

A Tabel of interest rates Posted by the Commercial Banks for January 2011

Bank Name		1- Denominted in Iraqi Dinar										2- Denominated in USD							
		Interest rates on Depeosits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 3/31/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Rafidain Bank	4.00	5.00	5.50	6.00		10.00	10.00	9.00	10.00	11.00	1.00	1.50	1.75	2.00		8.00	9.00	10.00
2	Rasheed Bank	3.50	4.50	5.00	6.50		10.00	10.00	10.00	11.00	12.00		1.50	2.00		8.00	9.00	10.00	10.00
3	Iraq Bank	4.00	9.00	11.00	13.00				19.00	20.00	23.00			5.00	6.00		13.00	18.00	18.00
4	T.B.I	5.25	4.50	6.00	6.00		14.00		14.00	14.00	14.00	0.50	0.75	1.00			10.00	10.00	
5	Bank Of Baghdad	3.75	4.00	3.50			10.00		11.00	12.00	12.00	1.50	1.50	1.50		12.00	13.00		
6	Commercial Bank of Iraq	4.00	4.00				12.00	12.00	12.00	12.00						12.00			
7	Iraqi Middle Est Investment Bank	4.00	5.50	7.00	7.50		14.00	14.00	13.00	14.00	10.00	2.00	2.50	3.00				12.50	11.00
8	Investment Bank Of Iraq	5.50	6.00	6.50			12.00	12.00	12.00			4.00	4.00	4.50		10.00			
9	United Investment Bank	6.00	6.25	6.50	7.00		14.00		12.00			3.50		4.50	5.00	15.00	18.00		
10	Dar ESalaam Investment Bank	1.00	3.15	3.30			17.00	18.00	16.00	17.00	17.00					15.00	16.00	16.00	16.00
11	Mousil Bank	5.00	5.50	6.00	6.00	6.00	12.00	12.00	12.00	12.00	12.00	1.50	2.00	2.50	2.50	12.00	12.00	12.00	12.00
12	Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00			
13	Basrah Private Bank For Investment	8.00	8.50	9.00	10.00		20.00	20.00	20.00			3.00	4.00	4.50	5.00	20.00	20.00		
14	National Bank Of Iraq	6.00	6.50	7.00	7.50		13.00	13.00	13.00	14.00		2.50	3.00				13.00	14.00	
15	Credit Bank Of Iraq	3.25	3.50	4.25			12.00	12.00	12.00	13.00	13.00	1.50	1.50	1.50		12.00	13.00	13.00	13.00
16	Economic Bank of Iraq	8.00	9.00	10.00	10.00		17.00	16.00	16.00	16.00	17.00	4.00	3.00	4.00	4.00	16.00	16.00	17.00	
17	Sumer Bank	7.00	9.00	10.00			18.00	8.00	8.00	8.00		5.00	7.00	8.00			11.00		
		10.00		11.00				18.00	18.00	18.00							16.00		
18	Gulf Commercial Bank	5.50	6.00	6.00	6.00	6.00	15.00	14.00	14.00	15.00	16.00	3.50	4.00	4.00	4.00	14.00			
19	Al Warka Inv. Bank	7.00	10.00	11.00			25.00	25.00	25.00			4.00	4.25	4.50		25.00			
20	Al Shemal-Bank	7.00	7.50	8.00			11.00	16.00	11.00			7.00	7.50	8.00		11.00			
21	unionBank of irak	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.50	3.00		13.00			
22	Ashur Bank	3.00					16.00	16.00	16.00			4.00	4.00	4.50	4.50	15.00			
23	Mansour Bank	5.00	5.40				13.00	13.00	12.50			3.50	4.30			11.00			
24	Agricutur alTurkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		10.00	15.00	15.00	
25	ALHUDA	7.00	8.00	8.50	9.00		15.00	15.00	13.00	14.00		4.00	5.00	5.50	6.00	10.00	11.00		
26	BibLUSS		3.75	4.00			15.00						1.50	2.75		7.75			
27	Abar Iraq	4.00	5.00	6.00	7.00				12.00	13.00									
28	Inter kontnntal	2.97	5.00				14.00			9.00	10.00	1.00	1.75	2.30					
Average Interest Rate		5.2	6.0	7.0	7.9	6	14.8	14.4	14.4	13.8	13.8	2.9	3.1	3.7	4.5	13.3	13.4	13.3	12.9

A Tabel of interest rates Posted by the Specialized Banks for January2011

Bank Name		1- Denominated in Iraqi Dinar										2- Denominated in USD							
		Interest rates on Deepsits					Interest rates on credits					Interest rates on deposits				Interest rates on creds			
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 3/31/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Industrial Bank	4	5	6	7				10	12	14	1	1	2		8	9	10	
2	Agricultural Cooperative Bank	5	6	7	8		14	14	8	8	8								
									10	10	14								
3	Realestate Bank	8	6	7	8		12	12	14	15	16								
Average Interest Rat		5.67	5.67	6.67	7.67		13.00	13.00	10.50	11.25	13.00	1.00	1.00	1.50		8.00	9.00	10.00	

