

## Þróun breytilegra útlánsvaxta Sparisjóðs Höfðhverfinga

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

Taflan hér að neðan sýnir þróun helstu breytilegra vaxta Sparisjóðs Höfðhverfinga. Taflan er birt með fyrirvara um innsláttarvillur.

| Gildistaka | Óverðtryggð lán, breytilegir vextir |             |                |               | Verðtryggð lán, breytilegir vextir |             |                |
|------------|-------------------------------------|-------------|----------------|---------------|------------------------------------|-------------|----------------|
|            | Íbúðarlán                           |             | Skuldabréfalán | Yfirdráttarán | Íbúðarlán                          |             | Skuldabréfalán |
|            | Grunnlán                            | Viðbótarlán | Kjörvextir     | einstaklinga  | Grunnlán                           | Viðbótarlán | Kjörvextir     |
| 1.4.2024   | 11,00%                              | 12,00%      | 12,30%         | 17,00%        | 3,90%                              | 4,90%       | 5,50%          |
| 1.12.2023  | 11,00%                              | 12,00%      | 12,30%         | 17,00%        | 3,40%                              | 4,40%       | 5,00%          |
| 6.9.2023   | 11,00%                              | 12,00%      | 12,30%         | 17,00%        | 2,90%                              | 3,90%       | 4,50%          |
| 14.6.2023  | 10,50%                              | 11,50%      | 11,80%         | 16,50%        | 2,60%                              | 3,60%       | 4,20%          |
| 5.4.2023   | 9,30%                               | 10,30%      | 10,55%         | 15,25%        | 2,60%                              | 3,60%       | 4,20%          |
| 23.2.2023  | 8,30%                               | 9,30%       | 9,55%          | 14,25%        | 2,60%                              | 3,60%       | 4,20%          |
| 13.1.2023  | 7,90%                               | 8,90%       | 9,05%          | 13,75%        | 2,60%                              | 3,60%       | 4,20%          |
| 25.10.2022 | 7,70%                               | 8,70%       | 8,80%          | 13,50%        | 2,35%                              | 3,35%       | 3,95%          |
| 8.9.2022   | 7,50%                               | 8,50%       | 8,55%          | 13,25%        | 2,35%                              | 3,35%       | 3,95%          |
| 6.7.2022   | 6,75%                               | 7,75%       | 7,80%          | 12,50%        | 2,35%                              | 3,35%       | 3,95%          |
| 24.5.2022  | 5,85%                               | 6,85%       | 6,90%          | 11,50%        | 2,35%                              | 3,35%       | 3,95%          |
| 1.3.2022   | 5,15%                               | 6,15%       | 6,20%          | 10,50%        | 2,65%                              | 3,65%       | 3,95%          |
| 1.12.2021  | 4,65%                               | 5,65%       | 5,70%          | 9,75%         | 2,95%                              | 3,95%       | 4,25%          |
| 1.11.2021  | 4,35%                               | 5,35%       | 5,35%          | 9,25%         | 3,05%                              | 4,05%       | 4,35%          |
| 11.9.2021  | 4,15%                               | 5,15%       | 5,15%          | 9,00%         | 3,05%                              | 4,05%       | 4,35%          |
| 11.6.2021  | 3,95%                               | 4,95%       | 4,95%          | 8,75%         | 3,05%                              | 4,05%       | 4,35%          |
| 11.12.2020 | 3,80%                               | 4,80%       | 4,80%          | 8,50%         | 3,05%                              | 4,05%       | 4,35%          |
| 11.6.2020  | 3,95%                               | 4,95%       | 4,95%          | 8,75%         | 3,15%                              | 4,15%       | 4,45%          |
| 1.4.2020   | 4,40%                               | 5,40%       | 5,35%          | 9,50%         | 3,40%                              | 4,40%       | 4,70%          |
| 21.3.2020  | 4,70%                               | 5,70%       | 5,65%          | 10,00%        | 3,50%                              | 4,50%       | 4,80%          |
| 21.2.2020  | 5,05%                               | 6,05%       | 5,85%          | 10,50%        | 3,60%                              | 4,60%       | 4,90%          |
| 1.12.2019  | 5,15%                               | 6,15%       | 5,95%          | 10,75%        | 3,60%                              | 4,60%       | 4,90%          |
| 21.10.2019 | 5,25%                               | 6,25%       | 6,05%          | 11,00%        | 3,60%                              | 4,60%       | 4,90%          |
| 21.9.2019  | 5,30%                               | 6,30%       | 6,10%          | 11,25%        | 3,60%                              | 4,60%       | 4,90%          |
| 11.7.2019  | 5,40%                               | 6,40%       | 6,20%          | 11,50%        | 3,60%                              | 4,60%       | 4,90%          |
| 11.6.2019  | 5,65%                               | 6,65%       | 6,35%          | 11,75%        | 3,60%                              | 4,60%       | 4,90%          |
| 1.12.2018  | 6,15%                               | 7,15%       | 6,70%          | 12,25%        | 3,95%                              | 4,95%       | 5,20%          |
| 21.10.2017 | 5,90%                               | 6,90%       | 6,45%          | 12,00%        | 3,95%                              | 4,95%       | 5,20%          |
| 1.7.2017   | 6,15%                               | 7,15%       | 6,70%          | 12,25%        | 3,95%                              | 4,95%       | 5,20%          |
| 1.6.2017   | 6,40%                               | 7,40%       | 6,95%          | 12,50%        | 3,95%                              | 4,95%       | 5,20%          |
| 1.1.2017   | 6,65%                               | 7,65%       | 7,20%          | 12,75%        | 3,95%                              | 4,95%       | 5,20%          |
| 21.9.2016  | 6,90%                               | 7,90%       | 7,45%          | 13,00%        | 3,95%                              | 4,95%       | 5,20%          |
| 21.11.2015 | 7,40%                               | 8,40%       | 7,95%          | 13,45%        | 3,95%                              | 4,95%       | 5,20%          |
| 11.9.2015  | 7,15%                               | 8,15%       | 7,70%          | 13,20%        | 3,95%                              | 4,95%       | 5,20%          |
| 21.6.2015  | 6,65%                               | 7,65%       | 7,20%          | 12,70%        | 3,95%                              | 4,95%       | 5,20%          |
| 1.5.2015   | 6,15%                               | 7,15%       | 6,70%          | 12,20%        | 3,95%                              | 4,95%       | 5,20%          |
