

Tables

Tables	Description	Time series, year	Page
1	Households including NPISHs: overview	1998–2017	34
2	Households including NPISHs: disposable income	1998–2017	36
3	Households including NPISHs: consumption expenditure	1998–2017	38
4	Households including NPISHs: financial investment	1998–2017	39
5.1	Households including NPISHs: financial wealth	1998–2017	40
5.2	Household financial wealth: deposits	1998–2017	42
5.3.1	Household financial wealth: debt securities	1998–2017	43
5.3.2	Household financial wealth: debt securities (detailed assessment)	2017	44
5.4.1	Household financial wealth: quoted shares	1998–2017	45
5.4.2	Household financial wealth: quoted shares (detailed assessment)	2017	46
5.5.1	Household financial wealth: mutual fund shares	1998–2017	47
5.5.2	Household financial wealth: domestic mutual fund shares (look-through assessment)	2017	48
5.6	Household financial wealth: other equity	1998–2017	49
5.7	Household financial wealth: life insurance entitlements and funded pension entitlements	1998–2017	50
5.8	Household net wealth: HFCS 2010/2014 data	2014	52
6	Households including NPISHs: financing	1998–2017	53
7.1	Households including NPISHs: debt	1998–2017	54
7.2	Household debt: HFCS 2010/2014 data	2014	56
8	Household net wealth: HFCS 2010/2014 data	2014	57
9	Population and households in Austria	1995–2017	58

Calculation date: October 19, 2018

Households including NPISHs: overview

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
<i>EUR billion or %</i>										
Transactions										
Gross value added (basic prices)	36.3	37.3	38.3	39.2	40.3	41.0	43.0	43.9	45.1	47.3
Net disposable income	118.2	123.3	127.9	130.1	132.9	137.6	142.8	152.5	159.7	167.3
Consumption expenditure	106.6	109.3	115.1	119.3	121.4	125.4	130.5	136.7	142.5	147.7
Changes in pension entitlements	0.7	0.8	0.9	1.0	1.1	1.2	1.5	1.4	1.6	1.3
Resources										
Net saving	12.3	14.7	13.7	11.8	12.6	13.4	13.7	17.1	18.7	20.9
Net capital transfers	1.2	1.1	1.7	1.1	1.9	1.1	1.0	1.0	0.7	1.1
Changes in net worth due to saving and capital transfers	13.5	15.9	15.4	12.9	14.5	14.5	14.7	18.1	19.4	22.0
Financing	2.5	6.3	6.0	5.1	5.6	5.3	7.7	8.0	7.1	5.7
Uses										
Net real investment	6.0	5.6	2.5	5.2	5.1	3.8	4.6	5.0	4.8	5.0
Financial investment	10.1	16.6	18.9	12.8	15.0	16.0	17.8	21.1	21.7	22.8
Resources or uses (gross)										
Consumption of fixed capital/replacement investments	7.3	7.5	7.8	8.1	8.3	8.5	8.7	9.0	9.3	9.7
Net lending/borrowing in the capital account in the financial accounts										
in the capital account	7.5	10.3	12.9	7.7	9.4	10.7	10.1	13.1	14.6	17.0
in the financial accounts	7.5	10.3	12.9	7.7	9.4	10.7	10.1	13.1	14.6	17.0
Gross saving rate (%)	15.5	16.9	15.8	14.3	14.7	14.8	14.7	16.1	16.4	17.2
Net saving rate (%)	10.3	11.9	10.6	9.0	9.4	9.6	9.5	11.1	11.6	12.4
Stocks										
Nonfinancial assets ¹	x	x	444.6	456.2	468.3	483.0	503.4	521.0	542.9	567.7
Real assets of households	258.1	267.8	278.3	287.6	296.1	306.6	319.0	331.9	347.7	367.9
of which: dwellings and other buildings	243.8	253.3	263.5	272.6	281.1	291.4	303.6	316.4	332.1	352.2
Real assets of NPISHs	4.9	5.1	5.4	5.6	5.9	6.1	6.5	6.8	7.2	7.7
of which: other buildings	4.3	4.4	4.6	4.8	5.0	5.3	5.6	5.9	6.3	6.7
Land ²	251.5	254.6	260.1	262.5	265.7	268.9	278.1	283.7	287.3	289.4
of which: built-up land ³	148.8	154.5	161.0	163.0	166.4	170.3	177.9	182.3	187.9	192.1
Housing ⁴	392.6	407.8	424.5	435.6	447.4	461.7	481.5	498.7	520.0	544.3
Financial wealth	291.7	309.3	328.5	336.9	345.4	366.0	389.0	427.2	459.1	484.1
Liabilities										
of which: housing loans	83.3	90.7	96.4	100.2	104.9	108.8	116.0	132.9	141.4	147.9
	x	x	48.2	54.1	57.6	61.9	70.5	76.3	82.2	87.2
Net financial wealth	208.4	218.7	232.1	236.7	240.5	257.1	273.0	294.3	317.7	336.2
Net wealth	x	x	676.7	692.9	708.8	740.1	776.4	815.3	860.5	903.9
	x	x	670.0	686.0	701.6	732.5	769.0	804.5	843.1	885.6
Change in net wealth	x	x	x	16.2	15.9	31.3	36.3	38.9	45.2	43.4
based on transactions	x	x	x	12.9	14.5	14.5	14.7	18.1	19.4	22.0
based on valuation and other effects	x	x	x	3.3	1.4	16.8	21.6	20.8	25.8	21.3
Memorandum items:										
GDP at market prices	196.3	203.9	213.6	220.5	226.7	231.9	242.3	254.1	267.8	284.0
Annual change in nominal terms (%)	4.0	3.8	4.8	3.2	2.8	2.3	4.5	4.8	5.4	6.0
Annual change in real terms (%)	3.6	3.6	3.4	1.3	1.7	0.9	2.7	2.2	3.5	3.7
Net disposable income ⁵	118.9	124.1	128.8	131.2	134.0	138.8	144.3	153.9	161.3	168.6
Annual change in nominal terms (%)	3.1	4.3	3.8	1.9	2.2	3.6	4.0	6.6	4.8	4.6
Annual change in real terms (%)	2.8	4.2	1.7	-0.5	1.1	2.0	2.2	4.1	2.7	2.0

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

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
<i>EUR billion or %</i>										
Transactions										
Gross value added (basic prices)	48.6	48.3	50.0	52.2	53.6	55.2	56.6	58.2	59.8	62.5
Net disposable income	172.4	172.4	173.8	178.3	185.4	185.6	190.7	193.2	200.6	205.1
Consumption expenditure	152.2	154.1	158.3	165.5	170.4	173.8	177.9	181.4	186.4	192.3
Changes in pension entitlements	1.3	1.5	1.3	1.4	1.5	1.6	1.2	1.3	1.5	1.3
Resources										
Net saving	21.5	19.8	16.8	14.2	16.6	13.3	14.0	13.1	15.7	14.1
Net capital transfers	1.4	1.2	1.1	1.1	0.8	0.1	0.7	1.0	0.7	0.9
Changes in net worth due to saving and capital transfers	22.9	21.0	17.9	15.3	17.3	13.4	14.7	14.2	16.5	15.0
Financing	3.1	0.7	1.2	2.6	0.5	1.1	1.7	2.8	3.3	4.8
Uses										
Net real investment	6.3	6.2	6.5	8.0	7.5	7.2	6.2	7.1	7.1	8.4
Financial investment	19.7	15.5	12.6	10.0	10.3	7.3	10.3	9.9	12.7	11.4
Resources or uses (gross)										
Consumption of fixed capital/replacement investments	10.2	10.4	10.7	11.1	11.5	11.9	12.2	12.4	12.7	13.1
Net lending/borrowing										
in the capital account	16.6	14.8	11.4	7.3	9.8	6.2	8.6	7.1	9.4	6.6
in the financial accounts	16.6	14.8	11.4	7.3	9.8	6.2	8.6	7.1	9.4	6.6
Gross saving rate (%)	17.2	16.4	14.8	13.2	14.2	12.7	12.8	12.4	13.2	12.4
Net saving rate (%)	12.4	11.4	9.6	7.9	8.9	7.1	7.3	6.8	7.8	6.8
Stocks										
Nonfinancial assets ¹	595.3	616.9	640.0	664.9	690.9	720.8	750.8	779.5	819.0	852.5
Real assets of households	386.1	398.6	412.5	428.9	444.8	459.7	473.0	485.7	500.2	517.3
of which: dwellings and other buildings	370.2	382.7	396.4	412.4	427.9	442.6	455.9	468.7	483.1	499.8
Real assets of NPISHs	8.2	8.5	9.0	9.4	9.9	10.3	10.7	11.2	11.7	12.3
of which: other buildings	7.1	7.4	7.8	8.2	8.5	8.9	9.3	9.7	10.2	10.7
Land ²	300.0	310.1	321.0	332.3	345.0	361.3	380.5	393.4	x	x
of which: built-up land ³	201.0	209.8	218.5	226.6	236.2	250.8	267.1	282.6	307.1	322.9
Housing ⁴	571.3	592.5	615.0	639.0	664.1	693.4	723.0	751.3	790.2	822.8
Financial wealth	473.4	509.1	532.3	536.4	557.0	580.2	605.0	620.8	648.5	667.7
Liabilities										
of which: housing loans	154.8	155.4	162.9	166.3	168.8	168.5	172.6	178.1	185.6	189.0
of which: housing loans	95.0	96.6	103.1	107.4	112.5	113.9	116.1	122.3	128.0	133.4
Net financial wealth	318.6	353.7	369.4	370.1	388.2	411.7	432.4	442.7	462.8	478.7
Net wealth	913.8	970.6	1,009.5	1,035.0	1,079.1	1,132.5	1,183.2	1,222.2	1,281.9	1,331.2
Change in net wealth	899.6	955.4	993.5	1,017.9	1,061.9	1,114.6	1,163.2	1,201.7	1,260.8	1,308.8
based on transactions	9.9	56.7	38.9	25.5	44.1	53.4	50.7	39.0	59.7	49.3
based on valuation and other effects	22.9	21.0	17.9	15.3	17.3	13.4	14.7	14.2	16.5	15.0
based on valuation and other effects	-13.0	35.7	21.0	10.2	26.8	40.0	36.0	24.8	43.2	34.3
Memorandum items:										
GDP at market prices	293.8	288.0	295.9	310.1	318.7	323.9	333.1	344.3	356.2	369.9
Annual change in nominal terms (%)	3.4	-1.9	2.7	4.8	2.7	1.6	2.9	3.3	3.5	3.8
Annual change in real terms (%)	1.5	-3.8	1.8	2.9	0.7	0.0	0.7	1.1	2.0	2.6
Net disposable income ⁵	173.7	173.9	175.1	179.7	186.9	187.1	191.9	194.5	202.1	206.4
Annual change in nominal terms (%)	3.0	0.1	0.7	2.6	4.0	0.1	2.5	1.4	3.9	2.1
Annual change in real terms (%)	0.9	-0.2	-1.0	-0.5	1.6	-2.0	0.5	-0.2	2.5	0.4

