

# Entwicklung Zinssätze

Monat	Durchschnitts- satz <sup>1)</sup>	Zinsband var. Hypotheken	Zinsband <sup>2)</sup> Festhypotheken	SARON O/N	10 Jahres Bundesobli.
Apr 22	1.13%	2.250% - 3.250%	1.490% - 2.280%	-0.702%	0.82%
Mär 22	1.12%	2.250% - 3.250%	1.200% - 1.970%	-0.702%	0.59%
Feb 22	1.13%	2.250% - 3.250%	1.100% - 1.620%	-0.698%	0.26%
Jan 22	1.13%	2.250% - 3.250%	1.070% - 1.440%	-0.697%	0.09%
Dez 21	1.13%	2.250% - 3.250%	1.030% - 1.270%	-0.685%	-0.11%
Nov 21	1.14%	2.250% - 3.250%	1.030% - 1.320%	-0.681%	-0.23%
Okt 21	1.14%	2.250% - 3.250%	1.030% - 1.380%	-0.694%	-0.05%
Sep 21	1.15%	2.250% - 3.250%	1.030% - 1.300%	-0.673%	-0.17%
Aug 21	1.16%	2.250% - 3.250%	1.030% - 1.170%	-0.723%	-0.35%
Jul 21	1.16%	2.250% - 3.250%	1.050% - 1.240%	-0.722%	-0.37%
Jun 21	1.16%	2.250% - 3.250%	1.050% - 1.300%	-0.723%	-0.20%
Mai 21	1.17%	2.250% - 3.250%	1.050% - 1.300%	-0.726%	-0.14%
Apr 21	1.18%	2.250% - 3.250%	1.050% - 1.300%	-0.725%	-0.21%
Mär 21	1.19%	2.250% - 3.250%	1.050% - 1.300%	-0.723%	-0.27%
Feb 21	1.20%	2.250% - 3.250%	1.050% - 1.300%	-0.725%	-0.23%
Jan 21	1.21%	2.250% - 3.250%	1.050% - 1.230%	-0.725%	-0.45%
Dez 20	1.21%	2.250% - 3.250%	1.050% - 1.250%	-0.726%	-0.53%
Nov 20	1.18%	2.250% - 3.250%	1.050% - 1.250%	-0.721%	-0.51%
Okt 20	1.18%	2.250% - 3.250%	1.050% - 1.200%	-0.718%	-0.52%
Sep 20	1.19%	2.250% - 3.250%	1.050% - 1.250%	-0.714%	-0.50%
Aug 20	1.20%	2.250% - 3.250%	1.050% - 1.250%	-0.706%	-0.41%
Jul 20	1.20%	2.250% - 3.250%	1.050% - 1.200%	-0.704%	-0.53%
Jun 20	1.20%	2.250% - 3.250%	1.050% - 1.200%	-0.662%	-0.44%
Mai 20	1.21%	2.250% - 3.250%	1.100% - 1.200%	-0.660%	-0.46%
Apr 20	1.21%	2.250% - 3.250%	1.100% - 1.250%	-0.659%	-0.52%
Mär 20	1.21%	2.250% - 3.250%	1.100% - 1.250%	-0.666%	-0.33%
Feb 20	1.21%	2.250% - 3.250%	1.100% - 1.150%	-0.707%	-0.82%
Jan 20	1.22%	2.250% - 3.250%	1.100% - 1.250%	-0.702%	-0.73%
Dez 19	1.22%	2.250% - 3.250%	1.100% - 1.250%	-0.659%	-0.47%
Nov 19	1.23%	2.250% - 3.250%	1.100% - 1.250%	-0.707%	-0.61%
Okt 19	1.23%	2.250% - 3.250%	1.100% - 1.200%	-0.733%	-0.56%
Sep 19	1.24%	2.250% - 3.250%	1.100% - 1.200%	-0.746%	-0.76%
Aug 19	1.24%	2.250% - 3.250%	1.100% - 1.200%	-0.747%	-1.02%
Jul 19	1.24%	2.250% - 3.250%	1.100% - 1.200%	-0.745%	-0.76%
Jun 19	1.25%	2.250% - 3.250%	1.100% - 1.200%	-0.740%	-0.53%
Mai 19	1.25%	2.250% - 3.250%	1.100% - 1.250%	-0.737%	-0.48%
Apr 19	1.26%	2.250% - 3.250%	1.100% - 1.350%	-0.732%	-0.30%
Mär 19	1.28%	2.250% - 3.250%	1.100% - 1.350%	-0.738%	-0.38%
Feb 19	1.28%	2.250% - 3.250%	1.100% - 1.400%	-0.739%	-0.24%
Jan 19	1.29%	2.250% - 3.250%	1.100% - 1.400%	-0.732%	-0.24%
Dez 18	1.30%	2.250% - 3.250%	1.100% - 1.500%	-0.731%	-0.25%
Nov 18	1.31%	2.250% - 3.250%	1.100% - 1.500%	-0.733%	-0.10%
Okt 18	1.35%	2.250% - 3.250%	1.100% - 1.550%	-0.737%	-0.01%
Sep 18	1.36%	2.250% - 3.250%	1.100% - 1.550%	-0.786%	0.04%
Aug 18	1.36%	2.250% - 3.250%	1.100% - 1.550%	-0.732%	-0.10%
Jul 18	1.36%	2.250% - 3.250%	1.100% - 1.550%	-0.731%	-0.01%
Jun 18	1.37%	2.250% - 3.250%	1.100% - 1.550%	-0.730%	-0.06%
Mai 18	1.37%	2.250% - 3.250%	1.100% - 1.550%	-0.728%	-0.07%
Apr 18	1.38%	2.250% - 3.250%	1.100% - 1.550%	-0.730%	0.09%
Mär 18	1.38%	2.250% - 3.250%	1.100% - 1.600%	-0.738%	0.03%
Feb 18	1.39%	2.250% - 3.250%	1.100% - 1.650%	-0.759%	0.09%
Jan 18	1.40%	2.250% - 3.250%	1.100% - 1.550%	-0.740%	0.11%
Dez 17	1.41%	2.250% - 3.250%	1.100% - 1.500%	-0.746%	-0.15%

