

A Tabel of interest rates Posted by the Commercial Banks for January 2015 *

Bank Name		1- Denominated in ID									2- Denominated in USD							
		Interest rates on Depeosits					Interest rates on credit				Interest rates on deposits				Interest rates on credit			
		Fixed deposits				Debited Current accounts (overdraft)	Discounted bills of exchange	Loans			savings	Fixed deposits			Short term less than a year	Loans		
		Saving	6 Months	year	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	Long term more than two years
CBI Prescribed Rate (Before 31/3/2004)		7%	8%	9%	10%			14%	15%	16%								
1	Rafidain Bank	4.00	5.00	5.50	6.00		9.00	9.00	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	1.00	1.50	1.50	2.50	10.00	10.00	10.00
3	T.B.I	3.00	3.25		3.75		10.00		10.00	10.00	10.00	1.00	1.50		2.00	8.00	8.00	8.00
4	Bank of Baghdad	2.50	3.00	3.00				7.00	8.00	10.00	10.00	1.00	1.50	1.50		8.00	9.00	9.00
5	Commercial Bank of Iraq	4.00	4.00	4.00	4.00		12.00		12.00	12.00	12.00	4.00	4.00	4.00	4.00	12.00	12.00	12.00
6	Iraqi Middle East Investment Bank	5.00	6.00	8.00			12.00		15.00	16.00		3.00	3.50	4.00		14.00	15.00	15.00
7	Investment Bank Of Iraq	7.00	7.50	8.00			14.00	14.00	14.00			4.50	4.50	5.00		12.00		
8	United Bank For Investment	6.00	8.00	8.50			14.00		12.00	12.00	12.00	3.00	4.00	5.00	5.50		12.00	12.00
9	Dar Es Salaam Investment Bank	1.00	3.00	4.00	5.00		15.00		14.00	14.00	14.00	0.50				13.00	13.00	13.00
10	Mosul 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
11	Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00		
12	National Bank Of Iraq	4.70	5.60	5.80	7.00		13.00	13.00	13.00	13.00	14.00	2.40		2.90	3.15	14.00	14.00	
13	Credit Bank Of Iraq	1.00	1.00	1.25			12.00	12.00	12.00	13.00	13.00	0.25	0.25	0.25		12.00	13.00	13.00
14	Economic Bank of Iraq	2.00	2.50	3.00	3.00		17.00	16.00	16.00	16.00	17.00	1.00	1.50	2.00	3.00		16.00	17.00
15	Sumer Bank	7.00	9.00	10.00			8.00	8.00	6.00	8.00		5.00	7.00	8.00			11.00	
16	Gulf Commercial Bank	6.50	7.00	7.00	7.00	7.00	14.50	13.50	13.50	14.50		4.50	5.00	5.00	5.00	13.50		
17	Warka Bank Of Investment & Finance	5.00	5.50	7.00			25.00	25.00	25.00			2.00				25.00		
18	North-Bank	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.50	5.00		11.00		
19	Union Bank of Iraq	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.50	3.00		13.00		
20	Ashur International Bank For Investment	3.00	5.90	6.70			16.00	16.00	10.00			2.00	2.90	3.35	3.50	15.00		
21	Mansour Bank	4.00	4.30				11.00	11.00	10.50			2.30	2.50			11.00		
22	Agricultur Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00		
23	ALHUDA BANK	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	
24	BYBLOS BANK		2.25	2.25					8.00				1.25	1.25		8.00		
25	TRANS IRAQ BANK	7.00	8.00	8.50	9.00		8.00	8.00	8.00	8.00	14.00	3.00	4.00	5.00	5.50	8.00		
26	Inter kontntal	3.39	4.15				14.00		12.71	10.11	9.93	2.65	1.79			10.65	9.43	11.50
27	Vakif Bank												2.00			12.00	13.00	
28	Credit Libanais	2.00	2.00	2.00					14.00	15.00	16.00	2.75	2.75	2.75	2.75		14.00	15.00
29	IS BANK												1.50			10.00	10.00	10.00
30	ERBIL BANK	7.25	8.00	8.50					15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00
31	ALBaraka Bank								9.00	9.00	9.00					9.00	9.00	9.00
32	INTERNATIONAL DEVELOPMENT BANK	4.00	6.00	8.00	8.00				14.00	15.00	16.00	2.00	3.00	4.00		10.00	11.00	12.00
33	Bank ASYA															11.00	12.00	12.00
34	BANK MELLI IRAN			2.00					14.00									
35	Bank MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	11.00	2.50	2.75	3.00			9.00	10.00
36	Banque Libano Francaise SAL		2.00				7.00		10.00				2.25	3.25				
37	Fransabank		2.75	3.00									3.00	3.50				
38	RT BANK (Region Trade Bank For Investment & Finance (Formerly Emerald)	8.00	7.00	8.00			14.00		10.00	12.00		5.00	5.50	6.00			10.00	12.00
39	BBAC (Bank of Beirut & the Arab Countries)	2.00	3.00				11.00		11.00			2.50	3.00				11.00	
40	Parsian Bank		6.00	8.00						15.00								
41	BLOM BANK		5.00										2.30				25.00	
Average Interest Rate		4.5	5.0	5.9	6.4	6.5	13.3	13.2	12.4	12.2	12.7	2.5	2.9	3.6	3.8	12.2	12.1	11.9

A Tabel of interest rates Posted by the Specialized Banks for January 2015 *

Bank Name		1- Denominated in ID									2- Denominated in USD								
		Interest rates on Depeosits					Interest rates on credit				Interest rates on deposits				Interest rates on credit				
		Saving	Fixed deposits				Debited Current accounts (overdraft)	Discounted bills 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 (Before 31/3/2004)		7%	8%	9%	10%			14%	15%	16%									
1	Industrial Bank	4.00	5.00	6.00	7.00		12.00	12.00	9.00	11.00	12.00	1.00	1.00	1.50		9.00	9.00	11.00	12.00
2	Agricultural Cooperative Bank	4.00	5.00	5.50			14.00	14.00	10.00	12.00	12.00								
3	Realestate Bank	3.00	3.50	4.00	5.00				10.00	12.00	13.00								
Average Interest Rate		3.67	4.50	5.17	6.00		13.00	13.00	9.67	11.67	12.33	1.00	1.00	1.50		9.00	9.00	11.00	12.00

* ((Primary Data))

Summary of interest rates determined of some banks for January 2015:

Iraqi Middle Eaast Investment Bank: The interest rate on fixed deposits respectively in ID for (a year , two years) (7% - 8%) , (7.5% - 8.5%).

Interest rate on debited current accounts (overdraft) in ID (12% - 14%) & there is an interest percentage on this accounts is (10.5%) annually charged monthly.

Interest rate on loans extended in ID guaranteed by "Iraqi Company for Banking Guarantees" is (12%).

Interest rate on loans extended in ID of "Iraqi Company for Financing Small & Medium Enterprises" is (10%).

Interest rate (12% - 13%) annually charged monthly on debited current accounts (overdraft) in foreign currency.

Interest rate (11%) annually on loans extended in foreign currency guaranteed by "Iraqi Company for Banking Guarantees".

Bank of Baghdad: (11%) Interest rate on long term credit (5 years) in foreign currency.

Gulf Commercial Bank: (12%) annually Interest rate on loans extended guaranteed by "Iraqi Company for Banking Guarantees" Accept commissions of guarantee.

Interest rate on loans extended of "Iraqi Company for Financing Small & Medium Enterprises" is (10%) annually.

Sumer Bank: (7% - 10%) Interest rate on saving deposits in Iraqi currency.

Interest rate on fixed deposits for (a year) in ID is (10% -11%).

Interest rate on an debited current accounts (overdraft) & discounted bills & loans for (medium term) in ID is (8% - 18%).

Interest rate on loans (short term) in ID is (6% - 18%).

Interest rate on loans (medium term for a year) & an debited current accounts (overdraft) respectively in foreign currency is (11% - 16%) , (11% - 13%) .

Union Bank of Iraq: Interest rate on (long term) credit in ID is determined according to the agreement between the the bank & customer.

Mansour Bank: Interest rate on fixed deposits for (a year , two years) in Iraqi Dinar & American Dollar is determined according to the agreement between the bank & customer.

Interest rate on monetary credit for (more than a year) in Iraqi Dinar & American Dollar is determined according to the agreement between the bank & customer for every case.

Trans Iraq Bank: (8% - 15%) , (8% - 14%) , (8% - 14%) Interest rate on an debited current accounts (overdraft) & discounted bills & loans (short term , medium term) is respectively in ID.

Turkey IS Bank: (10% - 12%) Interest rate on loans for (medium term , long term: more than a year) respectively in foreign currency.

Fransabank: (2.75% - 3.5% - 4.25%) Interest rate on fixed deposits for (6 months) in ID (According deposit premium).

Interest rate on fixed deposits for (a year) in ID is (3% - 3.75% - 4.5%) (According deposit premium).

Interest rate on fixed deposits for (6 months) in American Dollar is (3% - 3.5% - 4%) (According deposit premium).

Interest rate on fixed deposits for (a year) in American Dollar is (3.5% - 4% - 4.5%) (According deposit premium).

BBAC (Bank of Beirut & the Arab Countries): (3% - 4%) Interest rate on fixed deposits for (6 months) , & (11% - 13%) Interest rate on an debited current accounts (overdraft) , & loans (short term) in ID.

Interest rate on saving & fixed deposits for (6 months) & loans (medium term) is respectively in foreign currency is (2.5% - 3%) , (3% - 6%) , (11% - 13%).