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

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
<i>EUR billion</i>										
Gross disposable income	125.5	130.9	135.7	138.2	141.2	146.1	151.5	161.5	169.0	177.0
Net disposable income	118.2	123.3	127.9	130.1	132.9	137.6	142.8	152.5	159.7	167.3
Changes in pension entitlements	0.7	0.8	0.9	1.0	1.1	1.2	1.5	1.4	1.6	1.3
Disposable income (received)	180.9	188.1	195.2	200.6	204.2	209.4	217.4	229.5	242.4	254.8
Net operating surplus and mixed income of self-employed households	18.1	18.7	19.3	19.7	20.5	21.1	22.3	23.6	24.5	25.7
Compensation of employees	97.0	100.5	104.1	106.3	108.2	110.7	113.4	116.9	122.6	128.8
Investment income	21.4	22.5	23.4	24.4	23.2	23.9	27.0	31.5	35.2	38.7
Interest income	5.3	5.1	6.3	7.3	6.8	6.0	6.0	6.2	7.6	9.7
Memorandum item: not adjusted for FISIM	4.2	3.7	4.6	5.1	5.2	4.3	4.2	4.2	4.9	6.4
Dividends	13.0	13.9	13.2	13.4	12.5	14.3	17.3	21.3	22.0	23.7
Other investment income	3.1	3.4	4.0	3.6	3.8	3.6	3.8	3.9	5.7	5.2
Social benefits other than transfers in kind and social contributions	37.8	39.4	40.9	41.9	43.6	45.1	46.4	47.8	49.6	51.2
Other current transfers	6.7	7.1	7.5	8.3	8.7	8.7	8.2	9.7	10.6	10.5
Disposable income (paid)	62.7	64.8	67.3	70.5	71.3	71.8	74.6	77.0	82.7	87.5
Investment income	2.2	2.1	2.7	3.0	2.5	2.0	2.2	2.5	3.7	5.1
Interest income	2.2	2.1	2.7	3.0	2.5	2.0	2.2	2.5	3.7	5.1
Memorandum item: not adjusted for FISIM	4.2	3.8	4.5	4.6	4.3	3.8	3.8	4.1	5.1	6.5
Taxes on income and wealth	22.6	23.4	23.8	25.9	26.0	26.4	26.9	26.9	28.3	30.6
Social benefits other than transfers in kind and social contributions	33.1	34.2	35.2	36.4	37.0	37.9	39.5	40.5	42.4	44.1
Other current transfers	4.8	5.0	5.6	5.2	5.8	5.5	6.0	7.1	8.3	7.7
Net disposable income	118.2	123.3	127.9	130.1	132.9	137.6	142.8	152.5	159.7	167.3
Memorandum item: not adjusted for FISIM	115.1	120.3	124.4	126.3	129.4	134.2	139.4	148.9	155.5	162.6
<i>Shares in %</i>										
Disposable income (received)										
Net operating surplus and mixed income of self-employed households	10.0	10.0	9.9	9.8	10.0	10.1	10.3	10.3	10.1	10.1
Compensation of employees	53.6	53.4	53.4	53.0	53.0	52.8	52.2	50.9	50.6	50.5
Investment income	11.8	11.9	12.0	12.2	11.3	11.4	12.4	13.7	14.5	15.2
Social benefits other than transfers in kind and social contributions	20.9	20.9	20.9	20.9	21.4	21.5	21.4	20.8	20.4	20.1
Other current transfers	3.7	3.8	3.8	4.1	4.3	4.2	3.8	4.2	4.4	4.1
Disposable income (paid)										
Investment income	3.5	3.3	4.0	4.3	3.5	2.8	2.9	3.2	4.4	5.9
Taxes on income and wealth	36.1	36.1	35.4	36.7	36.5	36.8	36.1	35.0	34.3	35.0
Social benefits other than transfers in kind and social contributions	52.7	52.8	52.3	51.6	51.9	52.8	53.0	52.6	51.2	50.4
Other current transfers	7.7	7.8	8.3	7.4	8.1	7.7	8.1	9.2	10.1	8.8
<i>%</i>										
Memorandum items: Adjusted net disposable income ¹										
Annual change in nominal terms	3.1	4.3	3.8	1.9	2.2	3.6	4.0	6.6	4.8	4.6
Annual change in real terms	2.8	4.2	1.7	-0.5	1.1	2.0	2.2	4.1	2.7	2.0

Source: Statistics Austria.

¹ Disposable income plus pension entitlements.

Table 2 continued

Households including NPISHs: disposable income

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
<i>EUR billion</i>										
Gross disposable income	182.5	182.8	184.5	189.4	196.9	197.4	202.9	205.6	213.4	218.1
Net disposable income	172.4	172.4	173.8	178.3	185.4	185.6	190.7	193.2	200.6	205.1
Changes in pension entitlements	1.3	1.5	1.3	1.4	1.5	1.6	1.2	1.3	1.5	1.3
Disposable income (received)	263.5	261.1	262.9	270.7	282.3	285.9	295.0	302.1	307.6	316.4
Net operating surplus and mixed income of self-employed households	27.0	26.3	27.4	28.8	29.5	30.0	30.6	31.0	32.6	34.1
Compensation of employees	135.4	136.7	139.3	144.5	150.3	154.3	158.0	162.5	168.6	174.2
Investment income	37.7	30.5	26.8	27.4	29.0	25.7	27.3	27.5	23.1	23.3
Interest income	10.2	7.7	5.8	6.1	5.1	4.2	4.3	3.8	3.3	2.6
Memorandum item: not adjusted for FISIM	8.0	5.9	4.1	4.3	4.3	3.3	2.8	2.3	1.9	1.5
Dividends	22.6	17.9	16.5	16.9	19.5	16.9	19.0	19.3	15.9	16.8
Other investment income	4.9	4.8	4.5	4.4	4.4	4.6	4.1	4.4	3.9	3.9
Social benefits other than transfers in kind and social contributions	53.6	56.9	58.9	59.7	61.8	64.1	66.2	67.9	69.6	70.2
Other current transfers	9.7	10.8	10.5	10.3	11.6	11.8	12.8	13.3	13.7	14.6
Disposable income (paid)	91.1	88.7	89.1	92.3	96.9	100.4	104.3	108.9	106.9	111.3
Investment income	5.2	3.1	2.3	2.4	2.0	1.6	1.8	1.7	1.4	1.2
Interest income	5.2	3.1	2.3	2.4	2.0	1.6	1.8	1.7	1.4	1.2
Memorandum item: not adjusted for FISIM	7.2	5.2	4.3	4.6	4.3	3.9	4.1	3.9	3.8	3.7
Taxes on income and wealth	33.2	31.2	31.7	33.1	35.0	36.3	38.5	40.9	37.2	38.7
Social benefits other than transfers in kind and social contributions	45.9	46.6	47.3	49.2	50.9	52.8	53.9	55.6	57.6	59.6
Other current transfers	6.8	7.8	7.9	7.6	9.0	9.7	10.1	10.7	10.7	11.9
Net disposable income	172.4	172.4	173.8	178.3	185.4	185.6	190.7	193.2	200.6	205.1
Memorandum item: not adjusted for FISIM	168.2	168.4	170.0	174.4	182.2	182.4	187.0	189.4	196.9	201.5
<i>Shares in %</i>										
Disposable income (received)										
Net operating surplus and mixed income of self-employed households	10.2	10.1	10.4	10.6	10.4	10.5	10.4	10.3	10.6	10.8
Compensation of employees	51.4	52.4	53.0	53.4	53.3	54.0	53.5	53.8	54.8	55.0
Investment income	14.3	11.7	10.2	10.1	10.3	9.0	9.3	9.1	7.5	7.4
Social benefits other than transfers in kind and social contributions	20.3	21.8	22.4	22.0	21.9	22.4	22.5	22.5	22.6	22.2
Other current transfers	3.7	4.1	4.0	3.8	4.1	4.1	4.3	4.4	4.4	4.6
Disposable income (paid)										
Investment income	5.7	3.5	2.5	2.6	2.0	1.6	1.7	1.5	1.3	1.0
Taxes on income and wealth	36.4	35.1	35.6	35.9	36.1	36.2	36.9	37.6	34.8	34.7
Social benefits other than transfers in kind and social contributions	50.4	52.5	53.0	53.3	52.5	52.6	51.7	51.1	53.9	53.5
Other current transfers	7.4	8.8	8.8	8.2	9.3	9.6	9.7	9.8	10.0	10.7
<i>%</i>										
Memorandum items: Adjusted net disposable income ¹										
Annual change in nominal terms	3.0	0.1	0.7	2.6	4.0	0.1	2.5	1.4	3.9	2.1
Annual change in real terms	0.9	-0.2	-1.0	-0.5	1.6	-2.0	0.5	-0.2	2.5	0.4

Source: Statistics Austria.

¹ Disposable income plus pension entitlements.