A Tabel of interest rates Posted by the Commercial Banks for february 2012

Bank Name	1- Denominted in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Depeosits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 3/31/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Rafidain Bank	4	5	5.50	6		9	9	9	10	11	1	1.50	1.75	2		8	9	
2 Rasheed Bank	3.50	4.50	5	6.50		10	10	10	11	12		1.50	2		8	9	10	10
3 Iraq Bank	4	9	11	13				19	20 21	23			5	6		13	18	18
4 TBI (TRADE BANK OF IRAQ)	3	3.50	3.50	4		14		14	14	14	0.50	0.75	1			10	10	
5 Bank Of Baghdad	3.75	4	3.50			10		11	12	12	1.50	1.50	1.50		12	13		
6 Commercial Bank of Iraq	4	4				12	12	12	12							12		
7 Iraqi Middle East Investment Bank	4	5.50	7	7.50		14	14	13	14		2	2.50	3				12.50	
8 Investment Bank Of Iraq	5.50	6	6.50			12	12	12			4	4	4.50		10			
9 United Bank Investment	6	6.25	6.50	7.00		14		12			3.50		4.50	5	15	18		
10 Dar Es Salaam Investment Bank	1	3.15	3.30			17	18	16 18	17	17					15 17		16	16
11 Mousil Bank	5	5.50	6	6		12	12	12			1.50	2	2.50			12	12	
12 Babylon Bank	7		9	9		16	15	15			5		6	6	14			
13 Basrah Private Bank For Investment	8	8.50	9	10		20	20	20			3	4	4.50	5	20	20		
14 National Bank Of Iraq	7	7.50	8	8.50		13	13	13	14		2.50	3				13	14	
15 Credit Bank Of Iraq	3.25	3.50	4.25 4.50			12	12	12	13	13	1.50	1.50	1.50			12	13	13
16 Economic Bank of Iraq	8	9	10	10		17	16	16	16	17	4	3	4	4	16	16	17	
17 Sumer Bank	7 10	9	10 11			18	8 18	8 18	8 18		5	7	8			11 16		
18 Gulf Commercial Bank	5.50	6	6	6	6	15	14	14	15	16	3.50	4	4	4	14			
19 Al Warka Inv. Bank	7	8.50	9.50	10.50		25	25	25			4	4	5		25			
20 North Bank	7	7.50	8			11	16	11			7	7.50	8		11			
21 Union Bank Of Iraq	8	9	10			14	14	12	13		2	2.50	3		13			
22 Ashur Bank	3					16	16	16			4	4	4.50	4.50		15		
23 MANSOUR BANK	5	5.40				13	13	12.50			3.50	4.30				11		
24 Agricultural Turkish Bank	2	2.50	3			25		27			0.50	1	1		10	15	15	
25 Alhuda	7	8	8.50	9		15	15	13	14		4	5	5.50	6	10	11		
26 Bibluss		3.75	4			15						1.50	2.75		7.75			
27 Abar Iraq	4	5	6	7				12	13									
28 Inter kontnental	2.97	5				14			9	10	1	1.75	2.30					
Average Interest Rate	5.20	5.94	6.87	8	6	14.73	14.38	14.38	13.89	14.50	2.93	3.08	3.73	4.72	13.61	13.06	13.32	14.25

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A Tabel of interest rates Posted by the Specialized Banks for February 2012

Bank Name		1- Denominted in Iraqi Dinar									2- Denominated in USD								
		Interest rates on Depeosits					Interest rates on credits				Interest rates on deposits				Interest rates on credits				
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 3/31/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Industrial Bank	4	5	6	7		12	10	10	12	14	1	1	2			9	10	
2	Agricultural Cooperative Bank	5	6	7	8		14	14	8	8	8								
									10	10	14								
3	Realestate Bank	8	6	7	8		12	12	14	15	16								
Average Interest Rate		5.7	5.7	6.7	7.7		12.7	12	10.5	11.3	13.0	1	1	1.5			9	10	

