

Die besten Ratenkredite 2013
bonitätsunabhängige Zinsen für 10.000 Euro Kredit
Kurze Laufzeiten

Institut	12 Monate Eff.-Zins	24 Monate Eff.-Zins	36 Monate Eff.-Zins	Durchschnitts-Zins
C & A Money	3,95%	4,69%	4,99%	4,54%
SKG Bank	4,75%	4,75%	4,95%	4,82%
netbank	3,90%	5,54%	5,54%	5,00%
ABK Kreditbank	4,95%	4,95%	5,95%	5,28%
Volkswagen Bank	5,35%	5,35%	5,35%	5,35%
1822direkt	5,32%	5,42%	5,42%	5,39%
Standard Chartered Bank	5,53%	5,53%	5,53%	5,53%
DKB Deutsche Kreditbank	5,55%	5,55%	5,55%	5,55%
ING-DiBa	5,65%	5,65%	5,65%	5,65%
Degussa Bank	5,97%	5,97%	5,96%	5,97%
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PSD Bank Westfalen-Lippe	4,44%	4,44%	4,44%	4,44%
PSD Bank Hessen-Thüringen	4,44%	4,44%	4,91%	4,60%
PSD Bank Berlin-Brandenburg	4,89%	4,88%	4,89%	4,89%
PSD Bank Koblenz	4,99%	4,99%	4,99%	4,99%
PSD Bank Köln	4,99%	4,99%	4,99%	4,99%
PSD Bank Nord	4,99%	4,99%	4,99%	4,99%
Sparda-Bank Südwest	5,07%	5,07%	5,07%	5,07%
PSD Bank Rhein-Ruhr	5,09%	5,09%	5,09%	5,09%
Sparda-Bank Hamburg	5,10%	5,09%	5,09%	5,09%
Dortmunder Volksbank	4,75%	5,75%	5,75%	5,42%

Auswertungszeitraum: 01. - 14. KW 2013 Anzahl der Banken 34
 Quelle: FMH-Finanzberatung

Die besten Ratenkredite 2013
bonitätsabhängige (2/3) Zinsen für 10.000 Euro Kredit
Kurze Laufzeiten

Institut	12 Monate Eff.-Zins	24 Monate Eff.-Zins	36 Monate Eff.-Zins	Durchschnitts-Zins
Oyak Anker Bank	4,39%	4,54%	4,65%	4,53%
Targobank	3,99%	4,99%	4,99%	4,66%
Postbank	5,79%	5,30%	5,29%	5,46%
norisbank	5,68%	5,68%	5,68%	5,68%
Deutsche Bank	5,99%	5,99%	5,99%	5,99%
Ziraat Bank	6,75%	7,55%	8,04%	7,45%
Credit Europe Bank	7,52%	7,52%	7,52%	7,52%
HypoVereinsbank	6,88%	7,85%	7,85%	7,53%
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Sparda-Bank Berlin	5,25%	5,25%	5,25%	5,25%
Stadtparkasse Düsseldorf	4,96%	5,50%	6,17%	5,54%
Sparda-Bank West	5,86%	5,86%	5,86%	5,86%
PSD Bank Braunschweig	6,91%	6,89%	6,84%	6,88%

Auswertungszeitraum: 01. - 14. KW 2013 Anzahl der Banken 12
 Quelle: FMH-Finanzberatung

Die besten Ratenkredite 2013
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Lange Laufzeiten

Institut	48 Monate Eff.-Zins	60 Monate Eff.-Zins	72 Monate Eff.-Zins	Durchschnitts-Zins
comdirect bank	5,20%	5,20%	5,20%	5,20%
Volkswagen Bank	5,35%	5,35%	5,35%	5,35%
Standard Chartered Bank	5,53%	5,53%	5,53%	5,53%
netbank	5,54%	5,54%	5,54%	5,54%
DKB Deutsche Kreditbank	5,55%	5,55%	5,55%	5,55%
SKG Bank	4,95%	5,55%	6,40%	5,63%
Barclaycard Barclays Bank PLC	5,23%	5,23%	6,49%	5,65%
ING-DiBa	5,65%	5,65%	5,65%	5,65%
C & A Money	5,55%	5,88%	6,39%	5,94%
Degussa Bank	5,97%	5,97%	5,97%	5,97%
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PSD Bank Nürnberg	4,54%	4,54%	4,54%	4,54%
Sparda-Bank München	4,86%	4,70%	5,22%	4,93%
PSD Bank Koblenz	4,99%	4,99%	4,99%	4,99%
PSD Bank Köln	4,99%	4,99%	4,99%	4,99%
Sparda-Bank Südwest	5,07%	5,07%	4,99%	5,04%
Sparda-Bank Hamburg	5,09%	5,09%	5,11%	5,10%
PSD Bank Berlin-Brandenburg	4,89%	5,26%	5,26%	5,14%
PSD Bank Rhein-Ruhr	5,09%	5,31%	5,31%	5,24%
PSD Bank Hannover	4,99%	5,40%	5,48%	5,29%
PSD Bank Hessen-Thüringen	5,14%	5,34%	5,54%	5,34%

Auswertungszeitraum: 01. - 14. KW 2013 Anzahl der Banken 34
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Institut	48 Monate Eff.-Zins	60 Monate Eff.-Zins	72 Monate Eff.-Zins	Durchschnitts-Zins
Targobank	4,99%	4,99%	4,99%	4,99%
Postbank	5,29%	5,29%	5,29%	5,29%
norisbank	5,68%	5,68%	5,68%	5,68%
Oyak Anker Bank	6,57%	6,81%	6,81%	6,73%
Deutsche Bank	6,49%	6,99%	6,99%	6,82%
Credit Europe Bank	7,52%	7,52%	7,52%	7,52%
HypoVereinsbank	7,85%	7,84%	7,84%	7,84%
Ziraat Bank	8,45%	8,95%	8,95%	8,78%
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Sparda-Bank Berlin	5,25%	5,90%	5,90%	5,68%
Sparda-Bank West	5,86%	5,86%	5,86%	5,86%
Stadtparkasse Düsseldorf	6,57%	6,81%	6,81%	6,73%
PSD Bank Braunschweig	8,04%	8,15%	8,15%	8,11%

Auswertungszeitraum: 01. - 14. KW 2013 Anzahl der Banken 12
 Quelle: FMH-Finanzberatung