

Table of interest rates Posted by the Commercial Banks for January 2017

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	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 (Before 31/3/2004)		7%	8%	9%	10%														
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	DarAlSalam 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 for development & Investment	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	Ziraat 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			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 continental Bank	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 Bank	6.9		6.9					14.0	15.0	16.0	4.4		4.4		14.0	14.0	15.0	16.0
29	IS Turkiye 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	FrancBank		1.50								12.00		2.00	4.00					
36	Region Trade Bank For Investment & Financel	6.0	6.5	7.0			12.0		10.0	12.0		3.0	4.0	5.0		11.0	12.0		
37	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	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		4.3	4.8	5.8	6.1	7.5	13.8	13.6	12.8	12.6	12.4	2.4	2.8	3.5	4.0	12.0	11.5	11.6	11.0

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Table of interest rates Posted by the Specialized 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 more than two years
1	Industrial Bank OF Iraq	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	Real estate 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					

* Priliminary Data

Source: official letters for all operating banks in Iraq for the month of January 2017

The interest rates were changed in accordance with the decision of the Board of Directors of the Bank No. (15,16) dated 8/2/2016 approved by the Ministry of Finance on 19/4/2016

Table of interest rates Posted by the Commercial Banks for February 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 more than two years
CBI Prescribed 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 Micle 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 AlSalam 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 for development & Investment	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	Ziraat 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			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 continental Bank	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 Bank	6.9		6.9				14.0	15.0	16.0	4.4		4.4		14.0	14.0	15.0	16.0	
29	IS Turkiye 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	FrancBank		1.5								12.0		2.0	4.0					12.0
36	Region Trade Bank For Investment & Financel	6.0	6.5	7.0			12.0		10.0	12.0		3.0	4.0	5.0		11.0	12.0		
37	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		2.91			7.42		8.61	8.0
40	Bank Audi	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	11.4	11.6	11.0

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			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 OF Iraq	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	Real estate Bank	3.00	3.50	4.00	5.00		10.00	10.00	10.00	10.00	10.00								
Average Interest Rat		3.5	3.2	4.7	5.5		12.0	12.0	9.0	9.3	8.7	1.0	1.0	1.5					

* Preliminary Data

Source : official letters for all operating banks in Iraq for the month of February 2017

The interest rates were changed in accordance with the decision of the Board of Directors of the Bank No. (15,16) dated 8/2/2016 approved by the Ministry of Finance on 19/4/2016

Table of Interest Rates Posted by the Commercial Banks for March 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 more than two years	
CBI Prescribed 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 AlSalam 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 for development & Investment	5.0	5.5	6.0			12.0	12.0		12.0			1.5	2.0	2.5					
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	5.3	5.5	6.13	8.0	13.0	13.0	13.0	14.0	15.0	2.17	2.45	2.60	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	4.0	4.0	4.5		5.0	11.0	11.0	11.0				3.0	3.0	3.5		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	3.4	3.5	15.0			
21	Mansour Bank	3.0	4.0				11.0	11.0	10.5				2.0	2.2			11.0			
22	Ziraat 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		2.25	2.25	3.80				8.0					2.60	3.5	3.1	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 continental Bank	2.98	4.97				14.0			13.0	12.0	10.0	1.11	2.52			11.91	7.0	9.5	6.47
27	Vakif Bank													2.0			11.0	12.0	13.0	13.0
28	Credit Libanais Bank	6.9		6.9						14.0	15.0	16.0	4.4		4.4		14.0	14.0	15.0	16.0
29	IS Turkiye BANK													1.60			10.30	10.30	10.0	9.40
30	ERBIL BANK	7.3	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	2.0	2.75	3.50	3.75	4.0	11.0	10.0	11.0	12.0	13.0	2.0	2.75	3.5	4.0	10.5	10.5	11.5	12.0
34	Banque Libano Francaise SAL		2.0				7.5		10.0				2.25	3.25		8.0			
35	FrancBank		1.5								12.0		2.0	4.0					12.0
36	Region Trade Bank For Investment & Financel	6.0	6.5	7.0			12.0		10.0	12.0		3.0	4.0	5.0		11.0	12.0		
37	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		3.1					8.0		8.0	8.0		2.9			7.4		8.6	8.0
40	BanK Audi	4.0	5.20	5.30			10.50		12.50	13.50		1.50	1.90	2.58		9.75	10.75	10.75	
Average Interest Rate		4.2	4.7	5.7	5.8	6.0	13.6	13.4	12.7	12.7	12.6	2.3	2.7	3.5	3.8	12.0	11.5	11.7	11.2

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Table of Interest Rates Posted By the Specialized Banks for March 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 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
1	Industrial Bank OF Iraq	4.0	5.0	6.0	7.0				10.0		1.0	1.0	1.5						
2	Agricultural Cooperative Bank	3.0	1.0	2.5	4.5		11.25	11.25	10.0		12.0								
3	Real estate Bank	3.0	3.5	4.0	5.0		10.0	10.0	10.0	10.0	10.0								
Average Interest Rat		3.3	3.2	4.2	5.5		10.6	10.6	10.0	10.0	11.0	1.0	1.0	1.5					

***Preliminary Data**

Source: official letters for all operating banks in Iraq for the month of March 2017