A Tabel of interest rates Posted by the Commercial Banks for murch 2012

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Bank Name		1- Denominted in Iraqi Dinar									2- Denominated in USD								
		Interest rates on Depeosits					Interest rates on credits				Interest rates on deposits				Interest rates on credit				
		Saving	Fixed deposits			Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans				
			6 Months	year	2 years			More than 2 years	Short term	Midium term		long term	Less than a year	A year	More than a year	Short term less than a year	Midium term a year	more than two years	Long term more than two years
CBI Prescribed Rate (befor 3/31/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Rafidain Bank	4	5	5.5	6				9	10	11	1	1.5	1.8	2	8	9	10	
2	Rasheed Bank	4	5	6	7		10	10	10	11	12	1	1.5	2			9	10 11	
3	Iraq Bank	4	9	11	13				19	20 21	23			5	6		13	18	18
4	TBI (TRADE BANKOF IRAq)	3	3.5	3.5	4		14		14	14	14	0.5	0.8	1			10	10	
5	Bank Of Baghdad	3.8	4	3.5			10		11	12	12	1.5	1.5	1.5		12	13		
6	Commercial Bank of Iraq	4	4				12	12	12	12						12			
7	Iraqi Middle Est Investment Bank	4	5.5	7	7.5		14	14	13	14	10 12	2	2.5	3				12.5	11 13.0
8	Investment Bank Of Iraq	6	6.5	7			12	12	12			4.5	4.5	5		10			
9	United Investment Bank	6	6.3	6.5	7		14		12			3.5		4.5	5	15	18		
10	Dar Es Salaam Investment Bank	1	3.2	3.3			17	18	16 18	17	17					15 17		16	16
11	Mousil Bank	5	5.5	6	6	6	12	12	12	12	12	1.5	2	2.5	2.5	12	12	12	12
12	Babylon Bank	7		9	9		16	15	15			5		6	6	14			
13	Basrah Private Bank For Investment	8	8.5	9	10		20	20	20			3	4	4.5	5		20		
14	National Bank Of Iraq	7	7.5	8	8.5		13	13		13	14	2.5	3				13	14	
15	Credit Bank Of Iraq	3.3	3.5	4.3 4.5			12	12	12	13	13	1.5	1.5	1.5	1.5	12	13	13	13
16	Economic Bank of Iraq	8	9	10	10		17	16	16	16	17	4	3	4	4		16	17	
17	Sumer Bank	7 10	9	10 11			18	8 18	8 18	8 18		5	7	8			11 16		
18	Gulf Commercial Bank	5.5	6	6	6	6	15	14	14	15	16	3.5	4	4	4	14			
19	Al Warka Inv. Bank	7	8.5	9.5	10.5		25	25	25			4	4	5		25			
20	Al Shemal-Bank	7	7.5	8			11	16	11			7	8	8		11			
21	Union Bank Of Iraq	8	9	10			14	14	12	13		2	2.5	3		13			
22	Ashur Bank	3					16	16	16			4	4	4.5	4.5		15		
23	MANSOUR BANK	5	5.4				13	13	12.5			3.5	4.3			11			
24	Agritutur AlTurkish Bank	2	2.5	3			25		27			0.5	1	1			15		
25	ALHUDA	7	8	8.5	9		15	15	13	14		4	5	5.5	6	10	11		
26	BIBLUSS		3.8	4			15						1.5	2.8		7.8			
27	Abar Iraq	4	5	6	7		12.5	12.5	12.5	13.5									
28	Inter kontntal	3	5				14			9	10	1	1.8	2.3					
Average Interest Rate		5.2	6	6.9	8	6	14.9	14.5	14.4	13.8	13.8	2.9	3.1	3.8	4.2	12.9	13.4	13.0	13.8

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A Tabel of interest rates Posted by the Specialized Banks for murch 2012

Bank Name		1- Denominted in Iraqi Dinar										2- Denominated in USD						
		Interest rates on Depeosits					Interest rates on credits					Interest rates on deposits			Interest rates on credits			
		Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
		Saving	6 Months	year	2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 3/31/2004)		7%	8%	9%	10%			14%	15%	16%								
1	Industrial Bank	4	5	6	7		12	10	10	12	14	1	1	1.5		9	10	
2	Agritultural Cooperative Bank	5	6	7	8		14	14	8	8	8							
								10	10	14								
3	Realestate Bank	8	6	7	8		12	12	14	15	16							
Average Interest Rat		5.7	5.7	6.7	7.7		12.7	12	11	11.3	13.0	1	1	1.5		9	10	

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A Tabel Of Interest Rates Posted By The Commercial Banks For April 2012

