**Table 1 Classification of profit and loss sharing *mudarabah* investments**

|  |  |
| --- | --- |
| IBL&SE - 3RDPARTY | Intermediary item between liability and stockholders equity called as Third Party Fund |
| IBL&SE - EIH | Intermediary item between liability and stockholders equity as Equity investment Holders |
| IBL&SE -UEIH | Intermediary item between liability and stockholders equity as Unrestricted Equity investment Holders |
| No specific disclosure | No specific disclosure regarding *mudarabah* investments. Under the liability. |
| OFF BS | OFF balance sheet item |
| LIABILITY | Under liability as investment deposits |
| LIABILITY PLS | Under the liabilities as Investment account - Profit sharing and nonprofit sharing |
| U - LIABILITY & R - OFFBS | Unrestricted in liabilities and restricted as off balance sheet |

**Table 2. Classification of profit and loss sharing *mudarabah* investment account by the banks**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Country** | **Bank** | **Treatment for Investment based on Mudarabah contract** | **Country** | **Bank** | **Treatment for Investment based on Mudarabah contract** |
| Pakistan | Bank of Khyber | LIABILITY | Turkey | Turkiye Finans Katilim Bankasi | LIABILITY |
| Bahrain | Ithmaar Bank | IBL&SE -UEIH | UAE | Dubai Islamic bank | LIABILITY |
| Bangladesh | Al-Arafah Islami Bank | LIABILITY | UAE | Abu Dhabi Islamic bank | LIABILITY |
| Bangladesh | First Security Islamic bank | LIABILITY | UAE | Noor Islamic bank | LIABILITY |
| Bangladesh | Islamic bank of Bangledesh | LIABILITY | UK | Al Rayan Bank | LIABILITY PLS |
| Brunei | Bank Islam Brunei Darussalam Berha | LIABILITY | Indonesia | PT Bank Shariah Mandiri | IBL&SE - 3RDPARTY |
| Egypt | Al Baraka bank of Egypt | LIABILITY | Indonesia | Bank Muamalat | IBL&SE - 3RDPARTY |
| Egypt | Faisal Islamic bank of Egypt | LIABILITY | Bahrain | Bahrain Islamic bank | IBL&SE - EIH |
| Gambia | Arab Gambian Islamic bank | LIABILITY | Bahrain | Al Salam Bank | IBL&SE - EIH |
| Indonesia | Bank BRI Syariah | LIABILITY | Oman | Bank Nizwa | IBL&SE - EIH |
| KSA | Alinma Bank | LIABILITY | Qatar | Barwa bank | IBL&SE - EIH |
| KSA | Bank Al Bilad | LIABILITY | Bahrain | Ithmaar Bank | IBL&SE - EIH |
| Kuwait | Kuwait Finance House | LIABILITY | Nigeria | Jaiz Bank | IBL&SE -UEIH |
| Kuwait | Kuwait International bank | LIABILITY | Qatar | Qib | IBL&SE -UEIH |
| Kuwait | Boubyan Bank | LIABILITY | Sudan | Omdurman National Bank | IBL&SE -UEIH |
| Malaysia | Bank Rakyat | LIABILITY | Sudan | Bank of Khartoum | IBL&SE -UEIH |
| Malaysia | Public Islamic Bank Berhad | LIABILITY | UK | Bank of London and the Middle East | No disclosure |
| Malaysia | Hong Leong Islamic Bank Berhad | LIABILITY | Philiphines | Al Amanah Islamic Investment Bank | No disclosure |
| Maldives | Maldives Islamic banks | LIABILITY | KSA | Bank Al Jazeera | No disclosure |
| Pakistan | Meezan Bank | LIABILITY | Kazakhstan | Al Hilal Islamic bank | OFF BS |
| Pakistan | Bank Islami | LIABILITY | Kazakhstan | Zaman Bank | OFF BS |
| Pakistan | Burj Bank | LIABILITY | KSA | Al Rajhi | OFF BS |
| South Africa | Al Baraka bank - South Africa | LIABILITY | Jordan | Jordan Islamic bank for finance development | U - LIABILITY & R - OFFBS |
| Sri Lanka | Amana Bank PLC - Sri Lanka | LIABILITY | Jordan | Islamic international arab bank | U - LIABILITY & R - OFFBS |
| Thailand | Islamic Bank of Thailand | LIABILITY | Malaysia | Bank Islam Malaysia Berhad | U - LIABILITY & R - OFFBS |
| Turkey | Kuveyt Türk Katilim Bankasi Anonim Şirketi | LIABILITY |  |  |  |