<sup>1)</sup> bis 1999: alle Hypotheken  
ab 2000: allg. Wohnungsbau

<sup>2)</sup> 2 bis 8 Jahre

<sup>3)</sup> bis Dez. 2012: 3 Mte. CHF Euromarkt

# Entwicklung Zinssätze

Monat	Durchschnitts- satz <sup>1)</sup>	Zinsband var. Hypotheken	Zinsband <sup>2)</sup> Festhypotheken	SARON O/N	10 Jahres Bundesobli.
Nov 17	1.44%	2.250% - 3.250%	1.100% - 1.500%	-0.736%	-0.12%
Okt 17	1.44%	2.250% - 3.250%	1.100% - 1.500%	-0.737%	-0.08%
Sep 17	1.44%	2.250% - 3.250%	1.100% - 1.500%	-0.743%	-0.02%
Aug 17	1.45%	2.250% - 3.250%	1.100% - 1.500%	-0.732%	-0.14%
Jul 17	1.45%	2.250% - 3.250%	1.100% - 1.500%	-0.733%	0.05%
Jun 17	1.46%	2.250% - 3.250%	1.100% - 1.500%	-0.734%	-0.02%
Mai 17	1.48%	2.250% - 3.250%	1.100% - 1.500%	-0.735%	-0.17%
Apr 17	1.50%	2.250% - 3.250%	1.100% - 1.500%	-0.739%	-0.11%
Mär 17	1.50%	2.250% - 3.250%	1.100% - 1.500%	-0.737%	-0.09%
Feb 17	1.52%	2.250% - 3.250%	1.100% - 1.500%	-0.730%	-0.23%
Jan 17	1.52%	2.250% - 3.250%	1.100% - 1.500%	-0.733%	-0.06%
Dez 16	1.53%	2.250% - 3.250%	1.100% - 1.500%	-0.732%	-0.19%
Nov 16	1.54%	2.250% - 3.250%	1.100% - 1.500%	-0.728%	-0.13%
Okt 16	1.55%	2.250% - 3.250%	1.100% - 1.450%	-0.729%	-0.39%
Sep 16	1.56%	2.250% - 3.250%	1.100% - 1.450%	-0.745%	-0.55%
Aug 16	1.57%	2.250% - 3.250%	1.100% - 1.450%	-0.731%	-0.48%
Jul 16	1.58%	2.250% - 3.250%	1.100% - 1.450%	-0.745%	-0.56%
Jun 16	1.59%	2.250% - 3.250%	1.100% - 1.500%	-0.766%	-0.58%
Mai 16	1.60%	2.250% - 3.250%	1.100% - 1.500%	-0.730%	-0.32%
Apr 16	1.62%	2.250% - 3.250%	1.200% - 1.550%	-0.726%	-0.24%
Mär 16	1.62%	2.250% - 3.250%	1.200% - 1.550%	-0.738%	-0.34%
Feb 16	1.63%	2.250% - 3.250%	1.200% - 1.600%	-0.734%	-0.44%
Jan 16	1.65%	2.250% - 3.250%	1.200% - 1.600%	-0.723%	-0.25%
Dez 15	1.65%	2.250% - 3.250%	1.200% - 1.600%	-0.721%	-0.06%
