

A Tabel of interest rates Posted by the Commercial 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 credit			
	Savings	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 (before 30/1/2004)																		
1 Rafidain Bank	7%	8%	9%	10%		10	10	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		1.5	2		8	9	10	
3 Iraq Bank	4	9	11	13				19	20	23			5	6		13	18	18
4 T.B.I	5.25	4.5	6	6		14	14	14	14	14	0.5	0.75	1			10	10	
5 Bank Of Baghdad	3.75	4	3.5			10	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 Iraq Middle Est Investment Bank	4	5.5	7	7.5		14	14	13	14	10	2	2.5	3				12.5	11
8 Investment Bank Of Iraq	5.5	6	6.5			12	12	12		12	4	4	4.5		10			13
9 United Investment Bank	6	6.25	6.5	7		14		12			3.5		4.50	5.00	15	18		
10 Dar ESalaam Investment Bank	1	3.15	3.3			17	18	16	17	17					15	16	16	
11 Mousil Bank	5	5.5	6	6	6	12	12	12	12	12	1.5	2	2.50	2.50	12	12	12	12
12 Babylon Bank	7		9	9		16	15	15			5		6.00	6.00	14			
13 Basrah Private Bank For Investment	8	8.5	9	10		20	20	20			3	4	4.50	5.00	20	20		
14 National Bank Of Iraq	6	6.5	7	7.5		13	13	13	14		2.5	3			13	13	14	
15 Credit Bank Of Iraq	3.25	3.5	4.25			12	12	12	13	13	1.5	1.50	1.50		12	13	13	13
16 Economic Bank of Iraq	8	9	10	10		17	16	16	16	17	4	3	4.00	4.00	16	16	17	
17 Sumar Bank	7	9	10			18	8	8	8		5	7	8.00			11		
18 Gulf Commercial Bank	5.50	6	6	6	6	15	14	14	15	16	3.5	4	4.00	4.00	14			
19 Al Warka Inv. Bank	7	10	11			25	25	25			4	4.25	4.50		25			
20 Al Shemal-Bank	7	7.5	8			11	16	11			7	7.5	8.00		11			
21 unionBank of Iraq	8	9	10			14	14	12	13		2	2.5	3.00		13			
22 Ashur Bank	3					16	16	16			4	4	4.50	4.50	15			
23 Mansour Bank	5	5.4				13	13	13			3.5	4.3			11			
24 Agriculur alTurkish Bank	2	2.5	3			25		27			0.5	1	1.00		10	15	15	
25 ALHUDA	7	8	8.5	9		15	15	13	14		4	5	5.50	6.00	10	11		
26 BIBLUSS		3.75	4			15						1.5	2.75		7.75			
27 Abar Iraq	4	5	6	7				12	13									
28 Inter kontintrial	2.97	5				14			9	10	1	1.75	2.3					
Average Interest Rate	5.2	6.0	7.0	7.9	6	14.3	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			
	Saving	Fixed deposits				Discounted bill of exchange	Current account(over draft)	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 (before 3/31/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Industrial Bank	4.0	5	6	7				10	12	14	1	1	1.5		8	9	10	
2 Agricultural Cooperative Bank	5.0	6	7	8		14	14	12	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	13	12	13.3	14.7	1	1	1.5		8	9	10	

A Table of Interest rates Posted by the Commercial Banks for february 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	6 Months	year	2 years	More than 2 years	Current account(over draft)	Discounted bill of exchange	Short term	Midium term	long term	saving	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	9	9	10	11	1	1.5	1.8	2		8	9	
2 Rasheed Bank	3.5	4.5	5	6.5		10	10	10	11	12		1.5	2		8	9	10	10
3 Iraq Bank	4	9	11	13				19	20	23			5	6		13	18	18
4 TBI (TRADE BANK OF IRAQ)	3	3.5	3.5	4		14		14	14	14	0.5	0.8	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 East Investment Bank	4	5.5	7	7.5		14	14	13	14		2	2.5	3				12.5	
8 Investment Bank Of Iraq	5.5	6	6.5			12	12	12			4	4	4.5		10			
9 United Bank Investment	6	6.3	6.5	7		14		12			3.5		4.5	5	15	18.0	16	16
10 Dar Es Salaam Investment Bank	1	3.2	3.3			17	18	16	17	17					15			
11 Mousil Bank	5	5.5	6	6		12	12	12			1.5	2	2.5		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	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			12	12	12	13	13	1.5	1.5	1.5			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	9	10			18	8	8	8		5	7	8			11		
18 Gulf Commercial Bank	10		11				18	18	18							16		
19 Al Warka Inv. Bank	5.5	6	6	6	6	15	14	14	15	16	3.5	4	4	4	14			
20 North Bank	7	8.5	9.5	10.5		25	25	25			4	4	5		25			
21 Union Bank Of Iraq	7	7.5	8			11	16	11			7	7.5	8		11			
22 Ashur Bank	8	9	10			14	14	12	13		2	2.5	3		13			
23 MANSOUR BANK	3					16	16	16			4	4	4.5	4.5		15		
24 Mansour Bank	5	5.4				13	13	12.5			3.5	4.3				11		
25 Agricultural Turkish Bank	2	2.5	3			25		27			0.5	1	1		10	15	15	
26 Alhuda	7	8	8.5	9		15	15	13	14		4	5	5.5	6	10	11		
27 Bibliss		3.8	4			15						1.5	2.8		7.8			
28 Abar Iraq	4	5	6	7				12	13									
29 Inter kontinental	2.97	5				14			9	10	1	1.75	2.3					
Average Interest Rate	5.2	5.9	6.9	8	6	14.7	14.4	14.4	13.9	14.5	2.9	3.1	3.7	4.7	13.6	13.1	13.3	14.3

