

Interest rate chart of NBI hf. Landsbankinn. - Deposits

1. Savings accounts

			Annual interest	Prev. interests
General savings account			0,50%	
Kjörbók (60-day premium interest) accounts:				
Kjörbók accounts, Level 1			3,20%	
Kjörbók accounts, Level 2			3,80%	
If funds are withdrawn from a Kjörbók account within 60 days of deposit, interest is calculated as for general savings accounts				
Sparivelta (opening of new accounts not permitted)			3,80%	
Sparireikningur RS Savings Account,			6,05%	
Landsbanki Sparireikningur Savings Account, 12-month fixed term			6,05%	
Vaxtareikningur Premium rate account, 7-day fixed term:	Monthly	Prev. intr.		
Balance of ISK 200,000-1,999,998	3,15%		3,20%	
Balance of ISK 200,000-1,999,999	5,65%		5,80%	
Balance of ISK 2,000,000-59,999,999	5,89%		6,05%	
Balance over ISK 60,000,000	6,13%		6,30%	
Landsbanki Varðan 60 Seniors' Premium Account				
Balance of ISK 0-59,999,999	5,89%		6,05%	
Balance over ISK 60,000,000	6,13%		6,30%	
Landsbók indexed savings accounts				
Landsbók - 12-month term (1 year); deposits no longer accepted			1,35%	
Landsbók - 36-month term (3 years)	2,86%		2,90%	
Landsbók - 48-month term (4 years)	3,06%		3,10%	
Landsbók - 60-month term (5 years)	3,15%		3,20%	
Vacation pay accounts, indexed			2,00%	
Framtíðargrunnur, indexed trust account, fixed term until beneficiary is 18 yrs of age (min. 3 yrs)			4,05%	
Framtíðargrunnur, non-indexed trust account, fixed term until beneficiary is 18 yrs of age			6,30%	
Fasteignagrunnur, indexed trust account, 36-month term (3 years)			4,05%	
Framtíðargrunnur, non-indexed trust account, 12-month term (1 year)			6,30%	
Grunnur, accounts opened before 1 Jan. 2003			3,20%	
Lífeyrisbók, indexed pension savings accounts				
Lífeyrisbók, indexed pension savings accounts			4,05%	
Lífeyrisbók, non-indexed pension savings accounts			6,30%	
Lífeyrisbók, EUR-denominated, deposits no longer accepted				

2. Current accounts

General chequing accounts		0,50%
Einkareikningur personal chequing accounts		0,50%
Náman (student) and Sport accounts		1,50%
Varðan Premier accounts		
Level 1 balance: ISK 0-250,000		1,30%
Level 2 balance: over ISK 250,000		3,80%

3. Domestic fx. accounts

	Open access	Prev. interests	3 month fixed term	Prev. interests	6 mont fixed	Prev. interests
Deposits in USD	0,30%		0,80%		1,30%	
Deposits in GBP	0,60%		1,10%		1,60%	
Deposits in CAD	0,30%		0,80%		1,30%	
Deposits in DKK	1,30%		1,80%		2,30%	
Deposits in NOK	1,75%		2,25%		2,75%	
Deposits in SEK	0,40%		0,90%		1,40%	
Deposits in CHF	0,10%		0,15%		0,20%	
Deposits in JPY	0,20%		0,25%		0,25%	
Deposits in EUR	0,50%		1,00%		1,50%	

Interest rate chart of NBI hf. Landsbankinn - Loans

1. <u>Debentures and bills</u>	Premium	Bills of exchange		Indexed loans		Non-indexed loans	
		interests	prev. intr.	interests	prev. intr.	interests	prev. intr.
Prime rate categories							
0. Prime rate without add. intr.	0,00%	9,60%		4,80%		9,45%	
Prime rate categ. 1	1,00%	10,60%		5,80%		10,45%	
Prime rate categ. 2	2,00%	11,60%		6,80%		11,45%	
Prime rate categ. 3	3,00%	12,60%		7,80%		12,45%	
Prime rate categ. 4	3,75%	13,35%		8,55%		13,20%	
Prime rate categ. 5	4,50%	14,10%		9,30%		13,95%	
Prime rate categ. 6	5,00%	14,60%		9,80%		14,45%	
Prime rate categ. 7	5,50%	15,10%		10,30%		14,95%	
Prime rate categ. 8	5,75%	15,35%		10,55%		15,20%	
Prime rate categ. 9	6,00%	15,60%		10,80%		15,45%	
Older loans, not prime rate				7,95%		13,15%	
Real estate mortgages				10,80%		15,45%	
Real estate mortgages at fixed rates, lowest rates							
Real estate mortgages at fixed rates, highest rates				4,90%			
Fixed-rate housing mortgages				6,80%			
2. <u>Overdrafts and credit lines</u>				interests	prev. intr.		
Corporate overdrafts and credit lines*				14,00%			
Personal overdrafts (Einkareikningur accounts)*				14,00%			
Overdrafts of Varðan Premier account members				13,50%			
Náman student account linked to the Icelandic Students' Loan Fund (LIN)				8,00%			
Náman computer loan				9,85%			
Náman general student accounts				10,75%			
*Including overdraft authorisation based on max. limit, where applicable				3,50%			
3. <u>Cedit cards, Visa and MasterCard</u>							
Longer-term payments and extended payment accounts				14,00%			
Longer-term payments and extended payment accounts for Varðan members				13,50%			
4. <u>Penalty interest as determined by the Central Bank of Iceland</u>				16,50%	17,00%		