

Key financial indicators

Macroeconomic indicators for Austria

Economic indicators

<https://www.oenb.at/en/Statistics/Standardized-Tables/Economic-and-Industry-Indicators/Economic-Indicators.html>

Selected economic measures

<https://www.oenb.at/isaweb/report.do?lang=EN&report=7.1>

Interest rates and exchange rates

<https://www.oenb.at/en/Statistics/Standardized-Tables/interest-rates-and-exchange-rates.html>

Consumer prices

<https://www.oenb.at/en/Statistics/Standardized-Tables/Prices--Competitiveness/Consumer-Prices.html>

Economic sector breakdown of households

<https://www.oenb.at/isaweb/report.do?lang=EN&report=801.1.2>

Economic sector breakdown of nonfinancial corporations

<https://www.oenb.at/isaweb/report.do?lang=EN&report=801.1.1>

Property market

https://oenb.shinyapps.io/Immobiliendashboard_en/

<https://www.oenb.at/en/Publications/Economics/property-market-review.html>

Table A1

Bank lending

| | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | H1 23 |
|--|------------------|------|------|------|------|------|-------|
| | % | | | | | | |
| Loan growth (year on year): households | 3.4 | 3.5 | 4.2 | 3.6 | 5.3 | 3.5 | -0.3 |
| Loan growth (year on year): residential real estate | 4.8 | 4.4 | 6.1 | 5.5 | 6.9 | 5.0 | 0.0 |
| Loan growth (year on year): corporations | 4.9 | 6.9 | 6.2 | 5.0 | 8.7 | 9.2 | 6.6 |
| | % of total loans | | | | | | |
| Share of variable rate loans (outstanding): households | 91 | 69 | 65 | 60 | 57 | 51 | 47 |
| Share of variable rate loans (outstanding): corporations | 83 | 72 | 70 | 69 | 67 | 67 | 65 |
| Share of variable rate loans (new lending): households | 56 | 55 | 51 | 46 | 47 | 59 | 55 |
| Share of variable rate loans (new lending): corporations | 83 | 81 | 82 | 77 | 86 | 85 | 84 |

Source: OeNB.

Table A2

Debt ratios

| | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | H1 23 |
|---|-------|-------|-------|-------|-------|-------|-------|
| | % | | | | | | |
| Household debt (relative to net disposable income) | 90.7 | 90.3 | 90.1 | 94.7 | 94.4 | 89.9 | 84.1 |
| Corporate debt ¹ (relative to gross operating surplus ²) | 447.1 | 453.4 | 457.8 | 460.8 | 469.2 | 431.5 | 407.3 |

Source: OeNB.

¹ Short- and long-term loans, money and capital market instruments.² Including mixed income of the self-employed.**Indicators for the Austrian banking sector****Structural indicators**

<https://www.oenb.at/en/Statistics/Standardized-Tables/Financial-Institutions/banks/Number-of-Banks.html>

<https://www.oenb.at/en/Statistics/Standardized-Tables/Financial-Institutions/banks/banks-business-structure.html>

Table A3

Consolidated banking data

| | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | H1 23 |
|---|--------------------|------|-------|-------|-------|-------|-------|
| | <i>EUR billion</i> | | | | | | |
| Total assets | 949 | 986 | 1,032 | 1,136 | 1,197 | 1,200 | 1,232 |
| Loans | 668 | 704 | 744 | 752 | 787 | 814 | 836 |
| Shares and debt instruments | 139 | 138 | 137 | 143 | 147 | 155 | 170 |
| Cash balance and deposits at central banks | 71 | 75 | 75 | 164 | 186 | 161 | 157 |
| Deposits by nonbanks | 559 | 584 | 615 | 656 | 686 | 709 | 717 |
| Deposits by credit institutions | 101 | 103 | 101 | 102 | 106 | 106 | 131 |
| Debt instruments issued | 120 | 141 | 150 | 153 | 152 | 163 | 186 |
| Profit | 6.6 | 6.9 | 6.7 | 3.7 | 6.1 | 10.2 | 7.3 |
| Operating income | 22.8 | 24.0 | 25.0 | 24.8 | 25.8 | 31.6 | 18.3 |
| Operating costs | 14.8 | 15.7 | 16.7 | 16.5 | 16.8 | 18.7 | 9.2 |
| Operating profit | 8.1 | 8.4 | 8.3 | 8.2 | 9.0 | 12.9 | 9.1 |
| Risk costs | 1.0 | 0.4 | 1.0 | 3.7 | 1.4 | 2.7 | 0.8 |
| | % | | | | | | |
| Key ratios | 15.6 | 15.4 | 15.6 | 16.1 | 16.0 | 16.3 | 16.6 |
| Common equity tier 1 (CET1) ratio | 7.3 | 7.5 | 7.6 | 7.4 | 7.7 | 7.9 | 7.9 |
| Leverage ratio | 0.8 | 0.8 | 0.7 | 0.4 | 0.6 | 0.9 | 1.3 |
| Return on assets (annualized) | 65 | 65 | 67 | 67 | 65 | 59 | 50 |
| Cost-to-income ratio | 3.4 | 2.6 | 2.2 | 2.4 | 2.1 | 2.1 | 2.0 |
| Nonperforming loan (NPL) ratio ¹ | 52 | 51 | 49 | 49 | 48 | 46 | 45 |
| Coverage ratio | 155 | 147 | 142 | 174 | 175 | 157 | 161 |
| Liquidity coverage ratio (LCR) | 119 | 120 | 119 | 129 | 128 | 124 | 126 |
| Net stable funding ratio (NSFR) | | | | | | | |

Source: OeNB.