Bank Name		1- Denominted in Iraqi Dinar										2- Denominted in USD							
		Interest rates on Deepsits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one years	Long term more than two years
CBI Prescribed Rate (Befor 31/3/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Rafidain Bank	4	5	5.5	6		9	9	9	10	11	1	1.5	1.75	2	8	9	10	
2	Rasheed Bank	4	5	6	7		10	10	10	11	12	1	1.5	2			9	10	10
3	Iraq Bank	4	9	11	13				19	20 21	23			5	6		13	18	18
4	TBI (Trade Bank Of Iraq)	3	3.5	3.5	4		14		14	14	14	0.5	0.75	1			10	10	
5	Bank Of Baghdad	3.75	4	3.5			10		11	12	12	1.5	1.5	1.5		12	13		
6	Commercial Bank of Iraq	4	4				12	12	12	12						12			
7	Iraqi Middle Est Investment Bank	4	5.5	7	7.5		14	14	13	14	10 12	2	2.5	3				12.5	11 13
8	Investment Bank Of Iraq	6	6.5	7			12	12	12			4.5	4.5	5		10			
9	United Investment Bank	6	6.3	6.5	7		14		12			3.5		4.5	5	15	18		
10	Dar Es Salaam Investment Bank	1	3.15	3.3			17	18	16 18	17	17					15 17	16	16	16
11	Mousil Bank	5	5.5	6	6	6	12	12	12	12	12	1.5	2	2.5	2.5	12	12	12	12
12	Babylon Bank	7		9	9		16	15	15			5		6	6	14			
13	Basrah Private Bank For Investment	8	8.5	9	10		20	20	20			3	4	4.5	5		20		
14	National Bank Of Iraq	7	7.5	8	8.5		13	13		13	14	2.5	3			13	14		
15	Credit Bank Of Iraq	3.25	3.5	4.25 4.5			12	12	12	13	13	1.5	1.5	1.5		12	13	13	13
16	Economic Bank of Iraq	8	9	10	10		17	16	16	16	17	4	3	4	4		16	17	
17	Sumer Bank	7 10	9	10 11			18	8 18	8 18	8 18		5	7	8			11 16		
18	Gulf Commercial Bank	5.5	6	6	6	6	15	14	14	15	16	3.5	4	4	4	14			
19	Al Warka Inv. Bank	7	8.5	9.5	10.5		25	25	25			4	4	5		25			
20	Al Shemal-Bank	7	7.5	8			11	16	11			7	7.5	8		11			
21	Union Bank Of Iraq	8	9	10			14	14	12	13		2	2.5	3		13			
22	Ashur Bank	3					16	16	16			4	4	4.5	4.5	15			
23	Mansour Bank	5	5.4				13	13	12.5			3.5	4.3			11			
24	Agricultural Turkish Bank	2	2.5	3			25		27			0.5	1	1		10	15	15	
25	Al Huda	7	8	8.5	9		15	15	13	14		4	5	5.5	6	10	11		
26	Bibluss		3.25	3.5			12.0						1.5	2		7.75			
27	Abr Iraq	4	5	6	7		12.5	12.5	12.5	13.5									
28	Inter kontnental	2.97	5				14			9	10	1	1.75	2.3					
Average Interest Rate		5.2	6	6.9	8	6	14.5	14.3	14.4	13.8	13.8	2.9	3.1	3.7	4.5	12.8	13.5	13.4	13.3

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Bank Name		1- Denominted in Iraqi Dinar									2- Denominated in USD								
		Interest rates on Depeosits					Interest rates on credits				Interest rates on deposits				Interest rates on credits				
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	Long term more than two years
CBI Prescribed Rate (Befor 31/3/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Industrial Bank	4	5	6	7				10	12	14	1	1	1.5		8	9	10	
2	Agricultural Cooperative Bank	5	6	7	8		14	14	8	8	8								
									10	10	14								
3	Realestate Bank	8	6	7	8		12	12	14	15	16								
Average Interest Rate		5.7	5.7	6.7	7.7		13	13	10.5	11.3	13	1	1	1.5		8	9	10	

