

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

Bank Name	1- Denominted in Iraqi Dinar										2- Denominted in USD							
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 3/31/2004)																		
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	1.50	2.00	9.00	10.00	11.00			
3	Iraq Bank	4.00	9.00	11.00	13.00	19.00	19.00	19.00	20.00	23.00	5.00	6.00	13.00	18.00	18.00			
4	T.B.I	3.00	3.25	3.75		14.00		14.00	14.00	14.00	1.00	1.50	2.00	10.00	10.00			
5	Bank Of Baghdad	4.00	4.50	4.50				7.00	8.00	10.00	3.00	3.50	3.50	8.00	9.00	9.00	11.00	
6	Commercial Bank of Iraq	4.00	4.00			12.00	12.00	12.00	12.00				12.00					
7	Iraqi Middle Est Investment Bank	4.00	5.50	7.00	7.50	12.00	14.00	13.00	14.00	10.00	2.00	2.50	3.00		12.50	11.00		
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	6.25	6.50	7.00	14.00		12.00			3.50	4.50	5.00	15.00	18.00			
10	Dar ESalaam Investment Bank	1.00	3.15	3.30		17.00	18.00	16.00	17.00	17.00				15.00	16.00	16.00	16.00	
11	Mousil Bank	5.00	5.50	6.00	6.00	6.00	12.00	12.00	12.00	12.00	1.50	2.00	2.50	2.50	12.00	12.00	12.00	
12	Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00		5.00	6.00	6.00	14.00				
13	Basrah Private Bank For Investment	8.00	8.50	9.00	10.00		20.00	20.00	20.00		3.00	4.00	4.50	5.00	20.00			
14	National Bank Of Iraq	7.00	7.50	8.00	8.50		13.00	13.00	13.00	14.00	2.50	3.00		13.00	13.00	14.00		
15	Credit Bank Of Iraq	3.25	3.50	4.25	4.50		12.00	12.00	12.00	13.00	13.00	0.75	0.75	0.75	12.00	13.00	13.00	
16	Economic Bank of Iraq	8.00	9.00	10.00	10.00		17.00	16.00	16.00	16.00	17.00	4.00	3.00	4.00	16.00	16.00	17.00	
17	Sumer Bank	7.00	9.00	10.00		8.00	8.00	6.00	8.00		5.00	7.00	8.00		11.00			
18	Gulf Commercial Bank	6.50	7.00	7.00	7.00	7.00	14.50	13.50	13.50	14.50	4.50	5.00	5.00	5.00	13.50			
19	Al Warka Inv. Bank	7.00	8.50	9.50	10.50		25.00	25.00	25.00		4.00	4.00	5.00	25.00				
20	Al Shemal-Bank	7.00	7.50	8.00			11.00	16.00	11.00		7.00	7.50	8.00	11.00				
21	unionBank of Irak	8.00	9.00	10.00			14.00	14.00	12.00	13.00	2.00	2.50	3.00	13.00				
22	Ashur Bank	3.00					16.00	16.00	16.00		4.00	4.00	4.50	4.50	15.00			
23	Mansour Bank	4.70	5.30				13.00	13.00	12.50		3.00	3.70		11.00				
24	Agricutur alTurkish Bank	2.00	2.50	3.00			25.00		27.00		0.50	1.00	1.00	25.00				
25	ALHUDA	7.00	8.00	8.50	9.00		15.00	15.00	13.00	14.00	4.00	5.00	5.50	6.00	10.00	11.00		
26	BibLUSS		3.25	3.50			12.00					1.50	2.00	7.75				
27	TRANS Iraq BANK	4.00	5.00	6.00	7.00		12.50	12.50	12.50	13.50								
28	Inter kontntal	2.97	4.50				14.00		9.00	10.00	1.00	1.75	2.50					
29	whkefler bank														11.00	12.00	12.00	
30	Credit Libanais	4.00	3.75	4.00	4.00			14.00	15.00	16.00	3.00	2.50	2.75	2.75	14.00	15.00	15.00	
Average Interest Rate		5.2	5.9	7.0	7.8	7	14.6	14.6	14.3	13.6	13.6	3.0	3.2	3.9	4.2	13.5	13.1	12.8

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

Economic & Research Dep./ Financial Market Research Division
A Tabel of interest rates Posted by the Specialized Banks for January2013

Bank Name		1- Denominted in Iraqi Dinar									2- Denominated in USD								
		Interest rates on Deposits					Interest rates on credits				Interest rates on deposits				Interest rates on credits				
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 3/31/2004)		7%	8%	9%	10%			14%	15%	16%									
1	Industrial Bank	4.00	5.00	6.00	7.00		12.00	10.00	12.00	14.00	1.00	1.00	1.50		8.00	9.00	10.00		
2	Agricultural Cooperative Bank	4.00	5.00	5.50	6.00		14.00	14.00	10.00	12.00	12.00								
3	Realestate Bank	3.00	3.50	4.00	5.00			10.00	12.00	13.00									
Average Interest Rat		3.7	4.5	5.2	6.0		13	12	10	12.0	13.0	1	1	1.5		8	9	10	

