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## Abstract

Economist scientists have been interested in competition for a long time ago, where they give it a definition, forms and effects. However, attention of strategic competition does not appear until in the second half of the twentieth century as the beginning of the market liberalisation and development of transport and communication. Michael Porter is considered one of the famous specialists in the strategic competition field; he identified five forces, which would affect a company's behaviour in a competitive market. These include the following: The rivalry between existing sellers in the market, the threat of substitute products becoming available in the market, the potential threat of new sellers entering the market, the power exerted by the customers, and the impact of the suppliers on the sellers. Based on these forces is determined the intensity of competition in the sector concerned. Whatever the degree of competition in the sector, the companies have three choices: Build a competitive strategy based on reducing costs compared to its competitors to sell at low prices, or either creating a differentiation product compared to others in order to sell it at a higher price, or orienting their efforts to a small market. Each of the three strategies requires materials and humans capabilities to ensure the success of the company in achieving its objectives.

Islamic banks are financial institutions that provide services banking to their customers according to Islamic law. Began as an experiment in the sixties of the last century, but later increased in number and spread in many countries. From our study, we conclude that whatever the degree of competition in the market of Islamic banks, the majority of them use the differentiation as the main competitive strategy, based on Islamic law and commitment to community service add to focus on customer needs, quality, use of modern technology and innovation. However, we have noted the limited uses of focus strategy and the absence of the cost leadership strategy which contributed to the higher costs of these banks and the limited of their profits. Finally, the competition will be increased in the sector of the Islamic banks, which requires them to increase their competitiveness by addressing its internal problems integration and cooperation.

### **Key words:**

Competition, Competition environment, Model of fifth forces, Strategies competitions, Islamic banks, competitive markets, non-competitive markets, Islamic law, Social solidarity, Competitiveness.

## Résumé

Les économistes sont intéressés depuis longtemps par la concurrence, car la concurrence parfaite est l'état naturel de l'économie capitaliste. Mais les stratégies concurrentielles n'ont pas attiré l'attention jusqu'à la seconde moitié du XXe siècle au début de la libéralisation du marché et l'évolution du transport et de la communication. Michael Porter est parmi des spécialistes les plus célèbres au domaine des stratégies concurrentielles, il a mentionné que l'entreprise est sous pression de cinq forces : La concurrence intra sectorielle, la menace des produits de substitution, la menace d'arrivée de nouveaux concurrents, le pouvoir de négociation des clients, et le pouvoir de négociation des fournisseurs. L'intensité de la concurrence dans le secteur concerné est déterminée sur la base de ces forces. Quelle que soit l'intensité de la concurrence, l'entreprise a le choix entre les trois stratégies concurrentielles suivantes : Soit construire une avantage compétitive fondée sur la réduction des coûts par rapport à ses concurrents pour vendre le produit à bas prix, soit créer un produit différent par rapport aux autres afin de le vendre à un prix élevé, ou orienter leur effort vers un segment du marché. Chaque stratégie nécessite des capacités matériaux et humaines pour assurer l'entreprise à atteindre ses objectifs.

Les banques islamiques sont des institutions financières qui offrent des services bancaires à ses clients conformément à la sharia. Lancé à titre expérimental dans les années soixante du siècle dernier, mais plus tard ont connu une augmentation en nombre et établie dans nombreux pays y a compris quelques pays occidentales. Dans notre étude, nous concluons que quelque soit le degré de concurrence dans le marché des banques islamiques, la majorité d'entre eux utilise la différenciation comme la principale stratégie concurrentielle, basée sur le respect de sharia, la Solidarité sociale, tenant compte les besoins des clients, la qualité, l'utilisation de la technologie moderne et de l'innovation. Ainsi, nous avons noté l'utilisation limitée de stratégie de focus et l'absence de la stratégie de domination par les coûts; ce qui contribue à l'augmentation des leurs coûts. Enfin, la concurrence sera augmentée dans le secteur des banques islamiques ce qui les oblige à accroître leur compétitivité par la résolution de leurs problèmes internes et de chercher de l'intégration et la coopération.

### Mots clés :

La concurrence, Environnement concurrentiel, Modèle de cinq forces, Stratégies concurrentielles, Banques islamiques, Marché concurrentiel, Marché non concurrentiel, Sharia, Solidarité sociale, Capacités concurrentielles.

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i	
ii	
iii	
iv	Abstract
v	Résumé
xv	
xx	
xxi	