A Tabel Of Interest Rates Posted By The Commercial Banks For May 2012

Bank Name		1- Denominted in Iraqi Dinar									2- Denominated in USD								
		Interest rates on Deposits					Interest rates on credits				Interest rates on deposits				Interest rates on credit				
		Saving	Fixed deposits				Current account (over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	Long term more than two years
CBI Prescribed Rate (Befor 31/3/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Rafidain Bank	4	5	5.5	6		9	9	9	10	11	1	1.5	1.75	2	8	9	10	
2	Rasheed Bank	4	5	6	7		10	10	10	11	12	1	1.5	2		9	10	10	
3	Iraq Bank	4	9	11	13				19	20 21	23			5	6		13	18	18
4	T.B.I	3	3.5	3.5	4		14		14	14	14	0.5	0.75	1		10	10		
5	Bank Of Baghdad	3.75	4	3.5			10		11	12	12	1.5	1.5	1.5		12	13		
6	Commercial Bank of Iraq	4	4				12	12	12	12						12			
7	Iraqi Middle Est Investment Bank	4	5.5	7	7.5		14	14	13	14	10 12	2	2.5	3				12.5	11 13
8	Investment Bank Of Iraq	6	6.5	7			12	12	12			4.5	4.5	5		10			
9	United Investment Bank	6	6.3	6.5	7		14		12			3.5		4.5	5	15	18		
10	Dar Es Salaam Investment Bank	1	3.15	3.3			17	18	16 18	17	17					15 17	16	16	16
11	Mousil Bank	5	5.5	6	6	6	12	12	12	12	12	1.5	2	2.5	2.5	12	12	12	12
12	Babylon Bank	7		9	9		16	15	15			5		6	6	14			
13	Basrah Private Bank For Investment	8	8.5	9	10		20	20	20			3	4	4.5	5		20		
14	National Bank Of Iraq	7	7.5	8	8.5		13	13		13	14	2.5	3			13	14		
15	Credit Bank Of Iraq	3.25	3.5	4.25 4.5			12	12	12	13	13	0.75	0.75	0.75		12	13	13	13
16	Economic Bank of Iraq	8	9	10	10		17	16	16	16	17	4	3	4	4		16	17	
17	Sumer Bank	7 10	9	10 11			18	8 18	6 18	8 18		5	7	8			11 16		
18	Gulf Commercial Bank	5.5	6	6	6	6	15	14	14	15	16	3.5	4	4	4	14			
19	Al Warka Inv. Bank	7	8.5	9.5	10.5		25	25	25			4	4	5		25			
20	Al Shemal - Bank	7	7.5	8			11	16	11			7	7.5	8		11			
21	Union Bank of iraq	8	9	10			14	14	12	13		2	2.5	3		13			
22	Ashur Bank	3					16	16	16			4	4	4.5	4.5	15			
23	Mansour Bank	5	5.4				13	13	12.5			3.5	4.3			11			
24	Agricultural Turkish Bank	2	2.5	3			25		27			0.5	1	1		10	15	15	
25	Al Huda	7	8	8.5	9		15	15	12 13	14		4	4.5 5	5.5	6	9 10	11		
26	Bibluss		3.25	3.5			12						1.5	2		7.75			
27	Abr Iraq	4	5	6	7		12.5	12.5	12.5	13.5									
28	Inter kontnental	2.99	4.5				14			9	10	1	1.75	2.5					
Average Interest Rate		5.2	5.9	6.9	8	6	14.5	14.3	14.3	13.8	13.8	2.8	3.1	3.7	4.5	12.7	13.5	13.4	13.3

A Tabel Of Interest Rates Posted By The Specialist Banks For May 2012

Bank Name		1- Denominted in Iraqi Dinar									2- Denominated in USD								
		Interest rates on Depeosits					Interest rates on credits				Interest rates on deposits				Interest rates on credits				
		Saving	Fixed deposits				Current account (over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	Long term more than two years
CBI Prescribed Rate (Befor 31/3/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Industrial Bank	4	5	6	7				10	12	14	1	1	1.5		8	9	10	
2	Agricultural Cooperative Bank	5	6	7	8		14	14	8 10	8 10	8 14								
3	Realestate Bank	8	6	7	8		12	12	14	15	16								
Average Interest Rat		5.7	5.7	6.7	7.7	0	13	13	10.5	11.3	13	1	1	1.5		8	9	10	

ملاحظة:-

الأرقام المؤشرة باللون الأحمر تمثل الواردة من المديرية العامة لمراقبة الصيرفة والائتمان

Statistics & Research Dep. / Financial Market Research Division

A Tabel Of Interest Rates Posted By The Banks For June 2012

Bank Name	1- Denominted in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Depeosits					Interest rates on credits					Interest rates on deposits				Interest rates on credits			
	Saving	Fixed deposits				Current account (over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Short term less than a year	Loans		
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year		Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (Befor 3/31/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Rafidain Bank	4.0	5	5.5	6				9	10	11	1	1.5	1.75	2	8	9	10	
2 Rasheed Bank	3.5	4.5	5	6.5		10	10	10	11.0	12.0	1	1.5	2		8	9	10	10
3 Iraq Bank	4	9	11	13				19	20	23		5	6			13	18	18
								21										
4 T.B.I	3	3.5	3.5	4		14		14	14	14	0.5	0.75	1			10	10	
5 Bank Of Baghdad	4.0	4.5	4.5					7.0	8.0	10.0	3.0	3.5	3.5		8	9	11	
6 Commercial Bank of Iraq	4.0	4.0				12.0	12.0	12.0	12.0						12			
7 Iraqi Middle Est Investment Bank	4	5.5	7	7.5		14	14	13	14	10	2	2.5	3				12.5	11
								12		13							13	
8 Investment Bank Of Iraq	6	6.5	7			12	12	12			4.5	4.5	5		10			
9 United Investment Bank	6	6.3	6.5	7		14		12			3.5		4.5	5	15	18		
10 Dar Es Salaam Investment Bank	1	3.15	3.30			17	18	16	17	17					15	16	16	16
								18							17			
11 Mousil Bank	5	5.5	6	6	6	12	12	12	12	12	1.5	2	2.5	2.5	12	12	12	12
12 Babylon Bank	7		9	9		16	15	15			5		6	6	14			
13 Basrah Private Bank For Investment	8	8.5	9	10		20	20	20			3	4	4.5	5		20		
14 National Bank Of Iraq	7.0	7.5	8.0	8.5		13	13		13	14	2.5	3.0			13	14		
15 Credit Bank Of Iraq	3.25	3.5	4.25			12.0	12.0	12	13	13.0	0.75	0.75	0.75		12	13	13	13
			4.5															
16 Economic Bank of Iraq	8	9	10	10		17	16	16	16	17	4	3	4	4		16	17	
17 Sumer Bank	7.0		10.0			18.0	8.0	6	8.0		5.0	7.0	8.0			11.0		
		9.0	11.0				18.0	18.0	18.0							16		
18 Gulf Commercial Bank	5.5	6	6	6	6	15	14	14	15	16	3.5	4	4	4	14			
19 Al Warka Inv. Bank	7	8.5	9.5	10.5		25	25	25			4	4	5		25			
20 Al Shemal-Bank	7.0	7.5	8.0			11.0	16.0	11.0			7.0	7.5	8.0		11			
21 Union Bank of iraq	8.0	9.0	10.0			14.0	14.0	12.0	13.0		2.0	2.5	3			13		
22 Ashur Bank	3.0					16	16	16			4	4	4.5	4.5	15			
23 Mansour Bank	5	5.4				13	13	12.5			3.5	4.3			11			
24 AgriculturalTurkish Bank	2	2.5	3			25		27			0.5	1	1		10	15	15	
25 Al Huda	7	8	8.5	9		15	15	12	14		4	4.5	5.5	6	9	11		
								13				5			10			
26 Bibluss		3.25	3.5			12						1.5	2		7.75			
27 Abr Iraq	4	5	6	7				12.5		13.5								
28 Inter kontnENTal	3	4.5				14			9	10	1	1.8	2.5					
Average Interest Rat	5.0	5.9	6.9	8.0	6.0	15.0	14.7	14	13.6	13.6	3.0	3.2	3.8	4.5	12.2	13.2	13.1	13.3

