



(IFAC)

.http://www.ifac.org :

.IAASBpubs@ifac.org :

// :

)

(

"

"

©

©

":

"

[.permissions@ifac.org](mailto:permissions@ifac.org)

- - - - :ISBN



( )

-:

.....  
.....  
.....  
.....

International Federation of  
Accountants  
545 Fifth Avenue  
New York, New York 10017  
Telephone: + (212) 286-9344  
Telefax: + (212) 286-9570  
Internet: http://www.ifac.org

( ) :  
( ) :  
[asca.jordan@tagi.com](mailto:asca.jordan@tagi.com):  
[www.ascasociety.org](http://www.ascasociety.org):

"

"

"

"

"

"

"

"

"

•  
•  
•

-:





)

.(

-

-

" " " "

( )

"

"

"

"

"

( )"





[.http://www.iaasb.org](http://www.iaasb.org)

“ ” “ ” “ ” “ ” “ ”

<http://www.ifac.org>

<http://www.ifac.org>

-:

- 
- 
- 
- 
- 
- 

( )

-:

( )

- 
- 
- 
- 



-

-

.( )

.<http://www.ifac.org>

.

.

.

( )

.

)

(

.



[.http://www.ifac.org](http://www.ifac.org)

[.http://www.ifac.org](http://www.ifac.org)

%

/

/

( )

<http://www.ifac.org>

<http://www.ifac.org>

"

"

-:

•

•

[.http://www.ifac.org](http://www.ifac.org)



.....

.  
/ - / - /  
/ - /  
.

[.http://www.ifac.org](http://www.ifac.org).

\*



.....

..... :()

.....

.....

.....

.....

.....

.....

..... : ( )

.....

.....

.....

.....

.....

.....

.....

.....

..... -

..... -



\*

, - , .

, - ,

:( )

.....

.....

.....

.....

.....

.....

.....

.....

.....



"

"

:()

.....

.....

.....

.....

.....

.....



\*

()

() ()

\*

()

\*

()

()

-:

()

---

\*

( )

( )

\*

( )

(هـ)

) ( ( )  
(

( ) ( )

\*

()

()

()

()

(هـ)

() ()

()

-:

()

()

-:

•

•

•

•

•

---

\*

•

( ) ( )

-:

•

•

-:

( )

( )

( )

( )

(→)



\*

\*

---

\*

-:

()

()

()



-:

()

()

-:

()

()

-:

()

()

\*

-:

()

---

\*

-:

( )

( )

( )

-:

( )

( )

( )

( )

( )

-:

( )

( )

( )



-:

( )

( )



()

-:

()  
()  
()  
()  
(A)

()

\*

\*

-:

\*

•

•

---

\*

•  
•  
•  
•  
•

\* \* \*

— :

•  
•  
•  
•  
•  
•  
•

\* \* \*

\*

— :

•  
•

\*

— :

•  
•

---

\*



•

•

•

-:

•

•

•

-:

()

()

()

-:

•

•

•

•

\*

•

•

•

•

•

•

•

---

\*



•

•

•

•

•

•

•

•

•

•

•

•

•





.( )

( )

-:

•

•

•

•

•

•

•

\*

-:

()

()

()

-:

•

•

•

---

\*





-:

()

()

()

)

(

-:

()

)

()

(

( )

( )

(هـ)

( )



-:

•

•

-:

•

•

•

•

-:

---



( )

-:

•

•

•

•

•

•

•



\*

.

.

-:

.

•

•

.

.

---

\*





)

-:

(

()

()

()

()

-

-:

- 
- 
- 
- 
-



( )

\*

\*

"

"

-:

\*

( )

( )

.( )

( )

)

(

.( )

---

\*

\*

-:

" "

---

\*



---





•

•

•

•

•

.( )

.( )

.( )



)

.(

.( )

.( )

-:  
( )

•

•

\*

---

\*



-:

()  
()  
()

.( )

)

(



-:

•

•

-

-

-:

•

•

•

•

-:

()

()

()



- .....  
- .....  
- .....  
- .....
  
- ..... -  
- ..... -  
- .....  
- .....  
- .....  
- .....  
- .....



)

.(

)

(

(

)

\*

\*

-:

()

()

()

-:

()

---

\*

( )

-:

- 
- 

-:

- 
- 
- 
- 

-:

( )

( )

( )

( )

-:

•

•

•

-:

•

•

-:

•

•

•

-:

( )

( )

( )

-:

•

•



\*

\*

(

(

(

)

---

\*

·  
-:

()

()

()



/ - /

-:

•

•

•

-:

()

()

()

-:

()

()

()

)

(

-:

•  
•  
•

-:

•

•

-:

•

•

•

-:

•

•

-:

•

•

•

-:

()

()

()

-:

•

•

-:

()

()

()

()

-:

•

•

•

•

-:

()

()

·  
-:

()

()



-:

•

•

•

-:

•

•

-:

•

•

•

•

-:

•

•

•



-:

\*

()

()

-:

•

•

---

-

✓

\*





-:

•

•

•

•

)

•

.(

-:

•

•

•

•

•

•

•

•

•

•

•

-:



-:

)

(

•

•

•

)

(

-;

- 
- 
- 
-



-:

•

•

•

•

•

-:

()

()

()

-:

()

()

()

-:

()

()

()

-:

•

•

•

•

-:

( )

( )

( )

( )

(هـ)

( )



( )

( )

( )

( )

(هـ)

( )

-:

( )

( )

( )

( )

( )  
(~~ه~~)

( )

-:

( )  
( )  
( )

-:

•



•

-:

•

•

•

-:

•

•

•

)

(

-:

()

()



-:

•

•

-:

•

•

-:

•

•

•

-

-:

•

•

-:

•



•

•

•

-:

•

•

-:

•

•

-:

()

( )

-:

- 
- 
- 
- 
- 

-:

- 
- 
-



-:

- 
- 
- 

-:

- ()
- ()
- ()

)

.(

( )

---

o

7

v

)

(



-:

( )

•

•

. ( )

- : ×

/	
/	
/	
/	
/	
/	
/	
/	

- :

.( - )

-:

.( . )

% , ( )

( )

% ,

.( . )

.( . )

.( . )

.( - )

.( - )

:

•

.( . )

•

% , ( )

( )

. % ,

.( . )

.

.

.

-

.....

.....

.....

.....

.....

.....



)

()

(

-:

()

()

()

()

(هـ)

()

-:

•

•

•

•

•

-:

•

•



•

-:

•

•

-:

()

()

()

-:

•

•

•

•

•

•

•

•

•

•



-:

- 
- 
- 
- 

)

-: (

- 
- 
- 

-:

- 
- 
- 
-

-:

.

•

.

•

.

•

.



-:

()

()

()

)

(





-:

•

•

/

•

•

-:

•

•

•

•

-:

○

○

○





-:

•

•

•

•

•

-:

•

•

•

•

•

•



-:

()

-

( )

( )

( )

( )

-:

-( )

()

( )

)

.(

)

(.

()

( )

:

( )

( )

( )

( )

-:

)

(

•

•



(

)

( )

( )

( )

( )

-:

- ( )

- ( )

-:

()

()

)

(

-:

()

()

( )

( )

( )

( )

)

(هـ)

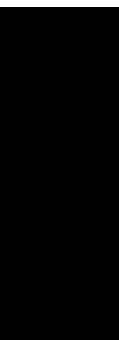
("

"

- / / - /

/ - /

.





---

.....

..... ( )

.....( )

.....

.....

-

-

-

-

.....

.....

.....

.....

.....

.....

.....

.....

-

.....

.....

( )

.....

-

-

.....

-

.....

.....

-

.....

.....

-

.....

.....

.....

.....

.....

.....

.....

.....( )

-

.....

.....

.....

-

.....

.....

.....

.....

-

.....

-

.....

-

-

-

-

-

.....

.....

.....

-

-

-

-

.....

-

.....

.....

-

.....

-

.....( )

.....

-

-

.....

-

)

..... (

-

.....( )

)

.....(

.....



.



( )

---

- .....  
.....

- .....

- .....  
.....  
.....

---

---



)

(



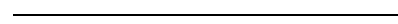
---

( )

# GLOSSARY OF TERMS AT DECEMBER 2006

"	" "	"	-	"
"	"	"	-:	"
				( )
				( )
				( )
				( )
				( )
				( )

( See modified auditor's report - ) -





" "

.( )

-

-

- ( )

" " (Evaluate )

- Assess

.( ) - Association

( )

"

"

-

working papers

)

(work papers

.( ) -

.( )

.(*Opinion* ) -

---



("

")

)

) ("

"

)

(

:

(

%

.( )

-( )

-

.

-

.

-

-:

()

( )

.

-

.( )

-

.

-

" "

-

" "

) " " " "

.

-

" "

-

- *Incoming Auditor*

)

(Successor Auditor

.

-



-

-

-

-

-

-

-

-:

-

( )

-

( )

.( )-

-

-

( )

.( ) -

- *Confirmation*

.(Audit risk ) -

.( ) -

.( ) -

-:

- ( )

- ( )



- ( )

- ( )

- (هـ)

-

-

-

-

)

(

-

---

-

.( Audit risk ) -

.( Modified auditor's report )

-

.( Modified auditor's report ) - ( )

-

- ( )

( )

-

.( " " )

-

-

-

-

-



-

∴

-

()

)

(

()

()

)

()

.(

-

-

-

-

) .

.(

.( ) -

-

()

(

)

-"

"

() .

() .

() .

-

.(Auditor

) -

/

.( ) -

-

.

-

-

-

.

-

)

.(

" "

-

:

.(

)

-

-

.

---

" "



-

-

" "

-

-

.(Auditor ) -

-:

- ( )

- ( )

-

( )

.(Audit risk ) -

---

-

-

( ) -

- ( ) *Inspection*

-

( ) - ( )  
( ) (

-

( ) -

-

-:

( )

( )

( )

( )

(هـ)

-

( ... )

( ) -



)

-

)  
(

(

-

-

-

-

- ( )

-

-

-

- ( )

---

( )

( )

( )

( )

-

-

-

-

( )

-

-

-

-( )

-



- ( )

- ( )

-

.(Sampling risk ) -

.( )-

-

-

-

.( )

)

(

.( Auditor ) -

)

-

-

-(

---

" "

( ) - ( )  
.( )  
.(labtops)

.( )  
.( Auditor ) -  
-

.( Audit sampling ) - ( )  
.( Subsequent events ) -

-( Auditor ) -  
-( Auditor ) -

)  
(  
-  
)  
(

Engagement Standards

---



:

-:

-

( )

( )

.( ) -

-

.( )

" "

- ( )

)

( )

(

)

.(Modified auditor's report

) -

-

- ( )

- ( )

.( ) -

-

-:

-

-:

( )

)

( )

Fellow

(Subsidiaries

( )

( )

" ) ( )

(" ( )

) (" "

(" "

( )

( ) ( ) ( )

( )

( ) ( )

( )

-

-

-

-: ( ) -

( )

( ) ( )

.( )

-( )

-

-

.(Audit sampling ) -

.( Audit sampling ) -

" " -

.

" " -

.

.(limitation on scope ) -

-

.

-

.

-

-:

-

( )

( )

-:

( )

( )

( )

( )

.( )

( )

-

-:

( )

( )

( )

( )

.( ) -

.(Audit sampling ) -

)

( " "

-:

( )

( )

- *Substantive Procedures*

-:

( )

( )

( ) -

.( ) -

- ( )

)

(



-

-

-

-

-

.( ) -

.( Audit sampling ) -

.( ) -

( )

-

-

-:

-

( )

( )

( )

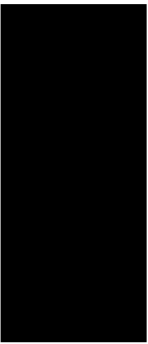
( )

( )

.(Opinion ) -

- Walk -Through Test





\* ( )

---

- .....  
.....
- .....
- .....
- .....
- .....
- .....
- .....
- .....
- .....
- .....
- .....

"

"

"

---

"

\*

"

"

-:

.("

"

)

-"

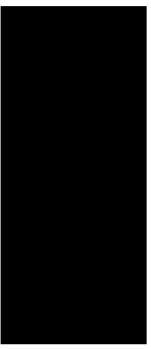
"

( )

-"

"

( )



- " " ( )

- " " ( )

- " " ( )

\*" " ( )

- " " ( )

-\*" " ( )

- " " ( )

- " " ( )

- " " ( )

- " " ( )

- " " ( )

"

"

- " " ( )

- " " ( )

- " " ( )

( )

-:

( )

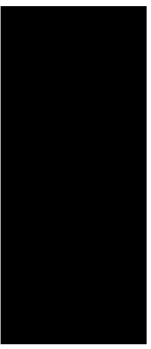
( )

( )

( )

(A)

( )



( )

( )

-:

( )

( )

-:

( )

( )

( )

( )

-:

- ( )
- ( )
- ( )
- ( )
- ( )

( )

( ) :

( ) . ( ) . ( ) .

-

)

(

-:

( )



( )

-:

( )

( )

-:

( )

( )

( )

( )

-:

( )

( )

-:

( )

( )

( )

( ) ( )

Familiarity Threat

-:

( )

( )

( ) :

( )



-:

( )

( )

( )

-:

•

•

•

•

•

•

•

-:

•

•

### Background Searches

•

-:

•

•

•

•

•

•



-:

()

()

-:

•

•

•

•

-:

()

()

()

()

()

()

()

()

-:

•

•

•

•



-:

()

()

()

-:

()

()

()

-:

•

•

•

•

•

•

-:

•

•

•

•

•

•



-:

•

•

•

•

-:

()

()

()

()

(هـ)

()

()

-:

()

( )

( )

( )

( )

( )

( )

( )

-:

( )

( )



-:

()

( )

( )

.( )

-:

- 
- 
-

-:

()

()

()

-:

•

•

•

•

•

•

•

•



-:

()

()

-:

()

()

()

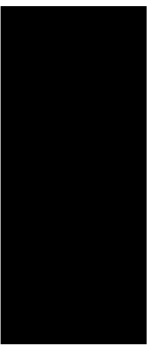
( )

-:

( )

( )

( )



-:

()

()

()

()

-:

•

•

•

•

-:

( )

( )

( )



-:

•

•

•

-:

()

( )

( )

-:

-:

•

○

○

○

○

•

•

•

-:

•

•



)

- 
- 

.(

- 
- 

-:

()

()

-:

()

()

( )

( )

.

.

.

.

-:

.

( )

.

( )

( )

.

.

.

.

-:

( )

( )



( )

-:

( )

-:

( )

( )

( )

( )

( )

-:

( )

( )

"

"

"

"

"

"

•

•

•

-:

( )

"

()

"

"

"

( )

---

- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....

:

---



-:

(" ")

()

()

()

"

"

-:

:

•

." (" ")

:

•

ISAE

(

ISRE

(

" "

( )

Criteria

- 
- 
- 

( )

- 

-:

( )

( )

( )

~

-:

( )

( )

( )

( )

---

(هـ)

(" ")

" "

(Criteria)

-:

( )

•

Criteria ( )

( )

( )

Assertion

•

( )

°

"

"

“Internal Control – Integrated ”

"

-

" ε

.Framework “The Committee of Sponsoring Organizations of the Tread- way Commission

Guidance on ”

-

"

-

°

Assessing Control – The COCO Principles “Criteria of Control Board “. The Canadian  
Institute of Chartered Accountant

)

(

(Assertion)

"

"

"

"

:

(

)

-:

•

•

---



-:

( )

( )

( )

-:

( )

( )

( )

( )

-:

---

v

:

(" " )

( )

“ ” “ ” “ ” “ ”

- 
- 

-:

()

-:

()

()

()

()

()

()

( )

.( )

-:

-:

()

()

()

()



-:

()

()

()

()

(هـ)

:

( )

( )

" "

" "

()

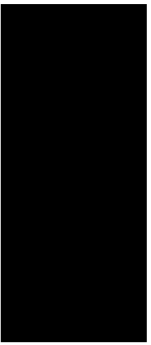
-: ( )

()

( )

( )

.( )



) ( )

-(

()

()

( ) )

(

-:

)

•

(

(

)

•

(

)

•

(

)

•

)

•

(

-:

()

()

-:

()

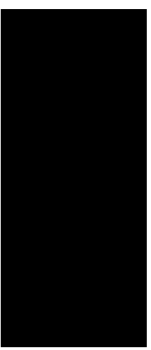
()

**Criteria**

:

)

.(



-:

: ()

: ()

: ()

: ()

: (A)

∴

( )

( )

( )

( )



( ( ) )

-:

( )

- 
- 
-

)

.(

.(

•

•

Processes

Process



-:

-:

()

: ()

: ()

---

()<sup>9</sup>

":

."

()

. : ( )

. .

∴

" "

-∴

( )

( )

( )

( )

( Confirmation)

---

(ش)

" "

-:

- 
- 
- 
- 
- 

"

"

-:

()

( )

( )

-:

( )

( )

-:

Assertion

"

)

( )

("

":

)

( )

.(

"

"

"

"



"

"

"

"

-:

( )

( )

-:

( )

( )

( )

( )

-:

( )

---

"

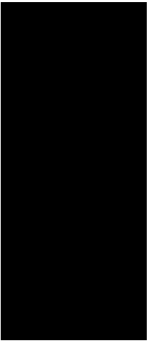
"

/...../

( )

( )

.( )



( )

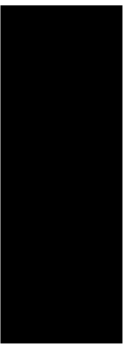
) .(	-:	• • • •	.( )

---



	) .(	•	
) .(	.( )	.( )	





[Redacted]

[Redacted]

[Redacted]

" ( )

"

\_\_\_\_\_

-

)

(

"

"

.