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

Bank Name	1- Denominted in Iraqi Dinar										2- Denominated in USD									
	Interest rates on Deposits					Current account (over draft)	Discount bill of exchange	Interest rates on credits				Interest rates on deposits					Interest rates on credit			
	Saving	Fixed deposits						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	More than a year	Short term less than a year	Midium term a year	Long term more than a year	Long term more than two years	more than two years
CBI Prescribed Rate (befor 3/31/2004)	7%	8%	9%	10%				14%	15%	16%										
1 Rafidain Bank	4.00	5.00	5.50	6.00		9.00	9.00	9.00	10.00	11.00	1.00	1.50	1.75	2.00	8.00	9.00	10.00			
2 Rasheed Bank	3.50	4.50	5.00	6.50		10.00	10.00	10.00	11.00	12.00	1.00	1.50	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 21.00	23.00			5.00	6.00		13.00	18.00	18.00		
4 TBI (TRADE BANK OF IRAQ)	3.00	3.25	3.75	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	8.00		
5 Bank Of Baghdad	4.00	4.50	4.50					7.00	8.00	10.00	3.00	3.50	3.50		8.00	9.00	9.00	11.00		
6 Commercial Bank of Iraq	4.00	4.00				12.00	12.00	12.00	12.00						12.00					
7 Iraqi Middle East Investment Bank	4.00	5.50	7.00 8.00	7.50 8.50		12.00 14.00	14.00	13.00	14.00	10.00 12.00	2.00	2.50	3.00				12.50	11.00 13.00		
8 Investment Bank Of Iraq	6.50	7.00	7.50			14.00	14.00	14.00			4.50	4.50	5.00		12.00					
9 United Bank Investment	6.00	6.25	6.50	7.00		14.00		12.00			3.50		4.50	5.00	15.00	18.00				
10 Dar Es Salaam Investment Bank	1.00	3.15	3.30			17.00	18.00	16.00 18.00	17.00	17.00					15.00 17.00	16.00	16.00	16.00		
11 Mousil Bank	5.00	5.50	6.00	6.00	6.00	12.00	12.00	12.00	12.00	12.00	1.50	2.00	2.50	2.50	12.00	12.00	12.00	12.00		
12 Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00					
13 Basrah Private Bank For Investment	8.00	8.50	9.00	10.00		20.00	20.00	20.00			3.00	4.00	4.50	5.00		20.00				
14 National Bank Of Iraq	7.00	7.50	8.00	8.50		13.00	13.00		13.00	14.00	2.50	3.00			13.00	13.00	14.00			
15 Credit Bank Of Iraq	3.25	3.50	4.00 4.25			12.00	12.00	12.00	13.00	13.00	0.75	0.75	0.75		12.00	13.00	13.00	13.00		
16 Economic Bank of Iraq	8.00	9.00	10.00	10.00		17.00	16.00	16.00	16.00	17.00	4.00	3.00		4.00	16.00	16.00	17.00			
17 Sumer Bank	7.00 10.00	9.00	10.00 11.00			8.00 18.00	8.00 18.00	6.00 18.00	8.00 18.00		5.00	7.00	8.00			11.00 16.00				
18 Gulf Commercial Bank	6.50	7.00	7.00	7.00	7.00	14.50	13.50	13.50	14.50		4.50	5.00	5.00	5.00	13.50					
19 Al Warka Inv. Bank	7.00	8.50	9.50	10.50		25.00	25.00	25.00			4.00	4.00	5.00		25.00					
20 North Bank	7.00	7.50	8.00			11.00	16.00	11.00			7.00	7.50	8.00		11.00					
21 Union Bank Of Iraq	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.50	3.00		13.00					
22 Ashur Bank	3.00					16.00	16.00	16.00			4.00	4.00	4.50	4.50	15.00					
23 MANSOUR BANK	4.70	5.30				13.00	13.00	12.50			3.00	3.70			11.00					
24 Agricultural Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		10.00	15.00	15.00			
25 Alhuda	7.00	8.00	8.50	9.00		15.00	15.00	13.00	14.00		4.00	5.00	5.50	6.00	10.00	11.00				
26 Bibluss		3.25	3.50			12.00						1.50	2.00		7.75					
27 TRANS Iraq BANK	4.00	5.00	6.00	7.00		12.50	12.50	12.50	13.50											
28 Inter kontental	2.97	4.50				14.00			9.00	10.00	1.00	1.75	2.50							
29 Vakf Bank															11.00	12.00	12.00	13.00		
30 Credit Libanais	4.00	3.75	4.00	4.00				14.00	15.00	16.00	3.00	2.50	2.75	2.75	14.00	15.00	15.00	16.00		
31 ERBIL BANK	7.50	8.00	8.50					12.00 15.00			3.00	3.25	3.50		12.00 15.00					
Average Interest Rate	5.3	6.0	6.9	8	7	14.4	14.6	14.1	13.4	13.4	3.0	3.2	3.8	4.2	12.6	13.2	13.0	13.1		

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

Bank Name		1- Denominted in Iraqi Dinar									2- Denominated in USD								
		Interest rates on Depositions					Interest rates on credits				Interest rates on deposits				Interest rates on credits				
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 3/31/2004)		7%	8%	9%	10%			14%	15%	16%									
1	Industrial Bank	4.00	5.00	6.00	7.00		12.00	10.00	12.00	14.00	15.00	1.00	1.00	1.50		8.00	9.00	10.00	
2	Agricultural Cooperative Bank	4.00	5.00	5.50	6.00		14.00	14.00	10.00	12.00	12.00								
3	Realestate Bank	3.00	3.50	4.00	5.00				10.00	12.00	13.00								
Average Interest Rate		3.7	4.5	5.2	6.0		13.0	12	10.7	12.7	13.3	1	1	1.5		8.0	9	10	

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

Bank Name		1- Denominted in Iraqi Dinar									2- Denominted in USD								
		Interest rates on Deposits					Interest rates on credits				Interest rates on deposits				Interest rates on credit				
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	more than one years	more than two years
CBI Prescribed Rate (befor 3/31/2004)		7%	8%	9%	10%			14%	15%	16%									
1	Rafidain Bank	4.00	5.00	5.50	6.00	9.00	9.00	9.00	10.00	11.00	1.00	1.50	1.75	2.00	8.00	9.00	10.00		
2	Rasheed Bank	3.50	4.50	5.00	6.50	10.00	10.00	10.00	11.00	12.00	1.00	1.50	2.00		10.00	10.00	10.00		
3	Iraq Bank	4	9	11	13	19	19	19	20	23			5	6		13	18	18	
4	TBI (TRADE BANKOF IRAQ)	3.00	3.25	3.75	3.75	10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	8.00	
5	Bank Of Baghdad	4.00	4.50	4.50				7.00	8.00	10.00	3.00	3.50	3.50		8.00	9.00	9.00	11.00	
6	Commercial Bank of Iraq	4.00	4.00			12.00	12.00	12.00	12.00					12.00					
7	Iraqi Middle Est Investment Bank	4.00	5.50	7.00	7.50	12.00	14.00	13.00	14.00	10.00	2.00	2.50	3.00				12.00	11.00	
8	Investment Bank Of Iraq	6.50	7.00	7.50		14.00	14.00	14.00			4.50	4.50	5.00		12.00				
9	United Investment Bank	6.00	6.25	6.50	7.00	14.00		12.00			3.50		4.50	5.00	15.00	18.00			
10	Dar Es Salaam Investment Bank	1	3.15	3.30		17	18	16	17	17					15	16	16	16	
11	Mousil Bank	5.00	5.50	6.00	6.00	12.00	12.00	12.00	12.00	12.00	1.50	2.00	2.50	2.50	12.00	12.00	12.00	12.00	
12	Babylon Bank	7.00		9.00	9.00	16.00	15.00	15.00			5.00		6.00	6.00	14.00				
13	Basrah Private Bank For Investment	8	8.5	9	10	20	20	20			3	4	4.5	5.0		20			
14	National Bank Of Iraq	7.00	7.50	8.00	8.50	13.00	13.00		13.00	14.00	2.50	3.00			13.00	14.00			
15	Credit Bank Of Iraq	3.25	3.50	4.00		12.00	12.00	12.00	13.00	13.00	0.75	0.75	0.75		12.00	13.00	13.00	13.00	
16	Economic Bank of Iraq	8.00	9.00	10.00	10.00	17.00	16.00	16.00	16.00	17.00	4.00	3.00	4.00	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			
		10.00		11.00		18.00	18.00	18.00	18.00						16.00				
18	Gulf Commercial Bank	6.50	7.00	7.00	7.00	14.50	13.50	13.50	14.50	14.50	4.50	5.00	5.00	5.00	13.50				
19	Al Warka Inv. Bank	7.00	8.50	9.50	10.50	25.00	25.00	25.00			4.00	4.00	5.00		25.00				
20	Al Shemal-Bank	5.00	5.50	6.00		11.00	16.00	11.00			4.00	4.50	5.00		11.00				
21	Union Bank Of Iraq	8	9	10			14	12	13		2	2.5	3		13				
22	Ashur Bank	3.00				16.00	16.00	16.00			4.00	4.00	4.50	4.50	15.00				
23	MANSOUR BANK	4.70	5.30			13.00	13.00	12.50			3.00	3.70			11.00				
24	Agritatur AlTurkish Bank	2.00	2.50	3.00		25.00		27.00			0.50	1.00	1.00		10.00	15.00	15.00		
25	ALHUDA	7.00	8.00	8.50	9.00	15.00	15.00	13.00	14.00		4.00	5.00	5.50	6.00	10.00	11.00			
26	BIBLUSS		3.25	3.50		12.00						1.50	2.00		7.75				
27	TRANS Iraq BANK	4	5	6	7	12.5	12.5	12.5	13.5										
28	Inter kontnntal	2.97	4.5			14			9	10	1	1.75	2.5						
29	ALBaraka														8.00	8.00	9.00	9.00	
30	Vakif Bank											2.00			11.00	12.00	13.00	13.00	
31	Credit Libanais	4.00	3.75	4.00	4.00				14.00	15.00	16.00	3.00	2.50	2.75	2.75	14.00	15.00	15.00	16.00
32	ERBIL BANK	7.25	8.00	8.50					15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
Average Interest Rate		5.2	5.9	6.9	7.8	6.5	14.5	14.6	14.2	13.5	13.5	2.8	3.0	3.7	4.2	12.5	13.1	12.8	12.9