Households including NPISHs: consumption expenditure

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
<i>EUR billion</i>										
Final consumption expenditure (resident concept) of households of NPISHs	106.6 103.3 3.4	109.3 105.8 3.5	115.1 111.4 3.7	119.3 115.5 3.8	121.4 117.3 4.1	125.4 121.2 4.2	130.5 126.2 4.4	136.7 132.2 4.5	142.5 137.8 4.7	147.7 142.6 5.1
Government final consumption expenditure Transfers in kind to households	23.3	24.3	24.9	25.6	26.7	27.6	28.3	29.3	31.0	32.7
Household actual final consumption	129.9	133.7	140.0	144.9	148.1	153.0	158.9	166.0	173.6	180.4
(Domestic) final consumption expenditure of households by type of use										
Food and beverages	15.5	15.6	16.0	16.6	17.0	17.3	17.9	18.5	18.8	19.6
Restaurants and hotels	11.9	12.2	12.8	13.5	13.9	14.9	15.2	15.5	16.4	17.2
Clothing and footwear	7.9	7.9	8.0	8.1	8.2	8.1	8.2	8.5	8.7	8.9
Housing (incl. maintenance)	20.8	21.6	22.6	23.5	24.0	24.9	26.3	28.8	30.1	30.7
Furniture and furnishings	7.6	7.8	8.2	8.4	8.4	8.6	9.0	9.2	9.5	9.9
Health	3.9	4.2	4.3	4.6	4.8	5.0	5.1	5.3	5.3	5.6
Transportation	13.8	14.3	15.3	15.3	15.8	16.5	17.4	18.4	19.2	19.7
Communication	2.4	2.7	3.2	3.2	3.3	3.5	3.7	3.7	3.7	3.7
Recreation and culture	10.9	11.4	12.2	12.7	12.8	12.8	13.2	13.6	14.4	14.8
Education	0.7	0.7	0.8	0.9	1.0	1.0	1.0	1.1	1.2	1.3
Other	11.3	11.3	12.2	12.8	12.6	13.1	13.9	14.7	15.4	16.6
Consumer durables, total	13.0	13.6	13.7	13.8	13.8	14.2	14.6	14.9	15.4	15.9
Difference to final consumption expenditure (resident concept)	3.5	3.9	4.0	4.0	4.5	4.4	4.7	5.0	4.9	5.3
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
<i>EUR billion</i>										
Final consumption expenditure (resident concept) of households of NPISHs	152.2 146.9 5.3	154.1 148.4 5.7	158.3 152.5 5.8	165.5 159.6 6.0	170.4 164.1 6.3	173.8 167.3 6.5	177.9 170.9 7.0	181.4 173.9 7.5	186.4 178.7 7.7	192.3 184.5 7.8
Government final consumption expenditure Transfers in kind to households	34.6	36.0	36.8	37.7	38.9	39.9	41.1	42.5	44.2	45.7
Household actual final consumption	186.9	190.0	195.1	203.2	209.2	213.7	219.0	223.9	230.6	238.0
Final (domestic) consumption expenditure of households by type of use										
Food and beverages	20.6	20.7	21.1	21.8	22.6	23.3	23.6	24.1	24.2	25.2
Restaurants and hotels	18.0	18.3	18.8	20.0	21.1	22.0	22.8	23.4	24.7	25.7
Clothing and footwear	9.1	9.2	9.5	9.9	10.0	10.3	10.6	10.8	11.1	11.4
Housing (incl. maintenance)	32.3	32.8	33.8	35.3	36.9	38.2	39.3	40.3	41.7	43.4
Furniture and furnishings	10.2	10.4	10.7	11.1	11.4	11.4	11.7	11.9	12.2	12.3
Health	5.6	5.7	6.0	6.2	6.4	6.6	6.9	7.0	7.3	7.5
Transportation	20.4	19.7	20.9	22.6	22.9	22.6	22.0	21.7	22.2	23.2
Communication	3.6	3.5	3.3	3.3	3.4	3.2	3.3	3.4	3.5	3.6
Recreation and culture	15.6	15.9	16.3	17.1	17.7	17.9	18.1	18.5	18.6	19.2
Education	1.3	1.2	1.2	1.2	1.2	1.4	1.5	1.5	1.6	1.7
Other	16.5	16.3	16.4	17.0	16.9	17.3	18.1	18.7	19.3	19.3
Consumer durables, total	16.2	16.8	17.1	18.1	18.2	17.7	17.6	18.0	18.6	18.9
Difference to final consumption expenditure (resident concept)	6.3	5.3	5.5	6.1	6.5	7.0	6.9	7.5	7.7	7.8

Source: Statistics Austria.

Table 4

Households including NPISHs: financial investment

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
<i>EUR billion</i>										
Financial investment	10.1	16.6	18.9	12.8	15.0	16.0	17.8	21.1	21.7	22.8
of households	10.1	16.5	18.6	12.7	14.9	15.9	18.0	20.7	20.9	22.4
of NPISHs	0.0	0.1	0.4	0.0	0.1	0.0	-0.2	0.4	0.7	0.4
Financial investment of households										
<i>In</i>										
Cash	0.0	0.7	0.7	-2.6	3.9	1.2	0.7	0.8	0.8	0.6
Deposits with MFIs and other banks ¹	3.1	4.2	0.6	6.8	3.4	7.0	5.5	4.5	6.8	10.3
Debt securities	-2.5	0.5	1.8	-0.3	1.6	1.5	2.5	1.5	1.2	4.4
Quoted shares	1.5	1.6	1.9	0.8	0.6	0.4	0.6	1.6	0.9	-0.7
Mutual fund shares	2.5	3.3	4.0	2.9	0.5	1.1	2.9	3.8	1.7	-0.5
Other equity	2.7	2.4	5.2	1.4	1.1	2.0	1.3	2.7	3.5	3.1
Life insurance entitlements	2.0	2.6	2.9	2.4	2.1	2.0	3.2	3.9	3.4	2.6
Funded pension entitlements	0.7	0.8	0.9	1.0	1.1	0.6	0.8	1.1	1.0	0.9
Severance entitlements	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.3	0.4	0.5
Other insurance entitlements	0.0	0.2	0.4	0.2	0.3	0.2	0.4	0.7	0.6	0.4
Other financial investment	0.1	0.2	0.3	0.1	0.2	-0.3	-0.1	-0.2	0.6	0.7
<i>Austrian counterparties</i>										
MFIs including the OeNB	2.3	5.2	1.2	3.8	9.0	9.1	4.7	5.5	8.3	14.6
Mutual funds	2.5	2.8	2.6	2.4	0.8	1.2	2.7	3.1	0.9	-1.7
Other non-MFIs	2.4	3.0	7.5	1.5	1.3	2.4	1.5	2.2	3.0	3.1
Insurance corporations	2.1	2.6	3.3	2.6	2.5	2.2	3.6	4.6	3.9	3.2
Pension funds	1.3	1.6	0.7	0.7	0.6	0.2	0.1	2.4	0.7	0.5
General government	-0.3	-0.4	1.0	-0.2	0.0	-0.5	-0.5	-0.3	0.3	0.3
Nonfinancial corporations	-0.6	0.2	-1.1	-0.9	0.9	0.3	0.6	2.1	1.9	0.9
Rest-of-the-world counterparties	0.3	1.4	3.4	2.8	-0.1	1.0	5.3	1.1	1.8	1.5

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
<i>EUR billion</i>										
Financial investment	19.7	15.5	12.6	10.0	10.3	7.3	10.3	9.9	12.7	11.4
of households	20.5	15.5	13.2	10.7	10.6	7.5	10.6	10.1	12.2	11.0
of NPISHs	-0.8	0.0	-0.5	-0.8	-0.2	-0.3	-0.3	-0.2	0.4	0.4
Financial investment of households										
<i>In</i>										
Cash	0.7	0.9	1.0	1.1	0.6	1.2	0.9	0.7	0.6	0.6
Deposits with MFIs and other banks ¹	11.6	7.5	1.6	4.5	3.8	1.8	5.0	7.6	9.4	8.4
Debt securities	4.7	-0.6	1.1	2.0	0.2	-1.7	-4.1	-3.4	-2.5	-2.6
Quoted shares	0.7	0.3	1.3	0.1	-0.1	-0.3	0.5	0.0	0.3	-0.3
Mutual fund shares	-3.6	1.0	2.3	-1.6	0.8	2.6	3.3	3.9	3.0	3.7
Other equity	1.5	1.6	1.1	1.4	1.4	0.5	1.3	-0.1	0.8	-0.1
Life insurance entitlements	1.9	3.0	3.1	1.1	1.4	1.2	0.9	-0.2	-0.7	-1.0
Funded pension entitlements	1.2	0.9	0.7	0.8	0.8	0.8	0.7	0.4	0.5	-0.4
Severance entitlements	0.5	0.7	0.7	0.7	1.0	1.0	1.1	0.9	0.9	1.0
Other insurance entitlements	0.7	0.6	0.0	0.3	0.5	0.4	0.6	0.2	0.3	0.6
Other financial investment	0.7	-0.5	0.3	0.3	0.1	0.1	0.2	0.2	-0.5	1.1
<i>Austrian counterparties</i>										
MFIs including the OeNB	15.2	7.6	2.6	6.8	3.7	2.2	1.4	4.5	8.6	5.2
Mutual funds	-3.2	0.4	0.7	-1.4	0.4	1.5	2.3	2.1	1.4	1.3
Other non-MFIs	1.9	1.8	1.7	2.5	1.7	1.6	2.9	1.2	0.7	0.7
Insurance corporations	2.6	3.5	2.9	1.1	1.6	1.4	1.5	-0.1	-0.3	-0.5
Pension funds	1.4	0.7	0.5	0.7	0.6	0.7	0.2	0.2	0.3	0.2
General government	1.8	-1.2	-0.4	0.1	-0.2	0.1	0.1	0.1	-0.1	1.2
Nonfinancial corporations	0.7	0.7	1.2	-0.2	0.5	-0.3	1.2	-0.3	-0.3	-1.5
Rest-of-the-world counterparties	0.2	2.1	3.9	1.1	2.2	0.4	1.0	2.4	1.9	4.4

Source: OeNB.