A Tabel of interest rates Posted by the Commercial Banks for february 2015*

Bank Name		1- Denominted in Iraqi Dinar									2- Denominated 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 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		9.00	9.00	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	1.00	1.50	1.50	2.50	10.00	10.00	10.00	
3	T.B.I	3.00	3.25		3.75		10.00		10.00	10.00	10.00	1.00	1.50		2.00	8.00	8.00	8.00	8.00
4	Bank of Baghdad	2.50	3.00	3.00					7.00	8.00	10.00	1.00	1.50	1.50		8.00	9.00	9.00	9.00
5	Commercial Bank of Iraq	4.00	4.00	4.00	4.00		12.00		12.00	12.00	12.00	4.00	4.00	4.00	4.00	12.00	12.00	12.00	12.00
6	Iraqi Middle East Investment Bank	5.00	6.00	8.00			12.00		15.00	16.00		3.00	3.50	4.00		14.00	15.00	15.00	
7	Investment Bank Of Iraq	7.00	7.50	8.00			14.00	14.00	14.00			4.50	4.50	5.00		12.00			
8	United Bank For Investment	6.00	8.00	8.50			14.00		12.00	12.00	12.00	3.00	4.00	5.00	5.50		12.00	12.00	
9	Dar Es Salaam Investment Bank	1.00	3.00	4.00	5.00		15.00		14.00	14.00	14.00	0.50				13.00	13.00	13.00	13.00
10	Mosul 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
11	Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00			
12	National Bank Of Iraq	4.70	5.60	5.80	7.00		13.00	13.00	13.00	13.00	14.00	2.40		2.90	3.15	14.00	14.00		
13	Credit Bank Of Iraq	1.00	1.00	1.25			12.00	12.00	12.00	13.00	13.00	0.25	0.25	0.25		12.00	13.00	13.00	13.00
14	Economic Bank of Iraq	2.00	2.50	3.00	3.00		17.00	16.00	16.00	16.00	17.00	1.00	1.50	2.00	3.00		16.00	17.00	
15	Sumer Bank	7.00	9.00	10.00			8.00	8.00	6.00	8.00		5.00	7.00	8.00			11.00		
16	Gulf Commercial Bank	6.50	7.00	7.00	7.00	7.00	14.50	13.50	13.50	14.50	14.50	4.50	5.00	5.00	5.00	13.50			
17	Warka Bank Of Investment & Finance	5.00	5.50	7.00			25.00	25.00	25.00			2.00				25.00			
18	North-Bank	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.50	5.00		11.00			
19	Union Bank of Iraq	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.50	3.00		13.00			
20	Ashur International Bank For Investment	3.00	5.90	6.70			16.00	16.00	10.00			2.00	2.90	3.35	3.50	15.00			
21	Mansour Bank	4.00	4.30				11.00	11.00	10.50			2.30	2.50			11.00			
22	Agricultur Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
23	ALHUDA BANK	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			
24	BYBLOS BANK		2.00	2.00					8.00				1.00	1.00		8.00			
25	TRANS IRAQ BANK	7.00	8.00	8.50	9.00		8.00	8.00	8.00	8.00	14.00	3.00	4.00	5.00	5.50	8.00			
26	Inter kontntal	3.31	4.77				14.00		12.77	10.15	9.90	2.63	1.94			13.70	9.61	11.43	6.66
27	Vakif Bank												2.00			12.00	13.00		
28	Credit Libanais	2.00	2.00	2.00					14.00	15.00	16.00	2.75	2.75	2.75	2.75		14.00	15.00	
29	IS BANK												1.50			10.00	10.00	10.00	10.00
30	ERBIL BANK	7.25	8.00	8.50					15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
31	ALBaraka Bank								9.00	9.00	9.00					9.00	9.00	9.00	9.00
32	INTERNATIONAL DEVELOPMENT BANK	4.00	6.00	8.00	8.00				14.00	15.00	16.00	2.00	3.00	4.00		10.00	11.00	12.00	
33	Bank ASYA															11.00	12.00	12.00	14.00
34	BANK MELLI IRAN			2.00					14.00										
35	Bank MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	11.00	2.50	2.75	3.00			9.00	10.00	
36	Banque Libano Francaise SAL		2.00				7.00		10.00				2.25	3.25					
37	Fransabank		2.75	3.00									3.00	3.50					
38	RT BANK (Region Trade Bank For Investment & Finance (Formerly Emerald Bank of Beirut & the Arab Countries)	8.00	7.00	8.00			14.00		10.00	12.00		5.00	5.50	6.00		10.00	12.00		
39	IBAC (Bank of Beirut & the Arab Countries)	2.00	3.00				11.00		11.00			2.50	3.00			11.00			
40	Parsian Bank		6.00	8.00						15.00									
41	BLOM BANK		5.00										2.30			25.00			
Average Interest Rate		4.5	5.0	5.9	6.4	6.5	13.3	13.2	12.4	12.2	12.8	2.5	2.9	3.5	3.8	12.6	11.7	11.9	11.1

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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	more than two years
CBI Prescribed Rate (befor 3/31/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Industrial Bank	4.00	5.00	6.00	7.00		12.00	12.00	9.00	11.00	12.00	1.00	1.00	1.50		9.00	9.00	11.00	12.00
2	Agricultural Cooperation Bank	4.00	5.00	5.50	6.00		14.00	14.00	10.00	12.00	12.00								
3	Realestate Bank	3.00	3.50	4.00	5.00				10.00	12.00	13.00								
Average Interest Rat		3.67	4.50	5.17	6.00		13.00	13.00	9.67	11.67	12.33	1.00	1.00	1.50		9.00	9.00	11.00	12.00

*((primary Data))

Summary interest rates at some banks for the month of February 2015

Rasheed Bank: (7%) interest rats on the fixed deposit rate for the six months and two years in Iraqi dinars,

TRANS Iraq Bank : (8% -15%) interest rate on current accounts receivable (short), (8% -14%), discounted bills, loans (short-term, medium-term) in Iraqi dinars.

Middle East Bank: (12% -16%) interest rats on the current account and prices (10.5%) meet monthly on those accounts and

(12%) interest rats on the loans granted to ensure the Iraqi Company for guarantees prices

(10%) interest rates on loans granted from by the Iraqi Company for Financing SMEs Iraqi dinars .

(11%) interest rate on loans in dollars for (six months, years) .

Byblos Bank: (2% -5%) interest rate on the fixed deposit rate (1% -3.75%) interest rate on fixed deposits (less than one year) in dollar (1% - 4%) interest rate on fixed deposits for (years) in the us Doller

Fransabank Bank: (2.75% -3.5% -4.25%), the interest rate on fixed deposits for (6 months) in Iraqi dinars (depending on the deposit amount).

The interest rate on fixed deposits for (years) in Iraqi dinars (3% -3.75% -4.5%) (according to the deposit amount).

The interest rate on fixed deposits for (6 months) to the US dollar (3% -3.5% -4%) (according to the deposit amount).

The interest rate on fixed deposits for (years) in US dollars (3.5% -4% -4.5%) (according to the deposit amount).

Bank ish: (10% -12%) interest rate on credit for (the year, and more than a year) in us Doller

Bank of Sumer: (7% -10%) interest rate on savings deposits (savings) in Iraqi currency.

The interest rate on fixed deposits for (years) in Iraqi dinars (10% -11%)

the interest rate on the current accounts (overdraft) (short) and discounted bills and loans (medium term) in Iraqi dinars (8% -18%).

Interest rate on loans (short-term) in Iraqi dinars (6% -18%) and the interest rate on the (medium-term for one yea

*((primary Data))

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Bank Name		1- Denominted in Iraqi Dinar									2- Denominated in USD								
		Interest rates on Deepsits					Interest rates on credit				Interest rates on deposits				Interest rates on credit				
		Saving	Fixed deposits				Current account (overdraft)	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 Rat (Befor 31/3/ 2004)		7%	8%	9%	10%				14%	15%	16%								
1	Rafidain Bank	4.00	5.00	5.50	6.00		9.00	9.00	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	1.00	1.50	1.50	2.50	10.00	10.00	10.00	
3	T.B.I	3.00	3.25		3.75		10.00		10.00	10.00	10.00	1.00	1.50		2.00	8.00	8.00	8.00	8.00
4	Bank of Baghdad	2.50	3.00	3.00					7.00	8.00	10.00	1.00	1.50	1.50		8.00	9.00	9.00	9.00
5	Commercial Bank of Iraq	4.00	4.00	4.00	4.00		12.00		12.00	12.00	12.00	4.00	4.00	4.00	4.00	12.00	12.00	12.00	12.00
6	Iraqi Middle East Investment Bank	5.00	6.00	8.00			12.00		15.00	16.00		3.00	3.50	4.00		14.00	15.00	15.00	
7	Investment Bank Of Iraq	7.00	7.50	8.00			14.00	14.00	14.00			4.50	4.50	5.00		12.00			
8	United Bank For Investment	6.00	8.00	8.50			14.00		12.00	12.00	12.00	3.00	4.00	5.00	5.50		12.00	12.00	
9	Dar Es Salaam Investment Bank	1.00	3.00	4.00	5.00		15.00		14.00	14.00	14.00	0.50				13.00	13.00	13.00	13.00
10	Mosul 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
11	Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00			
12	National Bank Of Iraq	4.70	5.60	5.80	7.00	8.00	13.00	13.00	13.00	13.00	14.00	2.40	2.75	2.90	3.15	13.00	14.00	14.00	
13	Credit Bank Of Iraq	1.00	1.00	1.25			12.00	12.00	12.00	13.00	13.00	0.25	0.25	0.25		12.00	13.00	13.00	13.00
14	Economic Bank of Iraq	2.00	2.50	3.00	3.00		17.00	16.00	16.00	16.00	17.00	1.00	1.50	2.00	3.00		16.00	17.00	
15	Sumer Bank	7.00	9.00	10.00			8.00	8.00	6.00	8.00		5.00	7.00	8.00			11.00		
16	Gulf Commercial Bank	6.50	7.00	7.00	7.00	7.00	14.50	13.50	13.50	14.50	14.50	4.50	5.00	5.00	5.00	13.50			
17	Warka Bank Of Investment & Finance	5.00	5.50	7.00			25.00	25.00	25.00			2.00				25.00			
18	North-Bank	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.50	5.00		11.00			
19	Union Bank of Iraq	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.50	3.00		13.00			
20	Ashur International Bank For Investment	3.00	5.90	6.70			16.00	16.00	10.00			2.00	2.90	3.35	3.50	15.00			
21	Mansour Bank	4.00	4.30				11.00	11.00	10.50			2.30	2.50			11.00			
22	Agricultur Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
23	ALHUDA BANK	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		
24	BYBLOS BANK		2.00	2.00					8.00				1.00	1.00		8.00			
25	TRANS IRAQ BANK	7.00	8.00	8.50	9.00		8.00	8.00	8.00	8.00	14.00	3.00	4.00	5.00	5.50	8.00			
26	Inter kontntal	3.10	5.50				14.00		12.54	10.15	9.92	2.71	1.75			10.50	8.00	8.79	6.65
27	Vakif												2.00			11.00	12.00	13.00	13.00
28	Credit Libanais	2.00	2.00	2.00					14.00	15.00	16.00	2.75	2.75	2.75	2.75		14.00	15.00	
29	IS BANK												1.50			10.00	10.00	10.00	10.00
30	ERBIL BANK	7.25	8.00	8.50					15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
31	ALBaraka Bank								11.00	11.00	11.00					10.00	10.00	10.00	10.00
32	INTERNATIONAL DEVELOPMENT BANK	4.00	6.00	8.00	8.00				14.00	15.00	16.00	2.00	3.00	4.00		10.00	11.00	12.00	
33	Bank ASYA															11.00	12.00	12.00	14.00
34	BANK MELLI IRAN			2.00					14.00										
35	Bank MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	11.00	2.50	2.75	3.00			9.00	10.00	
36	Banque Libano Francaise SAL		2.00				7.00		10.00				2.25	3.25					
37	Fransabank		4.00	4.25									4.00	4.50					
38	RT BANK (Region Trade Bank For investment & Finance (Formerly Emerald))	8.00	7.00	8.00			14.00		10.00	12.00		5.00	5.50	6.00			10.00	12.00	
39	BBAC (Bank of Beirut & the Arab Countries)	2.00	3.00				11.00		11.00			2.50	3.00				11.00		
40	Parsian Bank		6.00	8.00						15.00									
41	BLOM BANK		5.00										2.30				25.00		
Average Interest Rate		4.5	5.1	5.9	6.4	7.0	13.3	13.2	12.5	12.3	12.9	2.5	2.9	3.6	3.8	12.2	12.0	11.9	11.3