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

Bank Name	1- Denominted in Iraqi Dinar										2- Denominted in USD								
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credits				
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans				
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years	
CBI Prescribed Rate (befor 3/31/2004)	7%	8%	9%	10%				14%	15%	16%									
1 Industrial Bank	4.00	5.00	6.00	7.00		12.00	10.00	12.00	14.00	15.00	1.00	1.00	1.50		8.00	9.00	10.00		
2 Agritultural Cooperative Bank	4.00	5.00	5.50	6.00		14.00	14.00	10.00	12.00	12.00									
3 Realestate Bank	3.00	3.50	4.00	5.00				10.00	12.00	13.00									
Average Interest Rat	3.7	4.5	5.2	6.0		13.0	12	10.7	12.7	13.3	1	1	1.5		8.0	9	10		

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

Bank Name		1- Denominated in Iraqi Dinar									2- Denominated in USD								
		Interest rates on Deposits					Interest rates on credits				Interest rates on deposits				Interest rates on credit				
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	Long term more than two years
CBI Prescribed Rate (Befor 31/3/2004)		7%	8%	9%	10%			14%	15%	16%									
1	Rafidain Bank	4.00	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	TBI (Trade Bank Of Iraq)	3.00	3.25	3.75	3.75	10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	8.00	
5	Bank Of Baghdad	4.00	4.50	4.50				7.00	8.00	10.00	3.00	3.50	3.50		8.00	9.00	9.00	11.00	
6	Commercial Bank of Iraq	4.00	4.00			12.00	12.00	12.00	12.00						12.00				
7	Iraqi Middle Est Investment Bank	4.00	5.50	7.00	7.50	12.00	14.00	13.00	14.00	10.00	2.00	2.50	3.00				12.50	11.00	13.00
8	Investment Bank Of Iraq	6.50	7.00	7.50		14.00	14.00	14.00			4.50	4.50	5.00		12.00				
9	United Investment Bank	6.00	6.25	6.50	7.00	14.00		12.00			3.50		4.50	5.00	15.00	18.00			
10	Dar Es Salaam Investment Bank	1.00	3.15	3.30		17.00	18.00	16.00	17.00	17.00					15.00	16.00	16.00	16.00	
11	Mousil Bank	5.00	5.50	6.00	6.00	12.00	12.00	12.00	12.00	12.00	1.50	2.00	2.50	2.50	12.00	12.00	12.00	12.00	
12	Babylon Bank	7.00		9.00	9.00	16.00	15.00	15.00			5.00		6.00	6.00	14.00				
13	Basrah Private Bank For Investment	8.00	8.50	9.00	10.00	20.00	20.00	20.00			3.00	4.00	4.50	5.00		20.00			
14	National Bank Of Iraq	7.00	7.50	8.00	8.50	13.00	13.00		13.00	14.00	2.50	3.00			13.00	14.00			
15	Credit Bank Of Iraq	2.75	3.50	4.00	4.25	12.00	12.00	12.00	13.00	13.00	0.50	0.75	0.75		12.00	13.00	13.00	13.00	
16	Economic Bank of Iraq		9.00	10.00	10.00	17.00	16.00	16.00	16.00	17.00	4.00	3.00	4.00	4.00	16.00	16.00	17.00		
17	Sumer Bank	7.00	9.00	10.00		8.00	8.00	6.00	8.00		5.00	7.00	8.00			11.00			
18	Gulf Commercial Bank	6.50	7.00	7.00	7.00	14.50	13.50	13.50	14.50	14.50	4.50	5.00	5.00	5.00	13.50				
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	4.7	5.30			13.00	13.00	12.50			3.00	3.70			11.00				
24	Agricultural Turkish Bank	2.00	2.50	3.00		25.00		27.00			0.50	1.00	1.00		25.00				
25	Al Huda	7.00	8.00	8.50	9.00	15.00	15.00	13.00	14.00		4.00	5.00	5.50	6.00	10.00	11.00			
26	Bibluss		3.25	3.50		12.00						1.50	2.00		7.75				
27	TRANS Iraq BANK	4.00	5.00	6.00	7.00	12.50	12.50	12.50	13.50										
28	Inter kontental	2.97	4.5			14			9	10	1	1.75	2.5						
29	AL Baraka														8.00	8.00	9.00	9.00	
30	Vakif Bank											2.00			11.00	12.00	13.00	13.00	
31	Credit Libanais	4.00	3.75	4.00	4.00			14.00	15.00	16.00	3.00	2.50	2.75	2.75	14.00	15.00	15.00	16.00	
32	ERBIL BANK	7.25	8.00	8.50				15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00	
Average Interest Rate		5.1	5.9	6.9	7.8	6.5	14.4	14.6	14.2	13.5	13.5	2.8	3.0	3.7	4.2	13.0	12.9	12.7	12.9

