



مصرف الائتمان العراقي
Credit Bank of Iraq

Credit Bank of Iraq

Disclosure and transparency policy

Zip	1.0
Release	March 2023
The number and date of the Board of Directors approval decision	Decision No. 3/11 dated 10/7/2023
group / administration	Compliance and Corporate Governance Department

Disclosure and transparency policy



The purpose of this policy: The purpose of this policy is to confirm that the Credit Bank of Iraq is committed to providing accurate, timely, realistic and balanced disclosure of all material information about the bank, including the bank's financial position, performance and governance, and to ensure the application of a clear culture of disclosure and transparency in the bank.

Disclosure: It is the official disclosure of material information and events that have taken place and have an impact on the bank, and all shareholders must be aware of them in a timely manner, as transparency, accuracy, and the appropriate timing for disclosing information are among the foundations of governance in our bank.

The role of the Credit Bank of Iraq employee: Insiders have the following roles and responsibilities:

- ❖ Preserving the confidentiality of essential information that they are exposed to through their position or commercial relations, and not leaking that information before announcing it in the Authority, the Market, and any public means of advertisement.
- ❖ Refrain from making any transactions based on this information or providing any information or advice to other persons based on this information, or do not transfer or assist in the transmission of this information to other persons.
- ❖ Preserving the confidentiality of information related to the bank's customers and refraining from misusing this information
- ❖ Insiders are prohibited from trading in the shares of the Credit Bank of Iraq in the Iraq Stock Exchange during the following periods:
 - From the date of the end of each semester until the publication of the quarterly data.
 - The period of time during which there are undisclosed material events until the date of disclosure.
 - (15) Days before the date of issuance of the annual data until the date of disclosure.
- ❖ Insiders' trades are published in the means of publication available in the market and immediately after the execution of the transaction.