A Tabel of interest rates Posted by the Specialized Banks for February 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		
	Saving	Fixed deposits		Discounted bill of exchange	Loans		saving	Fixed deposits		Short term less than a year	Loans	
		6 Months	year		Short term	Midium term		Less than a year	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%		14%	15%						
1 Industrial Bank	4	5	6	12	10	12	1	1	1.5		9	10
2 Agricultural Cooperative Bank	5	6	7	14	10	10						
3 Realestate Bank	8	6	7	12	14	15						
Average Interest Rate	5.7	5.7	6.7	12.7	11.3	12.3	1	1	1.5		9	10

Average Interest Rate



Statistics & Research Dep. / Financial Market Research Division

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

Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD				
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				
	Saving	6 Months	year	2 years	More than 2 years	Current account(over draft)	Discounted bill of exchange	Short term	Midium term	long term	saving	Less than a year	A year	More than a year	Loans
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					
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- 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					Discounted bill of exchange	Current account (over draft)	Loans			saving	Fixed deposits		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	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)																			
1 Rafidain Bank	7%	8%	9%	10%		9	9	9	10	11	15%	16%		1.5	1.75	2	8	9	10
2 Rasheed Bank	4	5	5.5	6		10	10	10	11	12	10	11	1	1.5	2			9	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	14	14	14	0.5	0.75	1			10	10
5 Bank Of Baghdad	3.75	4	3.5			10	10	10	11	12	12	12	1.5	1.5			12	13	
6 Commercial Bank of Iraq	4	4				12	12	12	12	12	12						12		
7 Iraqi Middle East Investment Bank	4	5.5	7	7.5		14	14	14	13	14	14	10	2	2.5	3			12.5	11
8 Investment Bank Of Iraq	6	6.5	7			12	12	12	12	12	12	12	4.5	4.5	5		10	12	12
9 United Investment Bank	6	6.3	6.5	7		14	14		12			17	3.5		4.5	5	15	18	
10 Der Es Sataam Investment Bank	1	3.15	3.3			17	18	18	16	17	18						15	16	16
11 Mousil Bank	5	5.5	6	6	6	12	12	12	12	12	12	12	1.5	2	2.5	2.5	12	12	12
12 Babylon Bank	7		9	9		16	15	15	15				5		6	6	14		
13 Basrah Private Bank For Investment	8	8.5	9	10		20	20	20	20				3	4	4.5	5		20	
14 National Bank Of Iraq	7	7.5	8	8.5		13	13	13		13	13	14	2.5	3			13	14	
15 Credit Bank Of Iraq	3.25	3.5	4.25			12	12	12	12	13	13	13	0.75	0.75	0.75		12	13	13
16 Economic Bank of Iraq	8	9	10	10		17	16	16	16	17	16	17	4	3	4	4		16	17
17 Sumar Bank	7	9	10			18	8	8	6	8	8		5	7	8			11	
18 Gulf Commercial Bank	10		11				18	18	18	18	18							16	
19 Al Warka Inv. Bank	5.5	6	6	6	6	15	14	14	14	15	16	16	3.5	4	4	4	14		
20 Al Shemal - Bank	7	8.5	9.5	10.5		25	25	25	25				4	4	5		25		
21 Union Bank of Iraq	7	7.5	8			11	16	16	11				7	7.5	8		11		
22 Ashur Bank	8	9	10			14	14	14	12	13			2	2.5	3		13		
23 Ashur Bank	3					16	16	16	16				4	4	4.5	4.5	15		
24 Mansour Bank	5	5.4				13	13	13	12.5				3.5	4.3			11		
25 Agricultural Turkish Bank	2	2.5	3			25	15	15	12	14			0.5	1	1		10	15	
26 Al Huda	7	8	8.5	9		15	15	15	12	13			4	4.5	5.5	6	9	11	
27 Bibluss		3.25	3.5			12									1.5	2	10		
28 Abr Iraq	4	5	6	7		12.5	12.5	12.5	12.5	13.5							7.75		
29 Inter kontinental	2.99	4.5				14							1	1.75	2.5				
Average Interest Rate	5.2	5.8	6.9	8	6	14.5	14.3	14.3	14.3	13.8	13.8	13.8	2.8	3.1	3.7	4.5	12.7	13.5	13.3

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

Bank Name	1- Denominated In Iraqi Dinar										2- Denominated in USD				
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				
	Fixed deposits					Loans					Fixed deposits				
	Saving	6 Months	year	2 years	More than 2 years	Current account (over draft)	Discounted bill of exchange	Short term	Midium term	long term	saving	Less than a year	A year	More than a year	Loans
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	6.7	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

A Tabel Of Interest Rates Posted By The Banks For June 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			
	Saving	Fixed deposits		More than 2 years	Discounted bill of exchange	Current account (over draft)	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	10%	14%		15%	16%	Less than a year					A year
CBI Prescribed Rate (Befor 3/31/2004)	7%	8%	9%	10%														
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	
Iraq Bank	4	9	11	13				19	20	23			5	6		13	18	
3																		
4 T.B.I	3	3.25		3.75		14		14	14	14	1.0	1.50		2.0		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	
8 Investment Bank Of Iraq	6	6.5	7			12	12	12			4.5	4.5	5		10		13	
9 United Investment Bank	6	6.3	6.5	7		14		12			3.5		4.5	5	15	18		
Dar Es Salaam Investment Bank	1	3.15	3.30			17	18	16	17	17					15	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 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		
Credit Bank Of Iraq	3.25	3.5	4.25	4.5		12.0	12.0	12	13	13.0	0.75	0.75	0.75		12	13	13	
15																		
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	9.0	10.0			18.0	18.0	18.0	18.0		5.0	7.0	8.0			11.0		
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 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		4	4.5	5.5	6	9	11		
26 Biblusa		3.25	3.5			12							1.5	2	7.75			
27 Abr Iraq	4	5	6	7				12.5		13.5								
28 Inter kontaENtal	2.97	4.5				14				9	1	1.75	2.5					
Average Interest Rat	5.0	5.9	7.0	8.0	6.0	15.0	14.7	14	13.6	13.6	3.0	3.3	3.9	4.3	12.2	13.2	13.0	

