

Tables

Tables	Description	Time series, year	Page
1	Households including NPISHs: overview	1999–2018	14
2	Households including NPISHs: disposable income	1999–2018	16
3	Households including NPISHs: consumption expenditure	1999–2018	18
4	Households including NPISHs: financial investment	1999–2018	19
5.1	Households including NPISHs: financial wealth	1999–2018	20
5.2	Household financial wealth: deposits	1999–2018	22
5.3.1	Household financial wealth: debt securities	1999–2018	23
5.3.2	Household financial wealth: debt securities (detailed assessment)	2018	24
5.4.1	Household financial wealth: quoted shares	1999–2018	25
5.4.2	Household financial wealth: quoted shares (detailed assessment)	2018	26
5.5.1	Household financial wealth: mutual fund shares	1999–2018	27
5.5.2	Household financial wealth: domestic mutual fund shares (look-through assessment)	2018	28
5.6	Household financial wealth: other equity	1999–2018	29
5.7	Household financial wealth: life insurance entitlements and funded pension entitlements	1999–2018	30
5.8	Household net wealth: HFCS 2010/2014 data	2010/2014	32
6	Households including NPISHs: financing	1999–2018	33
7.1	Households including NPISHs: debt	1999–2018	34
7.2	Household debt: HFCS 2010/2014 data	2010/2014	36
8	Household net wealth: HFCS 2010/2014 data	2010/2014	37
9	Population and households in Austria	1996–2018	38

Calculation date: October 2019

Households including NPISHs: overview

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<i>EUR billion or %</i>										
Transactions										
Gross value added (basic prices)	37.3	38.3	39.2	40.3	41.0	43.0	43.9	45.1	47.3	48.6
Net disposable income	123.3	127.9	130.1	132.9	137.6	142.8	152.5	159.7	167.3	172.4
Consumption expenditure	109.3	115.1	119.3	121.4	125.4	130.5	136.7	142.5	147.7	152.2
Changes in pension entitlements	0.8	0.9	1.0	1.1	1.2	1.5	1.4	1.6	1.3	1.3
Resources										
Net saving	14.7	13.7	11.8	12.6	13.4	13.7	17.1	18.7	20.9	21.5
Net capital transfers	1.1	1.7	1.1	1.9	1.1	1.0	1.0	0.7	1.1	1.4
Changes in net worth due to saving and capital transfers	15.9	15.4	12.9	14.5	14.5	14.7	18.1	19.4	22.0	22.9
Financing	6.3	6.0	5.1	5.6	5.3	7.7	8.0	7.1	5.7	3.1
Uses										
Net real investment	5.6	2.5	5.2	5.1	3.8	4.6	5.0	4.8	5.0	6.3
Financial investment	16.6	18.9	12.8	15.0	16.0	17.8	21.1	21.5	22.6	19.9
Resources or uses (gross)										
Consumption of fixed capital/replacement investments	7.5	7.8	8.1	8.3	8.5	8.7	9.0	9.3	9.7	10.2
Net lending/borrowing in the capital account in the financial accounts										
in the capital account	10.3	12.9	7.7	9.4	10.7	10.1	13.1	14.6	17.0	16.6
in the financial accounts	10.3	12.9	7.7	9.4	10.7	10.1	13.1	14.4	16.9	16.9
Gross saving rate (%)	16.9	15.8	14.3	14.7	14.8	14.7	16.1	16.4	17.2	17.2
Net saving rate (%)	11.9	10.6	9.0	9.4	9.6	9.5	11.1	11.6	12.4	12.4
Stocks										
Nonfinancial assets ¹	x	444.6	456.2	468.3	483.0	503.4	521.0	542.9	567.7	595.3
Real assets of households	267.8	278.3	287.6	296.1	306.6	319.0	331.9	347.7	367.9	386.1
of which: dwellings and other buildings	253.3	263.5	272.6	281.1	291.4	303.6	316.4	332.1	352.2	370.2
Real assets of NPISHs	5.1	5.4	5.6	5.9	6.1	6.5	6.8	7.2	7.7	8.2
of which: other buildings	4.4	4.6	4.8	5.0	5.3	5.6	5.9	6.3	6.7	7.1
Land ²	254.6	260.1	262.5	265.7	268.9	278.1	283.7	287.3	289.4	300.0
of which: built-up land ³	154.5	161.0	163.0	166.4	170.3	177.9	182.3	187.9	192.1	201.0
Housing ⁴	407.8	424.5	435.6	447.4	461.7	481.5	498.7	520.0	544.3	571.3
Financial wealth	309.3	328.5	336.9	345.4	366.0	389.0	427.2	455.6	480.4	473.4
Liabilities										
of which: housing loans	x	48.2	54.1	57.6	61.9	70.5	76.3	82.2	87.2	95.0
Net financial wealth	218.7	232.1	236.7	240.5	257.1	273.0	294.3	314.2	332.6	318.6
Net wealth	x	676.7	692.9	708.8	740.1	776.4	815.3	857.1	900.3	913.8
	x	670.0	686.0	701.6	732.5	769.0	804.5	843.1	885.6	899.6
Change in net wealth	x	x	16.2	15.9	31.3	36.3	38.9	41.8	43.2	13.5
based on transactions	x	x	12.9	14.5	14.5	14.7	18.1	19.1	21.9	23.1
based on valuation and other effects	x	x	3.3	1.4	16.8	21.6	20.8	22.6	21.3	-9.6
Memorandum items:										
GDP at market prices	203.9	213.6	220.5	226.7	231.9	242.3	254.1	267.8	284.0	293.8
Annual change in nominal terms (%)	3.8	4.8	3.2	2.8	2.3	4.5	4.8	5.4	6.0	3.4
Annual change in real terms (%)	3.6	3.4	1.3	1.7	0.9	2.7	2.2	3.5	3.7	1.5
Net disposable income ⁵	124.1	128.8	131.2	134.0	138.8	144.3	153.9	161.3	168.6	173.7
Annual change in nominal terms (%)	4.3	3.8	1.9	2.2	3.6	4.0	6.6	4.8	4.6	3.0
Annual change in real terms (%)	4.1	1.7	-0.5	1.0	2.0	2.2	4.1	2.6	2.0	0.9

Source: Statistics Austria, OeNB.

¹ Real assets and built-up land (excluding durable assets and valuables).² Data on land provided by Statistics Austria.³ Data on land provided by Statistics Austria; data for 2016 and 2017 including OeNB estimates.⁴ Data on dwellings and other buildings provided by Statistics Austria, data on built-up land based on OeNB estimates.⁵ Disposable income plus pension entitlements.

Table 1 continued

Households including NPISHs: overview

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<i>EUR billion or %</i>										
Transactions										
Gross value added (basic prices)	48.3	50.0	52.2	53.6	55.2	56.6	58.3	59.7	62.8	65.3
Net disposable income	172.4	173.8	178.3	185.4	185.6	190.7	193.1	201.0	207.3	214.6
Consumption expenditure	154.1	158.3	165.5	170.4	173.8	177.9	181.4	186.9	193.3	199.7
Changes in pension entitlements	1.5	1.3	1.4	1.5	1.6	1.2	1.4	1.5	1.4	1.6
Resources										
Net saving	19.8	16.8	14.2	16.6	13.3	14.0	13.1	15.6	15.3	16.6
Net capital transfers	1.2	1.1	1.1	0.8	0.1	0.7	1.1	0.7	0.8	0.9
Changes in net worth due to saving and capital transfers	21.0	17.9	15.3	17.3	13.4	14.7	14.2	16.3	16.1	17.5
Financing	0.7	1.2	2.6	0.5	1.1	1.7	2.9	3.6	4.7	5.7
Uses										
Net real investment	6.2	6.5	8.0	7.5	7.2	6.2	7.1	6.8	8.6	8.8
Financial investment	15.5	12.6	10.0	10.3	7.3	10.3	10.1	13.0	12.3	14.3
Resources or uses (gross)										
Consumption of fixed capital/replacement investments	10.4	10.7	11.1	11.5	11.9	12.2	12.4	12.7	13.1	13.5
Net lending/borrowing										
in the capital account	14.8	11.4	7.3	9.8	6.2	8.6	7.1	9.4	7.6	8.7
in the financial accounts	14.8	11.4	7.3	9.8	6.2	8.6	7.2	9.4	7.6	8.7
Gross saving rate (%)	16.4	14.8	13.2	14.2	12.7	12.8	12.3	13.1	12.8	13.1
Net saving rate (%)	11.4	9.6	7.9	8.9	7.1	7.3	6.7	7.7	7.3	7.7
Stocks										
Nonfinancial assets ¹	616.9	640.0	664.9	690.9	720.8	750.7	779.2	818.4	853.7	902.4
Real assets of households	398.6	412.5	428.9	444.8	459.7	472.8	485.3	499.8	518.5	539.8
of which: dwellings and other buildings	382.7	396.4	412.4	427.9	442.6	455.8	468.3	482.7	501.2	522.1
Real assets of NPISHs	8.5	9.0	9.4	9.9	10.3	10.7	11.2	11.7	12.4	13.0
of which: other buildings	7.4	7.8	8.2	8.5	8.9	9.3	9.7	10.2	10.8	11.4
Land ²	310.1	321.0	332.3	345.0	361.3	380.5	393.4	x	x	x
of which: built-up land ³	209.8	218.5	226.6	236.2	250.8	267.1	282.6	306.9	322.8	349.6
Housing ⁴	592.5	615.0	639.0	664.1	693.4	722.9	750.9	789.6	824.0	871.7
Financial wealth	509.1	532.3	536.4	557.0	580.2	605.0	622.1	649.4	682.1	688.5
Liabilities										
of which: housing loans	155.4	162.9	166.3	168.8	168.5	172.6	177.8	184.7	188.2	193.8
of which: housing loans	96.6	103.1	107.4	112.5	113.9	116.1	122.0	127.7	133.2	138.6
Net financial wealth	353.7	369.4	370.1	388.2	411.7	432.4	444.3	464.7	493.9	494.7
Net wealth	970.6	1,009.5	1,035.0	1,079.1	1,132.5	1,183.1	1,223.5	1,283.1	1,347.6	1,397.1
	955.4	993.5	1,017.9	1,061.9	1,114.6	1,163.0	1,202.7	1,261.5	1,324.7	1,373.2
Change in net wealth	56.7	38.9	25.5	44.1	53.4	50.5	40.4	59.6	64.5	49.5
based on transactions	21.0	17.9	15.3	17.3	13.4	14.7	14.3	16.3	16.1	17.5
based on valuation and other effects	35.7	21.0	10.2	26.8	40.0	35.8	26.1	43.4	48.4	32.0
Memorandum items:										
GDP at market prices	288.0	295.9	310.1	318.7	323.9	333.1	344.3	357.3	370.3	385.7
Annual change in nominal terms (%)	-1.9	2.7	4.8	2.7	1.6	2.9	3.3	3.8	3.6	4.2
Annual change in real terms (%)	-3.8	1.8	2.9	0.7	0.0	0.7	1.0	2.1	2.5	2.4
Net disposable income ⁵	173.9	175.1	179.7	186.9	187.1	191.9	194.5	202.5	208.7	216.3
Annual change in nominal terms (%)	0.1	0.7	2.6	4.0	0.1	2.5	1.3	4.1	3.1	3.6
Annual change in real terms (%)	-0.3	-1.1	-0.5	1.5	-2.0	0.5	-0.2	2.7	1.1	1.5

Source: Statistics Austria, OeNB.

¹ Real assets and built-up land (excluding durable assets and valuables).² Data on land provided by Statistics Austria.³ Data on land provided by Statistics Austria; data for 2016 and 2017 including OeNB estimates.⁴ Data on dwellings and other buildings provided by Statistics Austria, data on built-up land based on OeNB estimates.⁵ Disposable income plus pension entitlements.