The interest rates were changed in accordance with the resolution of the Board of Directors of the Bank No. (18) dated 8/2/2017 approved by the Ministry of Finance on 19/4/2017

Table of Interest Rates Posted by the Commercial Banks for April 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 more than two years
1	Rafidain Bank	4.0	5.0	5.50	7.0			9.0	10.0	11.0	1.0	1.50	1.75	3.0	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	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	1.50	1.50		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	4.50	5.0	6.0	16.0		15.0	16.0		2.0	2.50	3.0	3.5	14.0	15.0	15.0	
7	Investment Bank Of Iraq	5.5	6.25	6.50		14.0	14.0				4.0	4.5	4.75		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 Alsalam 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 for Development & Investment	5.0	5.50	6.0		12.0	12.0	12.0			1.50	2.0	2.50	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	2.60	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	2.50	3.0	3.0						1.0	1.50	2.0	3.0				
15	Sumer Bank	7.50	7.0	9.50		13.0	12.0	12.0	13.0		5.0	5.0	6.0			13.50		
16	Gulf Commercial Bank	4.50		4.75		15.0	14.0	14.0	15.0		1.50		1.75		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	4.0	4.0	4.5	5.0	11.0	11.0	11.0			3.0	3.0	3.5	4.0	11.0			
19	Union Bank of Iraq	8.0	9.0	10.0		14.0	14.0	12.0	13.0		2.0	2.50	3.0		13.0			
20	Ashur International Bank For Investment	3.0	5.90	6.70		16.0	16.0	10.0			2.0	2.90	3.35	3.50	15.0			
21	Mansour Bank	3.0	4.0			11.0	11.0	10.50			2.0	2.20			11.0			
22	Ziraat Bank	2.0	2.50	3.0		25.0		27.0			0.50	1.0	1.0		25.0			
23	ALHUDA BANK	5.0	6.0	6.50	6.50	15.0	15.0	10.50	11.0		2.50	3.50	4.0	4.0				
24	BYBLOS BANK		2.25	3.13	3.9			8.0				2.60	2.90	3.4	8.0			6.5
25	TRANS IRAQ BANK	7.0	8.0	8.50	9.0	11.50	11.0	11.0	11.0	14.0	3.0	4.0	5.0	5.50	11.0			
26	Inter continental Bank	3.01	4.97			14.0		13.50	12.0	10.0	1.22	3.11			11.65	7.0	9.5	6.47
27	VakIf Bank											2.0			11.0	12.0	13.0	13.0

28	Credit Libanais Bank	6.90		6.9				14.0	15.0	16.0	4.40		4.40		14.0	14.0	15.0	16.0	
29	IS Turkiye 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	2.0	2.75	3.5	3.75	4.0	11.0	10.0	11.0	12.0	13.0	2.0	2.75	3.5	4.0	10.5	10.5	11.5	12.0
34	Banque Libano Francaise SAL		2.0				7.5						2.25	3.25		8.0			
35	FrancBank		1.5							12.0			2.0	4.0				12.0	
36	Region Trade Bank For Investment & Finance	6.0	6.5	7.0			12.0		10.0	12.0		3.0	4.0	5.0		11.0	12.0		
37	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		0.95	4.30				7.99		8.0	9.0		2.76			7.22		8.02	9.0
40	Bank Audi	4.0	5.2	5.3			10.5		12.5	13.5		1.5	1.9	2.58		9.75	10.75	10.75	
Average Interest Rate		4.2	4.6	5.6	5.8	6.0	13.5	13.1	12.8	12.7	12.6	2.3	2.7	3.4	3.8	12.0	11.5	11.7	11.3

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Table of Interest Rates Posted by the Specialized Banks for April 2017*

Bank Name	1- Denominated in ID								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
1	Industrial Bank of Iraq	4.0	5.0	6.0	7.0				10.0	8.0	1.0	1.0	1.5					
2	Agricultural Cooperation Bank	3.0	1.0	2.5	4.5		11.25	11.25	10.0		12.0							
3	Real estate Bank	3.0	3.5	4.0	5.0		10.0	10.0	10.0	10.0	10.0							
Average Interest Rat		3.3	3.2	4.2	5.5		10.6	10.6	10.0	10.0	10.0	1.0	1.0	1.5				

***Preliminary Data**

Source: official letters for all operating banks in Iraq for the month of April 2017

The interest rates were changed in accordance with the resolution of the Board of Directors of the Bank No. (18) dated 8/2/2017 approved by the Ministry of Finance on 19/4/2017

