

CENTRAL BANK OF IRAQ

Statistics & Research Dep./ Financial Market Research Division

A Tabel of interest rates Posted by the Commercial Banks for January 2014

| 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 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 ( 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             | 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 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                |
| 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           | 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               |
| 7 Iraqi Middle East Investment Bank     | 4.00                         | 5.50           | 7.00  | 7.50    |                   | 12.00                       | 14.00                       | 13.00      | 14.00       | 14.00     | 2.00                       | 2.50             | 3.00   |                  |                             |                    | 13.00                        | 12.50               |
| 8 Investment Bank Of Iraq               | 6.50                         | 7.00           | 7.50  |         |                   | 14.00                       | 14.00                       | 14.00      |             |           | 4.50                       | 4.50             | 5.00   |                  | 12.00                       |                    |                              |                     |
| 9 United Investment Bank                | 6.00                         | 8.00           | 8.50  |         |                   | 14.00                       |                             | 12.00      | 12.00       |           | 3.00                       | 4.00             | 5.00   | 5.50             |                             | 12.00              | 12.00                        |                     |
| 10 Dar ESalaam Investment Bank          | 1.00                         | 3.15           | 3.30  |         |                   | 15.00                       | 18.00                       | 16.00      | 17.00       | 17.00     |                            |                  |        |                  | 14.00                       | 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                | 5.50                         | 6.25           | 6.50  | 7.00    | 8.00              | 13.00                       | 13.00                       |            | 13.00       | 14.00     | 1.80                       | 2.15             | 2.30   | 2.55             | 13.00                       | 14.00              |                              |                     |
| 15 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                        |                     |
| 16 Economic Bank of Iraq                | 8.00                         | 9.00           | 10.00 | 10.00   |                   | 17.00                       | 16.00                       | 16.00      | 16.00       | 17.00     | 4.00                       | 3.00             | 4.00   | 4.00             | 16.00                       | 16.00              | 17.00                        |                     |
| 17 Sumer Bank                           | 7.00                         | 9.00           | 10.00 |         |                   | 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       | 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 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                   | 8.00                         | 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                         | 4.50                         | 5.30           |       |         |                   | 11.00                       | 11.00                       | 10.50      |             |           | 3.00                       | 3.50             |        |                  | 11.00                       |                    |                              |                     |
| 24 Agricultur Turkish 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   | 6.00             | 10.00                       | 11.00              |                              |                     |
| 26 BibLUSS                              |                              | 2.25           | 2.25  |         |                   |                             |                             | 8.00       |             |           |                            | 1.25             | 1.25   |                  | 8.17                        |                    |                              |                     |
| 27 TRANS Iraq bank                      | 4.00                         | 5.00           | 6.00  | 7.00    |                   | 12.50                       | 12.50                       | 12.50      | 13.50       |           |                            |                  |        |                  |                             |                    |                              |                     |
| 28 Inter kontntal                       | 4.58                         |                |       |         |                   | 14.00                       |                             | 8.62       | 10.00       | 11.19     | 3.21                       |                  |        |                  | 9.86                        | 8.00               | 10.65                        | 9.02                |
| 29 whkefler bank                        |                              |                |       |         |                   |                             |                             |            |             |           |                            | 2.00             |        |                  | 11.00                       | 12.00              | 13.00                        | 13.00               |
| 30 Credit Libanais                      | 2.00                         | 2.00           | 2.00  | 2.00    |                   |                             |                             | 14.00      | 15.00       | 16.00     | 2.75                       | 2.75             | 2.75   | 2.75             | 14.00                       | 14.00              | 15.00                        | 16.00               |
| 31 Turkiye IS Bankasi                   |                              |                |       |         |                   |                             |                             |            |             |           |                            |                  |        |                  | 10.00                       | 10.00              | 10.00                        | 10.00               |
| 32 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               |
| 33 aLBaraKA Bank                        |                              |                |       |         |                   |                             |                             |            |             |           |                            |                  |        |                  | 8.00                        | 8.00               | 8.00                         | 7.00                |
| 34 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                        |                     |
| 35 Bank ASYA                            |                              |                |       |         |                   |                             |                             |            |             |           |                            |                  |        |                  | 11.00                       | 12.00              | 12.00                        | 14.00               |
| 36 Bank MELLIIRAN                       | 2.00                         |                |       |         |                   |                             |                             | 14.00      |             |           |                            |                  |        |                  |                             |                    |                              |                     |
| 37 Bank MED                             | 2.50                         | 2.75           | 3.00  |         |                   | 13.00                       | 12.00                       | 12.00      | 12.00       | 13.00     | 2.50                       | 2.75             | 3.00   |                  |                             | 10.00              | 10.00                        |                     |
| 38 Banque Libano Francaise SAL          | 7.00                         | 8.00           | 10.00 |         |                   | 9.00                        |                             | 10.00      |             |           |                            | 2.25             | 3.25   |                  |                             |                    |                              |                     |
| Average Interest Rate                   | 4.78                         | 5.77           | 6.61  | 7.43    | 7.00              | 14.04                       | 14.32                       | 13.31      | 12.96       | 13.93     | 2.84                       | 3.03             | 3.70   | 4.13             | 12.40                       | 11.92              | 12.17                        | 12.39               |

A Tabel of interest rates Posted by the Specialized Banks for January 2014

| 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 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 ( before 3/31/2004) | 7%                           | 8%             | 9%   | 10%     |                   |                             |                             | 14%        | 15%         | 16%       |                            |                  |        |                  |                             |                    |                              |                     |  |
| 1 Industrial Bank                       | 4                            | 5              | 6    | 7       |                   | 12                          | 12                          | 10         | 12          | 14        | 1                          | 1                | 2      |                  | 8                           | 9                  | 10                           |                     |  |
| 2 Agricultural Cooperative Bank         | 4                            | 5              | 5.50 | 6       |                   | 14                          | 14                          | 10         | 12          | 12        |                            |                  |        |                  |                             |                    |                              |                     |  |
| 3 Realestate Bank                       | 3                            | 3.50           | 4    | 5       |                   |                             |                             | 10         | 12          | 13        |                            |                  |        |                  |                             |                    |                              |                     |  |
| Average Interest Rate                   | 3.7                          | 4.5            | 5.2  | 6       |                   | 13                          | 13                          | 10         | 12          | 13        | 1                          | 1                | 2      |                  | 8                           | 9                  | 10                           |                     |  |

A Tabel of interest rates Posted by the Commercial Banks for february 2014

| Bank Name                               | 1- Denominted in Iraqi Dinar |                |       |         |                   |                             |                             |            |             |           | 2- Denominated in USD      |                  |        |                  |                             |                    |                              |                     |
|---|------------------------------|----------------|-------|---------|-------------------|-----------------------------|-----------------------------|------------|-------------|-----------|----------------------------|------------------|--------|------------------|-----------------------------|--------------------|------------------------------|---------------------|
|   | Interest rates on Deposits   |                |       |         |                   | Interest rates on credit    |                             |            |             |           | 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 ( before 31/3/2004) | 0.07                         | 0.08           | 0.09  | 0.10    |                   |                             |                             | 0.14       | 0.15        | 0.16      |                            |                  |        |                  |                             |                    |                              |                     |
| 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             | 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 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                |
| 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                         | 9.00                |
| 6 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               |
| 7 Iraqi Middle Est Investment Bank      | 4.00                         | 5.50           | 7.00  | 7.50    |                   | 12.00                       | 14.00                       | 13.00      | 14.00       | 14.00     | 2.00                       | 2.50             | 3.00   |                  |                             | 12.50              | 12.50                        | 13.00               |
| 8 Investment Bank Of Iraq               | 6.50                         | 7.00           | 7.50  |         |                   | 14.00                       | 14.00                       | 14.00      |             |           | 4.50                       | 4.50             | 5.00   |                  | 12.00                       |                    |                              |                     |
| 9 United Investment Bank                | 6.00                         | 8.00           | 8.50  |         |                   | 14.00                       |                             | 12.00      | 12.00       |           | 3.00                       | 4.00             | 5.00   | 5.50             |                             | 12.00              | 12.00                        |                     |
| 10 Dar ESalaam Investment Bank          | 1.00                         | 3.15           | 3.30  |         |                   | 15.00                       | 18.00                       | 16.00      | 17.00       | 17.00     |                            |                  |        |                  | 14.00                       | 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 Basra 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                | 4.20                         | 5.00           | 5.20  | 5.70    | 8.00              | 13.00                       | 13.00                       | 13.00      | 13.00       | 14.00     | 1.80                       | 2.15             | 2.30   | 2.55             | 13.00                       | 14.00              | 14.00                        |                     |
| 15 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               |
| 16 Economic Bank of Iraq                | 8.00                         | 9.00           | 10.00 | 10.00   |                   | 17.00                       | 16.00                       | 16.00      | 16.00       | 17.00     | 4.00                       | 3.00             | 4.00   | 4.00             | 16.00                       | 16.00              | 17.00                        |                     |
| 17 Sumer Bank                           | 7.00                         | 9.00           | 10.00 |         |                   | 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       | 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 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                   | 8.00                         | 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                         | 4.50                         | 5.30           |       |         |                   | 11.00                       | 11.00                       | 10.50      |             |           | 3.00                       | 3.50             |        |                  | 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   | 6.00             | 10.00                       | 11.00              |                              |                     |
| 26 BibLUSS                              |                              | 2.25           | 2.25  |         |                   |                             |                             | 8.00       |             |           |                            | 1.25             | 1.25   |                  | 8.17                        |                    |                              |                     |
| 27 TRANS Iraq BANK                      | 4.00                         | 5.00           | 6.00  | 7.00    |                   | 12.50                       | 12.50                       | 12.50      | 13.50       |           |                            |                  |        |                  |                             |                    |                              |                     |
| 28 Inter kontnntal                      | 3.89                         | 4.28           |       |         |                   | 14.00                       |                             | 8.64       | 10.00       | 11.19     | 3.00                       | 1.11             |        |                  | 11.95                       | 8.00               | 11.06                        | 9.03                |
| 29 whkefler bank                        |                              |                |       |         |                   |                             |                             |            |             |           |                            | 2.00             |        |                  | 11.00                       | 12.00              | 13.00                        | 13.00               |
| 30 Credit Libanais                      | 2.00                         | 2.00           | 2.00  | 2.00    |                   |                             |                             |            |             |           | 2.75                       | 2.75             | 2.75   | 2.75             | 14.00                       | 14.00              | 15.00                        | 16.00               |
| 31 Turkiye IS Bankasi                   |                              |                |       |         |                   |                             |                             |            |             |           |                            |                  |        |                  | 10.00                       | 10.00              | 10.00                        | 10.00               |
| 32 ERBIL BANK                           | 7.25                         | 8.00           | 8.50  |         |                   |                             |                             |            |             |           | 3.00                       | 3.00             | 3.50   |                  | 15.00                       | 15.00              | 15.00                        | 15.00               |
| 33 aLBaraKA Bank                        |                              |                |       |         |                   |                             |                             |            |             |           |                            |                  |        |                  | 8.00                        | 8.00               | 8.00                         | 7.00                |
| 34 INTERNATIONAL DEBELOPMENT BANK       | 4.00                         | 6.00           | 8.00  | 8.00    |                   |                             |                             |            |             |           | 14.00                      | 15.00            | 16.00  |                  | 10.00                       | 11.00              | 12.00                        |                     |
| 35 BANK ASYA                            |                              |                |       |         |                   |                             |                             |            |             |           |                            |                  |        |                  | 11.00                       | 12.00              | 12.00                        | 14.00               |
| 36 BANK MELLI IRAN                      | 2.00                         |                |       |         |                   |                             |                             |            | 14.00       |           |                            |                  |        |                  |                             |                    |                              |                     |
| 37 Bank MED                             | 2.50                         | 2.75           | 3.00  |         |                   | 13.00                       | 12.00                       | 12.00      | 12.00       | 13.00     | 2.50                       | 2.75             | 3.00   |                  |                             | 10.00              | 10.00                        |                     |
| 38 Banque Libano Francaise SAL          | 7.00                         | 8.00           | 10.00 |         |                   | 9.00                        |                             | 10.00      |             |           |                            | 2.25             | 3.25   |                  |                             |                    |                              |                     |
| Average Interest Rate                   | 4.72                         | 5.68           | 6.57  | 7.35    | 7.00              | 14.04                       | 14.32                       | 13.30      | 12.96       | 13.93     | 2.83                       | 2.97             | 3.70   | 4.13             | 12.47                       | 11.94              | 12.25                        | 12.34               |

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| Bank Name                               |                               | 1- Denominted in Iraqi Dinar |                |                   |            |             |                             |                             |           |                  | 2- Denominated in USD      |        |                  |                             |                    |                              |                     |  |
|---|-------------------------------|------------------------------|----------------|-------------------|------------|-------------|-----------------------------|-----------------------------|-----------|------------------|----------------------------|--------|------------------|-----------------------------|--------------------|------------------------------|---------------------|--|
|   |                               | Interest rates on Depeosit   |                |                   |            |             | Interest rates on credit    |                             |           |                  | 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 ( before 3/31/2004) |                               | 7%                           | 8%             | 9%                | 10%        |             |                             | 14%                         | 15%       | 16%              |                            |        |                  |                             |                    |                              |                     |  |
| 1                                       | Industrial Bank               | 4                            | 5              | 6                 | 7          | 12          | 12                          | 10                          | 12        | 14               | 1                          | 1      | 2                |                             | 8                  | 9                            | 10                  |  |
| 2                                       | Agricultural Cooperative Bank | 4                            | 5              | 6                 | 6          | 14          | 14                          | 10                          | 12        | 12               |                            |        |                  |                             |                    |                              |                     |  |
| 3                                       | Realestate Bank               | 3                            | 3.50           | 4                 | 5          |             |                             | 10                          | 12        | 13               |                            |        |                  |                             |                    |                              |                     |  |
| Average Interest Rat                    |                               | 3.67                         | 4.50           | 5.17              | 6          | 13          | 13                          | 10                          | 12        | 13               | 1                          | 1      | 2                |                             | 8                  | 9                            | 10                  |  |

A Tabel of interest rates Posted by the Commercial Banks for march 2014

| Bank Name                               | 1- Denominted in Iraqi Dinar |                |       |         |                   |                             |                             |            |             |           | 2- Denominted in USD       |                  |        |                  |                             |                    |                              |                     |       |
|---|------------------------------|----------------|-------|---------|-------------------|-----------------------------|-----------------------------|------------|-------------|-----------|----------------------------|------------------|--------|------------------|-----------------------------|--------------------|------------------------------|---------------------|-------|
|   | Interest rates on Deepsits   |                |       |         |                   | Interest rates on credit    |                             |            |             |           | 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 ( 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             | 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               | 18.00 |
| 4 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                | 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                         | 9.00                | 9.00  |
| 6 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               | 12.00 |
| 7 Iraqi Middle Est Investment Bank      | 4.00                         | 5.50           | 7.00  | 7.50    |                   | 12.00                       | 14.00                       | 13.00      | 14.00       | 14.00     | 2.00                       | 2.50             | 3.00   |                  |                             | 12.50              | 12.50                        | 13.00               | 13.00 |
| 8 Investment Bank Of Iraq               | 6.50                         | 7.00           | 7.50  |         |                   | 14.00                       | 14.00                       | 14.00      |             |           | 4.50                       | 4.50             | 5.00   |                  | 12.00                       |                    |                              |                     |       |
| 9 United Investment Bank                | 6.00                         | 8.00           | 8.50  |         |                   | 14.00                       |                             | 12.00      | 12.00       |           | 3.00                       | 4.00             | 5.00   | 5.50             |                             | 12.00              | 12.00                        |                     |       |
| 10 Dar ESalaam Investment Bank          | 1.00                         | 3.00           |       |         |                   | 15.00                       |                             | 16.00      | 14.00       | 15.00     | 0.50                       |                  |        |                  | 15.00                       | 13.00              | 14.00                        | 15.00               | 15.00 |
| 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               | 12.00 |
| 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                | 4.20                         | 5.00           | 5.20  | 5.70    | 8.00              | 13.00                       | 13.00                       | 13.00      | 13.00       | 14.00     | 1.80                       | 2.15             | 2.30   | 2.55             | 13.00                       | 14.00              | 14.00                        |                     |       |
| 15 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                       | 12.00              | 13.00                        | 13.00               | 13.00 |
| 16 Economic Bank of Iraq                | 8.00                         | 9.00           | 10.00 | 10.00   |                   | 17.00                       | 16.00                       | 16.00      | 16.00       | 17.00     | 4.00                       | 3.00             | 4.00   | 4.00             | 16.00                       | 16.00              | 17.00                        |                     |       |
| 17 Sumer Bank                           | 7.00                         | 9.00           | 10.00 |         |                   | 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       | 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 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                   | 8.00                         | 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                         | 4.50                         | 5.30           |       |         |                   | 11.00                       | 11.00                       | 10.50      |             |           | 3.00                       | 3.50             |        |                  | 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   | 6.00             | 10.00                       | 11.00              |                              |                     |       |
| 26 BibLUSS                              |                              | 2.25           | 2.25  |         |                   |                             |                             | 8.00       |             |           |                            | 1.25             | 1.25   |                  | 8.17                        |                    |                              |                     |       |
| 27 TRANS Iraq BANK                      | 4.00                         | 5.00           | 6.00  | 7.00    |                   | 12.50                       | 12.50                       | 12.50      | 13.50       |           |                            |                  |        |                  |                             |                    |                              |                     |       |
| 28 Inter kontnntal                      | 3.90                         | 5.25           |       |         |                   | 14.00                       |                             | 9.50       | 10.00       | 11.07     | 2.88                       | 0.66             |        |                  | 10.00                       | 12.00              | 11.46                        | 8.70                | 8.70  |
| 29 whkefler bank                        |                              |                |       |         |                   |                             |                             |            |             |           |                            | 2.00             |        |                  | 11.00                       | 12.00              | 13.00                        | 13.00               | 13.00 |
| 30 Credit Libanais                      | 2.00                         | 2.00           | 2.00  | 2.00    |                   |                             |                             | 14.00      | 15.00       | 16.00     | 2.75                       | 2.75             | 2.75   | 2.75             | 14.00                       | 14.00              | 15.00                        | 16.00               | 16.00 |
| 31 Turkiye IS Bankasi                   |                              |                |       |         |                   |                             |                             |            |             |           |                            |                  |        |                  | 10.00                       | 10.00              | 10.00                        | 10.00               | 10.00 |
| 32 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               | 15.00 |
| 33 aLBaraKA Bank                        |                              |                |       |         |                   |                             |                             |            |             |           |                            |                  |        |                  | 8.00                        | 8.00               | 8.00                         | 8.00                | 7.00  |
| 34 INTERNATIONAL DEBELOPMENT 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                        |                     |       |
| 35 BANK ASYA                            |                              |                |       |         |                   |                             |                             |            |             |           |                            |                  |        |                  | 11.00                       | 12.00              | 12.00                        | 14.00               | 14.00 |
| 36 BANK MELLI IRAN                      | 2.00                         |                |       |         |                   |                             |                             | 14.00      |             |           |                            |                  |        |                  |                             |                    |                              |                     |       |
| 37 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                        |                     |       |
| 38 Banque Libano Francaise SAL          | 7.00                         | 8.00           | 10.00 |         |                   | 9.00                        |                             | 10.00      |             |           |                            | 2.25             | 3.25   |                  |                             |                    |                              |                     |       |
| Average Interest Rate                   | 4.72                         | 5.70           | 6.69  | 7.35    | 7.00              | 14.04                       | 14.05                       | 13.26      | 12.74       | 13.70     | 2.75                       | 2.95             | 3.70   | 4.13             | 12.44                       | 11.90              | 12.18                        | 12.25               | 12.25 |