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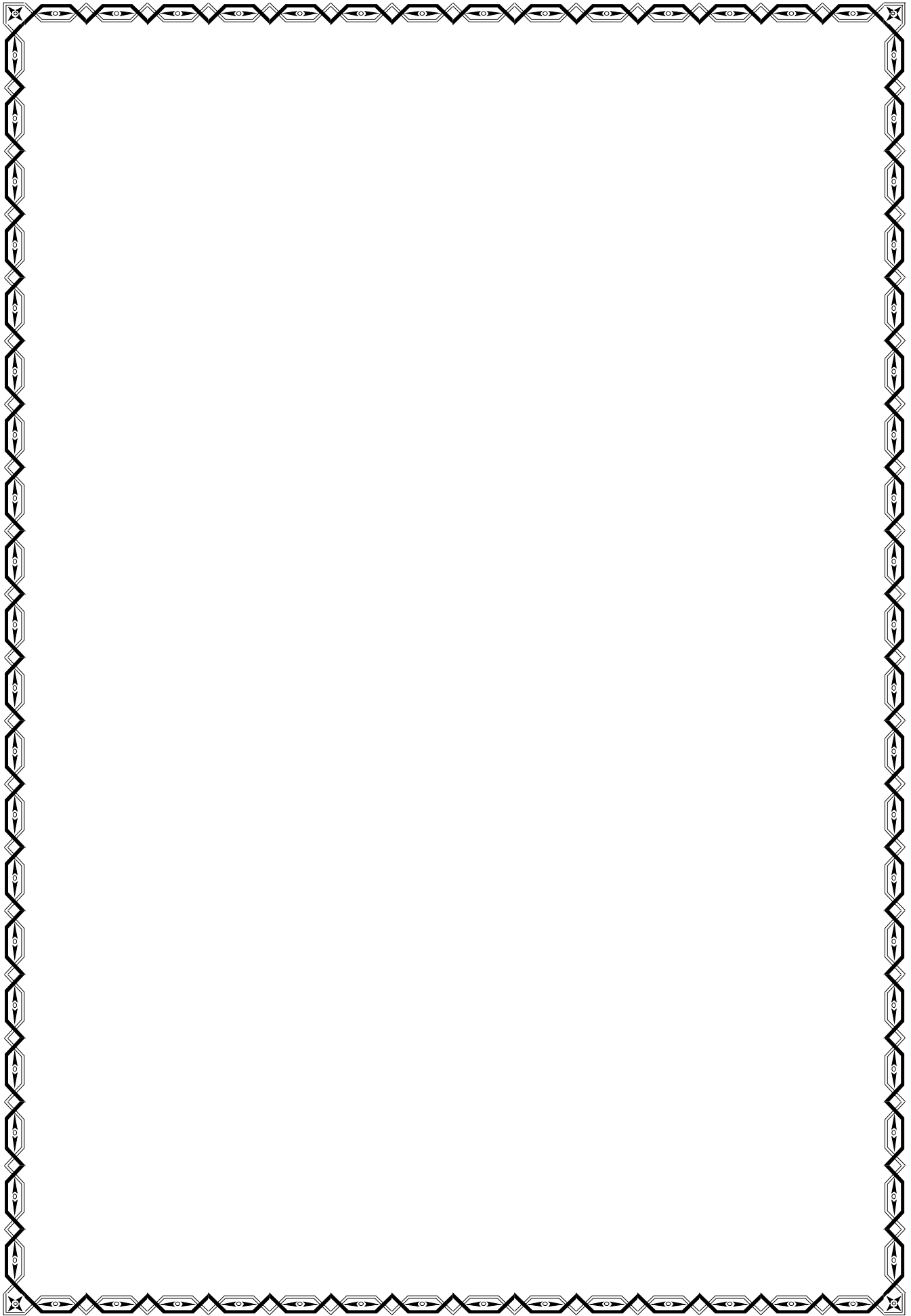
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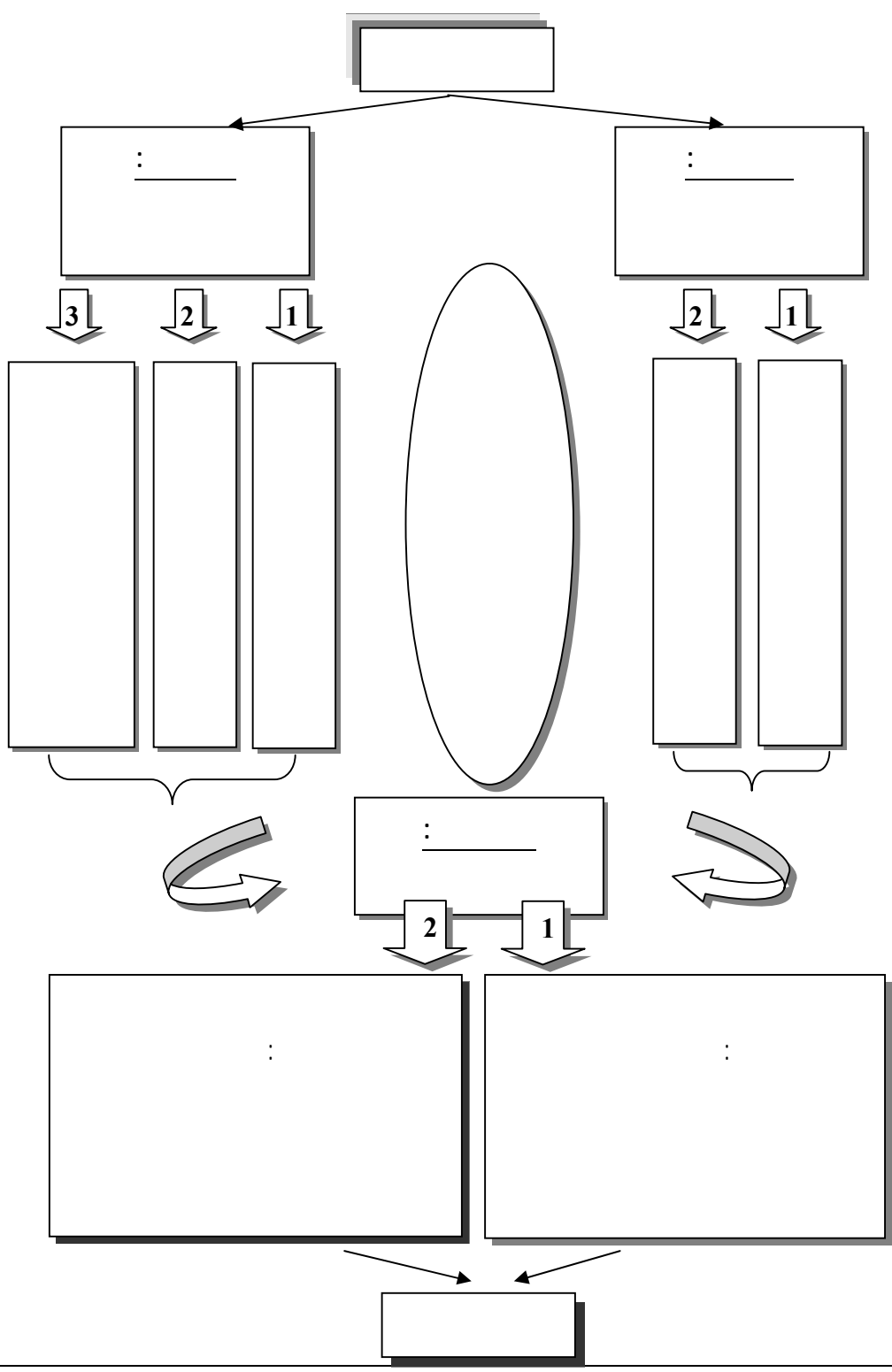
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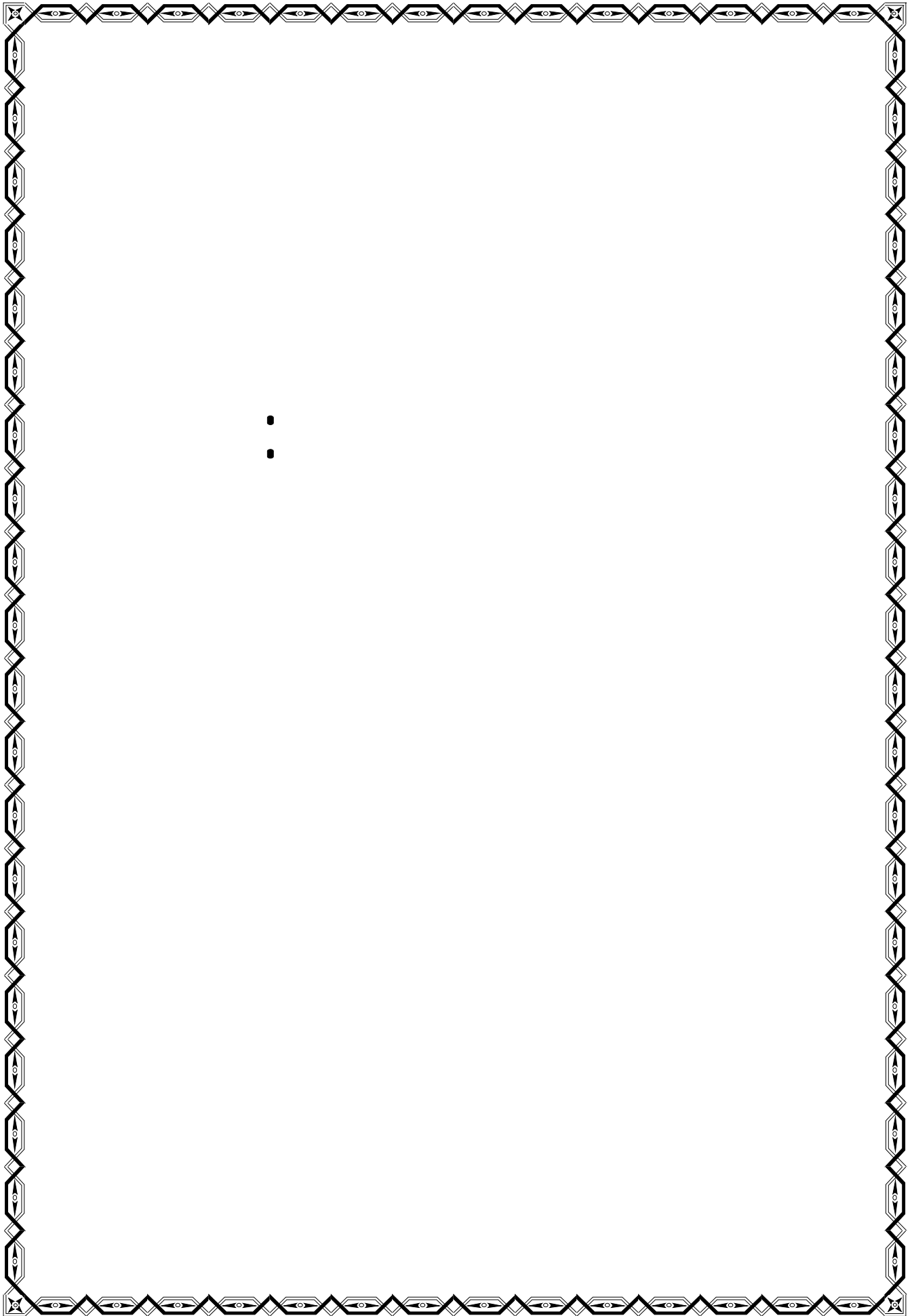
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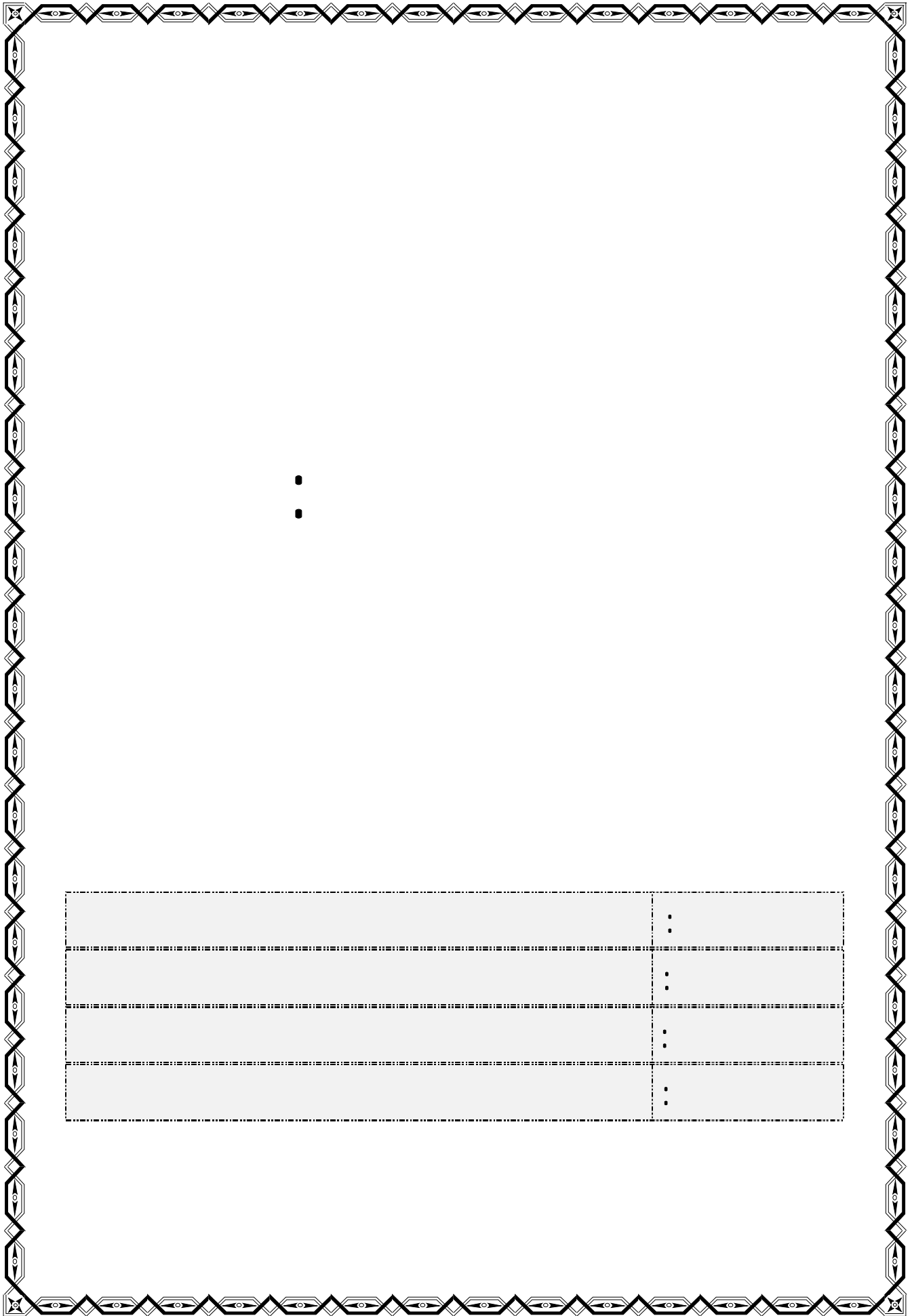
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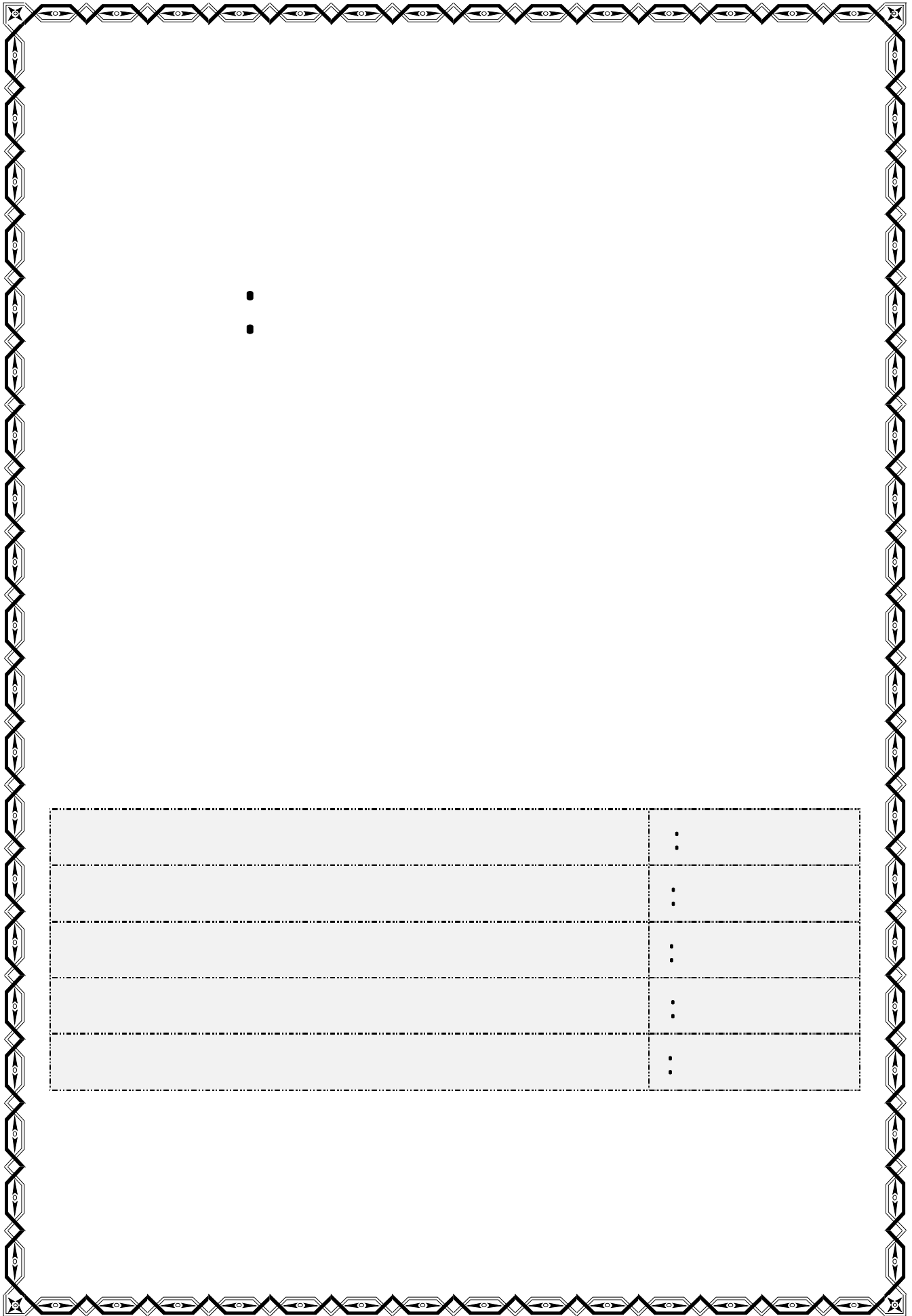
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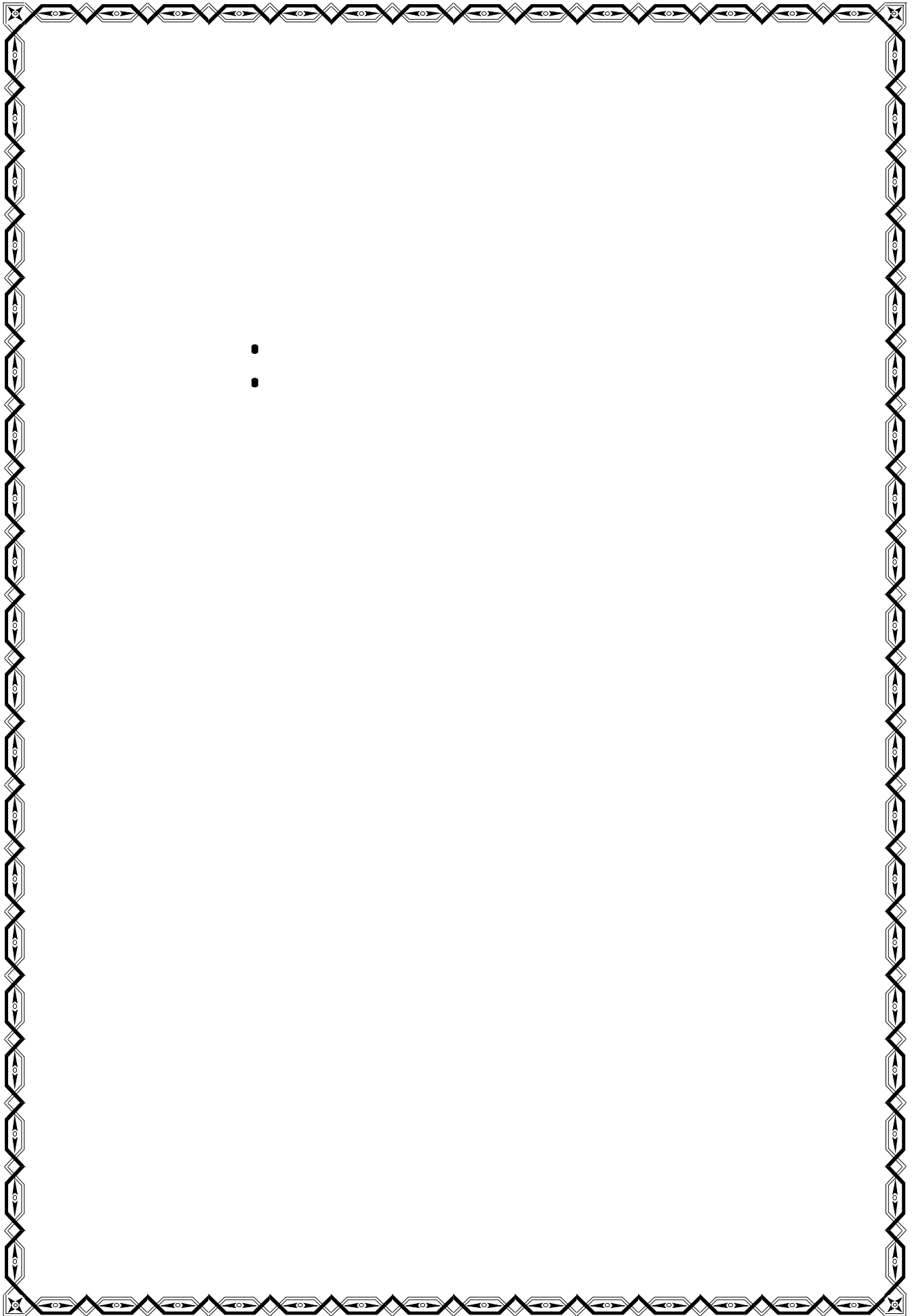
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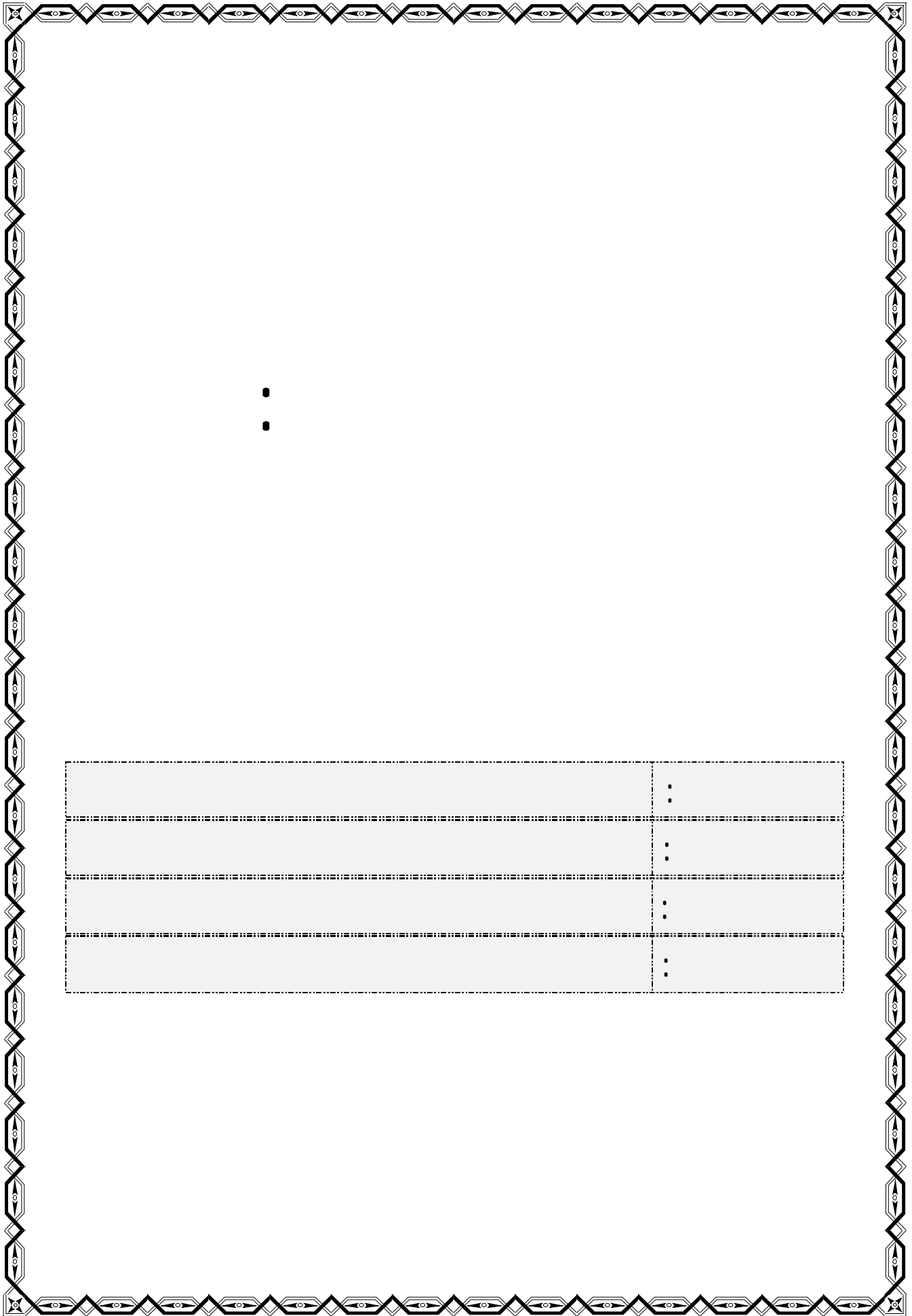
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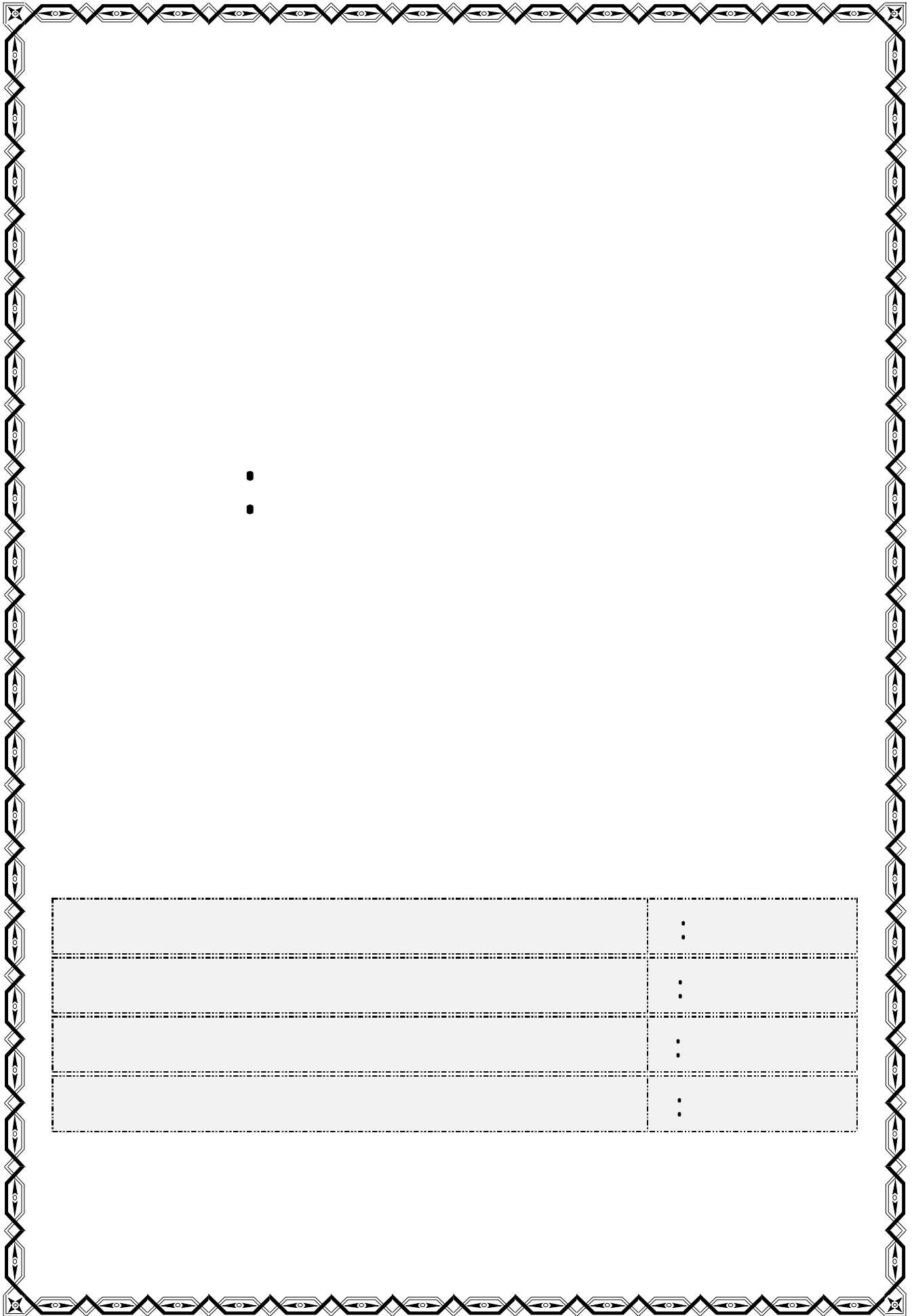
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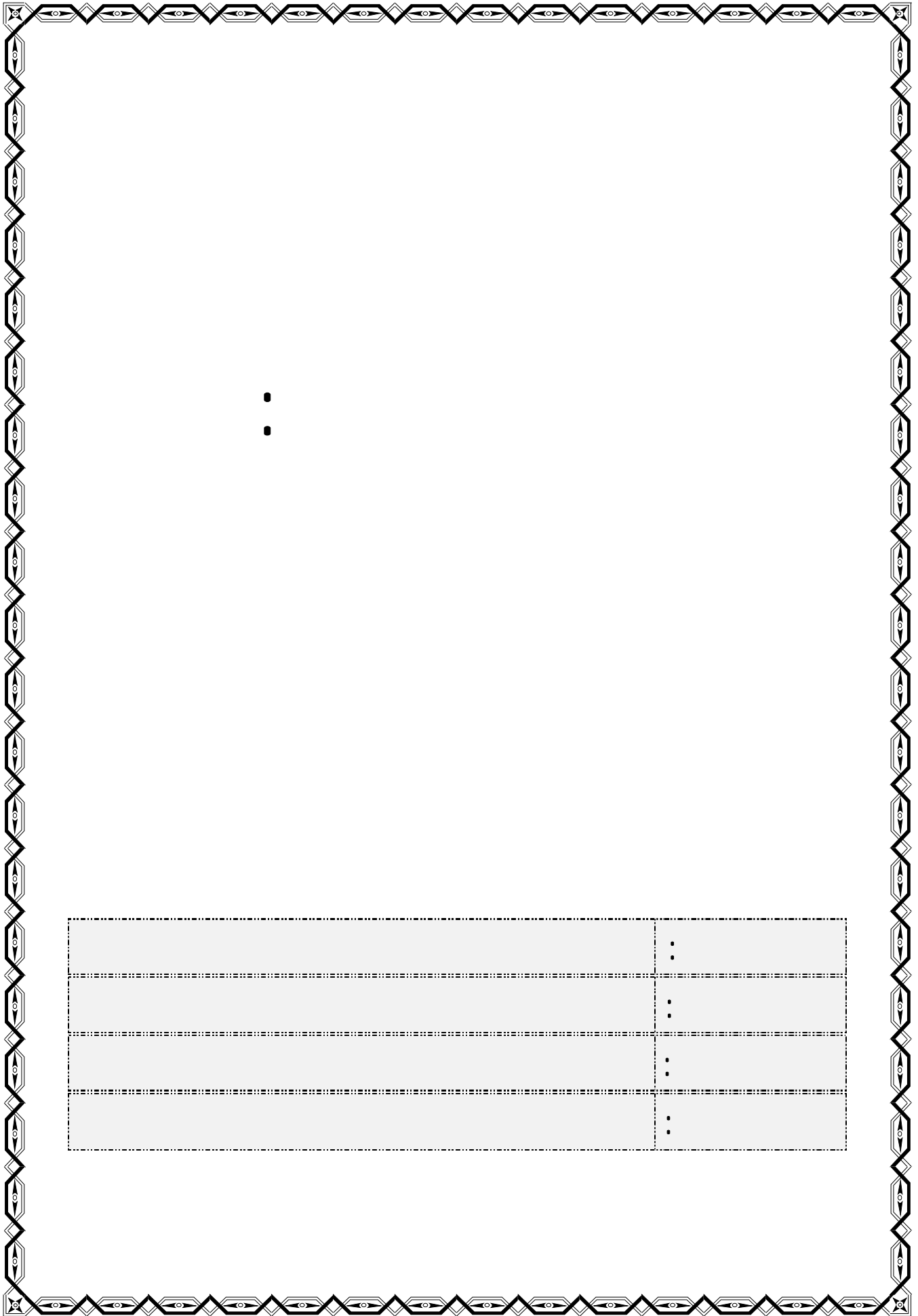
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1.33	130.90	106.79	86.36	119.35	98.71	
2.11	42.77	38.65	35.11	21.47	20.30	
2.32	894.88	822.13	639.07	500.48	386.03	
-	79.39	81.3	79.9	70.9	68.4	%

