## Hypothekar-Referenzzins-Veränderungssätze

## Der Hypothekar-Referenzzins sinkt:

|  | 6.50\% | 6.25\% | 6.00\% | 5.75\% | 5.50\% | 5.25\% | 5.00\% | 4.75\% | 4.50\% | 4.25\% | 4.00\% | 3.75\% | 3.50\% | 3.25\% | 3.00\% | 2.75\% | 2.50\% | 2.25\% | 2.00\% | 1.75\% | 1.50\% | 1.25\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 6.75\% | 1.96\% | 3.85\% | 5.66\% | 7.83\% | 9.91\% | 11.89\% | 13.79\% | 15.97\% | 18.03\% | 20\% | 21.86\% | 23.66\% | 25.37\% | 27.01\% | 28.57\% | 30.07\% | 31.51\% | 32.89\% | 34.21\% | 35.48\% | 36.71\% | 37.89\% |
| 6.50\% |  | 1.96\% | 3.85\% | 6.10\% | 8.26\% | 10.31\% | 12.28\% | 14.53\% | 16.67\% | 18.70\% | 20.63\% | 22.48\% | 24.24\% | 25.93\% | 27.54\% | 29.08\% | 30.56\% | 31.97\% | 33.33\% | 34.64\% | 35.90\% | 37.11\% |
| 6.25\% |  |  | 1.96\% | 4.31\% | 6.54\% | 8.68\% | 10.71\% | 13.04\% | 15.25\% | 17.35\% | 19.35\% | 21.26\% | 23.08\% | 24.81\% | 26.47\% | 28.06\% | 29.58\% | 31.03\% | 32.43\% | 33.77\% | 35.06\% | 36.31\% |
| 6.00\% |  |  |  | 2.44\% | 4.76\% | 6.98\% | 9.09\% | 11.50\% | 13.79\% | 15.97\% | 18.03\% | 20\% | 21.88\% | 23.66\% | 25.37\% | 27\% | 28.57\% | 30.07\% | 31.51\% | 32.89\% | 34.21\% | 35.48\% |
| 5.75\% |  |  |  |  | 2.44\% | 4.76\% | 6.98\% | 9.50\% | 11.89\% | 14.16\% | 16.32\% | 18.37\% | 20.32\% | 22.18\% | 23.95\% | 25.65\% | 27.27\% | 28.83\% | 30.31\% | 31.74\% | 33.11\% | 34.42\% |
| 5.50\% |  |  |  |  |  | 2.44\% | 4.76\% | 7.41\% | 9.91\% | 12.28\% | 14.53\% | 16.67\% | 18.69\% | 20.63\% | 22.48\% | 24.24\% | 25.93\% | 27.54\% | 29.08\% | 30.56\% | 31.97\% | 33.33\% |
| 5.25\% |  |  |  |  |  |  | 2.44\% | 5.21\% | 7.83\% | 10.31\% | 12.66\% | 14.89\% | 17.01\% | 19.03\% | 20.95\% | 22.78\% | 24.53\% | 26.20\% | 27.80\% | 29.33\% | 30.80\% | 32.20\% |
| 5.00\% |  |  |  |  |  |  |  | 2.91\% | 5.66\% | 8.26\% | 10.71\% | 13.04\% | 15.25\% | 17.36\% | 19.25\% | 21.26\% | 23.08\% | 24.81\% | 26.47\% | 28.06\% | 29.58\% | 31.03\% |
| 4.75\% |  |  |  |  |  |  |  |  | 2.91\% | 5.66\% | 8.26\% | 10.71\% | 13.04\% | 15.25\% | 17.36\% | 19.35\% | 21.26\% | 23.08\% | 24.81\% | 26.47\% | 28.06\% | 29.58\% |
| 4.50\% |  |  |  |  |  |  |  |  |  | 2.91\% | 5.66\% | 8.26\% | 10.71\% | 13.04\% | 15.25\% | 17.36\% | 19.35\% | 21.26\% | 23.08\% | 24.81\% | 26.47\% | 28.06\% |
| 4.25\% |  |  |  |  |  |  |  |  |  |  | 2.91\% | 5.66\% | 8.26\% | 10.71\% | 13.04\% | 15.25\% | 17.36\% | 19.35\% | 21.26\% | 23.08\% | 24.81\% | 26.47\% |
