



# HIGH-YIELD SAVINGS ACCOUNT

# High Yield Savings Price

**Emilie Sanchez**



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*Savings Interest Rates, Inflation, and the Elderly* United States. Congress. House. Select Committee on Aging. Subcommittee on Housing and Consumer Interests,1979    *High Interest U.S. Savings Bonds* ,1984    *Savings Bank Journal* ,1925    **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    **Savings Bond Interest Rate Increase** United States. Congress. Senate. Committee on Finance,1957    **The American Review of Reviews** ,1913    **American Monthly Review of Reviews** ,1913    **Kiplinger's Personal Finance** ,2008-04 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics    **System** ,1908    **The American Review of Reviews** Albert Shaw,1918    *Moody's Investment Survey* ,1923    *Outlook* ,1924    **The Magazine of Wall Street and Business Analyst** ,1917    **Magazine of Wall Street and Business Analyst** ,1930    **The Magazine of Wall Street** ,1924    **United States Investor** ,1913    *Financial World* ,1915    **Coast Banker** ,1921    *Coast Banker and Pacific Banker and California Banker* ,1918

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