.

.

.

.

.

.

.

.

"

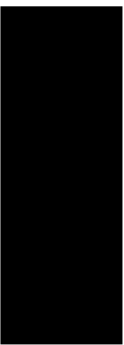
"

.

.

.





.( )

-:

- 
- 
- 

-:

()

()

) (Assertions)

(

-:

()

()

(Assertions)

" "

-



.  
.

)

(

" "

" )

("

(" ")

(

)

"

"

."

"

)

"

)

(

("

---

"

-

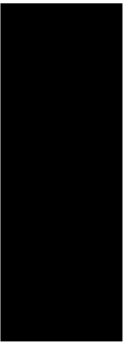
)

.("

"

:

)  
(



---

"

"

"

"

-:

"

"

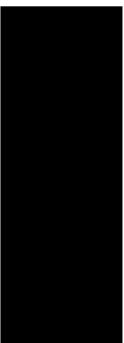
●

"

"

●

---



"

"

"

"

---

"

"

"

"

"

"

-:

•

•

•

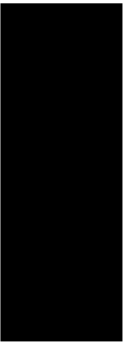
---

[Redacted]

[Redacted]

[Redacted]

[Redacted]



" ( )

"

\_\_\_\_\_

-

-

[Redacted text block]

[Redacted text block]

[Redacted text block]

[Redacted text block]

- 
- 
- 

[Redacted text block]

[Redacted text block]

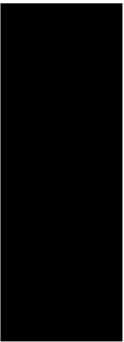
[Redacted text block]

[Redacted text block]

[Redacted text block]

[Redacted text block]

[Redacted text block]



( )  
-:  
( )  
( )

( )

(هـ)

( ) ( ) .( )

" ( )

"

-:

()

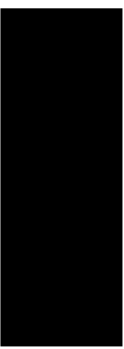
()

()

()

)

.(





)

\* (

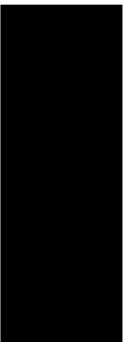


- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....

- 
- 
- 



"	"	"	"	"	"
---	---	---	---	---	---



---

" " " " " " "

" " " "

" " " "

. ( ) " ( )

-:

( )

( )

-:

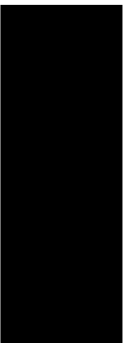
•

•

•

•

•



( )

-:

•

•

•

•

•

•

•

-:

•

•

•

•

•

•

•

•

•

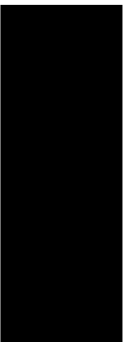
•

.( )

- 
- 

-:

- 
- 
- 
- 
-



-:

()

()



-:

.....

)

.(

( )

.

→

/

( )

.....

( )



-

" "

) " ( )

.(

-:

()

( )

.

.

.

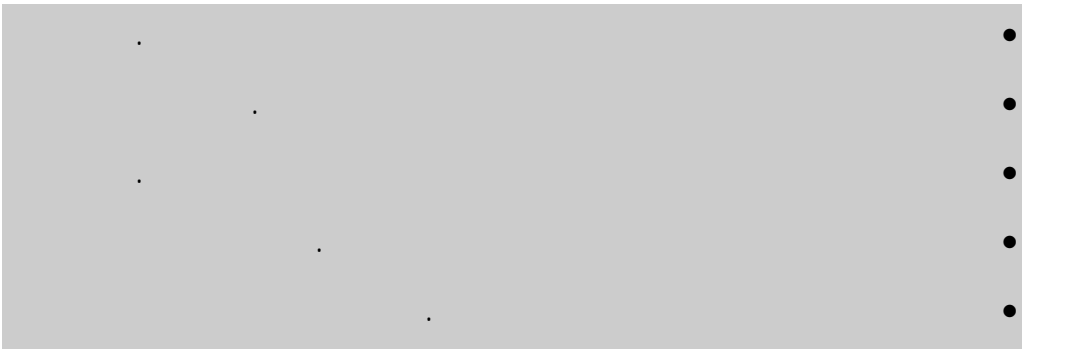
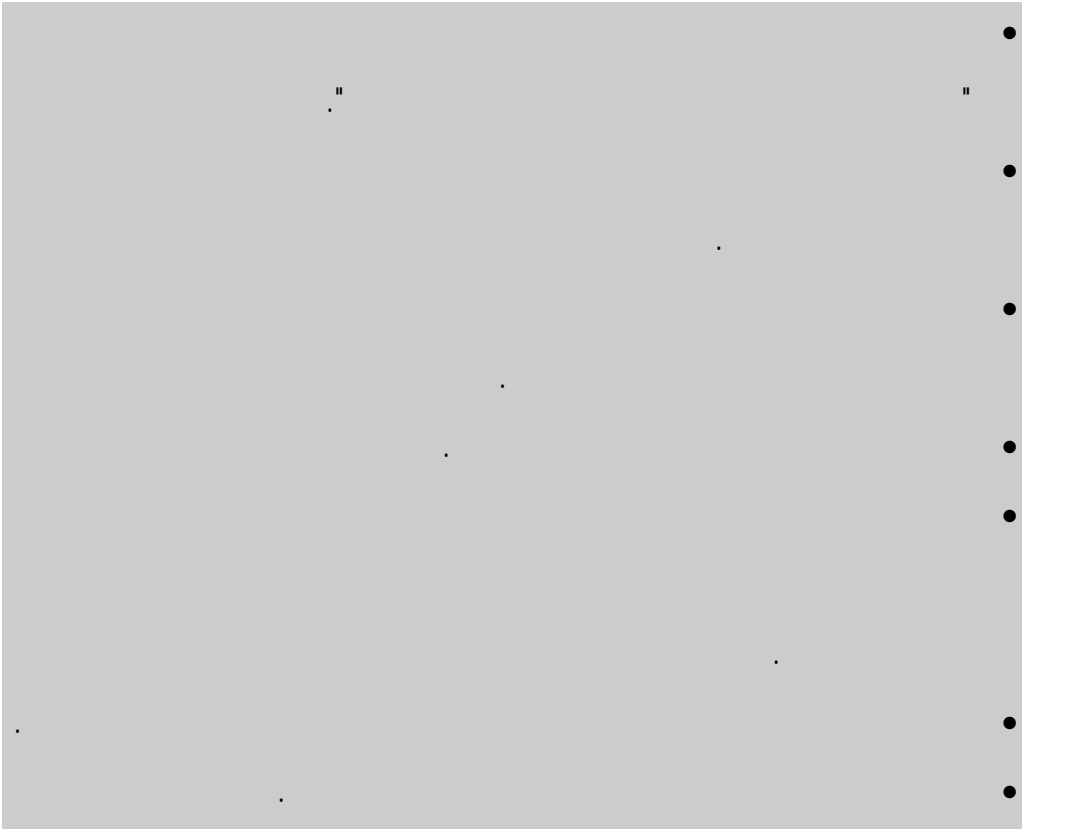
.

.

.

-:

•



[Redacted]

[Redacted]

( )  
[Redacted] -:

( )  
.( )  
[Redacted]  
.( )

- 
- 
- 
- 
- 
- 

[Redacted]

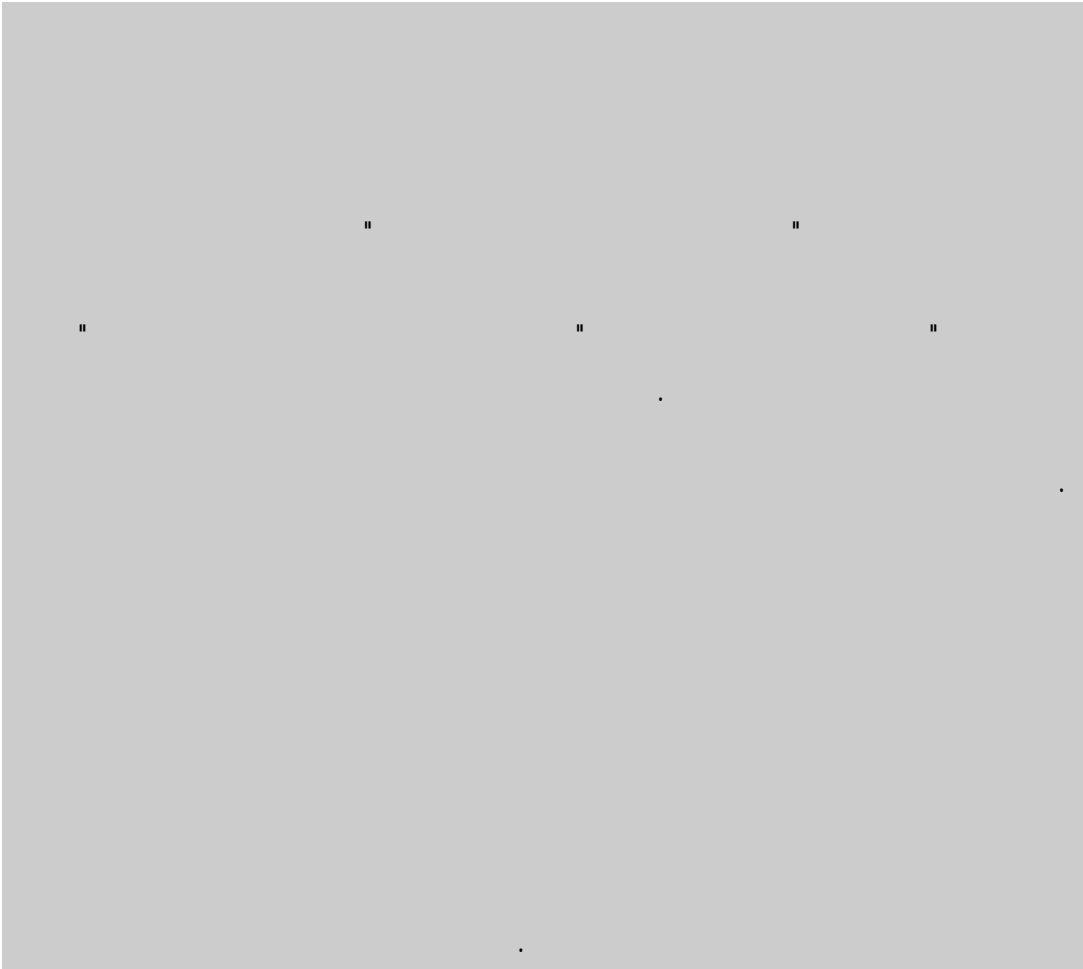
[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]



) .( • •

[Redacted]

[Redacted]

( )  
( )

[Redacted]

[REDACTED]

[REDACTED]

[REDACTED] . [ ]

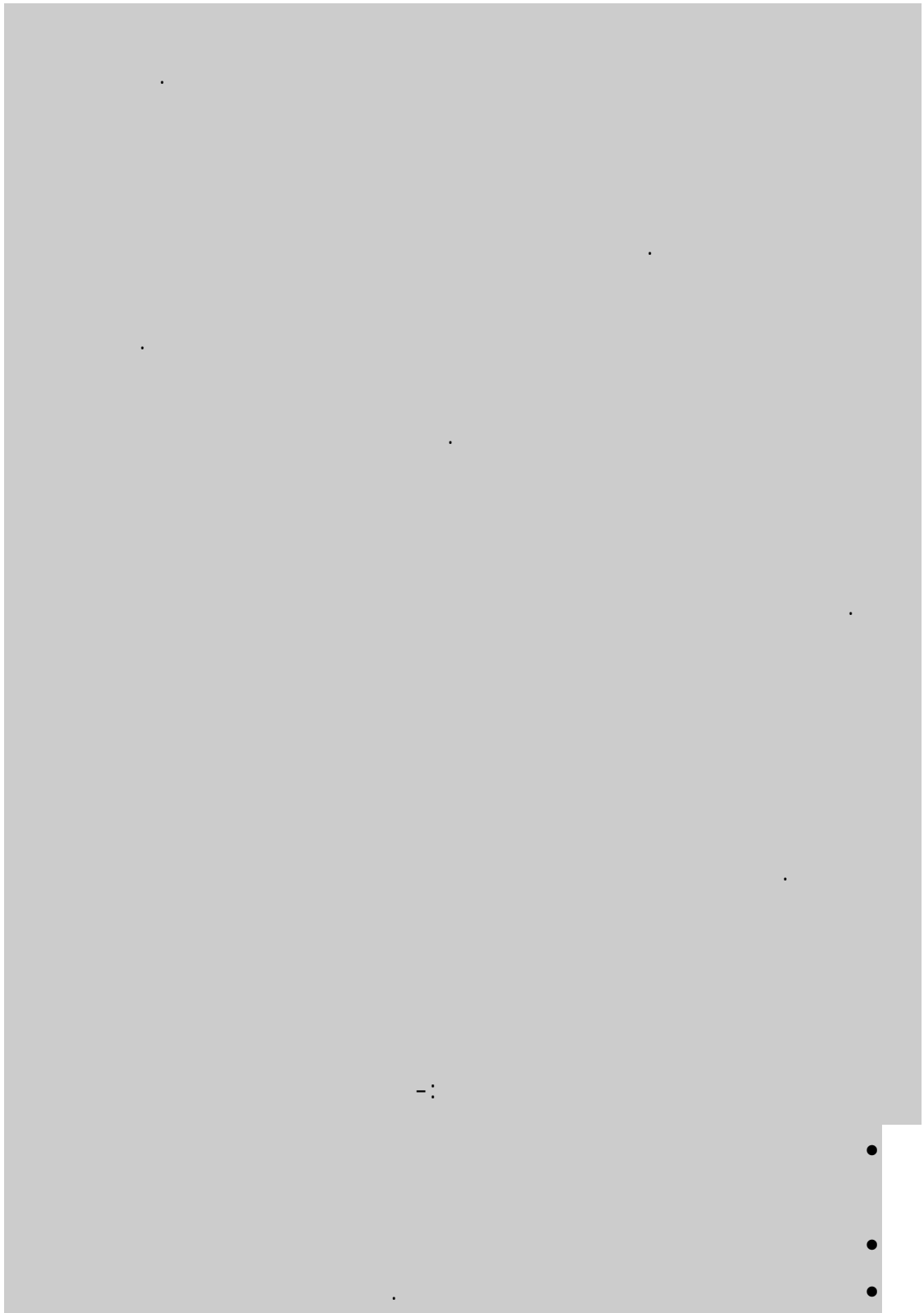
[REDACTED]

[REDACTED]

[REDACTED] ( )

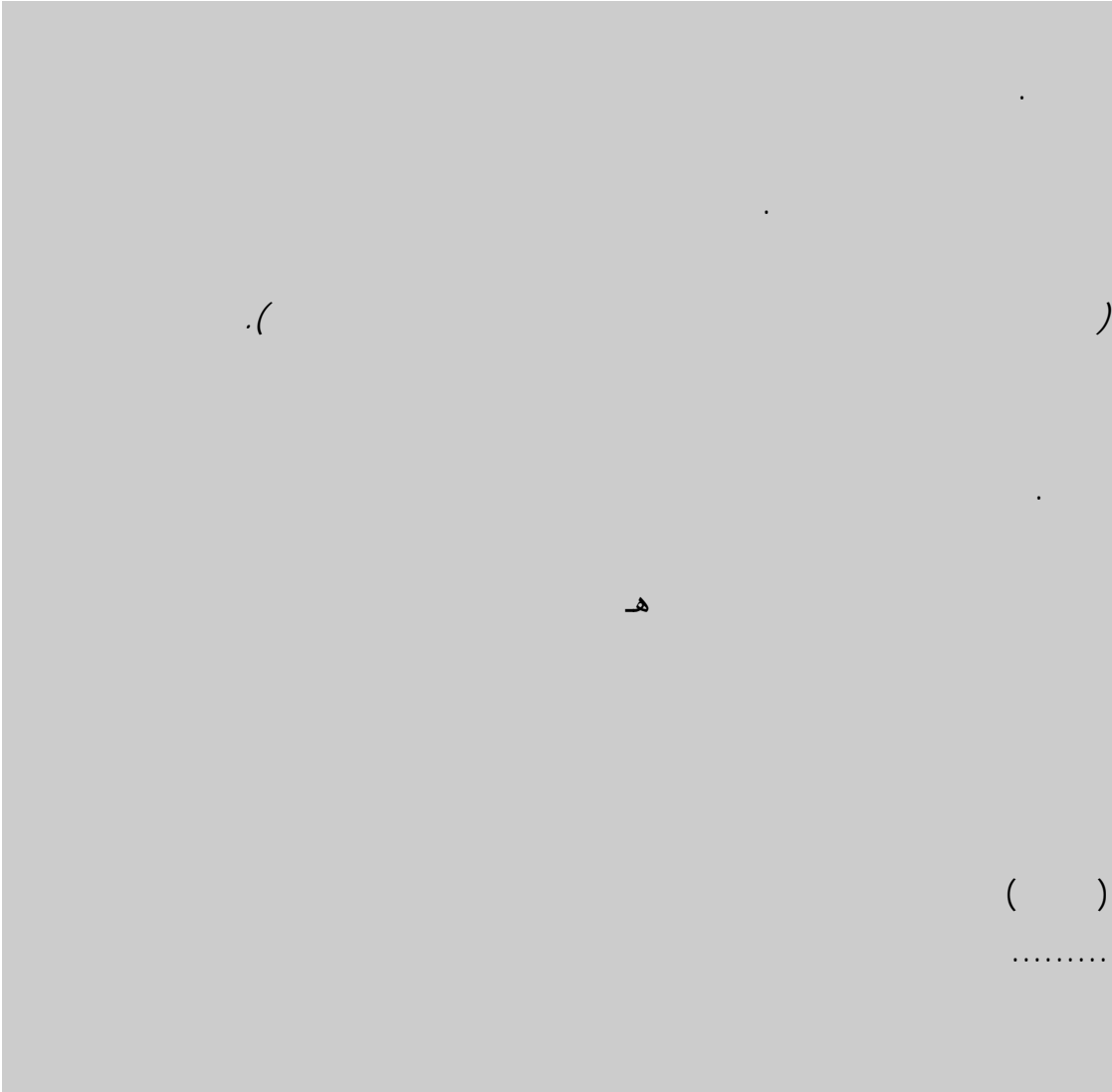
[REDACTED] :

[REDACTED]  
..... :  
.....



