

Prudential and Structural Islamic Financial Indicators (PSIFs) for Islamic Banks

Country: Iraq													
Time period covered :		Starting Period: 2020Q3			Ending Period: 2022Q3								
Core Prudential Islamic Financial Indicators (PIFIs)													
Code	Indicator	Standard	Currency	Units	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2022Q1	2022Q1	2022Q2	2022Q3
End-of-period exchange rate (National Currency / USD):					1200.0	1460.0	1460.0	1460.0	1460.0	1460.0	1460.0	1460.0	1460.0
Capital Adequacy : Basel Standard													
CP01a	CAR				121.6%	128.3%	152.3%	142.9%	148.4%	149.8%	137.2%	136.7%	130.9%
	Total regulatory capital	Basel II	NC	M	5,981,741.1	6,261,234.8	7,061,055.2	7,237,106.0	7,223,743.0	7,465,726.0	7,342,694.1	7,720,803.3	7,931,968.9
	Risk-weighted assets	Basel II	NC	M	4,918,770.1	4,878,597.2	4,636,757.3	5,065,672.0	4,866,137.1	4,983,749.2	5,353,668.0	5,646,320.9	6,058,594.6
CP02a	Tier 1 capital to RWA				121.2%	122.5%	138.7%	130.1%	136.3%	138.2%	126.2%	120.6%	116.7%
	Tier 1 capital	Basel II	NC	M	5,960,880.8	5,978,631.6	6,431,325.3	6,590,082.0	6,634,749.7	6,889,283.4	6,757,240.8	6,811,095.0	7,069,035.7
	RWA	Basel II	NC	M	4,918,770.5	4,878,597.2	4,636,757.3	5,065,672.0	4,866,137.1	4,983,749.2	5,353,668.0	5,646,320.9	6,058,594.6
CP03a	Common Equity Tier 1 (CET1) capital to RWA (fill only if Basel III has been adopted)				116.2%	110.5%	132.4%	119.5%	131.6%	133.5%	121.4%	116.0%	110.6%
	CET1 capital	Mixed	NC	M	5,715,210.5	5,391,003.0	6,141,163.0	6,053,699.0	6,403,449.0	6,654,578.0	6,498,349.3	6,549,199.0	6,698,849.0
	RWA	Mixed	NC	M	4,918,770.5	4,878,597.2	4,636,757.3	5,065,672.0	4,866,137.1	4,983,749.2	5,353,668.0	5,646,320.9	6,058,594.6
Capital Adequacy: IFSB Formula													
CP01b	CAR (IFSB)				...	...	...	...	...	...	...	...	...
	Total regulatory capital				...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...
CP02b	Tier 1 capital to RWA (IFSB)				...	...	...	...	...	...	...	...	...
	Tier 1 capital				...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...
CP03b	Common Equity Tier 1 (CET1) capital to RWA (IFSB) (fill only if IFSB-15 has been adopted)				...	...	...	...	...	...	...	...	...
	CET1 capital				...	...	...	...	...	...	...	...	...
	RWA				...	...	...	...	...	...	...	...	...
Asset Quality													
CP04	Gross nonperforming financing (NPF) ratio				33.6%	34.0%	35.0%	39.6%	37.9%	32.2%	25.4%	22.5%	20.1%
	NPF		NC	M	859,951.1	891,908.1	945,912.0	942,309.0	860,822.1	749,168.6	581,208.2	554,773.5	513,373.0
	Total financing		NC	M	2,557,533.0	2,625,750.0	2,700,422.0	2,376,603.0	2,268,402.8	2,325,141.2	2,287,470.2	2,461,457.7	2,555,666.3
CP05	Net nonperforming financing (net NPF) to capital				0.5%	0.4%	8.0%	7.6%	6.4%	5.3%	3.3%	2.8%	2.1%
	Net NPF		NC	M	29,364.2	27,861.2	562,587.0	548,794.0	461,309.5	396,274.0	239,809.0	213,203.8	169,939.5
	Total regulatory capital		NC	M	5,981,741.0	6,261,234.8	7,061,055.2	7,237,106.0	7,223,743.0	7,465,726.0	7,342,694.1	7,720,803.3	7,931,968.9
CP06	Provisions for gross nonperforming financing (NPF)				28.7%	41.0%	40.6%	41.7%	42.9%	47.1%	58.7%	61.5%	66.9%