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: Top 500 Islamic Financial Institutions, the banker, FT Business, November 2009, p.02.  
 Top 500 Islamic Financial Institutions, the banker, FT Business, November 2010.

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		2010			2007
314.89		01	154.62		01
138.23		02	69.38		02
102.63		03	65.08		03
85.62		04	37.68		04
69.09		05	31.53		05
44.85		06	35.35		06
34.67		07	26.25		07
22.56		08	15.91		08
18.94		09	14.31		09
9.36		10	10.42		10
9.26		11	10.06		11
7.22		12	9.45		12
7.22		13	4.33		13
6.20		14	3.85		14

: . 2007Top 500 Islamic Financial Institutions, the banker, FT Business, November,  
. Top 500 Islamic Financial Institutions, the banker, FT Business, November 2010

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**TOP 25 INSTITUTIONS BY SHARIA-COMPLIANT ASSETS**

Rank	Institution	Country	Sharia-compliant assets \$m
1	Bank Mellat, Tehran	Iran	59,621.8
2	Al Rajhi Bank	Saudi Arabia	43,981.3
3	Bank Saderat, Tehran	Iran	43,067
4	Bank Mellat, Tehran	Iran	41,650.6
5	Kuwait Finance House	Kuwait	40,002.7
6	Bank Tejarat, Tehran	Iran	31,807.6
7	Bank Sepah, Tehran	Iran	26,378
8	Dubai Islamic Bank, Dubai	UAE	23,941.4
9	Parisian Bank	Iran	18,319
10	Bank Keshavarzi (Agricultural Bank), Tehran	Iran	16,675
11	HSBC Amanah (Global)	UAE	16,537
12	National Commercial Bank Ltd, Jeddah	Saudi Arabia	16,135.5
13	Abu Dhabi Islamic Bank	UAE	15,832.1
14	Bank Rakyat	Malaysia	13,081
15	Saudi British Bank	Saudi Arabia	12,288
16	Al Baraka Banking Group	Bahrain	11,511.3
17	Riyad Bank	Saudi Arabia	10,809.1
18	Maybank Islamic Berhad	Malaysia	10,666.6
19	Eghtesad Novin Bank	Iran	10,237.9
20	Qatar Islamic Bank	Qatar	9,215.1
21	Arab National Bank	Saudi Arabia	8,933.3
22	Emirates NBD	UAE	8,433.5
23	BIMB Holdings	Malaysia	7,459.9
24	Bank Al Jazira	Saudi Arabia	7,338.6
25	Emirates Islamic Bank	UAE	7,193.6

Source: The Banker

Top 500 Islamic Financial Institutions, the banker, FT Business, November 2009, p.04. :

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<b>TOP 25 BANKS BY ASSETS 2009</b>			
<b>Rank</b>	<b>Bank</b>	<b>Country</b>	<b>Assets (\$bn)</b>
1	BNP Paribas	France	2965
2	Royal Bank of Scotland	UK	2750
3	Crédit Agricole Group	France	2441
4	HSBC Holdings	UK	2364
5	Barclays	UK	2235
6	Bank of America Corp	US	2223
7	Deutsche Bank	Germany	2162
8	JPMorgan Chase & Co	US	2032
9	Mitsubishi UFJ Financial Group	Japan	2026
10	Citigroup	US	1857
11	Industrial Commercial Bank of China	China	1726
12	ING Bank	Netherlands	1677
13	Lloyds Banking Group	UK	1665
14	Banco Santander	Spain	1600
15	Mizuho Financial Group	Japan	1557
16	Groupe BPCE	France	1482
17	Société Générale	France	1475
18	China Construction Bank Corporation	China	1409
19	UniCredit	Italy	1338
20	UBS	Switzerland	1300
21	Bank of China	China	1281
22	Wells Fargo & Co	US	1244
23	Sumitomo Mitsui Financial Group	Japan	1220
24	Commerzbank	Germany	1216
25	Agricultural Bank of China	China	1026

Source: www.thebankerdatabase.com

[http://www.thebanker.com/news/fullstory.php/aid/7640/Top\\_500\\_Islamic\\_Financial](http://www.thebanker.com/news/fullstory.php/aid/7640/Top_500_Islamic_Financial) :

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**TOP 25 BY PRE-TAX PROFIT 2009 (\$M)**

Ranking	Bank	Country	Profit
1	Industrial Commercial Bank of China	China	24,494
2	China Construction Bank Corporation	China	20,316
3	Goldman Sachs	US	19,826
4	Barclays	UK	18,869
5	Wells Fargo & Co	US	17,606
6	Banco Santander	Spain	16,951
7	Bank of China	China	16,319
8	JPMorgan Chase & Co	US	16,143
9	BNP Paribas	France	12,222
10	Itau Unibanco Holding SA	Brazil	11,521
11	Credit Suisse Group	Switzerland	8,283
12	BBVA	Spain	8,265
13	Banco do Brasil	Brazil	7,957
14	Agricultural Bank of China	China	7,682
15	Deutsche Bank	Germany	7,496
16	HSBC Holdings	UK	7,079
17	Banco Bradesco	Brazil	6,965
18	Crédit Agricole Group	France	6,749
19	Bank of Communications	China	5,600
20	Westpac Banking Corporation	Australia	5,366
21	Commonwealth Bank Group	Australia	5,259
22	Intesa San Paolo	Italy	5,222
23	Standard Chartered	UK	5,151
24	Royal Bank of Canada	Canada	5,038
25	Scotiabank	Canada	4,451

Source: www.thebankerdatabase.com

**TOP 25 BANKS BY RETURN ON ASSETS 2009**

Rank	Bank	Country	Tier1 capital (\$m)	Return on assets (%)
1	Franklin Resources	US	4997	17.57
2	United National Corporation	US	582	13.28
3	Central Bancorp	US	272	9.26
4	African Bank	South Africa	872	8.14
5	Banco BMG	Brazil	1292	7.97
6	International Industrial Bank	Russia	1764	6.39
7	First Financial Bancorp	US	654	5.85
8	Evrofinance Mosnarbank	Russia	366	5.48
9	Belize Bank Holdings	Belize	350	5.33
10	Banco Macro SA	Argentina	845	5.25
11	National Reserve Bank	Russia	945	4.80
12	Qatar Islamic Bank	Qatar	1824	4.57
13	Muslim Commercial Bank	Pakistan	722	4.56
14	Gazprombank	Russia	5264	4.56
15	Rakbank	UAE	564	4.24
16	Banco Industrial e Comercial	Brazil	1003	4.21
17	Karafarin Bank	Iran	425	4.05
18	United Arab Bank	UAE	386	4.02
19	Anadolubank	Turkey	447	3.99
20	Al Rajhi Bank	Saudi Arabia	5859	3.96
21	Qatar International Islamic Bank	Qatar	670	3.90
22	Stifel Financial Corp	US	718	3.80
23	Access Bank	Nigeria	1247	3.69
24	Westamerica Bancorp	US	370	3.68
25	Arab Bank for Investment & Foreign Trade	UAE	809	3.64

Source: www.thebankerdatabase.com

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BNP Paribas, :

. ...Barclays, HSBC, Royal Bank of Scotland

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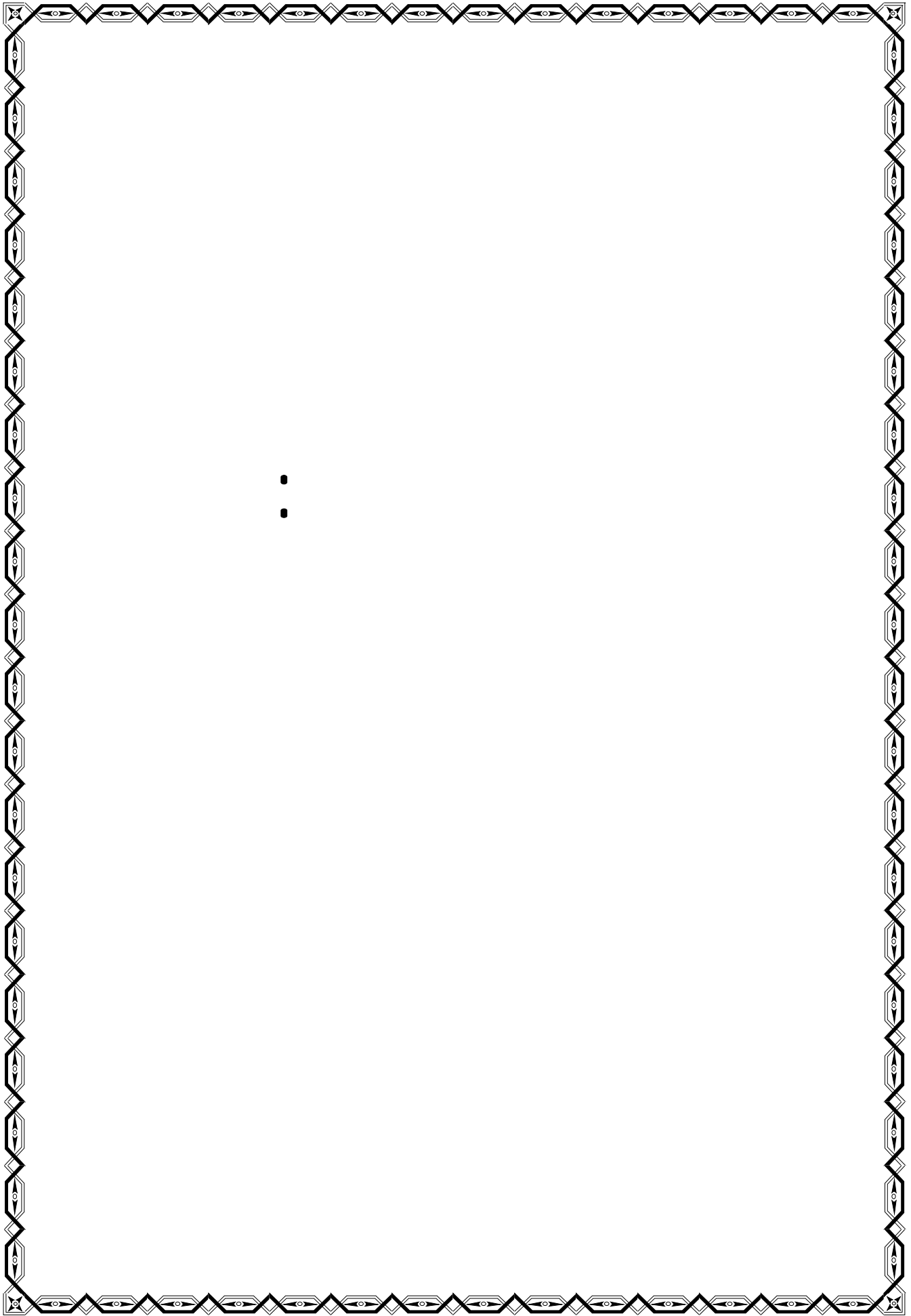
## RANKING BY ASSETS

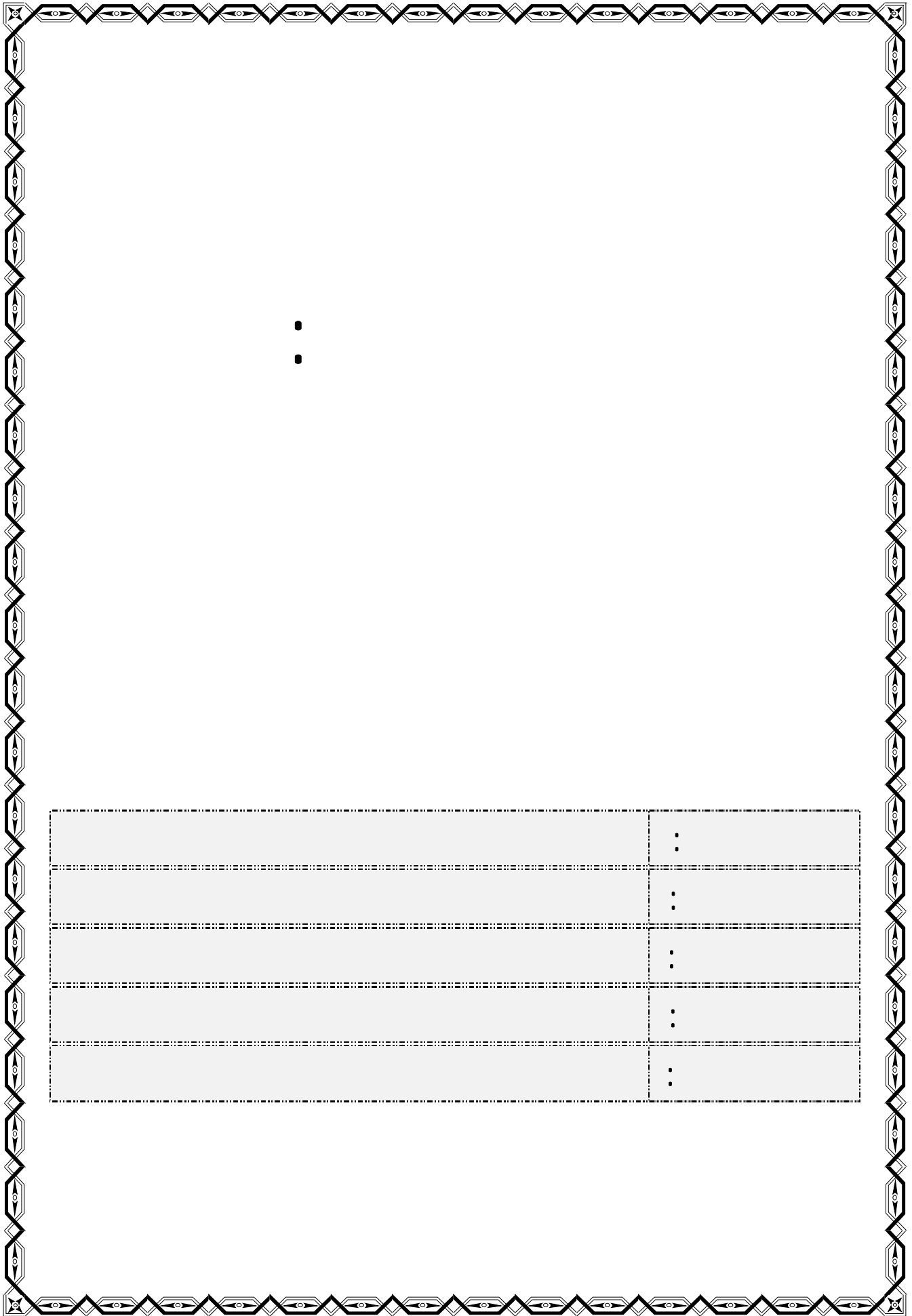
Rank	Bank	Country	\$ million
1	Emirates NBD (12/08)	UAE	76900
2	National Commercial Bank (12/08)	Saudi Arabia	59147
3	Samba Financial Group (12/08)	Saudi Arabia	47704
4	Arab Bank	Jordan	45630
5	National Bank of Abu Dhabi (12/08)	UAE	44536
6	Al Rajhi Bank (12/08)	Saudi Arabia	43981
7	National Bank of Kuwait	Kuwait	43380
8	Riyad Bank (12/08)	Saudi Arabia	42574
9	Qatar National Bank(12/08)	Qatar	41751
10	Abu Dhabi Commercial Bank(12/08)	UAE	40225
11	Kuwait Finance House	Kuwait	38203
12	National Bank of Egypt	Egypt	37425
13	Saudi British Bank(12/08)	Saudi Arabia	35110
14	Banque Saudi Fransi (12/08)	Saudi Arabia	33564
15	Arab National Bank (12/08)	Saudi Arabia	32349
16	First Gulf Bank (12/08)	UAE	29278
17	Arab Banking Corporation	Bahrain	28486
18	Attijariwafabank (12/07)	Morocco	27475
19	Mashreqbank (12/08)	UAE	25390
20	Gulf International Bank	Bahrain	25034
21	Ahli United Bank	Bahrain	23583
22	Dubai Islamic Bank (12/08)	UAE	23153
23	Groupe Banques Populaire( 12/07)	Morocco	20668
24	Bank Audi Sal( 12/08)	Lebanon	20410
25	BLOM Bank (12/08)	Lebanon	17900
26	Union National Bank (12/08)	UAE	17760
27	Commercial Bank of Qatar(12/08)	Qatar	16841
28	Commercial Bank of Syria (12/07)	Syria	16569
29	Libyan Foreign Bank (12/08)	Libya	16560
30	Saudi Hollandi Bank (12/08)	Saudi Arabia	16383
31	Commercial Bank of Kuwait (12/08)	Kuwait	15604
32	Saudi Investment Bank(12/08)	Saudi Arabia	14292
33	Burgan Bank (12/08)	Kuwait	14178
34	B.Marocaine du Comm. Extérieur (12/07)	Morocco	13892
35	Byblos Bank(12/08)	Lebanon	11230
36	Bank Muscat( 12/07)	Oman	10969
37	Albaraka Banking Group	Bahrain	10920
38	Al Ahli Bank of Kuwait (12/07)	Kuwait	10847
39	Doha Bank (12/08)	Qatar	10715
40	Commercial International Bank	Egypt	10413
41	Commercial Bank of Dubai( 12/08)	UAE	9737
42	Bank Med (12/08)	Lebanon	9546
43	Qatar Islamic Bank (12/08)	Qatar	9215
44	Fransabank (12/08)	Lebanon	8389
45	Crédit Populaire `Algérie	Algeria	7997
46	Arab African International Bank	Egypt	7695
47	The Housing Bank for Trade and Finance	Jordan	7657
48	Awal Bank	Bahrain	7645
49	Bank Al-Jazira( 12/08)	Saudi Arabia	7339

