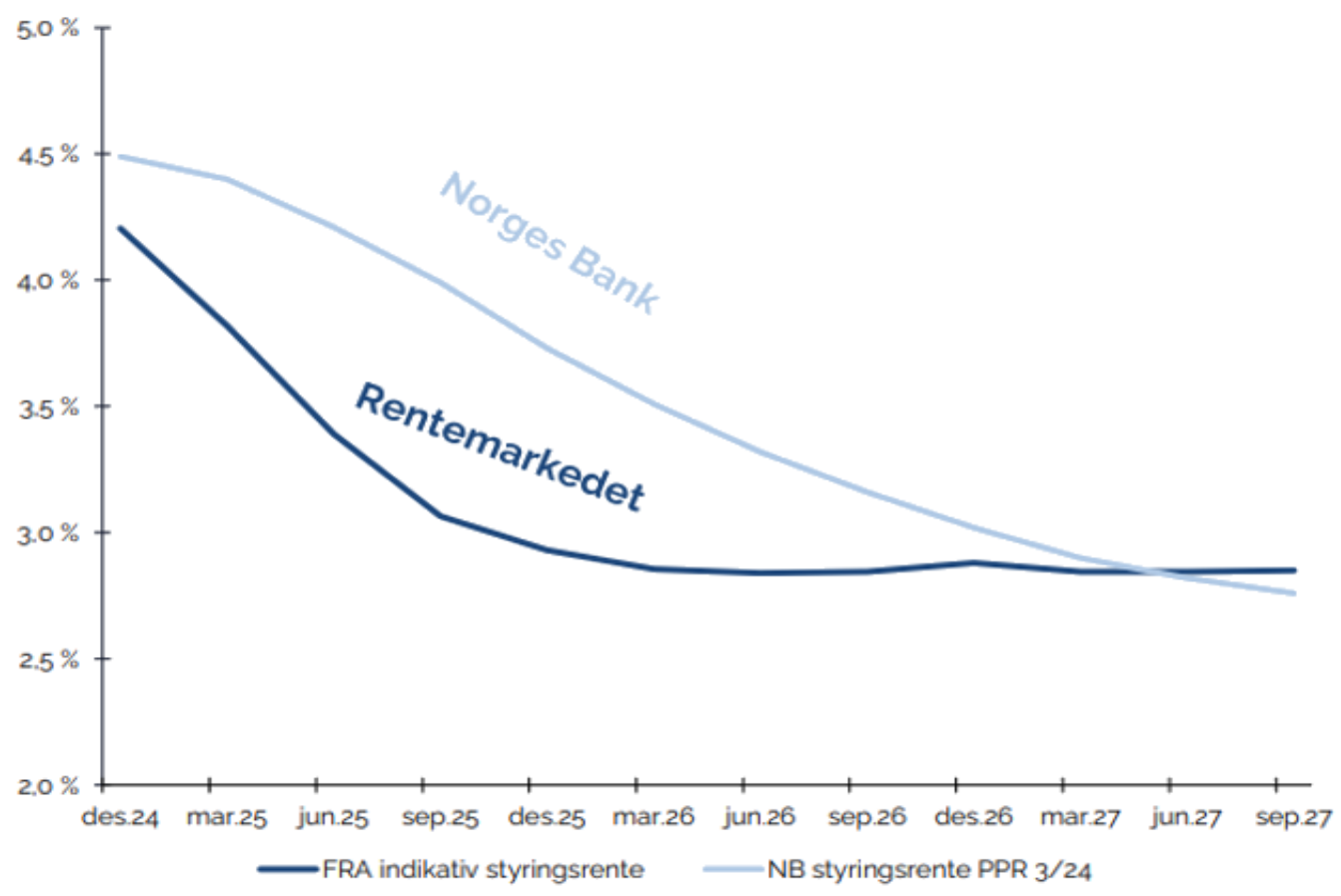
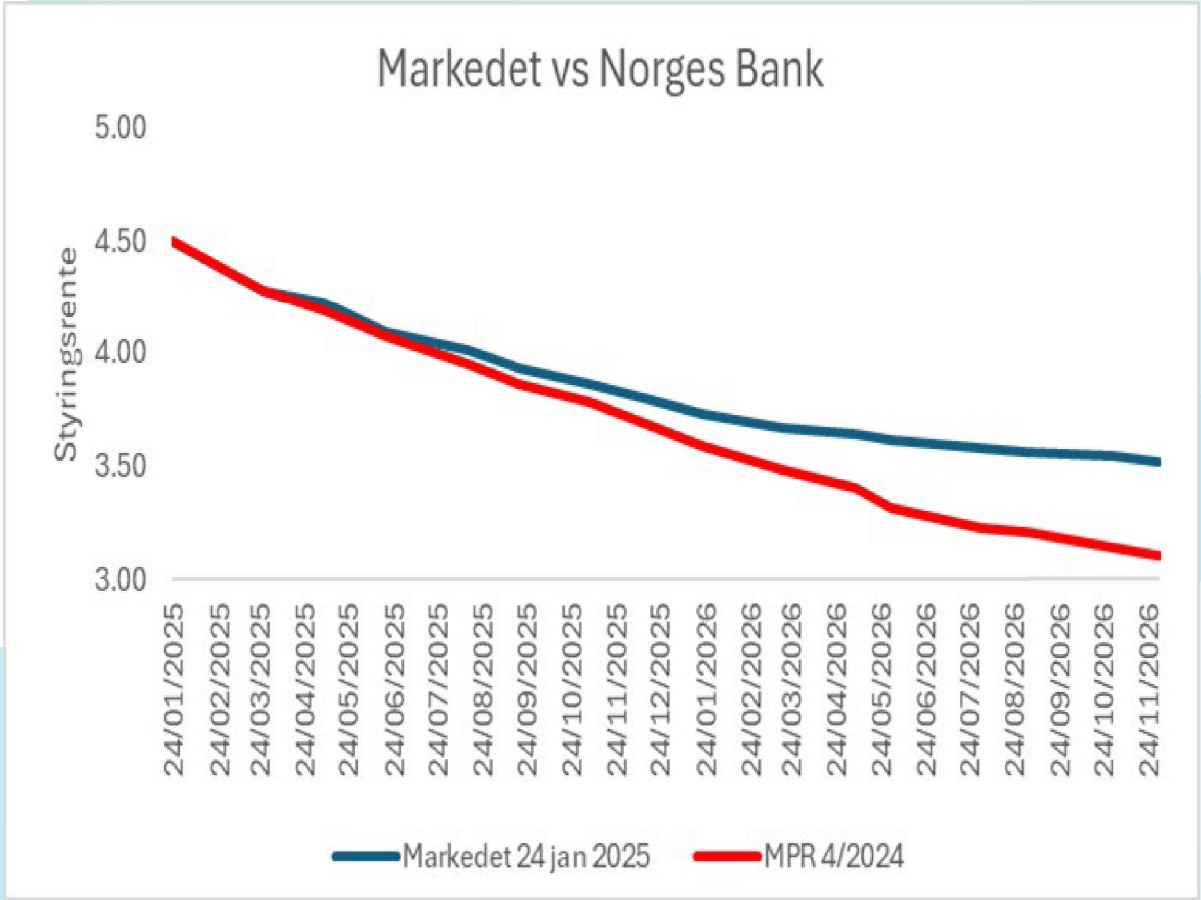
Sortland kommune

