

القياس والإفصاح المحاسبي للأنشطة خارج  
الميزانية  
دراسة تطبيقية في بعض المصارف العربية والأجنبية

أطروحة تقدم بها الطالب

**ماهر علي حسين الشامام**

إلى  
مجلس كلية الإدارة والاقتصاد في الجامعة  
المستنصرية  
وهي جزء من متطلبات نيل درجة دكتوراه  
فلسفة في المحاسبة

بإشراف

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# Abstract

The Universal financial sector had witnessed several developments during the last decade of the twentieth century, represented by the great technological advancement in banking industry, and creating new financial innovations, and the openness of financial market in different countries each one to other by an unprecedented event. Thus, many economic units had entered in the field of modern financial innovations represented by off balance sheet activities. As these activities are represented by activities that are not shown on the balance sheet of the economic unit, which it uses to enhance its profitability and maintains its levels.

Off-balance-sheet activities present a challenge to accountant and accounting entities, as these activities are performed by economic units out of the framework of traditional balance-sheet, and go beyond it to include activities not listed in the financial lists, as well as, they have a great effect on their performance. The neglecting of this subject led some economic units to bankruptcy, or they faces a serious financial problems, which may lead these units to bankruptcy of backwardness.

The Importance of the study is emerged from the importance of the problem and its goals in view of the economic transformations in the world represented by the globalization, which led to the opening of world markets, removing the restriction on various financial and banking activities, and widening of competing scopes, which lead to the emergence of a large financial and banking institutions

Then what challenges represented by these institutions

facing the banks. So this question must be treated, as it will have a large effect on banks in general, as well as to its effect upon accounting specially. So we must shed light on this point.

The importance of study is coming too, from it treats a very significant subject in the field of money and banks. As the main element to the success of the economic units presently is not due to the activities listed in the financial lists only, but also from other activities of great importance. So the importance of the study coming from the ability of accounting in the field of dealing with these off balance sheet activities.

Goal of the study its, explain types of off-balance-sheet activities, and the great expansion in its usage by economic units especially banking sector. Shed light on the current variances in banking industry especially with regard to moving from the activities in the balance sheet to the off balance sheet activities. Defining the methods which are used in measuring the off balance sheet, especially with regard to the administrative and accounting part. Defining disclosure methods used by the commercial banks to disclosure the off balance sheet activities.

The research is based on the following hypothesis: it is possible to define the off balance sheet affecting the performance of economic units, and the off balance sheet activities, which the economic units lead with are of a large effect in the performance of these units, and the existence of activities achieved in the economic units which are not listed many the elements of balance sheet, and are not disclosed.

balance sheet activities which are used to hinder the

complex risks, through which the economic units try to mitigate the suspicions about the future, and administering those risks, and enhance the profitability through using small amounts to realize a large profits, or freeing the ideal capital in fixed assists either partly or completely.