

# Þróun breytilegra útlánsvaxta Landsbankans frá 2008 - 2026

Uppfært dags: 27.03.2026



Áður en lássamningur, sem kallar á greiðslumat og er með breytilegum vöxtum, er undirritaður af neytanda ber lánveitanda m.a. að upplýsa neytanda um sögulega þróun breytilegra vaxta á neytendalánnum og fasteignalánnum lánveitanda, sbr. 25. gr. laga nr. 33/2013, um neytendalán, og 14. gr. laga nr. 118/2016, um fasteignalán til neytenda.

Til að tryggja að neytandi sé upplýstur um þróun breytilegra vaxta viðeigandi neytendalána og fasteignalána er þróun helstu breytilegra vaxta Landsbankans sett fram í töflu hér að neðan. Taflan er birt með fyrirvara um innsláttarvillur og geta ákvæði hennar tekið breytingum án fyrirvara.

Dagsetning gildistöku	Óverðtryggt lán, breytilegir vextir							Verðtryggt lán, breytilegir vextir		
	Íbúðalán			Eldri íbúðalán		Skuldabréfalán	Skammtímalán	Íbúðalán		Skuldabréfalán
	Grunnvextir	Fast álag	Heildarvextir	Grunnlán*	Viðbótarlán*	Kjörvextir	Yfirdráttarlán einstaklinga	Grunnlán*	Viðbótarlán*	Kjörvextir
01.04.2026	7,50%	2,50%	10,00%	9,00%	10,00%	9,80%	15,25%	4,00%	5,00%	5,20%
27.03.2026	7,25%	2,50%	9,75%	9,00%	10,00%	9,80%	15,25%	4,00%	5,00%	5,20%
01.12.2025	7,25%	2,50%	9,75%	8,75%	9,75%	9,55%	15,00%	4,00%	5,00%	5,20%
27.11.2025	7,50%	2,50%	10,00%	8,75%	9,75%	9,55%	15,00%	4,00%	5,00%	5,20%
23.10.2025	7,50%	2,50%	10,00%	9,00%	10,00%	9,80%	15,25%	4,00%	5,00%	5,20%
03.06.2025				9,00%	10,00%	9,80%	15,25%	4,00%	5,00%	5,20%
27.03.2025				9,25%	10,25%	10,05%	15,50%	4,00%	5,00%	5,20%
13.02.2025				9,50%	10,50%	10,30%	15,75%	4,00%	5,00%	5,20%
02.12.2024				10,00%	11,00%	10,80%	16,25%	4,00%	5,00%	5,20%
09.10.2024				10,50%	11,50%	11,30%	16,75%	4,00%	5,00%	5,20%
23.09.2024				10,75%	11,75%	11,55%	17,00%	4,00%	5,00%	5,20%
01.05.2024				10,75%	11,75%	11,55%	17,00%	3,75%	4,75%	4,70%
10.11.2023				10,75%	11,75%	11,55%	17,00%	3,50%	4,50%	4,45%
01.09.2023				10,75%	11,75%	11,55%	17,00%	3,15%	4,15%	3,95%
01.06.2023				10,25%	11,25%	11,05%	16,50%	2,85%	3,85%	3,65%
05.04.2023				9,00%	10,00%	9,80%	15,25%	2,85%	3,85%	3,65%
20.02.2023				8,00%	9,00%	8,80%	14,25%	2,60%	3,60%	3,40%
12.12.2022				7,50%	8,50%	8,30%	13,75%	2,60%	3,60%	3,40%
12.10.2022				7,25%	8,25%	8,05%	13,50%	2,35%	3,35%	3,15%
01.09.2022				7,00%	8,00%	7,80%	13,25%	2,10%	3,10%	2,90%
30.06.2022				6,25%	7,25%	7,05%	12,50%	1,90%	2,90%	2,70%
17.05.2022				5,40%	6,40%	6,20%	11,50%	1,90%	2,90%	2,70%
17.02.2022				4,70%	5,70%	5,50%	10,50%	1,90%	2,90%	2,70%
25.11.2021				4,20%	5,20%	5,00%	9,75%	1,90%	2,90%	2,70%
19.10.2021				3,85%	4,85%	4,65%	9,25%	1,90%	2,90%	2,70%
01.09.2021				3,65%	4,65%	4,45%	9,00%	1,90%	2,90%	2,70%
01.06.2021				3,45%	4,45%	4,25%	8,75%	1,90%	2,90%	2,70%
01.12.2020				3,30%	4,30%	4,10%	8,50%	1,90%	2,90%	2,70%
01.06.2020				3,50%	4,50%	4,30%	8,75%	2,00%	3,00%	2,80%