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

Households including NPISHs: financial wealth

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
<i>EUR billion</i>										
Financial wealth	291.7	309.3	328.5	336.9	345.4	366.0	389.0	427.2	459.1	484.1
of households	290.6	308.0	326.8	335.2	343.5	364.1	387.5	422.6	448.4	473.0
of NPISHs	1.2	1.4	1.7	1.8	1.9	1.9	1.5	4.6	10.7	11.1
Financial wealth of households										
<i>Broken down by</i>										
Cash	10.2	12.5	13.1	10.5	12.6	14.1	12.9	14.0	13.6	14.2
Deposits with MFIs and other banks ¹	135.0	139.1	139.8	146.5	149.9	156.9	162.6	167.2	171.4	181.8
Debt securities	20.6	19.2	21.0	20.8	22.5	23.9	26.7	28.2	30.9	35.1
Quoted shares	7.4	10.5	10.7	9.3	8.0	10.2	12.7	18.0	21.1	19.0
Mutual fund shares	23.2	26.8	30.8	30.6	28.1	29.8	34.3	41.5	43.8	43.4
Other equity	36.3	39.0	45.6	47.5	47.4	50.6	53.8	56.9	66.2	72.7
Life insurance entitlements	28.9	32.1	35.2	37.9	39.7	42.1	45.7	53.3	57.6	60.5
Funded pension entitlements	21.0	20.3	21.4	22.5	23.4	24.6	26.4	28.0	29.5	30.3
Severance entitlements	0.0	0.0	0.0	0.0	0.0	0.1	0.4	0.7	1.1	1.6
Other insurance entitlements	6.7	6.9	7.3	7.5	7.8	8.0	8.4	9.4	8.0	8.4
Other financial investment	1.4	1.5	1.9	2.0	4.1	3.8	3.7	5.3	5.3	6.0
<i>Austrian counterparties</i>										
MFIs including the OeNB	165.2	167.9	168.4	171.8	180.8	190.4	195.9	210.0	219.3	233.3
Mutual funds	22.0	25.2	27.7	28.8	26.9	28.3	32.6	38.6	39.4	37.3
Other non-MFIs	10.0	13.0	20.5	22.3	23.6	26.1	28.1	29.7	37.7	43.7
Insurance corporations	37.0	40.3	43.7	46.6	48.7	51.3	55.3	63.9	66.1	69.4
Pension funds	6.2	6.6	7.6	8.3	8.6	9.4	10.3	11.2	11.9	12.5
General government	2.9	2.6	3.5	3.4	3.5	2.9	2.4	2.6	2.6	2.9
Nonfinancial corporations	36.6	37.4	35.6	35.2	36.6	38.6	41.6	44.9	49.5	49.9
Rest-of-the-world counterparties	10.6	15.1	19.9	18.8	14.7	16.9	21.3	21.9	21.8	23.9
Net change in wealth	13.0	17.4	18.8	8.3	8.4	20.5	23.4	35.1	25.7	24.6
based on transactions	10.1	16.5	18.6	12.7	14.9	15.9	18.0	20.7	20.9	22.4
based on valuation and other effects	3.0	0.9	0.3	-4.4	-6.5	4.6	5.4	14.4	4.8	2.2
of which: valuation effects	x	x	x	x	x	x	x	x	7.7	-0.6
of which: other effects	x	x	x	x	x	x	x	x	-2.9	2.8
<i>EUR billion or %</i>										
Investment income ²	20.2	21.1	21.7	22.2	21.5	22.2	25.3	29.5	32.5	35.3
Investment income in % of financial wealth (mean)	6.9	7.0	6.8	6.7	6.3	6.3	6.7	7.2	7.3	7.5
<i>Shares in %</i>										
Financial wealth of households										
<i>Broken down by</i>										
Cash	3.5	4.1	4.0	3.1	3.7	3.9	3.3	3.3	3.0	3.0
Deposits with MFIs and other banks ¹	46.4	45.2	42.8	43.7	43.6	43.1	42.0	39.6	38.2	38.4
Debt securities	7.1	6.2	6.4	6.2	6.5	6.6	6.9	6.7	6.9	7.4
Quoted shares	2.5	3.4	3.3	2.8	2.3	2.8	3.3	4.3	4.7	4.0
Mutual fund shares	8.0	8.7	9.4	9.1	8.2	8.2	8.9	9.8	9.8	9.2
Other equity	12.5	12.7	14.0	14.2	13.8	13.9	13.9	13.5	14.8	15.4
Life insurance entitlements	9.9	10.4	10.8	11.3	11.6	11.6	11.8	12.6	12.8	12.8
Funded pension entitlements	7.2	6.6	6.6	6.7	6.8	6.8	6.8	6.6	6.6	6.4
Severance entitlements	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.3	0.3
Other insurance entitlements	2.3	2.3	2.2	2.2	2.3	2.2	2.2	2.2	1.8	1.8
Other financial investment	0.5	0.5	0.6	0.6	1.2	1.0	1.0	1.3	1.2	1.3
<i>Austrian counterparties</i>										
MFIs including the OeNB	56.9	54.5	51.5	51.3	52.6	52.3	50.6	49.7	48.9	49.3
Mutual funds	7.6	8.2	8.5	8.6	7.8	7.8	8.4	9.1	8.8	7.9
Other non-MFIs	3.4	4.2	6.3	6.7	6.9	7.2	7.2	7.0	8.4	9.2
Insurance corporations	12.7	13.1	13.4	13.9	14.2	14.1	14.3	15.1	14.7	14.7
Pension funds	2.1	2.1	2.3	2.5	2.5	2.6	2.7	2.7	2.7	2.6
General government	1.0	0.8	1.1	1.0	1.0	0.8	0.6	0.6	0.6	0.6
Nonfinancial corporations	12.6	12.2	10.9	10.5	10.7	10.6	10.7	10.6	11.0	10.6
Rest-of-the-world counterparties	3.7	4.9	6.1	5.6	4.3	4.7	5.5	5.2	4.9	5.0
Share of household financial wealth in the debtor sectors' total liabilities										
<i>Austrian counterparties</i>										
MFIs including the OeNB	35.6	32.7	30.6	29.9	32.0	31.4	29.0	27.1	26.6	25.3
Mutual funds	39.6	31.3	30.1	29.1	26.2	25.3	25.9	24.6	23.0	22.4
Other non-MFIs	34.0	41.1	43.6	45.3	43.5	44.4	44.1	22.5	21.2	19.7
Insurance corporations	71.1	71.6	73.0	73.6	73.3	71.8	72.4	69.9	70.4	70.9
Pension funds	98.3	97.3	97.8	98.8	98.9	99.6	99.6	99.7	99.2	99.3
General government	2.1	1.7	2.2	1.9	1.8	1.5	1.2	1.1	1.1	1.2
Nonfinancial corporations	13.4	12.3	10.8	10.2	10.1	10.0	10.2	10.0	9.6	8.7

Source: OeNB.

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

Table 5.1 continued

Households including NPISHs: financial wealth

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
<i>EUR billion</i>										
Financial wealth	473.4	509.1	532.3	536.4	557.0	580.2	605.0	620.8	648.5	667.7
of households	466.6	501.7	524.5	528.0	548.7	571.7	593.0	608.9	635.9	654.5
of NPISHs	6.7	7.4	7.7	8.4	8.3	8.5	11.9	11.9	12.6	13.2
Financial wealth of households										
<i>Broken down by</i>										
Cash	14.9	15.9	16.9	18.0	18.4	19.8	20.8	21.5	22.1	22.6
Deposits with MFIs and other banks ¹	194.3	202.6	204.5	208.9	212.7	214.4	219.4	227.1	238.3	245.1
Debt securities	39.5	40.7	42.5	44.5	46.0	43.9	40.5	36.5	34.3	31.5
Quoted shares	8.7	14.4	18.5	14.3	16.6	18.3	18.4	19.6	21.6	25.2
Mutual fund shares	32.2	37.0	41.5	37.1	39.8	42.6	47.8	51.3	55.0	59.5
Other equity	68.7	77.3	81.9	83.7	88.8	103.2	108.9	113.5	121.2	125.0
Life insurance entitlements	61.0	64.4	67.8	68.2	70.6	70.5	73.1	72.8	72.9	79.9
Funded pension entitlements	29.8	31.0	31.5	32.4	33.8	35.2	38.6	39.6	42.6	44.2
Severance entitlements	2.1	2.8	3.6	4.3	5.3	6.2	7.3	8.3	9.4	10.6
Other insurance entitlements	9.0	9.6	9.6	9.9	10.4	11.2	11.8	12.0	12.3	3.4
Other financial investment	6.4	5.9	6.2	6.7	6.4	6.5	6.6	6.7	6.2	7.3
<i>Austrian counterparties</i>										
MFIs including the OeNB	249.4	257.3	260.9	266.6	270.6	273.0	272.3	275.0	284.7	287.2
Mutual funds	27.4	30.4	32.6	29.6	32.0	33.6	37.3	38.9	40.8	42.4
Other non-MFIs	39.9	45.8	48.4	49.8	54.4	62.3	67.8	73.1	78.4	84.3
Insurance corporations	70.1	73.9	77.2	77.6	80.3	80.6	83.9	83.6	84.2	82.3
Pension funds	12.4	13.5	14.0	14.8	15.7	16.8	18.5	18.6	19.6	20.7
General government	4.7	3.5	3.1	3.2	4.0	4.1	3.9	4.4	4.4	5.6
Nonfinancial corporations	43.9	50.7	55.8	54.8	57.5	65.6	71.3	74.3	78.5	80.6
Rest-of-the-world counterparties	18.9	26.4	32.6	31.6	34.2	35.8	38.0	40.9	45.3	51.4
Net change in wealth	-6.3	35.0	22.9	3.5	20.7	23.0	21.3	15.9	26.9	18.6
based on transactions	20.5	15.5	13.2	10.7	10.6	7.5	10.6	10.1	12.2	11.0
based on valuation and other effects	-26.9	19.5	9.7	-7.3	10.2	15.4	10.8	5.8	14.7	7.6
of which: valuation effects	-27.2	12.2	8.3	-5.9	5.1	2.3	5.0	3.0	4.7	9.7
of which: other effects	0.4	7.3	1.4	-1.3	5.1	13.1	5.7	2.7	10.0	-2.1
<i>EUR billion or %</i>										
Investment income ²	35.5	28.6	25.0	25.7	28.2	24.9	25.9	25.9	21.7	22.3
Investment income in % of financial wealth (mean)	7.4	5.8	4.8	4.8	5.2	4.4	4.4	4.2	3.4	3.4
<i>Shares in %</i>										
Financial wealth of households										
<i>Broken down by</i>										
Cash	3.2	3.2	3.2	3.4	3.3	3.5	3.5	3.5	3.5	3.5
Deposits with MFIs and other banks ¹	41.6	40.4	39.0	39.6	38.8	37.5	37.0	37.3	37.5	37.5
Debt securities	8.5	8.1	8.1	8.4	8.4	7.7	6.8	6.0	5.4	4.8
Quoted shares	1.9	2.9	3.5	2.7	3.0	3.2	3.1	3.2	3.4	3.9
Mutual fund shares	6.9	7.4	7.9	7.0	7.2	7.4	8.1	8.4	8.7	9.1
Other equity	14.7	15.4	15.6	15.9	16.2	18.0	18.4	18.6	19.1	19.1
Life insurance entitlements	13.1	12.8	12.9	12.9	12.9	12.3	12.3	12.0	11.5	12.2
Funded pension entitlements	6.4	6.2	6.0	6.1	6.2	6.2	6.5	6.5	6.7	6.8
Severance entitlements	0.5	0.6	0.7	0.8	1.0	1.1	1.2	1.4	1.5	1.6
Other insurance entitlements	1.9	1.9	1.8	1.9	1.9	2.0	2.0	2.0	1.9	0.5
Other financial investment	1.4	1.2	1.2	1.3	1.2	1.1	1.1	1.1	1.0	1.1
<i>Austrian counterparties</i>										
MFIs including the OeNB	53.4	51.3	49.7	50.5	49.3	47.7	45.9	45.2	44.8	43.9
Mutual funds	5.9	6.1	6.2	5.6	5.8	5.9	6.3	6.4	6.4	6.5
Other non-MFIs	8.5	9.1	9.2	9.4	9.9	10.9	11.4	12.0	12.3	12.9
Insurance corporations	15.0	14.7	14.7	14.7	14.6	14.1	14.1	13.7	13.2	12.6
Pension funds	2.7	2.7	2.7	2.8	2.9	2.9	3.1	3.1	3.1	3.2
General government	1.0	0.7	0.6	0.6	0.7	0.7	0.7	0.7	0.7	0.9
Nonfinancial corporations	9.4	10.1	10.6	10.4	10.5	11.5	12.0	12.2	12.4	12.3
Rest-of-the-world counterparties	4.0	5.3	6.2	6.0	6.2	6.3	6.4	6.7	7.1	7.8
Share of household financial wealth in the debtor sectors' total liabilities										
<i>Austrian counterparties</i>										
MFIs including the OeNB	22.4	24.3	25.1	25.0	26.2	28.0	29.3	29.8	31.3	31.2
Mutual funds	21.3	21.6	21.8	21.5	21.5	22.3	22.8	23.0	23.3	23.0
Other non-MFIs	18.1	18.9	22.4	22.6	22.6	25.6	26.1	27.5	33.9	36.5
Insurance corporations	69.8	70.1	69.4	70.1	69.5	69.1	70.7	71.2	72.5	74.8
Pension funds	97.7	98.0	98.5	98.6	98.7	98.9	99.0	99.0	99.1	99.1
General government	1.8	1.2	1.0	1.0	1.0	1.1	0.9	1.0	1.0	1.2
Nonfinancial corporations	8.3	9.1	9.4	9.0	9.1	9.6	10.2	10.5	10.4	10.0

Source: OeNB.

