

Table of interest rates Posted by the Commercial Banks for January 2018

Bank Name	1- Denominated in ID										2- Denominated in USD																
	Interest rates on Deposits					Current accounts (overdraft)	Discounted bills of exchange	Interest rates on credit			Interest rates on deposits				Interest rates on credit												
	Saving	Fixed deposits						Short term	Midium term	Long term	saving	Fixed deposits			Loans												
		6 Months	year	2 years	More than 2 years							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	4.00	5.00	5.50	6.50				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		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		12.00									
9 Dar Al Salam 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 for development & Investment	3.00	3.50	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	5.30	5.50	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	3.00	3.25	3.75	4.00	10.00		10.00	10.00	10.00	1.00	1.50	2.00	4.00	8.00	8.00	8.00										
15 Sumer Bank	7.50	7.00	9.50	9.00		13.00	12.00	10.00	13.00		3.00	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	1.00		3.00	4.00		11.00	11.00	11.00			1.00		2.00	3.00	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	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			3.50	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 continental Bank	2.47	4.88				14.00		14.66	12.00	10.00	0.85	4.17			11.66	9.50	9.50	6.45									
27 Vakif Bank												2.00			11.00	12.00	13.00	13.00									
28 Credit Libanais Bank	6.90		6.90					14.00	15.00	16.00	4.40		4.40		14.00	14.00	15.00	16.00									
29 IS Turkiye 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					14.00	15.00	16.00	3.00	4.00	6.00		10.00	11.00	12.00										
32 BANK MELLI IRAN	1.00							9.00	9.00																		
33 Bank MED	2.00	2.75	3.50	4.00	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 FrancBank		1.50								12.00		2.00	4.00					12.00									
36 Region Trade Bank For Investment & Financel	6.00	6.50	7.00			12.00		10.00	12.00		3.00	4.00	5.00		11.00	12.00											
37 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				8.34		8.60	10.00		2.90			7.41		9.00	9.00									
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	3.9	4.5	5.4	5.8	5.4	13.4	13.1	12.5	12.3	12.6	2.1	2.7	3.3	3.9	11.9	11.4	11.6	11.3									

Table of interest rates Posted by the Specialized Banks for January 2018

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 Industrial Bank OF Iraq	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	8.00	8.00	10.00									
3 Real estate Bank	3.00	3.50	4.00	5.00	10.00	10.00	10.00	10.00	10.00									
Average Interest Rate	3.3	3.2	4.2	5.5	12.0	12.0	9.0	9.3	9.3	1.0	1.0	1.5						

Source: official letters for all operating banks in Iraq for the month of January 2018

Table of interest rates Posted by the Commercial Banks for February 2018*

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
CBI Prescribed Rate (befor 3/31/2004)	7%	8%	9%	10%				14%	15%	16%								
1 Rafidain Bank	4.0	5.0	5.5	6.5				9.0	10.0	11.0	1.0	1.5	1.75	3.3	8.0	9.0	10.0	
2 Rasheed Bank	3.5	4.5	5.0	6.5	10.0	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	1.50	2.50	2.50	10.0		10.0	10.0	10.0	10.0	1.0	1.3	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	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					12.0	12.0	12.0	12.0
6 Iraqi Mickle 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	4.5	5.25	5.5		14.0	14.0					3.0	3.50	3.75		12.0			
8 United Bank For Investment	6.0	8.0	8.5		14.0		12.0	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	14.0	0.5				13.0	13.0	13.0	13.0
10 Mosul Bank for development & Investment	3.0	3.5	4.0		12.0	12.0	12.0				1.5	2.0	2.5		0.0			
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	8.0	13.0	13.0	14.0	15.0	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	1.50		12.0				11.0							12.0		
14 Economic Bank of Iraq	1.0	3.0	3.0	4.0							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	13.0	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			1.5		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	1.0		3.0	4.0	11.0	11.0	11.0				1.0		2.0	3.0	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 ALHuDá 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	3.1				8.0					2.6	2.9		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	14.0	3.0	4.0	5.0	5.5	11.0			
26 Inter continental Bank	2.44	4.88			14.0		14.68	12.0	10.0	10.0	0.76	4.11			10.61	9.5	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	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	16.0	3.0	4.0	6.0		10.0	11.0	12.0	
32 BANK MELLI IRAN	1.0						9.0	9.0										
33 Bank MED	2.0	2.75	3.5	4.0	4.0	11.0	10.0	11.0	12.0	13.0	2.0	2.8	3.5	4.0	10.5	10.5	11.5	12.0
34 Banque Libano Francaise SAL		2.0				7.5		10.0				2.3	3.3		8.0			
35 FrancBank		1.5								12.0		2.0	4.0					12.0
36 Region Trade Bank For Investment & Financel	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	
37 Bank of Beirut & the Arab Countries	4.0	3.5	4.8	6.0	7.0	12.0	12.0	13.0	1.4	14.0	3.0	4.0	5.0	5.8	9.0	10.0	11.0	12.0
38 Parsian Bank			6.0						15.0									
39 BLOM BANK		3.63	1.70				8.34	8.6	10.0			2.9			7.41		9.0	9.0
40 BanK Audi	4.0	5.2	5.3			10.5	0.0	12.5	13.5	13.5	1.5	1.9	2.6		2.6	10.8	10.8	
Average Interest Rate	3.9	4.6	5.5	6.2	6.3	13.5	12.4	12.8	12.1	12.9	2.1	2.7	3.4	4.0	11.4	11.5	11.8	11.3

