

(12)

()

**The Impact of Un adopting IAS (12) Income Tax
on the Financial Statements**

Experimental study of Iraqi Middle East Investment Bank

(401110116)

-

2013-2012 /

التفويض

أنا عمر تركي هزاع العجيلي أفوض جامعة الشرق الأوسط للدراسات العليا بتزويد نسخ من رسالتي ورقياً وإلكترونياً للمكتبات، أو المنظمات، أو الهيئات والمؤسسات المعنية بالأبحاث والدراسات العلمية عند طلبها.

الاسم: عمر تركي هزاع العجيلي

التوقيع: 

التاريخ: 2013/ 6 / 1

قرار لجنة المناقشة

نوقشت هذه الرسالة وعنوانها " أثر عدم تبني معيار المحاسبة الدولي (12) ضرائب الدخل على القوائم المالية (دراسة اختبارية لمصرف الشرق الاوسط العراقي للاستثمار)"

وأجيزت بتاريخ 1 / 6 / 2013.

التوقيع

أعضاء لجنة المناقشة


.....

الأستاذة الدكتورة رشا أنور حمادة مشرفاً ورئيساً


.....

الدكتور عبدالله احمد الدعاس عضواً ومناقشاً داخليا


.....

الدكتور عادل محمد القطاونة /جامعة الزيتونة عضواً ومناقشاً خارجياً

;

!.... ..

!.... ..

!..... ..

.....

.....

| | | |
|----|------------------------------|-------------|
| | | |
| 18 | | 3-2 |
| 32 | () | 4-2 |
| 34 | | 5-2 (12) |
| 43 | (12) | 6-2 |
| 44 | | 7-2 |
| 47 | 12 13 | 8-2 |
| 49 | | : |
| 49 | | : |
| 60 | | : |
| | | : |
| 62 | | 1-3 |
| 62 | | 2-3 |
| 62 | | 3-3 |
| 63 | | 4-3 |
| 63 | | 5-3 |
| | | : |
| 66 | | 1-4 |
| 66 | (13) | 2-4 |
| 70 | " "(12) | 3-4 |
| 72 | | 4-4 |
| 75 | | 5-4 |
| 76 | | 6-4 |

с

| | |
|----|-----|
| | |
| 80 | 7-4 |
| 84 | 8-4 |
| : | |
| 90 | 1-5 |
| 93 | 2-5 |
| 95 | |
| 97 | |
| 98 | |

| | | |
|----|---|------------|
| | | |
| 16 | X | (1) (1-2) |
| 21 | x | (2) (2 -2) |
| 24 | | (3 -2) |
| 28 | | (4 -2) |
| 29 | | (5 -2) |
| 69 | 13 | (1 -4) |
| 77 | | (2 -4) |
| | | 2011/12/31 |
| 80 | | (3-4) |
| | | 2011/12/31 |
| 81 | مقارنة بين تطبيق معيار المحاسبة الدولي 12 والقاعدة المحاسبية 13 في العراق | (4-4) |
| 83 | بيان المركز المالي 2011/12/31 | (5-4) |
| 86 | بيان قائمة التدفقات النقدية 2011/12/31 | (6-4) |

| 19 | | (1-2) |
|----|--|-------|
| 24 | | (2-2) |
| 32 | | (3-2) |

(12)

()

:

:

(12)

" "

2011/12/31

.

2011

" " (13)

" (12)

2011

2011

.

ل

(12)

"

"

.

Abstract

The Impact of Un adopting IAS (12) Income Tax on the Financial Statements

Experimental study of Iraqi middle East Investment Bank

Prepared by: Omar Turkey

Supervised by: Prof. Dr. Rasha Hammadah

This study aimed to identify the impact of un adopting of IAS (12) “Income tax” on the financial statements of Iraqi Middle East Investment Bank . This study is one of the case studies based on the qualitative approach .

In order to test the hypotheses have adopted, researcher study Iraqi Middle East Investment Bank for the period ended 2011, which prepared depended on Iraqi national accounting standards and accounting Iraqi base No. 13 “ Accounting on Income Tax”, then compared it with the financial statements of the bank prepared according IAS (12).

The Iraqi Middle East Investment Bank financial statements at the period ended in 31/12/2011 shown set of differences between accounting profit and taxable profit which influence on that period only. The financial position of the bank at the same period did not include any temporary differences, which affect on the fair presentation .

