

Zinshistorien Säule-3a-Sparkonto

Farbskala pro Jahr

Anbieter	Durchschnittszinssätze pro Jahr in Prozent *																												Aktueller Zinssatz **						
	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		2015	2016	2017	2018*		
Aargauische Kantonalbank	5.00	4.67	4.88	6.50	7.00	7.00	5.75	4.63	4.96	4.38	3.52	3.04	2.83	3.21	3.10	2.56	1.81	1.75	1.54	1.50	1.63	2.03	1.63	1.63	1.62	1.63	1.35	1.03	0.77	0.53	0.35	0.25	0.25		
acervis Bank	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	1.68	1.50	1.33	0.75	0.55	0.41	0.33	0.3	
AEK Bank 1826	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	3.49	3.02	2.79	3.04	3.29	2.81	2.00	1.75	1.75	1.75	1.80	2.25	2.04	2.00	1.96	1.81	1.54	1.28	0.87	0.57	0.45	0.32	0.25	0.25	
Alternative Bank Schweiz	k.A.	k.A.	k.A.	k.A.	k.A.	5.50	4.75	4.08	4.46	4.00	3.54	3.04	2.67	2.71	2.93	2.31	1.59	1.25	1.25	1.33	1.52	1.94	1.50	1.50	1.31	1.19	1.00	0.87	0.47	0.13	0.12	0.06	0.025	0.025	
Appenzeller Kantonalbank	5.00	4.67	4.96	6.58	7.00	7.00	5.57	5.11	4.42	4.50	3.65	3.06	3.00	3.25	3.46	2.92	2.21	1.81	1.52	1.52	1.75	2.50	1.87	1.86	1.75	1.50	1.31	1.20	0.78	0.57	0.50	0.40	0.35	0.35	
Baloise Bank SoBa	k.A.	k.A.	k.A.	6.42	7.00	7.00	5.58	4.58	4.88	4.00	3.35	2.83	2.63	3.06	3.10	2.73	1.98	1.54	1.50	1.50	1.58	2.31	1.81	1.66	1.62	1.63	1.40	1.23	0.74	0.47	0.22	0.12	0.12	0.1	
Banca dello Stato del Cantone Ticino	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	1.97	1.57	1.50	1.50	1.50	1.95	2.00	2.00	2.00	1.92	1.75	1.57	1.06	0.83	0.78	0.75	0.75	0.75	
Banca Popolare di Sondrio (Suisse)	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	2.50	2.50	2.54	2.75	2.59	2.38	2.27	1.84	1.65	1.06	0.57	0.20	0.15	0.15	0.15	
Bank CIC	k.A.	k.A.	k.A.	k.A.	k.A.	7.00	5.89	5.00	5.00	4.42	3.84	2.88	2.75	3.13	2.75	2.67	1.96	1.75	1.65	1.54	1.81	2.03	2.37	2.37	2.31	2.15	1.94	1.70	1.12	0.69	0.60	0.48	0.4	0.4	
Bank Cler	k.A.	k.A.	k.A.	6.50	7.00	7.00	5.73	4.58	4.94	3.96	3.48	2.83	2.75	2.81	2.88	2.46	1.69	1.50	1.50	1.56	1.83	2.25	2.25	1.96	1.69	1.50	1.43	1.37	0.93	0.53	0.40	0.27	0.25	0.25	
Bank EKI	k.A.	k.A.	k.A.	6.25	7.00	7.00	5.87	4.81	4.92	4.06	3.46	3.02	2.85	3.00	3.00	2.63	1.72	1.50	1.50	1.52	1.72	2.38	1.81	1.75	1.75	1.56	1.33	1.20	0.73	0.53	0.40	0.31	0.3	0.3	
