

## 16.8 Interest rates

	2021	2022	2023	1Q2023	2Q2023	3Q2023	4Q2023	1Q2024	Nov 2023	Dec 2023	Jan 2024	Feb 2024	Mar 2024
Average rates in percent													
<b>Central bank interest rates</b>													
Deposit facility	-0.50	0.08	3.30	2.35	3.17	3.69	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Marginal lending facility	0.25	0.83	4.05	3.10	3.92	4.44	4.75	4.75	4.75	4.75	4.75	4.75	4.75
Main ref. Operations - Fixed rate	0.00	0.58	3.80	2.85	3.67	4.19	4.50	4.50	4.50	4.50	4.50	4.50	4.50
EURIBOR - 3 months	-0.55	0.34	3.43	2.63	3.36	3.78	3.96	3.92	3.97	3.93	3.92	3.92	3.92
Euro short-term rate (€STR)	-0.57	-0.01	3.21	2.25	3.07	3.60	3.90	3.91	3.90	3.90	3.90	3.91	3.91
<b>Domestic interest rates</b>													
Discount rate	-0.62	-0.04	3.12	2.23	2.94	3.44	3.88	3.88	3.88	3.88	3.88	3.88	3.88
Lombard rate	0.65	1.11	4.24	3.35	4.06	4.56	5.00	5.00	5.00	5.00	5.00	5.00	5.00
<b>Yield at issue</b>													
Federal government <sup>1)</sup>	-0.16	1.54	3.05	2.92	3.01	3.10	3.16	2.78	3.20	2.69	2.89	2.67	2.79
<b>Secondary market yields</b>													
Average Government Bond Yields Weighted by Outstanding Amounts	-0.26	1.28	3.00	2.79	2.90	3.11	3.18	2.77	3.27	2.93	2.65	2.79	2.86
Benchmark	-0.09	1.71	3.08	2.97	3.04	3.20	3.13	2.84	3.21	2.68	2.76	2.89	2.85
<b>Debt interest rates of domestic credit institutions</b>													
To households													
Consumer credit: 1 year up to 5 years	4.26	4.88	6.73	6.10	6.36	7.27	7.19	.	7.03	7.37	6.68	6.77	.
House purchases : over 10 years	1.35	2.07	3.29	3.17	3.37	3.20	3.41	.	3.47	3.31	3.31	3.52	.
To nonfinancial Corporations													
Up to 1 Mio. €: up to 1 year	1.63	2.04	4.91	4.00	4.76	5.32	5.54	.	5.57	5.48	5.49	5.53	.
Over 1 Mio. €: up to 1 year	1.30	1.77	4.70	3.80	4.51	5.14	5.33	.	5.39	5.30	5.34	5.22	.
To households and nonfinancial corporations													
In Yen	1.25	1.32	1.21	1.11	1.52	1.25	0.98	.	0.89	1.07	0.98	1.02	.
In Swiss franc	0.98	1.12	2.52	1.96	2.46	2.89	2.75	.	2.64	2.82	2.80	2.59	.
<b>Credit interest rates of domestic credit institutions</b>													
Deposits of households													
Up to 1 year	0.11	0.52	2.78	2.07	2.56	2.99	3.49	.	3.58	3.30	3.25	3.25	.
Over 2 years	0.45	1.04	2.86	2.47	2.69	3.00	3.27	.	3.34	3.27	3.15	3.01	.
Savings deposits of households													
Up to 1 year	0.09	0.49	2.72	1.95	2.49	2.94	3.50	.	3.61	3.27	3.20	3.19	.
Over 2 years	0.49	1.19	2.92	2.52	2.81	3.08	3.29	.	3.36	3.25	3.17	3.06	.

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

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