As the result the study recommended to adopt IAS (12) as a framework for accounting for income tax , and recognized differences arise between taxable and accounting profit in order to achieve accrued basis and matching principle which lead to fair presentation for firm`s financial statements .

.1-1

.2-1

.3-1

.4-1

.5-1

.6-1

.7-1

(12)

(12)

"

" (13)

/

)

(

()

()

)

()

.(2001

(12)

.(2011-2010)

: 2-1

" " 12

"(12)

| | | |
|----|---------|-------------|
| | : | |
| " | " (12) | -1 |
| " | " (12) | -2 |
| " | " (12) | -3 |
| | | .3-1 |
| | : | |
| .(| 12) | -1 |
| | | -2 |
| | .(12) | |
| | | -3 |
| | . | |
| | | .4-1 |

" (12)

.5-1

:

:

" (12)

: HO1

:

" (12)

: HO2

:

" (12)

: HO3

.6-1

:

-1

:

-2

(2011-2010)

"

" (12)

.2003

: **7-1**

: (Accounting Profit) () /

()

(2013)

:(Tax Loss)Taxable Profit () () /

()

)()

.(2011

:(Liabilities Deferred Tax)

.(2011)

: (Assets Deferred Tax)

:

)

.(2011

:(Temporary Differences)

)

(2004

: (Temporary Differences Taxable)

-

)

(

(2011

)

: (Deductible Temporary Differences)

-

)

(

(2011

).)

:Interperiod Tax Allocation :

-

.(2008

)

:

1-2

2-2

3-2

()

4-2

(12)

5-2

(12)

6-2

7-2

13

8-2

"

"12

:

:

:

:

1-2

(Petersen & pleborg 2012)

.

)

(

)

(

.

(

)

.(Blancchett, 2001)

" (12)

" (12)

()

()

-

()

)

(

)

(

)

(

(12)

(2011

).

.(2009)

.(2004)

(2010)

:

-1

-2

.

.

:(2004)

:

(Deferred Tax)

:

:

:

(2005)

-1

.

-2

.

-3

:

) : (13)

(2001

(X)

IFRS

: (1-2) 2012 2011 2010

(1-2)

X

1

| | 2012 | 2011 | 2010 | |
|---------|---------|---------|---------|-----|
| 390.000 | 130.000 | 130.000 | 130.000 | |
| 180.000 | 60.000 | 60.000 | 60.000 | |
| 210.000 | 70.000 | 70.000 | 70.000 | |
| 84.000 | 28.000 | 28.000 | 28.000 | %40 |
| 126.000 | 42.000 | 42.000 | 42.000 | |

()

.(2-2)

(2-2)

x

(2)

| | 2012 | 2011 | 2010 | |
|---------|---------|---------|---------|-----|
| 390.000 | 140.000 | 150.000 | 100.000 | |
| 180.000 | 60.000 | 70.000 | 50.000 | |
| 210.000 | 80.000 | 80.000 | 50.000 | |
| 84.000 | 32.000 | 32.000 | 20.000 | %40 |
| 126.000 | 48.000 | 48.000 | 30.000 | |

" (12)

) (13)

: (12) (2001

:

:

: -

.

: -

.

:

:

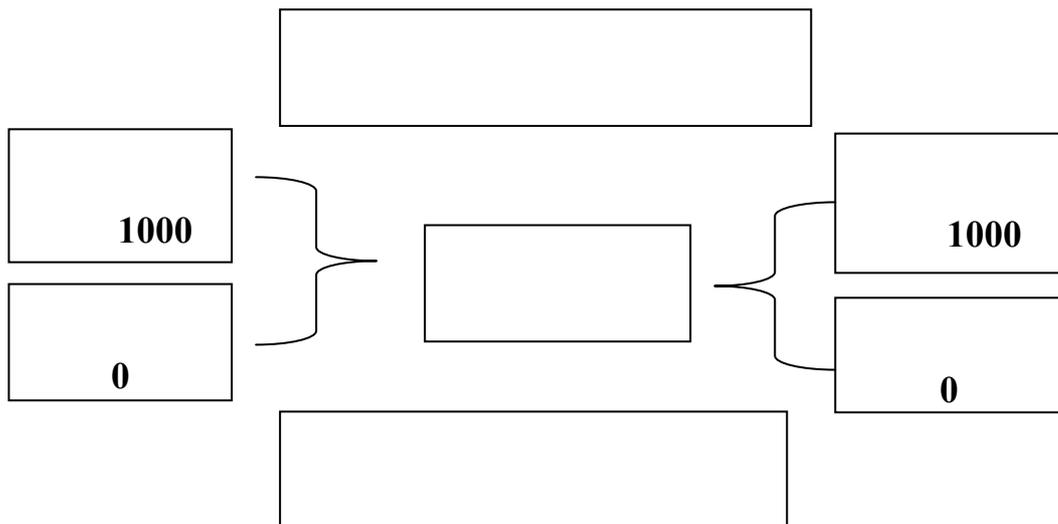
(2013)

