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How Do High Interest Rates Affect Banks Romain Bouis,Sumaiyah R Mirza,Erlend Nier,2025-09-26 This paper examines empirically how the effect of interest rates on the three components of bank profits loan loss provisions net interest margin and non interest income varies depending on bank characteristics and the macroprudential policy environment A new finding is that higher interest rates lead to larger loan loss provisions for banks offering flexible rate loans but that this effect is attenuated when macroprudential borrower based measures have been tight in preceding years Tighter macroprudential

settings also reduce the effect of higher unemployment on loan loss provisions recorded by banks and thereby the negative impact of unemployment on profitability. Moreover, we find significant heterogeneity across banks with strong risk appetite that extend loans at flexible rates are adversely affected by higher interest rates as the effect on loan losses dominates the effect on the interest margin while the profitability of other banks benefits on average from higher interest rates.

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Federal Home Loan Bank Board Journal, 1981 Includes a statistical series section which provides economic information on the Nation's savings and home financing industry.

Federal Reserve Policy and Inflation and High Interest Rates United States. Congress. House. Banking and Currency Committee, 1974. *Federal Reserve Policy and Inflation and High Interest Rates* United States. Congress. House. Committee on Banking and Currency, 1974. **Congressional Record** United States. Congress, 1983 The Congressional Record is the official record of the proceedings and debates of the United States Congress. It is published daily when Congress is in session. The Congressional Record began publication in 1873. Debates for sessions prior to 1873 are recorded.

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