Central Bank of Iraq

Statements of Financial Position as of 31NOV. 2019 IQD Thousand

Gold reserve 5,342,056,599 5,527,911,802 Foreign currency in CBI 1,945,653,254 2,814,981,267 Balances with local bank 279,796,781 280,671,448 Balances with central banks 11,151,126,626 8,676,143,511 Balances with foreign banks 7,674,843,580 7,674,844,841 Securities held to maturity 46,130,319,680 48,418,727,647 Investment securities 50,000,000 50,000,000 Frozen and Outstanding deposits with foreign banks 462,558,393 464,922,215 Allawance for Outstanding foreign accounts (539,310,394) (539,310,394) Accounts with International Organizations 11,991,643,981 10,816,198,798 MOF Obligations 16,055,940,180 15,978,748,398 Banks loans 4,934,821 5,000,729 Allawance for Industrial Loan (5,141,954) (5,141,954) Loans granted to banks for SME's 1,661,508,052 1,653,290,696 Debters and Other assets 267,739,769 247,845,385 Alloaence of Housing Loans/ Musel branch (545,993) (545,993) Property, equipments and	<u>Assets</u>	30-Nov-2019	31-Oct-2019
Balances with local bank 279,796,781 280,671,448 Balances with central banks 11,151,126,626 8,676,143,511 Balances with foreign banks 7,674,843,580 7,674,844,841 Securities held to maturity 46,130,319,880 48,18,727,647 Investment securities 50,000,000 50,000,000 Frozen and Outstanding deposits with foreign banks 462,558,393 464,922,215 Allawance for Outstanding foreign accounts (539,310,394) (539,310,394) Accounts with International Organizations 11,991,643,981 10,816,198,798 MOF Obligations 16,055,940,180 15,978,748,398 Banks loans 4,934,821 5,000,729 Allawance for Industrial Loan (5,141,954) (5,141,954) Loans granted to banks for SME's 1,661,508,052 1,653,290,696 Debters and Other assets 2677,739,769 247,845,385 Alloaence of Housing Loans/ Musel branch (545,993) (545,993) Property, equipments and intangible assets net 544,245,916 541,360,872 Total Assets 103,066,269,291 102,605,649,268 Op	Gold reserve	5,342,056,599	5,527,911,802
Balances with central banks 11,151,126,626 8,676,143,511 Balances with foreign banks 7,674,843,580 7,674,844,841 Securities held to maturity 46,130,319,680 48,418,727,647 Investment securities 50,000,000 50,000,000 Frozen and Outstanding deposits with foreign banks 462,558,993 464,922,215 Allawance for Outstanding foreign accounts (539,310,394) (539,310,394) Accounts with International Organizations 11,991,643,981 10,816,198,798 MOF Obligations 16,055,940,180 15,978,748,398 MOF Obligations 16,055,940,180 15,978,748,398 MOF Obligations 16,055,940,180 15,978,748,398 MOF Obligations 16,615,08,052 1,653,290,696 Lability Loans (5,141,954) (5,141,954) Loans granted to banks for SME's 1,661,508,052 1,653,290,696 Debters and Other assets 267,739,769 247,845,385 Alloaence of Housing Loans/ Musel branch (554,993) (545,993) Property, equipments and intangible assets net 544,245,916 541,360,872 Total A	Foreign currency in CBI		
Balances with foreign banks 7,674,843,580 7,674,844,841 Securities held to maturity 46,130,319,680 48,418,727,647 Investment securities 50,000,000 50,000,000 Frozen and Outstanding deposits with foreign banks 462,558,393 464,922,215 Allawance for Outstanding foreign accounts (539,310,394) (539,310,394) Accounts with International Organizations 11,991,643,981 10,816,198,798 MOF Obligations 16,055,940,180 15,978,748,398 Banks loans 4,934,821 5,000,729 Allawance for Industrial Loan (5,141,954) (5,141,954) Loans granted to banks for SME's 1,661,508,052 1,653,290,696 Debters and Other assets 267,739,769 247,845,385 Alloaence of Housing Loans/ Musel branch (545,993) (545,993) Property, equipments and intangible assets net 542,245,916 541,380,872 Total Assets 103,066,269,291 102,605,649,268 Opposite accounts / Debters 20,115,873,904 20,815,733,645 Currency issued 51,009,567,946 50,209,384,986 Depo	Balances with local bank	279,796,781	280,671,448
