

16.10 Interest rates

	2020	2021	2022	2Q2022	3Q2022	4Q2022	1Q2023	2Q2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023
	Average rates in percent												
Central bank interest rates													
Deposit facility	-0.50	-0.50	0.08	-0.50	0.00	1.30	2.35	3.17	3.00	3.18	3.33	3.50	3.74
Marginal lending facility	0.25	0.25	0.83	0.25	0.75	2.05	3.10	3.92	3.75	3.93	4.08	4.25	4.49
Main ref. Operations - Fixed rate	0.00	0.00	0.58	0.00	0.50	1.80	2.85	3.67	3.50	3.68	3.83	4.00	4.24
EURIBOR - 3 months	-0.43	-0.55	0.34	-0.36	0.48	1.77	2.63	3.36	3.18	3.37	3.54	3.67	3.78
Euro short-term rate (€STR)	-0.55	-0.57	-0.01	-0.58	-0.08	1.20	2.25	3.07	2.90	3.08	3.24	3.40	3.64
Domestic interest rates													
Discount rate	-0.62	-0.62	-0.04	-0.62	-0.12	1.18	2.23	2.94	2.88	2.88	3.05	3.38	3.38
Lombard rate	0.65	0.65	1.11	0.65	0.86	2.30	3.35	4.06	4.00	4.00	4.17	4.50	4.50
Yield at issue													
Federal government	-0.17	-0.16	1.54	1.37	1.72	2.69	2.92	3.01	2.98	3.00	3.05	3.04	2.99
Secondary market yields													
Average Government Bond Yields Weighted by Outstanding Amounts	-0.31	-0.26	1.28	1.01	1.53	2.46	2.79	2.90	2.84	2.90	2.97	3.07	.
Benchmark	-0.22	-0.09	1.71	1.63	1.95	2.79	2.97	3.04	3.03	3.03	3.05	3.12	3.18
Debt interest rates of domestic credit institutions													
To households													
Consumer credit: 1 year up to 5 years	4.01	4.26	4.88	4.53	5.14	5.45	6.10	6.61	6.02	6.28	7.52	7.10	.
House purchases : over 10 years	1.49	1.35	2.07	1.74	2.29	2.89	3.17	3.37	3.30	3.39	3.43	3.47	.
To nonfinancial Corporations													
Up to 1 Mio. €: up to 1 year	1.67	1.63	2.04	1.63	1.93	3.01	4.00	4.77	4.69	4.79	4.82	5.13	.
Over 1 Mio. €: up to 1 year	1.30	1.30	1.77	1.29	1.65	2.87	3.80	4.52	4.34	4.50	4.71	5.01	.
To households and nonfinancial corporations													
In Yen	1.44	1.25	1.32	1.24	1.37	1.52	1.11	1.52	2.33	1.14	1.08	1.14	.
In Swiss franc	0.97	0.98	1.12	1.10	1.04	1.38	1.96	2.46	2.48	2.57	2.33	2.86	.
Credit interest rates of domestic credit institutions													
Deposits of households													
Up to 1 year	0.14	0.11	0.52	0.10	0.47	1.44	2.07	2.56	2.38	2.56	2.74	2.89	.
Over 2 years	0.46	0.45	1.04	0.72	0.94	1.97	2.47	2.69	2.51	2.74	2.82	2.96	.
Savings deposits of households													
Up to 1 year	0.10	0.09	0.49	0.08	0.44	1.37	1.95	2.49	2.29	2.51	2.66	2.82	.
Over 2 years	0.43	0.49	1.19	0.91	1.20	2.05	2.52	2.81	2.73	2.80	2.89	3.03	.

Source: Austrian National Bank, ECB, WDS - WIFO Data System, Macrobond.

Contact: Cornelia.Schoberl@wifo.ac.at, Ursula.Glauningner@wifo.ac.at, Nathalie.Fischer@wifo.ac.at

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