Finansanalyse 1-2025

Formannskapet 6.2.2025

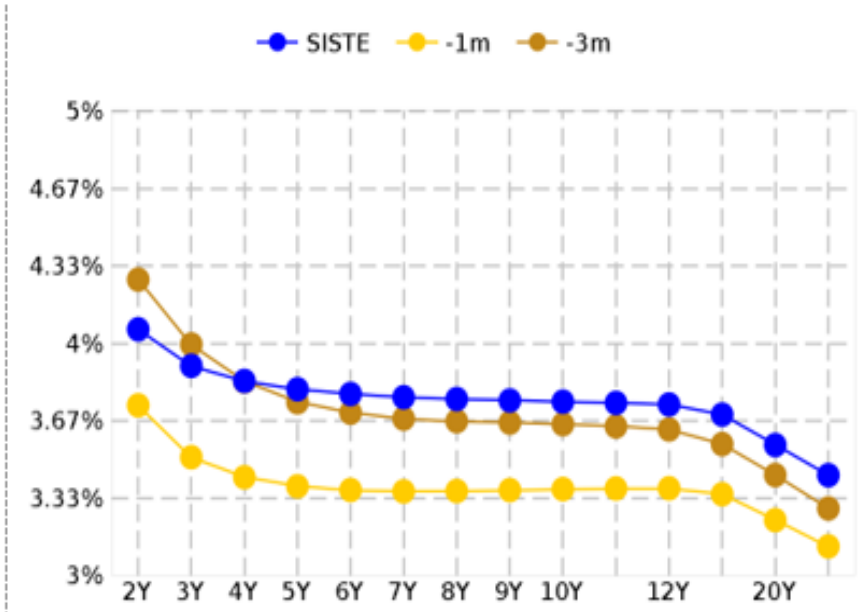
Markedets forventinger fra i høst- til nå