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

Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD									
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credits					
	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	Long term more than two years	Long term	
CBI Prescribed Rate (Befor 31/3/2004)	7%	8%	9%	10%				14%	15%	16%										
1 Industrial Bank	4.00	5.00	6.00	7.00	5.50	12.00	10.00	12.00	14.00	15.00	1.00	1.00	1.50			8.00	9.00	10.00		
2 Agritultural Cooperative Bank	4.00	5.00	5.50	6.00	5.13	14.00	14.00	10.00	12.00	12.00										
3 Realestate Bank	3.00	3.50	4.00	5.00	3.88			10.00	12.00	13.00										
Average Interest Rate	3.7	4.5	5.2	6.0	4.8	13.0	12.0	10.7	12.7	13.3	1.0	1.0	1.5			8.0	9.0	10.0		

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

Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
	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	Long term more than two years
CBI Prescribed Rate (Befor 31/3/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Rafidain Bank	4.00	5.00	5.50	6.00		9.00	9.00	9.00	10.00	11.00	1.00	1.50	1.75	2.00	8.00	9.00	10.00	
2 Rasheed Bank	3.50	4.50	5.00	6.50		10.00	10.00	10.00	11.00	12.00	1.00	1.50	2.00		10.00	10.00	10.00	
3 Iraq Bank	4	9	11	13		19	19	19	20	23			5	6		13	18	18
4 T.B.I	3.00	3.25	3.75	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	8.00
5 Bank Of Baghdad		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				12.00	12.00	12.00	12.00						12.00			
7 Iraqi Middle Est Investment Bank		5.50	7.00	7.50		12.00	14.00	13.00	14.00	10.00	2.00	2.50	3.00				12.50	11.00
8 Investment Bank Of Iraq	6.50	7.00	7.50			14.00	14.00	14.00			4.50	4.50	5.00		12.00			13.00
9 United Investment Bank	6.00	6.25	6.50	7.00		14.00		12.00			3.50		4.50	5.00	15.00	18.00		
10 Dar Es Salaam Investment Bank	1	3.15	3.30			17	18	16	17	17					15	16	16	16
11 Mousil Bank	5.00	5.50	6.00	6.00	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 Basfan Private Bank For Investment	8	8.5	9	10		20	20	20			3	4	4.5	5.0		20		
14 National Bank Of Iraq	7.00	7.50	8.00	8.50		13.00	13.00		13.00	14.00	2.50	3.00			13.00	14.00		
15 Credit Bank Of Iraq	2.75	3.5	4.00	4.25		12	12	12	13	13	0.50	0.50	0.75		12	13	13	13
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		
	10.00		11.00			18.00	18.00	18.00	18.00							16.00		
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	8.0	9.0	10.0			14.0	14.0	12.0	13.0		2.0	2.50	3.0		13.0			
22 Ashur Bank	3.00					16.00	16.00	16.00			4.00	4.00	4.50	4.50	15.00			
23 Mansour Bank	4.7	5.30				13.00	13.00	12.50			3.00	3.70			11.00			
24 Agricultural Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
25 Al Huda	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			
		5.50	5.50									2.75	2.75					
27 TRANS Iraq BANK	4.00	5.00	6.00	7.00		12.50	12.50	12.50	13.50									
28 Inter kontnental	2.97	4.50				14			9	10	1	1.75						
29 Vakif Bank												2.00			11.00	12.00	13.00	13.00
30 Credit Libanais	4.00	3.75	4.00	4.00				14.00	15.00	16.00	3.00	2.50	2.75	2.75	14.00	15.00	15.00	16.00
31 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
32 AL Baraka															8.00	8.00	9.00	9.00
Average Interest Rate	5.3	5.8	6.7	8	7	14.4	14.6	14.0	13.5	13.5	2.8	2.9	3.6	4.2	12.8	12.9	12.7	12.9

A Tabel Of Interest Rates Posted By The Specialist Banks For May 2013

Bank Name	1- Denominted in Iraqi Dinar										2- Denominated in USD								
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credits				
	Saving	Fixed deposits				Current account (over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans				
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	Long term more than two years	
CBI Prescribed Rate (Befor 31/3/2004)	7%	8%	9%	10%				14%	15%	16%									
1 Industrial Bank	4.00	5.00	6.00	7.00		12.00	10.00	12.00	14.00	15.00	1.00	1.00	1.50		8.00	9.00	10.00		
2 Agricultural Cooperative Bank	4.00	5.00	5.50	6.00		14.00	14.00	10.00	12.00	12.00									
3 Realestate Bank	3.00	3.50	4.00	5.00				10.00	12.00	13.00									
Average Interest Rat	3.7	4.5	5.2	6.0		13	12	10.7	12.7	13	1	1	1.5		8	9	10		

ملاحظة:-

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

A Tabel Of Interest Rates Posted By The Banks For June 2013

Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD								
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credits				
	Saving	Fixed deposits				Current account (over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans				
6 Months		year	2 years	More than 2 years	Short term			Midium term	long term	Less than a year		A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years		
CBI Prescribed Rate (Befor 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	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	8.00	
5 Bank Of Baghdad	4.00	4.50	4.50					7.00	8.00	10.00	3.00	3.50	3.50		8.00	9.00	9.00	11.00	
6 Commercial Bank of Iraq	4.00	4.00	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	10.00	2.00	2.50	3.00				12.50	11.00	
8 Investment Bank Of Iraq	6.50	7.00	7.50			14.00	14.00	14.00			4.50	4.50	5.00		12.00				
9 United Investment Bank	6.00	6.25	6.50	7.00		14.00		12.00			3.50		4.50	5.00	15.00	18.00			
10 Dar Es Salaam Investment Bank	1.00	3.15	3.30			15.00	18.00	14.00	15.00	16.00					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	7.00	7.50	8.00	8.50		13.00	13.00		13.00	14.00	2.50	3.00			13.00	14.00			
15 Credit Bank Of Iraq	2.75	3.50	4.00			12.00	12.00	12.00	13.00	13.00	0.50	0.50	0.75		12.00	13.00	13.00	13.00	
16 Economic Bank of Iraq	8.00	9.00	10.00	10.00		17.00	16.00	16.00	16.00	17.00	4.00	3.00	4.00	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			
	10.00		11.00			18.00	18.00	18.00	18.00							16.00			
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	4.70	5.30				13.00	13.00	12.50			3.00	3.70			11.00				
24 AgriculturalTurkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00				
25 Al Huda	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				
		5.50	5.50									2.75	2.75						
27 TRANS Iraq BANK	4.00	5.00	6.00	7.00		12.50	12.50	12.50	13.50										
28 Inter kontnENTAL	2.93	3.92				14.00			9.00	10.00	1.15	1.75	2.50						
29 AL Baraka															8.00	8.00	7.00	7.00	
30 Vakif Bank												2.00			11.00	12.00	13.00	13.00	
31 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	
32 Credit Libanais	4.00	3.75	4.00	4.00				14.00	15.00	16.00	3.00	2.50	2.75	2.75	14.00	15.00	15.00	16.00	
Average Interest Rat	5.2	5.8	6.7	7.6	6.5	14.5	14.7	13.8	13.4	13.4	2.9	3.0	3.6	4.2	13.0	12.9	12.5	12.7	

