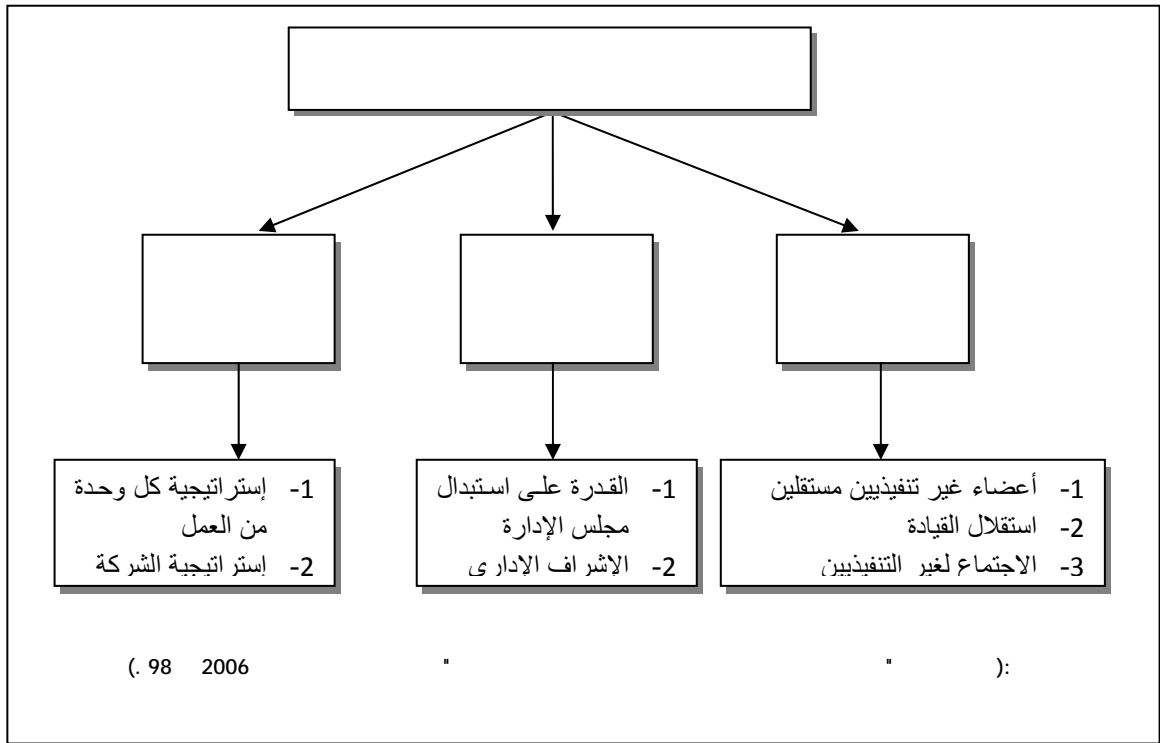
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1. معاونة جميع أعضاء الإدارة العليا

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في نهاية السنة في زيادة فعالية المراجع الداخلي في

مراجعة القوائم

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(http://jamahir.alwehda.gov.sy/__archives.asp?FileName=74614519420080510215016)

الفصل الثالث

الحكومة في فلسطين

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www.cipe-arabia.org/partner

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تطور الحوكمة المؤسسية في فلسطين :

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.1 (www.cipe-arabia.org/search.asp) 15:00 ، 2008-4-17
.2 (مجلة سوق المال- العدد 2-أب 2007)

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(www.met.gov.ps/resultsearch.aspx?id699&lng=2&tab=portal_announcements)

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(نظام الإفصاح للشركات المساهمة العامة الفلسطينية-سوق فلسطين للأوراق المالية-2006)

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847.65	602.55	496.73	431.77	33.48*	
737.30	527.18	439.45	389.86	300.81	
243.59	260.50	232.01	159.07	103.30	
90.21	56.25	43.59	31.06	25.21	
20.58	13.90	14.68	5.66	2.48	

