

A Tabel of interest rates Posted by the Commercial Banks for January 2016 \*

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				Debitd Current accounts (overdraft)	Discounted bills of exchange	Loans			saving	Fixed deposits			Short term less than a year	Loans		
		6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year		Midium term a year	Long term more than one year	Long term more than two years
CBI Prescribed Rate (Before 31/3/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Rafidain Bank	4.0	5.0	5.5	6.0				9.0	10.0	11.0	1.0	1.5	1.75	2.0	8.0	9.0	10.0	
2 Rasheed Bank	3.5	4.5	5.0	6.5		10.0	10.0	10.0	11.0	12.0	1.0	1.5	1.5	2.5	9.0	10.0	11.0	
3 T.B.I	3.0	3.25	3.75	3.75		10.0		10.0	10.0	10.0	1.0	1.5	2.0	2.0	8.0	8.0	8.0	
4 Bank of Baghdad	2.5	3.0	3.0			10.0		8.0	9.0	10.0	1.0	1.5	1.5		9.0	10.0		11.0
5 Commercial Bank of Iraq	4.0	4.0	4.0	4.0		12.0		12.0	12.0	12.0	4.0	4.0	4.0	4.0	12.0	12.0	12.0	12.0
6 Iraqi Middle East Investment Bank	4.0	4.5	5.0	6.0		14.0		15.0	16.0		2.0	2.5	3.0	3.5	14.0	15.0	15.0	
7 Investment Bank Of Iraq	6.5	7.0	7.5			15.0	15.0				4.5	4.75	5.0		12.0			
8 United Bank For Investment	6.0	8.0	8.5			14.0		12.0	12.0	12.0	3.0	4.0	5.0	5.5		12.0	12.0	
9 Dar Es Salaam Investment Bank	1.0	3.0	4.0	5.0		15.0		14.0	14.0	14.0	0.5				13.0	13.0	13.0	
10 Mosul Bank	5.0	5.5	6.0	6.0	6.0	12.0	12.0	12.0			1.5	2.0	2.5	2.5	12.0	12.0	12.0	12.0
11 Babylon Bank	7.0		9.0	9.0		16.0	15.0	15.0			5.0		6.0	6.0	14.0			
12 National Bank Of Iraq	4.49	5.29	5.49	6.31	8.0	13.0	13.0	13.0	13.0	14.0	2.20	2.45	2.6	2.85	13.0	14.0	14.0	
13 Credit Bank Of Iraq	1.0	1.0	1.25			12.0	12.0	12.0	13.0	13.0	0.25	0.25	0.25		12.0	13.0	13.0	13.0
14 Economic Bank of Iraq	2.0	2.5	3.0	3.0							1.0	1.5	2.0	3.0				
15 Sumer Bank	8.5	9.0	10.5			13.0	13.0	12.0	13.0		5.0	7.0	8.0			13.5		
16 Gulf Commercial Bank	5.5		5.75			15.0	14.0	14.0	15.0		2.5		2.75		14.0			
17 Warka Bank Of Investment & Finance	5.0	5.5	7.0			25.0	25.0	25.0			2.0				25.0			
18 North-Bank	5.0	5.5	6.0			11.0	16.0	11.0			4.0	4.5	5.0		11.0			
19 Union Bank of Iraq	8.0	9.0	10.0			14.0	14.0	13.0	14.0	14.0	2.0	2.5	3.0		13.0	14.0	14.0	14.0
20 Ashur International Bank	3.0	5.9	6.7			16.0	16.0	10.0			2.0	2.9	3.35	3.5	15.0			
21 Mansour Bank	4.0	4.3				11.0	11.0	10.5			2.3	2.5			11.0			
22 Agricultur Turkish Bank	2.0	2.5	3.0			25.0		27.0			0.5	1.0	1.0		25.0			
23 ALHUDA BANK	7.0	8.0	8.5	9.0		15.0	15.0	13.0	14.0		4.0	5.0	5.5	6.0	10.0	11.0		
24 BYBLOS BANK		3.5	3.5					8.0				2.4	2.5		8.0			
25 TRANS IRAQ BANK	7.0	8.0	8.5	9.0		11.5	11.0	11.0	11.0	14.0	3.0	4.0	5.0	5.5	11.0			
26 Inter kontnntal	3.43	5.24				14.0		11.71	10.49	10.00	2.71	2.41			10.47	6.33	7.00	6.71
27 Vakif Bank												2.0			11.0	12.0	13.0	13.0
28 Credit Libanais	6.9		6.9					14.0	15.0	16.0	4.4		4.4		14.0	14.0	15.0	16.0
29 IS BANK												1.6			10.25	10.25	10.0	9.4
30 ERBIL BANK	7.25	8.0	8.5					15.0	15.0	15.0	3.0	3.0	3.5		15.0	15.0	15.0	15.0
31 ALBaraka Bank								11.0	11.0	11.0					10.0	10.0	10.0	10.0
32 INTERNATIONAL DEVELOPMENT BANK	6.0	8.0	10.0	10.0				14.0	15.0	16.0	3.0	4.0	6.0		10.0	11.0	12.0	
33 BANK MELLI IRAN			2.0					14.0	14.0									
34 Bank MED	2.5	2.75	3.0			13.0	10.0	10.0	10.0	10.0	2.5	2.75	3.0		9.0	9.0	9.0	9.0
35 Banque Libano Francaise SAL		2.0				7.0		10.0				2.25	3.25		8.0			
36 Fransabank	2.75	3.00	3.00	5.00	6.00	9.00		12.50	13.00	14.00	1.00	2.50	3.00	3.50	12.00	12.00	12.50	12.50
37 RT BANK (Region Trade Bank	6.0	6.5	7.0			12.0		10.0	12.0		3.0	4.0	5.0		11.0	12.0		
38 BBAC (Bank of Beirut & the Arab Countries)	4.0	3.5	4.75	6.0	7.0	12.0	12.0	13.0	13.5	14.0	3.0	4.0	5.0	5.75	9.0	10.0	11.0	12.0
39 Parsian Bank		5.00	7.00						14.00									
40 BLOM BANK		1.13	1.13				10.20	8.82				2.06	2.06		11.65			
Average Interest Rate	4.6	4.9	5.7	6.3	6.8	13.4	13.6	12.6	12.7	12.7	2.4	2.8	3.5	3.9	12.0	11.5	11.8	11.8

Central Bank of Iraq  
Statistics & Research Dep./ Financial Market Research Division

A Tabel of interest rates Posted by the Specialized Banks for January 2016 \*

Bank Name		1- Denominted 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				Debited Current accounts (overdraft)	Discounted bills of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	Long term more than two years
CBI Prescribed Rate (Before 31/3/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Industrial Bank	4.0	5.0	6.0						11.0	1.0	1.0	1.5						
2	Agricultural Cooperative Bank	3.0	1.0	2.0	3.0		14.0	14.0	2.0	2.0	2.0								
3	Realestate Bank	3.0	3.5	4.0	5.0		10.0	10.0	10.0	12.0	13.0								
Average Interest Rate		3.3	3.2	4.0	4.0		12.0	12.0	6.0	7.0	8.7	1.0	1.0	1.5					

\* ((Primary Data))

\* Source official Latters for all operating in Iraq for the month of february 2016

\*\* Decreasd interest rates of Agricultural Loans of solf bank resources according of the itme (18) of the federal budget law for 2015