Nov 15	1.66%	2.250% - 3.250%	1.200% - 1.600%	-0.722%	-0.36%
Okt 15	1.67%	2.250% - 3.250%	1.200% - 1.650%	-0.725%	-0.27%
Sep 15	1.68%	2.250% - 3.250%	1.200% - 1.750%	-0.720%	-0.12%
Aug 15	1.70%	2.250% - 3.250%	1.200% - 1.750%	-0.725%	-0.10%
Jul 15	1.70%	2.250% - 3.250%	1.200% - 1.750%	-0.739%	-0.04%
Jun 15	1.72%	2.250% - 3.250%	1.200% - 1.950%	-0.727%	0.13%
Mai 15	1.73%	2.250% - 3.250%	1.200% - 1.900%	-0.726%	-0.06%
Apr 15	1.74%	2.250% - 3.250%	1.200% - 1.750%	-0.723%	0.03%
Mär 15	1.75%	2.250% - 3.250%	1.200% - 1.750%	-0.731%	-0.05%
Feb 15	1.76%	2.250% - 3.250%	1.200% - 1.650%	-0.756%	0.02%
Jan 15	1.77%	2.250% - 3.250%	1.100% - 1.400%	-0.678%	-0.04%
Dez 14	1.79%	2.250% - 3.250%	1.200% - 1.700%	0.003%	0.32%
Nov 14	1.81%	2.250% - 3.250%	1.200% - 1.750%	-0.015%	0.31%
Okt 14	1.83%	2.250% - 3.250%	1.200% - 1.750%	-0.034%	0.47%
Sep 14	1.84%	2.250% - 3.250%	1.200% - 1.850%	0.012%	0.49%
Aug 14	1.85%	2.250% - 3.250%	1.200% - 1.850%	0.006%	0.44%
Jul 14	1.85%	2.250% - 3.250%	1.200% - 1.950%	-0.035%	0.55%
Jun 14	1.87%	2.250% - 3.250%	1.250% - 2.000%	-0.037%	0.66%
Mai 14	1.89%	2.250% - 3.250%	1.250% - 2.000%	-0.022%	0.73%
Apr 14	1.90%	2.250% - 3.250%	1.250% - 2.100%	-0.039%	0.84%
Mär 14	1.92%	2.250% - 3.250%	1.250% - 2.200%	0.000%	0.95%
Feb 14	1.94%	2.250% - 3.250%	1.250% - 2.300%	-0.026%	1.00%
Jan 14	1.96%	2.250% - 3.250%	1.250% - 2.350%	-0.015%	1.02%
Dez 13	1.99%	2.250% - 3.250%	1.250% - 2.350%	0.089%	1.07%
Nov 13	2.01%	2.250% - 3.250%	1.250% - 2.400%	-0.033%	0.90%
Okt 13	2.01%	2.250% - 3.250%	1.350% - 2.450%	-0.016%	0.93%
Sep 13	2.02%	2.250% - 3.250%	1.400% - 2.550%	-0.001%	1.06%
Aug 13	2.03%	2.250% - 3.250%	1.300% - 2.400%	0.011%	1.07%
Jul 13	2.03%	2.250% - 3.250%	1.250% - 2.300%	-0.006%	1.02%

