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Calculation date: September 2022

Table 1

**Households including NPISHs: overview**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>Transactions</b>										
<i>EUR billion or %</i>										
Gross value added (basic prices)	39.2	40.3	41.0	43.0	43.9	45.1	47.3	48.6	48.3	50.0
Net disposable income	130.1	132.9	137.6	142.8	152.5	159.7	167.3	172.4	172.4	173.8
Consumption expenditure	119.3	121.4	125.4	130.5	136.7	142.5	147.7	152.2	154.1	158.3
Changes in pension entitlements	1.0	1.1	1.2	1.5	1.4	1.6	1.3	1.3	1.5	1.3
<i>Resources</i>										
Net saving	11.8	12.6	13.4	13.7	17.1	18.7	20.9	21.5	19.8	16.8
Net capital transfers	1.1	1.9	1.1	1.0	1.0	0.7	1.1	1.4	1.2	1.1
Changes in net worth due to saving and capital transfers	12.9	14.5	14.5	14.7	18.1	19.4	22.0	22.9	21.0	17.9
Financing	5.1	5.6	5.3	7.7	8.0	7.1	5.7	3.1	0.7	1.2
<i>Uses</i>										
Net real investment	5.2	5.1	3.8	4.6	5.0	4.8	5.0	6.3	6.2	6.5
Financial investment	12.8	15.0	16.0	17.8	21.1	21.5	22.6	19.9	15.5	12.6
<i>Resources or uses (gross)</i>										
Consumption of fixed capital/replacement investments	8.1	8.3	8.5	8.7	9.0	9.3	9.7	10.2	10.4	10.7
<i>Net lending/borrowing</i>										
in the capital account	7.7	9.4	10.7	10.1	13.1	14.6	17.0	16.6	14.8	11.4
in the financial accounts	7.7	9.4	10.7	10.1	13.1	14.4	16.9	16.9	14.8	11.4
Gross saving rate (%)	14.3	14.7	14.8	14.7	16.1	16.4	17.2	17.2	16.4	14.8
Net saving rate (%)	9.0	9.4	9.6	9.5	11.1	11.6	12.4	12.4	11.4	9.6
<b>Stocks</b>										
Nonfinancial assets <sup>1</sup>	456.2	468.3	483.0	503.4	521.0	542.9	567.7	595.3	616.9	640.0
Real assets of households	287.6	296.1	306.6	319.0	331.9	347.7	367.9	386.1	398.6	412.5
of which: dwellings and other buildings	272.6	281.1	291.4	303.6	316.4	332.1	352.2	370.2	382.7	396.4
Real assets of NPISHs	5.6	5.9	6.1	6.5	6.8	7.2	7.7	8.2	8.5	9.0
of which: other buildings	4.8	5.0	5.3	5.6	5.9	6.3	6.7	7.1	7.4	7.8
Land <sup>2</sup>	262.5	265.7	268.9	278.1	283.7	287.3	289.4	300.0	310.1	321.0
of which: built-up land <sup>3</sup>	163.0	166.4	170.3	177.9	182.3	187.9	192.1	201.0	209.8	218.5
Housing <sup>4</sup>	435.6	447.4	461.7	481.5	498.7	520.0	544.3	571.3	592.5	615.0
Financial wealth	336.9	345.4	366.0	389.0	427.2	455.6	480.4	473.4	509.1	532.3
Liabilities	100.2	104.9	108.8	116.0	132.9	141.4	147.9	154.8	155.4	162.9
of which: housing loans	54.1	57.6	61.9	70.5	76.3	82.2	87.2	95.0	96.6	103.1
Net financial wealth	236.7	240.5	257.1	273.0	294.3	314.2	332.6	318.6	353.7	369.4
Net wealth	692.9	708.8	740.1	776.4	815.3	857.1	900.3	913.8	970.6	1,009.5
Net wealth page 14	686.0	701.6	732.5	769.0	804.5	843.1	885.6	899.6	955.4	993.5
Change in net wealth	16.2	15.9	31.3	36.3	38.9	41.8	43.2	13.5	56.7	38.9
based on transactions	12.9	14.5	14.5	14.7	18.1	19.1	21.9	23.1	21.0	17.9
based on valuation and other effects	3.3	1.4	16.8	21.6	20.8	22.6	21.3	-9.6	35.7	21.0
<i>Memorandum items:</i>										
GDP at market prices	220.5	226.7	231.9	242.3	254.1	267.8	284.0	293.8	288.0	295.9
Annual change in nominal terms (%)	3.2	2.8	2.3	4.5	4.8	5.4	6.0	3.4	-1.9	2.7
Annual change in real terms (%)	1.3	1.7	0.9	2.7	2.2	3.5	3.7	1.5	-3.8	1.8
Net disposable income <sup>5</sup>	131.2	134.0	138.8	144.3	153.9	161.3	168.6	173.7	173.9	175.1
Annual change in nominal terms (%)	1.9	2.2	3.6	4.0	6.6	4.8	4.6	3.0	0.1	0.7
Annual change in real terms (%)	-0.5	1.0	2.0	2.2	4.1	2.6	2.0	0.9	-0.3	-1.1

Source: Statistics Austria, OeNB.

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

Table 1 continued

**Households including NPISHs: overview**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Transactions</b>										
<i>EUR billion or %</i>										
Gross value added (basic prices)	52.2	53.6	55.2	56.6	58.3	59.7	62.7	65.0	67.3	64.8
Net disposable income	178.3	185.4	185.6	190.7	193.1	201.3	208.3	215.2	222.5	220.9
Consumption expenditure	165.5	170.4	173.8	177.9	181.4	186.9	193.9	200.1	204.9	190.1
Changes in pension entitlements	1.4	1.5	1.6	1.2	1.4	1.5	1.4	1.6	1.5	1.3
<i>Resources</i>										
Net saving	14.2	16.6	13.3	14.0	13.1	15.9	15.8	16.7	19.1	32.1
Net capital transfers	1.1	0.8	0.1	0.7	1.1	0.7	0.8	0.7	0.9	0.9
Changes in net worth due to saving and capital transfers	15.3	17.3	13.4	14.7	14.2	16.6	16.6	17.4	19.9	33.1
Financing	2.6	0.5	1.1	1.7	2.9	3.4	4.3	5.8	5.5	5.5
<i>Uses</i>										
Net real investment	8.0	7.5	7.2	6.2	7.1	6.8	8.4	9.1	8.6	10.1
Financial investment	10.0	10.3	7.3	10.3	10.1	13.2	12.4	14.2	16.8	28.5
<i>Resources or uses (gross)</i>										
Consumption of fixed capital/replacement investments	11.1	11.5	11.9	12.2	12.4	12.7	13.0	13.5	14.0	14.5
<i>Net lending/borrowing</i>										
in the capital account	7.3	9.8	6.2	8.6	7.1	9.8	8.2	8.3	11.3	22.9
in the financial accounts	7.3	9.8	6.2	8.6	7.2	9.8	8.2	8.3	11.3	22.9
Gross saving rate (%)	13.2	14.2	12.7	12.8	12.3	13.3	12.9	13.1	13.9	19.7
Net saving rate (%)	7.9	8.9	7.1	7.3	6.7	7.8	7.5	7.7	8.5	14.4
<b>Stocks</b>										
Nonfinancial assets <sup>1</sup>	664.9	690.9	720.8	750.7	779.4	818.4	853.5	902.6	943.1	996.1
Real assets of households	428.9	444.8	459.7	472.8	485.5	499.8	518.4	539.8	561.4	582.6
of which: dwellings and other buildings	412.4	427.9	442.6	455.8	468.5	482.8	501.1	522.2	543.5	564.5
Real assets of NPISHs	9.4	9.9	10.3	10.7	11.2	11.7	12.4	13.1	13.8	14.5
of which: other buildings	8.2	8.5	8.9	9.3	9.8	10.2	10.8	11.4	12.1	12.7
Land <sup>2</sup>	332.3	345.0	361.3	380.5	393.4	x	x	x	x	x
of which: built-up land <sup>3</sup>	226.6	236.2	250.8	267.1	282.6	306.9	322.8	349.7	367.9	399.0
Housing <sup>4</sup>	639.0	664.1	693.4	722.9	751.1	789.7	823.9	871.9	911.4	963.5
Financial wealth	536.4	557.0	580.2	605.0	622.1	651.8	686.6	700.2	742.0	777.9
Liabilities	166.3	168.8	168.5	172.6	177.8	185.2	188.9	194.5	200.3	206.0
of which: housing loans	107.4	112.5	113.9	116.1	122.0	127.7	133.3	138.8	144.1	147.5
Net financial wealth	370.1	388.2	411.7	432.4	444.3	466.6	497.7	505.7	541.7	571.9
Net wealth	1,035.0	1,079.1	1,132.5	1,183.1	1,223.6	1,285.1	1,351.2	1,408.3	1,484.8	1,568.1
Net wealth page 14	1,017.9	1,061.9	1,114.6	1,163.0	1,202.9	1,263.8	1,328.3	1,384.1	1,459.4	1,540.9
Change in net wealth	25.5	44.1	53.4	50.5	40.6	61.4	66.2	57.1	76.5	83.2
based on transactions	15.3	17.3	13.4	14.7	14.3	16.6	16.6	17.4	19.9	33.1
based on valuation and other effects	10.2	26.8	40.0	35.8	26.3	44.9	49.6	39.7	56.5	50.2
<i>Memorandum items:</i>										
GDP at market prices	310.1	318.7	323.9	333.1	344.3	357.6	369.4	385.4	397.5	379.3
Annual change in nominal terms (%)	4.8	2.7	1.6	2.9	3.3	3.9	3.3	4.3	3.1	-4.6
Annual change in real terms (%)	2.9	0.7	0.0	0.7	1.0	2.0	2.3	2.5	1.5	-6.7
Net disposable income <sup>5</sup>	179.7	186.9	187.1	191.9	194.5	202.7	209.7	216.8	224.0	222.2
Annual change in nominal terms (%)	2.6	4.0	0.1	2.5	1.3	4.3	3.4	3.4	3.4	-0.8
Annual change in real terms (%)	-0.5	1.5	-2.0	0.5	-0.2	2.8	1.5	1.5	2.5	3.5

Source: Statistics Austria, OeNB.

