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The Role of Artificial Intelligence in Predicting Financial Performance and Enhancing Strategic Disclosure: An Applied Study on Banks Listed in the Iraq Stock Exchange

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Abstract. *This research aims to demonstrate how artificial intelligence (AI) contributes to strategic disclosure by predicting financial performance evaluation using published financial statement data related to the performance of banks listed on the Iraq Stock Exchange for the period from 2015 to 2024. This impact is specifically reflected in increased confidence among users of accounting information in assessing future financial performance when making decisions. This is due to AI technology's ability to process and analyze data quickly and accurately. It can search for and classify patterns and financial data in an unprecedented manner, unlike traditional methods that lack automated data processing to achieve optimal results. To benefit from AI technology, Iraqi companies still lack the technology necessary to improve their financial reporting and the information they disclose to beneficiaries and stakeholders. The research is based on two main hypotheses: there is a significant positive impact of AI on predicting financial performance, and there is a significant positive impact of future financial performance on strategic disclosure in companies' financial statements, particularly with regard to the company's plans, strategic objectives, and future performance expectations. Accordingly, the researcher used artificial intelligence, represented by a neural network model, to predict the financial performance of the sample companies for the period from 2025 to 2029. This required measuring indicators to evaluate the financial performance of these banks (profitability ratio, liquidity ratio, debt management ratio, and asset management ratio). The researcher then proposed a strategic disclosure model that explains the prediction of future information in financial statements, which was extracted based on the financial indicators of the sample banks. Among the most important findings of the research are:*

Artificial intelligence applications benefit the banking sector, as they provide useful future information to investors and stakeholders alike, in addition to increasing efficiency in the financial sector, which achieves economic benefits. In particular, the results predicted using the neural network application are characterized by accuracy and transparency, and are close to actual values when compared to other traditional forecasting methods.

Keywords: *Artificial intelligence, strategic disclosure, financial performance*

1. INTRODUCTION

Digital technologies have brought about dramatic and rapid changes in almost all areas of life. Therefore, it's no surprise that artificial intelligence (AI) has become a multidisciplinary topic, offering opportunities and posing challenges with profound implications for the future of work. The role of AI in accounting is evident in the structural change in business models, relying on advanced technologies to conduct various financial transactions and enhance customer relationships, on the one hand, and interact with various stakeholders, on the other. Financial performance is a major concern for decision makers, including shareholders, investors, lenders, and other stakeholders. Since decision-making must be based on current and future information relevant to its predictive power, forecasting future financial performance through AI may improve strategic disclosure, with long-term benefits for the business unit and external parties such as investors and creditors. This information provides a forward-looking view of the long-term position of the business unit. The study aims to apply artificial intelligence systems (neural network) to predict future financial performance, and to demonstrate the importance of these predictions in strategic disclosure. The researcher relied on the applied analytical approach based on some financial indicators through statistical programs, including the GRETL program through the BOX JENKINS method to predict future information for some financial performance indicators in a traditional way for the research sample for the years 2025-2029, as well as the Statistical Package for the Social Sciences (SPSS) program, where the neural network was built to predict future information for financial performance indicators for the research sample 2025-2029. This improves the efficiency and productivity of the unit, and generates data and information that serve users and correct their expectations.

2. MATERIALS AND METHODS

2.1 theoretical materials

2.1.1 The problem of the study

Many economic entities in general, and Iraqi ones in particular, still lack the use of modern technology and artificial intelligence techniques to provide stakeholders with a comprehensive view of the company's plans, strategic objectives, and future prospects. Strategic disclosure reflects a company's ability to sustain and adapt to potential future changes, helping stakeholders predict future company performance, reduce information gaps, and mitigate uncertainty.

Main Problem: How does the use of artificial intelligence in predicting financial performance contribute to improving analytical tools for Iraqi banks? In response to the above, the study's problem is formulated according to the following questions:

1. What is the impact of applying artificial intelligence in predicting the future financial performance of banks in smart research?
2. What is the role of assessing future financial performance in improving public disclosure in banks' financial statements in achieving the research?

