

# Historical interest rates 2013

The interest rate on loans given on special conditions up to 1996 is at any given time 1 % lower than ordinary rates.

Interest rates 2013						
Periode	Number of installements per year	Fixed interest rates*				Floating
		3 year	5 year	10 year	20 year	
<b>Jan</b>	12	1,982	2,080	2,472	2,667	2,178
	4	1,985	2,084	2,477	2,673	2,182
	2	1,990	2,089	2,485	2,682	2,188
<b>Feb</b>	12	1,982	2,080	2,570	2,765	2,178
	4	1,985	2,084	2,575	2,771	2,182
	2	1,990	2,089	2,583	2,781	2,188
<b>Mar</b>	12	2,080	2,178	2,765	2,960	2,080
	4	2,084	2,182	2,771	2,967	2,084
	2	2,089	2,188	2,781	2,978	2,089
<b>April</b>	12	2,178	2,472	2,960	3,251	2,080
	4	2,182	2,477	2,967	3,260	2,084
	2	2,188	2,485	2,978	3,273	2,089
<b>May</b>	12	1,982	2,178	2,765	2,960	2,080
	4	1,985	2,182	2,771	2,967	2,084
	2	1,990	2,188	2,781	2,978	2,089
<b>June</b>	12	1,785	1,982	2,570	2,862	2,080
	4	1,788	1,985	2,575	2,869	2,084
	2	1,792	1,990	2,583	2,879	2,089
<b>July</b>	12	1,785	1,982	2,570	2,862	2,178
	4	1,788	1,985	2,575	2,869	2,182
	2	1,792	1,990	2,583	2,879	2,188
<b>Aug</b>	12	1,982	2,276	2,862	3,057	2,178
	4	1,985	2,280	2,869	3,065	2,182
	2	1,990	2,287	2,879	3,076	2,188
<b>Sept</b>	12	2,080	2,374	3,057	3,251	2,080
	4	2,084	2,379	3,065	3,260	2,084
	2	2,089	2,386	3,076	3,273	2,089
<b>Oct</b>	12	2,276	2,570	3,251	3,445	2,080
	4	2,280	2,575	3,260	3,455	2,084
	2	2,287	2,583	3,273	3,470	2,089
<b>Nov</b>	12	2,570	2,960	3,542	3,735	2,080
	4	2,575	2,967	3,552	3,747	2,084
	2	2,583	2,978	3,568	3,765	2,089
<b>Nov**</b>	12	2,813	3,203	3,784	3,977	2,080
	4	2,820	3,211	3,796	3,990	2,084
	2	2,830	3,224	3,814	4,010	2,089
<b>Dec</b>	12	2,374	2,765	3,445	3,542	2,080
	4	2,379	2,771	3,455	3,552	2,084
	2	2,386	2,781	3,470	3,568	2,089
<b>Dec**</b>	12	2,618	3,008	3,687	3,784	2,080
	4	2,624	3,016	3,698	3,796	2,084
	2	2,633	3,027	3,715	3,814	2,089
<b>Dec***</b>	12	2,862	3,251	3,928	4,025	2,080
	4	2,869	3,260	3,941	4,038	2,084
	2	2,879	3,273	3,961	4,059	2,089

\*The table shows the nominal rates. Effective interest rate will generally be higher depending on the loan size and repayment terms.

**\*\* The interest margin increases from 0.5 percentage points to 0.75 percentage points from 1. March 2014. Our interest rate offers will from 14. October until 7. November be stated with an interest margin of 0.75 percentage points, also in our fixed interest agreements. Yet, in the period until 1. March 2014, the interest rate will be calculated with an interest margin of 0.5 percentage points.**

**\*\* The interest margin increases from 0.5 percentage points to 1.0 percentage points from 1. March 2014. Our interest rate offers will from 8. November be stated with an interest margin of 1.0 percentage points, also in our fixed interest agreements. Yet, in the period until 1. March 2014, the interest rate will be calculated with an interest margin of 0.5 percentage points.**