*((primary Data))

Central Bank of Iraq

Economic & Research Dep. / Financial Market Research Division

A Tabel of Interest Rates Posted By the Specialized Banks for March 2015

Bank Name		1- Denominted in Iraqi Dinar									2- Denominated in USD								
		Interest rates on Depeosits					Interest rates on credit				Interest rates on deposits				Interest rates on credt				
		Saving	Fixed deposits				Current account (overdraft)	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	4.00	5.00	6.00	7.00		12.00	12.00	10.00	12.00	12.00	1.00	1.00	1.50					
2	Agricultural Cooperative Bank	3.00	1.00	2.00	3.00		14.00	14.00	10.00	12.00	12.00								
3	Realestate Bank	3.00	3.50	4.00	5.00				10.00	12.00	13.00								
Average Interest Rat		3.33	3.17	4.00	5.00		13.00	13.00	10.00	12.00	12.33	1.00	1.00	1.50					

*((primary Data))

Summary of interest rates of some banks for March 2015:

Trans Iraq Bank: (8% -15%) interest rates on current accounts (overdraft) , (8% -14%) discounted bills, (8% -14%) Loans (short & medium-term) ID .

(%14-% 8) the interest rate on short-term credit in USD.

Middle East Bank : (12% -16%) interest rates on current account (overdraft) ID + (10.5%) meet monthly on those account .

(14%) interest Rate on the loans granted in ID and guaranteed by iraqi company for Bank Guarantees .

(10%) Interest Rate on loans granted in ID by the financing of small and medium enterprises .

(11%) interest Rate on the loans granted in USD and guaranteed by company for Bank Guarantees price.

Is Bank: (10% -12%) interest rates on credit (short-term, medium-term, long-term for more than a year, long-term for more than two years) in USD .

Sumer Bank: (7% -10%) interest rates on savings deposits (savings) ID .

(10% -11%) interest rates on fixed deposits for ayear in ID .

(8% -18%) interest rates on current accounts (overdraft) and discounted bills and (medium term) in ID.

(6% -18%), (8% -18%) Interest rates on credit (short-term, medium-term) ID .

(11% -13%) (11% -16%) Interest rates in the (medium-term for one year), in USD .

A Tabel of interest rates Posted by the Commercial Banks for April 2015*

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			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%								
4	Rafidain Bank	4.0	5.0	5.5	6.0		9.0	9.0	9.0	10.0	11.0	1.0	1.5	1.75	2.0	8.0	9.0	10.0	
2	Rasheed Bank	3.50	4.50	5.00	6.50		10.00	10.00	10.00	11.00	12.00	1.00	1.50	1.50	2.50	10.00	10.00	10.00	
3	T.B.I	3.00	3.25		3.75		10.00		10.00	10.00	10.00	1.00	1.50		2.00	8.00	8.00	8.00	
4	Bank of Baghdad	2.5	3.0	3.0					7.0	8.0	10.0	1.0	1.5	1.5		8.0	9.0	9.0	9.0
5	Commercial Bank of Iraq	4.00	4.00	4.00	4.00		12.00		12.00	12.00	12.00	4.00	4.00	4.00	4.00	12.00	12.00	12.00	12.00
6	Iraqi Middle East Investment Bank	5.00	6.00	8.00			12.00		15.00	16.00		3.00	3.50	4.00		14.00	15.00	15.00	
7	Investment Bank Of Iraq	6.50	7.00	7.50			15.00	15.00	15.00			4.50	4.00	5.00		12.00			
8	United Bank For Investment	6.00	8.00	8.50			14.00		12.00	12.00	12.00	3.00	4.00	5.00	5.50		12.00	12.00	
9	Dar Es Salaam Investment Bank	1.00	3.00	4.00	5.00		15.00		14.00	14.00	14.00	0.50				13.00	13.00	13.00	13.00
10	Mosul 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
11	Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00			
12	National Bank Of Iraq	4.70	5.60	5.80	7.00	8.00	13.00	13.00	13.00	13.00	14.00	2.40	2.75	2.90	3.15	13.00	14.00	14.00	
13	Credit Bank Of Iraq	1.00	1.00	1.25			12.00	12.00	12.00	13.00	13.00	0.25	0.25	0.25		12.00	13.00	13.00	13.00
14	Economic Bank of Iraq	2.00	2.50	3.00	3.00		17.00	16.00	16.00	16.00	17.00	1.00	1.50	2.00	3.00		16.00	17.00	
15	Sumer Bank	7.00	9.00	10.00			8.00	8.00	6.00	8.00		5.00	7.00	8.00			11.00		
16	Gulf Commercial Bank	6.50	6.75	6.75	6.75	6.75	15.00	14.00	14.00	15.00		3.50	3.75	3.75	3.75	14.00			
17	Warka Bank Of Investment & Finance	5.00	5.50	7.00			25.00	25.00	25.00			2.00				25.00			
18	North-Bank	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.50	5.00		11.00			
19	Union Bank of Iraq	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.50	3.00		13.00			
20	Ashur International Bank For Investment	3.00	5.90	6.70			16.00	16.00	10.00			2.00	2.90	3.35	3.50	15.00			
21	Mansour Bank	4.00	4.30				11.00	11.00	10.50			2.30	2.50			11.00			
22	Agricutur Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
23	ALHUDA BANK	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		
24	BYBLOS BANK		2.00	2.00					8.00				1.00	1.00		8.00			
25	TRANS IRAQ BANK	7.00	8.00	8.50	9.00		8.00	8.00	8.00	8.00	14.00	3.00	4.00	5.00	5.50	8.00			
26	Inter kontntal	3.39	4.02				14.0		12.39	10.14	9.95	2.65	2.11			10.30	8.0	7.00	6.65
27	Vaklf Bank												2.00			11.00	12.00	13.00	13.00
28	Credit Libanais	2.0	2.0	2.0					14.0	15.0	16.0	2.75	2.75	2.75	2.75		14.0	15.0	
29	IS BANK												1.50			10.00	10.00	10.00	10.00
30	ERBIL BANK	7.25	8.00	8.50					15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
31	ALBaraka BANK								11.00	11.00	11.00					10.00	10.00	10.00	10.00
32	INTERNATIONAL DEVELOPMENT BANK	4.00	6.00	8.00	8.00				14.00	15.00	16.00	2.00	3.00	4.00		10.00	11.00	12.00	
33	BANK ASYA															11.00	12.00	12.00	14.00
34	BANK MELLI IRAN			2.00					14.00										
35	BANK MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	11.00	2.50	2.75	3.00			9.00	10.00	
36	Banque Libano Francaise SAL		2.00				7.00		10.00				2.25	3.25					
37	Fransbank		4.00	4.25									4.00	4.50					
38	Region Trade BANK FOR investment	8.00	7.00	8.00			14.00		10.00	12.00		5.00	5.50	6.00			16.00	12.00	
39	BBAC(Bank of Beirut &The aArab Countries)	2.00	3.00				11.00		11.00			2.50	3.00				11.00		
40	Parsian Bank		6.00	8.00						15.00									
41	BLOM BANK		5.00										2.30				25.00		
Average Interest Rate		4.5	5.0	5.9	6.4	6.9	13.4	13.3	12.5	12.3	12.8	2.5	2.8	3.5	3.7	12.2	12.2	11.9	11.6