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

**Households including NPISHs: disposable income**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<i>EUR billion</i>										
<b>Gross disposable income</b>	138.2	141.2	146.1	151.5	161.5	169.0	177.0	182.5	182.8	184.5
<b>Net disposable income</b>	130.1	132.9	137.6	142.8	152.5	159.7	167.3	172.4	172.4	173.8
<b>Changes in pension entitlements</b>	1.0	1.1	1.2	1.5	1.4	1.6	1.3	1.3	1.5	1.3
Disposable income (received)	200.6	204.2	209.4	217.4	229.5	242.4	254.8	263.5	261.1	262.9
Net operating surplus and mixed income of self-employed households	19.7	20.5	21.1	22.3	23.6	24.5	25.7	27.0	26.3	27.4
Compensation of employees	106.3	108.2	110.7	113.4	116.9	122.6	128.8	135.4	136.7	139.3
Investment income	24.4	23.2	23.9	27.0	31.5	35.2	38.7	37.7	30.5	26.8
Interest income	7.3	6.8	6.0	6.0	6.2	7.6	9.7	10.2	7.7	5.8
Memorandum item: not adjusted for FISIM	5.1	5.2	4.3	4.2	4.2	4.9	6.4	8.0	5.9	4.1
Dividends	13.4	12.5	14.3	17.3	21.3	22.0	23.7	22.6	17.9	16.5
Other investment income	3.6	3.8	3.6	3.8	3.9	5.7	5.2	4.9	4.8	4.5
Social benefits other than transfers in kind and social contributions	41.9	43.6	45.1	46.4	47.8	49.6	51.2	53.6	56.9	58.9
Other current transfers	8.3	8.7	8.7	8.2	9.7	10.6	10.5	9.7	10.8	10.5
Disposable income (paid)	70.5	71.3	71.8	74.6	77.0	82.7	87.5	91.1	88.7	89.1
Investment income	3.0	2.5	2.0	2.2	2.5	3.7	5.1	5.2	3.1	2.3
Interest income	3.0	2.5	2.0	2.2	2.5	3.7	5.1	5.2	3.1	2.3
Memorandum item: not adjusted for FISIM	4.6	4.3	3.8	3.8	4.1	5.1	6.5	7.2	5.2	4.3
Taxes on income and wealth	25.9	26.0	26.4	26.9	26.9	28.3	30.6	33.2	31.2	31.7
Social benefits other than transfers in kind and social contributions	36.4	37.0	37.9	39.5	40.5	42.4	44.1	45.9	46.6	47.3
Other current transfers	5.2	5.8	5.5	6.0	7.1	8.3	7.7	6.8	7.8	7.9
Net disposable income	130.1	132.9	137.6	142.8	152.5	159.7	167.3	172.4	172.4	173.8
Memorandum item: not adjusted for FISIM	127.9	131.0	135.8	140.9	150.4	157.2	164.4	170.1	170.5	172.0
<i>Shares in %</i>										
Disposable income (received)										
Net operating surplus and mixed income of self-employed households	9.8	10.0	10.1	10.3	10.3	10.1	10.1	10.2	10.1	10.4
Compensation of employees	53.0	53.0	52.8	52.2	50.9	50.6	50.5	51.4	52.4	53.0
Investment income	12.2	11.3	11.4	12.4	13.7	14.5	15.2	14.3	11.7	10.2
Social benefits other than transfers in kind and social contributions	20.9	21.4	21.5	21.4	20.8	20.4	20.1	20.3	21.8	22.4
Other current transfers	4.1	4.3	4.2	3.8	4.2	4.4	4.1	3.7	4.1	4.0
Disposable income (paid)										
Investment income	4.3	3.5	2.8	2.9	3.2	4.4	5.9	5.7	3.5	2.5
Taxes on income and wealth	36.7	36.5	36.8	36.1	35.0	34.3	35.0	36.4	35.1	35.6
Social benefits other than transfers in kind and social contributions	51.6	51.9	52.8	53.0	52.6	51.2	50.4	50.4	52.5	53.0
Other current transfers	7.4	8.1	7.7	8.1	9.2	10.1	8.8	7.4	8.8	8.8
<i>Memorandum items: Adjusted net disposable income<sup>1</sup></i>										
Annual change in nominal terms	1.9	2.2	3.6	4.0	6.6	4.8	4.6	3.0	0.1	0.7
Annual change in real terms	-0.5	1.0	2.0	2.2	4.1	2.6	2.0	0.9	-0.3	-1.1

Source: Statistics Austria.

Note: FISIM = financial intermediation services indirectly measured.

<sup>1</sup> Disposable income plus pension entitlements.

Table 2 continued

**Households including NPISHs: disposable income**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
	<i>EUR billion</i>									
<b>Gross disposable income</b>	189.4	196.9	197.4	202.9	205.6	214.0	221.4	228.7	236.5	235.4
<b>Net disposable income</b>	178.3	185.4	185.6	190.7	193.1	201.3	208.3	215.2	222.5	220.9
<b>Changes in pension entitlements</b>	1.4	1.5	1.6	1.2	1.4	1.5	1.4	1.6	1.5	1.3
Disposable income (received)	270.7	282.3	285.9	295.0	301.9	307.8	319.5	332.4	344.2	339.4
Net operating surplus and mixed income of self-employed households	28.8	29.5	30.0	30.6	31.1	32.5	34.3	35.6	36.7	35.8
Compensation of employees	144.5	150.3	154.3	158.0	162.5	168.8	174.5	183.1	190.7	190.1
Investment income	27.4	29.0	25.7	27.3	27.4	23.6	25.5	26.4	27.3	15.9
Interest income	6.1	5.1	4.2	4.3	3.8	3.3	2.6	2.7	2.4	1.4
Memorandum item: not adjusted for FISIM	4.3	4.3	3.3	2.8	2.3	1.9	1.5	1.3	1.1	0.9
Dividends	16.9	19.5	16.9	19.0	19.2	16.5	19.1	19.8	21.1	10.7
Other investment income	4.4	4.4	4.6	4.1	4.4	3.9	3.8	4.0	3.9	3.8
Social benefits other than transfers in kind and social contributions	59.7	61.8	64.1	66.2	67.9	69.6	70.4	72.2	74.3	81.2
Other current transfers	10.3	11.6	11.8	12.8	13.1	13.3	14.7	15.0	15.2	16.3
Disposable income (paid)	92.3	96.9	100.4	104.3	108.8	106.5	111.2	117.2	121.8	118.4
Investment income	2.4	2.0	1.6	1.8	1.7	1.5	1.2	1.3	1.2	0.6
Interest income	2.4	2.0	1.6	1.8	1.7	1.5	1.2	1.3	1.2	0.6
Memorandum item: not adjusted for FISIM	4.6	4.3	3.9	4.1	3.9	3.8	3.7	3.7	3.8	3.6
Taxes on income and wealth	33.1	35.0	36.3	38.5	40.9	37.2	38.7	41.4	43.4	40.2
Social benefits other than transfers in kind and social contributions	49.2	50.9	52.8	53.9	55.6	57.7	59.7	62.7	65.1	65.2
Other current transfers	7.6	9.0	9.7	10.1	10.6	10.2	11.6	11.7	12.1	12.5
Net disposable income	178.3	185.4	185.6	190.7	193.1	201.3	208.3	215.2	222.5	220.9
Memorandum item: not adjusted for FISIM	176.5	184.3	184.4	189.2	191.5	199.8	207.2	213.7	221.1	220.1
<i>Disposable income (received)</i>	<i>Shares in %</i>									
Net operating surplus and mixed income of self-employed households	10.6	10.4	10.5	10.4	10.3	10.6	10.7	10.7	10.7	10.6
Compensation of employees	53.4	53.3	54.0	53.5	53.8	54.8	54.6	55.1	55.4	56.0
Investment income	10.1	10.3	9.0	9.3	9.1	7.7	8.0	8.0	7.9	4.7
Social benefits other than transfers in kind and social contributions	22.0	21.9	22.4	22.5	22.5	22.6	22.0	21.7	21.6	23.9
Other current transfers	3.8	4.1	4.1	4.3	4.4	4.3	4.6	4.5	4.4	4.8
Disposable income (paid)										
Investment income	2.6	2.0	1.6	1.7	1.5	1.4	1.0	1.1	1.0	0.5
Taxes on income and wealth	35.9	36.1	36.2	36.9	37.6	34.9	34.8	35.4	35.6	33.9
Social benefits other than transfers in kind and social contributions	53.3	52.5	52.6	51.7	51.1	54.2	53.7	53.5	53.5	55.0
Other current transfers	8.2	9.3	9.6	9.7	9.7	9.5	10.4	10.0	9.9	10.6
<i>Memorandum items: Adjusted net disposable income<sup>1</sup></i>	<i>%</i>									
Annual change in nominal terms	2.6	4.0	0.1	2.5	1.3	4.3	3.4	3.4	3.4	-0.8
Annual change in real terms	-0.5	1.5	-2.0	0.5	-0.2	2.8	1.5	1.5	2.5	3.5

Source: Statistics Austria.

Note: FISIM = financial intermediation services indirectly measured.

<sup>1</sup> Disposable income plus pension entitlements.

Table 3

**Households including NPISHs: consumption expenditure**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<i>EUR billion</i>										
Final consumption expenditure (resident concept)	119.3	121.4	125.4	130.5	136.7	142.5	147.7	152.2	154.1	158.3
of households	115.5	117.3	121.2	126.2	132.2	137.8	142.6	146.9	148.4	152.5
of NPISHs	3.8	4.1	4.2	4.4	4.5	4.7	5.1	5.3	5.7	5.8
Government final consumption expenditure										
Transfers in kind to households	25.6	26.7	27.6	28.3	29.3	31.0	32.7	34.6	36.0	36.8
Household actual final consumption	144.9	148.1	153.0	158.8	166.0	173.6	180.4	186.9	190.0	195.1
<i>(Domestic) final consumption expenditure of households by type of use</i>										
Food and beverages	16.6	17.0	17.3	17.9	18.5	18.8	19.6	20.6	20.7	21.1
Restaurants and hotels	13.5	13.9	14.9	15.2	15.5	16.4	17.2	18.0	18.3	18.8
Clothing and footwear	8.1	8.2	8.1	8.2	8.5	8.7	8.9	9.1	9.2	9.5
Housing (incl. maintenance)	23.5	24.0	24.9	26.3	28.8	30.1	30.7	32.3	32.8	33.8
Furniture and furnishings	8.4	8.4	8.6	9.0	9.2	9.5	9.9	10.2	10.4	10.7
Health	4.6	4.8	5.0	5.1	5.3	5.3	5.6	5.6	5.7	6.0
Transportation	15.3	15.8	16.5	17.4	18.4	19.2	19.7	20.4	19.7	20.9
Communication	3.2	3.3	3.5	3.7	3.7	3.7	3.7	3.6	3.5	3.3
Recreation and culture	12.7	12.8	12.8	13.2	13.6	14.4	14.8	15.6	15.9	16.3
Education	0.9	1.0	1.0	1.0	1.1	1.2	1.3	1.3	1.2	1.2
Other	12.8	12.6	13.1	13.9	14.7	15.4	16.6	16.5	16.3	16.4
Consumer durables, total	14.1	14.1	14.5	14.9	15.2	15.7	16.2	16.5	17.2	17.5
Difference to final consumption expenditure (resident concept)	4.0	4.5	4.4	4.7	5.0	4.9	5.3	6.3	5.3	5.5

Source: Statistics Austria.