Statistics & Research Dep./Financial Market Research Division

A Table of Interest rates Posted by the Banks for June 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	Midium term	long term	saving	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 (before	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	8	8								
								10	10	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 Table Of Interest Rates Posted By The Banks For July 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	more than two years	
CBI Prescribed Rate (Before 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	
4 T.B.I	3	3.25		3.75		14		14	14	14	1.0	1.50		2.0			10	10		
5 Bank Of Baghdad	4.0	4.5	4.5					7.0	8.0	10.0	1.0	1.5		2.0			9	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			
8 Investment Bank Of Iraq	6	6.5	7			14	14	14		12	4.5	4.5	5			10				13
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	
11 Mousil Bank	5	5.5	6	6	6	12	12	12	12	12	1.5	2	2.5	2.5		17				
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	9.0	10.0			18.0	8.0	6	8.0		5.0	7.0	8.0			11.0				
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	4.0	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 Ruda	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	2.97	4.5				14			9	10	1	1.75	2.5							
29 whkefler bank									6.0							11	12.0	13.0	13.0	13.0
Average interest Rat	5.2	5.9	7.0	8.0	6.0	15.1	14.8	14	13.2	13.6	2.9	3.1	3.9	4.1		12.5	13.2	13.0	13.0	13.0

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

A table of interest rates Posted by the Banks for July 2012																		
Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Deposits						Interest rates on credits				Interest rates on deposits							
	Fixed deposits						Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
	5 Months	year	2 years	More than 2 years	Current account(over draft)	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 (before 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 Table 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				
	Fixed deposits			Loans		Discounted bill of exchange	Current account (over draft)	Long term	Saving	Fixed deposits			Short term less than a year	Medium term a year	Long term more than a year	More than a year	Less than a year	A year	More than a year	Long term more than two years
	6 Months	year	2 years	More than 2 years																
CBI Prescribed Rate (before 03/31/2004)	7%	8%	9%	10%				16%												
1 Rafidain Bank	4.0	5	5.5	6			10	10	1	1.5	1.75	2	8	9	10					
2 Rasheed Bank	3.5	4.5	5	6.5			10	10	1	1.5	2		8	9	10					
3 Iraq Bank	4	9	11	13				23		5	6		13	18	18					
4 T.B.I	3	3.25		3.75			10	10	1	1.5		2	8	8	8					
5 Bank Of Baghdad	4.0	4.5	4.5					10.0	3.0	3.5	3.5		8	9	9					
6 Commercial Bank of Iraq	4	4					12	12					12							
7 Iraqi Middle East Investment Bank	4	5.5	7	7.5			14	14	2	2.5	3				12.5					
8 Investment Bank Of Iraq	6	6.5	7				14	14	4.5	4.5	5		10							
9 United Investment Bank	6.0	6.25	6.5	7.0			14.0		3.5		4.5	5.0	15.0	18.0						
10 Dar Es Salaam Investment Bank	1.25	2.25	2.0				17.0	18.0	0.125				15.0	16.0	16.0					
11 Mousil Bank	5	5.5	6	6			12	12	1.5	2	2.5	2.5	12	12	12					
12 Babylon Bank	7.0	9.0	9.0				16.0	15.0	5.0		6.0	6.0	14.0							
13 Basrah Private Bank For Investment	8	8.5	9	10			20	20	3	4	4.5	5		20						
14 National Bank Of Iraq	7	7.5	8	8.5			13	13	2.5	3			13	14						
15 Credit Bank Of Iraq	3.25	3.50	4.25	4.50			12.0	12.0	0.75	0.75	0.75		12	13	13					
16 Economic Bank of Iraq	8	9	10	10			17	16	4	3	4	4		16	17					
17 Sumer Bank	7	10	10				18	8	5	7	8			11						
18 Gulf Commercial Bank	5.50	6.0	6.0	6.0			15.0	14.0	3.50	4.0	4.0		13	14	14					
19 Al Warka Inv. Bank	7.0	8.50	9.5	10.5			25.0	25.0	4.0	4.0	5.0		25							
20 Al Shemal-Bank	7.0	7.50	8.0				11.0	16.0	7.0	7.50	8.0		11							
21 Union Bank of Iraq	8.0	9.0	10.0				14.0	14.0	2.0	2.5	3.0		13.0							
22 Ashur Bank	3.0						16	16	4	4	4.5	4.5	15							
23 MANSOUR Bank	5	5.4					13	13	3.5	4.3			11							
24 Agritural/Turkish Bank	2	2.5	3				25		0.5	1	1		10	15	15					
25 Alhda	7	8	8.50	9			15	15	4	5	5.50	6	10	11						
26 Trans Iraq Bank	4	5	6	7																
27 BYBLOS		3.25	3.5				12			1.5	2		7.75							
28 Inter konttal	2.97	4.5					14		1	1.75	2.5									
29 whkefler bank													11	12.0	13.0					
Average Interest Rate	5.2	6.0	7.0	8.0	6.0		15.0	14.5	2.9	3.3	4.0	4.3	12.2	13.2	12.9					

ed in Iraqi Dinar

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			
		Savings	Fixed deposits				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	more than two years
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	1.5					
2	Agricultural Cooperative Bank	4	5	5.5	6	14	14	10	12	12						8	9	10
3	Realestate Bank	3.0	3.5	4.0	5.0			10.0	12.0	13.0								
Average Interest Rate		3.7	4.5	5.2	6.0	14.0	14.0	10.0	12.0	13.0		1.0	1.5			8.0	9.0	10