A Tabel of interest rates Posted by the Specialized Banks for April 2015*

			1- Denominted in Iraqi Dinar									2- Denominated in USD								
			Interest rates on Depeosits					Interest rates on credits				Interest rates on deposits				Interest rates on credts				
			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		4.00	5.00	6.00	7.00				12.00	10.00	1.00	1.00	1.50						
2	Agricultural Cooperation Bank		3.00	1.00	2.00	3.00		14.00	14.00	10.00	12.00	12.00								
3	Realestate Bank		3.00	3.50	4.00	5.00				10.00	12.00	13.00								
Average Interest Rat			3.3	3.2	4.0	5.0		14.0	14.0	10.0	12.0	11.7	1.0	1.0	1.5					

*((primary Data))

Source: official books for all banks operating in Iraq and received the Central Bank of Iraq for the month of April 2015

A Tabel of interest rates Posted by the Commercial Banks for may 2015*

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	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 3/31/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Rafidain Bank	4.00	5.00	5.50	6.00		9.00	9.00	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	1.00	1.50	1.50	2.50	10.00	10.00	10.00	
3	T.B.I	3.00	3.25		3.75		10.00		10.00	10.00	10.00	1.00	1.50		2.00	8.00	8.00	8.00	
4	Bank of Baghdad	2.50	3.00	3.00					7.00	8.00	10.00	1.00	1.50	1.50		8.00	9.00	9.00	9.00
5	Commercial Bank of Iraq	4.00	4.00	4.00	4.00		12.00		12.00	12.00	12.00	4.00	4.00	4.00	4.00	12.00	12.00	12.00	12.00
6	Iraqi Middle East Investment Bank	5.00	6.00	8.00			12.00		15.00	16.00		3.00	3.50	4.00		14.00	15.00	15.00	
7	Investment Bank Of Iraq	6.50	7.00	7.50			15.00	15.00	15.00			4.50	4.30	5.00		12.00			
8	United Bank For Investment	6.00	8.00	8.50			14.00		12.00	12.00	12.00	3.00	4.00	5.00	5.50		12.00	12.00	
9	Dar Es Salaam Investment Bank	1.00	3.00	4.00	5.00		15.00		14.00	14.00	14.00	0.50				13.00	13.00	13.00	13.00
10	Mosul 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
11	Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00			
12	National Bank Of Iraq	4.70	5.60	5.80	7.00	8.00	13.00	13.00	13.00	13.00	14.00	2.40	2.75	2.90	3.15	13.00	14.00	14.00	
13	Credit Bank Of Iraq	1.00	1.00	1.25			12.00	12.00	12.00	13.00	13.00	0.25	0.25	0.25		12.00	13.00	13.00	13.00
14	Economic Bank of Iraq	2.00	2.50	3.00	3.00		17.00	16.00	16.00	16.00	17.00	1.00	1.50	2.00	3.00		16.00	17.00	
15	Sumer Bank	7.00	9.00	10.00			8.00	8.00	6.00	8.00		5.00	7.00	8.00			11.00		
16	Gulf Commercial Bank	6.50	6.75	6.75	6.75	6.75	15.00	14.00	14.00	15.00		3.50	3.75	3.75	3.75	14.00			
17	Warka Bank Of Investment & Finance	5.00	5.50	7.00			25.00	25.00	25.00			2.00				25.00			
18	North Bank	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.50	5.00		11.00			
19	Union Bank of Iraq	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.50	3.00		13.00			
20	Ashur International Bank For Investment	3.00	5.90	6.70			16.00	16.00	10.00			2.00	2.90	3.35	3.50	15.00			
21	Mansour Bank	4.00	4.30				11.00	11.00	10.50			2.30	2.50			11.00			
22	Agricutur Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
23	ALHUDA BANK	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		
24	BYBLOS BANK		2.00	2.00					8.00				1.00	1.00		8.00			
25	TRANS IRAQ BANK	7.00	8.00	8.50	9.00		8.00	8.00	8.00	8.00	14.00	3.00	4.00	5.00	5.50	8.00			
26	Inter kontnntal	3.37	4.38				14.00		12.33	9.96	9.95	2.66	2.27			10.29	8.00	8.79	6.65
27	VAKIF Bank											2.00				11.00	12.00	13.00	13.00
28	Credit Libanais	2.00	2.00	2.00					14.00	15.00	16.00	2.75	2.75	2.75	2.75		14.00	15.00	
29	Turkiye IS Bankasi											1.50				10.00	10.00	10.00	10.00
30	ERBIL BANK	7.25	8.00	8.50					15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
31	ALBaraka Bank								11.00	11.00	11.00					10.00	10.00	10.00	10.00
32	INTERNATIONAL DEVELOPMENT BANK	6.00	8.00	10.00	10.00				14.00	15.00	16.00	3.00	4.00	6.00		10.00	11.00	12.00	
33	Bank AsyA															11.00	12.00	12.00	14.00
34	BANK MELLI IRAN			2.00					14.00										
35	Bank MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	11.00	2.50	2.75	3.00		9.00	9.00	9.00	9.00
36	Banque Libano Francaise SAL		2.00				7.00		10.00				2.25	3.25					
37	Fransabank		4.00	4.25									4.00	4.50					
38	RT BANK (Region Trade Bank For	8.00	7.00	8.00			14.00		10.00	12.00		5.00	5.50	6.00			10.00	12.00	
39	Bank of Beirut & the Arab Countries	2.00	3.00				11.00		11.00			2.50	3.00				11.00		
40	Parsian Bank		6.00	8.00						15.00									
41	BLOM BANK		5.00										2.30				25.00		
Average Interest Rate		4.5	5.1	6.0	6.5	6.9	13.4	13.3	12.5	12.3	12.8	2.5	2.9	3.6	3.7	12.1	12.0	11.9	11.4

A Tabel of interest rates Posted by the Specialized Banks for may 2015*

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 credts			
		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	4.0	5.0	6.0	7.0					12.0	10	1.0	1.0	1.5					
2	Agricultural Cooperation Bank	3.0	1.0	2.0	3.0		14.0	14.0	10.0	12.0	12.0								
3	Realestate Bank	3.0	3.5	4.0	5.0				10.0	12.0	13.0								
Average Interest Rat		3.3	3.2	4.0	5.0		14.0	14.0	10.0	12.0	11.7	1.0	1.0	1.5					

*((primary Data))

Source: Official books for all banks operating in Iraq and received the Central Bank of Iraq for the month of May 2015

A Tabel of interest rates Posted by the Commercial Banks for June 2015*

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		9.00	9.00	9.00	10.00	11.00	1.00	1.50	1.75	2.00	8.00	9.00	10.00	
2	Rasheed Bank	3.5	4.5	5.0	6.5		10.0	10.0	10.0	11.0	12.0	1.0	1.5	1.5	2.5	10.0	10.0	10.0	
3	T.B.I	3.0	3.25		3.75		10.0		10.0	10.0	10.0	1.0	1.5		2.0	8.0	8.0	8.0	
4	Bank of Baghdad	2.50	3.00	3.00					7.00	8.00	10.00	1.00	1.50	1.50		8.00	9.00	9.00	9.00
5	Commercial Bank of Iraq	4.00	4.00	4.00	4.00		12.00		12.00	12.00	12.00	4.00	4.00	4.00	4.00	12.00	12.00	12.00	12.00
6	Iraqi Middle East Investment Bank	5.00	6.00	8.00			12.00		15.00	16.00		3.00	3.50	4.00		14.00	15.00	15.00	
7	Investment Bank Of Iraq	6.50	7.00	7.50			15.00	15.00	15.00			4.50	4.30	5.00		12.00			
8	United Bank For Investment	6.00	8.00	8.50			14.00		12.00	12.00	12.00	3.00	4.00	5.00	5.50		12.00	12.00	
9	Dar Es Salaam Investment Bank	1.00	3.00	4.00	5.00		15.00		14.00	14.00	14.00	0.50				13.00	13.00	13.00	13.00
10	Mosul 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
11	Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00			
12	National Bank Of Iraq	4.70	5.60	5.80	7.00	8.00	13.00	13.00	13.00	13.00	14.00	2.40	2.75	2.90	3.15	13.00	14.00	14.00	
13	Credit Bank Of Iraq	1.00	1.00	1.25			12.00	12.00	12.00	13.00	13.00	0.25	0.25	0.25		12.00	13.00	13.00	13.00
14	Economic Bank of Iraq	2.00	2.50	3.00	3.00		17.00	16.00	16.00	16.00	17.00	1.00	1.50	2.00	3.00		16.00	17.00	
15	Sumer Bank	7.00	9.00	10.00			8.00	8.00	6.00	8.00		5.00	7.00	8.00			11.00		
16	Gulf Commercial Bank	6.50	6.75	6.75	6.75	6.75	15.00	14.00	14.00	15.00		3.50	3.75	3.75	3.75	14.00			
17	Warka Bank Of Investment & Finance	5.00	5.50	7.00			25.00	25.00	25.00			2.00				25.00			
18	North-Bank	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.50	5.00		11.00			
19	Union Bank of Iraq	8.0	9.0	10.0			14.0	14.0	12.0	14.0	14.0	2.0	2.5	3.0		12.0	14.0	14.0	14.0
20	Ashur International Bank For Investment	3.00	5.90	6.70			16.00	16.00	10.00			2.00	2.90	3.35	3.50	15.00			
21	Mansour Bank	4.00	4.30				11.00	11.00	10.50			2.30	2.50			11.00			
22	Agricutur Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
23	ALHUDA BANK	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		
24	BYBLOS BANK		2.00	2.00					8.00				1.00	1.00		8.00			
25	TRANS IRAQ BANK	7.00	8.00	8.50	9.00		8.00	8.00	8.00	8.00	14.00	3.00	4.00	5.00	5.50	8.00			
26	Inter kontntal	3.42	3.50				14.00		10.29	8.67	10.17	2.71				10.37	8.00	8.80	6.65
27	VAKIF Bank												2.00			11.00	12.00	13.00	13.00
28	Credit Libanais	2.0	2.0	2.0	2.0				14.0	15.0	16.0	2.75	2.75	2.75	2.75	14.0	14.0	15.0	16.0
29	IS BANK												1.50			10.00	10.00	10.00	10.00
30	ERBIL BANK	7.25	8.00	8.50	8.50		15.00	15.00	15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
31	ALBaraka BANK								11.00	11.00	11.00					10.00	10.00	10.00	10.00
32	INTERNATIONAL DEVELOPMENT BANK	6.00	8.00	10.00	10.00				14.00	15.00	16.00	3.00	4.00	6.00		10.00	11.00	12.00	
33	BANK ASYA															11.00	12.00	12.00	14.00
34	BANK MELLI IRAN	2.00							14.00	16.00									
35	BANK MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	10.00	2.50	2.75	3.00		9.00	9.00	9.00	9.00
36	Banque Libano Francaise SAL		2.00				7.00		10.00				2.25	3.25		8.00			
37	Fransbank	2.75	3.0	3.0	5.0	6.0	9.0		12	13	14	2	2.5	3.00	3.50	12.00	12.00	12.50	13.00
38	Region Trade BANK FOR investment	8.00	7.00	8.00			14.00		10.00	12.00		5.00	5.50	6.00			10.00	12.00	
39	BBAC(Bank of Beirut &The aArab	2.00	3.00				11.00		11.00			2.50	3.00				11.00		
40	Parsian Bank		6.00	8.00						15.00									
41	BLOM BANK		2.23	3.00									2.78			7.30		12.60	12.20
Average Interest Rate		4.4	4.9	6.0	6.3	6.7	13.3	13.4	12.4	12.5	12.9	2.5	2.9	3.5	3.7	11.8	11.6	12.0	12.0