Table 3 continued

**Households including NPISHs: consumption expenditure**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<i>EUR billion</i>										
Final consumption expenditure (resident concept)	165.5	170.4	173.8	177.9	181.4	186.9	193.9	200.1	204.9	190.1
of households	159.6	164.1	167.3	170.9	173.9	179.4	186.0	191.9	196.2	181.3
of NPISHs	6.0	6.3	6.5	7.0	7.4	7.5	7.9	8.2	8.7	8.8
Government final consumption expenditure										
Transfers in kind to households	37.7	38.8	39.9	41.1	42.5	44.2	45.4	47.1	49.3	51.1
Household actual final consumption	203.2	209.2	213.7	219.0	223.9	231.1	239.4	247.2	254.2	241.2
Final (domestic) consumption expenditure of households by type of use										
Food and beverages	21.8	22.6	23.3	23.6	24.1	24.4	25.2	25.9	26.3	28.1
Restaurants and hotels	20.0	21.1	22.0	22.8	23.4	24.7	26.0	27.0	28.3	20.1
Clothing and footwear	9.9	10.0	10.3	10.6	10.9	11.2	11.3	11.4	11.5	9.1
Housing (incl. maintenance)	35.3	36.9	38.2	39.3	40.0	41.4	43.2	44.5	45.9	47.6
Furniture and furnishings	11.1	11.4	11.4	11.7	12.1	12.6	12.9	13.1	13.4	13.4
Health	6.2	6.4	6.6	6.9	7.0	7.3	7.5	7.6	7.8	7.7
Transportation	22.6	22.9	22.6	22.0	21.9	22.4	23.7	24.9	24.9	20.4
Communication	3.3	3.4	3.2	3.3	3.4	3.6	3.6	3.8	3.9	4.0
Recreation and culture	17.1	17.7	17.9	18.1	18.3	18.7	19.3	20.0	20.3	16.4
Education	1.2	1.2	1.4	1.5	1.5	1.7	1.8	1.9	2.0	1.8
Other	17.0	16.9	17.3	18.1	18.7	19.2	19.4	19.8	20.5	19.6
Consumer durables, total	18.5	18.5	17.9	17.9	18.3	18.9	19.4	19.7	19.9	19.3
Difference to final consumption expenditure (resident concept)	6.1	6.5	7.0	6.9	7.5	7.7	7.7	8.2	8.5	6.9

Source: Statistics Austria.

Table 4

**Households including NPISHs: financial investment**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<i>EUR billion</i>										
<b>Financial investment</b>	12.8	15.0	16.0	17.8	21.1	21.5	22.6	19.9	15.5	12.6
of households	12.7	14.9	15.9	18.0	20.7	20.9	22.4	20.5	15.5	13.2
of NPISHs	0.0	0.1	0.0	-0.2	0.4	0.5	0.2	-0.6	0.0	-0.5
<b>Financial investment of households in</b>										
Currency	-2.6	3.9	1.2	0.7	0.8	0.8	0.6	0.7	0.9	1.0
Deposits with MFIs and non-MFI banks	6.8	3.4	7.0	5.5	4.5	6.8	10.3	11.6	7.5	1.6
Debt securities	-0.3	1.6	1.5	2.5	1.5	1.2	4.4	4.7	-0.6	1.1
Listed shares	0.8	0.6	0.4	0.6	1.6	0.9	-0.7	0.7	0.3	1.3
Mutual fund shares	2.9	0.5	1.1	2.9	3.8	1.7	-0.5	-3.6	1.0	2.3
Other equity	1.4	1.1	2.0	1.3	2.7	3.5	3.1	1.5	1.6	1.1
Life insurance reserves	2.4	2.1	2.0	3.2	3.9	3.4	2.6	1.9	3.0	3.1
Pension entitlements	1.0	1.1	0.6	0.8	1.1	1.0	0.9	1.2	0.9	0.7
Severance entitlements	0.0	0.0	0.1	0.2	0.3	0.4	0.5	0.5	0.7	0.7
Other insurance entitlements	0.2	0.3	0.2	0.4	0.7	0.6	0.4	0.7	0.6	0.0
Other financial investment	0.1	0.2	-0.3	-0.1	-0.2	0.6	0.7	0.7	-0.5	0.3
<b>Austrian counterparties</b>										
MFIs including the OeNB	3.8	9.0	9.1	4.7	5.5	8.3	14.6	15.2	7.6	2.6
Mutual funds	2.4	0.8	1.2	2.7	3.1	0.9	-1.7	-3.2	0.4	0.7
Other non-MFIs	1.5	1.3	2.4	1.5	2.2	3.0	3.1	1.9	1.8	1.7
Insurance corporations	2.6	2.5	2.2	3.6	4.6	3.9	3.2	2.6	3.5	2.9
Pension funds	0.7	0.6	0.2	0.1	2.4	0.7	0.5	1.4	0.7	0.5
General government	-0.2	0.0	-0.5	-0.5	-0.3	0.3	0.3	1.8	-1.2	-0.4
Nonfinancial corporations	-0.9	0.9	0.3	0.6	2.1	1.9	0.9	0.7	0.7	1.2
Rest-of-the-world counterparties	2.8	-0.1	1.0	5.3	1.1	1.8	1.5	0.2	2.1	3.9

Source: OeNB.



Table 4 continued

**Households including NPISHs: financial investment**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<i>EUR billion</i>										
<b>Financial investment</b>	10.0	10.3	7.3	10.3	10.1	13.2	12.4	14.2	16.8	28.5
of households	10.7	10.6	7.5	10.6	10.3	12.8	12.1	13.9	16.5	27.7
of NPISHs	-0.8	-0.2	-0.3	-0.3	-0.2	0.4	0.3	0.3	0.3	0.8
<b>Financial investment of households in</b>										
Currency	1.1	0.6	1.2	0.9	0.9	0.6	0.6	0.8	0.9	2.4
Deposits with MFIs and non-MFI banks	4.5	3.8	1.8	5.0	7.6	9.3	8.8	11.7	11.8	16.7
Debt securities	2.0	0.2	-1.7	-4.1	-3.4	-2.5	-2.6	-1.7	-0.9	-3.2
Listed shares	0.1	-0.1	-0.3	0.5	0.0	0.3	-0.3	0.0	0.8	2.4
Mutual fund shares	-1.6	0.8	2.6	3.3	3.9	3.0	3.7	2.1	2.6	4.1
Other equity	1.4	1.4	0.5	1.3	-0.1	0.8	-0.2	0.2	0.3	3.5
Life insurance reserves	1.1	1.4	1.2	0.9	-0.2	-0.8	-1.0	-1.3	-0.7	-1.8
Pension entitlements	0.8	0.8	0.8	0.7	0.4	0.5	-0.4	0.5	0.4	0.3
Severance entitlements	0.7	1.0	1.0	1.1	0.9	0.9	1.0	1.1	1.1	1.1
Other insurance entitlements	0.3	0.5	0.4	0.6	0.2	0.3	1.0	0.0	0.0	0.3
Other financial investment	0.3	0.1	0.1	0.2	0.2	0.3	1.6	0.4	0.3	2.0
<i>Austrian counterparties</i>										
MFIs including the OeNB	6.8	3.7	2.2	1.4	4.6	9.1	6.1	11.0	11.7	18.0
Mutual funds	-1.4	0.4	1.5	2.3	2.1	1.4	1.3	1.0	1.5	2.3
Other non-MFIs	2.5	1.7	1.6	2.9	1.2	0.7	0.6	0.9	0.8	0.1
Insurance corporations	1.1	1.6	1.4	1.5	-0.2	-0.4	-0.1	-1.4	-0.8	-1.7
Pension funds	0.7	0.6	0.7	0.2	0.3	0.4	0.2	0.5	0.4	0.3
General government	0.1	-0.2	0.1	0.1	0.1	0.2	1.6	0.7	0.7	0.5
Nonfinancial corporations	-0.2	0.5	-0.3	1.2	-0.3	-0.3	-1.4	-0.7	0.0	3.7
Rest-of-the-world counterparties	1.1	2.2	0.4	1.0	2.4	1.8	3.9	1.9	2.3	4.5

Source: OeNB.

Table 5.1

**Households including NPISHs: financial wealth**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<i>EUR billion</i>										
<b>Financial wealth</b>	336.9	345.4	366.0	389.0	427.2	455.6	480.4	473.4	509.1	532.3
of households	335.2	343.5	364.1	387.5	422.6	448.4	473.0	466.6	501.7	524.5
of NPISHs	1.8	1.9	1.9	1.5	4.6	7.3	7.5	6.7	7.4	7.7
<b>Financial wealth of households</b>										
<i>Broken down by</i>										
Currency	10.5	12.6	14.1	12.9	14.0	13.6	14.2	14.9	15.9	16.9
Deposits with MFIs and non-MFI banks	146.5	149.9	156.9	162.6	167.2	171.4	181.8	194.3	202.6	204.5
Debt securities	20.8	22.5	23.9	26.7	28.2	30.9	35.1	39.5	40.7	42.5
Listed shares	9.3	8.0	10.2	12.7	18.0	21.1	19.0	8.7	14.4	18.5
Mutual fund shares	30.6	28.1	29.8	34.3	41.5	43.8	43.4	32.2	37.0	41.5
Other equity	47.5	47.4	50.6	53.8	56.9	66.2	72.7	68.7	77.3	81.9
Life insurance reserves	37.9	39.7	42.1	45.7	53.3	57.6	60.5	61.0	64.4	67.8
Pension entitlements	22.5	23.4	24.6	26.4	28.0	29.5	30.3	29.8	31.0	31.5
Severance entitlements	0.0	0.0	0.1	0.4	0.7	1.1	1.6	2.1	2.8	3.6
Other insurance entitlements	7.5	7.8	8.0	8.4	9.4	8.0	8.4	9.0	9.6	9.6
Other financial investment	2.0	4.1	3.8	3.7	5.3	5.3	6.0	6.4	5.9	6.2
<i>Austrian counterparties</i>										
MFIs including the OeNB	171.8	180.8	190.4	195.9	210.0	219.3	233.3	249.4	257.3	260.9
Mutual funds	28.8	26.9	28.3	32.6	38.6	39.4	37.3	27.4	30.4	32.6
Other non-MFIs	22.3	23.6	26.1	28.1	29.7	37.7	43.7	39.9	45.8	48.4
Insurance corporations	46.6	48.7	51.3	55.3	63.9	66.1	69.4	70.1	73.9	77.2
Pension funds	8.3	8.6	9.4	10.3	11.2	11.9	12.5	12.4	13.5	14.0
General government	3.4	3.5	2.9	2.4	2.6	2.6	2.9	4.7	3.5	3.1
Nonfinancial corporations	35.2	36.6	38.6	41.6	44.9	49.5	49.9	43.9	50.7	55.8
Rest-of-the-world counterparties	18.8	14.7	16.9	21.3	21.9	21.8	23.9	18.9	26.4	32.6
Net change in wealth	8.3	8.4	20.5	23.4	35.1	25.7	24.6	-6.3	35.0	22.9
based on transactions	12.7	14.9	15.9	18.0	20.7	20.9	22.4	20.5	15.5	13.2
based on valuation and other effects	-4.4	-6.5	4.6	5.4	14.4	4.8	2.2	-26.9	19.5	9.7
of which: valuation effects	x	x	x	x	x	7.7	-0.6	-27.2	12.2	8.3
of which: other effects	x	x	x	x	x	-2.9	2.8	0.4	7.3	1.4

Source: OeNB.

