



2020-06-01

## Interest rate chart of Landsbankinn hf. - Deposits

1. <u>Savings accounts</u>			Annual interest	Prev. interests
Kjörbók accounts:			<b>0,05%</b>	0,05%
Landsbanki Sparireikningur Savings Account, 3-month fixed term			<b>0,10%</b>	0,10%
Landsbanki Sparireikningur Savings Account, 12-month fixed term			<b>0,15%</b>	0,15%
Landsbanki Sparireikningur Savings Account, 24-month fixed term			<b>0,65%</b>	0,65%
Vaxtareikningur Premium rate account			<b>Monthly</b>	<b>Prev. intr.</b>
Balance of ISK 0-999,999			<b>0,15%</b>	0,55%
Balance of ISK 1,000,000-4,999,999			<b>0,25%</b>	0,65%
Balance of ISK 5,000,000-19,999,999			<b>0,35%</b>	0,75%
Balance over ISK 20,000,000			<b>0,45%</b>	0,85%
Vaxtareikningur Varðan 60 Seniors' Premium Account				
Balance of ISK 0-19.999.999			<b>0,35%</b>	0,75%
Balance over ISK 20.000.000			<b>0,45%</b>	0,85%
Vaxtareikningur 30 Premium rate account 30 - Withdrawals with 31 day notice				
Balance of ISK 0-999,999			<b>0,50%</b>	1,25%
Balance of ISK 1,000,000-4,999,999			<b>0,60%</b>	1,35%
Balance of ISK 5,000,000-19,999,999			<b>0,70%</b>	1,45%
Balance of ISK 19,000,000-59,999,999			<b>0,80%</b>	1,55%
Balance over ISK 60,000,000			<b>0,90%</b>	1,65%
Fixed rate account				
Fixed rate account, 3 month term deposit			<b>1,00%</b>	1,75%
Fixed rate account, 6 month term deposit			<b>1,10%</b>	1,85%
Fixed rate account, 12 month term deposit			<b>1,20%</b>	1,95%
Fixed rate account, 24 month term deposit			<b>1,50%</b>	2,15%
Fixed rate account, 36 month term deposit			<b>2,60%</b>	3,10%
Fixed rate account, 60 month term deposit			<b>2,90%</b>	3,40%
Landsbók indexed savings accounts			<b>Monthly</b>	<b>Prev. intr.</b>
Landsbók - 36-month term (3 years)			<b>0,10%</b>	0,45%
Landsbók - 48-month term (4 years)			<b>0,20%</b>	0,55%
Landsbók - 60-month term (5 years)			<b>0,30%</b>	0,65%
Vacation pay accounts, indexed			<b>0,00%</b>	0,15%
Framtíðargrunnur, indexed trust account, fixed term until beneficiary is 18 yrs of age (min. 3 yrs)			<b>0,50%</b>	0,85%
Framtíðargrunnur, non-indexed trust account, fixed term until beneficiary is 18 yrs of age			<b>2,00%</b>	2,35%
Fasteignagrunnur, indexed trust account, 36-month term ( 3 years)			<b>0,50%</b>	0,85%
Framtíðargrunnur, non-indexed trust account, 12-month term (1 year)			<b>2,00%</b>	2,35%
Lífeyrisbók, indexed pension savings accounts				
Lífeyrisbók, indexed pension savings accounts			<b>0,50%</b>	0,85%
Lífeyrisbók, non-indexed pension savings accounts			<b>2,00%</b>	2,35%

Lífeyrisbók, EUR-denominated, deposits no longer accepted

Special indexation on inflation-indexed deposits is based on daily linear changes to the consumer price index (CPI), i.e. indexation for a part of a month is calculated using the ratio 1/30 for each individual day.



## Interest rate chart of Landsbankinn hf. - Deposits cont.

### 2. Current accounts

General chequing accounts	<b>0,05%</b>	0,10%
Einkareikningur personal chequing accounts	<b>0,05%</b>	0,10%
Náman (student) and Sport accounts	<b>0,05%</b>	0,10%
Varðan Premier accounts		
Level 1 balance: ISK 0-250,000	<b>0,05%</b>	0,10%
Level 2 balance: over ISK 250,000	<b>0,10%</b>	0,15%

### 3. Domestic fx. accounts

	Open access	Prev. interests	3 month fixed term	Prev. interests	6 mont fixed term	Prev. interests
Deposits in USD	<b>0,15%</b>	0,75%	<b>0,30%</b>	0,95%	<b>0,45%</b>	1,20%
Deposits in GBP	<b>0,10%</b>	0,25%	<b>0,25%</b>	0,45%	<b>0,40%</b>	0,70%
Deposits in CAD	<b>0,50%</b>	1,00%	<b>0,65%</b>	1,20%	<b>0,85%</b>	1,45%
Deposits in DKK	<b>0,00%</b>		<b>0,05%</b>		<b>0,10%</b>	
Deposits in NOK	<b>0,10%</b>	0,50%	<b>0,25%</b>	0,70%	<b>0,40%</b>	0,95%
Deposits in SEK	<b>0,00%</b>		<b>0,05%</b>		<b>0,10%</b>	
Deposits in CHF	<b>0,00%</b>		<b>0,05%</b>		<b>0,10%</b>	
Deposits in JPY	<b>0,00%</b>		<b>0,05%</b>		<b>0,10%</b>	
Deposits in EUR	<b>0,00%</b>		<b>0,05%</b>		<b>0,10%</b>	



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## Interest rate chart of Landsbankinn hf. - Loans

