

بسم الله الرحمن الرحيم



مدى تطبيق المصارف الوطنية الفلسطينية للقواعد والممارسات الفضلى لحوكمة المصارف في فلسطين

قدمت هذه الرسالة استكمالاً لمتطلبات الحصول على درجة الماجستير في إدارة الأعمال

2009 / 1430



هاتف داخلي: 1150

عمادة الدراسات العليا

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Ref
2010/12/10
Date التاريخ

نتيجة الحكم على أطروحة ماجستير

بناءً على موافقة عمادة الدراسات العليا بالجامعة الإسلامية بغزة على تشكيل لجنة الحكم على أطروحة الباحث/ممدوح محمد عبد القادر العزايزة لنيل درجة الماجستير في كلية التجارة/قسم إدارة الأعمال وموضوعها:

"مدى تطبيق المصارف الوطنية الفلسطينية للقواعد والممارسات الفضلى لحوكمة المصارف في فلسطين"

وبعد المناقشة العلنية التي تمت اليوم الأحد 03 محرم 1430هـ، الموافق 2009/12/20م الساعة الواحدة ظهراً، اجتمعت لجنة الحكم على الأطروحة والمكونة من:

د. علاء الدين عادل الرفاتي مشرفاً ورئيساً
أ.د. يوسف حسين عاشور مناقشاً داخلياً
د. علي عبد الله شاهين مناقشاً داخلياً

وبعد المداولة أوصت اللجنة بمنح الباحث درجة الماجستير في كلية التجارة/قسم إدارة الأعمال.

واللجنة إذ تمنحه هذه الدرجة فإنها توصيه بتقوى الله ولنزوم طاعته وأن يسخر علمه في خدمة دينه ووطنه.

والله ولي التوفيق ،،،

عميد الدراسات العليا

د. زياد إبراهيم مقداد

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ



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Abstract

This study touched on the extent to which Governance Standards (GS), issued & ruled by the Palestine Monetary Authority (PMA), are practiced by the national Palestine banks. In fact, these GSs are considered in line with the Basel Committee resolutions concerning the Banking Governance aspects. Furthermore, this study aims at emphasizing the role of those stakeholders involved in pursuing the GSs that would provide a lot of benefit resulting from implementing and adhering to the corresponding GSs aspects.

Throughout this study, the analytical descriptive approach was pursued. Also, a questionnaire (Core Study Tool), was designed based on various elements incorporating GSs and guidelines, which contributed to measuring the extent to which GSs are pursued by the national Palestine banks within the study sample.

The study population consisted of members of BoDs of the national Palestine banks, Director Generals & their Assistants, Heads of functional departments & their Assistants, Internal auditors & their Assistants, External Auditors, and Branch Managers. In this regard, 192 questionnaires were used targeting a 192-individual sample, while only 109 responses were received (56.8%).

The study results included various key points as follows:

- ✓ The study sample is adherent to the GSs ruled by the PMA, while differing in their commitment level to the various sub-GSs. The researcher considers this result acceptable as there are several other binding requirements guiding and complementing the GSs, leading to the best practices in this regard.
- ✓ The stakeholders within the study sample are interested in practicing the GSs in a best manner. They are aware of the corresponding benefits as well. There is no significant difference in their responses about the GSs practice level, attributable to (Title, Age, Academic Background, Profession, Professional Experience, or Sex).

The researcher is suggesting a few recommendations as follows:

- 1- Accelerating the issuance of the Corporate Governance Manual by the National Governance Committee.
- 2- Promotion of Governance awareness.
- 3- Forcing national banks to disseminate governance information in their annual reports, in a separate appendix.
- 4- Raising the bar while handling Business Ethics aspects as these may come first when it is all about the HR aspects within the Palestine corporations.