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JP Morgan Chase

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الفصل الرابع

الطريقة والإجراءات

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SPSS (Statistical Package for Social Science)

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0.000	0.641		12	
0.032	0.374		13	
0.002	0.523		14	
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0.006	0.468		18	
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0.002	0.516		24	
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0.002	0.512		37	
0.000	0.593		38	
0.014	0.422		39	
0.000	0.667		40	

0.001	0.548		41	
0.000	0.716		42	
0.000	0.776	SWOT	43	
0.000	0.782		44	
0.000	0.595		45	
0.000	0.627		46	
0.000	0.636		47	
0.000	0.644		48	
0.049	0.345		49	
0.000	0.711		50	
0.017	0.414	"	51	
0.000	0.662		52	
0.011	0.435	%5 %10	53	
0.023	0.394	%20 ()	54	

0.000	0.692		55
0.002	0.515		56
0.000	0.685		57
0.000	0.717		58
0.000	0.705		59
0.000	0.770		60
0.010	0.444		61
0.003	0.499	()	62
0.005	0.482		63
0.009	0.449		64
0.001	0.538		65
0.027	0.386		66

0.349 31 0.05 r

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r (0.05)

0.349 31 0.05

(5)

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0.000	0.732		67
0.000	0.816		68
0.000	0.918		69
0.000	0.917		70
0.000	0.792		71
0.002	0.525		72

0.349 31 0.05 r

) : (5)

r r (0.05)
 0.349 31 0.05

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.(0.05)

(6)

0.000	0.996			
0.002	0.519			
	0.349	31	0.05	r

:Reliability

:Split-Half Coefficient

(Spearman-Brown Coefficient)

(7)

$$\frac{r^2}{r+1} =$$

(7)

0.000	0.8878	0.7983		
0.000	0.8355	0.7174		
0.000	0.8986	0.8158		
	0.361	28	0.05	r

:Cronbach's Alpha

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0.9576	60		
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0.9602	66		

((1- Sample K-S)

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(1-Sample Kolmogorov-Smirnov)

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0.709	0.701	60	
0.119	1.187	6	
0.622	0.753	66	

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SPSS

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(1- Sample K-S)

One sample t test .5

Independent samples t test .6

One Way ANOVA .7

الفصل الخامس

نتائج الدراسة الميدانية وتفسيرها

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91.17	31	
8.83	3	
100.0	34	

%8.83

%91.17 (10)

(11)

14.7	5	34-25
55.9	19	44-35
17.6	6	54-45
11.8	4	55
100.0	34	

34-25 %14.7 (11)
 %17.6 44-35 %55.9
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 . 55
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54-45 34-25

(12)

8.8	3	
61.8	21	
29.4	10	
0.0	0	
100.0	34	

%8.8 (12)

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(13)

17.6	6	
38.2	13	
11.8	4	
32.4	11	
100.0	34	

%17.6 (13)

%11.8

%38.2

%32.4

(%38.2)

(%33.3)

(%12.1)

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(14)

17.6	6	
44.1	15	15-10
26.5	9	20-15
11.8	4	20
100.0	34	

%17.6 (14)

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(15)

23.5	8	
47.1	16	
26.5	9	
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100.0	34	

" %23.5 (15)
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(One Sample T test) T

) 2.04 t t
 (% 60 0.05
) -2.04 t t
 (% 60 0.05
 0.05

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1999 (OECD)

"2006

2001

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: - - -
(16)

:1-1

0.005	3.044	70.30	3.52		7
0.000	3.944	73.94	3.70		8
0.000	6.016	80.61	4.03		9
0.000	26.667	96.36	4.82		10
0.000	6.783	86.06	4.30		11
0.000	9.381	86.67	4.33		12
0.000	7.930	88.48	4.42		13
0.000	11.206	87.27	4.36		14
0.000	12.343	92.12	4.61		15
0.000	8.123	84.24	4.21		16
0.000	11.750	89.09	4.45		17