Table 5.1 continued

**Households including NPISHs: financial wealth**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<i>EUR billion</i>										
<b>Financial wealth</b>	536.4	557.0	580.2	605.0	622.1	651.8	686.6	700.2	742.0	777.9
of households	528.0	548.7	571.7	593.0	609.9	639.0	672.9	686.1	727.2	762.1
of NPISHs	8.4	8.3	8.5	11.9	12.1	12.8	13.8	14.1	14.8	15.9
<b>Financial wealth of households</b>										
<i>Broken down by</i>										
Currency	18.0	18.4	19.8	20.8	21.5	22.2	22.8	23.6	24.5	26.9
Deposits with MFIs and non-MFI banks	208.9	212.7	214.4	219.4	227.1	238.5	246.2	257.8	269.2	285.8
Debt securities	44.5	46.0	43.9	40.5	36.5	34.3	31.5	29.2	28.5	25.0
Listed shares	14.3	16.6	18.3	18.4	19.6	21.6	25.2	22.4	27.3	30.3
Mutual fund shares	37.1	39.8	42.6	47.8	51.3	55.0	59.5	57.3	66.0	70.3
Other equity	83.7	88.8	103.2	108.9	113.6	121.2	140.4	147.7	153.4	159.5
Life insurance reserves	68.2	70.6	70.5	73.1	72.8	72.7	80.0	77.9	83.2	83.8
Pension entitlements	32.4	33.8	35.2	38.6	39.6	42.6	43.5	45.4	48.1	49.8
Severance entitlements	4.3	5.3	6.2	7.3	8.3	9.4	10.6	11.5	13.3	14.6
Other insurance entitlements	9.9	10.4	11.2	11.8	12.0	12.3	3.8	3.8	3.9	4.2
Other financial investment	6.7	6.4	6.5	6.6	7.7	9.2	9.3	9.6	9.9	11.9
<i>Austrian counterparties</i>										
MFIs including the OeNB	266.6	270.6	273.0	272.3	275.1	284.6	287.1	296.1	308.0	325.0
Mutual funds	29.6	32.0	33.6	37.3	38.9	40.8	42.4	40.4	45.6	47.6
Other non-MFIs	49.8	54.4	62.3	67.8	73.1	78.4	91.9	95.8	102.4	102.9
Insurance corporations	77.6	80.3	80.6	83.9	83.6	84.2	82.9	80.6	85.9	86.6
Pension funds	14.8	15.7	16.8	18.5	18.6	19.6	20.7	21.2	22.8	23.8
General government	3.2	4.0	4.1	3.9	5.4	7.8	9.4	10.1	10.8	11.4
Nonfinancial corporations	54.8	57.5	65.6	71.3	74.3	78.5	87.6	92.1	93.9	98.5
Rest-of-the-world counterparties	31.6	34.2	35.8	38.0	40.9	45.1	50.9	49.9	57.8	66.2
<b>Net change in wealth</b>	3.5	20.7	23.0	21.3	16.9	29.1	33.8	13.3	41.1	34.9
based on transactions	10.7	10.6	7.5	10.6	10.3	12.8	12.1	13.9	16.5	27.7
based on valuation and other effects	-7.3	10.2	15.4	10.8	6.6	16.3	21.7	-0.6	24.6	7.2
of which: valuation effects	-6.2	5.1	2.3	5.0	3.0	4.7	9.9	-9.0	20.4	6.2
of which: other effects	-1.1	5.1	13.1	5.7	3.6	11.5	11.8	8.3	4.1	1.0

Source: OeNB.

Table 5.1 continued

**Households including NPISHs: financial wealth**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
	<i>EUR billion or %</i>									
Investment income <sup>1</sup>	22.2	21.5	22.2	25.3	29.5	32.5	35.3	35.5	28.6	25.0
Investment income in % of financial wealth (mean)	6.7	6.3	6.3	6.7	7.2	7.4	7.6	7.4	5.8	4.8
<b>Financial wealth of households</b>	<i>Shares in %</i>									
<i>Broken down by</i>										
Currency	3.1	3.7	3.9	3.3	3.3	3.0	3.0	3.2	3.2	3.2
Deposits with MFIs and non-MFI banks	43.7	43.6	43.1	42.0	39.6	38.2	38.4	41.6	40.4	39.0
Debt securities	6.2	6.5	6.6	6.9	6.7	6.9	7.4	8.5	8.1	8.1
Listed shares	2.8	2.3	2.8	3.3	4.3	4.7	4.0	1.9	2.9	3.5
Mutual fund shares	9.1	8.2	8.2	8.9	9.8	9.8	9.2	6.9	7.4	7.9
Other equity	14.2	13.8	13.9	13.9	13.5	14.8	15.4	14.7	15.4	15.6
Life insurance reserves	11.3	11.6	11.6	11.8	12.6	12.8	12.8	13.1	12.8	12.9
Pension entitlements	6.7	6.8	6.8	6.8	6.6	6.6	6.4	6.4	6.2	6.0
Severance entitlements	0.0	0.0	0.0	0.1	0.2	0.3	0.3	0.5	0.6	0.7
Other insurance entitlements	2.2	2.3	2.2	2.2	2.2	1.8	1.8	1.9	1.9	1.8
Other financial investment	0.6	1.2	1.0	1.0	1.3	1.2	1.3	1.4	1.2	1.2
<i>Austrian counterparties</i>										
MFIs including the OeNB	51.3	52.6	52.3	50.6	49.7	48.9	49.3	53.4	51.3	49.7
Mutual funds	8.6	7.8	7.8	8.4	9.1	8.8	7.9	5.9	6.1	6.2
Other non-MFIs	6.7	6.9	7.2	7.2	7.0	8.4	9.2	8.5	9.1	9.2
Insurance corporations	13.9	14.2	14.1	14.3	15.1	14.7	14.7	15.0	14.7	14.7
Pension funds	2.5	2.5	2.6	2.7	2.7	2.7	2.6	2.7	2.7	2.7
General government	1.0	1.0	0.8	0.6	0.6	0.6	0.6	1.0	0.7	0.6
Nonfinancial corporations	10.5	10.7	10.6	10.7	10.6	11.0	10.6	9.4	10.1	10.6
<i>Rest-of-the-world counterparties</i>	5.6	4.3	4.7	5.5	5.2	4.9	5.0	4.0	5.3	6.2
<i>Share of household financial wealth in the debtor sectors' total liabilities</i>										
<i>Austrian counterparties</i>										
MFIs including the OeNB	29.5	31.5	31.4	29.4	27.2	26.6	25.3	22.4	24.3	25.1
Mutual funds	29.1	26.2	25.3	25.9	24.4	23.0	22.4	21.3	21.6	21.8
Other non-MFIs	43.7	42.3	43.0	42.9	22.6	21.2	19.7	18.1	18.9	22.4
Insurance corporations	73.7	73.3	71.6	72.0	69.6	70.4	70.9	69.8	70.1	69.4
Pension funds	98.8	98.9	99.6	99.6	99.7	99.2	99.3	97.7	98.0	98.5
General government	1.9	1.9	1.5	1.2	1.1	1.1	1.2	1.8	1.2	1.0
Nonfinancial corporations	10.2	10.1	10.0	10.2	9.7	9.6	8.7	8.3	9.1	9.4

Source: OeNB.

<sup>1</sup> Including NPISHs, not adjusted for FISIM.

Table 5.1 continued

**Households including NPISHs: financial wealth**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
	<i>EUR billion or %</i>									
Investment income <sup>1</sup>	25.7	28.2	24.9	25.9	25.9	22.2	24.5	25.1	26.0	15.3
Investment income in % of financial wealth (mean)	4.8	5.2	4.4	4.4	4.2	3.5	3.7	3.6	3.6	2.0
<b>Financial wealth of households</b>	<i>Shares in %</i>									
<i>Broken down by</i>										
Currency	3.4	3.3	3.5	3.5	3.5	3.5	3.4	3.4	3.4	3.5
Deposits with MFIs and non-MFI banks	39.6	38.8	37.5	37.0	37.2	37.3	36.6	37.6	37.0	37.5
Debt securities	8.4	8.4	7.7	6.8	6.0	5.4	4.7	4.3	3.9	3.3
Listed shares	2.7	3.0	3.2	3.1	3.2	3.4	3.7	3.3	3.8	4.0
Mutual fund shares	7.0	7.2	7.4	8.1	8.4	8.6	8.8	8.3	9.1	9.2
Other equity	15.9	16.2	18.0	18.4	18.6	19.0	20.9	21.5	21.1	20.9
Life insurance reserves	12.9	12.9	12.3	12.3	11.9	11.4	11.9	11.4	11.4	11.0
Pension entitlements	6.1	6.2	6.2	6.5	6.5	6.7	6.5	6.6	6.6	6.5
Severance entitlements	0.8	1.0	1.1	1.2	1.4	1.5	1.6	1.7	1.8	1.9
Other insurance entitlements	1.9	1.9	2.0	2.0	2.0	1.9	0.6	0.6	0.5	0.5
Other financial investment	1.3	1.2	1.1	1.1	1.3	1.4	1.4	1.4	1.4	1.6
<i>Austrian counterparties</i>										
MFIs including the OeNB	50.5	49.3	47.7	45.9	45.1	44.5	42.7	43.2	42.3	42.7
Mutual funds	5.6	5.8	5.9	6.3	6.4	6.4	6.3	5.9	6.3	6.3
Other non-MFIs	9.4	9.9	10.9	11.4	12.0	12.3	13.7	14.0	14.1	13.5
Insurance corporations	14.7	14.6	14.1	14.1	13.7	13.2	12.3	11.7	11.8	11.4
Pension funds	2.8	2.9	2.9	3.1	3.1	3.1	3.1	3.1	3.1	3.1
General government	0.6	0.7	0.7	0.7	0.9	1.2	1.4	1.5	1.5	1.5
Nonfinancial corporations	10.4	10.5	11.5	12.0	12.2	12.3	13.0	13.4	12.9	12.9
Rest-of-the-world counterparties	6.0	6.2	6.3	6.4	6.7	7.1	7.6	7.3	8.0	8.7
<i>Share of household financial wealth in the debtor sectors' total liabilities</i>										
<i>Austrian counterparties</i>										
MFIs including the OeNB	25.0	26.2	28.0	29.3	29.9	31.5	31.3	31.2	31.2	28.4
Mutual funds	21.5	21.5	22.3	22.8	23.0	23.3	23.0	23.2	23.3	23.4
Other non-MFIs	22.6	22.6	25.6	26.1	27.5	34.7	36.1	42.2	45.9	47.3
Insurance corporations	70.1	69.5	69.1	70.7	71.2	72.5	73.0	74.5	76.0	75.6
Pension funds	98.6	98.7	98.9	99.0	99.0	99.1	99.0	99.0	98.9	98.9
General government	1.0	1.0	1.1	0.9	1.2	1.7	2.0	2.2	2.3	2.1
Nonfinancial corporations	9.0	9.1	9.6	10.2	10.4	10.4	10.7	10.9	10.7	11.1