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A Tabel of interest rates Posted by the Specialized Banks for march 2014

| 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 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 ( before 31/3 /2004) | 7%                           | 8%             | 9%   | 10%     |                   |                             |                             | 14%        | 15%                        | 16%       |        |                  |                          |                  |                             |                    |                              |                     |
| 1 Industrial Bank                        | 4                            | 5              | 6    | 7       |                   | 12                          | 12                          | 10         | 12                         | 14        | 1      | 1                | 1.50                     |                  | 8                           | 9                  | 10                           |                     |
| 2 Agricultural Cooperative Bank          | 4                            | 5              | 6    | 6       |                   | 14                          | 14                          | 10         | 12                         | 12        |        |                  |                          |                  |                             |                    |                              |                     |
| 3 Realestate Bank                        | 3                            | 4              | 4    | 5       |                   |                             |                             | 10         | 12                         | 13        |        |                  |                          |                  |                             |                    |                              |                     |
| Average Interest Rat                     | 3.7                          | 4.5            | 5.2  | 6.0     |                   | 13.0                        | 13.0                        | 10.0       | 12.0                       | 13.0      | 1.0    | 1.0              | 1.5                      |                  | 8.0                         | 9.0                | 10.0                         |                     |

A Table of interest rates Posted by the Commercial Banks for April 2014

| Bank Name                                      | 1- Denominated in Iraqi Dinar |                |      |         |                   |                              |                             |            |             |           | 2- Denominated in USD      |                  |        |                  |                             |                    |                              |                     |  |
|--|-------------------------------|----------------|------|---------|-------------------|------------------------------|-----------------------------|------------|-------------|-----------|----------------------------|------------------|--------|------------------|-----------------------------|--------------------|------------------------------|---------------------|--|
|  | Interest rates on Deposits    |                |      |         |                   | Interest rates on credit     |                             |            |             |           | 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 |  |
| <b>CBI Prescribed Rate ( before 3/31/2004)</b> | 7%                            | 8%             | 9%   | 10%     |                   |                              |                             | 14%        | 15%         | 16%       |                            |                  |        |                  |                             |                    |                              |                     |  |
| 1 Rafidain Bank                                | 4                             | 5              | 5.50 | 6       |                   | 9                            | 9                           | 9          | 10          | 11        | 1                          | 1.50             | 1.75   | 2                | 8                           | 9                  | 10                           |                     |  |
| 2 Rasheed Bank                                 | 3.50                          | 4.50           | 5    | 6.50    |                   | 10                           | 10                          | 10         | 11          | 12        | 1                          | 1.50             | 2      |                  | 10                          | 10                 | 10                           |                     |  |
| 3 Iraq Bank                                    | 4                             | 9              | 11   | 13      |                   | 19                           | 19                          | 19         | 21          | 23        |                            |                  | 5      | 6                |                             | 13                 | 18                           |                     |  |
| 4 T.B.I  | 3                             | 3.25           |      | 3.75    |                   | 10                           |                             | 10         | 10          | 10        | 1                          | 1.50             |        | 2                | 8                           | 8                  | 8                            | 8                   |  |
| 5 Bank Of Baghdad                              | 4                             | 4.50           | 4.50 |         |                   |                              |                             | 7          | 8           | 10        | 3                          | 3.50             | 3.50   |                  | 8                           | 9                  | 9                            | 9                   |  |
| 6 Commercial Bank of Iraq                      | 4                             | 4              | 4    | 4       |                   | 12                           | 12                          | 12         | 12          | 12        | 4                          | 4                | 4      | 4                | 12                          | 12                 | 12                           | 12                  |  |
| 7 Iraqi Middle Est Investment Bank             | 4                             | 5.50           | 7    | 7.50    |                   | 12                           | 14                          | 13         | 14          | 14        | 2                          | 2.25             | 3      |                  |                             | 12.50              | 12.50                        | 13                  |  |
| 8 Investment Bank Of Iraq                      | 7                             | 7              | 7.50 |         |                   | 14                           | 14                          | 14         |             |           | 4.50                       | 4.50             | 5      |                  | 12.0                        |                    |                              |                     |  |
| 9 United Investment Bank                       | 6                             | 8              | 8.50 |         |                   | 14                           |                             | 12         | 12          |           | 3                          |                  | 5      | 5.50             |                             | 12                 | 12                           |                     |  |
| 10 Dar ESalaam Investment Bank                 | 1                             | 3              |      |         |                   | 15                           |                             | 16         | 14          | 15        | 0.50                       |                  |        |                  | 15                          | 13                 | 14                           | 15                  |  |
| 11 Mousil Bank                                 | 5                             | 5.50           | 6    | 6       | 6                 | 12                           | 12                          | 12         | 12          | 12        | 1.50                       | 2                | 2.50   | 2.50             | 12                          | 12                 | 12                           | 12                  |  |
| 12 Babylon Bank                                | 7                             |                | 9    | 9       |                   | 16                           | 15                          | 15         |             |           | 5                          |                  | 6.0    | 6                | 14                          |                    |                              |                     |  |
| 13 Basrah Private Bank For Investment          | 8                             | 8.50           | 9    | 10      |                   | 20                           | 20                          | 20         |             |           | 3                          | 4                | 4.50   | 5                |                             | 20                 |                              |                     |  |
| 14 National Bank Of Iraq                       | 4.20                          | 5              | 5.20 | 5.70    | 8                 | 13                           | 13                          | 13         | 13          | 14        | 1.80                       | 2.15             | 2.30   | 2.55             | 13                          | 14                 | 14                           |                     |  |
| 15 Credit Bank Of Iraq                         | 1                             | 1              | 1.25 |         |                   | 12                           | 12                          | 12         | 13          | 13        | 0.25                       | 0.25             | 0.25   |                  | 12                          | 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   |         |                   | 8                            | 8                           | 6          | 8           |           | 5                          | 7                | 8      |                  |                             | 11                 |                              |                     |  |
| 18 Gulf Commercial Bank                        | 6.50                          | 7              | 7    | 7       | 7                 | 14.50                        | 13.50                       | 13.50      | 14.50       | 14.50     | 4.50                       | 5                | 5      | 5                | 13.50                       |                    |                              |                     |  |
| 19 Al Warka Inv. Bank                          | 7                             | 8.50           | 9.50 | 10.50   |                   | 25                           | 25                          | 25         |             |           | 4                          | 4                | 5      |                  | 25                          |                    |                              |                     |  |
| 20 Al Shemal-Bank                              | 5                             | 5.50           | 6    |         |                   | 11                           | 16                          | 11         |             |           | 4                          | 4.50             | 5      |                  | 11                          |                    |                              |                     |  |
| 21 Union Bank of Iraq                          | 8                             | 9              | 10   |         |                   | 14                           | 14                          | 12         | 13.00       |           | 2                          | 2.50             | 3      |                  | 13                          |                    |                              |                     |  |
| 22 Ashur Bank                                  | 3                             | 5.90           | 6.70 |         |                   | 16                           | 16                          | 16         |             |           | 2                          |                  | 3.35   | 3.50             | 15                          |                    |                              |                     |  |
| 23 Mansour Bank                                | 4.50                          | 5.30           |      |         |                   | 11                           | 11                          | 10.50      |             |           | 3                          | 3.50             |        |                  | 11                          |                    |                              |                     |  |
| 24 Agricutur alTurkish Bank                    | 2                             | 2.50           | 3    |         |                   | 25                           |                             | 27         |             |           | 0.50                       | 1                | 1      |                  | 25                          |                    |                              |                     |  |
| 25 ALHUDA                                      | 7                             | 8              | 8.50 | 9       |                   | 15                           | 15                          | 13         | 14          |           | 4                          | 5                | 5.50   | 6                | 10                          | 11                 |                              |                     |  |
| 26 BibLUSS                                     |                               | 2.25           | 2.25 |         |                   |                              |                             | 8          |             |           |                            | 1.25             | 1.25   |                  | 8.17                        |                    |                              |                     |  |
| 27 TRANS Iraq BANK                             | 4                             | 5              | 6    | 7       |                   | 12.50                        | 12.50                       | 12.50      | 13.50       |           |                            |                  |        |                  |                             |                    |                              |                     |  |
| 28 Inter kontntal                              | 3.85                          | 5.15           |      |         |                   | 14                           |                             | 8.28       | 10          | 10.75     | 2.78                       | 1.89             |        |                  | 10                          | 11.85              | 10.97                        | 8.52                |  |
| 29 whkefler bank                               |                               |                |      |         |                   |                              |                             |            |             |           |                            | 2.00             |        |                  | 11                          | 12                 | 13                           | 13                  |  |
| 30 Credit Libanais                             | 2                             | 2              | 2    | 2       |                   |                              |                             | 14         | 15          | 16        | 2.75                       | 2.75             | 2.75   | 2.75             | 14                          | 14                 | 15                           | 16                  |  |
| 31 Turkiye IS BankASI                          |                               |                |      |         |                   |                              |                             |            |             |           |                            |                  |        |                  | 10                          | 10                 | 10                           | 10                  |  |
| 32 ERBIL BANK                                  | 7.25                          | 8              | 8.50 |         |                   |                              |                             | 15         | 15          | 15        | 3                          | 3                | 3.50   |                  | 15                          | 15                 | 15                           | 15                  |  |
| 33 ALBARAKA TURK BANK                          |                               |                |      |         |                   |                              |                             |            |             |           |                            |                  |        |                  | 8                           | 8                  | 8                            | 7                   |  |
| 34 INTERNATIONAL development bank              | 4                             | 6              | 8    | 8       |                   |                              |                             | 14         | 15          | 16        | 2                          | 3                | 4      |                  | 10                          | 11                 | 12                           |                     |  |
| 35 Bank Asya                                   |                               |                |      |         |                   |                              |                             |            |             |           |                            |                  |        |                  | 12                          | 12                 | 14                           |                     |  |
| 36 Bank MELLI IRAN                             | 2                             |                |      |         |                   |                              |                             | 14         |             |           |                            |                  |        |                  |                             |                    |                              |                     |  |
| 37 Bank MED                                    | 2.50                          | 2.75           | 3    |         |                   | 13                           | 10                          | 10         | 10          | 11        | 2.50                       | 2.75             | 3      |                  |                             | 9                  | 10                           |                     |  |
| 38 Banque Libano Francaise SAL                 | 7                             | 8              | 10   |         |                   | 9                            |                             | 10         |             |           |                            | 2.25             | 3.25   |                  |                             |                    |                              |                     |  |
| <b>Average Interest Rate</b>                   | 4.7                           | 5.7            | 6.7  | 7.4     | 7.0               | 14.0                         | 14.0                        | 13.2       | 12.8        | 13.7      | 2.7                        | 2.9              | 3.7    | 4.1              | 12.5                        | 11.9               | 12.2                         | 11.7                |  |

**A Tabel of interest rates Posted by the Specialized Banks for April 2014**

| Bank Name                               | 1- Denominated in Iraqi Dinar |                |      |         |                   |                             |                             |            |             |           | 2- Denominated in USD      |                  |        |                  |                             |                    |                              |                     |  |
|---|-------------------------------|----------------|------|---------|-------------------|-----------------------------|-----------------------------|------------|-------------|-----------|----------------------------|------------------|--------|------------------|-----------------------------|--------------------|------------------------------|---------------------|--|
|   | Interest rates on Deposits    |                |      |         |                   | Interest rates on credit    |                             |            |             |           | 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 ( before 3/31/2004) | 7%                            | 8%             | 9%   | 10%     |                   |                             |                             | 14%        | 15%         | 16%       |                            |                  |        |                  |                             |                    |                              |                     |  |
| 1 Industrial Bank                       | 4                             | 5              | 6    | 7       |                   | 12                          | 12                          | 10         | 12          | 14        | 1                          | 1                | 1.50   |                  | 8                           | 9                  | 10                           |                     |  |
| 2 Agricultural Cooperative Bank         | 4                             | 5              | 6    | 6       |                   | 14                          | 14                          | 10         | 12          | 12        |                            |                  |        |                  |                             |                    |                              |                     |  |
| 3 Realestate Bank                       | 3                             | 4              | 4    | 5       |                   |                             |                             | 10         | 12          | 13        |                            |                  |        |                  |                             |                    |                              |                     |  |
| Average Interest Rate                   | 3.7                           | 4.5            | 5.2  | 6.0     |                   | 13.0                        | 13.0                        | 10.0       | 12.0        | 13.0      | 1.0                        | 1.0              | 1.5    |                  | 8.0                         | 9.0                | 10.0                         |                     |  |

**Summary of interest rate of some banks for April 2014**

**Bank of Baghdad :** interest rate on credit for a long term (5 years or more) is (%11) in ID

**National Bank of Iraq :** interest rate on saving deposite (%4.2 - %4.7) in ID

**Sumer Bank :** interest rate on saving deposite is (%7 - %10) in ID and interest rate on fixed deposite one year is (%10 - %11) in ID. Interest rate of current account and discounted bill of exchange is (%8 - %18) . Interest rate on credit short term is (%6 - %18) in ID and the medium term is (%8 - %18) in ID

**:Union Bank of Iraq** interest rate on credit in a long term in ID is *on Agreement*

**Mansour Bank :** interest rate on credit (ID&foreign currency) for a year & 2years on Agreement and interest rate on credit (more than year ID & foreign currency) on Agreement between the bank and the customer for each cases

**Bibluss Bank :** interest rate on fixed deposite (6 months & year) is (%2.25 - %5.5) in ID and interest rate fixed deposite (less than a year& year)is foreign currency(%1.25 %2.7)

**Iraqi Middle Est Investment Bank:** interest rate of current account is (%12-%14) in ID . interest rate on fixed deposite for a (year) is (%7-%8) in IDAnd for (twoyear) is (%7.5-%8.5) in ID

**Turkey IS Bank :** interest rate on loans(short , medium and long term more than year) are (%10-%12) in foreign currency for