)

(2011

(1-2)

(1-2)



$(1 - 2)$

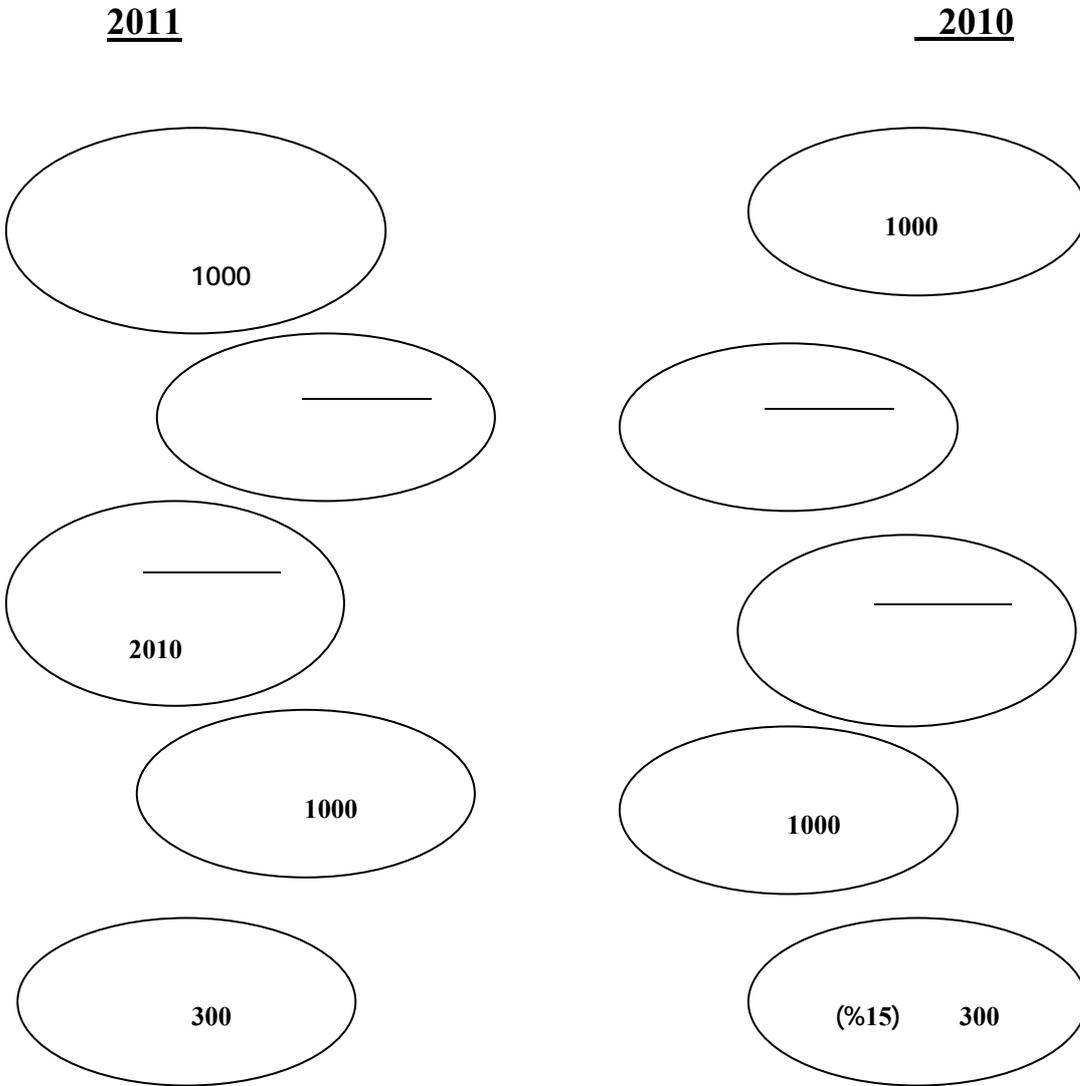
.