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				
	Savings	6 Months	year	2 years	More than 2 years	Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans				
								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 1 year	more than 2 years	
CBI Prescribed Rate Befor (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	4	4.5	5	6.5		10	10	10	11	12	1	1.5	1.5	1.5	8	9	10	10	
3 Iraq Bank	4	9	11	13				19	20	23			5	6		13	18	18	
4 T.B.I	3	3.25		3.75		14		14	14	14	1.0	1.50		2		10	10		
5 Bank Of Baghdad	4	4.5	4.5					7	8	10	3	3.5	3.5		8	9	9	11	
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	2	2.5	3				12.5	11	
8 Investment Bank Of Iraq	6.5	7	7.5			14	14	14		12	4.5	4.5	5		12			13	
9 United Investment Bank	6	6.25	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	17	17					15	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	14					
13 Basrah Private Bank For Investment	8	8.5	9	10		20	20	20		3	4	4	4.5	5		20			
14 National Bank Of Iraq	7	7.5	8	8.5		13	13	13	14	14	2.5		3			13	14		
15 Credit Bank Of Iraq	3.25	3.5	4.25			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	9	10			8	8	6	8		5	7	8			11			
	10		11			18	18	18	18							16			
18 Gulf Commercial Bank	6	6.5	6.5	6.5		14	13	13	14	15	4	4.5	4.5		13	14	14	15	
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	4.5	4.5		15			
23 Mansour Bank	4.7	5.3				13	13	12.5		3	3	3.7				11			
24 Agricultural Turkish Bank	2	2.5	3			25		27		0.5	1	1				15			
27 Al Huda	7	8	8.5	9		15	15	13	14		4	5	5.5	6	10	11			
25 Trans Iraq Bank	4	5	6	7		12.5	12.5	12.5	13.5										
26 Byblos Bank		3.25	3.5			12						1.5	2		7.75				
28 Inter kontental	2.97	4.5				14				9	10	1	1.75	2.5					
29 whelker bank										6					11	12	13	13	
Average Interest Rate	5.2	6	7	8	6.0	14.7	14.6	14.2	13.6	14	2.9	3.2	3.9	4.0	12.5	13.2	13.0	13.2	

A Table Of Interest Rates Posted By The Specialized Banks For September 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			
	Savings	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 terms less than a year	Medium term a year	Long term more than 1 year	more than 2 years
CBI Prescribed Rate Belfor (31/2/2004)	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	4	5	5.5	6		14	10	12	12									
3 Realstate Bank	3	3.5	4	5			10	12	13									
Average Interest Rat	3.7	4.5	5.2	6	0	14	10	12	13	1	1	1.5	0	8	9	10	0	0

A Table of Interest Rates posted By The Commercial Banks For October 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			Discounted bill of exchange	Loans	Long term	saving	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			
6 Months		year	2 years	More than 2 years														
CBI Prescribed Rate (before 03/31/2004)	7%	8%	9%	10%					14%	15%	16%							
1 Rafidain Bank	4.0	5	5.5	6	10	10	11	1	1.5	1.75	2	8	9	10				
2 Rasheed Bank	3.5	4.5	5	6.5	10	10	12.0	1	1.5	1.5	1.5	8	9	10	10			
3 Iraq Bank	4	9	11	13		19	20	23	5	6	13	18	18					
4 T.B.I	3	3.25		3.75	14	14	14	1.0	1.50		2	10	10					
5 Bank Of Baghdad	4.0	4.5	4.5			7.0	8.0	10.0	3.0	3.5		8.0	9.0	9.0	11.0			
6 Commercial Bank of Iraq	4	4			12	12	12					12						
7 Iraqi Middle East Investment Bank	4	5.5	7	7.5	12	14	13	14	2	2.5	3	13.0	12.5	11	13			
8 Investment Bank Of Iraq	6.5	7	7.5		14	14	14		4.5	4.5	5.0	12						
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	1.0	3.15	3.30		17.0	18.0	16.0	17.0	17.0			15.0	16.0	16.0	16.0			
11 Mousil Bank	5	5.5	6	6	12	12	12		1.5	2	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	7		9	9	16	15	15		5	6	6	14						
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	0.75	0.75	0.75	12	13	13	13			
16 Economic Bank of Iraq	8	9	10	10	17	16	16	16	4	3	4	16	16	17				
17 Sumer Bank	7	10	9	11	8	8	6	8	5	7	8	11						
18 Gulf Commercial Bank	6.0	6.5	6.5	6.5	14.0	13.0	13.0	14.0	4.0	4.5	4.5	13	14.0	14.0	15			
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	3.0	13.0						
22 Ashur Bank	3				16	16	16		4	4	4.5	15						
23 MANSOUR Bank***	4.7	5.3			13	13	12.5		3.0	3.7		11						
24 Agritural Turkish Bank	2	2.5	3		25		27		0.5	1	1	10	15	15				
25 Alhda	7	8	8.5	9	15	15	13	14	4	5	5.5	6	10	11				
26 Trans Iraq Bank	4	5	6	7	12.5	12.5	12.5	13.5										
27 Byblos Bank		3.25	3.5		12					1.5	2	7.75						
28 Inter kontntal	2.97	4.5			14			9	1	1.8	2.5							
29 whkefler bank								6				11	12	13	13			
Average Interest Rate	5.2	5.9	7.1	8.0	6.0	14.3	14.2	14.1	13.2	13.7	3.0	3.2	4.0	4.1	12.7	12.9	13.0	13.2