<sup>1)</sup> bis 1999: alle Hypotheken  
ab 2000: allg. Wohnungsbau

<sup>2)</sup> 2 bis 8 Jahre

<sup>3)</sup> bis Dez. 2012: 3 Mte. CHF Euromarkt

# Entwicklung Zinssätze

Monat	Durchschnitts- satz <sup>1)</sup>	Zinsband var. Hypotheken	Zinsband <sup>2)</sup> Festhypotheken	SARON O/N	10 Jahres Bundesobli.
Jun 13	2.06%	2.250% - 3.250%	1.250% - 2.300%	0.004%	1.03%
Mai 13	2.07%	2.250% - 3.250%	1.200% - 1.900%	-0.024%	0.74%
Apr 13	2.10%	2.250% - 3.250%	1.200% - 1.900%	-0.008%	0.59%
Mär 13	2.15%	2.250% - 3.250%	1.200% - 1.900%	-0.017%	0.73%
Feb 13	2.17%	2.250% - 3.250%	1.200% - 1.900%	-0.035%	0.70%
Jan 13	2.19%	2.250% - 3.250%	1.200% - 1.900%	-0.028%	0.77%
Dez 12	2.22%	2.250% - 3.250%	1.200% - 1.900%	-0.06%	0.53%
Nov 12	2.24%	2.250% - 3.250%	1.200% - 1.900%	0.04%	0.42%
Okt 12	2.27%	2.250% - 3.250%	1.200% - 1.900%	-0.03%	0.52%
Sep 12	2.28%	2.250% - 3.250%	1.200% - 1.900%	0.02%	0.53%
Aug 12	2.28%	2.250% - 3.250%	1.200% - 1.900%	-0.02%	0.51%
Jul 12	2.29%	2.250% - 3.250%	1.200% - 1.900%	-0.06%	0.51%
Jun 12	2.30%	2.250% - 3.250%	1.200% - 1.900%	0.03%	0.66%
Mai 12	2.30%	2.250% - 3.250%	1.200% - 1.900%	0.02%	0.55%
Apr 12	2.31%	2.250% - 3.250%	1.200% - 2.000%	-0.02%	0.71%
Mär 12	2.32%	2.250% - 3.250%	1.200% - 2.000%	0.01%	0.86%
Feb 12	2.35%	2.250% - 3.250%	1.200% - 2.000%	0.00%	0.72%
Jan 12	2.35%	2.250% - 3.250%	1.200% - 2.100%	-0.01%	0.70%
Dez 11	2.37%	2.250% - 3.250%	1.200% - 2.250%	0.02%	0.69%
Nov 11	2.40%	2.250% - 3.250%	1.200% - 2.250%	0.02%	0.92%
Okt 11	2.42%	2.250% - 3.250%	1.200% - 2.400%	0.00%	1.02%
Sep 11	2.44%	2.250% - 3.250%	1.200% - 2.400%	0.01%	0.96%
Aug 11	2.46%	2.250% - 3.250%	1.200% - 2.400%	-0.01%	1.11%
Jul 11	2.47%	2.250% - 3.250%	1.400% - 2.700%	0.05%	1.41%
Jun 11	2.47%	2.250% - 3.250%	1.500% - 2.850%	0.07%	1.71%
Mai 11	2.47%	2.250% - 3.250%	1.700% - 2.950%	0.03%	1.80%
Apr 11	2.49%	2.250% - 3.250%	1.750% - 3.150%	0.03%	2.05%
Mär 11	2.50%	2.250% - 3.250%	1.500% - 2.950%	0.08%	1.95%
Feb 11	2.53%	2.250% - 3.250%	1.500% - 2.950%	0.08%	1.89%
Jan 11	2.53%	2.250% - 3.250%	1.450% - 2.850%	0.10%	1.84%
Dez 10	2.55%	2.250% - 3.250%	1.450% - 2.850%	0.05%	1.77%
Nov 10	2.57%	2.250% - 3.250%	1.450% - 2.550%	0.16%	1.61%
Okt 10	2.59%	2.250% - 3.250%	1.450% - 2.450%	0.06%	1.54%
Sep 10	2.58%	2.250% - 3.250%	1.450% - 2.450%	0.09%	1.38%
Aug 10	2.60%	2.250% - 3.250%	1.450% - 2.450%	0.32%	1.15%
Jul 10	2.61%	2.250% - 3.250%	1.500% - 2.700%	0.08%	1.48%
Jun 10	2.62%	2.250% - 3.250%	1.500% - 2.700%	0.06%	1.51%
Mai 10	2.65%	2.250% - 3.250%	1.500% - 2.700%	0.02%	1.57%
Apr 10	2.66%	2.250% - 3.250%	1.600% - 2.900%	0.03%	1.83%
Mär 10	2.69%	2.250% - 3.250%	1.600% - 2.900%	0.05%	1.92%
Feb 10	2.71%	2.250% - 3.250%	1.600% - 3.000%	0.04%	1.91%
Jan 10	2.72%	2.250% - 3.250%	1.600% - 3.000%	0.03%	2.00%
Dez 09	2.73%	2.250% - 3.250%	1.600% - 3.000%		1.99%
Nov 09	2.76%	2.250% - 3.250%	1.600% - 3.000%		1.89%
Okt 09	2.78%	2.250% - 3.250%	1.600% - 3.000%		2.06%
Sep 09	2.79%	2.250% - 3.250%	1.600% - 3.000%		2.05%
Aug 09	2.81%	2.250% - 3.250%	1.700% - 3.100%		2.07%
Jul 09	2.81%	2.250% - 3.250%	1.700% - 3.200%		2.12%
Jun 09	2.83%	2.250% - 3.250%	1.800% - 3.300%		2.37%
Mai 09	2.88%	2.250% - 3.250%	1.800% - 3.000%		2.45%
Apr 09	2.91%	2.250% - 3.250%	1.800% - 3.000%		2.18%
Mär 09	3.00%	2.250% - 3.250%	1.800% - 3.000%		2.15%
Feb 09	3.03%	2.500% - 3.500%	1.800% - 3.000%		2.28%