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2010	2009	2008	2007	2006	2005		
21.9	18.3	21.9	18.4	15.8	13.4		
19.67	-16.44	18.6	16.5	917.	19.8	%	
13.6	12.82	12.59	11.84	10.92	10.24	100 =2001	
6.08	1.8	6.3	8.4	6.7	7.9	%	
02	2.5	3.5	3.3	2.1	2.6	100=2001	
10.14	12.12	11.53	13.36	11.85	10.47	/	
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2009	2008	2007	2006	2005	2004		
1178000	1106509	1039297	960425	888824	823744	( )	
47.35	48.60	50.75	52.65	54.55	56.43	%	
16650.26	20018.88	17773.93	16505.05	15142.55	13639.36	\$ :	
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<sup>(1)</sup>-The Global Competitiveness Report 2009/2010 World Economic Forum, p. 80.

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11/11/30	2009-2000	99-90	89-80	79-70	
06	06	03	02	01	
20	21	10	04	0	
09	09	-	-	-	
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<sup>(1)</sup>-Islamic Finance in the GCC 2010, General Council for Islamic Banks and Financial Institutions, p. 5.

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11/11/30	2009	2008	2007	
24	26	24	23	
56	57	64	66	
39	36	-	-	

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2010	2009	2008	2007	2006	2005	
222.18	221.8	252.4	245.8	187.3	140.3	
0.17	12.12 -	2.7	31.2	33.5	18.1	%
25.35	25.5	24.7	16.4	12.2	8.0	
0.58-	3.23	50.60	34.42	52.4	47.4	%
<b>11.41</b>	<b>11.5</b>	<b>9.7</b>	<b>6.6</b>	<b>6.5</b>	<b>5.7</b>	%

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2010	2009	2008	2007	2006	2005	
25.35	25.5	24.7	16.4	12.2	8.0	
17.82	13.15	12.3	8.5	5.6	3.7	
<b>70.30</b>	<b>51.57</b>	<b>49.7</b>	<b>51.8</b>	<b>45.9</b>	<b>46.2</b>	%

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2010	2009	2008	2007	2006	2005	
65.45	59.7	63.5	49.5	23	16.5	
17.82	13.15	12.3	8.5	5.6	3.7	
<b>27.23</b>	<b>22.03</b>	<b>19.3</b>	<b>17.1</b>	<b>24.3</b>	<b>22.4</b>	%
28.62	25.34	25.26	19.59	12.96	10.75	
6.91	5.86	5.24	3.96	3.00	2.04	
<b>24.14</b>	<b>23.13</b>	<b>20.74</b>	<b>20.21</b>	<b>23.15</b>	<b>18.98</b>	%
14.75	15.65	15.65	11.12	8.06	6.97	
7.47	6.44	5.94	4.63	3.25	2.00	
<b>50.64</b>	<b>41.15</b>	<b>37.96</b>	<b>41.64</b>	<b>40.32</b>	<b>28.69</b>	%

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%							:26	
2010	2009	2008	2007	2006	2005			
13.97	18.45	18.83	20.44	20.47	22.61	1978		
37.84	21.24	23.39	23.86	29.86	40.46	1982	( )	
7.58	07.07	8.13	12.19	17.45	13.55	1998		
21.55	27.77	27.69	22.80	18.9	18.37	2001		
6.26	09.58	10.00	8.37	4.51	5.01	2003		
12.79	15.89	11.96	12.34	8.81	-	2005		
100	100	100	100	100	100			

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%							:27	
2010	2009	2008	2007	2006	2005			
26.22	34.47	35.19	31.14	31.42	31.87	1978		
27.19	15.85	17.35	31.24	31.57	38.21	1982	( )	
16.04	12.06	14.75	20.14	24.49	19.86	1998		
19.58	24.91	18.45	10.75	08.03	08.06	2001		
8.05	10.82	11.76	05.02	02.21	02.00	2003		
2.92	01.89	02.50	01.71	02.28	-	2005		
100	100	100	100	100	100			

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%							:28	
2010	2009	2008	2007	2006	2005			
19.53	24.61	25.94	24.64	24.42	28.26	1978		
33.85	19.42	20.21	20.96	24.09	34.26	1982	( )	
9.54	08.05	09.94	14.23	20.48	16.50	1998		
22.79	28.11	28.63	20.48	18.72	20.63	2001		
7.23	07.92	06.26	04.33	0.96	0.36	2003		
7.06	11.89	09.01	15.36	11.33	-	2005		
100	100	100	100	100	100	-		



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				03	32	01	13	( )
				00	10	01	05	
				05	15	01	09	
				01	04	00	03	
				00	16	02	08	
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2010	2009	2008	2007	2006	2005	
78.64	36.46	42.17	51.14	55.38	48.78	
45.23	40.92	36.33	39.43	39.93	15.02	( )
75.52	46.70	50.82	50.87	53.38	53.61	
68.00	30.47	31.30	26.58	31.53	35.17	
	57.98	54.91	50.01	43.89	74.93	
34.54	30.10	28.79	64.64	68.09	-	

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2010	2009	2008	2007	2006	2005	
51.83	58.12	60.41	59.01	46.13	53.34	
54.49		64.15	63.30	62.43	55.80	( )
55.14	54.63	57.32	53.18	54.78	55.95	
32.72	36.36	30.69	35.20	39.32	38.76	
48.39	43.94	39.13	64.73	46.23	15.48	
51.81	52.79	58.21	56.44	57.13	-	

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2010	2009	2008	2007	2006	2005	
9.56	6.20	9.55	9.85	2.32	2.12	
9.12	12.46	8.02	8.94	6.11	7.34	
2.95	5.84	9.62	13.90	10.96	8.15	
	5.57	3.52	3.8			
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%				:34
2010	2009	2008	2007	
88.32	75.57	34.57	42.82	
14.26	72.93	38.69	56.48	( )
26.39	37.79	38.20	38.43	
63.53	77.41	37.14	35.07	
82.16	45.20	19.39	10.8	
61.78	47.51	32.86	38.32	
				:



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%				:35
2010	2009	2008	2007	
5.18	13.24	32.85	31.6	
65.94		61.35	43.52	( )
15.34	17.20	16.39	17.41	
25.26	10.15	30.88	40.93	
0.24	41.52	62.96	79.62	
24.18	51.93	30.22	33.04	

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2010	2009	2008	2007	2006	2005	
193.7	193.7	176.1	160.1	75.3	67.2	
671.52	230	230	230	230	230	( )
122.45	122.45	122.45	122.45	110	50	
471.1	471.1	428.2	186.2	118.5	102.3	
306.96	279.05	265.95	265.95	80.19	80.19	
398.19	379.1	318	318	318	-	
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2010	2009	2008	2007	2006		
14.10	13.74	29.29	39.18			
13.20	12.7	18.8	22.40	26.40		
20.54	22.25	26.76	22.75	33.79		
22.0	23.4	18.10	22.2	24.3		
28.36	33.96	42.23	48.66	69.51		
24.7	28.6	24.7	48.7	79.8		
	19.8	15.5	24	23		

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	2010	2009	2008	2007	2006	2005	
35.23	49.84	44.90	46.35	31.91	22.22	16.18	
56.02	163.75	28.5	40.67	38.42	32.31	32.49	( )
20.29	24.40	25.01	22.82	21.40	17.58	10.58	
71.59	113.23	78.83	93.99	61.22	43.54	38.75	
26.19	27.87	30.70	54.31	24.27	13.39	6.59	
25.81	36.05	25.84	31.32	25.16	10.66	-	

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	2010	2009	2008	2007	2006	2005	
3.84	105.62-	51.59-	59.34	66.56	34.72	19.65	
10.92	139.61-	01	22.8	80.6	61.6	39.1	( )
2.66-	4.65	26.46-	2.51	4.15	3.5-	2.7	
52.13	19.73	16.22	94.95	86.44	55.21	40.21	
25.17	17.38-	8.24	72.61	55.4	21.22	10.92	
45.94	19.46	37.13	67.93	61.54	43.64	-	

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2010	2009	2008	2007	2006	2005	
7.2	1.7-	4.6	6.2	5.8	5.3	100 = 2000 %
765.46	679.93	738.7	628.10	556.38	498.48	
12.65	7.96-	17.61	12.89	11.62	10.86	%
1.7	0.6	5.4	02	03.6	03	%
1.94	01.90	01.73	01.82	01.84	01.77	
.2010-2005						:

(1)

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2009 % 60.4

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2010	2009	2008	2007	2006	2005	
28.3	27.9	27.5	27.2	26.6	26.1	:
8140	6764	7812	6917.6	5836.4	5267.4	\$ :
.2010-2005						:

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2010/2009

<b>%:</b>						<b>:42</b>
<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>	<b>2005</b>	
34.8	28.7	22.5	16.9	12	9.7	
3	2.2	1.9	1.3	0.9	0.5	
.2010-2005						:

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1983

(1) - Mohamed Ariff, Islamic Banking in Southeast Asian: Islam & the economic development of Southeast Asian. Institute of Southeast Asia Studies, 1998, pp.67-85.

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(1) - Alexander Von Pock, strategic management in Islamic Finance. Universi Deutscher Universitats Verlag, 2007, p.59.

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11/11/30	2009	2007	2001	
16	17	11	02	
03	03	16	14	
06	06	04	10	
07	07	04	05	
07	07	07	07	
15	15	10	02	

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2011/11/30	2009	2007	1999	
25	22	22	34	
15	15	14	12	
11	11	13	14	
45	46	48	67	

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(CIMB Islamic Bank) (Maybank Islamic)

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- Guidelines on Minimum capital Funds Unimpaired by losses for Islamic Banks, Bank Negara Malaysia, p.2. 2009,
- Guidelines on International Islamic Bank, Bank Negara Malaysia, 2009, p.4.

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2010 % 20

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2010	2009	2008	2007	2006	2005	
1483.14	1361.94	1275.40	1145.33	1025.31	884.59	
267.60	233.67	192.81	157.15	133.00	111.81	
<b>18.04</b>	<b>17.15</b>	<b>15.11</b>	<b>13.72</b>	<b>12.97</b>	<b>12.63</b>	%
8.90	6.79	11.36	11.71	15.91	16.09	%
14.52	21.19	22.69	18.15	18.95	17.68	%
						:

.2010 %20

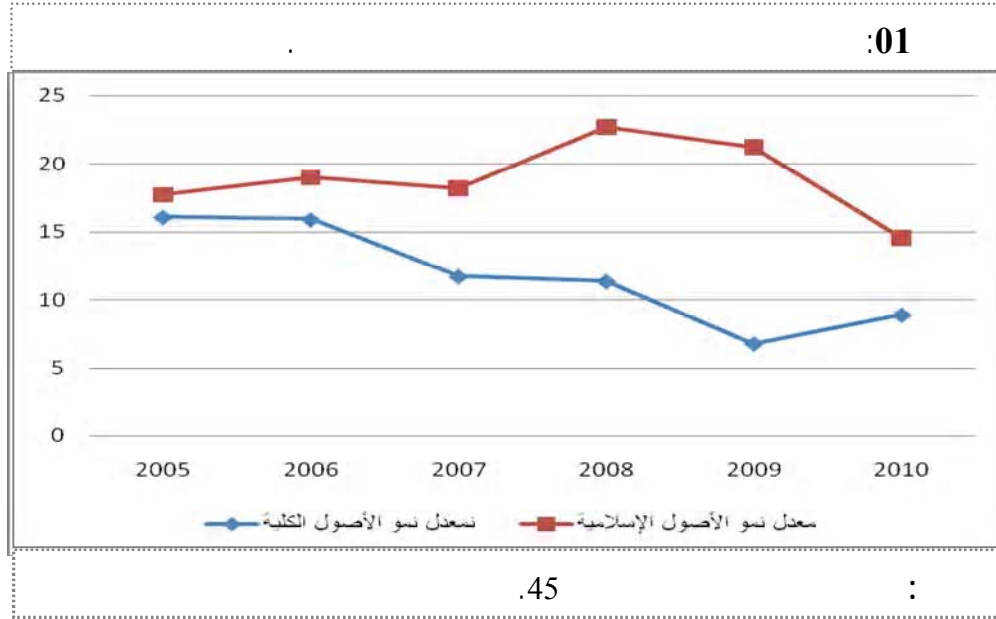
2001

2010 2009

2008

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2010	2009	2008	2007	2006	2005	
1104.79	1028.34	936.32	821.01	768.41	644.89	
216.95	188.83	154.86	121.97	99.17	83.86	
<b>19.64</b>	<b>18.36</b>	<b>16.53</b>	<b>14.85</b>	<b>12.90</b>	<b>13.00</b>	%
7.43	9.83	14.04	6.85	19.15	17.06	%
14.89	21.94	26.96	22.99	18.25	15.11	%

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2010	2009	2008	2007	2006	2005	
875.90	783.40	718.72	631.4	592.96	558.06	
158.69	133.48	107.73	89.85	78.51	69.94	
<b>18.12</b>	<b>17.03</b>	<b>14.98</b>	<b>14.23</b>	<b>13.24</b>	<b>12.53</b>	%
11.81	8.99	13.83	6.48	06.25	24.72	%
18.89	23.90	19.89	14.44	12.25	16.70	%
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1992

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2010	2009	2008	2007	2006	2005	2004	
258.73	224.93	186.04	94.90	73.8	43.43	24.85	
8.87	8.57	6.77	62.25	59.2	68.38	70.12	
267.60	233.67	192.81	157.15	133.00	111.81	94.97	

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Islamic Bank Berhad Affin	2006		+
Rajhi Banking (Malaysia) Berhad Al	2006		
Islamic Bank Berhad Alliance	2008		+ +
Bank Berhad AmIslamic	2008		+ +
Finance Bank Berhad Asian	2007		+
Islam Malaysia Berhad Bank	1983		+ +
Muamalat Malaysia Berhad Bank	1999		+
Islamic Bank Berhad CIMB	2005		+ +
Islamic Bank Berhad EONCAP	2006		+
Leong Islamic Bank Berhad Hong	2005		+
Amanah Malaysia Berhad HSBC	2008		+
Berhad Finance House Kuwait	2005		
Islamic Berhad Maybank	2008		+ +
Al-Amin Bank Berhad OCBC	2008		+
Islamic Bank Berhad Public	2008		+ +
Islamic Bank Berhad RHB	2005		+
Chartered Saadiq Berhad Standard	2008		+

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		Bank Islam Malaysia
		Bank Muamalat Malaysia
		Maybank Islamic
		Affin Islamic Bank
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		Alliance Islamic Bank
		Kuwait Finance House Malaysia
		Asian Finance Bank
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.2010	:51
	Bank Islam Malaysia
	Bank Muamalat Malaysia
	Maybank Islamic
	Affin Islamic Bank
	CIMB Islamic Bank
	Alliance Islamic Bank
	Kuwait Finance House (Malaysia)
	Asian Finance Bank
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(Maybank Islamic)

(Bank Islam Malaysia)

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(CIMB Islamic Bank) (Maybank Islamic)