A Tabel of interest rates Posted by the Commercial Banks for May 2014

| Bank Name                               | 1- Denominated in Iraqi Dinar |                |      |         |                   |                              |                             |            |             |           | 2- Denominated in USD      |                  |        |                  |                             |                    |                              |                               |  |
|---|-------------------------------|----------------|------|---------|-------------------|------------------------------|-----------------------------|------------|-------------|-----------|----------------------------|------------------|--------|------------------|-----------------------------|--------------------|------------------------------|-------------------------------|--|
|   | Interest rates on Deposits    |                |      |         |                   | Interest rates on credit     |                             |            |             |           | 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 ( before 3/31/2004) | 7%                            | 8%             | 9%   | 10%     |                   |                              |                             | 14%        | 15%         | 16%       |                            |                  |        |                  |                             |                    |                              |                               |  |
| 1 Rafidain Bank                         | 4                             | 5              | 5.50 | 6       |                   | 9                            | 9                           | 9          | 10          | 11        | 1                          | 1.50             | 1.75   | 2.00             | 8                           | 9                  | 10                           |                               |  |
| 2 Rasheed Bank                          | 3.50                          | 4.50           | 5    | 6.50    |                   | 10                           | 10                          | 10         | 11          | 12        | 1                          | 1.50             | 2      |                  | 10                          | 10                 | 10                           |                               |  |
| 3 Iraq Bank                             | 4                             | 9              | 11   | 13      |                   | 19                           | 19                          | 19         | 21          | 23        |                            | 5                | 6.00   |                  |                             | 13                 | 18                           |                               |  |
| 4 T.B.I                                 | 3                             | 3.25           |      | 3.75    |                   | 10                           |                             | 10         | 10          | 10        | 1                          | 1.50             |        | 2.00             | 8                           | 8                  | 8                            | 8                             |  |
| 5 Bank Of Baghdad                       | 4                             | 4.50           | 4.50 |         |                   |                              |                             | 7          | 8           | 10        | 3                          | 3.50             | 3.50   |                  | 8                           | 9                  | 9                            | 9                             |  |
| 6 Commercial Bank of Iraq               | 4                             | 4              | 4    | 4       |                   | 12                           |                             | 12         | 12          | 12        | 4                          | 4.00             | 4      | 4.00             | 12                          | 12                 | 12                           | 12                            |  |
| 7 Iraqi Middle Est Investment Bank      | 4                             | 5.50           | 7.00 | 7.50    |                   | 12                           | 14                          | 13         | 14          | 14        | 2                          | 2.50             | 3      |                  |                             | 12.50              | 12.50                        | 13                            |  |
| 8 Investment Bank Of Iraq               | 6.50                          | 7              | 7.50 |         |                   | 14                           | 14                          | 14         |             |           | 4.50                       | 4.50             | 5      |                  | 12                          |                    |                              |                               |  |
| 9 United Investment Bank                | 6                             | 8              | 8.50 |         |                   | 14                           |                             | 12         | 12          |           | 3                          |                  | 5      | 5.50             |                             | 12                 | 12                           |                               |  |
| 10 Dar ESalaam Investment Bank          | 1                             | 3              |      |         |                   | 15                           |                             | 16         | 14          | 15        | 0.50                       |                  |        |                  | 15                          | 13                 | 14                           | 15                            |  |
| 11 Mousil Bank                          | 5                             | 5.50           | 6    | 6       |                   | 12                           | 12                          | 12         | 12          | 12        | 1.50                       | 2.00             | 2.50   | 2.50             |                             | 12                 | 12                           |                               |  |
| 12 Babylon Bank                         | 7                             |                | 9    | 9       |                   | 16                           | 15                          | 15         |             |           | 5                          |                  | 6      | 6                |                             | 14                 |                              |                               |  |
| 13 Basrah Private Bank For Investment   | 8                             | 8.50           | 9    | 10      |                   | 20                           | 20                          | 20         |             |           | 3                          | 4                | 4.50   | 5.00             |                             | 20                 |                              |                               |  |
| 14 National Bank Of Iraq                | 4.40                          | 5.60           | 5.80 | 7       | 8                 | 13                           | 13                          | 13         | 13          | 14        | 1.80                       | 2.75             | 2.30   | 2.55             | 13                          | 14                 | 14                           |                               |  |
| 15 Credit Bank Of Iraq                  | 1                             | 1.00           | 1.25 |         |                   | 12                           | 12                          | 12         | 13          | 13        | 0.25                       | 0.25             | 0.25   |                  | 12                          | 12                 | 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                 |                              |                               |  |
| 18 Gulf Commercial Bank                 | 6.50                          | 7              | 7    | 7       | 7                 | 14.50                        | 13.50                       | 13.50      | 14.50       | 14.50     | 4.50                       | 5                | 5      | 5                | 13.50                       |                    |                              |                               |  |
| 19 AI Warka Inv. Bank                   | 7                             | 8.50           | 9.50 | 10.50   |                   | 25                           | 25                          | 25         |             |           | 4                          | 4                | 5      |                  | 25                          |                    |                              |                               |  |
| 20 AI Shemal-Bank                       | 5                             | 5.50           | 6    |         |                   | 11                           | 16                          | 11         |             |           | 4                          | 5                | 5      |                  | 11                          |                    |                              |                               |  |
| 21 Union Bank of Iraq                   | 8                             | 9              | 10   |         |                   | 14                           | 14                          | 12         | 13.00       |           | 2                          | 2.50             | 3      |                  | 13                          |                    |                              |                               |  |
| 22 Ashur Bank                           | 3                             | 5.90           | 6.70 |         |                   | 16                           | 16                          | 16         |             |           | 2                          | 2.90             | 3.35   | 3.50             |                             | 15                 |                              |                               |  |
| 23 Mansour Bank                         | 4.50                          | 5.30           |      |         |                   | 11                           | 11                          | 10.50      |             |           | 3                          | 3.50             |        |                  | 11.00                       |                    |                              |                               |  |
| 24 Agricutur alTurkish Bank             | 2                             | 2.50           | 3    |         |                   | 25                           |                             | 27         |             |           | 0.50                       | 1.0              | 1.0    |                  | 25.00                       |                    |                              |                               |  |
| 25 ALHUDA                               | 7                             | 8              | 8.50 | 9       |                   | 15                           | 15.00                       | 13         | 14.00       |           | 4                          | 5                | 5.50   | 6                | 10.00                       | 11                 |                              |                               |  |
| 26 BibLUSS                              |                               | 2.25           | 2.25 |         |                   |                              |                             | 8          |             |           |                            | 1.25             | 1.25   |                  | 8.17                        |                    |                              |                               |  |
| 27 TRANS Iraq BANK                      | 4                             | 5              | 6    | 7       |                   | 12.50                        | 12.50                       | 12.50      | 13.50       |           |                            |                  |        |                  |                             |                    |                              |                               |  |
| 28 Inter kontnntal                      | 3.84                          | 5.15           |      |         |                   | 14                           |                             | 12.60      | 8.57        | 10.07     | 2.73                       | 1.01             | 4.25   |                  | 10                          | 12.0               | 10.99                        |                               |  |
| 29 whkefler bank                        |                               |                |      |         |                   |                              |                             |            |             |           |                            | 2.00             |        |                  | 11                          | 12                 | 13                           | 13                            |  |
| 30 Credit Libanais                      | 2                             | 2              | 2    | 2       |                   |                              |                             | 14         | 15          | 16        | 2.75                       | 2.75             | 2.75   | 2.75             | 14                          | 14                 | 15                           | 16                            |  |
| 31 Turkiye IS Bankasi                   |                               |                |      |         |                   |                              |                             |            |             |           |                            |                  |        |                  | 10                          | 10                 | 10                           | 10                            |  |
| 32 erbil bank                           | 7.25                          | 8              | 8.50 |         |                   |                              |                             | 15         | 15          | 15        | 3                          | 3                | 3.50   |                  | 15                          | 15                 | 15                           | 15                            |  |
| 33 Albaraka turk bank                   |                               |                |      |         |                   |                              |                             |            |             |           |                            |                  |        |                  | 8                           | 8                  | 8                            | 7                             |  |
| 34 international devalopment            | 4                             | 6              | 8    | 8       |                   |                              |                             | 14         | 15          | 16        | 2                          | 3                | 4      |                  | 10                          | 11                 | 12                           |                               |  |
| 35 Asya bank                            |                               |                |      |         |                   |                              |                             |            |             |           |                            |                  |        |                  | 11                          | 12                 | 12                           | 14                            |  |
| 36 Bank MELLI IRAN                      | 2                             |                |      |         |                   |                              |                             | 14         |             |           |                            |                  |        |                  |                             |                    |                              |                               |  |
| 37 bank MED                             | 2.50                          | 2.75           | 3    |         |                   | 13                           | 10                          | 10         | 10          | 11        | 2.50                       | 2.75             | 3      |                  |                             | 9                  | 10                           |                               |  |
| 38 banque Libano francaise SAL          |                               | 2              | 10   |         |                   | 9                            |                             | 10         |             |           |                            | 2.25             | 3.25   |                  |                             |                    |                              |                               |  |
| 39 frans bank                           | 2                             | 2.75           | 3    |         |                   |                              |                             |            |             |           | 3                          | 3                |        |                  |                             |                    |                              |                               |  |
| Average Interest Rate                   | 4.6                           | 5.5            | 6.6  | 7.4     | 7.5               | 14.0                         | 14.0                        | 13.4       | 12.7        | 13.6      | 2.7                        | 2.9              | 3.7    | 4.1              | 12.1                        | 12.1               | 12.2                         | 12.1                          |  |

A Tabel of interest rates Posted by the Specialized Banks for May 2014

| Bank Name                               | 1- Denominted in Iraqi Dinar |                |      |         |                   |                             |                             |            |             |           | 2- Denominated in USD      |                  |        |                  |                             |                    |                              |                     |  |  |
|---|------------------------------|----------------|------|---------|-------------------|-----------------------------|-----------------------------|------------|-------------|-----------|----------------------------|------------------|--------|------------------|-----------------------------|--------------------|------------------------------|---------------------|--|--|
|   | Interest rates on Deposits   |                |      |         |                   | Interest rates on credit    |                             |            |             |           | 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 ( before 3/31/2004) | 7%                           | 8%             | 9%   | 10%     |                   |                             |                             | 14%        | 15%         | 16%       |                            |                  |        |                  |                             |                    |                              |                     |  |  |
| 1 Industrial Bank                       | 4                            | 5              | 6    | 7       |                   | 12                          | 12                          | 10         | 12          | 14        | 1                          | 1                | 1.50   |                  | 8                           | 9                  | 10                           |                     |  |  |
| 2 Agricultural Cooperative Bank         | 4                            | 5              | 6    | 6       |                   | 14                          | 14                          | 10         | 12          | 12        |                            |                  |        |                  |                             |                    |                              |                     |  |  |
| 3 Realestate Bank                       | 3                            | 4              | 4    | 5       |                   |                             |                             | 10         | 12          | 13        |                            |                  |        |                  |                             |                    |                              |                     |  |  |
| Average Interest Rat                    | 3.7                          | 4.5            | 5.2  | 6.0     |                   | 13.0                        | 13.0                        | 10.0       | 12.0        | 13.0      | 1.0                        | 1.0              | 1.5    |                  | 8.0                         | 9.0                | 10.0                         |                     |  |  |

## Summary of interest rate of some banks for May 2014

**Sumer Bank** : interest rate on saving deposit is (%7-%10) in ID . Interest rate of fixed deposit for (a year ) is(%10-%11) in ID . Interest rate on current account and discounted bill of exchange is (%8-%18). Interest rate on credit for short term is (%6-%18) in ID and medium term is (%8-%18) in ID . interest rate on credit for medium term in foreign currency is (%11-%16)

**Union Bank of Iraq** : interest rate on credit a long term in ID is (on Agreement)

**Mansour Bank** : interest rate on credit in (ID&foreign currency) for (a year , 2 years & more than year)on Agreement between the Bank and the customer for each cases.

**Bibluss Bank** interest rate on fixed deposit for (6 months & year) is (%5.5-%2.25) in ID . Interest rate on fixed deposit for (less than year)and (one year) in foreign currency is%2.75-%1.25)

**Iraqi Middle Est Investment Bank** : interest rate of fixed deposit for (one year) is (%7-%8) in ID and for (2 year ) is (%7.5-%8.5). Interest rate of current account is (%12-%14)

**Turkey IS Bank:** interest rate on loans for ( short term , medium term , long term more than year ) in foreign currency are(%10-%12).

A Tabel of interest rates Posted by the Commercial Banks for June 2014

| Bank Name                               | 1- Denominated in Iraqi Dinar |                |      |         |                   |                             |                             |            |             |           | 2- Denominated in USD      |                  |        |                  |                             |                    |                    |                              |                     |
|---|-------------------------------|----------------|------|---------|-------------------|-----------------------------|-----------------------------|------------|-------------|-----------|----------------------------|------------------|--------|------------------|-----------------------------|--------------------|--------------------|------------------------------|---------------------|
|   | Interest rates on Deposits    |                |      |         |                   | Interest rates on credit    |                             |            |             |           | 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 one 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                         | 4.00                          | 5              | 5.50 | 6       |                   | 9                           | 9                           | 9          | 10          | 11        | 1                          | 1.50             | 1.75   | 2                | 8                           | 9                  | 10                 |                              |                     |
| 2 Rasheed Bank                          | 4                             | 5              | 5    | 6.50    |                   | 10                          | 10                          | 10         | 11          | 12        | 1                          | 1.50             | 2      |                  | 10                          | 10                 | 10                 |                              |                     |
| 3 Iraq Bank                             | 4                             | 9              | 11   | 13      |                   | 19                          | 19                          | 19         | 21          | 23        |                            |                  | 5      | 6                |                             | 13                 | 18                 |                              |                     |
| 4 T.B.I                                 | 3                             | 3.25           |      | 3.75    |                   | 10                          |                             | 10         | 10          | 10        | 1                          | 1.50             |        | 2                | 8                           | 8                  | 8                  | 8                            |                     |
| 5 Bank Of Baghdad                       | 3                             | 3.50           | 3.50 |         |                   |                             |                             | 7          | 8           | 10        | 1.50                       | 2                | 2      |                  | 8                           | 9                  | 9                  | 9                            |                     |
| 6 Commercial Bank of Iraq               | 4                             | 4              | 4    | 4       |                   | 12                          |                             | 12         | 12          | 12        | 4                          | 4                | 4      | 4                | 12                          | 12                 | 12                 | 12                           |                     |
| 7 Iraqi Middle Est Investment Bank      | 4                             | 5.50           | 7    | 7.50    |                   | 12                          | 14                          | 13         | 14          | 14        | 2                          | 2.50             | 3      |                  |                             | 12.50              | 12.50              | 13.00                        |                     |
| 8 Investment Bank Of Iraq               | 6.50                          | 7              | 7.50 |         |                   | 14                          | 14                          | 14         |             |           | 4.50                       | 4.50             | 5      |                  | 12.00                       |                    |                    |                              |                     |
| 9 United Investment Bank                | 6                             | 8              | 8.50 |         |                   | 14                          |                             | 12         | 12          |           | 3                          |                  | 5      | 5.50             |                             | 12                 | 12                 |                              |                     |
| 10 Dar ESalaam Investment Bank          | 1                             | 3              |      |         |                   | 15                          |                             | 16         | 14          | 15        | 0.50                       |                  |        |                  | 15                          | 13                 | 14                 | 15                           |                     |
| 11 Mousil Bank                          | 5                             | 5.50           | 6    | 6       | 6                 | 12                          | 12                          | 12         | 12          | 12        | 1.50                       | 2                | 2.50   | 2.50             | 12                          | 12                 | 12                 | 12                           |                     |
| 12 Babylon Bank                         | 7                             |                | 9    | 9       |                   | 16                          | 15                          | 15         |             |           | 5                          |                  | 6      | 6                | 14                          |                    |                    |                              |                     |
| 13 Basrah Private Bank For Investment   | 8                             | 8.50           | 9    | 10      |                   | 20                          | 20                          | 20         |             |           | 3                          | 4                | 4.50   | 5                |                             | 20                 |                    |                              |                     |
| 14 National Bank Of Iraq                | 4.70                          | 5.60           | 5.80 | 7       | 8                 | 13                          | 13                          | 13         | 13          | 14        | 2.40                       | 2.75             | 2.90   | 3.15             | 13                          | 14                 | 14                 |                              |                     |
| 15 Credit Bank Of Iraq                  | 1                             | 1              | 1.25 |         |                   | 12                          | 12                          | 12         | 13          | 13        | 0.25                       | 0.25             | 0.25   |                  | 12                          | 12                 | 13                 | 13                           |                     |
| 16 Economic Bank of Iraq                | 2                             | 2.50           | 3    | 3       |                   | 17                          | 16                          | 16         | 16          | 17        | 1                          | 1.50             | 2      | 3                |                             | 16                 | 17                 |                              |                     |
| 17 Sumer Bank                           | 7                             | 9              | 10   |         |                   | 8                           | 8                           | 6          | 8           |           | 5                          | 7                | 8      |                  |                             |                    |                    |                              |                     |
| 18 Gulf Commercial Bank                 | 6.50                          | 7              | 7    | 7       | 7                 | 14.50                       | 13.50                       | 13.50      | 14.50       | 14.50     | 4.50                       | 5                | 5      | 5                | 13.50                       |                    |                    |                              |                     |
| 19 Al Warka Inv. Bank                   | 7                             | 8.50           | 9.50 | 10.50   |                   | 25                          | 25                          | 25         |             |           | 4                          | 4                | 5      |                  | 25                          |                    |                    |                              |                     |
| 20 Al Shemal-Bank                       | 5                             | 5.50           | 6    |         |                   | 11                          | 16                          | 11         |             |           | 4                          | 4.50             | 5      |                  | 11                          |                    |                    |                              |                     |
| 21 Union Bank of Iraq                   | 8                             | 9              | 10   |         |                   | 14                          | 14                          | 12         | 13.0        |           | 2                          | 2.50             | 3      |                  | 13                          |                    |                    |                              |                     |
| 22 Ashur Bank                           | 3                             | 5.90           | 6.70 |         |                   | 16                          | 16                          | 16         |             |           | 2                          | 2.90             | 3.35   | 3.50             |                             | 15                 |                    |                              |                     |
| 23 Mansour Bank                         | 4.50                          | 5.30           |      |         |                   | 11                          | 11                          | 11         |             |           | 3                          | 3.50             |        |                  | 11                          |                    |                    |                              |                     |
| 24 Agricutur alTurkish Bank             | 2                             | 2.50           | 3    |         |                   | 25                          |                             | 27         |             |           | 0.50                       | 1                | 1      |                  | 25                          |                    |                    |                              |                     |
| 25 ALHUDA                               | 7                             | 8              | 8.50 | 9       |                   | 15                          | 15                          | 13         | 14.0        |           | 4                          | 5.00             | 5.50   | 6                | 10                          | 11                 |                    |                              |                     |
| 26 BibLUSS                              |                               | 2.25           | 2.25 |         |                   |                             |                             | 8          |             |           |                            | 1.30             | 1.30   |                  | 8.17                        |                    |                    |                              |                     |
| 27 TRANS Iraq BANK                      | 4                             | 5              | 6    | 7       |                   | 12.50                       | 12.50                       | 12.50      | 13.50       |           |                            |                  |        |                  |                             |                    |                    |                              |                     |
| 28 Inter kontnntal                      | 3.83                          | 5              |      |         |                   | 14                          |                             | 12.52      | 10.09       | 10        | 2.74                       | 1.89             |        |                  | 10                          | 12                 | 11.49              | 7.13                         |                     |
| 29 whkefler bank                        |                               |                |      |         |                   |                             |                             |            |             |           |                            |                  |        |                  | 11                          | 12                 | 13                 | 13                           |                     |
| 30 Credit Libanais                      | 2.00                          | 2              | 2    |         |                   |                             |                             | 14         | 15          | 16        | 2.75                       | 2.75             | 2.75   | 2.75             |                             | 14                 | 15                 |                              |                     |
| 31 Turkiye IS Bankasi                   |                               |                |      |         |                   |                             |                             |            |             |           |                            |                  |        |                  | 10                          | 10                 | 10                 | 10                           |                     |
| 32 ERBIL BANK                           | 7.25                          | 8              | 8.50 |         |                   |                             |                             | 15         | 15          | 15        | 3.00                       | 3.00             | 3.50   |                  | 15                          | 15                 | 15                 | 15                           |                     |
| 33 AL BARAKA TURK BANK                  |                               |                |      |         |                   |                             |                             |            |             |           |                            |                  |        |                  | 8                           | 8                  | 8                  | 7                            |                     |
| 34 INTERNATIONAL DEVEL OPMENT           | 4                             | 6              | 8    | 8       |                   |                             |                             | 14         | 15          | 16        | 2                          | 3                | 4      |                  | 10                          | 11                 | 12                 |                              |                     |
| 35 Bank ASYA                            |                               |                |      |         |                   |                             |                             |            |             |           |                            |                  |        |                  | 11                          | 12                 | 12                 | 14                           |                     |
| 36 BANK MELLI IRAN                      | 2                             |                |      |         |                   |                             |                             | 12         | 14          |           |                            |                  |        |                  |                             |                    |                    |                              |                     |
| 37 Bank MED                             | 2.50                          | 2.75           | 3    |         |                   | 13                          | 10                          | 10         | 10          | 11        | 2.50                       | 2.75             | 3      |                  |                             | 9                  | 10                 |                              |                     |
| 38 Banque Libano Francaise SAL          |                               | 2              | 10   |         |                   | 9                           |                             | 10         |             |           |                            | 2.25             | 3.25   |                  |                             |                    |                    |                              |                     |
| 39 Francebank                           | 2.00                          | 4.25           | 4.50 |         |                   |                             |                             |            |             |           | 2.00                       | 4.00             | 4.50   |                  |                             |                    |                    |                              |                     |
| Average Interest Rate                   | 4.4                           | 5.3            | 6.4  | 7.3     | 7.0               | 14.0                        | 14.0                        | 13.3       | 12.8        | 13.6      | 2.5                        | 2.9              | 3.6    | 4.0              | 12.1                        | 12.0               | 12.2               | 11.4                         |                     |

