



Corporate Governance in Islamic Banks

By Karime Mimoun

GRIN Verlag. Paperback. Condition: New. 28 pages. Dimensions: 8.5in. x 5.5in. x 0.1in. Seminar paper from the year 2009 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: 2, 1, University of the West of England, Bristol, language: English, abstract: Abstract: Islamic banking is a fast growing finance sector with a growth rate of 15 p. a. and assets value over 200 Billion Dollars. Through the renaissance of Islam it is anticipated that in the next 10 years 40-50 of all Muslim savings will be placed in Islamic financial institutions (Zaher and Hassan, 2002). This trend is international recognised and conventional western banks like Citibank, Deutsche Bank and ABN Amro offer already Islamic banking products. Additionally, large international corporations such as GM, IBM and Dewoo use services offered by Islamic financial institutions (Haron and Ahmad, 2000). The in theory praised model of Profit and Loss Sharing faces in reality principal-agency challenges on the asset side of Islamic banks. This paper analyses the complex agency-problem of Islamic banks through their altered capital structure and investment rules whereby the depositors as quasi-shareholder are not matter of corporate governance. The paper examines the consequences and offers a collection of existing alternatives...



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