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

Table 5.2

Household financial wealth: deposits

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
<i>EUR billion</i>										
Total household deposits	135.0	139.1	139.8	146.5	149.9	156.9	162.6	167.2	171.4	181.8
Consumer households	131.8	135.8	135.7	141.7	143.3	149.6	154.3	156.8	160.5	169.9
Self-employed individuals	3.1	3.4	4.1	4.8	6.6	7.3	8.3	10.4	10.9	11.9
With domestic MFIs	132.3	136.3	136.8	143.6	146.8	153.7	159.2	163.7	169.6	179.6
With domestic non-MFIs (loans)	0.0	0.0	0.1	0.0	0.1	0.1	0.0	0.0	0.0	0.0
With the rest of the world	2.7	2.8	2.9	3.0	3.0	3.2	3.3	3.5	1.8	2.2
<i>By maturity</i>										
Demand deposits	13.7	15.1	16.9	18.7	20.2	23.7	26.2	29.6	44.9	46.0
Fixed-term deposits	121.3	124.0	122.9	127.8	129.8	133.1	136.4	137.6	126.6	135.7
with an agreed maturity of up to 2 years	76.5	78.3	78.0	82.6	87.2	89.3	91.5	93.7	86.3	101.7
with an agreed maturity of more than 2 years	44.8	45.7	44.9	45.2	42.5	43.8	44.9	43.9	40.3	34.1
<i>Memorandum items:</i>										
Total savings deposits	x	x	x	x	x	x	130.5	131.2	133.9	140.2
Deposits under savings plans with building and loan associations	15.2	15.9	16.1	16.6	16.5	16.9	17.7	18.0	17.9	17.4
Income earned on deposits	3.9	3.6	4.2	4.6	4.1	3.4	3.2	3.2	3.6	5.0
%										
<i>Interest rates on existing deposits with domestic MFIs</i>										
Demand deposits	2.37	1.64	1.51	1.47	1.21	0.93	0.89	0.97	1.25	1.74
of which: savings deposits	x	x	x	x	x	0.99	1.03	1.08	1.30	1.84
with an agreed maturity of up to 2 years	x	x	x	x	x	1.92	1.71	1.70	2.15	3.16
more than two years	x	x	x	x	x	3.48	3.29	3.10	2.98	3.16
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
<i>EUR billion</i>										
Total household deposits	194.3	202.6	204.5	208.9	212.7	214.4	219.4	227.1	238.3	245.1
Consumer households	181.6	189.1	190.7	194.5	197.2	198.5	204.4	210.9	221.3	227.1
Self-employed individuals	12.8	13.5	13.8	14.4	15.6	15.9	15.0	16.2	17.0	18.0
With domestic MFIs	192.4	199.5	200.6	204.4	208.2	210.1	213.5	220.0	230.5	236.2
With domestic non-MFIs (loans)	0.0	0.0	0.0	0.0	0.0	0.0	1.5	2.4	1.9	2.2
Rest of the world	1.9	3.1	3.9	4.6	4.5	4.3	4.4	4.7	5.9	6.8
<i>By maturity</i>										
Demand deposits	47.1	60.7	64.2	66.6	74.8	82.4	92.5	107.4	123.5	137.2
Fixed-term deposits	147.3	141.9	140.3	142.3	137.9	132.0	126.9	119.7	114.7	108.0
with an agreed maturity of up to 2 years	115.2	99.8	97.3	100.0	97.6	92.4	88.9	84.5	80.3	76.5
with an agreed maturity of more than 2 years	32.1	42.1	43.0	42.3	40.3	39.6	37.9	35.1	34.4	31.4
<i>Memorandum items:</i>										
Total savings deposits	150.1	151.7	149.5	150.1	148.0	143.8	141.3	138.9	138.2	132.754
Deposits under savings plans with building and loan associations	16.9	18.0	18.7	19.3	20.0	20.4	20.7	20.5	20.4	20.5
Income earned on deposits	6.3	4.3	2.6	2.8	2.7	1.9	1.5	0.9	0.6	0.4
%										
<i>Interest rates on existing deposits with domestic MFIs</i>										
Demand deposits	2.02	0.88	0.58	0.71	0.62	0.42	0.35	0.26	0.18	0.11
of which savings deposits	2.38	0.94	0.52	0.66	0.52	0.36	0.32	0.25	0.17	0.12
with agreed maturity										
up to 2 years	3.88	2.43	1.24	1.39	1.43	0.88	0.64	0.44	0.31	0.25
more than two years	3.52	3.30	2.39	2.27	2.17	1.89	1.66	1.42	1.20	0.98

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

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
<i>EUR billion</i>										
Total holdings	20.6	19.2	21.0	20.8	22.5	23.9	26.7	28.2	30.9	35.1
Broken down by issuer sector										
Austrian counterparties	17.8	15.5	17.3	17.1	19.0	20.1	22.7	24.0	26.7	29.8
MFIs including the OeNB	15.0	13.1	13.7	13.7	15.2	16.4	18.7	22.3	25.0	27.6
Other non-MFIs	0.5	0.8	0.8	1.1	1.5	1.6	2.2	0.1	0.1	0.1
General government	1.8	1.3	2.1	1.8	1.8	1.5	1.1	1.0	0.8	1.1
Nonfinancial corporations	0.5	0.2	0.8	0.4	0.5	0.6	0.7	0.6	0.8	1.0
Rest-of-the-world counterparties	2.8	3.7	3.7	3.7	3.5	3.8	4.0	4.1	4.2	5.3
Euro area	x	x	x	x	x	x	x	x	2.2	2.9
MFIs including the OeNB	x	x	x	x	x	x	x	x	1.2	1.5
Other non-MFIs	x	x	x	x	x	x	x	x	0.4	0.5
General government	x	x	x	x	x	x	x	x	0.4	0.7
Nonfinancial corporations	x	x	x	x	x	x	x	x	0.2	0.2
Non-euro area	x	x	x	x	x	x	x	x	2.0	2.4
Net change in wealth	-2.7	-1.4	1.8	-0.3	1.7	1.4	2.8	1.5	2.7	4.2
based on transactions	-2.5	0.5	1.8	-0.3	1.6	1.5	2.5	1.5	1.2	4.4
based on valuation and other effects	-0.2	-1.8	0.0	0.0	0.1	0.0	0.3	0.0	1.5	-0.1
Income from debt securities	0.2	0.1	0.3	0.5	1.0	1.0	1.0	1.0	1.3	1.4
<i>EUR billion</i>										
Total holdings	39.5	40.7	42.5	44.5	46.0	43.9	40.5	36.5	34.3	31.5
Broken down by issuer sector										
Austrian counterparties	34.0	33.8	35.2	37.1	37.8	36.9	33.8	30.3	28.4	25.6
MFIs including the OeNB	30.1	29.9	30.8	32.3	32.3	31.3	26.0	20.8	19.3	16.2
Other non-MFIs	0.2	0.1	0.4	0.5	0.8	0.4	3.4	5.0	4.4	5.3
General government	2.7	1.7	1.4	1.3	1.1	1.0	0.9	1.1	1.1	1.1
Nonfinancial corporations	1.1	2.0	2.7	3.1	3.6	4.1	3.6	3.4	3.6	3.0
Rest-of-the-world counterparties	5.4	6.9	7.3	7.4	8.3	7.1	6.7	6.2	5.9	5.9
Euro area	3.2	4.0	4.1	4.0	4.7	4.1	3.9	3.7	3.5	3.6
MFIs	1.4	1.3	1.4	1.1	1.3	1.1	0.9	0.7	0.6	0.8
Other non-MFIs	0.5	0.8	0.8	0.7	0.8	0.7	0.8	0.8	0.8	0.8
General government	0.9	1.4	1.4	1.4	1.4	1.2	1.1	1.1	1.0	1.1
Nonfinancial corporations	0.3	0.5	0.6	0.7	1.3	1.2	1.1	1.1	1.0	0.9
Non-euro area	2.3	2.9	3.2	3.3	3.5	3.0	2.7	2.5	2.4	2.3
Net change in wealth	4.4	1.2	1.8	2.0	1.5	-2.1	-3.5	-4.0	-2.2	-2.8
based on transactions	4.7	-0.6	1.1	2.0	0.2	-1.7	-4.1	-3.4	-2.5	-2.6
based on valuation and other effects	-0.3	1.8	0.8	0.0	1.3	-0.4	0.6	-0.5	0.3	-0.2
Income from debt securities	1.6	1.5	1.5	1.6	1.6	1.5	1.2	1.0	0.9	0.8
Long-term government bond yields	%									
Austria	4.36	3.94	3.23	3.32	2.37	2.01	1.49	0.75	0.38	0.58
Germany	3.98	3.22	2.74	2.61	1.50	1.57	1.16	0.50	0.09	0.32
Euro area	4.31	3.82	3.62	4.39	3.89	2.99	2.04	1.27	0.93	1.17
U.S.A.	3.65	3.24	3.20	2.77	1.79	2.34	2.53	2.13	1.84	2.34
Japan	1.49	1.34	1.17	1.12	0.85	0.71	0.55	0.36	-0.05	0.05

Source: OeNB.