**Table 3 Standard adapted by Islamic bank and classification of *mudarabah* investment accounts**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Country** | **Bank** | **IFRS** | **Local Standards** | **AAOIFI** | **Voluntary adaption of AAOIFI** | **Classification of *Mudarabah* Investment Accounts** |
| Indonesia | PT Bank Shariah Mandiri |  | x |  |  | IBL&SE - 3RDPARTY |
| Indonesia | Bank Muamalat |  | x |  |  | IBL&SE - 3RDPARTY |
| Bahrain | Bahrain Islamic bank |  |  | x |  | IBL&SE - EIH |
| Bahrain | Al Salam Bank |  |  | x |  | IBL&SE - EIH |
| Bahrain | Ithmaar Bank |  |  | X |  | IBL&SE -UEIH |
| Qatar | Barwa bank |  |  | x |  | IBL&SE - EIH |
| Qatar | Qib |  |  | x |  | IBL&SE -UEIH |
| Nigeria | Jaiz Bank | x |  | x |  | IBL&SE -UEIH |
| Sudan | Omdurman National Bank |  |  | x |  | IBL&SE -UEIH |
| Sudan | Bank of Khartoum |  |  | x |  | IBL&SE -UEIH |
| Jordan | Jordan Islamic bank for finance development |  |  | X |  | U - LIABILITY & R - OFFBS |
| Jordan | Islamic international arab bank |  |  | X |  | U - LIABILITY & R - OFFBS |
| Bangladesh | Al-Arafah Islami Bank |  | x | x | x | LIABILITY |
| Bangladesh | First Security Islamic bank |  | X | X | x | LIABILITY |
| Bangladesh | Islamic bank of Bangledesh |  | x | x | x | LIABILITY |
| Malaysia | Bank Islam Malaysia Berhad |  | x |  |  | U - LIABILITY & R - OFFBS |
| KSA | Al Rajhi | x |  |  |  | OFF BS |
| Kazakhstan | Al Hilal Islamic bank | x |  |  |  | OFF BS |
| Kazakhstan | Zaman Bank | x |  |  |  | OFF BS |
| Brunei | Bank Islam Brunei Darussalam Berha | x |  |  |  | LIABILITY |
| Egypt | Al Baraka bank of Egypt |  | x |  |  | LIABILITY |
| Egypt | Faisal Islamic bank of Egypt |  | x |  |  | LIABILITY |
| Gambia | Arab Gambian Islamic bank | x |  |  |  | LIABILITY |
| Indonesia | Bank BRI Syariah |  | x |  |  | LIABILITY |
| KSA | Alinma Bank | X |  |  |  | LIABILITY |
| KSA | Bank Al Bilad |  |  |  |  | LIABILITY |

**Table 3 Standard adapted by Islamic bank and classification of *mudarabah* investment accounts**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Country** | **Bank** | **IFRS** | **Local Standards** | **AAOIFI** | **Voluntary adaption of AAOIFI** | **Classification of Mudarabah Investment Accounts** |
| Kuwait | Kuwait Finance House | x |  |  |  | LIABILITY |
| Kuwait | Kuwait International bank | x |  |  |  | LIABILITY |
| Kuwait | Boubyan Bank | x |  |  |  | LIABILITY |
| Malaysia | Bank Rakyat |  | x |  |  | LIABILITY |
| Malaysia | Public Islamic Bank Berhad |  | X |  |  | LIABILITY |
| Malaysia | Hong Leong Islamic Bank Berhad |  | x |  |  | LIABILITY |
| Maldives | Maldives Islamic banks | x |  |  |  | LIABILITY |
| Pakistan | Bank of Khyber |  |  |  |  | LIABILITY |
| Pakistan | Meezan Bank |  | x |  |  | LIABILITY |
| Pakistan | Bank Islami |  | x |  |  | LIABILITY |
| Pakistan | Burj Bank |  | x |  |  | LIABILITY |
| South Africa | Al Baraka bank - South Africa | x |  |  |  | LIABILITY |
| Sri Lanka | Amana Bank PLC - Sri Lanka |  | x |  |  | LIABILITY |
| Thailand | Islamic Bank of Thailand |  | x |  |  | LIABILITY |
| Turkey | Kuveyt Türk Katilim Bankasi Anonim Şirketi | x |  |  |  | LIABILITY |
| Turkey | Turkiye Finans Katilim Bankasi | x |  |  |  | LIABILITY |
| UAE | Dubai Islamic bank | x |  |  |  | LIABILITY |
| UAE | Abu Dhabi Islamic bank | x |  |  |  | LIABILITY |
| UAE | Noor Islamic bank | x |  |  |  | LIABILITY |
| UK | Al Rayan Bank | x |  |  |  | LIABILITY PLS |