Table of interest rates Posted by the Specialized Banks for February 2018*

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 Cooperation Bank	3.0	1.0	2.5	4.5	14.0	14.0	8.0	8.0	10.0								
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	12.0	12.0	9.0	9.3	9.3	1.0	1.0	1.5					

* Preliminary Data

Source : official latters for all operating banks in Iraq for the month of February 2018

Table of Interest Rates Posted by the Commercial Banks for March 2018

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	4.00	5.00	5.50	6.50				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			10.00		10.00	10.00	10.00	1.00	1.25	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	
7 Investment Bank Of Iraq	4.50	5.25	5.50			14.00	14.00				3.00	3.50	3.75		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 AlSalam 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 for development & Investment	3.00	3.50	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	4.50	5.30	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	0.01	2.00	3.00		3.75	10.00		12.00	12.00	12.00	0.01	1.00	2.00	2.50	10.00	10.00	10.00	
15 Sumer Bank	7.50	7.00	9.50	9.00		18.00	12.00	12.00	13.00		3.00	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	1.00		3.00	4.00		11.00	11.00	11.00			1.00		2.00	3.00	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			3.50	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 continental Bank	2.44	4.88				14.00		14.68	12.00	10.00	0.76	4.11			10.61	9.50	9.50	6.47
27 Vakif Bank															11.00	12.00	13.00	13.00
28 Credit Libanais Bank	6.90		6.90					14.00	15.00	16.00	4.40		4.40		14.00	14.00	15.00	16.00
29 IS Turkiye 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							9.00	9.00									
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 FrancBank		1.50								12.00		2.00	4.00					12.00
36 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 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				8.34		8.60	10.00		2.90			7.41		9.00	9.00
40 Bank Audi	40.00	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	4.9	4.5	5.4	6.4	5.7	13.5	13.1	12.6	12.4	12.7	2.0	2.6	3.3	3.9	11.9	11.4	11.7	11.3

Central Bank of Iraq
 Statistics & Research Dep. / Magazin
 & Reports Division

Table of Interest Rates Posted By the Specialized Banks for March 2018

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	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
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 Cooperative Bank	3.00	1.00	2.50	4.50	14.00	14.00	8.00	8.00	10.00									
3	Real estate Bank	3.00	3.50	4.00	5.00	10.00	10.00	8.00	10.00	10.00									
Average Interest Rat		3.3	3.2	4.2	5.5	12.0	12.0	8.0	9.3	9.3	1.0	1.0	1.5						

*Preliminary Data

Source: official letters for all operating banks in Iraq for the month of March 2018

Table of Interest Rates Posted by the Commercial Banks for April 2018*

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	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
1 Rafidain Bank	4.00	5.00	5.50	6.50				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			10.00		10.00	10.00	10.00	1.00	1.25	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	4.50	5.25	5.50			14.00	14.00	14.00			3.00	3.50	3.75		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 Alsalam Investment Bank	1.00	1.00	1.00	1.00				14.00	14.00	14.00	0.50				13.00	13.00	13.00	13.00
10 Mosul Bank for Development & Investment	3.00	3.50	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	5.30	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	0.005	2.00	3.00		3.75	10.00		12.00	12.00	12.00	0.005	1.00	2.00	2.50	10.00	10.00	10.00	
15 Sumer Bank	7.50	7.00	9.50	9.00		18.00	12.00	10.00	13.00		3.00	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	1.00		3.00	4.00		11.00	11.00	11.00			1.00		2.00	2.00	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			3.50	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		4.00	5.00	5.50	11.00			
26 Inter continental Bank	2.57	4.89				14.00		14.62	12.00	10.00	0.84	3.99			11.57	9.50	9.50	6.47
27 VakIf Bank												2.00			11.00	12.00	13.00	13.00
28 Credit Libanais Bank	6.90		6.90					14.00	15.00	16.00	4.40		4.40		14.00	14.00	15.00	16.00
29 IS Turkiye 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							9.00	9.00									
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 FrancBank		1.50								12.00		2.00	4.00					12.00
36 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 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		3.21	4.31				8.09	8.64		10.00		2.95			8.94		9.00	
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	3.8	4.4	5.4	6.1	5.7	13.5	13.1	12.5	12.5	12.7	2.0	2.6	3.3	3.7	12.0	11.5	11.7	11.5