- 
- 
- 



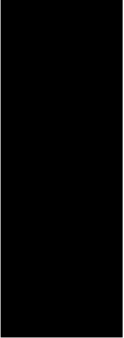


( )

- .....  
.....
- .....
- .....
- .....
- .....
- .....
- .....

---

" ( )
" "
.



.( )

"

"

-:

()

()

)

()

(

-:

"

"

()

" ( )

" ( )

" ( )

" \* " ( )

" ( )

" ( )

" ( )

- " ( )

" ( )

" ( )

" " ( )

"

"

" " ( )

.

" " ( )

.

"

" ( )

)

(

-:

-: ( )

( )

( )

( )

( )

-:

( )

( )

( )

( )

(هـ)

-:

( )

( )

( )

( )

-:

•

•

•

-:

•

•

•

•

•

•

-:

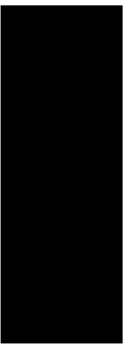
( )

( )

( )

( )

( )



-:

- 
- 

•

•

-:

( )

( )

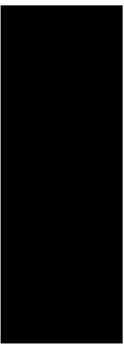
( )

( )

(هـ)

( )

( )



-:

()

()

()

()

-:

( )

( )

:

( )

( )

( )

. ( ) - ( )

-:

()

()

"

)

("

)

("

"

-:

•

•

•

•

•

•

•

•

-:

()

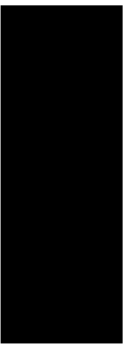
()

" " " "

" "

( )

" "



)

\* (

- 
- .....  
.....
  - .....  
.....
  - .....  
.....
  - .....  
.....
  - .....  
.....
- :

---

" " "
"
.

---

\*

" " " "

" ( )

-:

()

()

-:

()

()

"

"

()

()

(△)

"

"

"

"

---

( )

-:

" " ( )

)

( "Work papers" "Working papers"

( ) " " ( )

( ) . ( ) :

( ) . ( ) .

( )

-:

( )

"

"

( )

( )

-:

•

•

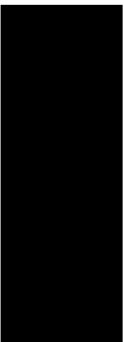
•

•

•

•

•



-:

•

•

)

.(

•

)

.(

•

.

•

.

-:

)

•

.(

"

( )

•

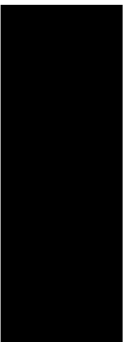
( ) .

•

•

(

)



"

-

"

.(

)

-:

()

.

( )

.

.

.

.

.

.

-:

•

•

•

•

.

.

---

.

-:

( )

()

()

()

.

.

-:

()

()

( )

()

.

.

.





)

\*(



- .....
- .....
- .....
- .....
- .....
- .....
- .....
- .....
- .....
- .....
- .....
- .....
- .....
- .....
- .....
- .....
- .....
- .....



\*

"

" ( )

:  
:  
:

---

"	"	"	"
---	---	---	---



"

"

"

"

.

-:

•

•

•

•

-:

○

○

"

"

.



○

○

○

○

○

○

●

●

●

“ ”

— :

●

●



•

" "

" "

"

-

-

•

•

•

-

•

•

•

•

•  
•

-:

)

•

(

•

)

(

•

)

(

•

)

.(

)

- (



)

(

"

"







-:

•

•

•

•

•

•

•

•

•

•

•

( )

( )

( )

( )

( )

-:

( )

( )

( )

( )



-:

- 
- 
- 
- 
- 
- 



"

"

-:

•

•

•





-:  
( )

( )

( )



)

(

)

(

-:

()

()

()

-:

()

()

( )

-:

()

()

( )

## Substantive Procedure

-:

•

)

)

(

(



-

-:

()

()

()

-:

( )

( )

( )

( )

(→)

•

•

•

( ) .

(هـ) .

( ) .

( ) .

( )

( ) .

( )

( )

( )

( ) .

( ) .

Non-Standard

-:

()

( )

( )

-:

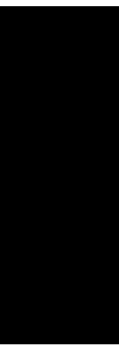
)

.(

•

•

- 
- 
- 



( )

-:

()

()

()

-:

()

()

()

()

"

" \_

)

.(

-:

()  
( )  
( )

"

"

)

.(

-:

•

•

•

•

•

•



-:

()

()

-:

()

()

()

-:

()

()

()

)

(



-:

( )

( )

-:

( )

( )



( ) . / ( ) :

. / ( ) .

-:

:

/

-: ( )

•

•

•

•

•

•

•

( )

( )

-;

•

•

•

•

-;

•

)

•

•

(

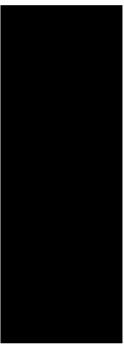
•

-;

•

---

( )



( )

-:

-:

.( )

( )

- 
- 
- 
- 
- 
- 

- 
- 
- 
- 
- 
-

•

•

•

•

•

•

•

•

•

•

•

•

•

○

○

○

-:

o

. ( ) . / ( ) :

/ ( )

/

-:

•  
•  
•

-:

•  
•  
•  
•

( )

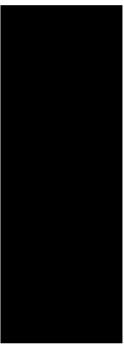
-:

( )

Automated Records

•  
•  
•  
  
•  
  
•  
  
•  
  
•  
•  
  
•  
  
•  
•  
  
•  
•  
•  
•

( )



-:

•

•

•

•

•

•

•

•

•

•

•

•

•

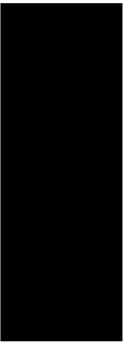
•

-

-:

•

•



( )

( )

-

( )

( )

.Inventory Cutoff

•

•

•

•

•

•

•

•

•

•

•

-

.

.

-:

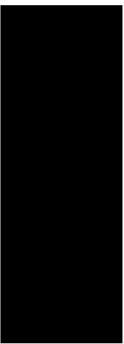
)

(

.Industry Norm

- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 

( )



-:

•

•

•

•

•

-:

•

•

•

•

•

•

•

•

•

•

•

- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 

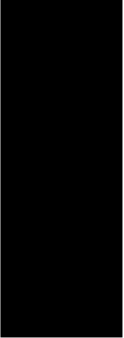
—:

—:

\* ( )

- 
- .....  
.....
  - .....  
.....
  - .....  
.....
  - .....  
.....
  - .....  
.....
- :
- 

"	"	"
		"



---

"

" " " "

"

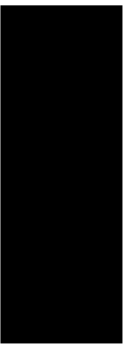
( )

( )

) ( )

.(

.....



-:

" -

-:

"

•

•

•

•

•

•

•

•

•

-:

•

•

•

•

"

"

.(

)

-:

•

•

•

•

)

•

.(

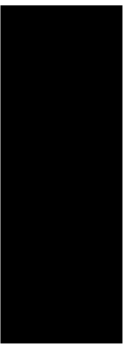
-:

()

()







)

.(

/

.( - )()



---

-:

- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 

.( )

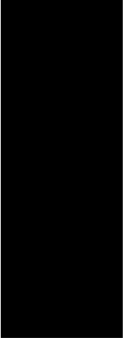
\* ( )

---

- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....  
.....  
.....  
.....

---

"	"	"	"
"			"



" ( )

---

"

(Governance)

(Governance) " "

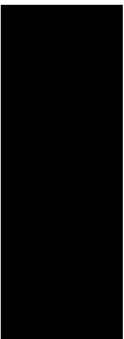
"

( )

(

)





-:

- 
- 
-

-:

•

•

•

•

•

•

•

•

•

---

-:

( )

( )

-:

•

•

•

•

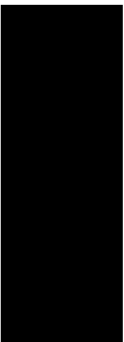


-;

()

()

()



\*) ( )

---

- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....

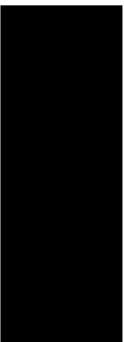
---

"	"	"
"		

---

\*)

" ( )



( )

---

.

-:

)

" " " " " "

.(

)

.(

" " " " " " " " " " " "

)

.(

.

)

)

(

(

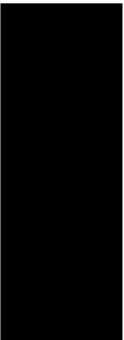
-:

.

.

.

.



-:

()

()

()

)

-:

()

()

Cut-Off Dates ( )

( )

( )

)

)

(

.(

-

-:

"

"

"

"

Substantive

Procedures

.(

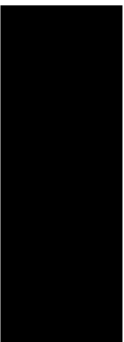
)



)

(

( )



)

(

) . -:  
( )  
( )

-:  
•  
) (•  
(

" )  
( " - •  
•  
)

.(

"

"

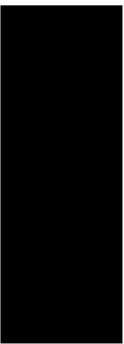
"

"

"

"

"



-:

( )

( )

( )

.Consolidation Purposes

( )

•

•

•

•

•

•

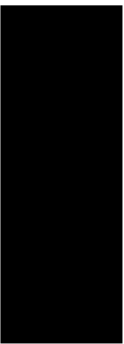
•

•

•

•

•



•

•

•

•

-:

•

•

•

•

( )

•

( )

•

•

-:

-:

•

( )

( )

( )

(

)

o

o

o

o

•

•

•

•

•

•

•

•

•

•

•

•

•

( )

\*( )

---

- .....  
:
- .....  
:
- .....  
:
- .....  
:
- .....  
:
- .....  
:
- .....  
:

---

"	"
"	"

---

\*

" ( )

"

"

"

"

"

"

"

"

-:

( )

•

•

•

-:

○

○

○

○

●

●

-:

●

●

●

●

●

●



"

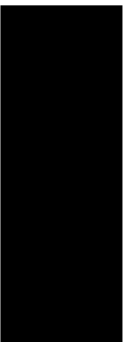
"

-:

()

()

()



( )

-:

•

•

•

•

•

( )

"

"

.

.

-:

( )

•

•

•

)

.(

)

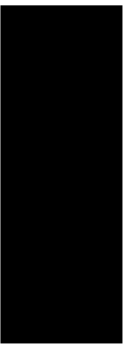
(

•

•

)

.(



( )

---

-:

()

()

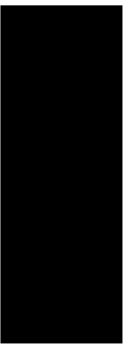
()

()

(هـ)

()

()



"

"

.

.

.

.

.

.

.

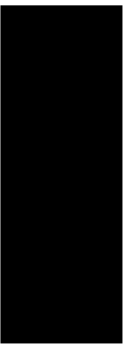
.

.

.

.

.



( )

)

( -

( )

( )

)  
(

( )

-:

( )

( )

( )

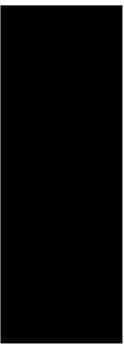
( )

(هـ)

( )







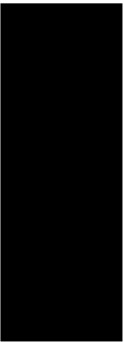
)

(

(Automation)

)

(



-:

- 
- 
- 

---

•

•

•

-:

•

•

•

•

•

•

•

•

-:

•

•

•

•

-:

## Parameters

•

•



: . . .

. . . . .

-: ()

- ()

- ()

- ()

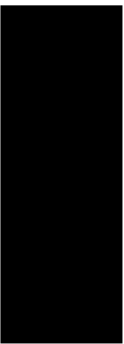
- (هـ)

- ()

-

( )

-



)

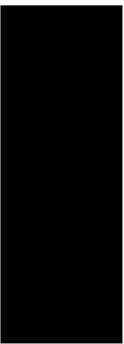
(

-

( )

"

"

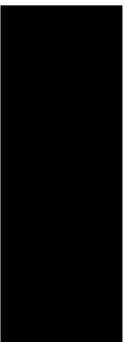


-:

( )

- 
- 
- 
- 
-





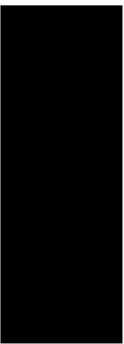
-:

- 
- 
- 
- 
-

-:

•  
•  
•  
•

( )



•

•

•

•

.

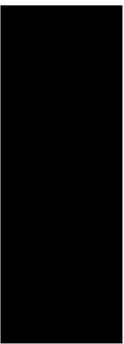
.

( )

.

.

.



)

."

"

-:

- 
- 
-

•

•

•

•

•

•

•

•

•

)

(



.

.

-:

•

)

.

•

(

.

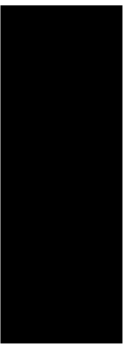
.

.

.

.

.



"

"

-:

()

()

()

()

)

.(

)

(

"

"

"

"

.

-

.

.

# ملحق ١

( )

-:

- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- 
- ( ) ○
- 
- 
- 
- 
- 

( )

( )

( )

( )

- 
- 
- 
- 

-:

)

•

/

(

)

•

(

)

•

(

•

•

•

•

•

•

•

)

(

"

)

•

(

•

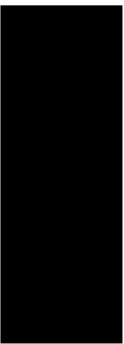
•

(

)

•

( )



•  
•

•

-

•

•

•

(

)

•

•

•

•

•

•

(

)

•

•

)

•

(

•

(

)

•

-:

)

•

-:

(

)

o

(

( )

		)	o
	(		o
		)	o
		(	o
	(	)	o
		(	o
		)	o
(		)	o
		(	o
)		)	•
(		(	
	-:		
			•
			•
			•
			•
			•
			•
			•
			•
	(	)	•

## ملحق ٢

-:

( )

( )

( )

( )

(هـ)

-:

( )

( )

( )

( )

( )

) :

(

(هـ)

( )

( )

( )

)

(

( )

-:

•

•

•

•

•

•

•

•

•

( )

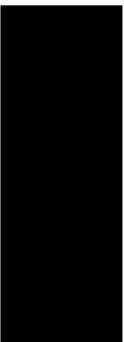
( )

-:

- 
- 
- 
- 
- 

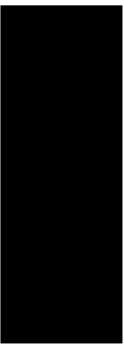
( )





)  
(







- 
- 
- 
- 
- 
- 
- 
- 



( )

)

\*(

---

- .....
- .....
- .....
- .....  
.....

---

" " ( ) "
"
.

---

" " " " " "

" " " " " "

.

( )

( )

)

( )

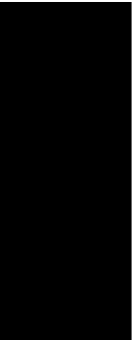
-: (

"

"

( )

( )



( )

-:

( )

( )

-:

( )

( )

( )

-:

( )

( )

.( )

"

"

( )

"

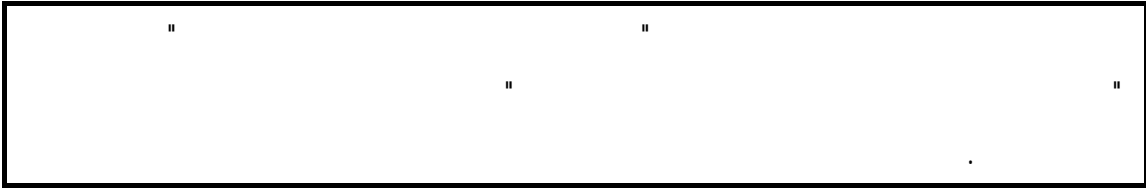
"

( )

\*) ( )



- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....  
.....  
.....