Bank Sparhafen Zürich	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	1.96	1.75	1.75	1.75	1.63	1.44	0.92	0.64	0.42	0.31	0.3	0.3	0.3
Basler Kantonalbank	k.A.	k.A.	k.A.	6.50	7.00	7.00	6.00	4.50	4.75	4.03	3.31	2.81	2.54	2.81	2.96	2.46	1.75	1.50	1.50	1.50	1.60	2.00	1.79	1.75	1.67	1.47	1.30	1.17	0.66	0.52	0.42	0.32	0.25	0.25	
BBO Bank	5.00	4.72	5.00	6.61	7.00	7.00	5.92	4.76	5.18	4.50	3.86	3.50	3.27	3.16	3.25	2.94	2.18	1.75	1.75	1.57	1.97	2.99	2.16	2.00	2.00	1.75	1.34	1.00	0.72	0.60	0.58	0.30	0.25	0.25	
Berner Kantonalbank	5.00	4.67	4.92	6.50	7.00	7.00	5.69	4.71	4.88	4.04	3.31	2.83	2.63	2.83	3.00	2.71	2.02	1.75	1.56	1.51	1.78	2.25	2.25	2.02	1.75	1.69	1.31	1.06	0.56	0.39	0.28	0.25	0.25	0.25	
Cornèr Bank	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	2.50	2.50	2.50	2.44	2.19	1.96	1.80	1.15	0.69	0.53	0.40	0.4	0.4
Credit Suisse	5.00	4.71	5.33	6.94	7.08	7.00	5.75	4.92	5.29	4.33	3.44	2.96	2.81	3.00	2.92	2.35	1.58	1.46	1.50	1.50	1.68	2.16	2.25	2.19	2.13	1.94	1.44	1.19	0.81	0.63	0.43	0.20	0.2	0.2	
Freiburger Kantonalbank	k.A.	k.A.	k.A.	k.A.	7.00	7.00	5.75	4.81	4.92	3.98	3.29	2.90	2.77	3.04	3.15	2.58	1.80	1.75	1.57	1.50	1.62	2.50	2.16	2.00	1.91	1.75	1.75	1.38	0.79	0.56	0.50	0.32	0.3	0.3	0.3
Glarner Kantonalbank	5.00	4.67	4.88	6.21	7.00	7.00	5.81	5.00	5.08	4.29	3.67	3.25	3.00	3.13	3.21	2.67	1.91	1.63	1.56	1.50	1.81	2.28	2.00	2.00	1.92	1.75	1.52	1.34	0.81	0.56	0.33	0.30	0.3	0.3	0.3
Luzerner Kantonalbank	k.A.	k.A.	k.A.	5.75	7.00	7.00	5.54	4.79	5.04	3.96	3.50	3.04	2.81	2.96	3.00	2.42	1.75	1.50	1.50	1.52	1.72	2.27	2.09	2.00	1.75	1.63	1.45	1.08	0.62	0.44	0.31	0.25	0.25	0.25	
Migros Bank	k.A.	k.A.	k.A.	6.29	7.00	6.56	5.79	4.85	4.92	4.25	3.71	3.29	3.00	3.31	3.27	2.69	2.10	1.85	1.75	1.75	1.83	2.25	2.00	2.00	1.92	1.75	1.64	1.33	0.88	0.60	0.46	0.34	0.3	0.3	0.3
Neue Aargauer Bank	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	1.75	1.75	1.75	1.75	2.05	2.01	1.88	1.88	1.88	1.74	1.32	0.79	0.63	0.52	0.43	0.425	0.425	0.425
Obwaldner Kantonalbank	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	4.31	3.69	3.06	2.81	3.02	3.21	2.61	1.78	1.52	1.52	1.58	1.83	2.46	1.95	1.80	1.75	1.50	1.31	1.10	0.76	0.52	0.50	0.41	0.35	0.35