:

.

 $.(2-2)$

(2-2)



:

:

()

.(2011)

. ()
:

(kieso et al, 2011)

(IFRS)

(2011):

. () -1
-2

-3

:

-1

)

(

:

-2

(2011) :

(1-2)

2010

:

1000

. ()

: (3-2)

(3-2)

| | |
|------|--|
| 1000 | |
| 0 | |
| 1000 | |
| %40 | |
| 400 | |

() 2011

:

-1

-2

-3

- - .

.(Warfield, 2011)

:

:

()

.(2011)

()

)

(

. (kieso et al 2011)

(IAS)

)

:(2011

(2-2)

-1

()

-2

()

-3

-4

.

:

:

-1

()

.

.

.

:

.

.

.

.

)

(

:

.

-1

.

-2

.

-3

-4

()

()

(2-2)

:

2010

-1

1000

-2

-3

-4

()

-5

(4_2)

(4-2)

| | |
|------|-----|
| 1000 | |
| 0 | |
| 1000 | () |
| %40 | |
| 400 | |

1000

2011

:

-1

-2

-2

.(5-2)

(5-2)

| | |
|------|-----|
| 0 | |
| 1000 | |
| 1000 | () |
| %40 | |
| 400 | |

:

(2011

):

-1

-2

-3

-4

-5

:

.(2009)

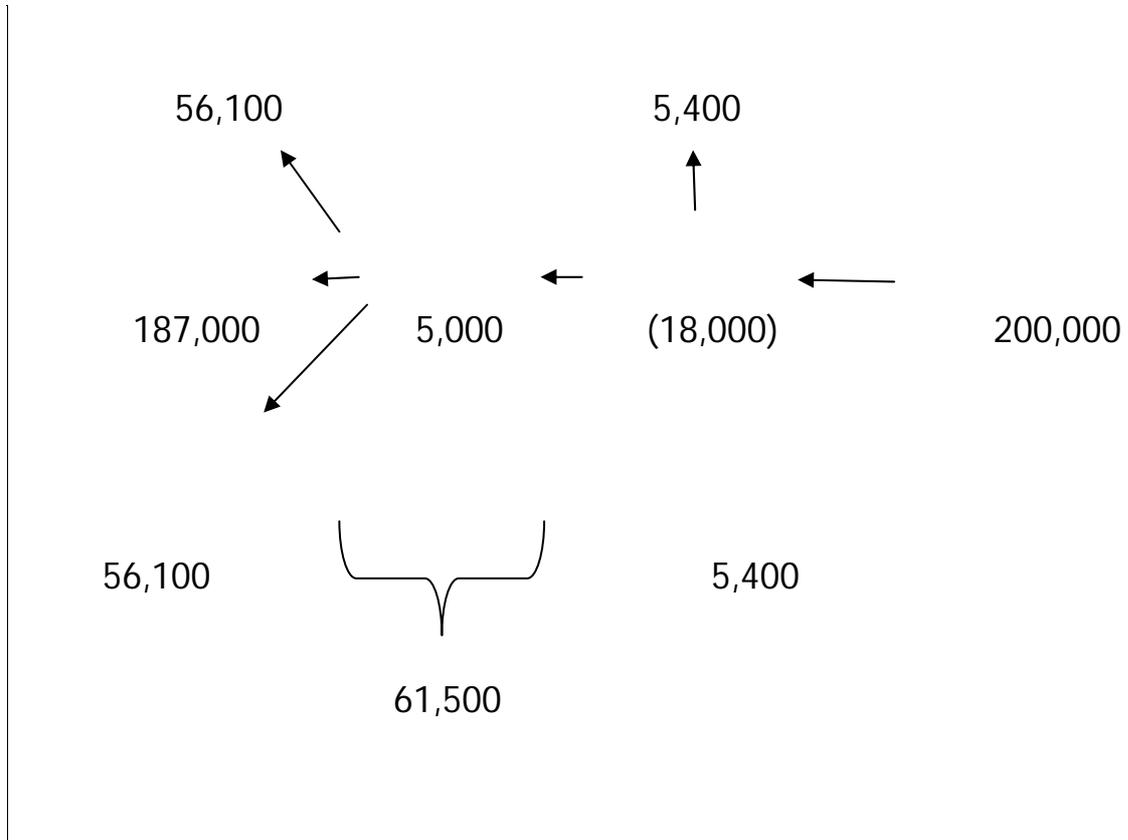
(kieso et al, 2011)