0.000	5.088	81.21	4.06		18
0.000	10.440	90.30	4.52		19
0.000	5.188	76.97	3.85		20
0.000	32.564	97.58	4.88		21
0.000	15.447	85.41	4.27		

2.04

"32"

"0.05"

t

(16)

t

t

0.05

2.04

t

" %60 "

"

%97.58

"

%96.36

"

"

"

"

%92.12

"

"

%90.30

"

%89.09

"

" " %88.48 " "
 %87.27 " "
 " %86.67 " "
 " " " %86.06
 %84.24 " "
 " %81.21 " "
 " " %80.61 " "
 " %76.97 " "
 " " " %73.94
 " %70.30 " "
 4.27
 t " %60 " %85.41
 2.04 t 15.447
 0.05 0.000
 . - - -

: 2-1

(17)

0.000	8.000	86.67	4.33		22

0.000	5.757	83.03	4.15	()	23
0.000	12.000	87.27	4.36		24
0.000	8.429	87.27	4.36		25
0.000	10.713	87.88	4.39		26
0.000	5.188	76.97	3.85		27
0.006	2.959	70.63	3.53		28
0.000	4.856	76.97	3.85		29
0.000	9.361	82.15	4.11		

2.04 "32" "0.05" t
 (17) t
 0.05 2.04 t
 " %60 "
 " %87.88 "
 " %87.27 "
 " %87.27 "

" %86.67 "

" %83.03 ".()

" %76.97 "

%76.97 "

. %70.63

4.11

t " %60 " %82.15

2.04 t 9.361

. 0.05 0.000

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:3-1

(18)

0.000	23.200	95.15	4.76	" "	30
0.000	37.566	98.18	4.91	()	31
0.000	12.000	87.27	4.36		32
0.000	12.343	88.48	4.42		33
0.000	16.144	91.52	4.58	" "	34
0.000	24.740	95.76	4.79		35
0.000	12.485	90.91	4.55		36
0.000	24.159	92.47	4.62		

2.04 "32" "0.05" t

(18) t

0.05 2.04 t

" %60 "

%98.18 "() "

" "

" " " " %95.76

" " " " %95.15 "

" %91.52 "

" " %90.91

" %88.48 "

. %87.27 "

4.62

t " %60 " % 92.47

2.04 t 24.159

0.05 0.000

.

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:4-1

(19)

	t				
0.000	14.745	91.52	4.58		37
0.000	16.605	92.12	4.61	.	38
0.000	24.740	95.76	4.79		39

0.000	21.193	95.76	4.79		40
0.000	13.791	89.70	4.48		41
0.000	22.963	92.97	4.65		

2.04 "32" "0.05" t

(19)

t

t

0.05

2.04

t

" %60 "

"

"

"

%95.76

"

"

%95.76

"

%92.12

"

"

%91.52

"

.%89.70

"

4.65

t

" %60 "

% 92.97

2.04

t

22.963

0.05

0.000

:

:5-1

(20)

0.021	2.424	69.70	3.48		42
0.143	1.502	66.06	3.30	SWOT	43
0.002	3.371	72.73	3.64		44
0.439	0.783	63.64	3.18		45
0.091	1.744	67.88	3.39		46
0.096	1.713	67.88	3.39		47
0.000	4.695	81.21	4.06		48
0.009	2.803	69.87	3.49		

2.04

"32"

"0.05"

t

(20)

t

t

0.05

2.04

t

" %60 "

"

"

"

%81.21

"

" %72.73

" %69.70 "

" %67.88 "

" "

SWOT " %67.88

" %66.06 "

" "

.%63.64

3.49

t " %60 " %69.87

2.04 t 2.803

0.05 0.009

.