A Tabel of interest rates Posted by the Commercial Banks for february 2016\*

Bank Name		1- Denominted in Iraqi Dinar									2- Denominated in USD								
		Interest rates on Deposits					Interest rates on credits				Interest rates on deposits				Interest rates on credit				
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate ( befor 3/31/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Rafidain Bank	4	5	5.5	6				9	10	10	1	1.5	1.75	2	8	9		
2	Rasheed Bank	3.5	4.5	5	6.5		10	10	10	11	12	1	1.5	1.5	2.5	9	10	11	
3	T.B.I	3	3.25	4			10		10	10	10	1	1.5	2.0		8	8	8	
4	Bank of Baghdad	2.50	3.00	3.00					8.00	8.00	10.00	1.00	1.50	1.50		9.00	9.00	9.00	9.00
5	Commercial Bank of Iraq	4.00	4.00	4.00			12.00		12.00	12.00	12.00	4.00	4.00	4.00	4.00	12.00	12.00	12.00	12.00
6	Iraqi Middle East Investment Bank	4	4.5	5	6		14		15	16		2	2.5	3	3.5	14	15	15	
7	Investment Bank Of Iraq	7	7.0	8			15	15				4.5	4.8	5					
8	United Bank For Investment	6	8	8.5			14		12	12		3	4	5	5.5		12	12	
9	Dar Es Salaam Investment Bank	1	3	4	5				14	14	14								
10	Mosul Bank	5	5.5	6	6	6.0	12	12	12			1.5	2.0	2.5		12			
11	Babylon Bank	7		9	9		16	15	15			5.0		6	6	14			
12	National Bank Of Iraq	4.5	5.90	5.50	6.1	8.00	13.00	13.00	13.00	13.00	14.00	2.20	2.50	2.60	2.70	13.00	14.00	14.00	
13	Credit Bank Of Iraq	1.00	1.00	1.25			12.00		11.00										
14	Economic Bank of Iraq	2.0	2.5	3	3							1.0	1.5	2	3				
15	Sumer Bank	8.5	9	10.5			13	13	12	13		5	7.0	8			13.5		
16	Gulf Commercial Bank	5.5		5.75			15.0	14.0	14.0	15.0		2.5		2.75		14.0			
17	Warka Bank Of Investment & Finance	5	5.5	7			25	25	25			2				25	25.0		
18	North-Bank	5	5.5	6			11	16	11			4	4.5	5		11			
19	Union Bank of Iraq	8.00	9.00	10.00			14.00	14.00	13.00	14.00	14.00	2.00	2.50	3.00		13.00	14.00	14.00	14.00
20	Ashur International Bank For Investment	3.00	5.90	6.70			16.00	16.00	10.00			2.00	2.00	3.35	3.50	15.00			
21	Mansour Bank	4	4.3				11	11	10.5	10.5		2.3	2.5			11	11.0		
22	Agricultur Turkish Bank	2	2.5	3			25		27			0.5	1	1.0		25			
23	ALHUDA BANK	7.00	8.00	8.50	9.00	9.00	15.00	15.00	13.00	14.00		4.00	5.00	5.50	6.00	10.00	11.00		
24	BYBLOS BANK		3.50	3.50					8.00				2.40	2.5		8.00			
25	TRANS IRAQ BANK	7.00	8.00	8.50	9.00		11.50	11.00	11.00	11.00	14.00	3.00	4.00	5.00	5.50	11.00			
26	Inter kontnntal	3.43	5.24				14.00		11.71	10.49	10.20	2.71	2.41			10.47	6.33	7.00	6.71
27	Vakif Bank												2.00			11.00	12.00	13.00	13.00
28	Credit Libanais	6.90		6.90					14	15	16	4.40		4.40		14	14	15	16.00
29	IS BANK												1.63			10.25	10.25	10.00	9.38
30	ERBIL BANK	7.25	8.00	8.50					15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
31	ALBaraka Bank								11	11	11					10	10		
32	INTERNATIONAL DEVELOPMENT BANK	6	8	10	10				14	15	16	3	4	6		10	11	12	
33	BANK MELLI IRAN			2					14	16									
34	Bank MED	2.50	2.75	3			13	10	10	10	10	2.50	2.75	3	3.0		10		
35	Banque Libano Francaise SAL		2				7		10				2.25	3.25					
36	Fransabank		4.00	4									4	4.50					
37	RT BANK (Region Trade Bank For Investment & Finance (Formerly	6	7	7			12		12	12		3	4.0	5		11	12		
38	BBAC (Bank of Beirut & the Arab Countries)	4.00	3.50	4.75	6.00	7.00	12.00	12.00	13.00	13.50	14.00	3.00	4.00	5.00	5.75	9.00	10.00	11.00	12.00
39	Parsian Bank		6.00	8.00					12.00	15.50									
40	BLOM BANK	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		
Average Interest Rate		4.6	5.1	5.8	6.8	7.5	13.7	13.6	12.6	12.6	12.5	2.6	2.9	3.7	4.1	12.1	11.8	11.9	11.9

Central Bank of Iraq  
Statistics & Research Dep./ Financial Market Research Division

A Tabel of interest rates Posted by the Specialized Banks for february 2016\*

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		7%	8%	9%	10%			14%	15%	16%									
1	Industrial Bank		5.00	6.00	7.00				11.00	9.00	1.00	1.00	1.50						
2	Agricultural Cooperation Bank	3.00	1.00	2.00	3.00	14.00	14.00	2.00	2.00	2.00									
3	Realestate Bank	3.00	3.50	4.00	5.00			10.00	12.00	13.00									
Average Interest Rat		3.0	3.2	4.0	5.0	14.0	14.0	6.0	8.3	8.0	1.0	1.0	1.5						

primary Data

\* Source official Latters for all operating in Iraq for the month of february 2016

\*\* Decreasd interest rates of Agricultural Loans of self bank resources according of the itime (18) of the federal budget law for 2015

A Tabel of interest rates Posted by the Commercial Banks for March 2016\*

	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			Short term less than a year	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		Medium term a year	Long term more than one year	Long term more than two years
CBI Prescribed Rat (Befor 31/3/ 2004)	7%	8%	10%	10%				14%	15%	16%								
1 Rafidain Bank	4	5	5.5	6				9	10	11	1	1.5	1.75	2	8	9	10	
2 Rasheed Bank	3.5	4.5	5	6.5		10	10	10	11	12	1	1.5	1.5	2.5	9	10	11	
3 T.B.I	3	3.25	3.75	3.75		10		10	10	10	1	1.5	2.0	2	8	8	8	
4 Bank of Baghdad	2.50	3	3					8	8	10	1	1.50	1.50		9	9	9	11
5 Commercial Bank of Iraq	4	4	4	4		12		12	12	12	4	4	4	4	12	12	12	12
6 Iraqi Middle East Investment Bank	4	4.5	5	6		14		15	16		2	2.5	3	3.5	14	15	15	
7 Investment Bank Of Iraq	6.50	7.00	7.50			15	15				4.5	4.75	5		12			
8 United Bank For Investment	6	8	8.5			14		12	12	12	3	4	5	5.5		12	12	
10 Dar Es Salaam Investment Bank	1	3	4	5		15		14	14	14	1				13	13	13	13
10 Mosul Bank	5	5.5	6	6		12	12	12			1.5	2.0	2.5	2.5	12			
11 Babylon Bank	7		9	9		16	15	15			5.0		6	6	14			
12 National Bank Of Iraq	4.49	5.29	5.49	6.125	8	13	13	13	13	14	2.175	2.50	2.60	2.85	13	14	14	
13 Credit Bank Of Iraq	1.00	1.00	1.25			12.00		11.00							12.00			
14 Economic Bank of Iraq	2.0	2.5	3	3							1.0	1.5	2	3				
15 Sumer Bank	7.5	7	9.5			13	13	12	13		5	5.0	6			13.5		
16 Gulf Commercial Bank	5.5		5.75			15.0	14.0	14.0	15.0		2.5		2.75		14.0			
17 Warka Bank Of Investment & Finance	5	5.5	7			25	25	25			2				25			
18 North-Bank	5	5.5	6			11	16	11			4	4.5	5		11			
19 Union Bank of Iraq	8.00	9.00	10.00			14	14	13	14	14	2	2.50	3		13	14	14	14
20 Asmur international bank for Finance	3.00	5.90	6.70			16	16	10			2	2.90	3.35	3.50	15			
21 Mansour Bank	4	4.3				11	11	10.5	10.5		2.3	2.5			11	11.0		
22 Agricultur Turkish Bank	2	2.5	3			25		27			0.5	1	1.0		25			
23 ALHUDA BANK	7	8	8.50	9		15	15	13	14		4	5	5.50	6	10	11		
24 BYBLOS BANK		3.50	3.50					8				2.40	2.5		8			
25 TRANS IRAQ BANK	7	8	8.50	9		11.50	11	11	11	14	3	4	5.00	5.50	11.00			
26 Inter kontnntal	3.22	5.24				14.00		11.55	10	10.25	1.53	2.29			10.21	8.88	7.00	8.41
27 Vakif												2			11	12	13	13
28 Credit Libanais	6.90		6.90					14	15	16	4.40		4.40		14	14	15	16.00
29 IS BANK												1.63			10.25	10.25	10	9.38
30 ERBIL BANK	7.25	8.00	8.50					15	15	15	3	3	3.50		15	15	15	15
31 ALBaraka Bank								11	11	11					10	10	10	10
32 INTERNATIONAL DEVELOPMENT BANK	6	8	10	10				14	15	16	3	4	6		10	11	12	
33 BANK MELLI IRAN			1					14	16									
34 Bank MED	2.50	2.75	3			13	10	10	10	10	2.50	2.75	3		9	9	9	9
35 Banque Libano Francaise SAL		2				7		10				2.25	3.25		8.0			
36 Fransabank	2.75	3	3	5	6	9		12.50	13	14	1	2.50	3	3.50	12	12	12.50	12.50
37 RT BANK (Region Trade Bank For Investment & Finance	6	6.5	7			12		10	12		3	4.0	5		11	12		
38 BBAC (Bank of Beirut & the Arab Countries)	4	3.50	4.75	6	7	12	12	13	13.50	14	3	4	5	5.75	9	10	11	12
39 Parsian Bank		5	7						14									
40 BLOM BANK		1.93	1.13	3						9.51		3.03			7.46			8.01
Average Interest Rate	4.6	4.9	5.6	6.1	7.0	13.6	13.9	12.7	12.6	12.6	2.5	2.9	3.6	3.9	11.9	11.5	11.6	11.7

A Tabel of Interest Rates Posted By the Specialized Banks for March 2016

Bank Name	1- Denominted in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Depeosits					Interest rates on credit					Interest rates on deposits				Interest rates on credt			
	Saving	Fixed deposits				Current account (overdraft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
		6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	Long term more than two years
CBI Prescribed Rate (Befor 31/3/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Industrial Bank	4.00	5.00	6.00	7.00					11.50	9.00	1.00	1.00	1.50					
2 Agricultural Cooperative Bank	3.00	1.00	2.00	3.00		14.00	14.00	2.00	2.00	2.00								
3 Realestate Bank	3.00									8.00								
Average Interest Rat	3.3	3.0	4.0	5.0		14.0	14.0	2.0	6.8	6.3	1.0	1.0	1.5					

\*(primary Data)

\* Source official Latters for all operating in Iraq for the month of March 2016

\*\* Decreasd interest rates of Agricultural Loans of self bank resources according of the itme (18) of the federal budget law for 2015