PostFinance	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	1.50	1.50	1.50	1.67	2.31	2.58	2.25	2.00	1.75	1.50	1.23	0.80	0.50	0.30	0.26	0.2	0.2	0.2
Raiffeisen Schweiz	k.A.	k.A.	5.04	6.58	6.50	6.50	5.75	4.79	5.02	4.01	3.44	3.02	2.79	3.17	3.02	2.63	1.95	1.59	1.50	1.57	1.88	2.50	2.02	2.00	2.00	1.79	1.51	1.33	0.83	0.59	0.46	0.33	0.3	0.3	
St. Galler Kantonalbank	5.00	4.67	4.96	6.50	7.00	7.00	5.58	4.85	4.81	3.92	3.23	3.00	2.85	3.21	3.06	2.67	2.04	1.66	1.54	1.50	1.68	2.25	2.00	1.83	1.75	1.75	1.40	1.15	0.58	0.50	0.30	0.30	0.3	0.3	
Swiss Life	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	1.79	1.75	1.75	1.50	1.08	0.94	0.48	0.33	0.26	0.18	0.1	0.1	0.1
Thurgauer Kantonalbank	5.00	4.67	4.90	6.58	7.00	7.00	6.04	4.85	5.00	4.13	3.52	3.17	2.87	3.06	3.13	2.71	1.88	1.75	1.50	1.52	1.72	2.37	2.16	1.64	1.70	2.00	1.74	1.30	0.77	0.63	0.44	0.33	0.3	0.3	
UBS	5.00	4.75	5.00	6.58	7.00	7.00	5.67	4.67	4.85	3.71	3.25	2.81	2.52	2.71	2.88	2.40	1.63	1.50	1.40	1.37	1.65	2.17	2.25	1.83	1.75	1.67	1.29	1.02	0.53	0.50	0.22	0.20	0.2	0.2	
Valiant Bank	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	3.35	2.83	2.75	2.85	3.00	2.61	1.69	1.50	1.45	1.44	1.70	2.28	2.03	2.00	1.91	1.65	1.30	1.08	0.59	0.43	0.28	0.17	0.15	0.15	0.15
WIR Bank	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	3.00	2.75	2.46	2.25	2.25	2.75	2.46	2.50	2.37	1.89	1.76	1.51	1.02	0.75	0.62	0.47	0.45	0.45	0.45
Zürcher Kantonalbank	5.00	4.75	4.94	6.63	7.00	7.00	5.69	4.81	4.94	3.98	3.27	2.81	2.63	2.81	2.92	2.38	1.63	1.50	1.50	1.50	1.65	2.19	1.94	1.75	1.65	1.47	1.03	1.00	0.54	0.50	0.27	0.23	0.15	0.15	0.15
Maximum	5	4.75	5.33	6.94	7.08	7	6.04	5.11	5.29	4.5	3.86	3.5	3.27	3.31	3.46	2.94	3	2.75	2.46	2.5	2.5	2.99	2.75	2.59	2.44	2.27	1.96	1.8	1.15	0.83	0.78	0.75	0.75	0.75	
Minimum	5	4.67	4.88	5.75	6.5	5.5	4.75	4.08	4.42	3.71	3.23	2.81	2.52	2.71	2.75	2.31	1.58	1.25	1.25	1.33	1.5	1.94	1.5	1.5	1.31	1.19	1	0.87	0.47	0.13	0.12	0.06	0.025	0.025	
Mittelwert	5	4.7	4.98	6.47	6.977	6.88	5.706	4.76	4.91	4.13	3.49	3	2.8	3.012	3.06	2.61	1.9	1.65	1.57	1.59	1.765	2.3	2.077	1.96	1.88	1.73	1.48	1.26	0.778	0.55	0.402	0.304	0.28	0.28	
Median	5	4.67	4.96	6.5	7	7	5.75	4.8	4.93	4.04	3.48	3.02	2.79	3.04	3.02	2.63	1.88	1.59	1.5	1.52	1.72	2.27	2.02	2	1.75	1.75	1.45	1.23	0.775	0.56	0.415	0.305	0.275	0.275	