14.04.2020				4,00%	5,00%	4,80%	9,50%	2,30%	3,30%	3,10%
23.03.2020				4,10%	5,10%	4,90%	9,50%	2,40%	3,40%	3,20%
13.03.2020				4,50%	5,50%	5,20%	10,00%	2,80%	3,80%	3,50%
13.02.2020				4,90%	5,90%	5,50%	10,50%	3,20%	4,20%	3,80%
15.11.2019				5,05%	6,05%	5,65%	10,75%	3,20%	4,20%	3,80%
11.10.2019				5,20%	6,20%	5,75%	11,00%	3,25%	4,25%	3,80%
03.09.2019				5,30%	6,30%	5,85%	11,25%	3,25%	4,25%	3,80%
01.07.2019				5,40%	6,40%	5,95%	11,50%	3,25%	4,25%	3,80%
01.06.2019				5,60%	6,60%	6,15%	11,75%	3,25%	4,25%	3,80%
15.11.2018				6,00%	7,00%	6,45%	12,25%	3,55%	4,55%	4,20%
11.10.2017				5,75%	6,75%	6,20%	12,00%	3,65%	4,65%	4,30%
21.06.2017				6,00%	7,00%	6,45%	12,25%	3,65%	4,65%	4,30%
21.05.2017				6,25%	7,25%	6,70%	12,50%	3,65%	4,65%	4,30%
21.12.2016				6,50%	7,50%	6,95%	12,75%	3,65%	4,65%	4,30%
01.09.2016				6,75%	7,75%	7,20%	13,00%	3,65%	4,65%	4,30%
11.11.2015				7,25%	8,25%	7,70%	13,45%	3,65%	4,65%	4,30%
01.09.2015				7,00%	8,00%	7,45%	13,20%	3,65%	4,65%	4,30%
21.06.2015				6,50%	7,50%	6,95%	12,70%	3,65%	4,65%	4,30%
20.05.2015				6,00%	7,00%	6,45%	12,20%	3,65%	4,65%	4,30%
21.12.2014				6,00%	7,00%	6,45%	12,20%	3,65%	4,65%	4,30%
11.11.2014				6,50%	7,50%	6,95%	12,70%	3,65%	4,65%	4,30%
01.10.2014				6,75%	7,75%	7,10%	12,80%	3,65%	4,65%	4,30%
11.09.2013				6,75%	7,75%	7,10%	12,80%	3,50%	4,50%	4,15%
01.12.2012				6,75%	7,75%	7,10%	12,80%	3,75%	4,75%	4,15%
21.06.2012				6,75%	7,75%	7,00%	12,45%	3,75%	4,75%	4,15%
21.05.2012				6,50%	7,50%	6,75%	12,10%	3,75%	4,75%	4,15%
01.04.2012				6,15%	7,15%	6,40%	11,75%	3,75%	4,75%	4,15%
11.02.2012				5,90%	6,90%	6,15%	11,50%	3,75%	4,75%	4,15%
11.11.2011				5,90%	6,40%	6,15%	11,50%	3,90%	4,90%	4,50%
11.10.2011				5,75%	6,25%	6,00%	11,30%			4,50%
21.08.2011				5,75%	6,25%	6,00%	11,30%			4,55%
01.06.2011				5,55%	6,05%	5,90%	11,20%			4,55%
11.05.2011				5,55%	6,05%	5,90%	11,20%			4,55%
01.03.2011				5,55%	6,05%	5,90%	11,20%			4,70%
11.02.2011				5,55%	6,05%	5,90%	11,45%			4,70%
11.01.2011				5,55%	6,05%	6,50%	11,45%			4,70%
11.12.2010				5,55%	6,05%	6,50%	12,00%			4,70%
11.11.2010				5,80%	6,30%	6,65%	12,50%			4,70%
11.10.2010				6,30%	6,80%	7,15%	12,50%			4,80%
01.10.2010				6,80%	7,30%	7,70%	12,80%			4,80%
21.08.2010				6,80%	7,30%	8,15%	13,15%			4,80%
11.07.2010				6,80%	7,30%	8,75%	13,75%			4,80%
11.12.2009				8,50%	9,00%	9,45%	14,00%			4,80%
01.11.2009						10,45%	14,50%			5,30%
21.07.2009						10,45%	14,50%			5,30%
11.05.2009						12,45%	16,50%			6,30%
21.04.2009						15,95%	20,00%			6,80%
11.04.2009						17,95%	22,00%			6,80%
21.03.2009						19,95%	24,00%			7,80%
01.01.2009						20,95%	25,00%			8,80%
11.11.2008						20,95%	25,50%			8,80%
01.11.2008						20,95%	22,65%			8,80%
21.10.2008						14,95%	22,65%			8,80%
08.10.2008						18,45%	26,15%			8,80%

\* Hætt að veita ný lán með þessum vöxtum 23.10.2025