Table of Interest Rates Posted by the Commercial Banks for May 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 more than two years
1	Rafidain Bank	4.0	5.00	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	4.50	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	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	3.00	3.0		10.0		8.0	9.0	10.0	1.0	1.50	1.50		9.0	10.0		11.0	
5	Commercial Bank of Iraq	2.5	2.50	4.0		12.0		12.0	12.0	12.0					12.0	12.0	12.0	12.0	
6	Iraqi Middle East Investment Bank	4.0	4.50	5.0	6.0	16.0		15.0	16.0		2.0	2.50	3.0	3.50	14.0	15.0	15.0		
7	Investment Bank Of Iraq	5.50	6.25	6.5		14.0	14.0				4.0	4.50	4.75		12.0				
8	United Bank For Investment	6.0	8.00	8.5		14.0		12.0	12.0	12.0	3.0	4.0	5.0	5.5		12.0	12.0		
9	Dar Alsalam Investment Bank	1.0	3.00	4.0	5.0	15.0		14.0	14.0	14.0	0.50				13.0	13.0	13.0	13.0	
10	Mosul Bank for Development & Investment	5.0	5.50	6.0		12.0	12.0	12.0			1.5	2.0	2.5	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	4.5	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	1.00	1.25		12.0			11.0							12.0			
14	Economic Bank of Iraq	2.0	2.50	3.0	3.0						1.0	1.50	2.0	3.0					
15	Sumer Bank	7.5	7.00	9.50		13.0	12.0	12.0	13.0		5.0	5.0	6.0			13.5			
16	Gulf Commercial Bank	4.5		4.75		15.0	14.0	14.0	15.0		1.5		1.75		14.0				
17	Warka Bank Of Investment & Finance	2.5	4.00	5.5		25.0	25.0	25.0			1.0				25.0				
18	North-Bank	4.0	4.00	4.5		5.0	11.0	11.0	11.0		3.0	3.0	3.50	4.0	11.0				
19	Union Bank of Iraq	8.0	9.00	10.0		14.0	14.0	12.0	13.0		2.0	2.5	3.00		13.0				
20	Ashur International Bank For Investment	3.0	5.90	6.70		16.0	16.0	10.0			2.0	2.90	3.35	3.50	15.0				
21	Mansour Bank	3.0	4.00			11.0	11.0	10.5			2.0	2.2			11.0				

22	Ziraat Bank	2.0	2.50	3.0			25.0		27.0			0.5	1.0	1.0		25.0			
23	ALHUDA BANK	5.0	6.00	6.5	6.5		15.0	15.0	10.5	11.0		2.5	3.5	4.0	4.0				
24	BYBLOS BANK		2.25	3.13	3.9				8.0				2.6	2.9	3.40	8.0			6.50
25	TRANS IRAQ BANK	7.0	8.00	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 continental Bank	2.98	4.97				14.0		13.0	12.0	10.0	1.03	2.74			11.85	7.0	9.50	6.47
27	VakIf Bank												2.0			11.0	12.0	13.0	13.0
28	Credit Libanais Bank	6.90		6.90					14.0	15.0	16.0	4.40		4.40		14.0	14.0	15.0	16.0
29	IS Turkiye BANK												1.6			10.3	10.3	10.0	9.4
30	ERBIL BANK	7.25	8.00	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	8.00	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	2.0	2.75	3.5	3.75	4.0	11.0	10.0	11.0	12.0	13.0	2.0	2.75	3.50	4.0	10.5	10.5	11.5	12.0
34	Banque Libano Francaise SAL		2.00				7.5		10.0				2.25	3.25		8.0			
35	FrancBank		1.50								12.0		2.0	4.0					12.0
36	Region Trade Bank For Investment & Finance	6.0	6.50	7.0			12.0		10.0	12.0		3.0	4.0	5.0		11.0	12.0		
37	Bank of Beirut & the Arab Countries	4.0	3.50	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		0.95	4.30				7.99		8.0	9.0		2.76			7.22		8.02	9.0
40	Bank Audi	4.0	5.20	5.3			10.5		12.5	13.5		1.5	1.90	2.58		9.75	10.75	10.75	
Average Interest Rate		4.1	4.6	5.6	6.0	6.0	13.5	13.1	12.7	12.7	12.6	2.2	2.7	3.4	3.8	12.0	11.5	11.7	11.3

Table of Interest Rates Posted by the Specialized Banks for May 2017*

Bank Name		1- Denominted in ID									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
1	Industrial Bank of Iraq	4.0	5.0	6.0	7.0				10.0	8.0	1.0	1.0	1.5						
2	Agricultural Cooperation Bank	3.0	1.0	2.5	4.5	11.25	11.25	10.0		12.0									
3	Real estate Bank	3.0	3.5	4.0	5.0	10.0	10.0	10.0	10.0	10.0									
Average Interest Rat		3.3	3.2	4.2	5.5	10.6	10.6	10.0	10.0	10.0	1.0	1.0	1.5						

*Priliminary Data

Source: Official Letters for all Operating Banks in Iraq for the month of April and May 2017
 The interest rates were changed in accordance with the resolution of the Board of Directors of the Bank No. (18) dated 8/2/2017 approved by the Ministry of Finance on 19/4/2017

Table of Interest Rates Posted by the Commercial Banks for June 2017

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	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	10.0	10.0	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	1.5	2.5	2.5	10.0		10.0	10.0	10.0	1.0	1.25	1.5	1.5	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	2.5	2.5	4.0		12.0	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	5.5	6.25	6.5		14.0	14.0				4.0	4.5	4.75		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 Alsalam 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 for Development & Investment	5.0	5.5	6.0		12.0	12.0	12.0			1.5	2.0	2.5	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	4.9	5.29	5.49	6.13	8.0	13.0	13.0	13.0	14.0	15.0	2.18	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	4.5		4.75		15.0	14.0	14.0	15.0		1.5		1.75		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	4.0	4.0	4.5	5.0	11.0	11.0	11.0			3.0	3.0	3.5	4.0	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	3.0	4.0			11.0	11.0	10.5			2.0	2.2			11.0			
22	Ziraat 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		2.25	3.13	3.90			8.0				2.63	2.90	3.40	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 continental Bank	2.95	4.97			14.0		14.78	12.0	10.0	1.01	3.42			12.0	7.0	9.5	6.47
27	Vakif Bank											2.0			11.0	12.0	13.0	13.0
28	Credit Libanais Bank	6.9		6.9				14.0	15.0	16.0	4.4		4.4		14.0	14.0	15.0	16.0