*يحدد سعر الفائدة على الائتمان النقدي المتوسط الاجل وطويل الاجل بالدينار العراقي حسب الائتمان

**يحدد سعر الفائدة على الائتمان النقدي طويل الاجل بالدينار العراقي حسب الائتمان

***يحدد اصدار الفائدة على الودائع الثابتة لمدة سنة وستين بالدينار العراقي حسب الائتمان

****يحدد سعر الفائدة على الائتمان النقدي لمدة اكثر من سنة بالعملة الاجنبية حسب الائتمان

A Tabel of Interest Rates Posted By The specialized Banks For October 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	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	3.5	4	5				10	12	13								
Average Interest Rat	3.7	4.5	5.2	6.0		14.0	14.0	10.0	12.0	13.0	1.0	1.0	1.5		8.0	9.0	10	

A Tabel of interest rates Posted by the Comercial Banks for November 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				
	Fixed deposits					Discounted bill of exchange	Loans			saving	Fixed deposits			More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years		
	Saving	6 Months	year	2 years	More than 2 years		Short term	Midium term	long term		Less than a year	A year								
CBI Prescribed Rate (befor 03/31/2004)	7%	8%	9%	10%			14%	15%	16%											
1 Rafidain Bank	4.0	5	5.5	6		10	9	10	11	1	1.5	1.75	2	8	9	10				
2 Rasheed Bank	3.5	4.5	5	6.5		10	10	11.0	12.0	1	1.5	1.5	1.5	8	9	10				
3 Iraq Bank	4	9	11	13			19	20	23			5	6		13	18				
4 T.B.I	3	3.25		3.75		14	14	14	14	1.0	1.50		2		10	10				
5 Bank Of Baghdad	4.0	4.5	4.5				7.0	8.0	10.0	3.0	3.5	3.5		8.0	9.0	9.0				
6 Commercial Bank of Iraq	4	4				12	12	12						12						
7 Iraqi Middle Est Investment Bank	4	5.5	7	7.5		12	13	14	10	2	2.5	3				12.5				
8 Investment Bank Of Iraq	6.5	7	7.5	8.5		14	14		12	4.5	4.5	5.0		12						
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	1.0	3.15	3.30			17.0	16.0	17.0	17.0					15.0	16.0	16.0				
11 Mousil Bank	5	5.5	6	6	6	12	12			1.5	2	2.5	2.5	12	12	12				
12 Babylon Bank	7.0		9.0	9.0		16.0	15.0			5.0		6.0	6.0	14.0						
13 Basrah Private Bank For	7		9	9		16	15			5		6	6	14						
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			12	12	13	13	0.75	0.75	0.75		12	13	13				
16 Economic Bank of Iraq	8	9	10	10		17	16	16	17	4	3	4	4	16	16	17				
17 Sumer Bank	7	9	10			8	8	8												
18 Gulf Commercial Bank	6.0	6.5	6.5	6.5		14.0	13.0	13.0	15.0	4.0	4.5	4.5		13	14.0	14.0				
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	3.0		13.0						
22 Ashur Bank	3					16	16	16		4	4	4.5	4.5	15						
23 MANSOUR Bank	4.7	5.3				13	13			3.0	3.7			11						
24 AgrituralTurkish Bank	2	2.5	3			25	27			0.5	1	1		25						
25 Alhda	7	8	8.5	9		15	13	14		4	5	5.5	6	10	11					
26 Trans Iraq Bank	4	5	6	7		12.5	12.5	13.5												
27 Byblos Bank		3.25	3.5			12					1.5	2		7.75						
28 Inter Kontinental	2.97	4.5				14		9	10	1	1.75	2.5								
29 whieffer bank								6												
Average Interest Rate	5.2	5.9	7.1	8.0	6.0	14.3	14.2	14.1	13.7	3.0	3.2	4.0	4.1	13.3	12.7	12.9	13.2			

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

Bank Name	2- Denominated in USD									
	Interest rates on deposits					Interest rates on credit				
	Fixed deposits					Loans				
1- Denominated in Iraqi Dinar	Interest rates on credits					Interest rates on deposits				
	Loans					Fixed deposits				
	Short term	Midium term	long term	saving	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
CBI Prescribed Rate (befor 3/31/2004)	14%	15%	16%							
1 Industrial Bank	10	12	14	1	1	1.5		8	9	10
2 Agritural Cooperative Bank	10	12	12							
3 Realestate Bank	10	12	13							
Average Interest Rat	10.0	12.0	13.0	1.0	1.0	1.5		8.0	9.0	10