	Provisions		NC	M	246,919.0	365,704.3	384,290.0	393,399.0	369,228.6	352,886.6	341,269.2	341,379.2	343,228.0
	NPF		NC	M	859,951.1	891,910.1	945,912.0	942,309.0	860,822.1	749,168.6	581,207.2	554,773.5	513,373.0
Earnings													
CP07	Return on assets (ROA)				0.7%	1.0%	0.0%	0.2%	0.4%	0.5%	0.4%	0.4%	0.7%
	Net income (before extraordinary items, taxes, and Zakat) *		NC	M	63,314.3	101,223.7	5,556.0	20,998.0	46,156.3	59,985.6	47,797.3	63,288.4	104,250.7
	Total assets		NC	M	9,577,244.9	10,015,257.2	11,441,672.0	11,820,066.0	12,368,644.0	12,928,309.6	13,307,360.1	14,469,907.4	14,201,769.0
CP08	Return on equity (ROE)				1.0%	1.7%	0.1%	0.3%	0.7%	0.9%	0.7%	0.9%	1.4%
	Net income (before extraordinary items, taxes, and Zakat) *		NC	M	63,314.3	101,223.7	5,556.0	20,998.0	46,156.3	59,985.6	47,797.3	63,288.4	104,250.7
	Equity		NC	M	6,067,203.8	6,103,643.8	6,526,741.0	6,709,303.9	6,510,993.5	7,013,437.9	6,805,863.6	7,382,207.8	7,545,876.7
CP09	Net profit margin				36.0%	32.1%	9.0%	15.8%	21.0%	19.1%	44.6%	29.8%	31.6%
	Net income (before extraordinary items, taxes, and Zakat) *		NC	M	63,314.3	101,223.7	5,556.0	20,998.0	46,156.3	59,985.6	47,797.3	63,288.4	104,250.7
	Gross income *		NC	M	176,047.3	315,651.5	61,476.6	132,545.0	219,795.1	313,672.2	107,108.4	212,035.1	330,038.5
CP10	Cost to income				52.9%	54.8%	83.0%	84.5%	75.7%	74.8%	58.3%	65.5%	61.0%
	Operating costs *		NC	M	93,089.8	173,033.4	51,022.4	111,982.0	166,423.7	234,569.9	61,889.0	138,951.7	201,211.6
	Gross income *		NC	M	176,047.3	315,651.5	61,476.6	132,545.0	219,795.1	313,672.2	106,235.4	212,035.1	330,038.5
Leverage													
CP11	Capital to assets (balance sheet definition)				62.2%	59.7%	56.2%	55.8%	53.6%	53.3%	50.8%	47.1%	49.8%
	Tier 1 capital		NC	M	5,960,880.8	5,978,631.6	6,431,325.3	6,590,082.0	6,634,749.7	6,889,283.4	6,757,240.8	6,811,095.0	7,069,035.7
	Total assets		NC	M	9,577,244.9	10,015,257.2	11,441,672.0	11,820,066.0	12,368,644.0	12,928,309.6	13,307,360.1	14,469,907.4	14,201,769.0
CP12	Leverage (regulatory definition)				107.8%	117.4%	113.9%	124.7%	123.4%	127.5%	146.4%	142.2%	148.2%
	Tier 1 capital		NC	M	5,960,880.8	5,978,631.6	6,431,325.3	6,590,082.0	6,634,749.7	6,889,283.4	6,757,240.8	6,811,095.0	7,069,035.7
	Exposure		NC	M	5,527,805.2	5,090,622.7	5,644,165.0	5,283,661.1	5,375,490.9	5,404,565.4	14,550,820.2	16,140,961.0	14,665,199.6
Liquidity													
CP13	Liquid assets ratio				51.1%	54.0%	51.2%	54.2%	51.8%	54.5%	52.0%	55.1%	50.6%
	Liquid assets		NC	M	4,892,122.2	5,412,463.5	5,861,410.7	6,404,984.0	6,412,075.9	7,047,157.1	6,914,809.0	7,977,659.9	7,188,556.3
	Total assets		NC	M	9,577,244.9	10,015,257.2	11,441,672.0	11,820,066.0	12,368,644.0	12,928,309.6	13,307,360.1	14,469,907.4	14,201,770.0
CP14	Liquid assets to short-term liabilities				290.3%	194.4%	183.7%	211.2%	169.5%	164.2%	193.9%	162.1%	168.0%
	Liquid assets		NC	M	4,892,122.2	5,460,272.5	5,861,410.7	6,404,984.0	6,412,075.9	7,047,157.1	6,914,809.0	7,977,659.9	7,188,556.3

Code	Indicator	Standard	Currency	Units	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2022Q1	2022Q1	2022Q2	2022Q3
	Short-term liabilities		NC	M	1,685,069.9	2,809,311.3	3,190,111.0	3,032,603.0	3,782,915.0	4,291,942.3	3,566,953.2	4,920,113.4	4,279,080.0
