

16.10 Interest rates

	2020	2021	2022	1Q2022	2Q2022	3Q2022	4Q2022	1Q2023	Dec 2022	Jan 2023	Feb 2023	Mar 2023	Apr 2023
Average rates in percent													
Central bank interest rates													
Deposit facility	-0.50	-0.50	0.08	-0.50	-0.50	0.00	1.30	2.35	1.68	2.00	2.38	2.66	3.00
Marginal lending facility	0.25	0.25	0.83	0.25	0.25	0.75	2.05	3.10	2.43	2.75	3.13	3.41	3.75
Main ref. Operations - Fixed rate	0.00	0.00	0.58	0.00	0.00	0.50	1.80	2.85	2.18	2.50	2.88	3.16	3.50
EURIBOR - 3 months	-0.43	-0.55	0.34	-0.53	-0.36	0.48	1.77	2.63	2.06	2.34	2.64	2.91	3.18
Euro short-term rate (€STR)	-0.55	-0.57	-0.01	-0.58	-0.58	-0.08	1.20	2.25	1.57	1.90	2.27	2.57	2.90
Domestic interest rates													
Discount rate	-0.62	-0.62	-0.04	-0.62	-0.62	-0.12	1.18	2.23	1.56	1.88	2.26	2.54	2.88
Lombard rate	0.65	0.65	1.11	0.65	0.65	0.86	2.30	3.35	2.68	3.00	3.38	3.66	4.00
Yield at issue													
Federal government	-0.17	-0.16	1.54	0.38	1.37	1.72	2.69	2.92	2.78	2.89	2.86	3.00	2.98
Secondary market yields													
Average Government Bond Yields Weighted by Outstanding Amounts	-0.31	-0.26	1.28	0.12	1.01	1.53	2.46	2.79	2.38	2.67	2.72	2.99	2.84
Benchmark	-0.22	-0.09	1.71	0.48	1.63	1.95	2.79	2.97	2.74	2.81	3.04	3.06	3.03
Debt interest rates of domestic credit institutions													
To households													
Consumer credit: 1 year up to 5 years	4.01	4.26	4.88	4.40	4.53	5.14	5.45	6.10	5.67	6.04	6.08	6.17	.
House purchases : over 10 years	1.49	1.35	2.07	1.37	1.74	2.29	2.89	3.17	2.75	2.96	3.22	3.34	.
To nonfinancial Corporations													
Up to 1 Mio. €: up to 1 year	1.67	1.63	2.04	1.60	1.63	1.93	3.01	4.00	3.18	3.66	4.10	4.23	.
Over 1 Mio. €: up to 1 year	1.30	1.30	1.77	1.26	1.29	1.65	2.87	3.79	3.18	3.50	3.86	4.02	.
To households and nonfinancial corporations													
In Yen	1.44	1.25	1.32	1.16	1.24	1.37	1.52	1.11	1.47	1.13	1.00	1.20	.
In Swiss franc	0.97	0.98	1.12	0.94	1.10	1.04	1.38	1.92	1.39	1.67	1.99	2.09	.
Credit interest rates of domestic credit institutions													
Deposits of households													
Up to 1 year	0.14	0.11	0.52	0.09	0.10	0.47	1.44	2.07	1.66	1.90	2.06	2.24	.
Over 2 years	0.46	0.45	1.04	0.53	0.72	0.94	1.97	2.47	2.00	2.42	2.39	2.61	.
Savings deposits of households													
Up to 1 year	0.10	0.09	0.49	0.09	0.08	0.44	1.37	1.95	1.54	1.76	1.95	2.13	.
Over 2 years	0.43	0.49	1.19	0.60	0.91	1.20	2.05	2.52	2.13	2.44	2.43	2.68	.

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

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