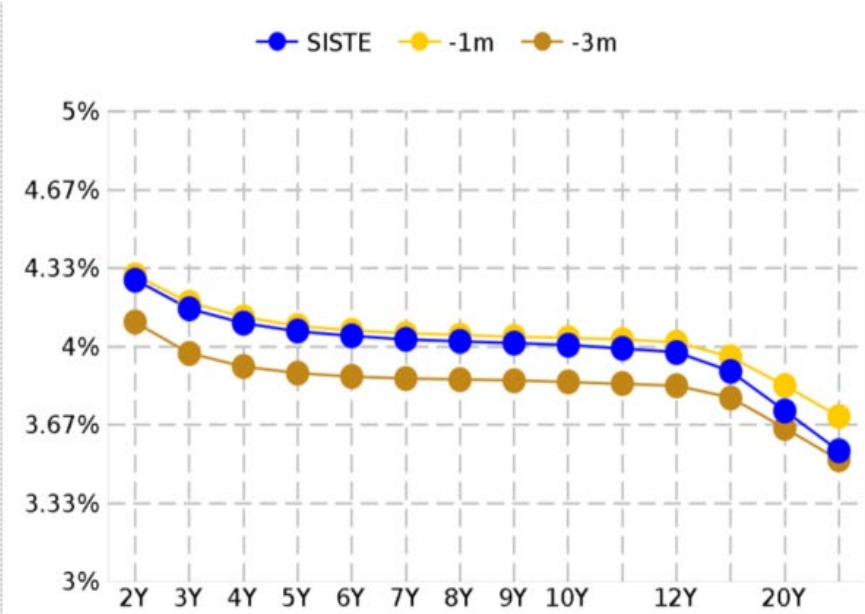
Renteforventinger fra i høst – til nå

Fastrenter



LØPETID	SISTE	-1m	-3m
Swap 2Y	4,06%	3,73%	4,27%
Swap 3Y	3,90%	3,51%	4,00%
Swap 4Y	3,84%	3,42%	3,84%
Swap 5Y	3,80%	3,38%	3,75%
Swap 6Y	3,78%	3,37%	3,70%
Swap 7Y	3,77%	3,36%	3,68%
Swap 8Y	3,76%	3,36%	3,66%
Swap 9Y	3,75%	3,37%	3,66%
Swap 10Y	3,75%	3,37%	3,65%
Swap 11Y	3,74%	3,38%	3,64%
Swap 12Y	3,74%	3,38%	3,63%
Swap 15Y	3,69%	3,35%	3,57%
Swap 20Y	3,56%	3,24%	3,43%
Swap 25Y	3,43%	3,13%	3,29%

Fastrenter



LØPETID	SISTE	-1m	-3m
Swap 2Y	4,28%	4,30%	4,10%
Swap 3Y	4,16%	4,19%	3,97%
Swap 4Y	4,10%	4,13%	3,91%
Swap 5Y	4,07%	4,09%	3,89%
Swap 6Y	4,04%	4,07%	3,87%
Swap 7Y	4,03%	4,05%	3,86%
Swap 8Y	4,02%	4,05%	3,86%
Swap 9Y	4,01%	4,04%	3,85%
Swap 10Y	4,00%	4,04%	3,85%
Swap 11Y	3,99%	4,03%	3,84%
Swap 12Y	3,97%	4,02%	3,83%
Swap 15Y	3,89%	3,96%	3,78%
Swap 20Y	3,73%	3,83%	3,65%
Swap 25Y	3,56%	3,70%	3,52%

Kommunens låneportefølje 05.02.2025

Din portefølje NOK i 05.02.2025

5,02%	5,06%	0,12 År	14,80 År	1 559,76M
Andel gjeld til forfall innen 12 mnd	Gjeldende rente (30/360)	Rentebinding	Kapitalbinding	Restgjeld

Sortland havn KF

Din portefølje NOK i 05.02.2025

10,18%	5,24%	0,02 År	11,03 År	59 387,23k
Andel gjeld til forfall innen 12 mnd	Gjeldende rente (30/360)	Rentebinding	Kapitalbinding	Restgjeld