Securities held to maturity 46,130,319,680 48,418,727,647 Investment securities 50,000,000 50,000,000 Frozen and Outstanding deposits with foreign banks 462,558,393 464,922,215 Allawance for Outstanding foreign accounts (539,310,394) (539,310,394) Accounts with International Organizations 11,991,643,981 10,816,198,798 MOF Obligations 16,055,940,180 15,978,748,398 Banks loans 4,934,821 5,000,729 Allawance for Industrial Loan (5,141,954) (5,141,954) Loans granted to banks for SME's 1,661,508,052 1,653,290,696 Debters and Other assets 267,739,769 247,845,385 Alloaence of Housing Loans/ Musel branch (545,993) (545,993) Property, equipments and intangible assets net 544,245,916 541,360,872 Total Assets 103,066,269,291 102,605,649,268 Opposite accounts / Debters 30-Nov-2019 31-Oct-2019 Currency issued 51,009,567,946 50,209,384,986 Deposits of banks 25,809,388,117 24,481,552,835 Treasury bills of	Balances with central banks	11,151,126,626	8,676,143,511
Securities held to maturity 46,130,319,680 48,418,727,647 Investment securities 50,000,000 50,000,000 Frozen and Outstanding deposits with foreign banks 462,558,393 464,922,215 Allawance for Outstanding foreign accounts (539,310,394) (539,310,394) Accounts with International Organizations 11,991,643,981 10,816,198,798 MOF Obligations 16,055,940,180 15,978,748,398 Banks loans 4,934,821 5,000,729 Allawance for Industrial Loan (5,141,954) (5,141,954) Loans granted to banks for SME's 1,661,508,052 1,653,290,696 Debters and Other assets 267,739,769 247,845,385 Alloaence of Housing Loans/ Musel branch (545,993) (545,993) Property, equipments and intangible assets net 544,245,916 541,360,872 Total Assets 103,066,299,291 102,605,649,268 Opposite accounts / Debters 30-Nov-2019 31-Oct-2019 Currency issued 51,009,567,946 50,209,384,986 Deposits of banks 25,809,388,117 24,481,552,835 Treasury bills of	Balances with foreign banks	7,674,843,580	7,674,844,841
Frozen and Outstanding deposits with foreign banks 462,558,393 464,922,215 Allawance for Outstanding foreign accounts (539,310,394) (539,310,394) Accounts with International Organizations 11,991,643,981 10,816,198,798 MOF Obligations 16,055,940,180 15,978,748,398 Banks loans 4,934,821 5,000,729 Allawance for Industrial Loan (5,141,954) (5,141,954) Loans granted to banks for SME's 1,661,508,052 1,653,290,696 Debters and Other assets 267,739,769 247,845,385 Alloaence of Housing Loans/ Musel branch (545,993) (545,993) Property, equipments and intangible assets net 544,245,916 541,360,872 Total Assets 103,066,269,291 102,605,649,268 Opposite accounts / Debters 20,115,873,904 20,815,733,645 Currency issued 51,009,567,946 50,209,384,986 Deposits of banks 25,809,388,117 24,481,552,835 Treasury bills of CBI 333,559,986 344,616,096 Balances with government institutions 10,570,554,505 12,623,551,579	Securities held to maturity		48,418,727,647
Allawance for Outstanding foreign accounts (539,310,394) (539,310,394) Accounts with International Organizations 11,991,643,981 10,816,198,798 MOF Obligations 16,055,940,180 15,978,748,388 Banks loans 4,934,821 5,000,729 Allawance for Industrial Loan (5,141,954) (5,141,954) Loans granted to banks for SME's 1,661,508,052 1,653,290,696 Debters and Other assets 267,739,769 247,845,385 Alloaence of Housing Loans/ Musel branch (545,993) (545,993) Property, equipments and intangible assets net 544,245,916 541,360,872 Total Assets 103,066,269,291 102,605,649,268 Opposite accounts / Debters 20,115,873,904 20,815,733,645 Currency issued 51,009,567,946 50,209,384,986 Deposits of banks 25,809,388,117 24,481,552,835 Treasury bills of CBI 333,559,986 344,616,096 Balances with government institutions 10,570,554,505 12,623,551,579 International Organization accounts 2,274,876,537 2,274,876,537 Branches ac	Investment securities	50,000,000	50,000,000