2.1.2 Objectives of the study

The primary objective of the study is to examine the application of artificial intelligence (AI) systems (neural network technology) and their importance in predicting financial performance. It also aims to demonstrate their role in improving strategic disclosure for the sample banks by providing highly accurate and more appropriate predictive information. This will enhance the economic unit's ability to generate information that benefits users of reports, which are considered

the most important sources of information for investors and stakeholders, and corrects their expectations. Accordingly, the sub-objectives of the study are:

1. Measuring the impact of AI in predicting future financial performance based on an analysis of the financial ratios of the Iraqi banks in the research sample.
2. Explaining the role of evaluating future financial performance in improving strategic disclosure in the financial reports of the sample banks.

2.1.3 The importance of the study

1. The importance of the research, theoretically, at the academic level, is certainly linked to focusing on how to leverage artificial intelligence to develop basic systems with all their components, especially the outputs represented by accounting information, which is supposed to have predictive capabilities to be relevant to the decisions of beneficiaries.
2. At the practical level, the importance of the research emerges in providing information on predicting future financial performance, which will benefit the following groups (researchers, accountants and auditors, company management, investors, and current and prospective shareholders). This is achieved by relying on predicting financial performance using the financial ratios of the Iraqi banks in the research sample and predicting the future direction of financial performance using neural network technology..

2.1.4 Study hypothesis

The research is based on the following two main hypotheses:

1. There is a significant positive impact of artificial intelligence on predicting financial performance.
2. There is a positive moral impact of evaluating future financial performance on strategic disclosure in companies' financial statements.

2.1.5 study Methodology

1. Theoretical aspect: The deductive approach was used by reviewing the sources mentioned in the thesis text to theoretically define the research variables and link them.
2. Applied aspect: The researcher relied on the applied analytical approach based on some financial
   indicators using the following measures:

a. The Statistical Package for the Social Sciences (SPSS) program is a set of lists and tools through which the data obtained by the scientific researcher can be entered and then analyzed. The SPSS statistical system relies on digital information and is distinguished by its great ability to process the data supplied to it. On this basis, the neural network was built to predict future information for the financial performance indicators of the research sample 2025-2029.

2.1.6 study References

1. Theoretical aspect: The researcher relied on available Arab and foreign books, dissertations, research, and university frameworks relevant to the study. In addition, she relied on websites and articles available on the internet.
2. Practical aspect: To obtain data and information to support this aspect, the researcher relied on financial reports and quarterly financial statements of banks published on the Iraq Stock Exchange (the research sample) over the years within the timeframe.

Seq.	Details	Study Details	
-1	Researcher and Year	Temitayo and Ttilola, Noluthando	2024
Study Title		A comprehensive review of the impact of artificial intelligence on modern accounting practices and financial reporting.	
Research type		Research published in the Journal of Computer Science and Information Technology Research, Nigeria	
Study Objective		This review underscores the transformative impact of artificial intelligence on modern accounting practices and financial reporting. As organizations navigate this technological revolution, a balanced approach that addresses ethical concerns while maximizing the benefits of AI will be critical to the continued evolution of accounting practices.	
Key Findings		1. Artificial intelligence has accelerated reporting timelines, enabling real-time analysis and continuous monitoring of financial data. 2. On the positive side, AI simplifies routine tasks, reduces errors, and accelerates decision-making processes.	

2.1.7 Previous studies

1- Study(Temitayo& Ttilola, Noluthando,2024)

2- Study: (Sa'ad, Lamia, 2024)

Seq.	Details	Study Details	
-1	Researcher and Year	Sa'ad, Lamia	2024
Study Title		Measuring and evaluating financial performance under the financial accounting system	
Research type		Master's thesis submitted to the Faculty of Economics, Business and Management Sciences, Algeria	
Study Sample		Hadjar Essoud Cement Company SCHS Skikda for the period 2019-2023	
Study Objective		1. Identify tools for measuring and evaluating financial performance (balance indicators and financial ratios). 2. Familiarize yourself with various financial indicators and ratios used to measure and evaluate an organization's financial performance.	
Key Findings		Qualifying staff and cadres at the institutional level and working to launch periodic training courses to gain financial knowledge within the institution, especially for accountants, to train them on financial statements and how to prepare them, and monitoring them to ensure they are keeping up with the financial accounting system.	