Household financial wealth: debt securities (detailed assessment)

2017

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	17.2	6.7	4.4	3.3	31.5
Regional breakdown:					
Austrian counterparties	16.2	5.3	3.0	1.1	25.6
Share in total issues (%)	12.3	35.8	7.3	0.3	5.2
Rest-of-the-world counterparties	1.0	1.4	1.4	2.2	5.9
Euro area	0.8	0.8	0.9	1.1	3.6
Germany	0.6	0.2	0.6	0.7	2.1
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	0.7
Other issuers	0.1	0.3	0.1	0.1	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	0.2	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	11.9	1.1	4.3	3.2	20.4
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	3.5	5.1	0.0	0.0	8.6
Other debt securities	1.6	0.5	0.1	0.0	2.2
Bond categories by original maturity					
up to 1 year	0.1	0.0	0.4	0.8	1.4
1 to 5 years	4.7	0.2	0.5	0.1	5.6
5 to 10 years	8.7	1.1	2.6	2.0	14.3
more than 10 years	3.6	5.5	0.8	0.4	10.3
Bond categories by residual maturity					
up to 1 year	3.3	0.9	1.0	0.8	6.0
1 to 2 years	8.6	2.2	1.4	0.3	12.5
2 to 5 years	4.6	2.3	1.2	2.0	10.1
more than 5 years	0.7	1.3	0.7	0.1	2.9

Source: OeNB.

Table 5.4.1

Household financial wealth: quoted shares

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
<i>EUR billion</i>										
Total holdings	7.4	10.5	10.7	9.3	8.0	10.2	12.7	18.0	21.1	19.0
Broken down by issuer sector										
Austrian counterparties	4.7	6.3	5.0	4.2	4.8	5.9	7.5	11.3	13.2	12.1
MFIs including the OeNB	1.3	1.6	1.3	0.5	0.6	0.6	0.8	1.2	1.6	1.4
Other non-MFIs	0.0	0.0	0.0	0.3	0.3	0.3	0.3	0.5	0.7	0.6
Insurance corporations	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.3	0.3	0.2
Pension funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Nonfinancial corporations	3.4	4.7	3.7	3.4	3.9	4.9	6.3	9.3	10.6	10.0
Rest-of-the-world counterparties	2.7	4.1	5.7	5.1	3.2	4.3	5.1	6.7	8.0	6.8
Euro area	x	x	x	x	x	x	x	x	3.8	3.6
MFIs including the OeNB	x	x	x	x	x	x	x	x	0.5	0.4
Other non-MFIs	x	x	x	x	x	x	x	x	0.3	0.2
Insurance corporations	x	x	x	x	x	x	x	x	0.2	0.2
Pension funds	x	x	x	x	x	x	x	x	0.0	0.0
Nonfinancial corporations	x	x	x	x	x	x	x	x	2.8	2.8
Non-euro area	x	x	x	x	x	x	x	x	4.2	3.2
Net change in wealth	1.5	3.1	0.2	-1.4	-1.3	2.2	2.5	5.4	3.1	-2.2
based on transactions	1.5	1.6	1.9	0.8	0.6	0.4	0.6	1.6	0.9	-0.7
based on valuation and other effects ¹	0.0	1.5	-1.7	-2.2	-1.8	1.8	1.9	3.8	2.2	-1.3
based on other effects	x	x	x	x	x	x	x	x	x	-0.1
Dividend payments	x	x	x	x	x	x	x	x	0.5	0.4
<i>EUR billion</i>										
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Total holdings	8.7	14.4	18.5	14.3	16.6	18.3	18.4	19.6	21.6	25.2
Broken down by issuer sector										
Austrian counterparties	5.0	8.3	10.0	6.9	8.1	8.4	7.8	8.3	8.9	10.7
MFIs including the OeNB	0.7	1.0	1.6	0.9	1.2	1.2	1.1	1.4	1.5	1.9
Other non-MFIs	0.2	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Insurance corporations	0.1	0.2	0.2	0.1	0.2	0.2	0.2	0.2	0.3	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	3.9	6.6	8.3	5.8	6.7	7.1	6.6	6.7	7.1	8.4
Rest of the world	3.7	6.1	8.4	7.5	8.4	9.9	10.5	11.4	12.6	14.6
Euro area	2.0	3.3	4.4	3.8	4.4	5.2	4.9	5.3	5.7	6.8
MFIs including the OeNB	0.1	0.3	0.3	0.2	0.3	0.3	0.4	0.3	0.3	0.4
Other non-MFIs	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.5
Insurance corporations	0.1	0.2	0.2	0.2	0.2	0.4	0.4	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	1.6	2.8	3.8	3.3	3.7	4.4	4.0	4.4	4.7	5.4
Non-euro area	1.7	2.8	4.0	3.7	4.1	4.7	5.6	6.0	6.9	7.8
Net change in wealth	-10.2	5.7	4.1	-4.1	2.2	1.8	0.1	1.3	1.9	3.7
based on transactions	0.7	0.3	1.3	0.1	-0.1	-0.3	0.5	0.0	0.3	-0.3
based on exchange rate and price effects	-10.8	4.4	2.7	-4.3	2.3	2.0	-0.5	1.5	1.6	4.1
based on other effects	-0.1	1.0	0.1	0.0	0.1	0.0	0.0	-0.2	0.0	-0.2
Dividend payments	0.3	0.3	0.3	0.5	0.5	0.5	0.5	0.4	0.5	0.5
<i>Index (M12 1998 = 100)</i>										
Stock indices										
ATX	403	156	223	259	169	214	227	193	214	234
DAX	161	96	119	138	118	152	191	196	215	230
EuroStoxx	132	73	89	84	69	79	93	94	98	98
Dow Jones	111	64	76	74	61	75	118	126	138	138
Nikkei	144	96	114	126	133	143	181	194	190	215

Source: Wiener Börse, Statistics Austria, OeNB.

¹ Until 2006 net change in wealth is based on valuation and other effects in total. Starting with 2007 valuation and other effects are separated.

Table 5.4.2

Household financial wealth: quoted shares (detailed assessment)

2017				
Issuer sectors				
	Banks	Other financial institutions	Nonfinancial corporations	Total
<i>Valuation at market prices in EUR billion or shares in %</i>				
Total holdings	2.3	2.3	20.6	25.2
Breakdown by region				
Austrian counterparties	1.9	0.4	8.4	10.7
ATX prime issuers	1.3	0.4	6.6	8.3
Other issuers	0.6	0.0	1.8	2.3
Share in total issues (%)	6.3	5.2	8.9	8.1
Rest-of-the-world counterparties				
Euro area	0.4	1.0	5.4	6.8
Germany	0.3	0.7	4.4	5.3
France	0.0	0.1	0.3	0.4
Italy	0.1	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	0.1	0.2
Non-euro area	0.0	0.8	6.9	7.8
Switzerland	0.0	0.3	1.7	2.0
United Kingdom	0.0	0.1	0.8	0.8
U.S.A.	0.0	0.4	3.1	3.5
Canada	0.0	0.0	0.3	0.3
Japan	0.0	0.0	0.1	0.1
Other issuers	0.0	0.1	0.9	1.1

Source: Wiener Börse, OeNB.

Table 5.5.1

Household financial wealth: mutual fund shares

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
<i>EUR billion</i>										
Total holdings	23.2	26.8	30.8	30.6	28.1	29.8	34.3	41.5	43.8	43.4
Broken down by issuer country										
Austrian counterparties	22.0	25.2	27.7	28.8	26.9	28.5	32.9	38.9	39.6	37.9
Rest-of-the-world counterparties	1.2	1.7	3.1	1.8	1.2	1.2	1.4	2.6	4.2	5.5
Euro area	x	x	x	x	x	x	x	x	x	x
Non-euro area	x	x	x	x	x	x	x	x	x	x
Bond categories for domestic funds										
Equity funds	x	x	x	x	x	x	x	x	x	x
Fixed-income funds	x	x	x	x	x	x	x	x	x	x
MFI money market funds	x	x	x	x	x	x	x	x	x	x
Balanced funds	x	x	x	x	x	x	x	x	x	x
Real estate funds	x	x	x	x	x	x	x	x	x	x
Hedge funds	x	x	x	x	x	x	x	x	x	x
Other funds	x	x	x	x	x	x	x	x	x	x
Net change in wealth	3.4	3.6	4.0	-0.2	-2.5	1.6	4.6	7.2	2.3	-0.4
based on transactions	2.5	3.3	4.0	2.9	0.5	1.1	2.9	3.8	1.7	-0.5
based on exchange rate and price effects	x	x	x	x	x	x	x	x	0.2	0.2
based on other effects	x	x	x	x	x	x	x	x	0.4	-0.1
Income earned on mutual fund shares	0.3	0.5	0.7	0.7	0.6	0.5	0.6	0.6	2.1	1.4

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
<i>EUR billion</i>										
Total holdings	32.2	37.0	41.5	37.1	39.8	42.6	47.8	51.3	55.0	59.5
Broken down by issuer country										
Austrian counterparties	28.1	30.9	33.1	29.8	32.1	33.7	37.4	38.9	40.8	42.5
Rest-of-the-world counterparties	4.1	6.2	8.4	7.2	7.6	8.9	10.4	12.3	14.2	17.1
Euro area	3.4	5.1	6.9	6.1	6.4	7.5	8.9	10.6	12.3	15.3
Non-euro area	0.7	1.0	1.4	1.2	1.3	1.3	1.5	1.7	1.9	1.7
Bond categories for domestic funds										
Equity funds	3.2	4.7	5.6	4.3	4.8	5.2	5.5	5.8	6.2	7.0
Fixed-income funds	12.3	13.3	12.5	11.8	13.3	13.5	14.8	13.7	13.0	11.7
MFI money market funds	0.8	0.5	0.6	0.3	0.1	0.1	0.1	0.0	0.0	0.0
Balanced funds	10.5	10.8	12.4	11.2	11.3	11.7	13.3	15.3	16.5	18.2
Real estate funds	1.1	1.3	1.7	2.0	2.5	3.1	3.6	4.1	4.9	5.4
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	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Net change in wealth	-11.2	4.9	4.5	-4.4	2.7	2.8	5.2	3.5	3.8	4.5
based on transactions	-3.6	1.0	2.3	-1.6	0.8	2.6	3.3	3.9	3.0	3.7
based on exchange rate and price effects	-1.5	0.4	0.2	-0.1	1.7	0.1	1.9	-0.4	0.7	0.9
based on other effects	-6.1	3.5	1.9	-2.7	0.1	0.1	0.0	0.0	0.0	-0.1
Income earned on mutual fund shares	1.2	1.0	0.9	0.9	0.9	0.9	0.9	1.3	1.1	1.1

Source: Statistics Austria, OeNB.

Table 5.5.2

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

2017						
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	7.0	11.7	18.2	5.4	0.1	42.5
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	6.6	14.0	9.4	8.5	4.1	42.5
Domestic financial assets	3.4	0.2	0.9	1.4	0.0	5.9
Debt securities	1.4	0.0	0.3	1.4	0.0	3.1
Quoted shares	0.1	0.1	0.6	0.0	0.0	0.8
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	1.9	0.0	0.0	0.0	0.0	1.9
Foreign financial assets	3.2	13.8	8.4	7.1	0.0	32.5
Debt securities	2.6	3.1	2.6	7.1	0.0	15.5
Quoted shares	0.4	0.9	5.8	0.0	0.0	7.1
Mutual fund shares	0.0	9.8	0.0	0.0	0.0	9.8
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	4.1	4.1

Source: OeNB.

