

16.8 Interest rates

	2021	2022	2023	4Q2022	1Q2023	2Q2023	3Q2023	4Q2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024
Average rates in percent													
Central bank interest rates													
Deposit facility	-0.50	0.08	3.30	1.30	2.35	3.17	3.69	4.00	3.84	4.00	4.00	4.00	4.00
Marginal lending facility	0.25	0.83	4.05	2.05	3.10	3.92	4.44	4.75	4.59	4.75	4.75	4.75	4.75
Main ref. Operations - Fixed rate	0.00	0.58	3.80	1.80	2.85	3.67	4.19	4.50	4.34	4.50	4.50	4.50	4.50
EURIBOR - 3 months	-0.55	0.34	3.43	1.77	2.63	3.36	3.78	3.96	3.88	3.97	3.97	3.93	3.92
Euro short-term rate (€STR)	-0.57	-0.01	3.21	1.20	2.25	3.07	3.60	3.90	3.75	3.90	3.90	3.90	3.90
Domestic interest rates													
Discount rate	-0.62	-0.04	3.12	1.18	2.23	2.94	3.44	3.88	3.57	3.88	3.88	3.88	3.88
Lombard rate	0.65	1.11	4.24	2.30	3.35	4.06	4.56	5.00	4.69	5.00	5.00	5.00	5.00
Yield at issue													
Federal government ¹⁾	-0.16	1.54	3.05	2.69	2.92	3.01	3.10	3.16	3.26	3.60	3.20	2.69	.
Secondary market yields													
Average Government Bond Yields Weighted by Outstanding Amounts	-0.26	1.28	3.00	2.46	2.79	2.90	3.11	3.18	3.17	3.35	3.27	2.93	2.65
Benchmark	-0.09	1.71	3.08	2.79	2.97	3.04	3.20	3.13	3.29	3.49	3.21	2.68	2.76
Debt interest rates of domestic credit institutions													
To households													
Consumer credit: 1 year up to 5 years	4.26	4.88	6.73	5.45	6.10	6.36	7.27	7.19	7.30	7.18	7.03	7.37	.
House purchases : over 10 years	1.35	2.07	3.29	2.89	3.17	3.37	3.20	3.40	2.99	3.43	3.47	3.31	.
To nonfinancial Corporations													
Up to 1 Mio. €: up to 1 year	1.63	2.04	4.91	3.01	4.00	4.76	5.32	5.55	5.39	5.58	5.59	5.48	.
Over 1 Mio. €: up to 1 year	1.30	1.77	4.70	2.87	3.80	4.51	5.14	5.34	5.23	5.29	5.45	5.29	.
To households and nonfinancial corporations													
In Yen	1.25	1.32	1.21	1.52	1.11	1.52	1.25	0.98	1.34	0.98	0.89	1.07	.
In Swiss franc	0.98	1.12	2.52	1.38	1.96	2.46	2.89	2.75	2.73	2.80	2.64	2.82	.
Credit interest rates of domestic credit institutions													
Deposits of households													
Up to 1 year	0.11	0.52	2.78	1.44	2.07	2.56	2.99	3.49	3.15	3.60	3.58	3.30	.
Over 2 years	0.45	1.04	2.86	1.97	2.47	2.69	3.00	3.27	3.00	3.19	3.34	3.27	.
Savings deposits of households													
Up to 1 year	0.09	0.49	2.72	1.37	1.95	2.49	2.94	3.50	3.12	3.61	3.61	3.27	.
Over 2 years	0.49	1.19	2.92	2.05	2.52	2.81	3.08	3.29	3.08	3.27	3.36	3.25	.

Source: Austrian National Bank, ECB, WDS - WIFO Data System, Macrobond. ¹⁾ Publication discontinued at the end of 2023.

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