Table 2

Households including NPISHs: disposable income

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<i>EUR billion</i>										
Gross disposable income	130.9	135.7	138.2	141.2	146.1	151.5	161.5	169.0	177.0	182.5
Net disposable income	123.3	127.9	130.1	132.9	137.6	142.8	152.5	159.7	167.3	172.4
Changes in pension entitlements	0.8	0.9	1.0	1.1	1.2	1.5	1.4	1.6	1.3	1.3
Disposable income (received)	188.1	195.2	200.6	204.2	209.4	217.4	229.5	242.4	254.8	263.5
Net operating surplus and mixed income of self-employed households	18.7	19.3	19.7	20.5	21.1	22.3	23.6	24.5	25.7	27.0
Compensation of employees	100.5	104.1	106.3	108.2	110.7	113.4	116.9	122.6	128.8	135.4
Investment income	22.5	23.4	24.4	23.2	23.9	27.0	31.5	35.2	38.7	37.7
Interest income	5.1	6.3	7.3	6.8	6.0	6.0	6.2	7.6	9.7	10.2
Memorandum item: not adjusted for FISIM	3.7	4.6	5.1	5.2	4.3	4.2	4.2	4.9	6.4	8.0
Dividends	13.9	13.2	13.4	12.5	14.3	17.3	21.3	22.0	23.7	22.6
Other investment income	3.4	4.0	3.6	3.8	3.6	3.8	3.9	5.7	5.2	4.9
Social benefits other than transfers in kind and social contributions	39.4	40.9	41.9	43.6	45.1	46.4	47.8	49.6	51.2	53.6
Other current transfers	7.1	7.5	8.3	8.7	8.7	8.2	9.7	10.6	10.5	9.7
Disposable income (paid)	64.8	67.3	70.5	71.3	71.8	74.6	77.0	82.7	87.5	91.1
Investment income	2.1	2.7	3.0	2.5	2.0	2.2	2.5	3.7	5.1	5.2
Interest income	2.1	2.7	3.0	2.5	2.0	2.2	2.5	3.7	5.1	5.2
Memorandum item: not adjusted for FISIM	3.8	4.5	4.6	4.3	3.8	3.8	4.1	5.1	6.5	7.2
Taxes on income and wealth	23.4	23.8	25.9	26.0	26.4	26.9	26.9	28.3	30.6	33.2
Social benefits other than transfers in kind and social contributions	34.2	35.2	36.4	37.0	37.9	39.5	40.5	42.4	44.1	45.9
Other current transfers	5.0	5.6	5.2	5.8	5.5	6.0	7.1	8.3	7.7	6.8
Net disposable income	123.3	127.9	130.1	132.9	137.6	142.8	152.5	159.7	167.3	172.4
Memorandum item: not adjusted for FISIM	120.3	124.4	126.3	129.4	134.2	139.4	148.9	155.5	162.6	168.2
<i>Shares in %</i>										
Disposable income (received)										
Net operating surplus and mixed income of self-employed households	10.0	9.9	9.8	10.0	10.1	10.3	10.3	10.1	10.1	10.2
Compensation of employees	53.4	53.4	53.0	53.0	52.8	52.2	50.9	50.6	50.5	51.4
Investment income	11.9	12.0	12.2	11.3	11.4	12.4	13.7	14.5	15.2	14.3
Social benefits other than transfers in kind and social contributions	20.9	20.9	20.9	21.4	21.5	21.4	20.8	20.4	20.1	20.3
Other current transfers	3.8	3.8	4.1	4.3	4.2	3.8	4.2	4.4	4.1	3.7
Disposable income (paid)										
Investment income	3.3	4.0	4.3	3.5	2.8	2.9	3.2	4.4	5.9	5.7
Taxes on income and wealth	36.1	35.4	36.7	36.5	36.8	36.1	35.0	34.3	35.0	36.4
Social benefits other than transfers in kind and social contributions	52.8	52.3	51.6	51.9	52.8	53.0	52.6	51.2	50.4	50.4
Other current transfers	7.8	8.3	7.4	8.1	7.7	8.1	9.2	10.1	8.8	7.4
<i>%</i>										
Memorandum items: Adjusted net disposable income ¹										
Annual change in nominal terms	4.3	3.8	1.9	2.2	3.6	4.0	6.6	4.8	4.6	3.0
Annual change in real terms	4.1	1.7	-0.5	1.0	2.0	2.2	4.1	2.6	2.0	0.9

Source: Statistics Austria.

¹ Disposable income plus pension entitlements.

Table 2 continued

Households including NPISHs: disposable income

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<i>EUR billion</i>										
Gross disposable income	182.8	184.5	189.4	196.9	197.4	202.9	205.6	213.7	220.4	228.2
Net disposable income	172.4	173.8	178.3	185.4	185.6	190.7	193.1	201.0	207.3	214.6
Changes in pension entitlements	1.5	1.3	1.4	1.5	1.6	1.2	1.4	1.5	1.4	1.6
Disposable income (received)	261.1	262.9	270.7	282.3	285.9	295.0	301.9	307.6	318.8	332.3
Net operating surplus and mixed income of self-employed households	26.3	27.4	28.8	29.5	30.0	30.6	31.1	32.5	34.4	35.8
Compensation of employees	136.7	139.3	144.5	150.3	154.3	158.0	162.5	168.8	174.7	183.5
Investment income	30.5	26.8	27.4	29.0	25.7	27.3	27.4	23.4	24.6	25.7
Interest income	7.7	5.8	6.1	5.1	4.2	4.3	3.8	3.3	2.6	2.7
Memorandum item: not adjusted for FISIM	5.9	4.1	4.3	4.3	3.3	2.8	2.3	1.9	1.5	1.3
Dividends	17.9	16.5	16.9	19.5	16.9	19.0	19.2	16.2	18.2	19.0
Other investment income	4.8	4.5	4.4	4.4	4.6	4.1	4.4	3.9	3.8	4.0
Social benefits other than transfers in kind and social contributions	56.9	58.9	59.7	61.8	64.1	66.2	67.9	69.6	70.4	72.2
Other current transfers	10.8	10.5	10.3	11.6	11.8	12.8	13.1	13.3	14.8	15.1
Disposable income (paid)	88.7	89.1	92.3	96.9	100.4	104.3	108.8	106.6	111.5	117.7
Investment income	3.1	2.3	2.4	2.0	1.6	1.8	1.7	1.5	1.4	1.6
Interest income	3.1	2.3	2.4	2.0	1.6	1.8	1.7	1.5	1.4	1.6
Memorandum item: not adjusted for FISIM	5.2	4.3	4.6	4.3	3.9	4.1	3.9	3.8	3.9	3.9
Taxes on income and wealth	31.2	31.7	33.1	35.0	36.3	38.5	40.9	37.2	38.7	41.5
Social benefits other than transfers in kind and social contributions	46.6	47.3	49.2	50.9	52.8	53.9	55.6	57.7	59.8	62.9
Other current transfers	7.8	7.9	7.6	9.0	9.7	10.1	10.6	10.2	11.7	11.8
Net disposable income	172.4	173.8	178.3	185.4	185.6	190.7	193.1	201.0	207.3	214.6
Memorandum item: not adjusted for FISIM	168.4	170.0	174.4	182.2	182.4	187.0	189.4	197.2	203.7	210.9
<i>Shares in %</i>										
Disposable income (received)										
Net operating surplus and mixed income of self-employed households	10.1	10.4	10.6	10.4	10.5	10.4	10.3	10.6	10.8	10.8
Compensation of employees	52.4	53.0	53.4	53.3	54.0	53.5	53.8	54.9	54.8	55.2
Investment income	11.7	10.2	10.1	10.3	9.0	9.3	9.1	7.6	7.7	7.7
Social benefits other than transfers in kind and social contributions	21.8	22.4	22.0	21.9	22.4	22.5	22.5	22.6	22.1	21.7
Other current transfers	4.1	4.0	3.8	4.1	4.1	4.3	4.4	4.3	4.6	4.5
Disposable income (paid)										
Investment income	3.5	2.5	2.6	2.0	1.6	1.7	1.5	1.4	1.2	1.3
Taxes on income and wealth	35.1	35.6	35.9	36.1	36.2	36.9	37.6	34.9	34.7	35.2
Social benefits other than transfers in kind and social contributions	52.5	53.0	53.3	52.5	52.6	51.7	51.1	54.1	53.6	53.4
Other current transfers	8.8	8.8	8.2	9.3	9.6	9.7	9.7	9.6	10.5	10.0
%										
Memorandum items: Adjusted net disposable income ¹										
Annual change in nominal terms	0.1	0.7	2.6	4.0	0.1	2.5	1.3	4.1	3.1	3.6
Annual change in real terms	-0.3	-1.1	-0.5	1.5	-2.0	0.5	-0.2	2.7	1.1	1.5

Source: Statistics Austria.

¹ Disposable income plus pension entitlements.

Households including NPISHs: consumption expenditure

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<i>EUR billion</i>										
Final consumption expenditure (resident concept) of households of NPISHs	109.3	115.1	119.3	121.4	125.4	130.5	136.7	142.5	147.7	152.2
	105.8	111.4	115.5	117.3	121.2	126.2	132.2	137.8	142.6	146.9
	3.5	3.7	3.8	4.1	4.2	4.4	4.5	4.7	5.1	5.3
Government final consumption expenditure Transfers in kind to households	24.3	24.9	25.6	26.7	27.6	28.3	29.3	31.0	32.7	34.6
Household actual final consumption	133.7	140.0	144.9	148.1	153.0	158.9	166.0	173.6	180.4	186.9
(Domestic) final consumption expenditure of households by type of use										
Food and beverages	15.6	16.0	16.6	17.0	17.3	17.9	18.5	18.8	19.6	20.6
Restaurants and hotels	12.2	12.8	13.5	13.9	14.9	15.2	15.5	16.4	17.2	18.0
Clothing and footwear	7.9	8.0	8.1	8.2	8.1	8.2	8.5	8.7	8.9	9.1
Housing (incl. maintenance)	21.6	22.6	23.5	24.0	24.9	26.3	28.8	30.1	30.7	32.3
Furniture and furnishings	7.8	8.2	8.4	8.4	8.6	9.0	9.2	9.5	9.9	10.2
Health	4.2	4.3	4.6	4.8	5.0	5.1	5.3	5.3	5.6	5.6
Transportation	14.3	15.3	15.3	15.8	16.5	17.4	18.4	19.2	19.7	20.4
Communication	2.7	3.2	3.2	3.3	3.5	3.7	3.7	3.7	3.7	3.6
Recreation and culture	11.4	12.2	12.7	12.8	12.8	13.2	13.6	14.4	14.8	15.6
Education	0.7	0.8	0.9	1.0	1.0	1.0	1.1	1.2	1.3	1.3
Other	11.3	12.2	12.8	12.6	13.1	13.9	14.7	15.4	16.6	16.5
Consumer durables, total	13.6	13.7	13.8	13.8	14.2	14.6	14.9	15.4	15.9	16.2
Difference to final consumption expenditure (resident concept)	3.9	4.0	4.0	4.5	4.4	4.7	5.0	4.9	5.3	6.3

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<i>EUR billion</i>										
Final consumption expenditure (resident concept) of households of NPISHs	154.1	158.3	165.5	170.4	173.8	177.9	181.4	186.9	193.3	199.7
	148.4	152.5	159.6	164.1	167.3	170.9	173.9	179.3	185.5	191.4
	5.7	5.8	6.0	6.3	6.5	7.0	7.4	7.5	7.9	8.3
Government final consumption expenditure Transfers in kind to households	36.0	36.8	37.7	38.9	39.9	41.1	42.5	44.3	45.6	47.1
Household actual final consumption	190.0	195.1	203.2	209.2	213.7	219.0	223.9	231.1	239.0	246.8
Final (domestic) consumption expenditure of households by type of use										
Food and beverages	20.7	21.1	21.8	22.6	23.3	23.6	24.1	24.4	25.2	25.8
Restaurants and hotels	18.3	18.8	20.0	21.1	22.0	22.8	23.4	24.7	25.7	27.2
Clothing and footwear	9.2	9.5	9.9	10.0	10.3	10.6	10.9	11.2	11.3	11.2
Housing (incl. maintenance)	32.8	33.8	35.3	36.9	38.2	39.3	40.0	41.4	43.1	44.4
Furniture and furnishings	10.4	10.7	11.1	11.4	11.4	11.7	12.1	12.6	12.9	13.3
Health	5.7	6.0	6.2	6.4	6.6	6.9	7.0	7.3	7.5	7.6
Transportation	19.7	20.9	22.6	22.9	22.6	22.0	21.9	22.4	23.6	24.6
Communication	3.5	3.3	3.3	3.4	3.2	3.3	3.4	3.6	3.6	3.7
Recreation and culture	15.9	16.3	17.1	17.7	17.9	18.1	18.3	18.7	19.4	20.0
Education	1.2	1.2	1.2	1.2	1.4	1.5	1.5	1.7	1.7	1.8
Other	16.3	16.4	17.0	16.9	17.3	18.1	18.7	19.2	19.4	20.0
Consumer durables, total	17.2	17.5	18.5	18.5	17.9	17.9	18.3	18.9	19.5	19.7
Difference to final consumption expenditure (resident concept)	5.3	5.5	6.1	6.5	7.0	6.9	7.5	7.7	7.8	8.1

Source: Statistics Austria.