A Tabel of interest rates Posted by the Commercial Banks for April 2016\*

Bank Name	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Short term less than a year	Midium term a year	Long term more than one year	more than two years
		6 Months	year	2 years	More than 2 years			Short term	Medium term	long term		Less than a year	A year	More than a year				
CBI Prescribed Rate ( befor 3/31/2004)	7%	8%	9%	11%				14%	15%	16%								
4 Rafidain Bank	4	5	5.50	6				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	1.50	2.50	9	10	11	
3 T.B.I	3	3.25	3.75			10		10	10	10	1	1.50	2		8	8	8	
4 Bank of Baghdad	2.50	3	3					8	8	10	1	1.50	1.50		9	9	9	9
5 Commercial Bank of Iraq	4	4	4	4		12		12	12	12	4	4	4	4	12	12	12	12
6 Iraqi Middle East Investment Bank	4	4.50	5	6		14		15	16		2	2.50	3	3.50	14	15	15	
7 Investment Bank Of Iraq	5.50	6	6.50			15	15				3.50	3.75	4		12			
8 United Bank For Investment	6	8	8.50			14		12	12		3	4	5	5.50		12	12	
9 Dar Es Salaam Investment Bank	1	3	4	5		15			14		0.50					13		
11 Mosul Bank	5	5.50	6	6		12	12	12			1.50	2	2.50	2.50	12			
11 Babylon Bank	7		9	9		16	15	15			5		6	6	14			
12 National Bank Of Iraq	4.49	5.29	5.49	6.13	8	13	13	13	13	14	2.18	2.45	2.60	2.85	13	14	14	
13 Credit Bank Of Iraq	1	1	1.25			12	12	12	13	13	0.25	0.25	0.25		12	13	13	
14 Economic Bank of Iraq	2	2.50	3	3							1	1.50	2	3				
15 Sumer Bank	7.50	7	9.50			13	13	12	13		5	5	6			13.50		
16 Gulf Commercial Bank	5.50		5.75			15	14	14	15		2.50		2.75		14			
17 Warka Bank Of Investment & Finance	5	5.50	7			25	25	25			2				25			
18 North-Bank	5	5.50	6			11	16	11			4	4.50	5		11			
19 Union Bank of Iraq	8	9	10			14	14	13	14	14	2	2.50	3		13	14	14	14
20 Ashur International Bank For Investment	3	5.90	6.70	7.30		16	16	10			2	2.90	3.35	3.50	15			
21 Mansour Bank	4	4.30				11	11	10.50			2.30	2.50			11	11		
22 Agricuture Turkish Bank	2	2.50	3			25		27			0.50	1	1		25			
23 ALHUDA BANK	5	6	6.50	6.50		15	15	10.50	11		2.50	3.50	4	4				
24 BYBLOS BANK		3.50	3.50					8				2.38	2.50		8			
25 TRANS IRAQ BANK	7	8	8.50	9		11.50	11	11	11	14	3	4	5	5.50	11			
26 Inter kontntal	3.25	5.24				14		11.77	10	10.23	1.54	2.54			10.32	8.89	7	8.39
27 VakIf Bank												2			11	12	13	13
28 Credit Libanais	6.90		6.90					14	15	16	4.40		4.40		14	14	15	16
29 IS BANK												1.63			10.25	10.25	10	9.38
30 ERBIL BANK	7.25	8	8.50					15	15	15	3	3	3.50		15	15	15	15
31 ALBaraka BANK								11	11	11					10	10	10	10
32 INTERNATIONAL DEVELOPMENT BANK	6	8	10	10				14	15	16	3	4	6		10	11	12	
33 BANK MELLI IRAN			1					14	16									
34 BANK MED	2.50	2.75	3			13	10	10	10	10	2.50	2.75	3		9	9	9	9
35 Banque Libano Francaise SAL		2				7		10				2.25	3.25		8			
36 Fransbank	2.75	3	3	5	6	9		12.50	13	14	1	2.50	3	3.50	12	12	12.50	12.50
37 Region Trade BANK FOR investment	6	6.50	7			12		10	12		3	4	5		11	12		
38 BBAC(Bank of Beirut &The aArab Countries)	4	3.50	4.75	6	7	12	12	13	13.50	14	3	4	5	5.75	9	10	11	12
39 Parsian Bank		5	7						14									
40 BLOM BANK			3.91					8.82				2.61			11.50			
Average Interest Rate	4.5	4.9	5.6	6.4	7.0	13.6	13.8	12.5	12.6	12.7	2.3	2.7	3.4	3.9	12.0	11.6	11.7	11.6

A Tabel of interest rates Posted by the Specialized Banks for April 2016\*

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 ( before 3/31/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Industrial Bank	4	5	6	7				11.50	9		1	1	1.50					
2	Agricultural Cooperation Bank	3.50	1	4	4.50		14	14	9	9	9								
3	Realestate Bank	3									8								
Average Interest Rat		3.5	3.0	5.0	5.8		14.0	14.0	9.0	10.3	8.7	1.0	1.0	1.5					

\*(primary Data))

Source: official books for all banks operating in Iraq and received the Central Bank of Iraq for the month of April 2016

Notice: Interest rates have been changed to savings accounts & deposits & loans by decision of the Board of Directors of ACB labeled with two numbers (15) & (16) adopted its normal routine on 8/2/2016

& authenticated by the Ministry of Finance / Minister's Office / experts numbersd book with (KH/826) 19/4/2016.



A Tabel of interest rates Posted by the Commercial Banks for may 2016\*

	Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD							
		Interest rates on Depeosits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
	CBI Prescribed Rate ( befor 3/31/2004)	7%	8%	9%	10%				14%	15%	16%								
1	Rafidain Bank	4.00	5.00	5.50	6.00				9.00	10.00	11.00	1.00	1.50	1.75	2.00	8.00	9.00		10.00
2	Rasheed Bank	3.50	4.50	5.00	6.50		10.00	10.00	10.00	11.00	12.00	1.00	1.50	1.50	2.50	9.00	10.00	11.00	
3	T.B.I	3.00	3.25	3.75	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	
4	Bank of Baghdad	2.50	3.00	3.00					8.00	9.00	10.00	1.00	1.50	1.50		9.00	10.00	11.00	
5	Commercial Bank of Iraq	4.00	4.00	4.00	4.00		12.00		12.00	12.00	12.00	4.00	4.00	4.00	4.00	12.00	12.00	12.00	12.00
6	Iraqi Middle East Investment Bank	4.00	4.50	5.00	6.00		14.00		15.00	16.00		2.00	2.50	3.00	3.50	14.00	15.00	15.00	
7	Investment Bank Of Iraq	5.50	6.00	6.50			15.00	15.00				3.50	3.75	4.00		12.00			
8	United Bank For Investment	6.00	8.00	8.50			14.00		12.00	12.00	12.00	3.00	4.00	5.00	5.50		12.00	12.00	
9	Dar Es Salaam Investment Bank	1.00	3.00	4.00	5.00		15.00			14.00		0.50					13.00		
10	Mostul Bank	5.00	5.50	6.00	6.00		12.00	12.00	12.00			1.50	2.00	2.50	2.50	12.00			
11	Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00			
12	National Bank Of Iraq	4.49	5.29	5.49	6.13	8.00	13.00	13.00	13.00	13.00	14.00	2.18	2.45	2.60	2.85	13.00	14.00	14.00	
13	Credit Bank Of Iraq	1.00	1.00	1.25			12.00	12.00	12.00	13.00	13.00	0.25	0.25	0.25		12.00	13.00	13.00	13.00
14	Economic Bank of Iraq	2.00	2.50	3.00	3.00							1.00	1.50	2.00	3.00				
15	Sumer Bank	7.50	7.00	9.50			13.00	13.00	12.00	13.00		5.00	5.00	6.00			13.50		
16	Gulf Commercial Bank	5.50		5.75			15.00	14.00	14.00	15.00		2.50		2.75		14.00			
17	Warka Bank Of Investment & Finance	2.50	4.00	5.50			25.00	25.00	25.00			1.00				25.00			
18	North Bank	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.50	5.00		11.00			
19	Union Bank of Iraq	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.50	3.00		13.00			
20	Ashur International Bank For Investment	3.00	5.90	6.70			16.00	16.00	10.00			2.00	2.90	3.35	3.50	15.00			
21	Mansour Bank	4.00	4.30				11.00	11.00	10.50	10.50		2.30	2.50			11.00	11.00		
22	Agricutur Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
23	ALHUDA BANK	5.00	6.00	6.50	6.50		15.00	15.00	10.50	11.00		2.50	3.50	4.00	4.00				
24	BYBLOS BANK		3.50	3.50					8.00				2.40	2.50		8.00			
25	TRANS IRAQ BANK	7.00	8.00	8.50	9.00		11.50	11.00	11.00	11.00	14.00	3.00	4.00	5.00	5.50	11.00			
26	Inter kontmtal	3.24	5.25				14.00		11.60	10.00	10.23	1.72	2.60			10.45	8.92	7.00	8.39
27	VAKIF Bank												2.00			11.00	12.00	13.00	13.00
28	Credit Libanais	6.90		6.90					14.00	15.00	16.00	4.40		4.40		14.00	14.00	15.00	16.00
29	Türkiye İS Bankası												1.63			10.25	10.25	10.00	9.38
30	ERBİL BANK	7.25	8.00	8.50					15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
31	ALBaraka Bank								11.00	11.00	11.00					10.00	10.00	10.00	10.00
32	INTERNATIONAL DEVELOPMENT BANK	6.00	8.00	10.00	10.00				14.00	15.00	16.00	3.00	4.00	6.00		10.00	11.00	12.00	
33	BANK MELLI IRAN			1.00					14.00	16.00									
34	Bank MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	10.00	2.50	2.75	3.00		9.00	9.00	9.00	9.00
35	Banque Libano Francaise SAL		2.00				7.00		10.00				2.25	3.25		8.00			
36	Fransabank	2.75	3.00	3.00	5.00	6.00	9.00		12.50	13.00	14.00	1.00	2.50	3.00	3.50	12.00	12.00	12.50	12.50
37	RT BANK (Region Trade Bank For Investment & Finance	6.00	6.50	7.00			12.00		10.00	12.00		3.00	4.00	5.00		11.00	12.00		
38	BBAC (Bank of Beirut & the Arab Countries)	4.00	3.50	4.75	6.00	7.00	12.00	12.00	13.00	13.50	14.00	3.00	4.00	5.00	5.75	9.00	10.00	11.00	12.00
39	Parsian Bank		5.00	7.00						14.00									
40	BLOM BANK			3.91					8.82				2.61			11.50			
	Average Interest Rate	4.4	4.9	5.6	6.1	7.0	13.6	13.8	12.4	12.5	12.6	2.3	2.7	3.4	3.7	12.0	11.5	11.7	11.7