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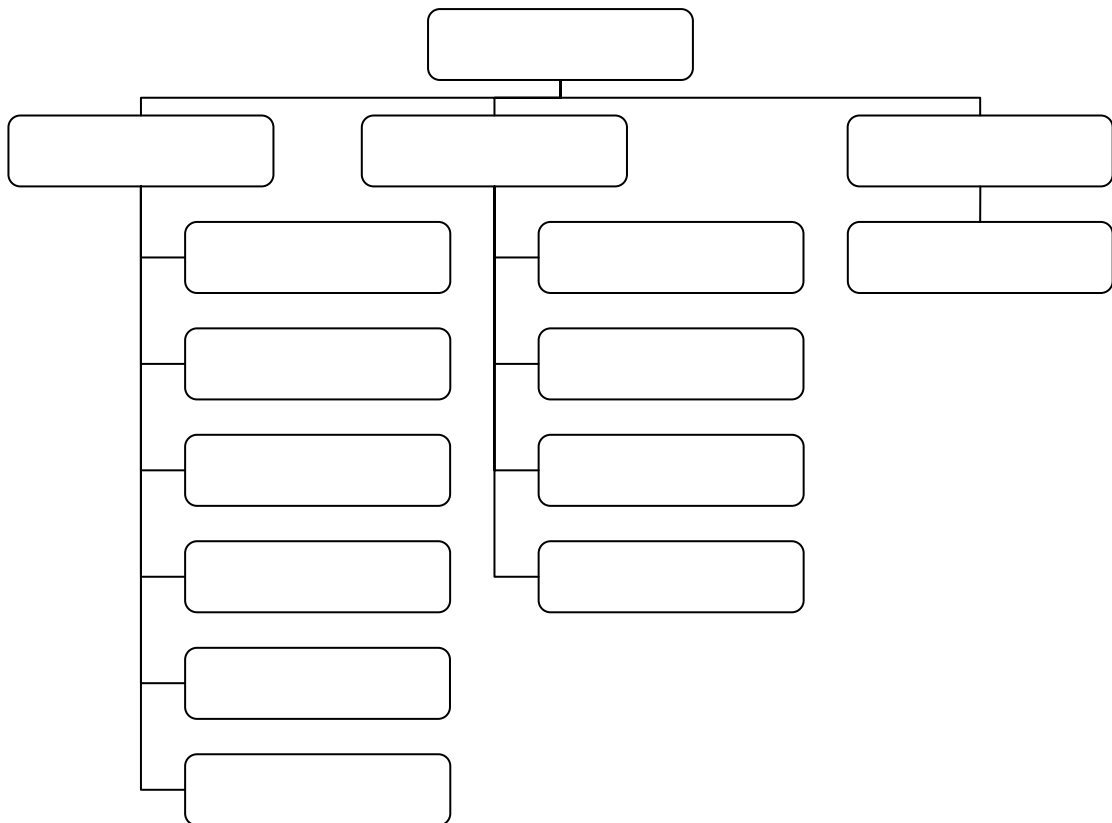
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%		
24.8	27	
17.4	19	/ /
6.4	7	
7.3	8	
7.3	8	
36.7	40	
100.0	109	

: 3-4

"

"

:

:

)

.(

68

:

:

(13)

:

(8)

:

: 2-4-4

Internal Validity : 1-2-4-4

Structure Validity : 2-2-4-4

Reliability :() 5-4

: 1-5-4

(8)

$\alpha = 0.05$

(8)

(.Sig)			
*0.000	0.577		.1
*0.000	0.490		.2
*0.000	0.473	/	.3
*0.000	0.654		.4
*0.000	0.707	/	.5
*0.000	0.483	/	.6
*0.000	0.680		.7
*0.000	0.677		.8
*0.000	0.679		.9
*0.000	0.589		.10
*0.000	0.586		.11
*0.000	0.518		.12
*0.000	0.659		.13

. α =0.05

*

(9)

$\alpha = 0.05$

(9)