Table 4

Households including NPISHs: financial investment

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<i>EUR billion</i>										
Financial investment	16.6	18.9	12.8	15.0	16.0	17.8	21.1	21.5	22.6	19.9
of households	16.5	18.6	12.7	14.9	15.9	18.0	20.7	20.9	22.4	20.5
of NPISHs	0.1	0.4	0.0	0.1	0.0	-0.2	0.4	0.5	0.2	-0.6
Financial investment of households										
<i>In</i>										
Cash	0.7	0.7	-2.6	3.9	1.2	0.7	0.8	0.8	0.6	0.7
Deposits with MFIs and other banks ¹	4.2	0.6	6.8	3.4	7.0	5.5	4.5	6.8	10.3	11.6
Debt securities	0.5	1.8	-0.3	1.6	1.5	2.5	1.5	1.2	4.4	4.7
Quoted shares	1.6	1.9	0.8	0.6	0.4	0.6	1.6	0.9	-0.7	0.7
Mutual fund shares	3.3	4.0	2.9	0.5	1.1	2.9	3.8	1.7	-0.5	-3.6
Other equity	2.4	5.2	1.4	1.1	2.0	1.3	2.7	3.5	3.1	1.5
Life insurance entitlements	2.6	2.9	2.4	2.1	2.0	3.2	3.9	3.4	2.6	1.9
Funded pension entitlements	0.8	0.9	1.0	1.1	0.6	0.8	1.1	1.0	0.9	1.2
Severance entitlements	0.0	0.0	0.0	0.0	0.1	0.2	0.3	0.4	0.5	0.5
Other insurance entitlements	0.2	0.4	0.2	0.3	0.2	0.4	0.7	0.6	0.4	0.7
Other financial investment	0.2	0.3	0.1	0.2	-0.3	-0.1	-0.2	0.6	0.7	0.7
<i>Austrian counterparties</i>										
MFIs including the OeNB	5.2	1.2	3.8	9.0	9.1	4.7	5.5	8.3	14.6	15.2
Mutual funds	2.8	2.6	2.4	0.8	1.2	2.7	3.1	0.9	-1.7	-3.2
Other non-MFIs	3.0	7.5	1.5	1.3	2.4	1.5	2.2	3.0	3.1	1.9
Insurance corporations	2.6	3.3	2.6	2.5	2.2	3.6	4.6	3.9	3.2	2.6
Pension funds	1.6	0.7	0.7	0.6	0.2	0.1	2.4	0.7	0.5	1.4
General government	-0.4	1.0	-0.2	0.0	-0.5	-0.5	-0.3	0.3	0.3	1.8
Nonfinancial corporations	0.2	-1.1	-0.9	0.9	0.3	0.6	2.1	1.9	0.9	0.7
Rest-of-the-world counterparties	1.4	3.4	2.8	-0.1	1.0	5.3	1.1	1.8	1.5	0.2
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<i>EUR billion</i>										
Financial investment	15.5	12.6	10.0	10.3	7.3	10.3	10.1	13.0	12.3	14.3
of households	15.5	13.2	10.7	10.6	7.5	10.6	10.3	12.6	11.8	13.9
of NPISHs	0.0	-0.5	-0.8	-0.2	-0.3	-0.3	-0.2	0.4	0.4	0.4
Financial investment of households										
<i>In</i>										
Cash	0.9	1.0	1.1	0.6	1.2	0.9	0.9	0.6	0.6	0.8
Deposits with MFIs and other banks ¹	7.5	1.6	4.5	3.8	1.8	5.0	7.6	9.3	8.7	11.5
Debt securities	-0.6	1.1	2.0	0.2	-1.7	-4.1	-3.4	-2.5	-2.6	-1.7
Quoted shares	0.3	1.3	0.1	-0.1	-0.3	0.5	0.0	0.3	-0.3	0.0
Mutual fund shares	1.0	2.3	-1.6	0.8	2.6	3.3	3.9	3.0	3.7	2.1
Other equity	1.6	1.1	1.4	1.4	0.5	1.3	-0.1	0.8	0.0	0.5
Life insurance entitlements	3.0	3.1	1.1	1.4	1.2	0.9	-0.2	-0.8	-1.0	-1.3
Funded pension entitlements	0.9	0.7	0.8	0.8	0.8	0.7	0.4	0.5	-0.4	0.5
Severance entitlements	0.7	0.7	0.7	1.0	1.0	1.1	0.9	0.9	1.0	1.1
Other insurance entitlements	0.6	0.0	0.3	0.5	0.4	0.6	0.2	0.3	1.0	0.0
Other financial investment	-0.5	0.3	0.3	0.1	0.1	0.2	0.2	0.1	1.2	0.3
<i>Austrian counterparties</i>										
MFIs including the OeNB	7.6	2.6	6.8	3.7	2.2	1.4	4.6	9.1	6.0	11.0
Mutual funds	0.4	0.7	-1.4	0.4	1.5	2.3	2.1	1.4	1.3	1.0
Other non-MFIs	1.8	1.7	2.5	1.7	1.6	2.9	1.2	0.7	0.8	1.2
Insurance corporations	3.5	2.9	1.1	1.6	1.4	1.5	-0.2	-0.4	-0.2	-1.4
Pension funds	0.7	0.5	0.7	0.6	0.7	0.2	0.3	0.4	0.2	0.5
General government	-1.2	-0.4	0.1	-0.2	0.1	0.1	0.1	0.0	1.2	0.5
Nonfinancial corporations	0.7	1.2	-0.2	0.5	-0.3	1.2	-0.3	-0.3	-1.4	-0.6
Rest-of-the-world counterparties	2.1	3.9	1.1	2.2	0.4	1.0	2.4	1.8	4.0	1.8

Source: OeNB.

¹ Deposits with non-MFI banks are to be recorded as loans.

Households including NPISHs: financial wealth

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<i>EUR billion</i>										
Financial wealth	309.3	328.5	336.9	345.4	366.0	389.0	427.2	455.6	480.4	473.4
of households	308.0	326.8	335.2	343.5	364.1	387.5	422.6	448.4	473.0	466.6
of NPISHs	1.4	1.7	1.8	1.9	1.9	1.5	4.6	7.3	7.5	6.7
Financial wealth of households										
<i>Broken down by</i>										
Cash	12.5	13.1	10.5	12.6	14.1	12.9	14.0	13.6	14.2	14.9
Deposits with MFIs and other banks ¹	139.1	139.8	146.5	149.9	156.9	162.6	167.2	171.4	181.8	194.3
Debt securities	19.2	21.0	20.8	22.5	23.9	26.7	28.2	30.9	35.1	39.5
Quoted shares	10.5	10.7	9.3	8.0	10.2	12.7	18.0	21.1	19.0	8.7
Mutual fund shares	26.8	30.8	30.6	28.1	29.8	34.3	41.5	43.8	43.4	32.2
Other equity	39.0	45.6	47.5	47.4	50.6	53.8	56.9	66.2	72.7	68.7
Life insurance entitlements	32.1	35.2	37.9	39.7	42.1	45.7	53.3	57.6	60.5	61.0
Funded pension entitlements	20.3	21.4	22.5	23.4	24.6	26.4	28.0	29.5	30.3	29.8
Severance entitlements	0.0	0.0	0.0	0.0	0.1	0.4	0.7	1.1	1.6	2.1
Other insurance entitlements	6.9	7.3	7.5	7.8	8.0	8.4	9.4	8.0	8.4	9.0
Other financial investment	1.5	1.9	2.0	4.1	3.8	3.7	5.3	5.3	6.0	6.4
<i>Austrian counterparties</i>										
MFIs including the OeNB	167.9	168.4	171.8	180.8	190.4	195.9	210.0	219.3	233.3	249.4
Mutual funds	25.2	27.7	28.8	26.9	28.3	32.6	38.6	39.4	37.3	27.4
Other non-MFIs	13.0	20.5	22.3	23.6	26.1	28.1	29.7	37.7	43.7	39.9
Insurance corporations	40.3	43.7	46.6	48.7	51.3	55.3	63.9	66.1	69.4	70.1
Pension funds	6.6	7.6	8.3	8.6	9.4	10.3	11.2	11.9	12.5	12.4
General government	2.6	3.5	3.4	3.5	2.9	2.4	2.6	2.6	2.9	4.7
Nonfinancial corporations	37.4	35.6	35.2	36.6	38.6	41.6	44.9	49.5	49.9	43.9
Rest-of-the-world counterparties	15.1	19.9	18.8	14.7	16.9	21.3	21.9	21.8	23.9	18.9
Net change in wealth	17.4	18.8	8.3	8.4	20.5	23.4	35.1	25.7	24.6	-6.3
based on transactions	16.5	18.6	12.7	14.9	15.9	18.0	20.7	20.9	22.4	20.5
based on valuation and other effects	0.9	0.3	-4.4	-6.5	4.6	5.4	14.4	4.8	2.2	-26.9
of which: valuation effects	x	x	x	x	x	x	x	7.7	-0.6	-27.2
of which: other effects	x	x	x	x	x	x	x	-2.9	2.8	0.4
<i>EUR billion or %</i>										
Investment income ²	21.1	21.7	22.2	21.5	22.2	25.3	29.5	32.5	35.3	35.5
Investment income in % of financial wealth (mean)	6.8	6.8	6.7	6.3	6.3	6.7	7.2	7.4	7.6	7.4
<i>Shares in %</i>										
Financial wealth of households										
<i>Broken down by</i>										
Cash	4.1	4.0	3.1	3.7	3.9	3.3	3.3	3.0	3.0	3.2
Deposits with MFIs and other banks ¹	45.2	42.8	43.7	43.6	43.1	42.0	39.6	38.2	38.4	41.6
Debt securities	6.2	6.4	6.2	6.5	6.6	6.9	6.7	6.9	7.4	8.5
Quoted shares	3.4	3.3	2.8	2.3	2.8	3.3	4.3	4.7	4.0	1.9
Mutual fund shares	8.7	9.4	9.1	8.2	8.2	8.9	9.8	9.8	9.2	6.9
Other equity	12.7	14.0	14.2	13.8	13.9	13.9	13.5	14.8	15.4	14.7
Life insurance entitlements	10.4	10.8	11.3	11.6	11.6	11.8	12.6	12.8	12.8	13.1
Funded pension entitlements	6.6	6.6	6.7	6.8	6.8	6.8	6.6	6.6	6.4	6.4
Severance entitlements	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.3	0.3	0.5
Other insurance entitlements	2.3	2.2	2.2	2.3	2.2	2.2	2.2	1.8	1.8	1.9
Other financial investment	0.5	0.6	0.6	1.2	1.0	1.0	1.3	1.2	1.3	1.4
<i>Austrian counterparties</i>										
MFIs including the OeNB	54.5	51.5	51.3	52.6	52.3	50.6	49.7	48.9	49.3	53.4
Mutual funds	8.2	8.5	8.6	7.8	7.8	8.4	9.1	8.8	7.9	5.9
Other non-MFIs	4.2	6.3	6.7	6.9	7.2	7.2	7.0	8.4	9.2	8.5
Insurance corporations	13.1	13.4	13.9	14.2	14.1	14.3	15.1	14.7	14.7	15.0
Pension funds	2.1	2.3	2.5	2.5	2.6	2.7	2.7	2.7	2.6	2.7
General government	0.8	1.1	1.0	1.0	0.8	0.6	0.6	0.6	0.6	1.0
Nonfinancial corporations	12.2	10.9	10.5	10.7	10.6	10.7	10.6	11.0	10.6	9.4
Rest-of-the-world counterparties	4.9	6.1	5.6	4.3	4.7	5.5	5.2	4.9	5.0	4.0
Share of household financial wealth in the debtor sectors' total liabilities										
<i>Austrian counterparties</i>										
MFIs including the OeNB	32.7	30.5	29.5	31.5	31.4	29.4	27.2	26.6	25.3	22.4
Mutual funds	31.3	30.2	29.1	26.2	25.3	25.9	24.4	23.0	22.4	21.3
Other non-MFIs	38.9	42.1	43.7	42.3	43.0	42.9	22.6	21.2	19.7	18.1
Insurance corporations	71.7	73.1	73.7	73.3	71.6	72.0	69.6	70.4	70.9	69.8
Pension funds	97.3	97.8	98.8	98.9	99.6	99.6	99.7	99.2	99.3	97.7
General government	1.7	2.2	1.9	1.9	1.5	1.2	1.1	1.1	1.2	1.8
Nonfinancial corporations	12.3	10.8	10.2	10.1	10.0	10.2	9.7	9.6	8.7	8.3

Source: OeNB.