Husbanken

Din portefølje NOK i 05.02.2025

4,76%	4,63%	0,03 År	12,24 År	151,16M
Andel gjeld til forfall innen 12 mnd	Gjeldende rente (30/360)	Rentebinding	Kapitalbinding	Restgjeld

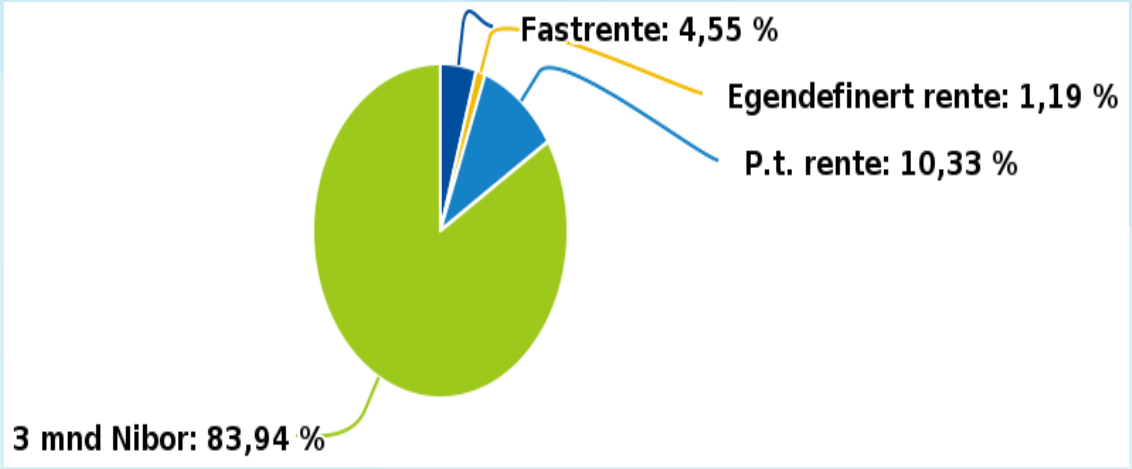
Din portefølje NOK i 05.02.2025

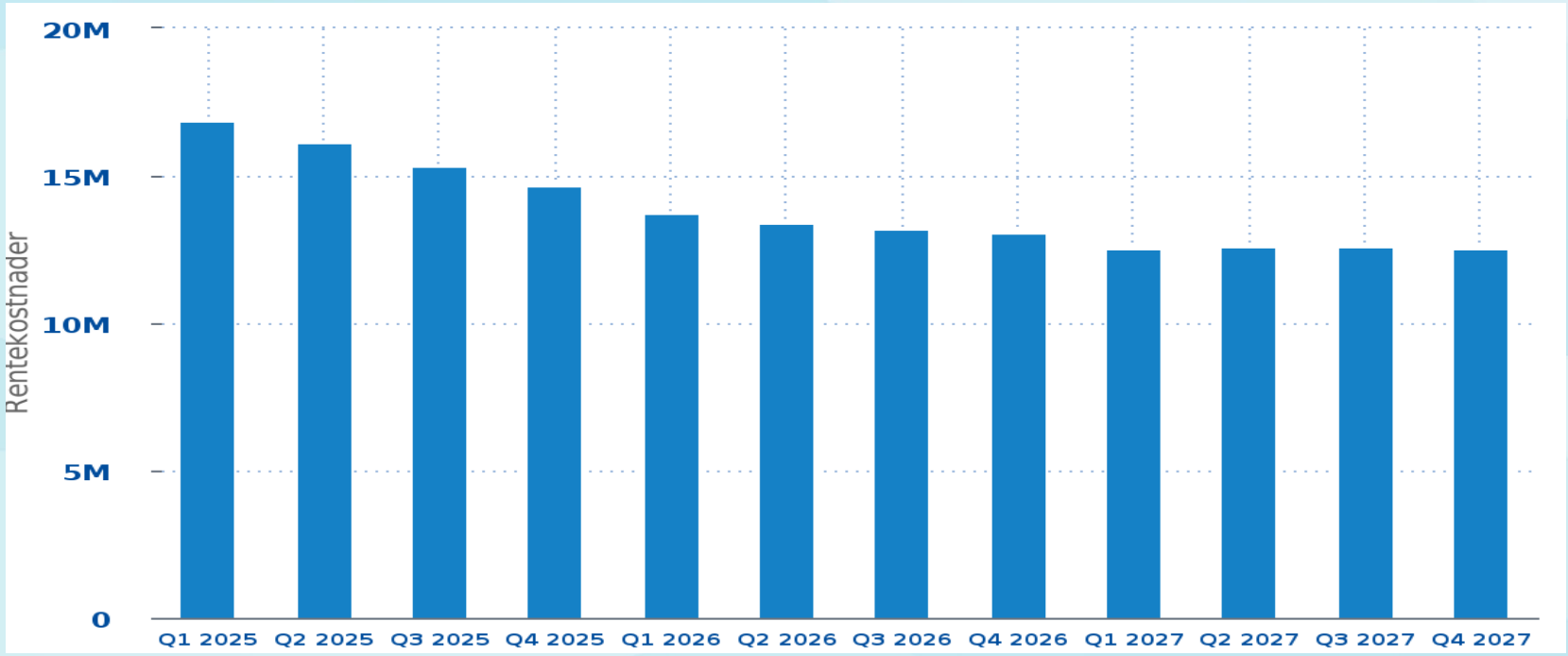
4,82%	5,10%	0,14 År	15,27 År	1 344,09M
Andel gjeld til forfall innen 12 mnd	Gjeldende rente (30/360)	Rentebinding	Kapitalbinding	Restgjeld