Bank Islam Malaysia	Savings Accounts -i: Wadiah .1 Savings Accounts -i: Mudharabah .2 Savings Accounts -i: Wadi .3 Savings Accounts -i: Ijraa .4 Savings Accounts -i: Pewani .5 Savings Accounts -i: Al-Awfar .6	Investment Account -i: Al-Awfar .7 Current Account -i .8 Investment Account -i: General .9 Investment Account -i: Sakinah .10 Family Plan : Tunai Didik-i .11 Family Plan : Tunai Kasih-i .12
Bank Muamalat Malaysia	Basic Savings Account (BSA) .1 Basic Current Account (BCA) .2 Al- Mudharabah Savings Account .3 Al- Mudharabah Current Account .4	Al- Mudharabah General Account .5 Al- Wadiah Savings Account .6 Al- Wadiah Current Account .7 BeeSTAR-i .8
Maybank Islamic	Golden Savers Savings Account-i .1 Profit Now! Account-i .2 Foreign Currency Mudharabah-i .3 Maybank Al-Sayf Structured Islamic Deposit-i .4 Savings & Current Account-i .5 Basic Savings & Current Account-i .6 Mudharabah Investment Accounts-i .7	Account-i Premier Mudharabah .8 Yippie-i .9 imteen-i .10 net Current Account-i .11 Foreign Currency Account-i .12 Structured Islamic Deposit-i .13 Islamic Fixed Deposit-i .14
Affin Islamic Bank	AFFINGOLD-i .1 Affin Junior Saver-i .2 AFFINPLUS-i .3 Basic Banking Services-i .4 Current Account-i .5	General Investment Account .6 Savings Account-i .7 Wealth Saver-i .8 Foreign Currency Account-i .9
CIMB Islamic Bank	Wadiah Savings Account-i .1 Mudharabah Savings Account-i .2 EcoSave Savings Account-i .3 Wadiah Current Account-i .4 Mudharabah Current Account-i .5 Fixed Return Investment Account-i .6 (FRIA-i) - WhyWait Fixed Return Investment Account-i .7 (FRIA-i) - Monthly Returns	Fixed Return Investment Account-i .8 (FRIA-i) - Maturity Returns Max Invest Save .9 General Investment Account .10 Wadiah Children Savings Account-i .11 Mudharabah Children Savings Account-i .12
Alliance Islamic Bank	Basic Savings Account-i .1 Savings Account-i .2 Basic Current Account-i .3	Current Account-i .4 General & Special Investment Account-i .5 Hybrid Account-i .6
Kuwait Finance House	Basic Savings Account - i .1 Savings Account - i .2 Basic Current Account-i .3 Current Account-i .4	Foreign Currency Current Account-i .5 General Investment Account-i .6 Foreign Currency General Investment Account-i .7 Gold Account-i .8
Asian Finance Bank	Basic Savings Account-i .1 Mudharabah Savings Account-i .2 Mudharabah Junior Savings Account-i .3	Current Account-i .4 Foreign Currency Account-i .5 General Investment Account-i .6



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					1000	119	-	Bank Islam Malaysia
					84	49	-	Bank Muamalat
					4568	14	380	Maybank Islamic
					101	05	85	Affin Islamic Bank
					2100		323	CIMB Islamic Bank
					130	00	100	Alliance Islamic Bank
					07	09	-	Kuwait Finance House (Malaysia)
					03	03	-	Asian Finance Bank

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%			
. 2010		-	
		:54	
3.67-2.57	1.55- 0.05		Bank Islam Malaysia
4.30-2.31	2-1.5	0.77 -0.25	Bank Muamalat
3.53-2.52	2.52-0.3	1.7-0.35	Maybank Islamic
3.31-2.81	3.39-0.9	1.75-1	Affin Islamic Bank
3.55-2.5	1.30-0.8	2.35-0.6	CIMB Islamic Bank
3.35-2.58	2-0.1	1.5-0.05	Alliance Islamic Bank
3.01-2.75	2-1.5		Kuwait Finance House Malaysia
2.45 -1.4	1.05-0.3		Asian Finance Bank

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( CIMB Islamic Bank)

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( Asian Finance Bank) (Alliance Islamic Bank)

2009					:55
%					
-	21.22	-	53.39	15.68	Bank Islam Malaysia
-	35.58	21.51	28.60	-	Bank Muamalat Malaysia
-	-	40.22	35.63	22.47	Maybank Islamic
-	-	29.24	46.72	-	Affin Islamic Bank
-	-	25.72	43.95	15.18	CIMB Islamic Bank
-	21.53	-	46.28	23.68	Alliance Islamic Bank
0	0	29.69	0	60.84	Kuwait Finance House (Malaysia)
55.65	-	-	-	17.56	Asian Finance Bank

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.2009		:56
		Bank Islam Malaysia
		Bank Muamalat Malaysia
		Maybank Islamic
		Affin Islamic Bank
	:	CIMB Islamic Bank
		Alliance Islamic Bank
		Kuwait Finance House Malaysia
		Asian Finance Bank

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2010

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2010	2009	2008	2007	2006	2005	
50.46	48.82	48.44	46.58	42.23	35.00	Bank Islam Malaysia
51.08	51.07	45.53	45.45	46.98	50.51	Bank Muamalat Malaysia
2.13	02.27	01.53	48.62	50.68	49.61	Maybank Islamic
60.05	55.25	50.52	11.85	08.42	70.00	Affin Islamic Bank
50.76	45.36	38.79	37.34	26.11	24.46	CIMB Islamic Bank
55.02	58.75	58.50	59.05	68.01	68.46	Alliance Islamic Bank
51.98	55.16	63.50	66.96	61.91	57.11	Kuwait Finance House (Malaysia)
60.05	53.91	58.70	56.63	-	-	Asian Finance Bank

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(CIMB Islamic Bank)

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%						:58
2010	2009	2008	2007	2006	2005	
2.39	02.08	02.82	0.83	01.72	01.25	Bank Islam Malaysia
2.88	02.87	02.03	02.21	01.93	0.64	Bank Muamalat Malaysia
3.20	03.67	03.55	10.56	06.23	05.05	Maybank Islamic
2.11	06.21	08.77	08.52	06.24	0.07	Affin Islamic Bank
11.11	21.38	23.94	08.24	10.21	06.62	CIMB Islamic Bank
4.66	04.76	05.21	08.51	09.42	06.46	Alliance Islamic Bank
2.14	01.39	01.54	01.39	02.70	01.44	Kuwait Finance House (Malaysia)
1.95	03.27	03.92	02.03	-	-	Asian Finance Bank
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CIMB Islamic ) (Maybank Islamic)

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RM :						:59
2010	2009	2008	2007	2006	2005	
2265.49	1725.49	1725.49	1725.49	880	600	Bank Islam Malaysia
1000	1000	500	500	500	397.27	Bank Muamalat Malaysia
110.6	110.5	100	516.00	516.00	1234.3	Maybank Islamic
260.00	260	160	160	160	315.55	Affin Islamic Bank
750.00	550	550	550	150	100	CIMB Islamic Bank
300.00	300	300	736.1	736.1	107.27	Alliance Islamic Bank
2266	2266.12	1751.4	727	380	380	Kuwait Finance House (Malaysia)
443.78	355.02	355.02	355.02	-	-	Asian Finance Bank

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% :						:60
2010	2009	2008	2007	2006	2005	
16.78	13.61	12.93	12.01	2.96-	09.06	Bank Islam Malaysia
17.5	17.5	12.8	13.6	15.7	11.1	Bank Muamalat Malaysia
10.66	11.56	09.67	16.19	15.86	10.64	Maybank Islamic
13.59	13.51	10.33	13.18	15.41	20.38	Affin Islamic Bank
17.21	11.34	11.69	16.41	33.28	66.30	CIMB Islamic Bank
13.21	13.21	13.92	60.81	42.43	42.9	Alliance Islamic Bank
23.76	23.34	20.47	17.31	17.74	139.74	Kuwait Finance House (Malaysia)
46.61	37.76	94.41	211.92	-	-	Asian Finance Bank
14.8	15.4	12.6	13.2	13.5	10.2	

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RM :						:61
2010	2009	2008	2007	2006	2005	
840.19	459.89	439.39	391.94	375.51	377.47	Bank Islam Malaysia
296.88	296.87	219.26	199.28	167.85	159.66	Bank Muamalat Malaysia
428.77	352.88	192.09	318.92	23.42	20.58	Maybank Islamic
90.71	76.62	66.98	47.49	25.64	02.10	Affin Islamic Bank
229.27	215.15	121.75	73.64	36.53	23.99	CIMB Islamic Bank
73.59	56.66	02.76	02.90	02.97	02.60	Alliance Islamic Bank
169.76	152.36	163.37	104.28	41.76	16.23	Kuwait Finance House (Malaysia)
45.53	35.46	32.47	17.78	-	-	Asian Finance Bank
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2010 2009

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(Maybank Islamic )

(CIMB Islamic Bank)

RM :						:62
2010	2009	2008	2007	2006	2005	
411.78	160.60	384.11	232.46	1307-	507.8-	Bank Islam Malaysia
97.52	82.27	30.29	49.44	73.88	32.32	Bank Muamalat Malaysia
405.73	357.41	115.96	180.79	454.63	241.60	Maybank Islamic
26.03	32.78	28.00	39.44	36.56	30.85	Affin Islamic Bank
301.77	123.74	73.31	64.74	03.55	21.02-	CIMB Islamic Bank
83.77	31.72	47.78	64.30	32.39	13.86	Alliance Islamic Bank
97.29-	25.97-	44.35	20.00	04.83	0.38	Kuwait Finance House (Malaysia)
33.76-	2.29-	15.75-	3.75-	-	-	Asian Finance Bank
22.76	17.01	19.16	17.70	12.95	12.38	(RM )
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1999

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2010	2009	2008	2007	2006	2005	
5.2	05.9	04	10.9	9.9	09	%
162.20	148.13	127.74	90.33	80.01	64.32	
29.4	27.63	26.03	24.55	22.21	20	(82/81 )
41.4	40.3	39.15	37.23	36.3	35.4	
13.1	11.2	14.3	08.1	07.2	08.5	%
2.37	2.32	2.09	2.01	2.17	2.43	
2020	1990	1950	1830	1690	1530	
0.27	0.25	0.24	0.29	0.29	0.26	/

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2010	2009	2008	2007	2005	2003	
28	28	31	28	26	23	
05	05	04	04	03	04	
19	20	22	18	15	10	
15	15	15	15	15	15	
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2010	2009	2008	2007	2006	2005	
43.10	36.66	30.65	26.19	23.14	16.97	
17.57	19.61	16.99	13.18	36.35	62.70	%
21.18	18.16	14.96	11.25	8.38	7.68	
16.63	21.39	32.98	34.24	09.11	76.14	%
25.87	20.85	16.51	13.77	12.13	9.82	
24.08	26.29	19.90	13.52	23.52	72.58	%

2008

2009

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						:66
		2008	2007			
%	2008	%	2007			
20.39	6.25	22.64	5.93	1995		
09.17	2.81	8.78	2.30	1913		
05.02	1.54	03.93	1.03	1978		
04.01	1.23	04.12	1.08	1978		
01.30	0.400	01.35	0.356	1982		
04.11	1.26	03.91	1.02	1983		
2.71	0.831	02.70	0.707	1983		
2.15	0.660	02.23	0.585	1984		
01.68	515.96	01.48	389.98	1984		
1.81	0.556	2.04	0.535	1992		
1.72	0.528	1.48	0.388	2006		
3.13	0.96	03.06	0.80	2005		
0.48	0.149	-	-	2008		
2.02	0.62	01.74	0.45	2003		
%59.70	30.64	% 59.64	26.19			

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	www.edbank.sd	- (6)
	www.Ar-bank.sd	- (7)

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2009

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.11/11/30					:70
	80			31	
	65			19	
	52			23	
	16			02	
	-			03	
	06			18	
	15			18	
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%						:71
2010	2009	2008	2007	2006	2005	
54.65	52.30	46.9	58.1	53.40	43.29	
9.44	10.50	12.1	13	20.40	30.82	
7.05	06.10	6	03.90	05.20	04.20	
1.23	02.20	2	0.7	01.30	02.09	
27.63	28.90	33	24.3	19.70	19.60	
100	100	100	100	100	100	
.2010-2005						:

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%49.91

% 49.28

2009

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%						:72
2010	2009	2008	2007	2006	2005	
48.58	72.77	49.80	40.81	48.54	48.80	
66.35	69.02	39.98	50.13			
54.80	55.26	41.36	36.41	35.73	36.17	
76.89	68.86	62.88	80.88			
	54.61	52.76	54.79	60.44	53.43	
62.56	58.42	64.99				
	25.09	09.20	56.73			

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2010	2009	2008	2007	2006	2005	
43.88	31.13	42.59	46.30	37.78	36.92	
32.68	28.92	56.76	46.97			
35.34	24.76	29.76	34.55	37.99	35.67	
16.76	23.73	29.97	16.15			
	30.97	27.46	27.68	30.02	40.35	
31.21	35.84	28.51				
	37.14	65.09	43.27			

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%						:74
2010	2009	2008	2007	2006	2005	
35.88	33.15	29.71	36.81	33.49	30.18	
46.31	48.70	51.86	48.54			
49.52	46.82	53.33	54.76	57.75	51.45	
43.83	28.97	47.19	59.38			
	20.59	20.99	24.37	25.23	19	
45.03	44.77	51.68				
		57.68	51.16			

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%						:75
2010	2009	2008	2007	2006	2005	
4.11	3.60	3.70	4.05	3.54	1.80	
1.68	2.02	1.44	1.19			
1.41	1.76	1.76	1.82	1.39	0.98	
3.09	0.69	2.03	2.79			
			0.80	2.07	1.55	
	1.97	3.02				

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2010	2009	2008	2007	2006	2005	
140	110	80	70	60	58.04	
523.31	523.31	523.31	71.46			
100	100	87.50	66.97	50.67	30.00	
277.75	254	254	254			
	93.38	93.38	63.75	63.75	63.75	
81.83	81.53	81.30				
	70.00	70.00	65.84	35.12	22.11	
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						:77
2010	2009	2008	2007	2006	2005	
104.54	83.65	69.46	42.27	36.40	24.95	
132.33	112.02	91.80	100.12	374.03	87.82	
73.12	64.03	50.55	44.1	37.8	32.4	
34.19	38.94	27.72	15.51			
	28.90	22.73	18.79	14.03	11.58	
51.59	49.79	41.37	37.83	32.52	25.13	
	28.22	28.57	25.39			

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						:78
2010	2009	2008	2007	2006	2005	
105.2	70.87	45.06	34.34	28.63	13.06	
70.59	50.87	45.67	40.56	10.23-	34.74	
22.44	21.54	28.01	19.41	13.19	10.58	
36.18	22.61	21.34	25.23			
	26.88	19.94	19.44	13.90	6.67	
73.96	63.91	49.83	43.56	39.48	33.92	
	0.227	-7.81	2.02	2.9	3.2	

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%						:79
2010	2009	2008	2007	2006	2005	
49.19	53.44	59.69	54.07	54.01	65.24	
55.62	58.22	58.13	60.23	102.81	71.65	
68.46	60.91	46.82	58.34	58.15	52.25	
63.00	71.90	70.00	33.62			
	47.86	49.18	45.94	40.80	47.34	
39.40	43.08	44.347	46.47	45.84	42.55	
	97.14	135.53	88.80			
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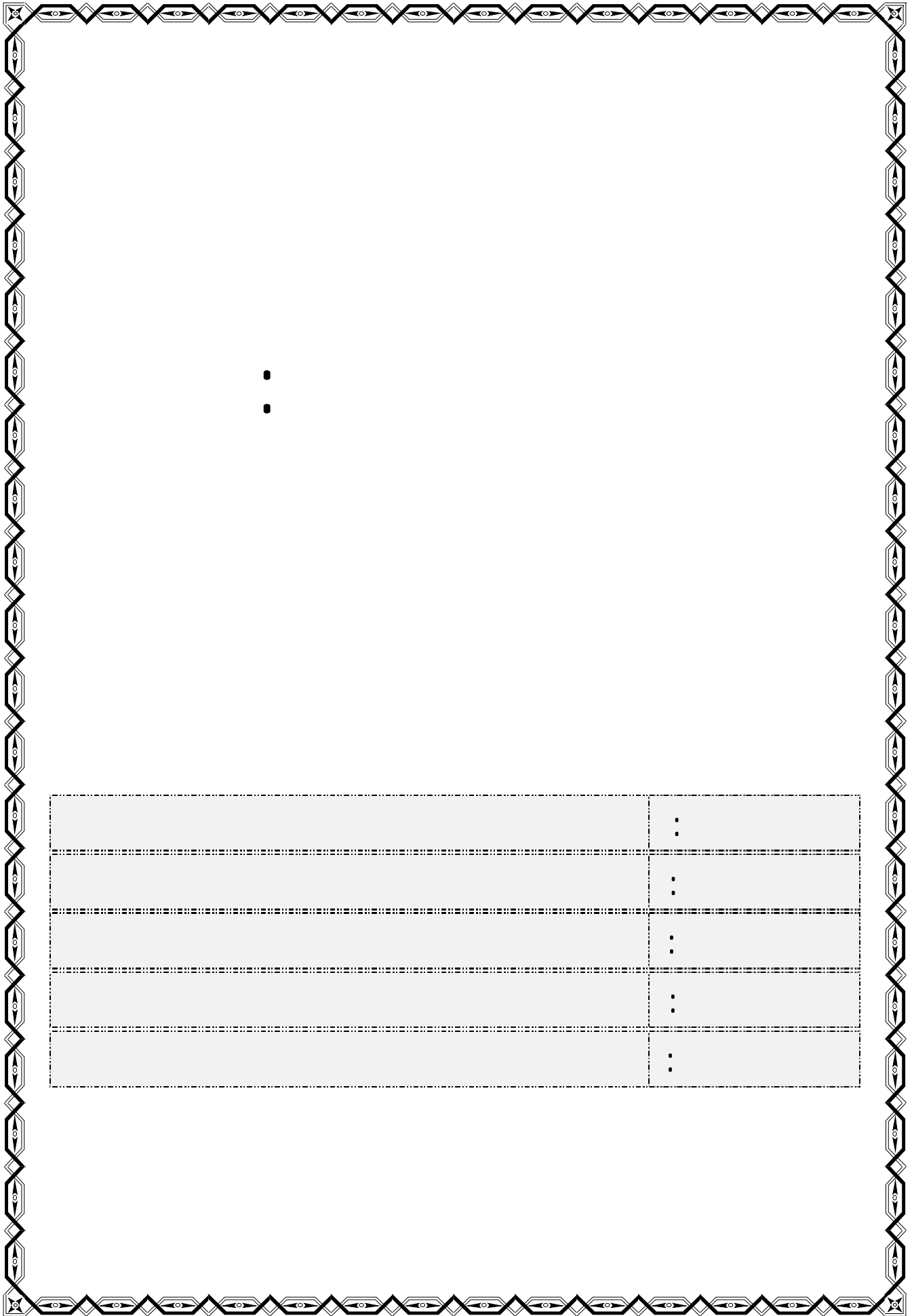
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2010	2009	2008	2007	2006	2005	
1629.9	1409.01	1758.00	1439.51	1335.58	1182.51	
868.90	841.2	836.1	802.20	786.34	762.27	100=1999
3.29	0.6	4.44	4.23	3.15	5.55	%
27.56	25.4	24.81	24.24	23.68	23.11	( )
3.750	3.750	3.750	3.750	3.750	3.750	
5.31	5.1	9.9	4.1	2.2	0.7	100 =1999 %
15770	13978	18896	15836	15040	13645	
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2010	2009	2008	2007	2006	2005	
1415.26	1370.25	1302.27	1075.22	861.07	759.70	
3.28	05.22	21.11	24.87	13.34	15.91	%
265.65	235.4	206.93	163.07	132.19	116.19	
12.85	13.75	26.89	23.36	13.77	31.19	%
<b>18.77</b>	<b>17.17</b>	<b>15.88</b>	<b>15.16</b>	<b>15.35</b>	<b>15.29</b>	<b>%</b>