Economic & Research Dep./ Financial Market Research Division

A Tabel of interest rates Posted by the Specialized Banks for may 2016\*

Bank Name		1- Denominted in Iraqi Dinar										2- Denominated in USD							
		Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credits			
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate ( befor 3/31/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Industrial Bank	4.0	5.0	6.0	7.0					10.0	8.0	1.0	1.0	1.5					
2	Agricultural Cooperation Bank	3.5	1.0	4.0	4.5	14.0	14.0	9.0	9.0	9.0									
3	Realestate Bank	3.0								8.0									
Average Interest Rat		3.5	3.0	5.0	5.8	14.0	14.0	9.0	9.5	8.3	1.0	1.0	1.5						

\*((primary Data))

Source: official books for all banks operating in Iraq and received the Central Bank of Iraq for the month of May 2016

Notice: Interest rates have been changed to savings accounts & deposits & loans by decision of the Board of Directors of ACB labeled with two numbers (15) & (16) adopted its normal routine on 8/2/2016 & authenticated by the Ministry of Finance / Minister's Office / experts numbersd book with (KH/826) 19/4/2016.

A Tabel of interest rates Posted by the Commercial Banks for June 2016\*

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	Short term	Loans		saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years				Medium term	long term		Less than a year	A year	More than a year	Short term less than a year	Medium term a year	Long term more than one year	more than two years
CBI Prescribed Rate ( before 3/31/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Rafidain Bank	4.00	5.00	5.50	6.00				9.00	10.00	11.00	1.00	1.50	1.75	2.00	8.00	9.00		10.00
2	Rasheed Bank	3.50	4.50	5.00	6.50		10.00	10.00	10.00	11.00	12.00	1.00	1.50	1.50	2.50	9.00	10.00	11.00	
3	T.B.I	3.00	3.25	3.75	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	
4	Bank of Baghdad	2.50	3.00	3.00					8.00	8.00	10.00	1.00	1.50	1.50		9.00	9.00	9.00	9.00
5	Commercial Bank of Iraq	4.00	4.00	4.00	4.00		12.00		12.00	12.00	12.00	4.00	4.00	4.00	4.00	12.00	12.00	12.00	12.00
6	Iraqi Middle East Investment Bank	4.00	4.50	5.00	6.00		14.00		15.00	16.00		2.00	2.50	3.00	3.50	14.00	15.00	15.00	
7	Investment Bank Of Iraq	6.50	7.00	7.50			15.00	15.00				4.50	4.75	5.00		12.00			
8	United Bank For Investment	6.00	8.00	8.50			14.00		12.00	12.00	12.00	3.00	4.00	5.00	5.50		12.00	12.00	
9	Dar Es Salaam Investment Bank	1.00	3.00	4.00	5.00		15.00		14.00	14.00	14.00	0.50				13.00	13.00	13.00	13.00
10	Mosul Bank	5.00	5.50	6.00			12.00	12.00	12.00			1.50	2.00	2.50		12.00			
11	Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00			
12	National Bank Of Iraq	4.49	5.29	5.49	6.13	8.00	13.00	13.00	13.00	14.00	15.00	2.18	2.45	2.60	2.85	13.00	14.00	15.00	
13	Credit Bank Of Iraq	1.00	1.00	1.25			12.00	12.00	12.00	13.00	13.00	0.25	0.25	0.25		12.00	12.00	13.00	13.00
14	Economic Bank of Iraq	2.00	2.50	3.00	3.00							1.00	1.50	2.00	3.00				
15	Sumer Bank	7.50	7.00	9.50			13.00	13.00	12.00	13.00		5.00	5.00	6.00			13.50		
16	Gulf Commercial Bank	5.50		5.75			15.00	14.00	14.00	15.00		2.50		2.75		14.00			
17	Warka Bank Of Investment & Finance	2.50	4.00	5.50			25.00	25.00	25.00			1.00				25.00			
18	North Bank	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.50	5.00		11.00			
19	Union Bank of Iraq	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.50	3.00		13.00			
20	Ashur International Bank For Investment	3.00	5.90	6.70			16.00	16.00	10.00			2.00	2.90	3.35	3.50	15.00			
21	Mansour Bank	4.00					11.00	11.00	10.50	10.50		2.50	2.30			11.00	11.00		
22	Agricutur Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
23	ALHUDA BANK	5.00	6.00	6.50	6.50		15.00	15.00	10.50	11.00		2.50	3.50	4.00	4.00				
24	BYBLOS BANK		3.50	3.50					8.00				2.40	2.50		8.00			
25	TRANS IRAQ BANK	7.00	8.00	8.50	9.00		11.50	11.00	11.00	11.00	14.00	3.00	4.00	5.00	5.50	11.00			
26	Inter kontntal	3.22	5.25				14.00		11.55	10.60	10.00								
27	VAKIF Bank												2.00			11.00	12.00	13.00	13.00
28	Credit Libanais	6.90		6.90					14.00	15.00	16.00	4.40		4.40		14.00	14.00	15.00	16.00
29	Türkiye İS Bankası												1.63			10.25	10.25	10.00	9.38
30	ERBIL BANK	7.25	8.00	8.50					15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
31	ALBaraka Bank								11.00	11.00	11.00					10.00	10.00	10.00	10.00
32	INTERNATIONAL DEVELOPMENT BANK	6.00	8.00	10.00	10.00				14.00	15.00	16.00	3.00	4.00	6.00		10.00	11.00	12.00	
33	BANK MELLI IRAN			1.00					14.00	16.00									
34	Bank MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	10.00	2.50	2.75	3.00		9.00	9.00	9.00	9.00
35	Banque Libano Francaise SAL		2.00				7.00		10.00				2.25	3.25		8.00			
36	Fransabank	2.75	3.00	3.00	5.00	6.00	9.00		12.50	13.00	14.00	1.00	2.50	3.00	3.50	12.00	12.00	12.50	12.50
37	RT BANK (Region Trade Bank For Investment & Finance	6.00	6.50	7.00			12.00		10.00	12.00		3.00	4.00	5.00		11.00	12.00		
38	BBAC (Bank of Beirut & the Arab Countries)	4.00	3.50	4.75	6.00	7.00	12.00	12.00	13.00	13.50	14.00	3.00	4.00	5.00	5.75	9.00	10.00	11.00	12.00
39	Parsian Bank		5.00	7.00						14.00									
40	BLOM BANK		2.34	4.50				6.00		8.00	8.00		3.03			7.49		8.43	7.00
41	BANK AUDI	4	5.70	5.80			13.5		12.5	13.5		1.50	1.60	1.65			10.75	10.75	
Average Interest Rate		4.4	4.8	5.6	6.1	7.0	13.6	13.3	12.6	12.4	12.5	2.3	2.7	3.4	3.8	12.0	11.5	11.8	11.5

A Tabel of interest rates Posted by the Specialized Banks for June 2016\*

Bank Name		1- Denominted in Iraqi Dinar									2- Denominated in USD								
		Interest rates on Deposits					Interest rates on credits				Interest rates on deposits				Interest rates on credits				
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate ( befor 3/31/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Industrial Bank	4.0	5.0	6.0	7.0					10.0	8.0	1.0	1.0	1.5					
2	Agricultural Cooperation Bank	3.5	1.0	4.0	4.5		14.0	14.0	8.0	8.0	8.0								
3	Realestate Bank	3.0									8.0								
Average Interest Rat		3.5	3.0	5.0	5.8		14.0	14.0	8.0	9.0	8.0	1.0	1.0	1.5					

\*((primary Data))

Source: official books for all banks operating in Iraq and received the Central Bank of Iraq for the month of June 2016Notice: Interest rates have been changed to savings accounts & deposits & loans by decision of the Board of Directors of ACB labeled with two numbers (15) & (16) adopted its normal routine on 8/2/2016 & authenticated by the Ministry of Finance / Minister's Office / experts numbersd book with (KH/826) 19/4/2016.