| 4.00\% |  |  |  |  |  |  |  |  |  |  |  | 2.91\% | 5.66\% | 8.26\% | 10.71\% | 13.04\% | 15.25\% | 17.36\% | 19.35\% | 21.26\% | 23.08\% | 24.81\% |
| 3.75\% |  |  |  |  |  |  |  |  |  |  |  |  | 2.91\% | 5.66\% | 8.26\% | 10.71\% | 13.04\% | 15.25\% | 17.36\% | 19.35\% | 21.26\% | 23.08\% |
| 3.50\% |  |  |  |  |  |  |  |  |  |  |  |  |  | 2.91\% | 5.66\% | 8.26\% | 10.71\% | 13.04\% | 15.25\% | 17.36\% | 19.35\% | 21.26\% |
| 3.25\% |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 2.91\% | 5.66\% | 8.26\% | 10.71\% | 13.04\% | 15.25\% | 17.36\% | 19.35\% |
| 3.00\% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 2.91\% | 5.66\% | 8.26\% | 10.71\% | 13.04\% | 15.25\% | 17.36\% |
| 2.75\% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 2.91\% | 5.66\% | 8.26\% | 10.71\% | 13.04\% | 15.25\% |
| 2.50\% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 2.91\% | 5.66\% | 8.26\% | 10.71\% | 13.04\% |
| 2.25\% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 2.91\% | 5.66\% | 8.26\% | 10.71\% |
| 2.00\% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 2.91\% | 5.66\% | 8.26\% |
| 1.75\% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 2.91\% | 5.66\% |
| 1.50\% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 2.91\% |

## Der Hypothekar-Referenzzins steigt:

| auf | 1.50\% | 1.75\% | 2.00\% | 2.25\% | 2.50\% | 2.75\% | 3.00\% | 3.25\% | 3.50\% | 3.75\% | 4.00\% | 4.25\% | 4.50\% | 4.75\% | 5.00\% | 5.25\% | 5.50\% | 5.75\% | 6.00\% | 6.25\% | 6.50\% | 6.75\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1.25\% | 3.00\% | 6.00\% | 9.00\% | 12.00\% | 15.00\% | 18.00\% | 21.00\% | 24.00\% | 27.00\% | 30.00\% | 33.00\% | 36.00\% | 39.00\% | 42.00\% | 45.0\% | 47.50\% | 50.00\% | 52.50\% | 55.00\% | 57.00\% | 59.00\% | 61.00\% |
| 1.50\% |  | 3.00\% | 6.00\% | 9.00\% | 12.00\% | 15.00\% | 18.00\% | 21.00\% | 24.00\% | 27.00\% | 30.00\% | 33.00\% | 36.00\% | 39.00\% | 42.00\% | 44.50\% | 47.00\% | 49.50\% | 52.00\% | 54.00\% | 56.00\% | 58.00\% |
| 1.75\% |  |  | 3.00\% | 6.00\% | 9.00\% | 12.00\% | 15.00\% | 18.00\% | 21.00\% | 24.00\% | 27.00\% | 30.00\% | 33.00\% | 36.00\% | 39.00\% | 41.50\% | 44.00\% | 46.50\% | 49.00\% | 51.00\% | 53.00\% | 55.00\% |
| 2.00\% |  |  |  | 3.00\% | 6.00\% | 9.00\% | 12.00\% | 15.00\% | 18.00\% | 21.00\% | 24.00\% | 27.00\% | 30.00\% | 33.00\% | 36.00\% | 38.50\% | 41.00\% | 43.50\% | 46.00\% | 48.00\% | 50.00\% | 52.00\% |