¹ As of 2020, the NPL ratio excludes cash balances at central banks and other demand deposits.

Table A4

Unconsolidated banking data¹

| | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | H1 23 |
|--|------|------|------|------|-------|-------|-------|
| <i>EUR billion</i> | | | | | | | |
| Total assets | 815 | 855 | 885 | 974 | 1,024 | 1,014 | 1,023 |
| Loans | 596 | 627 | 654 | 669 | 700 | 730 | 716 |
| Shares and debt instruments | 94 | 93 | 94 | 95 | 93 | 104 | 126 |
| Cash balance and deposits at central banks | 42 | 51 | 50 | 123 | 141 | 102 | 104 |
| Deposits by nonbanks | 403 | 426 | 444 | 474 | 496 | 505 | 510 |
| Deposits by credit institutions | 164 | 168 | 166 | 217 | 240 | 213 | 201 |
| Debt instruments issued | 117 | 128 | 137 | 140 | 140 | 160 | 184 |
| Profit | 4.9 | 5.7 | 4.8 | 2.7 | 6.5 | 5.0 | 6.6 |
| Operating income | 19.5 | 19.4 | 19.7 | 19.3 | 21.2 | 23.7 | 12.9 |
| Operating costs | 12.9 | 13.3 | 14.2 | 13.6 | 14.2 | 14.0 | 5.8 |
| Operating profit | 6.6 | 6.1 | 5.5 | 5.7 | 6.9 | 9.7 | 7.1 |
| Risk costs | 0.9 | 0.3 | 0.2 | 2.5 | -0.4 | 3.6 | -0.1 |
| Key ratios | % | | | | | | |
| Return on assets (annualized) | 0.6 | 0.7 | 0.6 | 0.3 | 0.7 | 0.5 | 1.3 |
| Cost-to-income ratio | 66 | 68 | 72 | 71 | 67 | 59 | 45 |
| Nonperforming loan (NPL) ratio (Austria) | 2.5 | 2 | 1.7 | 1.5 | 1.4 | 1.3 | 1.4 |
| Coverage ratio (Austria) ² | 60 | 62 | 61 | 68 | 70 | 74 | 71 |
| Liquidity coverage ratio (LCR) | 153 | 144 | 142 | 174 | 171 | 155 | 158 |
| Net stable funding ratio (NSFR) | 118 | 120 | 120 | 129 | 129 | 124 | 127 |

Source: OeNB.

¹ As of 2023 and due to reporting changes, comparability to previous years' data is limited.² Total loan loss provisions as a percentage of NPLs in domestic business.

Table A5

CESEE subsidiaries

| | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | H1 23 |
|---|------|------|------|------|------|------|-------|
| <i>EUR billion</i> | | | | | | | |
| Total assets | 206 | 207 | 223 | 234 | 271 | 279 | 294 |
| Loans | 137 | 147 | 161 | 165 | 186 | 184 | 196 |
| Shares and debt instruments | 38 | 37 | 38 | 42 | 48 | 49 | 55 |
| Cash balance and deposits at central banks | 26 | 18 | 18 | 22 | 30 | 39 | 36 |
| Deposits by nonbanks | 150 | 154 | 167 | 178 | 205 | 211 | 220 |
| Deposits by credit institutions | 25 | 23 | 22 | 16 | 18 | 18 | 22 |
| Debt instruments issued | 4 | 4 | 5 | 11 | 15 | 12 | 16 |
| Profit | 2.6 | 2.9 | 2.8 | 1.9 | 3.0 | 5.2 | 2.7 |
| Operating income | 7.9 | 7.9 | 8.4 | 8.2 | 8.9 | 12.8 | 6.5 |
| Operating costs | 4.2 | 4.1 | 4.4 | 4.4 | 4.6 | 5.1 | 2.9 |
| Operating profit | 3.7 | 3.8 | 4.1 | 3.8 | 4.3 | 7.7 | 3.6 |
| Risk costs | 0.3 | 0.2 | 0.5 | 1.3 | 0.5 | 1.0 | 0.3 |
| Key ratios | % | | | | | | |
| Return on assets (annualized) | 1.3 | 1.4 | 1.3 | 0.8 | 1.2 | 1.9 | 1.9 |
| Cost-to-income ratio | 53 | 51 | 52 | 54 | 52 | 40 | 44 |
| Nonperforming loan (NPL) ratio ¹ | 4.5 | 3.2 | 2.4 | 2.6 | 2.2 | 2.1 | 1.9 |
| Coverage ratio | 61 | 64 | 67 | 67 | 64 | 64 | 63 |

Source: OeNB.

¹ As of 2020, the NPL ratio excludes cash balances at central banks and other demand deposits.

Financial stress indicators

| | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | H1 23 |
|---|------------------------|-------|-------|-------|-------|------|-------|
| | <i>Indicator value</i> | | | | | | |
| Austrian financial stress indicator (AFSI) | -0.71 | -0.24 | -0.72 | -0.57 | -0.66 | 0.67 | -0.03 |
| Composite indicator of systemic stress (CISS) | 0.03 | 0.07 | 0.02 | 0.10 | 0.05 | 0.33 | 0.26 |

Source: OeNB, ECB.

Indicators for other financial intermediaries in Austria**Mutual funds**

<https://www.oenb.at/en/Statistics/Standardized-Tables/Financial-Institutions/Mutual-Funds.html>

Pension funds

<https://www.oenb.at/en/Statistics/Standardized-Tables/Financial-Institutions/pension-funds.html>

Insurance corporations

https://www.oenb.at/en/Statistics/Standardized-Tables/Financial-Institutions/insurance_corporations.html