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2010	2009	2008	2007	2006	2005		
984.85	940.54	846.11	717.56	591.25	489.38		
04.71	11.16	17.91	21.36	20.81	12.25	%	
198.38	157.29	148.48	118.04	92.15	84.83		
26.12	05.93	25.78	28.09	08.62	22.85	%	
<b>20.14</b>	<b>16.72</b>	<b>17.54</b>	<b>16.45</b>	<b>15.58</b>	<b>17.33</b>	<b>%</b>	
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2010	2009	2008	2007	2006	2005		
775.76	736.90	744.80	594.83	497.06	452.50		
05.27	1.06-	25.21	19.66	9.84	36.24	%	
166.64	176.33	164.07	120.93	98.65	88.74		
5.5-	7.47	35.67	22.58	11.16	26.97	%	
<b>21.48</b>	<b>23.92</b>	<b>22.02</b>	<b>20.33</b>	<b>19.84</b>	<b>19.61</b>	<b>%</b>	
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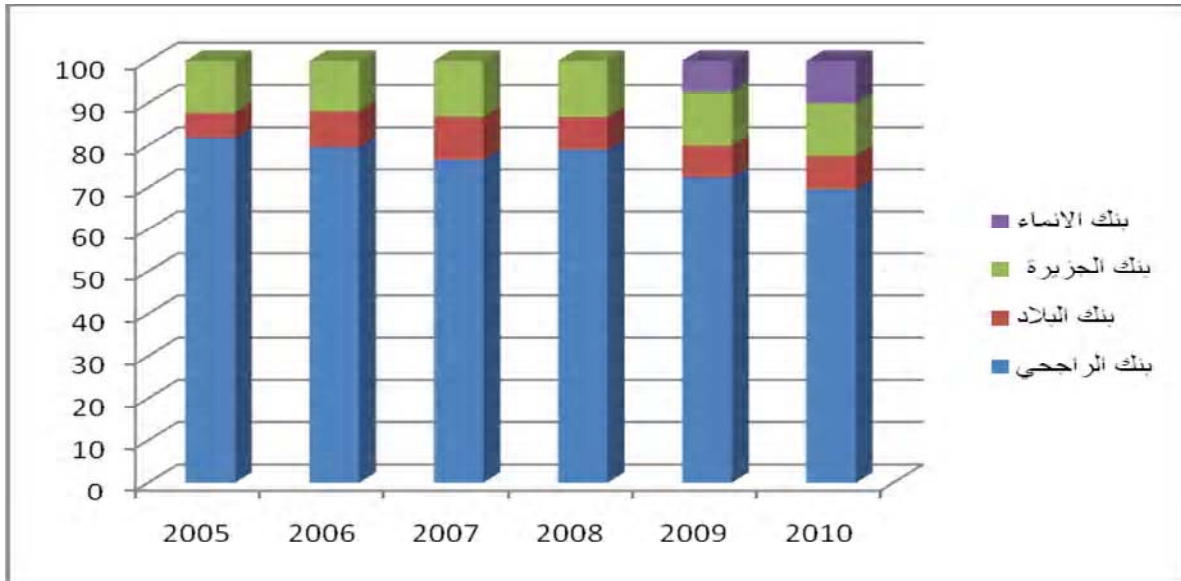
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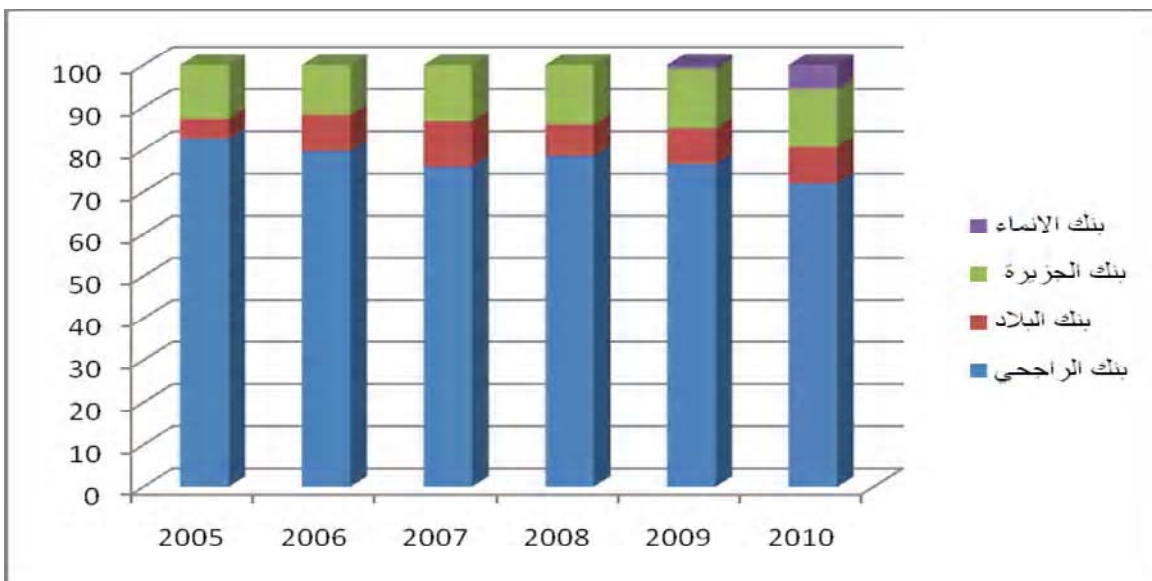


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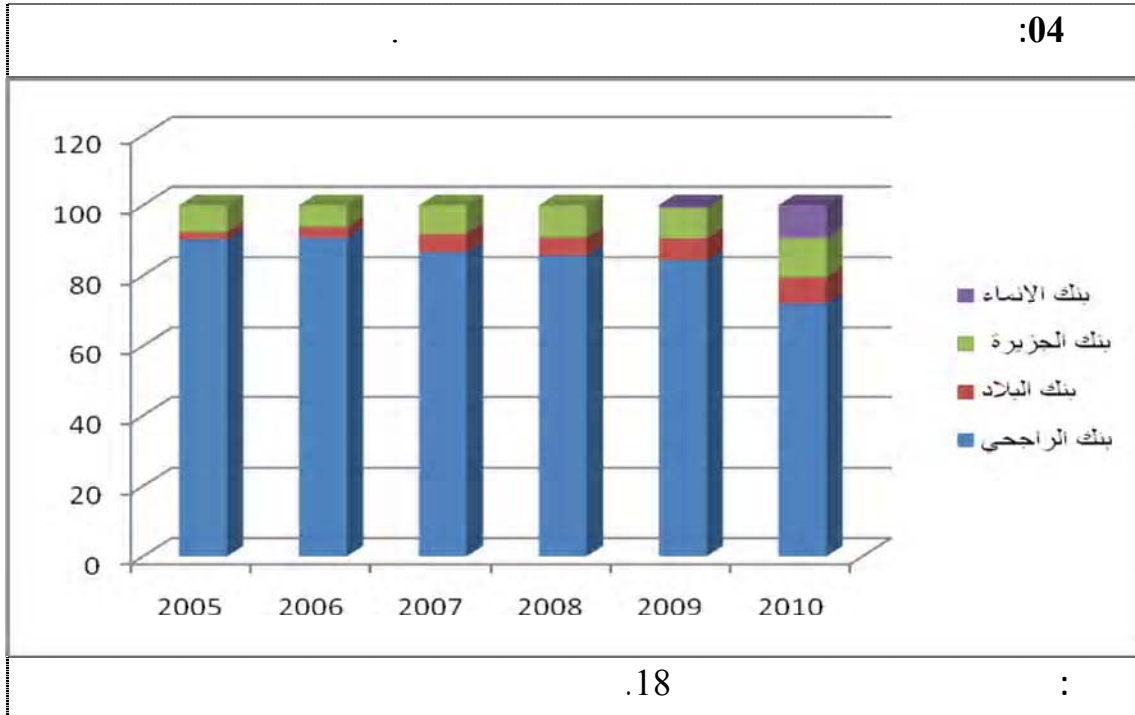
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√	√	√	√	2812	03	452	
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√	√	√	√	243	00	25	

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-	9.56	44.24	21.26	
63.03	-	26.16	-	
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%						:88
2010	2009	2008	2007	2006	2005	
35.40	36.15	40.49	50.52	50.86	37.30	
38.17	34.28	47.70	56.60	54.59		
38.54	33.85	48.40	50.52	51.60	57.54	
49.81	43	-	-	-	-	
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%						:89
2010	2009	2008	2007	2006	2005	
75.99	80.26	80.32	82.83	71.71	73.29	
56.84	60.30	66.12	68.64	54.81	66.83	
68.56	60.35	65.09	68.55	54.81	66.87	
78.59	07	-	-	-	-	
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2010	2009	2008	2007	2006	2005	
15	15	15	13.50	6.75	4.5	
3	3	3	3	3	3	
3	3	3	2.25	1.12	0.750	
15	15	-	-	-	-	
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2010	2009	2008	2007	2006	2005	
20.63	19.30	21.39	24.4	26.5	19.5	
17.43	18.41	24.19	33	54	96	
15.72	17.73	19.92	33.51	41.44		
75	183	-	-	-	-	
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2010	2009	2008	2007	2006	2005	
4.89	4.73	4.05	2.87	2.20	2.11	
1.01	1.16	0.763	0.706	0.477	0.182	
1.13	1.14	0.915	0.645	0.543	0.878	
0.647	0.638	-	-	-	-	
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						:93
2010	2009	2008	2007	2006	2005	
6.77	6.72	6.52	6.44	7.30	5.63	
0.092	0.248-	0.125	0.072	0.178	0.098 -	
0.028	0.027	0.221	0.802	1.97	0.874	
0.015	0.605	-	-	-	-	
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2010	2009	2008	2007	2006	2005	
41.94	41.13	38.31	30.79	23.15	27.22	
91.54	127.45	85.92	90.69	72.80	111.15	
97.50	97.69	80.88	44.72	20.80	55.22	
97.70	66.92	-	-	-	-	
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2010	2009	2008	2007	2006	2005	
463.49	306.15	365.46	258.59	206.64	154.56	( )
176.63	152.27	139.06	119.47	103.62	90.08	100=2001
16	09.5	16.4	15.30	15.00	09.2	%
1.64	1.631	1.448	1.226	1.041	0.888	( )
3.64	3.64	3.64	3.64	3.64	3.64	
-2.46	04.86-	15.10	13.76	11.84	08.81	100 =2001 %
77641	51568	69338	57946	54533	47807	

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Fund. March Qatar: Statistical Appendix, IMF Country Report No. 10/62, International Monetary  
2010, p.4.

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2010	2009	2008	2007	2006	2005	
567.48	467.89	401.91	294.33	189.48	129.85	
21.28	16.42	36.55	55.34	45.92	41.65	%
149.33	113,98	86,02	53,88	32,15	18,82	
31.01	32.50	59.65	67.59	70.83	48.07	%
<b>26.31</b>	<b>24.36</b>	<b>21.40</b>	<b>18.31</b>	<b>16.97</b>	<b>14.49</b>	<b>%</b>
306.78	246.86	212.47	167.20	120.45	85.39	
24.27	16.19	27.08	38.81	41.06	40.47	%
107.79	74.51	53.70	33.5	22.46	14.78	
44.67	38.75	60.29	49.12	51.94	45.66	%
<b>35.14</b>	<b>30.18</b>	<b>25.27</b>	<b>20.04</b>	<b>18.65</b>	<b>17.31</b>	<b>%</b>
314.48	270.47	242.65	160.59	102.54	69.63	
16.27	11.47	51.10	56.61	47.26	40.92	%
99.05	87.03	63.14	37.25	18.05	12.27	
13.81	37.84	69.50	106.37	47.11	43.00	%
<b>31.50</b>	<b>32.18</b>	<b>26.02</b>	<b>23.20</b>	<b>17.60</b>	<b>17.62</b>	<b>%</b>

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2010	2009	2008	2007	2006	2005	2004			
34.7	34,8	38,99	39,61	46,31	50,74	60,98	1982		
12.17	14,52	14,93	18,47	26,1	33,63	39,02	1991		
23.22	21,16	19,5	18,91	-	-	-	2006		
21.54	19,28	15,53	13,31	18,32	12,17	-	2005	( )	
2.56	2,63	3,79	4,4	3,48	0,9	-	2005	( )	
2.92	3,1	4,72	3,14	2,68	2,55	-	2005	( )	
1.18	1,72	2,55	2,17	3,11	0	-	2006	( )	

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%								:98	
2010	2009	2008	2007	2006	2005	2004			
28.06	27,32	30,89	36,42	39,13	46,4	57,34	1982		
13.02	15,5	17,02	21,52	29,82	34,29	42,66	1991		
25.06	23,93	20,28	14,75	-	-	-	2006		
25.37	25,23	19,27	17,7	24,62	14,41	-	2005	( )	
2.18	2,66	2,4	2,48	3,78	3,45	-	2005	( )	
3.5	3,57	6,24	4,06	2,49	1,45	-	2005	( )	
1.53	1,77	3,89	3,07	0,16	-	-	2006	( )	

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2010	2009	2008	2007	2006	2005	2004			
29.63	31,37	39,85	42,66	55,96	61,86	62,24	1982		
9.26	12,4	14,48	14,34	23,32	31,78	37,76	1991		
25.30	21,48	22,55	19,54	0	0	-	2006		
27.25	17,99	12,23	12,21	11,25	3,42	-	2005	( )	
2.86	10,41	4,29	6,04	5,93	1,39	-	2005	( )	
2.65	2,77	4,05	2,68	2,6	1,55	-	2005	( )	
1.47	2,18	2,55	2,52	0,94	-	-	2006	( )	

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	√	√	69	28	
√	√	√	69	14	
		√	30	09	
√	√	√	66	16	( )
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-	22.85	72.68	
-	23.05	71.35	
12.47	10.17	75.90	
-	20.45	74.87	( )
.2009			:



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2010 2009

%						:104
2010	2009	2008	2007	2006	2005	
79.19	75.21	51.76	49.64	40.92	58.49	
78.78	81.73	56.75	49.37	55.7	36.18	
83.49	69.23	36.50	16.62	-	-	
90.44	65.42	57.01				( )
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%						:105
2010	2009	2008	2007	2006	2005	
57.19	40.46	53.02	47.66	36.89	41.62	
43.07	44.10	31.50	43.57	48.56	37.09	
53.60	48.91	37.94	35.13	-	-	
33.50	30.8	32.7	36.5	34.8	35.8	

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%						:106
2010	2009	2008	2007	2006	2005	
5.85	3.66	6.08	7.42	2.33	1.44	
4.18	7.70	3.60	4.24	4.05	11.94	
6.13	6.62	6.17	6.04	-	-	

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2010	2009	2008	2007	2006	2005	
2.16	2.06	1.96	1.19	1.19	0.663	
1.38	1.38	1.26	0.700	0.424	0.203	
5.07	4.12	4.12	3.75	-	-	
2.3	2.33	2.32	01	01	01	( )

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2010	2009	2008	2007	2006	2005	
17.37	17.33	17.04	18.76	21.11	19.25	
23.99	19.83	20.11	25.07	25.58	27.68	
19.21	24.74	33.10	46.70	-	-	
16.1	16.1	15.5	13.5	14.3	24.8	

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2010	2009	2008	2007	2006	2005	
519.70	618.18	461.20	335.32	272.91	176.28	
197.07	175.73	227.16	127.95	102.59	105.01	
247.47	250.59	256.50	184.08	-	-	
258.28	121.83	73.07	36.84	18.70	6.82	( )

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2010	2009	2008	2007	2006	2005	
27.21	32.50	21.29	24.81	20.95	24.49	
26.07	25.58	31.19	20.89	20.13	17.79	
18.03	18.17	21.87	26.67	-	-	
21.9	22.05	18.03	19.89	19.93	48.10	( )
24.6	26.5	25.2	20.2	23.1	22.4	

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2010	2009	2008	2007	2006	2005	
1334.5	1322	1643	1255	1003	512	
558.82	511	501	479	399	465	
1211.34	880.65	917.04	1192	-	-	
903.89	420.29	331.30	148.34	75.11	7.36	( )
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2010	2009	2008	2007	2006	2005	
1453.62	1395.87	1448.39	1398.88	1325.79	1254.05	( )
1349.54	1264.64	1330.90	1322.84	1289.83	1254.05	100=2005
1.3	4.9-	0.5	2.6	2.9	2.2	%
	1.565	1.855	2.001	1.842	1.820	
3.3	2.18	3.6	2.34	2.3	2.1	%
36100	35334	43773	45910	40312	37894	

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2008	2007	2006	2005	2001	
61.38	60.97	60.58	60.23	57.10	
2.422	2.327	2.142	2.017	1.58	
3.94	3.81	3.53	3.35	2.76	%

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<sup>(1)</sup> - Chris Skinner, the future of banking in a globalised world. John Wiley & sons Ltd, 2007, pp. 32-33

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<sup>(2)</sup> - Juan Sole, Introducing Islamic Banks into Conventional Banking Systems. IMF Working Paper, July 2007, p. 17.