Table of Interest Rates Posted by the Specialized Banks for April 2018*

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
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	3.0	1.0	2.5	4.5	14.00	14.00	8.0	8.0	10.0							
3	Real estate Bank	3.0	3.5	4.0	5.0	10.0	10.0	8.0	10.0	10.0							
	Average Interest Rat	3.3	3.2	4.2	5.5	12.0	12.0	8.0	9.3	9.3	1.0	1.0	1.5				

*Preliminary Data

Source: official letters for all operating banks in Iraq for the month of April 2018

Table of Interest Rates Posted by the Commercial Banks for May 2018*

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	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
1	Rafidain Bank	4.0	5.0	5.5	6.5			9.0	10.0	11.0	1.0	1.5	1.75	3.25	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	1.50	2.50		10.0		10.0	10.0	10.0	1.0	1.25	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	1.50	1.50		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	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	2.50	3.0	3.50	14.0	15.0	15.0		
7	Investment Bank Of Iraq	4.50	5.25	5.5		14.0	14.0				3.0	3.50	3.75		12.0				
8	United Bank For Investment	6.0	5.0	10.0		20.0		14.0	16.0		3.0	4.0	5.0	5.5		14.0	16.0		
9	Dar Alsalam Investment Bank	1.0	1.0	1.0	1.0	15.0		14.0	14.0	14.0	0.50				13.0	13.0	13.0	13.0	
10	Mosul Bank for Development & Investment	3.0	3.5	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	5.30	5.49	6.13	8.0	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	1.50		12.0			11.0							12.0			
14	Economic Bank of Iraq	0.005	2.0	3.0	3.75	10.00		12.00	12.00	12.00	0.005	1.00	2.00	2.50	10.00	10.00	10.00		
15	Sumer Bank	7.5	7.0	9.50	9.00	18.0	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		1.5		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	1.0		3.0	4.0	11.0	11.0	11.0			1.0		2.00	3.0	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	3.00		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	4.0			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	3.88			8.0			3.5	2.63	2.88	3.13	8.0			6.50	
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	2.58	4.89			14.0		14.62	12.0	10.0	0.83	4.21			11.58	9.5	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											1.63			10.25	10.25	10.0	9.38	
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	7.0	8.0	10.0			14.0	15.0	16.0	2.5	3.0	4.0		10.0	11.0	12.0		
32	BANK MELLI IRAN	1.0						9.0	9.0										
33	BANK MED	2.0	2.8	3.5	3.8	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		2.0			7.5		10.0				2.25	2.25		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		3.63	4.50			8.09	8.61		9.61		2.97			8.94		9.00	9.00	
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		3.8	4.3	5.4	5.9	6.3	13.7	13.1	12.6	12.7	12.7	2.1	2.6	3.2	3.8	12.0	11.6	11.9	11.3

Table of Interest Rates Posted by the Specialized Banks for May 2018*

Bank Name		1- Denominted 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			savings	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				6.0	6.0	1.0	1.0	1.5						
2	Agricultural Cooperation Bank	3.0	2.0	3.0	4.0	14.00	14.00	8.0	10.0	12.0									
3	Real estate Bank	3.0	3.5	4.0	5.0	10.0	10.0	8.0	10.0	10.0									
Average Interest Rat		3.3	3.5	4.3	5.3	12.0	12.0	8.0	8.7	9.3	1.0	1.0	1.5						

*Preliminary Data

Source: Official Letters for all Operating Banks in Iraq for the month of May 2018

