



2019-03-01

## Interest rate chart of Landsbankinn hf. - Deposits

1. <u>Savings accounts</u>			Annual interest	Prev. interests
Kjörbók accounts:			<b>0,30%</b>	
Landsbanki Sparireikningur Savings Account, 3-month fixed term			<b>2,50%</b>	
Landsbanki Sparireikningur Savings Account, 12-month fixed term			<b>2,80%</b>	
Landsbanki Sparireikningur Savings Account, 24-month fixed term			<b>3,60%</b>	
Vaxtareikningur Premium rate account, 7-day fixed term:				
Balance of ISK 0-199,999	<b>Monthly</b>	<b>Prev. intr.</b>		
Balance of ISK 200,000-999,999	<b>1,74%</b>		<b>1,75%</b>	
Balance of ISK 1,000,000-4,999,999	<b>1,74%</b>		<b>1,75%</b>	
Balance of ISK 1,000,000-4,999,999	<b>2,47%</b>		<b>2,50%</b>	
Balance of ISK 5,000,000-19,999,999	<b>2,76%</b>		<b>2,80%</b>	
Balance over ISK 20,000,000	<b>3,35%</b>		<b>3,40%</b>	
Vaxtareikningur Varðan 60 Seniors' Premium Account				
Balance of ISK 0-19.999.999	<b>2,76%</b>		<b>2,80%</b>	
Balance over ISK 20.000.000	<b>3,35%</b>		<b>3,40%</b>	
Vaxtareikningur 30 Premium rate account 30 - Withdrawals with 31 day notice				
Balance of ISK 0-999,999			<b>2,80%</b>	
Balance of ISK 1,000,000-4,999,999			<b>3,35%</b>	
Balance of ISK 5,000,000-19,999,999			<b>3,65%</b>	
Balance of ISK 19,000,000-59,999,999			<b>3,95%</b>	
Balance over ISK 60,000,000			<b>4,20%</b>	
Fixed rate account				
Fixed rate account, 3 month term deposit			<b>3,85%</b>	
Fixed rate account, 6 month term deposit			<b>3,95%</b>	
Fixed rate account, 12 month term deposit			<b>4,20%</b>	
Fixed rate account, 24 month term deposit			<b>4,45%</b>	
Fixed rate account, 36 month term deposit			<b>5,20%</b>	
Fixed rate account, 60 month term deposit			<b>5,50%</b>	
Landsbók indexed savings accounts	<b>Monthly</b>	<b>Prev. intr.</b>		
Landsbók - 36-month term (3 years)	<b>1,59%</b>		<b>1,60%</b>	
Landsbók - 48-month term (4 years)	<b>1,69%</b>		<b>1,70%</b>	
Landsbók - 60-month term (5 years)	<b>1,79%</b>		<b>1,80%</b>	
Vacation pay accounts, indexed			<b>0,95%</b>	
Framtíðargrunnur, indexed trust account, fixed term until beneficiary is 18 yrs of age (min. 3 yrs)			<b>2,00%</b>	
Framtíðargrunnur, non-indexed trust account, fixed term until beneficiary is 18 yrs of age			<b>3,40%</b>	
Fasteignagrunnur, indexed trust account, 36-month term ( 3 years)			<b>2,00%</b>	
Framtíðargrunnur, non-indexed trust account, 12-month term (1 year)			<b>3,40%</b>	
Lífeyrisbók, indexed pension savings accounts				
Lífeyrisbók, indexed pension savings accounts			<b>2,00%</b>	
Lífeyrisbók, non-indexed pension savings accounts			<b>3,40%</b>	
Lífeyrisbók, EUR-denominated, deposits no longer accepted				
Special intra-month inflation indexation			<b>2,34%</b>	<b>-4,91%</b>