2.2 METHODS

2.2.1 The concept of artificial intelligence

Artificial intelligence, although a term used since the 1950s, still lacks a generally accepted definition today. Artificial intelligence cannot be understood as a stand-alone application, but rather as a technology that supports existing functional applications and is ultimately based on algorithms designed to solve specific problems and collect, organize, process, analyze, transmit, and respond to larger data sets that are appropriate and capable of matching the cognitive capacity of the human mind and processes similar to it. [4]

Artificial intelligence can be defined as:

It is an attempt to build computer systems that attempt to think and behave like humans. Currently, artificial intelligence lacks the flexibility, breadth, and generality of human intelligence, but it can be used to capture, codify, and expand organizational knowledge. [3]

From the above, the researcher defines artificial intelligence as (a set of sciences in the form of algorithms used in computer systems to perform a specific task without human intervention, as one of the most interesting and fastest-growing fields. In the field of accounting, it can improve the way data is analyzed. to help in performing accounting tasks that require careful thinking, in-depth study, and human judgment. In general, artificial intelligence is expected to transform accounting tasks by automating routine and repetitive information, freeing accountants to focus on strategic thinking, analysis, and human judgment.)

2.2.2 Tools used in the financial performance evaluation process

The financial management department transforms the data recorded in financial statements (balance sheet, income statement, and cash flow statement) into information in a specific format. Decision-makers benefit from this information through financial analysis, which allows them to be interpreted in a simplified manner and understood by all parties inside and outside the company. Internal parties benefit from identifying the strengths and weaknesses of the financial policies followed by companies, such as investment policy, cash management policy, credit policy, and others. External parties benefit from this information, such as investors, the government, creditors, banks, and others. There are numerous tools, each offering a set of advantages and functions for companies, the most important of which are: ([1],[2])

Financial Relative Analysis: This type of analysis is based on the primary purpose of evaluating the financial performance of the components of the financial statements, to highlight and judge the company's important aspects. This is achieved through a set of ratios, such as profitability ratios, asset management ratios, liquidity ratios, and market value ratios.

1. Financial Trend Analysis: Horizontally, it analyzes financial statement components across different time periods to identify declines or improvements in the company's performance over different years. Vertically, it relies on detailed data analysis across specific time periods to identify a specific ratio for each financial statement item.
2. Cash Flow Analysis: Provides a highly accurate picture of the company's liquidity to determine whether it has sufficient cash to cover its obligations. This analysis is based on identifying the cash inflows and outflows that occurred within the company during the previous period.
3. Financial Failure Prediction Analysis: This analysis is based on past or current data to inform decisions about bankruptcy, corporate failure, and the harm to shareholders and lenders. It

combines basic financial ratios with statistical methods to provide a predictive assessment of company events.

2.2.3 The importance of strategic disclosure

The importance of strategic disclosure can be illustrated through the points below: ([5],[6])

1. The information voluntarily disclosed by a company's management can significantly improve its performance, increasing credibility among market participants.
2. Disclosure, if the company commits to publishing information, will help reduce their cost of capital. It also impacts the capital market, which will improve liquidity for their shares on the stock market and increase the number of financial analysts who follow the company.
3. Disclosure of the economic unit helps stakeholders more accurately evaluate the economic unit. This can benefit managers by knowing the market value of the capital, thus improving the company's strategic and operational decisions.
4. Providing strategic information and future plans is an important part of strategic disclosure, ultimately leading to a decrease or increase in the company's value. On this basis, the opportunities and risks facing companies will be evaluated. When reporting by economic units, uncertainties should be presented with both positive and negative outcomes. Managers tend to disclose only positive information and avoid information about plans at risk or failure. Presenting future information regarding the achievement of goals and plans reveals the risk of reaching predetermined targets to investors.