A Tabel of interest rates Posted by the Specialized Banks for June 2015*

			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		4.00	5.00	6.00	7.00				12.00	10.00	1.00	1.00	1.50						
2	Agricultural Cooperation Bank		3.00	1.00	2.00	3.00		14.00	14.00	10.00	12.00	12.00								
3	Realestate Bank		3.0	3.5	4.0	5.0		10.0	10.0	10.0	12.0	13.0								
Average Interest Rat			3.3	3.2	4.0	5.0		12.0	12.0	10.0	12.0	11.7	1.0	1.0	1.5					

Primary Data

Source: official books for all banks operating in Iraq and received Central Bank of Iraq for the month of June 2015

A Tabel of interest rates Posted by the Commercial Banks for July 2015*

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 credit			
		Fixed deposits					Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Short term less than a year	Loans		
		Saving	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	4.00	5.00	5.50	6.00				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	1.00	1.50	1.50	2.50	10.00	10.00	10.00	
3	T.B.I	3.00	3.25		3.75		10.00		10.00	10.00	10.00	1.00	1.50		2.00	8.00	8.00	8.00	
4	Bank of Baghdad	2.50	3.00	3.00					8.00	8.00	10.00	1.00	1.50	1.50		9.00	9.00	9.00	9.00
5	Commercial Bank of Iraq	4.00	4.00	4.00	4.00		12.00		12.00	12.00	12.00	4.00	4.00	4.00	4.00	12.00	12.00	12.00	12.00
6	Iraqi Middle East Investment Bank	5.00	6.00	8.00			12.00		15.00	16.00		3.00	3.50	4.00		14.00	15.00	15.00	
7	Investment Bank Of Iraq	6.50	7.00	7.50			15.00	15.00				4.50	3.40	5.00		12.00			
8	United Bank For Investment	6.00	8.00	8.50			14.00		12.00	12.00	12.00	3.00	4.00	5.00	5.50		12.00	12.00	
9	Dar Es Salaam Investment Bank	1.00	3.00	4.00	5.00		15.00		14.00	14.00	14.00	0.50				13.00	13.00	13.00	13.00
10	Mosul 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
11	Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00			
12	National Bank Of Iraq	4.70	5.60	5.80	7.00	8.00	13.00	13.00	13.00	13.00	14.00	2.40	2.75	2.90	3.15	13.00	14.00	14.00	
13	Credit Bank Of Iraq	1.00	1.00	1.25			12.00	12.00	12.00	13.00	13.00	0.25	0.25	0.25		12.00	13.00		13.00
14	Economic Bank of Iraq	2.00	2.50	3.00	3.00		17.00	16.00	16.00	16.00	17.00	1.00	1.50	2.00	3.00		16.00	17.00	
15	Sumer Bank	7.00	9.00	10.00			8.00	8.00	6.00	8.00		5.00	7.00	8.00			11.00		
16	Gulf Commercial Bank	6.50	6.75	6.75	6.75	6.75	15.00	14.00	14.00	15.00		3.50	3.75	3.75	3.75	14.00			
17	Warka Bank Of Investment & Finance	5.00	5.50	7.00			25.00	25.00	25.00			2.00				25.00			
18	North-Bank	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.50	5.00		11.00			
19	Union Bank of Iraq	8.00	9.00	10.00			14.00	14.00	12.00	14.00	14.00	2.00	2.50	3.00		12.00	14.00	14.00	14.00
20	ASRUR International Bank For Investment	3.00	5.90	6.70			16.00	16.00	10.00			2.00	2.90	3.35	3.50	15.00			
21	Mansour Bank	4.00	4.30				11.00	11.00	10.50			2.30	2.50			11.00			
22	Agricuture Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
23	ALHUDA BANK	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		
24	BYBLOS BANK		2.00	2.00					8.00				1.00	1.00		8.00			
25	TRANS IRAQ BANK	7.00	8.00	8.50	9.00		8.00	8.00	8.00	8.00	14.00	3.00	4.00	5.00	5.50	8.00			
26	Inter kontnntal	3.37	4.12				14.00		10.11	8.52	10.19	2.61	2.37			10.43	6.02	6.46	6.67
27	VAKIF Bank												2.00			11.00	12.00	13.00	13.00
28	Credit Libanais	6.90		6.90					14.00	15.00	16.00	4.40		4.40		14.00	14.00	15.00	16.00
29	IS BANK												1.50			8.50	8.50	8.00	6.75
30	ERBIL BANK	7.25	8.00	8.50	8.50		15.00	15.00	15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
31	ALBaraka BANK								11.00	11.00	11.00					10.00	10.00	10.00	10.00
32	INTERNATIONAL DEVELOPMENT BANK	6.00	8.00	10.00	10.00				14.00	15.00	16.00	3.00	4.00	6.00		10.00	11.00	12.00	
33	BANK ASYA															11.00	12.00	12.00	14.00
34	BANK MELLI IRAN	2.00							14.00	16.00									
35	BANK MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	10.00	2.50	2.75	3.00		9.00	9.00	9.00	9.00
36	Banque Libano Francaise SAL		2.00				7.00		10.00				2.25	3.25		8.00			
37	Fransbank	2.75	3.00	3.00	5.00	6.00	9.00		12.00	13.00	14.00	2.00	2.50	3.00	3.50	12.00	12.00	12.50	13.00
38	Region Trade BANK FOR investment	6.00	6.50	7.00			12.00		10.00	12.00		3.00	4.00	5.00		11.00	12.00		
39	Bank of Beirut & the arab countries	4.00	3.00	4.00	5.50	7.00	12.00	12.00	13.00	13.00	14.00	3.00	4.00	5.00	5.50	9.00	10.00	11.00	12.00
40	Parsian Bank		5.00	7.00						14.00									
41	BLOM BANK		1.62	3.00									2.44			7.23		12.60	12.22
Average Interest Rate		4.6	5.0	6.0	6.5	6.8	13.4	13.5	12.4	12.4	12.9	2.5	2.8	3.6	3.9	11.7	11.5	11.8	11.8

A Tabel of interest rates Posted by the Specialized Banks for July 2015*

			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		4.00	5.00	6.00	7.00					12.00	10.00	1.00	1.00	1.50					
2	Agricultural Cooperation Bank		3.00	1.00	2.00	3.00		14.00	14.00	2.00	2.00	2.00								
3	Realestate Bank		3.00	3.50	4.00	5.00		10.00	10.00	10.00	12.00	13.00								
Average Interest Rate			3.3	3.2	4.0	5.0		12.0	12.0	6.0	8.7	8.3	1.0	1.0	1.5					

Primary Data

Source: official latters for all banks operating in Iraq and received Central Bank of Iraq for the month of July 2015

** Decreased interest of Agricultural Loans of self bank resources according of the itme (18) of the federal budget law for year 2015

