

A Tabel of interest rates Posted by the Commercial Banks for January 2017 \*

Bank Name		1- Denominated in ID									2- Denominated in USD								
		Interest rates on Deposits					Interest rates on credit				Interest rates on deposits				Interest rates on credit				
		Saving	Fixed deposits				Current 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 two years
<b>CBI Prescribed Rate (Before 31/3/2004)</b>		<b>7%</b>	<b>8%</b>	<b>9%</b>	<b>10%</b>			<b>14%</b>	<b>15%</b>	<b>16%</b>									
1	Rafidain Bank	4.0	5.0	5.5	7.0			9.0	10.0	11.0	1.0	1.5	1.75	3.0	8.0	9.0	10.0		
2	Rasheed Bank	3.5	4.5	5.0	6.5		13.0	13.0	10.0	11.0	12.0	1.0	1.5	1.5	2.5	9.0	10.0	10.0	11.0
3	T.B.I	2.0	3.25	3.75	3.75		10.0		10.0	10.0	10.0	1.0	1.5	2.0		8.0	8.0	8.0	
4	Bank of Baghdad	2.5	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		16.0		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	13.0
10	Mosul Bank	5.0	5.5	6.0			12.0	12.0	12.0			1.5	2.0	2.5		12.0			
11	Babylon Bank	6.0		7.0	7.0		16.0	15.0	15.0			4.0		5.0	5.0	14.0			
12	National Bank Of Iraq	4.49	5.30	5.50	6.13	8.00	13.00	13.00	13.00	14.00	15.00	2.17	2.45	2.60	2.85	13.00	14.00	15.00	
13	Credit Bank Of Iraq	1.0	1.0	1.25			12.0			11.0							12.0		
14	Economic Bank of Iraq	2.0	2.5	3.0	3.0							1.0	1.5	2.0	3.0				
15	Sumer Bank	7.5	7.0	9.5			13.0	12.0	12.0	13.0		5.0	5.0	6.0			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	2.5	4.0	5.5			25.0	25.0	25.0			1.0				25.0			
18	North-Bank	5.0	5.5	6.0			11.0	16.0	11.0			4.0	4.5	5.0		11.0			
19	Union Bank of Iraq	8.0	9.0	10.0			14.0	14.0	12.0	13.0		2.0	2.5	3.0		13.0			
20	Ashur International Bank	3.0	5.9	6.7			16.0	16.0	16.0			2.0	2.90	3.4	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	5.0	6.0	6.5	6.5		15.0	15.0	10.5	11.0		2.5	3.5	4.0	4.0				
24	BYBLOS BANK		3.5	3.5					8.0				2.4	2.5		8.0	8.0		6.5
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	2.92	4.97				14.00		10.99	12.00	10.00	1.15	2.53			11.84	8.66	9.50	6.47
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			10.30	10.30	10.0	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	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	
32	BANK MELLI IRAN	1.0							14.0	16.0									
33	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
34	Banque Libano Francaise SAL		2.0				7.5		10.0				2.25	3.25		8.0			
35	Fransabank		1.50								12.00		2.00	4.00					
36	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		
37	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
38	Parsian Bank			6.00						15.00									
39	BLOM BANK		3.12					7.99		8.00	8.00		2.91			7.42		8.61	8.00
40	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	
<b>Average Interest Rate</b>		<b>4.3</b>	<b>4.8</b>	<b>5.8</b>	<b>6.1</b>	<b>7.5</b>	<b>13.8</b>	<b>13.6</b>	<b>12.8</b>	<b>12.6</b>	<b>12.4</b>	<b>2.4</b>	<b>2.8</b>	<b>3.5</b>	<b>4.0</b>	<b>12.0</b>	<b>11.3</b>	<b>11.6</b>	<b>11.0</b>

A Tabel of interest rates Posted by the Specialized Banks for January 2017\*

Bank Name		1- Denominated in ID									2- Denominated in USD							
		Interest rates on Depeosits					Interest rates on credit				Interest rates on deposits				Interest rates on credit			
		Saving	Fixed deposits				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	
1	Industrial Bank	4.0	5.0	6.0	7.0				10.0	8.0	1.0	1.0	1.5					
2	Agricultural Cooperative Bank	3.5	1.0	4.0	4.5	14.0	14.0	8.0	8.0	8.0								
3	Realestate Bank	3.0	3.5	4.0	5.0	10.0	10.0	10.0	10.0	10.0								
Average Interest Rate		3.5	3.2	4.7	5.5	12.0	12.0	9.0	9.3	8.7	1.0	1.0	1.5					

\* ((Primary Data))

\* Source official Letters for all operating in Iraq for the month of January 2017

interest rates have been changed to a savings account and deposits and loans by the Bank's Board of Directors (15, 16) taken regular meeting held on 8/2/2016 and authenticated by the Ministry of finance

