

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

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				
	Fixed deposits					Loans					Fixed deposits					Loans				
	Saving	6 Months	year	2 years	More than 2 years	Current account (over draft)	Discounted bill of exchange	Short term	Medium term	Long term	saving	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	4	5	5.50	6		10	10	9	10	11	1	1.50	1.75	2		8	8	10		
2 Rasheed Bank	3.50	4.50	5.0	6.50		10	10	10	11	12		1.50	2		8	9	10	10		
3 Iraq Bank	4	9.0	11	13				19	20	23			5	6		13	18	18.0		
4 T.B.I	5.25	4.50	6	6		14		14	14	14	0.50	0.75	1			10	10			
5 Bank Of Baghdad	3.75	4.0	3.50			10.0		11.0	12.0	12.0	1.50	1.50	1.50		12.0	13.0				
6 Commercial Bank of Iraq	4	4				12	12	12	12						12					
7 Iraqi Middle Est Investment Bank	4	5.50	7	7.50		14	14	13	14	10	2	2.50	3				12.50	14		
8 Investment Bank Of Iraq	5.50	6	6.50			12	12	12			4	4	4.50		10					
9 United Investment Bank	6.0	6.25	6.50	7.0		14.0		12.0			3.50		4.50	5.0	15.0	16.0				
10 Dar Es Salaam Investment Bank	1.0	3.15	3.30			17.0	16.0	16.0	17.0	17.0					17.0					
11 Mousil Bank	5	5.50	6	6	6	12	12	12	12	12	1.50	2	2.50	2.50	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	8	8.50	9	10		20	20	20			3	4	4.50	5	20	20				
14 National Bank Of Iraq	6	6.50	7	7.50		13	13	13	14		2.50	3				13	14			
15 Credit Bank Of Iraq	3.25	3.50	4.25			12	12	12	13	13	1.50	1.50	1.50	1.50	12	13	13	13		
16 Economic Bank of Iraq	8	9.0	10.0	10.0		17.0	16.0	16.0	16.0	17.0	4.0	3.0	4.0	4.0	16.0	16.0	17.0			
17 Sumer Bank	7	9	10			18	8	8	8		5	7	8		11	11				
18 Gulf Commercial Bank	10		11			18	18	18	18						18					
19 Al Warka Inv. Bank	5.50	6	6	6	6	15	14	14	15	16	3.50	4	4	4	14	14				
20 Al Shemal Bank	7	10	11			25	25	25			4	4.25	4.50		25					
21 Union Bank of Iraq	7.0	7.50	8.0			11.0	16.0	11.0			7.0	7.50	8.0		11					
22 Ashur Bank	8.0	9.0	10.0			14.0	14.0	12.0	13.0		2.0	2.50	3.0		13.0					
23 MANSOUR Bank	3					16	16	16			4	4	4.50		15					
24 Agrituluwa Turkish Bank	5.0	5.4				13	13	12.50			3.50	4.3	4.50		11					
25 Trans Iraq Bank	2	2.50	3			25		27			0.50	1	1		10	15	15			
26 Byblos Bank	4	5	6	7				12	13											
27 Alhda		3.75	4			15					1.50	2.75			7.75					
28 Inter kontital	7	8	8.50	9		15	15	13	14		4	5	5.50	6	10	11				
Average Interest Rate	2.97	5				14			9	10	1	1.75	2.30							
	5.2	6.0	7.0	7.9	6.0	14.8	14.4	14.4	13.8	13.8	2.9	3.1	3.7	4.2	15.3	13.4	13.3	12.4		

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		
		Fixed deposits					Current account (draft)	Discounted bill of exchange	Loans			Fixed deposits				Loans
Saving	6 Months	1 year	2 years	More than 2 years	Short term	Medium term			Long term	Saving	Less than 6 months	6 months to 1 year	More than 1 year	Short term less than 6 months	Medium term 6 months to 1 year	Long term more than 1 year
CBI Prescribed Rate (before 3/31/2004)		7%	8%	9%	10%		14%	15%	16%							
1	Industrial Bank	4	5	6	7		10	12	14	1	1	1.50		8	9	10
2	Agrifutural Cooperative Bank	5	6	7	8	14	14	13	14							
3	Realstate Bank	8	6	7	8	12	12	14	15	16						
Average Interest Rat		5.7	5.7	6.7	7.7	13.0	13.0	12.0	13.3	14.7	1.0	1.0	1.5	8.0	9.0	10