Statistics & Research Dep./Financial Market Research Division

A Tabel of interest rates Posted by the Banks for june 2013

Bank Name		1- Denominted in Iraqi Dinar								2- Denominated in USD									
		Interest rates on Depeosits					Interest rates on credits			Interest rates on deposits				Interest rates on credits					
		Fixed deposits					Current account(over draft)	Discounted bill of exchange	Loans			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	more than two years
CBI Prescribed Rate (befor 31/312004)		7%	8%	9%	10%			14%	15%	16%									
1	Industrial Bank	4.0	5.0	6.0	7.0		12.0	10.0	12.0	14.0	15.0	1.0	1.0	1.5		8.0	9.0	10.0	
2	Agritultural Cooperative Bank	4.0	5.0	5.5	6.0		14.0	14.0	10.0	12.0	12.0								
3	Realestate Bank	3.0	3.5	4.0	5.0				10.0	12.0	13.0								
Average Interest Rat		3.7	4.5	5.2	6.0		13.0	12.0	10.7	12.7	13.3	1.0	1.0	1.5		8.0	9.0	10.0	

A Tabel Of Interest Rates Posted By The Banks For July 2013

Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD									
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credits					
	Saving	Fixed deposits				Current account (over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans					
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	Long term more than two years		
CBI Prescribed Rate (Befor 31/3/2004)	7%	8%	9%	10%				14%	15%	16%										
1 Rafidain Bank	4.00	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	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	8.00		
5 Bank Of Baghdad	4.00	4.50	4.50					7.00	8.00	10.00	3.00	3.50	3.50		8.00	9.00	9.00	11.00		
6 Commercial Bank of Iraq	4.00	4.00	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	10.00	2.00	2.50	3.00					12.50	11.00	
8 Investment Bank Of Iraq	6.50	7.00	7.50			14.00	14.00	14.00			4.50	4.50	5.00		12.00					
9 United Investment Bank	6.00	6.25	6.50	7.00		14.00		12.00			3.50		4.50	5.00	15.00	18.00				
10 Dar Es Salaam Investment Bank	1.00	3.15	3.30			17.00	18.00	16.00	17.00	17.00					15.00	16.00	16.00	16.00		
11 Mousil Bank	5.00	5.50	6.00	6.00	6.00	12.00	12.00	12.00	12.00	12.00	1.50	2.00	2.50	2.50	12.00	12.00	12.00	12.00		
12 Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00					
13 Basrah Private Bank For Investment	8.00	8.50	9.00	10.00		20.00	20.00	20.00			3.00	4.00	4.50	5.00		20.00				
14 National Bank Of Iraq	7.00	7.50	8.00	8.50		13.00	13.00		13.00	14.00	2.50	3.00			13.00	14.00				
15 Credit Bank Of Iraq	2.75	3.50	4.00			12.00	12.00	12.00	13.00	13.00	0.50	0.50	0.50		12.00	13.00	13.00	13.00		
16 Economic Bank of Iraq	8.00	9.00	10.00	10.00		17.00	16.00	16.00	16.00	17.00	4.00	3.00	4.00	4.00	16.00	16.00	17.00			
17 Sumer Bank	7.00	9.00	10.00			8.00	8.00	6.00	8.00		5.00	7.00	8.00			11.00				
18	10.00		11.00			18.00	18.00	18.00	18.00						16.00					
19 Al Warka Inv. Bank	6.50	7.00	7.00	7.00	7.00	14.50	13.50	13.50	14.50	14.50	4.50	5.00	5.00	5.00	13.50					
20 Al Shemal-Bank	7.00	8.50	9.50	10.50		25.00	25.00	25.00			4.00	4.00	5.00		25.00					
21 Union Bank of iraq	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.50	5.00		11.00					
22 Ashur Bank	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.50	3.00		13.00					
23 Ashur Bank	3.00					16.00	16.00	16.00			4.00	4.00	4.50	4.50	15.00					
24 Mansour Bank	4.70	5.30				13.00	13.00	12.50			3.00	3.70			11.00					
25 AgriculturalTurkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00					
26 Al Huda	7.00	8.00	8.50	9.00		15.00	15.00	13.00	14.00		4.00	5.00	5.50	6.00	10.00	11.00				
27 Bibluss		2.25	2.25					8.00				1.25	1.25		6.79	8.17				
28 TRANS Iraq BANK		5.50	5.50									2.75	2.75							
29 TRANS Iraq BANK	4.00	5.00	6.00	7.00		12.50	12.50	12.50	13.50											
30 Inter kontnENTal	2.93	3.92				14.00			9.00	10.00	1.15	1.75	2.50							
31 AL Baraka															8.00	8.00	7.00	7.00		
32 Vakif Bank												2.00			11.00	12.00	13.00	13.00		
33 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		
34 Credit Libanais	4.00	3.75	4.00	4.00				14.00	15.00	16.00	3.00	2.50	2.75	2.75	14.00	15.00	15.00	16.00		
Average Interest Rat	5.20	5.84	6.70	7.63	6.50	14.54	14.68	13.95	13.50	13.44	2.87	3.02	3.63	4.21	12.97	12.67	12.50	12.69		

A Tabel of interest rates Posted by the Banks for july 2013

Bank Name	1- Denominted in Iraqi Dinar										2- Denominated in USD								
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credits				
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans				
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years	
CBI Prescribed Rate (befor 31/3/2004	7%	8%	9%	10%				14%	15%	16%	15%								
1 Industrial Bank	4.00	5.00	6.00	7.00		12.00	10.00	12.00	14.00	15.00	1.00	1.00	1.50		8.00	9.00	10.00		
2 Agritultural Cooperative Bank	4.00	5.00	5.50	6.00		14.00	14.00	10.00	12.00	12.00									
3 Realestate Bank	3.00	3.50	4.00	5.00				10.00	12.00	13.00									
Average Interest Rat	3.67	4.50	5.17	6.00		13.00	12.00	10.67	12.67	13.33	1.00	1.00	1.50		8.00	9.00	10.00		