Anmerkungen:

Angaben gemäss Anbietern ohne Gewähr. Erhebung durch moneyland.ch

Darf nicht ohne vorgängige Einwilligung von moneyland.ch publiziert werden.

Schweizer Zinssatz (30/360): Das Jahr hat 12 Monate. Ein Monat hat immer 30 Tage.

Die Einzahlungen erfolgen immer zu Beginn des Jahres (vorschüssige Zinsmethode).

Zinsen werden jährlich gutgeschrieben.

Die BBO Bank und die Banca dello Stato del Cantone Ticino verwenden fortlaufende Zins-Gutschriften. Bei diesen Anbietern werden die Zinsen fortlaufend gutgeschrieben.

* Der berechnete Durchschnittszinssatz für das Jahr 2018 bezieht sich auf den Zeitraum 01.01.2018-30.09.2018.

** Die aktuellen Zinssätze gelten für den Stichtag 06.11.2018.

Bei gewissen Anbietern können zum Beispiel im Rahmen von Bankpaketen oder Hypotheken höhere Premium-Zinssätze angeboten werden. Diese werden hier nicht berücksichtigt.

Zinssätze werden auf 2 Nachkommastellen gerundet.

Es kann zu Rundungsdifferenzen kommen.

Zinshistorien Säule-3a-Sparkonto

Farbskala über alle Jahre

Anbieter	Durchschnittszinssätze pro Jahr in Prozent *																												Aktueller Zinssatz **					
	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		2015	2016	2017	2018*	
Aargauische Kantonalbank	5.00	4.67	4.88	6.50	7.00	7.00	5.75	4.63	4.96	4.38	3.52	3.04	2.83	3.21	3.10	2.56	1.81	1.75	1.54	1.50	1.63	2.03	1.63	1.63	1.62	1.63	1.35	1.03	0.77	0.53	0.35	0.25	0.25	
acrevis Bank	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	1.68	1.50	1.33	0.75	0.55	0.41	0.33	0.3
AEK Bank 1826	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	3.49	3.02	2.79	3.04	3.29	2.81	2.00	1.75	1.75	1.75	1.80	2.25	2.04	2.00	1.96	1.81	1.54	1.28	0.87	0.57	0.45	0.32	0.25	
Alternative Bank Schweiz	k.A.	k.A.	k.A.	k.A.	k.A.	5.50	4.75	4.08	4.46	4.00	3.54	3.04	2.67	2.71	2.93	2.31	1.59	1.25	1.25	1.33	1.52	1.94	1.50	1.50	1.31	1.19	1.00	0.87	0.47	0.13	0.12	0.06	0.025	
Appenzeller Kantonalbank	5.00	4.67	4.96	6.58	7.00	7.00	5.57	5.11	4.42	4.50	3.65	3.06	3.00	3.25	3.46	2.92	2.21	1.81	1.52	1.52	1.75	2.50	1.87	1.86	1.75	1.50	1.31	1.20	0.78	0.57	0.50	0.40	0.35	
Baloise Bank SoBa	k.A.	k.A.	k.A.	6.42	7.00	7.00	5.58	4.58	4.88	4.00	3.35	2.83	2.63	3.06	3.10	2.73	1.98	1.54	1.50	1.50	1.58	2.31	1.81	1.66	1.62	1.63	1.40	1.23	0.74	0.47	0.22	0.12	0.1	
Banca dello Stato del Cantone Ticino	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	1.97	1.57	1.50	1.50	1.50	1.95	2.00	2.00	2.00	1.92	1.75	1.57	1.06	0.83	0.78	0.75	0.75	
Banca Popolare di Sondrio (Suisse)	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	2.50	2.50	2.54	2.75	2.59	2.38	2.27	1.84	1.65	1.06	0.57	0.20	0.15	0.15	0.15	
Bank CIC	k.A.	k.A.	k.A.	k.A.	k.A.	7.00	5.89	5.00	5.00	4.42	3.84	2.88	2.75	3.13	2.75	2.67	1.96	1.75	1.65	1.54	1.81	2.03	2.37	2.37	2.31	2.15	1.94	1.70	1.12	0.69	0.60	0.48	0.4	