Accounts with International Organizations 11,991,643,981 10,816,198,798 MOF Obligations 16,055,940,180 15,978,748,398 Banks loans 4,934,821 5,000,729 Allawance for Industrial Loan (5,141,954) (5,141,954) Loans granted to banks for SME's 1,661,508,052 1,653,290,696 Debters and Other assets 267,739,769 247,845,385 Alloaence of Housing Loans/ Musel branch (545,993) (545,993) Property, equipments and intangible assets net 544,245,916 541,360,872 Total Assets 103,066,269,291 102,605,649,268 Opposite accounts / Debters 20,115,873,904 20,815,733,645 Liabilities 30-Nov-2019 31-Oct-2019 Currency issued 51,009,567,946 50,209,384,986 Deposits of banks 25,809,388,117 24,481,552,835 Treasury bills of CBI 333,559,986 344,616,096 Balances with government institutions 10,570,554,505 12,623,551,573 International Organization accounts 2,274,876,537 2,274,876,537 Branches accounts 2,890,849,1	Frozen and Outstanding deposits with foreign banks	462,558,393	464,922,215
MOF Obligations 16,055,940,180 15,978,748,398 Banks loans 4,934,821 5,000,729 Allawance for Industrial Loan (5,141,954) (5,141,954) Loans granted to banks for SME's 1,661,508,052 1,653,290,696 Debters and Other assets 267,739,769 247,845,385 Alloaence of Housing Loans/ Musel branch (545,993) (545,993) Property, equipments and intangible assets net 544,245,916 541,360,872 Total Assets 103,066,269,291 102,605,649,268 Opposite accounts / Debters 20,115,873,904 20,815,733,645 Currency issued 51,009,567,946 50,209,384,986 Deposits of banks 25,809,388,117 24,481,552,835 Treasury bills of CBI 333,559,986 344,616,096 Balances with government institutions 10,570,554,505 12,623,551,579 International Organization accounts 2,274,876,537 2,274,876,537 Branches accounts 25,626,010 42,337,422 Other Liabilities 2,890,849,184 2,427,831,032 Capital 1,000,000,000 1,000,000,00	Allawance for Outstanding foreign accounts	(539,310,394)	(539,310,394)
Banks loans 4,934,821 5,000,729 Allawance for Industrial Loan (5,141,954) (5,141,954) Loans granted to banks for SME's 1,661,508,052 1,653,290,696 Debters and Other assets 267,739,769 247,845,385 Alloaence of Housing Loans/ Musel branch (545,993) (545,993) Property, equipments and intangible assets net 544,245,916 541,360,872 Total Assets 103,066,269,291 102,605,649,268 Opposite accounts / Debters 20,115,873,904 20,815,733,645 Currency issued 51,009,567,946 50,209,384,986 Deposits of banks 25,809,388,117 24,481,552,835 Treasury bills of CBI 333,559,986 344,616,096 Balances with government institutions 10,570,554,505 12,623,551,579 International Organization accounts 2,274,876,537 2,274,876,537 Branches accounts 25,626,010 42,337,422 Other Liabilities 2,890,849,184 2,427,831,032 Capital 1,000,000,000 1,000,000,000 Reserves 7,653,482,846 7,839,401,492	Accounts with International Organizations	11,991,643,981	10,816,198,798