2.3 Applied study

3.1 Description of the study sample

A. Research Sample: Four banks were selected for the purpose of analysis and comparison. These banks are Al-Mansour Bank, Gulf Bank, Iraqi Commercial Islamic Bank and Baghdad Bank. These banks were selected due to the availability of the information required to calculate financial performance evaluation indicators more than the rest of the banks, in addition to the availability of periodic quarterly information about these indicators for the study sample for the period (2015-2024), i.e. (160) observations for all banks. Table No. (1) shows the data for the size of the research sample:

3.2 *Analyzing financial indicators to predict financial performance*

This research deals with the analysis of financial indicators to predict the financial performance of the financial sector, which represents the banks, the research sample, during the specified period between (2015-2024). The researcher relied on the analysis of financial ratios (profitability ratio, liquidity ratio, asset management ratio, debt management ratio), which were explained in the second section of the second chapter, as they are among the most common models used by researchers and have proven their ability to provide a high interpretation to determine the benefit of accounting information through multiple environments. These indicators were extracted through a group of statistical programs used in data analysis, as explained in paragraph (1.1.8) within the research methodology. Table (2) shows the financial indicators according to the actual values of Gulf Bank

3.3 *Forecasting Gulf Bank's Financial Indicators*

Introduction:

This research addresses a study of predicting the financial indicators of the four banks in the research sample, and aims to demonstrate the impact of future financial performance on improving the strategic disclosure of accounting information. Two methods will be used: the traditional method (Box Jenkins) and the artificial intelligence technique (neural network). A comparison will be made to determine which is better for the specified financial ratios (total asset turnover ratio, current ratio, total debt, return on total assets, and return on equity). The presentation will cover the forecast years (from 2025 to 2029).

- ❖ Predicting financial indicators using artificial intelligence technology (neural networks NN)

I was interested in the architecture of neural networks for the purpose of weighting them based on a third algorithm, backpropagation. When using ad hoc networks, the data is often split into training data and test data, where the training data is 80% and the test data is 20%. A neural network character is used for the inputs, representing past values with different latency periods based on previously issued correlations. In addition, the data was transformed to a standard mean of 0 and a standard deviation of 1 to adapt the data to the neural network without affecting the control of the underlying data. However, the nodes in the Latin alphabet were used to obtain the lowest possible error. The activation functions used in this technique are the sigmoid activation function between the input layer and the hidden layer, and the identity activation function between the hidden layer and the output layer. I have drawn the architecture of the neural network with its layers and nodes as shown in Figure (1)

The used neural network architecture has resulted in finding the values of the neural network weights between the nodes as in Table (4):

Through the results in the tables and with regard to the values of the weights that represent the weight that each hidden unit contributes to the final prediction of the values of the indicators, it is noted that there are some nodes that have a positive effect because they are linked to a positive weight and some that have a negative effect because they are linked to a negative weight. The values of the mean square errors (MSE) and some other criteria were calculated as shown in Table (5):

The estimated weights were used to calculate the predictive values of the indicators and were placed in Table (6), which uses the predictive values using neural networks:

3.4 Hypothesis testing and proposing a strategic disclosure model

To prove the second hypothesis, which states that "there is a positive, significant impact of evaluating future financial performance on strategic disclosure in companies' financial statements," the researcher attempts, within this research, to propose a model for strategic disclosure of predictive information derived from artificial intelligence outputs. This model serves to prove the first hypothesis, as strategic disclosure regarding the future performance of the banks in the research sample. This model will benefit internal and external users of financial reports by providing more transparent future financial information about the future

direction of performance and whether it aligns with management's strategic vision to achieve its strategic objectives, compared to the information provided by other banks, which the model will provide more accurately. The following is an explanation of the paragraphs of the model, which the researcher proposes to add to the financial report as part of the additional disclosures attached to the financial statements of Gulf Bank:

Gulf Bank's Strategic Disclosure Form for the Years 2025-2029

Introduction

To the honorable shareholders and customers of Gulf Bank...

We present to you the Financial Accountant's report for Gulf Bank, including the results of the financial indicators analysis of future information on the bank's financial statements for the years 2025-2029. These results highlight the future direction of performance based on the achievements made during the years 2015-2024 by predicting financial performance indicators using artificial intelligence technology. Artificial intelligence technology has played a significant role in communicating important and necessary future information, reflecting improved strategic disclosure regarding the development of the company's activities, with the aim of increasing the usefulness of this information to users in a manner that meets their needs in making decisions.