A Tabel of interest rates Posted by the Banks for August 2013																		
Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (Befor 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	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	8.00
5 Bank Of Baghdad	4.00	4.50	4.50			9.00	9.00	7.00	8.00	10.00	3.00	3.50	3.50		8.00	9.00	11.00	
6 Commercial Bank of Iraq	4.00	4.00	4.00	4.00		12.00	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	10.00	2.00	2.50	3.00				12.50	11.00
8 Investment Bank Of Iraq	6.50	7.00	7.50			14.00	14.00	14.00			4.50	4.50	5.00		12.00			
9 United Investment Bank	6.00	6.25	6.50	7.00		14.00		12.00			3.50		4.50	5.00	15.00	18.00		
10 Dar Es Salaam Investment Bank	1.00	3.15	3.30			17.00	18.00	16.00	17.00	17.00					15.00	16.00	16.00	16.00
11 Mousil Bank	5.00	5.50	6.00	6.00	6.00	12.00	12.00	12.00	12.00	12.00	1.50	2.00	2.50	2.50	12.00	12.00	12.00	12.00
12 Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00			
13 Basrah Private Bank For Investment	8.00	8.50	9.00	10.00		20.00	20.00	20.00			3.00	4.00	4.50	5.00		20.00		
14 National Bank Of Iraq	7.00	7.50	8.00	8.50		13.00	13.00		13.00	14.00	2.50	3.00			13.00	13.00	14.00	
15 Credit Bank Of Iraq	2.75	2.75	3.00			12.00	12.00	12.00	13.00	13.00	0.50	0.50	0.75			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 10.00	9.00	10.00 11.00			8.00 18.00	8.00 18.00	6.00 18.00	8.00 18.00		5.00	7.00	8.00			11.00 16.00		
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	4.70	5.30				13.00	13.00	12.50			3.00	3.70			11.00			
24 AgriculturalTurkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
25 Alhda	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 Trans Iraq Bank	4.00	5.00	6.00	7.00		12.50	12.50	12.50	13.50									
27 BYBLOS		2.25 5.50	2.25 5.50					8.00				1.25 2.75	1.25 2.75		6.79	8.17		
28 Inter kontntal	2.93	3.92				14.00			9.00	10.00	1.15	1.75	2.50					
29 whkefler bank												2.00			11.00	12.00	13.00	13.00
30 AL Baraka															8.00	8.00	9.00	9.00
31 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
32 Credit Libanais	4.00	3.75	4.00	4.00				14.00	15.00	16.00	3.00	2.50	2.75	2.75	14.00	15.00	15.00	16.00
Average Interest Rate	5.20	5.81	6.74	7.63	6.50	14.34	14.33	13.95	13.50	13.44	2.87	3.02	3.64	4.21	13.01	12.58	12.84	13.00

A Tabel of interest rates Posted by the Banks for Auges2013

Bank Name	1- Denominted in Iraqi Dinar										2- Denominted in USD								
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credit				
	Saving	Fixed deposits				Current account(Over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans				
		6 Months	year	2 years	More than 2 years			Short term	Midlum term	Long term		Less than a year	A year	More than a year	Short term less than a year	Medium term a year	Long term more than one year	more than two years	
CBI Prescribed Rate (befor 31/3/2004)	7%	8%	9%	10%				14%	15%	16%									
1 Industrial Bank	4.00	5.00	6.00	7.00		12.00	10.00	12.00	14.00	15.00	1.00	1.00	1.50		8.00	9.00	10.00		
2 Agritultural Cooperative Bank	4	5	5.5	6		14.00	14.00	10	12	12									
3 Realestate Bank	3.00	3.50	4.00	5.00				10.00	12.00	13.00									
Average Interest Rat	3.5	4.3	4.8	5.5		14.0	14.0	10.0	12.0	12.5	1.0	1.0	1.5		8.0	9.0	10		

A Tabel of Interest Rates Posted By The Commercial Banks For September 2013

Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD								
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credit				
	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 1 year	more than 2 years	
CBI Prescribed Rate (Befor 31/3/2004)	7%	8%	9%	10%															
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	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	8.00	
5 Bank Of Baghdad	4.00	4.50	4.50					7.00	8.00	10.00	3.00	3.50	3.50		8.00	9.00	11.00	11.00	
6 Commercial Bank of Iraq	4.00	4.00				12.00	12.00	12.00	12.00						12.00				
7 Iraqi Middle Est Investment Bank	4.00	5.50	7.00	7.50		12.00	14.00	13.00	14.00	10.00	2.00	2.50	3.00				12.50	11.00	
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	6.25	6.50	7.00		14.00		12.00			3.50		4.50	5.00	15.00	18.00			
10 Dar Es Salaam Investment Bank	1.00	3.15	3.30			17.00	18.00	16.00	17.00	17.00					15.00	16.00	16.00	16.00	
11 Mousil Bank	5.00	5.50	6.00	6.00	6.00	12.00	12.00	12.00	12.00	12.00	1.50	2.00	2.50	2.50	12.00	12.00	12.00	12.00	
12 Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00				
13 Basrah Private Bank For Investment	8.00	8.50	9.00	10.00		20.00	20.00	20.00			3.00	4.00	4.50	5.00		20.00			
14 National Bank Of Iraq	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			
	6.50	7.25	7.50	8.00							2.40	2.75	2.90	3.15					
15 Credit Bank Of Iraq	2.50	2.50	2.75			12.0	12.0	12	12	13.0	0.40	0.50	0.50		12	13	13	13	
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		
	10.00		11.00			18.00	18.00	18.00	18.00								16.00		
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	4.70	5.30				13.00	13.00	12.50			3.00	3.70			11.00				
24 AgriculturalTurkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00				
25 Al Huda	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 Trans Iraq Bank	4.00	5.00	6.00	7.00		12.50	12.50	12.50	13.50										
27 Byblos Bank		2.25	2.25					8.00				1.25	1.25		8.17				
		5.50	5.50									2.75	2.75						
28 Inter kontenental	2.93	3.92				14.00			9.00	10.00	1.15	1.75	2.50						
29 whkefler bank												2.00			11.00	12.00	13.00	13.00	
30 AL Baraka															8.00	8.00	8.00	7.00	
31 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	
32 Credit Libanais	4.00	3.75	4.00	4.00					14.00	15.00	16.00	3.00	2.50	2.75	2.75	14.00	15.00	15.00	16.00
Average Interest Rate	5.2	5.8	6.8	7.8	7	14.5	14.6	14.0	13.5	13.5	2.8	2.9	3.5	4.0	13.0	12.9	12.8	12.8	