| | | | |
|-------|---------|-----|----|
| 2008 | 200.000 | | |
| | | %30 | |
| | | : | |
| 18000 | 2008 | | -1 |
| 5000 | | | -2 |

(3-2)

:

(3-2)



()

4-2

()

(kieso, 2011)

()

)

)

(

(

(kieso, 2011)

()

:(2006)

:

:

()

(2004)

)()

()

(

5-2

(12)

:

IAS(12)

(12)

(2011

).

(

)

: "58"

):

(2011

-1

-2

)

)

(12

(8

IAS (12)

:

()

IAS (12)

46

()

()

:

IAS (12)

71

:

-1

-2

IAS (12)

72

. ()

IAS (12)

(2011

):

15

IAS (12)

-1

:

-

:

-

-

-

.()

24

IAS(12)

" : 24

:

-

-

.(2011) ()

: 58

-2

:

-

(2011)

-

.

: (/61)

"

:

-1

)

-2

(2011

"16"

()

(2011)

" 8

(/ 61)

IAS (12)

.

IAS 12

)

()

(

:

47

"

)

)

(

(2011

()

()
) ()
 () ()

51

.
 () "

: ()

() ()

.()

)

(2011

: 49 ()
"

()
(2011)

() 53

" : 54

(2011)

"IAS 12"

:

42

:

-1

47

()

()

:

-2

IAS 12

56

:

" -

37

-

IAS 12

:

-3

" : 60 IAS 12

)

.(2011

(12)

6-2

" (12)

(2011) .

7-2

IAS 12 88 79

:(2011):

() -1

:

()

()

()

56

()

8

-2

:

()

-3

:

()

()

()

()

)

(

() -4

-5

:

.

.

.

:

-

-

(2006)

(2006)

(2006)

12

13

8-2

"

"

13

"

" 12

:

-1

-2

()

:

-3

-4

-5

-6

-7

"

"

13

:

."

" 12

-1

-2

:

:

:

" : (1996) -

(IASs)

(FASB)

.

: (Ayers, 1998) -

" Deferred Tax Accounting under Sfas No109:An Empirical Investigation of its incremental Value Relevance Relative to APB No.11 ."

(109)

: (Sansing & Guenther. 2000) -

" Valuation Of The Firm in The Presence of Temporary Book-Tax Differences: The Role of Deferred Tax Assets and Liabilities ."

: (Martin & Verno, 2001) -

"SFAS109 Accounting for Income Taxes: An Overview with Examples ."

(FASB)

(109) (SFAS)

(GAAP)

(FASB)

(96)

(109)

(109)

: (2003)

-

"

(12)

" : (2004) -

." :

()

:

.

.

.

:

()

.()

: (Gee & Mano, 2006) -

**" Accounting for Deferred Tax in Japanese Banks and the
Consequences for Their International Operations ."**

)

(Regulatory Capital) (

: " : (2006) -

."

(12)

.

.

.

(51)

(47)

.

"

" (12)

.

.

(12)

.

"

"

" : (2007) -

."

" : (2008) -

." -

2005 91

/

2005 91

2005 91

.

" : (2009) -

." (12)

" " (12)

(12)

(12)

.

: (Martine, & Regine, 2009) -

Tax-Compliant Transfer Pricing and responsibility Accounting.

Arm’s Length

.

.

: (Keen, 2011) -

"The Taxation and Regulation of Banks ."

.

. ()

.

.

.

: (2012) -

()

.

.

:

(12)

(109)

"

"(12)

.