<sup>(3)</sup> - M. Fahim Khan, Mario Porzion, Islamic Banking and Finance in the European Union: A challenge. Edward Elgar Publishing Limited. 2010, pp. 63-64.

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2009	2008	99	95	
325	324	444	481	
249	250	323	339	

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(2) - Islamic Finance. May 2011, the Cityuk, www. the cityuk.com.p.05.

(3) - Duncan Angwin, Stephen Cummings, Chris Smith, the strategy Pathfinder core concepts and micro-cases, Blackwell Publishing, 2007, p.144.

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<sup>(1)</sup> - Wasseem Ahmad, Islamic Banking in UK: opportunities and challenges. Kingston Business School, Business University; London. 06<sup>th</sup> October 2008, pp.22-23.

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2010	2009	2008	2007	2006	2005	
7870.65	7616	7917.86	6963.76	6261.87	5522.18	
3.34	03.81-	13.70	11.20	13.39	19.01-	%
7120.11	6910	7297.93	6344.78	5672.93	4981.19	
3.04	05.31-	15.02	11.84	13.88	17.58	%
5393.55	4933	5231.21	4122.87	3793.42	3280.81	
9.34	05.70-	26.88	08.68	15.62	14.32	%
12.28	12.40	09.73	08.13	05.65		
0.97-	27.44	19.68	43.89			
0.16	0.16	0.12	0.11	0.09		

Monetary &amp; Financial Statistics, Bank of England, volumes : 08-12.

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Islamic Finance 2010, 2009, 2008. International Financial Services London (IFSL).www.ifsl.org.uk.

(HSBC)

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(Amanah Finance HSBC)

(HSBC) 2010

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%				:116
2010	2009	2008	2007	
88.13	85.16	84.15	85.76	HSBC Amanah Finance
5.49	05.71	06.59	07.80	Bank of London and the Middle East
1.43	02.85	03.59	04.66	European Islamic Investment Bank
1.77	02.02	01.87	01.78	Islamic Bank of Britain
-	-	0.52	-	European Finance House
0.42	0.55	0.083	-	Gatehouse Bank
2.76	03.59	03.15	-	HSBC
100	100	100	100	

, the Cityuk, www.the cityuk.com.p.05.11Islamic Finance. May 20

.www.hsbc.co.uk : - (1)

(2) - Brian Kettell, Islamic Finance in a Nutshell: A guide for Non- Specialists. John Wiley & Sons Ltd, 2010, p. x.

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2010	2009	2008	2007	2006	2005		
9.76	11.09	10.83	11.61	11.84	8.65	( )	
46.41	47.25	44.60	44.27	35.81	37.57	%	
1.64	1.60	4.93	4.69	3.01	2.21	( )	
80.15	75.56	91.08	97.87	94.68	98.19	%	
596.21	693.12	220.12	247.54	393.35	391.93	%	
25.46	5.46	4.19	4.19	4.19	4.19	( )	
43.14	28.27	32.10	47.85	84.26	153.92	%	
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2010	2009	2008	2007	2006	2005	
5.40	14.50	09.61	39.75	32.17	75.05	%
0.98	21.32	13.84	60.57	75.74	2150.47	%
48.44-	43.07-	18.53-	19.40	81.79	-	%
1.77	01.79	03.60	02.98	01.7	0.814	( )
8.13-	9.49-	5.91-	6.92-	8.83-	6.45-	( )
.2010-2004						:

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<sup>(1)</sup> - Islamic Finance 2010, International Financial Services London (IFSL), p.03.[www.ifsl.org.uk](http://www.ifsl.org.uk).

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2010	2009	2008	2007	2006	2005	
12049.5	10017.5	11042.8	9408.3	8512.2	7564.7	( )
3.3	2.11	2.4	03	02	5.1	%
36.3	35.3	34.80	33.80	33.20	32.9	( )
73.16	72.64	70.91	69.3	72.6	73.4	
3.9	4.6	4.4	3.9	1.8	1.9	1989 =100 %
4495	4027	4588	3934	3456	3122	
66.30	59.84	65.99	69.20	61.43	55.65	%
2010 10 : :						
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2009	2008	2007	2006	2005	
7307.9	7287.2	6510.8	5228.9	4209.8	
<b>0.28</b>	<b>11.92</b>	<b>24.52</b>	<b>24.21</b>	<b>8.14</b>	%
6504.03	6616.78	6002.96	4810.59	3860.39	
803.86	670.42	507.84	418.31	349.41	
	79.89	56.24	45.97	41.39	
-	<b>42.05</b>	<b>22.34</b>	<b>11.07</b>	-	%
1.5	1.10	0.86	0.88	0.98	
	<b>11.92</b>	<b>11.07</b>	<b>10.99</b>	<b>11.85</b>	
2010	10				: :2008

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2009	2008	2007	2006	2005	
5146.7	5161.8	4517.3	3516.5	2960.4	
<b>0.29-</b>	<b>14.27</b>	<b>28.46</b>	<b>18.78</b>	<b>09.43</b>	%
4623.03	4759.18	4205.61	3266.83	2762.24	
514.67	402.62	311.69	249.67	198.36	
	52.46	45.00	36.53	31.62	
	<b>16.58</b>	<b>23.19</b>	<b>15.53</b>	<b>3.33</b>	%
	1.02	1.00	1.04	1.07	
	<b>13.03</b>	<b>14.44</b>	<b>14.63</b>	<b>15.94</b>	
2010	10				: : .2008

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2009	2008	2007	2006	2005	
3085.1	2614.1	2203.7	1904.1	1778.9	
<b>18.02</b>	<b>18.62</b>	<b>15.73</b>	<b>7.04</b>	<b>15.96</b>	%
2711.80	2287.34	1950.27	1727.02	1647.26	
373.29	326.76	253.43	177.08	131.64	
	49.95	36.04	29.71	27.41	
	<b>38.60</b>	<b>21.31</b>	<b>8.4</b>	-	%
	1.91	1.64	1.56	1.54	
	<b>15.29</b>	<b>14.22</b>	<b>16.78</b>	<b>20.82</b>	
2010	10				:
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2010	2008	2005	1997	1991		
21	20	11	06	01	1990	
13	-	-	-	-	1998	
63	-	-	-	-	2000	Société Générale Algérie
53	-	-	-	-	2002	BNP PARIBAS EL DJAZAÏR

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.Rapport annuel de la Banque d'Algérie 2008, p.123 - <sup>(1)</sup>

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BNP PARIBAS )

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2008	2007	2006	2005	
07.18	06.16	5.57	2.61	( )
10.35	09.04	9.08	11.92	%
10.91	08.04	7.02	3.45	( )
65.81	76.62	79.34	75.65	%
40.22	38.79	42.31	68.98	%
04.61	05.71	0.31	0.45	%
94	94	94	94	%
60.03	69.24	77.14	92.02	%
61.37	61.60	71.47	62.3	%
.2008		2008		:

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(Société Générale Algérie)

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2008	2007	2006	
2.5	2.5	0.5	
1.001	0.444	1.05	
2.67	1.32	1.032	
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%				:128
2008	2007	2006	2005	
35.37	24.27	24.67		
25.01	23.64	17.41	5.63	
25.60	28.01	23.4	25.43	
4.16	2.58	2.44		
0.99	0.87	0.75	0.3	
3.27	3.21	2.31	2.38	

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<sup>(1)</sup>- Lachemi Siagh, L'islam et le monde des affaires. Editions d'organisation, 2003, p.209.

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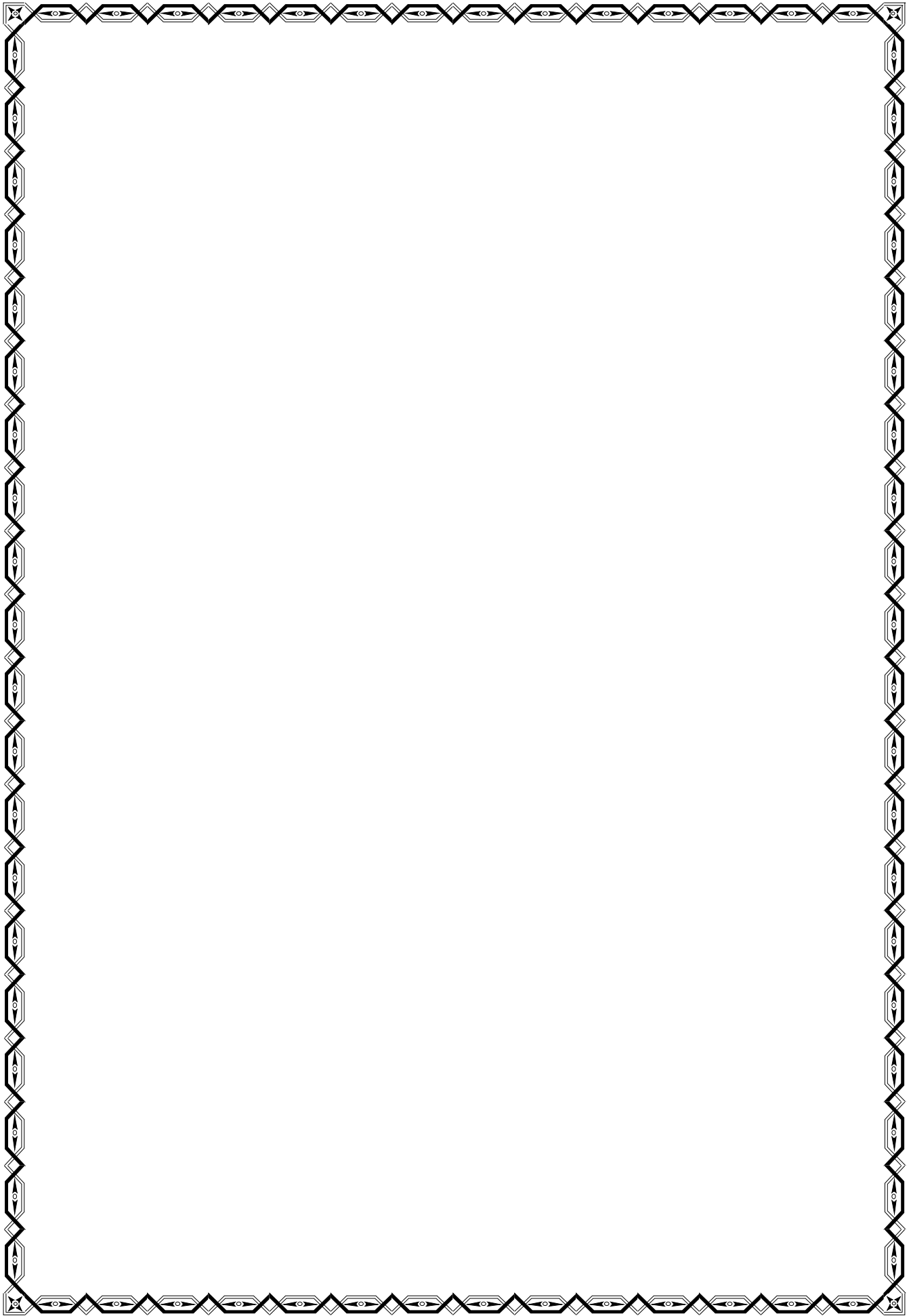




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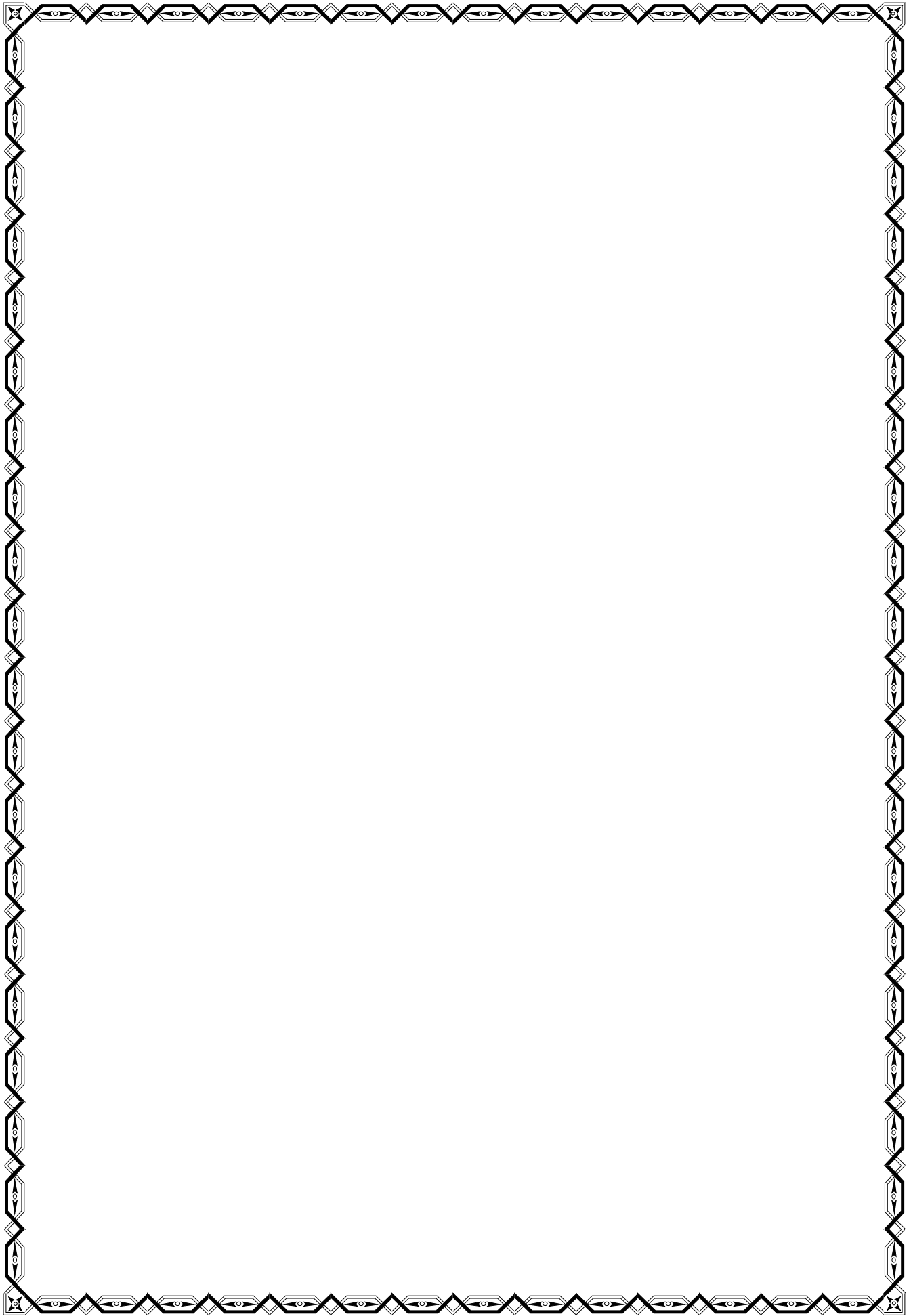
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%: .2010-2005				:01
54.34	28.35	28.47	25.41	
51.44	10.19	7.48	12.37	( )
79.44	20.70	25.61	24.29	
58.68	42.02	64.48	45.14	
46.94	199.85	92.52	68.92	
40.29	38.71	39.58	50.42	

%: .						:02
2010	2009	2008	2007	2006	2005	
33.02-	-13.80	12.60	25.00	17.8	12.00	
21.99-	1.36	5.6	20.9	17.8	12.4	( )
2.8	15.5-	1.3	2.2	2.6-	4.3	
2.21	0.51	10.08	20.41	24.26	23.68	
5.53-	2.45	19.79	15.43	18.75	12.12	
3.6	06.92	14.81	14.51	12.03	-	
	08.1	9.00	12			

%: .						:03
2010	2009	2008	2007	2006	2005	
4.30-	-2.13	2.9	5.00	3.5	2.5	
2.17-	0.19	01	4.3	3.8	2.5	( )
0.5	2.7-	0.2	0.4	0.4-	0.6	
0.51	0.12	2.51	4.27	5.24	5.8	
1.56-	0.65	5.87	11.5	9.54	8.11	
0.85	2.52	03.25	5.82	08.73	-	
	0.9	1.1	1.7			

%	.2010-2005							:04
		2005	2006	2007	2008	2009	2010	
Islamic Bank Berhad Affin		3.72	3.38	4.39	3.41	3.03	3.14	
Rajhi Banking (Malaysia) Berhad Al		-	0.25	1.78	2.69	2.65	2.46	
Islamic Bank Berhad Alliance		1.58	2.43	2.08	1.66	1.47	2.03	
Bank Berhad AmIslamic		9.59	8.11	7.13	7.92	7.76	8.38	
Finance Bank Berhad Asian		-	-	0.88	1.02	0.96	0.93	
Islam Malaysia Berhad Bank		16.17	12.66	13.4	13.23	12.78	12.60	
Muamalat Malaysia Berhad Bank		10.47	11.68	9.69	8.1	7.4	6.94	
Islamic Bank Berhad CIMB		0.53	4.16	6.3	10.48	12.71	14.96	
Islamic Bank Berhad EONCAP		4.37	4.45	4.29	3.98	3.26	-	
Leong Islamic Bank Berhad Hong		5.93	5.58	4.36	4.56	4.25	4.14	
Amanah Malaysia Berhad HSBC		5.36	4.18	3.09	2.8	2.23	2.80	
Berhad Finance House Kuwait		0.53	2.62	4.42	5.41	5.38	4.52	
Islamic Berhad Maybank		22.36	20.08	16.77	15.13	15.82	18.34	
Al-Amin Bank Berhad OCBC		2.39	2.74	2.58	2.1	2.28	1.79	
Islamic Bank Berhad Public		8.21	8.87	9.64	9.24	10.57	9.82	
Islamic Bank Berhad RHB		7.78	7.02	5.89	5.26	5.21	5.44	
Chartered Saadiq Berhad Standard		1.02	1.77	3.31	3.01	2.22	1.69	

