

16.8 Interest rates

	2021	2022	2023	2Q2023	3Q2023	4Q2023	1Q2024	2Q2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024
Average rates in percent													
Central bank interest rates													
Deposit facility	-0.50	0.08	3.30	3.17	3.69	4.00	4.00	3.95	4.00	4.00	4.00	4.00	3.84
Marginal lending facility	0.25	0.83	4.05	3.92	4.44	4.75	4.75	4.70	4.75	4.75	4.75	4.75	4.59
Main ref. Operations - Fixed rate	0.00	0.58	3.80	3.67	4.19	4.50	4.50	4.47	4.50	4.50	4.50	4.50	4.40
EURIBOR - 3 months	-0.55	0.34	3.43	3.36	3.78	3.96	3.92	3.81	3.92	3.92	3.89	3.81	3.72
Euro short-term rate (€STR)	-0.57	-0.01	3.21	3.07	3.60	3.90	3.91	3.85	3.91	3.91	3.91	3.91	3.75
Domestic interest rates													
Discount rate	-0.62	-0.04	3.12	2.94	3.44	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88
Lombard rate	0.65	1.11	4.24	4.06	4.56	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Yield at issue													
Federal government ¹⁾	-0.16	1.54	3.05	3.01	3.10	3.16	2.78	2.94	2.67	2.79	2.81	3.08	2.93
Secondary market yields													
Average Government Bond Yields Weighted by Outstanding Amounts	-0.26	1.28	3.00	2.90	3.11	3.18	2.77	.	2.79	2.86	2.88	2.96	.
Benchmark	-0.09	1.71	3.08	3.04	3.20	3.13	2.84	3.01	2.89	2.85	2.99	3.02	3.04
Debt interest rates of domestic credit institutions													
To households													
Consumer credit: 1 year up to 5 years	4.26	4.88	6.68	6.36	7.27	7.01	6.76	.	6.77	6.83	6.67	6.84	.
House purchases : over 10 years	1.35	2.07	3.29	3.37	3.20	3.41	3.48	.	3.52	3.61	3.58	3.68	.
To nonfinancial Corporations													
Up to 1 Mio. €: up to 1 year	1.63	2.04	4.91	4.76	5.32	5.54	5.54	.	5.54	5.60	5.53	5.62	.
Over 1 Mio. €: up to 1 year	1.30	1.77	4.69	4.51	5.14	5.32	5.25	.	5.18	5.24	5.44	5.18	.
To households and nonfinancial corporations													
In Yen	1.25	1.32	1.21	1.52	1.25	0.98	1.01	.	1.02	1.02	1.02	1.55	.
In Swiss franc	0.98	1.12	2.52	2.46	2.89	2.75	2.70	.	2.59	2.70	2.58	2.59	.
Credit interest rates of domestic credit institutions													
Deposits of households													
Up to 1 year	0.11	0.52	2.78	2.56	2.99	3.49	3.26	.	3.25	3.27	3.31	3.12	.
Over 2 years	0.45	1.04	2.86	2.69	3.00	3.27	3.01	.	3.01	2.86	2.78	2.72	.
Savings deposits of households													
Up to 1 year	0.09	0.49	2.72	2.49	2.94	3.50	3.21	.	3.19	3.24	3.32	3.07	.
Over 2 years	0.49	1.19	2.92	2.81	3.08	3.29	3.06	.	3.06	2.94	2.86	2.83	.

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

Contact: Cornelia.Schober@wifo.ac.at, Ursula.Glauning@wifo.ac.at, Nathalie.Fischer@wifo.ac.at

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