

# Þróun fastra útlánsvaxta íbúðalána Landsbankans frá 2011 - 2022



Uppfært dags: 29.04.2022

Hægt er að festa vexti íbúðalána til 3 eða 5 ára í senn. Við lok fastvaxtatímabils getur neytandi fest vexti láns að nýju, á þeim kjörum sem þá eru í gildi, en ellegar fer lánið á breytilega vexti íbúðalána. Veðhlutfall íbúðaláns miðast við fasteignamat eða markaðsverð, hvort sem lægra reynist.

Éftirfarandi tafla sýnir sögulega þróun fastra vaxta íbúðalána hjá Landsbankanum.

Dagsetning gildistöku	Óverðtryggt íbúðalán, fastir vextir								Verðtryggt íbúðalán, fastir vextir		
	Fastir vextir til 3ja ára				Fastir vextir til 5 ára				Fastir vextir til 5 ára		
	Allt að 50% veðsetning	Allt að 60% veðsetning	Allt að 70% veðsetning	Viðbótarlán	Allt að 50% veðsetning	Allt að 60% veðsetning	Allt að 70% veðsetning	Viðbótarlán	Allt að 50% veðsetning	Allt að 60% veðsetning	Allt að 70% veðsetning
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%	4,25%	4,25%	5,25%	4,50%	4,70%	4,70%	5,70%	2,00%	2,20%	2,20%
29.09.2020	3,90%	4,10%	4,10%	5,10%	4,30%	4,50%	4,50%	5,50%	2,00%	2,20%	2,20%
01.06.2020	4,00%	4,20%	4,20%	5,20%	4,20%	4,40%	4,40%	5,40%	2,20%	2,40%	2,40%
14.04.2020	4,50%	4,70%	4,70%	5,70%	4,70%	4,90%	4,90%	5,90%	2,50%	2,70%	2,70%
13.03.2020	4,90%	5,10%	5,10%	6,10%	5,00%	5,20%	5,20%	6,20%	2,60%	2,80%	2,80%
13.02.2020	5,20%	5,40%	5,40%	6,40%	5,30%	5,50%	5,50%	6,50%	2,90%	3,10%	3,10%
15.11.2019	5,35%	5,55%	5,55%	6,55%	5,55%	5,75%	5,75%	6,75%	2,90%	3,10%	3,10%
11.10.2019	5,55%	5,75%	5,75%	6,75%	5,55%	5,75%	5,75%	6,75%	2,90%	3,10%	3,10%
03.09.2019	5,80%	6,00%	6,00%	7,00%	5,80%	6,00%	6,00%	7,00%	2,90%	3,10%	3,10%
01.07.2019	5,90%	6,10%	6,10%	7,10%	6,00%	6,20%	6,20%	7,20%	3,00%	3,20%	3,20%
29.05.2019	6,00%	6,20%	6,20%	7,20%	6,10%	6,30%	6,30%	7,30%	3,10%	3,30%	3,30%
01.12.2018	6,30%	6,50%	6,50%	7,50%	6,60%	6,80%	6,80%	7,80%	3,45%	3,65%	3,65%
05.11.2018	6,05%	6,25%	6,25%	7,25%	6,30%	6,50%	6,50%	7,50%	3,55%	3,75%	3,75%
16.03.2018	5,90%	6,10%	6,10%	7,10%	5,90%	6,10%	6,10%	7,10%	3,65%	3,85%	3,85%
21.06.2017		6,10%	6,10%	7,10%		6,10%	6,10%	7,10%		3,85%	3,85%
21.05.2017		6,25%	6,25%	7,25%		6,30%	6,30%	7,30%		3,85%	3,85%
21.12.2016		6,55%	6,55%	7,55%		6,60%	6,60%	7,60%		3,85%	3,85%
01.11.2016		6,70%	6,70%	7,70%		6,80%	6,80%	7,80%		3,85%	3,85%
01.09.2016		6,95%	6,95%	7,95%		7,05%	7,05%	8,05%		3,85%	3,85%
01.09.2015		7,30%	7,30%	8,30%		7,45%	7,45%	8,45%		3,85%	3,85%
21.06.2015		7,20%	7,20%	8,20%		7,55%	7,55%	8,55%		3,85%	3,85%
21.05.2015		7,05%	7,05%	8,05%		7,45%	7,45%	8,45%		3,85%	3,85%
21.12.2014		6,75%	6,75%	7,75%		7,15%	7,15%	8,15%		3,85%	3,85%
11.11.2014		7,15%	7,15%	8,15%		7,65%	7,65%	8,65%		3,85%	3,85%
01.10.2014		7,30%	7,30%	8,30%		7,75%	7,75%	8,75%		3,85%	3,85%
01.07.2014		7,40%	7,40%	8,40%		7,75%	7,75%	8,75%		3,80%	3,80%
14.02.2014		7,30%	7,30%	8,30%		7,60%	7,60%	8,60%		3,80%	3,80%
11.06.2013		7,30%	7,30%	8,30%		7,60%	7,60%	8,60%			
11.02.2013		7,50%	7,50%	8,50%		7,60%	7,60%	8,60%			
28.11.2012		7,70%	7,70%	8,70%		7,80%	7,80%	8,80%			
21.11.2012		7,25%	7,25%	8,25%		7,60%	7,60%	8,60%			
01.09.2012		7,20%	7,20%	8,20%		7,50%	7,50%	8,50%			
21.05.2012		7,00%	7,00%	8,00%		7,30%	7,30%	8,30%			
01.04.2012		6,65%	6,65%	7,65%		6,85%	6,85%	7,85%			
07.10.2011		6,40%	6,40%	7,40%		6,60%	6,60%	7,60%			

Þessi tafla er birt með fyrirvara um innsláttarvillur