

16.8 Interest rates

	2022	2023	2024	4Q2023	1Q2024	2Q2024	3Q2024	4Q2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025
	Average rates in percent												
Central bank interest rates													
Deposit facility	0.08	3.30	3.73	4.00	4.00	3.95	3.71	3.27	3.43	3.25	3.14	3.00	2.79
Marginal lending facility	0.83	4.05	4.38	4.75	4.75	4.70	4.41	3.67	3.83	3.65	3.54	3.40	3.19
Main ref. Operations - Fixed rate	0.58	3.80	4.16	4.50	4.50	4.47	4.21	3.45	3.63	3.40	3.33	3.15	3.00
EURIBOR - 3 months	0.34	3.43	3.57	3.96	3.92	3.81	3.56	3.00	3.17	3.01	2.82	2.70	2.52
Euro short-term rate (€STR)	-0.01	3.21	3.64	3.90	3.91	3.85	3.63	3.19	3.34	3.16	3.06	2.92	2.69
Domestic interest rates													
Discount rate	-0.04	3.12	3.62	3.88	3.88	3.88	3.76	2.95	3.03	3.03	2.80	2.53	2.53
Lombard rate	1.11	4.24	4.74	5.00	5.00	5.00	4.88	4.07	4.15	4.15	3.92	3.65	3.65
Yield at issue													
Federal government ¹⁾	1.54	3.05	2.84	3.16	2.78	2.94	2.78	2.87	2.99	2.94	2.69	2.64	2.96
Secondary market yields													
Average Government Bond Yields Weighted by Outstanding Amounts	1.28	3.00	2.77	3.18	2.77	2.95	2.81	2.57	2.58	2.64	2.49	2.64	2.69
Benchmark	1.71	3.08	2.84	3.13	2.84	3.01	2.81	2.71	2.74	2.77	2.62	2.91	2.86
Debt interest rates of domestic credit institutions													
To households													
Consumer credit: 1 year up to 5 years	4.88	6.67	6.66	6.99	6.75	6.82	6.86	6.19	6.45	5.96	6.17	6.03	.
House purchases : over 10 years	2.07	3.37	3.54	3.49	3.50	3.65	3.60	3.42	3.46	3.44	3.36	3.27	.
To nonfinancial Corporations													
Up to 1 Mio. €: up to 1 year	2.04	4.92	5.35	5.57	5.58	5.55	5.31	4.97	5.12	4.92	4.86	4.41	.
Over 1 Mio. €: up to 1 year	1.77	4.74	5.06	5.38	5.30	5.25	5.03	4.64	4.94	4.42	4.57	4.31	.
To households and nonfinancial corporations													
In Yen	1.32	1.21	1.19	0.98	1.01	1.18	1.16	1.42	1.56	1.56	1.14	1.45	.
In Swiss franc	1.12	2.52	2.29	2.75	2.70	2.53	2.13	1.80	2.00	1.95	1.46	1.53	.
Credit interest rates of domestic credit institutions													
Deposits of households													
Up to 1 year	0.52	2.78	3.00	3.49	3.26	3.17	2.96	2.60	2.78	2.61	2.40	2.24	.
Over 2 years	1.04	2.88	2.77	3.27	3.01	2.74	2.75	2.59	2.72	2.69	2.36	2.33	.
Savings deposits of households													
Up to 1 year	0.49	2.72	2.97	3.50	3.21	3.14	2.93	2.59	2.79	2.61	2.38	2.20	.
Over 2 years	1.19	2.93	2.86	3.29	3.06	2.84	2.88	2.65	2.76	2.77	2.43	2.33	.

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

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