¹ Non-MFI banks.² Including NPISHs, not adjusted for FISIM.

Table 5.1 continued

Households including NPISHs: financial wealth

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<i>EUR billion</i>										
Financial wealth	509.1	532.3	536.4	557.0	580.2	605.0	622.1	649.4	682.1	688.5
of households	501.7	524.5	528.0	548.7	571.7	593.0	609.9	636.7	668.4	674.5
of NPISHs	7.4	7.7	8.4	8.3	8.5	11.9	12.1	12.8	13.7	13.9
Financial wealth of households										
<i>Broken down by</i>										
Cash	15.9	16.9	18.0	18.4	19.8	20.8	21.5	22.2	22.8	23.6
Deposits with MFIs and other banks ¹	202.6	204.5	208.9	212.7	214.4	219.4	227.1	238.5	246.2	257.6
Debt securities	40.7	42.5	44.5	46.0	43.9	40.5	36.5	34.3	31.5	29.2
Quoted shares	14.4	18.5	14.3	16.6	18.3	18.4	19.6	21.6	25.2	22.4
Mutual fund shares	37.0	41.5	37.1	39.8	42.6	47.8	51.3	55.0	59.5	57.3
Other equity	77.3	81.9	83.7	88.8	103.2	108.9	113.6	121.2	138.3	139.2
Life insurance entitlements	64.4	67.8	68.2	70.6	70.5	73.1	72.8	72.7	80.0	77.9
Funded pension entitlements	31.0	31.5	32.4	33.8	35.2	38.6	39.6	42.6	43.5	44.9
Severance entitlements	2.8	3.6	4.3	5.3	6.2	7.3	8.3	9.4	10.6	11.5
Other insurance entitlements	9.6	9.6	9.9	10.4	11.2	11.8	12.0	12.3	2.7	2.7
Other financial investment	5.9	6.2	6.7	6.4	6.5	6.6	7.7	6.8	8.0	8.3
<i>Austrian counterparties</i>										
MFIs including the OeNB	257.3	260.9	266.6	270.6	273.0	272.3	275.1	284.6	288.5	297.7
Mutual funds	30.4	32.6	29.6	32.0	33.6	37.3	38.9	40.8	42.4	40.4
Other non-MFIs	45.8	48.4	49.8	54.4	62.3	67.8	73.1	78.4	89.8	92.3
Insurance corporations	73.9	77.2	77.6	80.3	80.6	83.9	83.6	84.2	81.8	79.5
Pension funds	13.5	14.0	14.8	15.7	16.8	18.5	18.6	19.6	20.7	21.2
General government	3.5	3.1	3.2	4.0	4.1	3.9	5.4	5.4	6.7	7.2
Nonfinancial corporations	50.7	55.8	54.8	57.5	65.6	71.3	74.3	78.5	87.6	86.5
Rest-of-the-world counterparties	26.4	32.6	31.6	34.2	35.8	38.0	40.9	45.1	50.9	49.8
Net change in wealth	35.0	22.9	3.5	20.7	23.0	21.3	16.9	26.7	31.7	6.1
based on transactions	15.5	13.2	10.7	10.6	7.5	10.6	10.3	12.6	11.8	13.9
based on valuation and other effects	19.5	9.7	-7.3	10.2	15.4	10.8	6.6	14.1	19.9	-7.8
of which: valuation effects	12.2	8.3	-7.9	5.1	2.3	5.0	3.0	4.7	9.8	-8.9
of which: other effects	7.3	1.4	0.7	5.1	13.1	5.7	3.6	9.4	10.1	1.1
<i>EUR billion or %</i>										
Investment income ²	28.6	25.0	25.7	28.2	24.9	25.9	25.9	22.0	23.6	24.4
Investment income in % of financial wealth (mean)	5.8	4.8	4.8	5.2	4.4	4.4	4.2	3.5	3.5	3.6
<i>Shares in %</i>										
Financial wealth of households										
<i>Broken down by</i>										
Cash	3.2	3.2	3.4	3.3	3.5	3.5	3.5	3.5	3.4	3.5
Deposits with MFIs and other banks ¹	40.4	39.0	39.6	38.8	37.5	37.0	37.2	37.5	36.8	38.2
Debt securities	8.1	8.1	8.4	8.4	7.7	6.8	6.0	5.4	4.7	4.3
Quoted shares	2.9	3.5	2.7	3.0	3.2	3.1	3.2	3.4	3.8	3.3
Mutual fund shares	7.4	7.9	7.0	7.2	7.4	8.1	8.4	8.6	8.9	8.5
Other equity	15.4	15.6	15.9	16.2	18.0	18.4	18.6	19.0	20.7	20.6
Life insurance entitlements	12.8	12.9	12.9	12.9	12.3	12.3	11.9	11.4	12.0	11.5
Funded pension entitlements	6.2	6.0	6.1	6.2	6.2	6.5	6.5	6.7	6.5	6.7
Severance entitlements	0.6	0.7	0.8	1.0	1.1	1.2	1.4	1.5	1.6	1.7
Other insurance entitlements	1.9	1.8	1.9	1.9	2.0	2.0	2.0	1.9	0.4	0.4
Other financial investment	1.2	1.2	1.3	1.2	1.1	1.1	1.3	1.1	1.2	1.2
<i>Austrian counterparties</i>										
MFIs including the OeNB	51.3	49.7	50.5	49.3	47.7	45.9	45.1	44.7	43.2	44.1
Mutual funds	6.1	6.2	5.6	5.8	5.9	6.3	6.4	6.4	6.3	6.0
Other non-MFIs	9.1	9.2	9.4	9.9	10.9	11.4	12.0	12.3	13.4	13.7
Insurance corporations	14.7	14.7	14.7	14.6	14.1	14.1	13.7	13.2	12.2	11.8
Pension funds	2.7	2.7	2.8	2.9	2.9	3.1	3.1	3.1	3.1	3.1
General government	0.7	0.6	0.6	0.7	0.7	0.7	0.9	0.9	1.0	1.1
Nonfinancial corporations	10.1	10.6	10.4	10.5	11.5	12.0	12.2	12.3	13.1	12.8
Rest-of-the-world counterparties	5.3	6.2	6.0	6.2	6.3	6.4	6.7	7.1	7.6	7.4
Share of household financial wealth in the debtor sectors' total liabilities										
<i>Austrian counterparties</i>										
MFIs including the OeNB	24.3	25.1	25.0	26.2	28.0	29.3	29.9	31.3	31.4	31.1
Mutual funds	21.6	21.8	21.5	21.5	22.3	22.8	23.0	23.3	23.1	23.3
Other non-MFIs	18.9	22.4	22.6	22.6	25.6	26.1	27.5	33.9	37.8	39.0
Insurance corporations	70.1	69.4	70.1	69.5	69.1	70.7	71.2	72.5	74.5	76.2
Pension funds	98.0	98.5	98.6	98.7	98.9	99.0	99.0	99.1	99.0	99.1
General government	1.2	1.0	1.0	1.0	1.1	0.9	1.2	1.2	1.4	1.5
Nonfinancial corporations	9.1	9.4	9.0	9.1	9.6	10.2	10.4	10.4	10.7	10.2

Source: OeNB.

¹ Non-MFI banks.² Including NPISHs, not adjusted for FISIM.

Table 5.2

Household financial wealth: deposits

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<i>EUR billion</i>										
Total household deposits	139.1	139.8	146.5	149.9	156.9	162.6	167.2	171.4	181.8	194.3
Consumer households	135.8	135.7	141.7	143.3	149.6	154.3	156.8	160.5	169.9	181.6
Self-employed individuals	3.4	4.1	4.8	6.6	7.3	8.3	10.4	10.9	11.9	12.8
With domestic MFIs	136.3	136.8	143.6	146.8	153.7	159.2	163.7	169.6	179.6	192.4
With domestic non-MFIs (loans)	0.0	0.1	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
With the rest of the world	2.8	2.9	3.0	3.0	3.2	3.3	3.5	1.8	2.2	1.9
<i>By maturity</i>										
Demand deposits	15.1	16.9	18.7	20.2	23.7	26.2	29.6	44.9	46.0	47.1
Fixed-term deposits	124.0	122.9	127.8	129.8	133.1	136.4	137.6	126.6	135.7	147.3
with an agreed maturity of up to 2 years	78.3	78.0	82.6	87.2	89.3	91.5	93.7	86.3	101.7	115.2
with an agreed maturity of more than 2 years	45.7	44.9	45.2	42.5	43.8	44.9	43.9	40.3	34.1	32.1
<i>Memorandum items:</i>										
Total savings deposits	x	x	x	x	x	130.5	131.2	133.9	140.2	150.1
Deposits under savings plans with building and loan associations	15.9	16.1	16.6	16.5	16.9	17.7	18.0	17.9	17.4	16.9
Income earned on deposits	3.6	4.2	4.6	4.1	3.4	3.2	3.2	3.6	5.0	6.3
%										
<i>Interest rates on existing deposits with domestic MFIs</i>										
Demand deposits	1.64	1.51	1.47	1.21	0.93	0.89	0.97	1.25	1.74	2.02
of which: savings deposits	x	x	x	x	0.99	1.03	1.08	1.30	1.84	2.38
with an agreed maturity of up to 2 years	x	x	x	x	1.92	1.71	1.70	2.15	3.16	3.88
more than two years	x	x	x	x	3.48	3.29	3.10	2.98	3.16	3.52
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<i>EUR billion</i>										
Total household deposits	202.6	204.5	208.9	212.7	214.4	219.4	227.1	238.5	246.2	257.6
Consumer households	189.1	190.7	194.5	197.2	198.5	204.4	210.9	221.5	228.2	238.1
Self-employed individuals	13.5	13.8	14.4	15.6	15.9	15.0	16.2	17.0	18.0	19.5
With domestic MFIs	199.5	200.6	204.4	208.2	210.1	213.5	220.0	230.8	237.6	248.7
With domestic non-MFIs (loans)	0.0	0.0	0.0	0.0	0.0	1.5	2.4	1.9	2.2	2.6
Rest of the world	3.1	3.9	4.6	4.5	4.3	4.4	4.7	5.9	6.4	6.3
<i>By maturity</i>										
Demand deposits	60.7	64.2	66.6	74.8	82.4	92.5	107.4	123.5	137.8	155.9
Fixed-term deposits	141.9	140.3	142.3	137.9	132.0	126.9	119.7	115.0	108.5	101.7
with an agreed maturity of up to 2 years	99.8	97.3	100.0	97.6	92.4	88.9	84.5	80.6	76.5	71.9
with an agreed maturity of more than 2 years	42.1	43.0	42.3	40.3	39.6	37.9	35.1	34.4	32.0	29.8
<i>Memorandum items:</i>										
Total savings deposits	151.7	149.5	150.1	148.0	143.8	141.3	138.9	138.2	132.8	138.1
Deposits under savings plans with building and loan associations	18.0	18.7	19.3	20.0	20.4	20.7	20.5	20.4	20.5	20.3
Income earned on deposits	4.3	2.6	2.8	2.7	1.9	1.5	0.9	0.6	0.4	0.3
%										
<i>Interest rates on existing deposits with domestic MFIs</i>										
Demand deposits	0.88	0.58	0.71	0.62	0.42	0.35	0.26	0.18	0.11	0.09
of which savings deposits	0.94	0.52	0.66	0.52	0.36	0.32	0.25	0.17	0.12	0.12
with agreed maturity up to 2 years	2.43	1.24	1.39	1.43	0.88	0.64	0.44	0.31	0.25	0.2
more than two years	3.30	2.39	2.27	2.17	1.89	1.66	1.42	1.20	0.98	0.8

Source: OeNB. Data on deposits under savings plans with building and loan associations based on MFI balance sheet statistics; data on savings based on banks' asset, income and risk statements. Before 2004, only aggregate data were available for nonfinancial corporations and households.