(.Sig)			
*0.000	0.671		.1
*0.000	0.594		.2
*0.000	0.608		.3
*0.000	0.6964
*0.000	0.696		.5
*0.000	0.616		.6
*0.000	0.793		.7
*0.000	0.711		.8

$\alpha = 0.05$

*

(10)

$\alpha = 0.05$

(10)

(.Sig)			
*0.000	0.767	" "	.1
*0.000	0.756		.2
*0.000	0.679	" "	.3
*0.000	0.660		.4
*0.000	0.756		.5
*0.000	0.496		.6
*0.000	0.663		.7
*0.000	0.575		.8

. α =0.05

*

(11)

α = 0.05

(11)

(.Sig)			
*0.000	0.705		.1
*0.000	0.683		.2
*0.000	0.704		.3
*0.000	0.605		.4
*0.000	0.782		.5
*0.000	0.642		.6
*0.000	0.646		.7

. α =0.05

*

(12)

$\alpha= 0.05$

(12)

(.Sig)			
*0.000	0.616		.1
*0.000	0.701	SWOT	.2
*0.000	0.789		.3
*0.000	0.779) ()	.4
*0.000	0.530	II	.5

. α =0.05

*

(13)

α = 0.05

(13)

(.Sig)			
*0.000	0.592		.1
*0.000	0.684		.2
*0.000	0.710		.3
*0.000	0.669		.4

$\alpha = 0.05$

*

(14)

$\alpha = 0.05$

(14)

(.Sig)			
*0.000	0.850		.1
*0.000	0.821		.2
*0.000	0.794		.3
*0.000	0.654		.4
*0.000	0.541		.5
*0.000	0.584		.6

. α =0.05

*

(15)

$\alpha= 0.05$

(15)

(.Sig)			
*0.000	0.713		.1
*0.000	0.612		.2
*0.000	0.621		.3
*0.000	0.743		.4
*0.000	0.724		.5

. α =0.05

*

(16)

α = 0.05

(16)

(.Sig)			
*0.000	0.800		.1
*0.000	0.772		.2
*0.000	0.797		.3
*0.000	0.846		.4
*0.000	0.760		.5

. α =0.05

*

(17)

α = 0.05

(17)

(.Sig)			
*0.000	0.740		.1
*0.000	0.792	.	.2
*0.000	0.547	.	.3
*0.000	0.547		.4
*0.000	0.805		.5
*0.000	0.7456
*0.000	0.688	.	.7

. α =0.05

*

Structure Validity :

2-5-4

(18)

$\alpha = 0.05$

(18)

(Sig.)			
*0.000	0.858		.1
*0.000	0.835		.2
*0.000	0.744		.3
*0.000	0.709		.4
*0.000	0.796		.5
*0.000	0.686		.6
*0.000	0.713		.7
*0.000	0.626		.8
*0.000	0.679		.9
*0.000	0.756		.10

$\alpha = 0.05$

*

Reliability :

6-4

:

Cronbach's Alpha Coefficient :

1-6-4

.(19)

(19)

*			
0.908	0.825		.1
0.921	0.848		.2
0.902	0.813		.3
0.901	0.812		.4
0.870	0.757		.5
0.821	0.674		.6
0.889	0.791		.7
0.846	0.716		.8
0.962	0.925		.9
0.886	0.784		.10
0.979	0.959		

= *

(19)

0.925 0.674

.(0.959)

0.962 0.821

(0.979)

()

Split Half Method :

2-6-4

)

(

:Spearman Brown

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

(20)

(20)

0.845	0.731		.1
0.881	0.788		.2
0.836	0.719		.3
0.836	0.714		.4
0.672	0.498		.5
0.801	0.668		.6
0.846	0.733		.7
0.750	0.592		.8
0.916	0.839		.9
0.830	0.706		.10
0.981	0.962		

)

(20)