Table of Interest Rates Posted by the Commercial Banks for June 2018

Bank Name	1- Denominated in Iraqi Dinar											2- Denominated in USD							
	Interest rates on Deposits					Current account(over draft)	Interest rates on credits					Interest rates on deposits				Interest rates on credit			
	Saving	Fixed deposits					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	Rafidain Bank	4.0	5.0	5.5	6.5			9.0	10.0	11.0	1.0	1.5	1.75	3.25	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		10.0		10.0	10.0	10.0	1.0	1.25	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	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	4.5	5.25	5.5		14.0	14.0				3.0	3.5	3.75		12.0				
8	United Bank For Investment	6.0	5.0	10.0		20.0		14.0	16.0		3.0	4.0	5.0	5.5		14.0	16.0		
9	Dar Alsalam Investment Bank	1.0	1.0	1.0	1.5	15.0		14.0	14.0	14.0	0.5				13.0	13.0	13.0	13.0	
10	Mosul Bank for Development & Investment	3.0	3.5	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	5.30	5.49	6.13	8.0	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	1.50		12.0			11.0							12.0			
14	Economic Bank of Iraq	0.005	2.0	3.0	3.75	10.00	0.00	12.00	12.00	12.00	0.005	1.0	2.0	2.5	10.0	10.0	10.0		
15	Sumer Bank	7.5	7.0	9.5	9.0	18.0	12.0	10.0	13.0		3.0	5.0	6.0			13.5			
16	Gulf Commercial Bank	3.0		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	1.0		3.0	4.0	11.0	11.0	11.0			1.0		2.0	3.0	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	3.88			8.0			3.50	2.63	2.88	3.13	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	2.58	4.89			14.0		14.62	12.0	10.0	0.83	4.21			11.58	9.5	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	
29.00	IS Turkiye BANK											1.63			10.25	10.25	10.00	9.38	
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	7.0	8.0	10.0			14.0	15.0	16.0	2.5	3.0	4.0		10.0	11.0	12.0		
32	BANK MELLI IRAN	1.0						9.0	9.0										
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	2.25		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		11.00	12.0			
37	Bank of Beirut & the Arab 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			6.0					15.0										
39	BLOM BANK		3.63	4.50			8.09		8.73	9.61		2.98			8.93		9.00	9.00	
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	3.8	4.3	5.4	6.0	6.3	13.7	12.4	12.6	12.5	12.7	2.0	2.6	3.2	3.8	12.0	11.6	11.9	11.3

Table of interest rates Posted by the Specialized Banks for June 2018

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
1	Industrial Bank	4.0	5.0	6.0	7.0				6.0	6.0	1.0	1.0	1.5					
2	Agricultural Cooperation Bank	3.0	2.0	3.0	4.0	14.00	14.00	8.0	10.0	12.0								
3	Realestate Bank	3.0	3.5	4.0	5.0	10.0	10.0	8.0	10.0	10.0								
Average Interest Rate		3.3	3.5	4.3	5.3	12.0	12.0	8.0	8.7	9.3	1.0	1.0	1.5					

*Preliminary Data

Source: official letters for all operating banks in Iraq for the month of June 2018

A Table of interest rates Posted by the Commercial Banks for July 2018*

Bank Name		1- Denominated in Iraqi Dinar										2- Denominated in USD							
		Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
		Saving	Fixed deposits				Current account (over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
			6 Months	year	2 years	More than 2 years			Short term	Medium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Medium term a year	Long term more than one year	more than two years
1	Rafidain Bank	4.00	5.00	5.50	6.50			9.00	10.00	11.00	1.00	1.50	1.75	3.25	8.00	9.00	10.00		
2	Rasheed Bank	3.5	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			10.00		10.00	10.00	10.00	1.00	1.00	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				
6	Iraqi Middle East Investment Bank	4.00	4.50	5.00			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	4.50	5.25	5.50			14.00	14.00				3.00	3.50	3.75		12.00			
8	United Bank For Investment	6.00	5.00	10.00			20.00		14.00	16.00		3.00	4.00	5.00	5.50		14.00	16.00	
9	Dar Es Salaam Investment Bank	1.00	1.00	1.00	1.50		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			12.00	12.00	12.00			1.50	2.00	2.5	2.5	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	5.30	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										12.00		
14	Economic Bank of Iraq	0.005	2.00	3.00	3.75		10.00		12.00	12.00	12.00	0.005	1.00	2.00	2.50	10.00	10.00	10.00	
15	Sumer Bank	7.50	7.00	9.50			18.00	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	1.00		3.00	4.00		11.00	11.00	11.00			1.00		2.00		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	12.00			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					8.00			3.50	2.63	2.88	3.13	8.00			6.5
25	TRANS IRAQ BANK	7.00	8.00	8.50	9.00		11.50	11.00	11.00	14.00		3.00	4.00	5.00	5.50	11.00			
26	Inter kontntal	2.58	4.89				14.00		14.62	12.00	10.00	0.83	4.21			11.58	9.50	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	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	7.00	8.00	10.00				14.00	15.00	16.00	2.50	3.00	4.00		10.00	11.00	12.00	
32	BANK MELLI IRAN	1.00							9.00	9.00									
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	2.25		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		3.63	4.50				8.09		8.73	9.61		2.98			8.93		9.00	9.00
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		3.8	4.3	5.4	5.9	6.3	13.7	13.1	12.7	12.5	12.7	2.1	2.6	3.2	3.8	12.0	11.6	11.9	11.3

