Zinshistorien Säule-3a-Sparkonto

Farbskala pro Jahr

	Durchschnittszinssätze pro Jahr in Prozent *																																
Anbieter	**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***	***Aktueller Zinssatz *****
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.	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.	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
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	1.75	1.56	1.33	1.20	0.73	0.53	0.40	0.31	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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

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-Zinsssätze 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

	Durchschnittszinssätze pro Jahr in Prozent *																															
Anbieter	**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***	***Aktueller Zinssatz *****
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.	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.	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
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	1.75	1.56	1.33	1.20	0.73	0.53	0.40	0.31	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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

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-Zinsssätze angeboten werden. Diese werden hier nicht berücksichtigt.

Zinssätze werden auf 2 Nachkommastellen gerundet.

Es kann zu Rundungsdifferenzen kommen.