<sup>1)</sup> bis 1999: alle Hypotheken  
ab 2000: allg. Wohnungsbau

<sup>2)</sup> 2 bis 8 Jahre

<sup>3)</sup> bis Dez. 2012: 3 Mte. CHF Euromarkt

# Entwicklung Zinssätze

Monat	Durchschnitts- satz <sup>1)</sup>	Zinsband var. Hypotheken	Zinsband <sup>2)</sup> Festhypotheken	SARON O/N	10 Jahres Bundesobli.
Jan 09	3.07%	2.500% - 3.500%	2.000% - 3.100%		2.16%
Dez 08	3.27%	2.500% - 3.500%	2.250% - 3.150%		2.23%
Nov 08	3.29%	3.000% - 4.000%	2.500% - 3.300%		2.24%
Okt 08	3.29%	3.000% - 4.000%	3.400% - 3.700%		2.78%
Sep 08	3.28%	3.000% - 4.000%	3.600% - 3.900%		2.74%
Aug 08	3.28%	3.000% - 4.000%	3.700% - 4.100%		2.90%
Jul 08	3.27%	3.000% - 4.000%	3.950% - 4.350%		3.06%
Jun 08	3.26%	3.000% - 4.000%	3.950% - 4.350%		3.31%
Mai 08	3.25%	3.000% - 4.000%	3.850% - 4.250%		3.22%
Apr 08	3.24%	3.000% - 4.000%	3.750% - 4.250%		3.13%
Mär 08	3.23%	3.000% - 4.000%	3.500% - 4.050%		2.93%
Feb 08	3.21%	3.000% - 4.000%	3.350% - 3.950%		2.98%
Jan 08	3.20%	3.000% - 4.000%	3.350% - 4.000%		2.83%
Dez 07	3.12%	3.000% - 4.000%	3.500% - 4.150%		2.93%
Nov 07	3.11%	3.000% - 4.000%	3.500% - 4.050%		2.87%
Okt 07	3.10%	3.000% - 4.000%	3.650% - 4.200%		2.97%
Sep 07	3.09%	2.750% - 3.750%	3.750% - 4.300%		3.03%
Aug 07	3.08%	2.750% - 3.750%	3.750% - 4.300%		3.04%
Jul 07	3.07%	2.750% - 3.750%	4.050% - 4.550%		3.09%
Jun 07	3.07%	2.750% - 3.750%	3.950% - 4.550%		3.22%
Mai 07	3.02%	2.750% - 3.750%	3.750% - 4.050%		3.07%
Apr 07	3.02%	2.750% - 3.750%	3.500% - 3.850%		2.79%
Mär 07	3.01%	2.750% - 3.750%	3.600% - 3.850%		2.70%
Feb 07	3.00%	2.500% - 3.500%	3.600% - 3.850%		2.54%
Jan 07	2.99%	2.500% - 3.500%	3.600% - 3.850%		2.62%
Dez 06	2.98%	2.500% - 3.500%	3.400% - 3.800%		2.48%
Nov 06	2.97%	2.500% - 3.500%	3.375% - 3.750%		2.30%
Okt 06	2.97%	2.500% - 3.500%	3.375% - 3.875%		2.44%
Sep 06	2.96%	2.500% - 3.500%	3.375% - 3.875%		2.39%
Aug 06	2.96%	2.500% - 3.500%	3.375% - 4.000%		2.49%
Jul 06	2.96%	2.500% - 3.500%	3.375% - 4.125%		2.71%
Jun 06	2.95%	2.500% - 3.500%	3.250% - 4.000%		2.83%
Mai 06	2.95%	2.500% - 3.500%	3.250% - 4.000%		2.67%
Apr 06	2.94%	2.500% - 3.500%	3.125% - 4.000%		2.73%
Mär 06	2.94%	2.500% - 3.500%	3.125% - 3.875%		2.50%
Feb 06	2.94%	2.500% - 3.500%	2.750% - 3.625%		2.23%
Jan 06	2.95%	2.500% - 3.500%	2.750% - 3.625%		2.19%
Dez 05	2.95%	2.500% - 3.500%	2.750% - 3.625%		1.96%
Nov 05	2.96%	2.500% - 3.500%	2.750% - 3.625%		2.21%
Okt 05	2.98%	2.500% - 3.500%	2.500% - 3.375%		2.11%
Sep 05	2.99%	2.500% - 3.500%	2.500% - 3.250%		1.91%
Aug 05	3.00%	2.500% - 3.500%	2.500% - 3.375%		1.91%
Jul 05	3.05%	2.500% - 3.500%	2.375% - 3.375%		1.89%
Jun 05	3.05%	2.500% - 3.500%	2.375% - 3.375%		1.97%
Mai 05	3.06%	2.750% - 3.750%	2.500% - 3.375%		1.95%
Apr 05	3.07%	2.750% - 3.750%	2.500% - 3.500%		2.07%
Mär 05	3.07%	2.750% - 3.750%	2.375% - 3.500%		2.27%
Feb 05	3.08%	2.750% - 3.750%	2.375% - 3.375%		2.38%
Jan 05	3.08%	2.750% - 3.750%	2.500% - 3.625%		2.24%
Dez 04	3.10%	2.750% - 3.750%	2.500% - 3.625%		2.22%
Nov 04	3.09%	2.750% - 3.750%	2.500% - 3.625%		2.32%
Okt 04	3.11%	2.750% - 3.750%	2.500% - 3.750%		2.47%
Sep 04	3.11%	2.750% - 3.750%	2.625% - 3.875%		2.61%