: :6-1

(21)

0.000	7.129	81.82	4.09		49
0.000	6.447	80.61	4.03		50
0.002	3.288	72.12	3.61	" "	51
0.000	4.296	75.76	3.79		52
0.000	6.592	77.58	3.88		
			2.04	"32"	"0.05"
					t

(21) t

0.05 2.04 t

" %60 "

" " %81.82

" %75.76 " %80.61 "

" " %72.12 "

3.88

t " %60 " %77.58

2.04 t 6.592

0.05 0.000

:

:7-1

(22)

	t				
0.000	6.590	83.03	4.15	%10 %5	53
0.000	4.635	76.36	3.82	%20 ()	54
0.000	6.804	83.03	4.15		55

0.000	10.891	88.48	4.42		56
0.000	10.000	87.27	4.36		57
0.000	11.543	83.64	4.18		

2.04 "32" "0.05" t

(22) t

t

0.05 2.04 t

" %60 "

"

" %88.48 "

" %87.27 "

%10 %5

%83.03 "

"

" %83.03 "

()

.%76.36 " %20

4.18

t " %60 "

%83.64

0.000

2.04

t

0.05

8-1: فر إجراءات لدى المصرف لتحديد أدوار و ضمان حقوق الأطراف الأخرى ذات العلاقة :

(23)

فر إجراءات لدى المصرف لتحديد أدوار و ضمان حقوق الأطراف الأخرى ذات العلاقة

0.000	15.739	90.91	4.55		58
0.001	3.623	74.55	3.73		59
0.000	10.407	86.67	4.33		60
0.000	12.769	84.24	4.21		61
0.000	10.824	81.82	4.09)	62
0.000	13.486	83.64	4.18	(

2.04

"32"

"0.05"

t

(23)

t

t

0.05

2.04

t

" %60 "

"

"

"

"

%90.91

"

%86.67

"

() " %84.24

%81.82 "

"

.%74.55 "

4.18

t " %60 "

2.04 t 13.486

0.05 0.000

9-1: تبني البنك للمعايير الأخلاقية والسلوكية العليا وتشجيعها :

(24)

تبني البنك للمعايير الأخلاقية والسلوكية العليا وتشجيعها

0.000	5.416	80.00	4.00	.	63
0.000	3.909	74.55	3.73		64
0.006	2.956	71.52	3.58		65
0.344	0.960	64.24	3.21		66
0.001	3.604	72.58	3.63		

2.04 "32" "0.05" t

(24) t

"66")

t t (

0.05 2.04

" " %60 "

" %80.00 "

%74.55 "

" %71.52 "

.%64.24 "

3.63

t " %60 " %72.58

2.04 t 3.604

0.05 0.000

:

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2001 1999 (OECD)

.2006

(25)

0.000	15.447	85.41	4.27	- - -	1
0.000	9.361	82.15	4.11		2
0.000	24.159	92.47	4.62		3
0.000	22.963	92.97	4.65		4
0.009	2.803	69.87	3.49		5
0.000	6.592	77.58	3.88		6
0.000	11.543	83.64	4.18		7
0.000	13.486	83.64	4.18		8
0.001	3.604	72.58	3.63		9
0.000	13.968	82.94	4.15		

2.04 "32" "0.05" t

(25) t

%82.94 4.15

13.968 t " %60 "

0.05 0.000 2.04 t

2001 1999 (OECD)

.2006

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:

:

(26)

0.000	14.275	87.27	4.36		67
0.000	11.677	85.45	4.27		68
0.000	12.343	88.48	4.42		69
0.000	14.072	90.30	4.52		70
0.000	8.835	86.06	4.30		71
0.000	7.934	83.03	4.15		72
0.000	14.325	87.52	4.38		

2.04 "32" "0.05" t

t	(26)	t	t
	0.05		2.04
"		" %60 "	
"			" %90.30
"	%88.48	"	
"			" %87.27
"	%86.06	"	
%85.45	"		"
			"
			.%83.03
	4.38		
t	" %60 "		%87.52
	2.04	t	14.325
		0.05	0.000
		.	
$\alpha = 0.05$:	
		:	()
		.()	.1
		.	.2
			.3
			.4
			.5
		.	.6
		:	

$\alpha = 0.05$

-4.1

(27)

t

	t				
0.208	1.285	3.8167	4.1800		
0.433	0.794	4.1333	4.4000		
0.207	1.288	3.8434	4.1965	()