¹ Above all housing and other real assets.

Table 5.6.

Household financial wealth: other equity

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
<i>EUR billion</i>										
Total holdings	36.3	39.0	45.6	47.5	47.4	50.6	53.8	56.9	66.2	72.7
Unquoted shares	x	x	x	x	x	x	x	1.7	1.8	1.6
Other equity	36.3	39.0	45.6	47.5	47.4	50.6	53.8	55.3	64.4	71.1
Broken down by issuer sector										
Austrian counterparties	35.1	37.9	42.8	44.2	45.7	48.5	50.8	52.3	63.0	69.3
MFIs including the OeNB	1.2	1.3	0.3	0.3	0.3	0.2	0.2	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	9.5	12.2	19.7	20.9	21.9	24.2	25.3	28.3	35.7	41.3
Insurance corporations	0.2	0.1	0.1	0.1	0.1	0.1	0.2	0.0	0.0	0.0
Pension funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	–	–	–
Nonfinancial corporations	24.1	24.3	22.7	22.9	23.4	23.9	25.2	24.1	27.4	28.0
Rest-of-the-world counterparties	1.2	1.0	2.8	3.4	1.7	2.1	2.9	2.9	1.3	1.7
Net change in wealth	2.4	2.7	6.7	1.9	–0.1	3.2	3.2	3.1	9.3	6.5
based on transactions	2.7	2.4	5.2	1.4	1.1	2.0	1.3	2.7	3.5	3.1
based on valuation and other effects	–0.3	0.3	1.5	0.5	–1.3	1.1	1.9	0.4	5.7	3.4
<i>EUR billion</i>										
Total holdings	68.7	77.3	81.9	83.7	88.8	103.2	108.9	113.5	121.2	125.0
Unquoted shares	2.2	2.6	3.1	3.4	3.3	3.2	2.8	2.8	2.7	2.7
Other equity	66.5	74.7	78.8	80.3	85.5	100.0	106.0	110.7	118.5	122.3
Broken down by issuer sector										
Austrian counterparties	65.2	73.4	77.6	79.1	84.3	98.8	104.8	109.5	117.3	121.1
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	37.3	42.4	44.4	45.0	48.4	55.6	55.5	57.4	62.6	66.2
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	27.9	31.0	33.2	34.1	35.8	43.1	49.3	52.2	54.7	54.9
Rest-of-the-world counterparties	1.2	1.3	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
Net change in wealth	–4.0	8.6	4.6	1.8	5.0	14.4	5.7	4.7	7.7	3.7
based on transactions	1.5	1.6	1.1	1.4	1.4	0.5	1.3	–0.1	0.8	–0.1
based on valuation and other effects	–5.5	7.1	3.5	0.5	3.6	13.9	4.4	4.8	6.9	3.8
Equity held in domestic private foundations ¹	36.7	41.8	43.9	44.3	47.4	54.6	54.5	56.4	61.8	65.4
Assets of private foundations ²	36.7	41.8	43.9	44.3	47.4	54.6	54.5	56.4	61.8	65.4
Assets that do not constitute equity	5.9	6.7	7.0	6.5	6.8	8.4	6.3	4.7	6.5	6.4
Equity interests	16.9	19.8	20.2	20.2	21.2	26.1	27.6	29.6	32.2	34.8
Real assets (housing)	13.9	15.4	16.7	17.6	19.4	20.1	20.6	22.1	23.1	24.2

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

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
	<i>EUR billion</i>									
Total holdings	49.9	52.4	56.6	60.4	63.1	66.7	72.1	81.3	87.0	90.8
Life insurance entitlements	28.9	32.1	35.2	37.9	39.7	42.1	45.7	53.3	57.6	60.5
Austrian counterparties	28.8	32.0	35.0	37.7	39.4	41.7	45.1	52.4	56.2	58.9
Rest-of-the-world counterparties	0.1	0.1	0.2	0.2	0.3	0.4	0.6	0.9	1.4	1.5
(Provisions for) non-social security pensions payable by employers	14.8	13.9	14.1	14.5	15.0	15.6	16.7	17.8	17.4	17.5
Nonfinancial corporations	8.6	8.2	8.4	8.6	8.8	9.2	9.7	10.4	9.9	10.0
OeNB	1.7	1.8	1.8	1.8	1.8	1.8	1.9	2.0	1.9	1.9
Banks	3.5	2.8	2.9	3.1	3.3	3.4	3.9	4.1	4.4	4.5
Insurance corporations	1.0	1.0	1.0	1.0	1.1	1.1	1.2	1.3	1.3	1.1
Pension provisions with financial institutions	6.1	6.5	7.3	8.0	8.4	9.2	10.1	11.0	12.1	12.8
Pension funds	6.1	6.5	7.3	8.0	8.4	9.2	10.1	11.0	11.9	12.5
Insurance corporations (occupational group insurance)	–	–	–	–	–	–	–	–	0.1	0.3
Net change in wealth	4.2	2.5	4.2	3.8	2.7	3.6	5.3	9.3	5.7	3.8
based on transactions	2.7	3.4	3.7	3.4	3.2	2.7	4.0	5.0	4.5	3.6
based on other effects	1.5	–0.9	0.5	0.4	–0.6	1.0	1.3	4.3	1.2	0.2
Memorandum item: subsidized pension plans										
Subsidized personal pension plans (“Zukunftsvorsorge”) ¹	–	–	–	–	–	0.1	0.5	1.1	1.8	2.5
With insurance corporations	–	–	–	–	–	0.1	0.4	0.9	1.5	2.1
With capital management companies	–	–	–	–	–	0.0	0.1	0.2	0.3	0.4
Investment income from life insurance and funded pension plans	2.7	2.9	3.2	3.0	3.2	3.1	3.2	3.3	3.4	3.7
Memorandum item: Severance entitlements	–	–	–	–	–	0.1	0.4	0.7	1.1	1.6

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

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
	<i>EUR billion</i>									
Total holdings	90.8	95.3	99.3	100.6	104.4	105.7	111.7	112.4	115.4	124.1
Life insurance entitlements	61.0	64.4	67.8	68.2	70.6	70.5	73.1	72.8	72.9	79.9
Austrian counterparties	59.3	62.4	65.6	65.6	67.7	67.3	69.5	68.9	68.7	75.5
Rest-of-the-world counterparties	1.6	2.0	2.3	2.6	2.9	3.2	3.5	3.8	4.1	4.4
(Provisions for) non-social security pensions payable by employers	17.1	17.1	17.1	17.1	17.5	17.8	19.4	20.2	22.0	22.5
Nonfinancial corporations	9.8	9.7	9.7	9.7	9.7	9.7	10.6	10.8	12.0	13.3
OeNB	1.8	1.8	1.8	1.8	1.9	1.9	1.9	1.9	1.9	2.0
Banks	4.6	4.6	4.6	4.7	4.9	5.2	5.8	6.3	6.7	5.8
Insurance corporations	0.9	0.9	0.9	0.9	1.1	1.1	1.1	1.1	1.3	1.3
Pension provisions with financial institutions	12.7	13.9	14.4	15.2	16.2	17.4	19.2	19.5	20.6	21.8
Pension funds	12.4	13.5	14.0	14.8	15.7	16.8	18.5	18.6	19.6	20.7
Insurance corporations (occupational group insurance)	0.3	0.4	0.4	0.4	0.5	0.6	0.7	0.8	0.9	1.1
Net change in wealth	0.0	4.5	4.0	1.2	3.8	1.3	6.0	0.7	3.0	8.7
based on transactions	3.0	3.9	3.7	1.8	2.2	2.0	1.6	0.2	-0.1	-1.4
based on other effects	-3.1	0.6	0.3	-0.6	1.6	-0.7	4.4	0.5	3.2	10.1
Memorandum item: subsidized pension plans										
Subsidized personal pension plans ("Zukunftsvorsorge") ¹	2.8	3.8	5.0	5.7	7.1	7.8	8.1	8.2	8.4	9.0
With insurance corporations	2.4	3.3	4.4	5.0	6.4	7.0	7.6	7.8	8.2	8.8
With capital management companies	0.4	0.5	0.6	0.7	0.8	0.8	0.5	0.4	0.2	0.2
Investment income from life insurance and funded pension plans	3.6	3.7	3.4	3.4	3.4	3.7	3.1	3.0	2.8	3.1
Memorandum item:										
Severance entitlements	2.1	2.8	3.6	4.3	5.3	6.2	7.3	8.3	9.4	10.6

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

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
<i>EUR billion</i>										
Financing	2.5	6.3	6.0	5.1	5.6	5.3	7.7	8.0	7.1	5.7
of households	2.5	6.3	5.9	5.1	5.6	5.2	7.4	8.1	7.3	5.7
of NPISHs	0.1	0.1	0.2	0.0	0.0	0.0	0.3	-0.1	-0.2	0.0
Financing of households										
Loans	2.5	6.2	5.8	5.1	5.5	5.2	7.4	8.2	7.0	5.5
Housing loans	4.1	5.1	4.5	4.0	3.0	5.0	5.3	5.2	4.8	5.3
Consumer loans	-0.4	-0.1	-4.5	-0.4	-0.3	-0.2	0.0	-0.4	0.9	0.2
Other loans	-1.3	1.2	5.8	1.5	2.8	0.4	2.2	3.5	1.3	0.0
Other liabilities	0.0	0.0	0.1	0.0	0.1	0.1	0.0	-0.1	0.2	0.2
<i>Memorandum items:</i>										
Loans linked to savings plans with building and loan associations	-0.5	-0.5	1.6	0.7	-0.1	-0.6	0.6	0.2	0.3	1.0
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	2.5	6.1	5.7	5.0	4.9	5.2	7.4	8.1	7.2	5.5
MFIs including the OeNB	2.5	5.3	5.6	5.6	6.9	4.8	6.4	7.4	6.4	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	0.0	0.0	0.0	0.1	0.1	0.1	0.0
Insurance corporations	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.3	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	0.0	0.7	-0.1	-0.6	-2.0	0.4	0.9	0.7	0.4	-0.4
Nonfinancial corporations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Foreign lenders	0.0	0.1	0.2	0.1	0.6	0.0	0.0	0.0	0.0	0.2
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
<i>EUR billion</i>										
Financing	3.1	0.7	1.2	2.6	0.5	1.1	1.7	2.8	3.3	4.8
of households	3.1	0.6	1.3	2.6	0.5	1.0	2.4	2.8	2.6	4.9
of NPISHs	0.0	0.1	-0.1	0.0	0.1	0.0	-0.6	0.0	0.7	-0.1
Financing of households										
Loans	2.8	0.9	1.1	2.7	0.3	1.3	2.3	2.7	2.8	4.9
Housing loans	3.6	1.9	2.0	3.4	1.8	2.2	3.1	4.1	3.5	4.6
Consumer loans	-0.6	-0.9	-0.7	-0.7	-1.0	-0.5	-0.8	-0.5	-0.2	0.3
Other loans	-0.3	-0.1	-0.3	0.1	-0.5	-0.4	0.0	-0.9	-0.5	0.0
Other liabilities	0.3	-0.3	0.2	-0.1	0.1	-0.3	0.1	0.1	-0.2	0.0
<i>Memorandum items:</i>										
Loans linked to savings plans with building and loan associations	0.9	0.0	0.4	1.0	0.5	-0.3	-0.3	-0.2	-0.6	1.0
Revolving loans and overdrafts	x	x	x	-0.8	-0.3	-0.3	-0.1	0.2	0.9	-0.7
Credit card loans	x	x	x	0.1	0.0	0.0	0.0	0.0	0.2	0.0
Domestic lenders	3.1	0.6	1.3	2.5	0.3	1.2	2.4	2.9	3.6	5.1
MFIs including the OeNB	2.5	0.3	1.1	2.2	0.7	1.0	1.9	2.6	3.8	5.1
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	0.0	-0.1	0.1	0.1	0.0	-0.1	0.0	-0.1	0.0
Insurance corporations	0.0	0.0	0.0	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0
Pension funds	0.0	0.0	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0
General government	0.6	0.3	0.1	0.2	-0.4	0.3	0.7	0.4	0.0	0.0
Nonfinancial corporations	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Foreign lenders	0.0	0.0	0.0	0.1	0.2	-0.2	-0.1	-0.1	-1.0	-0.2