" "

" " \_\_\_\_\_ \*

"

" ( )

"

"

—:

:

•

:

•

:

•

:

•

"

"



( )  
.( )

-:

•  
•

---

- 
- 
- 

)

(

) )

( (



" "

)

(

-

)

.( -

-.:

)

.(

(Overwritten)

)

.(

Cutoff

•

•

•

•







)

.(

(

)



-:

.( - )

•

•

•

•

•

•

-:

•

•

•



- 
- 
- 

-:

-

)

.(

- 
- 
- 
- 
- 

)

(

)

(

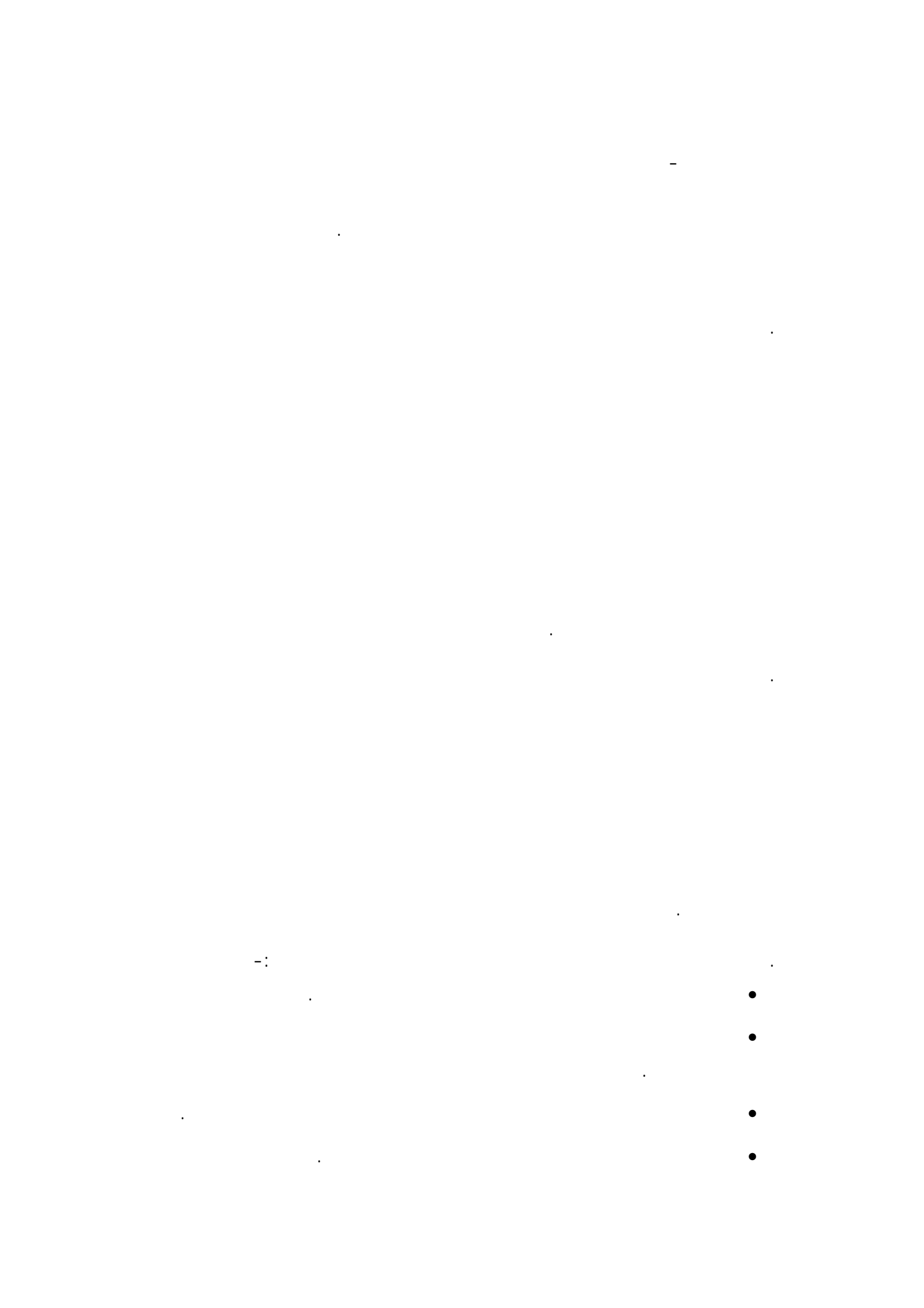
( )

-:

•

•







- 
- 
- 
- 
- 
-

.( )

Cutoff

)

(

## Securitization







-:

-:

•

•

•

•

•

•

•

•

•

"

"

" ( )

\*) ( )

---

- .....  
.....
- .....  
.....
- .....  
.....

---

"	"	"
"	"	"
"	"	"



---

\*)

" " " " " "

)

.(

-:

-:

- 
- 
- 
- 

○

○

●

●

●

〃

〃



.

-:

.

•

•

•

-:

-

()

-:

()

()

()

()

-

()

-:

()

()

( )

( )

( )

)

.(

(

)



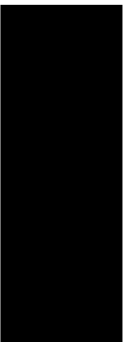
( )



- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....



"	"	"	"
.			"



---

)

(

(

(

)

)



•

)

•

(

.(

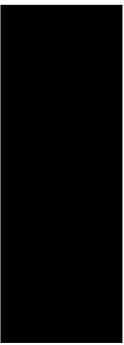
)

•

)

.(

•



)

(

-:

:

()

---

-

- ( )

- ( )

- ( )

:Cut off ( ) ( )

- ( )

-: ( )

- ( )

- ( )

- ( )

- ( )

-: ( )

- ( )

- ( )

- ( )

- ( )

Cut off ( )

-:

( )

)

"

("

( )

)

("

"

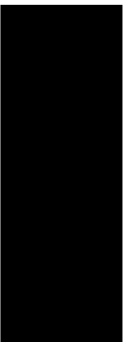
)

( )

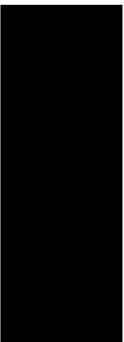
"

"

.(



Process



"

.

"

.

.

.

.

.

.



-:

:  
:  
:  
:  
:  
: Δ

:

-:

- 
- 
- 
- 
- 
- 

-:

( )

( )

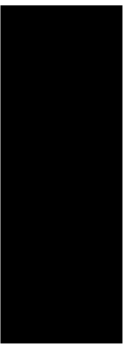
( )

( - ) -

/

•  
•  
•  
•

:  
:



-:

.

.

"

.

-:

.

.

.

-

.

.

.

"

.

.

.

•

•

•

•

.

•

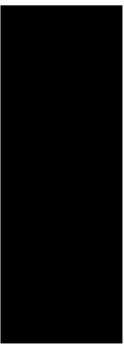
•

•

.

/

: 2



\*( )

- 
- .....  
.....
  - .....  
.....
  - .....  
.....
  - .....  
.....
  - .....  
.....
  - .....  
.....
  - .....  
.....  
.....  
.....  
.....  
.....
- 



---

" " " " " \*



" "

-:

- 
- 
- 
-

"

"

-:

•

•

•

•

•

•

•

"

"

"

"



(

)

(

)



( )

" "

-:

()

()

()

()





( )

-:

()

()

()



-

\*( )

---

- .....
- .....
- .....

---

"	"	-	"
"			.

"

"

"

"

---

"

\*

"

-:

()

()

()

" "

-:

()

()

-:

•

•

•

•

( )  
.( ) ( )

( )

( )

-:

(xxx)

-: " ()

x ( )

x ( ) )  
".....

...

(

()

()

:

)

xxx

"

x (

x ( )

x ( ) )

(  
".....



\* ( )

- 
- .....
  - .....
  - .....
  - .....  
.....

( - )

- .....
- 

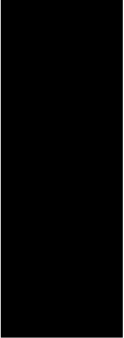
" " "

"

.

---

" " " " " "



-:

-:

)

(

•

•

•

•

•

-:

()

()

)

.( -

.( )

()

"

"



- )

-:

•  
.(

•  
.( - )

•  
.( )

•  
.( )

•  
-:

•  
()

•  
"

•  
"

( )

-:

( )

( )

( )

( )

" "

-:

•

•

•



-:

()

()

"

"

"

"

"

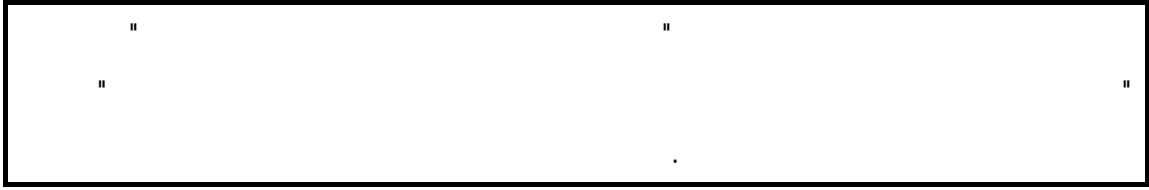
"

"

---







%

( )"

"

" "

" "

" "

-:

()

()

“ ”

“ ”

—

“ ”

( )

( )

“ ” “ ” “ ” “ ”

“ ”

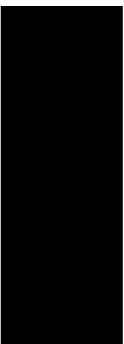
( )

“ ”

“ ”

“ ”

“ ”



"

"

)

.(

:

)

)

(

.(

---

"

"

"

"

"

"

( )

( )

/

( )

( )

-

-:

(% )

( )

( )

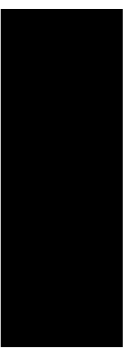
( )

% .( )

%

-:

- 
- 
- 
- 



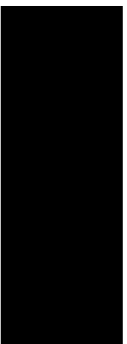
.( )

%

-:

()

( )



Population

Stratum

%

%

%

%

)

.(

-

-

( )

( )

( )



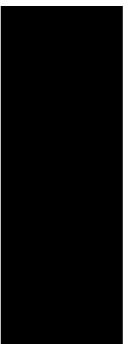
-:

()

()

)

.(



-:

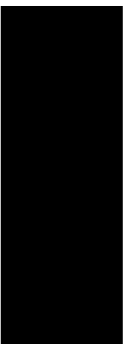
()

/

()

/

()



( - - )

( )

.( )

)

.( )

.(

)

(

— — )

(

( )

( )

( )

( )

.( )

.( )

( )

---

( )

)

.(

( )

-:

()

()

()

( )

()

( )

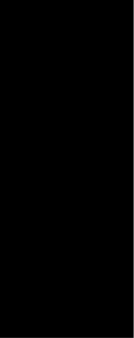
( )

---

- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....  
.....  
.....
- .....  
.....

---

" " "
"
.



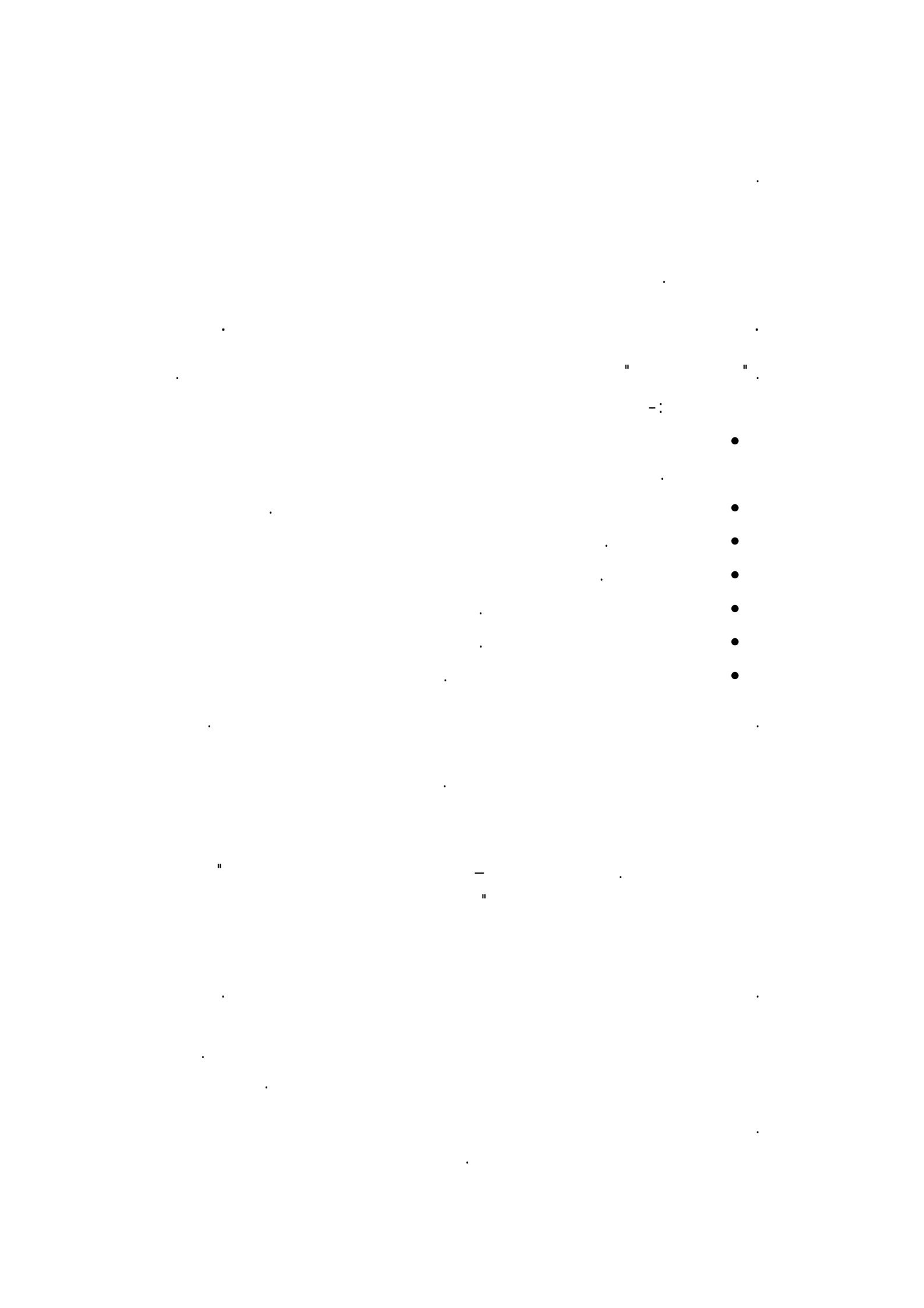
---

" " " \*

" "

" "

" ( )  
"





-:

(  
(  
(

-:

( )  
( )  
( )  
( )

" "

- 
- 
- 

"

"

-:

()

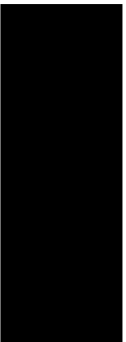
()

()









)

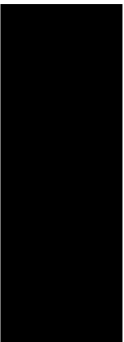
.(

"

"

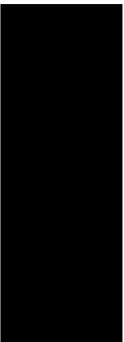
"

"



( ) .( )

" "



)

.(

"

"

)

.(

-

•

•

•

•

•

•

•

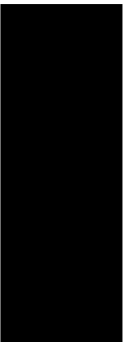
•

•

•

•





-:

•

•

•

•

.

.

.

.

.

.

-:

.

()

()

()

.

.

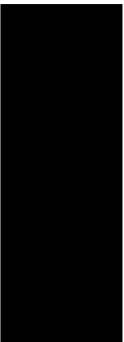
.

.

.

.

.



"

"

-

.

.

.