% :

.2010 -2005

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		2005	2006	2007	2008	2009	2010
Islamic Bank Berhad Affin		2.79	3.34	3.53	3.26	2.99	3.17
Rajhi Banking (Malaysia) Berhad Al		-	0.05	1.97	3.39	3.19	2.24
Islamic Bank Berhad Alliance		1.44	1.97	1.64	1.34	1.69	2.31
Bank Berhad AmIslamic		6.13	5.53	5.18	7.77	8.23	8.75
Finance Bank Berhad Asian		-	-	0.79	0.74	0.69	0.65
Islam Malaysia Berhad Bank		18.53	17.11	16.78	15.9	16.33	15.41
Muamalat Malaysia Berhad Bank		13.38	14.44	11.61	9.54	8.9	8.56
Islamic Bank Berhad CIMB		0.59	1.93	7.14	10.46	11.33	13.00
Islamic Bank Berhad EONCAP		4.1	4.62	3.58	3.62	3.13	-
Leong Islamic Bank Berhad Hong		6.71	6.75	5	4.75	5.17	4.43
Amanah Malaysia Berhad HSBC		4.83	4.43	3.16	2.48	1.6	2.17
Berhad Finance House Kuwait		0.18	1.88	2.1	3.29	2.76	2.6
Islamic Berhad Maybank		20.68	15.83	15.06	14.33	15.73	19.78
Al-Amin Bank Berhad OCBC		2.68	3.12	2.68	2.06	2.4	1.67
Islamic Bank Berhad Public		8.37	9.16	9.66	7.37	8.47	8.78
Islamic Bank Berhad RHB		9.07	8.44	6.88	6.3	6.45	5.71
Chartered Saadiq Berhad Standard		0.52	1.4	3.24	3.39	0.94	0.75

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	2005	2006	2007	2008	2009	2010
Islamic Bank Berhad Affin	2.46	1.78	2.17	2.48	2.36	2.47
Rajhi Banking (Malaysia) Berhad Al	-	-	2.33	2.91	3.1	2.81
Islamic Bank Berhad Alliance	1.77	2.64	2.47	2.04	1.89	2.34
Bank Berhad AmIslamic	10.72	9.28	10.02	9.96	9.82	9.19
Finance Bank Berhad Asian	-	-	0.11	0.25	0.55	0.5
Islam Malaysia Berhad Bank	15.11	12.6	10.61	9.2	7.91	8.24
Muamalat Malaysia Berhad Bank	6.85	7.83	7.35	6.53	5.38	4.60
Islamic Bank Berhad CIMB	0.01	1.71	2.53	6.06	13.18	15.57
Islamic Bank Berhad EONCAP	6.2	5.95	5.7	4.77	3.74	-
Leong Islamic Bank Berhad Hong	5.61	5.75	4.6	4.31	3.13	2.88
Amanah Malaysia Berhad HSBC	4.7	4.49	3.71	2.97	2.59	3.22
Berhad Finance House Kuwait	-	1.17	3.96	6.26	5.79	4.21
Islamic Berhad Maybank	26.48	24.31	22.46	21.22	20.73	23.20
Al-Amin Bank Berhad OCBC	2.29	2.38	2.28	2.16	1.73	1.73
Islamic Bank Berhad Public	11.89	13.15	13.03	12.06	11.75	11.34
Islamic Bank Berhad RHB	5.61	6.04	5.65	5.43	4.78	6.05
Chartered Saadiq Berhad Standard	0.31	0.92	1.03	1.38	1.56	1.63

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Bank Islam Malaysia	8.10	15.78	15.96
Bank Muamalat Malaysia	15.90	12.83	13.47
Maybank Islamic	18.81	24.74	17.68
Affin Islamic Bank	22.29	17.07	17.25
CIMB Islamic Bank	3875.41	155.37	218.59
Alliance Islamic Bank	34.54	27.83	28.90
Kuwait Finance House (Malaysia)	97.27	256.37	132.42
Asian Finance Bank	118.21	11.02	22.52

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%. :08

2010	2009	2008	2007	2006	2005	
62.56	66.36	58.76	62.36	41.64-	369.01-	Bank Islam Malaysia
67.86	67.85	83.70	75.24	61.56	67.96	Bank Muamalat Malaysia
44.58	42.59	55.23	54.64	3.56	5.96	Maybank Islamic
66.09	61.97	61.82	45.03	33.85	6.15	Affin Islamic Bank
36.21	55.78	55.50	44.17	78.95	807.74	CIMB Islamic Bank
39.38	57.17	4.15	4.14	5.78	11.60	Alliance Islamic Bank
558.42	91.38	80.97	77.39	86.49	89.86	Kuwait Finance House (Malaysia)
257.96	86.22	271.94	142.35	-	-	Asian Finance Bank

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2010	2009	2008	2007	2006	2005	
1.16	0.91	1.45	1.4			Bank Islam Malaysia
0.73	0.59	0.22	0.34	0.53	0.53	Bank Muamalat Malaysia
0.92	1.04	0.42	0.75	1.96	1.09	Maybank Islamic
0.34	0.50	0.46	0.63	0.94	0.85	Affin Islamic Bank
0.84	0.45	0.39	0.71	0.07		CIMB Islamic Bank
1.72	01	1.61	2.17	1.16	0.89	Alliance Islamic Bank
0.89-		0.58	0.43	0.27	0.08	Kuwait Finance House (Malaysia)
1.51-				-	-	Asian Finance Bank
1.5	1.2	1.5	1.5	1.3	1.4	

%. :10

2010	2009	2008	2007	2006	2005	
16.54	16.48	26.54	23.33			Bank Islam Malaysia
11.24	07.49	04.54	06.52	10.16	06.17	Bank Muamalat Malaysia
13.9	14	06.84	09.43	26.95	19.52	Maybank Islamic
6.00	08.23	10.65	16.74	18.58	09.78	Affin Islamic Bank
27.31	14.20	09.80	09.52	0.59		CIMB Islamic Bank
20.11	09.50	04.59	07.35	04	12.92	Alliance Islamic Bank
4.81-		03.15	03.58	02.06	0.11	Kuwait Finance House (Malaysia)
8.78-				-	-	Asian Finance Bank
16.50	13.90	18.60	19.70	16.2	16.8	

% :

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2010	2009	2008	2007	2006	2005	
4.5	4.90	7.82	11.35	8.99	12.62	Bank Islam Malaysia
6.9	3.3	4.4	5.1	4	4.2	Bank Muamalat Malaysia
0.88	1.88	2.62	4.14	5.62	5.82	Maybank Islamic
4.29	1.15	1.74	2.76	24.92	34.10	Affin Islamic Bank
1.48	0.6	1.61	5.9	00	00	Islamic Bank CIMB
0.7	0.8	1.2	1.1	2.2	0.7	Alliance Islamic Bank
12.02	6.72	0.33	0.06	0	-	Kuwait Finance House (Malaysia)
6.91	0	0.02	-	-	-	Asian Finance Bank
2.3	1.8	2.2	03.2	04.8	04.6	

% :

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2010	2009	2008	2007	2006	2005	
40.1	56.94	50	44	64	50	
04.67	17.88	5.39	3.26-	41.24	63.77	
01.60-	11.57	13.70	36.55	10.86	13.88	
23.11	08.67	22.61	63.27	8.67	-	
	21.89	37.06	19.73	10.41		
40.12	33.29	23.02	25.00	33.10		
	3.08	3.94	13.41	7.74	17.05	

% :

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2010	2009	2008	2007	2006	2005	
40	60.6	54.1	48	74	45	
3.93	26.53	9.42	4.5-	23.39	80.95	
01.15-	03.41	25	36.18	6.27	12.98	
24.73	11.85	37.91	128.57	5.52	-	
	43.19	38.75	25.80	26.31	-	
66.82	26.10	27.83	18.94	32.77		
	24.00	6.15	6.47	68.22	-15.09	

% : :14

2010	2009	2008	2007	2006	2005	
3.1	2.92	3.1	3.5	4.3	03	
0.91	0.69	0.73	0.68	0.17-	0.8	
1.65	1.56	2.27	1.79	1.66	1.47	
2.71	2.08	2.13	3.08			
	3.53	3.19	4.26	3.48	1.93	
3.14	3.80	3.95				
	0.04	-1.4	0.38	0.61	0.73	

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% : :15

2010	2009	2008	2007	2006	2005	
42.8	37.04	37	34	34	17	
09.61	7.36	6.83	21.70	7.69-	19.37	
15.89	15.90	23.13	21.41	17.90	17.57	
09.91	7.24	6.91	8.87			
	16.63	13.83	20.40	17.17	9.48	
28.05	28.71	28.45				
	0.56	-8.72	1.92	3.23	04.04	

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% : :16

2010	2009	2008	2007	2006	2005	
69.58	72.52	78.95	76.58	79.58	81.79	
7.95	07.39	07.76	10.19	08.54	06.03	
12.43	12.74	13.29	13.23	11.88	12.18	
10.04	07.35	-	-	-	-	
100	100	100	100	100	100	

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2010	2009	2008	2007	2006	2005	
72.11	76.62	78.54	76.01	79.64	82.65	
8.53	08.34	07.39	10.74	08.52	04.61	
13.78	14.07	14.07	13.25	11.84	12.74	
5.57	0.96	-	-	-	-	
100	100	100	100	100	100	

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2010	2009	2008	2007	2006	2005	
72.05	84.33	85.74	86.72	90.78	90.29	
7.38	06.24	05.04	05.11	02.86	01.92	
11.21	08.79	09.22	08.17	06.36	07.79	
9.36	0.64	-	-	-	-	
100	100	100	100	100	100	

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	2010	2009	2008	2007	2006	2005	
15.84	8.26	04.49	30.82	18.71	10.70	22.06	
26.97	21.31	08.47	03.48-	47.42	61.14	-	
21.18	10.14	8.94	27.59	37.23	10.94	32.21	
35.69	54.07	17.30	-	-	-	-	

%							:20
	2010	2009	2008	2007	2006	2005	
15.29	16.44	3.36	29.97	22.25	04.67	15.10	
39.45	23.39	25.06	13.48-	61.52	100.76	-	
23.35	23.49	05.93	33.63	43.35	0.92	32.80	
550	550	-	-	-	-	-	

%							:21
	2010	2009	2008	2007	2006	2005	
12.21	19.26-	05.70	34.13	17.09	11.76	23.82	
52.75	11.63	33.13	33.60	119.50	65.88	-	
26.32	20.64	02.44	53.29	57.41	-09.26	33.39	
1279.6	1279.6	-	-	-	-	-	

%							:22
	2010	2009	2008	2007	2006	2005	
4	3.94	3.99	5.16	6.94	5.92		
0.44	1.42-	0.78	0.43	1.58	1.4-		
0.09	0.09	0.45	0.33	1.13	6.17		
0.06	3.5	-	-	-	-		

%							:23
	2010	2009	2008	2007	2006	2005	
23	23.38	24.12	27.29	36.17	41.83		
2.98	8.27-	3.89	2.32	5.89	3.39-		
0.64	0.60	4.77	17.10	47.02	32.73		
0.1	3.88	-	-	-	-		

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2010	2009	2008	2007	2006	2005	
30.68	18.28	57.17	43.32	55.92	23.23	
9.85	28.89	29.05	18.59	32.54	27.62	
43.78	43.83	64.57	-	-	-	
46.41	64.52	86.33	21.73	157.21	-	( )
<b>21.3</b>	<b>16.4</b>	<b>36.5</b>	<b>55.3</b>	<b>45.8</b>	<b>41.6</b>	
27.67	7.98-	37.55	111.61	558	-	( )
23.51	13.05-	140.24	96.28	79.38	-	( )
9.69-	10.5-	87.18	17.12	-	-	( )

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2010	2009	2008	2007	2006	2005	
48.58	22.72	35.98	38.79	28.13	17.87	
21.47	26.37	26.77	07.61	32.15	17.09	
51.49	63.73	120.45	-	-	-	
45.48	81.64	74.54	07.23	159.62	-	( )
<b>24.3</b>	<b>16.2</b>	<b>27.1</b>	<b>38.8</b>	<b>41.1</b>	<b>40.50</b>	
18.69	53.49	55.42	2.35-	66.67	-	( )
42.11	20.6-	146.32	142.86	160.47	-	( )
25	36.84-	102.91	2842.86	-	-	( )

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2010	2009	2008	2007	2006	2005	
7.51	8.51	58.34	57.33	33.07	42.13	
14.92-	18.05	71.16	26.84	7.95	20.37	
34.08	31.25	95.6	-	-	-	
72.34	102.85	69.67	124.14	383.33	-	( )
<b>16.3</b>	<b>11.5</b>	<b>51.1</b>	<b>56.6</b>	<b>47.2</b>	<b>40.9</b>	
68.65-	234.32	20.44	110.28	529.41	-	( )
9.12	5.86-	156	112.77	147.37	-	( )
23.16-	18.01	71.28	452.94	-	-	( )

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%						:27
2010	2009	2008	2007	2006	2005	
14.62	14.68	23	27.11	23.62	24.42	
14.64	13.48	18.02	20.38	28.10	52.72	
16.99	14.77	16.12	23.15	-	-	
28.12	15.33	12.44	13.01	42.92	6.88	( )
<b>19.19</b>	<b>19.3</b>	<b>21.5</b>	<b>30.4</b>	<b>27.2</b>	<b>28.5</b>	

%						:28
2010	2009	2008	2007	2006	2005	
2.57	3.37	4.9	5.88	6.74	5.36	
3.07	3.09	3.90	4.81	4.76	7.35	
3.49	3.65	5.47	11.70	-	-	
2.81	1.91	2.48	2.06	1.28	0.32	( )
2.6	2.6	2.9	3.6	3.7	4.3	

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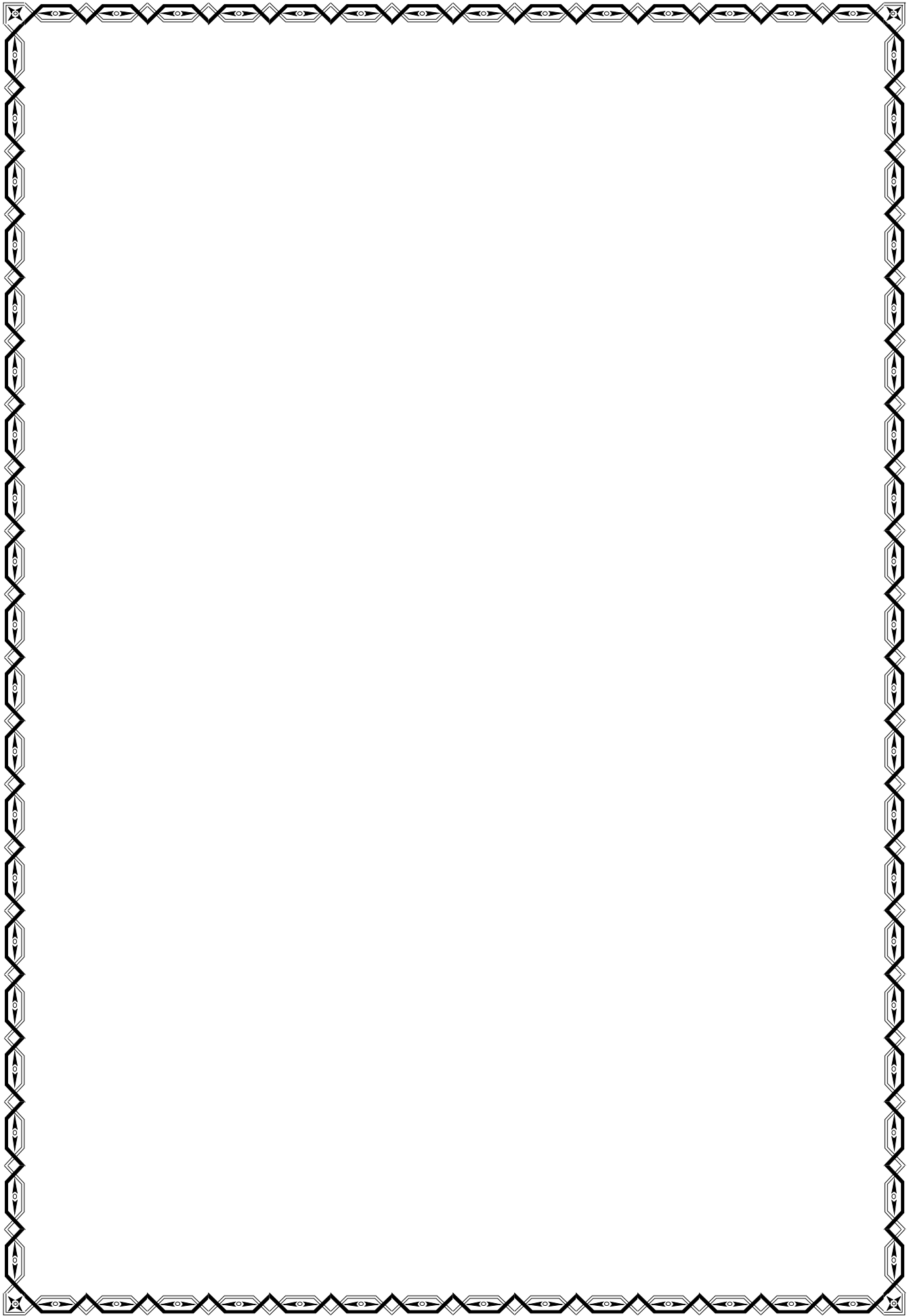
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<a href="http://www.ifsl.org.uk">www.ifsl.org.uk</a>	
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<a href="http://www.societegenerale.dz">www.societegenerale.dz</a>	Société Générale Algérie
<a href="http://www.algerie.bnpparibas.com">www.algerie.bnpparibas.com</a>	BNP PARIBAS EL DJAZAÏR
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