



# Landsbankinn's fixed interest rate development from 2011 - 2026

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The interest rate can be fixed for 3 or 5 years. Once the fixed-rate period expires, the consumer can choose between fixing the interest rate again or changing to variable rates. The LTV ratio on housing loans is based on assessed value from the State Valuation Office or market value, whichever is lower. The table shows the development of fixed rates on housing mortgages to consumers.

Effective date	Non-indexed housing mortgages, fixed rate																Inflation-indexed housing mortgages				
	1 year fixed rate						3 year fixed rate						5 year fixed rate				Indexed, fixed rate				
	55%	65%	75%	80%	85%	90%	55%	65%	75%	80%	85%	90%	55%	65%	75%	80%	85%	90%	75%	80%	85%
23.03.2026	8,75%	8,90%	9,05%	9,15%	9,30%	9,45%	8,45%	8,60%	8,75%	8,85%	9,00%	9,15%	8,20%	8,35%	8,50%	8,60%	8,75%	8,90%	4,50%	4,65%	4,80%
24.11.2025	8,40%	8,55%	8,70%	8,80%	8,95%	9,10%	8,20%	8,35%	8,50%	8,60%	8,75%	8,90%	8,05%	8,20%	8,35%	8,45%	8,60%	8,75%	4,75%	4,90%	5,05%
24.10.2025	8,60%	8,75%	8,90%	9,00%	9,15%	9,30%	8,40%	8,55%	8,70%	8,80%	8,95%	9,10%	8,15%	8,30%	8,45%	8,55%	8,70%	8,85%	4,85%	5,00%	5,15%