Source: OeNB.

Table 7.1

Households including NPISHs: debt

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
<i>EUR billion</i>										
Liabilities	83.3	90.7	96.4	100.2	104.9	108.8	116.0	132.9	141.4	147.9
of households	83.1	90.4	96.0	99.7	104.4	108.3	115.4	132.3	140.9	147.3
Consumer households	70.1	76.7	81.2	84.3	88.2	91.9	97.0	102.7	110.6	115.9
Self-employed individuals	13.0	13.7	14.7	15.4	16.2	16.5	18.4	29.6	30.3	31.4
of NPISHs	0.2	0.3	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.5
Household liabilities										
Loans	82.9	90.2	95.6	99.3	104.0	107.8	114.9	131.4	139.9	146.1
Housing loans	42.0	45.2	47.7	53.6	57.1	61.3	69.9	75.7	82.2	87.2
Consumer loans	14.6	16.3	23.7	23.1	22.0	20.7	23.6	26.5	25.4	25.6
Other loans	26.3	28.6	24.2	22.7	24.9	25.8	21.4	29.2	32.3	33.3
Other liabilities	0.2	0.2	0.4	0.4	0.5	0.5	0.5	1.0	1.0	1.2
<i>Memorandum items:</i>										
Loans linked to savings plans with building and loan associations	11.0	10.5	12.2	12.9	12.8	12.2	12.7	12.9	13.2	14.2
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	83.0	90.2	95.6	99.2	102.6	106.5	113.6	130.5	139.2	144.8
MFIs including the OeNB	61.5	66.8	72.2	77.2	83.9	86.8	93.0	109.1	117.1	124.3
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	0.4	0.5	0.7	0.6	0.6	0.7	0.7	0.9	0.9	0.9
Insurance corporations	0.6	0.6	0.5	0.6	0.6	0.6	0.6	0.6	0.6	0.6
Pension funds	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.1	0.0	0.0
General government	20.4	22.2	22.1	20.8	17.3	18.3	19.2	19.8	20.5	18.9
Nonfinancial corporations	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Foreign lenders	0.1	0.2	0.4	0.5	1.8	1.8	1.8	1.8	1.6	2.5
Denominated in ATS/EUR	78.1	80.6	83.2	85.2	87.7	89.8	86.6	98.4	105.9	114.4
Denominated in foreign currency	5.0	9.8	12.8	14.6	16.7	18.5	28.8	33.9	35.0	32.9
Net change of liabilities	1.9	7.3	5.6	3.7	4.7	3.9	7.1	16.9	8.5	6.4
based on transactions	2.5	6.3	5.9	5.1	5.6	5.2	7.4	8.1	7.3	5.7
based on valuation and other effects	-0.6	1.1	-0.3	-1.3	-0.9	-1.3	-0.3	8.8	1.3	0.7
of which: valuation effects	x	x	x	x	x	x	x	x	0.6	-1.1
of which: other effects	x	x	x	x	x	x	x	x	0.6	1.8
Interest expenses	4.2	3.8	4.5	4.6	4.3	3.8	3.8	4.1	5.1	6.5
Investment income in % of financial wealth (mean)	5.0	4.3	4.8	4.7	4.2	3.6	3.4	3.3	3.7	4.5
%										
Interest rates on existing deposits with domestic MFIs										
Revolving loans and overdrafts	9.41	8.92	9.00	8.76	8.51	8.09	7.33	6.76	6.95	7.50
for house purchases	x	x	x	x	x	5.04	4.51	4.24	4.28	5.03
Consumer and other loans	x	x	x	x	x	6.30	5.77	5.44	5.80	6.50
of which: liberal professions and own-account workers	x	x	x	x	x	x	x	x	x	x
<i>Year-end price</i>										
CHF/EUR exchange rate	1.60	1.61	1.52	1.48	1.45	1.56	1.54	1.56	1.60	1.65

Source: Statistics Austria, ECB, OeNB.

Table 7.1 continued

Households including NPISHs: debt

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
<i>EUR billion</i>										
Liabilities	154.8	155.4	162.9	166.3	168.8	168.5	172.6	178.1	185.6	189.0
of households	154.2	154.6	162.2	165.6	167.9	167.6	169.9	175.5	182.4	185.8
Consumer households	121.9	123.1	129.2	132.1	134.7	134.9	137.0	142.2	147.7	150.1
Self-employed individuals	32.3	31.6	33.0	33.6	33.2	32.8	33.0	33.4	34.6	35.7
of NPISHs	0.6	0.7	0.7	0.7	0.9	0.9	2.6	2.6	3.3	3.2
Household liabilities										
In loans	152.7	153.4	160.9	164.4	165.0	165.1	167.4	172.9	179.9	183.4
Housing loans	95.0	96.6	103.1	107.4	112.5	113.9	116.1	122.3	128.0	133.4
Consumer loans	25.0	23.9	23.6	22.9	21.9	21.1	20.1	19.4	19.1	18.4
Other loans	32.7	33.0	34.1	34.1	30.6	30.1	31.1	31.1	32.9	31.6
Other liabilities	1.5	1.2	1.3	1.2	2.8	2.5	2.6	2.6	2.4	2.4
<i>Memorandum items:</i>										
Loans linked to savings plans with building and loan associations	15.1	15.1	15.5	16.5	16.9	16.6	16.4	16.2	15.6	16.6
Revolving loans and overdrafts	x	x	13.7	12.9	12.6	12.3	12.2	12.3	13.3	12.6
Credit card loans	x	x	0.8	0.8	0.8	0.9	0.9	0.9	1.1	1.1
Domestic lenders	151.8	152.2	159.7	163.1	165.1	165.1	167.5	173.2	178.3	182.0
MFIs including the OeNB	130.6	130.6	137.7	140.8	141.5	141.4	143.9	149.3	154.6	156.7
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	0.9	0.8	0.9	0.8	0.2	0.2	0.1	0.1
Insurance corporations	0.6	0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.4	0.4
Pension funds	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	19.5	19.9	20.0	20.3	21.8	21.9	22.9	23.1	23.1	24.7
Nonfinancial corporations	0.1	0.1	0.5	0.5	0.5	0.5	0.1	0.1	0.1	0.1
Foreign lenders	2.4	2.4	2.4	2.6	2.7	2.5	2.4	2.3	4.0	3.8
Denominated in ATS/EUR	115.5	118.0	122.5	127.3	135.2	139.4	144.6	151.1	161.2	169.3
Denominated in foreign currency	38.7	36.7	39.7	38.4	32.7	28.2	25.3	24.4	21.2	16.6
Net change of liabilities	6.9	0.4	7.5	3.5	2.2	-0.2	2.3	5.6	6.8	3.5
based on transactions	3.1	0.6	1.3	2.6	0.5	1.0	2.4	2.8	2.6	4.9
based on valuation and other effects	3.8	-0.1	6.2	0.8	1.8	-1.3	0.0	2.7	4.2	-1.4
of which: valuation effects	4.2	-0.1	6.6	1.2	0.0	-0.9	0.6	2.8	0.3	-1.7
of which: other effects	-0.3	0.0	-0.4	-0.4	1.8	-0.4	-0.7	-0.1	3.9	0.2
Interest expenses	7.2	5.2	4.3	4.6	4.3	3.9	4.1	3.9	3.8	3.7
Investment income in % of financial wealth (mean)	4.7	3.4	2.7	2.8	2.6	2.3	2.4	2.2	2.1	2.0
%										
Interest rates on existing deposits with domestic MFIs										
Revolving loans and overdrafts	7.84	6.54	5.76	5.74	5.37	4.95	4.74	4.43	4.24	3.94
for house purchases	5.56	4.47	3.28	3.25	2.92	2.44	2.39	2.14	2.00	1.89
Consumer and other loans	6.91	5.21	4.29	4.43	4.07	3.64	3.67	3.46	3.35	3.06
of which: liberal professions and own-account workers	x	x	x	3.98	3.60	3.19	3.14	2.86	2.70	2.54
Year-end price										
CHF/EUR exchange rate	1.49	1.48	1.25	1.22	1.21	1.23	1.20	1.08	1.07	1.17

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

Debt levels and cover

	Share of indebted households	
	2010	2014
	%	
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	34,355
3 rd quintile	34,732	139,614	162,505
4 th quintile	139,615	310,837	363,827
5 th quintile	over 310,837		over 363,827

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

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
<i>Thousands</i>				
1995	7,948	1,873	4,872	1,202
1996	7,959	1,871	4,875	1,212
1997	7,968	1,869	4,879	1,220
1998	7,977	1,865	4,885	1,227
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

Source: Statistics Austria.

Households

Year	Total	One-person households	Multi-person households	Average household size
<i>Thousands</i>				
1995	3,093	893	2,201	2.5
1996	3,121	913	2,208	2.5
1997	3,135	925	2,209	2.5
1998	3,159	939	2,220	2.5
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

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.