(

( ( - )

( ( )

.( - )

-:

•

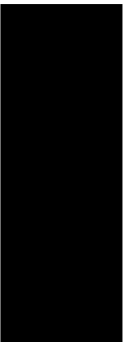
•

•

•

•

-:



•

•

•

•

•

-:

()

()

()

"

"

.( ( )

-:

()

()

)

.(

)

(

-:

( )

( )

( )

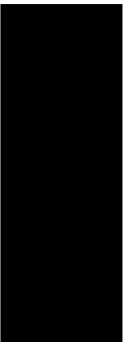
( )

(→)

( )

)

.(

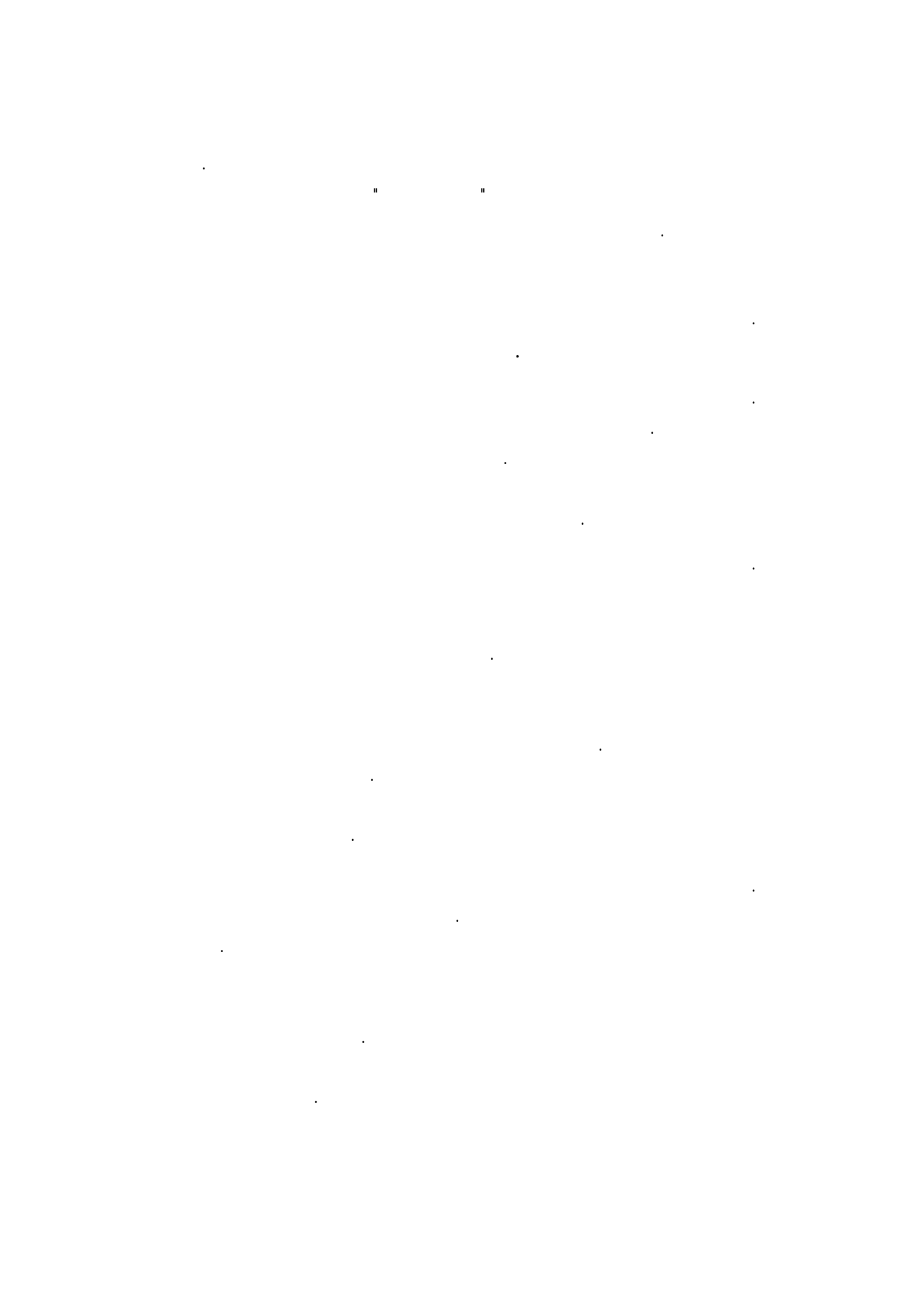


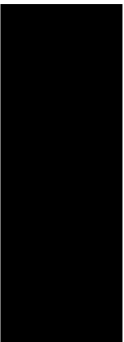
)

(

"

"





"

"

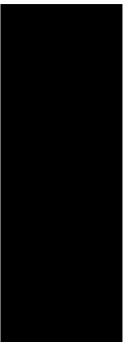
-:

•

- 
- 
- 

"

"



.....

.....

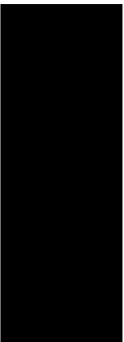
.....

.....

.....

.....

.....



)

(

•

•

•

-:

"

"

•

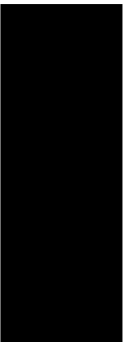
•



\* ( )

- 
- .....  
.....
  - .....  
.....
  - .....  
.....
  - .....  
.....  
.....  
.....

" " "
"
.



---

" " " " " \*

"

"

"

"

-:

()

( )

-

-: ( )

-:

-

:

()

)

( )

(Fellow Subsidiaries

( )

( )

("

"

) Associate

( )

-:

()

()

()

()

---

"

)

"

()

()

() ()

(هـ)

()

(هـ) ()

()

-:

( )

( )

( )

( )

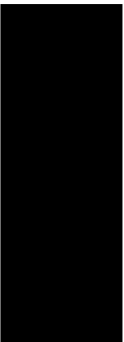
(A)

( )

( )

-:

•



•

•

•

•

•

-:

•

•

•

•

•

-:

•

•

•

-:

()

()

/

) ()

) ()

()

(

(



" " .  
.  
" " )  
(  
:  
( )  
( )  
-:  
" " ( )  
" " ( )  
( )

" " ( )

" " ( )

inventory

cutoff

-:

•

•

•

---

•

•

-:

○

○

○

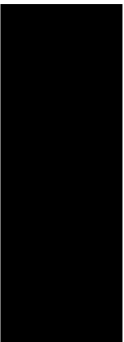
○

○

○

○

○





\*( )

---

- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....  
.....  
.....

---

" " "
"
.

---

" " " " " \*





---

“ ”

“ ”

•

•

•

•

•

•

•

•

•

•

•

•

•

•

•

•



-

( )

( )

( )

( )

---

( )

-:

( )

( )

( )

-:

•

•

•

•

•

•

•

•

-:

()

()

-:

()

( )

-:

( )

( )

:

"

."

" -

)

("

:

"

x

( )

)

x

(

...

-:

x

"

."

( )

( )

×  
.(... ) ....



"

"

.

.

.

.

.

.

\*) (

- 
- .....  
.....
  - .....  
.....
  - .....  
.....

:

---

"   "   "
"
.

"   "   "   "   "   "   "   "   "   "   "

---

\*   \*

-:

()

( )

-:

()

()

()

-:

()

()

( )

( )



( )

( )

( )

× ( )

( )

× ( )

.( )

)

.(

-:

-:

•

•

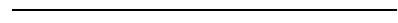
× ( )

)

.( × ( )

•

.( )



"

( )

-:

•

•

•

○

○

○

○

•

•

•

•

x

x

x

.....

•

xxx

.....

•

x

•

•

.

---

( )

---

( )



( )

\* ( )

---

- .....  
.....
- .....  
.....
- .....  
.....

---

" " "
"

- " ( )

" ( )

---

\*



-:

" "

" "

" "

()

()

()

()

( )

)

(

( )

( )

( )

-:

.....

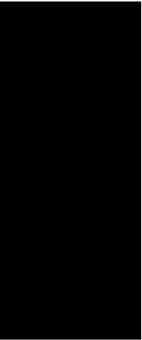
( )



\* ( )

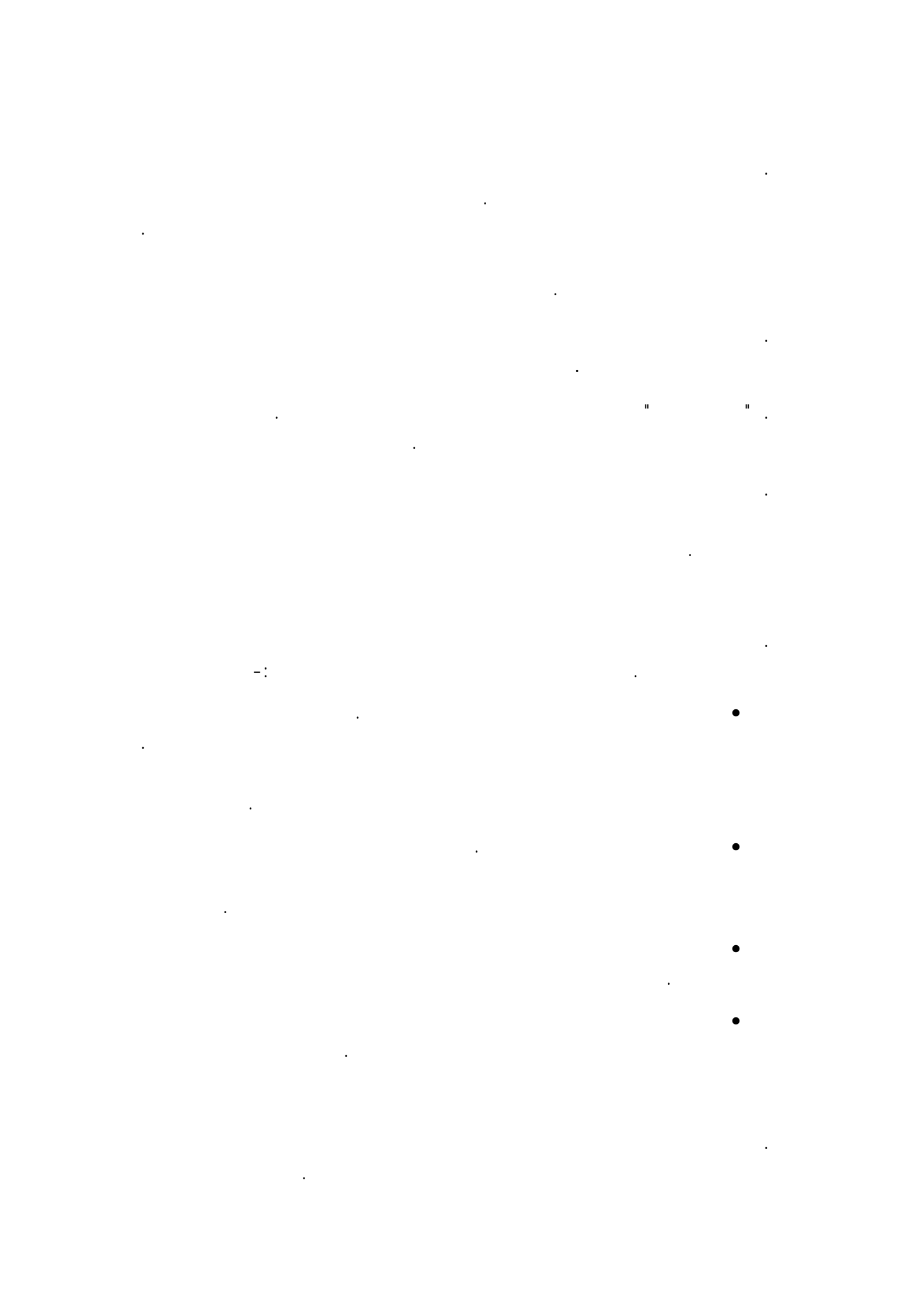
- 
- .....  
.....
  - .....
  - .....
  - .....
  - .....
- 

" " "
"



---

" " " " " \*





-:

:

()

: ( )

: ( )

: ( )

-:  
( )

( )

( )

( )



---

\*) ( )

- 
- .....  
.....
  - .....  
.....
  - .....  
.....
  - .....  
.....
  - .....  
.....

---

" " " "
---------

\_\_\_\_\_ \*

" ( ) "

"



" "

-:

- ( )
- ( )
- ( )
- ( )

"

"

-:

- 
- 
-

•

•

-:

()

()

()

-:

()

()

-:

()

()

(

)



-:

- 
- 
- 
- 
- 
- 
- 

-:

- 
- 
- 

-:

( )

( )

)

.(



"

"

"

"

"

"

"

"

-:

()

()

()

()

"

-

(

)"

"

-

"(

)

(

)



" (" " ") "

.( )

" "

" " \_\_\_\_\_ 3

( )" "

-:

- " ( )

---

"

"

7

"

"

v

()

()

()

()



---

. ( )

-:

( )

( )

( )

( )

(هـ)

( )

( )

( )

( )

( )

---

"

"

-:

()

()

()

)

(

-

-:

()

( )

( )

" "

( )



)

(

"

.

---

1.

-:

()

()

()

)

.(

.

)

(

-:

"

" . . . .

. . . . " ●

. . . . " ●

-:

"

. . . . "





)

(

( )

×

"

"

"

12

"



× " )

("

)  
.(  
( )  
( )  
( )

.( " " )

---

)

(

-:

( )

( )

( )

( )

( **A** )

-:

( )

( )

( )

١٤

)

"

"

١٤

(

( )

( )

( )

-

.

.

-

.

.

"

"

---

" " " "

( ) - ( )



\* ( )

- 
- .....
  - .....
  - .....
  - .....
- 

“	“	“	”
---	---	---	---

---

“

”

\*



( )

()

()

()

()

-:

"

"

"

"

)

(

-:

"

"

"

"

.(

)

-:

( )

( )

( )

( )

" "

( )

)

(

( )

-:

-

) ... "

.( )

) ....

.( )

-

) ...

-

.( )

x

- ) ...  
.  
- "  
x  
.  
) ....  
-  
.( )  
.( )  
:  
.( )  
.  
-:  
- ) ... "  
.  
) ...  
-  
.



) ....

-

xxx

x

%

%

xxx xxx

xxx

) ....

-

-

-

-

) ...

"

) ....

-

) ...

-

xxx

x

x

...

) ...

-

---

- - ) .... "

.

) ... -

.

) ... -

( )

( ) " )

x (

."



\* ( )

---

- .....  
.....
- .....  
.....
- .....  
.....

:  
:

---

" " "
"
.

" " " " " "

---

\*



.  
 " )  
 - " )  
 .( )  
 .  
 .  
 ( )  
 .  
 -:  
 : ( )  
 " " )  
 .( )  
 .  
 : ( )  
 .  
 .( )  
 .  
 -:  
 ( )  
 .  
 ( )

-:

()

/

()

/

()

"

-

"

()

"

"

.( - ) ( / ) ( ) ( )

-:

( )

( )

-: "

"

( )

( )

/

( )

/

"

"

-

-:

()

()

()

-:

()

/

()

/

( )

-

" -

"

( )



-:

-

( )

( )

-:

( )

( )

( )

.( )

( )

x

-:

"

. x  
" .



.

( )

)  
( ...

:

( )

( )

)  
(

( )

( )

:

( )

× ( )

.( )

)

×

.(

%

%

xxx x xxx

x xxx x xxx  
x xxx x xxx  
x

( )

\_\_\_\_\_

( )

× ( )  
.( ... ) ....



( )

:

(

)

× ( )

.

.

.

.(

)

.

.

×

( )

× ( ) ( )

. ×

×

× ( )

)

.....

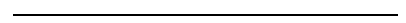
( )

(

) ...

×

.( ....



( )

:

( )

× ( )

.( )

×

)

%

.(

%

×    ×××    ×    ×××

×    ×××    ×    ×××

. ×    ×××    ×    ×××

( )

× ( )

( ... ) ...

---

( )

:

( )

× ( )

× ( )

× ( )

.( )

)  
× ( ) ( )  
.( .... ) ...

---

( )

( )

:

4

( )

× ( )

× ( )

× ( )

( )

( )

xxx × ( )  
( )

xxx

×  
.xxx

× ×

)  
× ( )  
( ... ) ....

×  
(

( )

\*( )

- 
- .....  
.....  
.....
  - .....
  - .....
  - .....

"

" "

"

---

" " " " " \*

" ( ) "



.( ) ( )

( )



.( ( ) ( )

( )

( )

\* ( )

---

- .....
- .....
- .....
- .....
- .....
- .....
- .....

- ( )

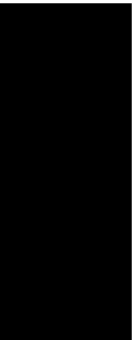
- ( )

- ( )

- ( )

---

"	"	"
"	"	"



---

"

"

\*

"

-:

- 
- 
- 
- 

## .Compilation Engagements

( )

" "

---

( )

-:

( )

( )

( )

-:

(

)

( )

( )

( )

( )

( )

( )

( )



"

"

"

)

("

-:

•

•

•

"

"

"

"

"

-

"

.

.

)

"

("

.

.

.

.

.

.



"

" ×

"

"

"

"

-:

( )

( )

( )

( )

(A)

( )

( )

( )

( )

---





.( )

. × ( )

.....

)

× ( )

.x



( )

.....

× ( )

.( )

× ( ) )

(

.x

---

( )

× ( )

.....

.( )

..... )  
× ( ) (

( )

( )

.....

ء

×

.( )

)

ء

(

( )

ء

× ( )

×

---

( )

.....

xx xx

. .

x ( )

)

.(

.

.

.

. x ( )

( )

.....

× ( )  
)

.(

xx xx

× ( )

( )

-:

)

()

× ( )

(

(... ) ...

()

. × ( )

( )

× ( )

)

× ( )

.....

(

( )

---

.....  
× ( )  
 )  
 × ( ) .(  
 )  
 ... ..(  
 .  
 .