❖ *Analysis Results*

Below is an interpretation of the results of the analysis of the future predictive values of financial indicator data, with the aim of identifying future trends to demonstrate improvement or decline in indicators in terms of efficiency, opportunities, and risks, for each performance indicator:

1. Total Asset Turnover Ratio: This is one of the asset management ratios that provides an idea of how efficiently (with minimal time and effort) a company utilizes its assets. Based on the analysis of the forecast of Gulf Bank's future financial performance, it is evident that there has been a significant future improvement starting from the first quarter of 2025, which equals 0.57, to the end of the last quarter of 2029, which equals 0.96. This indicates the bank's ability to generate revenue through the use of its fixed and current assets. The voluntary disclosure of such information by the bank will improve its performance and help stakeholders accurately evaluate the bank's performance, thereby improving strategic and operational decisions. 2. Current Ratio: This indicator demonstrates Gulf Bank's future ability to meet short-term obligations through its current assets. The significant and noticeable increase in the years 2025-2028 indicates that the bank is not investing liquidity properly. However, in 2029, there will be a balance in meeting short-term obligations through its current assets. This reveals information with a positive impact on the bank, but with fewer investment opportunities and lower risks.

3. Total Debt: Measures the extent to which borrowed funds contribute to total assets, whether long-term or short-term debt. If the ratio is above 50%, this indicates a high level of risk, particularly for creditors. If it is below 50%, the bank is reducing financing through borrowing to provide a margin of safety for creditors. The analysis results show that the Gulf Bank's ratio varies between less and more than 50%, but most of the forecasted quarters from 2025-

2029 were more than 50%, which reveals negative future information and risks, and there will be no reassurance. On the contrary, there will be a financial difficulty for Gulf Bank due to financing.

3. RESULTS AND DISCUSSION

4. CONCLUSIONS

4.1.1 Theoretical conclusions

Artificial intelligence plays a significant role in the field of accounting due to the significant changes taking place in this field. AI applications have had a positive impact in supporting and developing financial performance forecasting, enhancing user confidence in information. This is in addition to the diversity of financial technology technologies, each of which has a specific role and facilitates economic units, especially the banking sector.

3.1.2 Practical conclusions

The results of the second hypothesis test indicate that predicting financial performance through financial ratios (return on total assets, return on total equity, current ratio, debt ratio, and total assets turnover ratio) all have a significant impact on strategic disclosure. This was demonstrated through a comparison between the four banks. In light of the comparison, a disclosure model was proposed to demonstrate its importance in financial reports.

4.2 Recommendations and Directions for Future Research

4.2.1 Recommendations

1. As a result of the expanding development of banking activity in Iraq and its openness to the global environment, banks must prepare their accounts to keep pace with the development of artificial intelligence, particularly in assessing financial performance.

2. The necessity for banks to adopt artificial intelligence (neural network) technology as a reliable method for predicting the financial performance of financial statements. This is to determine the future financial position, avoid risks, and disclose them in advance. On the one hand, these statements provide users with a positive or negative outlook on banks, thereby ensuring transparency of the statements.

3. Gulf Bank and other banks should rely on the proposed model for strategic disclosure mentioned in Chapter Three of the second section, due to its importance to both parties involved and its ability to provide a comprehensive view of performance evaluation in the financial statements.

4.2.2 Directions for Future Research

In light of the research objectives, problem, and methodology, as well as the findings and recommendations, the researcher would like to point out some directions for related future research, the most important of which are the following:

- The role of artificial intelligence in financial ratio analysis

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Figure and tables

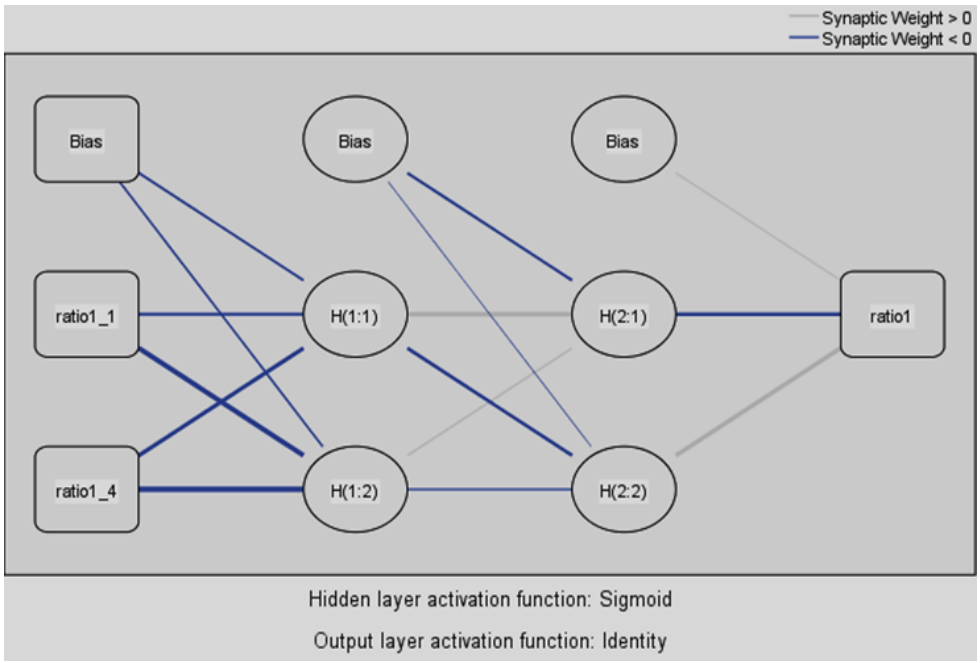

Fig. 1 The architecture of the neural network used

Table (1) Research sample size data

Quarterly data	Number of years of study	Total sample data	Number of banks
4 أرباع	10	160	4

❖ (Observations = Number of banks × Years × Quarters / 4×10×4= 160

Table (2) Financial indicators according to the actual values of the Gulf Bank research sample

Profitability ratios (return on equity) %	Profitability ratios (return on total assets) %	Debt management ratios (total debt) %	Liquidity ratios (current ratio) %	Asset management ratios (total asset turnover ratio) %	quarter	year
1.9551	0.49717	74.57165	1.6720955	1.42944	Q1	2015
3.5116	0.82102	76.62029	1.5458411	2.1655	Q2	2015
5.3497	1.22719	77.06085	1.778793	2.3535	Q3	2015
3.9909	0.59542	35.08083	1.6840156	2.04648	Q4	2015
0.32105	0.1293	59.72634	1.6880614	1.1858	Q1	2016
3.2209	1.34035	58.38595	1.767423	0.95546	Q2	2016
-0.04122	-0.01713	58.45585	1.6569189	0.64623	Q3	2016
1.5455	0.22926	28.12737	1.6915913	0.52521	Q4	2016
1.2764	0.57111	55.25631	1.8449799	1.45468	Q1	2017
0.027771	0.1246	55.13386	2.0028549	0.86657	Q2	2017
0.08642	0.40447	53.19671	2.0239195	1.17837	Q3	2017
0. 78067	0.17416	24.43267	1.9638567	0.5512	Q4	2017
0.28663	0.14129	50.70588	2.1107592	0.90138	Q1	2018
0.33129	0.16344	50.66633	2.2435916	0.83816	Q2	2018
-0.22926	-0.11546	49.63523	2.2404702	0.67815	Q3	2018
0.05393	0.01278	23.06977	4.9170043	0.3788	Q4	2018
-0.3819	-0.19351	49.32978	2.315488	0.50529	Q1	2019
-0.72092	-0.03636	94.95673	2.2401073	0.61008	Q2	2019
-0.48414	-0.23991	50.4452	2.1947825	0.49224	Q3	2019
-0.42802	-0.0746	29.44284	2.3960132	0.25551	Q4	2019
-0.61537	-0.30186	50.94665	2.3621761	0.38117	Q1	2020
-0.3805	-0.18626	51.04824	2.5147383	0.41057	Q2	2020
-0.04316	-0.02148	50.2376	2.4495645	0.63171	Q3	2020
-0.23155	-0.05282	23.86004	2.4500808	0.24751	Q4	2020
-0.98186	-0.48749	50.35047	2.4797629	0.30027	Q1	2021
-0.01123	-0.00558	50.31761	2.455106	0.46761	Q2	2021
-0.37804	-0.1849	51.08873	2.4489709	0.46586	Q3	2021
-0.35154	-0.07948	24.13427	2.45463	0.208	Q4	2021
-0.45036	-0.21396	52.49205	1.3014709	0.49179	Q1	2022
0.19327	0.09167	58.48832	1.4819877	0.92098	Q2	2022
-0.42333	-0.19376	56.74115	2.3227893	0.61147	Q3	2022
-1.00005	-0.45372	54.63008	2.4161983	0.5617	Q4	2022