A Tabel of interest rates Posted by the Commercial Banks for July 2016\*

Bank Name	1- Denominted in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Depeosits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
		6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate ( befor 3/31/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Rafidain Bank	4.00	5.00	5.50	6.00				9.00	10.00	11.00	1.00	1.50	1.75	2.00	8.00	9.00		10.00
2 Rasheed Bank	3.50	4.50	5.00	6.50		10.00	10.00	10.00	11.00	12.00	1.00	1.50	1.50	2.50	9.00	10.00	11.00	
3 T.B.I	3.00	3.25	3.75	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	
4 Bank of Baghdad	2.50	3.00	3.00					8.00	8.00	10.00	1.00	1.50	1.50		9.00	9.00	9.00	9.00
5 Commercial Bank of Iraq	4.00	4.00	4.00	4.00		12.00		12.00	12.00	12.00	4.00	4.00	4.00	4.00	12.00	12.00	12.00	12.00
6 Iraqi Middle East Investment Bank	4.00	4.50	5.00	6.00		14.00		15.00	16.00		2.00	2.50	3.00	3.50	14.00	15.00	15.00	
7 Investment Bank Of Iraq	6.50	7.00	7.50			15.00	15.00				4.50	4.75	5.00		12.00			
8 United Bank For Investment	6.00	8.00	8.50			14.00		12.00	12.00	12.00	3.00	4.00	5.00	5.50		12.00	12.00	
9 Dar Es Salaam Investment Bank	1.00	3.00	4.00	5.00		15.00		14.00	14.00	14.00	0.50				13.00	13.00	13.00	13.00
10 Mosul Bank	5.00	5.50	6.00			12.00	12.00	12.00			1.50	2.00	2.50		12.00			
11 Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00			
12 National Bank Of Iraq	4.49	5.29	5.49	6.13	8.00	13.00	13.00	13.00	14.00	15.00	2.18	2.45	2.60	2.85	13.00	14.00	15.00	
13 Credit Bank Of Iraq	1.00	1.00	1.25			12.00	12.00	12.00	13.00	13.00	0.25	0.25	0.25		12.00	12.00	13.00	13.00
14 Economic Bank of Iraq	2.00	2.50	3.00	3.00							1.00	1.50	2.00	3.00				
15 Sumer Bank	7.50	7.00	9.50			13.00	13.00	12.00	13.00			5.00	6.00			13.50		
16 Gulf Commercial Bank	5.50		5.75			15.00	14.00	14.00	15.00		2.50		2.75		14.00			
17 Warka Bank Of Investment & Finance	2.50	4.00	5.50			25.00	25.00	25.00			1.00				25.00			
18 North Bank	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.50	5.00		11.00			
19 Union Bank of Iraq	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.50	3.00		13.00			
20 Ashur International Bank For Investment	3.00	5.90	6.70			16.00	16.00	10.00			2.00	2.90	3.35	3.50	15.00			
21 Mansour Bank	4.00	4.30				11.00	11.00	10.50	10.50		2.30	2.50			11.00	11.00		
22 Agricutur Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
23 ALHUDA BANK	5.00	6.00	6.50	6.50		15.00	15.00	10.50	11.00		2.50	3.50	4.00	4.00				
24 BYBLOS BANK		3.50	3.50					8.00				2.40	2.50		8.00			
25 TRANS IRAQ BANK	7.00	8.00	8.50	9.00		11.50	11.00	11.00	11.00	14.00	3.00	4.00	5.00	5.50	11.00			
26 Inter kontntal	3.10	5.25				14.00		11.48	10.61	10.00	1.27	2.62			9.34	10.00	7.00	8.50
27 VAKIF Bank												2.00			11.00	12.00	13.00	13.00
28 Credit Libanais	6.90		6.90					14.00	15.00	16.00	4.40		4.40		14.00	14.00	15.00	16.00
29 Turkiye IS Bankasi												1.63			10.25	10.25	10.00	9.38
30 ERBIL BANK	7.25	8.00	8.50					15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
31 ALBaraka Bank								11.00	11.00	11.00					10.00	10.00	10.00	10.00
32 INTERNATIONAL DEVELOPMENT BANK	6.00	8.00	10.00	10.00				14.00	15.00	16.00	3.00	4.00	6.00		10.00	11.00	12.00	
33 BANK MELLI IRAN			1.00					14.00	16.00									
34 Bank MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	10.00	2.50	2.75	3.00		9.00	9.00	9.00	9.00
35 Banque Libano Francaise SAL		2.00				7.50		10.00				2.25	3.25		8.00			
36 Fransabank	2.75	3.00	3.00	5.00	6.00	9.00		12.50	13.00	14.00	1.00	2.50	3.00	3.50	12.00	12.00	12.50	12.50
37 RT BANK (Region Trade Bank For Investment & Finance	6.00	6.50	7.00			12.00		10.00	12.00		3.00	4.00	5.00		11.00	12.00		
38 BBAC (Bank of Beirut & the Arab Countries)	4.00	3.50	4.75	6.00	7.00	12.00	12.00	13.00	13.50	14.00	3.00	4.00	5.00	5.75	9.00	10.00	11.00	12.00
39 Parsian Bank		5.00	7.00					14.00										
40 BLOM BANK		2.49	4.50				8.00	8.00	8.00			3.04			7.47		8.43	8.00
41 Bank Audi	4.00	5.70	5.80			13.50		12.50	13.50		1.50	1.60	1.65		9.75	10.75	10.75	
Average Interest Rate	4.4	4.8	5.6	6.1	7.0	13.6	13.4	12.6	12.4	12.5	2.3	2.7	3.4	3.8	11.9	11.4	11.5	11.4

A Tabel of interest rates Posted by the Specialized Banks for July 2016\*

Bank Name		1- Denominted in Iraqi Dinar									2- Denominated in USD										
		Interest rates on Depeosits					Interest rates on credits				Interest rates on deposits			Interest rates on credits							
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans					
			6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years		
CBI Prescribed Rate ( befor 3/31/2004)		7%	8%	9%	10%				14%	15%	16%										
1	Industrial Bank	4.00	5.00	6.00	7.00					10.00	8.00	1.00	1.00	1.50							
2	Agricultural Cooperation Bank	3.50	1.00	4.00	4.50		14.00	14.00	8.00	8.00	8.00										
3	Realestate Bank	3.00									8.00										
Average Interest Rate		3.5	3.0	5.0	5.8		14.0	14.0	8.0	9.0	8.0	1.0	1.0	1.5							

\*((primary Data))

ce; official books for all banks operating in Iraq and received the Central Bank of Iraq for the month of July .

Notice: Interest rates have been changed to savings accounts & deposits & loans by decision of the Board of Directors of ACB labeled with two numbers (15) & (16) adopted its normal routine on 8/2/2016 & authenticated by the Ministry of Finance / Minister's Office / experts numbersd book with (KH/826) 19/4/2016.

A Tabel of interest rates Posted by the Commercial Banks for August 2016\*

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			saying	Fixed deposits			Short term less than a year	Loans		
		6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year		Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate ( befor 3/31/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Raffidain Bank	4.00	5.00	5.50	6.00				9.00	10.00	11.00	1.00	1.50	1.75	2.00	8.00	9.00		10.00
2 Rasheed Bank	3.50	4.50	5.00	6.50		10.00	10.00	10.00	11.00	12.00	1.00	1.50	1.50	2.50	9.00	10.00	11.00	
3 T.B.I	3.00	3.25	3.75	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	
4 Bank of Baghdad	2.50	3.00	3.00			10.00		8.00	9.00	10.00	1.00	1.50	1.50		9.00	10.00		11.00
5 Commercial Bank of Iraq	4.00	4.00	4.00	4.00		12.00		12.00	12.00	12.00	4.00	4.00	4.00	4.00	12.00	12.00	12.00	12.00
6 Iraqi Middle East Investment Bank	4.00	4.50	5.00	6.00		14.00		15.00	16.00		2.00	2.50	3.00	3.50	14.00	15.00	15.00	
7 Investment Bank Of Iraq	6.50	7.00	7.50			15.00	15.00				4.50	4.75	5.00		12.00			
8 United Bank For Investment	6.00	8.00	8.50			14.00		12.00	12.00	12.00	3.00	4.00	5.00	5.50	12.00	12.00		
9 Dar Es Salaam Investment Bank	1.00	3.00	4.00	5.00		15.00		14.00	14.00	14.00	0.50				13.00	13.00	13.00	13.00
10 Mosul Bank	5.00	5.50	6.00			12.00	12.00	12.00			1.50	2.00	2.50		12.00			
11 Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00			
12 National Bank Of Iraq	4.50	5.30	5.50	6.10	8.00	13.00	13.00	13.00	14.00	15.00	2.20	2.50	2.60	2.90	13.00	14.00	15.00	
13 Credit Bank Of Iraq	1.00	1.00	1.25			12.00	12.00	12.00	13.00	13.00	0.25	0.25	0.25		12.00	13.00	13.00	13.00
14 Economic Bank of Iraq	2.00	2.50	3.00	3.00							1.00	1.50	2.00	3.00				
15 Sumer Bank	7.50	7.00	9.50			13.00	13.00	12.00	13.00		5.00	5.00	6.00			13.50		
16 Gulf Commercial Bank	5.50		5.75			15.00	14.00	14.00	15.00		2.50		2.75		14.00			
17 Warka Bank Of Investment & Finance	2.50	4.00	5.50			25.00	25.00	25.00			1.00				25.00			
18 North Bank	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.50	5.00		11.00			
19 Union Bank of Iraq	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.50	3.00		13.00			
20 Ashur International Bank For Investment	3.00	5.90	6.70			16.00	16.00	10.00			2.00	2.90	3.35	3.50	15.00			
21 Mansour Bank	4.00	4.30				11.00	11.00	10.50			2.30	2.50			11.00			
22 Agricutur Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
23 ALHUDA BANK	5.00	6.00	6.50	6.50		15.00	15.00	11.00			2.50	3.50	4.00	4.00				
24 BYBLOS BANK		3.50	3.50					8.00				2.40	2.50		8.00			
25 TRANS IRAQ BANK	7.00	8.00	8.50	9.00		11.50	11.00	11.00	11.00	14.00	3.00	4.00	5.00	5.50	11.00			
26 Inter kontntal	3.10	5.25				14.00		11.43	10.62	10.00	1.21	2.95			9.54	10.00	7.00	8.41
27 VAKIF Bank												2.00			11.00	12.00	13.00	13.00
28 Credit Libanais	6.90		6.90					14.00	15.00	16.00	4.40		4.40		14.00	14.00	15.00	16.00
29 Turkiye IS Bankasi												1.60			10.25	10.25	10.00	9.40
30 ERBIL BANK	7.25	8.00	8.50					15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
31 ALBaraka Bank								11.00	11.00	11.00					10.00	10.00	10.00	10.00
32 INTERNATIONAL DEVELOPMENT BANK	6.00	8.00	10.00	10.00				14.00	15.00	16.00	3.00	4.00	6.00		10.00	11.00	12.00	
33 BANK MELLI IRAN			1.00					14.00	16.00									
34 Bank MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	10.00	2.50	2.75	3.00		9.00	9.00	9.00	9.00
35 Banque Libano Francaise SAL		2.00				7.50		10.00				2.25	3.25		8.00			
36 Fransabank	2.75	3.00	3.00	5.00	6.00	9.00		12.50	13.00	14.00	1.00	2.50	3.00	3.50	12.00	12.00	12.50	12.50
37 RT BANK (Region Trade Bank For Investment & Finance	6.00	6.50	7.00			12.00		10.00	12.00		3.00	4.00	5.00		11.00	12.00		
38 BBAC (Bank of Beirut & the Arab Countries)	4.00	3.50	4.75	6.00	7.00	12.00	12.00	13.00	13.50	14.00	3.00	4.00	5.00	5.75	9.00	10.00	11.00	12.00
39 Parsian Bank		5.00	7.00						14.00									
40 BLOM BANK		2.49	4.50				8.00		8.00	8.00		3.04			7.47		8.43	8.00
41 Bank Audi	4.00	5.70	5.80			13.50		12.50	13.50		1.50	1.60	1.65		9.75	10.75	10.75	
Average Interest Rate	4.4	4.8	5.6	6.1	7.0	13.5	13.4	12.6	12.6	12.5	2.3	2.7	3.4	3.8	11.9	11.5	11.6	11.5