A Tabel of interest rates Posted by the Commercial Banks for August 2015*

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 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				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	1.00	1.50	1.50	2.50	10.00	10.00	10.00	
3	T.B.I	3.00	3.25	3.75	3.75		10.00		10.00	10.00	10.00	1.00	1.50		2.00	8.00	8.00	8.00	
4	Bank of Baghdad	2.50	3.00	3.00					8.00	8.00	10.00	1.00	1.50	1.50		9.00	9.00	9.00	
5	Commercial Bank of Iraq	4.00	4.00	4.00	4.00		12.00		12.00	12.00	12.00	4.00	4.00	4.00	4.00	12.00	12.00	12.00	12.00
6	Iraqi Middle East Investment Bank	5.00	6.00	8.00			12.00		15.00	16.00		3.00	3.50	4.00		14.00	15.00	15.00	
7	Investment Bank Of Iraq	6.50	7.00	7.50			15.00	15.00				4.50	3.40	5.00		12.00			
8	United Bank For Investment	6.00	8.00	8.50			14.00		12.00	12.00	12	3.00	4.00	5.00	5.50		12.00	12.00	
9	Dar Es Salaam Investment Bank	1.00	3.00	4.00	5.00		15.00		14.00	14.00	14.00	0.50				13.00	13.00	13.00	13.00
10	Mosul 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
11	Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00			
12	National Bank Of Iraq	4.70	5.60	5.80	7.00	8.00	13.00	13.00	13.00	13.00	14.00	2.40	2.75	2.90	3.15	13.00	14.00	14.00	
13	Credit Bank Of Iraq	1.00	1.00	1.25			12.00	12.00	12.00	13.00	13.00	0.25	0.25	0.25		12.00	13.00		13.00
14	Economic Bank of Iraq	2.00	2.50	3.00	3.00		17.00	16.00	16.00	16.00	17.00	1.00	1.5	2.00	3.00		16.00	17.00	
15	Sumer Bank	7.00	9.00	10.00			8.00	8.00	6.00	8.00		5.00	7.00	8.00			11.00		
16	Gulf Commercial Bank	6.5	6.75	6.75	6.75	6.75	15.00	14.00	14.00	15.00		3.5	3.75	3.75	3.75	14.00			
17	Warka Bank Of Investment & Finance	5.00	5.50	7.00			25.00	25.00	25.00			2.00				25.00			
18	North Bank	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.5	5.00		11.00			
19	Union Bank of Iraq	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.5	3.00		13.00			
20	Ashur International Bank For Investment	3.00	5.90	6.70			16.00	16.00	10.00			2.00	2.90	3.35	3.50	15.00			
21	Mansour Bank	4.00	4.30				11.00	11.00	10.50			2.30	2.50			11.00			
22	Agricutur Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
23	ALHUDA BANK	7.00	8.00	8.5	9.00		15.00	15.00	13.00	14.00		4.00	5.00	5.5	6.00	10.00	11.00		
24	BYBLOS BANK		2.00	2.00					8.00				1.00	1.00		8.00			
25	TRANS IRAQ BANK	7.00	8.00	8.50	9.00		8.00	8.00	8.00	8.00	14.00	3.00	4.00	5.00	5.50	8.00			
26	Inter kontntal	3.37	4.12				14		10.11	8.52	10.19	2.61	2.37			10.43	6.02	6.46	6.67
27	VAKIF Bank												2.00			11.00	12.00	13.00	13.00
28	Credit Libanais	6.90		6.90					14.00	15.00	16.00	4.40		4.40		14.00	14.00	15.00	16.00
29	Turkiye IS Bankasi												1.50			8.50	8.50	8.00	6.75
30	ERBIL BANK	7.25	8.00	8.50					15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
31	ALBaraka Bank								11.00	11.00	11.00					10.00	10.00	10.00	10.00
32	INTERNATIONAL DEVELOPMENT BANK	6.00	8.00	10.00	10.00				14.00	15.00	16.00	3.00	4.00	6.00		10.00	11.00	12.00	
33	Bank AsyA															11.00	12.00	12.00	14.00
34	BANK MELLI IRAN	2.00							14.00	16.00									
35	Bank MED	2.50	2.75	3.00			13.00	10	10.00	10.00	10.00	2.50	2.75	3.00		9.00	9.00	9.00	9.00
36	Banque Libano Francaise SAL		2.00				7.00		10.00				2.25	3.25		8.00			
37	Fransabank	2.75	3.00	3.00	5.00	6.00	9.00		12.00	13.00	14.00	2.00	2.50	3.00	3.50	12.00	12.00	12.50	13.00
38	RT BANK (Region Trade Bank For Investment & Finance (Formerly Emerald)	6.00	6.50	7.00			12.00		10.00	12.00		3.00	4.00	5.00		11.00	12.00		
39	BBAC (Bank of Beirut & the Arab Countries)	4.00	3.00	4.00	5.50	7.00	12.00	12.00	13.00	13.00	14.00	3.00	4.00	5.00	5.50	9.00	10.00	11.00	12.00
40	Parsian Bank		5.0	7.0						14.0									
41	BLOM BANK		1.65	3.00							10.20		2.48			7.30		12.60	12.20
Average Interest Rate		4.6	5.0	5.9	6.4	6.8	13.3	13.4	12.4	12.4	12.7	2.5	2.8	3.6	3.9	11.8	11.4	11.7	11.8

A Tabel of interest rates Posted by the Specialized Banks for August 2015*

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	4.00	5.00	6.00	7.00				12.00	10.00		1.00	1.00	1.50					
2	Agricultural Cooperation Bank	3.00	1.00	2.00	3.00		14.00	14.00	2.00	2.00	2.00								
3	Realestate Bank	3.00	3.50	4.00	5.00		10.00	10.00	10.00	12.00	13.00								
Average Interest Rat		3.3	3.2	4.0	5.0		12.0	12.0	6.0	8.7	8.3	1.0	1.0	1.5					

Primary Data

Source: official latters for all banks operating in Iraq and received Central Bank of Iraq for the month of August 2015

** Decreased interest of Agricultural Loans of self bank resources according of the itme (18) of the federal budget law for year 2015

A Tabel of interest rates Posted by the Commercial Banks for September 2015*

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 3/31/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Rafidain Bank	4.0	5.0	5.5	6.0				9.0	10.0	11.0	1.0	1.5	1.75	2.0	8.0	9.0	10.0	
2	Rasheed Bank	3.5	4.5	5.0	6.5		10.0	10.0	10.0	11.0	12.0	1.0	1.5	1.5	2.5	10.0	10.0	10.0	
3	T.B.I	3.0	3.25	3.75	3.75		10.0		10.0	10.0	10.0	1.0	1.5	2.0	2.0	8.0	8.0	8.0	
4	Bank of Baghdad	2.5	3.0	3.0					8.0	8.0	10.0	1.0	1.5	1.5		9.0	9.0	9.0	9.0
5	Commercial Bank of Iraq	4.0	4.0	4.0	4.0		12.0		12.0	12.0	12.0	4.0	4.0	4.0	4.0	12.0	12.0	12.0	12.0
6	Iraqi Middle East Investment Bank	5.0	6.0	8.0			12.0		15.0	16.0		3.0	3.5	4.0		14.0	15.0	15.0	
7	Investment Bank Of Iraq	6.5	7.0	7.5			15.0	15.0				4.5	4.3	5.0		12.0			
8	United Bank For Investment	6.0	8.0	8.5			14.0		12.0	12.0	12.0	3.0	4.0	5.0	5.5		12.0	12.0	
9	Dar Es Salaam Investment Bank	1.0	3.0	4.0	5.0		15.0		14.0	14.0	14.0	0.5				13.0	13.0	13.0	13.0
10	Mosul Bank	5.0	5.5	6.0	6.0	6.0	12.0	12.0	12.0	12.0	12.0	1.5	2.0	2.5	2.5	12.0	12.0	12.0	12.0
11	Babylon Bank	7.0		9.0	9.0		16.0	15.0	15.0			5.0		6.0	6.0	14.0			
12	National Bank Of Iraq	4.70	5.60	5.80	7.00	8.00	13.00	13.00	13.00	13.00	14.00	2.40	2.75	2.90	3.15	13.00	14.00	14.00	
13	Credit Bank Of Iraq	1.00	1.00	1.25			12.0	12.0	12.0	13.0	13.0	0.25	0.25	0.25		12.0	13.0		13.00
14	Economic Bank of Iraq	2.0	2.5	3.0	3.0		17.0	16.0	16.0	16.0	17.0	1.0	1.5	2.0	3.0		16.0	17.0	
15	Sumer Bank	7.0	9.0	10.0			8.0	8.0	6.0	8.0		5.0	7.0	8.0			11.0		
16	Gulf Commercial Bank	6.5		6.75			15.0	14.0	14.0	15.0		3.5		3.75		14.0			
17	Warka Bank Of Investment & Finance	5.0	5.5	7.0			25.0	25.0	25.0			2.0				25.0			
18	North Bank	5.0	5.5	6.0			11.0	16.0	11.0			4.0	4.5	5.0		11.0			
19	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			
20	Ashur International Bank For Investment	3.0	5.9	6.7			16.0	16.0	10.0			2.0	2.9	3.35	3.5	15.0			
21	Mansour Bank	4.0	4.3				11.0	11.0	10.5			2.3	2.5			11.0			
22	Agricutur Turkish Bank	2.0	2.5	3.0			25.0		27.0			0.5	1.0	1.0		25.0			
23	ALHUDA BANK	7.0	8.0	8.5	9.0		15.0	15.0	13.0	14.0		4.0	5.0	5.5	6.0	10.0	11.0		
24	BYBLOS BANK		2.0	2.0					8.0				1.0	1.0		8.0			
25	TRANS IRAQ BANK	7.0	8.0	8.5	9.0		8.0	8.0	8.0	8.0	14.0	3.0	4.0	5.0	5.5	8.0			
26	Inter kontnntal	3.37	4.12				14.00		10.11	8.52	10.19	2.61	2.37			10.43	6.02	6.46	6.67
27	VAKIF Bank												2.0			11.0	12.0	13.0	13.0
28	Credit Libanais	6.9		6.9					14.0	15.0	16.0	4.4		4.4		14.0	14.0	15.0	16.0
29	Turkiye IS Bankasi												1.5			8.5	8.5	8.0	6.75
30	ERBIL BANK	7.25	8.0	8.50					15.0	15.0	15.0	3.0	3.0	3.50		15.0	15.0	15.0	15.0
31	ALBaraka Bank								11.0	11.0	11.0					10.0	10.0	10.0	10.0
32	INTERNATIONAL DEVELOPMENT BANK	6.0	8.0	10.0	10.0				14.0	15.0	16.0	3.0	4.0	6.0		10.0	11.0	12.0	
33	Bank AsyA															11.0	12.0	12.0	14.0
34	BANK MELLI IRAN			2.0					14.0	16.0									
35	Bank MED	2.50	2.75	3			13	10	10	10	10	2.50	2.75	3		9	9	9	9.00
36	Banque Libano Francaise SAL		2.00				7.00		10.00				2.25	3.25		8.00			
37	Fransabank	2.75	3.0	3.0	5.0	6.0	9.0		12.5	13	14	1.0	2.50	3.0	3.50	12.0	12.0	12.50	12.50
38	RT BANK (Region Trade Bank For Investment & Finance (Formerly Emerald)	6.00	6.50	7.00			12.00		10.00	12.00		3.00	4.00	5.00		11.00	12.00		
39	BBAC (Bank of Beirut & the Arab Countries)	4.00	3.00	4.00	5.50	7.00	12.00	12.00	13.00	13.00	14.00	3.00	4.00	5.00	5.50	9.00	10.00	11.00	12.00
40	Parsian Bank		5.0	7.0						14.0									
41	BLOM BANK		1.65	3							10.20		2.48			7.30		12.60	12.20
Average Interest Rate		4.6	4.9	5.8	6.3	6.8	13.3	13.4	12.5	12.4	12.7	2.5	2.8	3.6	3.9	11.8	11.4	11.7	11.6