Table 5.3.1

Household financial wealth: debt securities

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<i>EUR billion</i>										
Total holdings	19.2	21.0	20.8	22.5	23.9	26.7	28.2	30.9	35.1	39.5
Broken down by issuer sector										
Austrian counterparties	15.5	17.3	17.1	19.0	20.1	22.7	24.0	26.7	29.8	34.0
MFIs including the OeNB	13.1	13.7	13.7	15.2	16.4	18.7	22.3	25.0	27.6	30.1
Other non-MFIs	0.8	0.8	1.1	1.5	1.6	2.2	0.1	0.1	0.1	0.2
General government	1.3	2.1	1.8	1.8	1.5	1.1	1.0	0.8	1.1	2.7
Nonfinancial corporations	0.2	0.8	0.4	0.5	0.6	0.7	0.6	0.8	1.0	1.1
Rest-of-the-world counterparties	3.7	3.7	3.7	3.5	3.8	4.0	4.1	4.2	5.3	5.4
Euro area	x	x	x	x	x	x	x	2.2	2.9	3.2
MFIs including the OeNB	x	x	x	x	x	x	x	1.2	1.5	1.4
Other non-MFIs	x	x	x	x	x	x	x	0.4	0.5	0.5
General government	x	x	x	x	x	x	x	0.4	0.7	0.9
Nonfinancial corporations	x	x	x	x	x	x	x	0.2	0.2	0.3
Non-euro area	x	x	x	x	x	x	x	2.0	2.4	2.3
Net change in wealth	-1.4	1.8	-0.3	1.7	1.4	2.8	1.5	2.7	4.2	4.4
based on transactions	0.5	1.8	-0.3	1.6	1.5	2.5	1.5	1.2	4.4	4.7
based on valuation and other effects	-1.8	0.0	0.0	0.1	0.0	0.3	0.0	1.5	-0.1	-0.3
Income from debt securities	0.1	0.3	0.5	1.0	1.0	1.0	1.0	1.3	1.4	1.6
<i>EUR billion</i>										
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total holdings	40.7	42.5	44.5	46.0	43.9	40.5	36.5	34.3	31.5	29.2
Broken down by issuer sector										
Austrian counterparties	33.8	35.2	37.1	37.8	36.9	33.8	30.3	28.4	25.6	23.2
MFIs including the OeNB	29.9	30.8	32.3	32.3	31.3	26.0	20.8	19.3	16.2	13.5
Other non-MFIs	0.1	0.4	0.5	0.8	0.4	3.4	5.0	4.4	5.3	5.9
General government	1.7	1.4	1.3	1.1	1.0	0.9	1.1	1.1	1.1	1.2
Nonfinancial corporations	2.0	2.7	3.1	3.6	4.1	3.6	3.4	3.6	3.0	2.5
Rest-of-the-world counterparties	6.9	7.3	7.4	8.3	7.1	6.7	6.2	5.9	5.9	6.1
Euro area	4.0	4.1	4.0	4.7	4.1	3.9	3.7	3.5	3.6	3.7
MFIs	1.3	1.4	1.1	1.3	1.1	0.9	0.7	0.6	0.8	0.9
Other non-MFIs	0.8	0.8	0.7	0.8	0.7	0.8	0.8	0.8	0.8	0.9
General government	1.4	1.4	1.4	1.4	1.2	1.1	1.1	1.0	1.1	1.0
Nonfinancial corporations	0.5	0.6	0.7	1.3	1.2	1.1	1.1	1.0	0.9	0.9
Non-euro area	2.9	3.2	3.3	3.5	3.0	2.7	2.5	2.4	2.3	2.3
Net change in wealth	1.2	1.8	2.0	1.5	-2.1	-3.5	-4.0	-2.2	-2.8	-2.3
based on transactions	-0.6	1.1	2.0	0.2	-1.7	-4.1	-3.4	-2.5	-2.6	-1.7
based on valuation and other effects	1.8	0.8	0.0	1.3	-0.4	0.6	-0.5	0.3	-0.2	-0.6
Income from debt securities	1.5	1.5	1.6	1.6	1.5	1.2	1.0	0.9	0.8	0.6
Long-term government bond yields	%									
Austria	3.94	3.23	3.32	2.37	2.01	1.49	0.75	0.38	0.58	0.69
Germany	3.22	2.74	2.61	1.50	1.57	1.16	0.50	0.09	0.32	0.40
Euro area	3.82	3.62	4.39	3.89	2.99	2.04	1.27	0.93	1.17	1.27
U.S.A.	3.24	3.20	2.77	1.79	2.34	2.53	2.13	1.84	2.34	2.91
Japan	1.34	1.17	1.12	0.85	0.71	0.55	0.36	-0.05	0.05	0.07

Source: OeNB.

Household financial wealth: debt securities (detailed assessment)

2018

Broken down by issuer sector

	Banks	Other financial institutions	Nonfinancial corporations	General government	Total
<i>Valuation at market prices in EUR billion or shares in %</i>					
Total holdings	14.6	7.3	3.9	3.5	29.2
Regional breakdown:					
Austrian counterparties	13.5	5.9	2.5	1.2	23.2
Share in total issues (%)	9.9	37.0	6.2	0.4	4.7
Rest-of-the-world counterparties	1.1	1.3	1.4	2.2	6.1
Euro area	0.9	0.9	0.9	1.0	3.7
Germany	0.8	0.2	0.6	0.7	2.2
France	0.1	0.1	0.2	0.0	0.4
Italy	0.0	0.0	0.0	0.0	0.0
Spain	0.0	0.0	0.0	0.0	0.0
Netherlands	0.1	0.3	0.1	0.2	0.6
Other issuers	0.0	0.3	0.1	0.0	0.5
Non-euro area	0.2	0.5	0.4	1.2	2.3
Switzerland	0.0	0.0	0.0	0.2	0.2
United Kingdom	0.1	0.0	0.0	0.1	0.3
U.S.A.	0.0	0.1	0.3	0.4	0.8
Canada	0.0	0.0	0.0	0.0	0.0
Japan	0.0	0.0	0.0	0.0	0.0
Other issuers	0.1	0.3	0.1	0.4	0.9
Bond categories by type of bond					
Plain-vanilla bonds	10.4	0.9	3.8	3.4	18.5
Covered bonds	0.2	0.0	0.0	0.0	0.2
Linked bonds (incl. bonds with embedded financial derivatives)	0.0	0.1	0.0	0.0	0.1
Structured products	2.0	5.8	0.0	0.0	7.8
Other debt securities	2.1	0.5	0.1	0.0	2.6
Bond categories by original maturity					
up to 1 year	0.1	0.0	0.5	1.0	1.6
1 to 5 years	3.8	0.2	0.5	0.1	4.6
5 to 10 years	8.9	1.0	2.2	2.0	14.0
more than 10 years	1.8	6.1	0.8	0.4	9.0
Bond categories by residual maturity					
up to 1 year	2.7	0.9	1.1	1.1	5.8
1 to 2 years	7.7	2.6	1.0	0.3	11.6
2 to 5 years	3.7	2.6	1.2	2.0	9.5
more than 5 years	0.5	1.2	0.6	0.1	2.4

Source: OeNB.

Table 5.4.1

Household financial wealth: quoted shares

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<i>EUR billion</i>										
Total holdings	10.5	10.7	9.3	8.0	10.2	12.7	18.0	21.1	19.0	8.7
Broken down by issuer sector										
Austrian counterparties	6.3	5.0	4.2	4.8	5.9	7.5	11.3	13.2	12.1	5.0
MFIs including the OeNB	1.6	1.3	0.5	0.6	0.6	0.8	1.2	1.6	1.4	0.7
Other non-MFIs	0.0	0.0	0.3	0.3	0.3	0.3	0.5	0.7	0.6	0.2
Insurance corporations	0.0	0.0	0.0	0.0	0.1	0.1	0.3	0.3	0.2	0.1
Pension funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Nonfinancial corporations	4.7	3.7	3.4	3.9	4.9	6.3	9.3	10.6	10.0	3.9
Rest-of-the-world counterparties	4.1	5.7	5.1	3.2	4.3	5.1	6.7	8.0	6.8	3.7
Euro area	x	x	x	x	x	x	x	3.8	3.6	2.0
MFIs including the OeNB	x	x	x	x	x	x	x	0.5	0.4	0.1
Other non-MFIs	x	x	x	x	x	x	x	0.3	0.2	0.1
Insurance corporations	x	x	x	x	x	x	x	0.2	0.2	0.1
Pension funds	x	x	x	x	x	x	x	0.0	0.0	0.0
Nonfinancial corporations	x	x	x	x	x	x	x	2.8	2.8	1.6
Non-euro area	x	x	x	x	x	x	x	4.2	3.2	1.7
Net change in wealth	3.1	0.2	-1.4	-1.3	2.2	2.5	5.4	3.1	-2.2	-10.2
based on transactions	1.6	1.9	0.8	0.6	0.4	0.6	1.6	0.9	-0.7	0.7
based on valuation and other effects ¹	1.5	-1.7	-2.2	-1.8	1.8	1.9	3.8	2.2	-1.3	-10.8
based on other effects	x	x	x	x	x	x	x	x	-0.1	-0.1
Dividend payments	x	x	x	x	x	x	x	0.5	0.4	0.3
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<i>EUR billion</i>										
Total holdings	14.4	18.5	14.3	16.6	18.3	18.4	19.6	21.6	25.2	22.4
Broken down by issuer sector										
Austrian counterparties	8.3	10.0	6.9	8.1	8.4	7.8	8.3	8.9	10.6	9.0
MFIs including the OeNB	1.0	1.6	0.9	1.2	1.2	1.1	1.4	1.5	1.9	1.7
Other non-MFIs	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Insurance corporations	0.2	0.2	0.1	0.2	0.2	0.2	0.2	0.3	0.4	0.4
Pension funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Nonfinancial corporations	6.6	8.3	5.8	6.7	7.1	6.6	6.7	7.1	8.4	6.9
Rest of the world	6.1	8.4	7.5	8.4	9.9	10.5	11.4	12.6	14.6	13.4
Euro area	3.3	4.4	3.8	4.4	5.2	4.9	5.3	5.7	6.8	5.9
MFIs including the OeNB	0.3	0.3	0.2	0.3	0.3	0.4	0.3	0.3	0.4	0.3
Other non-MFIs	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.5	0.5
Insurance corporations	0.2	0.2	0.2	0.2	0.4	0.4	0.5	0.5	0.5	0.5
Pension funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Nonfinancial corporations	2.8	3.8	3.3	3.7	4.4	4.0	4.4	4.7	5.4	4.6
Non-euro area	2.8	4.0	3.7	4.1	4.7	5.6	6.0	6.9	7.8	7.5
Net change in wealth	5.7	4.1	-4.1	2.2	1.8	0.1	1.3	1.9	3.6	-2.8
based on transactions	0.3	1.3	0.1	-0.1	-0.3	0.5	0.0	0.3	-0.3	0.0
based on exchange rate and price effects	4.4	2.7	-4.3	2.3	2.0	-0.5	1.5	1.6	4.1	-2.7
based on other effects	1.0	0.1	0.0	0.1	0.0	0.0	-0.2	0.0	-0.2	-0.1
Dividend payments	0.3	0.3	0.5	0.5	0.5	0.5	0.4	0.5	0.8	0.9
<i>Index (M12 1998 = 100)</i>										
Stock indices										
ATX	197	236	228	194	209	204	206	195	263	283
DAX	76	91	94	94	106	119	133	120	143	137
EuroStoxx	72	79	75	69	74	83	91	79	92	89
Dow Jones	95	114	128	139	143	160	168	171	208	239
Nikkei	67	72	68	66	81	92	114	101	120	133

Source: Macrobond, Statistics Austria, OeNB.