2.04

"31"

"0.05"

t

t

t

t

(27)

0.208

2.04

0.05

0.433

)

(

(

)

t

2.04

t

1.288

0.05

0.207

$\alpha = 0.05$

$\alpha = 0.05$

-4.2

:

(28)

	F	51 سنة فأكثر	- 41 سنة 50	40 -31 سنة	- 26 سنة 30	25 سنة فأقل		
0.226	1.535	3.8375	4.3042	3.9250	4.2491	3.8375		

0.934	0.142	4.2000	4.4000	4.4000	4.4000	4.2000		
0.259	1.411	3.8750	4.3106	3.9571	4.2600	3.8750)	
			(

2.69 " 0.05" (28 4) F

F (28)
 2.69 F
 0.05 0.934 0.226
)
 F ()
 F 1.411 ()
 0.259 2.69
 0.05
 $\alpha = 0.05$
 $\alpha = 0.05$ -4.3

(29)

	F					
0.935	0.068	4.1283	4.1683	4.0667		
0.187	1.774	4.2600	4.5000	3.9333		
0.870	0.140	4.1364	4.1948	4.0556)	
			(

3.32 " 0.05" (30 2) F

F (29) 3.32 F
 0.05 0.187 0.935
)
 () F
 3.32 F 0.140
 0.05 0.870
 $\alpha = 0.05$

$\alpha = 0.05$ -4.4
 :

(30)

	F						
0.773	0.373	4.1121	4.3875	4.1208	4.1028		
0.846	0.271	4.3636	4.1500	4.4333	4.4333		
0.838	0.282	4.1281	4.3674	4.1465	4.1315)	(

2.92

" 0.05"

(29 3)

F

F

(30)

2.92

F

0.05

0.846 0.773

)

(

() F

2.92 F 0.282

0.05 0.838

$\alpha = 0.05$

.

$\alpha = 0.05$ -4.5

:

(31)

	F						
		20	20-15	15-10			
0.112	2.179	3.7542	4.1556	4.3200	3.9267		
0.112	2.180	3.8500	4.5556	4.4800	4.1600		
0.092	2.362	3.7576	4.1887	4.3303	3.9485)	

2.92 " 0.05" (29 3) F

F (31)

2.92 F

0.05 0.112 0.112

)

() F
 2.92 F 2.362
 0.05 0.092
 $\alpha = 0.05$

$\alpha = 0.05$ -4.6
 :

(32)

	F					
0.295	1.272	3.9370	4.2104	4.2563		
1.000	0.000	4.3778	4.3750	4.3750		
0.335	1.136	3.9714	4.2226	4.2652	()	

3.32 " 0.05" (30 2) F

F (32)
 3.32 F
 0.05 1.000 0.295
)
 (
 () F
 3.32 F 1.136

0.05
 $\alpha = 0.05$

0.335

.

الفصل السادس

النتائج والتوصيات

		:	:
	(%82.94)		.1
(2007)		(2007)	
	.11		
	(%85.41)		.2
	(2005)	(2007)	
	(%82.15)		.3
	(%92.47)		.4
Parker etal (2002)			
		Allegrini & D'onza (2003)	

(%92.97)
(2005)

.5

(2005)

(%69.87)

.6

(2007)

:

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	(%77.58)	.7
		(2005)
	(%83.46)	.8
(2005)		
Cross-Holdings		
)		(
	(%83.64)	.9
	(% 72.58)	.10
(2005)		

(2005) (%87.52) -11

Parker,etal,(2002)

(2006)

(2003)

(a= 0.05)

-12

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	.2005		
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. 2006 "	"	"	-7
	"		-8
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.1993	"		-9
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	.2007		
"	"		-11
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	"		-12
	. 2004	286	
"(- -) II-	"		-13
	.2004		

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(- -)	"	-15
.2005	"	
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.2005	"	-17
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		. 2005	26
		"	-49
"()			
		. 2006/2005	
		"	-50
. 2008	5	"	
		"	-51
. 2007	2	"	
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- 11- www.bis.org