29	IS Turkiye BANK												1.6			10.25	10.25	10.0	9.4
30	ERBIL BANK	7.3	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	2.0	2.75	3.5	3.75	4.0	11.0	10.0	11.0	12.0	13.0	2.0	2.75	3.5	4.0	10.5	10.5	11.5	12.0
34	Banque Libano Francaise SAL		2.0				7.5		10.0				2.25	3.25		8.0			
35	FrancBank		1.5							12.0			2.0	4.0					12.0
36	Region Trade Bank For Investment & Financel	6.0	6.5	7.0			12.0		10.0	12.0		3.0	4.0	5.0		11.0	12.0		
37	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		1.87	4.5				7.92		9.0	8.0		2.88			6.97	10.0	9.22	8.28
40	Bank Audi	4.0	5.2	5.3			10.5		12.5	13.5		1.5	1.9	2.58		9.75	10.75	10.75	
Average Interest Rate		4.1	4.5	5.6	5.9	6.0	13.5	13.1	12.8	12.7	12.6	2.2	2.7	3.4	3.7	12.0	11.4	11.8	11.2

Central Bank of Iraq
Statistics & Research Dep. /
Original research Division

Table of interest rates Posted by the Specialized Banks for June 2017

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	more than two years	
CBI Prescribed Rate (before 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	3.0	1.0	2.5	4.5		11.25	11.25	10.0		12.0									
3	Realestate Bank	3.0	3.5	4.0	5.0		10.0	10.0	10.0	10.0	10.0									
Average Interest Rate		3.3	3.2	4.2	5.5		10.6	10.6	10.0	10.0	10.0		1.0	1.0	1.5					

*Preliminary Data

Source: official letters for all operating banks in Iraq for the month of June 2017
The interest rates were changed in accordance with the resolution of the Board of Directors of the Bank No. (18) dated 8/2/2017 approved by the Ministry of Finance on 19/4/2017

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

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	Rafidain Bank	4.00	5.00	5.50	7.00				9.00	10.00	11.00	1.00	1.50	1.75	3.00	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	10.00	11.00												
3	T.B.I	2.00	1.50	2.50	2.50	10.00		10.00	10.00	10.00	1.00	1.25	1.50	1.50	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	2.50	2.50	4.00		12.00		12.00	12.00	12.00					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	5.50	6.25	6.50		14.00	14.00				4.00	4.50	4.75		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	5.0	5.5	6.0	6.0	12.0	12.0	12.0			1.5	2.0	2.5	2.5	12.0															
11	Babylon Bank	6.00		7.00	7.00	16.00	15.00	15.00			4.00		5.00	5.00	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	3.00		4.57		15.00	14.00	14.00	15.00		1.50		1.75		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	4.00	4.00	4.50	5.00	11.00	11.00	11.00			3.00	3.00	3.50	4.00	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	3.00	4.00			11.00	11.00	10.50			2.00	2.20			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	10.50	11.00		2.50	3.50	4.00	4.00																
24	BYBLOS BANK		2.25	3.13	3.90			8.00				2.63	2.88		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	2.95	4.97			14.00		14.78	12.00	10.00	1.01	3.42			12.00	7.00	9.50	6.47												
27	VAKIF Bank											2.00			11.00	12.00	13.00	13.00												
28	Credit Libanais	6.90		6.90							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	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													
32	BANK MELLI IRAN	1.00							14.00	16.00																				
33	Bank MED	2.00	2.75	3.50	3.75	4.00	11.00	10.00	11.00	12.00	13.00	2.50	2.75	3.50	10.50	10.50	11.50	12.00												
34	Banque Libano Francaise SAL		2.00			7.50		10.00				2.25	3.25		8.00															
35	Fransabank		1.50							12.00		2.00	4.00					12.00												
36	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														
37	BBAC (Bank of Beirut & the Arab Countries)	4.00	3.50	5.50	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											
38	Parsian Bank			6.00					15.00																					
39	BLOM BANK		1.87	4.50			7.92		9.00	8.00		2.88			6.97		9.22	8.28												
40	Bank Audi	4.00	5.20	5.30		10.50		12.50	13.50		1.50	1.90	2.58		9.75	10.75	10.75													
	Average Interest Rate	4.1	4.5	5.6	5.9	6.0	13.5	13.1	12.8	12.7	12.6	2.2	2.7	3.4	3.7	12.0	11.5	11.8	11.3											

A Tabel of interest rates Posted by the Specialized Banks forb July 2017*

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)																		
1	Industrial Bank	4.00	5.00	6.00	7.00			14%	15%	16%	1.00	1.00	1.50					
2	Agricultural Cooperation Bank	3.00	1.00	2.50	4.50		11.25	11.25	10.00		12.00							
3	Realestate Bank	3.00	3.50	4.00	5.00		10.00	10.00	10.00	10.00								
Average Interest Rat		3.3	3.2	4.2	5.5		10.6	10.6	10.0	10.0	10.0	1.0	1.0	1.5				