(13)

1-3

2-3

3-3

4-3

5-3

1-3

12

2011-2010

(12)

2-3

(2011-2010)

(12)

3-3

(2011-2010)

(12)

(13)

4-3

2011-2010)

(12)

5-3

:

:

:

:

:

:

:

-1

12

-2

12

-3

-4

-5

-6

| | | |
|---|--------|-----|
| | (13) | 1-4 |
| . | " (12) | 2-4 |
| | | 3-4 |
| | | 4-4 |
| | . | 5-4 |
| | | 6-4 |
| | . | 7-4 |

1-4

2011-12-31

2010

(12)

2011

(13)

2-4

2001/5/7

.2002/12/31

()

-1

-2

. ()

()

-3

()

(13)

:

()

:

-1

.

:

-2

.

:

-3

.

)

:

-4

.

(

:

-5

:

: -

: -

(13)

()

:

(13)

: -1

:

-

()

(1-4)

(1-4)

13

| | |
|--------|-----------------------|
| | |
| xxx | |
| xxx | : |
| xxx | :() |
| 500000 | |
| 200000 | : |
| 300000 | |
| | 125000 = %25 x 500000 |
| | : |
| | 50000 = %25 x 200000 |
| 75000 | |
| 225000 | |

(13) : -2

:

.

.

()

.

.

.

:" " (12) 3-4

(12)

(12)

(13)

):

()

() -1

-2

(12)

()

()

)

(

)

(

(12)

4-4

:

: -1

5211/

(400)

(36)

1993/07/07

. 1983

1993

28

4/941/4/ .

. 1976 (64)

.(www.imeib.com)1994/5/8

: -2

2009

(42) (2008)

(55)

2008

2009

2010

(66)

- 55

(100)

2011

(150)

2012

.(www.imeib.com)2012

: -3

:

-

-

- -

(

- -

.www.imeib.com)

: -4

2004 , (94)

(2004) 1997 (21)

.(www.imeib.com)

: -5

(22)

: -6

1994

2006 (236) ()

(300)

2006 .

2007 . (5,45)

:

(www.imeib.com)

(550)

-

. (3) -

(3) -

. (3) -

(6) -

5-4

2011-12-31

:

() -1

.(www.imeib.com)

() -2

(13)

(%15)

:

6-4

:()

-1

" 2011/12/31

(2-4)

"

(2-4)

2011/12/31

| البيان | مجموع فرعي / دينار عراقي | المبلغ / دينار عراقي |
|---|-----------------------------|----------------------|
| ربح النشاط بموجب حساب الارباح والخسائر | | 21,625,805,198 |
| تضاف: المصاريف غير المقبولة لاغراض الضريبة | | |
| ديون مشطوبة | 500,000,000 | |
| ضريبة دخل الموظفين | 228,429,875 | |
| التبرعات | 1,450,800 | |
| تعويضات وغرامات | 95,000 | |
| اعانات للمتسبين | 11,128,679 | |
| رسوم مدفوعة لجهات اجنبية | 63,121 | |
| مجموع المصاريف غير المقبولة لاغراض الضريبة | | 741,167,475 |
| تنزل: ايرادات معفاة من ضريبة الدخل | | |
| ايرادات مساهمات داخلية | 1,216,064,383 | |
| ايجارات عقارات | 445,000 | |
| مجموع ايرادات معفاة من ضريبة الدخل | | 1,216,509,383 |
| صافي الفائض القابل للتوزيع الخاضع للتخصيصات الضريبية | | 21,150,463,290 |
| ضريبة الدخل المستحقة على المصرف %15 | | 3,172,569,494 |

-:

2011/12/31

| البيان | المبلغ / دينار عراقي |
|---------------------|----------------------|
| ايرادات مستحقة | 4,718,780,805 |
| مصاريف مدفوعة مقدما | 640,159,557 |

:

-

2011

" " 12 2012

-

2011/12/31

-:

| | / |
|---|---------------|
| ايرادات مستلمة مقدما | 697,726,898 |
| مصاريف مستحقة (فوائد ومصاريف ادارية ورسوم طابع) | 3,039,325,778 |

:

2011

-

(898.726.697)

. 2012

-

(778.325.039.3)

2011

()

-: -2

-: (2-4) 2011/12/31

: -

| | | / |
|--|--|--------------------|
| | | 500,000,000 |
| | | 228,429,875 |
| | | 1,450,800 |
| | | 95,000 |
| | | 11,128,679 |
| | | 63,121 |
| | | 475,167,741 |

-: -

| | | / |
|--|--|----------------------|
| | | 1,216,064,383 |
| | | 445,000 |
| | | 1,216,509,383 |