A Tabel of interest rates Posted by the Commercial Banks for December 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				
	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	Midium term	long term	saving	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	4	5	5.50	6				9	10	11	1	1.50	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	1.5	1.5		8	9	10	10	
3 Iraq Bank	4	9	11	13				19	20	23			5	6			13	18	18	
4 T.B.I	3	3.25		3.75		14		14	14	14	1.0	1.50		2			10	10		
5 Bank Of Baghdad	4.0	4.5	4.5					7.0	8.0	10.0	3.0	3.5	3.5			8.0	9.0	9.0	11.0	
6 Commercial Bank of Iraq	4	4				12	12	12	12	12						12				
7 Iraqi Middle Est Investment Bank	4	5.5	7	7.5		12	14	13	14	10	2	2.5	3					12.5	11	
8 Investment Bank Of Iraq	6.50	7	7.50			14	14	14			4.5	4.5	5.00			12			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 Es Salaam Investment Bank	1.00	3.15	3.30			17.0	18.0	16.0	17.0	17.0						15.0	16.0	16.0	16.0	
11 Mousil Bank	5	5.50	6	6		12	12	12	12	12	1.50	2	2.50	2.50		17.0	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	8.5	9	10		20	20	20			3	4	4.5	5			20.0			
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	3.5	4.25			12	12	12	13	13	0.75	0.75	0.75				12	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	9	10			8	8	6	8		5	7	8				11			
18 Gulf Commercial Bank	6	6.5	6.5	6.5		14	13	13	14	15	4.0	4.5	4.5			13	14	14	15	
19 Al Warka Inv. Bank	7	8.5	9.5	10.5		25	25	25			4	4.0	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	2.50	3.0			13.0				
22 Ashur Bank	3					16	16	16			4	4	4.5	4.5		15				
23 MANSOUR Bank**	4.7	5.3				13	13	12.5	12.5		3.0	3.7				11	11.0			
24 Agritural Turkish Bank	2	2.50	3			25		27			0.50	1	1			25				
27 Alhda	7	8	8.5	9		15	15	13	14		4	5	5.5	6		10	11			
25 Trans Iraq Bank***	4	5	6	7		12.5	12.5	12.5	13.5											
26 Byblos Bank		3.25	3.5			12						1.50	2			7.75				
28 Inter kontnal	2.97	4.5				14					1	1.75	2.50							
29 whkefer bank																11	12	13	13	
Average Interest Rate	5.2	6.0	7.2	8.0	6.0	14.6	14.6	14.3	13.5	13.6	2.9	3.2	3.9	4.0		13.4	13.0	12.9	13.3	

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

A label of interest rates Posted by the specialized banks to december 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			
	Fixed deposits					Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			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	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 Agritural Cooperative Bank	4	5	5.5	6		14	14	10	12	12								
3 Realestate Bank	3	3.5	4	5				10	12	13								
Average Interest Rat	3.7	4.5	5.2	6.0		13.0	12.0	10.0	12.0	13.0	1.0	1.0	1.5			9.0	10	

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					Discounted bill of exchange	Loans				Fixed deposits				Loans			
	Saving	6 Months	year	2 years	More than 2 years		Current account(over draft)	Short term	Midium term	long term	saving	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	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			9.00	10.00		
3 Iraq Bank	4.00	9.00	11.00	13.00		19.00	19.00	19.00	20.00	23.00		5.00	6.00		13.00	18.00	18.00	
4 T.B.I	3.00	3.25		3.75		14.00		14.00	14.00	14.00	1.00	1.50		2.00		10.00	10.00	
5 Bank Of Baghdad	4.00	4.50	4.50					7.00	8.00	10.00	3.00	3.50			8.00	9.00	9.00	11.00
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		12.00	14.00	13.00	14.00	10.00	2.00	2.50	3.00			12.50	11.00	13.00
8 Investment Bank Of Iraq	6.50	7.00	7.50			14.00	14.00	14.00		12.00	4.50	4.50	5.00	12.00				
9 United Investment Bank	6.00	6.25	6.50	7.00		14.00		12.00			3.50		4.50	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				17.00	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	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	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			
14 National Bank Of Iraq	7.00	7.50	8.00	8.50		13.00	13.00		13.00	14.00	2.50	3.00		13.00	13.00	14.00		
15 Credit Bank Of Iraq	3.25	3.50	4.25	4.50		12.00	12.00	12.00	13.00	13.00	0.75	0.75	0.75	12.00	13.00	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		16.00	16.00	17.00		
17 Sumer Bank	7.00	9.00	10.00			8.00	8.00	6.00	8.00		5.00	7.00	8.00		11.00			
18 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	13.50				
19 Al Warka Inv. Bank	7.00	8.50	9.50	10.50		25.00	25.00	25.00			4.00	4.00	5.00	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	15.00				
23 Mansour Bank	4.70	5.30				13.00	13.00	12.50			3.00	3.70		11.00				
24 Agricutur alTurkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00	25.00				
25 ALHUDA	7.00	8.00	8.50	9.00		15.00	15.00	13.00	14.00		4.00	5.00	5.50	10.00	11.00			
26 BIBLUSS		3.25	3.50			12.00						1.50	2.00	7.75				
27 TRANS Iraq BANK	4.00	5.00	6.00	7.00		12.50	12.50	12.50	13.50									
28 Inter kontntal	2.97	4.50				14.00			9.00	10.00	1.00	1.75	2.50					
29 whkefler bank																		
30 Credit Libanais	4.00	3.75	4.00	4.00				14.00	15.00	16.00	3.00	2.50	2.75	11.00	12.00	12.00	13.00	
Average Interest Rate	5.2	5.9	7.0	7.8	7	14.6	14.6	14.3	13.6	13.6	3.0	3.2	3.9	4.2	13.5	13.1	12.8	13.7

تستوفي اسعار الفائدة على الائتمان الطويل الاجل بالدينار العراقي حسب الاتفاق بين المصرف والربون