A Tabel of interest rates Posted by the Commercial Banks for February 2017 \*

Bank Name	1- Denominted in ID										2- Denominted in USD								
	Interest rates on Deposits					Interest rates on credit					Interest rates on deposits				Interest rates on credit				
	Saving	Fixed deposits				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 Prescribec Rate ( befor 3/31/2004)		7%	8%	9%	10%			14%	15%	16%									
1	Rafidain Bank	4.0	5.0	5.5	7.0			9.0	10.0	11.0	1.0	1.5	1.75	3.0	8.0	9.0	10.0		
2	Rasheed Bank	3.5	4.5	5.0	6.5	13.0	13.0	10.0	11.0	12.0	1.0	1.5	1.5	2.5	9.0	10.0	10.0	11.0	
3	T.B.I	2.0	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	16.0		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 El Salaam Investment Bank	1.0	3.0	4.0	5.0	15.0		14.0	14.0	14.0	0.5				13.0	13.0	13.0	13.0	
10	Mosul Bank	5.0	5.5	6.0	6.0	12.0	12.0	12.0			1.5	2.0	2.5		12.0				
11	Babylon Bank	6.0		7.0	7.0	16.0	15.0	15.0			4.0		5.0	5.0	14.0				
12	National Bank Of Iraq	4.49	5.29	5.49	6.13	8.0	13.0	13.0	13.0	14.0	15.0	2.17	2.45	2.6	2.85	13.0	14.0	15.0	
13	Credit Bank Of Iraq	1.0	1.0	1.25		12.0			11.0							12.0			
14	Economic Bank of Iraq	2.0	2.5	3.0	3.0						1.0	1.5	2.0	3.0					
15	Sumer Bank	7.5	7.0	9.5		13.0	12.0	12.0	13.0		5.0	5.0	6.0			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	2.5	4.0	5.5		25.0	25.0	25.0			1.0				25.0				
18	North-Bank	5.0	5.5	6.0		11.0	16.0	11.0			4.0	4.5	5.0		11.0				
19	Union Bank of Iraq	8.0	9.0	10.0		14.0	14.0	12.0	13.0		2.0	2.5	3.0		13.0				
20	Ashur International Bank For Investment	3.0	5.9	6.7		16.0	16.0	10.0			2.0	2.9	3.35	3.5	15.0				
21	Mansour Bank	4.0	4.3			11.0	11.0	10.5			2.3	2.5			11.0				
22	Agricultur Turkish Bank	2.0	2.5	3.0		25.0		27.0			0.5	1.0	1.0		25.0				
23	ALHUDA BANK	5.0	6.0	6.5	6.5	15.0	15.0	10.5	11.0		2.5	3.5	4.0	4.0					
24	BYBLOS BANK		3.5	3.5				8.0				2.4	2.5		8.0	8.0		6.5	
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	2.96	4.97			14.0		12.55	12.0	10.0	1.15	2.47			11.84	7.0	9.5	6.47	
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			10.3	10.3	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	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		
32	BANK MELLI IRAN	1.0						14.0	16.0										
33	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	
34	Banque Libano Francaise SAL		2.0			7.5		10.0				2.25	3.25		8.0				
35	Fransabank		1.5							12.0		2.0	4.0					12.0	
36	RT BANK (Region Trace Bank)	6.0	6.5	7.0		12.0		10.0	12.0		3.0	4.0	5.0		11.0	12.0			
27	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
38	Parsian Bank			6.0					15.0										
39	BLOM BANK		3.12					7.99	8.0	8.0		2.9			7.42		8.61	8.0	
40	BanK Auid	4.0	4.7	4.8		13.5		12.5	13.5		1.5	1.6	1.65		9.75	10.75	10.75		
Average Interest Rate		4.3	4.8	5.8	6.1	7.5	13.8	13.6	12.7	12.6	12.4	2.4	2.8	3.5	3.9	12.0	11.3	11.6	11.0

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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				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	
<b>CBI Prescribec Rate ( befor 3/31/2004)</b>	7%	8%	9%	10%				14%	15%	16%									
<b>1 Industrial Bank</b>	4.00	5.00	6.00	7.00					10.00	8.00	1.00	1.00	1.50						
<b>2 Agricultural Cooperation Bank</b>	3.50	1.00	4.00	4.50		14.00	14.00	8.00	8.00	8.00									
<b>3 Realestate Bank</b>	3.00	3.50	4.00	5.00		10.00	10.00	10.00	10.00	10.00									
<b>Average Interest Rat</b>	<b>3.5</b>	<b>3.2</b>	<b>4.7</b>	<b>5.5</b>		<b>12.0</b>	<b>12.0</b>	<b>9.0</b>	<b>9.3</b>	<b>8.7</b>	<b>1.0</b>	<b>1.0</b>	<b>1.5</b>						

primary data

\* Source official Letters for all operating in Iraq for the month of february 2017

nterest rates have been changed to a savings account and deposits and loans by the Bank's Board of Directors (15, 16) taken regular meeting held on 8/2/2016 and authenticated by the Ministry of finance