Table 5.4.2

Household financial wealth: quoted shares (detailed assessment)

2018				
Issuer sectors				
	Banks	Other financial institutions	Nonfinancial corporations	Total
<i>Valuation at market prices in EUR billion or shares in %</i>				
Total holdings	2.0	2.2	18.2	22.4
Breakdown by region				
Austrian counterparties	1.7	0.4	6.9	9.0
ATX prime issuers	1.1	0.4	6.4	7.9
Other issuers	0.6	0.0	0.5	1.1
Share in total issues (%)	6.6	4.4	8.4	7.7
Rest-of-the-world counterparties				
Euro area	0.3	1.0	4.7	5.9
Germany	0.2	0.7	3.6	4.5
France	0.0	0.1	0.3	0.4
Italy	0.0	0.0	0.0	0.1
Spain	0.0	0.0	0.0	0.1
Netherlands	0.0	0.2	0.5	0.7
Other issuers	0.0	0.0	0.2	0.2
Non-euro area	0.0	0.8	6.7	7.5
Switzerland	0.0	0.2	1.6	1.9
United Kingdom	0.0	0.0	0.8	0.8
U.S.A.	0.0	0.4	3.1	3.5
Canada	0.0	0.0	0.2	0.2
Japan	0.0	0.0	0.1	0.1
Other issuers	0.0	0.1	0.8	1.0

Source: Wiener Börse, OeNB.

Table 5.5.1

Household financial wealth: mutual fund shares

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<i>EUR billion</i>										
Total holdings	26.8	30.8	30.6	28.1	29.8	34.3	41.5	43.8	43.4	32.2
Broken down by issuer country										
Austrian counterparties	25.2	27.7	28.8	26.9	28.5	32.9	38.9	39.6	37.9	28.1
Rest-of-the-world counterparties	1.7	3.1	1.8	1.2	1.2	1.4	2.6	4.2	5.5	4.1
Euro area	x	x	x	x	x	x	x	x	x	3.4
Non-euro area	x	x	x	x	x	x	x	x	x	0.7
Bond categories for domestic funds										
Equity funds	x	x	x	x	x	x	x	x	x	3.2
Fixed-income funds	x	x	x	x	x	x	x	x	x	12.3
MFI money market funds	x	x	x	x	x	x	x	x	x	0.8
Balanced funds	x	x	x	x	x	x	x	x	x	10.5
Real estate funds	x	x	x	x	x	x	x	x	x	1.1
Hedge funds	x	x	x	x	x	x	x	x	x	0.1
Other funds	x	x	x	x	x	x	x	x	x	0.2
Net change in wealth	3.6	4.0	-0.2	-2.5	1.6	4.6	7.2	2.3	-0.4	-11.2
based on transactions	3.3	4.0	2.9	0.5	1.1	2.9	3.8	1.7	-0.5	-3.6
based on exchange rate and price effects	x	x	x	x	x	x	x	0.2	0.2	-1.5
based on other effects	x	x	x	x	x	x	x	0.4	-0.1	-6.1
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<i>EUR billion</i>										
Total holdings	37.0	41.5	37.1	39.8	42.6	47.8	51.3	55.0	59.5	57.3
Broken down by issuer country										
Austrian counterparties	30.9	33.1	29.8	32.1	33.7	37.4	38.9	40.8	42.5	40.4
Rest-of-the-world counterparties	6.2	8.4	7.2	7.6	8.9	10.4	12.3	14.2	17.1	16.9
Euro area	5.1	6.9	6.1	6.4	7.5	8.9	10.6	12.3	15.3	15.2
Non-euro area	1.0	1.4	1.2	1.3	1.3	1.5	1.7	1.9	1.7	1.7
Bond categories for domestic funds										
Equity funds	4.7	5.6	4.3	4.8	5.2	5.5	5.8	6.2	7.0	6.3
Fixed-income funds	13.3	12.5	11.8	13.3	13.5	14.8	13.7	13.0	11.7	10.2
MFI money market funds	0.5	0.6	0.3	0.1	0.1	0.1	0.0	0.0	0.0	0.0
Balanced funds	10.8	12.4	11.2	11.3	11.7	13.3	15.3	16.5	18.2	17.7
Real estate funds	1.3	1.7	2.0	2.5	3.1	3.6	4.1	4.9	5.4	6.0
Hedge funds	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Other funds	0.2	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Net change in wealth	4.9	4.5	-4.4	2.7	2.8	5.2	3.5	3.8	4.5	-2.3
based on transactions	1.0	2.3	-1.6	0.8	2.6	3.3	3.9	3.0	3.7	2.1
based on exchange rate and price effects	0.4	0.2	-2.1	1.7	0.1	1.9	-0.4	0.7	0.9	-4.3
based on other effects	3.5	1.9	-0.7	0.1	0.1	0.0	0.0	0.0	-0.1	0.0

Source: Statistics Austria, OeNB.

Table 5.5.2

Household financial wealth: domestic mutual fund shares (look-through assessment)

2018						
Broken down by fund categories						
	Equity funds	Fixed-income funds	Balanced funds	Real estate funds	Other funds	Total
<i>Total holdings in EUR billion</i>						
Domestic mutual fund shares	6.3	10.2	17.7	6.0	0.1	40.4
Broken down by issuer sector						
	Banks	Other financial institutions	Nonfinancial corporations	General government	Other	Total
<i>Total holdings in EUR billion</i>						
Underlying financial assets, total	6.7	13.1	8.3	8.0	4.3	40.4
Domestic financial assets	3.7	0.1	0.8	1.3	0.0	5.9
Debt securities	1.3	0.0	0.3	1.3	0.0	2.9
Quoted shares	0.1	0.0	0.5	0.0	0.0	0.6
Mutual fund shares	0.0	0.1	0.0	0.0	0.0	0.1
Financial derivatives	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	2.3	0.0	0.0	0.0	0.0	2.3
Foreign financial assets	3.0	12.9	7.5	6.7	0.0	30.1
Debt securities	2.6	2.8	2.3	6.7	0.0	14.3
Quoted shares	0.3	1.0	5.2	0.0	0.0	6.6
Mutual fund shares	0.0	9.2	0.0	0.0	0.0	9.2
Financial derivatives	0.0	0.0	0.0	0.0	0.0	0.0
Deposits	0.1	0.0	0.0	0.0	0.0	0.1
Other assets ¹	x	x	x	x	4.3	4.3

Source: OeNB.

¹ Above all housing and other real assets.

Table 5.6

Household financial wealth: other equity

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<i>EUR billion</i>										
Total holdings	39.0	45.6	47.5	47.4	50.6	53.8	56.9	66.2	72.7	68.7
Unquoted shares	x	x	x	x	x	x	1.7	1.8	1.6	2.2
Other equity	39.0	45.6	47.5	47.4	50.6	53.8	55.3	64.4	71.1	66.5
Broken down by issuer sector										
Austrian counterparties	37.9	42.8	44.2	45.7	48.5	50.8	52.3	63.0	69.3	65.2
MFIs including the OeNB	1.3	0.3	0.3	0.3	0.2	0.2	0.0	0.0	0.0	0.0
Mutual funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other non-MFIs	12.2	19.7	20.9	21.9	24.2	25.3	28.3	35.7	41.3	37.3
Insurance corporations	0.1	0.1	0.1	0.1	0.1	0.2	0.0	0.0	0.0	0.0
Pension funds	0.0	0.0	0.0	0.0	0.0	0.0	–	–	–	–
Nonfinancial corporations	24.3	22.7	22.9	23.4	23.9	25.2	24.1	27.4	28.0	27.9
Rest-of-the-world counterparties	1.0	2.8	3.4	1.7	2.1	2.9	2.9	1.3	1.7	1.2
Net change in wealth	2.7	6.7	1.9	–0.1	3.2	3.2	3.1	9.3	6.5	–4.0
based on transactions	2.4	5.2	1.4	1.1	2.0	1.3	2.7	3.5	3.1	1.5
based on valuation and other effects	0.3	1.5	0.5	–1.3	1.1	1.9	0.4	5.7	3.4	–5.5
<i>EUR billion</i>										
Total holdings	77.3	81.9	83.7	88.8	103.2	108.9	113.6	121.2	138.3	139.2
Unquoted shares	2.6	3.1	3.4	3.3	3.2	2.8	2.8	2.7	2.7	2.9
Other equity	74.7	78.8	80.3	85.5	100.0	106.0	110.7	118.5	135.6	136.3
Broken down by issuer sector										
Austrian counterparties	73.4	77.6	79.1	84.3	98.8	104.8	109.5	117.3	134.4	135.1
MFIs including the OeNB	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mutual funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other non-MFIs	42.4	44.4	45.0	48.4	55.6	55.5	57.4	62.6	71.8	72.3
Insurance corporations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Pension funds	–	–	–	–	–	–	–	–	–	–
Nonfinancial corporations	31.0	33.2	34.1	35.8	43.1	49.3	52.2	54.7	62.6	62.8
Rest-of-the-world counterparties	1.3	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
Net change in wealth	8.6	4.6	1.8	5.0	14.4	5.7	4.7	7.7	17.1	0.9
based on transactions	1.6	1.1	1.4	1.4	0.5	1.3	–0.1	0.8	0.0	0.5
based on valuation and other effects	7.1	3.5	0.5	3.6	13.9	4.4	4.8	6.9	17.1	0.4
Equity held in domestic private foundations ¹	41.8	43.9	44.3	47.4	54.6	54.5	56.4	61.8	65.4	71.4
Assets of private foundations ²	41.8	43.9	44.3	47.4	54.6	54.5	56.4	61.8	65.4	71.4
Assets that do not constitute equity	6.7	7.0	6.5	6.8	8.4	6.3	4.2	6.5	0.8	5.9
Equity interests	19.8	20.2	20.2	21.2	26.1	27.6	30.1	32.2	40.5	39.5
Real assets (housing)	15.4	16.7	17.6	19.4	20.1	20.6	22.1	23.1	24.2	25.9

Source: OeNB.

¹ „of which“ position of equity holdings of other non-MFIs.² As private foundations are typically held by households, the following table provides a look-through assessment of the assets of domestic private foundations.