---

( )

( )

- 
- .....  
.....
  - .....
  - .....
  - .....
- 

---

" " " "

( ) . ( )

" " " "





( )

/

( )

"

"



-:

•  
•  
•

( )

( ) ( )

/

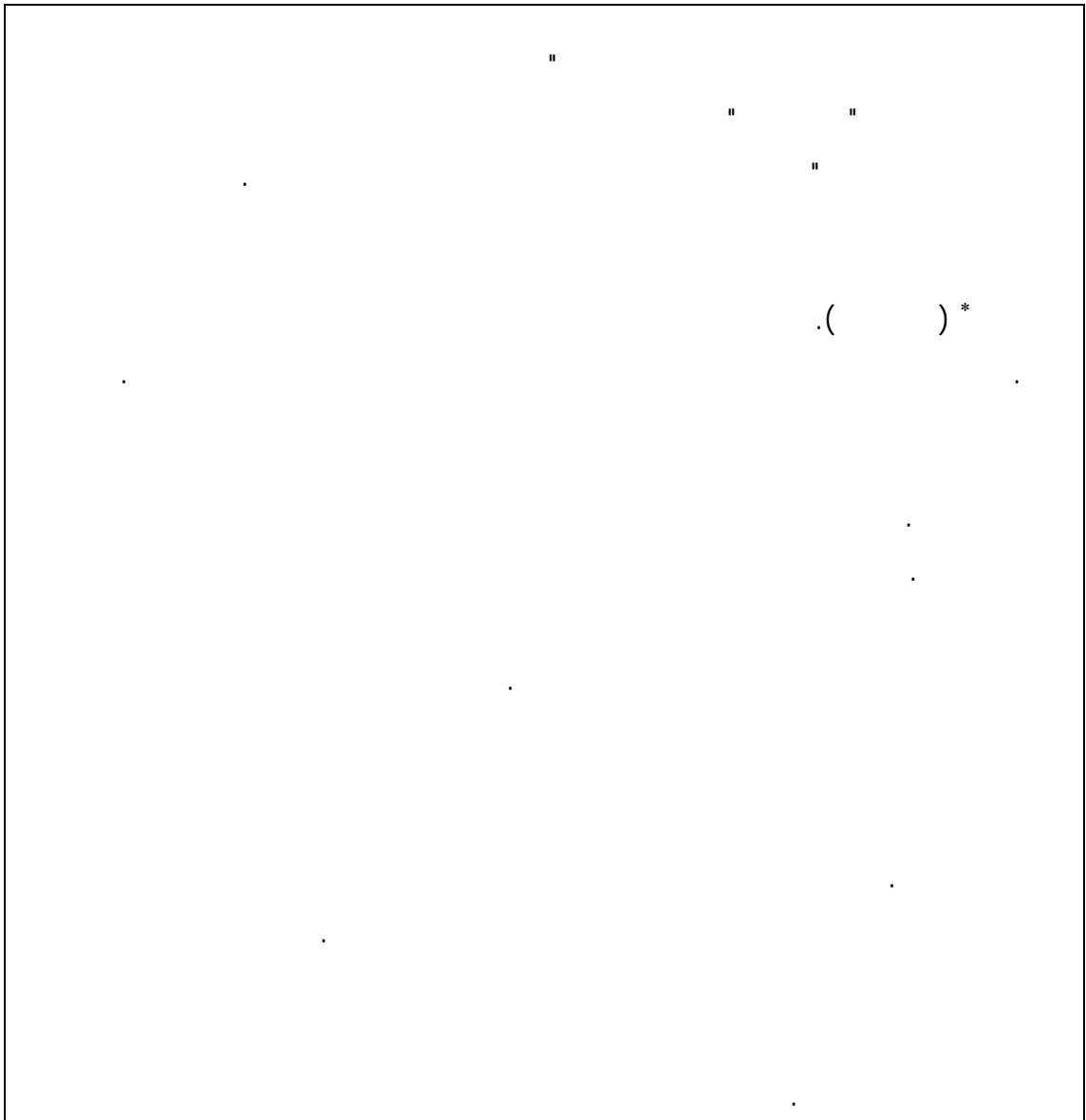
( )

( )



- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....





---

\*

the Bank for International )

(Settlements



-:

( - )

()

( - )

()

( - )

()

)

()

( -

(→)

.( - )

)

(



-:

-:

O

O

O

O

O

O

O

•

•

•

•

•

•



( )

---

( )  
( )



)

( )

.(

"

"

-:

•

•

)

•

(

•

)

•

.(

•

•

•

•

.(ATM)

•



•

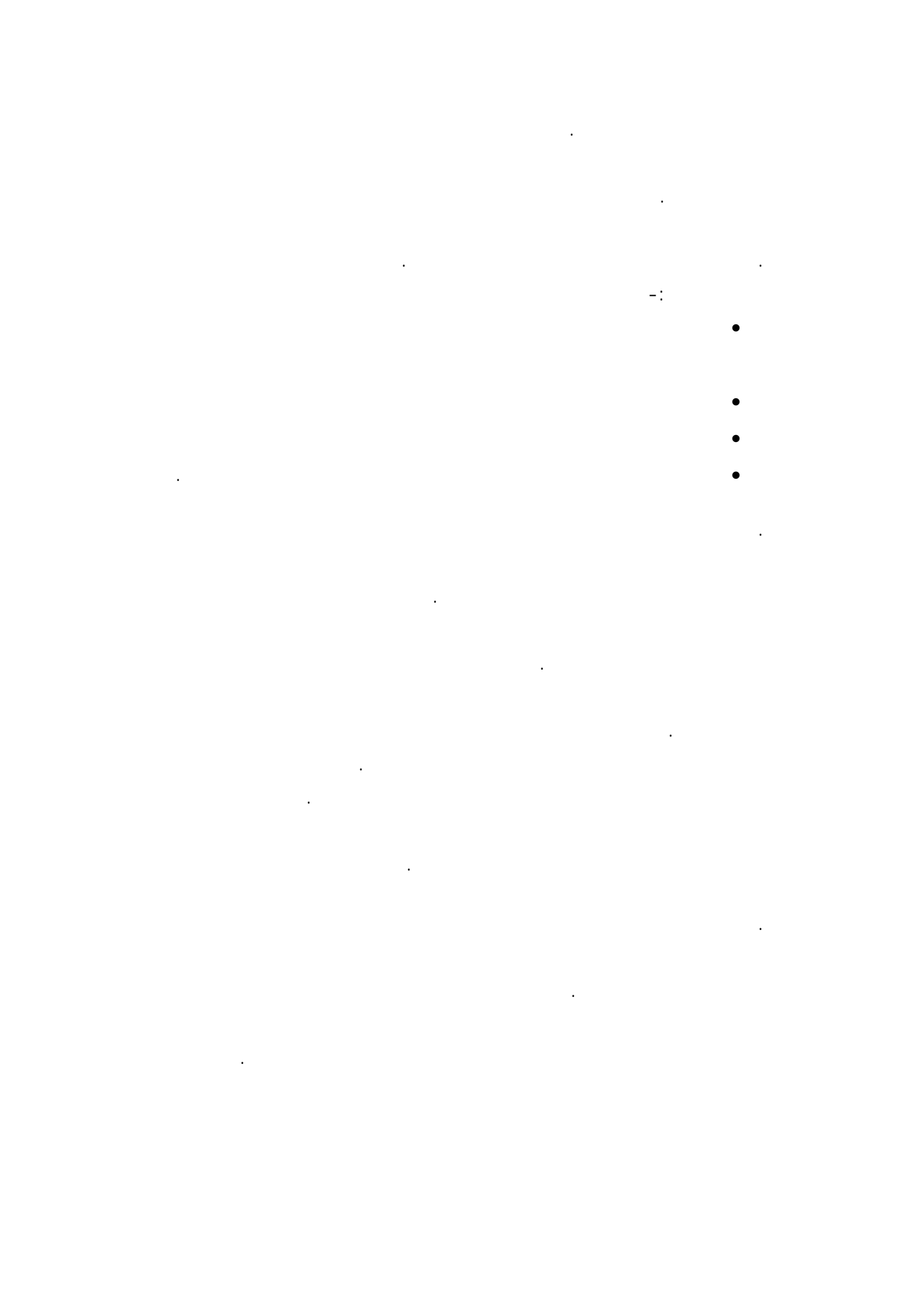
•

•

•

”

”





)

.(

-:

- 
- 
-

)

-:

(

•

•

•

•

•

•



:

"

"

( )

:

:

•

•

•

)

(

.(

)

.( )



-:

- 
- 
- 
-

•

•

-:

•

"

"

"

"

---

.( )



•

•

-:

•

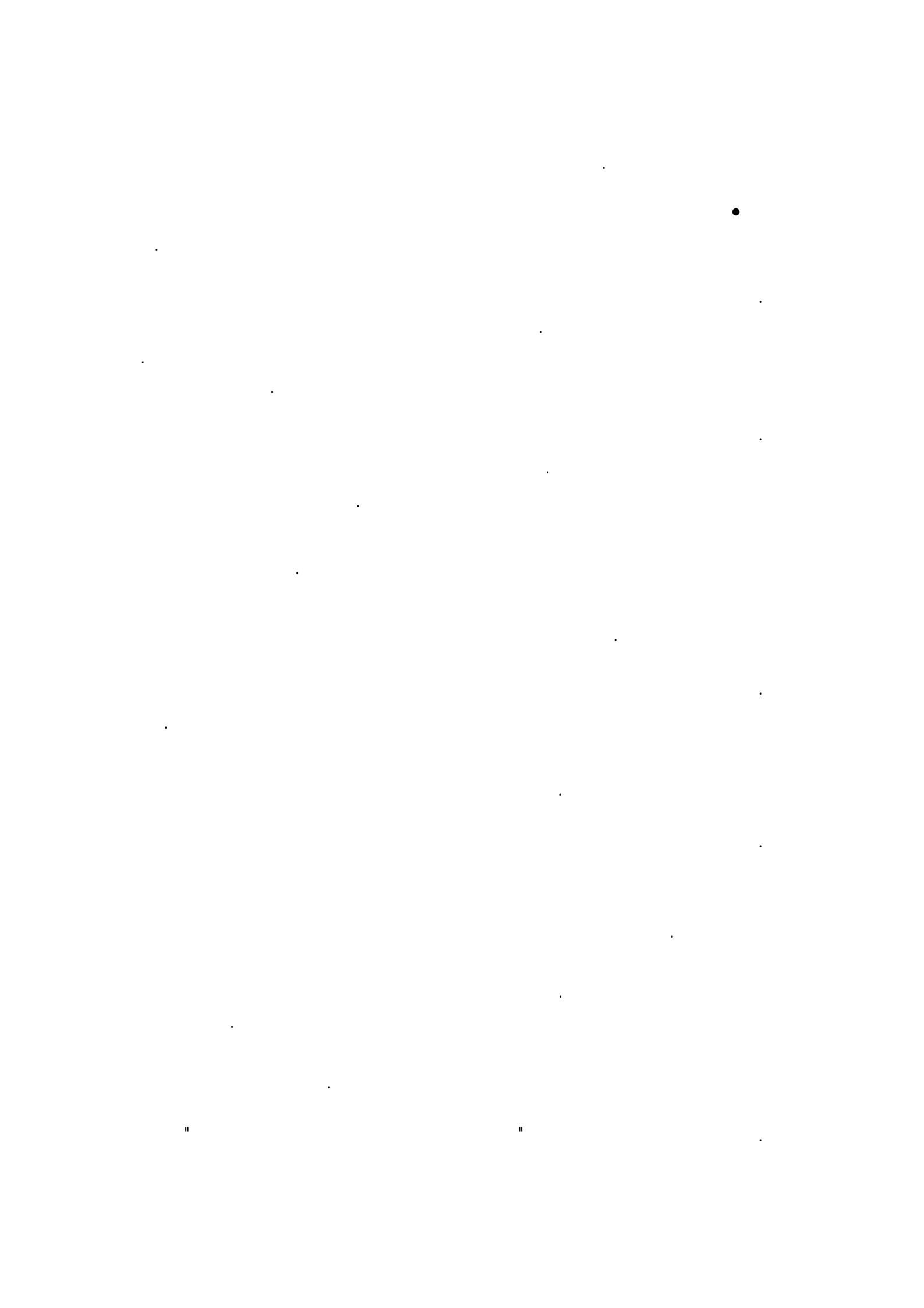
•

•

•

•

•





---

-:

7

- 
- 
- 
- 
- 
- 
- 
- 
- 
- 

v

-:

•

•

•

•

•

-:

•

•

•

•

•

•





.( )





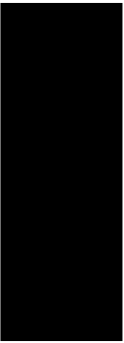
( )

---

- .....  
- .....  
.....
- ..... - :
- ..... - :
- ..... :
- ..... - :
- ..... - :
- ..... - :
- ..... - :

---

"	"	"
		"
		"



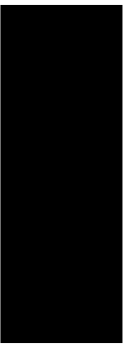
-:

()

()

-  
( )

---



( )

-:

-:

( )

( )

( )

( )

( )

( )

. ( )

" - "

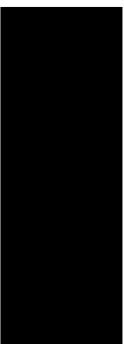
" - "

-:

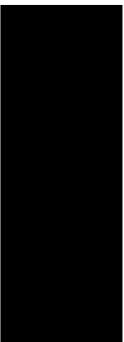
()

()

()







"

"

"

"

:

:

"

"

:

"

"

"

" ( )

:

.

.

.

:

.

.

.

.

:

-

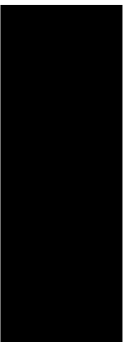
.

:

-

.

-



( )

“ ” “ ” “ ”  
“ ”

“ ”

—  
)  
( —  
•  
•  
•



( )

-:

- 
- 
- 
- 
- 

:

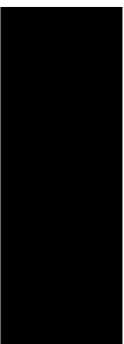
-:

(% ) ( )  
( )  
( )

-:

% ( )  
% ( )

:



---



-  
( )

( )

"

"

:

-

-

-

-

-

-

-

:

-:

()

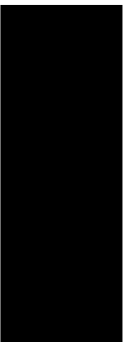
()

()

(

-

)



-

.

-

-

-

( )

-

.

:

"

-

"

"

"

-

.

:

"

"

.





:

:

:

:



( )

. ( )		

( )



"	"	
.	.	

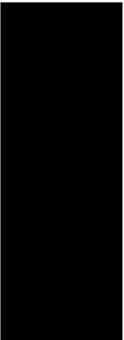
( )

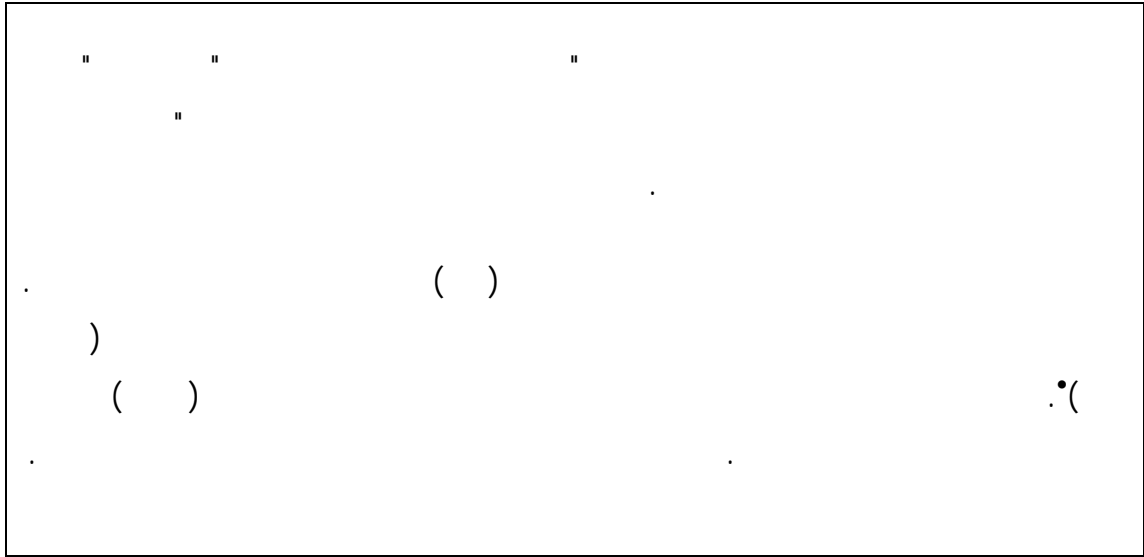
---

- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....
- .....  
.....

:  
:  
:  
:  
:  
:

---





( )



"

"

.

.

:

-:

•

-

-

•

(

)

•

•

)

.(

•

•

•

•

•

.(ATMs)

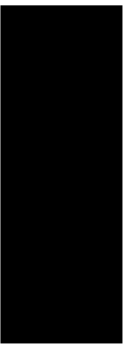
•

•

•

•

•



•

-:

•

•

•

•

•

-:

()

()

:

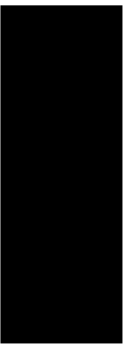
()

()

"

"

:



.)