CP15	Liquidity coverage ratio (LCR)				245.1%	341.1%	248.3%	216.1%	269.1%	214.2%	194.2%	243.1%	199.1%
	Stock of <i>Shari'ah</i> -compliant high quality liquid assets		NC	M	4,047,105.1	4,580,044.5	5,775,034.4	5,115,822.1	5,159,844.4	6,194,839.0	4,938,880.0	6,885,735.7	5,251,164.1
	Total net cash outflows over the next 30 calendar days		NC	M	1,651,453.4	1,342,789.6	2,325,659.5	2,367,604.6	1,917,418.6	2,891,612.4	2,543,623.0	2,832,516.6	2,636,934.0
CP16	Net stable funding ratio (NSFR)		NC		165.8%	188.7%	155.3%	181.5%	193.1%	195.7%	166.0%	190.1%	157.7%
	Available stable funding (ASF)		NC	M	7,633,795.5	7,547,952.5	8,651,169.3	8,946,534.4	8,501,096.0	9,915,057.3	8,665,314.0	11,018,700.6	10,622,696.2
	Required stable funding (RSF)		NC	M	4,603,572.2	3,999,101.9	5,571,438.8	4,928,999.3	4,402,149.8	5,067,113.4	5,219,515.9	5,797,549.8	6,736,380.0
Sensitivity to Risks													
CP17	Net foreign exchange open position to capital				1.7%	2.8%	7.8%	1.9%	2.0%	0.9%	8.1%	4.4%	12.6%
	Net FX open position		NC	M	99,579.0	176,713.1	552,002.5	137,009.0	144,257.7	70,164.6	593,441.1	342,783.7	1,001,967.2
	Total regulatory capital		NC	M	5,981,741.0	6,261,234.8	7,061,055.2	7,237,106.0	7,223,743.0	7,465,726.0	7,342,694.1	7,720,803.3	7,931,968.9
CP18	Large exposures to capital				38.1%	27.9%	37.0%	29.5%	26.4%	38.2%	151.4%	34.3%	35.2%
	Value of large exposures		NC	M	2,281,186.7	1,747,045.1	2,609,918.0	2,137,859.0	1,904,485.2	2,849,684.5	11,114,809.4	2,649,928.1	2,792,810.1
	Total regulatory capital (or balance sheet capital)		NC	M	5,981,741.0	6,261,234.8	7,061,055.2	7,237,106.0	7,223,743.0	7,465,726.0	7,342,694.1	7,720,803.3	7,931,968.9
CP19	Growth of financing to private sector				108.1%	109.9%	112.0%	95.0%	88.9%	88.6%	-12.9%	6.8%	16.2%
	Total financing at end of current period		NC	M	2,550,375.0	2,625,750.0	2,700,422.0	2,376,603.0	2,268,402.8	2,325,141.2	2,287,470.2	2,461,457.7	2,555,666.3
	Total financing at end of same period in previous year		NC	M	2,360,338.2	2,389,685.2	2,410,977.0	2,502,501.0	2,550,375.0	2,625,750.0	2,625,597.0	2,304,451.0	2,200,108.8
Additional Prudential Islamic Financial Indicators (PIFIs)													
Code	Indicator		Currency	Units	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3
AD01	Income distributed to investment account holder (IAH) out of total income from assets funded by profit-sharing investment accounts (PSIAs)				15.7%	49.9%	50.0%	192.0%	23.2%	6.4%	19.8%	4.0%	31.3%
	Income distributed to IAH		NC	M	20,788.9	410,830.7	53,282.0	192,031.1	10,954.2	20,076.5	9,887.9	19,915.0	29,566.0
	Total income from assets funded by PSIA		NC	M	132,643.0	822,507.0	106,489.0	99,991.0	47,160.8	311,866.3	49,952.3	495,161.5	94,329.4
AD02	Total off-balance sheet items to total assets				17.6%	22.6%	26.6%	21.1%	38.3%	39.6%	53.0%	56.5%	55.2%
	Off-balance sheet items		NC	M	1,687,598.7	2,263,689.6	3,044,791.2	2,495,820.0	4,731,766.7	5,115,252.1	7,051,257.4	8,170,265.8	7,835,992.9
	Total assets		NC	M	9,577,244.9	10,015,257.2	11,441,672.0	11,820,066.0	12,368,644.0	12,928,309.6	13,307,360.1	14,469,907.4	14,201,769.0