A Tabel of interest rates Posted by the Specialized Banks for June 2014

| 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 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 ( before 3/31/2004) | 7%                           | 8%             | 9%   | 10%     |                   |                             |                             | 14%        | 15%         | 16%                        |        |                  |        |                          |                             |                    |                              |                     |
| 1 Industrial Bank                       | 4                            | 5              | 6    | 7       |                   | 12                          | 12                          | 10         | 12          | 14                         | 1      | 1                | 1.5    |                          | 9                           | 9                  | 10                           |                     |
| 2 Agricultural Cooperative Bank         | 4                            | 5              | 6    | 6       |                   | 14                          | 14                          | 10         | 12          | 12                         |        |                  |        |                          |                             |                    |                              |                     |
| 3 Realestate Bank                       | 3                            | 4              | 4    | 5       |                   |                             |                             | 10         | 12          | 13                         |        |                  |        |                          |                             |                    |                              |                     |
| Average Interest Rat                    | 3.7                          | 4.5            | 5.2  | 6.0     |                   | 13.0                        | 13.0                        | 10.0       | 12.0        | 13.0                       | 1.0    | 1.0              | 1.5    |                          | 9.0                         | 9.0                | 10.0                         |                     |

#### Summary of interest rate of some banks for June 2014

**United Investment bank** : interest rate on a long term credit in ID is determined after submitting it to the board of Directors in the Bank.

**Gulf Bank** : interest rate on Loans granted to the ID to ensure by (Iraqi company for Banking Guarantees) is (%12)

Interest rate on Loans of (Iraqi Company for Financing small and medium Enterprises) by ID is (%12)

**Bank of Baghdad** :(%11) by year for a long loans (5 years or more).

**Mansour Bank** : interest rate on fixed depeosit for (a year & 2years) ID & foreign currency is determined after **on Agreement** between the customer and the bank for each cases.

**Turkey IS Bank** : interest rate on credit is (%12 - %15) for (short term , medium term more than a year & long term more than 2 years) in foreign currency .

**Huda Bank** : interest rate on credit short term is (%12 - %13) in ID , interest rate on fixed depeosit for less than a year is (%4.5 - %5) in ID

A Tabel of Interest Rates Posted By the Commercial Banks for July 2014

| Bank Name                              | 1- Denominated in Iraqi Dinar      |                |      |         |                   |                             |                             |            |             |           | 2- Denominated in USD      |                  |        |                  |                             |                    |                              |                               |      |  |  |  |  |  |  |  |  |
|--|------------------------------------|----------------|------|---------|-------------------|-----------------------------|-----------------------------|------------|-------------|-----------|----------------------------|------------------|--------|------------------|-----------------------------|--------------------|------------------------------|-------------------------------|------|--|--|--|--|--|--|--|--|
|  | Interest rates on Deposits         |                |      |         |                   | 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 (Before 31/3/ 2004) |                                    |                |      |         |                   |                             |                             |            |             |           | 7%                         | 8%               | 9%     | 10%              |                             |                    | 14%                          | 15%                           | 16%  |  |  |  |  |  |  |  |  |
| 1                                      | Rafidain Bank                      | 4              | 5    | 5.5     | 6                 |                             | 9                           | 9          | 9           | 10        | 11                         | 1                | 1.5    | 1.75             | 2                           | 8                  | 9                            | 10                            |      |  |  |  |  |  |  |  |  |
| 2                                      | Rasheed Bank                       | 3.5            | 4.5  | 5       | 6.5               |                             | 10                          | 10         | 10          | 11        | 12                         | 1                | 1.5    | 2                |                             | 10                 | 10                           | 10                            |      |  |  |  |  |  |  |  |  |
| 3                                      | Iraq Bank                          | 4              | 9    | 11      | 13                |                             | 19                          | 19         | 19          | 21        | 23                         |                  |        | 5                | 6                           |                    | 13                           | 18                            |      |  |  |  |  |  |  |  |  |
| 4                                      | T.B.I                              | 3              | 3.25 |         | 3.75              |                             | 10                          |            | 10          | 10        | 10                         | 1                | 1.5    |                  | 2                           | 8                  | 8                            | 8                             | 8    |  |  |  |  |  |  |  |  |
| 5                                      | Bank Of Baghdad                    | 3              | 3.5  | 3.5     |                   |                             |                             | 7          | 8           | 10        | 1.5                        | 2                | 2      |                  | 8                           | 9                  | 9                            | 9                             |      |  |  |  |  |  |  |  |  |
| 6                                      | Commercial Bank of Iraq            | 4              | 4    | 4       | 4                 |                             | 12                          |            | 12          | 12        | 12                         | 4                | 4      | 4                | 4                           | 12                 | 12                           | 12                            | 12   |  |  |  |  |  |  |  |  |
| 7                                      | Iraqi Middle Est Investment Bank   | 4              | 5.5  | 7       | 7.5               |                             | 12                          | 14         | 13          | 14        | 14                         | 2                | 2.5    | 3                |                             |                    | 12.5                         | 12.5                          | 13   |  |  |  |  |  |  |  |  |
| 8                                      | Investment Bank Of Iraq            | 6.5            | 7    | 7.5     |                   |                             | 14                          | 14         | 14          |           |                            | 4.5              | 4.5    | 5                |                             | 12                 |                              |                               |      |  |  |  |  |  |  |  |  |
| 9                                      | United Investment Bank             | 6              | 8    | 8.5     |                   |                             | 14                          |            | 12          | 12        |                            | 3                |        | 5                | 5.5                         |                    | 12                           | 12                            |      |  |  |  |  |  |  |  |  |
| 10                                     | Dar ESalaam Investment Bank        | 1              | 3    |         |                   |                             | 15                          |            | 16          | 14        | 15                         | 0.5              |        |                  |                             | 15                 | 13                           | 14                            | 15   |  |  |  |  |  |  |  |  |
| 11                                     | Mousil Bank                        | 5              | 5.5  | 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              | 4.2            | 5    | 5.2     | 5.7               | 8                           | 13                          | 13         | 13          | 13        | 14                         | 1.8              | 2.15   | 2.3              | 2.55                        | 13                 | 14                           | 14                            |      |  |  |  |  |  |  |  |  |
| 15                                     | Credit Bank Of Iraq                | 1              | 1    | 1.25    |                   |                             | 12                          | 12         | 12          | 13        | 13                         | 0.25             | 0.25   | 0.25             |                             | 12                 | 13                           | 13                            |      |  |  |  |  |  |  |  |  |
| 16                                     | Economic Bank of Iraq              | 2              | 2.5  | 3       | 3                 |                             | 17                          | 16         | 16          | 16        | 17                         | 1                | 1.5    | 2                | 3                           |                    | 16                           | 17                            |      |  |  |  |  |  |  |  |  |
| 17                                     | Sumer Bank                         | 7              | 9    | 10      |                   |                             | 8                           | 8          | 6           | 8         |                            | 5                | 7      | 8                |                             |                    | 11                           |                               |      |  |  |  |  |  |  |  |  |
| 18                                     | Gulf Commercial Bank               | 6.5            | 7    | 7       | 7                 |                             | 14.5                        | 13.5       | 13.5        | 14.5      |                            | 4.5              | 5      | 5                | 5                           |                    | 13.5                         |                               |      |  |  |  |  |  |  |  |  |
| 19                                     | Al Warka Inv. Bank                 | 7              | 8.5  | 9.5     | 10.5              |                             | 25                          | 25         | 25          |           |                            | 4                | 4      | 5                |                             | 25                 |                              |                               |      |  |  |  |  |  |  |  |  |
| 20                                     | Al Shemal-Bank                     | 5              | 5.5  | 6       |                   |                             | 11                          | 16         | 11          |           |                            | 4                | 4.5    | 5                |                             | 11                 |                              |                               |      |  |  |  |  |  |  |  |  |
| 21                                     | Union Bank of Iraq                 | 8              | 9    | 10      |                   |                             | 14                          | 14         | 12          | 13        |                            | 2                | 2.5    | 3                |                             |                    | 13                           |                               |      |  |  |  |  |  |  |  |  |
| 22                                     | Ashur Bank                         | 3              | 5.9  | 6.7     |                   |                             | 16                          | 16         | 16          |           |                            | 2                | 2.9    | 3.35             | 3.5                         |                    | 15                           |                               |      |  |  |  |  |  |  |  |  |
| 23                                     | Mansour Bank                       | 4.5            | 5.3  |         |                   |                             | 11                          | 11         | 10.5        |           |                            | 3                | 3.5    |                  |                             | 11                 |                              |                               |      |  |  |  |  |  |  |  |  |
| 24                                     | Agricutur Turkish Bank             | 2              | 2.5  | 3       |                   |                             | 25                          |            | 27          |           |                            | 0.5              | 1      | 1                |                             |                    |                              |                               |      |  |  |  |  |  |  |  |  |
| 25                                     | ALHUDA                             | 7              | 8    | 8.5     | 9                 |                             | 15                          | 15         | 13          | 14        |                            | 4                | 5.0    | 5.5              | 6                           | 10                 | 11                           |                               |      |  |  |  |  |  |  |  |  |
| 26                                     | BIBLUSS                            |                | 2.25 | 2.25    |                   |                             |                             |            | 8           |           |                            |                  | 1.25   | 1.25             |                             | 8.17               |                              |                               |      |  |  |  |  |  |  |  |  |
| 27                                     | TRANS IRAQ BANK                    | 7              | 7.5  | 8       | 8                 |                             | 14                          | 14         | 14          | 14        | 14                         | 5                | 4      | 5                | 6                           |                    |                              |                               |      |  |  |  |  |  |  |  |  |
| 28                                     | Inter Kontntal                     | 3.72           | 4.98 |         |                   |                             | 14                          |            | 12.57       | 10.09     | 10                         | 2.83             | 1.57   |                  |                             | 12                 | 12                           | 11.49                         | 7.12 |  |  |  |  |  |  |  |  |
| 29                                     | Whkefler Bank                      |                |      |         |                   |                             |                             |            |             |           |                            |                  | 2      |                  |                             | 11                 | 12                           | 13                            | 13   |  |  |  |  |  |  |  |  |
| 30                                     | Credit Libanais                    | 2              | 2    | 2       | 2                 |                             |                             |            | 14          | 15        | 16                         | 2.75             | 2.75   | 2.75             | 2.75                        | 14                 | 14                           | 15                            | 16   |  |  |  |  |  |  |  |  |
| 31                                     | Turkiye IS Bankasi                 |                |      |         |                   |                             |                             |            |             |           |                            |                  |        |                  |                             | 10                 | 10                           | 10                            | 10   |  |  |  |  |  |  |  |  |
| 32                                     | ERBIL BANK                         | 7.25           | 8    | 8.5     |                   |                             |                             |            | 15          | 15        | 15                         | 3                | 3      | 3.5              |                             | 15                 | 15                           | 15                            | 15   |  |  |  |  |  |  |  |  |
| 33                                     | AL Baraka Bank                     |                |      |         |                   |                             |                             |            |             |           |                            |                  |        |                  |                             | 8                  | 8                            | 8                             | 7    |  |  |  |  |  |  |  |  |
| 34                                     | INTERNATIONAL DEBELOPMENT BANK     | 4              | 6    | 8       | 8                 |                             |                             |            | 14          | 15        | 16                         | 2                | 3      | 4                |                             | 10                 | 11                           | 12                            |      |  |  |  |  |  |  |  |  |
| 35                                     | BANK ASYA                          |                |      |         |                   |                             |                             |            |             |           |                            |                  |        |                  |                             | 11                 | 12                           | 12                            | 14   |  |  |  |  |  |  |  |  |
| 36                                     | BANK MELLI IRAN                    | 2              |      |         |                   |                             |                             |            | 12          | 14        |                            |                  |        |                  |                             |                    |                              |                               |      |  |  |  |  |  |  |  |  |
| 37                                     | MED Sea Bank                       | 3              | 2.75 | 3       |                   |                             | 13                          | 10         | 10          | 10        | 11                         | 2.5              | 2.75   | 3                |                             |                    | 9                            | 10                            |      |  |  |  |  |  |  |  |  |
| 38                                     | Banque Libano Francaise SAL        |                |      | 1       |                   |                             | 9                           |            | 10          |           |                            |                  | 2.25   | 3.25             |                             |                    |                              |                               |      |  |  |  |  |  |  |  |  |
| 39                                     | Fransabank                         | 2              | 4.25 | 4.5     |                   |                             |                             |            |             |           |                            | 2                | 4      | 4.5              |                             |                    |                              |                               |      |  |  |  |  |  |  |  |  |
| Average Interest Rate                  |                                    | 4.4            | 5.4  | 6.1     | 7                 | 8.0                         | 14.1                        | 14.1       | 13.3        | 12.9      | 13.6                       | 2.6              | 2.9    | 3.6              | 4.1                         | 11.7               | 12.1                         | 12.2                          | 11.6 |  |  |  |  |  |  |  |  |

Central Bank of Iraq

Statistics & Research Dep. / Financial Market Research Division

A Tabel of Interest Rates Posted By the Specialized Banks for July 2014

| Bank Name                              | 1- Denominated in Iraqi Dinar |                |      |         |                   |                             |                             |            |             |           | 2- Denominated in USD      |                  |        |                  |                             |                    |                              |                               |
|--|-------------------------------|----------------|------|---------|-------------------|-----------------------------|-----------------------------|------------|-------------|-----------|----------------------------|------------------|--------|------------------|-----------------------------|--------------------|------------------------------|-------------------------------|
|  | Interest rates on Deposits    |                |      |         |                   | 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 Rate (Before 31/3/2004) |                               | 7%             | 8%   | 9%      | 10%               |                             |                             | 14%        | 15%         | 16%       |                            |                  |        |                  |                             |                    |                              |                               |
| 1                                      | Industrial Bank               | 4              | 5    | 6       | 7                 | 12                          | 12                          | 10         | 12          | 14        | 1                          | 1                | 1.5    |                  | 9                           | 10                 | 11                           |                               |
| 2                                      | Agricultural 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                          | 13                          | 10         | 12          | 13        | 1                          | 1                | 1.5    |                  | 9                           | 10                 | 11                           |                               |

**Summary of Interest Rates of Some Banks for July 2014:**

**Iraqi Middle East Investment Bank:** Interest Rate on Fixed Deposits for Period (Year, Two Years) is (7%-8%) respectively in ID. Interest Rate on Current account (overdraft) is (12%-14%) in ID.