(Spearman Brown

	:	7-4
Statistical		
	Package for the Social Sciences (SPSS)	
	:	
:		-1
	(Cronbach's Alpha)	-2
	(Spearman Correlation Coefficient)	-3
	(Sign Test)	-4
	3	
	(Mann-Whitney Test) –	-5
	(Kruskal – Wallis Test) –	-6

. 1-5
. 2-5

: **1-5**

)

.(- -

()

:

: **1-1-5**

3

: **2-1-5**

.3

) $\alpha = 0.05$

Sig.(P-value)

(SPSS

3 ()

$\alpha = 0.05$

Sig.(P-value)

()

()

: **2-5**

:

"

"

"

) 3 ()
 .(21) .(

(21)

(Sig.)

	(.Sig)					
8	*0.000	10.25	87.34	4.37		.1
1	*0.000	10.34	95.60	4.78		.2
2	*0.000	10.30	95.56	4.78	/	.3
3	*0.000	10.34	91.56	4.58		.4
5	*0.000	10.30	88.62	4.43	/	.5
13	*0.017	2.12	65.37	3.27	/	.6

	(.Sig)					
6	*0.000	10.25	88.44	4.42		.7
10	*0.000	9.56	83.30	4.17		.8
12	*0.000	7.34	79.26	3.96		.9
11	*0.000	9.66	80.92	4.05		10
4	*0.000	10.15	91.38	4.57		11
9	*0.000	10.20	86.24	4.31		12
7	*0.000	10.05	88.26	4.41		13
	*0.000	10.34	86.31	4.32		

$\alpha = 0.05$

*

:

(21)

"

•

(5) 4.78 "

10.34

% 95.60

0.000 (Sig.)

$\alpha = 0.05$

3 ()

") 3.27 " % 65.37 (5

0.017 (Sig.)
 $\alpha = 0.05$

3 ()

4.32

10.34 % 86.31 0.000 (Sig.)

$\alpha = 0.05$

3

" :
."

" : 2-2-5

"

"

"

.() 3 ()
.(22)

(22)

(Sig.)

	(.Sig)					
4	*0.000	10.25	89.72	4.49		.1
1	*0.000	10.15	95.05	4.75		.2
1	*0.000	10.15	95.05	4.75		.3
3	*0.000	10.30	94.68	4.73		.4
6	*0.000	10.20	87.71	4.39		.5
8	*0.000	7.22	73.94	3.70		.6

	(.Sig)					
5	*0.000	10.20	88.81	4.44		.7
7	*0.000	9.46	84.22	4.21		.8
	*0.000	10.10	88.65	4.43		

$\alpha = 0.05$

*

:

(22)

•

" "

"

4.75

"

% 95.05

(5)

0.000

(Sig.)

10.15

$\alpha = 0.05$

3 ()

"

•

3.70

"

% 73.94

(5)

0.000

(Sig.)

7.22

$\alpha = 0.05$

3 ()

4.43
10.10
" " % 88.65
0.000 (Sig.)
 $\alpha = 0.05$
3
.
"
"

" : 3-2-5
"

)
.
() 3 ()
(23)

(23)

(Sig.)

	(.Sig)					
3	*0.000	10.30	92.48	4.62	" "	.1
2	*0.000	10.15	93.94	4.70		.2
3	*0.000	9.95	92.48	4.62	" "	.3
6	*0.000	10.20	84.59	4.23		.4
7	*0.000	10.05	83.67	4.18		.5
1	*0.000	10.25	96.33	4.82		.6

	(.Sig)					
5	*0.000	9.91	87.89	4.39		.7
8	*0.000	7.90	79.27	3.96		.8
	*0.000	10.34	88.83	4.44		

$\alpha = 0.05$

*

:

(23)

"

•

(5) 4.82 "

"

10.25

% 96.33

0.000

(Sig.)

$\alpha = 0.05$

3

(

)

"

•

(5) 3.96 "

"

(Sig.)

