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(232) .

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.(1995) "

2002 1998 %19.7 :

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(1) .

1998

2002 *

1998 %9.1 .

.2002 %14.9 .2005/8/11 2005/3/1

(1)

2002	2001	2000	1999	1998	
1304.2	1368.2	1419.8	1394.9	1329.1	
3428.6	3115.1	2711.4	2668.5	2547.1	
397.2	465.6	415.3	402.6	409.1	
5130.0	4948.9	4546.5	4466.0	4285.3	
511.8	404.9	352.1	305.1	232.0	
% 14.9	% 13	% 12.9	% 11.4	% 9.1	
115.4	82.6	86.8	80.3	68.3	
% 29.1	% 17.7	% 20.9	% 19.9	% 16.7	

: .2003 6 39

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(1996 :

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(2)

(%)

	2002	2001	2000	1999	1998		
5.5	5.6	5.1	6.1	6.2	4.4		1
20.4		30	21.8	18.5	8.3		2
13.8	12.6	14.9	16.8	12.4	12.1		3
18.3	26.2	22.7	13.8	12.8	15.8	ـ	4
18.5	15.9	16.3	18.3	23.7	18.6		5
8.1	6.9	8.2	8.2	9.3	8.2		6
47.4		45.6	45.6	47.9	51.3		7
9.6	14.9	12.9	7.1	7.2	6.2		8
13.7	16.4	17.3	15.2	10	8.7	( )	9
20.3		32	16.6	13.5	12.6		10
9.8	8.9	8.5	9.8	11.6	12		11
14.4		19.4	11.8	10	13.8		12
38.9	37	45.3	51.6	42.5	19.6		13
7.7	13.2	9.5	4.8	3.6	1		14
9.9	8.4	11.6	10.5	10.5	8.3		
18.9	15.5	23.7	18.9	18.9	16.1		

:   1998 - 2002.

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:   .   (Cavallo and Majnoni, 2001)

1-   (1176)   (36)

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(Bartel and Huang, 2000)

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.   (%30)
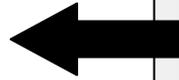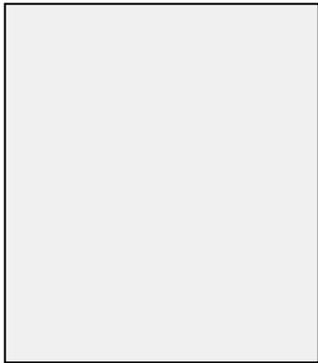
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(1993   )   .

(1999   )

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.(10   .

(190)   (Weisel, 1991)

11   )

.(16   (1988-1984)

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■   .

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17   )   (7)

.(20

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.(24   21

25   ) .   .

.(25

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.(36   26

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■

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26   )

.(28   .

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.(31   29   .(16

32   )   .

.(36   ■

(1999)   .

(1995)

مرحلة ما قبل المنح

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مرحلة المنح (لحظة المنح)

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مرحلة ما بعد المنح

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(3)

%88	23	10	11	2	26	13	11	2		1
%67	17	11	4	2	26	17	7	2		2
%97	28	16	10	2	29	17	10	2		3
%71	16	9	6	1	22	13	7	2	-	4
%87	48	33	13	2	55	38	15	2		5
%71	12	6	4	2	17	11	4	2		6
%100	3	0	3	0	3	0	3	0		7
%75	6	3	2	1	8	4	2	2		8
%100	10	5	4	1	10	5	4	1	( )	9
%71	5	2	2	1	7	2	3	2		10
%64	9	3	5	1	14	5	7	2		11
%100	1	0	1	0	1	0	1	0		12
%60	6	2	3	1	10	5	3	2		13
%100	4	1	2	1	4	1	2	1		14
%81	**188**	**101**	**70**	**17**	**232**	**131**	**79**	**22**		
	%81	**%77**	**%89**	**%77**						

$$n = \frac{P(1-P)}{\dfrac{P(1-P)}{N} + \dfrac{e^2}{Z^2}}$$

:

%50 ( ) = P = n

.%5 = e

=N %95 = Z

.579 .

: (231)

:(Sekaran, 2001)

$$n=\frac{50\%(1-50\%)}{\dfrac{50\%(1-50\%)}{579}+\dfrac{(.05)^2}{(1.96)^2}}$$

(%5)

(Kolmogorov-Smirnov)

(Variance Inflationary Factor)

$$n=\frac{.25}{.0004317+.0006507}$$

$$n=\frac{.25}{.0010824}$$

$$n=231$$

(Multicolleniarity)

(5) VIF .

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(Cronbach Alpha) . (232)

(3)

(Simple and Multiple Regression Analysis)

%1

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(188) (3)

. %81 .

(Descriptive Statistics)

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( ) (Likert .

Scale)

(5)

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(1994) .

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%2   (   )   .

%0.5

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1.

(Kolmogorov-Smirnov)   )

(%5)   Sig.

.(90

.(2000   )   )

180   90

2.   180

.(

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-                    )   (

.(% 69.4)   (

.   (4)

(4)

	( )		
%63.6	**%69.4**	1	
%68.3	1	**%69.4**	( )
1	%68.3	%63.6	

(5)

% 17.1	32	5	% 1.1	2	
% 19.8	37	10 > – 5	%10.7	20	
% 21.9	41	15 > – 10	%59.4	111	
% 18.7	35	20 > – 15	%27.8	52	
% 22.5	42	20	% 1.1	2	
% 100	187		%100	187	
% 12.3	23	/	% 30.5	57	5
% 46.5	87	/	% 28.3	53	10 > – 5
% 41.2	77	/	% 23.5	44	15 > – 10
% 100	187		% 10.2	19	20 > – 15
			% 7.00	13	20
			% 0.50	1	
			% 100	187	

(Variance Inflationary Factor-VIF-) .