### 1. Debentures

Prime rate categories	Indexed loans		Non-indexed loans	
	Interests	Prev. intr.	Interests	Prev. intr.
Prime rate without add. intr.	<b>2,80%</b>	3,10%	<b>4,30%</b>	4,80%
Prime rate categ. 1	<b>3,80%</b>	4,10%	<b>5,30%</b>	5,80%
Prime rate categ. 2	<b>4,80%</b>	5,10%	<b>6,30%</b>	6,80%
Prime rate categ. 3	<b>5,70%</b>	6,00%	<b>7,20%</b>	7,70%
Prime rate categ. 4	<b>6,45%</b>	6,75%	<b>7,95%</b>	8,45%
Prime rate categ. 5	<b>7,10%</b>	7,40%	<b>8,60%</b>	9,10%
Prime rate categ. 6	<b>7,60%</b>	7,90%	<b>9,10%</b>	9,60%
Prime rate categ. 7	<b>8,00%</b>	8,30%	<b>9,60%</b>	10,10%
Prime rate categ. 8	<b>8,25%</b>	8,55%	<b>9,60%</b>	10,10%
Prime rate categ. 9	<b>8,40%</b>	8,70%	<b>9,60%</b>	10,10%
Older loans, not prime rate	<b>5,95%</b>	6,25%	<b>7,90%</b>	8,40%
Other loans				
Náman computer loan			<b>4,30%</b>	
Housing mortgages	Indexed loans		Non-indexed loans	
Loan to value under 50% (based on real estate value recorded by the State Valuation Office)				
36-month fixed rate			<b>4,00%</b>	4,50%
60-month fixed rate	<b>2,20%</b>	2,50%	<b>4,20%</b>	4,70%
Loan to value 50% - 69,9%				
Variable rate	<b>2,00%</b>	2,30%	<b>3,50%</b>	4,00%
36-month fixed rate			<b>4,20%</b>	4,70%
60-month fixed rate	<b>2,40%</b>	2,70%	<b>4,40%</b>	4,90%
Loan to value 70% - 85%				
Variable rate	<b>3,00%</b>	3,30%	<b>4,50%</b>	5,00%
36-month fixed rate			<b>5,20%</b>	5,70%
60-month fixed rate			<b>5,40%</b>	5,90%

Special indexation is paid upon the disbursement of a loan, with special indexation calculated using the method that if the period from lending to the first due date for payment is not in whole months, 1/30 of changes to indexation MoM for each additional day is added to or subtracted from the loan amount paid out. Special indexation is paid upon the instalment or prepayment of a loan, with special indexation calculated using the method that if the period from the last due date for payment to the date of payment is not in whole months, 1/30 of changes to indexation MoM for each additional day is added to or subtracted from the instalment or prepayment. If an additional instalment or prepayment is made on a due date for payment, no special indexation is calculated.

The prime interest rate on SpKef loans is Landsbankinn prime interest with a 1,15% premium on non-indexed loans and a 1,60% premium on indexed loans.

### 2. Overdrafts and credit lines

	Interests	Prev. intr.
Corporate overdrafts and credit lines*	<b>8,75%</b>	9,50%
Personal overdrafts (Einkareikningur accounts)*	<b>8,75%</b>	9,50%
Overdrafts of Varðan Premier account members	<b>8,00%</b>	8,50%
Overdrafts of Varðan Premier account members	<b>8,75%</b>	9,50%
Náman student account linked to the Icelandic Students' Loan Fund (LÍN)	<b>4,05%</b>	4,55%
Náman computer loan (no new loans as credit lines)	<b>6,05%</b>	6,55%
Náman general student accounts	<b>6,05%</b>	6,55%

### 3. Credit cards, Visa and MasterCard

Longer-term payments and extended payment accounts	<b>8,75%</b>	9,50%
Longer-term payments and extended payment accounts for Varðan members	<b>8,70%</b>	9,45%

#### 4. Vehicle and equipment financing

<b>Non-indexed loans and facilities:</b>	<b>Interests</b>	<b>Prev. intr.</b>
Prime interest rate - floating rate loans and contracts granted after 20 May 2015 *	<b>4,30%</b>	4,80%
Loan to value ratio <51%	<b>5,10%</b>	5,60%
Loan to value ratio 51-69,9%	<b>5,50%</b>	6,00%
Loan to value ratio 70-80%	<b>5,80%</b>	6,30%
F36 - 3-year fixed rate	<b>6,50%</b>	7,00%

#### **Loans granted before 16.03.2018**

Prime rate category	<b>6,85%</b>	7,35%
Lowest rate for members of Varðan and Náman	<b>6,05%</b>	6,55%
Highest rate for members of Varðan and Náman	<b>6,25%</b>	6,75%

#### **Loans granted before June 9th 2016**

Prime interest rate categ. V (2,3% )	<b>6,60%</b>	7,10%
Prime interest rate categ. T (2% )	<b>6,30%</b>	6,80%

Prime interest rate loans are granted with a premium which varies depending upon the borrower, posted security and market conditions

#### **Indexed loans and facilities:**

Prime interest rate - floating rate	<b>4,20%</b>	4,50%
Prime rate categ. V (Varðan-members)	<b>6,30%</b>	6,60%
Prime rate categ. M (General terms)	<b>6,55%</b>	6,85%

\* Prime rate loans granted before 20.05.2015 bear the prime rate with 0,15% premium

#### 5. Penalty interest as determined by the Central Bank of Iceland

<b>8,75%</b>	9,50%
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