Source: OeNB.

<sup>1</sup> Including NPISHs, not adjusted for FISIM.

Table 5.2

**Household financial wealth: deposits**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<i>EUR billion</i>										
Total household deposits	146.5	149.9	156.9	162.6	167.2	171.4	181.8	194.3	202.6	204.5
Consumer households	141.7	143.3	149.6	154.3	156.8	160.5	169.9	181.6	189.1	190.7
Self-employed individuals	4.8	6.6	7.3	8.3	10.4	10.9	11.9	12.8	13.5	13.8
With domestic MFIs	143.6	146.8	153.7	159.2	163.7	169.6	179.6	192.4	199.5	200.6
With domestic non-MFIs (loans)	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
With the rest of the world	3.0	3.0	3.2	3.3	3.5	1.8	2.2	1.9	3.1	3.9
<i>By maturity</i>										
Demand deposits	18.7	20.2	23.7	26.2	29.6	44.9	46.0	47.1	60.7	64.2
Fixed-term deposits	127.8	129.8	133.1	136.4	137.6	126.6	135.7	147.3	141.9	140.3
with an agreed maturity of up to 2 years	82.6	87.2	89.3	91.5	93.7	86.3	101.7	115.2	99.8	97.3
with an agreed maturity of more than 2 years	45.2	42.5	43.8	44.9	43.9	40.3	34.1	32.1	42.1	43.0
<i>Memorandum items:</i>										
Total savings deposits	x	x	x	130.51	131.2	133.9	140.2	150.1	151.7	149.5
Deposits under savings plans with building and loan associations	16.6	16.5	16.9	17.7	18.0	17.9	17.4	16.9	18.0	18.7
Income earned on deposits	4.6	4.1	3.4	3.2	3.2	3.6	5.0	6.3	4.3	2.6
<i>Interest rates on existing deposits with domestic MFIs</i>										
	%									
Demand deposits	1.47	1.21	0.93	0.89	0.97	1.25	1.74	2.02	0.88	0.58
of which: savings deposits	x	x	0.99	1.03	1.08	1.30	1.84	2.38	0.94	0.52
with an agreed maturity of										
up to 2 years	x	x	1.92	1.71	1.70	2.15	3.16	3.88	2.43	1.24
more than two years	x	x	3.48	3.29	3.10	2.98	3.16	3.52	3.30	2.39
<i>2011-2020</i>										
<i>EUR billion</i>										
Total household deposits	208.9	212.7	214.4	219.4	227.1	238.5	246.2	257.8	269.2	285.8
Consumer households	194.5	197.2	198.5	204.4	210.9	221.5	228.2	238.3	248.4	263.4
Self-employed individuals	14.4	15.6	15.9	15.0	16.2	17.0	18.0	19.5	20.8	22.4
With domestic MFIs	204.4	208.2	210.1	213.5	220.0	230.8	237.6	248.7	259.7	275.9
With domestic non-MFIs (loans)	0.0	0.0	0.0	1.5	2.4	1.9	2.2	2.6	2.9	2.6
Rest of the world	4.6	4.5	4.3	4.4	4.7	5.9	6.5	6.5	6.6	7.3
<i>By maturity</i>										
Demand deposits	66.6	74.8	82.4	92.5	107.4	123.5	137.8	155.9	169.7	189.7
Fixed-term deposits	142.3	137.9	132.0	126.9	119.7	115.0	108.5	101.9	99.5	96.1
with an agreed maturity of up to 2 years	100.0	97.6	92.4	88.9	84.5	80.6	76.5	72.1	70.9	70.0
with an agreed maturity of more than 2 years	42.3	40.3	39.6	37.9	35.1	34.4	32.0	29.8	28.6	26.1
<i>Memorandum items:</i>										
Total savings deposits	150.1	148.0	143.8	141.3	138.9	138.2	145.3	145.2	145.7	168.8
Deposits under savings plans with building and loan associations	19.3	20.0	20.4	20.7	20.5	20.4	20.5	20.3	19.7	18.7
Income earned on deposits	2.8	2.7	1.9	1.5	1.3	1.0	0.7	0.6	0.5	0.6
<i>Interest rates on existing deposits with domestic MFIs</i>										
	%									
Demand deposits	0.71	0.62	0.42	0.35	0.26	0.18	0.11	0.09	0.08	0.07
of which savings deposits	0.66	0.52	0.36	0.32	0.25	0.17	0.12	0.12	0.12	0.1
with agreed maturity										
up to 2 years	1.39	1.43	0.88	0.64	0.44	0.31	0.25	0.20	0.19	0.12
more than two years	2.27	2.17	1.89	1.66	1.42	1.20	0.98	0.80	0.62	0.48

Source: OeNB.

Note: 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**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<i>EUR billion</i>										
Total holdings	20.8	22.5	23.9	26.7	28.2	30.9	35.1	39.5	40.7	42.5
<i>Broken down by issuer sector</i>										
Austrian counterparties	17.1	19.0	20.1	22.7	24.0	26.7	29.8	34.0	33.8	35.2
MFIs including the OeNB	13.7	15.2	16.4	18.7	22.3	25.0	27.6	30.1	29.9	30.8
Other non-MFIs	1.1	1.5	1.6	2.2	0.1	0.1	0.1	0.2	0.1	0.4
General government	1.8	1.8	1.5	1.1	1.0	0.8	1.1	2.7	1.7	1.4
Nonfinancial corporations	0.4	0.5	0.6	0.7	0.6	0.8	1.0	1.1	2.0	2.7
Rest-of-the-world counterparties	3.7	3.5	3.8	4.0	4.1	4.2	5.3	5.4	6.9	7.3
Euro area	x	x	x	x	x	2.2	2.9	3.2	4.0	4.1
MFIs including the OeNB	x	x	x	x	x	1.2	1.5	1.4	1.3	1.4
Other non-MFIs	x	x	x	x	x	0.4	0.5	0.5	0.8	0.8
General government	x	x	x	x	x	0.4	0.7	0.9	1.4	1.4
Nonfinancial corporations	x	x	x	x	x	0.2	0.2	0.3	0.5	0.6
Non-euro area	x	x	x	x	x	2.0	2.4	2.3	2.9	3.2
Net change in wealth	-0.3	1.7	1.4	2.8	1.5	2.7	4.2	4.4	1.2	1.8
based on transactions	-0.3	1.6	1.5	2.5	1.5	1.2	4.4	4.7	-0.6	1.1
based on valuation and other effects	0.0	0.1	0.0	0.3	0.0	1.5	-0.1	-0.3	1.8	0.8
Income from debt securities	0.5	1.0	1.0	1.0	1.0	1.3	1.4	1.6	1.5	1.5
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<i>EUR billion</i>										
Total holdings	44.5	46.0	43.9	40.5	36.5	34.3	31.5	29.2	28.5	25.0
<i>Broken down by issuer sector</i>										
Austrian counterparties	37.1	37.8	36.9	33.8	30.3	28.4	25.6	23.2	21.9	18.4
MFIs including the OeNB	32.3	32.3	31.3	26.0	20.8	19.3	16.2	13.5	13.0	11.7
Other non-MFIs	0.5	0.8	0.4	3.4	5.0	4.4	5.3	5.9	5.1	4.4
General government	1.3	1.1	1.0	0.9	1.1	1.1	1.1	1.2	1.7	0.2
Nonfinancial corporations	3.1	3.6	4.1	3.6	3.4	3.6	3.0	2.5	2.1	2.0
Rest-of-the-world counterparties	7.4	8.3	7.1	6.7	6.2	5.9	5.9	6.1	6.6	6.7
Euro area	4.0	4.7	4.1	3.9	3.7	3.5	3.6	3.7	4.2	4.4
MFIs	1.1	1.3	1.1	0.9	0.7	0.6	0.8	0.9	1.2	1.3
Other non-MFIs	0.7	0.8	0.7	0.8	0.8	0.8	0.8	0.9	1.0	1.2
General government	1.4	1.4	1.2	1.1	1.1	1.0	1.1	1.0	1.0	1.0
Nonfinancial corporations	0.7	1.3	1.2	1.1	1.1	1.0	0.9	0.9	1.0	0.9
Non-euro area	3.3	3.5	3.0	2.7	2.5	2.4	2.3	2.3	2.4	2.3
Net change in wealth	2.0	1.5	-2.1	-3.5	-4.0	-2.2	-2.8	-2.3	-0.7	-3.5
based on transactions	2.0	0.2	-1.7	-4.1	-3.4	-2.5	-2.6	-1.7	-0.9	-3.2
based on valuation and other effects	0.0	1.3	-0.4	0.6	-0.5	0.3	-0.2	-0.6	0.2	-0.2
Income from debt securities	1.6	1.6	1.5	1.2	1.0	0.9	0.8	0.7	0.6	0.5
<i>Long-term government bond yields</i>										
	%									
Austria	3.32	2.37	2.01	1.49	0.75	0.38	0.58	0.69	0.06	-0.23
Germany	2.61	1.50	1.57	1.16	0.50	0.09	0.32	0.40	-0.25	-0.51
Euro area	4.39	3.89	2.99	2.04	1.27	0.93	1.17	1.27	0.59	0.21
USA	2.89	1.82	2.16	2.63	2.14	1.83	2.32	2.81	2.33	0.89
Japan	1.13	0.87	0.72	0.58	0.37	-0.01	0.04	0.06	-0.08	0.00

Source: OeNB.