<sup>1)</sup> bis 1999: alle Hypotheken  
ab 2000: allg. Wohnungsbau

<sup>2)</sup> 2 bis 8 Jahre

<sup>3)</sup> bis Dez. 2012: 3 Mte. CHF Euromarkt

# Entwicklung Zinssätze

Monat	Durchschnitts- satz <sup>1)</sup>	Zinsband var. Hypotheken	Zinsband <sup>2)</sup> Festhypotheken	SARON O/N	10 Jahres Bundesobli.
Aug 04	3.12%	2.750% - 3.750%	2.625% - 3.875%		2.62%
Jul 04	3.13%	2.750% - 3.750%	2.875% - 4.125%		2.81%
Jun 04	3.13%	2.750% - 3.750%	2.875% - 4.125%		2.96%
Mai 04	3.15%	2.750% - 3.750%	2.625% - 4.000%		2.79%
Apr 04	3.17%	2.750% - 3.750%	2.375% - 4.000%		2.70%
Mär 04	3.23%	2.750% - 3.750%	2.125% - 3.875%		2.51%
Feb 04	3.25%	2.750% - 3.750%	2.250% - 4.000%		2.55%
Jan 04	3.29%	2.750% - 3.750%	2.375% - 4.125%		2.67%
Dez 03	3.31%	2.750% - 3.750%	2.625% - 4.125%		2.63%
Nov 03	3.32%	2.750% - 3.750%	2.500% - 4.125%		2.82%
Okt 03	3.35%	2.750% - 3.750%	2.375% - 4.000%		2.69%
Sep 03	3.37%	2.750% - 3.750%	2.375% - 4.125%		2.51%
Aug 03	3.45%	2.750% - 3.750%	2.375% - 4.125%		2.72%
Jul 03	3.46%	2.750% - 3.750%	2.250% - 4.000%		2.52%
Jun 03	3.49%	2.750% - 3.750%	2.125% - 3.875%		2.42%
Mai 03	3.60%	3.000% - 4.000%	2.250% - 3.875%		2.24%
Apr 03	3.61%	3.000% - 4.000%	2.500% - 3.875%		2.51%
Mär 03	3.67%	3.000% - 4.000%	2.375% - 3.875%		2.37%
Feb 03	3.70%	3.000% - 4.250%	2.625% - 3.750%		2.27%
Jan 03	3.81%	3.250% - 4.250%	2.750% - 3.875%		2.33%
Dez 02	3.82%	3.250% - 4.250%	3.000% - 4.250%		2.28%
Nov 02	3.84%	3.250% - 4.250%	3.000% - 4.250%		2.60%
Okt 02	3.87%	3.250% - 4.250%	3.000% - 4.250%		2.98%
Sep 02	4.00%	3.625% - 4.625%	3.000% - 4.250%		2.90%
Aug 02	4.02%	3.625% - 4.625%	3.125% - 4.500%		2.99%
Jul 02	4.03%	3.625% - 4.750%	3.250% - 4.500%		3.09%
Jun 02	4.05%	3.750% - 4.750%	3.750% - 4.750%		3.21%
Mai 02	4.05%	3.750% - 4.750%	3.750% - 4.875%		3.40%
Apr 02	4.05%	3.750% - 4.750%	3.875% - 4.875%		3.45%
Mär 02	4.06%	3.750% - 4.750%	4.000% - 5.000%		3.60%
Feb 02	4.06%	3.750% - 4.750%	3.875% - 4.750%		3.55%
Jan 02	4.17%	3.750% - 4.750%	3.875% - 4.750%		3.54%
Dez 01	4.17%	3.750% - 4.750%	3.875% - 4.750%		3.45%
Nov 01	4.20%	3.750% - 4.750%	3.750% - 4.750%		3.14%
Okt 01	4.21%	4.000% - 4.750%	3.750% - 4.750%		2.87%
Sep 01	4.21%	4.000% - 5.000%	3.875% - 4.750%		3.19%
Aug 01	4.21%	4.000% - 5.250%	4.000% - 4.750%		3.26%
Jul 01	4.21%	4.000% - 5.250%	4.375% - 5.000%		3.33%
Jun 01	4.21%	4.000% - 5.250%	4.375% - 5.000%		3.34%
Mai 01	4.32%	4.000% - 5.250%	4.375% - 5.000%		3.51%
Apr 01	4.31%	4.250% - 5.250%	4.250% - 5.000%		3.53%
Mär 01	4.31%	4.250% - 5.250%	4.250% - 5.000%		3.26%
Feb 01	4.29%	4.250% - 5.250%	4.250% - 5.250%		3.47%
Jan 01	4.28%	4.250% - 5.250%	4.375% - 5.250%		3.52%
Dez 00	4.27%	4.25% - 5.25%	4.625% - 5.375%		3.46%
Nov 00	4.26%	4.25% - 5.25%	4.750% - 5.500%		3.84%
Okt 00	4.25%	4.25% - 5.25%	4.875% - 5.500%		3.88%
Sep 00	4.25%	4.25% - 5.25%	4.875% - 5.500%		3.93%
Aug 00	4.24%	4.25% - 5.25%	5.000% - 5.750%		3.84%
Jul 00	4.24%	3.75% - 4.75%	5.000% - 5.750%		3.96%
Jun 00	3.99%	3.75% - 4.75%	5.000% - 5.625%		4.01%
Mai 00	3.99%	3.75% - 4.75%	5.000% - 5.625%		4.15%
Apr 00	3.99%	3.75% - 4.75%	5.000% - 5.625%		4.09%