Statistics & Research Dep./ Financial Market Research Division

A Tabel Of Interest Rates Posted By The Specialized Banks For September 2013

Bank Name	1- Denominted in Iraqi Dinar										2- Denominated in USD								
	Interest rates on Depeosits					Interest rates on credits					Interest rates on deposits				Interest rates on credit				
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans				
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than 1 year	Long term more than 2 years	
CBI Prescribed Rate (befor) 31/3/2004	7%	8%	9%	10%				14%	15%	16%	15%								
1 Industrial Bank	4.00	5.00	6.00	7.00		12.00	10.00	12.00	14.00	15.00	1.00	1.00	1.50		8.00	9.00	10.00		
2 Agricultural Cooperative Bank	4.00	5.00	5.50	6.00		14.00	14.00	10.00	12.00	12.00									
3 Realestate Bank	3.00	3.50	4.00	5.00				10.00	12.00	13.00									
Average Interest Rat	3.7	4.5	5.2	6.0		13.0	12.0	10.7	12.7	13.3	1.0	1.0	1.5		8.0	9.0	10.0		

A Table of Interest Rates posted By The Commercial Banks For October 2013

Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD																
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credit												
	Saving	Fixed deposits				Current account/over draft)	Discounted bill of exchange	Loans			Saving	Fixed deposits			Loans												
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	Long term more than two years									
CBI Prescribed Rate (befor 03/31/2004)										7%	8%	9%	10%			14%	15%	16%									
1 Rafidain Bank	4.00	5.00	5.50	6.00		9.00	9.00	10.50	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	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	8.00									
5 Bank Of Baghdad	4.00	4.50	4.50					7.00	8.00	10.00	3.00	3.50	3.50		8.00	9.00	11.00	11.00									
6 Commercial Bank of Iraq	4.00	4.00				12.00	12.00	12.00	12.00					12.00													
7 Iraqi Middle East Investment Bank	4.00	5.50	7.00	7.50		12.00	14.00	13.00	14.00	10.00	2.00	2.50	3.00				13.00	11.00									
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	6.25	6.50	7.00		14.00		12.00			3.50		4.50	5.00	15.00	18.00											
10 Dar ES Salaam Investment Bank	1.00	3.15	3.30			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	2.50	2.50	2.75			12.00	12.00	12.00	13.00	13.00	0.40	0.50	0.50		12.00	13.00	13.00	13.00									
16 Economic Bank of Iraq	8.00	9.00	10.00	10.00		17.00	16.00	16.00	16.00	17.00	4.00	3.00	4.00	4.00	16.00	16.00	17.00										
17 Sumer Bank	7.00	9.00	10.00			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***	4.70	5.30				13.00	13.00	12.50			3.00	3.70			11.00												
24 AgritulturalTurkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00												
25 Alhda	7.00	8.00	8.50	9.00		15.00	15.00	13.00	14.00		4.00	5.00	5.00	6.00	10.00	11.00											
26 Trans Iraq Bank	4.00	5.00	6.00	7.00		12.50	12.50	12.50	13.50																		
27 Byblos Bank		2.25	2.25					8.00			1.25	1.25			8.17												
28 Inter kontntal	2.93	3.92				14.00			9.00	10.00	1.15	1.75	2.50														
29 whkefler bank												2.00			11.00	12.00	13.00	13.00									
30 AL Baraka															8.00	8.00	8.00	7.00									
31 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									
32 Credit Libanais	4.00	3.75	4.00	4.00				14.00	15.00	16.00	3.00	2.50	2.75	2.75	14.00	14.00	15.00	16.00									
Average Interest Rate	5.2	5.8	6.8	7.8	7.0	14.5	14.6	14.0	13.5	13.5	2.8	2.9	3.5	4.0	13.0	12.9	12.8	12.7									

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

** يحدد سعر الفائدة على الائتمان النقدي طويل الأجل بالدينار العراقي حسب الاتفاق

*** تحدد اعمار الفائدة على الودائع الثابتة لمدة سنة وسنتين بالدينار العراقي حسب الاتفاق

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

A Tabel Of Interest Rates Posted By The Specialized Banks For October 2013

Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 3/31/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Industrial Bank	4.00	5.00	6.00	7.00	12.00	10.00	12.00	14.00	15.00	1.00	1.00	1.50		8.00	9.00	10.00		
2 Agritultural Cooperative Bank	4.00	5.00	5.50	6.00	14.00	14.00	10.00	12.00	12.00									
3 Realestate Bank	3.00	3.50	4.00	5.00			10.00	12.00	13.00									
Average Interest Rat	3.7	4.5	5.2	6.00	13.0	12.0	10.7	12.7	13.3	1.0	1.0	1.5		8.0	9.0	10.0		

Central Bank of Iraq

Statistics & Research Dep./Financial Market Research Division

A Tabel of Avarage interest rates yearly Posted by the Comercial Banks operating in Iraq for November 2013

Bank Name	1- Denominted in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Deposits %					Interest rates on credits %					Interest rates on deposits %				Interest rates on credit %			
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
6 Months		year	2 years	More than 2 years	Short term			Midium term	long term	Less than a year		A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years	
CBI Prescribed Rate (befor 03/31/2004)	7	8	9	10			14	15	16									
1 Rafidain Bank	4.00	5.00	5.50	6.00		9.00	9.00	10.50	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	
4 T.B.I	3.00	3.25	3.75			10.00		10.00	10.00	10.00	1.00	1.00	1.50	2.00	8.00	8.00	8.00	
5 Bank Of Baghdad	4.00	4.50	4.50					7.00	8.00	10.00	3.00	3.50	3.50		8.00	9.00	11.00	
6 Commercial Bank of Iraq	4.00	4.00	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	
7 Iraqi Middle Bank	4.00	5.50	7.00	7.50		12.00	14.00	13.00	14.00	10.00	2.00	2.50	3.00				13.00	11.00
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			12.50
9 United Investment Bank	6.00	6.25	6.50	7.00		14.00		12.00			3.50		4.50	5.00	15.00	18.00		
10 Dar Es Salaam Investment Bank	1.00	3.15	3.30			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
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	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	2.50	13.00	14.00		
	6.50	7.25	7.50	8.00							2.40	2.75	2.90	3.15				
15 Credit Bank Of Iraq	2.50	2.50	2.75			12.00	12.00	12.00	13.00	13.00	0.50	0.50	0.50		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		
	10.00		11.00			18.00	18.00	18.00	18.00						16.00			
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				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	4.70	5.30				13.00	13.00	12.50			3.00	3.70	11.00					
24 AgritulturalTurkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
25 Alhda	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 Trans Iraq Bank	4.00	5.00	6.00	7.00		12.50	12.50	12.50	13.50									
27 Byblos Bank		2.25	2.25					8.00				1.25	1.25		8.17			
		2.50	5.50									2.75	2.75					
28 Inter kontntal	2.93	3.92				14.00			9.00	10.00	1.15	1.75	2.50					
29 whkefler bank												2.00			11.00	12.00	13.00	13.00
30 AL Baraka															8.00	8.00	8.00	7.00
31 Erbil Bank	7.25	7.50	8.00	8.50				15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
32 Credit Libanais	4.00	3.75	4.00	4.00				15.00	15.00	15.00	3.00	3.00	3.50	2.75	14.00	14.00	15.00	16.00
33 international DEVELOPMENT	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	
34 BankASI											1.50	1.50	1.50	11.00	11.00	11.00	11.00	
											2.25	2.25	2.25	12.00	12.00	12.00	12.00	
Average Interest Rate	5.2	5.7	6.7	7.8	7.0	14.5	14.7	13.7	13.6	13.5	2.8	2.9	3.7	3.8	12.8	12.6	12.6	12.6