7.90

% 79.27

$\alpha = 0.05$

0.000

)

3

(

4.44

10.34

% 88.83

•

"

"

0.000

(Sig.)

$\alpha = 0.05$

3

.

"

"

" : 4-2-5
"

" "

()

.(24) .() 3

(24)

(Sig.)

	(.Sig)					
2	*0.000	10.25	91.19	4.56		.1
1	*0.000	10.25	93.58	4.68		.2
7	*0.000	7.00	74.86	3.74		.3
3	*0.000	10.10	88.07	4.40		.4
4	*0.000	10.15	85.69	4.28		.5
5	*0.000	10.20	84.59	4.23		.6

6	*0.000	9.50	81.10	4.06		.7
	*0.000	10.15	85.58	4.28		

$\alpha = 0.05$

*

:

(24)

"

•

(5) 4.68 "

0.000 (Sig.) 10.25 % 93.58

$\alpha = 0.05$

3 ()

.

"

•

(5) 3.74 "

0.000 (Sig.) 7.00 % 74.86

$\alpha = 0.05$

3 ()

.

4.28

•

(Sig.) 10.15 % 85.58

$\alpha = 0.05$

"

"

0.000

3

.

"

"

.

" : 5-2-5
"

)
" "

.() 3 ()
.(25)

(25)

(Sig.)

	(.Sig)					
2	*0.000	9.76	87.89	4.39		.1
5	*0.000	6.15	72.66	3.63	SWOT	.2
3	*0.000	9.90	85.14	4.26		.3
4	*0.000	10.00	84.22	4.21	() () .(.4
1	*0.000	10.05	93.76	4.69	II	.5
	*0.000	10.00	84.73	4.24		

$\alpha = 0.05$

*

: (25)

"

" II

% 93.76 (5) 4.69

0.000 (Sig.) 10.05

α = 0.05

3 ()

.

"

"

"

SWOT

% 72.66 (5) 3.63

0.000 (Sig.) 6.15

α = 0.05

3 ()

.

4.24

10.00 % 84.73

" " 0.000 (Sig.)

α = 0.05

3

.

"

"

":

."

"

"

.() 3 ()
.(26)

(26)

(Sig.)

	(.Sig)					
3	*0.000	9.55	80.00	4.00		.1
1	*0.000	9.76	90.83	4.54		.2
2	*0.000	9.65	86.97	4.35		.3
4	*0.000	8.00	75.41	3.77		.4
	*0.000	9.58	83.30	4.17		

α = 0.05

*

: (26)

"

4.54 "

% 90.83 (5)

0.000 (Sig.) 9.76

$\alpha = 0.05$

3 ()

"

(5) 3.77 "

(Sig.) 8.00 % 75.41

$\alpha = 0.05$ 0.000

)

3 (

4.17

9.58 % 83.30

" " 0.000 (Sig.)

$\alpha = 0.05$

3

"

"

"

" :

7-2-5

"

"

"

.() 3 ()
.(27)

(27)

(Sig.)

	(.Sig)					
1	*0.000	10.20	90.28	4.51	%10	.1
2	*0.000	10.15	89.91	4.50) %10 (.2
3	*0.000	9.90	88.26	4.41	%50 %20	.3
6	*0.000	8.41	78.72	3.94		.4
5	*0.000	8.92	79.08	3.95		.5

	(.Sig)					
4	*0.000	10.05	86.42	4.32		.6
	*0.000	10.15	85.44	4.27		

$\alpha = 0.05$

*

:

(27)

"

%10

) 4.51

90.28%

0.000

(Sig.)

$\alpha = 0.05$

(5

10.20

3

(

)

"

% 78.72

0.000

(Sig.)

$\alpha = 0.05$

(5

8.41

) 3.94

3

(

)

4.27

10.15

% 85.44

0.000

(Sig.)

$\alpha = 0.05$

3

":
 ".
 "
 "
) 3 ()
 .(28) .(

(28)

(Sig.)