(12%-11%) Interest Rate on Loans extended in ID & foreign currency guaranteed by "Iraqi Company for Banking Guarantees".

Interest Rate on Loans of "Iraqi Company for Financing Small and Medium Enterprises" is (10%) in ID.

**United Investment Bank:** Interest Rates on Credit (Long Term) in ID is Determined after Presentation to the Board of Directors of this Bank.

**Sumer Bank:** Interest Rate on Saving Deposits in Iraqi Currency is (7%-10%).

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

Interest Rate on an Overdraft Account, Discounted Bill of Exchange & Loans for (short term, medium term) is (8% - 18%) respectively in ID.

Interest Rate on Loans for (medium term , long term) is (11% - 16%) in Foreign Currency.

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

**Mansour Bank:** interest rate on fixed deposits for period (year, two years) in ID & foreign currency is determined after an agreement between the customer & the bank.

Interest Rate on credit for a Period (more than a year) in ID & foreign currency is determined after an agreement between the customer & the bank.

**Al Huda Bank:** Interest Rate on monetary credit (Short Term) in Iraqi Currency is (12%-13%).

Interest Rate on credit (Less Than a Year) in foreign Currency is (4.5%-5%).

**Byblos Bank:** Interest Rate on fixed deposits for Period (6 months, Year) is (2.25% - 5.5%) respectively in ID.

Interest Rate on fixed deposits for Period (Less Than a Year, Year) is (1.25% -2.75%) respectively in foreign currency.

**Trans Iraq Bank:** Interest Rate on an Banking Facilities (Overdraft Account & Banking Discounted Bill of Exchange) & Credit in ID is (8%-12%).

Bank began attracting deposits & granting credit in foreign currency in July 2014.

A Tabel of Interest Rates Posted By the Commercial Banks for August 2014

| Bank Name                              | 1- Denominated in Iraqi Dinar |                |      |         |                   |                             |                             |            |             |           | 2- Denominated in USD      |                  |        |                  |                             |                    |                              |                               |
|--|-------------------------------|----------------|------|---------|-------------------|-----------------------------|-----------------------------|------------|-------------|-----------|----------------------------|------------------|--------|------------------|-----------------------------|--------------------|------------------------------|-------------------------------|
|  | Interest rates on Deposits    |                |      |         |                   | 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 Rate (Before 31/3/2004) | 7%                            | 8%             | 9%   | 10%     |                   |                             |                             | 14%        | 15%         | 16%       |                            |                  |        |                  |                             |                    |                              |                               |
| 1 Rafidain Bank                        | 4                             | 5              | 5.5  | 6       |                   | 9                           | 9                           | 9          | 10          | 11        | 1                          | 1.5              | 1.75   | 2                | 8                           | 9                  | 10                           |                               |
| 2 Rasheed Bank                         | 3.5                           | 4.5            | 5    | 6.5     |                   | 10                          | 10                          | 10         | 11          | 12        | 1                          | 1.5              | 1.5    | 2.5              | 10                          | 10                 | 10                           |                               |
| 3 Iraq Bank                            |                               |                |      |         |                   |                             |                             |            |             |           |                            |                  |        |                  |                             |                    |                              |                               |
| 4 T.B.I                                | 3                             | 3.25           |      | 3.75    |                   | 10                          |                             | 10         | 10          | 10        | 1                          | 1.5              |        | 2                | 8                           | 8                  | 8                            | 8                             |
| 5 Bank Of Baghdad                      | 3                             | 3.5            | 3.5  |         |                   |                             |                             | 7          | 8           | 10        | 1.5                        | 2                | 2      |                  | 8                           | 9                  | 9                            | 9                             |
| 6 Commercial Bank of Iraq              | 4                             | 4              | 4    | 4       |                   | 12                          |                             | 12         | 12          | 12        | 4                          | 4                | 4      | 4                | 12                          | 12                 | 12                           | 12                            |
| 7 Iraqi Middle Est Investment Bank     | 4                             | 5.5            | 7    | 7.5     |                   | 12                          | 14                          | 13         | 14          | 14        | 2                          | 2.5              | 3      |                  |                             | 12.5               | 12.5                         | 13                            |
| 8 Investment Bank Of Iraq              | 7                             | 7.5            | 8    |         |                   | 14                          | 14                          | 14         |             |           | 4.5                        | 4.5              | 5      |                  | 12                          |                    |                              |                               |
| 9 United Investment Bank               | 6                             | 8              | 8.5  |         |                   | 14                          |                             | 12         | 12          |           | 3                          |                  | 5      | 5.5              |                             | 12                 | 12                           |                               |
| 10 Dar ESalaam Investment Bank         | 1                             | 3              |      |         |                   | 15                          | 18                          | 16         | 14          | 15        | 0.5                        |                  |        |                  | 15                          | 13                 | 14                           | 15                            |
| 11 Mousil Bank                         | 5                             | 5.5            | 6    | 6       |                   | 12                          | 12                          | 12         | 12          | 12        | 1.5                        | 2                | 2.5    | 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                 |                              |                               |
| 14 National Bank Of Iraq               | 4.7                           | 5.6            | 5.8  | 7       | 8                 | 13                          | 13                          | 13         | 13          | 14        | 2.75                       | 2.9              | 3.15   |                  | 13                          | 14                 | 14                           |                               |
| 15 Credit Bank Of Iraq                 | 1                             | 1              | 1.25 |         |                   | 12                          | 12                          | 12         | 13          | 13        | 0.25                       | 0.25             | 0.25   |                  | 12                          | 13                 | 13                           |                               |
| 16 Economic Bank of Iraq               | 2                             | 2.5            | 3    | 3       |                   | 17                          | 16                          | 16         | 16          | 17        | 1                          | 1.5              | 2      | 3                |                             | 16                 | 17                           |                               |
| 17 Sumer Bank                          | 7                             | 9              | 10   |         |                   | 8                           | 8                           | 6          | 8           |           | 5                          | 7                | 8      |                  |                             | 11                 |                              |                               |
| 18 Gulf Commercial Bank                | 6.5                           | 7              | 7    | 7       |                   | 14.5                        | 13.5                        | 13.5       | 14.5        |           | 4.5                        | 5                | 5      |                  |                             | 13.5               |                              |                               |
| 19 Al Warka Inv. Bank                  | 7                             | 8.5            | 9.5  | 10.5    |                   | 25                          | 25                          | 25         |             |           | 4                          | 4                | 5      |                  |                             | 25                 |                              |                               |
| 20 Al Shemal-Bank                      | 5                             | 5.5            | 6    |         |                   | 11                          | 16                          | 11         |             |           | 4                          | 4.5              | 5      |                  | 11                          |                    |                              |                               |
| 21 Union Bank of Iraq                  | 8                             | 9              | 10   |         |                   | 14                          | 14                          | 12         | 13          |           | 2                          | 2.5              | 3      |                  | 13                          | 13                 |                              |                               |
| 22 Ashur Bank                          | 3                             | 5.9            | 6.7  |         |                   | 16                          | 16                          | 16         |             |           | 2                          | 2.9              | 3.35   | 3.5              | 15                          |                    |                              |                               |
| 23 Mansour Bank                        | 4.5                           | 5.3            |      |         |                   | 11                          | 11                          | 10.5       |             |           | 3                          | 3.5              |        |                  | 11                          |                    |                              |                               |
| 24 Agricultur Turkish Bank             | 2                             | 2.5            | 3    |         |                   | 25                          |                             | 27         |             |           | 0.5                        | 1                | 1      |                  | 25                          |                    |                              |                               |
| 25 ALHUDA                              | 7                             | 8              | 8.5  | 9       |                   | 15                          | 15                          | 13         | 14          |           | 4                          | 5                | 5.5    | 6                | 10                          | 11                 |                              |                               |
| 26 TRANS IRAQ BANK                     | 7                             | 7.5            | 8    | 8.5     |                   | 8                           | 8                           | 8          | 8           | 14        | 5                          | 4                | 5      | 6                |                             |                    |                              |                               |
| 27 BIBLUSS                             |                               | 2.25           | 2.25 |         |                   |                             |                             | 8          |             |           |                            | 1.25             | 1.25   |                  |                             | 8.17               |                              |                               |
| 28 Inter kontntal                      | 3.6                           | 4.97           |      |         |                   | 14                          |                             | 12.94      | 10.07       | 10        | 2.85                       | 1.86             |        |                  | 13.5                        | 12                 | 11.49                        | 7.12                          |
| 29 whkefler bank                       |                               |                |      |         |                   |                             |                             |            |             |           |                            | 2                |        |                  |                             | 12                 | 13                           |                               |
| 30 Credit Libanais                     | 2.00                          | 2              | 2    |         |                   |                             |                             |            | 14          | 15        | 16                         | 2.75             | 2.75   | 2.75             | 2.75                        |                    | 14                           | 15                            |
| 31 Turkiye IS Bankasi                  |                               |                |      |         |                   |                             |                             |            |             |           |                            | 1.50             |        |                  | 10                          | 10                 | 10                           | 10                            |
| 32 ERBIL BANK                          | 7.25                          | 8              | 8.5  |         |                   |                             |                             | 15         | 15          | 15        | 3                          | 3                | 3.5    |                  | 15                          | 15                 | 15                           | 15                            |
| 33 ALBARAKA BANK                       |                               |                |      |         |                   |                             |                             | 10         | 9           | 8         |                            |                  |        |                  | 8                           | 8                  | 8                            | 7                             |
| 34 INTERNATIONAL DEVELOPMENT           | 4                             | 6              | 8    | 8       |                   |                             |                             | 14         | 15          | 16        | 2                          | 3                | 4      |                  | 10                          | 11                 | 12                           |                               |
| 35 ASYA BANK                           |                               |                |      |         |                   |                             |                             |            |             |           |                            |                  |        |                  | 11                          | 12                 | 12                           | 14                            |
| 38 MELL IRAN BANK                      | 2                             |                |      |         |                   |                             |                             | 12         | 14          |           |                            |                  |        |                  |                             |                    |                              |                               |
| 36 MED Sea Bank                        | 2.5                           | 2.75           | 3    |         |                   | 13                          | 10                          | 10         | 10          | 11        | 2.5                        | 2.75             | 3      |                  | 9                           | 10                 |                              |                               |
| 39 LBANANE LIBANO FRANCI SAL BANK      |                               |                | 1    |         |                   | 9                           |                             | 10         |             |           |                            | 2.25             | 3.25   |                  |                             |                    |                              |                               |
| 37 FRANCE BANK                         |                               | 4              | 4.25 |         |                   |                             |                             |            |             |           |                            | 4                | 4.5    |                  |                             |                    |                              |                               |
| Average Interest Rate                  | 4.6                           | 5.4            | 6.0  | 7.1     | 8                 | 13.7                        | 13.8                        | 12.9       | 12          | 12.8      | 2.6                        | 2.8              | 3.5    | 3.9              | 12                          | 12.3               | 11.9                         | 11                            |

A Tabel of Interest Rates Posted By the Specialized Banks for August 2014

| Bank Name                              |                               | 1- Denominated in Iraqi Dinar |                |      |         |                   |                             |                             |            |             | 2- Denominated in USD      |        |                  |        |                          |                             |                    |                              |
|--|-------------------------------|-------------------------------|----------------|------|---------|-------------------|-----------------------------|-----------------------------|------------|-------------|----------------------------|--------|------------------|--------|--------------------------|-----------------------------|--------------------|------------------------------|
|  |                               | Interest rates on Deposits    |                |      |         |                   | 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 |
| CBI Prescribed Rate (Before 31/3/2004) |                               | 7%                            | 8%             | 9%   | 10%     |                   |                             | 14%                         | 15%        | 16%         |                            |        |                  |        |                          |                             |                    |                              |
| 1                                      | Industrial Bank               | 4                             | 5              | 6    | 7       | 12                | 12                          | 10                          | 12         | 14          | 1                          | 1      | 1.5              |        | 9                        | 9                           | 10                 |                              |
| 2                                      | Agricultural 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       | 13                | 13                          | 10                          | 12         | 13          | 1                          | 1      | 1.5              |        | 9                        | 9                           | 10                 |                              |

**Summary of Interest Rates of Some Banks for August 2014:**

**Iraqi Middle East Investment Bank:** Interest Rate on Fixed Deposits for Period (Year, Two Years) is **(7%-8%)** respectively in ID.  
Interest Rate on Current account (overdraft) is **(12%-14%)** in ID.

**(12%-11%)** Interest Rate on Loans extended in ID & foreign currency guaranteed by "Iraqi Company for Banking Guarantees".  
Interest Rate on Loans of "Iraqi Company for Financing Small and Medium Enterprises" is **(10%)** in ID.

**Mansour Bank:** interest rate on fixed deposits for period (year, two years) in ID & foreign currency is determined after an agreement between the customer & the bank.  
Interest Rate on credit for a Period (more than a year) in ID & foreign currency is determined after an agreement between the customer & the bank.

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

**Sumer Bank:** Interest Rate on Saving Deposits in Iraqi Currency is **(7%-10%)**.

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

Interest Rate on an Overdraft Account, Discounted Bill of Exchange & Loans for (short term, medium term) is **(8% - 18%)** respectively in ID.

Interest Rate on Loans for (medium term , long term) is **(11% - 16%)** in Foreign Currency.

**Byblos Bank:** Interest Rate on fixed deposits for Period (6 months, Year) is **(2.25% - 5.5%)** respectively in ID.

Interest Rate on fixed deposits for Period (Less Than a Year, Year) is **(1.25% -2.75%)** respectively in foreign currency.

**Turkey IS Bank:** Interest Rate on Credit (Short Term , Medium Term , & Long term more than one year , Long term more than two years) is **(10% - 12%)** in foreign currency.



