

# Entwicklung Zinssätze

| Monat  | Durchschnitts-<br>satz <sup>1)</sup> | Zinsband<br>var. Hypotheken | Zinsband<br>Festzinshypotheken<br>(2 bis 8 Jahre) | SARON<br>O/N | 10 Jahres<br>Bundesobli. |
|--------|--------------------------------------|-----------------------------|---------------------------------------------------|--------------|--------------------------|
| Jul 25 | 1.36%                                | 2.500% - 3.500%             | 1.330% 1.840%                                     | -0.033%      | 0.38%                    |
| Jun 25 | 1.38%                                | 2.500% - 3.500%             | 1.330% 1.780%                                     | -0.032%      | 0.41%                    |
| Mai 25 | 1.39%                                | 2.500% - 3.500%             | 1.200% 1.660%                                     | 0.202%       | 0.26%                    |
| Apr 25 | 1.40%                                | 2.500% - 3.500%             | 1.290% 1.810%                                     | 0.198%       | 0.33%                    |
| Mär 25 | 1.41%                                | 2.500% - 3.500%             | 1.540% 2.040%                                     | 0.206%       | 0.51%                    |
| Feb 25 | 1.43%                                | 2.500% - 3.500%             | 1.540% 1.900%                                     | 0.429%       | 0.40%                    |
| Jan 25 | 1.43%                                | 2.500% - 3.500%             | 1.510% 1.830%                                     | 0.430%       | 0.38%                    |
| Dez 24 | 1.46%                                | 2.500% - 3.500%             | 1.390% 1.640%                                     | 0.451%       | 0.32%                    |
| Nov 24 | 1.47%                                | 2.500% - 3.500%             | 1.530% - 1.730%                                   | 0.943%       | 0.29%                    |
| Okt 24 | 1.47%                                | 2.500% - 3.500%             | 1.660% - 1.890%                                   | 0.949%       | 0.45%                    |
| Sep 24 | 1.48%                                | 2.500% - 3.500%             | 1.760% - 1.930%                                   | 0.957%       | 0.41%                    |
| Aug 24 | 1.47%                                | 2.750% - 3.750%             | 1.900% - 1.960%                                   | 1.217%       | 0.45%                    |
| Jul 24 | 1.46%                                | 2.750% - 3.750%             | 2.080% - 2.180%                                   | 1.211%       | 0.45%                    |
| Jun 24 | 1.44%                                | 2.750% - 3.750%             | 2.200% - 2.250%                                   | 1.216%       | 0.56%                    |
| Mai 24 | 1.44%                                | 2.750% - 3.750%             | 2.350% - 2.450%                                   | 1.450%       | 0.92%                    |
| Apr 24 | 1.44%                                | 2.750% - 3.750%             | 2.250% - 2.450%                                   | 1.445%       | 0.69%                    |
| Mär 24 | 1.41%                                | 2.750% - 3.750%             | 2.250% - 2.350%                                   | 1.464%       | 0.64%                    |
| Feb 24 | 1.41%                                | 2.750% - 3.750%             | 2.300% - 2.350%                                   | 1.698%       | 0.83%                    |
| Jan 24 | 1.39%                                | 2.750% - 3.750%             | 2.300% - 2.350%                                   | 1.698%       | 0.83%                    |
| Dez 23 | 1.34%                                | 2.750% - 3.750%             | 2.200% - 2.250%                                   | 1.695%       | 0.66%                    |
| Nov 23 | 1.33%                                | 2.750% - 3.750%             | 2.450% - 2.550%                                   | 1.702%       | 0.82%                    |
| Okt 23 | 1.31%                                | 2.750% - 3.750%             | 2.550% - 2.750%                                   | 1.705%       | 1.05%                    |
| Sep 23 | 1.28%                                | 2.750% - 3.750%             | 2.800% - 2.850%                                   | 1.715%       | 1.09%                    |
| Aug 23 | 1.27%                                | 2.750% - 3.750%             | 2.900% - 2.950%                                   | 1.705%       | 0.95%                    |
| Jul 23 | 1.25%                                | 2.750% - 3.750%             | 2.900% - 2.850%                                   | 1.702%       | 0.98%                    |
| Jun 23 | 1.21%                                | 2.750% - 3.750%             | 2.950% - 2.850%                                   | 1.707%       | 0.97%                    |
| Mai 23 | 1.20%                                | 2.250% - 3.250%             | 2.850% - 3.000%                                   | 1.442%       | 0.85%                    |
| Apr 23 | 1.18%                                | 2.250% - 3.250%             | 3.050% - 3.200%                                   | 1.420%       | 1.08%                    |
| Mär 23 | 1.16%                                | 2.250% - 3.250%             | 2.950% - 3.100%                                   | 1.419%       | 1.23%                    |
| Feb 23 | 1.15%                                | 2.250% - 3.250%             | 2.800% - 3.000%                                   | 0.938%       | 1.45%                    |
| Jan 23 | 1.15%                                | 2.250% - 3.250%             | 2.450% - 2.650%                                   | 0.946%       | 1.26%                    |
| Dez 22 | 1.13%                                | 2.250% - 3.250%             | 2.750% - 3.100%                                   | 0.942%       | 1.57%                    |
| Nov 22 | 1.13%                                | 2.250% - 3.250%             | 2.300% - 2.700%                                   | 0.459%       | 1.06%                    |
| Okt 22 | 1.13%                                | 2.250% - 3.250%             | 2.450% - 3.250%                                   | 0.471%       | 1.12%                    |
| Sep 22 | 1.13%                                | 2.250% - 3.250%             | 2.650% - 3.300%                                   | 0.437%       | 1.16%                    |
| Aug 22 | 1.12%                                | 2.250% - 3.250%             | 2.250% - 2.800%                                   | -0.201%      | 0.79%                    |
| Jul 22 | 1.13%                                | 2.250% - 3.250%             | 1.800% - 2.500%                                   | -0.189%      | 0.52%                    |
| Jun 22 | 1.12%                                | 2.250% - 3.250%             | 2.250% - 3.050%                                   | -0.195%      | 1.15%                    |
| Mai 22 | 1.13%                                | 2.250% - 3.250%             | 1.460% - 2.320%                                   | -0.692%      | 0.78%                    |
| 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%                   |

