



الجامعة الإسلامية - غزة  
عمادة الدراسات العليا  
كلية التجارة  
قسم المحاسبة والتمويل

مدى التزام المصارف الإسلامية العاملة في فلسطين بمعيار الإفصاح  
عن أسس توزيع الأرباح بين المساهمين والمودعين

إعداد الطالب

ماجد تحسين مرجب

إشراف

الدكتور / علي عبد الله شاهين

رسالة مقدمة كمتطلب تكميلي لنيل درجة الماجستير في المحاسبة والتمويل

1429 هـ - 2008 م

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

﴿ اَمَّنْ یَمْشِیْ مُكْبًا عَلٰی وَجْهِهِ اَهْدٰی اَمَّنْ یَمْشِیْ  
سَوِیًّا عَلٰی صِرَاطٍ مُّسْتَقِیْمٍ، قُلْ هُوَ الَّذِیْ اَنْشَأَكُمْ  
وَجَعَلَ لَكُمْ السَّمْعَ وَالْاَبْصَارَ وَالْاَفْئِدَةَ قَلِیْلًا مَّا  
تَشْكُرُوْنَ ﴾

صدق الله العظيم

الملك: 22 - 23

# تصدير

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"لو غير هذا لكان أحسن، ولو زيد كذا لكان يستحسن

ولو قدم هذا لكان أفضل، ولو ترك هذا لكان أجمل

وهذا من أعظم العبر، وهو دليل على استيلاء

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## قائمة الجداول

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## Abstract

This study aimed to identify the extent to which Islamic banks in Palestine commit to disclosure standard of profit distribution basis between stockholders and depositors; this is through giving suitable understandable information of high reliability which make the investor more able to make the right decision. And to achieve the objectives of the study we used descriptive analytical approach in exposure analysis and the discussion of the rules and basis that must govern the relationship between the parties. We also used a questionnaire to find out the views of a sample study, which consists of accounting departments heads, internal auditors and directors of branches and their deputies in the Islamic banks operating in Palestine.

The main result of the study:

- The failure of the Islamic banks to disclose adequate accounting policies on the grounds established in expenses, and calculating the allowances, and the influence of treatment foundations expenses and fixed assets on the volume of funds provided by shareholders, and to identify the proportion of speculative charged by the bank, and the eligibility of depositors in revenue associated with other banking operations, as well as Works ratios of funds from depositors and shareholders access to a fair distribution of profits between shareholders and depositors
- The failure of the Palestinian Monetary Authority in its effective monitoring role to oblige banks to disclose adequate accounting policies followed over the distribution of profits.
- The weakness of controlling role of Control Authority legitimacy in the verification of the commitment of banks to apply the standard of adequate disclosure of accounting policies followed over the distribution of profits.

The main recommendations of the study:

- The need for Islamic banks to disclose adequate accounting policies which are related to the referred subjects in the study to the aim of achieving justice in the distribution of profits between shareholders and depositors, which makes investors more capable of taking the right decision.
- Establishment of a specialist department in Palestinian Monetary Authority in the area of Islamic banking operations, which contribute towards activating its supervisory role to oblige banks to disclose adequate Accounting policies related to profits distributions basis.
- The needs of Control Authority legitimacy to incorporate a member or more who meet the qualifications, experience and professional banking and accounting for exercising its oversight role more effectively in all areas of Islamic banking work.

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0.000	0.917		
0.000	0.861		

0.396      23      0.05      r

**:Reliability**

**:Split-Half Coefficient**

•

: (Spearman-Brown Coefficient)

(15)

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



(15)

( )

0.000	0.7085	0.5486		
0.000	0.8133	0.6854		
0.000	0.8053	0.6741		
0.000	0.7491	0.5988		
0.000	0.8250	0.7021		
0.000	0.8632	0.7594		
0.000	0.8134	0.6854		

0.396

23

0.05

r

**:Cronbach's Alpha**

(16)

(16)

( )

0.7697	9		
0.8354	10		
0.8425	8		
0.8024	10		
0.8564	10		
0.8992	7		
0.8425	54		

SPSS

: \*

:

-1

-2

-3

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-

-4

( 1- Sample K-S

One sample t test -5

One Way ANOVA -6

-7

( )

:

\*

spss

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\*

%82.10

\*

\*

r

r

,005

005

\*

\*

**((1- Sample K-S)**

-

)

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-

(17)

(*sig.* > 0.05 ) 0.05

(17)

