

:

(5 12) %14

.(5 1) %100

:

:

.2011/12/12

2010/9/8

/

2012 ©

2005

-1

-2

-3

-4

-1
-2

-1

-2

()

-1
-2

-3

. 2009

-4

(1999)

(39)

(39)

:

.(39)

(2000)

.(1996-1989)

.(Risk and Return)

:

(2000)

:

.1

.2

(1995)

.3

(12)

(27)

(2007)

(2001)

(21)

(21)

}

(13) (14) (2005)

(6)

(2005)

%68.75

(2009)

.1

.2

Carrying)

(Amount

	:	-	
	:	.1	
)		
:	(-	
		-	.2
		-	
		-	
	:		.3
		-	
			.4
		-	.5
		-	
		-	
		-	
	:	-	
.()	-	
		(1)	:
		(2)	-1
			-2
			-
	:		-
		-	
			:
			:
		-	

: / :

(

(

(

(

:

:

.1

.2

() ()

:Insert

)
(

:

)

(

)
(

(offset)

()

() :

() :

()

()

:

:

97 22
2000 28
2002 76

71 23

.(1)

:(1)

	1
	2
	3
	4
	5
	6
	7
	8
	9
	10
	11
	12
	13
-	14

:(2)

		1
		2

:		8

:		3
		4
:		5
:		6
:		7

(3)

:(3)

%100	14		1
%100	14		2
%100	14		3
%100	14		4
%100	14		5

(44-66)

(64-92)

- (92)

(4)

%100

.%100

:(4)

%14	13	%100	1
%25	23	%93	2
%20	18	%86	3
%12	11	%79	4
%10	9	%71	5
%4	4	%64	6

%100	14		6
%100	14		7
%100	14		8
%100	14		9
%100	14		10
%100	14		11

.%100

Corporate)

.%100

(Governance

			10
			11
			12
			13
%39	%25	%93	2
			1
			2
			3
			4
			5
		. ()	6
			7
		()	8
			9
			10
			11
			12
			13
			14
			15
			16
			17

%1	1	%57	7
%3	3	%50	8
%2	2	%43	9
%1	1	%36	10
%2	2	%21	11
%6	5	5	12
%100	92		

(4)

:(5)

%14	%14	%100	1
			1
			2
			3
			4
			5
)	6
		(7
			8
			9

			12
			13
			14
			15
			16
			17
			18
%71	%12	%79	4
			1
			2
			3
			4
			5
			6
			7
			8
			9
			10
			11
%81	%10	%71	5
			1
			2
			3
			4

			18
			19
			20
			21
			22
			23
%59	%20	%86	3
			1
			2
			3
			4
			5
			6
			7
			8
			9
			10
		()	11

			1
			2
%92	%1	%36	10
			1
%94	%2	%21	11
			1
			2
%100	%6	%14	12
			1
			2
			3
			4
			5

			5
			6
			7
			8
			9
%85	%4	%64	6
			1
			2
			3
			4
%86	%1	57	7
			1
%89	%3	%50	8
			1
			2
			3
%91	%2	%43	9

(64-92)
 .
 (13)
 (%25) (23) (%14) .(%100)
 (%93)
 (%93)
 .(%20) (18) .(%39) (%86)

(1)
(39) (32)

.3

.2

.2007 5 ")
 (2007) " : "(/
 " (2005)
 .2001 41 (2008)
 " :
 " -
 .2006 33 (2008) :
 " :
 39 :
 " " /
 .1999 (2000)
 : " :
 " 21
 .1995

Alfredson. K Leo Ken, Picker Ruth, Pacter Paul, Radford
Jennie, Wise Victoria, (2007) , Applying International

Accounting Standards. John Wiley and Sons.
Al-Iktissad Wal-Amal, Arab Banking Prospects In 21st

- Century. September 2000.
- American Accounting association, a statement of basic Accounting theory.
- Basel Committee On Banking Supervision. September 1999. Enhancing Corporate Governance of Banking Organizations. Basel, Bank for International Settlements.
- Beaver, William, "Current Trends In Corporate Disclosure". The Journal of Accounting, January 1987.
- Eldon S Hendriksen, Michael F. Van Breda, , Accounting Theory, Fifth Edition, Richard D. Irwin,1992.
- El-Kharouf F. W. Corporate Governance In Banking. Organizations. Arab Bank Review.Volume 2,No. 1: April 2000. 8. Harry I, W, Jere R. F. And Michael G. T.
- "Accounting Theory" A Conceptual And Institutional Approach", Boston Kent Publishing Co., 1984.
- International Financial Reporting Standard 7, (IFRS 7) Financial Instruments: Disclosures, 2005.
- . Mirza Abbas Ali, Graham Holt, magnus Orrell, liesel knorr (2008). Wiley IFRS: practical implementation guide and workbook, 2nd edition, john wiley and sons.
- Muhsen Makhamreh. "Corporate Performance In Jordan: A Study Of The Banking Sector". The Arab Bank Review,Volume 2, No. 2, October 2000.
- Peter Cook, "Transparency: The Cook Report". The Banker. May 1992.
- The Banker, July 2000.
- WWW.IASB.ORG.UK

...

The Extent of International Standard No 7 Application on Issuing Financial Reporting: Financial Instruments Disclosers: A Field Study In Jordanian Banks

Yaseen Al-Essa

ABSTRACT

This study aims at evaluating the compliance of financial reports issued by Jordanian banks with the requirements of the international financial reporting standard No 7: Financial instruments: Disclosures. The standard has been presented in a form of items that should be disclosed. Then, a survey of published financial reports of (14) Jordanian banks has been undertaken to measure the level of disclosure as compared with the items that should be disclosed according to the standard. The survey revealed that there is a high level of compliance with the standard. Scores concerning the level of disclosure ranged from 14% (i.e, items of No 12 in table 5) to 100% (items of No 1 in table 5). Moreover, this level has varied from one bank to another. Based on the results, the following recommendations have been suggested to rectify the disclosure of low level items such as: the development of controlling policies to achieve effective and efficient supervision on banks, the importance of the training process in the form of continuous professional training to accountants and auditors and to encourage research and studies relating to applying international financial reporting standards.

KEYWORDS: International Standard, Financial Instrument, Disclosers.

Yaseen Al-Essa

Received on 8/9/2010 and Accepted for Publication on 12/12/2011.