A Tabel of Interest Rates Posted By the Commercial Banks for September 2014

| Bank Name                                     | 1- Denominted in Iraqi Dinar |            |            |            |                   |                             |                             |             |             |             | 2- Denominated in USD      |                  |            |                  |                             |                    |                              |                               |  |
|---|------------------------------|------------|------------|------------|-------------------|-----------------------------|-----------------------------|-------------|-------------|-------------|----------------------------|------------------|------------|------------------|-----------------------------|--------------------|------------------------------|-------------------------------|--|
|   | Interest rates on Deposits   |            |            |            |                   | Interest rates on credit    |                             |             |             |             | Interest rates on deposits |                  |            |                  | Interest rates on credit    |                    |                              |                               |  |
|   | Fixed deposits               |            |            |            |                   | Current account (overdraft) | Discounted bill of exchange | Loans       |             |             | Fixed deposits             |                  |            |                  | Loans                       |                    |                              |                               |  |
|   | Saving                       | 6 Months   | year       | 2 years    | More than 2 years |                             |                             | 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 | Long term more than two years |  |
| <b>CBI Prescribed Rat (Before 31/3/ 2004)</b> | 7%                           | 8%         | 9%         | 10%        |                   |                             |                             | 14%         | 15%         | 16%         |                            |                  |            |                  |                             |                    |                              |                               |  |
| 1 Rafidain Bank                               | 4                            | 5          | 5.5        | 6          |                   | 9                           | 9                           | 9           | 10          | 11          | 1                          | 1.5              | 1.75       | 2                | 8                           | 9                  | 10                           |                               |  |
| 2 Rasheed Bank                                | 3.5                          | 4.5        | 5          | 6.5        |                   | 10                          | 10                          | 10          | 11          | 12          | 1                          | 1.5              | 2          | 2.5              | 10                          | 10                 | 10                           |                               |  |
| 3 Iraq Bank                                   |                              |            |            |            |                   |                             |                             |             |             |             |                            |                  |            |                  |                             |                    |                              |                               |  |
| 4 T.B.I                                       | 3                            | 3          | 3.25       | 3.75       |                   | 10                          |                             | 10          | 10          | 10          | 1                          | 1                | 1.5        | 2                | 8                           | 8                  | 8                            | 8                             |  |
| 5 Bank Of Baghdad                             | 2.5                          | 3          | 3          |            |                   |                             |                             | 7           | 8           | 10          | 1                          | 1.5              | 1.5        |                  | 8                           | 9                  | 9                            | 9                             |  |
| 6 Commercial Bank of Iraq                     | 4                            | 4          | 4          | 4          |                   | 12                          |                             | 12          | 12          | 12          | 4                          | 4                | 4          | 4                | 12                          | 12                 | 12                           | 12                            |  |
| 7 Iraqi Middle Est Investment Bank            | 4                            | 5.5        | 7          | 7.5        |                   | 12                          | 14                          | 13          | 14          | 14          | 2                          | 2.5              | 3          |                  | 12.5                        | 12.5               | 13                           |                               |  |
| 8 Investment Bank Of Iraq                     | 7                            | 7.5        | 8          |            |                   | 14                          | 14                          | 14          |             |             | 4.5                        | 4.5              | 5          |                  | 12                          |                    |                              |                               |  |
| 9 United Investment Bank                      | 6                            | 8          | 8.5        |            |                   | 14                          |                             |             | 12          | 12          | 3                          | 4                | 5          | 5.5              |                             | 15                 | 18                           |                               |  |
| 10 Dar ESalaam Investment Bank                | 1                            | 3          |            |            |                   | 15                          |                             | 16          | 14          | 15          | 0.5                        |                  |            |                  | 15                          | 13                 | 14                           | 15                            |  |
| 11 Mousil Bank                                | 5                            | 5.5        | 6          | 6          |                   | 12                          | 12                          | 12          | 12          | 12          | 1.5                        | 2                | 2.5        | 2.5              |                             | 12                 | 12                           |                               |  |
| 12 Babylon Bank                               | 7                            |            | 9          | 9          |                   | 16                          | 15                          | 15          |             |             | 5                          |                  | 6          | 6                | 14                          |                    |                              |                               |  |
| 13 Basrah Private Bank For Investment         |                              |            |            |            |                   |                             |                             |             |             |             |                            |                  |            |                  |                             |                    |                              |                               |  |
| 14 National Bank Of Iraq                      | 4.7                          | 5.6        | 5.8        | 7          | 8                 | 13                          | 13                          | 13          | 13          | 14          | 2.4                        | 2.75             | 2.9        | 3.15             | 13                          | 14                 | 14                           |                               |  |
| 15 Credit Bank Of Iraq                        | 1                            | 1          | 1.25       | 1.25       |                   | 12                          | 12                          | 12          | 13          | 13          | 0.25                       | 0.25             | 0.25       |                  | 12                          | 13                 | 13                           |                               |  |
| 16 Economic Bank of Iraq                      | 2                            | 2.5        | 3          | 3          |                   | 17                          | 16                          | 16          | 16          | 17          | 1                          | 1.5              | 2          | 3                |                             | 16                 | 17                           |                               |  |
| 17 Sumer Bank                                 | 7                            | 9          | 10         |            |                   | 8                           | 8                           | 6           | 8           |             | 5                          | 7                | 8          |                  |                             | 11                 |                              |                               |  |
| 18 Gulf Commercial Bank                       | 6.5                          | 7          | 7          | 7          |                   | 14.5                        | 13.5                        | 13.5        | 14.5        |             | 4.5                        | 5                | 5          | 5                | 13.5                        |                    |                              |                               |  |
| 19 Al Warka Inv. Bank                         | 7                            | 8.5        | 9.5        | 10.5       |                   | 25                          | 25                          | 25          |             |             | 4                          | 4                | 5          |                  |                             | 25                 |                              |                               |  |
| 20 Al Shemal-Bank                             | 5                            | 5.5        | 6          |            |                   | 11                          | 16                          | 11          |             |             | 4                          | 4.5              | 5          |                  | 11                          |                    |                              |                               |  |
| 21 Union Bank of Iraq                         | 8                            | 9          | 10         |            |                   | 14                          | 14                          | 12          | 13          |             | 2                          | 2.5              | 3          |                  |                             | 13                 |                              |                               |  |
| 22 Ashur Bank                                 | 3                            | 5.9        | 6.7        |            |                   | 16                          | 16                          | 16          |             |             | 2                          | 2.9              | 3.35       | 3.5              | 15                          |                    |                              |                               |  |
| 23 Mansour Bank                               | 4.5                          | 5.3        |            |            |                   | 11                          | 11                          | 10.5        |             |             | 3                          | 3.5              |            |                  |                             | 11                 |                              |                               |  |
| 24 Agricutur Turkish Bank                     | 2                            | 2.5        | 3          |            |                   | 25                          |                             | 27          |             |             | 0.5                        | 1                | 1          |                  | 25                          |                    |                              |                               |  |
| 25 ALHUDA                                     | 7                            | 8          | 8.5        | 9          |                   | 15                          | 15                          | 13          | 14          |             | 4                          | 5                | 5.5        | 6                | 10                          | 11                 |                              |                               |  |
| 26 TRANS IRAQ BANK                            | 7                            | 7.5        | 8          | 8          |                   | 8                           | 8                           | 8           | 8           | 14          | 5                          | 4                | 5          | 6                | 12                          |                    |                              |                               |  |
| 27 BIBLUSS                                    |                              | 2.25       | 2.25       |            |                   |                             |                             | 8           |             |             |                            | 1.25             | 1.25       |                  | 8.17                        |                    |                              |                               |  |
| 28 Inter Kontnntal                            | 3.37                         | 4.84       |            |            |                   | 14                          |                             | 13.01       | 9.58        | 10          | 2.84                       | 1.65             |            |                  | 13.5                        | 12                 | 11.49                        | 7.12                          |  |
| 29 whkefler bank                              |                              |            |            |            |                   |                             |                             |             |             |             |                            | 2                |            |                  | 11                          | 12                 | 13                           | 13                            |  |
| 30 Credit Libanais                            | 2                            | 2          | 2          |            |                   |                             |                             | 14          | 15          | 16          | 2.75                       | 2.75             | 2.75       |                  |                             | 14                 | 15                           |                               |  |
| 31 Turkiye IS Bankasi                         |                              |            |            |            |                   |                             |                             |             |             |             |                            | 1.5              |            |                  | 10                          | 10                 | 10                           | 10                            |  |
| 32 ERBIL BANK                                 | 7.25                         | 8          | 8.5        |            |                   |                             |                             | 15          | 15          | 15          | 3                          | 3                | 3.5        |                  | 15                          | 15                 | 15                           | 15                            |  |
| 33 ALBaraka Bank                              |                              |            |            |            |                   |                             |                             | 10          | 9           | 8           |                            |                  |            |                  | 8                           | 8                  | 8                            | 7                             |  |
| 34 INTERNATIONAL DEVELOPMENT                  | 4                            | 6          | 8          | 8          |                   |                             |                             | 14          | 15          | 16          | 2                          | 3                | 4          |                  | 10                          | 11                 | 12                           |                               |  |
| 35 ASYA BANK                                  |                              |            |            |            |                   |                             |                             |             |             |             |                            |                  |            |                  | 11                          | 12                 | 12                           | 14                            |  |
| 36 MELLI IRAN BANK                            | 2                            |            |            |            |                   |                             |                             | 14          | 16          |             |                            |                  |            |                  |                             |                    |                              |                               |  |
| 37 MED Sea Bank                               | 2.5                          | 2.75       | 3          |            |                   | 13                          | 10                          | 10          | 10          | 11          | 2.5                        | 2.75             | 3          |                  |                             | 9                  | 10                           |                               |  |
| 38 Banque Libano Francaise SAL                |                              | 2          |            |            |                   | 7                           |                             | 10          |             |             |                            | 2.25             | 3.25       |                  |                             |                    |                              |                               |  |
| 39 Fransabank                                 |                              | 4          | 4.5        |            |                   |                             |                             |             |             |             |                            | 4.25             | 4.5        |                  |                             |                    |                              |                               |  |
| <b>Average Interest Rate</b>                  | <b>4.4</b>                   | <b>5.1</b> | <b>5.9</b> | <b>6.4</b> | <b>8</b>          | <b>13.4</b>                 | <b>13.2</b>                 | <b>12.8</b> | <b>12.2</b> | <b>12.7</b> | <b>2.6</b>                 | <b>2.8</b>       | <b>3.5</b> | <b>3.9</b>       | <b>11.9</b>                 | <b>12.2</b>        | <b>12.2</b>                  | <b>11.2</b>                   |  |

**A Tabel of Interest Rates Posted By the Specialized Banks for September 2014**

| Bank Name                                     | 1- Denominted in Iraqi Dinar |                |            |          |                   |                             |                             |            |             | 2- Denominated in USD      |          |                  |                          |                  |                             |                    |                              |                               |
|---|------------------------------|----------------|------------|----------|-------------------|-----------------------------|-----------------------------|------------|-------------|----------------------------|----------|------------------|--------------------------|------------------|-----------------------------|--------------------|------------------------------|-------------------------------|
|   | Interest rates on Deposits   |                |            |          |                   | 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 |
| <b>CBI Prescribed Rate (Before 31/3/2004)</b> | 7%                           | 8%             | 9%         | 10%      |                   |                             |                             | 14%        | 15%         | 16%                        |          |                  |                          |                  |                             |                    |                              |                               |
| 1 Industrial Bank                             | 4.00                         | 5              | 6          | 7        |                   | 12                          | 12                          | 10         | 12          | 14                         | 1        | 1                | 1.5                      |                  | 9                           | 9                  | 10                           |                               |
| 2 Agricultural Cooperative Bank               | 4                            | 5              | 5.5        | 6        |                   | 14                          | 14                          | 10         | 12          | 12                         |          |                  |                          |                  |                             |                    |                              |                               |
| 3 Realestate Bank                             | 3                            | 3.5            | 4          | 5        |                   |                             |                             | 10         | 12          | 13                         |          |                  |                          |                  |                             |                    |                              |                               |
| <b>Average Interest Rat</b>                   | <b>3.7</b>                   | <b>4.5</b>     | <b>5.2</b> | <b>6</b> |                   | <b>13</b>                   | <b>13</b>                   | <b>10</b>  | <b>12</b>   | <b>13</b>                  | <b>1</b> | <b>1</b>         | <b>1.5</b>               |                  | <b>9</b>                    | <b>9</b>           | <b>10</b>                    |                               |

**Summary of interest rates of some banks for September 2014:**

**Iraqi Middle East Investment Bank:** (7%-8%) (7.5%-8%) Interest Rate on Fixed Deposits for Period (Year , More Than a Year), & (7.5%-8.5%) for Period (Two Years), & (12%-14%) Interest Rate on Current Account Respectively in ID.

**Sumer Bank:** Interest Rate on Saving Deposits in Iraqi Currency is (7%-10%).

Interest Rate on Fixed Deposits for Period (Year) is (10%-11%) Respectively in ID.

Interest Rate on an Overdraft Account & Discounted Bill of Exchange & Loans for (Short Term, Medium Term) is (8% - 18%) Respectively in ID.

Interest Rate on Credit (Medium Term & Long Term) in Foreign Currency is (11%-16%).

**Byblos Bank:** Interest Rate on fixed deposits for Period (6 months, Year) is (2.25% - 5.5%) respectively in ID.

Interest rate on fixed deposits for Period (6 Months, Year) is (1.25% -2.75%) respectively in foreign currency.

**Trans Iraq Bank:** Interest Rate on an Banking Facilities (Overdraft Account & Banking Discounted Bill of Exchange) & Monetary Credit in ID is (8%-12%).

Interest Rate on Credit for Loans (Short term & Medium Terms) is (8% - 14%), Respectively in ID.

**Turkey IS Bank:** Interest Rate on Fixed Deposits for Period (Less Than a Year) is Determined of (1.5% - 2%) in Foreign Currency.

Interest Rate on Credit (Short Term , Medium Term , & Long Term) is (10% - 12%) in foreign currency.

A Tabel of interest rates Posted by the Commercial Banks for October 2014

| Bank Name                                      | 1- Denominted in Iraqi Dinar |                |            |                   |            |                             |                             |             |             |                  | 2- Denominated in USD      |                |                  |                             |                          |                              |                               |             |  |
|--|------------------------------|----------------|------------|-------------------|------------|-----------------------------|-----------------------------|-------------|-------------|------------------|----------------------------|----------------|------------------|-----------------------------|--------------------------|------------------------------|-------------------------------|-------------|--|
|  | Interest rates on Deposits   |                |            |                   |            | 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 |             |  |
| <b>CBI Prescribed Rate (Before 31/3/ 2004)</b> | <b>7%</b>                    | <b>8%</b>      | <b>9%</b>  | <b>10%</b>        |            |                             |                             | <b>14%</b>  | <b>15%</b>  | <b>16%</b>       |                            |                |                  |                             |                          |                              |                               |             |  |
| 1 Rafidain Bank                                | 4                            | 5              | 6          | 6                 |            | 9                           | 9                           | 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 Iraq Bank                                    |                              |                |            |                   |            |                             |                             |             |             |                  |                            |                |                  |                             |                          |                              |                               |             |  |
| 4 T.B.I  | 3                            | 3.25           | 3.75       | 3.75              |            | 10                          |                             | 10          | 10          | 10               | 0.10                       | 1.5            | 2                | 2                           | 8                        | 8                            | 8                             | 8           |  |
| 5 Bank Of Baghdad                              | 2.5                          | 3              | 3          |                   |            |                             |                             | 7           | 8           | 10               | 1                          | 1.5            | 1.5              |                             | 8                        | 9                            | 9                             | 9           |  |
| 6 Commercial Bank of Iraq                      | 4                            | 4              | 4          |                   |            | 12                          |                             | 12          | 12          | 12               | 4                          | 4              | 4                | 4                           | 12                       | 12                           | 12                            | 12          |  |
| 7 Iraqi Middle Est Investment Bank             | 4                            | 5.5            | 7          | 7.5               | 7.5        | 12                          | 14                          | 13          | 14          | 14               | 2                          | 2.5            | 3                |                             | 12.5                     | 12.5                         | 12.5                          | 13          |  |
| 8 Investment Bank Of Iraq                      | 7                            | 7.5            | 8          |                   |            | 14                          | 14                          | 14          |             |                  | 4.5                        | 4.5            | 5                |                             | 12                       |                              |                               |             |  |
| 9 United Investment Bank                       | 6                            | 6.25           | 6.5        | 7                 |            | 14                          |                             | 12          |             |                  | 3.5                        |                | 4.5              | 5                           | 15                       | 18                           |                               |             |  |
| 10 Dar ESalaam Investment Bank                 | 1                            | 3              |            |                   |            | 15                          |                             | 16          | 14          | 15               | 0.5                        |                |                  |                             | 15                       | 13                           | 14                            | 15          |  |
| 11 Mousil Bank                                 | 5                            | 5.5            | 6          | 6                 | 6          | 12                          | 12                          | 12          | 12          | 12               | 1.5                        | 2              | 2.5              | 2.5                         | 12                       | 12                           | 12                            | 12          |  |
| 12 Babylon Bank                                | 7                            |                | 9          | 9                 |            | 16                          | 15                          | 15          |             |                  | 5                          |                | 6                | 6                           | 14                       |                              |                               |             |  |
| 13 Basrah Private Bank For Investment          |                              |                |            |                   |            |                             |                             |             |             |                  |                            |                |                  |                             |                          |                              |                               |             |  |
| 14 National Bank Of Iraq                       | 4.7                          | 5.6            | 5.8        | 7                 | 8          | 13                          | 13                          | 13          | 13          | 14               | 2.4                        |                | 2.9              | 3.15                        |                          | 14                           | 14                            |             |  |
| 15 Credit Bank Of Iraq                         | 1                            | 1              | 1.25       |                   |            | 12                          | 12                          | 12          | 13          | 13               | 0.25                       | 0.25           | 0.25             |                             | 12                       | 13                           | 13                            |             |  |
| 16 Economic Bank of Iraq                       | 2                            | 2.5            | 3          | 3                 |            | 17                          | 16                          | 16          | 16          | 17               | 1                          | 1.5            | 2                | 3                           |                          | 16                           | 17                            |             |  |
| 17 Sumer Bank                                  | 7                            | 9              | 10         |                   |            | 8                           | 8                           | 6           | 8           |                  | 5                          | 7              | 8                |                             |                          | 11                           |                               |             |  |
| 18 Gulf Commercial Bank                        | 6.5                          | 7              | 7          | 7                 | 7          | 14.5                        | 13.5                        | 13.5        | 14.5        |                  | 4.5                        | 5              | 5                | 5                           | 13.5                     |                              |                               |             |  |
| 19 Al Warka Investment Bank                    | 5                            | 5.5            | 7          |                   |            | 25                          | 25                          | 25          |             |                  | 2                          |                |                  |                             | 25                       |                              |                               |             |  |
| 20 Al Shemal Bank                              | 5                            | 5.5            | 6          |                   |            | 11                          | 16                          | 11          |             |                  | 4                          | 4.5            | 5                |                             | 11                       |                              |                               |             |  |
| 21 Union Bank of Iraq                          | 8                            | 9              | 10         |                   |            | 14                          | 14                          | 12          | 13          |                  | 2                          | 2.5            | 3                |                             | 13                       |                              |                               |             |  |
| 22 Ashur Bank                                  | 3                            | 5.9            | 6.7        | 7.3               |            | 16                          |                             | 16          |             |                  | 2                          | 3              | 3.35             | 3.5                         | 15                       |                              |                               |             |  |
| 23 Mansour Bank                                | 4.5                          | 5.3            |            |                   |            | 11                          | 11                          | 10.5        |             |                  | 3                          | 3.5            |                  |                             | 11                       |                              |                               |             |  |
| 24 Agricutur Turkish Bank                      | 2                            | 2.5            | 3          |                   |            | 25                          |                             | 27          |             |                  | 0.5                        | 1              | 1                |                             | 25                       |                              |                               |             |  |
| 25 ALHUDA                                      | 7                            | 8              | 8.5        | 9                 |            | 15                          | 15                          | 13          | 14          |                  | 4                          | 5              | 5.5              | 6                           | 10                       | 11                           |                               |             |  |
| 26 BIBLUSS                                     |                              | 2.25           | 2.25       |                   |            |                             |                             | 8           |             |                  |                            | 1.25           | 1.25             |                             | 8.17                     |                              |                               |             |  |
| 27 TRANS IRAQ BANK                             | 7                            | 7.5            | 8          | 8                 |            | 8                           | 8                           | 8           | 8           | 14               | 5                          | 4              | 5                | 6                           | 12.0                     |                              |                               |             |  |
| 28 Inter kontnntal                             | 2.94                         | 4.89           |            |                   |            | 14                          |                             | 12.98       | 11.28       | 9.94             | 2.82                       | 1.83           |                  |                             | 13.45                    | 12                           | 11.2                          | 7.16        |  |
| 29 whkefler bank                               |                              |                |            |                   |            |                             |                             |             |             |                  |                            | 2              |                  |                             | 11                       | 12                           | 13                            | 13          |  |
| 30 Credit Libanais                             | 2                            | 2              | 2          |                   |            |                             |                             | 14          | 15          | 16               | 2.75                       | 2.75           | 2.75             | 2.75                        |                          | 14                           | 15                            |             |  |
| 31 Turkiye IS Bankasi                          |                              |                |            |                   |            |                             |                             |             |             |                  |                            | 1.5            |                  |                             | 10                       | 10                           | 10                            | 10          |  |
| 32 ERBIL BANK                                  | 7.25                         | 8              | 8.5        |                   |            |                             |                             | 15          | 15          | 15               | 3                          | 3              | 3.5              |                             | 15                       | 15                           | 15                            | 15          |  |
| 33 AL Baraka Bank                              |                              |                |            |                   |            |                             |                             | 10          | 9           | 8                |                            |                |                  |                             | 8                        | 8                            | 8                             | 7           |  |
| 34 INTERNATIONAL DEVELOPMENT BANK              | 4                            | 6              | 8          | 8                 |            |                             |                             | 14          | 15          | 16               | 2                          | 3              | 4                |                             | 10                       | 11                           | 12                            |             |  |
| 35 BANK ASYA                                   |                              |                |            |                   |            |                             |                             |             |             |                  |                            |                |                  |                             | 11                       | 12                           | 12                            | 14          |  |
| 36 BANK MELLI IRAN                             | 2                            |                |            |                   |            |                             |                             | 14          | 16          |                  |                            |                |                  |                             |                          |                              |                               |             |  |
| 37 Bank MED                                    | 2.5                          | 2.75           | 3          |                   |            | 13                          | 10                          | 10          | 10          | 11               | 2.5                        | 2.75           | 3                |                             |                          | 9                            | 10                            |             |  |
| 38 Banque Libano Francaise SAL                 |                              | 2              |            |                   |            | 7                           |                             | 10          |             |                  |                            | 2.25           | 3.25             |                             |                          |                              |                               |             |  |
| 39 Fransabank                                  |                              | 2.75           | 3          |                   |            |                             |                             |             |             |                  |                            | 3              | 3.5              |                             |                          |                              |                               |             |  |
| <b>Average Interest Rate</b>                   | <b>4.3</b>                   | <b>4.9</b>     | <b>5.7</b> | <b>6.8</b>        | <b>7.1</b> | <b>13.4</b>                 | <b>13.1</b>                 | <b>12.8</b> | <b>12.3</b> | <b>12.8</b>      | <b>2.5</b>                 | <b>2.7</b>     | <b>3.4</b>       | <b>3.8</b>                  | <b>12.4</b>              | <b>11.8</b>                  | <b>11.9</b>                   | <b>11.3</b> |  |