**(1-Sample Kolmogorov-Smirnov)**

	<b>Z</b>			
0.248	1.021	9		
0.073	1.288	10		
0.131	1.167	8		
0.509	0.822	10		
0.245	1.024	10		
0.557	0.792	7		
0.601	0.766	54		

: \*

One ) T

(Sample T test

) 1.99 t t  
( % 60 0.05

) -1.99 t t  
( % 60 0.05

0.05

:

(9 7 4) (18)

(6) 0.05

1.99- t t

%60 " 0.05

1.99 t t

" %60 " 0.05

"

" %88.36 "

"	"%84.78 "	"		
"	"%81.64 "	"		
		"	"%68.96 "	"
"				"%68.18 "
"	"%62.99 "	"		
		"	"%61.79 "	"
				"%59.40 "
				"%51.19 "
	<b>6.97</b>			
<b>t</b>		"		<b>% 69.71</b>
	<b>1.99</b>		<b>t</b>	<b>6.476</b>
			<b>0.05</b>	<b>0.000</b>
	.			

(18)

0.000	20.804	84.78	8.48		1
0.000	24.106	88.36	8.84		2
0.004	2.997	68.18	6.82		3
0.286	1.076	62.99	6.30		4
0.002	3.287	68.96	6.90		5
0.014	-2.518	51.19	5.12		6
0.836	-0.208	59.40	5.94		7
0.000	12.470	81.64	8.16		8
0.621	0.497	61.79	6.18		9
0.000	6.476	69.71	6.97		

1.99 "66" "0.05" t

):

(

(19)

(19)

0.05

t

t

0.05

1.99

"

" %60 "



"

" "%86.12 "

" "%85.97 "

"

" "%84.48 "

" "%84.03 "

"

" "%80.90 "

"

"

" "%80.15

" "%76.57 "

" "%76.12 "

" "%72.09 "

"

" "%59.55 "

**7.86**

" %60 "

**% 78.6**

1.99

t

13.79

t

0.05

0.000

(19)

(

)

0.000	19.794	85.97	8.60		10
0.000	18.739	86.12	8.61		11
0.000	14.137	84.48	8.45		12
0.000	5.356	76.57	7.66		13
0.000	7.992	76.12	7.61		14
0.000	11.985	80.15	8.01		15
0.000	4.919	72.09	7.21		16
0.000	9.055	80.90	8.09		17
0.000	14.008	84.03	8.40		18
0.903	-0.122	59.55	5.96		19
0.000	13.790	78.60	7.86		

1.99

"66"

"0.05"

t

:

(27)

(20)

0.05

t

t

0.05

1.99

"

" %60 "

"

" %87.61 "

"

"%83.79 "

"

"

"%83.73 "

"

"

"%81.34 "

"

"

"%74.78 "

"

"

"

"

"%72.24

"

"%72.09 "

"

"%62.84 "

7.72

t

" %60 "

% 77.2

1.99

t

9.378

0.05

0.000

واضحة ولكن بدرجة ليست كبيرة.

(20)

)

(

0.000	18.920	87.61	8.76		20
0.000	4.529	74.78	7.48		21
0.002	3.268	72.09	7.21		22
0.001	3.329	72.24	7.22		23
0.000	8.772	81.34	8.13		24
0.000	11.773	83.73	8.37		25

	↖				
0.000	13.097	83.79	8.38		26
0.381	0.882	62.84	6.28		27
0.000	9.378	77.23	7.72		

1.99 "66" "0.05" t

)

(

(21)

1.98

t

t

" %60 "

0.05

"

"%84.48 "

"

"

"%83.88 "

"

"

"

"

"%82.24

"

"%82.09 "

"

" %79.85 "

" %76.72 "

" "

" %76.57 "

" %75.67 "

" "

" %75.67 "

" %70.30 "

**7.87**

**t** " %60 "

**% 78.75**

**1.99**

**t**

**16.711**

**0.05**

**0.000**

(21)

)

(

0.000	4.774	75.67	7.57		28
0.001	3.326	70.30	7.03		29
0.000	8.361	76.72	7.67		30
0.000	13.576	82.09	8.21		31
0.000	14.502	83.88	8.39		32
0.000	16.072	84.48	8.45		33
0.000	8.611	79.85	7.99		34
0.000	13.872	82.24	8.22		35
0.000	7.051	75.67	7.57		36
0.000	6.766	76.57	7.66		37
0.000	16.711	78.75	7.87		

1.99

"66"

"0.05"

t

:

.