**Household financial wealth: debt securities (detailed assessment)**

2020

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	13.3	6.1	3.3	2.4	25.0
<i>Regional breakdown</i>					
Austrian counterparties	11.7	4.4	2.0	0.2	18.4
Share in total issues (%)	8.0	25.5	4.1	0.1	3.3
Rest-of-the-world counterparties	1.5	1.7	1.3	2.1	6.7
Euro area	1.3	1.2	0.9	1.0	4.4
Germany	1.2	0.4	0.6	0.7	2.9
France	0.0	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	0.0	0.3	0.0	0.3	0.6
Other issuers	0.0	0.4	0.1	0.1	0.5
Non-euro area	0.3	0.5	0.4	1.1	2.3
Switzerland	0.0	0.0	0.0	0.2	0.2
United Kingdom	0.2	0.1	0.0	0.1	0.4
USA	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	0.0	0.3	0.1	0.3	0.8
<i>Bond categories by type of bond</i>					
Plain-vanilla bonds	7.9	0.9	3.2	2.3	14.3
Covered bonds	0.1	0.0	0.0	0.0	0.1
Linked bonds (incl. bonds with embedded financial derivatives)	1.8	4.4	0.0	0.0	6.2
Structured products	3.5	0.8	0.1	0.0	4.3
Other debt securities	0.0	0.1	0.0	0.0	0.1
<i>Bond categories by original maturity</i>					
up to 1 year	0.1	0.0	0.4	0.1	0.7
1 to 5 years	2.7	0.2	0.4	0.0	3.3
5 to 10 years	8.9	0.8	1.9	1.9	13.6
more than 10 years	1.5	5.0	0.6	0.3	7.4
<i>Bond categories by residual maturity</i>					
up to 1 year	1.9	0.9	0.7	0.2	3.7
1 to 2 years	2.2	0.5	0.3	0.0	3.1
2 to 5 years	5.2	1.7	0.6	0.1	7.6
more than 5 years	4.0	3.0	1.7	2.0	10.6

Source: OeNB.



Table 5.4.1

## Household financial wealth: listed shares

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<i>EUR billion</i>										
Total holdings	9.3	8.0	10.2	12.7	18.0	21.1	19.0	8.7	14.4	18.5
<i>Broken down by issuer sector</i>										
Austrian counterparties	4.2	4.8	5.9	7.5	11.3	13.2	12.1	5.0	8.3	10.0
MFIs including the OeNB	0.5	0.6	0.6	0.8	1.2	1.6	1.4	0.7	1.0	1.6
Other non-MFIs	0.3	0.3	0.3	0.3	0.5	0.7	0.6	0.2	0.5	0.0
Insurance corporations	0.0	0.0	0.1	0.1	0.3	0.3	0.2	0.1	0.2	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	3.9	4.9	6.3	9.3	10.6	10.0	3.9	6.6	8.3
Rest-of-the-world counterparties	5.1	3.2	4.3	5.1	6.7	8.0	6.8	3.7	6.1	8.4
Euro area	x	x	x	x	x	3.8	3.6	2.0	3.3	4.4
MFIs including the OeNB	x	x	x	x	x	0.5	0.4	0.1	0.3	0.3
Other non-MFIs	x	x	x	x	x	0.3	0.2	0.1	0.1	0.1
Insurance corporations	x	x	x	x	x	0.2	0.2	0.1	0.2	0.2
Pension funds	x	x	x	x	x	0.0	0.0	0.0	0.0	0.0
Nonfinancial corporations	x	x	x	x	x	2.8	2.8	1.6	2.8	3.8
Non-euro area	x	x	x	x	x	4.2	3.2	1.7	2.8	4.0
Net change in wealth	-1.4	-1.3	2.2	2.5	5.4	3.1	-2.2	-10.2	5.7	4.1
based on transactions	0.8	0.6	0.4	0.6	1.6	0.9	-0.7	0.7	0.3	1.3
based on valuation and other effects	-2.2	-1.8	1.8	1.9	3.8	2.2	-1.3	-10.8	4.4	2.7
based on other effects	x	x	x	x	x	x	-0.1	-0.1	1.0	0.1
Dividend payments	x	x	x	x	x	0.5	0.4	0.3	0.3	0.3
<i>EUR billion</i>										
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Total holdings	14.3	16.6	18.3	18.4	19.6	21.6	25.2	22.4	27.3	30.3
<i>Broken down by issuer sector</i>										
Austrian counterparties	6.9	8.1	8.4	7.8	8.3	8.9	10.6	9.0	10.5	10.7
MFIs including the OeNB	0.9	1.2	1.2	1.1	1.4	1.5	1.9	1.7	1.8	1.5
Other non-MFIs	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1
Insurance corporations	0.1	0.2	0.2	0.2	0.2	0.3	0.4	0.4	0.5	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	5.8	6.7	7.1	6.6	6.7	7.1	8.4	6.9	8.1	8.7
Rest of the world	7.5	8.4	9.9	10.5	11.4	12.6	14.6	13.4	16.9	19.6
Euro area	3.8	4.4	5.2	4.9	5.3	5.7	6.8	5.9	6.9	7.3
MFIs including the OeNB	0.2	0.3	0.3	0.4	0.3	0.3	0.4	0.3	0.3	0.3
Other non-MFIs	0.1	0.1	0.1	0.1	0.2	0.2	0.5	0.5	0.7	0.4
Insurance corporations	0.2	0.2	0.4	0.4	0.5	0.5	0.5	0.5	0.6	0.6
Pension funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Nonfinancial corporations	3.3	3.7	4.4	4.0	4.4	4.7	5.4	4.6	5.3	6.0
Non-euro area	3.7	4.1	4.7	5.6	6.0	6.9	7.8	7.5	9.9	12.3
Net change in wealth	-4.1	2.2	1.8	0.1	1.3	1.9	3.6	-2.8	4.9	3.0
based on transactions	0.1	-0.1	-0.3	0.5	0.0	0.3	-0.3	0.0	0.8	2.4
based on exchange rate and price effects	-4.3	2.3	2.0	-0.5	1.5	1.6	4.1	-2.7	4.1	0.8
based on other effects	0.0	0.1	0.0	0.0	-0.2	0.0	-0.2	-0.1	0.0	-0.1
Dividend payments	0.5	0.5	0.5	0.5	0.4	0.5	0.8	0.9	0.7	0.6
<i>Stock indices</i>										
	<i>Index (M12 1998 = 100)</i>									
ATX	169	214	227	193	214	234	305	245	284	248
DAX	118	152	191	196	215	230	258	211	265	274
EuroStoxx	69	79	93	94	98	98	105	89	112	107
Dow Jones	61	75	118	126	138	138	164	145	171	198
Nikkei	133	143	181	194	190	215	269	251	310	331

Source: Wiener Börse, Statistics Austria, OeNB.

Table 5.4.2

**Household financial wealth: listed shares (detailed assessment)**

2020				
Issuer sectors				
	Banks	Other financial institutions	Nonfinancial corporations	Total
<i>Valuation at market prices in EUR billion or shares in %</i>				
Total holdings	1.9	2.8	25.6	30.3
<i>Breakdown by region</i>				
Austrian counterparties	1.5	0.5	8.7	10.7
ATX prime issuers	1.0	0.5	8.1	9.6
Other issuers	0.5	0.0	0.6	1.1
Share in total issues (%)	7.4	6.4	9.4	8.8
Rest-of-the-world counterparties	0.4	2.3	16.9	19.6
Euro area	0.3	1.0	6.0	7.3
Germany	0.2	0.7	4.7	5.7
France	0.0	0.0	0.5	0.5
Italy	0.0	0.0	0.1	0.1
Spain	0.0	0.0	0.0	0.1
Netherlands	0.0	0.2	0.4	0.6
Other issuers	0.0	0.1	0.2	0.3
Non-euro area	0.1	1.3	11.0	12.3
Switzerland	0.0	0.6	1.8	2.4
United Kingdom	0.0	0.0	1.1	1.2
USA	0.0	0.6	5.7	6.4
Canada	0.0	0.0	0.5	0.5
Japan	0.0	0.0	0.1	0.2
Other issuers	0.0	0.1	1.7	1.7

Source: Wiener Börse, OeNB.

Table 5.5.1

**Household financial wealth: mutual fund shares**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<i>EUR billion</i>										
Total holdings	30.6	28.1	29.8	34.3	41.5	43.8	43.4	32.2	37.0	41.5
<i>Broken down by issuer country</i>										
Austrian counterparties	28.8	26.9	28.5	32.9	38.9	39.6	37.9	28.1	30.9	33.1
Rest-of-the-world counterparties	1.8	1.2	1.2	1.4	2.6	4.2	5.5	4.1	6.2	8.4
Euro area	x	x	x	x	x	x	x	3.4	5.1	6.9
Non-euro area	x	x	x	x	x	x	x	0.7	1.0	1.4
<i>Bond categories for domestic funds</i>										
Equity funds	x	x	x	x	x	x	x	3.2	4.7	5.6
Fixed-income funds	x	x	x	x	x	x	x	12.3	13.3	12.5
MFI money market funds	x	x	x	x	x	x	x	0.8	0.5	0.6
Balanced funds	x	x	x	x	x	x	x	10.5	10.8	12.4
Real estate funds	x	x	x	x	x	x	x	1.1	1.3	1.7
Hedge funds	x	x	x	x	x	x	x	0.1	0.1	0.1
Other funds	x	x	x	x	x	x	x	0.2	0.2	0.2
Net change in wealth	-0.2	-2.5	1.6	4.6	7.2	2.3	-0.4	-11.2	4.9	4.5
based on transactions	2.9	0.5	1.1	2.9	3.8	1.7	-0.5	-3.6	1.0	2.3
based on exchange rate and price effects	x	x	x	x	x	0.2	0.2	-1.5	0.4	0.2
based on other effects	x	x	x	x	x	0.4	-0.1	-6.1	3.5	1.9
Income earned on mutual fund shares	0.7	0.6	0.5	0.6	0.6	2.1	1.4	1.2	1.0	0.9
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<i>EUR billion</i>										
Total holdings	37.1	39.8	42.6	47.8	51.3	55.0	59.5	57.3	66.0	70.3
<i>Broken down by issuer country</i>										
Austrian counterparties	29.8	32.1	33.7	37.4	38.9	40.8	42.5	40.4	45.6	47.6
Rest-of-the-world counterparties	7.2	7.6	8.9	10.4	12.3	14.2	17.1	16.9	20.4	22.6
Euro area	6.1	6.4	7.5	8.9	10.6	12.3	15.3	15.3	18.9	21.0
Non-euro area	1.2	1.3	1.3	1.5	1.7	1.9	1.7	1.6	1.5	1.6
<i>Bond categories for domestic funds</i>										
Equity funds	4.3	4.8	5.2	5.5	5.8	6.2	7.0	6.3	8.1	9.0
Fixed-income funds	11.8	13.3	13.5	14.8	13.7	13.0	11.7	10.2	9.9	9.5
MFI money market funds	0.3	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Balanced funds	11.2	11.3	11.7	13.3	15.3	16.5	18.2	17.7	20.9	22.1
Real estate funds	2.0	2.5	3.1	3.6	4.1	4.9	5.4	6.0	6.6	6.9
Hedge funds	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Other funds	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net change in wealth	-4.4	2.7	2.8	5.2	3.5	3.8	4.5	-2.3	8.7	4.3
based on transactions	-1.6	0.8	2.6	3.3	3.9	3.0	3.7	2.1	2.6	4.1
based on exchange rate and price effects	-0.4	1.7	0.1	1.9	-0.4	0.7	0.9	-4.3	6.2	0.4
based on other effects	-2.5	0.1	0.1	0.0	0.0	0.0	-0.1	0.0	-0.1	-0.2
Income earned on mutual fund shares	0.9	0.9	0.9	0.9	1.3	1.1	1.1	1.3	1.1	1.1