(2011)

. (2012)

: 6-4

(12) " -1

" "

2011/12/31 ()

" (13) /

: (2-4)

(3-4)

2011/12/31

| 2010 | 2011 | |
|----------------|----------------|-----|
| 31,016,245,866 | 45,210,612,320 | |
| 1,158,317,688 | 1,716,755,578 | |
| 32,174,563,554 | 46,927,367,898 | |
| 11,175,398,999 | 12,102,084,424 | |
| 979,165,496 | 1,090,698,425 | |
| 10,352,999,001 | 12,071,099,856 | |
| 22,507,563,496 | 25,263,882,705 | |
| 9,667,000,058 | 21,663,485,193 | |
| 745,896,420 | 714,550,009 | |
| 319,830,605 | 752,230,004 | |
| 17,604,977 | 0 | |
| 337,435,582 | 752,230,004 | |
| 10,075,460,896 | 21,625,805,198 | |
| | | : |
| 1,448,128,821 | 3,172,569,494 | |
| 431,366,604 | 922,661,785 | |
| 8,195,965,471 | 17,530,573,919 | () |
| 10,075,460,896 | 21,625,805,198 | |

(4-4) (12)

-: (475,341,908)

| | |
|--|--------------------|
| | / |
| | 1,216,064,383 |
| | 445,000 |
| | 475,341,908 |

(4-4)

13

12

| (13) | (12) | |
|-----------------------|-----------------------|---|
| | | |
| 45,210,612,320 | 45,210,612,320 | |
| 500,691,195 | 1,716,755,578 | |
| 45,711,303,515 | 46,927,367,898 | |
| | | : |
| 12,102,084,424 | 12,102,084,424 | |
| 1,090,698,425 | 1,090,698,425 | |
| 12,071,099,856 | 12,071,099,856 | |
| 25,263,882,705 | 25,263,882,705 | |
| 21,188,588,285 | 21,663,485,193 | |
| 714,105,009 | 714,550,009 | : |
| 11,062,529 | 752,230,004 | |
| 0 | 0 | |
| 11,062,529 | 752,230,004 | |
| 21,150,463,290 | 21,625,805,198 | |
| 3,172,569,494 | 3,243,870,780 | |

- %15) (71,301,286)
 (475,341,908) (

: " " 12

| | (%15) | |
|------|-------------------|-----------------------|
| (12) | 3,243,870,780 | 21,625,805,198 |
| (13) | 3,172,569,494 | 21,150,463,290 |
| | 71,301,286 | 475,341,908 |

" " (12)

" 2012/12/31

" "(12)

."

" -2

: " "(12)

2013/12/31

: (5-4)

(5-4)

2011/12/31

| 2010 | 2011 | |
|-----------------|-----------------|-----|
| | | |
| 343,909,605,978 | 369,713,373,399 | |
| 8,702,260,320 | 5,257,699,027 | |
| 250,288,100 | 1,904,307,852 | |
| 142,380,805,852 | 188,852,690,664 | |
| 142,631,093,952 | 190,756,998,516 | |
| 25,947,500,974 | 35,807,777,999 | |
| 521,190,461,224 | 601,535,848,941 | |
| 55,979,220,775 | 64,394,584,864 | () |
| 2,955,861,188 | 2,086,850,931 | |
| 58,935,081,963 | 66,481,435,795 | |
| 580,125,543,187 | 668,017,284,736 | |
| 186,029,477,143 | 140,793,458,270 | () |
| 463,327,210,550 | 505,117,764,165 | |
| 11,719,142,119 | 13,678,457,444 | |
| 20,980,838,278 | 11,321,683,976 | |
| 496,027,190,947 | 530,117,905,585 | |
| 66,000,000,000 | 100,000,000,000 | |
| 18,098,352,240 | 37,899,379,151 | |
| 84,098,352,240 | 137,899,379,151 | |
| 580,125,543,187 | 668,017,284,736 | |
| 186,029,477,143 | 140,793,458,270 | () |

(13) /

(71,301,286)

(12)

2011/12/31

"

(12)

"

" (12)

.

"

-3

"

"(12)

:

. (6 -4)

(13)

()

(21,150,463,290)

(13)

(21,625,805,198)

(13)

.(12)

.(12)

.(12)

"

"(12)

"

.