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

### 2. Current accounts

General chequing accounts	0,20%
Einkareikningur personal chequing accounts	0,20%
Náman (student) and Sport accounts	0,25%
Varðan Premier accounts	
Level 1 balance: ISK 0-250,000	0,25%
Level 2 balance: over ISK 250,000	0,80%

### 3. Domestic fx. accounts

	Open access	Prev. interests	3 month fixed term	Prev. interests	6 mont fixed term	Prev. interests
Deposits in USD	2,30%		2,50%		2,75%	
Deposits in GBP	0,70%		0,90%		1,15%	
Deposits in CAD	2,10%		2,30%		2,55%	
Deposits in DKK	0,00%		0,20%		0,45%	
Deposits in NOK	0,95%		1,15%		1,40%	
Deposits in SEK	0,00%		0,25%		0,50%	
Deposits in CHF	0,00%		0,05%		0,10%	
Deposits in JPY	0,00%		0,05%		0,10%	
Deposits in EUR	0,00%		0,20%		0,45%	



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## Interest rate chart of Landsbankinn hf. - Loans

### 1. Debentures

	Indexed loans		Non-indexed loans	
	Interests	Prev. intr.	Interests	Prev. intr.
Prime rate categories				
Prime rate without add. intr.	4,20%		6,45%	
Prime rate categ. 1	5,20%		7,45%	
Prime rate categ. 2	6,20%		8,45%	
Prime rate categ. 3	7,10%		9,35%	
Prime rate categ. 4	7,85%		10,10%	
Prime rate categ. 5	8,50%		10,75%	
Prime rate categ. 6	9,00%		11,25%	
Prime rate categ. 7	9,40%		11,75%	
Prime rate categ. 8	9,65%		11,75%	
Prime rate categ. 9	9,80%		11,75%	
Older loans, not prime rate	7,35%		10,05%	
Other loans				
Náman computer loan			6,45%	
Housing mortgages				
Loan to value under 50% (based on real estate value recorded by the State Valuation Office)				
36-month fixed rate			6,30%	
60-month fixed rate	3,45%		6,60%	
Loan to value 50% - 69,9%				
Variable rate	3,55%		6,00%	
36-month fixed rate			6,50%	
60-month fixed rate	3,65%		6,80%	
Loan to value 70% - 85%				
Variable rate	4,55%		7,00%	
36-month fixed rate			7,50%	
60-month fixed rate			7,80%	
Special intra-month inflation indexation	2,34%	-4,91%		

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*	12,20%	
Personal overdrafts (Einkareikningur accounts)*	12,25%	
Overdrafts of Varðan Premier account members	10,60%	
Overdrafts of Varðan Premier account members	12,10%	
Reduce your overdraft	8,45%	
Methane-loans	8,45%	
Innovation-loans	8,45%	
Náman student account linked to the Icelandic Students' Loan Fund (LÍN)	6,45%	
Náman computer loan (no new loans as credit lines)	8,45%	
Náman general student accounts	8,45%	

### 3. Credit cards, Visa and MasterCard

Longer-term payments and extended payment accounts	12,25%
Longer-term payments and extended payment accounts for Varðan members	12,10%

#### 4. Vehicle and equipment financing

##### **Non-indexed loans and facilities:**

	Interests	Prev. intr.
Prime interest rate - floating rate loans and contracts granted after 20 May 2015 *	6,45%	
Loan to value ratio <50%	7,80%	
Loan to value ratio 50-70%	8,00%	
Loan to value ratio 70-80%	8,20%	
F36 - 3-year fixed rate	9,50%	

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

Prime rate category	9,00%	
Lowest rate for members of Varðan and Náman	8,20%	
Highest rate for members of Varðan and Náman	8,40%	

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

Prime interest rate categ. V (2,3% )	8,75%	
Prime interest rate categ. T (2% )	8,45%	

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	5,60%	
Prime rate categ. V (Varðan-members)	7,70%	
Prime rate categ. M (General terms)	7,95%	

\* 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

12,25%