A Tabel of interest rates Posted by the Specialized Banks for August 2016\*

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				10.00	8.00		1.00	1.00	1.50					
2	Agricultural Cooperation Bank	3.50	1.00	4.00	4.50		14.00	14.00	8.00	8.00	8.00								
3	Realestate Bank	3.00									8.00								
Average Interest Rate		3.5	3.0	5.0	5.8		14.0	14.0	8.0	9.0	8.0	1.0	1.0	1.5					

\*((primary Data))

Source: official books for all banks operating in Iraq and received the Central Bank of Iraq for the month of July 2016

Notice: Interest rates have been changed to savings accounts & deposits & loans by decision of the Board of Directors of ACB labeled with two numbers (15) & (16) adopted its normal routine on 8/2/2016 & authenticated by the Ministry of Finance / Minister's Office / experts numbersd book with (KH/826) 19/4/2016.



A Tabel of interest rates Posted by the Commercial Banks for September 2016\*

Bank Name		1- Denominted in Iraqi Dinar										2- Denominated in USD							
		Interest rates on Depeosits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	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	10.00	11.00	1.00	1.50	1.75	2.00	8.00	9.00		10.00
2	Rasheed Bank	3.50	4.50	5.00	6.50		10.00	10.00	10.00	11.00	12.00	1.00	1.50	1.50	2.50	9.00	10.00	11.00	
3	T.B.I	3.00	3.25	3.75	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	
4	Bank of Baghdad	2.50	3.00	3.00			10.00		8.00	9.00	10.00	1.00	1.50	1.50		9.00	10.00		11.00
5	Commercial Bank of Iraq	4.00	4.00	4.00	4.00		12.00		12.00	12.00	12.00	4.00	4.00	4.00	4.00	12.00	12.00	12.00	12.00
6	Iraqi Middle East Investment Bank	4.00	4.50	5.00	6.00		14.00		15.00	16.00		2.00	2.50	3.00	3.50	14.00	15.00	15.00	
7	Investment Bank Of Iraq	6.50	7.00	7.50			15.00	15.00				4.50	4.75	5.00		12.00			
8	United Bank For Investment	6.00	8.00	10.00					12.00			3.00	4.00	5.00	5.50		12.00		
9	Dar Es Salaam Investment Bank	1.00	3.00	4.00	5.00		15.00		14.00	14.00	14.00	0.50				13.00	13.00	13.00	13.00
10	Mosul Bank	5.00	5.50	6.00			12.00	12.00	12.00			1.50	2.00	2.50		12.00			
11	Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00			
12	National Bank Of Iraq	4.49	5.30	5.50	6.10	8.00	13.00	13.00	13.00	14.00	15.00	2.20	2.50	2.60	2.90	13.00	14.00	15.00	
13	Credit Bank Of Iraq	1.00	1.00	1.25			12.00	12.00	12.00	13.00	13.00					12.00	13.00	13.00	13.00
14	Economic Bank of Iraq	2.00	2.50	3.00	3.00							1.00	1.50	2.00	3.00				
15	Sumer Bank	7.50	7.00	9.50			13.00	13.00	12.00	13.00		5.00	5.00	6.00			13.50		
16	Gulf Commercial Bank	5.50		5.75			15.00	14.00	14.00	15.00		2.50		2.75		14.00			
17	Warka Bank Of Investment & Finance	2.50	4.00	5.50			25.00	25.00	25.00			1.00				25.00			
18	North-Bank	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.50	5.00		11.00			
19	Union Bank of Iraq	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.50	3.00		13.00			
20	Ashur International Bank For Investment	3.00	5.90	6.70			16.00	16.00	10.00			2.00	2.90	3.35	3.50	15.00			
21	Mansour Bank	4.00	4.30				11.00	11.00	10.50			2.30	2.50			11.00			
22	Agricultural Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
23	ALHUDA BANK	5.00	6.00	6.50	6.50		15.00	15.00	11.00			2.50	3.50	4.00	4.00				
24	BYBLOS BANK		3.50	3.50					8.00				2.38	2.50		8.00			
25	TRANS IRAQ BANK	7.00	8.00	8.50	9.00		11.50	11.00	11.00	11.00	14.00	3.00	4.00	5.00	5.50	11.00			
26	Inter kontntal	3.09	5.24				14.00		10.55	12.00	10.00	1.08	2.97			9.65	10.00	7.00	8.41
27	VakIf Bank												2.00			11.00	12.00	13.00	13.00
28	Credit Libanais	6.90		6.90					14.00	15.00	16.00	4.40		4.40		14.00	14.00	15.00	16.00
29	IS BANK												1.60			10.25	10.25	10.00	9.40
30	ERBIL BANK	7.25	8.00	8.50					15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
31	ALBaraka BANK																		
32	INTERNATIONAL DEVELOPMENT BANK	6.00	8.00	10.00	10.00				14.00	16.00	16.00	3.00	4.00	6.00		10.00	11.00	12.00	
33	BANK MELLI IRAN			1.00					14.00	16.00									
34	BANK MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	10.00	2.50	2.75	3.00		9.00	9.00	9.00	9.00
35	Banque Libano Francaise SAL		2.00				7.50		10.00				2.25	3.25		8.00			
36	Fransbank		1.50								12.00		2.00	4.00					12.00
37	Region Trade BANK FOR investment	6.00	6.50	7.00			12.00		10.00	12.00		3.00	4.00	5.00		11.00	12.00		
38	BBAC(Bank of Beirut &The aArab Countries)	4.00	3.50	4.75	6.00	7.00	12.00	12.00	13.00	13.50	14.00	3.00	4.00	5.00	5.75	9.00	10.00	11.00	12.00
39	Parsian Bank			6.00					15.00										
40	BLOM BANK		1.96	4.50				8.00		8.00	8.00		2.97			7.45		8.43	8.00
41	Audi Bank	4.00	5.70	5.80			13.50		12.50	13.50		1.50	1.60	1.65		9.75	10.75	10.75	
Average Interest Rate		4.5	4.8	5.7	6.2	7.5	13.6	13.4	12.6	12.8	12.5	2.4	2.8	3.5	3.9	11.9	11.6	11.7	11.6

A Tabel of interest rates Posted by the Specialized Banks for September 2016\*

		1- Denominated in Iraqi Dinar										2- Denominated in USD							
		Interest rates on Depeosits					Interest rates on credits					Interest rates on deposits				Interest rates on credits			
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate ( befor 31/3/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Industrial Bank	4.00	5.00	6.00	7.00					10.00	8.00	1.00	1.00	1.50					
2	Agricultural Cooperation Bank	3.50	1.00	4.00	4.50		14.00	14.00	8.00	8.00	8.00								
3	Realestate Bank	3.00									8.00								
Average Interest Rat		3.5	3.0	5.0	5.8		14.0	14.0	8.0	9.0	8.0	1.0	1.0	1.5					

Primary Data

Source: official latters for all banks operating in Iraq and received Central Bank of Iraq for the month of September 2016

\*\* Decreased interest of Agricultural Loans of self bank resources according of the itme (18 ) of the federal budget law for year 2016