A Tabel of interest rates Posted by the Specialized Banks forb July 2018*

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
1	Industrial Bank	4.00	5.00	6.00	7.00				6.00	6.00	1.00	1.00	1.50						
2	Agricultural Cooperation Bank	3.00	2.00	3.00	4.00	14.00	14.00	8.00	10.00	12.00									
3	Realestate Bank	3.00	3.50	4.00	5.00	10.00	10.00	8.00	10.00	10.00									
Average Interest Rat		3.3	3.5	4.3	5.3	12.0	12.0	8.0	8.7	9.3	1.0	1.0	1.5						

Source: official letters for all operating banks in Iraq for the month of July 2018

A Tabel of interest rates Posted by the Commercial Banks for August 2018*

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			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	more than two years
1	Rafidain Bank	4.00	5.00	5.50	6.50			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	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			10.00		10.00	10.00	1.00	1.25	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	
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
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	4.50	5.25	5.50			14.00	14.00				3.00	3.50	3.75		12.00		
8	United Bank For Investment	6.00	5.00	10.00			20.00		14.00	16.00		3.00	4.00	5.00	5.50		14.00	16.00
9	Dar Es Salaam Investment Bank	1.00	1.00	1.00	1.50		15.00		14.00	14.00	14.00	0.50				13.00	13.00	13.00
10	Mosul Bank	3.00	3.50	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	5.30	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	0.005	2.00	3.00	3.75		10.00		12.00	12.00	12.00	0.005	1.00	2.00	2.50	10.00	10.00	10.00
15	Sumer Bank	7.50	7.00	9.50			18.00	12.00	10.00	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	1.00		3.00	4.00		11.00	11.00	11.00			1.00		2.00	3.00	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	12.00			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	0.00	27.00			0.50	1.00	1.00	0.00	25.00		
23	ALHUDA BANK	5.00	6.00	6.50	6.50		15.00	15.00	10.50	11.00	0.00	2.50	3.50	4.00	4.00			
24	BYBLOS BANK		2.25	3.13	3.88				8.00			3.50	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		4.89				14.00		14.62	12.00	10.00	0.83	4.21			11.58	9.50	9.50
27	VAKIF Bank												2.00			11.00	12.00	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
29	Turkiye IS Bankasi												1.63			10.25	10.25	10.00
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
31	ALBaraka Bank																	
32	INTERNATIONAL DEVELOPMENT BANK	6.00	7.00	8.00					14.00	15.00	16.00	2.50	3.00	4.00		10.00	11.00	12.00

33	BANK MELLI IRAN	1.00							9.00	9.00									
34	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
35	Banque Libano Francaise SAL		2.00				7.50		10.00				2.25	2.25		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		4.06	4.50				8.04	9.00		9.61		2.98			8.90		9.00	
41	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		3.9	4.3	5.4	5.4	6.3	13.7	12.4	12.6	12.7	12.0	2.1	2.6	3.2	3.5	12.0	11.6	11.9	11.5

Central Bank of Iraq
Statistics & Research Dep. / Magazin & Reports Division

A Tabel of interest rates Posted by the Specialized Banks for August 2018*

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
1	Industrial Bank	4.00	5.00	6.00	7.00				6.00	6.00	1.00	1.00	1.50						
2	Agricultural Cooperation Bank	3.00	2.00	3.00	4.00		14.00	14.00	8.00	10.00	12.00								
3	Realestate Bank	3.00	3.50	4.00	5.00		10.00	10.00	8.00	10.00	10.00								
Average Interest Rat		3.3	3.5	4.3	5.3		12.0	12.0	8.0	8.7	9.3	1.0	1.0	1.5					

Source: official letters for all operating banks in Iraq for the month of August 2018