| 1.2.2015   | 6,30%                               | 7,30%       | 6,70%          | 12,20%        | 4,20%                              | 5,20%       | 5,20%          |
| 1.1.2015   |                                     |             | 6,70%          | 12,20%        |                                    |             | 5,20%          |
| 21.10.2014 |                                     |             | 7,20%          | 12,70%        |                                    |             | 5,20%          |
| 1.6.2013   |                                     |             | 7,35%          | 12,90%        |                                    |             | 5,20%          |
| 1.12.2012  |                                     |             | 7,35%          | 12,60%        |                                    |             | 5,20%          |
| 1.7.2012   |                                     |             | 7,10%          | 12,30%        |                                    |             | 5,20%          |
| 11.6.2012  |                                     |             | 7,10%          | 11,60%        |                                    |             | 5,30%          |
| 1.6.2012   |                                     |             | 7,10%          | 11,70%        |                                    |             | 5,30%          |
| 1.3.2012   |                                     |             | 7,10%          | 11,60%        |                                    |             | 5,30%          |
| 1.2.2012   |                                     |             | 7,40%          | 11,60%        |                                    |             | 5,30%          |
| 21.1.2012  |                                     |             | 7,90%          | 11,60%        |                                    |             | 5,60%          |
| 11.11.2011 |                                     |             | 8,60%          | 11,65%        |                                    |             | 5,95%          |
| 21.8.2011  |                                     |             | 8,40%          | 11,45%        |                                    |             | 5,70%          |
| 21.4.2011  |                                     |             | 8,20%          | 11,25%        |                                    |             | 5,50%          |
| 1.4.2011   |                                     |             | 8,20%          | 11,40%        |                                    |             | 5,50%          |
| 11.1.2011  |                                     |             | 8,20%          | 11,45%        |                                    |             | 5,50%          |
| 1.12.2010  |                                     |             | 8,40%          | 12,45%        |                                    |             | 5,50%          |
| 11.11.2010 |                                     |             | 8,60%          | 12,95%        |                                    |             | 5,50%          |
| 11.10.2010 |                                     |             | 8,70%          | 13,20%        |                                    |             | 5,50%          |
| 1.10.2010  |                                     |             | 8,80%          | 13,25%        |                                    |             | 5,50%          |
| 21.8.2010  |                                     |             | 9,20%          | 13,85%        |                                    |             | 5,60%          |
| 1.8.2010   |                                     |             | 9,50%          | 14,20%        |                                    |             | 5,70%          |
| 1.7.2010   |                                     |             | 9,70%          | 14,40%        |                                    |             | 5,80%          |
| 1.6.2010   |                                     |             | 10,00%         | 14,70%        |                                    |             | 6,00%          |
| 11.5.2010  |                                     |             | 10,20%         | 14,80%        |                                    |             | 6,30%          |
| 21.3.2010  |                                     |             | 10,70%         | 15,20%        |                                    |             | 6,50%          |
| 1.2.2010   |                                     |             | 11,15%         | 15,70%        |                                    |             | 6,60%          |
| 11.12.2009 |                                     |             | 11,65%         | 16,20%        |                                    |             | 6,70%          |
| 11.11.2009 |                                     |             | 12,45%         | 17,20%        |                                    |             | 6,70%          |
| 21.9.2009  |                                     |             | 13,65%         | 18,20%        |                                    |             | 6,90%          |
| 1.9.2009   |                                     |             | 15,45%         | 18,20%        |                                    |             | 6,90%          |
| 21.8.2009  |                                     |             | 15,65%         | 18,30%        |                                    |             | 6,90%          |
| 11.6.2009  |                                     |             | 15,80%         | 18,45%        |                                    |             | 6,90%          |
| 1.6.2009   |                                     |             | 16,50%         | 18,95%        |                                    |             | 7,50%          |
| 21.5.2009  |                                     |             | 16,50%         | 19,55%        |                                    |             | 7,50%          |
| 11.5.2009  |                                     |             | 17,00%         | 21,00%        |                                    |             | 7,50%          |
| 11.4.2009  |                                     |             | 19,00%         | 23,00%        |                                    |             | 8,50%          |
| 21.3.2009  |                                     |             | 20,15%         | 24,10%        |                                    |             | 9,50%          |
| 21.2.2009  |                                     |             | 21,15%         | 25,10%        |                                    |             | 9,50%          |
| 10.2.2009  |                                     |             | 21,15%         | 28,95%        |                                    |             | 9,60%          |
| 10.1.2009  |                                     |             | 21,15%         | 29,15%        |                                    |             | 9,85%          |
| 1.1.2009   |                                     |             | 21,15%         | 29,15%        |                                    |             | 9,85%          |