A Tabel of interest rates Posted by the Specialized Banks for September 2015*

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 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	Long term more than two years
CBI Prescribed Rate (befor 3/31/2004)		7%	8%	9%	10%			14%	15%	16%									
1	Industrial Bank	4.0	5.0	6.0	7.0				12.0	10.0	1.0	1.0	1.5						
2	Agricultural Cooperation Bank	3.0	1.0	2.0	3.0		14.0	14.0	2.0	2.0	2.0								
3	Realestate Bank	3.0	3.5	4.0	5.0		10.0	10.0	10.0	12.0	13.0								
Average Interest Rat		3.3	3.2	4.0	5.0		12.0	12.0	6.0	8.7	8.3	1.0	1.0	1.5					

Primary Data

Source: official latters for all banks operating in Iraq and received Central Bank of Iraq for the month of September 2015

** Decreased interest of Agricultural Loans of self bank resources according of the itme (18) of the federal budget law for year 2015

A Tabel of interest rates Posted by the Commercial Banks for Actober 2015*

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	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 a year	Midium 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	5	5.5	6				9	10	11	1	1.5	1.75	2	8	9	10	
2 Rasheed Bank	3.5	4.5	5.0	6.5		10.0	10.0	10.0	11.0	12.0	1.0	1.5	1.5	2.5	10.0	10.0	10.0	
3 T.B.I	3.0	3.25	3.75	3.75		10.0		10.0	10.0	10.0	1.0	1.5	2.0	2.0	8.0	8.0	8.0	
4 Bank of Baghdad	2.5	3.0	3.0					8.0	8.0	10.0	1.0	1.5	1.5		9.0	9.0	9.0	9.0
5 Commercial Bank of Iraq	4.0	4.0	4.0	4.0		12.0		12.0	12.0	12.0	4.0	4.0	4.0	4.0	12.0	12.0	12.0	12.0
6 Iraqi Middle East Investment Bank	5.0	6.0	8.0			12.0		15.0	16.0		3.0	3.5	4.0		14.0	15.0	15.0	
7 Investment Bank Of Iraq	6.5	7.0	7.5			15.0	15.0				4.5	4.75	5.0		12.0			
8 United Bank For Investment	6.0	8.0	8.5			14.0		12.0	12.0	12.0	3.0	4.0	5.0	5.5		12.0	12.0	
9 Dar Es Salaam Investment Bank	1.0	3.0	4.0	5.0		15.0		14.0	14.0	14.0	0.5				13.0	13.0	13.0	13.0
10 Mosul Bank	5.0	5.5	6.0	6.0	6.0	12.0	12.0	12.0	12.0	12.0	1.5	2.0	2.5	2.5	12.0	12.0	12.0	12.0
11 Babylon Bank	7.0		9.0	9.0		16.0	15.0	15.0			5.0		6.0	6.0	14.0			
12 National Bank Of Iraq	4.70	5.60	5.80	7.00	8.00	13.00	13.00	13.00	13.00	14.00	2.40	2.75	2.90	3.15	13.00	14.00	14.00	
13 Credit Bank Of Iraq	1.0	1.0	1.25			12.0	12.0	12.0	13.0	13.0	0.25	0.25	0.25		12.0	13.0		13.0
14 Economic Bank of Iraq	2.0	2.5	3.0	3.0		17.0	16.0	16.0	16.0	17.0	1.0	1.5	2.0	3.0		16.0	17.0	
15 Sumer Bank	8.5	9.0	10.5			13.0	13.0	12.0	13.0		5.0	7.0	8.0			13.5		
16 Gulf Commercial Bank	6.5		6.75			15.0	14.0	14.0	15.0		3.5		3.75		14.0			
17 Warka Bank Of Investment & Finance	5.0	5.5	7.0			25.0	25.0	25.0			2.0				25.0			
18 North Bank	5.0	5.5	6.0			11.0	16.0	11.0			4.0	4.5	5.0		11.0			
19 Union Bank of Iraq	8.0	9.0	10.0			14.0	14.0	12.0	14.0	14.0	2.0	2.5	3.0		13.0	14.0	14.0	14.0
20 Ashur International Bank For Investment	3.0	5.9	6.7			16.0	16.0	10.0			2.0	2.9	3.35	3.5	15.0			
21 Mansour Bank	4.0	4.3				11.0	11.0	10.5			2.3	2.5			11.0			
22 Agricutur Turkish Bank	2.0	2.5	3.0			25.0		27.0			0.5	1.0	1.0		25.0			
23 ALHUDA BANK	7.0	8.0	8.5	9.0		15.0	15.0	13.0	14.0		4.0	5.0	5.5	6.0	10.0	11.0		
24 BYBLOS BANK		3.5	3.5					8.0				2.4	2.5		8.0			
25 TRANS IRAQ BANK	7.0	8.0	8.5	9.0		11.5	11.0	11.0	11.0	14.0	3.0	4.0	5.0	5.5	11.0			
26 Inter kontntal	3.43	5.23				14.0		10.07	9.29	10.21	2.59	2.24			11.55	6.0	8.82	6.70
27 VAKIF Bank												2.0			11.0	12.0	13.0	13.0
28 Credit Libanais	6.90		6.90					14.0	15.0	16.0	4.4		4.4		14.0	14.0	15.0	16.0
29 Turkiye IS Bankasi												1.6			10.25	10.25	10.25	9.40
30 ERBIL BANK	7.25	8.0	8.50					15.0	15.0	15.0	3.0	3.0	3.5		15.0	15.0	15.0	15.0
31 ALBaraka Bank								11.0	11.0	11.0					10.0	10.0	10.0	10.0
32 INTERNATIONAL DEVELOPMENT BANK	6.0	8.0	10.0	10.0				14.0	15.0	16.0	3.0	4.0	6.0		10.0	11.0	12.0	
33 Bank Asya															11.0	12.0	12.0	14.0
34 BANK MELLI IRAN			2.0					14.0	16.0									
35 Bank MED	2.5	2.75	3.0			13.0	10.0	10.0	10.0	10.0	2.5	2.75	3.0		9.0	9.0	9.0	9.0
36 Banque Libano Francaise SAL		2.0				7.0		10.0				2.25	3.25		8.0			
37 Fransabank	2.75	3.0	3.0	5.0	6.0	9.0		12.5	13.0	14.0	1.0	2.5	3.0	3.5	12.0	12.0	12.50	12.50
38 RT BANK (Region Trade Bank)	6.00	6.50	7.00			12.00		10.00	12.00		3.00	4.00	5.00		11.00	12.00		
39 BBAC (Bank of Beirut & the Arab Countries)	4.00	3.00	4.00	5.50		12.00	12.00	13.00	13.00	14.00	3.00	4.00	5.00	5.50	9.00	10.00	11.00	12.00
40 Parsian Bank		5.0	7.0						14.0									
41 BLOM BANK		1.65	3.00							10.20		2.48			7.30		12.60	12.20
Average Interest Rate	4.7	5.0	5.9	6.3	6.7	13.6	13.9	12.7	12.8	12.8	2.5	2.9	3.6	3.9	11.9	11.7	12.0	11.9

A Tabel of interest rates Posted by the Specialized Banks for October 2015*

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 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	4.0	5.0	6.0	7.0					12.0	10.0	1.0	1.0	1.5					
2	Agricultural Cooperation Bank	3.0	1.0	2.0	3.0		14.0	14.0	2.0	2.0	2.0								
3	Realestate Bank	3.0	3.5	4.0	5.0		10.0	10.0	10.0	12.0	13.0								
Average Interest Rat		3.3	3.2	4.0	5.0		12.0	12.0	6.0	8.7	8.3	1.0	1.0	1.5					

Primary Data

Source: official latters for all banks operating in Iraq and received Central Bank of Iraq for the month of October 2015

** Decreased interest of Agricultural Loans of self bank resources according of the itme (18) of the federal budget law for year 2015