A Tabel of interest rates Posted by the Commercial Banks for September 2018*

Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD							
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credit			
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
		6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	Long term more than two years
1 Rafidain Bank	4.00	5.00	5.5	6.5				9.00	10.00	11.00	1.00	1.5	1.75	3.25	8.00	9.00	10.00	
2 Rasheed Bank	3.5	4.5	5.00	6.5		10.00	10.00	10.00	11.00	12.00	1.00	1.5	1.5	2.5	9.00	10.00	10.00	11.00
3 T.B.I	2.00	1.5	2.5			10.00		10.00	10.00	10.00	1.00	1.25	1.5		8.00	8.00	8.00	
4 Bank of Baghdad	2.5	3.00	3.00			10.00		8.00	9.00	10.00	1.00	1.5	1.5		9.00	10.00		11.00
5 Commercial Bank of Iraq	2.0	2.40	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	4.5	5.00	6.00		16.00		15.00	16.00		2.00	2.5	3.00	3.5	14.00	15.00	15.00	
7 Investment Bank Of Iraq	4.5	5.3	5.5			14.00	14.00				3.00	3.5	3.75		12.00			
8 United Bank For Investment	6.00	5.00	10.00			20.00		14.00	16.00		3.00	4.00	5.00	5.50		14.00	16.00	
9 Dar Es Salaam Investment Bank	1.00	1.00	1.00	1.5		15.00		14.00	14.00	14.00	0.5				13.00	13.00	13.00	13.00
10 Mosul Bank	3.00	3.5	4.00			12.00	12.00	12.00			1.5	2.00	2.5	2.5	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	5.3	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	0.005	2.00	3.00	3.75		10.00		12.00	12.00	12.00	0.005	1.00	2.00	2.5	10.00	10.00	10.00	
15 Sumer Bank	7.50	7.00	9.50			18.00	12.00	10.00	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	2.5	4.00	5.5			25.00	25.00	25.00			1.00				25.00			
18 North-Bank	1.00		3.00	4.00		11.00	11.00	11.00			1.00		2.00	3.00	11.00			
19 Union Bank of Iraq	8.00	9.00	10.00			14.00	14.00	14.00	13.00		2.00	2.5	3.00		13.00			
20 Ashur International Bank For Investment	3.00	5.90	6.70			16.00	16.00	12.00			2.00	2.90	3.35	3.50	15.00			
21 Mansour Bank	3.00	4.00				11.00	11.00	10.5			2.00	2.2			11.00			
22 Agricultural Turkish Bank	2.00	2.5	3.00			25.00		27.00			0.50	1.00	1.00		25.00			
23 ALHUDA BANK	5.00	6.00	6.5	6.5		15.00	15.00	10.50	11.00		2.5	3.5	4.00	4.00				
24 BYBLOS BANK		2.25	3.13	3.88				8.00			3.5	2.63	2.88	3.13	8.00			6.5
25 TRANS IRAQ BANK	7.00	8.00	8.5	9.00		11.5	11.00	11.00	14.00		3.00	4.00	5.00	5.5	11.00			
26 Inter kontntal	2.58	4.89				14.00		14.62	12.00	10.00	0.83	4.21			11.58	9.50	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	3.5		15.00	15.00	15.00	15.00
31 INTERNATIONAL DEVELOPMENT BANK	6.00	7.00	8.00	10.00				14.00	15.00	16.00	2.50	3.00	4.00		10.00	11.00	12.00	
32 BANK MELLI IRAN	1.00							9.00	9.00									
33 BANK MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	11.00	2.50	2.75	3.00		9.00	9.00	10.00	
34 Banque Libano Francaise SAL		2.00				7.50		10.00				2.25	2.25		8.00			
35 Fransbank		1.50							12.00			2.00	4.00					12.00
36 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		
37 BBAC(Bank of Beirut & The aArab Countries)	4.00	3.5	4.75	6.00	7.00	12.00	12.00	13.00	13.5	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		4.06	4.5				8.04	9.00		9.61		2.98			8.90		9.00	9.00
40 Audi Bank	4.00	5.2	5.3			10.50		12.50	13.50		1.50	1.90	2.58		9.75	10.75	10.75	
Average Interest Rate	3.8	4.3	5.4	5.9	7.5	13.8	13.1	12.6	12.6	12.6	2.1	2.6	3.2	3.7	12.0	11.5	11.8	11.3

A Tabel of interest rates Posted by the Specialized Banks for September 2018*

Bank		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
1	Industrial Bank	4.00	5.00	6.00	7.00				6.00	6.00	1.00	1.00	1.50						
2	Agricultural Cooperation Bank	3.00	2.00	3.00	4.00	14.00	14.00	8.00	10.00	12.00									
3	Realestate Bank	4.00	5.00	6.00	7.00				6.00	6.00	1.00	1.00	1.50						
Average Interest Rat		3.7	4.0	5.0	6.0	14.0	14.0	8.0	7.3	8.0	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 September 2018