Table 5.7

Household financial wealth: life insurance and funded pension entitlements

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
	<i>EUR billion</i>									
Total holdings	52.4	56.6	60.4	63.1	66.7	72.1	81.3	87.0	90.8	90.8
Life insurance entitlements	32.1	35.2	37.9	39.7	42.1	45.7	53.3	57.6	60.5	61.0
Austrian counterparties	32.0	35.0	37.7	39.4	41.7	45.1	52.4	56.2	58.9	59.3
Rest-of-the-world counterparties	0.1	0.2	0.2	0.3	0.4	0.6	0.9	1.4	1.5	1.6
(Provisions for) non-social security pensions payable by employers	13.9	14.1	14.5	15.0	15.4	16.3	17.1	17.4	17.5	17.1
Nonfinancial corporations	8.2	8.4	8.6	8.8	9.1	9.4	9.7	9.9	10.0	9.8
OeNB	1.8	1.8	1.8	1.8	1.8	1.9	2.0	1.9	1.9	1.8
Banks	2.8	2.9	3.1	3.3	3.4	3.9	4.1	4.4	4.5	4.6
Insurance corporations	1.0	1.0	1.0	1.1	1.1	1.2	1.3	1.3	1.1	0.9
Pension provisions with financial institutions	6.5	7.3	8.0	8.4	9.2	10.1	11.0	12.1	12.8	12.7
Pension funds	6.5	7.3	8.0	8.4	9.2	10.1	11.0	11.9	12.5	12.4
Insurance corporations (occupational group insurance)	–	–	–	–	–	–	–	0.1	0.3	0.3
Net change in wealth	2.5	4.2	3.8	2.7	3.6	5.3	9.3	5.7	3.8	0.0
based on transactions	3.4	3.7	3.4	3.2	2.7	4.0	5.0	4.5	3.6	3.0
based on other effects	–0.9	0.5	0.4	–0.6	1.0	1.3	4.3	1.2	0.2	–3.1
Memorandum item: subsidized pension plans										
Subsidized personal pension plans (“Zukunftsvorsorge”) ¹	–	–	–	–	0.1	0.5	1.1	1.8	2.5	2.8
With insurance corporations	–	–	–	–	0.1	0.4	0.9	1.5	2.1	2.4
With capital management companies	–	–	–	–	0.0	0.1	0.2	0.3	0.4	0.4
Investment income from life insurance and funded pension plans	2.9	3.2	3.0	3.2	3.1	3.2	3.3	3.4	3.7	3.6
Memorandum item:										
Severance entitlements	–	–	–	–	0.1	0.4	0.7	1.1	1.6	2.1

Source: Statistics Austria, Austrian Insurance Association, Austrian Financial Market Authority, OeNB.

¹ Introduced in 2003. Assets under management (life insurance entitlements and holdings of mutual fund shares).

Table 5.7 continued

Household financial wealth: life insurance and funded pension entitlements

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
	<i>EUR billion</i>									
Total holdings	95.3	99.3	100.6	104.4	105.7	111.7	112.4	115.3	123.5	122.8
Life insurance entitlements	64.4	67.8	68.2	70.6	70.5	73.1	72.8	72.7	80.0	77.9
Austrian counterparties	62.4	65.6	65.6	67.7	67.3	69.5	68.9	68.7	75.8	73.5
Rest-of-the-world counterparties	2.0	2.3	2.6	2.9	3.2	3.5	3.8	4.0	4.2	4.4
(Provisions for) non-social security pensions payable by employers	17.1	17.1	17.1	17.5	17.8	19.4	20.2	22.0	21.7	22.7
Nonfinancial corporations	9.7	9.7	9.7	9.7	9.7	10.6	10.8	12.0	12.6	13.2
OeNB	1.8	1.8	1.8	1.9	1.9	1.9	1.9	1.9	2.0	2.0
Banks	4.6	4.6	4.7	4.9	5.2	5.8	6.3	6.7	5.8	6.0
Insurance corporations	0.9	0.9	0.9	1.1	1.1	1.1	1.1	1.3	1.3	1.4
Pension provisions with financial institutions	13.9	14.4	15.2	16.2	17.4	19.2	19.5	20.6	21.8	22.2
Pension funds	13.5	14.0	14.8	15.7	16.8	18.5	18.6	19.6	20.7	21.2
Insurance corporations (occupational group insurance)	0.4	0.4	0.4	0.5	0.6	0.7	0.8	0.9	1.1	1.0
Net change in wealth	4.5	4.0	1.2	3.8	1.3	6.0	0.7	2.9	8.2	-0.7
based on transactions	3.9	3.7	1.8	2.2	2.0	1.6	0.2	-0.3	-1.4	-0.7
based on other effects	0.6	0.3	-0.6	1.6	-0.7	4.4	0.5	3.2	9.6	0.1
Memorandum item: subsidized pension plans										
Subsidized personal pension plans ("Zukunftsvorsorge") ¹	3.8	5.0	5.7	7.1	7.8	8.1	8.2	8.4	9.0	8.6
With insurance corporations	3.3	4.4	5.0	6.4	7.0	7.6	7.8	8.2	8.8	8.5
With capital management companies	0.5	0.6	0.7	0.8	0.8	0.5	0.4	0.2	0.2	0.1
Investment income from life insurance and funded pension plans	3.7	3.4	3.4	3.4	3.7	3.1	3.0	2.8	3.1	3.1
Memorandum item:										
Severance entitlements	2.8	3.6	4.3	5.3	6.2	7.3	8.3	9.4	10.6	11.5

Source: Statistics Austria, Austrian Insurance Association, Austrian Financial Market Authority, OeNB.

¹ Introduced in 2003. Assets under management (life insurance entitlements and holdings of mutual fund shares).

Household financial wealth: HFCS 2010/2014 data

	2010			2014		
	Median	Mean	Participation rate	Median	Mean	Participation rate
	EUR		%	EUR		%
Financial wealth						
Sight accounts	707	3,171	99.0	1,000	2,630	99.3
Saving accounts	11,657	30,062	87.1	13,539	26,902	85.3
Savings plans with building and loan associations	3,414	5,291	54.7	4,004	6,704	49.2
Life insurance policies	11,137	26,922	38.0	12,408	22,425	38.3
Voluntary private pension plans	8,135	23,394	17.7	9,124	24,727	14.5
Mutual funds	11,248	55,414	10.0	15,086	44,085	10.0
Stocks	7,086	26,864	5.3	10,394	24,489	5.4
Bonds	13,832	102,860	3.5	11,678	33,951	4.0

	Participation rate		Median	
	2010	2014	2010	2014
Sight accounts				
1 st net wealth quintile	99.0	99.3	18.7	26.3
2 nd net wealth quintile	99.0	99.3	7.3	9.1
3 rd net wealth quintile	99.0	99.3	5.0	5.2
4 th net wealth quintile	99.0	99.3	5.8	5.7
5 th net wealth quintile	99.0	99.3	3.1	4.0
Savings accounts				
1 st net wealth quintile	41.9	34.1	57.8	68.5
2 nd net wealth quintile	77.2	76.1	54.1	53.1
3 rd net wealth quintile	78.5	75.2	46.9	46.0
4 th net wealth quintile	83.8	78.1	42.7	44.2
5 th net wealth quintile	87.0	78.0	33.4	28.7
Bonds/stocks/mutual fund shares				
1 st net wealth quintile	2.4	2.3	<1	<1
2 nd net wealth quintile	4.4	6.5	33.1	27.5
3 rd net wealth quintile	13.8	16.1	30.9	26.0
4 th net wealth quintile	18.5	15.6	23.1	38.1
5 th net wealth quintile	33.8	35.6	23.2	36.6

Source: OeNB (HFCS Austria 2010, 2014), HFCS = Household Finance and Consumption Survey.

Table 6

Households including NPISHs: financing

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<i>EUR billion</i>										
Financing	6.3	6.0	5.1	5.6	5.3	7.7	8.0	7.1	5.7	3.1
of households	6.3	5.9	5.1	5.6	5.2	7.4	8.1	7.3	5.7	3.1
of NPISHs	0.1	0.2	0.0	0.0	0.0	0.3	-0.1	-0.2	0.0	0.0
Financing of households										
Loans	6.2	5.8	5.1	5.5	5.2	7.4	8.2	7.0	5.5	2.8
Housing loans	5.1	4.5	4.0	3.0	5.0	5.3	5.2	4.8	5.3	3.6
Consumer loans	-0.1	-4.5	-0.4	-0.3	-0.2	0.0	-0.4	0.9	0.2	-0.6
Other loans	1.2	5.8	1.5	2.8	0.4	2.2	3.5	1.3	0.0	-0.3
Other liabilities	0.0	0.1	0.0	0.1	0.1	0.0	-0.1	0.2	0.2	0.3
<i>Memorandum items:</i>										
Loans linked to savings plans with building and loan associations	-0.5	1.6	0.7	-0.1	-0.6	0.6	0.2	0.3	1.0	0.9
Revolving loans and overdrafts	x	x	x	x	x	x	x	x	x	x
Credit card loans	x	x	x	x	x	x	x	x	x	x
Domestic lenders	6.1	5.7	5.0	4.9	5.2	7.4	8.1	7.2	5.5	3.1
MFIs including the OeNB	5.3	5.6	5.6	6.9	4.8	6.4	7.4	6.4	5.9	2.5
Mutual funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other non-MFIs	0.1	0.1	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.0
Insurance corporations	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0
Pension funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	0.7	-0.1	-0.6	-2.0	0.4	0.9	0.7	0.4	-0.4	0.6
Nonfinancial corporations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Foreign lenders	0.1	0.2	0.1	0.6	0.0	0.0	0.0	0.0	0.2	0.0
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<i>EUR billion</i>										
Financing	0.7	1.2	2.6	0.5	1.1	1.7	2.9	3.6	4.7	5.7
of households	0.6	1.3	2.6	0.5	1.0	2.4	2.9	2.9	4.8	5.8
of NPISHs	0.1	-0.1	0.0	0.1	0.0	-0.6	0.0	0.7	-0.1	-0.1
Financing of households										
Loans	0.9	1.1	2.7	0.3	1.3	2.3	2.8	2.8	4.8	5.7
Housing loans	1.9	2.0	3.4	1.8	2.2	3.1	4.1	3.5	2.6	4.7
Consumer loans	-0.9	-0.7	-0.7	-1.0	-0.5	-0.8	-0.5	-0.2	0.3	0.1
Other loans	-0.1	-0.3	0.1	-0.5	-0.4	0.0	-0.9	-0.5	1.9	0.8
Other liabilities	-0.3	0.2	-0.1	0.1	-0.3	0.1	0.2	0.1	0.0	0.1
<i>Memorandum items:</i>										
Loans linked to savings plans with building and loan associations	0.0	0.4	1.0	0.5	-0.3	-0.3	-0.2	-0.6	1.0	-1.1
Revolving loans and overdrafts	x	x	-0.8	-0.3	-0.3	-0.1	0.2	0.9	-0.7	0.1
Credit card loans	x	x	0.1	0.0	0.0	0.0	0.0	0.2	0.0	0.1
Domestic lenders	0.6	1.3	2.5	0.3	1.2	2.4	3.0	4.0	5.0	5.6
MFIs including the OeNB	0.3	1.1	2.2	0.7	1.0	1.9	2.6	4.1	5.0	5.9
Mutual funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other non-MFIs	0.0	-0.1	0.1	0.1	0.0	-0.1	0.0	-0.1	0.0	0.0
Insurance corporations	0.0	0.0	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0
Pension funds	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0
General government	0.3	0.1	0.2	-0.4	0.3	0.7	0.4	0.0	0.0	-0.4
Nonfinancial corporations	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Foreign lenders	0.0	0.0	0.1	0.2	-0.2	-0.1	-0.1	-1.0	-0.2	0.3

Source: OeNB.