A Tabel of interest rates Posted by the Specialized Banks for October 2014

| Bank Name                                     | 1- Denominated in Iraqi Dinar |                |      |         |                   |                             |                             |            |             |           | 2- Denominated in USD |                  |        |                  |                             |                    |                              |                               |  |
|---|-------------------------------|----------------|------|---------|-------------------|-----------------------------|-----------------------------|------------|-------------|-----------|-----------------------|------------------|--------|------------------|-----------------------------|--------------------|------------------------------|-------------------------------|--|
|   | Interest rates on Deposits    |                |      |         |                   | Interest rates on credit    |                             |            |             |           |                       |                  |        |                  | 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 | 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 | Long term more than two years |  |
| <b>CBI Prescribed Rate (Before 31/3/2004)</b> | 7%                            | 8%             | 9%   | 10%     |                   |                             |                             |            | 14%         | 15%       | 16%                   |                  |        |                  |                             |                    |                              |                               |  |
| 1 Industrial Bank                             | 4                             | 5              | 6    | 7       |                   | 12                          | 12                          | 10         | 12          | 14        |                       | 1                | 1      | 1.5              |                             | 9                  | 9                            | 10                            |  |
| 2 Agricultural Cooperative Bank               | 4                             | 5              | 5.5  | 6       |                   | 14                          | 14                          | 10         | 12          | 12        |                       |                  |        |                  |                             |                    |                              |                               |  |
| 3 Realestate Bank                             | 3                             | 3.5            | 4    | 5       |                   |                             |                             | 10         | 12          | 13        |                       |                  |        |                  |                             |                    |                              |                               |  |
| <b>Average Interest Rat</b>                   | 3.7                           | 4.5            | 5.2  | 6       |                   | 13                          | 13                          | 10         | 12          | 13        |                       | 1                | 1      | 1.5              |                             | 9                  | 9                            | 10                            |  |

**Summary of interest rates of some banks for October 2014:**

**Rasheed Bank:** Fixed Deposits for Periods (6 Months , Two Years) is (7%) Annually in ID.

**Iraqi Middle East Investment Bank:** Interest Rates on Fixed Deposits for Periods (Year,More than a year,Two Years) is (7%-8%) , (7.5%-8%) , (7.5%-8.5%) respectively in ID.

Interest Rate on Current account (overdraft) is (12%-14%) in ID & there is an interest of (10.5%) charged monthly.

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

Interest Rate on Loans of "Iraqi Company for Financing Small and Medium Enterprises" is (10%) in ID.

**United Investment Bank:** Interest Rates on Credit (Medium & Long Term) in ID is Determined after Presentation to the Board of Directors in this Bank.

**Sumer Bank:** Interest Rates on Saving Deposits in Iraqi Currency is (7%-10%).

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

Interest Rate on an Overdraft Account, Discounted Bill of Exchange & Loans for medium and short term is (8% - 18%) & (6% - 18%) respectively in ID.

Interest Rate on Loans for medium term is (11% - 16%) & on an Overdraft Current Account is (11% - 13%) in Foreign Currency.

**Union Bank of Iraq:** interest rate on long term credit in ID, & more than a year credit in Foreign Currency is determined according to the agreement between the customer & the bank.

**Mansour Bank:** interest rate on fixed deposits for periods (year, two years) in ID & foreign currency is determined after an agreement between the customer & the bank.

Interest Rate on monetary credit for a Period (more than a year) in ID & foreign currency is determined after an agreement between the customer & the bank.

**Byblos Bank:** Interest Rate on fixed deposits for Periods (6 months, Year) is (2.25% - 5.5%) respectively in ID.

Interest rate on fixed deposits for Periods (6 Months, Year) is (1.25% -2.75%) respectively in foreign currency.

**Trans Iraq Bank:** (8% - 14%) interest rates on current account & credit (short and medium terms), & (8% - 12%) interest rates on discounted bill of exchange, respectively in ID.

**Turkey IS Bank:** interest rates on fixed deposits for (6 months) period is determined of (1.5% - 2%) in foreign currency.

Determined interest rates on credit for periods (short ,medium , long term: more than a year & more than two years) is (10% - 12%) in foreign currency.

**Fransabank:** Interest rate on fixed deposits denominated in ID for (6 months) period is (2.75% - 4.25%) & for (a year) period is (3% - 4.5%).

Interest rates on fixed deposits denominated in foreign currency for (6 months) period is (3% - 4%), & for (a year) period is (3.5% - 4.5%).

A Table of interest rates Posted by the Commercial Banks for November 2014

| Bank Name                              | 1- Denominted in Iraqi Dinar |                |      |         |                   |                            |                             |            |             |           | 2- Denominated in USD      |                  |        |                  |                             |                    |                              |                               |
|--|------------------------------|----------------|------|---------|-------------------|----------------------------|-----------------------------|------------|-------------|-----------|----------------------------|------------------|--------|------------------|-----------------------------|--------------------|------------------------------|-------------------------------|
|  | Interest rates on Deposits   |                |      |         |                   | 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 (Before 31/3/ 2004) | 7%                           | 8%             | 9%   | 10%     |                   |                            |                             | 14%        | 15%         | 16%       |                            |                  |        |                  |                             |                    |                              |                               |
| 1 Rafidain Bank                        | 4                            | 5              | 5.5  | 6       |                   | 9                          | 9                           | 9          | 10          | 11        | 1                          | 1.5              | 1.75   | 2                | 8                           | 9                  | 10                           |                               |
| 2 Rasheed Bank                         | 3.5                          | 4.5            | 5    | 6.5     |                   | 10                         | 10                          | 10         | 11          | 12        | 1                          | 1.5              | 1.5    | 2.5              | 10                          | 10                 | 10                           |                               |
| 3 Iraq Bank                            |                              |                |      |         |                   |                            |                             |            |             |           |                            |                  |        |                  |                             |                    |                              |                               |
| 4 T.B.I                                | 3                            | 3.25           |      | 3.75    |                   | 10                         |                             | 10         | 10          | 10        | 1                          | 1.5              |        | 2                | 8                           | 8                  | 8                            | 8                             |
| 5 Bank Of Baghdad                      | 2.5                          | 3              | 3    |         |                   |                            |                             | 7          | 8           | 10        | 1                          | 1.5              | 1.5    |                  | 8                           | 9                  | 9                            | 9                             |
| 6 Commercial Bank of Iraq              | 4                            | 4              | 4    | 4       |                   | 12                         |                             | 12         | 12          | 12        | 4                          | 4                | 4      | 4                | 12                          | 12                 | 12                           | 12                            |
| 7 Iraqi Middle Est Investment Bank     | 4                            | 5.5            | 7    | 7.5     |                   | 12                         | 14                          | 13         | 14          | 14        | 2                          | 2.5              | 3      |                  |                             | 12.5               | 12.5                         | 13                            |
| 8 Investment Bank Of Iraq              | 7                            | 7.5            | 8    |         |                   | 14                         | 14                          | 14         |             |           | 4.5                        | 4.5              | 5      |                  | 12                          |                    |                              |                               |
| 9 United Investment Bank               | 6                            | 6.5            | 6.5  | 7       |                   | 14                         |                             | 12         |             |           | 3.5                        |                  | 4.5    | 5                |                             | 15                 | 18                           |                               |
| 10 Dar ESalaam Investment Bank         | 1                            | 3              |      |         |                   | 15                         |                             | 16         | 14          | 15        | 0.5                        |                  |        |                  | 15                          | 13                 | 14                           | 15                            |
| 11 Mousil Bank                         | 5                            | 5.5            | 6    | 6       |                   | 12                         | 12                          | 12         | 12          | 12        | 1.5                        | 2                | 2.5    | 2.5              | 12                          | 12                 |                              |                               |
| 12 Babylon Bank                        | 7                            |                | 9    | 9       |                   | 16                         | 15                          | 15         |             |           | 5                          |                  | 6      | 6                | 14                          |                    |                              |                               |
| 13 Basrah Private Bank For Investment  |                              |                |      |         |                   |                            |                             |            |             |           |                            |                  |        |                  |                             |                    |                              |                               |
| 14 National Bank Of Iraq               | 4.7                          | 5.6            | 5.8  | 7       | 8                 | 13                         | 13                          | 13         | 13          | 14        | 2.4                        | 2.75             | 2.9    | 3.15             | 13                          | 14                 | 14                           |                               |
| 15 Credit Bank Of Iraq                 | 1                            | 1              | 1.25 |         |                   | 12                         | 12                          | 12         | 13          | 13        | 0.25                       | 0.25             | 0.25   |                  | 12                          | 13                 | 13                           |                               |
| 16 Economic Bank of Iraq               | 2                            | 2.5            | 3    | 3       |                   | 17                         | 16                          | 16         | 16          | 17        | 1                          | 1.5              | 2      | 3                |                             | 16                 | 17                           |                               |
| 17 Sumer Bank                          | 7                            | 9              | 10   |         |                   | 8                          | 8                           | 6          | 8           |           | 5                          | 7                | 8      |                  |                             | 11                 |                              |                               |
| 18 Gulf Commercial Bank                | 6.5                          | 7              | 7    | 7       | 7                 | 14.5                       | 13.5                        | 13.5       | 14.5        |           | 4.5                        | 5                | 5      | 5                | 13.5                        |                    |                              |                               |
| 19 Al Warka Inv. Bank                  | 5                            | 5.5            | 7    |         |                   | 25                         | 25                          | 25         |             |           | 2                          |                  |        |                  | 25                          |                    |                              |                               |
| 20 Al Shemal-Bank                      | 5                            | 5.5            | 6    |         |                   | 11                         | 16                          | 11         |             |           | 4                          | 4.5              | 5      |                  | 11                          |                    |                              |                               |
| 21 Union Bank of Iraq                  | 8                            | 9              | 10   |         |                   | 14                         | 14                          | 12         | 13          |           | 2                          | 2.5              | 3      |                  |                             | 13                 |                              |                               |
| 22 Ashur Bank                          | 3                            | 5.9            | 6.7  |         |                   | 16                         | 16                          | 10         |             |           | 2                          | 2.9              | 3.35   | 3.5              | 15                          |                    |                              |                               |
| 23 Mansour Bank                        | 4.5                          | 5.3            |      |         |                   | 11                         | 11                          | 10.5       |             |           | 3                          | 3.5              |        |                  |                             | 11                 |                              |                               |
| 24 Agricutur Turkish Bank              | 2                            | 2.5            | 3    |         |                   | 25                         |                             | 27         |             |           | 0.5                        | 1                | 1      |                  |                             |                    |                              |                               |
| 25 ALHUDA                              | 7                            | 8              | 8.5  | 9       |                   | 15                         | 15                          | 13         | 14          |           | 4                          | 5                | 5.5    | 6                | 10                          | 11                 |                              |                               |
| 26 BIBLUSS                             |                              | 2.25           | 2.25 |         |                   |                            |                             | 8          |             |           |                            | 1.25             | 1.25   |                  | 8.17                        |                    |                              |                               |
| 27 TRANS IRAQ BANK                     | 7                            | 7.5            | 8    | 8       |                   | 8                          | 8                           | 8          | 8           | 14        | 3                          | 4                | 5      | 6                | 12                          |                    |                              |                               |
| 28 Inter Kontntal                      | 3.36                         | 4.87           |      |         |                   | 14                         |                             | 12.54      | 9.91        | 10        | 2.74                       | 1.64             |        |                  | 13.34                       | 12                 | 10.99                        | 6.71                          |
| 29 whkefler bank                       |                              |                |      |         |                   |                            |                             |            |             |           |                            | 2                |        |                  | 11                          | 12                 | 13                           | 13                            |
| 30 Credit Libanais                     | 2                            | 2              | 2    |         |                   |                            |                             |            |             |           | 2.75                       | 2.75             | 2.75   | 2.75             |                             | 14                 | 15                           |                               |
| 31 Turkiye IS Bankasi                  |                              |                |      |         |                   |                            |                             |            |             |           |                            | 1.5              |        |                  | 10                          | 10                 | 10                           | 10                            |
| 32 ERBIL BANK                          | 7.25                         | 8              | 8.5  |         |                   |                            |                             | 15         | 15          | 15        | 3                          | 3                | 3.5    |                  | 15                          | 15                 | 15                           | 15                            |
| 33 AL Baraka Bank                      |                              |                |      |         |                   |                            |                             | 10         | 9           | 8         |                            |                  |        |                  | 8                           | 8                  | 8                            | 7                             |
| 34 INTERNATIONAL DEVELOPMENT BANK      | 4                            | 6              | 8    | 8       |                   |                            |                             | 14         | 15          | 16        | 2                          | 3                | 4      |                  | 10                          | 11                 | 12                           |                               |
| 35 BANK ASYA                           |                              |                |      |         |                   |                            |                             |            |             |           |                            |                  |        |                  | 11                          | 12                 | 12                           | 14                            |
| 36 BANK MELLI IRAN                     | 2                            |                |      |         |                   |                            |                             | 14         | 16          |           |                            |                  |        |                  |                             |                    |                              |                               |
| 37 Bank MED                            | 2.5                          | 2.75           | 3    |         |                   | 13                         | 10                          | 10         | 10          | 11        | 2.5                        | 2.75             | 3      |                  | 9                           | 10                 |                              |                               |
| 38 Banque Libano Francaise SAL         |                              | 2              |      |         |                   | 7                          |                             | 10         |             |           |                            | 2.25             | 3.25   |                  |                             |                    |                              |                               |
| 39 Fransabank                          |                              | 2.75           | 3    |         |                   |                            |                             |            |             |           |                            | 3                | 3.5    |                  |                             |                    |                              |                               |
| Average Interest Rate                  | 4.4                          | 4.9            | 5.8  | 6.6     | 7.5               | 13.4                       | 13.2                        | 12.6       | 12.2        | 12.8      | 2.5                        | 2.7              | 3.4    | 3.8              | 11.9                        | 11.7               | 12.2                         | 11.2                          |

A Tabel of interest rates Posted by the Specialized Banks for November 2014

| Bank Name                                     |                               | 1- Denominated in ID       |                |            |          |                   |                            |                             |            |             | 2- Denominated in USD      |          |                  |            |                          |                             |                    |                              |                               |
|---|-------------------------------|----------------------------|----------------|------------|----------|-------------------|----------------------------|-----------------------------|------------|-------------|----------------------------|----------|------------------|------------|--------------------------|-----------------------------|--------------------|------------------------------|-------------------------------|
|   |                               | Interest rates on Deposits |                |            |          |                   | 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 |
| <b>CBI Prescribed Rate (Before 31/3/2004)</b> |                               | 7%                         | 8%             | 9%         | 10%      |                   |                            |                             | 14%        | 15%         | 16%                        |          |                  |            |                          |                             |                    |                              |                               |
| 1   | Industrial Bank               | 4                          | 5              | 6          | 7        |                   | 12                         | 12                          | 10         | 12          | 14                         | 1        | 1                | 1.5        |                          | 9                           | 9                  | 10                           |                               |
| 2   | Agricultural Cooperative Bank | 4                          | 5              | 5.5        | 6        |                   | 14                         | 14                          | 10         | 12          | 12                         |          |                  |            |                          |                             |                    |                              |                               |
| 3   | Realestate Bank               | 3                          | 3.5            | 4          | 5        |                   |                            |                             | 10         | 12          | 13                         |          |                  |            |                          |                             |                    |                              |                               |
| <b>Average Interest Rate</b>                  |                               | <b>3.7</b>                 | <b>4.5</b>     | <b>5.2</b> | <b>6</b> |                   | <b>13</b>                  | <b>13</b>                   | <b>10</b>  | <b>12</b>   | <b>13</b>                  | <b>1</b> | <b>1</b>         | <b>1.5</b> |                          | <b>9</b>                    | <b>9</b>           | <b>10</b>                    |                               |

**Summary of interest rates of some banks for November 2014:**

**Rasheed Bank:** Fixed Deposits for Periods (6 Months , Two Years) is **(7%)** Annually in ID.

**Iraqi Middle East Investment Bank:** Interest Rates on Fixed Deposits for Period (Year , More than a year , Two Years) is **(7%-8%) , (7.5%-8%) , (7.5%-8.5%)** respectively  
Interest Rate on Current account (overdraft) is **(12%-14%)** in ID & there is an interest of **(10.5%)** charged monthly.