A Tabel of interest rates Posted by the Commercial Banks for Actober 2016\*

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			saying	Fixed deposits			Short term less than a year	Loans		
		6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year		Midium term a year	more than one year	Long term more than two years
CBI Prescribed Rate ( befor 3/31/2004)	7%	8%	9%	10%				14%	17%	16%								
1 Rafidain Bank	4.00	5.00	5.50	6.00				9.00	10.00	11.00	1.00	1.50	1.75	2.00	8.00	9.00		10.00
2 Rasheed Bank	3.50	4.50	5.00	6.50		13.00	13.00	10.00	11.00	12.00	1.00	1.50	1.50	2.50	9.00	10.00	11.00	
3 T.B.I	3.00	3.25	3.75	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	
4 Bank of Baghdad	2.50	3.00	3.00			10.00		8.00	9.00	10.00	1.00	1.50	1.50		9.00	10.00		11.00
5 Commercial Bank of Iraq	4.00	4.00	4.00	4.00		12.00		12.00	12.00	12.00	4.00	4.00	4.00	4.00	12.00	12.00	12.00	12.00
6 Iraqi Middle East Investment Bank	4.00	4.50	5.00	6.00		16.00		15.00	16.00		2.00	2.50	3.00	3.50	14.00	15.00	15.00	
7 Investment Bank Of Iraq	6.50	7.00	7.50			15.00	15.00				4.50	4.75	5.00		12.00			
8 United Bank For Investment	6.00	8.00	8.50			14.00	12.00	12.00	12.00	12.00	3.00	4.00	5.00	5.50	12.00	12.00		
9 Dar Es Salaam Investment Bank	1.00	3.00	4.00	5.00		15.00		14.00	14.00	14.00	0.50				13.00	13.00	13.00	13.00
10 Mosul Bank	5.00	5.50	6.00			12.00	12.00	12.00			1.50	2.00	2.50		12.00			
11 Babylon Bank	7.00	9.00	9.00			16.00	15.00	15.00			5.00		6.00	6.00	14.00			
12 National Bank Of Iraq	4.49	5.29	5.49	6.13	8.00	13.00	13.00	13.00	14.00	15.00	2.18	2.45	2.60	2.85	13.00	14.00	15.00	
13 Credit Bank Of Iraq	1.00	1.00	1.25			12.00	12.00	12.00	13.00	13.00					12.00	13.00	13.00	13.00
14 Economic Bank of Iraq	2.00	2.50	3.00	3.00							1.00	1.50	2.00	3.00				
15 Sumer Bank	7.50	7.00	9.50			13.00	13.00	12.00	13.00		5.00	5.00	6.00			13.50		
16 Gulf Commercial Bank	5.50		5.75			15.00	14.00	14.00	15.00		2.50		2.75		14.00			
17 Warka Bank Of Investment & Finance	2.50	4.00	5.50			25.00	25.00	25.00			1.00				25.00			
18 North Bank	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.50	5.00		11.00			
19 Union Bank of Iraq	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.50	3.00		13.00			
20 Ashur International Bank For Investment	3.00	5.90	6.70			16.00	16.00	10.00			2.00	2.90	3.35	3.50	15.00			
21 Mansour Bank	4.00	4.30				11.00	11.00	10.50			2.30	2.50			11.00			
22 Agricutur Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
23 ALHUDA BANK	5.00	6.00	6.50	6.50		15.00	15.00	10.50	11.00		2.50	3.50	4.00	4.00				
24 BYBLOS BANK		3.50	3.50					8.00				2.40	2.50		8.00			6.50
25 TRANS IRAQ BANK	7.00	8.00	8.50	9.00		11.50	11.00	11.00	11.00	14.00	3.00	4.00	5.00	5.50	11.00			
26 Inter kontntal	3.09	5.25				14.00		10.74	12.00	10.00	1.09	2.82			9.40	10.00	7.00	8.35
27 VAKIF Bank												2.00			11.00	12.00	13.00	13.00
28 Credit Libanais	6.90		6.90					14.00	15.00	16.00	4.40		4.40		14.00	14.00	15.00	16.00
29 Turkiye IS Bankasi												1.60			10.25	10.25	10.00	9.40
30 ERBIL BANK	7.25	8.00	8.50					15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
31 ALBaraka Bank								11.00	11.00	11.00					10.00	10.00	10.00	10.00
32 INTERNATIONAL DEVELOPMENT BANK	6.00	8.00	10.00	10.00				14.00	15.00	16.00	3.00	4.00	6.00		10.00	11.00	12.00	
33 BANK MELLI IRAN	1.00							14.00	16.00									
34 Bank MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	10.00	2.50	2.75	3.00		9.00	9.00	9.00	9.00
35 Banque Libano Francaise SAL		2.00				7.50		10.00				2.25	3.25		8.00			
36 Fransabank		1.50								12.00		2.00	4.00					12.00
37 RT BANK (Region Trade Bank For Investment & Finance (Formerly Emerald)	6.00	6.50	7.00			12.00		10.00	12.00		3.00	4.00	5.00		11.00	12.00		
38 BBAC (Bank of Beirut & the Arab Countries)	4.00	3.50	4.75	6.00	7.00	12.00	12.00	13.00	13.50	14.00	3.00	4.00	5.00	5.75	9.00	10.00	11.00	12.00
39 Parsian Bank			6.00						15.00									
40 BLOM BANK		1.96	4.50				8.00		8.00	8.00		2.97			7.45		8.43	8.00
41 Bank Audi	4.00	5.70	5.80			13.50			13.50		1.50	1.60	1.65		9.75	10.75	10.75	
Average Interest Rate	4.4	4.9	5.8	6.0	7.5	13.8	13.5	12.6	12.6	12.4	2.4	2.8	3.5	3.9	11.9	11.5	11.6	11.1

A Tabel of interest rates Posted by the Specialized Banks for October 2016\*

Bank Name		1- Denominted in Iraqi Dinar										2- Denominated in USD							
		Interest rates on Depeosits					Interest rates on credits					Interest rates on deposits				Interest rates on credits			
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate ( befor 3/31/2004)		7%	8%	9%	10%			14%	15%	16%									
1	Industrial Bank	4.00	5.00	6.00	7.00				10.00	8.00	1.00	1.00	1.50						
2	Agricultural Cooperation Bank	3.50	1.00	4.00	4.50		14.00	14.00	8.00	8.00									
3	Realestate Bank	3.00								8.00									
Average Interest Rat		3.5	3.0	5.0	5.8		14.0	14.0	8.0	9.0	8.0	1.0	1.0	1.5					

Primary Data

Source: official latters for all banks operating in Iraq and received Central Bank of Iraq for the month of October 2016

\*\* Decreased interest of Agricultural Loans of self bank resources according of the itme (18 ) of the federal budget law for year 2016

A Tabel of interest rates Posted by the Commercial Banks for November 2016\*

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			Short term less than a year	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		Medium term a year	Long term more than one year	more than two years
CBI Prescribed Rate ( befor 3/31/2004)	7%	8%	9%	11%				14%	15%	18%								
1 Rafidain Bank	4.00	5.00	5.50	6.00				9.00	10.00	11.00	1.00	1.50	1.75	2.00	8.00	9.00		10.00
2 Rasheed Bank	3.50	4.50	5.00	6.50		13.00	13.00	10.00	11.00	12.00	1.00	1.50	1.50	2.50	9.00	10.00	10.00	11.00
3 T.B.I	3.00	3.25	3.75	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	
4 Bank of Baghdad	2.50	3.00	3.00			10.00		8.00	9.00	10.00	1.00	1.50	1.50		9.00	10.00		11.00
5 Commercial Bank of Iraq	4.00	4.00	4.00	4.00		12.00		12.00	12.00	12.00	4.00	4.00	4.00	4.00	12.00	12.00	12.00	12.00
6 Iraqi Middle East Investment Bank	4.00	4.50	5.00	6.00		16.00		15.00	16.00		2.00	2.50	3.00	3.50	14.00	15.00	15.00	
7 Investment Bank Of Iraq	6.50	7.00	7.50			15.00	15.00				4.50	4.75	5.00		12.00			
8 United Bank For Investment	6.00	8.00	8.50			14.00	12.00	12.00	12.00	12.00	3.00	4.00	5.00	5.50	12.00	12.00		
9 Dar Es Salaam Investment Bank	1.00	3.00	4.00	5.00		15.00		14.00	14.00	14.00	0.50				13.00	13.00	13.00	13.00
11 Mosul Bank	5.00	5.50	6.00			12.00	12.00	12.00			1.50	2.00	2.50		12.00			
10 Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00			
12 National Bank Of Iraq	4.49	5.29	5.49	6.13	8.00	13.00	13.00	13.00	14.00	15.00	2.18	2.45	2.60	2.85	13.00	14.00	15.00	
13 Credit Bank Of Iraq	1.00	1.00	1.25			12.00	12.00	12.00	13.00	13.00					12.00	13.00	13.00	13.00
14 Economic Bank of Iraq	2.00	2.50	3.00	3.00							1.00	1.50	2.00	3.00				
15 Sumer Bank	7.50	7.00	9.50			13.00	13.00	12.00	13.00		5.00	5.00	6.00			13.50		
16 Gulf Commercial Bank	5.50		5.75			15.00	14.00	14.00	15.00		2.50		2.75		14.00			
17 Warka Bank Of Investment & Finance	2.50	4.00	5.50			25.00	25.00	25.00			1.00				25.00			
18 North Bank	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.50	5.00		11.00			
19 Union Bank of Iraq	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.50	3.00		13.00			
20 Ashur International Bank For Investment	3.00	5.90	6.70			16.00	16.00	10.00			2.00	2.90	3.35	3.50	15.00			
21 Mansour Bank	4.00	4.30				11.00	11.00	10.50			2.30	2.50			11.00			
22 Agricutur Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
23 ALHUDA BANK	5.00	6.00	6.50	6.50		15.00	15.00	10.50	11.00		2.50	3.50	4.00	4.00				
24 BYBLOS BANK		3.50	3.50					8.00				2.40	2.50		8.00			6.50
25 TRANS IRAQ BANK	7.00	8.00	8.50	9.00		11.50	11.00	11.00	11.00	14.00	3.00	4.00	5.00	5.50	11.00			
26 Inter kontntal	3.07	5.25				14.00		10.77	12.00	10.00	1.13	2.71			9.72	10.00	7.00	8.39
27 VAKIF Bank												2.00			11.00	12.00	13.00	13.00
28 Credit Libanais	6.90		6.90					14.00	15.00	16.00	4.40		4.40		14.00	14.00	15.00	16.00
29 Turkiye IS Bankasi												1.60			10.25	10.25	10.00	9.40
30 ERBIL BANK	7.25	8.00	8.50					15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
31 ALBaraka Bank																		
32 INTERNATIONAL DEVELOPMENT BANK	6.00	8.00	10.00	10.00				14.00	15.00	16.00	3.00	4.00	6.00		10.00	11.00	12.00	
33 BANK MELLI IRAN			1.00					14.00	16.00									
34 Bank MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	10.00	2.50	2.75	3.00		9.00	9.00	9.00	9.00
35 Banque Libano Francaise SAL		2.00				7.50		10.00				2.25	3.25		8.00			
36 Fransabank		1.50								12.00		2.00	4.00					12.00
37 RT BANK (Region Trade Bank For Investment & Finance	6.00	6.50	7.00			12.00		10.00	12.00		3.00	4.00	5.00		11.00	12.00		
38 BBAC (Bank of Beirut & the Arab Countries)	4.00	3.50	4.75	6.00	7.00	12.00	12.00	13.00	13.50	14.00	3.00	4.00	5.00	5.75	9.00	10.00	11.00	12.00
39 Parsian Bank			6.00						15.00									
40 BLOM BANK		1.96	4.50				8.00		8.00	8.00		2.97			7.45		8.43	8.00
41 Bank Audi	4.00	5.70	5.80			13.50		12.50	13.50		1.50	1.60	1.65		9.75	10.75	10.75	
Average Interest Rate	4.5	4.8	5.7	6.2	7.5	13.8	13.5	12.6	12.7	12.4	2.4	2.8	3.5	3.9	11.9	11.6	11.6	11.2

