

Key financial indicators and
macroprudential stance

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/reports.html?category=-63df104a-6070-41fe-ab54-90c4ee84344a&year=>

Table A1

Bank lending

	2019	2020	2021	2022	2023	H1 23	H1 24
	%						
Loan growth (year on year): households	4.2	3.6	5.3	3.5	-1.9	-0.3	-1.4
Loan growth (year on year): residential real estate	6.1	5.5	6.9	5.0	-2.4	0.0	-2.5
Loan growth (year on year): corporations	6.2	5.0	8.7	9.2	2.7	6.6	1.5
	% of total loans						
Share of variable rate loans (outstanding): households	65	60	57	51	45	57	39
Share of variable rate loans (outstanding): corporations	70	69	67	67	66	87	77
Share of variable rate loans (new lending): households	51	46	47	59	51	50	40
Share of variable rate loans (new lending): corporations	82	77	86	85	78	82	75

Source: OeNB.

Table A2

Debt ratios

	2019	2020	2021	2022	2023	H1 23	H1 24
	%						
Household debt (relative to net disposable income)	92	95	94	89	81	83	77
Corporate debt ¹ (relative to gross operating surplus ²)	471	466	476	457	473	447	536

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

	2019	2020	2021	2022	2023	H1 23	H1 24
	EUR billion						
Total assets	1,032	1,136	1,197	1,200	1,216	1,232	1,243
Loans	744	752	787	814	819	836	844
Shares and debt instruments	137	143	147	155	173	170	181
Cash balance and deposits at central banks	75	164	186	161	152	157	148
Deposits by nonbanks	615	656	686	709	717	717	734
Deposits by credit institutions	101	102	106	106	113	131	129
Debt instruments issued	150	153	152	163	195	186	204
Profit	6.7	3.7	6.1	9.8	12.6	7.3	7.0
Operating income	25.0	24.8	25.8	31.7	37.0	18.3	18.8
Operating costs	16.7	16.5	16.8	18.9	18.1	9.2	9.6
Operating profit	8.3	8.2	9.0	12.8	18.9	9.1	9.1
Risk costs	1.0	3.7	1.4	2.9	3.9	0.8	0.9
	%						
Key ratios							
Common equity tier 1 (CET1) ratio	15.6	16.1	16.0	16.5	17.6	16.6	17.7
Leverage ratio	7.6	7.4	7.7	8.0	8.4	7.9	8.5
Return on assets (annualized)	0.7	0.4	0.6	0.9	1.1	1.3	1.2
Cost-to-income ratio	67	67	65	60	49	50	51
Nonperforming loan (NPL) ratio ¹	2.2	2.4	2.1	2.1	2.6	2.0	2.7
Coverage ratio	49	49	48	46	40	45	40
Liquidity coverage ratio (LCR) ²	146	181	176	163	173	164	174
Net stable funding ratio (NSFR) ²	n.a.	n.a.	135	131	134	134	136

Source: OeNB.

¹ As of 2020, the NPL ratio excludes cash balances at central banks and other demand deposits.² Historical data calculated using the March 2024 banking sample at the highest consolidation level.

Table A4

Unconsolidated banking data¹

	2019	2020	2021	2022	2023	H1 23	H1 24
<i>EUR billion</i>							
Total assets	885	974	1.024	1.014	1.011	1.023	1.026
Loans	654	669	700	730	704	716	717
Shares and debt instruments	94	95	93	104	130	126	133
Cash balance and deposits at central banks	50	123	141	102	97	104	98
Deposits by nonbanks	444	474	496	505	516	510	523
Deposits by credit institutions	166	217	240	213	174	201	173
Debt instruments issued	137	140	140	160	190	184	197
Profit	4.8	2.7	6.5	5.0	12.3	6.6	5.4
Operating income	19.7	19.3	21.2	23.7	26.2	12.9	14.1
Operating costs	14.2	13.6	14.2	14.0	11.6	5.8	7.3
Operating profit	5.5	5.7	6.9	9.7	14.6	7.1	6.8
Risk costs	0.23	2.47	-0.42	3.63	1.1	-0.1	0.7
Key ratios	%						
Return on assets (annualized)	0.6	0.3	0.7	0.5	1.2	1.3	1.1
Cost-to-income ratio	72	71	67	59	44	45	52
Nonperforming loan (NPL) ratio (Austria)	2.2	2.0	1.8	1.7	2.4	1.8	2.6
Coverage ratio (Austria) ²	61	68	70	74	62	71	60
Liquidity coverage ratio (LCR)	142	174	171	155	168	158	166
Net stable funding ratio (NSFR)	n.a.	n.a.	129	124	127	127	129