<sup>1)</sup> bis 1999: alle Hypotheken  
ab 2000: allg. Wohnungsbau

<sup>2)</sup> 2 bis 8 Jahre

<sup>3)</sup> bis Dez. 2012: 3 Mte. CHF Euromarkt

# Entwicklung Zinssätze

Monat	Durchschnitts- satz <sup>1)</sup>	Zinsband var. Hypotheken	Zinsband <sup>2)</sup> Festhypotheken	SARON O/N	10 Jahres Bundesobli.
Mär 00	3.88%	3.75% - 4.75%	5.000% - 5.625%		4.15%
Feb 00	3.88%	3.75% - 4.75%	4.750% - 5.375%		3.85%
Jan 00	3.89%	3.75% - 4.75%	4.375% - 5.250%		3.62%
Dez 99	4.05%	3.75% - 4.50%	4.250% - 5.250%		3.51%
Nov 99	4.05%	3.75% - 4.50%	4.250% - 5.375%		3.57%
Okt 99	4.07%	3.75% - 4.50%	4.250% - 5.375%		3.63%
Sep 99	4.08%	3.75% - 4.50%	3.750% - 4.875%		3.40%
Aug 99	4.09%	3.75% - 4.50%	3.750% - 4.875%		3.16%
Jul 99	4.11%	3.75% - 4.50%	3.750% - 4.750%		3.06%
Jun 99	4.13%	3.75% - 4.50%	3.250% - 4.500%		3.02%
Mai 99	4.16%	3.75% - 4.50%	3.000% - 4.250%		2.67%
Apr 99	4.18%	3.75% - 4.50%	3.000% - 4.250%		2.55%
Mär 99	4.22%	3.75% - 4.75%	3.250% - 4.375%		2.65%
Feb 99	4.24%	3.75% - 4.75%	3.250% - 4.375%		2.62%
Jan 99	4.25%	3.75% - 4.75%	3.250% - 4.375%		2.62%
Dez 98	4.37%	3.75% - 4.75%	3.250% - 4.375%		2.39%
Nov 98	4.38%	3.75% - 4.75%	3.500% - 4.750%		2.42%
Okt 98	4.39%	3.75% - 4.75%	3.500% - 4.750%		2.52%
Sep 98	4.40%	4.00% - 4.75%	3.500% - 5.500%		2.74%
Aug 98	4.41%	4.00% - 4.75%	3.750% - 5.500%		2.76%
Jul 98	4.42%	4.00% - 4.75%	3.750% - 5.500%		2.96%
Jun 98	4.43%	4.00% - 4.75%	3.750% - 5.500%		3.08%
Mai 98	4.45%	4.00% - 4.75%	3.750% - 5.500%		2.95%
Apr 98	4.47%	4.00% - 5.00%	3.750% - 5.500%		3.11%
Mär 98	4.47%	4.00% - 5.00%	3.750% - 5.500%		2.87%
Feb 98	4.48%	4.00% - 5.00%	3.750% - 5.500%		2.72%
Jan 98	4.50%	4.00% - 5.00%	3.750% - 5.500%		2.86%
Dez 97	4.72%	4.25% - 5.00%	4.000% - 5.500%		3.18%
Nov 97	4.74%	4.25% - 5.00%	4.000% - 5.500%		3.46%
Okt 97	4.77%	4.25% - 5.25%	4.000% - 5.500%		3.44%
Sep 97	4.78%	4.25% - 5.25%	4.000% - 5.500%		3.39%
Aug 97	4.79%	4.25% - 5.25%	4.000% - 5.500%		3.35%
Jul 97	4.81%	4.25% - 5.25%	4.000% - 5.500%		3.25%
Jun 97	4.83%	4.25% - 5.25%	4.250% - 5.500%		3.24%
Mai 97	4.84%	4.50% - 5.25%	4.250% - 5.500%		3.26%
Apr 97	4.87%	4.50% - 5.50%	4.250% - 5.500%		3.43%
Mär 97	4.89%	4.50% - 5.50%	4.250% - 5.500%		3.56%
Feb 97	4.93%	4.50% - 5.75%	4.250% - 5.500%		3.25%
Jan 97	4.93%	4.75% - 5.75%	4.500% - 5.750%		3.69%
Dez 96	5.07%	4.75% - 5.75%	4.50% - 5.75%		3.63%
Nov 96	5.08%	4.75% - 5.75%	4.50% - 5.75%		3.75%
Okt 96	5.09%	4.75% - 5.75%	4.50% - 5.75%		3.71%
Sep 96	5.11%	4.75% - 5.75%	4.50% - 6.00%		3.82%
Aug 96	5.13%	4.75% - 5.75%	4.50% - 6.00%		4.05%
Jul 96	5.14%	4.75% - 5.75%	4.75% - 6.00%		4.20%
Jun 96	5.17%	4.75% - 5.75%	4.75% - 5.75%		4.31%
Mai 96	5.20%	4.75% - 5.75%	4.50% - 5.75%		4.33%
Apr 96	5.25%	5.00% - 6.00%	4.50% - 5.75%		3.94%
Mär 96	5.26%	5.00% - 6.00%	4.50% - 5.75%		4.04%
Feb 96	5.26%	5.00% - 6.00%	4.25% - 5.75%		4.07%
Jan 96	5.27%	5.00% - 6.00%	4.25% - 5.75%		4.12%
Dez 95	5.26%	5.25%	4.25% - 5.75%		3.73%
Nov 95	5.53%	5.25%	4.25% - 5.75%		3.64%