Allawance for Industrial Loan (5,141,954) (5,141,954) Loans granted to banks for SME's 1,661,508,052 1,653,290,696 Debters and Other assets 267,739,769 247,845,385 Alloaence of Housing Loans/ Musel branch (545,993) (545,993) Property, equipments and intangible assets net 544,245,916 541,360,872 Total Assets 103,066,269,291 102,605,649,268 Opposite accounts / Debters 20,115,873,904 20,815,733,645 Liabilities 30-Nov-2019 31-Oct-2019 Currency issued 51,009,567,946 50,209,384,986 Deposits of banks 25,809,388,117 24,481,552,835 Treasury bills of CBI 333,559,986 344,616,096 Balances with government institutions 10,570,554,505 12,623,551,579 International Organization accounts 2,274,876,537 2,274,876,537 Branches accounts 25,626,010 42,337,422 Other Liabilities 2,890,849,184 2,427,831,032 Capital 1,000,000,000 1,000,000,000 Reserves 7,653,482,846 7,839,401,492 <td>MOF Obligations</td> <td>16,055,940,180</td> <td>15,978,748,398</td>	MOF Obligations	16,055,940,180	15,978,748,398
Loans granted to banks for SME's 1,661,508,052 1,653,290,696 Debters and Other assets 267,739,769 247,845,385 Alloaence of Housing Loans/ Musel branch (545,993) (545,993) Property, equipments and intangible assets net 544,245,916 541,360,872 Total Assets 103,066,269,291 102,605,649,268 Opposite accounts / Debters 20,115,873,904 20,815,733,645 Liabilities 30-Nov-2019 31-Oct-2019 Currency issued 51,009,567,946 50,209,384,986 Deposits of banks 25,809,388,117 24,481,552,835 Treasury bills of CBI 333,559,986 344,616,096 Balances with government institutions 10,570,554,505 12,623,551,579 International Organization accounts 2,274,876,537 2,274,876,537 Branches accounts 25,626,010 42,337,422 Other Liabilities 2,890,849,184 2,427,831,032 Capital 1,000,000,000 1,000,000,000 Reserves 7,653,482,846 7,839,401,492 Current year result 1,498,364,160 1,362,097,289	Banks loans	4,934,821	5,000,729
Debters and Other assets 267,739,769 247,845,385 Alloaence of Housing Loans/ Musel branch (545,993) (545,993) Property, equipments and intangible assets net 544,245,916 541,360,872 Total Assets 103,066,269,291 102,605,649,268 Opposite accounts / Debters 20,115,873,904 20,815,733,645 Liabilities 30-Nov-2019 31-Oct-2019 Currency issued 51,009,567,946 50,209,384,986 Deposits of banks 25,809,388,117 24,481,552,835 Treasury bills of CBI 333,559,986 344,616,096 Balances with government institutions 10,570,554,505 12,623,551,579 International Organization accounts 2,274,876,537 2,274,876,537 Branches accounts 25,626,010 42,337,422 Other Liabilities 2,890,849,184 2,427,831,032 Capital 1,000,000,000 1,000,000,000 Reserves 7,653,482,846 7,839,401,492 Current year result 1,498,364,160 1,362,097,289 Total Liabilities 103,066,269,291 102,605,649,268 <td>Allawance for Industrial Loan</td> <td>(5,141,954)</td> <td>(5,141,954)</td>	Allawance for Industrial Loan	(5,141,954)	(5,141,954)
Alloaence of Housing Loans/ Musel branch (545,993) (545,993) Property, equipments and intangible assets net 544,245,916 541,360,872 Total Assets 103,066,269,291 102,605,649,268 Opposite accounts / Debters 20,115,873,904 20,815,733,645 Liabilities 30-Nov-2019 31-Oct-2019 Currency issued 51,009,567,946 50,209,384,986 Deposits of banks 25,809,388,117 24,481,552,835 Treasury bills of CBI 333,559,986 344,616,096 Balances with government institutions 10,570,554,505 12,623,551,579 International Organization accounts 2,274,876,537 2,274,876,537 Branches accounts 25,626,010 42,337,422 Other Liabilities 2,890,849,184 2,427,831,032 Capital 1,000,000,000 1,000,000,000 Reserves 7,653,482,846 7,839,401,492 Current year result 1,498,364,160 1,362,097,289 Total Liabilities 103,066,269,291 102,605,649,268	Loans granted to banks for SME's	1,661,508,052	1,653,290,696