AD03	Foreign-currency denominated funding to total funding				45.3%	57.5%	55.7%	37.5%	49.4%	46.1%	38.0%	36.2%	38.3%
	FX funding		NC	M	1,232,161.6	1,585,724.5	1,712,890.0	1,580,517.0	1,739,561.4	1,767,060.9	1,567,505.6	1,733,129.7	1,734,843.2
	Total funding		NC	M	2,722,681.4	2,756,633.6	3,076,468.0	4,211,604.0	3,518,857.9	3,835,086.1	4,124,633.2	4,782,641.3	4,527,552.4
AD04	Foreign-currency denominated financing to total financing				8.5%	16.5%	16.4%	21.9%	24.7%	23.2%	29.1%	24.1%	24.0%
	FX financing		NC	M	217,091.8	433,092.6	443,900.0	520,074.0	559,293.0	538,350.5	665,661.9	593,434.7	613,539.4
	Total financing		NC	M	2,557,533.0	2,625,750.0	2,700,422.0	2,376,604.0	2,268,402.8	2,325,141.2	2,287,470.2	2,461,457.7	2,555,666.3
AD05	Value of <i>Sukūk</i> holdings to capital				0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	<i>Sukūk</i> holdings		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total regulatory capital		NC	M	5,981,741.0	6,261,234.8	7,061,055.2	7,237,106.0	7,223,743.0	7,465,726.0	7,342,694.1	7,720,803.3	7,931,968.9
AD06	Value (or percentage) of <i>Shari'ah</i> -compliant financing by economic activity												
	Value of <i>Shari'ah</i> -compliant financing		NC	M	2,557,533.0	2,625,750.0	2,700,422.0	2,376,603.0	2,268,402.8	2,325,141.2	2,287,470.2	2,461,457.7	2,555,666.3
	Sectoral distribution												
	(a) agriculture, forestry, hunting and fishing		NC	M	135,592.0	114,278.8	131,627.0	199,294.0	148,189.0	143,572.3	133,636.9	137,529.7	128,281.4
	(b) mining and quarrying		NC	M	3,959.0	9,719.7	9,956.0	9,906.0	6,164.0	9,545.9	5,143.8	5,143.7	6,128.2
	(c) manufacturing		NC	M	396,999.6	386,508.2	436,226.0	329,780.0	434,783.0	236,821.5	213,119.0	369,302.6	269,302.6
	(d) electricity, gas, steam and air-conditioning supply		NC	M	17,301.0	67,773.4	63,998.0	83,596.0	158,265.0	129,932.7	107,348.0	122,045.1	109,366.0
	(e) water supply, sewerage and waste management		NC	M	2,297.0	2,472.0	2,458.0	5,270.0	5,293.0	47,029.0	79,197.5	5,011.9	5,066.0
	(f) construction		NC	M	418,698.4	502,695.3	577,181.0	424,459.4	375,252.8	408,486.0	595,010.1	282,461.0	350,618.9
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	M	638,425.5	518,465.9	617,946.0	432,140.0	421,093.0	550,247.5	589,988.1	778,625.9	961,289.8
	(h) transportation and storage		NC	M	58,396.4	8,214.6	7,526.0	24,913.0	37,548.0	27,464.0	51,841.4	20,999.4	14,417.0
	(i) accommodation and food service activities		NC	M	135,940.0	145,654.4	122,000.0	161,879.0	164,668.0	137,529.4	37,475.4	143,224.0	176,804.0
	(j) information and communication		NC	M	752.0	5,486.0	43,202.0	327.0	344.0	2,060.0	1,375.0	1,561.0	1,392.0
	(k) financial and insurance activities		NC	M	3,656.4	689.9	807.0	4,372.6	33,028.0	51,600.1	18,348.9	25,872.7	37,433.0
	(l) real estate activities		NC	M	99,611.0	95,522.4	14,240.0	51,280.0	-	35,539.0	126,352.2	187,066.6	42,551.0
	(m) professional, scientific and technical activities		NC	M	13,896.6	24,382.1	213.0	31,742.0	69.0	36,324.0	61.3	1,048.6	53.8
	(n) administrative and support service activities		NC	M	37,880.9	33,177.0	40,233.0	41,275.0	51,622.0	35,462.0	34,071.2	27,559.4	91,642.4