	(.Sig)					
2	*0.000	10.30	88.99	4.45		.1
5	*0.000	9.34	80.73	4.04		.2
4	*0.000	10.25	83.12	4.16		.3
3	*0.000	10.10	86.97	4.35		.4
1	*0.000	10.10	92.66	4.63		.5
	*0.000	10.30	86.50	4.32		

α = 0.05

*

: (28)

"

(5) 4.63 "

0.000 (Sig.) 10.10 % 92.66

$\alpha = 0.05$

3 ()

.

"

(5) 4.04 "

9.34 % 80.73

0.000 (Sig.)

$\alpha = 0.05$

3 ()

.

4.32

10.30 % 86.50

" 0.000 (Sig.)

$\alpha = 0.05$ "

3

.

" : 9-2-5

."

"

"

.() 3 ()
.(29)

(29)

(Sig.)

	(.Sig)					
1	*0.000	9.21	80.92	4.05		.1
2	*0.000	8.96	80.00	4.00		.2
3	*0.000	8.94	79.27	3.96		.3
5	*0.000	4.75	68.44	3.42		.4
4	*0.000	8.99	78.72	3.94		.5
	*0.000	8.87	77.47	3.87		

, $\alpha = 0.05$

*

: (29)

"

•

(5) 4.05 "

(Sig.) 9.21 % 80.92

, $\alpha = 0.05$ 0.000

)

3 (

.

"

•

(5) 3.42 "

(Sig.) 4.75 % 68.44

, $\alpha = 0.05$ 0.000

)

3 (

.

3.87

•

8.87 % 77.47

" 0.000 (Sig.)

$\alpha = 0.05$ "

3

"

."

) 3 ()
 .(30) .(

(30)

(Sig.)

	(.Sig)					
1	*0.000	10.15	90.37	4.52		.1
3	*0.000	9.95	88.52	4.43		.2
5	*0.000	9.80	82.24	4.11		.3
6	*0.000	4.01	67.96	3.40		.4
4	*0.000	9.65	86.85	4.34		.5
2	*0.000	10.00	89.63	4.48		.6
7	*0.011	2.29	66.85	3.34		.7
	*0.000	9.95	81.77	4.09		

α = 0.05

*

: (30)
 " •
 (5) 4.52 " •
 10.15 % 90.37
 0.000 (Sig.)
 , $\alpha = 0.05$
 3 ()
 " •
 (5) 3.34 " •
 0.011 (Sig.) 2.29 % 66.85
 , $\alpha = 0.05$
 3 ()
 " •
 4.09 •
 9.95 % 81.77
 " 0.000 (Sig.)
 , $\alpha = 0.05$ " •
 " 3
 "

" : 11-2-5

"

:

:

.

"

-

(31)

" "

"

(Sig.)

" "

" "

"

$\alpha = 0.05$

(Sig.)

$\alpha = 0.05$

(31)

-

(.Sig)			
*0.011	2	8.981	
*0.015	2	8.363	
0.161	2	3.656	
0.069	2	5.334	
0.062	2	5.564	
*0.013	2	8.682	

(.Sig)			
0.088	2	4.855	
0.058	2	5.694	
0.114	2	4.351	
*0.001	2	13.279	
*0.007	2	10.000	

$\alpha = 0.05$

*

(32)

(32)

-

55	- 45	- 25	
	55	45	
69.69	52.13	45.45	
66.69	55.24	42.65	
64.06	53.16	48.53	
65.92	53.10	47.03	
66.50	52.31	47.90	
58.15	60.65	40.67	
66.06	49.94	52.38	
64.98	54.54	45.35	
65.31	51.84	49.75	
69.52	54.53	39.14	
70.29	52.48	44.32	

(32)

55

55

:

(Sig.)

