

جامعة فيلادلفيا
كلية العلوم الإدارية والمالية

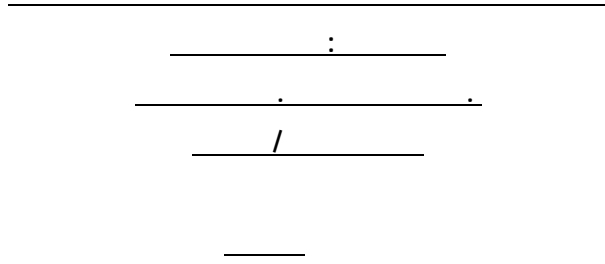
المؤتمر العلمي الرابع

الريادة والإبداع

إستراتيجيات الأعمال في مواجهة تحديات العولمة



15 – 16/3/2005



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Abstract

Financial lease as a strategy for the banking activity change

Commercial banks are those banks which transact and deal on the base of trust; it is often called banks of deposits. It can be distinguished since they accept deposits for demand and current accounts, and this results the creation of money. There is another important element in addition to the above considerations; it is the association of commercial banks in the financing of the planes of social growth.

Banks can vary according their preference to a certain function model or another. There are banks which take the English school principles preferring the employment of their resources in assets capital, it meant, they tend to employ money in the seasonal operations where as, they avoid the financing of investment assets. While, some other banks consider the principles of dealing in the project of economic growth.

Only banks are obliged to be at time with economic development and to face the economic challenges by changing their banking activity and start in the spread, for example as to depend on new means of financing which is called financial lease that becomes one of the new strategies upon which banks always depend to improve activity banking.

So, what is the impact of financial lease strategy on the banking activity?

We try to answer this question through the following points:

- 1- The concept of financial lease.
- 2- Characteristic of financial lease.
- 3- Advantages and drawbacks of financial lease.
- 4- The accounting examination for financial lease.
- 5- Financial lease as a strategy for the banking activity change.
 - The financial lease costs.
 - Measurement of economic profitability of financial lease.
 - Illustrative examples.

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(1) Luc Bernet-Rollande, « principes de techniques bancaires », 20 édition, Dunod, paris ,1999., p217.

(2) Le moci, N° 1448, 29 juin 2000 P58.

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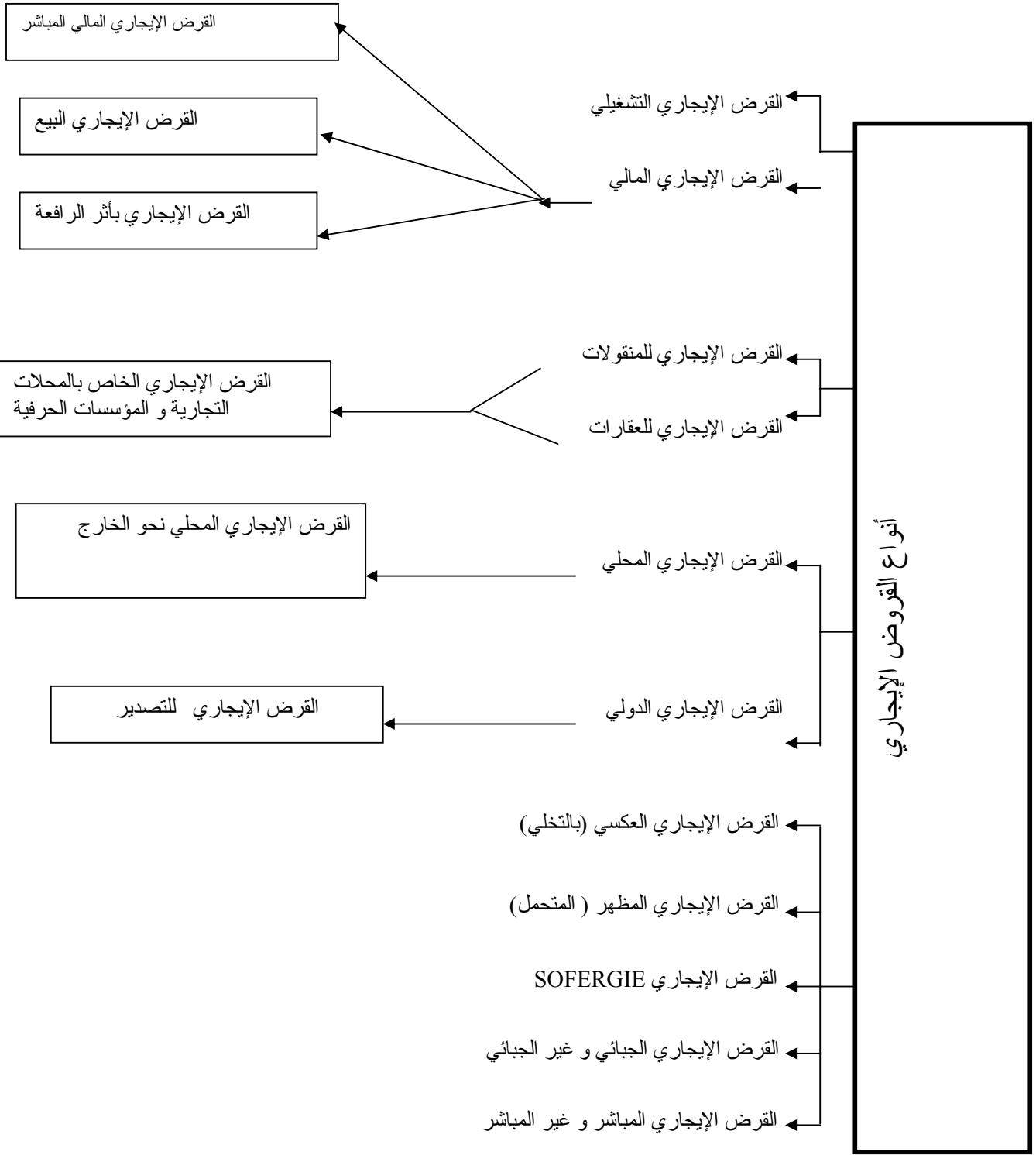
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³⁾ Josette Peyrard : dictionnaire de France, édition vuibert, 1999, p58.