(40)

(22)

0.05

t

t

0.05

1.99

"

" %60 "

"

"

"%80.00 "

"

"%78.36 "

"

"

"

"%75.67 "

"

"

"%74.78 "

"

"%74.78 "

"

"

"

"%70.00 "

"%69.85 "

"

"



"

" "%67.61 "

" "

" "%67.01 "

" "

. "%63.43

**7.21**

" %60 "

% 72.15

**1.99**

**t**

**6.436**

**t**

**0.05**

**0.000**

.

(22)

)

(

0.000	5.202	74.78	7.48		38
0.000	3.694	70.00	7.00		39
0.226	1.222	63.43	6.34		40
0.031	2.199	67.01	6.70	" "	41
0.002	3.208	69.85	6.99		42
0.000	10.787	80.00	8.00		43
0.000	7.672	78.36	7.84		44
0.013	2.563	67.61	6.76		45
0.000	5.682	75.67	7.57		46
0.000	5.743	74.78	7.48		47
0.000	6.436	72.15	7.21		

1.99

"66"

"0.05"

t

)

(

(53)

(23)

0.05

t

t

0.05

1.98

"

" %60 "

"%79.70 "

"

"

"

"%77.31 "

"

"

"%71.49 "

"

"

"%71.04 "

"

"

"

"

"%69.39

"%66.87 "

"

"

"

"%63.43 "

7.12

" %60 "

% 71.24

1.99

t

5.992

t

0.05

0.000

(23)

)

(

	t				
0.000	7.070	77.31	7.73		48
0.011	2.608	66.87	6.69		49
0.000	4.772	71.49	7.15		50
0.000	4.341	71.04	7.10		51
0.005	2.921	69.39	6.94		52
0.327	0.987	63.43	6.34		53
0.000	9.408	79.70	7.97		54
0.000	5.992	71.24	7.12		

1.99

"66"

"0.05"

t



الفرضية الأولى:

\*

$\alpha = 0.05$

( 25)

(	) r	0.717	
	"65"	0.05	0.242
		0.05	0.000
		$\alpha = 0.05$	

(25)

0.717			
0.000			
67			
0.242	"65"	0.05	r

:

$\alpha = 0.05$

\*

( 26)

( ) r

0.889

"65"

0.05

0.242

0.05

0.000

$\alpha = 0.05$

(26)

0.889		
0.000		
67		

0.242

"65"

0.05

r

:

$\alpha = 0.05$

\*

( 27)

0.242

( ) r

0.874

0.000

"65"

0.05

0.05

$\alpha = 0.05$

(27)

0.874		
0.000		
67		

0.242

"65"

0.05

r

:

$\alpha = 0.05$

\*

( 28)

0.242

( ) r

0.750

0.000

"65"

0.05

0.05



$\alpha = 0.05$

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0.750		
0.000		
67		

0.242

"65"

0.05

r

:

$\alpha = 0.05$

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0.242

( ) r

0.892

0.000

"65"

0.05

0.05

$\alpha = 0.05$

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0.892		
0.000		
67		

0.242

"65"

0.05

r

:

$\alpha = 0.05$

\*

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0.242

(

) r

0.836

0.000

"65"

0.05

0.05

$\alpha = 0.05$

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0.836		
0.000		
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0.242

"65"

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r

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$\alpha = 0.05$

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3.13

F

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F

0.05

0.05

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		F		
	0.05	(64 2)	3.13	F
		.		
F	0.214		F	
	0.05	(64 2)	3.13	
		.		

(31)

	F					
0.015	4.489	7.7222	7.3768	6.6064		
0.853	0.160	7.7667	7.9652	7.8105		
0.444	0.822	7.0327	7.9185	7.7138		
0.454	0.799	8.3167	7.8739	7.8053		
0.854	0.158	6.9667	7.3391	7.1789		
0.531	0.638	7.4365	6.8385	7.2481		
0.808	0.214	7.5743	7.5813	7.4050		
			3.13	" 0.05"	(64 2)	F

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*1.1159-	*0.7705-			
0.3454-		*0.7705		
	0.3454	*1.1159		