Statistics & Research Dep./Financial Market Research Division

A Tabel of interest rates Posted by the Banks for june 2012

Bank Name	1- Denominted in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Depeosits					Interest rates on credits					Interest rates on deposits				Interest rates on credits			
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 3/31/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Industrial Bank	4	5	6	7				10	12	14	1	1	1.5		8	9	10	
2 Agritultural Cooperative Bank	5	6	7	8		14	14	8 10	8 10	8 14								
3 Realestate Bank	3.0	3.5	4.0	5.0	5.0			10.0	12.0	13.0								
Average Interest Rat	4.0	4.8	5.7	6.7		14.0	14.0	10	10.5	12.3		1.0	1.5		8.0	9.0	10.0	

A Tabel Of Interest Rates Posted By The Banks For July 2012

Bank Name		1- Denominated in Iraqi Dinar									2- Denominated in USD								
		Interest rates on Depeosits					Interest rates on credits				Interest rates on deposits				Interest rates on credits				
		Saving	Fixed deposits				Current account (over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	Long term more than two years
CBI Prescribed Rate (Befor 3/31/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Rafidain Bank	4.0	5	5.5	6				9	10	11	1	1.5	1.75	2	8	9	10	
2	Rasheed Bank	3.5	4.5	5	6.5		10	10	10	11.0	12.0	1	1.5	2		8	9	10	10
3	Iraq Bank	4	9	11	13				19	20 21	23		5	6		13	18	18	
4	T.B.I	3	3.5	3.5	4		14		14	14	14	0.5	0.75	1		10	10		
5	Bank Of Baghdad	4.0	4.5	4.5					7.0	8.0	10.0	3.0	3.5	3.5		8	9	11	
6	Commercial Bank of Iraq	4.0	4.0				12.0	12.0	12.0	12.0					12				
7	Iraqi Middle Est Investment Bank	4	5.5	7	7.5		14	14	13	14	10	2	2.5	3				12.5	11
										12									13
8	Investment Bank Of Iraq	6	6.5	7			14	14	14			4.5	4.5	5		10			
9	United Investment Bank	6	6.3	6.5	7		14		12			3.5		4.5	5	15	18		
10	Dar Es Salaam Investment Bank	1	3.15	3.30			17	18	16	17	17					15	16	16	16
									18							17			
11	Mousil Bank	5	5.5	6	6	6	12	12	12	12	12	1.5	2	2.5	2.5	12	12	12	12
12	Babylon Bank	7		9	9		16	15	15			5		6	6	14			
13	Basrah Private Bank For Investment	8	8.5	9	10		20	20	20			3	4	4.5	5		20		
14	National Bank Of Iraq	7.0	7.50	8.0	8.50		13	13		13	14	2.5	3.0			13	14		
15	Credit Bank Of Iraq	3.25	3.50	4.25 4.50			12.0	12.0	12	13	13.0	0.75	0.75	0.75		12	13	13	13
16	Economic Bank of Iraq	8	9	10	10		17	16	16	16	17	4	3	4	4		16	17	
17	Sumer Bank	7.0 10.0	9.0	10.0 11.0			18.0	8.0	6	8.0		5.0	7.0	8.0		11.0 16			
18	Gulf Commercial Bank	5.50	6.0	6.0	6.0	6.0	15.0	14.0	14.0	15.0	16.0	3.50	4.0	4.0	4.0	14			
19	Al Warka Inv. Bank	7.0	8.50	9.5	10.5		25.0	25.0	25.0			4.0	4.00	5.00		25			
20	Al Shemal-Bank	7.0	7.50	8.0			11.0	16.0	11.0			7.0	7.50	8.0		11			
21	Union Bank of Iraq	8.0	9.0	10.0			14.0	14.0	12.0	13.0		2.0	2.5	3		13			
22	Ashur Bank	3.0					16	16	16			4	4	4.5	4.5	15			
23	Mansour Bank	5	5.4				13	13	12.5			3.5	4.3			11			
24	AgriculturalTurkish Bank	2	2.5	3			25		27			0.5	1	1		10	15	15	
25	Al Huda	7	8	8.5	9		15	15	13	14		4	5.0	5.5	6	10	11		
26	Bibluss		3.25	3.5			12						1.5	2		7.75			
27	Abr Iraq	4	5	6	7				12.5		13.5								
28	Inter kontnENTAL	3	4.5				14			9	10	1	1.8	2.5					
29	whkefler bank									6.0						11	12.0	13.0	13
Average Interest Rat		5.2	5.9	6.9	8.0	6.0	15.1	14.8	14	13.2	13.6	3.0	3.2	3.8	4.5	12.3	13.2	13.1	13.3