1- Denominated in Iraqi Dinar

2- Denominated in USD

Bank Name	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits					Interest rates on credits				
	Fixed deposits					Loans					Fixed deposits					Loans				
	Saving	6 Months	year	2 years	More than 2 years	Current account (draft)	Discounted bill of exchange	Short term	Medium term	Long term	saving	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	Long term more than two years		
CBI Prescribed Rate (befor 3/31/2004)																				
1 Rafidain Bank	7%	8%	9%	10%		10	10	9	10	11.0	1	1.50	1.75	2	8	9	10.0	10		
2 Rasheed Bank	4	5	5.50	6		10.0	10.0	10.0	11.0	12.0		1.50	2.0		8	9.0	10.0	10		
3 Iraq Bank	3.50	4.50	5.0	6.50																
	4.0	9.0	11.0	13.0				19.0	20.0	23.0			5.0	6.0		13	18	18		
4 T.B.I	5.25	4.50	6.0	6.0		14.0		14.0	14.0	14.0	0.50	0.75	1.0			10.0	10.0			
5 Bank Of Baghdad	3.75	4	3.50			10.0		11.0	12.0	12.0	1.50	1.50	1.50		12.0	13.0				
6 Commercial Bank of Iraq	4.0	4.0				12.0	12.0	12.0	12.0						12.0					
7 Iraqi Middle Est Investment Bank	4.0	5.50	7.0	7.50		14.0	14.0	13.0	14.0	10.0	2.0	2.50	3.0				12.50	11		
8 Investment Bank Of Iraq	5.50	6.0	6.50			12.0	12.0	12.0		12.0	4.0	4.0	4.50		10			13		
9 United Investment Bank	6.0	6.25	6.50	7.0		14.0		12.0			3.50		4.50	5.0	15.0	18.0				
10 Dar ESalaam Investment Bank	1	3.15	3.3			17.0	18.0	16.0	17.0	17.0					15.0	16.0	16	16		
11 Mousil Bank	5.0	5.50	6.0	6.0	6.0	12.0	12.0	12.0	12.0	12.0	1.50	2.0	2.50	2.50	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	8.0	8.50	9.0	10.0		20.0	20.0	20.0			3.0	4.0	4.50	5.0	20		20			
14 National Bank Of Iraq	6.0	6.50	7.0	7.50		13.0	13.0	13.0	14.0		2.50	3.00				13.0	14.0			
15 Credit Bank Of Iraq	3.25	3.50	4.25			12.0	12.0	12.0	13.0	13.0	1.50	1.50	1.50		12.0	13.0	13.0	13.0		
16 Economic Bank of Iraq	8	9.0	10.0	10.0		17.0	16.0	16.0	16.0	17.0	4.0	3.0	4.0	4.0	16.0	16	17			
17 Sumer Bank	7.0	9.0	10.0			18.0	8.0	8.0	8.0		5.0	7.0	8.0			11.0				
	10.0		11.0				18.0	18.0	18.0						16.0					
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	4.00	4.0	4.0	14					
19 Al Warka Inv. Bank	7.0	10.0	11.0			25.0	25.0	25.0			4.0	4.25	4.50		25.0					
20 Al Shtamal-Bank	7.0	7.50	8.0			11.0	16.0	11.0			7.0	7.50	8.0		11.0					
21 unlonBank of Irak	8.0	9.0	10.0			14.0	14.0	12.0	13.0		2.0	2.50	3.0		13					
22 Ashur Bank	3.0					16.0	16.0	16.0			4.0	4.0	4.50	4.50	15					
23 Mansour Bank	5.0	5.4				13.0	13.0	12.50			3.50	4.3			11					
24 Agritotur atTurkish Bank	2.0	2.50	3.0			25.0		27.0			0.50	1.0	1.0		10	15	15			
25 ALHUDA	7.0	8.0	8.50	9.0		15.0	15.0	13.0	14.0		4.0	5.0	5.50	6.0	10	11				
26 BibLUSS		3.75	4.0			16.0						1.50	2.75		7.75					
27 Abar Iraq	4.0	5	6.0	7.0				12.0	13.0											
28 Inter kontnital	2.97	5				14.0			9.0	10.0	1	1.75	2.30							
Average Interest Rate	5.2	6.0	7.0	7.9	6.0	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 January 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 credits		
	Fixed deposits					Loans					Fixed deposits				Loans		
	Saving	6 Months	Year	2 years	More than 2 years	Current account (over draft)	Discounted bill of exchange	Short term	Medium term	Long term	Saving	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
CBI Prescribed Rate (before 3/31/2004)	7%	8%	9%	10%				14%	15%	16%							
1 Industrial Bank	4.0	5	6	7				10	12	14	1	1	1.50		8	9	10
2 Agritultural Cooperative Bank	5.0	6	7	8		14	14	12	13	14							
3 Realestate Bank	8.0	6.0	7.0	8.0		12.0	12.0	14.0	15.0	16.0							
Average Interest Rat	5.7	5.7	6.7	7.7		13.0	13.0	12	13.3	14.7	1.0	1.0	1.5		8.0	9.0	10.0