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

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| Monat  | Durchschnitts-<br>satz <sup>1)</sup> | Zinsband<br>var. Hypotheken | Zinsband<br>Festzinshypotheken<br>(2 bis 8 Jahre) | SARON<br>O/N | 10 Jahres<br>Bundesobli. |
|--------|--------------------------------------|-----------------------------|---------------------------------------------------|--------------|--------------------------|
| 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%                   |
| 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%                   |

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

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| Monat  | Durchschnitts-<br>satz <sup>1)</sup> | Zinsband<br>var. Hypotheken | Zinsband<br>Festzinshypotheken<br>(2 bis 8 Jahre) | SARON<br>O/N | 10 Jahres<br>Bundesobli. |
|--------|--------------------------------------|-----------------------------|---------------------------------------------------|--------------|--------------------------|
| 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%                    |

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

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| Monat  | Durchschnitts-<br>satz <sup>1)</sup> | Zinsband<br>var. Hypotheken | Zinsband<br>Festzinshypotheken<br>(2 bis 8 Jahre) | SARON<br>O/N | 10 Jahres<br>Bundesobli. |
|--------|--------------------------------------|-----------------------------|---------------------------------------------------|--------------|--------------------------|
| Jul 13 | 2.03%                                | 2.250% - 3.250%             | 1.250% - 2.300%                                   | -0.006%      | 1.02%                    |
| 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%                    |

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

# Entwicklung Zinssätze

| Monat  | Durchschnitts-<br>satz <sup>1)</sup> | Zinsband<br>var. Hypotheken | Zinsband<br>Festzinshypotheken<br>(2 bis 8 Jahre) | SARON<br>O/N | 10 Jahres<br>Bundesobli. |
|--------|--------------------------------------|-----------------------------|---------------------------------------------------|--------------|--------------------------|
| 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%                    |
| 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%                    |

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

# Entwicklung Zinssätze

| Monat  | Durchschnitts-<br>satz <sup>1)</sup> | Zinsband<br>var. Hypotheken | Zinsband<br>Festzinshypotheken<br>(2 bis 8 Jahre) | SARON<br>O/N | 10 Jahres<br>Bundesobli. |
|--------|--------------------------------------|-----------------------------|---------------------------------------------------|--------------|--------------------------|
| 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%                    |
| 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%                    |

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

# Entwicklung Zinssätze

| Monat  | Durchschnitts-<br>satz <sup>1)</sup> | Zinsband<br>var. Hypotheken | Zinsband<br>Festzinshypotheken<br>(2 bis 8 Jahre) | SARON<br>O/N | 10 Jahres<br>Bundesobli. |
|--------|--------------------------------------|-----------------------------|---------------------------------------------------|--------------|--------------------------|
| 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%                    |
| 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%                    |

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

# Entwicklung Zinssätze

| Monat  | Durchschnitts-<br>satz <sup>1)</sup> | Zinsband<br>var. Hypotheken | Zinsband<br>Festzinshypotheken<br>(2 bis 8 Jahre) | SARON<br>O/N | 10 Jahres<br>Bundesobli. |
|--------|--------------------------------------|-----------------------------|---------------------------------------------------|--------------|--------------------------|
| 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%                    |
| 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%                    |

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

# Entwicklung Zinssätze

| Monat  | Durchschnitts-<br>satz <sup>1)</sup> | Zinsband<br>var. Hypotheken | Zinsband<br>Festzinshypotheken<br>(2 bis 8 Jahre) | SARON<br>O/N | 10 Jahres<br>Bundesobli. |
|--------|--------------------------------------|-----------------------------|---------------------------------------------------|--------------|--------------------------|
| 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