" - "
 $\alpha = 0.05$

(33)

(33)

-

(.Sig)		
0.515	-0.651	
0.779	-0.280	
0.445	-0.764	
0.631	-0.480	
0.251	-1.148	
0.970	-0.038	
0.540	-0.613	
0.502	-0.672	
0.153	-1.430	
0.163	-1.395	
0.890	-0.138	

:

" - (34)
 " " " (Sig.)
 $\alpha = 0.05$ "

(Sig.)
 $\alpha = 0.05$

(34)

-

(.Sig)			
0.428	3	2.773	
0.412	3	2.868	
0.852	3	0.790	
0.681	3	1.507	
0.326	3	3.462	
*0.010	3	11.388	
0.993	3	0.092	
0.152	3	5.281	
0.350	3	3.285	
*0.003	3	14.297	
0.238	3	4.228	

$\alpha = 0.05$ *

(35)
()

(35)

-

48.29	67.50	49.80	52.15	
50.40	67.31	48.51	52.76	
54.64	51.25	48.79	53.74	
47.48	61.13	52.93	49.33	
45.43	67.88	50.93	52.33	
58.88	70.38	41.54	57.13	
51.50	54.44	51.33	50.93	
52.93	72.06	46.83	52.26	
50.74	69.19	49.42	50.39	
56.26	78.25	40.73	56.54	
52.29	70.31	47.26	52.54	

(35)

" " "

"

:

(36)

" " " " " " (Sig.)

"

" "

$\alpha = 0.05$

(Sig.)

$\alpha = 0.05$

(36)

-

(.Sig)			
0.498	3	2.379	
*0.022	3	9.599	
0.147	3	5.369	
0.148	3	5.345	
*0.014	3	10.673	
*0.032	3	8.772	
0.296	3	3.694	
0.523	3	2.247	
0.123	3	5.769	
*0.003	3	13.613	
*0.049	3	7.879	

$\alpha = 0.05$

*

(37)
()

(37)

-

20	- 15 20	- 10 15	10	
57.69	56.87	46.70	56.72	
64.07	55.60	40.04	56.00	
55.88	56.13	45.21	71.56	
62.57	53.75	44.59	55.00	
64.30	52.46	40.57	65.28	
61.19	58.99	40.11	54.83	
60.41	49.51	49.73	63.89	
55.46	57.41	54.23	40.39	
64.11	49.69	47.95	53.56	
63.35	60.06	39.37	36.56	
62.77	55.41	41.13	58.67	

()

20

" "

"

" "

" "

10

10

:

" -

(38)

(Sig.)

" "

"

" "

" "

" "

" "

" "

"

" "

$\alpha = 0.05$

$\alpha = 0.05$

(Sig.)

(38)

-

(.Sig)			
*0.000	5	22.521	
*0.000	5	26.113	
0.160	5	7.924	
0.134	5	8.427	
*0.003	5	17.937	
*0.036	5	11.912	
*0.015	5	14.133	
*0.035	5	11.990	
*0.028	5	12.565	
*0.000	5	42.939	
*0.000	5	23.655	

$\alpha = 0.05$

*

(39)
()

(39)

-

				/		
				/		
50.63	37.38	64.44	32.14	45.08	76.81	
48.69	33.56	49.25	25.79	58.03	77.85	
52.51	37.13	77.13	52.50	51.55	60.50	
47.55	43.81	64.88	51.57	54.71	67.52	
45.38	47.00	53.88	41.64	54.16	76.02	
46.21	44.88	50.69	45.71	62.92	69.13	
47.21	35.75	79.00	47.57	55.97	66.37	
48.74	31.63	64.38	45.57	61.53	66.28	
52.13	34.13	52.56	39.21	54.84	70.37	
44.53	18.56	45.13	42.83	54.21	85.50	
46.40	35.13	58.25	37.79	52.68	78.76	

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Palestine Monetary Authority



سلطة النقد الفلسطينية

تعميم رقم (7 / 2009)
إلى كافة المصارف المحلية
التاريخ: الأربعاء، 12 آب، 2009

الموضوع: استبانة حول مدى تطبيق المصارف الفلسطينية لمعايير الحوكمة

سعيًا من سلطة النقد نحو تشجيع البحوث المصرفية المتميزة، نرفق لكم طيه استبانة بحث بعنوان " مدى تطبيق المصارف الفلسطينية لمعايير الحوكمة الصادرة عن سلطة النقد للفلسطينية"، نأمل من جميع المصارف المحلية العمل على تعبئة الاستبانة أعلاه خلال أسبوع من تاريخه.