:"

"

:"

•

•

•

:"

:"

○

○

○

○

○

●

●

●

-:

●

●

●

( )

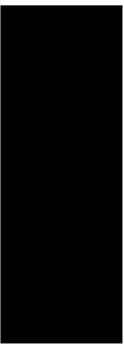
( )

●

●

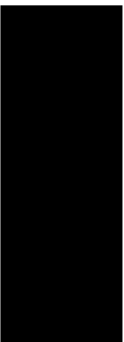
-:

- 
- 
- 



" ( ) "





( )



∴

( )

( )

( )

( )

( )

( )

( )

(EFT)

( )

( )

∴

( )

( )

( )

(هـ)

( )

( )

( )

"

"

-:

.( " ")

( )

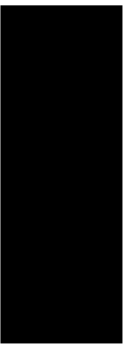
- 
- 
- 

"

"

"

"



•

•

•

"

"

-:

•

•

(

)

•

•

•

-:

•

•

•

•

•

•

•

•

- 
- 
- 
- 
- 
- 

-:

- 
- 
- 

"

"

-:

•

•

•

•

-:

()

()

()

()

.(BIS)

" "

.( )

-:

- 
- 
- 

---

" " "

(EFT)

-:

•

•

•

•

•

-

"

"

•

)

(

(

)

.(

"

-

"

---

).  
(

-:

-:

•

•

•

○

○

○

•

-:

•

•

•

•

-

"

"

-:

(

)

( )

( )  
( )  
( )

-:

"

( )

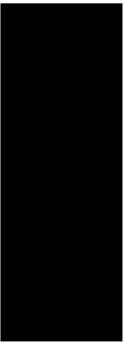
"

•

•

•

•



)

(

"

"

-:

)

(

•

•

•

"

"

-:

-:

○  
○  
○  
○

●  
●  
●

-:

)

.(

●  
●

)

-

(

.(

)

●  
●  
●  
●

.(

)

·  
·

- 
- 

" "

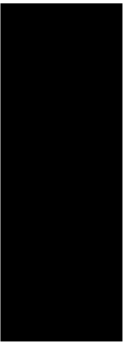
- 
- 
- 
- 
- 
- 
-

-:

- 
- 
- 

"

( )"



"

"

-:

)

.( -

•

•

.( )

.( )

•

•

.( )

-:

"

"

"

"

"

"



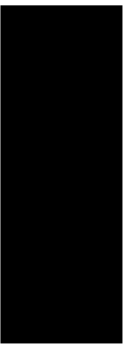
( )  
( )  
( )



-:



.( )



.(

-:

)

•

•

•

"

"

"

-

"

"

"

"

"

"

"

---

-:

()

:

()

()

-:

•

-:

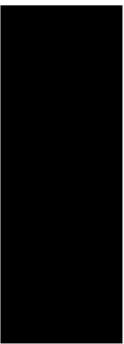
○

○

•

- -

•



"

"

-:

- 
- 
- 
- 
- 
- 

---

:

" "

-:

( )

( )

( )

( )

(هـ)

( )

-:

:

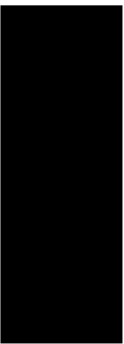
•

•

○

\_\_\_\_\_

" "



-:

○

●

●

●

●

-:

○

○

-:

●

●

●

"

"

.

.

-:

.

•

•

-:

•

○

○

○

○

○

○

○

•

"

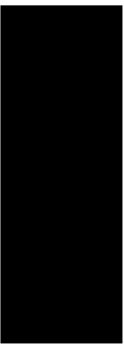
"

(

)

-:

•



•

•

•

---

---

"

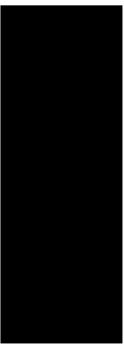
"

"

"

)

.(



-:

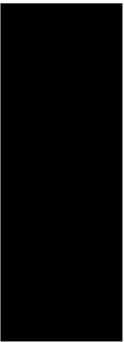
•

•

)

.(

( )



.

-:

•

•

)

.(

).

(.

-:

•

•

)

.(

(

)

).

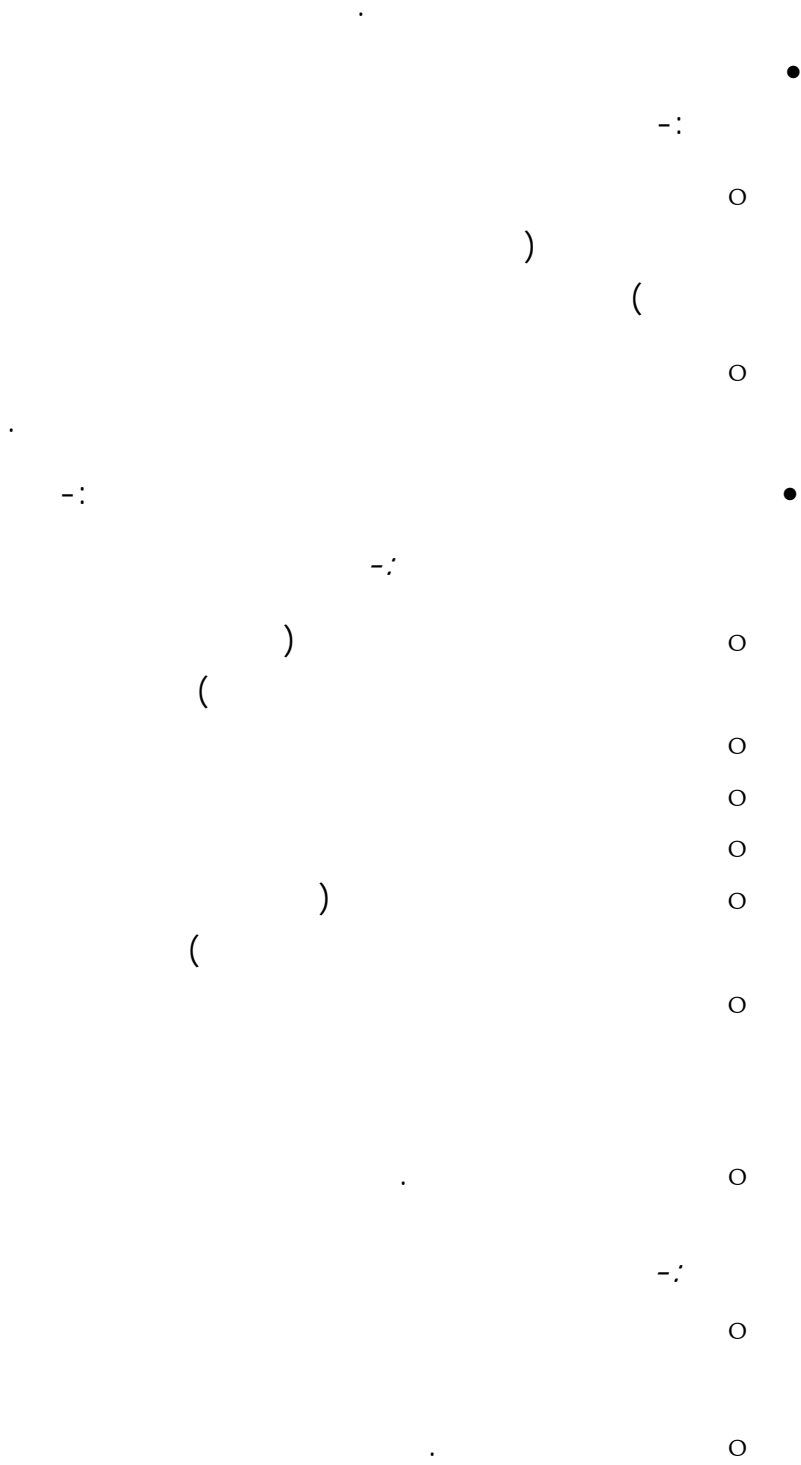
-(

- 
- 
- 
- 

-:

•





-:

"

"

•

)

(

•

•

( )

( )

( )

)

(

)  
( ) .

-: .( ) (

( )

•

•

•

•

•

" "

).

(

-:

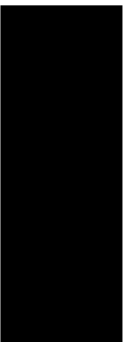
•

•

( ) .

"

"



-:

•

•

•

-:

•

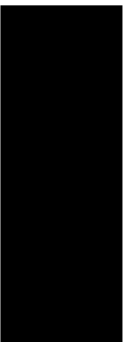
•

)

(

•

•



/

-:

•

•

-:

•

•

•

-:

○

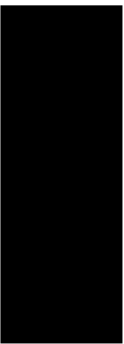
○

○

○

( )

( )



)

.(

-:

.

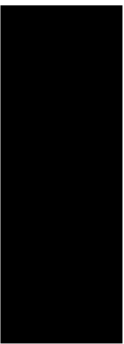
(

)

•

•

•



).

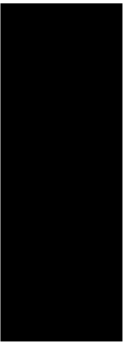
(

-:

•

•

( )  
.( )



"

"





•

•

•

•

		( )	

( )

	)	(	
		( )	


.( )

•

•

•

•

•

•

/

•

•

•

•

( )

•

•

•

•

•

•

•

•

•

•

/

•

•

•

.(

)

•

•

( )



)

.(

•

-:

()  
( )

( )

( ) ( )  
)  
(

( )

-:

- 
- 
- 
- 
- 
- 
- 
- 

-: /

( )

-:

- 
- 
- 
- 
- 

( )

- 
- 
- 
- 

.

.

.

( )  
)

.(

.

.

.

.

: )

(

.

.

.

( )

.

.

( )

)"

"

(

-:

)

(



-:

- 
- 
- 
- 

-:

( )

- 
- 
- 

-:

- 
- 
- 
- 

( )

-:

•

•

•

•

•

•

-:

)

(

)

.(

( )



-:

)

(

( )

•

.

.

.

.

.

.

.

.

.

”

”

.

.

.

.

.

.

.

.

.

.

-:

( )  
( )  
( )  
( )

( )

( )

.

.

.

)

(

.

.

.

.

.

.

.

)

(

.

.

.

.

.

.

( )



-:

( )

-:

•

•

•

•

•

•

•

•

-:

•

( )

•  
•

-:

•  
•  
•  
•  
•

-:

•

-:

•

•

•

-:

•

-:

•

○

○

-:

•

•

•

•

•

•

•

.

•

-:

•

•

•

•

•

•

•

•

•

-:

•

.( )

•

: ) /

•

.(

•

•

•



•  
•

-:

•  
•  
•  
•  
•  
•  
•

-:

•  
•  
•

)

(

•  
•  
•

)

(

•

( )

∴

- 
- 
- 
- 
- 

)

(

-:

- 
- 
- 
- 
- 
- 

-:

( )

- 
- 
- 
- 
- 
- 

-:

( )

( )

- 
- 

( )

•

-: ( )

•

•

•

•

•

•

•

•

•

-: ( )

•

•

•

-: (هـ)

•

•

•

•

•

•

-: ( )

•

•

•

( )

( )

)

( )



( )

"

"

( )





-:

•

•

.( " ")

•

/

•



( ) :  
( )  
( " )

/

( )

-:

)

( )

( / )

(

( )

o  
o  
o  
o  
o  
o  
o  
o

•

•

•

•

•





( )

---

- .....  
"

- ..... "

"

- ..... "

"

- ..... "

- .....  
.....

.....

- .....  
.....

:

-

:

---

"

"

"

"

( )

( )

---

"

"

"

"

"

"

"

"

"

"

( )

-:

()

()

()

-:

"

)

()

"

"

)

()

"

"

)

()

"

"

)

()

.(

"

()

---



"

.(

) "

"

)

.(

-:

"

. ( )

-:

) "

.(

: " "

()

---

)  
(

( )  
( )  
( )

)  
-:

.(

•

•

( )

•

•

•

"( " )" "

":

)"

"

"

—

:

.(

—

."

"

•

"

"

.( — )

.

)

( )

"

—

:

"

"

"

"

"

-:

( )

-:

( )

( )

( )

( )

( )

( )

( )

-:

( )

( )

( )

( )

---

( )

.( )

-:

- 
- 
- 

.( ( ) )

-:

)

.(

"

"

- 

- 

-:

- 

-

)

(

•

)

.(

( )

( " ")

( )

)

( )

.(

-:

•

•



": )

- -

- -

"

.(

( )

)"

"

(

•

•

-:

•

•

...

•

•

---

"



.(

)

-:

( )

•

•

•

•

).

.(

"

"

-

-:

(

)

•

•

•

•

"

"



-:

.(

)

•

•

•

•

-:

( )

•

•

•

•

•

•

•

•

-:

)

•

(

•

)

(

•



-:

"

"

-

()

()

()

()

(A)

"

"

"

"

-:

()

()

()



"

"

"

"

/

---

"

"

"



-

.

.

.

.

.

.

.

.

.

.

.

.

.

)

.

(

.

( )

.

( )

-:

- 
- 
-

-:

- 
- 
- 
- 
- 
- 
-

•

•

)

-:

(

()

()

()

()

"

"

"

"

-:

"

"

()

/"

"

()

"

"

()

"

"

()

\_\_\_\_\_

" "

( )

( )

-:

()

()

()

)

(

( )



-:

- 
- 
-

( )

)

.(

-:

"

"

()

()

()

()

(A)

()

()

()

)

-: (

()

( )

( )

( )

-:

•

•

•

( )



/

"

"

"

"

"

"

"

"

( )

.( )

" :

-:

•

(" " )

•

•

)

)

(

(

-:

•

•

-:

/

•

•

•

•

.

"

"

( )

-:

-:

.

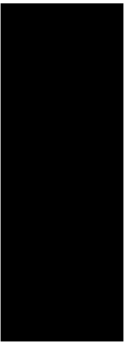
•

○

○

○

•



.

"

"

.

.

.

.

-:

•

•

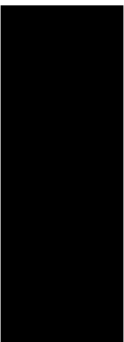
•

•

•

.

.



"

"

"

"

"

"

---

"

" ( )

"

"

"

"

-:

- 
- 
- 
- 
- 

-:

- 
- 
- 
- 
- 
- 
- 

)

(

-:

-



( ) :  
( )

-

-:

-:

( )

•

•

•

•

•

•

( )

( )

( )

( )

(margin call)

(→)

.

.

.

.

.

-:

:

•

:

•

:

•

:

•

:

•



∴ •

∴ •

∴

∴

∴

---

∴

∴

∴

∴

∴

∴

-:

•

( )

( )

•

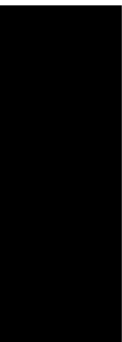
•

-

( )

•

•



(dealers " " )

•

•

•

)

(

"

"

( )

( )

-:

•

---



( )

•

•

•

•

-:

•

-:

/

○

○

○

○

○

○

•

- :

( )

○

( )

○

○

"

"

- :

○

○

○

○

○

•



-:

•

•

•

•

•

-:

---

-

•

•

-

•

.

.

.

.

.

.

/

"

"

.

"

"

"

"

"

---



-:

-:

-:

•

•

•

•

•

•

•

•

•

○

○

○

confirmations

matching

" "

(dealers)

-:

- 
- 
- 
- 
- 
- 
-



•

-:

•

○

○

||

||

||

||

-:

- 
- 
- 
- 

-:

()

()

( )

-:

- 
- 
- 

---



•

-:

•  
•  
•  
•  
•  
•

() :

( )

-:

•

(dealer)

•

•

•

•

•

•

•

•

•

•

-:

)

(

/

•

•

-:

○

○

O

O

O

O

O

O



---

"

"

"

"

() :

( )

-:

•

•

"

"

"

"







-:

•

•

•

•

-:

•

•

-:

•

•

•

•

•



( ) .

- 
- 
- 
- 

-:

- 
- 
- 
-

(brokers-dealers)

—

—\*:

•

•

- 
- 
- 

)

(

---

-:

- 
- 
- 
- 
- 
- 



"

"

( )

( ) :

( )

)

(

---

-:

-:

•

•

○

○

○

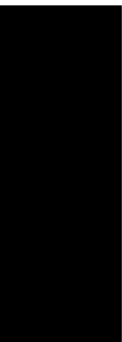
•

•

•

•

•



---

"

"

—:

•

•

•

"

"

•

---



- /

.

-

-

-

-

-

.

-

.

-

-

-

.

-( )-

.

-

"

"

-:

"

:

"

•

(" " )

•

•

-

-

/

-

.

-

-

-

-

.

-

-

)

( ...

( )

-

-

.

-( )

( ) :  
( )

-

( )

-( ) -

-

-

)

-

(

-

-( )

-

-

-

( ) -

( ) .



( )  
( )

-

-

-

-

-

-

) ( ) ( )  
( ) ( ) (

.( )

-

-

-

underlying )

.(price)

(rate

-

-



"

"

-

-

-

-

-

-

-

-

-

-

-

-

-

-  
( )

- 
- .....
  - .....
  - .....
  - .....
  - .....
  - .....