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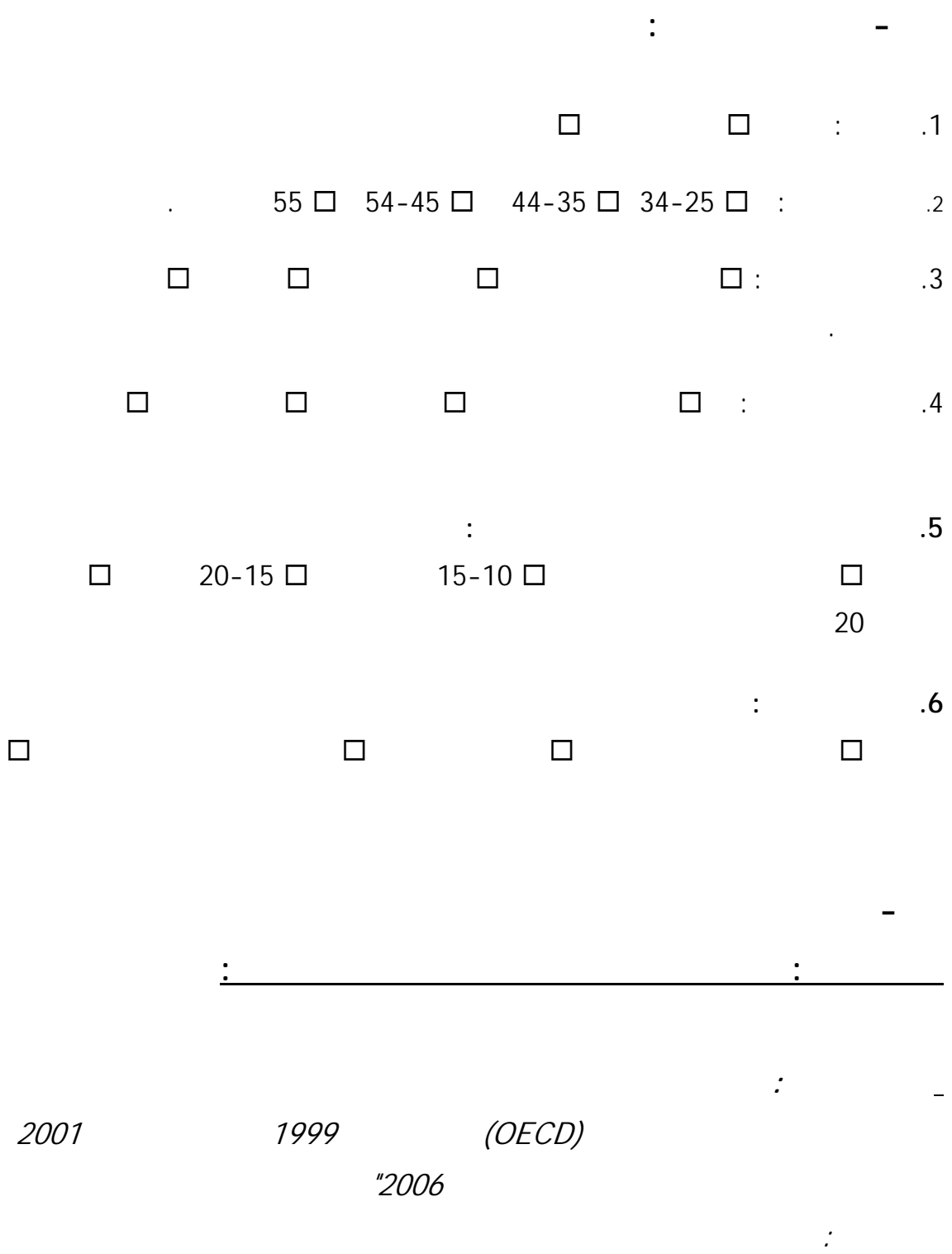
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						(37)
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						(58
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						(63)
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						(67
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						(71
						(72

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