Table 7.1

Households including NPISHs: debt

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<i>EUR billion</i>										
Liabilities	90.7	96.4	100.2	104.9	108.8	116.0	132.9	141.4	147.9	154.8
of households	90.4	96.0	99.7	104.4	108.3	115.4	132.3	140.9	147.3	154.2
Consumer households	76.7	81.2	84.3	88.2	91.9	97.0	102.7	110.6	115.9	121.9
Self-employed individuals	13.7	14.7	15.4	16.2	16.5	18.4	29.6	30.3	31.4	32.3
of NPISHs	0.3	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.5	0.6
Household liabilities										
Loans	90.2	95.6	99.3	104.0	107.8	114.9	131.4	139.9	146.1	152.7
Housing loans	45.2	47.7	53.6	57.1	61.3	69.9	75.7	82.2	87.2	95.0
Consumer loans	16.3	23.7	23.1	22.0	20.7	23.6	26.5	25.4	25.6	25.0
Other loans	28.6	24.2	22.7	24.9	25.8	21.4	29.2	32.3	33.3	32.7
Other liabilities	0.2	0.4	0.4	0.5	0.5	0.5	1.0	1.0	1.2	1.5
<i>Memorandum items:</i>										
Loans linked to savings plans with building and loan associations	10.5	12.2	12.9	12.8	12.2	12.7	12.9	13.2	14.2	15.1
Revolving loans and overdrafts	x	x	x	x	x	x	x	x	x	x
Credit card loans	x	x	x	x	x	x	x	x	x	x
Domestic lenders	90.2	95.6	99.2	102.6	106.5	113.6	130.5	139.2	144.8	151.8
MFIs including the OeNB	66.8	72.2	77.2	83.9	86.8	93.0	109.1	117.1	124.3	130.6
Mutual funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other non-MFIs	0.5	0.7	0.6	0.6	0.7	0.7	0.9	0.9	0.9	0.9
Insurance corporations	0.6	0.5	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
Pension funds	0.0	0.0	0.0	0.1	0.1	0.0	0.1	0.0	0.0	0.1
General government	22.2	22.1	20.8	17.3	18.3	19.2	19.8	20.5	18.9	19.5
Nonfinancial corporations	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Foreign lenders	0.2	0.4	0.5	1.8	1.8	1.8	1.8	1.6	2.5	2.4
Denominated in ATS/EUR	80.6	83.2	85.2	87.7	89.8	86.6	98.4	105.9	114.4	115.5
Denominated in foreign currency	9.8	12.8	14.6	16.7	18.5	28.8	33.9	35.0	32.9	38.7
Net change of liabilities	7.3	5.6	3.7	4.7	3.9	7.1	16.9	8.5	6.4	6.9
based on transactions	6.3	5.9	5.1	5.6	5.2	7.4	8.1	7.3	5.7	3.1
based on valuation and other effects	1.1	-0.3	-1.3	-0.9	-1.3	-0.3	8.8	1.3	0.7	3.8
of which: valuation effects	x	x	x	x	x	x	x	0.6	-1.1	4.2
of which: other effects	x	x	x	x	x	x	x	0.6	1.8	-0.3
Interest expenses	3.8	4.5	4.6	4.3	3.8	3.8	4.1	5.1	6.5	7.2
Investment income in % of financial wealth (mean)	4.2	4.8	4.7	4.2	3.6	3.4	3.3	3.7	4.5	4.7
%										
Interest rates on existing deposits with domestic MFIs										
Revolving loans and overdrafts for house purchases	8.92	9.00	8.76	8.51	8.09	7.33	6.76	6.95	7.50	7.84
Consumer and other loans	x	x	x	x	5.04	4.51	4.24	4.28	5.03	5.56
of which: liberal professions and own-account workers	x	x	x	x	6.30	5.77	5.44	5.80	6.50	6.91
<i>Year-end price</i>										
CHF/EUR exchange rate	1.61	1.52	1.48	1.45	1.56	1.54	1.56	1.60	1.65	1.49

Source: Statistics Austria, ECB, OeNB.

Table 7.1 continued

Households including NPISHs: debt

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<i>EUR billion</i>										
Liabilities	155.4	162.9	166.3	168.8	168.5	172.6	177.8	184.7	188.2	193.8
of households	154.6	162.2	165.6	167.9	167.6	169.9	175.2	181.8	185.0	190.7
Consumer households	123.1	129.2	132.1	134.7	134.9	137.0	141.8	147.2	149.3	155.3
Self-employed individuals	31.6	33.0	33.6	33.2	32.8	33.0	33.4	34.6	35.7	35.4
of NPISHs	0.7	0.7	0.7	0.9	0.9	2.6	2.6	2.9	3.2	3.0
Household liabilities										
In loans	153.4	160.9	164.4	165.0	165.1	167.4	172.6	179.6	182.9	188.4
Housing loans	96.6	103.1	107.4	112.5	113.9	116.1	122.0	127.7	133.2	138.6
Consumer loans	23.9	23.6	22.9	21.9	21.1	20.1	19.4	19.1	18.0	18.2
Other loans	33.0	34.1	34.1	30.6	30.1	31.1	31.1	32.9	31.7	31.6
Other liabilities	1.2	1.3	1.2	2.8	2.5	2.6	2.6	2.2	2.2	2.4
<i>Memorandum items:</i>										
Loans linked to savings plans with building and loan associations	15.1	15.5	16.5	16.9	16.6	16.4	16.2	15.6	16.6	15.5
Revolving loans and overdrafts	x	13.7	12.9	12.6	12.3	12.2	12.3	13.3	12.6	12.7
Credit card loans	x	0.8	0.8	0.8	0.9	0.9	0.9	1.1	1.1	1.2
Domestic lenders	152.2	159.7	163.1	165.1	165.1	167.5	172.8	177.8	181.2	186.6
MFIs including the OeNB	130.6	137.7	140.8	141.5	141.4	143.9	149.3	154.4	156.6	162.4
Mutual funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other non-MFIs	0.9	0.9	0.8	0.9	0.8	0.2	0.2	0.1	0.1	0.1
Insurance corporations	0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.4	0.4	0.4
Pension funds	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
General government	19.9	20.0	20.3	21.8	21.9	22.9	22.8	22.7	24.0	23.7
Nonfinancial corporations	0.1	0.5	0.5	0.5	0.5	0.1	0.1	0.1	0.1	0.1
Foreign lenders	2.4	2.4	2.6	2.7	2.5	2.4	2.3	4.0	3.8	4.1
Denominated in ATS/EUR	118.0	122.5	127.3	135.2	139.4	144.6	150.8	160.6	168.5	175.7
Denominated in foreign currency	36.7	39.7	38.4	32.7	28.2	25.3	24.4	21.2	16.6	15.0
Net change of liabilities	0.4	7.5	3.5	2.2	-0.2	2.3	5.2	6.6	3.2	5.7
based on transactions	0.6	1.3	2.6	0.5	1.0	2.4	2.9	2.9	4.8	5.8
based on valuation and other effects	-0.1	6.2	0.8	1.8	-1.3	0.0	2.3	3.7	-1.6	-0.1
of which: valuation effects	-0.1	6.6	1.2	0.0	-0.9	0.6	2.8	0.3	-1.6	0.6
of which: other effects	0.0	-0.4	-0.4	1.8	-0.4	-0.7	-0.5	3.4	0.1	-0.7
Interest expenses	5.2	4.3	4.6	4.3	3.9	4.1	3.9	3.8	3.9	3.9
Investment income in % of financial wealth (mean)	3.4	2.7	2.8	2.6	2.3	2.4	2.2	2.1	2.1	2.1
%										
Interest rates on existing deposits with domestic MFIs										
Revolving loans and overdrafts	6.54	5.76	5.74	5.37	4.95	4.74	4.43	4.24	3.94	3.88
for house purchases	4.47	3.28	3.25	2.92	2.44	2.39	2.14	2.00	1.89	1.81
Consumer and other loans	5.21	4.29	4.43	4.07	3.64	3.67	3.46	3.35	3.07	3.11
of which: liberal professions and own-account workers	x	x	3.98	3.60	3.19	3.14	2.86	2.70	2.54	2.52
<i>Year-end price</i>										
CHF/EUR exchange rate	1.48	1.25	1.22	1.21	1.23	1.20	1.08	1.07	1.17	1.12

Source: Statistics Austria, ECB, OeNB.

Table 7.2

Household debt: HFCS 2010/2014 data

	2010			2014		
	Median	Mean	Participation rate	Median	Mean	Participation rate
	EUR		%	EUR		%
Types of debt						
Collateralized debt	37,546	76,288	18.4	60,384	89,475	16.7
Mortgage loans on primary residence	37,332	72,745	16.6	59,941	88,987	15.5
Mortgage loans on other property	36,397	80,204	2.4	52,988	75,733	1.5
Uncollateralized debt	3,016	12,687	21.4	2,878	11,106	20.6
Account overdrafts	1,208	2,349	13.6	956	2,290	12.3
Uncollateralized loans	8,000	21,475	11.1	6,206	16,842	11.7
Credit card debt	540	966	1.5	1,296	2,711	1.4

Share of indebted households

	2010	2014
Debt levels and cover		
	%	
Not indebted	64.0	65.6
Debt up to EUR 50,000	28.0	23.9
EUR 50,000 to EUR 100,000	4.0	4.5
Debt over EUR 100,000	4.0	6.0
Debt covered by		
financial assets	39.0	34.4
financial and nonfinancial assets	89.0	93.1

Source: OeNB (HFCS Austria 2010, 2014), HFCS = Household Finance and Consumption Survey.

Table 8

Household net wealth: HFCS 2010/2014 data**Net wealth and its components: mean values and percentiles, 2010 data**

	Financial assets	Nonfinancial assets	Financial liabilities	Net wealth
<i>EUR</i>				
10 th percentile	619	2,503	533	977
Median	13,469	106,988	13,777	76,445
Mean	46,926	277,372	47,015	265,033
90 th percentile	103,928	533,178	124,111	542,163

Net wealth and its components: mean values and percentiles, 2014 data

	Financial assets	Nonfinancial assets	Financial liabilities	Net wealth
<i>EUR</i>				
10 th percentile	518	2,000	560	994
Median	15,357	139,716	12,375	85,914
Mean	38,488	280,942	50,103	258,414
90 th percentile	86,845	510,634	144,462	518,072

Measures of wealth distribution

	Gini coefficient	P75/P25	P90/median	P90/P10
Gross wealth 2010	0.73	22.4	6.2	233.7
Gross wealth 2014	0.71	27.0	5.4	251.8
Net wealth 2010	0.76	24.3	7.1	581.1
Net wealth 2014	0.73	28.6	6.0	521.2

Net wealth quintiles

	2010	2014	
<i>EUR</i>			
1 st quintile		up to 6,086	up to 6,391
2 nd quintile	6,087	34,731	6,392
3 rd quintile	34,732	139,614	34,356
4 th quintile	139,615	310,837	162,506
5 th quintile	over 310,837		over 363,827

Source: OeNB (HFCS Austria 2010, 2014), HFCS = Household Finance and Consumption Survey.

Table 9

Population and households in Austria**Annual average population by broad age groups**

Year	Total	Age groups		
		0–19 years	20–64 years	65 years and over
	Thousands			
1999	7.992	1.860	4.901	1.232
2000	8.012	1.851	4.925	1.236
2001	8.042	1.836	4.963	1.244
2002	8.082	1.824	5.009	1.250
2003	8.118	1.816	5.049	1.254
2004	8.169	1.811	5.075	1.283
2005	8.225	1.806	5.085	1.334
2006	8.268	1.797	5.093	1.378
2007	8.295	1.784	5.099	1.412
2008	8.322	1.770	5.115	1.436
2009	8.341	1.754	5.126	1.462
2010	8.361	1.737	5.146	1.478
2011	8.389	1.720	5.184	1.484
2012	8.426	1.705	5.209	1.512
2013	8.477	1.693	5.242	1.542
2014	8.544	1.686	5.286	1.572
2015	8.630	1.692	5.343	1.594
2016	8.740	1.714	5.409	1.616
2017	8.795	1.717	5.442	1.636
2018	8.838	1.717	5.462	1.658

Source: Statistics Austria.

Households

Year	Total	One-person households	Multi-person households	Average household size
	Thousands			
1999	3.202	953	2.250	2.5
2000	3.237	977	2.260	2.4
2001	3.273	1.023	2.251	2.4
2002	3.314	1.060	2.255	2.4
2003	3.319	1.050	2.269	2.4
2004	3.431	1.175	2.256	2.4
2005	3.475	1.198	2.277	2.3
2006	3.511	1.220	2.292	2.3
2007	3.541	1.241	2.300	2.3
2008	3.569	1.259	2.310	2.3
2009	3.597	1.279	2.319	2.3
2010	3.624	1.300	2.324	2.3
2011	3.653	1.322	2.331	2.3
2012	3.686	1.345	2.341	2.3
2013	3.722	1.368	2.355	2.2
2014	3.769	1.395	2.374	2.2
2015	3.817	1.418	2.398	2.2
2016	3.865	1.429	2.435	2.2
2017	3.890	1.438	2.452	2.2
2018	3.916	1.457	2.460	2.2

Source: Statistics Austria, micro census data until 2003 (averages for March, June, September and December); micro census labor force survey data from 2004 (weekly averages) New projection from Q4/2014, data revised back to 2004.