Source: Statistics Austria, OeNB.

Table 5.5.2

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

2020

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	9.0	9.5	22.1	6.9	0.1	47.6

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	15.5	12.3	7.6	5.6	47.6
Domestic financial assets	3.6	0.2	0.9	0.9	0.0	5.6
Debt securities	1.3	0.0	0.3	0.9	0.0	2.6
Listed 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	2.2	0.0	0.0	0.0	0.0	2.2
Foreign financial assets	3.0	15.4	11.4	6.6	0.0	36.5
Debt securities	2.6	3.1	2.6	6.6	0.0	15.0
Listed shares	0.4	1.4	8.8	0.0	0.0	10.6
Mutual fund shares	0.0	10.8	0.0	0.0	0.0	10.8
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 <sup>1</sup>	x	x	x	x	5.6	5.6

Source: OeNB.

<sup>1</sup> Above all housing and other real assets.

Table 5.6

**Household financial wealth: other equity**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<i>EUR billion</i>										
Total holdings	47.5	47.4	50.6	53.8	56.9	66.2	72.7	68.7	77.3	81.9
Unlisted shares	x	x	x	x	1.7	1.8	1.6	2.2	2.6	3.1
Other equity	47.5	47.4	50.6	53.8	55.3	64.4	71.1	66.5	74.7	78.8
<i>Broken down by issuer sector</i>										
Austrian counterparties	44.2	45.7	48.5	50.8	52.3	63.0	69.3	65.2	73.4	77.6
MFIs including the OeNB	0.3	0.3	0.2	0.2	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	20.9	21.9	24.2	25.3	28.3	35.7	41.3	37.3	42.4	44.4
Insurance corporations	0.1	0.1	0.1	0.2	0.0	0.0	0.0	0.0	0.0	0.0
Pension funds	0.0	0.0	0.0	0.0	x	x	x	x	x	x
Nonfinancial corporations	22.9	23.4	23.9	25.2	24.1	27.4	28.0	27.9	31.0	33.2
Rest-of-the-world counterparties	3.4	1.7	2.1	2.9	2.9	1.3	1.7	1.2	1.3	1.2
Net change in wealth	1.9	-0.1	3.2	3.2	3.1	9.3	6.5	-4.0	8.6	4.6
based on transactions	1.4	1.1	2.0	1.3	2.7	3.5	3.1	1.5	1.6	1.1
based on valuation and other effects	0.5	-1.3	1.1	1.9	0.4	5.7	3.4	-5.5	7.1	3.5
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<i>EUR billion</i>										
Total holdings	83.7	88.8	103.2	108.9	113.6	121.2	140.4	147.7	153.4	159.5
Unlisted shares	3.4	3.3	3.2	2.8	2.8	2.7	4.0	4.2	7.9	7.8
Other equity	80.3	85.5	100.0	106.0	110.7	118.5	136.3	143.5	145.5	151.7
<i>Broken down by issuer sector</i>										
Austrian counterparties	79.1	84.3	98.8	104.8	109.5	117.3	135.1	142.3	144.3	149.5
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	45.0	48.4	55.6	55.5	57.4	62.6	72.5	74.5	76.4	78.1
Insurance corporations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Pension funds	x	x	x	x	x	x	x	x	x	x
Nonfinancial corporations	34.1	35.8	43.1	49.3	52.2	54.7	62.6	67.8	67.9	71.4
Rest-of-the-world counterparties	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	2.2
Net change in wealth	1.8	5.0	14.4	5.7	4.7	7.7	19.1	7.3	5.7	6.1
based on transactions	1.4	1.4	0.5	1.3	-0.1	0.8	-0.2	0.2	0.3	3.5
based on valuation and other effects	0.5	3.6	13.9	4.4	4.8	6.9	19.4	7.1	5.4	2.7
Equity held in domestic private foundations <sup>1</sup>	44.3	47.4	54.6	54.5	56.4	61.8	71.6	73.7	75.6	77.3
Assets of private foundations <sup>2</sup>	44.3	47.4	54.6	54.5	56.4	61.8	71.6	73.7	75.6	77.3
Financial assets that do not constitute equity	6.5	6.8	8.4	6.2	4.2	6.7	7.2	6.9	7.3	5.3
Equity interests	20.2	21.2	26.1	27.6	30.1	32.2	40.5	41.4	42.3	42.6
Real assets (housing)	17.6	19.4	20.1	20.7	22.2	22.9	23.9	25.4	26.1	29.4

Source: OeNB.

<sup>1</sup> „of which“ position of equity holdings of other non-MFIs.<sup>2</sup> 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**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<i>EUR billion</i>										
Total holdings	60.4	63.1	66.7	72.1	81.3	87.0	90.8	90.8	95.3	99.3
Life insurance entitlements	37.9	39.7	42.1	45.7	53.3	57.6	60.5	61.0	64.4	67.8
Austrian counterparties	37.7	39.4	41.7	45.1	52.4	56.2	58.9	59.3	62.4	65.6
Rest-of-the-world counterparties	0.2	0.3	0.4	0.6	0.9	1.4	1.5	1.6	2.0	2.3
(Provisions for) non-social security pensions payable by employers	14.5	15.0	15.4	16.3	17.1	17.4	17.5	17.1	17.1	17.1
Nonfinancial corporations	8.6	8.8	9.1	9.4	9.7	9.9	10.0	9.8	9.7	9.7
OeNB	1.8	1.8	1.8	1.9	2.0	1.9	1.9	1.8	1.8	1.8
Banks	3.1	3.3	3.4	3.9	4.1	4.4	4.5	4.6	4.6	4.6
Insurance corporations	1.0	1.1	1.1	1.2	1.3	1.3	1.1	0.9	0.9	0.9
Pension provisions with financial institutions	8.0	8.4	9.2	10.1	11.0	12.1	12.8	12.7	13.9	14.4
Pension funds	8.0	8.4	9.2	10.1	11.0	11.9	12.5	12.4	13.5	14.0
Insurance corporations (occupational group insurance)	x	x	x	x	x	0.1	0.3	0.3	0.4	0.4
Net change in wealth	3.8	2.7	3.6	5.3	9.3	5.7	3.8	0.0	4.5	4.0
based on transactions	3.4	3.2	2.7	4.0	5.0	4.5	3.6	3.0	3.9	3.7
based on other effects	0.4	-0.6	1.0	1.3	4.3	1.2	0.2	-3.1	0.6	0.3
<i>Memorandum item: subsidized pension plans</i>										
Subsidized personal pension plans ("Zukunftsvorsorge") <sup>1</sup>	x	x	0.1	0.5	1.1	1.8	2.5	2.8	3.8	5.0
with insurance corporations	x	x	0.1	0.4	0.9	1.5	2.1	2.4	3.3	4.4
with capital management companies	x	x	0.0	0.1	0.2	0.3	0.4	0.4	0.5	0.6
Investment income from life insurance and funded pension plans	3.0	3.2	3.1	3.2	3.3	3.4	3.7	3.6	3.7	3.4
<i>Memorandum item:</i>										
Severance entitlements	x	x	0.1	0.4	0.7	1.1	1.6	2.1	2.8	3.6

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

<sup>1</sup> 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**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
	<i>EUR billion</i>									
Total holdings	100.6	104.4	105.7	111.7	112.4	115.3	123.5	123.3	131.3	133.6
Life insurance entitlements	68.2	70.6	70.5	73.1	72.8	72.7	80.0	77.9	83.2	83.8
Austrian counterparties	65.6	67.7	67.3	69.5	68.9	68.7	75.8	73.5	78.5	78.9
Rest-of-the-world counterparties	2.6	2.9	3.2	3.5	3.8	4.0	4.2	4.4	4.6	4.9
(Provisions for) non-social security pensions payable by employers	17.1	17.5	17.8	19.4	20.2	22.0	21.7	23.2	24.3	25.1
Nonfinancial corporations	9.7	9.7	9.7	10.6	10.8	12.0	12.6	13.8	14.4	15.2
OeNB	1.8	1.9	1.9	1.9	1.9	1.9	2.0	2.0	2.1	2.1
Banks	4.7	4.9	5.2	5.8	6.3	6.7	5.8	6.0	6.3	6.2
Insurance corporations	0.9	1.1	1.1	1.1	1.1	1.3	1.3	1.4	1.5	1.5
Pension provisions with financial institutions	15.2	16.2	17.4	19.2	19.5	20.6	21.8	22.2	23.8	24.8
Pension funds	14.8	15.7	16.8	18.5	18.6	19.6	20.7	21.2	22.8	23.8
Insurance corporations (occupational group insurance)	0.4	0.5	0.6	0.7	0.8	0.9	1.1	1.0	1.0	1.0
Net change in wealth	1.2	3.8	1.3	6.0	0.7	2.9	8.2	-0.1	8.0	2.3
based on transactions	1.8	2.2	2.0	1.6	0.2	-0.3	-1.4	-0.8	-0.3	-1.5
based on other effects	-0.6	1.6	-0.7	4.4	0.5	3.2	9.6	0.6	8.3	3.8
<i>Memorandum item: subsidized pension plans</i>										
Subsidized personal pension plans ("Zukunftsvorsorge") <sup>1</sup>	5.7	7.1	7.8	8.1	8.2	8.4	9.0	8.8	9.0	9.0
with insurance corporations	5.0	6.4	7.0	7.6	7.8	8.2	8.8	8.65	9.0	9.0
with capital management companies	0.7	0.8	0.8	0.5	0.4	0.2	0.2	0.1	0	0
Investment income from life insurance and funded pension plans	3.4	3.4	3.7	3.1	3.0	2.8	2.7	2.7	2.8	2.8
<i>Memorandum item:</i>										
Severance entitlements	4.3	5.3	6.2	7.3	8.3	9.4	10.6	11.5	13.3	14.6