A Tabel of interest rates Posted by the Commercial Banks for October 2018*

Bank Name	1- Denominated in Iraqi Dinar										2- Denominated in USD								
	Interest rates on Deposits					Current account(over draft)	Interest rates on credits			Interest rates on deposits				Interest rates on credit					
	Saving	Fixed deposits					Discounted bill of exchange	Loans			saving	Fixed deposits			Loans				
		6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	more than one year	Long term more than two years	
1	Rafidain Bank	4.00	5.00	5.50	6.50			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		10.00		10.00	10.00	10.00	1.00	1.25	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	2.00	2.38	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	4.50		5.50		14.00	14.00				3.00	3.50	3.75		12.00				
8	United Bank For Investment	6.00	5.25	10.00		20.00		14.00	16.00		3.00	4.00	5.00	5.50		14.00	16.00		
9	Dar Es Salaam Investment Bank	1.00	1.00	1.00	1.50	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		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	5.30	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	1.25		12.00			11.00							12.00			
14	Economic Bank of Iraq	0.005	2.00	3.00	3.75		10.00		12.00	12.00	12.00	0.005	1.00	2.00	2.50	10.00	10.00	10.00	
15	Sumer Bank	7.50	7.00	9.50	9.00		18.00	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	1.00		3.00	4.00		11.00	11.00	11.00			1.00		2.00	3.00	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	12.00			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	Agricatur 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	3.88				8.00			3.50	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	2.58	4.89				14.00		14.62	12.00	10.00	0.83	4.21			11.58	9.50	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	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	7.00	8.00	10.00				14.00	15.00	16.00	2.50	3.00	4.00		10.00	11.00	12.00	
32	BANK MELLI IRAN	1.00							9.00	9.00									
33	Bank MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	11.00	2.50	2.75	3.00		9.00	9.00	10.00	
34	Banque Libano Francaise SAL		2.00				7.50		10.00				2.25	2.25		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		4.06	4.50				8.04	9.00		9.61		2.98			8.90		9.00	9.00
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	3.8	4.3	5.4	6.1	7.5	13.8	13.1	12.6	12.6	12.6	2.1	2.6	3.2	3.7	12.0	11.5	11.8	11.3

A Tabel of interest rates Posted by the Specialized Banks for October 2018*

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
1	Industrial Bank	4.00	5.00	6.00	7.00				6.00	6.00	1.00	1.00	1.50				
2	Agricultural Cooperation Bank	3.00	2.00	3.00	4.00	14.00	14.00	8.00	10.00	12.00							
3	Realestate Bank	3.00	3.50	4.00	5.00	10.00	10.00	8.00	10.00								
Average Interest Rat		3.3	3.5	4.3	5.3	12.0	12.0	8.0	8.7	9.0	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 2018

A Tabel of interest rates Posted by the Commercial Banks for November 2018*

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
1 Rafidain Bank	4.00	5.00	5.50	6.50				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			10.00		10.00	10.00	10.00	1.00	1.25	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	2.00	2.40	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	4.50	5.25	5.50			14.00	14.00				3.00	3.50	3.75		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	12.00	
9 Dar Es Salaam Investment Bank	1.00	0.50	0.50	0.50		15.00		14.00	14.00	14.00	0.50	0.50	0.50	0.50	13.00	13.00	13.00	13.00
10 Mosul Bank	3.00	3.50	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	5.30	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	0.01	2.00	3.00	3.75		10.00		12.00	12.00	12.00	0.01	1.00	2.00	2.50	10.00	10.00	10.00	
15 Sumer Bank	5.00	7.00	8.00	9.00		18.00	6.00	6.00	8.00		5.00	5.00	6.00			11.00		
	10.00		11.00				18.00	14.00	18.00							16.00		
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	1.00		3.00	4.00		11.00	11.00	11.00			1.00		2.00	3.00	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	12.00			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 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		2.25	3.13	3.88				8.00			3.50	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 kontmtal	2.58	4.89				14.00		14.62	12.00	10.00	0.83	4.21			11.58	9.50	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												1.63			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	7.00	8.00	10.00				14.00	15.00	16.00	2.50	3.00	4.00		10.00	11.00	12.00	
32 BANK MELLI IRAN	1.00							9.00	9.00									
33 Bank MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	11.00	2.50	2.75	3.00		9.00	9.00		10.00
34 Banque Libano Francaise SAL		2.00				7.50		10.00				2.25	2.25		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		3.64					8.01	9.00		9.79		2.98					9.29	
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	3.8	4.4	5.3	6.1	7.5	13.6	13.1	12.5	12.5	12.6	2.1	2.6	3.1	3.5	12.0	11.5	11.7	11.3