Interest Rate on Loans extended in ID guaranteed by "Iraqi Company for Banking Guarantees" is **(12%)**.

Interest Rate on Loans of "Iraqi Company for Financing Small & Medium Enterprises" is **(10%)** in ID.

**United Investment Bank:** Interest Rates on Credit (Medium & Long Term) in ID is Determined after Presentation to the Board of Directors in this Bank.

**Sumer Bank:** Interest Rates on (Saving Deposits) in Iraqi Currency is **(7%-10%)**.

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

Interest Rate on (an Overdraft Account , Discounted Bill of Exchange & Loans for medium & short term) is **(8% - 18%) & (6% - 18%)** respectively in ID.

Interest Rate on Loans for (medium term) is **(11% - 16%)** & on (an Overdraft Current Account) is **(11% - 13%)** in Foreign Currency.

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

**Mansour Bank:** interest rate on fixed deposits for periods (year , two years) in ID & foreign currency is determined after an agreement between the customer & the bank.

Interest Rate on monetary credits for a Period (more than a year) in ID & foreign currency is determined after an agreement between the customer & the bank.

**Byblos Bank:** Interest Rate on fixed deposits for Periods (6 months , Year) is **(2.25% - 5.5%)** respectively in IC

Interest rate on fixed deposits for Periods (6 Months , Year) is **(1.25% -2.75%)** respectively in foreign currency

Trans Iraq Bank: interest rates on (current account & bill of Exchange), for (short & medium terms) are (8% - 14%) , (8% - 12%) , (8% - 14%) respectively in ID.

**Turkey IS Bank:** interest rate on fixed deposits for (6 months) period is determined of **(1.5% - 2%)** in foreign currency.

Determined interest rates on credits for period (short ,medium , long Terms, more than a year & more than two year) is **(10% - 12%)** in foreign currency.

Fransabank: Interest rate on fixed deposits denominated in ID for (short term) period is **(2.75% - 4.25%)** & for a year is **(3% - 4.5%)**, & (fixed deposits) denominated in Dollar for Short Term is **(3% - 4%)**, & for (a year) is **(3.5% - 4.5%)**.

A Tabel of interest rates Posted by the Commercial Banks for December 2014

| Bank Name                              | 1- Denominated in ID       |                |      |         |                   |                            |                             |            |             |           | 2- Denominated in USD |                            |        |                  |                             |                          |                              |                               |  |
|--|----------------------------|----------------|------|---------|-------------------|----------------------------|-----------------------------|------------|-------------|-----------|-----------------------|----------------------------|--------|------------------|-----------------------------|--------------------------|------------------------------|-------------------------------|--|
|  | Interest rates on Deposits |                |      |         |                   | Current account(overdraft) | Interest rates on credit    |            |             |           |                       | Interest rates on deposits |        |                  |                             | Interest rates on credit |                              |                               |  |
|  | Saving                     | Fixed deposits |      |         |                   |                            | Discounted bill of exchange | Loans      |             |           | saying                | 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 Rafidain Bank                        | 4                          | 5              | 5.5  | 6       |                   | 9                          | 9                           | 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 Iraq Bank                            |                            |                |      |         |                   |                            |                             |            |             |           |                       |                            |        |                  |                             |                          |                              |                               |  |
| 4 T.B.I                                | 3                          | 3.25           |      | 3.75    |                   | 10                         |                             | 10         | 10          | 10        | 1                     | 1.5                        |        | 2                | 8                           | 8                        | 8                            | 8                             |  |
| 5 Bank Of Baghdad                      | 2.5                        | 3              | 3    |         |                   |                            |                             | 7          | 8           | 10        | 1                     | 1.5                        | 1.5    |                  | 8                           | 9                        | 9                            | 9                             |  |
| 6 Commercial Bank of Iraq              | 4                          | 4              | 4    | 4       |                   | 12                         |                             | 12         | 12          | 12        | 4                     | 4                          | 4      | 4                | 12                          | 12                       | 12                           | 12                            |  |
| 7 Iraqi Middle Est Investment Bank     | 4                          | 5.5            | 7    | 7.5     | 7.5               | 12                         | 14                          | 13         | 14          | 14        | 2                     | 2.5                        | 3      |                  |                             | 12.5                     | 12.5                         | 13                            |  |
| 8 Investment Bank Of Iraq              | 7                          | 7.5            | 8    |         |                   | 14                         | 14                          | 14         |             |           | 4.5                   | 4.5                        | 5      |                  |                             | 12                       |                              |                               |  |
| 9 United Investment Bank               | 6                          | 6.5            | 6.5  | 7       |                   | 14                         |                             | 12         |             |           | 3.5                   |                            | 4.5    | 5                |                             | 15                       | 18                           |                               |  |
| 10 Dar ESalaam Investment Bank         | 1                          | 3              |      |         |                   | 15                         |                             | 16         | 14          | 15        | 0.5                   |                            |        |                  | 15                          | 13                       | 14                           | 15                            |  |
| 11 Mousil Bank                         | 5                          | 5.5            | 6    | 6       |                   | 12                         | 12                          | 12         | 12          | 12        | 1.5                   | 2                          | 2.5    | 2.5              |                             | 12                       | 12                           |                               |  |
| 12 Babylon Bank                        | 7                          |                | 9    | 9       |                   | 16                         | 15                          | 15         |             |           | 5                     |                            | 6      | 6                | 14                          |                          |                              |                               |  |
| 13 Basrah Private Bank For Investment  |                            |                |      |         |                   |                            |                             |            |             |           |                       |                            |        |                  |                             |                          |                              |                               |  |
| 14 National Bank Of Iraq               | 4.7                        | 5.6            | 5.8  | 7       |                   | 13                         | 13                          | 13         | 13          | 14        | 2.4                   |                            | 2.9    | 3.15             |                             | 14                       | 14                           |                               |  |
| 15 Credit Bank Of Iraq                 | 1                          | 1              | 1.25 |         |                   | 12                         | 12                          | 12         | 13          | 13        | 0.25                  | 0.25                       | 0.25   |                  | 12                          | 13                       | 13                           |                               |  |
| 16 Economic Bank of Iraq               | 2                          | 2.5            | 3    | 3       |                   | 17                         | 16                          | 16         | 16          | 17        | 1                     | 1.5                        | 2      | 3                |                             | 16                       | 17                           |                               |  |
| 17 Sumer Bank                          | 7                          | 9              | 10   |         |                   | 8                          | 8                           | 6          | 8           |           | 5                     | 7                          | 8      |                  |                             | 11                       |                              |                               |  |
| 18 Gulf Commercial Bank                | 6.5                        | 7              | 7    | 7       | 7                 | 14.5                       | 13.5                        | 13.5       | 14.5        |           | 4.5                   | 5                          | 5      | 5                | 13.5                        |                          |                              |                               |  |
| 19 Al Warka Inv. Bank                  | 5                          | 5.5            | 7    |         |                   | 25                         | 25                          | 25         |             |           | 2                     |                            |        |                  | 25                          |                          |                              |                               |  |
| 20 Al Shemal-Bank                      | 5                          | 5.5            | 6    |         |                   | 11                         | 16                          | 11         |             |           | 4                     | 4.5                        | 5      |                  | 11                          |                          |                              |                               |  |
| 21 Union Bank of Iraq                  | 8                          | 9              | 10   |         |                   | 14                         | 14                          | 12         | 13          |           | 2                     | 2.5                        | 3      |                  |                             | 13                       |                              |                               |  |
| 22 Ashur Bank                          | 3                          | 5.9            | 6.7  |         |                   | 16                         | 16                          | 10         |             |           | 2                     | 2.9                        | 3.35   | 3.5              | 15                          |                          |                              |                               |  |
| 23 Mansour Bank                        | 4.5                        | 5.3            |      |         |                   | 11                         | 11                          | 10.5       |             |           | 3                     | 3.5                        |        |                  |                             | 11                       |                              |                               |  |
| 24 Agricutur Turkish Bank              | 2                          | 2.5            | 3    |         |                   | 25                         |                             | 27         |             |           | 0.5                   | 1                          | 1      |                  | 25                          |                          |                              |                               |  |
| 25 ALHUDA                              | 7                          | 8              | 8.5  | 9       |                   | 15                         | 15                          | 13         | 14          |           | 4                     | 5                          | 5.5    | 6                | 10                          | 11                       |                              |                               |  |
| 26 BibLUSS                             |                            | 2.25           | 2.25 |         |                   |                            |                             | 8          |             |           |                       | 1.25                       | 1.25   |                  | 8.17                        |                          |                              |                               |  |
| 27 TRANS IRAQ BANK                     | 7                          | 8              | 8.5  | 9       |                   | 8                          | 8                           | 8          | 8           | 14        | 3                     | 4                          | 5      | 5.5              | 8                           |                          |                              |                               |  |
| 28 Inter Kontntal                      | 3.32                       | 4.87           |      |         |                   | 14                         |                             | 11.12      | 10          | 9.83      | 2.73                  | 2.14                       |        |                  | 11.23                       | 10.7                     | 11.45                        | 6.68                          |  |
| 29 whkefler Bank                       |                            |                |      |         |                   |                            |                             |            |             |           |                       | 2                          |        |                  | 11                          | 12                       | 13                           | 13                            |  |
| 30 Credit Libanais                     | 2                          | 2              | 2    |         |                   |                            |                             |            | 14          | 15        | 16                    | 2.75                       | 2.75   | 2.75             | 2.75                        |                          | 14                           | 15                            |  |
| 31 Turkiye IS Bankasi                  |                            |                |      |         |                   |                            |                             |            |             |           |                       |                            | 1.5    |                  | 10                          | 10                       | 10                           | 10                            |  |
| 32 ERBIL BANK                          | 7.25                       | 8              | 8.5  |         |                   | 15                         | 15                          | 15         | 15          |           | 3                     | 3.25                       | 3.5    |                  |                             |                          |                              |                               |  |
| 33 ALBaraka Bank                       |                            |                |      |         |                   |                            |                             | 10         | 9           | 8         |                       |                            |        |                  | 9                           | 9                        | 8                            | 7                             |  |
| 34 INTERNATIONAL DEVELOPMENT BANK      | 4                          | 6              | 8    | 8       |                   |                            |                             | 14         | 15          | 16        | 2                     | 3                          | 4      |                  | 10                          | 11                       | 12                           |                               |  |
| 35 BANK ASYA                           |                            |                |      |         |                   |                            |                             |            |             |           |                       |                            |        |                  | 11                          | 12                       | 12                           | 14                            |  |
| 36 BANK MELLI IRAN                     | 2                          |                |      |         |                   |                            |                             | 14         | 16          |           |                       |                            |        |                  |                             |                          |                              |                               |  |
| 37 Bank MED                            | 2.5                        | 2.75           | 3    |         |                   | 13                         | 10                          | 10         | 10          | 11        | 2.5                   | 2.75                       | 3      |                  |                             | 9                        | 10                           |                               |  |
| 38 Banque Libano Francaise SAL         |                            | 2              |      |         | 7                 |                            | 10                          |            |             |           |                       | 2.25                       | 3.25   |                  |                             |                          |                              |                               |  |
| 39 Fransabank                          |                            | 2.75           | 3    |         |                   |                            |                             |            |             |           |                       | 3                          | 3.5    |                  |                             |                          |                              |                               |  |
| Average Interest Rate                  | 4.4                        | 5              | 6    | 6.6     | 7.2               | 13.7                       | 13.2                        | 12.6       | 12.2        | 12.6      | 2.5                   | 2.8                        | 3.4    | 3.8              | 12.0                        | 11.6                     | 12                           | 10.8                          |  |

A Tabel of interest rates Posted by the Specialized Banks for December 2014

| Bank Name                                     |                               | 1- Denominated in ID       |                |                   |            |             |                            |                             |            |                  | 2- Denominated in USD      |          |                  |                             |                          |                              |                               |           |  |
|---|-------------------------------|----------------------------|----------------|-------------------|------------|-------------|----------------------------|-----------------------------|------------|------------------|----------------------------|----------|------------------|-----------------------------|--------------------------|------------------------------|-------------------------------|-----------|--|
|   |                               | Interest rates on Deposits |                |                   |            |             | 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 |           |  |
| <b>CBI Prescribed Rate (Before 31/3/2004)</b> |                               | <b>7%</b>                  | <b>8%</b>      | <b>9%</b>         | <b>10%</b> |             |                            |                             | <b>14%</b> | <b>15%</b>       | <b>16%</b>                 |          |                  |                             |                          |                              |                               |           |  |
| 1   | Industrial Bank               | 4                          | 5              | 6                 | 7          |             | 12                         | 12                          | 10         | 12               | 14                         | 1        | 1                | 1.5                         |                          | 9                            | 9                             | 10        |  |
| 2   | Agricultural Cooperative Bank | 4                          | 5              | 5.5               | 6          |             | 14                         | 14                          | 10         | 12               | 12                         |          |                  |                             |                          |                              |                               |           |  |
| 3   | Realestate Bank               | 3                          | 3.5            | 4                 | 5          |             |                            |                             | 10         | 12               | 13                         |          |                  |                             |                          |                              |                               |           |  |
| <b>Average Interest Rate</b>                  |                               | <b>3.7</b>                 | <b>4.5</b>     | <b>5.2</b>        | <b>6</b>   |             | <b>13</b>                  | <b>13</b>                   | <b>10</b>  | <b>12</b>        | <b>13</b>                  | <b>1</b> | <b>1</b>         | <b>1.5</b>                  |                          | <b>9</b>                     | <b>9</b>                      | <b>10</b> |  |

**Summary of interest rates of some banks for December 2014:**

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

Interest rates on debited current account (overdraft) is **(12% - 14%)** in ID & there is an interest of **(10.5%)** charged monthly.

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

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

United Investment Bank: Interest rate on medium & long term credit in ID is determined after submitting it to the Board of Directors in the bank.

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

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

Interest rate on an (overdraft account, discounted bill of exchange) & loans for (medium term) period is **(8% - 18%)** & for (short term) period is **(6% - 18%)** in ID.

Interest rate on loans for (medium term) period & (an overdrafted current accounts) is **(11% - 16%)** & **(11% - 13%)** respectively in foreign currency.

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

**Mansour Bank:** interest rate on fixed deposits for periods (year, two years) in ID & foreign currency is determined after an agreement between the customer & the bank.

Interest Rate on monetary credits for a Period (more than a year) in ID & foreign currency is determined after an agreement between the customer & the bank.

**Byblos Bank:** Interest Rate on fixed deposits for Periods (6 months, Year) is **(2.25% - 5.5%)** respectively in ID.

Interest rate on fixed deposits for Periods (6 Months, Year) is **(1.25% - 2.75%)** respectively in foreign currency.

**Trans Iraq Bank:** Interest rate on (current account, discounted bill of exchange) & Monetary Credit for (short & medium terms) is **(8% - 15%), (8% - 14%), (8% - 14%)** respectively in ID.

**Turkey IS Bank:** Determined interest rates on fixed deposits in foreign currency for (6 months period) is **(1% - 1.5%)**, & loans for (short, medium, long term), & monetary credit for (more than a year, two years) is **(10% - 12%)**.

**Fransabank:** Determined interest rate on fixed deposits in ID for (short term) period is **(2.75% - 4.25%)**, & for a year is **(3% - 4.5%)** & fixed deposits in Dollar for (short term) period is **(3% - 4%)**, & for (a year) is **(3.5% - 4.5%)**.