A Tabel of Average of interest rates yearly Posted by the Specialized Banks operating in Iraq for November 2013

Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Depeosits %					Interest rates on credits %					Interest rates on deposits %				Interest rates on credit %			
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
		6 Months	Year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a Year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 3/31/2004)	7	8	9	10				14	15	16								
1 Industrial Bank	4.00	5.00	6.00	7.00		12.00	10.00	12.00	14.00	15.00	1.00	1.00	1.50		8.00	9.00	10.00	
2 Agritultural Cooperative Bank	4.00	5.00	5.50	6.00		14.00	14.00	10.00	12.00	12.00								
3 Realestate Bank	3.00	3.50	4.00	5.00				10.00	12.00	13.00								
Average Interest Rat	3.7	4.5	5.2	6.0		13.0	12.0	10.7	12.7	13.3	1.0	1.0	1.5		8.0	9.0	10.0	

ملاحظة : اللون الازرق من المديرية العامة لمراقبة الصيرفة والائتمان
اللون الاحمر من الشهر السابق

Central Bank of Iraq

Statistics & Research Dep./Financial Market Research Division

A Tabel of Avarge interest rates yearly Posted by the Commercial Banks operating in Iraq for December 2013

Bank Name	1- Denominted in Iraqi Dinar										2- Denominated in USD								
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credit				
	Saving	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			Midlum term	long term	Less than a year		A year	More than a year	Short term less than a year	Midlum term a year	Long term more than one year	more than two years		
CBI Prescribed Rate (befor 03/31/2004)	7	8	9	10				14	15	16									
1 Rafidain Bank	4.00	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	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	8.00	
5 Bank Of Baghdad	4.00	4.50	4.50					7.00	8.00	10.00	3.00	3.50	3.50		8.00	9.00	11.00	11.00	
6 Commercial Bank of Iraq	4.0	4.0	4.0	4.0		12.0		12.0	12.0	12.0	4.0	4.0	4.0	4.0	12.0	12.0	12.0	12.0	
7 Iraqi Middle Est Investment Bank	4.00	5.50	7.00	7.50		12.00	14.00	13.00	14.00	10.00	2.00	2.50	3.00				13.00	11.00	
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	6.0	8.00	8.50			14.0		12.0	12.0		3.00	4.0	5.00	5.50		12.0	12.0		
10 Dar Es Salaam 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	5.5	6.25	6.50	7.0	8.0	13.0	13.0		13.0	14.0	1.80	2.15	2.30	2.50	13.00	14.0			
15 Credit Bank Of Iraq	1.00	1.0	12.50			12.0	12.0	12.0	12.0	13.0	0.25	0.25	0.25		12.0	13.0	13.0	13.0	
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	7.0	7.0	7.0	7.0	14.50	13.50	13.50	14.50	14.50	4.50	5.0	5.0	5.0	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	5.0	5.50	6.0			11.0	16.0	11.0			4.0	4.50	5.0		11.0				
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					16.0	16.0	16.0			4.0	4.0	4.50	4.50	15.0				
23 MANSOUR Bank	4.70	5.30				13.00	13.00	12.50			3.00	3.70			11.00				
24 AgrituralTurkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00				
25 Alhda	7.00	8.00	8.50	9.00		15.00	15.00	13.00	14.00		4.00	5.00	5.00	6.00	10.00	11.00			
26 Trans Iraq Bank	4.00	5.00	6.00	7.00		12.50	12.50	12.50	13.50										
27 Byblos Bank		2.25	2.25					8.00				1.25	1.25		8.17				
28 Inter kontntal	2.93	3.87	4.90			14.00			8.86	10.11	2.08	3.37					8.36	12.00	9.04
29 whkefer bank												2.00			11.00	12.00	13.00	13.00	
30 AL Baraka															8.00	8.00	8.00	7.00	
31 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	
32 Credit Libanais	4.00	3.75	4.00	4.00				14.00	15.00	16.00	3.00	2.50	2.75	2.75	14.00	14.00	15.00	16.00	
33 international development Bank	4	6.0	8.00	8				14	15	16	2	3	4		10	11	12		
34 Bank ASI												1.50	1.50	1.50	11.00	11.00	11.00	11.00	
35 BANK ASYA												2.25	2.25	2.25	12.00	12.00	12.00	12.00	
36 BANK MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	11.00	2.50	2.75	3.00		11.00	12.00	12.00	14.00	
Average Interest Rate	5.0	5.7	6.9	7.6	7.0	14.4	14.5	13.8	13.3	13.5	2.8	3.0	3.5	3.8	12.5	12.1	12.4	12.4	

A Tabel of Avarage interest rates yearly Posted by the specialized Banks operating in Iraq fo December 2013

Bank Name	1- Denominted in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Deepsits %					Interest rates on credits %					Interest rates on deposits %				Interest rates on credit %			
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate (befor 3/31/2004)	7	8	9	10			14	15	16									
1 Industrial Bank	4.00	5.00	6.00	7.00		12.00	10.00	12.00	14.00	15.00	1.00	1.00	1.50		8.00	9.00	10.00	
2 Agritultural Cooperative Bank	4.00	5.00	5.50	6.00		14.00	14.00	10.00	12.00	12.00								
3 Realestate Bank	3.00	3.50	4.00	5.00				10.00	12.00	13.00								
Average Interest Rat	3.7	4.5	5.2	6.0		13.0	12.0	10.7	12.7	13.3	1.0	1.0	1.5		8.0	9.0	10	