

Interest Rate Chart

Valid from Desember 1st. 2012



Deposits				Loans			
DEBETCARDS				OVERDRAFT			
MP Checking Account - Individuals	0,20%	-	2,25%	MP Checking Account - Individuals	11,65%	-	12,95%
MP Checking Account - Companies	0,20%	-	2,25%	MP Checking Account - Companies	11,65%	-	12,95%
NON INDEXED ACCOUNTS				CREDITCARDS			
MP Sparnaður	Monthly	Annulay		VISA Silver			12,95%
- Deposit 0 - 999 Thousand ISK	1,39%	1,40%		VISA Gold Icelandair			12,70%
- Deposit 1,0 - 4,9 Million ISK	3,59%	3,65%		VISA Platinum			12,10%
- Deposit 5,0 - 19,9 Million ISK	3,88%	3,95%					
- Deposit 20,0 - 49,9 Million ISK	4,22%	4,30%		BONDS			
- Deposit 50 - 99,9 Million ISK	4,31%	4,40%		Non Indexed:			
- Deposit 100 Million ISK and Higher	4,46%	4,55%		No premium	8,00%	K5 - 2,50% Premium	10,50%
Withdrawal Fee at Cashier's Desk		1,00%		K1 - 0,50% Premium	8,50%	K6 - 3,00% Premium	11,00%
Withdrawal Fee at Netbank		0%		K2 - 1,00% Premium	9,00%	K7 - 3,70% Premium	11,70%
				K3 - 1,50% Premium	9,50%	K8 - 4,25% Premium	12,25%
MP 1 (Fixed for 1 month)		4,25%		K4 - 2,00% Premium	10,00%		
MP 3 (Fixed for 3 months)		4,70%					
MP 6 (Fixed for 6 months)		4,80%		Indexed - Variable Interest Rate:			
MP 12 (Fixed for 12 months)		4,85%		No premium	4,35%	K5 - 2,50% Premium	6,85%
MP 18 (Fixed for 18 months)		4,95%		K1 - 0,50% Premium	4,85%	K6 - 3,00% Premium	7,35%
MP 24 (Fixed for 24 months)		<u>5,00%</u>		K2 - 1,00% Premium	5,35%	K7 - 3,50% Premium	7,85%
MP 60+ - Only for 60 years or older		<u>4,10%</u>		K3 - 1,50% Premium	5,85%	K8 - 4,00% Premium	8,35%
MP 60+ (Montly Interest) - Only for 60 years or older		<u>4,02%</u>		K4 - 2,00% Premium	6,35%		
MP VSK		3,70%					
INDEXED ACCOUNTS				Indexed - Fixed Interest Rate**	4,50%	-	6,05%
MP 36 - Fixed for 36 months		1,70%		** With Review Clause			
MP 36 - Fixed for 36 months - Montly Interest		1,69%		MP bank's Mortgages			
MP 60 - Fixed for 60 months		1,90%		Mortgage Indexed with Variable Interest Rate		3,75%	
MP 60+ - Fixed for 36 months		1,85%		Mortgage Indexed with Variable Interest Rate - Addition		4,85%	
MP 60+ - Fixed for 36 months - Monthly Interest		1,83%					
MP Framtíð - Fixed until 18 years old		2,10%		Mortgage Indexed with Fixed Interest Rate for 5 years		3,85%	
MP Orlof		1,25%		Mortgage Indexed with Fixed Interest Rate for 5 years - Additio		4,95%	
MP Pension Account		2,10%					
Special Indexation Within Month per Year		<u>3,89%</u>		Mortgage with Variable Interest Rate		<u>6,75%</u>	
Special Indexation Within Month per Month		<u>0,32%</u>		Mortgage with Variable Interest Rate - Addition		7,75%	
CURRENCY ACCOUNTS							
	Available	Fixed 3m	Fixed 6m	Mortgage with Fixed Interest Rate for 3 Years		7,45%	
USD US Dollar	0,15%	0,30%	0,65%	Mortgage with Fixed Interest Rate for 3 Years - Addition		8,35%	
GBP Sterling Pound	0,50%	0,75%	1,10%				
CAD Canadian Dollar	1,05%	1,30%	1,55%				
DKK Danish Krona	0,05%	0,25%	0,50%	Special Indexation Within Month per Year		<u>3,89%</u>	
NOK Norwegian Krona	1,75%	2,00%	2,45%	Special Indexation Within Month per Month		<u>0,32%</u>	
SEK Swedish Krona	1,65%	1,90%	2,15%				
CHF Swiss Frank	0,05%	0,25%	0,45%	OTHER INTERESTS			
JPY Japanese Yen	0,05%	0,15%	0,35%	Penalty Rates, Decided by Central Bank of Iceland		<u>13,00%</u>	
EUR Euro	0,10%	0,35%	0,60%				

Interest rates above are valid from the date of the chart and can be changed without notice according to decision of the bank

Changes from the last chart are underlined

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