A Tabel of interest rates Posted by the Specialized Banks for November 2018*

Bank Name	1- Denominted in Iraqi Dinar										2- Denominted in USD							
	Interest rates on Deposits					Interest rates on credits					Interest rates on deposits				Interest rates on credits			
	Saving	Fixed deposits				Current account(over draft)	Discounted bill of exchange	Loans			saving	Fixed deposits			Loans			
		6 Months	year	2 years	More than 2 years			Short term	Midium term	Long term		Less than a year	A year	More than a year	Short term less than a year	Midium term a year	Long term more than one year	more than two years
1	Industrial Bank	4.00	5.00	6.00	7.00				6.00	6.00	1.00	1.00	1.50					
2	Agricultural Cooperation Bank	3.00	2.00	3.00	4.00	14.00	14.00	8.00	10.00	12.00								
3	Realestate Bank	3.00	3.50	4.00	5.00	10.00	10.00	8.00	10.00	10.00								
Average Interest Rat		3,3	3,5	4,3	5,3	12,0	12,0	8,0	8,7	9,3	1,0	1,0	1,5					

Primary Data

Source: official letters for all banks operating in Iraq which received by Central Bank of Iraq for the month of November 2018

A Tabel of interest rates Posted by the Commercial Banks for December 2018 *

Bank Name	1- Denominated in ID										2- Denominated in USD							
	Interest rates on Deposits					Debited Current accounts (overdraft)	Discounted bills of exchange	Interest rates on credit			Interest rates on deposits				Interest rates on credit			
	Saving	Fixed deposits						Short term	Midium term	Long term	saying	Fixed deposits			Loans			
		6 Months	year	2 years	More than 2 years							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	4.00	5.00	5.50	6.50				9.00	10.00	11.00	1.00	1.50	1.75	3.50	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			10.00	10.00	10.00	10.00		1.00	1.25	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	2.00	2.40	2.40			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	4.50	5.25	5.50			14.00	14.00				3.00	3.50	3.75		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	12.00	
9 Dar Es Salaam Investment Bank	1.00	0.50	0.50	0.50		15.00		14.00	14.00	14.00	0.50	0.50	0.50	0.50	13.00	13.00	13.00	13.00
10 Mosul Bank	3.00	3.50	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	5.30	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	0.01	2.00	3.00	3.75		10.00		12.00	12.00	12.00	0.01	1.00	2.00	2.50	10.00	10.00	10.00	
15 Sumer Bank	5.00	7.00	8.00	9.00		18.00	6.00	6.00	8.00		5.00	5.00	6.00			11.00		
	10.00		11.00				18.00	14.00	18.00							16.00		
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	1.00		3.00	4.00		11.00	11.00	11.00			1.00		2.00	3.00	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	12.00			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	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			3.50	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	2.58	4.89				14.00		14.62	12.00	10.00	0.83	4.21			11.60	9.50	9.50	6.50
27 Vakif Bank												2.00			11.00	12.00	13.00	13.00
28 Credit Libanais	6.10		6.10					12.00	12.00	12.00	3.70		3.70		12.00	12.00	12.00	12.00
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	7.00	8.00	10.00				14.00	15.00	16.00	2.50	3.00	4.00		10.00	11.00	12.00	
32 BANK MELLI IRAN	1.00							9.00	9.00									
33 Bank MED	2.50	2.75	3.00			13.00	10.00	10.00	10.00	11.00	2.50	2.75	3.00		9.00	9.00		10.00
34 Banque Libano Francaise SAL		2.00				7.50		10.00				2.25	2.25		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		3.64					8.01	9.00		9.79		2.98					9.29	
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	3.9	4.4	5.4	6.1	7.5	13.6	13.1	12.3	12.4	12.3	2.1	2.6	3.1	3.5	12.0	11.5	11.5	11.0

A Tabel of interest rates Posted by the Specialized Banks for December 2018 *

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	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				6.0	6.0	1.0	1.0	1.5						
2 Agricultural Cooperative Bank	3.0	2.0	3.0	4.0	14.0	14.0	8.0	10.0	12.0									
3 Realestate Bank	3.0	3.5	4.0	5.0	10.0	10.0	8.0	10.0	10.0									
Average Interest Rate	3.3	3.5	4.3	5.3	12.0	12.0	8.0	8.7	9.3	1.0	1.0	1.5						

*(Primary Data)

Source : official letters for all banks operating in Iraq which received by Central Bank of Iraq for the month of December 2018