A Tabel of interest rates Posted by the Commercial Banks for November 2015*

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	Rafidain Bank	4	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	12	1	1.5	1.5	2.5	10	10	10	
3	T.B.I	3	3.25	3.75	3.75		10		10	10	10	1	1.5	2	2	8	8	8	
4	Bank of Baghdad	2.5	3	3			10		8	9		1	1.5	1.5		9	10		
5	Commercial Bank of Iraq	4	4				12	12	12	12						12			
6	Iraqi Middle East Investment Bank	5	6	8			12		15	16		3	3.5	4		14	15	15	
7	Investment Bank Of Iraq	6.5	7	7.5			15	15				4.5	4.75	5		12			
8	United Bank For Investment	6.0	8.0	8.5			14.0		12.0	12.0	12.0	3.0	4.0	5.0	5.5		12.0	12.0	
9	Dar Es Salaam Investment Bank	1	3	4	5		15		14	14	14	0.5				13	13	13	13
10	Mosul Bank	5.0	5.5	6.0	6.0	6.0	12.0	12.0	12.0	12.0	12.0	1.5	2.0	2.5	2.5	12.0	12.0	12.0	12.0
11	Babylon Bank	7		9	9		16	15	15			5		6	6	14			
12	National Bank Of Iraq	4.70	5.60	5.80	7	8	13	13	13	13	14	2.4	2.75	2.90	3.15	13	14	14	
13	Credit Bank Of Iraq	1	1	1.25			12	12	12	13	13	0.25	0.25	0.25		12	13		13
14	Economic Bank of Iraq	2	2.5	3	3							1	1.5	2	3				
15	Sumer Bank	8.5	9.0	10.5			13.0	13.0	12.0	13.0		5.0	7.0	8.0			13.5		
16	Gulf Commercial Bank	6.50		6.75			15	14	14	15		3.50		3.75		14			
17	Warka Bank Of Investment & Finance	5	5.5	7			25	25	25			2				25			
18	North Bank	5	5.50	6			11	16	11			4	4.50	5		11			
19	Union Bank of Iraq	8	9	10			14	14	13	14	14	2	2.5	3		13.0	14	14	14
20	Ashur International Bank For Investment	3.0	5.9	6.7			16	16.0	10			2	2.90	3.35	3.5	15.0			
21	Mansour Bank	4	4.3				11	11	10.5			2.3	2.5			11			
22	Agricutur Turkish Bank	2	2.5	3			25		27			0.5	1	1		25			
23	ALHUDA BANK	7	8	8.5	9		15	15	13	14		4	5	5.5	6	10	11.0		
24	BYBLOS BANK		3.5	3.5					8.0				2.4	2.5		8.0			
25	TRANS IRAQ BANK	7.0	8.0	8.5	9.0		11.5	11.0	11.0	11.0	14.0	3.0	4.0	5.0	5.5	11.0			
26	Inter kontnntal	3.43	5.23				14		10.08	9.64	10.21	2.64	2.36			10.49	6.05	8.51	6.71
27	VAKIF Bank												2			11	12	13	13
28	Credit Libanais	6.9		6.9					14	15	16	4.4		4.4		14	14	15	16
29	Turkiye IS Bankasi												1.6			10.25	10.25	10.25	9.40
30	ERBIL BANK	7.25	8	8.5					15	15	15	3	3	3.5		15	15	15	15
31	ALBaraka Bank								11	11	11					10	10	10	10
32	INTERNATIONAL DEVELOPMENT BANK	6	8	10	10.0				14	15	16	3	4	6		10	11	12	
33	Bank AsyA															11.0	12.0	12.0	14.0
34	BANK MELLI IRAN			2.0					14.0	16.0									
35	Bank MED	2.5	2.75	3.0			13.0	10.0	10.0	10.0	10.0	2.5	2.75	3.0		9.0	9.0	9.0	9.0
36	Banque Libano Francaise SAL		2.0				7.0		10.0				2.25	3.25		8.0			
37	Fransabank	2.75	3.0	3.0	5.0	6.0	9.0		12.5	13.0	14.0	1.0	2.5	3.0	3.5	12.0	12.0	12.50	12.50
38	RT BANK (Region Trade)	6	6.5	7			12		10	12		3	4	5		11	12		
39	BBAC (Bank of Beirut & the Arab Countries)	4.00	3.50	4.75	6.00	7.00	12.00	12.00	13.00	13.50	14.00	3.00	4.00	5.00	5.75	9.00	10.00	11.00	12.00
40	Parsian Bank		5	7						14									
41	BLOM BANK		1.65	3.00							10.20		2.48			7.30		12.60	12.20
Average Interest Rate		4.7	5.0	5.9	6.6	6.8	13.4	13.7	12.6	12.7	12.8	2.5	2.8	3.6	3.9	11.9	11.5	11.9	12.1

A Tabel of interest rates Posted by the Specialized Banks for November 2015*

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	1	1	1.5						
2	Agricultural Cooperation Bank	3.0	1.0	2.0	3.0		14.0	14.0	2.0	2.0	2.0								
3	Realestate Bank	3	3.5	4	5		10	10	10	12	13								
Average Interest Rat		3.3	3.2	4.0	5.0		12.0	12.0	6.0	8.7	8.3	1.0	1.0	1.5					

Primary Data

Source: official latters for all banks operating in Iraq and received Central Bank of Iraq for the month of November 2015

** Decreased interest of Agricultural Loans of self bank resources according of the itme (18) of the federal budget law for year 2015

A Tabel of interest rates Posted by the Commercial Banks for December 2015 *

Bank Name		1- Denominted in ID									2- Denominated in USD								
		Interest rates on Depeosits					Interest rates on credit				Interest rates on deposits				Interest rates on credit				
		Saving	Fixed deposits				Debited Current accounts (overdraft)	Discounted bills 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	Long term mor than two years
CBI Prescribed Rate (Before 31/3/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Rafidain Bank	4	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	12	1	1.5	1.5	2.5	9	10	11	
3	T.B.I	3	3.25	3.25	3.75		10		10	10	10	1	1.5	2.0	2	8	8	8	
4	Bank of Baghdad	2.5	3	3					8	8	10	1	1.5	1.5		9	9	9	9
5	Commercial Bank of Iraq	4	4	4	4		12		12	12	12	4	4	4	4	12	12	12	12
6	Iraqi Middle East Investment Bank	5	6	8			14		15	16		3	3.5	4		14	15	15	
7	Investment Bank Of Iraq	6.5	7	7.5			15	15				4.5	4.75	5		12			
8	United Bank For Investment	6	8	8.5			14		12	12	12	3	4	5	5.5		12	12	
9	Dar Es Salaam Investment Bank	1	3	4	5		15		14	14	14	0.5				13	13	13	13
10	Mosul Bank	5	5.5	6	6	6	12	12	12			1.5	2	2.5	2.5	12	12	12	12
11	Babylon Bank	7		9	9		16	15	15			5		6	6	14			
12	National Bank Of Iraq	4.49	5.29	5.49	6.13	8	13	13	13	13	14	2.18	2.45	2.60	2.85	13	14	14	
13	Credit Bank Of Iraq	1	1	1.25			12	12	12	13	13	0.25	0.25	0.25		12	13		13
14	Economic Bank of Iraq	2	2.5	3	3							1	1.5	2	3				
15	Sumer Bank	8.5	9	10.5			13	13	12	13		5	7	8			13.5		
16	Gulf Commercial Bank	6.50		6.75			15	14	14	15		3.50		3.75		14			
17	Warka Bank Of Investment & Finance	5	5.5	7			25	25	25			2				25			
18	North-Bank	5	5.5	6			11	16	11			4	4.5	5		11			
19	Union Bank of Iraq	8	9	10			14	14	12	13		2	2.5	3		13			
20	Ashur International Bank For Investment	3	5.90	6.70			16	16	10			2	2.90	3.35	3.50	15			
21	Mansour Bank	4	4.3				11	11	10.5			2.3	2.5			11			
22	Agricultur Turkish Bank	2	2.5	3			25		27			0.5	1	1		25			
23	ALHUDA BANK	7	8	8.5	9		15	15	13	14		4	5	5.5	6	10	11		
24	BYBLOS BANK		3.5	3.5					8				2.4	2.5		8			
25	TRANS IRAQ BANK	7	8	8.5	9		11.5	11	11	11	14	3	4	5	5.5	11			
26	Inter kontntal	3.42	5.24				14		11.87	9.64	10.20	2.62	2.67			10.86	6.05	8.48	6.71
27	Vakif Bank												2			11	12	13	13
28	Credit Libanais	6.90		6.90					14	15	16	4.40		4.40		14	14	15	16
29	IS BANK												1.63			10.25	10.25	10.00	9.38
30	ERBIL BANK	7.25	8	8.50					15	15	15	3	3	3.50		15	15	15	15
31	ALBaraka Bank								11	11	11					10	10	10	10
32	INTERNATIONAL DEVELOPMENT BANK	6	8	10	10				14	15	16	3	4	6		10	11	12	
33	Bank Asya															11	12	12	14
34	BANK MELLI IRAN			2					14	16									
35	Bank MED	2.5	2.75	3			13	10	10	10	10	2.5	2.75	3		9	9	9	9
36	Banque Libano Francaise SAL		2				7		10				2.25	3.25		8			
37	Fransabank	2.75	3	3	5	6	9		12.5	13	14	1	2.5	3	3.5	12	12	12.5	12.5
38	RT BANK (Region Trade Bank For Investment & Finance (Formerly Emerald)	6	6.5	7			12		10	12		3	4	5		11	12		
39	BBAC (Bank of Beirut & the Arab Countries)	4	3.50	4.75	6	7	12	12	13	13.50	14	3	4	5	5.75	9	10	11	12
40	Parsian Bank		5	7						14									
41	BLOM BANK		1.65	3.00							10.20		2.48			7.30		12.60	12.20
Average Interest Rate		4.7	5.0	5.9	6.3	6.8	13.6	13.8	12.7	12.7	12.5	2.5	2.9	3.6	3.9	11.9	11.4	11.7	11.8

A Tabel of interest rates Posted by the Specialized Banks for December 2015 *

Bank Name			1- Denominted in ID								2- Denominated in USD									
			Interest rates on Depeosits					Interest rates on credit			Interest rates on deposits				Interest rates on credit					
			Saving	Fixed deposits				Debited Current accounts (overdraft)	Discounted bills 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 (Before 31/3/2004)			7%	8%	9%	10%			14%	15%	16%									
1	Industrial Bank		4	5	6	7				11.5	9	1	1	1.5						
2	Agricultural Cooperative Bank**		3	1	2	3	14	14	2	2	2									
3	Realestate Bank		3	3.5	4	5	10	10	10	12	13									
Average Interest Rate			3.3	3.2	4.0	5.0		12.0	12.0	6.0	8.5	8.0	1.0	1.0	1.5					

* ((Primary Data))

Source: official latters for all banks operating in Iraq and received Central Bank of Iraq for the month of November 2015

** Decreased interest of Agricultural Loans of self bank resources according of the itme (18) of the federal budget law for year 2015