



# Landsbankinn's variable interest rate development from 2008 - 2020

- Updated on: 1. june 2020

Before a loan agreement that requires an assessment of creditworthiness and has variable interest rates is signed by a consumer, the lender is obliged to inter alia inform the consumer of the historical development of variable interest rates on consumer loans and consumer mortgages granted by the lender, cf. Article 25 of Act No. 33/2013, on Consumer Loans, and Article 14 of Act No. 118/2016, on Consumer Mortgages.

To ensure that consumers are informed about the historical development of variable interest rates that apply to the relevant consumer loans and consumer mortgages, the development of Landsbankinn's main variable interest rates are depicted in the chart below. The chart is published with reservations regarding possible typographical errors and is subject to change without prior notice.

Effective date	Non-indexed loans, variable rate					Inflation-indexed loans, variable rate		
	Housing mortgages		Debentures	Vehicle financing	Personal overdrafts	Housing mortgages		Debentures
	Primary loan	Supplementary loan	Prime interest rate	Prime interest rate		Primary loan	Supplementary loan	Prime interest rate
01.06.2020	3,50%	4,50%	4,30%	4,30%	8,75%	2,00%	3,00%	2,80%
14.04.2020	4,00%	5,00%	4,80%	4,80%	9,50%	2,30%	3,30%	3,10%
23.03.2020	4,10%	5,10%	4,90%	4,90%	9,50%	2,40%	3,40%	3,20%
13.03.2020	4,50%	5,50%	5,20%	5,20%	10,00%	2,80%	3,80%	3,50%
13.02.2020	4,90%	5,90%	5,50%	5,50%	10,50%	3,20%	4,20%	3,80%
15.11.2019	5,05%	6,05%	5,65%	5,65%	10,75%	3,20%	4,20%	3,80%
11.10.2019	5,20%	6,20%	5,75%	5,75%	11,00%	3,25%	4,25%	3,80%
03.09.2019	5,30%	6,30%	5,85%	5,85%	11,25%	3,25%	4,25%	3,80%
01.07.2019	5,40%	6,40%	5,95%	5,95%	11,50%	3,25%	4,25%	3,80%
01.06.2019	5,60%	6,60%	6,15%	6,15%	11,75%	3,25%	4,25%	3,80%
15.11.2018	6,00%	7,00%	6,45%	6,45%	12,25%	3,55%	4,55%	4,20%
11.10.2017	5,75%	6,75%	6,20%	6,20%	12,00%	3,65%	4,65%	4,30%
21.06.2017	6,00%	7,00%	6,45%	6,45%	12,25%	3,65%	4,65%	4,30%
21.05.2017	6,25%	7,25%	6,70%	6,70%	12,50%	3,65%	4,65%	4,30%
21.12.2016	6,50%	7,50%	6,95%	6,95%	12,75%	3,65%	4,65%	4,30%
01.09.2016	6,75%	7,75%	7,20%	7,20%	13,00%	3,65%	4,65%	4,30%
11.11.2015	7,25%	8,25%	7,70%	7,70%	13,45%	3,65%	4,65%	4,30%
01.09.2015	7,00%	8,00%	7,45%	7,45%	13,20%	3,65%	4,65%	4,30%
21.06.2015	6,50%	7,50%	6,95%	6,95%	12,70%	3,65%	4,65%	4,30%
20.05.2015	6,00%	7,00%	6,45%	6,45%	12,20%	3,65%	4,65%	4,30%
21.12.2014	6,00%	7,00%	6,45%	6,45%	12,20%	3,65%	4,65%	4,30%
11.11.2014	6,50%	7,50%	6,95%	6,95%	12,70%	3,65%	4,65%	4,30%
01.10.2014	6,75%	7,75%	7,10%	7,10%	12,80%	3,65%	4,65%	4,30%
11.09.2013	6,75%	7,75%	7,10%	7,10%	12,80%	3,50%	4,50%	4,15%
01.12.2012	6,75%	7,75%	7,10%	7,10%	12,80%	3,75%	4,75%	4,15%
21.06.2012	6,75%	7,75%	7,00%	7,00%	12,45%	3,75%	4,75%	4,15%
21.05.2012	6,50%	7,50%	6,75%	6,75%	12,10%	3,75%	4,75%	4,15%
01.04.2012	6,15%	7,15%	6,40%	6,40%	11,75%	3,75%	4,75%	4,15%
11.02.2012	5,90%	6,90%	6,15%	6,15%	11,50%	3,75%	4,75%	4,15%
11.11.2011	5,90%	6,40%	6,15%	6,15%	11,50%	3,90%	4,90%	4,50%
11.10.2011			6,00%	6,00%	11,30%			4,50%
21.08.2011			6,00%	6,00%	11,30%			4,55%
01.06.2011			5,90%	5,90%	11,20%			4,55%
11.05.2011			5,90%	5,90%	11,20%			4,55%
01.03.2011			5,90%	5,90%	11,20%			4,70%
11.02.2011			5,90%	5,90%	11,45%			4,70%
11.01.2011			6,50%	6,50%	11,45%			4,70%
11.12.2010			6,50%	6,50%	12,00%			4,70%
11.11.2010			6,65%	6,65%	12,50%			4,70%
11.10.2010			7,15%	7,15%	12,50%			4,80%
01.10.2010			7,70%	7,70%	12,80%			4,80%
21.08.2010			8,15%	8,15%	13,15%			4,80%
11.07.2010			8,75%	8,75%	13,75%			4,80%
11.12.2009			9,45%	9,45%	14,00%			4,80%
01.11.2009			10,45%	10,45%	14,50%			5,30%
21.07.2009			10,45%	10,45%	14,50%			5,30%
11.05.2009			12,45%	12,45%	16,50%			6,30%
21.04.2009			15,95%	15,95%	20,00%			6,80%
11.04.2009			17,95%	17,95%	22,00%			6,80%
21.03.2009			19,95%	19,95%	24,00%			7,80%
01.01.2009			20,95%	20,95%	25,00%			8,80%
11.11.2008			20,95%	20,95%	26,50%			8,80%
01.11.2008			20,95%	20,95%	22,65%			8,80%
21.10.2008			14,95%	14,95%	22,65%			8,80%
08.10.2008			18,45%	18,45%	26,15%			8,80%