Property, equipments and intangible assets net 544,245,916 541,360,872 Total Assets 103,066,269,291 102,605,649,268 Opposite accounts / Debters 20,115,873,904 20,815,733,645 Liabilities 30-Nov-2019 31-Oct-2019 Currency issued 51,009,567,946 50,209,384,986 Deposits of banks 25,809,388,117 24,481,552,835 Treasury bills of CBI 333,559,986 344,616,096 Balances with government institutions 10,570,554,505 12,623,551,579 International Organization accounts 2,274,876,537 2,274,876,537 Branches accounts 25,626,010 42,337,422 Other Liabilities 2,890,849,184 2,427,831,032 Capital 1,000,000,000 1,000,000,000 Reserves 7,653,482,846 7,839,401,492 Current year result 1,498,364,160 1,362,097,289 Total Liabilities 103,066,269,291 102,605,649,268	Debters and Other assets	267,739,769	247,845,385
Total Assets 103,066,269,291 102,605,649,268 Opposite accounts / Debters 20,115,873,904 20,815,733,645 Liabilities 30-Nov-2019 31-Oct-2019 Currency issued 51,009,567,946 50,209,384,986 Deposits of banks 25,809,388,117 24,481,552,835 Treasury bills of CBI 333,559,986 344,616,096 Balances with government institutions 10,570,554,505 12,623,551,579 International Organization accounts 2,274,876,537 2,274,876,537 Branches accounts 25,626,010 42,337,422 Other Liabilities 2,890,849,184 2,427,831,032 Capital 1,000,000,000 1,000,000,000 Reserves 7,653,482,846 7,839,401,492 Current year result 1,498,364,160 1,362,097,289 Total Liabilities 103,066,269,291 102,605,649,268	Alloaence of Housing Loans/ Musel branch	(545,993)	(545,993)
Deposite accounts / Debters 20,115,873,904 20,815,733,645 Liabilities 30-Nov-2019 31-Oct-2019 Currency issued 51,009,567,946 50,209,384,986 Deposits of banks 25,809,388,117 24,481,552,835 Treasury bills of CBI 333,559,986 344,616,096 Balances with government institutions 10,570,554,505 12,623,551,579 International Organization accounts 2,274,876,537 2,274,876,537 Branches accounts 25,626,010 42,337,422 Other Liabilities 2,890,849,184 2,427,831,032 Capital 1,000,000,000 1,000,000,000 Reserves 7,653,482,846 7,839,401,492 Current year result 1,498,364,160 1,362,097,289 Total Liabilities 103,066,269,291 102,605,649,268	Property, equipments and intangible assets net	544,245,916	
Liabilities 30-Nov-2019 31-Oct-2019 Currency issued 51,009,567,946 50,209,384,986 Deposits of banks 25,809,388,117 24,481,552,835 Treasury bills of CBI 333,559,986 344,616,096 Balances with government institutions 10,570,554,505 12,623,551,579 International Organization accounts 2,274,876,537 2,274,876,537 Branches accounts 25,626,010 42,337,422 Other Liabilities 2,890,849,184 2,427,831,032 Capital 1,000,000,000 1,000,000,000 Reserves 7,653,482,846 7,839,401,492 Current year result 1,498,364,160 1,362,097,289 Total Liabilities 103,066,269,291 102,605,649,268		103,066,269,291	102,605,649,268
Currency issued 51,009,567,946 50,209,384,986 Deposits of banks 25,809,388,117 24,481,552,835 Treasury bills of CBI 333,559,986 344,616,096 Balances with government institutions 10,570,554,505 12,623,551,579 International Organization accounts 2,274,876,537 2,274,876,537 Branches accounts 25,626,010 42,337,422 Other Liabilities 2,890,849,184 2,427,831,032 Capital 1,000,000,000 1,000,000,000 Reserves 7,653,482,846 7,839,401,492 Current year result 1,498,364,160 1,362,097,289 Total Liabilities 103,066,269,291 102,605,649,268	Opposite accounts / Debters	20,115,873,904	20,815,733,645
Deposits of banks 25,809,388,117 24,481,552,835 Treasury bills of CBI 333,559,986 344,616,096 Balances with government institutions 10,570,554,505 12,623,551,579 International Organization accounts 2,274,876,537 2,274,876,537 Branches accounts 25,626,010 42,337,422 Other Liabilities 2,890,849,184 2,427,831,032 Capital 1,000,000,000 1,000,000,000 Reserves 7,653,482,846 7,839,401,492 Current year result 1,498,364,160 1,362,097,289 Total Liabilities 103,066,269,291 102,605,649,268	<u>Liabilities</u>	30-Nov-2019	31-Oct-2019