A Tabel of interest rates Posted by the Specialized Banks for January 2013

Average Interest Rat

A Table of interest rates Posted by the Commercial Banks for february 2013

Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD									
	Interest rates on Deposits					Interest rates on credits					Interest rates on Fixed deposits					Interest rates on Loans				
	Saving	6 Months	year	2 years	More than 2 years	Current account (over draft)	Discounted bill of exchange	Short term	Midium term	long term	saving	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 Rashed Bank	3.50	4.50	5.00	6.50		10.00	10.00	10.00	11.00	12.00	1.00	1.50	2.00		10.00	10.00	10.00			
3 Iraq Bank	4.00	9.00	11.00	13.00		19.00	19.00	19.00	20.00	23.00			5.00	6.00		13.00	18.00	18.00		
4 TBI (TRADE BANK OF IRAQ)	3.00	3.25	3.75	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	8.00		
5 Bank Of Baghdad	4.00	4.50	4.50					7.00	8.00	10.00	3.00	3.50			8.00	9.00	9.00	11.00		
6 Commercial Bank of Iraq	4.00	4.00				12.00	12.00	12.00	12.00						12.00					
7 Iraqi Middle East Investment Bank	4.00	5.50	7.00	7.50		12.00	14.00	13.00	14.00	10.00	2.00	2.50	3.00			12.50		11.00		
8 Investment Bank Of Iraq	6.50	7.00	7.50			14.00	14.00	14.00		12.00	4.50	4.50	5.00		12.00			13.00		
9 United Bank Investment	6.00	6.25	6.50	7.00		14.00		12.00			3.50		4.50	5.00	15.00	18.00				
10 Dar Es Salaam 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				
14 National Bank Of Iraq	7.00	7.50	8.00	8.50		13.00	13.00	12.00	13.00	14.00	2.50	3.00			13.00	13.00	14.00			
15 Credit Bank Of Iraq	3.25	3.50	4.00	4.25		12.00	12.00	12.00	13.00	13.00	0.75	0.75	0.75		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	16.00	16.00	17.00			
17 Sumar Bank	7.00	9.00	10.00	11.00		8.00	8.00	6.00	8.00		5.00	7.00	8.00		11.00	11.00				
18 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					
19 Al Warka Inv. Bank	7.00	8.50	9.50	10.50		25.00	25.00	25.00			4.00	4.00	5.00		25.00					
20 North Bank	7.00	7.50	8.00			11.00	16.00	11.00			7.00	7.50	8.00		11.00					
21 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					
22 Ashur Bank	3.00					16.00	16.00	16.00			4.00	4.00	4.50	4.50	15.00					
23 MANSOUR BANK	4.70	5.30				13.00	13.00	12.50			3.40	3.70			11.00					
24 Agricultural Turkish 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 Biblusa		3.25	3.50			12.00						1.50	2.00		7.75					
27 TRANS Iraq BANK	4.00	5.00	6.00	7.00		12.50	12.50	12.50	13.50											
28 Inter kontental	2.97	4.50				14.00					1.00	1.75	2.50							
29 Vakif Bank									9.00	10.00										
30 Credit Libanais	4.00	3.75	4.00	4.00				14.00	15.00	16.00	3.00	2.50	2.75	2.75	14.00	15.00	15.00	16.00		
31 ERBA BANK	7.50	8.00	8.50					12.00	15.00		3.00	3.25	3.50		12.00					
Average Interest Rate	5.3	6.0	6.9	8	7	14.4	14.6	14.1	13.4	13.4	3.0	3.2	3.8	4.2	12.6	13.2	13.0	13.1		

A Tabel of interest rates Posted by the Specialized Banks for February 2013

Bank Name	1- Denominated in Iraqi Dinar						2- Denominated in USD											
	Interest rates on Deposits				Interest rates on credits		Interest rates on			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	12.00	14.00	15.00	1.00	1.00	1.50		8.00	9.00	10.00		
2 Agricultural Cooperative 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 Rate	3.7	4.5	5.2	6.0	13.0	12	10.7	12.7	13.3	1	1	1.5		8.0	9	10		

A Table of interest rates Posted by the Commercial Banks for murch 2013

A Table of interest rates Posted by the Commercial Banks for murch 2013																				
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	9 Months	Fixed deposits			Discounted bill of exchange	Current account(over draft)	Loans			saving	Fixed deposits			Loans					
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 one years	Long term more than two years			
	CBI Prescribed Rate (befor 3/31/2004)	7%	8%	9%	10%				14%	15%	16%									
1	Rafidain Bank	4.00	5.00	5.50	6.00	9.00	9.00	9.00	10.00	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	12.00	1.00	1.50	2.00		10.00	10.00	10.00		
3	Iraq Bank	4	9	11	13	19	19	19	20	23	21			5	6		13	18	18	
4	TBI (TRADE BANKOF IRAq)	3.00	3.25	3.75	3.75	10.00			10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	8.00	
5	Bank Of Baghdad	4.00	4.50	4.50					7.00	8.00	10.00	3.00	3.50	3.50		8.00	9.00	9.00	11.00	
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	12.00	14.00	13.00	14.00	10.00	10.00	2.00	2.50	3.00				12.00	11.00	
8	Investment Bank Of Iraq	6.50	7.00	7.50		14.00	14.00	14.00			12.00	4.50	4.50	5.00		12.00			13.00	
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 Es Salaam Investment Bank	1	3.15	3.30		17	18	16	17	17						15	16	16	16	
11	Mousil Bank	5.00	5.50	6.00	6.00	12.00	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	8.5	9	10	20	20	20				3	4	4.5	5.0		20			
14	National Bank Of Iraq	7.00	7.50	8.00	8.50	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	4.00		12.00	12.00	12.00	13.00	13.00	13.00	0.75	0.75	0.75		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	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		8.00	8.00	6.00	8.00			5.00	7.00	8.00			11.00			
18	Gulf Commercial Bank	10.00	11.00			18.00	18.00	18.00	18.00			4.50	5.00	5.00	5.00	13.50				
19	Al Warka Inv. Bank	7.00	8.50	9.50	10.50	25.00	25.00	25.00				4.00	4.00	5.00		25.00				
20	Al Shemal-Bank	5.00	5.50	6.00		11.00	16.00	11.00				4.00	4.50	5.00		11.00				
21	Union Bank Of Iraq	8	9	10			14	12	13			2	2.5	3		13				
22	Ashur Bank	3.00				16.00	16.00	16.00				4.00	4.00	4.50	4.50	15.00				
23	MANSOUR BANK	4.70	5.30			13.00	13.00	12.50				3.00	3.70			11.00				
24	Agritur 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	14.00		4.00	5.00	5.50	6.00	10.00	11.00			
26	BIBLUSS		3.25	3.50		12.00							1.50	2.00		7.75				
27	TRANS Iraq BANK	4	5	6	7	12.5	12.5	12.5	13.5											
28	Inter kontinmal	2.97	4.5			14			9	10		1	1.75	2.5						
29	ALBaraka															8.00	8.00	9.00	9.00	
30	Vakif Bank												2.00			11.00	12.00	13.00	13.00	
31	Credit Libanais	4.00	3.75	4.00	4.00		14.00	15.00	16.00	16.00		3.00	2.50	2.75	2.75	14.00	15.00	15.00	16.00	
32	ERBIL BANK	7.25	8.00	8.50				15.00	15.00	15.00	15.00	3.00	3.00	3.50	3.50	15.00	15.00	15.00	15.00	
	Average Interest Rate	5.2	5.9	6.9	8.1	6.5	14.5	14.6	14.1	13.4	13.3	2.8	3.1	3.7	4.4	12.3	12.9	12.4	13.0	