الجدول (6-4)

بيان قائمة التدفقات النقدية

2011/12/31

| 2010/12/31 | 2011/12/31 | |
|-------------------------|------------------------|-----|
| 10,075,460,896 | 21,625,805,198 | |
| 979,165,496 | 1,090,698,425 | |
| 68,365,216,185 | 3,444,561,293 | |
| (249,081,850) | (1,654,019,752) | |
| (78,582,107,907) | (46,471,884,812) | |
| (12,003,356,542) | (9,860,277,025) | |
| 10,811,868,187 | 41,790,553,615 | |
| 933,521,017 | 1,959,315,325 | |
| 2,288,994,360 | (9,659,154,302) | |
| 2,619,679,842 | 2,265,597,965 | |
| | | |
| (9,624,907,022) | (7,235,609,522) | |
| (2,950,101,188) | 869,010,257 | () |
| (12,575,008,210) | (6,366,599,265) | |
| | | |
| 11,000,000,000 | 34,000,000,000 | |
| 12,879,495,425 | 4,095,231,279 | |
| (1,879,495,425) | 29,904,768,721 | |
| | | |
| (11,834,823,793) | 25,803,767,421 | |
| | | |
| 355,744,429,771 | 343,909,605,978 | |
| 343,909,605,978 | 369,713,373,399 | |

:

8-4

(12)

34

35

. 82

(13)

. ()

2011/12/31

"

(2-4)

"

.

.

:

:

1-5

:

-1

-2

-3

-4

| | | |
|--------------|---------------|--------------|
| | (12) | -5 |
| | (475,341,908) | |
| " | | (71,301,286) |
| " | "(12) | |
| . 2011/12/31 | | |
| | (12) | -6 |
| | " | |
| | " | "(12) |
| . 2011/12/31 | | |
| | (12) | -7 |
| | " | |
| | " | "(12) |
| . 2011/12/31 | | |
| 2011/12/31 | | -8 |

2-5

:

-1

12

.

-2

.

-3

.

(12)

-4

-5

| | | |
|-------|--------------|-----|
| | " .(2003) | .9 |
| | ()" | |
| | " .(2004) | .10 |
| | ()" | |
| " | " .(2006) | .11 |
| | ()" | |
| | " .(2010) | .12 |
| () " | | |
| | " .(2009) | .13 |
| | () " " (12) | |
| 13) | | .14 |
| | .(| |
| 12 | (2011) | .15 |
| | " .(2008) | .16 |
| | .()" - | |

.(1996) .17

64 18

" .(2012) .18

. 2 3 "

- ب

1. Blanceshette, Michel (2001). "**six proposed Criteria can help assess current and Proposed accounting Standards and practices**", The derivative debate, Sedney, Australia.
2. Benjamin c. Ayers (1998). Deferred Tax Accounting under Sfas No109: An Empirical Investigations of its incremental Value Relevance Relative to APB No.11, **Accounting review**, Vol. 73 no 2, April, pp. 195-212.
3. Gee, M. & Mano T. (2006). Accounting for Deferred Tax in Japanese Banks and the Consequences for Their International Operations. **ABACUS**, 42(1),pp. 1-21.
4. Guenther David A Sansing, Richard c (2000). "Valuation Of The Firm in The Presence of Temporary Book-Tax Differences: The Role of Deferred Tax Assets and Liabilities, **Accounting review**, vol. 75, jan, pp.1-12.

5. Hays, S. W. (2011). "**An Empirical Analysis of Taxpayers Attitudes and behavioral intentions regarding compliance with federal income tax laws**", unpublished DBA, dissertation, Louisiana Tech University.
6. Peterson, c. V. & plenborg T (2012). **Financial statement analysis**, Pearson education itd, England.
7. Kieso, D.E Weygandt, JJ&warfield T.D. (2011).**Intermediate accounting**, IFRS edition, john wiely Sons Inc.
8. Martin J. & Vernon. M. (2001). SFAS109 Accounting for Income Taxes: An Overview with Examples, **National Public Accountant**, 46 (1), pp. 7-18.
9. Martine Cools, & Regine Slagmulder, (2009). Tax-Compliant Transfer Pricing and Responsibility Accounting, **Journal of Management Accounting Research**, 2009, Vol. 21, pp. 151-178.

:

<http://www.imeib.com> :