Treasury bills of CBI 333,559,986 344,616,096 Balances with government institutions 10,570,554,505 12,623,551,579 International Organization accounts 2,274,876,537 2,274,876,537 Branches accounts 25,626,010 42,337,422 Other Liabilities 2,890,849,184 2,427,831,032 Capital 1,000,000,000 1,000,000,000 Reserves 7,653,482,846 7,839,401,492 Current year result 1,498,364,160 1,362,097,289 Total Liabilities 103,066,269,291 102,605,649,268	Currency issued	51,009,567,946	50,209,384,986
Balances with government institutions 10,570,554,505 12,623,551,579 International Organization accounts 2,274,876,537 2,274,876,537 Branches accounts 25,626,010 42,337,422 Other Liabilities 2,890,849,184 2,427,831,032 Capital 1,000,000,000 1,000,000,000 Reserves 7,653,482,846 7,839,401,492 Current year result 1,498,364,160 1,362,097,289 Total Liabilities 103,066,269,291 102,605,649,268	Deposits of banks	25,809,388,117	24,481,552,835
International Organization accounts 2,274,876,537 2,274,876,537 Branches accounts 25,626,010 42,337,422 Other Liabilities 2,890,849,184 2,427,831,032 Capital 1,000,000,000 1,000,000,000 Reserves 7,653,482,846 7,839,401,492 Current year result 1,498,364,160 1,362,097,289 Total Liabilities 103,066,269,291 102,605,649,268	Treasury bills of CBI	333,559,986	344,616,096
Branches accounts 25,626,010 42,337,422 Other Liabilities 2,890,849,184 2,427,831,032 Capital 1,000,000,000 1,000,000,000 Reserves 7,653,482,846 7,839,401,492 Current year result 1,498,364,160 1,362,097,289 Total Liabilities 103,066,269,291 102,605,649,268	Balances with government institutions	10,570,554,505	12,623,551,579
Other Liabilities 2,890,849,184 2,427,831,032 Capital 1,000,000,000 1,000,000,000 Reserves 7,653,482,846 7,839,401,492 Current year result 1,498,364,160 1,362,097,289 Total Liabilities 103,066,269,291 102,605,649,268	International Organization accounts	2,274,876,537	2,274,876,537
Capital 1,000,000,000 1,000,000,000 Reserves 7,653,482,846 7,839,401,492 Current year result 1,498,364,160 1,362,097,289 Total Liabilities 103,066,269,291 102,605,649,268	Branches accounts	25,626,010	42,337,422
Reserves 7,653,482,846 7,839,401,492 Current year result 1,498,364,160 1,362,097,289 Total Liabilities 103,066,269,291 102,605,649,268	Other Liabilities	2,890,849,184	2,427,831,032
Current year result 1,498,364,160 1,362,097,289 Total Liabilities 103,066,269,291 102,605,649,268	Capital	1,000,000,000	1,000,000,000
Total Liabilities 103,066,269,291 102,605,649,268	Reserves	7,653,482,846	7,839,401,492
	Current year result	1,498,364,160	1,362,097,289
Opposite account / Creditor 20,115,873,904 20,815,733,645	Total Liabilities	103,066,269,291	102,605,649,268
	Opposite account / Creditor	20,115,873,904	20,815,733,645

Central Bank of Iraq

Statement of Comprehensive Income as of31 NOV. 2019 IQD Thousand

Revenues	30-Nov-2019	31-Oct-2019
Foreign Investiments Intrest	1,359,978,625	1,251,998,184
Internal Interest	327,024,161	216,093,641
Commissions and Services Income	371,967,304	341,106,471
Total	2,058,970,090	1,809,198,296
Interst Expenses		
T.Bills and Deposits Interest	230,237,409	219,439,811
External exposed accounts and Commissions Interst	1,161,208	1,134,383
Total	231,398,617	220,574,194
Net Interest Income	1,827,571,473	1,588,624,102
Other Incomes	61,235,121	56,972,978
	1,888,806,594	1,645,597,080
<u>Expenses</u>		
Currency Issuance Expenses	35,006,954	30,900,661
Revaluation for Current Year	282,476,780	185,417,513
General Administrative Expenses	50,456,313	45,573,401
Other Expenses	22,502,387	21,608,216
	390,442,434	283,499,791
Surplus	1,498,364,160	1,362,097,289