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

	2019	2020	2021	2022	2023	H1 23	H1 24
<i>EUR billion</i>							
Total assets	223	234	271	279	288	294	303
Loans	161	165	186	184	188	196	202
Shares and debt instruments	38	42	48	49	55	55	59
Cash balance and deposits at central banks	18	22	30	39	39	36	35
Deposits by nonbanks	167	178	205	211	214	220	223
Deposits by credit institutions	22	16	18	18	17	22	21
Debt instruments issued	5	11	15	12	19	16	18
Profit	2.8	1.9	3.0	5.2	5.5	2.7	3.1
Operating income	8.4	8.2	8.9	12.8	12.7	6.5	6.6
Operating costs	4.4	4.4	4.6	5.1	5.5	2.9	2.8
Operating profit	4.1	3.8	4.3	7.7	7.2	3.6	3.8
Risk costs	0.5	1.3	0.5	1.0	0.3	0.3	-0.0
Key ratios	%						
Return on assets (annualized)	1.3	0.8	1.2	1.9	1.9	1.9	1.9
Cost-to-income ratio	52	54	52	40	43	44	42
Nonperforming loan (NPL) ratio ¹	2.4	2.6	2.2	2.1	2.0	1.9	1.9
Coverage ratio	67	67	64	64	64	63	65

Source: OeNB.

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

Table A6

Financial stress indicators

	2019	2020	2021	2022	2023	H1 23	H1 24
<i>Indicator value</i>							
Austrian financial stress indicator (AFSI)	-0.72	-0.57	-0.66	0.67	-0.29	0.02	-0.46
Composite indicator of systemic stress (CISS)	0.02	0.10	0.05	0.33	0.06	0.26	0.05

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

Overview of the macroprudential stance in Austria

The primary goal of macroprudential supervision in Austria is to reduce systemic risks in the Austrian financial system. The OeNB pursues this goal in a proportional manner by using the most appropriate tool available. The measures applied consist of borrower-based measures to mitigate the buildup of systemic risk as well as other macroprudential instruments, such as capital buffers and moral suasion to strengthen banks' resilience. In its analyses to the Financial Market Stability Board (FMSB), the OeNB recommends measures in line with a steady-hand policy, allowing banks sufficient time to adapt. The consistent implementation of macroprudential policy supported capital buildup and helped Austrian banks keep top ratings throughout the COVID-19 pandemic and even shielded them from potential negative impacts resulting from Russia's war of aggression against Ukraine. In August 2024, the rating agency Standard & Poor's confirmed the Austrian banking sector's rating as one of the highest worldwide. Strong capitalization and top ratings reduce banks' refinancing costs and provides households and firms with more stable financing conditions. For an overview of the currently applicable risk warnings and recommendations by the FMSB, see table A7 and the [FMSB's website](#).

Table A7

Overview of the macroprudential stance in Austria

As of January 1, 2025	CCoB	CCyB	O-SII buffer	SyRB	Borrower-based measures (residential real estate)
Calibration in %	2.5	0	0.45–1.75	0.5–1.0	90% LTC, 40% DSTI, max. maturity of 35 years, 20% exemption bucket All banks
Number of banks	All banks	n.a.	7 (consolidated) 8 (unconsolidated)	12 (consolidated) 11 (unconsolidated)	
As of July 1, 2025				Sectoral SyRB	
Calibration in %				1.0 on CRE exposure	
Number of banks				All banks	

Source: OeNB.

Note: Based on the FMSB's recommendations of October 3, 2024. CCoB = capital conservation buffer; CCyB = countercyclical capital buffer; O-SII buffer = capital buffer for other systemically important institutions; SyRB = systemic risk buffer; LTC = loan-to-collateral ratio; DSTI = debt service-to-income ratio; CRE = commercial real estate.