A Tabel of interest rates Posted by the Specialized Banks for November 2016\*

Bank Name		1- Denominted in Iraqi Dinar									2- Denominated in USD								
		Interest rates on Depeosits					Interest rates on credits				Interest rates on deposits				Interest rates on credits				
		Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
CBI Prescribed Rate ( befor 3/31/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Industrial Bank	4.00	5.00	6.00	7.00					10.00	8.00	1.00	1.00	1.50					
2	Agricultural Cooperation Bank	3.50	1.00	4.00	4.50		14.00	14.00	8.00	8.00	8.00								
3	Realestate Bank	3.00	3.50	4.00	5.00		10.00	10.00	8.00	10.00	10.00								
Average Interest Rat		3.5	3.2	4.7	5.5		12.0	12.0	8.0	9.3	8.7	1.0	1.0	1.5					

**Primary Data**

Source: official latters for all banks operating in Iraq and received Central Bank of Iraq for the month of November 2016

st rates have been changed to savings accounts & deposits & loans by decision of the Board of Directors of ACB labeled with two numbers (15) & (16) adopted its normal routine on 8/2/2016 & authenticated by the Ministry of Finance / Minister's Office / experts numbered book with (KH/82

A Tabel of interest rates Posted by the Commercial Banks for December 2016 \*

Bank Name		1- Denominted 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				Debited Current accounts (overdraft)	Discounted bills of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	Long term more than two years
CBI Prescribed Rate (Before 31/3/2004)		7%	8%	9%	10%				14%	15%	16%								
1	Rafidain Bank	4.00	5.00	5.50	6.00				9.00	10.00	11.00	1.00	1.50	1.75	2.00	8.00	9.00		10.00
2	Rasheed Bank	3.50	4.50	5.00	6.50		13.00	13.00	10.00	11.00	12.00	1.00	1.50	1.50	2.50	9.00	10.00	10.00	11.00
3	T.B.I	3.00	3.25	3.75	3.75		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.00	8.00	8.00	8.00	
4	Bank of Baghdad	2.50	3.00	3.00			10.00		8.00	9.00	10.00	1.00	1.50	1.50		10.00			11.00
5	Commercial Bank of Iraq	4.00	4.00	4.00	4.00		12.00		12.00	12.00	12.00	4.00	4.00	4.00	4.00	12.00	12.00	12.00	12.00
6	Iraqi Middle East Investment Bank	4.00	4.50	5.00	6.00		16.00		15.00	16.00		2.00	2.50	3.00	3.50	14.00	15.00	15.00	
7	Investment Bank Of Iraq	6.50	7.00	7.50			15.00	15.00				4.50	4.75	5.00		12.00			
8	United Bank For Investment	6.00	8.00	8.50			14.00		12.00	12.00	12.00	3.00	4.00	5.00	5.50	12.00	12.00		
9	Dar Es Salaam Investment Bank	1.00	3.00	4.00	5.00		15.00		14.00	14.00	14.00	0.50				13.00	13.00	13.00	13.00
10	Mosul Bank	5.00	5.50	6.00			12.00	12.00	12.00			1.50	2.00	2.50		12.00			
11	Babylon Bank	7.00		9.00	9.00		16.00	15.00	15.00			5.00		6.00	6.00	14.00			
12	National Bank Of Iraq	4.49	5.29	5.49	6.13	8.00	13.00	13.00	13.00	14.00	15.00	2.18	2.45	2.60	2.85	13.00	14.00	15.00	
13	Credit Bank Of Iraq	1.00	1.00	1.25			12.00			11.00							12.00		
14	Economic Bank of Iraq	2.00	2.50	3.00	3.00							1.00	1.50	2.00	3.00				
15	Sumer Bank	7.50	7.00	9.50			13.00	12.00	12.00	13.00		5.00	5.00	6.00			13.50		
16	Gulf Commercial Bank	5.50		5.75			15.00	14.00	14.00	15.00		2.50		2.75		14.00			
17	Warka Bank Of Investment & Finance	2.50	4.00	5.50			25.00	25.00	25.00			1.00				25.00			
18	North-Bank	5.00	5.50	6.00			11.00	16.00	11.00			4.00	4.50	5.00		11.00			
19	Union Bank of Iraq	8.00	9.00	10.00			14.00	14.00	12.00	13.00		2.00	2.50	3.00		13.00			
20	Ashur International Bank For Investment	3.00	5.90	6.70			16.00	16.00	10.00			2.00	2.90	3.35	3.50	15.00			
21	Mansour Bank	4.00	4.30				11.00	11.00	10.50			2.30	2.50			11.00			
22	Agricultur Turkish Bank	2.00	2.50	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
23	ALHUDA BANK	5.00	6.00	6.50	6.50		15.00	15.00	10.50	11.00		2.50	3.50	4.00	4.00				
24	BYBLOS BANK		3.50	3.50					8.00				2.40	2.50		8.00			6.50
25	TRANS IRAQ BANK	7.00	8.00	8.50	9.00		11.50	11.00	11.00	11.00	14.00	3.00	4.00	5.00	5.50	11.00			
26	Inter kontntal	2.99	4.97				14.00		10.86	12.00	10.00	1.07	2.60			11.17	10.00	7.00	8.38
27	Vakif Bank												2.00			11.00	12.00	13.00	13.00
28	Credit Libanais	6.90		6.90					14.00	15.00	16.00	4.40		4.40		14.00	14.00	15.00	16.00
29	IS BANK												1.60			10.25	10.25	10.00	9.38
30	ERBIL BANK	7.25	8.00	8.50					15.00	15.00	15.00	3.00	3.00	3.50		15.00	15.00	15.00	15.00
31	ALBaraka Bank																		
32	INTERNATIONAL DEVELOPMENT BANK	6.00	8.00	10.00	10.00	10.00			14.00	15.00	16.00	3.00	4.00	6.00		10.00	11.00	12.00	
33	BANK MELLI IRAN			1.00					14.00	16.00									
34	Bank MED	2.50	2.75	3.00		3.00	13.00	10.00	10.00	10.00	10.00	2.50	2.75	3.00		9.00	9.00	9.00	9.00
35	Banque Libano Francaise SAL		2.00				7.50		10.00				2.25	3.25		8.00			
36	Fransabank		1.50								12.00		2.00	4.00					
37	RT BANK (Region Trade Bank For Investment & Finance (Formerly Emerald)	6.00	6.50	7.00			12.00		10.00	12.00		3.00	4.00	5.00		11.00	12.00		
38	BBAC (Bank of Beirut & the Arab Countries)	4.00	3.50	4.75	6.00	7.00	12.00	12.00	13.00	13.50	14.00	3.00	4.00	5.00	5.75	9.00	10.00	11.00	12.00
39	Parsian Bank			6.00						15.00								15.00	15.00
40	BLOM BANK		3.10	1.03				8.00		8.00	8.00		2.84			7.43		8.43	8.00
41	Bank Audi	4.00	5.70	5.80			13.50		12.50	13.50		1.50	1.60	1.65		9.75	10.75	10.75	
Average Interest Rate		4.5	4.8	5.6	6.2	7.0	13.8	13.6	12.6	12.6	12.4	2.4	2.8	3.5	3.9	12.1	11.5	11.7	11.3

A Tabel of interest rates Posted by the Specialized Banks for December 2016 \*

Bank Name			1- Denominted in ID								2- Denominated in USD									
			Interest rates on Depeosits					Interest rates on credit			Interest rates on deposits				Interest rates on credit					
			Saving	Fixed deposits				Debited Current accounts (overdraft)	Discounted bills of exchange	Loans			saving	Fixed deposits			Loans			
				6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	Long term more than two years
CBI Prescribed Rate (Before 31/3/2004)			7%	8%	9%	10%			14%	15%	16%									
1	Industrial Bank		4.00	5.00	6.00	7.00				10.00	8.00	1.00	1.00	1.50						
2	Agricultural Cooperative Bank**		3.50	1.00	4.00	4.50	14.00	14.00	8.00	8.00	8.00									
3	Realestate Bank		3.00	3.50	4.00	5.00	10.00	10.00	8.40	10.00	10.00									
Average Interest Rate			3.5	3.2	4.7	5.5	12.0	12.0	8.2	9.3	8.7	1.0	1.0	1.5						

\* ((Primary Data))

Source : official latters for all banks operating in Iraq and received Central Bank of Iraq for the month of December 2016

Notice: Interest rates have been changed to savings accounts &amp; deposits &amp; loans by decision of the Board of Directors of ACB labeled with two numbers (15) &amp; (16) adopted its normal routine on 8/2/2016 &amp; authenticated by the Ministry of Finance / Minister's Office / experts numbered book with (KH/826) 19/4/2016.