A Tabel of interest rates Posted by the Specialized Banks for murch 2013

Average Interest Rate

A Tabel Of Interest Rates Posted By The Commercial Banks For April 2013

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					Discounted bill of exchange	Loans				Fixed deposits				Loans			
	Saving	6 Months	year	2 years	More than 2 years		Current account (over draft)	Short term	Midium term	long term	saving	Less than a year	A year	More than a year	Short term less than a year	Midium term	Long term more than one year	Long term more than two years
CBI Prescribed Rate (Before 31/3/2004)																		
1	Rafidain Bank	7%	8%	9%	10%		9.00	9.00	14%	15%	16%	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	11.00	11.00	12.00	1.00	1.50	2.00		10.00	10.00	
3	Iraq Bank	4.00	9.00	11.00	13.00		19.00	19.00	19.00	20.00	23.00			5.00	8.00	13.00	18.00	18.00
4	TBI (Trade Bank Of Iraq)	3.00	3.25	3.75	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00
5	Bank Of Baghdad	4.00	4.50	4.50					7.00	8.00	10.00	3.00	3.50	3.50		8.00	9.00	11.00
6	Commercial Bank of Iraq	4.00	4.00				12.00	12.00	12.00	12.00					12.00			
7	Iraqi Middle East Investment Bank	4.00	5.50	7.00	7.50		12.00	14.00	13.00	14.00	10.00	2.00	2.50	3.00			12.50	11.00
8	Investment Bank Of Iraq	6.50	7.00	7.50			14.00	14.00	14.00		12.00	4.50	4.50	5.00		12.00		13.00
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 Es Salaam 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		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	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	
14	National Bank Of Iraq	7.00	7.50	8.00	8.50		13.00	13.00	13.00	13.00	14.00	2.50	3.00			13.00	14.00	
15	Credit Bank Of Iraq	2.75	3.50	4.00			12.00	12.00	12.00	13.00	13.00	0.50	0.75	0.75		12.00	13.00	13.00
16	Economic Bank of Iraq		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			8.00	8.00	8.00	8.00		5.00	7.50	8.00		11.00		
18	Gulf Commercial Bank	10.00		11.00			18.00	18.00	18.00	18.00						16.00		
19	Al Warka Inv. Bank	6.50	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		
20	Al Shemal-Bank	7.00	8.50	9.50	10.50		25.00	25.00	25.00			4.00	4.00	5.00		25.00		
21	Union Bank Of Iraq	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.50	5.00		11.00		
22	Ashur Bank	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.50	3.00		13.00		
23	Mansour Bank	3.00					16.00	16.00	16.00			4.00	4.00	4.50	4.50	15.00		
24	Agricultural Turkish Bank	4.7	5.30				13.00	13.00	12.50			3.00	3.70			11.00		
25	Al Huda	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00		
26	Biblous	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	
27	TRANS Iraq BANK		3.25	3.50			12.00									7.75		
28	Inter kontinental	4.00	5.00	6.00	7.00		12.50	12.50	12.50	13.50								
29	AL Baraka	2.97	4.5				14			9	10	1	1.75	2.5				
30	Vakif Bank															8.00	8.00	9.00
31	Credit Libanais															11.00	12.00	13.00
32	ERBIL BANK	4.00	3.75	4.00	4.00				14.00	15.00	16.00	3.00	2.50	2.75	2.75	14.00	15.00	16.00
Average Interest Rate																		
		5.1	5.9	6.9	7.8	8.5	14.4	14.5	14.2	13.5	13.5	2.8	3.0	3.7	4.2	13.9	12.9	12.9

Statistics & Research Dep. / Financial Market Research Division
A Tabel Of Interest Rates Posted By The Specialist Banks For April 2013

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		
	Savings	Fixed deposits		Discounted bill of exchange	Loans		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
		6 Months	year		Short term	Midium term						
CBI Prescribed Rate (Before 31/3/2004)	7%	8%	9%		14%	15%						
1 Industrial Bank	4.00	5.00	6.00	12.00	12.00	14.00	1.00	1.50		8.00	9.00	10.00
2 Agritultural Cooperative Bank	4.00	5.00	5.50	14.00	10.00	12.00						
3 Realestate Bank	3.00	3.50	4.00		10.00	12.00						
Average Interest Rate	3.7	4.5	5.2	13.0	10.7	12.7	1.0	1.0	1.5	8.0	9.0	10.0