<sup>1)</sup> bis 1999: alle Hypotheken  
ab 2000: allg. Wohnungsbau

<sup>2)</sup> 2 bis 8 Jahre

<sup>3)</sup> bis Dez. 2012: 3 Mte. CHF Euromarkt



# Entwicklung Zinssätze

Monat	Durchschnitts- satz <sup>1)</sup>	Zinsband var. Hypotheken	Zinsband <sup>2)</sup> Festhypotheken	SARON O/N	10 Jahres Bundesobli.
Okt 95	5.53%	5.25%	4.50% - 5.75%		3.96%
Sep 95	5.54%	5.50%	4.75% - 5.75%		4.19%
Aug 95	5.54%	5.50%	5.00% - 6.00%		4.46%
Jul 95	5.54%	5.50%	5.00% - 6.00%		4.57%
Jun 95	5.54%	5.50%	5.25% - 6.25%		4.69%
Mai 95	5.54%	5.50%	5.25% - 6.25%		4.66%
Apr 95	5.54%	5.50%	5.50% - 6.50%		4.81%
Mär 95	5.54%	5.50%	6.00% - 6.50%		5.04%
Feb 95	5.53%	5.50%	6.00% - 6.50%		5.23%
Jan 95	5.55%	5.50%	6.00% - 6.50%		5.28%
Dez 94	5.72%	5.50%	6.00% - 6.50%		5.23%
Nov 94	5.73%	5.50%	6.00% - 6.50%		5.27%
Okt 94	5.75%	5.50%	6.00% - 6.50%		5.46%
Sep 94	5.77%	5.50%	6.00% - 6.50%		5.47%
Aug 94	5.80%	5.50%	6.00% - 6.50%		5.35%
Jul 94	5.83%	5.50%	6.00% - 6.50%		5.08%
Jun 94	5.88%	5.50%	6.00% - 6.50%		5.14%
Mai 94	5.94%	5.50%	5.50% - 6.00%		4.82%
Apr 94	6.00%	5.50%	5.25% - 6.25%		4.76%
Mär 94	6.04%	5.50%	5.25% - 6.25%		4.50%
Feb 94	6.05%	5.50%	5.00% - 6.25%		4.34%
Jan 94	6.06%	5.50%	5.00% - 6.25%		4.08%
Dez 93	6.84%	5.50%	5.25% - 6.25%		4.05%
Nov 93	6.88%	5.50%	5.25% - 6.25%		4.14%
Okt 93	6.95%	6.00%	5.25% - 6.25%		4.14%
Sep 93	6.99%	6.00%	5.50% - 6.25%		4.35%
Aug 93	7.04%	6.00%	5.50% - 6.25%		4.45%
Jul 93	7.09%	6.00%	5.50% - 6.25%		4.49%
Jun 93	7.16%	6.75%	5.75% - 6.25%		4.54%
Mai 93	7.18%	6.75%	5.75% - 6.25%		4.70%
Apr 93	7.25%	7.75%	6.00% - 6.50%		4.80%
Mär 93	7.25%	7.75%	6.00% - 6.50%		4.67%
Feb 93	7.23%	7.75%	6.50% - 6.75%		4.93%
Jan 93	7.22%	7.75%	6.75% - 7.00%		5.37%

<sup>1)</sup> bis 1999: alle Hypotheken  
ab 2000: allg. Wohnungsbau

<sup>2)</sup> 2 bis 8 Jahre

<sup>3)</sup> bis Dez. 2012: 3 Mte. CHF Euromarkt

<sup>1)</sup> bis 1999: alle Hypotheken  
ab 2000: allg. Wohnungsbau

<sup>2)</sup> 2 bis 8 Jahre

<sup>3)</sup> bis Dez. 2012: 3 Mte. CHF Euromarkt



<sup>1)</sup> bis 1999: alle Hypotheken  
ab 2000: allg. Wohnungsbau

<sup>2)</sup> 2 bis 8 Jahre

<sup>3)</sup> bis Dez. 2012: 3 Mte. CHF Euromarkt

<sup>1)</sup> bis 1999: alle Hypotheken  
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<sup>2)</sup> 2 bis 8 Jahre

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<sup>1)</sup> bis 1999: alle Hypotheken  
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<sup>1)</sup> bis 1999: alle Hypotheken  
ab 2000: allg. Wohnungsbau

<sup>2)</sup> 2 bis 8 Jahre

<sup>3)</sup> bis Dez. 2012: 3 Mte. CHF Euromarkt