	(o) public administration and defense; compulsory social security		NC	M	27,255.0	0.0	28,023.0	23,894.0	33,902.0	22,468.0	-	-	-
	(p) education		NC	M	0.0	0.0	55.0	52.0	48.0	45.0	43.0	41.1	38.0
	(q) human health and social work activities		NC	M	7,014.0	155,797.6	121,337.0	96,300.0	2,246.0	8,061.0	674.0	3,937.2	4,115.0
	(r) arts, entertainment and recreation		NC	M	60.0	10,096.0	-	-	-	1,074.0	-	-	-
	(s) other service activities (export)		NC	M	485,971.7	487,467.4	408,291.0	398,396.0	222,417.0	327,936.0	197,127.7	219,203.6	211,814.0
	(t) activities of households as employers		NC	M	226.7	48,543.4	51,417.0	51,694.0	57,220.0	97,109.9	68,531.6	110,949.5	109,529.6
	(t*) other financing of households		NC	M	73,600.0	8,805.9	23,686.0	6,033.0	116,251.0	16,774.8	28,125.1	19,874.7	35,823.6
	(u) activities of extraterritorial organisations and bodies		NC	M	0.0	0.0	0.0	0.0	0.0	59.0	-	-	-
	(u*) financing to nonresidents		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-
AD07	Value (or percentage) of gross NPF by economic activities												
	Value of gross NPF		NC	M	859,951.1	891,907.0	945,912.0	942,309.0	860,822.1	749,168.6	581,208.2	554,773.5	513,373.0
	Economic activity		NC										

Code	Indicator	Standard	Currency	Units	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2022Q1	2022Q1	2022Q2	2022Q3
	(a) agriculture, forestry, hunting and fishing		NC	M	45,414.0	42,719.0	40,107.0	63,608.0	39,438.0	47,144.0	46,991.0	46,116.0	46,014.0
	(b) mining and quarrying		NC	M	2,972.0	8,717.7	9,026.0	9,078.0	6,164.1	8,949.7	4,919.1	4,919.1	4,919.0
	(c) manufacturing		NC	M	18,051.6	14,852.4	6,218.0	5,687.0	40,818.0	8,497.0	10,979.0	9,930.9	10,265.2
	(d) electricity, gas, steam and air-conditioning supply		NC	M	13,393.0	58,620.5	57,570.0	76,747.0	156,330.4	124,121.4	91,740.0	106,689.0	94,622.0
	(e) water supply; sewerage and waste management		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-
	(f) construction		NC	M	137,303.0	167,111.2	174,957.0	151,650.0	121,436.0	83,819.0	78,990.0	49,470.0	44,039.0
	(g) wholesale and retail trade; repair of motor vehicles and motorcycles		NC	M	265,386.0	133,777.3	156,077.0	132,451.0	153,671.0	122,446.3	96,885.5	101,305.9	101,572.5
	(h) transportation and storage		NC	M	46,278.3	1,118.0	1,094.0	1,095.0	11,105.0	9,226.0	14,359.8	10,519.0	4,430.0
	(i) accommodation and food service activities		NC	M	44,911.0	94,156.4	71,156.0	71,212.0	66,715.6	49,018.6	57,202.6	59,839.6	63,562.7
	(j) information and communication		NC	M	84.0	38.0	24.0	0.0	0.0	0.0	-	-	-
	(k) financial and insurance activities		NC	M	0.0	0.0	0.0	173.0	24,594.0	25,627.0	-	30.0	-
	(l) real estate activities		NC	M	25,085.0	2,406.3	0.0	9,690.0	0.0	7,545.7	2,853.9	3,714.2	1,537.0
	(m) professional, scientific and technical activities		NC	M	548.0	649.0	0.0	7,001.0	0.0	1,196.0	-	-	-
	(n) administrative and support service activities		NC	M	20,643.0	0.0	0.0	10.0	0.0	8.0	-	-	6,202.1
	(o) public administration and defense; compulsory social security		NC	M	20,465.0	0.0	21,168.0	18,612.0	32,000.0	18,912.0	-	-	-
	(p) education		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	-	20.0	10.0