Bank Cler	k.A.	k.A.	k.A.	6.50	7.00	7.00	5.73	4.58	4.94	3.96	3.48	2.83	2.75	2.81	2.88	2.46	1.69	1.50	1.50	1.56	1.83	2.25	2.25	1.96	1.69	1.50	1.43	1.37	0.93	0.53	0.40	0.27	0.25	
Bank EKI	k.A.	k.A.	k.A.	6.25	7.00	7.00	5.87	4.81	4.92	4.06	3.46	3.02	2.85	3.00	3.00	2.63	1.72	1.50	1.50	1.52	1.72	2.38	1.81	1.75	1.56	1.33	1.20	0.73	0.53	0.40	0.31	0.3	0.3	
Bank Sparhafen Zürich	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	1.96	1.75	1.75	1.75	1.63	1.44	0.92	0.64	0.42	0.31	0.3	0.3
Basler Kantonalbank	k.A.	k.A.	k.A.	6.50	7.00	7.00	6.00	4.50	4.75	4.03	3.31	2.81	2.54	2.81	2.96	2.46	1.75	1.50	1.50	1.50	1.60	2.00	1.79	1.75	1.67	1.47	1.30	1.17	0.66	0.52	0.42	0.32	0.25	
BBO Bank	5.00	4.72	5.00	6.61	7.00	7.00	5.92	4.76	5.18	4.50	3.86	3.50	3.27	3.16	3.25	2.94	2.18	1.75	1.75	1.57	1.97	2.99	2.16	2.00	2.00	1.75	1.34	1.00	0.72	0.60	0.58	0.30	0.25	
Berner Kantonalbank	5.00	4.67	4.92	6.50	7.00	7.00	5.69	4.71	4.88	4.04	3.31	2.83	2.63	2.83	3.00	2.71	2.02	1.75	1.56	1.51	1.78	2.25	2.25	2.02	1.75	1.69	1.31	1.06	0.56	0.39	0.28	0.25	0.25	
Cornèr Bank	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	2.50	2.50	2.50	2.44	2.19	1.96	1.80	1.15	0.69	0.53	0.40	0.4	0.4
Credit Suisse	5.00	4.71	5.33	6.94	7.08	7.00	5.75	4.92	5.29	4.33	3.44	2.96	2.81	3.00	2.92	2.35	1.58	1.46	1.50	1.50	1.68	2.16	2.25	2.19	2.13	1.94	1.44	1.19	0.81	0.63	0.43	0.20	0.2	
Freiburger Kantonalbank	k.A.	k.A.	k.A.	k.A.	7.00	7.00	5.75	4.81	4.92	3.98	3.29	2.90	2.77	3.04	3.15	2.58	1.80	1.75	1.57	1.50	1.62	2.50	2.16	2.00	1.91	1.75	1.75	1.38	0.79	0.56	0.50	0.32	0.3	0.3
Glarner Kantonalbank	5.00	4.67	4.88	6.21	7.00	7.00	5.81	5.00	5.08	4.29	3.67	3.25	3.00	3.13	3.21	2.67	1.91	1.63	1.56	1.50	1.81	2.28	2.00	2.00	1.92	1.75	1.52	1.34	0.81	0.56	0.33	0.30	0.3	0.3
Luzerner Kantonalbank	k.A.	k.A.	k.A.	5.75	7.00	7.00	5.54	4.79	5.04	3.96	3.50	3.04	2.81	2.96	3.00	2.42	1.75	1.50	1.50	1.52	1.72	2.27	2.09	2.00	1.75	1.63	1.45	1.08	0.62	0.44	0.31	0.25	0.25	
Migros Bank	k.A.	k.A.	k.A.	6.29	7.00	6.56	5.79	4.85	4.92	4.25	3.71	3.29	3.00	3.31	3.27	2.69	2.10	1.85	1.75	1.75	1.83	2.25	2.00	2.00	1.92	1.75	1.64	1.33	0.88	0.60	0.46	0.34	0.3	0.3
Neue Aargauer Bank	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	1.75	1.75	1.75	1.75	2.05	2.01	1.88	1.88	1.88	1.74	1.32	0.79	0.63	0.52	0.43	0.425	0.425	
Obwaldner Kantonalbank	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	4.31	3.69	3.06	2.81	3.02	3.21	2.61	1.78	1.52	1.52	1.58	1.83	2.46	1.95	1.80	1.75	1.50	1.31	1.10	0.76	0.52	0.50	0.41	0.35	0.35
PostFinance	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	1.50	1.50	1.50	1.67	2.31	2.58	2.25	2.00	1.75	1.50	1.23	0.80	0.50	0.30	0.26	0.2	0.2	
Raiffeisen Schweiz	k.A.	k.A.	5.04	6.58	6.50	6.50	5.75	4.79	5.02	4.01	3.44	3.02	2.79	3.17	3.02	2.63	1.95	1.59	1.50	1.57	1.88	2.50	2.02	2.00	2.00	1.79	1.51	1.33	0.83	0.59	0.46	0.33	0.3	0.3
