

جامعة فيلادلفيا  
كلية العلوم الإدارية والمالية

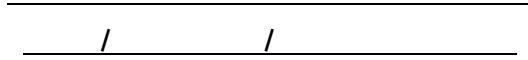
المؤتمر العلمي الرابع

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

:





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 |