	(q) human health and social work activities		NC	M	8.0	132,930.3	113,119.0	90,243.0	72.0	7.0	9.0	16.0	53.0
	(r) arts, entertainment and recreation		NC	M	0.0	0.0	0.0	0.0	0.0	97.0	-	18.0	320.0
	(s) other service activities (export)		NC	M	219,383.2	186,377.5	248,175.0	257,946.0	152,724.0	195,294.0	128,585.9	117,709.0	107,010.0
	(t) activities of households as employers		NC	M	19.0	48,433.4	46,910.0	46,880.0	46,844.0	46,844.4	46,844.4	44,309.4	28,122.3
	(t*) other financing of households		NC	M	7.0	0.0	311.0	226.0	8,910.0	415.5	848.0	167.4	694.2
	(u) activities of extraterritorial organisations and bodies		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-
	(u*) financing to nonresidents		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	-	-	-
AD08	Value (or percentage) of returns by major type of <i>Shari'ah</i>-compliant contract												
	Total returns		NC	M	34,799.3	65,500.3	12,969.0	32,987.0	53,257.0	89,511.8	33,047.6	64,308.4	93,992.4
	<i>Murabahah</i>		NC	M	26,520.0	46,947.2	12,307.0	28,447.0	45,402.0	77,220.8	31,144.3	58,288.6	83,557.4
	<i>Commodity Murabahah / Tawwaruq</i>		NC	M	208.0	0.0	0.0	0.0	0.0	0.0	-	133.5	955.0
	<i>Salam</i>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	-	-	1.0
	<i>Istisna'</i>		NC	M	0.0	22.0	4.0	32.0	36.0	260.0	54.0	235.7	518.0
	<i>Ijarah/Ijarah Muntahia Bittamlik</i>		NC	M	376.0	516.0	0.0	279.0	1,426.0	1,766.6	1,549.0	2,678.7	6,315.0
	<i>Mudharabah</i>		NC	M	482.8	3,596.0	36.0	0.0	0.0	155.5	-	-	-
	<i>Musharakah</i>		NC	M	6,549.5	13,500.1	622.0	4,229.0	6,393.0	9,304.0	291.9	-	-
	<i>Diminishing Musharakah</i>		NC	M	663.0	898.0	0.0	0.0	0.0	805.0	-	-	-
	<i>Wakalah</i>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	-	1,206.2	1,772.0
	<i>Qard Hassan</i>		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	8.4	281.9	50.0
	<i>Others (please specify)</i> ¹		NC	M	0.0	21.0	0.0	0.0	0.0	0.0	-	741.9	412.0
	(i)		NC	M	-	-	-	-	-	-	-	735.3	200.0
	(ii)		NC	M	-	-	-	-	-	-	-	6.6	212.0
	(iii)		NC	M	-	-	-	-	-	-	-	-	-
	<i>Others</i>		NC	M	-	-	-	-	-	-	-	-	-
Structural Islamic Financial Indicators (SIFIs)													
Code	Indicator		Currency	Units	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3
ST01	Number of Islamic banks		<i>n.a</i>	G	27	27	29	30	30	30	29	29	29
	Number of domestic branch offices		<i>n.a</i>	<i>G</i>	154	162	175	176	178	183	182	183	181
	Number of ATMs		<i>n.a</i>	<i>G</i>	240	374	352	353	352	387	420	449	447
ST02	Number of employees		<i>n.a</i>	G	4,355	4,301	4,461	4,366	4,545	4,678	4,507	4,560	4,687
ST03	Total assets		NC	M	9,577,240.6	10,015,257.2	11,441,672.0	11,820,066.0	12,368,644.0	12,928,309.6	13,307,360.1	14,469,907.4	14,201,769
	Total <i>Shari'ah</i> -compliant financing (excluding interbank financing)		NC	M	2,557,532.2	2,625,750.0	2,700,422.0	2,376,603.0	2,268,402.8	2,325,141.2	2,287,470.2	2,461,457.7	2,555,666.3
	<i>Sukuk</i> holdings		NC	M	0.0	0.0	0.0	0.0	6,640.0	0.0	0.0	0.0	0.0
	Other <i>Shari'ah</i> -compliant securities		NC	M	383,541.7	517,249.6	546,939.0	1,551,611.0	2,151,716.0	2,139,616.8	2,737,764.7	2,699,841.5	2,861,565.0
	Interbank financing		NC	M	10,000.1	136,489.5	16,000.0	4,056.0	0.0	0.0	0.0	0.0	0.0