*Preliminary Data

Source: official letters for all operating banks in Iraq for the month of July 2017
 The interest rates were changed in accordance with the resolution of the Board of Directors of the Bank No. (18) dated 8/2/2017 approved by the Ministry of Finance on 19/4/2017

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

Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
	Fixed deposits					Current account(over draft)	Discounted bill of exchange	Loans			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 3/31/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Rafidain Bank	4.0	5.0	5.50	7.00				9.0	10.0	11.0	1.0	1.50	1.75	3.0	8.0	9.0	10.0	
2 Rasheed Bank	3.50	4.50	5.0	6.50		10.0	10.0	10.0	11.0	12.0	1.0	1.50	1.50	2.50	9.0	10.0	10.0	11.0
3 T.B.I	2.0	1.50	2.5	2.5		10.0		10.0	10.0	10.0	1.0	1.25	1.50	1.50	8.0	8.0	8.0	
4 Bank of Baghdad	2.50	3.0	3.0			10.0		8.0	9.0	10.0	1.0	1.50	1.50		9.0	10.0		11.0
5 Commercial Bank of Iraq	2.50	2.50	4.0			12.0		12.0	12.0	12.0					12.0	12.0	12.0	12.0
6 Iraqi Middle East Investment Bank	4.00	4.50	5.0	6.00		16.0		15.0	16.0		2.0	2.50	3.0	3.50	14.0	15.0	15.0	
7 Investment Bank Of Iraq	5.50	6.25	6.50			14.0	14.0				4.0	4.50	4.75		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	5.00		15.0		14.0	14.0	14.0	0.50				13.0	13.0	13.0	13.0
10 Mosul Bank	3.0	3.5	4.0	4.0		12.0	12.0	12.0			1.5	2.0	2.5	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	8.00	13.0	13.0	13.0	14.0	15.0	2.18	2.45	2.60	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	3.00							1.0	1.50	2.0	3.0				
15 Sumer Bank	7.5	7.0	9.50			13.0	12.0	12.0	13.0		5.0	5.0	6.0			13.5		
16 Gulf Commercial Bank	3.0		4.75			15.0	14.0	14.0	15.0		1.50		1.75		14.0			
17 Warka Bank Of Investment & Finance	2.5	4.0	5.50			25.0	25.0	25.0			1.0				25.0			
18 North Bank	4.0	4.0	4.50		5.00	11.0	11.0	11.0			3.0	3.0	3.5	4.0	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	6.70			16.0	16.0	10.0			2.0	2.9	3.35	3.5	15.0			
21 Mansour Bank	3.0	4.0				11.0	11.0	10.5			2.0	2.20			11.0			
22 Agricultural Turkish Bank	2.0	2.5	3.0			25.0		27.0			0.50	1.0	1.0		25.0			
23 ALHUDA BANK	5.0	6.0	6.50	6.50		15.0	15.0	10.5	11.0		2.50	3.50	4.0	4.0				
24 BYBLOS BANK		2.25	3.13	3.90				8.0				2.63	2.90	3.13	8.0			6.5
25 TRANS IRAQ BANK	7.0	8.0	8.50	9.0		11.5	11.0	11.0	11.0	14.0	3.0	4.0	5.0	5.50	11.0			
26 Inter kontnntal	2.95	4.97				14.0		14.8	12.0	10.0	1.01	3.42			12.0	7.0	9.50	6.47
27 VAKIF Bank												2.00			11.0	12.0	13.0	13.0
28 Credit Libanais	6.90		6.90					14.0	15.0	16.0	4.40		4.40		14.0	14.0	15.0	16.0
29 Turkiye IS Bankasi												1.60			10.25	10.25	10.0	9.40
30 ERBIL BANK	7.25	8.0	8.50					15.0	15.0	15.0	3.0	3.0	3.50		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	2.0	2.75	3.50	3.75	4.00	11.0	10.0	11.0	12.0	13.0	2.0	2.75	3.50		10.50	10.50	11.50	12.0
34 Banque Libano Francaise SAL		2.0				7.50		10.0				2.25	3.25		8.0			
35 Fransabank		1.50								12.0		2.0	4.0					12.0
36 RT BANK (Region Trade Bank For Investment & Finance	6.0	6.50	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	3.50	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		1.87	4.50				7.92		9.0	8.0		2.88			6.97		9.22	8.28
40 Bank Audi	4.00	5.20	5.30			10.50		12.50	13.50		1.50	1.90	2.58		9.75	10.75	10.75	
Average Interest Rate	4.0	4.5	5.6	5.8	6.0	13.5	13.1	12.8	12.7	12.6	2.2	2.7	3.4	3.7	12.0	11.5	11.8	11.3

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

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 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	3.0	1.0	2.5	4.5	14.0	14.0	10.0	12.0	12.0								
3	Realestate Bank	3.0	3.5	4.0	5.0	10.0	10.0	10.0	10.0	10.0								
Average Interest Rat		3.3	3.2	4.2	5.5			10.0	10.7	10.0	1.0	1.0	1.5					

