



# HIGH-YIELD SAVINGS ACCOUNT

# High Yield Savings Prices

**Romain Bouis, Sumaiyah R  
Mirza, Erlend Nier**

## High Yield Savings Prices:

Savings Interest Rates, Inflation, and the Elderly United States. Congress. House. Select Committee on Aging. Subcommittee on Housing and Consumer Interests, 1979    **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 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    American Monthly Review of Reviews Albert Shaw, 1918    **The American Review of Reviews**, 1913    *Financial World*, 1915    **Harvard Business Review**, 1923 Includes sections Review of business literature and Book notices    *Savings Bank Journal*, 1925    **Moody's Investment Survey**, 1923    **How to Invest Your Savings** Isaac Frederick Marcossen, 1907    **Economic Conditions, Governmental Finance, United States Securities**, 1929    *The American Review of Reviews* Albert Shaw, 1918    **Moody's Investors Service**, 1925    **The Magazine of Wall Street**, 1924    **Harper's Weekly** John Bonner, George William Curtis, Henry Mills Alden, Samuel Stillman Conant, Montgomery Schuyler, John Foord, Richard Harding Davis, Carl Schurz, Henry Loomis Nelson, John Kendrick Bangs, George Brinton McClellan Harvey, Norman Hapgood, 1909    **Moody's Investment Letters** Moody's Investors Service, 1927    **Board of Inquiry Into Cost of Living** Canada. Board of Inquiry into Cost of Living, 1915    **Magazine of Wall Street and Business Analyst**, 1928    **Ticker and Investment Digest**, 1912    **Outlook**, 1924    **Coast Banker and Pacific Banker and California Banker**, 1918

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