St. Galler Kantonalbank	5.00	4.67	4.96	6.50	7.00	7.00	5.58	4.85	4.81	3.92	3.23	3.00	2.85	3.21	3.06	2.67	2.04	1.66	1.54	1.50	1.68	2.25	2.00	1.83	1.75	1.75	1.40	1.15	0.58	0.50	0.30	0.30	0.3	0.3
Swiss Life	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	1.79	1.75	1.75	1.50	1.08	0.94	0.48	0.33	0.26	0.18	0.1	0.1
Thurgauer Kantonalbank	5.00	4.67	4.90	6.58	7.00	7.00	6.04	4.85	5.00	4.13	3.52	3.17	2.87	3.06	3.13	2.71	1.88	1.75	1.50	1.52	1.72	2.37	2.16	1.64	1.70	2.00	1.74	1.30	0.77	0.63	0.44	0.33	0.3	0.3
UBS	5.00	4.75	5.00	6.58	7.00	7.00	5.67	4.67	4.85	3.71	3.25	2.81	2.52	2.71	2.88	2.40	1.63	1.50	1.40	1.37	1.65	2.17	2.25	1.83	1.75	1.67	1.29	1.02	0.53	0.50	0.22	0.20	0.2	0.2
Valiant Bank	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	3.35	2.83	2.75	2.85	3.00	2.61	1.69	1.50	1.45	1.44	1.70	2.28	2.03	2.00	1.91	1.65	1.30	1.08	0.59	0.43	0.28	0.17	0.15	0.15
WIR Bank	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	k.A.	3.00	2.75	2.46	2.25	2.25	2.75	2.46	2.50	2.37	1.89	1.76	1.51	1.02	0.75	0.62	0.47	0.45	0.45
Zürcher Kantonalbank	5.00	4.75	4.94	6.63	7.00	7.00	5.69	4.81	4.94	3.98	3.27	2.81	2.63	2.81	2.92	2.38	1.63	1.50	1.50	1.50	1.65	2.19	1.94	1.75	1.65	1.47	1.03	1.00	0.54	0.50	0.27	0.23	0.15	0.15
Maximum	5	4.75	5.33	6.94	7.08	7	6.04	5.11	5.29	4.5	3.86	3.5	3.27	3.31	3.46	2.94	3	2.75	2.46	2.5	2.5	2.99	2.75	2.59	2.44	2.27	1.96	1.8	1.15	0.83	0.78	0.75	0.75	0.75
Minimum	5	4.67	4.88	5.75	6.5	5.5	4.75	4.08	4.42	3.71	3.23	2.81	2.52	2.71	2.75	2.31	1.58	1.25	1.25	1.33	1.5	1.94	1.5	1.5	1.31	1.19	1	0.87	0.47	0.13	0.12	0.06	0.025	0.025
Mittelwert	5	4.7	4.98	6.47	6.977	6.88	5.706	4.76	4.91	4.13	3.49	3	2.8	3.012	3.06	2.61	1.9	1.65	1.57	1.59	1.765	2.3	2.077	1.96	1.88	1.73	1.48	1.26	0.778	0.55	0.402	0.304	0.28	0.28
Median	5	4.67	4.96	6.5	7	7	5.75	4.8	4.93	4.04	3.48	3.02	2.79	3.04	3.02	2.63	1.88	1.59	1.5	1.52	1.72	2.27	2.02	2	1.75	1.75	1.45	1.23	0.775	0.56	0.415	0.305	0.275	0.275

Anmerkungen:

Angaben gemäss Anbietern ohne Gewähr. Erhebung durch moneyland.ch

Darf nicht ohne vorgängige Einwilligung von moneyland.ch publiziert werden.

Schweizer Zinsusanz (30/360): Das Jahr hat 12 Monate. Ein Monat hat immer 30 Tage.

Die Einzahlungen erfolgen immer zu Beginn des Jahres (vorschüssige Zinsmethode).

Zinsen werden jährlich gutgeschrieben.

Die BBO Bank und die Banca dello Stato del Cantone Ticino verwenden fortlaufende Zins-Gutschriften. Bei diesen Anbietern werden die Zinsen fortlaufend gutgeschrieben.

* Der berechnete Durchschnittszinssatz für das Jahr 2018 bezieht sich auf den Zeitraum 01.01.2018-30.09.2018.

** Die aktuellen Zinssätze gelten für den Stichtag 06.11.2018.

Bei gewissen Anbietern können zum Beispiel im Rahmen von Bankpaketen oder Hypotheken höhere Premium-Zinssätze angeboten werden. Diese werden hier nicht berücksichtigt.

Zinssätze werden auf 2 Nachkommastellen gerundet.

Es kann zu Rundungsdifferenzen kommen.