

To give further example, two years later, Hebronite Khalīl Jabr ‘Ābdīn took a loan of 4,000 kuruş. It, too, was a long-term loan. Over the following decade, he was to pay 400 kuruş annually and, with each payment an interest charge of 132 kuruş would be due, likewise amounting to 33 percent interest on the original loan.<sup>438</sup>

In the years preceding World War I, we find a number of short-term loans which make this pattern of calculating the interest clear. In 1912, a loan of 674 kuruş was given to Khalīl Hāshim Effendi al-Turk, who resided in Hebron. He was scheduled to pay it back over the following two years, in two equal installments with a total of 60.75 kuruş interest. This equalled nine percent total on the loan amount.<sup>439</sup> Muhammad Kāmil Effendi Tahboub of Hebron took a loan of 375 kuruş in 1912, to be repaid in three yearly installments of 125 kuruş accompanied by three yearly interest payments of 15 kuruş, totaling 12 percent of the loan, that is, six percent interest charged for the first year and another three percent of the original amount tacked on for each of the two subsequent years, until the loan was repaid.<sup>440</sup> Hajj Ibrāhīm Abu Miyāle of Hebron’s loan of 400 kuruş that year, to be repaid over the following four years, was charged a total of 15 percent interest on the original loan.<sup>441</sup> Finally, a long term loan of 5,000 kuruş given in 1912 to Muhammad S’aīd Effendi Tahboub,

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<sup>438</sup> Ibid., loan #404. Date of the loan: 30 Nisan 1314 *maliyye* / 12 May 1898.

<sup>439</sup> ISA, RG 83 85/4 tet, *Halvaot* register for Hebron 328: *Ikrāzā-l Cedide Defteri* 1328-1329, loan #1116, 11 Tishrīn Thāni 1328 / 24 November 1912.

<sup>440</sup> Ibid., loan #1115, 21 Nisān 1328 / 4 May 1912.

<sup>441</sup> Ibid., loan # 1119, 23 Nisān 1328 / 6 May 1912.