

Interest rate chart of NBI hf. Landsbankinn. - Deposits

1. <u>Savings accounts</u>		Annual interest	Prev. interests			
General savings account		7,00%				
Kjörbók (60-day premium interest) accounts:						
Kjörbók accounts, Level 1		15,15%				
Kjörbók accounts, Level 2		15,75%				
<small>If funds are withdrawn from a Kjörbók account within 60 days of deposit, interest is calculated as for general savings accounts</small>						
Sparivelta (opening of new accounts not permitted)		15,75%				
Sparireikningur RS Savings Account,		18,00%				
Landsbanki Sparireikningur Savings Account, 12-month fixed term		18,00%				
Vaxtareikningur Premium rate account, 7-day fixed term:						
Balance of ISK 200,000-1,999,998	Monthly	Prev. intr.	14,15%			
Balance of ISK 200,000-1,999,999	13,31%		17,50%			
Balance of ISK 2,000,000-19,999,999	16,24%		18,00%			
Balance of ISK 20,000,000-59,999,999	16,67%		18,50%			
Balance over ISK 60,000,000	17,09%		19,00%			
Balance over ISK 60,000,000	17,52%					
Landsbanki Varðan 60 Seniors' Premium Account						
Balance of ISK 0-59.999.999	17,09%		18,50%			
Balance over ISK 60.000.000	17,52%		19,00%			
Landsbók indexed savings accounts						
Landsbók - 12-month term (1 year); deposits no longer accepted			5,35%			
Landsbók - 36-month term (3 years)	6,69%		6,90%			
Landsbók - 48-month term (4 years)	6,88%		7,10%			
Landsbók - 60-month term (5 years)	6,97%		7,20%			
Vacation pay accounts, indexed						
Framtíðargrunnur, indexed trust account, fixed term until beneficiary is 18 yrs of age (min. 3 yrs)			4,50%			
Framtíðargrunnur, indexed trust account, fixed term until beneficiary is 18 yrs of age			7,55%			
Grunnur, accounts opened before 1 Jan. 2003			19,00%			
Initial capital accounts / Investment fund contributions, indexed, deposits no longer accepted			7,20%			
Lífeyrisbók, indexed pension savings accounts						
Lífeyrisbók, indexed pension savings accounts			7,55%			
Lífeyrisbók, non-indexed pension savings accounts			18,70%			
Lífeyrisbók, EUR-denominated, deposits no longer accepted						
2. <u>Current accounts</u>						
General chequing accounts			7,00%			
Einkareikningur personal chequing accounts			7,00%			
Náman (student) and Sport accounts			13,50%			
Varðan Premier accounts						
Level 1 balance: ISK 0-250,000			13,25%			
Level 2 balance: over ISK 250,000			15,75%			
3. <u>Domestic fx. accounts</u>	Open access	Prev. interests	3 month fixed term	Prev. interests	6 mont fixed	Prev. interests
Deposits in USD	1,25%		1,75%		2,25%	
Deposits in GBP	2,60%		3,10%		3,60%	
Deposits in CAD	2,00%		2,50%		3,00%	
Deposits in DKK	4,00%		4,50%		5,00%	
Deposits in NOK	4,00%		4,50%		5,00%	
Deposits in SEK	3,00%		3,50%		4,00%	
Deposits in CHF	0,60%		0,65%		0,70%	
Deposits in JPY	0,30%		0,35%		0,35%	
Deposits in EUR	2,80%		3,30%		3,80%	

Interest rate chart of NBI hf. Landsbankinn - Loans

1. Debentures and bills	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%	21,10%		8,80%		20,95%	
Prime rate categ. 1	0,75%	21,85%		9,55%		21,70%	
Prime rate categ. 2	1,50%	22,60%		10,30%		22,45%	
Prime rate categ. 3	2,00%	23,10%		10,80%		22,95%	
Prime rate categ. 4	2,75%	23,85%		11,55%		23,70%	
Prime rate categ. 5	3,50%	24,60%		12,30%		24,45%	
Prime rate categ. 6	4,25%	25,00%		13,05%		25,00%	
Prime rate categ. 7	4,75%	25,00%		13,55%		25,00%	
Prime rate categ. 8	5,00%	25,00%		13,80%		25,00%	
Prime rate categ. 9	5,25%	25,00%		14,05%		25,00%	
Older loans, not prime rate				11,95%		24,65%	
Real estate mortgages				14,05%		25,00%	
Real estate mortgages at fixed rates, lowest rates							
Real estate mortgages at fixed rates, highest rates				6,30%			
Fixed-rate housing mortgages				7,80%			
Fasteignalán með föstum vöxtum lægstu vextir				8,80%			
Fasteignalán með föstum vöxtum hæstu vextir				10,80%			
2. Overdrafts and credit lines				interests	prev. intr.		
Corporate overdrafts and credit lines*				25,00%			
Personal overdrafts (Einkareikningur accounts)*				25,00%			
Overdrafts of Varðan Premier account members				25,00%			
Varðan seniors' pension loans				22,50%			
Náman student account linked to the Icelandic Students' Loan Fund (LÍN)				16,25%			
Náman computer loan				20,15%			
Náman general student accounts				19,45%			
*Including overdraft authorisation based on max. limit, where applicable				3,50%			
3. Credit cards, Visa and MasterCard							
Longer-term payments and extended payment accounts				25,00%			
Longer-term payments and extended payment accounts for Varðan members				25,00%			
4. Penalty interest as determined by the Central Bank of Iceland				25,00%			