	All other assets		NC	M	6,626,166.7	6,735,768.1	8,178,311.0	7,887,796.0	7,941,885.2	8,463,551.6	8,282,125.2	9,308,608.2	8,784,537.7
ST04	Total funding/liabilities and equities		NC	M	9,577,240.6	10,015,257.2	11,441,672.0	11,820,066.0	12,368,644.0	12,928,309.6	13,307,360.1	14,469,907.4	14,201,769
	Profit-sharing investment accounts (PSIA)		NC	M	202,176.0	205,283.5	148,655.0	152,707.0	258,063.0	272,852.0	352,065.7	379,596.5	394,583.0
	Other remunerative funding (<i>Murabahah</i> , <i>Commodity Murabahah</i> etc.)		NC	M	148,340.0	27,910.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Nonremunerative funding (current account, <i>Wad'ah</i>)		NC	M	2,252,362.7	2,374,353.8	2,779,324.0	2,877,576.0	3,081,904.0	3,268,353.0	2,832,415.6	3,537,853.4	3,171,932.4
	<i>Sukuk</i> issued		NC	M	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other <i>Shari'ah</i> -compliant securities issued		NC	M	0.0	5,189.0	0.0	0.0	0.0	0.0	5.5	5.5	5.5
	Interbank funding/liabilities		NC	M	42,866.2	90,907.3	109,318.0	157,559.0	195,732.0	238,402.7	533,235.6	1,045,907.3	961,007.5
	All other liabilities		NC	M	965,798.0	1,280,410.8	1,972,382.0	2,056,370.0	2,204,369.4	2,251,098.7	2,904,543.9	2,232,190.9	2,190,952.6
	Capital and reserves		NC	M	5,965,697.7	6,031,202.8	6,431,993.0	6,575,854.0	6,628,575.6	6,897,603.3	6,685,093.8	7,274,353.8	7,483,288.0
ST05	Total revenues		NC	M	192,497.7	335,209.9	66,713.2	248,871.0	238,195.0	360,499.2	124,711.4	247,660.4	391,312
	Financing based		NC	M	34,799.3	65,500.3	12,970.0	32,987.0	53,257.0	89,511.8	33,047.6	63,566.5	93,580.4

Code	Indicator	Standard	Currency	Units	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2022Q1	2022Q1	2022Q2	2022Q3
	Investment based (<i>Sukuk</i> , other <i>Shari'ah</i> -compliant securities etc.)	NC	M		17,862.0	16,924.5	835.5	1,753.0	2,820.0	1,900.0	168.8	2,883.9	4,115.0
	Fee based	NC	M		55,222.0	127,667.3	25,135.3	57,493.0	100,451.0	156,004.3	50,877.8	105,301.6	188,832.6
	Other	NC	M		84,614.5	125,117.8	27,772.4	156,638.0	81,667.0	113,083.1	40,617.2	75,908.4	104,783.8
ST06	Earnings before taxes and Zakat *	NC	M		63,314.3	101,223.7	5,556.0	20,998.0	46,156.3	59,985.6	47,797	63,288	104,251
ST07	Value (or percentage) of financing by type of <i>Shari'ah</i>-compliant contract												
	Total financing	NC	M		2,557,533.1	2,625,750.0	2,700,422.0	2,376,603.0	2,268,402.8	2,325,141.2	2,287,470.2	2,461,457.7	2,555,666.3
	<i>Murabahah</i>	NC	M		1,284,909.0	1,684,642.7	1,396,874.0	1,699,214.0	1,980,596.8	1,782,584.0	2,204,028.5	2,132,762.5	2,329,058.6
	<i>Commodity Murabahah/ Tawwaruq</i>	NC	M		12,954.0	0.0	0.0	0.0	0.0	0.0	0.0	38,294.8	41,362.0
	<i>Salam</i>	NC	M		0.0	0.0	0.0	3.0	0.0	0.0	0.0	2.0	1.0
	<i>Istisna'</i>	NC	M		124.0	89.0	110.0	16,738.0	24,774.0	25,639.7	33,891.7	50,649.6	71,893.8
	<i>Ijarah / Ijarah Muntahia Bittamlik</i>	NC	M		1,202.0	4,493.0	15,050.0	31,025.0	31,508.0	36,849.5	36,795.1	45,193.1	47,245.6
	<i>Mudharabah</i>	NC	M		90,074.1	68,416.6	68,718.0	59,828.0	46.0	23,016.0	0.0	0.0	0.0
	<i>Musharakah</i>	NC	M		1,020,676.9	855,285.8	1,170,737.0	531,926.0	226,319.0	276,433.0	0.0	140,000.0	0.0