mune

Produktfordeling av lån kommunekassen

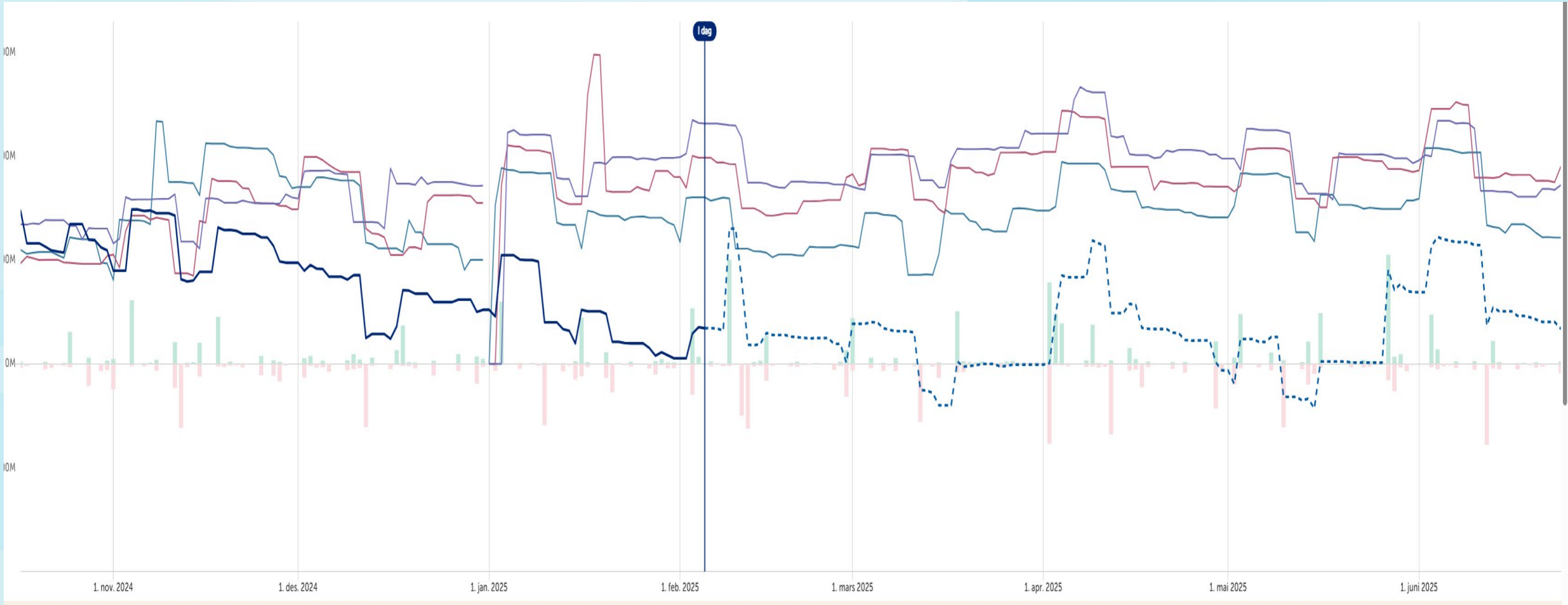






Sortland kommune

Likviditet



Sortland kommune