*Preliminary Data

Source: official latters for all operating banks in Iraq for the month of August 2017

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

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)	Current bill of exchange	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	7.00				9.0	10.0	11.0	1.00	1.50	1.75	3.00	8.0	9.0	10.0		
2	Rasheed Bank	3.50	4.50	5.00	6.50	10.0	10.0	10.0	11.0	12.0	1.00	1.50	1.50	2.50	9.0	10.0	10.0	11.0		
3	T.B.I	2.00	1.50	2.50	2.50	10.0		10.0	10.0	10.0	1.00	1.25	1.50	1.50	8.0	8.0	8.0			
4	Bank of Baghdad	2.50	3.00	3.00		10.0		8.0	9.0	10.0	1.00	1.50	1.50		9.0	10.0		11.0		
5	Commercial Bank of Iraq	2.50	2.50	4.00		12.0		12.0	12.0	12.0					12.0	12.0	12.0	12.0		
6	Iraqi Middle East Investment Bank	4.00	4.50	5.00	6.00	16.0		15.0	16.0		2.00	2.50	3.00	3.50	14.0	15.0	15.0			
7	Investment Bank Of Iraq	5.50	6.25	6.50		14.0	14.0				4.00	4.25	4.75		12.0					
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	15.0		14.0	14.0	14.0	0.50				13.0	13.0	13.0	13.0		
10	Mosul Bank	3.0	3.5	4.0	4.0	12.0	12.0	12.0			1.5	2.0	2.5	2.5	12.0					
11	Babylon Bank	6.00		7.00	7.00	16.0	15.0	15.0			4.00		5.00	5.00	14.0					
12	National Bank Of Iraq	4.49	5.29	5.49	6.13	8.00	13.0	13.0	14.0	15.0	2.18	2.45	2.60	2.85	13.0	14.0	15.0			
13	Credit Bank Of Iraq	1.00	1.00	1.25		12.0			11.0							12.0				
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		13.0	12.0	12.0	13.0		5.00	5.00	6.00				13.5			
16	Gulf Commercial Bank	3.00		4.75		15.0	14.0	14.0	15.0		1.5		1.75		14.0					
17	Warka Bank Of Investment & Finance	2.50	4.00	5.50		25.0	25.0	25.0			1.00				25.0					
18	North-Bank	4.00	4.00	5.00	5.00	11.0	11.0	11.0			3.0	3.0	3.50	4.00	11.0					
19	Union Bank of Iraq	8.00	9.00	10.00		14.0	14.0	12.0	13.0		2.00	2.50	3.00		13.0					
20	Ashur International Bank For Investment	3.00	5.90	6.70		16.0	16.0	10.0			2.00	2.90	3.35	3.50	15.0					
21	Mansour Bank	3.00	4.00			11.00	11.00	10.50			2.00	2.20			11.0					
22	Ziraat Bank	2.00	2.50	3.00		25.00		27.00			0.50	1.00	1.00		25.0					
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		2.25	3.125	3.90			8.00				2.63	2.9	3.13	8.0					6.5
25	TRANS IRAQ BANK	7.0	8.0	8.50	9.0	11.5	11.0	11.0	11.0	14.0	3.0	4.0	5.0	5.50	11.0					
26	Inter kontntal	2.42	4.86			14.00		14.69	12.00	10.00	0.69	4.03			11.75	7.00	9.50	6.47		
27	VakIf Bank											2.00			11.0	12.0	13.0	13.0		
28	Credit Libanais	6.90		6.90						14.0	15.0	16.0	4.40		14.0	14.0	15.0	16.0		
29	IS BANK											1.63			10.25	10.25	11.00	9.38		
30	ERBIL BANK	7.25	8.0	8.50				15.0	15.0	15.0	3.0	3.0	3.50		15.0	15.0	15.0	15.0		
31	INTERNATIONAL DEVELOPMENT BANK	6.0	8.0	10.0	10.0			14.00	15.00	16.00	3.00	4.00	6.00		10.00	11.00	12.00			
32	BANK MELLI IRAN	1.0						14.00	16.00											
33	BANK MED	2.0	2.75	3.50	3.75	4.0	11.0	10.0	11.0	12.0	13.0	2.0	2.75	3.50	4.00	10.50	10.50	11.50	12.00	
34	Banque Libano Francaise SAL		2.0				7.50		10.00			2.25	3.25		8.00					
35	Fransbank		1.5							12.0		2.0	4.0							12.0
36	Region Trade BANK FOR investment	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 aArab Countries)	4.0	3.5	4.8	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		1.88	4.50				7.90		9.0	9.16		2.85							8.27
40	Audi Bank	4.00	5.20	5.30		10.50		12.50	13.50		1.50	1.90	2.58		9.75	10.75	10.75			
Average Interest Rate		4.0	4.5	5.6	5.8	6.0	13.5	13.1	12.8	12.7	12.7	2.2	2.7	3.4	3.7	12.0	11.5	11.8	11.3	

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

	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			saying	Fixed deposits		Loans					
		6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	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	8.00				10.00	8.00	1.00	1.00	1.50						
2 Agricultural Cooperation Bank	3.00	1.00	2.50	4.50		11.25	11.25	10.00		12.00									
3 Realestate Bank	3.0	3.5	4.0	5.0		10.0	10.0	10.0	10.0	10.0									
Average Interest Rat	3.3	3.2	4.2	5.5	8.0	10.6	10.6	10.0	10.0	10.0	1.0	1.0	1.5						

