

"

"

// :

// :

:

( )

**Abstract:** This research presents in what way that the Islamic banks is committed to the techniques of measuring and distributing gains and loses conducted in the Islamic Banking methods, which is performed through an empirical study on Palestine Islamic Bank .

The problem statement of this research is "in what way that the Palestine Islamic Bank is committed to the Islamic methods in measuring and distributing profits, so to give trust to the Islamic Banks' customers. And this research gives the answer to the following questions:

Do the Islamic Banks follow the Islamic methods in measuring and distributing profits and loses.

How do the Islamic Banks measure and distribute profits in the Islamic Banks? And what are the effects of these methods on the debtors and stockholders.

:

( )

:

-  
-  
-  
-  
-

:

:

.( ) -

"

"

.( ) -

-

-

. ( ) -

. ( ) -

. ( )

:

∴  
∴  
∴  
∴  
∴

∴  
∴ -  
//

∴ ( )  
∴ -  
∴ -  
∴ -

// ( ) // ( )  
// ( )  
//

		//		
\$		\$		
			/ /	
	(		)	\$
		:		-
	:			(
				(
				(
				(
				(
				-
				(
				(
				(

:( )

:

-

:

:

:

:

:

:

-  
-  
-

:

:

:

:

.( - )





)

.( )

( + )

( + )

.( )

:

-

-

-

-

)

.(

:

:

:-

-

" "

:

( )

-

( )

-

( )

-

:

( )

( )

:

( )  
( )

-

-

-

-

-

-

-

-

-

( )

( )

: -

.( )

:

)

.(

: : ( )

-

"

"

:

-

:

:

( )



-	994.75	
1.247.613	10.713.813	
305.269	2.772.161	
30.649.481	122.351.911	
		<hr/>
		<hr/>
7.904.393	34.297.944	( )
-	2.320.530	
530.214	4.445.082	
172.618	295.644	
2.153.477	2.618.688	
10.760.702	43.977.888	
12.624.888	59.788.530	
23.385.590	103.766.418	
10.000.000	20.000.000	



9.829.704	17.334.597
68.023	68.023
139.143	682.873
(2.772.979)	(2.772.979)
-	3.272.979
7.263.891	18.585.493
30.649.481	122.351.911
1.604.865	4.208.991

/ /

:

31/12/2004

31/12/2005

126.666	2.544.061
114.407	1.379.480
241.073	
	:
-139.097	-935.703
101.976	2.987.838

		:
863.107	1.330.456	
-	465.257	
123.419	420.709	
12.589	48.367	
13.674	134.776	
-	25.116	
1.114.765	5.412.519	
303.674	813.38	
327.274	901.022	
41.157	151.703	
1.177.802	125.371	
1.849.907	1.991.476	( )
-735.142	3.421.043	
-15.723	51.888	
-25.242	-199.952	
-776.107	3.272.979	( )
	:	-
		. ( )
:		-

. % %  
( )

( ) %

%

)

(

( )

•

•

•

•

•

•

:

-

•

•

•

•

.  
 •  
 •  
 •  
 •  
 :  
 - ( ) - -  
 - -  
 -  
 -  
 ( ) -  
 -  
 ( ) -  
 - -  
 :  
 - -  
 -  
 " " -  
 -  
 :  
 -  
 .