	Non-indexed housing mortgages, fixed rate								Inflation-indexed housing mortgages, fixed rate			
	3-year fixed rate				5-year fixed rate				5-year fixed rate			
	Lan to value up to 50%	Lan to value up to 60%	Lan to value up to 70%	Lan to value up to 70-80%	Lan to value up to 50%	Lan to value up to 60%	Lan to value up to 70%	Lan to value up to 70-80%	Lan to value up to 50%	Lan to value up to 60%	Lan to value up to 70%	Lan to value up to 70%
13.02.2025	8,40%	8,50%	-	9,60%	8,15%	8,25%	-	9,35%	4,35%	4,45%	-	
02.12.2024	8,50%	8,60%	-	9,70%	8,35%	8,45%	-	9,55%	4,35%	4,45%	-	
23.09.2024	8,85%	8,95%	9,05%	10,05%	8,55%	8,65%	8,75%	9,75%	4,35%	4,45%	4,55%	
01.05.2024	9,05%	9,15%	9,25%	10,25%	8,75%	8,85%	8,95%	9,95%	3,85%	3,95%	4,05%	
16.03.2024	9,25%	9,35%	9,45%	10,45%	8,75%	8,85%	8,95%	9,95%	3,85%	3,95%	4,05%	
10.11.2023	9,55%	9,65%	9,75%	10,75%	9,05%	9,15%	9,25%	10,25%	3,85%	3,95%	4,05%	
01.09.2023	9,35%	9,45%	9,55%	10,55%	8,85%	8,95%	9,05%	10,05%	3,35%	3,45%	3,55%	
01.06.2023	9,05%	9,15%	9,25%	10,25%	8,55%	8,65%	8,75%	9,75%	2,95%	3,05%	3,15%	
01.04.2023	8,55%	8,65%	8,75%	9,75%	7,95%	8,05%	8,15%	9,15%	2,95%	3,05%	3,15%	
20.02.2023	8,05%	8,15%	8,25%	9,25%	7,75%	7,85%	7,95%	8,95%	2,75%	2,85%	2,95%	
19.01.2023	7,75%	7,85%	7,95%	8,95%	7,50%	7,60%	7,70%	8,70%	2,75%	2,85%	2,95%	
12.12.2022	7,50%	7,60%	7,70%	8,70%	7,40%	7,50%	7,60%	8,60%	2,75%	2,85%	2,95%	
10.11.2022	7,40%	7,50%	7,60%	8,60%	7,25%	7,35%	7,45%	8,45%	2,60%	2,70%	2,80%	
12.10.2022	7,25%	7,35%	7,45%	8,45%	7,00%	7,10%	7,20%	8,20%	2,40%	2,50%	2,60%	
20.08.2022	7,25%	7,35%	7,45%	8,45%	7,00%	7,10%	7,20%	8,20%	2,10%	2,20%	2,30%	
30.06.2022	7,05%	7,15%	7,25%	8,25%	6,80%	6,90%	7,00%	8,00%	1,90%	2,00%	2,10%	
16.06.2022	6,70%	6,80%	6,90%	7,90%	6,60%	6,70%	6,80%	7,80%	1,70%	1,80%	1,90%	
01.06.2022	6,20%	6,30%	6,40%	7,40%	6,15%	6,25%	6,35%	7,35%	1,40%	1,50%	1,60%	
17.05.2022	5,85%	5,95%	6,05%	7,05%	5,85%	5,95%	6,05%	7,05%	1,40%	1,50%	1,60%	
29.04.2022	5,70%	5,80%	5,90%	6,90%	5,75%	5,85%	5,95%	6,95%	1,40%	1,50%	1,60%	
24.03.2022	5,35%	5,45%	5,55%	6,55%	5,45%	5,55%	5,65%	6,65%	1,60%	1,70%	1,80%	
11.02.2022	5,00%	5,10%	5,20%	6,20%	5,20%	5,30%	5,40%	6,40%	2,00%	2,10%	2,20%	
25.11.2021	4,65%	4,75%	4,85%	5,85%	4,95%	5,05%	5,15%	6,15%	2,00%	2,10%	2,20%	
19.10.2021	4,35%	4,45%	4,55%	5,55%	4,70%	4,80%	4,90%	5,90%	2,00%	2,10%	2,20%	
08.07.2021	4,20%	4,30%	4,40%	5,40%	4,60%	4,70%	4,80%	5,80%	2,00%	2,10%	2,20%	
17.11.2020	4,05%	4,15%	4,25%	5,25%	4,50%	4,60%	4,70%	5,70%	2,00%	2,10%	2,20%	
29.09.2020	3,90%	4,00%	4,10%	5,10%	4,30%	4,40%	4,50%	5,50%	2,00%	2,10%	2,20%	
01.06.2020	4,00%	4,10%	4,20%	5,20%	4,20%	4,30%	4,40%	5,40%	2,20%	2,30%	2,40%	
14.04.2020	4,50%	4,60%	4,70%	5,70%	4,70%	4,80%	4,90%	5,90%	2,50%	2,60%	2,70%	
13.03.2020	4,90%	5,00%	5,10%	6,10%	5,00%	5,10%	5,20%	6,20%	2,60%	2,70%	2,80%	
13.02.2020	5,20%	5,30%	5,40%	6,40%	5,30%	5,40%	5,50%	6,50%	2,90%	3,00%	3,10%	
15.11.2019	5,35%	5,45%	5,55%	6,55%	5,55%	5,65%	5,75%	6,75%	2,90%	3,00%	3,10%	
11.10.2019	5,55%	5,65%	5,75%	6,75%	5,55%	5,65%	5,75%	6,75%	2,90%	3,00%	3,10%	
03.09.2019	5,80%	5,90%	6,00%	7,00%	5,80%	5,90%	6,00%	7,00%	2,90%	3,00%	3,10%	
01.07.2019	5,90%	6,00%	6,10%	7,10%	6,00%	6,10%	6,20%	7,20%	3,00%	3,10%	3,20%	
29.05.2019	6,00%	6,10%	6,20%	7,20%	6,10%	6,20%	6,30%	7,30%	3,10%	3,20%	3,30%	
01.12.2018	6,30%	6,40%	6,50%	7,50%	6,60%	6,70%	6,80%	7,80%	3,45%	3,55%	3,65%	
05.11.2018	6,05%	6,15%	6,25%	7,25%	6,30%	6,40%	6,50%	7,50%	3,55%	3,65%	3,75%	
16.03.2018	5,90%	6,00%	6,10%	7,10%	5,90%	6,00%	6,10%	7,10%	3,65%	3,75%	3,85%	
21.06.2017			6,10%	7,10%			6,10%	7,10%			3,85%	
21.05.2017			6,25%	7,25%			6,30%	7,30%			3,85%	
21.12.2016			6,55%	7,55%			6,60%	7,60%			3,85%	
01.11.2016			6,70%	7,70%			6,80%	7,80%			3,85%	
01.09.2016			6,95%	7,95%			7,05%	8,05%			3,85%	
01.09.2015			7,30%	8,30%			7,45%	8,45%			3,85%	
21.06.2015			7,20%	8,20%			7,55%	8,55%			3,85%	
21.05.2015			7,05%	8,05%			7,45%	8,45%			3,85%	
21.12.2014			6,75%	7,75%			7,15%	8,15%			3,85%	
11.11.2014			7,15%	8,15%			7,65%	8,65%			3,85%	
01.10.2014			7,30%	8,30%			7,75%	8,75%			3,85%	
01.07.2014			7,40%	8,40%			7,75%	8,75%			3,80%	
14.02.2014			7,30%	8,30%			7,60%	8,60%			3,80%	
11.06.2013			7,30%	8,30%			7,60%	8,60%			3,80%	
11.02.2013			7,50%	8,50%			7,60%	8,60%			3,80%	
28.11.2012			7,70%	8,70%			7,80%	8,80%			3,80%	
21.11.2012			7,25%	8,25%			7,60%	8,60%			3,80%	
01.09.2012			7,20%	8,20%			7,50%	8,50%			3,80%	
21.05.2012			7,00%	8,00%			7,30%	8,30%			3,80%	
01.04.2012			6,65%	7,65%			6,85%	7,85%			3,80%	
07.10.2011			6,40%	7,40%			6,60%	7,60%			3,80%	

Þessi tafla er birt með fyrirvara um innsláttarvillur