

**Die besten Ratenkredite 2012**  
**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	4,30%	5,30%	5,41%	5,00%
ABK Kreditbank	4,95%	4,95%	5,95%	5,28%
SKG Bank	5,35%	5,35%	5,55%	5,42%
netbank	4,99%	5,90%	5,90%	5,60%
1822direkt	5,78%	5,78%	5,78%	5,78%
ING-DiBa	5,83%	5,83%	5,83%	5,83%
Degussa Bank	5,89%	5,89%	5,89%	5,89%
DKB Deutsche Kreditbank	5,95%	5,95%	5,95%	5,95%
Standard Chartered Bank	5,99%	5,99%	5,99%	5,99%
comdirect bank	7,15%	6,50%	5,50%	6,38%
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Sparda-Bank Nürnberg	4,06%	4,33%	4,33%	4,24%
PSD Bank Koblenz	4,75%	4,75%	4,75%	4,75%
PSD Bank Hessen-Thüringen	4,72%	4,72%	4,94%	4,79%
PSD Bank Westfalen-Lippe	4,71%	5,00%	5,08%	4,93%
Sparda-Bank Hamburg	5,10%	5,10%	5,10%	5,10%
PSD Bank Köln	5,29%	5,07%	5,07%	5,14%
PSD Bank Berlin-Brandenburg	5,31%	5,31%	5,31%	5,31%
PSD Bank Kiel	5,43%	5,43%	5,43%	5,43%
PSD Bank Nord	5,65%	5,68%	5,27%	5,53%
Sparkasse Hannover	5,92%	5,92%	5,92%	5,92%

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Institut	48 Monate Eff.-Zins	60 Monate Eff.-Zins	72 Monate Eff.-Zins	Durchschnitts- Zins
comdirect bank	5,50%	5,50%	5,50%	5,50%
ING-DiBa	5,75%	5,83%	5,75%	5,78%
SKG Bank	5,55%	5,55%	6,40%	5,83%
Degussa Bank	5,89%	5,89%	5,89%	5,89%
netbank	5,90%	5,90%	5,90%	5,90%
DKB Deutsche Kreditbank	5,95%	5,95%	5,95%	5,95%
Standard Chartered Bank	5,99%	5,99%	5,99%	5,99%
C & A Money	5,82%	5,88%	6,28%	5,99%
1822direkt	5,78%	6,40%	7,28%	6,49%
Oyak Anker Bank	6,60%	6,67%	6,72%	6,66%
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PSD Bank Koblenz	4,65%	4,85%	4,85%	4,79%
Sparda-Bank Hamburg	5,10%	5,10%	5,10%	5,10%
PSD Bank Hannover	4,86%	5,25%	5,43%	5,18%
PSD Bank Nürnberg	4,88%	5,49%	5,49%	5,28%
PSD Bank Berlin-Brandenburg	5,31%	5,31%	5,31%	5,31%
PSD Bank Köln	5,39%	5,43%	5,43%	5,42%
PSD Bank München	5,64%	5,54%	5,47%	5,55%
PSD Bank Westfalen-Lippe	5,80%	5,81%	5,80%	5,80%
PSD Bank Hessen-Thüringen	5,43%	5,62%	6,40%	5,82%
Sparda Nürnberg	5,85%	5,85%	5,85%	5,85%

Auswertungszeitraum: 01. - 16. KW 2012  
 Quelle: FMH-Finanzberatung

**Die besten Ratenkredite 2012**  
**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
Targobank	3,59%	5,12%	5,12%	4,61%
Postbank	5,79%	5,79%	5,90%	5,83%
Deutsche Bank	6,22%	6,59%	6,79%	6,53%
HypoVereinsbank	6,99%	6,99%	6,99%	6,99%
Volkswagen Bank direct	6,72%	7,12%	7,62%	7,15%
Ziraat Bank	6,75%	7,55%	8,06%	7,45%
Credit Europe Bank	7,75%	7,75%	7,75%	7,75%
Barclaycard Barclays Bank PLC	7,90%	7,90%	7,90%	7,90%
norisbank	7,90%	7,90%	7,90%	7,90%
easyCredit	9,74%	9,54%	9,64%	9,64%
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Sparda-Bank Berlin	5,40%	5,40%	5,40%	5,40%
PSD Bank Braunschweig	6,08%	6,10%	6,13%	6,10%
Sparda-Bank West	6,16%	6,16%	6,16%	6,16%

Auswertungszeitraum: 01. - 16. KW 2012  
 Quelle: FMH-Finanzberatung

**Die besten Ratenkredite 2012**  
**bonitätsabhängige (2/3) Zinsen für 10.000 Euro Kredit**  
 Lange Laufzeiten

Institut	48 Monate Eff.-Zins	60 Monate Eff.-Zins	72 Monate Eff.-Zins	Durchschnitts- Zins
Targobank	5,12%	5,12%	5,12%	5,12%
Postbank	5,90%	6,16%	6,16%	6,07%
SWK Bank	5,95%	6,25%	6,75%	6,32%
Deutsche Bank	6,74%	7,04%	6,72%	6,83%
HypoVereinsbank	6,99%	6,99%	6,99%	6,99%
Volkswagen Bank direct	7,78%	8,55%	5,88%	7,40%
Credit Europe Bank	7,75%	7,75%	7,75%	7,75%
norisbank	7,90%	7,90%	7,90%	7,90%
Ziraat Bank	8,45%	8,95%	9,79%	9,06%
Barclaycard Barclays Bank PLC	8,90%	7,90%	10,90%	9,23%
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Sparda-Bank Berlin	5,40%	5,90%	6,90%	6,07%
Sparda-Bank West	6,16%	6,16%	6,16%	6,16%
PSD Bank Braunschweig	7,34%	7,38%	7,42%	7,38%

Auswertungszeitraum: 01. - 16. KW 2012  
 Quelle: FMH-Finanzberatung