دائرة رقابة المصارف
سلطة النقد الفلسطينية



تعليمات رقم (2009/03)
إلى كافة المصارف العاملة في فلسطين
التاريخ: الخميس، 26 شباط، 2009

الموضوع: دليل القواعد والممارسات الفضلى لحوكمة المصارف في فلسطين
انسجاماً مع سياسة سلطة النقد القائمة على مواكبة أفضل الممارسات الدولية في مجال العمل المصرفي، بما يضمن إنتهاج المصارف نظام شامل من الحوكمة المصرفية لتحقيق أقصى درجات المهنية والشفافية والفصل السليم ما بين المستويات الإدارية المختلفة وعدم بروز أي تداخل في المهام والصلاحيات، فقد أصدرت سلطة النقد دليل الحوكمة ليتم تطبيقه بشقيه الإلزامي والإرشادي على المصارف العاملة في فلسطين بما يكفل تعزيزاً للحوكمة وحسن سير عمل المصارف وإستمراريتها. وقد تم توفير النسخة النهائية من الدليل على الموقع الإلكتروني لسلطة النقد (www.pma.ps).

دائرة رقابة المصارف
سلطة النقد الفلسطينية



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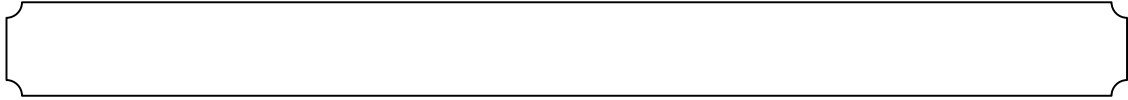
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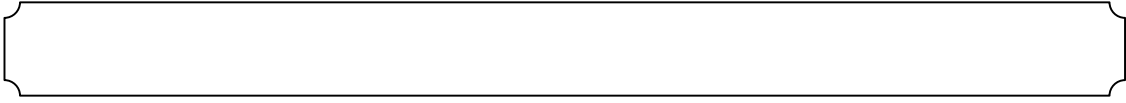
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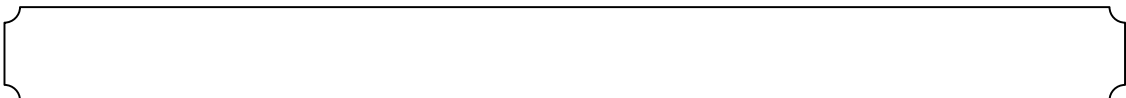
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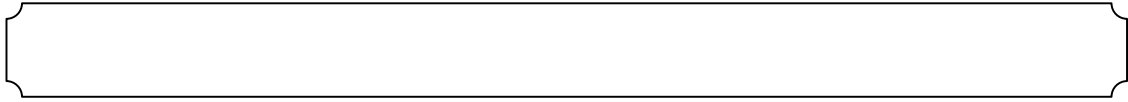
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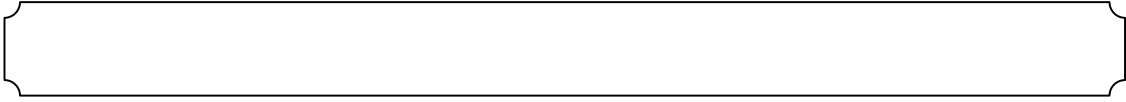
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