0.05

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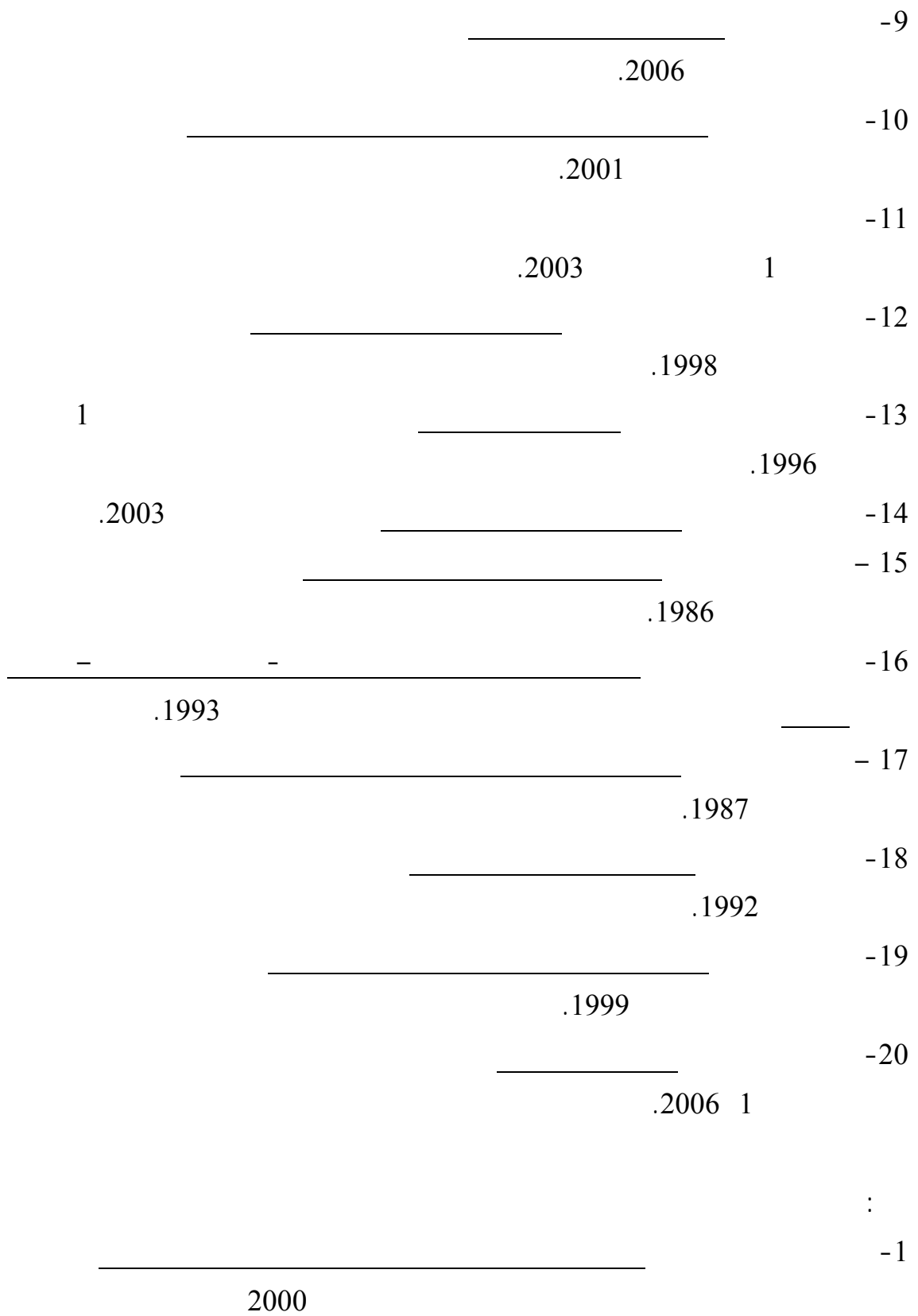
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بسم الله الرحمن الرحيم

مصر رقم (3)

تعميم رقم ( ٤٠٠٠ / ٤ )

إلى كافة البنوك الإسلامية وفروع المعاملات الإسلامية المرخصة في فلسطين

تاريخ: ٢٠٠٠/٧/١٨

الموضوع: سياسة احتساب وتوزيع الأرباح العائدة لأصحاب الحسابات الاستثمارية

استناداً إلى معايير المحاسبة والمراجعة والضوابط للمؤسسات المالية الإسلامية،  
(معيار المحاسبة المالية رقم ٥) نرجو تزويدنا بالآتي:

- ١- السياسة العامة المتبعة لدى البنك عند توزيع الأرباح بين البنك وأصحاب الحسابات الاستثمارية.
- ٢- مثل عملي يوضح كيفية احتساب وتوزيع الأرباح بين البنك وأصحاب الحسابات الاستثمارية.
- ٣- رأي هيئة الرقابة الشرعية للبنك على تلك السياسة، وموافقتهم على آخر عملية توزيع للأرباح لدى البنك.

المحافظ

د. فؤاد حمدي بسيسو