A Tabel of interest rates Posted by the Banks for july 2012

Bank Name		1- Denominted in Iraqi Dinar										2- Denominated in USD							
		Interest rates on Depeosits					Interest rates on credits					Interest rates on deposits				Interest rates on credits			
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 3/31/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Industrial Bank	4	5	6	7				10	12	14	1	1	1.5		8	9	10	
2	Agritultural Cooperative Bank	4	5	5.5	6		14	14	10	12	12								
3	Realestate Bank	3.0	3.5	4.0	5.0	5.0			10.0	12.0	13.0								
Average Interest Rat		3.7	4.5	5.2	6.0		14.0	14.0	10	12.0	13.0	1.0	1.0	1.5		8.0	9.0	10.0	

A Tabel of interest rates Posted by the Banks for August 2012																		
Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
		6 Months	year	2 years	More than 2 years			Short term	Medium term	long term		Less than a year	A year	More than a year	Short term less than a year	Medium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 03/31/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Rafidain Bank																		
2 Rasheed Bank																		
3 iraq Bank																		
4 T.B.I																		
5 Bank Of Baghdad																		
6 Commercial Bank of Iraq	4	4				12	12	12	12						12			
7 Iraqi Middle Est Investment Bank																		
8 Investment Bank Of Iraq																		
9 United Investment Bank	6.0	6.25	6.5	7.0		14.0		12.0			3.5		4.5	5.0	15.0	18.0		
10 Dar Es Salaam Investment Bank																		
11 Mousil Bank	5	5.5	6	6	6	12	12	12	12	12	1.5	2	2.5	2.5	12	12	12	12
12 Babylon Bank	7.0		9.0	9.0		16.0	15.0	15.0			5.0		6.0	6.0	14.0			
13 Basrah Private Bank For Investment																		
14 National Bank Of Iraq	7	7.5	8	8.5		13	13		13	14	2.5	3			13	14		
15 Credit Bank Of Iraq																		
16 Economic Bank of Iraq																		
17 Sumer Bank	7		10				8	6	8							11		
	10	9	11			18	18	18	18		5	7	8			16		
18 Gulf Commercial Bank																		
19 Al Warka Inv. Bank																		
20 Al Shemal-Bank																		
21 Union Bank of iraq	8.0	9.0	10.0			14.0	14.0	12.0	13.0		2.0	2.5	3.0		13.0			
22 Ashur Bank																		
23 MANSOUR Bank																		
24 AgritulturalTurkish Bank																		
27 Alhda																		
25 Trans Iraq Bank																		
26 Byblos Bank																		
28 Inter kontntal																		
Average Interest Rate	6.8	6.9	8.6	7.6	6.0	14.1	13.1	12.4	12.7	13.0	3.3	3.6	4.8	4.5	13.2	14.2	12.0	12.0

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A Tabel of interest rates Posted by the Banks for Auges2012

Bank Name		1- Denominted in Iraqi Dinar									2- Denominated in USD								
		Interest rates on Deposits					Interest rates on credits				Interest rates on deposits				Interest rates on credit				
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 3/31/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Industrial Bank																		
2	Agritultural Cooperative Bank																		
3	Realestate Bank																		
Average Interest Rat		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		#DIV/0!	#DIV/0!	#DIV/0!	

Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
	Saving	Fixed deposits				Current account (over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Short term less than a year	Loans		
		6 Months	year	2 years	More than 2 years			Short term	Medium term	long term		Less than a year	A year	More than a year		Medium term one year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 03/31/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Rafidain Bank																		
2 Rasheed Bank																		
3 Iraq Bank																		
4 T.B.I																		
5 Bank Of Baghdad																		
6 Commercial Bank of Iraq																		
7 Iraqi Middle Est Investment Bank																		
8 Investment Bank Of Iraq																		
9 United Investment Bank																		
10 Dar Es Salaam Investment Bank																		
11 Mousil Bank																		
12 Babylon Bank																		
13 Basrah Private Bank For Investment																		
14 National Bank Of Iraq																		
15 Credit Bank Of Iraq																		
16 Economic Bank of Iraq																		
17 Sumer Bank																		
18 Gulf Commercial Bank																		
19 Al Warka Inv. Bank																		
20 Al Shemal-Bank																		
21 Union Bank of Iraq																		
22 Ashur Bank																		
23 MANSOUR Bank																		
24 AgritulturalTurkish Bank																		
27 Alhda																		
25 Trans Iraq Bank																		
26 Byblos Bank																		
28 Inter kontntal																		
Average Interest Rate	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#####	#DIV/0!	#DIV/0!	#DIV/0!	#####	#####	#####

A Tabel of interest rates Posted by the Banks for september 2012

Bank Name	1- Denominted in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Depeosits					Interest rates on credits					Interest rates on deposits			Interest rates on credit				
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 3/31/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Industrial Bank																		
2 Agritultural Cooperative Bank																		
3 Realestate Bank																		
Average Interest Rat	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	####	#DIV/0!		#DIV/0!	#####	#####	

A Tabel of interest rates Posted by the Banks for October 2012

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A Tabel of interest rates Posted by the Banks for Octoberr 2012

Bank Name	1- Denominted in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Depeosits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 3/31/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Industrial Bank																		
2 Agritultural Cooperative Bank																		
3 Realestate Bank																		
Average Interest Rat	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		#DIV/0!	#DIV/0!	#DIV/0!	

A Tabel of interest rates Posted by the Comercial Banks for November 2012

Bank Name		1- Denominted in Iraqi Dinar									2- Denominated in USD									
		Interest rates on Depeosits					Interest rates on credits				Interest rates on deposits				Interest rates on credit					
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans				
			6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years	
CBI Prescribed Rate (befor 03/31/2004)		7%	8%	9%	10%				14%	15%	16%									
1	Rafidain Bank																			
2	Rasheed Bank																			
3	iraq Bank																			
4	T.B.I																			
5	Bank Of Baghdad																			
6	Commercial Bank of Iraq																			
7	Iraqi Middle Est Investment Bank																			
8	Investment Bank Of Iraq																			
9	United Investment Bank																			
10	Dar Es Salaam Investment Bank																			
11	Mousil Bank																			
12	Babylon Bank																			
13	Basrah Private Bank For Investment																			
14	National Bank Of Iraq																			
15	Credit Bank Of Iraq																			
16	Economic Bank of Iraq																			
17	Sumer Bank																			
18	Gulf Commercial Bank																			
19	Al Warka Inv. Bank																			
20	Al Shemal-Bank																			
21	Union Bank of iraq																			
22	Ashur Bank																			
23	MANSOUR Bank																			
24	AgritulturalTurkish Bank																			
27	Alhda																			
25	Trans Iraq Bank																			
26	Byblos Bank																			
28	Inter kontntal																			
Average Interest Rate		#DIV/0!				#####	#####	#DIV/0!			#####	#DIV/0!	#####	#DIV/0!	#####	#DIV/0!	#DIV/0!			

A Tabel of interest rates Posted by the Specialized Banks for November 2012

Bank Name	1- Denominted in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Depeosits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Short term less than a year	Midium term a year	Long term more than one year	more than two years
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year				
CBI Prescribed Rate (befor 3/31/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Industrial Bank																		
2 Agritultural Cooperative Bank																		
3 Realestate Bank																		
Average Interest Rat	#DIV/0!	#####	#DIV/0!	#####		#####	#DIV/0!	#DIV/0!	#####	#####	#DIV/0!	#####	#DIV/0!		#DIV/0!	#DIV/0!	#DIV/0!	

A Tabel of interest rates Posted by the Commercial Banks for December 2012

[illegible]

A Tabel of interest rates Posted by the specialized Banks fo December 2012

Bank Name	1- Denominted in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Depeosits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 3/31/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Industrial Bank																		
2 Agritultural Cooperative Bank																		
3 Realestate Bank																		
Average Interest Rat	#DIV/0!	#DIV/0!	#####	#DIV/0!		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		#DIV/0!	#DIV/0!	#DIV/0!	