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⁴ Pascal philipposian : « le crédit –bail et le leasing » SEFI, 1998, Montréal (Québec), P7.



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⁵ Maheu.A et Maige.C : « pratique du crédit-bail mobilier » édition organisation, 1998, P72 In Doctorat P209.

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⁶ PIERRE HENNIQUE m « le leasing nouvelle formule d’équipement, » SEF, Paris Page 45.

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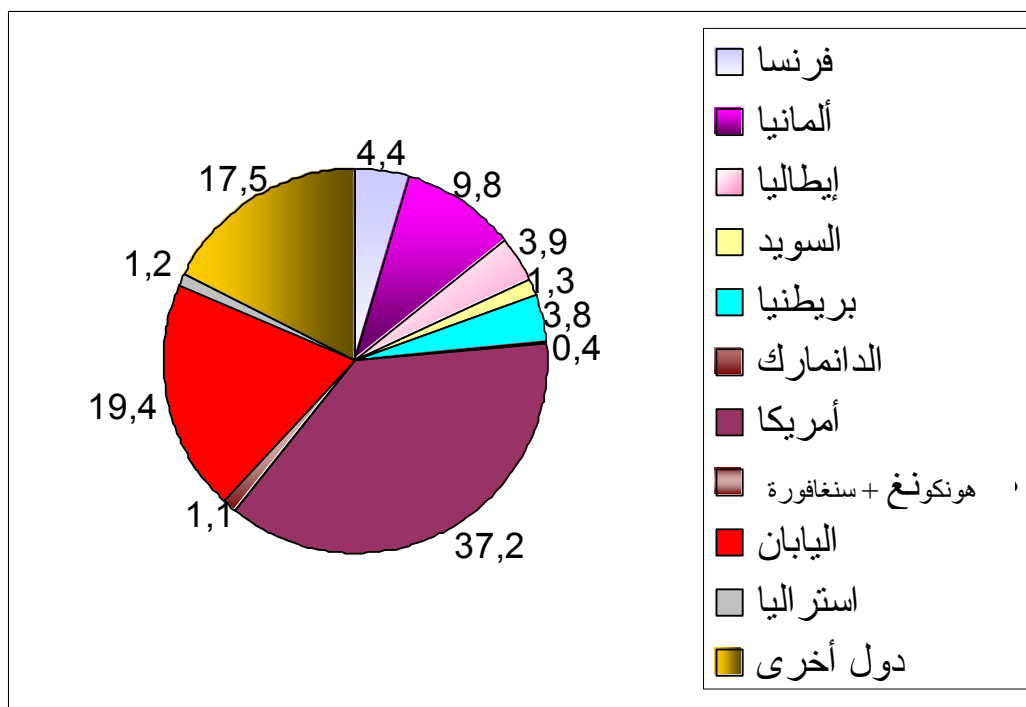
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⁸ Pascal Philipposian « Le crédit-bail et le leasing (outils de financements locatifs) » SEFI, 1998, Montréal (Québec), p158

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Source leaseurope, année 1992

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⁹ Chakib cherif, revue. Algérienne des science juridiques,économiques et politique 1996 n° 03 page 413, 414.

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¹⁰ London Financial Association.

¹¹ Source Ansej de sidi Bel Abbes ,Année 2000,in doctorat 200 ,201.

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¹² Source société Salem (Alger) ,Année 2004.

¹³ Fonds international du développement de l'agriculture.

¹⁴ Salem sep 2000.

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- 1- Luc Bernet -Rollande : « principes de techniques bancaires », 20 édition, Dunod, paris ,1999.
- 2-Le moci, N° 1448, 29 juin 2000.
- 3-Josette Peyrard « dictionnaire de France », édition vuibert, 1999.
- 4-Pascal philipposian « Le crédit–bail et le leasing (outils de financements locatifs) », SEFI, 1998, Montréal (Québec).
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- 6- Benamar Zohra : « le crédit –bail (leasing), projet E.S.B », septembre 2000, Alger.
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- 8-PIERRE HENNIQUE m « le leasing nouvelle formule d’équipement, » SEF, Paris.
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