	<i>Diminishing Musharakah</i>	NC	M		0.0	10,000.0	10,000.0	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Wakalah</i>	NC	M		0.0	0.0	36,695.0	34,500.0	0.0	0.0	0.0	31,553.0	33,244.0
	<i>Qard Hassan</i>	NC	M		2,497.5	2,822.9	2,238.0	3,369.0	5,159.0	180,619.0	12,754.9	21,590.3	30,844.3
	<i>Others (please specify) ¹</i>	NC	M		69.6						0.0	1,412.4	2,017.0
	(i)	NC	M		2,132.0							752.7	1,005.0
	(ii)	NC	M		284.0							659.7	1,012.0
	(iii)	NC	M		0.0							0.0	0.0
	<i>Others</i>	NC	M		142,610.0							0.0	0.0
ST08	Assets held by domestic systemically important Islamic banks				---	---	---	---	---	---	---	---	---

Source: [Central Bank of Iraq](#)

Note:

n.a Not applicable

(...) Indicates the data is not available

¹ Compilers are requested to report the values from other types of Shariah-compliant contracts, if any, by extending the list (for example, *Bai Ajil*, *Bai Bithaman Ajil* (BBA), *Ju'alah* etc.). Thereafter, the 'Other' category covers the remaining amount.

* Cumulative amount

PSIFI metadata codes for Islamic Banks

Column	Metadata Code	Description
Basel Version	Basel I	Basel I
	Basel II	Basel II
	Basel III	Basel III
	Mixed	Mixed Basel (Specify in metadata)
IFSB Formula	IFSB Std	IFSB Standard
	IFSB SD	IFSB Supervisory Discretion
	O	Others (Specify in Metadata)
Periodicity	A	Annual
	S	Semiannual
	Q	Quarterly
	M	Monthly
	O	Other (Specify in metadata)
Currency	NC	National currency
	SDR	Special drawing rights
	USD	U.S. dollar
	O	Other (Specify in metadata)
Units	B	Billions
	M	Millions
	T	Thousands
	G	General (1, 2, 3, etc...)
Data Source	Sup	Supervisory
	Fin	Financial Accounts
	MFS	Monetary and Financial Statistics
	NA	National accounts
	O	Other (Specify in metadata)
Consolidation	CBDC	Cross-border domestically controlled basis
	CBDI	Cross-border domestically incorporated
	DC	Domestically consolidated (DC) data
	O	Other (specify in metadata)
Aggregation	IIFSS	Stand-alone Islamic banks, and Islamic subsidiaries of conventional banks (domestic and foreign control)
	O	Other (Specify in metadata)
Structure	B	Bank as separate corporation
	C	Conglomerate (Consolidated organization including head office, bank, and all branches and subsidiaries)
	HC	Holding company
	W	Islamic Window or Islamic banking branch of conventional bank
	O	Other (specify in metadata)
Control	D	Domestic (private)
	G	Domestic (government or public sector)
	F	Foreign
	O	Other (Specify in metadata)
Accounting Standard	AAOIFI	Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) - Accounting, Auditing & Governance Standard
	IFRS	International Financial Reporting Standards
	GAAP	Generally Accepted Accounting Principles
	O	Others (Specify in Metadata)
Shariah-Compliant	SC	Shariah-compliant
	NSC	Not Shariah-compliant
	MSC	Mixed Shariah-compliant and noncompliant
Reporting status	blank	New data
	R	Revised
	E	Estimated
	I	Incomplete
	S	Survey
	P	Preliminary
	RB	Rebased (Specify new base in metadata)
Break-in-series	B	Break in series (Specify in metadata)
	G	Gap in series (no data for designated period)
Data period	yyyyA	Year and annual designator (2014A)
	yyyyQ#	Year and quarter designator (2014Q2)
	yyyyM#	Year and month designator (2014M3)
	O	Other (specify in metadata)