Primary Data

Source: official letters for all operating banks in Iraq for the month of September 2017

The interest rates were changed in accordance with the resolution of the Board of Directors of the Bank No. (18) dated 8/2/2017 approved by the Ministry of Finance on 19/4/2017

A Tabel of Interest Rates Posted By The Commercial Banks For October 2017*

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				
	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	More than a term less than a year	Short term a year	Midium term a year	More than one year	More than two years
CBI Prescribed Rate Befor 31/3/2004	7%	8%	9%	10%				14%	17%	16%									
1 Rafidain Bank	4.00	5.00	5.50	7.00				9.00	10.00	11.00	1.00	1.50	1.75	3.25	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	10.00	11.00	
3 T.B.I	2.00	1.50	2.50	2.50		10.00		10.00	10.00	10.00	1.00	1.25	1.50	1.50	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	2.50	2.50	4.00			12.00		12.00	12.00	12.00					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	5.00	5.75	6.00			14.00	14.00				3.50	4.00	4.25	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			
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	3.00	3.50	4.00	4.00		12.00	12.00	12.00			1.50	2.00	2.50		12.00				
11 Babylon Bank	6.00		7.00	7.00		16.00	15.00	15.00			4.00		5.00	5.00	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	1.50			12.00			11.00							12.00			
14 Economic Bank of Iraq	3.00	3.25	3.75	4.00		10.00		10.00	10.00	10.00	1.00	1.50	2.25	2.00	8.00	8.00	8.00		
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	3.00		4.75			15.00	14.00	14.00	15.00		1.50		1.75		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	4.00	4.00	4.50		5.00	11.00	11.00	11.00			3.00	3.00	3.50		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	3.00	4.00				11.00	11.00	10.50			2.00	2.20			11.00				
22 Ziraat 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		2.25	3.13	3.88				8.00				2.63	2.88		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	2.45	4.88				14.00		14.65	12.00	10.00	0.72	3.84			11.66	7.00	9.50	6.47	
27 T. VAKIFLAR BANKASIT												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 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		
32 BANK MELLI IRAN	1.00							14.00	16.00										
33 Bank MED	2.00	2.75	3.50	3.75	4.00	11.00	10.00	11.00	12.00	13.00	2.00	2.75	3.50		10.50	10.50	11.50	12.00	
34 Banque Libano Francaise SAL		2.00				7.50		10.00				2.25	3.25		8.00				
35 Fransabank		1.50								12.00		2.00	4.00						12.00
36 RI BANK (Region Trade Bank For Investment & Finance (Regional Finance))	6.00	6.50	7.00			12.00		10.00	12.00		3.00	4.00	5.00		11.00	12.00			
37 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	
38 Parsian Bank			6.00						15.00										
39 BLOM BANK		3.95					8.21		8.50	9.73		2.83			7.11	8.90	9.50	8.27	
40 Bank Audi	4.00	5.20	5.30			10.50		12.50	13.50		1.50	1.90	2.58		9.75	10.75	10.75		
Average Interest Rate	4.0	4.5	5.6	5.8	6.0	13.4	13.1	12.7	12.6	12.5	2.2	2.7	3.4	3.7	11.9	11.2	11.6	11.3	

A Tabel of Interest Rates Posted By The Specialized Banks For October 2017*

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	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	3.00	1.00	2.50	4.50		14.00	14.00	10.00	12.00	12.00									
3 Realestate Bank	3.00	3.50	4.00	5.00		10.00	10.00	10.00	10.00	10.00									
Average Interest Rat	3.3	3.2	4.2	5.5		12.0	12.0	10.0	10.7	10.0	1.0	1.0	1.5						

Primary Data

*Source: official letters for all banks operating in Iraq and received Central Bank of Iraq for the month of October 2017.

