

Hypothekarzinsätze: Übersicht

Hypotheken-Index von moneyland.ch



Festhypothek 5 Jahre

Festhypothek 10 Jahre

| | Zinssätze alle Hypotheken | | | |
|------------|---------------------------|--------|---------|---------|
| | Mittelwert | Median | Minimum | Maximum |
| 01.01.2020 | 0.97% | 1.05% | 0.63% | 1.23% |
| 09.03.2020 | 0.94% | 1.00% | 0.55% | 1.13% |
| 26.03.2020 | 1.03% | 1.10% | 0.66% | 1.27% |
| 07.11.2020 | 0.95% | 1.05% | 0.64% | 1.10% |
| 01.01.2021 | 0.95% | 1.05% | 0.63% | 1.15% |
| 01.03.2021 | 1.00% | 1.07% | 0.64% | 1.19% |
| 23.08.2021 | 0.93% | 1.03% | 0.62% | 1.10% |
| 26.10.2021 | 1.02% | 1.10% | 0.65% | 1.23% |

| | Zinssätze alle Hypotheken | | | |
|------------|---------------------------|--------|---------|---------|
| | Mittelwert | Median | Minimum | Maximum |
| 01.01.2020 | 1.13% | 1.20% | 0.78% | 1.41% |
| 09.03.2020 | 1.02% | 1.05% | 0.69% | 1.25% |
| 26.03.2020 | 1.26% | 1.34% | 0.78% | 1.59% |
| 07.11.2020 | 1.08% | 1.16% | 0.76% | 1.28% |
| 01.01.2021 | 1.10% | 1.18% | 0.81% | 1.33% |
| 01.03.2021 | 1.28% | 1.32% | 0.98% | 1.49% |
| 23.08.2021 | 1.11% | 1.15% | 0.82% | 1.43% |
| 26.10.2021 | 1.31% | 1.33% | 0.95% | 1.52% |

| | Zinssätze nur Online-Hypotheken | | | |
|------------|---------------------------------|--------|---------|---------|
| | Mittelwert | Median | Minimum | Maximum |
| 01.01.2020 | 0.73% | 0.69% | 0.66% | 0.90% |
| 09.03.2020 | 0.67% | 0.66% | 0.55% | 0.90% |
| 26.03.2020 | 0.81% | 0.74% | 0.66% | 1.17% |
| 07.11.2020 | 0.72% | 0.68% | 0.66% | 0.90% |
| 01.01.2021 | 0.72% | 0.69% | 0.65% | 0.90% |
| 01.03.2021 | 0.77% | 0.75% | 0.68% | 0.90% |
| 23.08.2021 | 0.66% | 0.66% | 0.62% | 0.70% |
| 26.10.2021 | 0.78% | 0.75% | 0.65% | 0.97% |

| | Zinssätze nur Online-Hypotheken | | | |
|------------|---------------------------------|--------|---------|---------|
| | Mittelwert | Median | Minimum | Maximum |
| 01.01.2020 | 0.92% | 0.95% | 0.78% | 1.07% |
| 09.03.2020 | 0.77% | 0.75% | 0.69% | 0.90% |
| 26.03.2020 | 1.05% | 1.08% | 0.78% | 1.40% |
| 07.11.2020 | 0.85% | 0.83% | 0.82% | 0.91% |
| 01.01.2021 | 0.89% | 0.88% | 0.83% | 0.98% |
| 01.03.2021 | 1.09% | 1.05% | 0.98% | 1.31% |
| 23.08.2021 | 0.87% | 0.89% | 0.82% | 0.92% |
| 26.10.2021 | 1.14% | 1.12% | 0.95% | 1.27% |

| | Zinssätze nur Banken | | | |
|------------|----------------------|--------|---------|---------|
| | Mittelwert | Median | Minimum | Maximum |
| 01.01.2020 | 0.99% | 1.05% | 0.66% | 1.23% |
| 09.03.2020 | 0.96% | 1.05% | 0.55% | 1.13% |
| 26.03.2020 | 1.05% | 1.12% | 0.66% | 1.27% |
| 07.11.2020 | 0.97% | 1.06% | 0.66% | 1.10% |
| 01.01.2021 | 0.98% | 1.05% | 0.65% | 1.15% |
| 01.03.2021 | 1.01% | 1.07% | 0.68% | 1.19% |
| 23.08.2021 | 0.95% | 1.04% | 0.62% | 1.10% |
| 26.10.2021 | 1.02% | 1.10% | 0.65% | 1.23% |

| | Zinssätze nur Banken | | | |
|------------|----------------------|--------|---------|---------|
| | Mittelwert | Median | Minimum | Maximum |
| 01.01.2020 | 1.16% | 1.20% | 0.78% | 1.41% |
| 09.03.2020 | 1.04% | 1.12% | 0.69% | 1.25% |
| 26.03.2020 | 1.28% | 1.35% | 0.78% | 1.59% |
| 07.11.2020 | 1.11% | 1.21% | 0.82% | 1.28% |
| 01.01.2021 | 1.13% | 1.20% | 0.83% | 1.33% |
| 01.03.2021 | 1.29% | 1.33% | 0.98% | 1.49% |
| 23.08.2021 | 1.12% | 1.21% | 0.82% | 1.43% |
| 26.10.2021 | 1.32% | 1.37% | 0.95% | 1.52% |

| | Zinssätze nur Versicherer | | | |
|------------|---------------------------|--------|---------|---------|
| | Mittelwert | Median | Minimum | Maximum |
| 01.01.2020 | 0.85% | 0.83% | 0.63% | 1.07% |
| 09.03.2020 | 0.84% | 0.85% | 0.59% | 1.03% |
| 26.03.2020 | 0.93% | 1.00% | 0.66% | 1.15% |
| 07.11.2020 | 0.83% | 0.88% | 0.64% | 0.99% |
| 01.01.2021 | 0.83% | 0.85% | 0.63% | 0.99% |
| 01.03.2021 | 0.92% | 1.04% | 0.64% | 1.10% |
| 23.08.2021 | 0.85% | 0.85% | 0.74% | 0.99% |
| 26.10.2021 | 1.02% | 1.02% | 0.83% | 1.20% |

| | Zinssätze nur Versicherer | | | |
|------------|---------------------------|--------|---------|---------|
| | Mittelwert | Median | Minimum | Maximum |
| 01.01.2020 | 0.99% | 0.93% | 0.85% | 1.35% |
| 09.03.2020 | 0.89% | 0.88% | 0.69% | 1.13% |
| 26.03.2020 | 1.14% | 1.18% | 0.88% | 1.36% |
| 07.11.2020 | 0.95% | 0.93% | 0.76% | 1.16% |
| 01.01.2021 | 0.98% | 1.00% | 0.81% | 1.17% |
| 01.03.2021 | 1.21% | 1.20% | 1.00% | 1.41% |
| 23.08.2021 | 1.03% | 0.95% | 0.92% | 1.16% |
| 26.10.2021 | 1.26% | 1.30% | 1.15% | 1.39% |

Anmerkungen:

Angaben gemäss Hypotheken-Index von moneyland.ch.

Angezeigt in der obigen Tabelle werden online publizierte Richtzinssätze für Schweizer Festhypotheken im arithmetischen Durchschnitt, Median, Minimum und Maximum für die angegebenen Stichtage.

Der Index basiert auf den Richtzinssätzen für erste Neuhypotheken für selbst bewohntes Wohneigentum von Privatpersonen.

Die tagesaktuellen Zinssätze finden sich im neutralen Hypothekenvergleich von moneyland.ch

unter <https://www.moneyland.ch/de/hypotheken-vergleich>