| 2.25\% |  |  |  |  | 3.00\% | 6.00\% | 9.00\% | 12.00\% | 15.00\% | 18.00\% | 21.00\% | 24.00\% | 27.00\% | 30.00\% | 33.00\% | 35.50\% | 38.00\% | 40.50\% | 43.00\% | 45.00\% | 47.00\% | 49.00\% |
| 2.50\% |  |  |  |  |  | 3.00\% | 6.00\% | 9.00\% | 12.00\% | 15.00\% | 18.00\% | 21.00\% | 24.00\% | 27.00\% | 30.00\% | 32.50\% | 35.00\% | 37.50\% | 40.00\% | 42.00\% | 44.00\% | 46.00\% |
| 2.75\% |  |  |  |  |  |  | 3.00\% | 6.00\% | 9.00\% | 12.00\% | 15.00\% | 18.00\% | 21.00\% | 24.00\% | 27.00\% | 29.50\% | 32.00\% | 34.50\% | 37.00\% | 39.00\% | 41.00\% | 43.00\% |
| 3.00\% |  |  |  |  |  |  |  | 3.00\% | 6.00\% | 9.00\% | 12.00\% | 15.00\% | 18.00\% | 21.00\% | 24.00\% | 26.50\% | 29.00\% | 31.50\% | 34.00\% | 36.00\% | 38.00\% | 40.00\% |
| 3.25\% |  |  |  |  |  |  |  |  | 3.00\% | 6.00\% | 9.00\% | 12.00\% | 15.00\% | 18.00\% | 21.00\% | 23.50\% | 26.00\% | 28.50\% | 31.00\% | 33.00\% | 35.00\% | 37.00\% |
| 3.50\% |  |  |  |  |  |  |  |  |  | 3.00\% | 6.00\% | 9.00\% | 12.00\% | 15.00\% | 18.00\% | 20.50\% | 23.00\% | 25.50\% | 28.00\% | 30.00\% | 32.00\% | 34.00\% |
| 3.75\% |  |  |  |  |  |  |  |  |  |  | 3.00\% | 6.00\% | 9.00\% | 12.00\% | 15.00\% | 17.50\% | 20.00\% | 22.50\% | 25.00\% | 27.00\% | 29.00\% | 31.00\% |
| 4.00\% |  |  |  |  |  |  |  |  |  |  |  | 3.00\% | 6.00\% | 9.00\% | 12.00\% | 14.50\% | 17.00\% | 19.50\% | 22.00\% | 24.00\% | 26.00\% | 28.00\% |
| 4.25\% |  |  |  |  |  |  |  |  |  |  |  |  | 3.00\% | 6.00\% | 9.00\% | 11.50\% | 14.00\% | 16.50\% | 19.00\% | 21.00\% | 23.00\% | 25.00\% |
| 4.50\% |  |  |  |  |  |  |  |  |  |  |  |  |  | 3.00\% | 6.00\% | 8.50\% | 11.00\% | 13.50\% | 16.00\% | 18.00\% | 20.00\% | 22.00\% |
| 4.75\% |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 3.00\% | 5.50\% | 8.00\% | 10.50\% | 13.00\% | 15.00\% | 17.00\% | 19.00\% |
| 5.00\% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 2.50\% | 5.00\% | 7.50\% | 10.00\% | 12.00\% | 14.00\% | 16.00\% |
| 5.25\% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 2.50\% | 5.00\% | 7.50\% | 9.50\% | 11.50\% | 13.50\% |
| 5.50\% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 2.50\% | 5.00\% | 7.00\% | 9.00\% | 11.00\% |
| 5.75\% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 2.50\% | 4.50\% | 6.50\% | 8.50\% |
| 6.00\% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 2.00\% | 4.00\% | 6.00\% |
| 6.25\% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 2.00\% | 4.00\% |
| 6.50\% |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 2.00\% |