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

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%	11%			14%	15%	18%									
1	Rafidain Bank	4.00	5.00	5.50	7.00			9.00	10.00	11.00	1.00	1.50	1.75	3.00	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	10.00	11.00	
3	T.B.I	2.00	1.00	1.50	2.50	10.00		10.00	10.00	10.00	1.00	1.25	1.50	1.50	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	2.50	2.50	4.00		12.00		12.00	12.00	12.00					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	5.00	5.75	6.00		14.00	14.00				3.50	4.00	4.25		12.00				
8	United Bank For Investment	6.00	8.00	8.50		14.00		12.00	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	3.00	3.50	4.00	4.00	12.00	12.00	12.00			1.50	2.00	2.50		12.00				
11	Babylon Bank	6.00		7.00	7.00	16.00	15.00	15.00			4.00		5.00	5.00	14.00				
12	National Bank Of Iraq	4.49	5.29	5.49	6.13	8.00	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	1.50		12.00			11.00							12.00			
14	Economic Bank of Iraq	3.00	3.25	3.75	4.00		10.00		10.00	10.00	1.00	1.50	2.00	2.25	8.00	8.00	8.00		
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	3.00		4.75		15.00	14.00	14.00	15.00		1.50		1.75		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	4.00	4.00	4.50	5.00	11.00	11.00	11.00			3.00	3.00	3.50	4.00	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	3.00	4.00			11.00	11.00	10.50			2.00	2.20			11.00				
22	Ziraat 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		2.250	3.125	3.88			8.000				2.625	2.875	3.125	8.000				6.500
25	TRANS IRAO 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	2.43	4.88			14.00		14.66	12.00	10.00	0.87	3.96		3.96	11.66	7.00	9.50	6.47	
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	Turkive 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	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		
32	BANK MELLI IRAN	1.00							14.00	16.00									
33	Bank MED	2.00	2.75	3.50	3.75	4.00	11.00	10.00	11.00	12.00	13.00	2.00	2.75	3.50	10.50	10.50	11.50	12.00	
34	Banque Libano Francaise SAL		2.00				7.50		10.00			2.25	3.25		8.00				
35	Fransabank		1.50							12.00		2.00	4.00						12.00
36	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			
37	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
38	Parsian Bank			6.00					15.00										
39	BLOM BANK		3.76	1.70				8.25		8.44	9.74		2.87		7.02	9.50		8.27	
40	Bank Audi	4.00	5.20	5.30		10.50		12.50	13.50		1.50	1.90	2.57		9.75	10.75	10.75		
Average Interest Rate		4.0	4.5	5.5	5.8	6.0	13.4	13.1	12.7	12.6	12.6	2.2	2.7	3.4	3.7	11.9	11.2	11.7	11.3

A Tabel of interest rates Posted by the Specialized Banks for November 2017

Bank Name	1- Denominted in Iraqi Dinar										2- Denominted 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	Long term 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	3.00	1.00	2.50	4.50		14.00	14.00	10.00	12.00	12.00									
3 Realestate Bank	3.00	3.50	4.00	5.00		10.00	10.00	10.00	10.00	10.00									
Average Interest Rat	3.3	3.2	4.2	5.5		12.0	12.0	10.0	10.7	10.0	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 November 2017

A Tabel of interest rates Posted by the Commercial Banks for December 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												
	Fixed deposits					Debited Current accounts (overdraft)	Discounted bills of exchange	Loans			saving	Fixed deposits			Loans												
	Saving	6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	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	7.00				9.00	10.00	11.00	1.00	1.50	1.75	3.25	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	10.00	11.00								
3	T.B.I	2.00	1.50	2.50	2.50		10.00		10.00	10.00	10.00	1.00	1.25	1.50	1.50	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	2.50	2.50	4.00			12.00		12.00	12.00	12.00					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	5.00	5.75	6.00			14.00	14.00				3.50	4.00	4.25		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	3.00	3.50	4.00	4.00		12.00	12.00	12.00			1.50	2.00	2.50	2.50	12.00											
11	Babylon Bank	6.00		7.00	7.00		16.00	15.00	15.00			4.00		5.00	5.00	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	2.13	2.45	2.60	2.85	13.00	14.00	15.00									
13	Credit Bank Of Iraq	1.00	1.00	1.50			12.00			11.00							12.00										
14	Economic Bank of Iraq	3.00	3.25	3.75	4.00		10.00		10.00	10.00	10.00	1.00	1.50	2.00	2.25	8.00	8.00	8.00									
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	3.00		4.75			15.00	14.00	14.00	15.00		1.50		1.75		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	4.00	4.00	4.50		5.00	11.00	11.00	11.00			3.00	3.00	3.50	4.00	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	3.00	4.00				11.00	11.00	10.50			2.00	2.20			11.00											
22	Ziraat 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		2.25	3.13	3.88				8.00				2.63	2.88	3.13	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	2.43	4.88				14.00		14.66	12.00	10.00	0.84	3.99			11.66	7.00	9.50	6.47								
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												1.63			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	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									
32	BANK MELLI IRAN	1.00							14.00	16.00																	
33	Bank MED	2.00	2.75	3.50	3.75	4.00	11.00	10.00	11.00	12.00	13.00	2.00	2.75	3.50	4.00	10.50	10.50	11.50	12.00								
34	Banque Libano Francaise SAL		2.00				7.50		10.00				2.25	3.25		8.00											
35	Fransabank		1.50								12.00		2.00	4.00					12.00								
36	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										
37	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								
38	Parsian Bank			6.00						15.00																	
39	BLOM BANK		3.63	1.70				8.26		8.43	9.75		2.85			7.26			8.27								
40	Bank Audi	4.00	5.20	5.30			10.50		12.50	13.50		1.50	1.90	2.58		9.75	10.75	10.75									
	Average Interest Rate	4.0	4.5	5.5	5.8	6.0	13.4	13.1	12.7	12.6	12.5	2.2	2.7	3.4	3.7	11.9	11.3	11.7	11.3								

A Table of interest rates Posted by the Specialized Banks for December 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				Debited Current accounts (overdraft)	Discounted bills 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 (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	3.00	1.00	2.50	4.50	14.00	14.00	10.00	12.00	12.00										
3	Realestate Bank	3.00	3.50	4.00	5.00	10.00	10.00	10.00	10.00	10.00										
Average Interest Rate		3.3	3.2	4.2	5.5	12.0	12.0	10.0	10.7	10.0	1.0	1.0	1.5							

* ((Primary Data))

Source : official letters for all banks operating in Iraq and received Central Bank of Iraq for the month of December 2017