-0.04482	-0.02184	51.26987	2.4292354	0.6437	Q1	2023
0.35956	0.17487	59.12398	2.1893573	0.17334	Q2	2023
0.64558	0.30824	41.60128	1.4395245	2.05315	Q3	2023
0.33522	0.08328	25.10508	1.8690198	0.6217	Q4	2023
0.72449	0.3947	45.52018	1.7331413	1.17482	Q1	2024
0.50239	0.2772	46.00895	2.0235431	1.18533	Q2	2024
1.65803	0.58433	42.27116	1.2124287	2.5177	Q3	2024
-0.2995	-0.16818	42.55049	2.0959806	0.85566	Q4	2024

Table (4) Calculated estimates of the weights of the neural network used

Parameter Estimates						
Predictor		Predicted				
		Hidden Layer 1		Hidden Layer 2		Output Layer
		H (1:1)	H (1:2)	H (2:1)	H (2:2)	ratio1
Input Layer	(Bias)	-.507	-.504			
	ratio1_1	-.693	-3.694			
	ratio1_4	-1.663	-4.042			
Hidden Layer 1	(Bias)			-.547	-.080	
	H (1:1)			1.943	-1.080	
	H (1:2)			.112	-.432	
Hidden Layer 2	(Bias)					.108
	H (2:1)					-1.205
	H (2:2)					1.667

Table (5) Comparison criteria and their calculated capabilities

MAE	RMSE	MSE	Comparison standard
0.299606	0.450795	0.203216	Total Asset Turnover Ratio
28.34742	52.37096	2742.717	Current Ratio
6.674295	10.87418	118.2479	Total Debt
0.223091	0.31269	0.097775	Return on Total Assets
0.575134	0.837019	0.7006	Return on Total Equity

Table (6) Future predictive values of indicator data

Obs	Prediction				
	Total Assets Turnover %Ratio	Current Ratio	Total Debt	Return on Total Assets	Return on Total Equity
2025:1	0.572	23.495	47.872	-.0918	-.1075
2025:2	0.608	23.753	55.636	-.0918	-.1097
2025:3	0.587	24.298	51.556	-.0918	-.1094
2025:4	0.569	24.289	32.060	-.0917	-.0905
2026:1	0.551	24.203	49.463	-.0917	-.0801
2026:2	0.561	24.301	52.248	-.0918	-.1114
2026:3	0.626	24.261	51.230	-.0918	-.1103
2026:4	0.551	24.207	31.814	-.0917	-.0873
2027:1	0.537	24.217	48.711	-.0918	-.1028
2027:2	0.593	18.579	51.490	-.0918	-.1046
2027:3	0.676	18.415	52.833	-.0917	-.0799
2027:4	0.559	20.881	31.826	-.0917	-.0758
2028:1	0.608	23.862	54.073	-.0918	-.1140
2028:2	0.758	24.077	56.376	-.0918	-.1112
2028:3	0.582	22.844	56.767	-.0860	-.0018
2028:4	0.914	18.624	54.417	.3025	.1949
2029:1	0.658	18.851	49.982	.1856	.1914
2029:2	0.647	18.926	55.965	.2986	.2114
2029:3	0.995	19.738	37.506	.3354	.2716
2029:4	0.958	18.386	31.826	.3365	.4776

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