---

	-	"		"
.		"		"
		"		
			-:	
				( )
.				( )
( )				.



( " " )

-:

-:

- 
- 
- 
- 

- 
- 

---

"

"

( )

" "

" "

-:

( - )

( )

( - )

( - )

- 
- 
- 
- 

---

-

( )

-:

- 
- 
- 
- 
- 
- 
- 
- 
- 

-:



( )

•

•

•

•

•

•

•

-:

•

•

•

•

•

-

-

.( - )

(ISPs)

"

"

-:

•

•

•

-:

○

-

o

)

(

o

)

(

o

)

.(

•

•

•

." "

•

-:

•

•

•

(

)

•

•

)

.(

.

-:

- 
- 
- 
- 
- 

-:

- 
- 
- 
- 
- 
- 
- 

"

"

(IAPS 1009

"

")

-:

•

•

"

"

-

.

-:

•

-:

•

○

○

.

•

•

•

.

.

.( )

.

.

.

.

.

-

-:

- 
- 
- 

•

( )

)

:

(

/

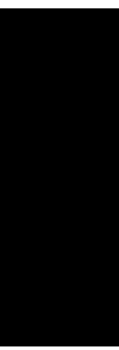
•

•

)

(

•



)

.("

"

-:

•

•

.( " " )

( )

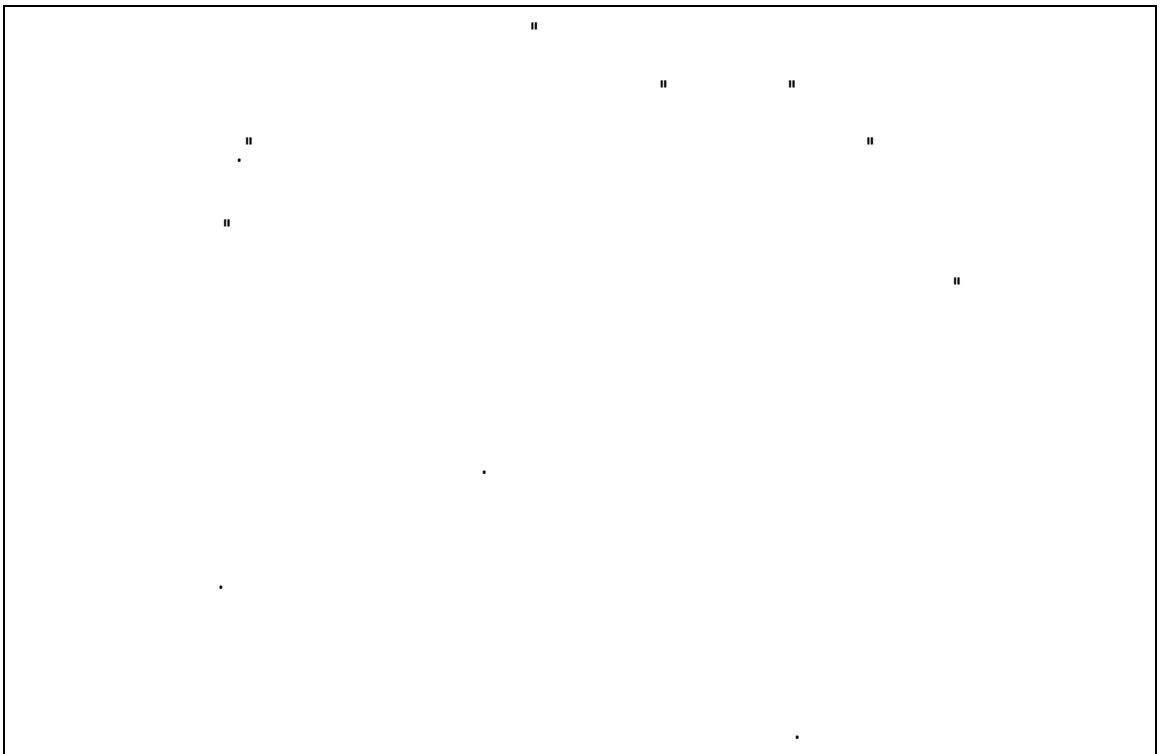


.....

- .....

- .....

- .....



.....

"

"

"

"

-:

()

()

()

)

)

-

"

"(

---

-:

•

•

•

" "

" " "

"

( )

-

"

"

---





-:

.(

)

( )

" : "

)

("

"

×

(

)

."([

)

(



"

"



( )

)

\*(

---

- .....  
.....
  - .....  
.....  
.....
  - .....  
.....
  - .....  
.....  
.....
  - .....  
.....
  - .....  
.....
- :  
:  
  
:  
:

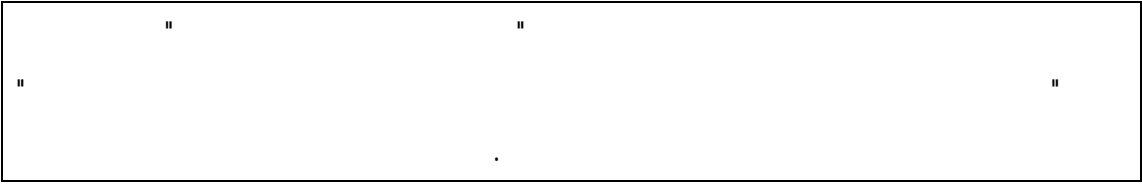
---

"

"

\*

---



"

.( )

"

"

-:

( )

( )

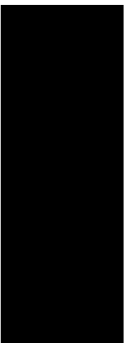
( )

( )

(A)

( )

( )



)

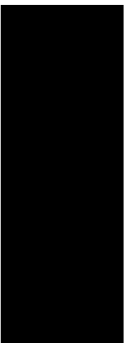
-:

.(

- 
- 
-

- 
- 
- 
- 

( )



-:

•

•

•

•

•

-:

•

•

•

•

•

-:

○

○

○

●

●

●

●

-:

○

○

○

○

○

( )

)

(

-:

( )

( )

( )

-:

( )

( )

-:

( )

( )

( )

( )

( )

( )

---

( )

( )

( )

( ) ( )

-:

( )

)

)

(

(

( )

(

)

(

)

-:

( )

( )

(

)

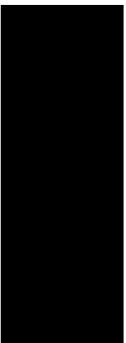
( )

-:

( )

( )

.



( )

-( )

xx ( )

)

(

:

( )

)

.(

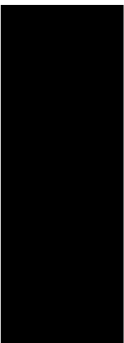
.( )

( )

.....

\_\_\_\_\_

( )



( )

)

-:

.(

-:

()

()

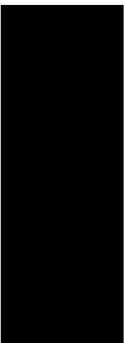
()

()

()

()





-:

-:

( )

( )

( )

( )

( )



-:

()

()

( )

( )

( )

xx ( )

.....

( )

( )

---

( )

xx ( )

.....

( )

( )

.( )

( )

( )

---

xx ( )

.....

( )

x

)

(

---

( )



:

:

:

:

:

:

---

	"		"
.		"	



" "

"

"

---





( )

"

"

-:

( )

( )

•

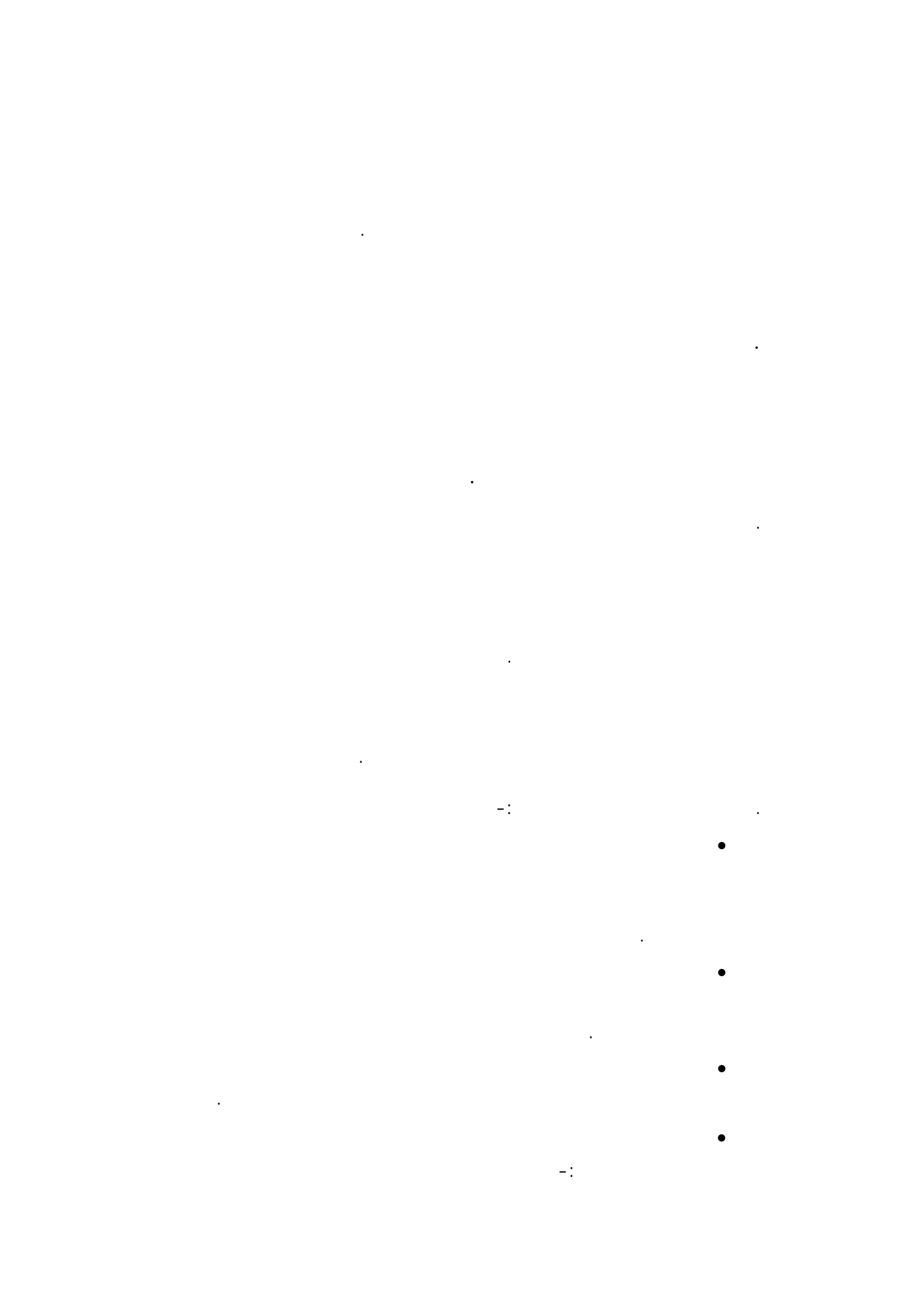
•

•

•

- 
- 
- 
- 
- 
- 
- 
- 





○

○

○

○

○

○

○

○

○

○

○

○

○

-

-

-

○

○

●

.

.

●

.

.

.

.

.

.

-:

()

()

-:

()

()



-:

()

( )

( )

( )

(هـ)

( )

( )



"

"



( )

( )

( )

( )

-:

( )

( )

( )

( )

(-)

( )

( )

( )

( )

)

(

( )

)

.(

( )

( )

( )

( ) ( )





( )



( )

( )

)

.(



( )

×

"

"

]

[

:

[ ]

( )

.

.[

]

)

.(

( )

( )

-:

•

•

)

.(

( ).

()

•

•

•

•

-:

•

○

○

○

( )

○

○



( ) ( ) ( )

:

×

]

.[

]

.[

.

×

( " )  
] ×

.[

]

.[

-:

( )

]

.[

•

]

.[

•

•

.

•

.

•

.

•

.

•

.

•

.

•

.

•

-:

○

○

○

]

[

•

.

•

•

.

•

•

] •

.[

---

( )

---

( )

(( ) )

( )

×

]

.[

"

"

("

" )

---

۳

":

."

( )

[ × ]

. [

( )

(( ) )

( ) )

×

( ) )

( ) )

[ ]

"

"

]

.[

---

( )

( )

( )

×

[ ]

"

"

]

[

---

·  
·

( )

— — — — —

×  
( )

.

" )

×

]

("

.[



( )

(( ) )

( ) )

×

( ) )

( ) )

[ ]

"

"

[ ]

×

( )

\_\_\_\_\_

]

( )

.[

( )

( )

( )

×

[ ]

"

"

( )

—

—————

( )

" )

×

("

]

.[

(( ) )

( ) )

×

( ) )

( ) )

[ ]

"

"

( ) )

\_\_\_\_\_

]

\_\_\_\_\_

·  
·

( ) )

.[

(( ) )

( )

× ( )

]

[

"

"

]

---

( )

[

.

("

" )

×

]

.[

(( ) )

( ) )

×

( )

( )

[ . ]

"

"

]

[

]

---

( )

.[





)

(" "

" " " "

( )"

"

---

( )

"

"

( )

()

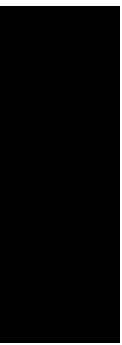
( ).

( )

( )

"

"



-:

()

()

( )

(" ")

( )

.( - )

-:

- 
- 
- 
- 
- 
-



-:

)

(

- 
- 
- 
- 
- 
- 
-

Established

Developed

-:

()

( )



Materiality ( )

Relative Importance

-:

()



( )

( )

-:

( )

( )

( )

-:

( )

( )

( )

( )

-

(هـ)

" "

-:

- 
- 
- 
- 
- 

:



-:

( )

( )

( )

)

(



“ ” “ ” “ ” “ ”  
“ ” “ ” “ ” “ ”

-:  
: ( )

: ( )

: ( )

-:

- 
- 
- 

:

○

○

: ( )

-:

•

)

(

•

•

•

( ٥ )

:



( )

:

:

( )

:

( )

:

( )

"

"

"

"

-:

---

7

"

"

"

"

( )

( )

: ( )

:

"

"

:

"

" "

"

:

:

"

"

"



.( - ):

: ( )

.

( )

:

.

:

.

-:

( )

-:

( )

( )

( )

( )

-:

( )

( )

" "

-:

( )

( )

) /...../ )

":

"

.(



" "

.

.

"

"

.

.

.

.

.

.

---

( )

( )

- 
- .....  
.....
  - .....  
.....
  - .....  
.....
  - .....  
.....
  - .....  
.....
  - .....  
.....
  - .....  
.....

---

"	"	"
"		



-:

()

()

()

()

"

"

" "

)

.(

-:

" "

()

( )

.( " " )

-:

( )

-:

( )

- 
- 
-



-:

- 
- 
- 
- 
- 

( )

-:

- 
- 
- 
- 
-

-:

•

•

•

-:

()

()



( )

( )

( ۵ )

-:

()

()

()

()

(A)

()

-:

()

()



( )

( )

(A)

/

( )

( )

( )

( )

( )

( )

( )

-;

•

•

-;

•

o

( )

o

-:

x

...

-:

x

( )

---



)

.(

. . . .

---

( )

( )

- 
- .....  
.....
  - .....  
.....
  - .....  
.....
  - .....  
.....  
.....  
.....
  - .....  
.....
  - .....  
.....
- :  
:

---

"
" "
"



" -

"

( )

( )

"

"

-:

---

- ( )
- ( )
- ( )
- ( )
- (هـ)
- ( )

-:

- 
- 
- 
- 
- 
-



-:

- 
- 

( )

-:

- 
- 
- 
-

•

( )

-:

( )

)

( )

(

( )

( )

( )

( )

( )

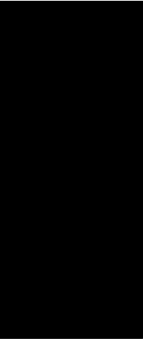
( )

( )

( )

( )

( )



( ) ()

()

()

. ()

()

)

.(

"

"

( )

)

(

)

.(

.( )

( )

( )



3

( )

.....

( )

( )

( )

( )

(

)

.

:

( )

.

.

(

)

.

( )

.

.

.( )

. ( )

.

.

.(xxx)

:

( )

( )

( )

( )

( )

( )

( )

( )

( )

(xxx)

-:

( )

( )

.( )

( )

( )

( )

( )

- 
- .....  
.....
  - .....  
.....
  - .....  
.....
  - .....  
.....  
.....  
.....
  - .....  
.....
  - .....  
.....

:  
:

---

"	"
"	"



( )

)

(

"

"

-:

()

( )

)"

"

---

(

( )

( )

(A)

( )

-:

•

•

•

•

•

•

•

( )



-:

- ( )
- ( )
- ( )
- ( )

-:

•

•  
•

-:

()

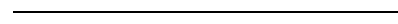
()

()

()

(۳)

()



( )

( )

( )

( )

( )

( )

"

"

"

"

"

"

( )

-:

xx ( )

)

(

-:

( )

( )

( )

( )



3

( )

.....

( )

.....

xx ( )

.( )

.

.

---

( )



.....

xx ( )

.( )

.  
.

x

.

---

( )

( )

<http://www.iaasb.org>