:

.3 $V.I.F = 1 / 1 – (r)^2 = 1 / 1 – (0.694)^2, = 1/ 0.518364$

(Cronbach Alpha) $= 1.929$

(5)   V.I.F.

(% 88.48)   (MULTICOLLENIARITY)

.(Sekaran, 2001)   (% 60)

(6)

0.8698	3.6471		1
0.6825	4.0856		2
0.8739	3.6203		3
1.0030	3.3262		4
0.6958	3.5615		5
0.7498	3.7754		6
0.7286	3.5027		7
0.7503	2.6043		8
0.8313	3.5348		9
0.6966	3.5508		10
1.1015	3.1979	/	11
0.8693	3.7754		12
0.8639	3.7059		13
1.0510	3.0909		14
0.9514	3.5455		15
0.9442	4.1497		16
0.7251	3.9198		17
0.8025	3.9198		18
0.8865	3.7380		**19**
0.8564	2.3476		20
0.7860	3.4011		21
0.7777	3.6096		22
0.7101	3.6257		23
0.8171	1.7594		24
0.7846	3.6096		25
0.8192	3.2941		26
0.7773	3.8610		27
0.7715	3.6043		28
0.8804	3.7594		29
1.0015	3.2246		30
0.9142	3.0909		31
0.7356	3.5241		32
0.6983	3.6471		33
0.8481	3.4278		34
1.0642	3.4759		35
1.1540	2.8021		36

4.

(5)

(11   )

.(12   )

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5

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20

(13-   )   .

(6)   .(16

(3)

(Likert Scale)

(18   17   )

(5)

(2   )

0.6825

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(7-5   )

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.   .(23-19

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(8   )   (24

.(25   )

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(9   )   (26   )

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.(10   )   .

(27   )

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%2.6   Adjusted R Square   .(31-28   )
     (   )

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.(35   )

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                                    (
)   :Ho   (36   )
  (   )   (.

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  (   )   ((7)

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Ho   (7)

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%5

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Adjusted R   .

                    %9.7   Square   ▪
          .   :Ho

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                                    (.   (
)   :Ho   : Ha
(   )   (.

.   Ho   (7)

)   :Ha

(   )   (   )

.   (

(7)

	Adjusted R Square ( )	SIG.			
	0.026	0.186	2.6	1.62	(F) test
	0.097	0.185	1.96 -	1.331 -	(t) test
	0.116	0.113	1.96 -	1.592 -	(t) test
	0.01	0.993	1.96	0.009	(t) test
	0.193	0.073	2.6	2.363	(F) test
	0.167	0.023	1.96 -	2.297 -	(t) test
	0.057	0.44	1.96 -	0.774 -	(t) test
	0.022	0.765	1.96	0.299	(t) test
	0.258	0.006	2.6	4.344	(F) test
	0.22	0.003	1.96 -	3.064 -	(t) test
	0.027	0.715	1.96 -	0.366 -	(t) test
	0.01	0.96	1.96	0.003	(t) test

(7)   Ho

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▪   )

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Ho:)

(   )   (

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Adjusted R Square   %11.6   Ha :   )

(   )   (

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Ho   (7)

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.   Adjusted R Square

Ho   (7)   –   %1

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Adjusted R Square

%16.7   .

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:Ho

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(   )   (:Ha

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Ho   (7)   (

%19.3   Adjusted R Square

Adjusted R Square

%5.7

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:Ho)

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Adjusted R Square %25.8 .

:Ha)

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:Ho)

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Adjusted R Square .

Ho (7) %2.2

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(7) Ho

Adjusted R .

Square %22

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Ho   (7)

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%2.7   Adjusted R Square

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.   Ho   (7)

-3

Adjusted R   .

%1   Square

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1994

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1995   .

1990

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(95/330)

.1995/12/30   33915/7141

2000

15497/10

.2000/9/20

2003

.29-28   6   39

.(2002-1998)

1990   –

.61-58

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138

.78-62

1997   :

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-167   2   26

.182

1996

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(SPSS)

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The Relationship between Granting Factors and Default in
The Banking Credit Facilities

Ahmad Daher and Abdullah Al-Amrat*

ABSTRACT

This study aimed at testing the relationship between the granting factors that belong to the commercial bank itself and default of the credit facilities in the Jordanian commercial banks through the three stages of the granting process which are: pre granting stage, granting execution stage and post granting stage. The study includes all parties involved in the credit facilities in each stage. The parties include the customer's branch, the credit department and the top management. To achieve the study's objectives, a special designed questionnaire was distributed to the study population which is the Jordanian commercial banks. A total of (232) questionnaires were distributed, and 81% of them were appropriate for statistical analysis.

The results of the statistical analysis showed that there is no statistically significant relationship between both the pre stage and the granting execution stage at a side and the default in another side, meanwhile there is a statistically significant relationship between post granting stage and default resulting mainly from the effect of the customer branches. The post controlling and following up in the post granting stage and studying some stages in depth by researchers in the future are among the important recommendations set according to the results.

Keywords: Granting credit facilities, Default credit facilities, Commercial banks.