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

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

Table 5.8

**Household financial wealth: distribution by net wealth quintiles (HFCS)**

	2014			2017		
	Participation rate	Median	Mean	Participation rate	Median	Mean
	%	EUR thousands		%	EUR thousands	
<i>Financial wealth</i>						
Sight accounts	99.3	1.0	2.6	99.5	1.3	3.6
Saving accounts	68.5	6.9	16.2	70.2	8.2	20.1
Savings plans with building and loan associations	49.2	4.0	6.7	48.0	4.0	5.8
Life insurance policies	38.3	12.4	22.4	35.2	11.0	22.4
Voluntary private pension plans	14.5	9.1	24.7	12.3	8.5	22.9
Mutual funds	10.0	15.1	44.1	8.5	15.2	40.6
Listed shares	5.4	10.4	24.5	5.0	10.1	23.1
Debt securities	4.0	11.7	34.0	2.6	16.9	37.5

Source: OeNB (HFCS Austria 2014/2017), HFCS = Household Finance and Consumption Survey.

Table 5.8 continued

**Household financial wealth: distribution by net wealth quintiles (HFCS)**

	2014		2017	
	Participation rate	Median share of financial wealth	Participation rate	Median share of financial wealth
	%		%	
<i>Sight accounts</i>				
1 <sup>st</sup> net wealth quintile	98.7	26.9	98.9	28.9
2 <sup>nd</sup> net wealth quintile	99.4	9.2	99.8	10.3
3 <sup>rd</sup> net wealth quintile	98.7	5.3	99.7	7.4
4 <sup>th</sup> net wealth quintile	99.7	5.7	99.5	8
5 <sup>th</sup> net wealth quintile	99.9	4	99.5	5.5
<i>Saving accounts</i>				
1 <sup>st</sup> net wealth quintile	34.7	67.5	39.2	69.8
2 <sup>nd</sup> net wealth quintile	76.1	53.1	78.1	56.6
3 <sup>rd</sup> net wealth quintile	75.2	46	76.0	51.8
4 <sup>th</sup> net wealth quintile	78.5	43.7	75.1	48
5 <sup>th</sup> net wealth quintile	78	28.7	82.5	39.4
<i>Mutual funds, shares and bonds</i>				
1 <sup>st</sup> net wealth quintile	2.3	.	1.4	.
2 <sup>nd</sup> net wealth quintile	6.5	27.5	5.2	32.6
3 <sup>rd</sup> net wealth quintile	16.1	26	14.8	28.4
4 <sup>th</sup> net wealth quintile	15.6	38.1	16.2	32
5 <sup>th</sup> net wealth quintile	35.6	36.6	30.1	29.6

Source: OeNB (HFCS Austria 2014/2017), HFCS = Household Finance and Consumption Survey.

Note: Cells without data ( „.”) indicate that the number of observations was too small for meaningful analysis.



Table 6

**Households including NPISHs: financing**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<i>EUR billion</i>										
<b>Financing</b>	5.1	5.6	5.3	7.7	8.0	7.1	5.7	3.1	0.7	1.2
of households	5.1	5.6	5.2	7.4	8.1	7.3	5.7	3.1	0.6	1.3
of NPISHs	0.0	0.0	0.0	0.3	-0.1	-0.2	0.0	0.0	0.1	-0.1
<b>Financing of households</b>										
Loans	5.1	5.5	5.2	7.4	8.2	7.0	5.5	2.8	0.9	1.1
Housing loans	4.0	3.0	5.0	5.3	5.2	4.8	5.3	3.6	1.9	2.0
Consumer loans	-0.4	-0.3	-0.2	0.0	-0.4	0.9	0.2	-0.6	-0.9	-0.7
Other loans	1.5	2.8	0.4	2.2	3.5	1.3	0.0	-0.3	-0.1	-0.3
Other liabilities	0.0	0.1	0.1	0.0	-0.1	0.2	0.2	0.3	-0.3	0.2
<i>Memorandum items:</i>										
Loans linked to savings plans with building and loan associations	0.7	-0.1	-0.6	0.6	0.2	0.3	1.0	0.9	0.0	0.4
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	5.0	4.9	5.2	7.4	8.1	7.2	5.5	3.1	0.6	1.3
MFIs including the OeNB	5.6	6.9	4.8	6.4	7.4	6.4	5.9	2.5	0.3	1.1
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	0.0	0.1	0.1	0.1	0.0	0.0	0.0	-0.1
Insurance corporations	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	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	-0.6	-2.0	0.4	0.9	0.7	0.4	-0.4	0.6	0.3	0.1
Nonfinancial corporations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2
Foreign lenders	0.1	0.6	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<i>EUR billion</i>										
<b>Financing</b>	2.6	0.5	1.1	1.7	2.9	3.4	4.3	5.8	5.5	5.5
of households	2.6	0.5	1.0	2.4	2.9	2.7	4.5	5.9	5.4	5.4
of NPISHs	0.0	0.1	0.0	-0.6	0.0	0.7	-0.2	-0.1	0.2	0.1
<b>Financing of households</b>										
Loans	2.7	0.3	1.3	2.3	2.8	2.6	4.6	5.7	5.3	5.0
Housing loans	3.4	1.8	2.2	3.1	4.1	3.5	2.6	5.1	4.9	4.5
Consumer loans	-0.7	-1.0	-0.5	-0.8	-0.5	-0.2	0.3	0.1	-0.2	-0.5
Other loans	0.1	-0.5	-0.4	0.0	-0.9	-0.6	1.7	0.5	0.5	0.9
Other liabilities	-0.1	0.1	-0.3	0.1	0.2	0.1	-0.1	0.2	0.0	0.4
<i>Memorandum items:</i>										
Loans linked to savings plans with building and loan associations	1.0	0.5	-0.3	-0.3	-0.2	-0.6	1.0	-1.1	0.2	0.2
Revolving loans and overdrafts	-0.8	-0.3	-0.3	-0.1	0.2	0.9	-0.7	0.1	0.1	-1.1
Credit card loans	0.1	0.0	0.0	0.0	0.0	0.2	0.0	0.1	0.0	-0.3
Domestic lenders	2.5	0.3	1.2	2.4	3.0	3.8	4.7	5.5	6.0	5.5
MFIs including the OeNB	2.2	0.7	1.0	1.9	2.6	3.9	4.9	5.6	6.8	5.8
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	-0.1	0.0	-0.1	0.0	0.0	0.0	0.0
Insurance corporations	-0.1	-0.1	0.0	0.0	0.0	0.0	-0.2	0.0	0.0	0.0
Pension funds	0.0	-0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	0.2	-0.4	0.3	0.7	0.4	-0.1	0.0	0.0	-0.7	-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	0.1	0.2	-0.2	-0.1	-0.1	-1.0	-0.2	0.4	-0.7	0.0

Source: OeNB.

Table 7.1

**Households including NPISHs: debt**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<i>EUR billion</i>										
<b>Liabilities</b>	100.2	104.9	108.8	116.0	132.9	141.4	147.9	154.8	155.4	162.9
of households	99.7	104.4	108.3	115.4	132.3	140.9	147.3	154.2	154.6	162.2
Consumer households	84.3	88.2	91.9	97.0	102.7	110.6	115.9	121.9	123.1	129.2
Self-employed individuals of NPISHs	15.4	16.2	16.5	18.4	29.6	30.3	31.4	32.3	31.6	33.0
of NPISHs	0.5	0.5	0.5	0.5	0.6	0.6	0.5	0.6	0.7	0.7
<b>Household liabilities</b>										
Loans	99.3	104.0	107.8	114.9	131.4	139.9	146.1	152.7	153.4	160.9
Housing loans	53.6	57.1	61.3	69.9	75.7	82.2	87.2	95.0	96.6	103.1
Consumer loans	23.1	22.0	20.7	23.6	26.5	25.4	25.6	25.0	23.9	23.6
Other loans	22.7	24.9	25.8	21.4	29.2	32.3	33.3	32.7	33.0	34.1
Other liabilities	0.4	0.5	0.5	0.5	1.0	1.0	1.2	1.5	1.2	1.3
<i>Memorandum items:</i>										
Loans linked to savings plans with building and loan associations	12.9	12.8	12.2	12.7	12.9	13.2	14.2	15.1	15.1	15.5
Revolving loans and overdrafts	x	x	x	x	x	x	x	x	x	13.7
Credit card loans	x	x	x	x	x	x	x	x	x	0.8
<b>Domestic lenders</b>	99.2	102.6	106.5	113.6	130.5	139.2	144.8	151.8	152.2	159.7
MFIs including the OeNB	77.2	83.9	86.8	93.0	109.1	117.1	124.3	130.6	130.6	137.7
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	0.6	0.6	0.7	0.7	0.9	0.9	0.9	0.9	0.9	0.9
Insurance corporations	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
Pension funds	0.0	0.1	0.1	0.0	0.1	0.0	0.0	0.1	0.0	0.1
General government	20.8	17.3	18.3	19.2	19.8	20.5	18.9	19.5	19.9	20.0
Nonfinancial corporations	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.5
<b>Foreign lenders</b>	0.5	1.8	1.8	1.8	1.8	1.6	2.5	2.4	2.4	2.4
<b>Denominated in ATS/EUR</b>	85.2	87.7	89.8	86.6	98.4	105.9	114.4	115.5	118.0	122.5
<b>Denominated in foreign currency</b>	14.6	16.7	18.5	28.8	33.9	35.0	32.9	38.7	36.7	39.7
<b>Net change of liabilities</b>	3.7	4.7	3.9	7.1	16.9	8.5	6.4	6.9	0.4	7.5
based on transactions	5.1	5.6	5.2	7.4	8.1	7.3	5.7	3.1	0.6	1.3
based on valuation and other effects	-1.3	-0.9	-1.3	-0.3	8.8	1.3	0.7	3.8	-0.1	6.2
of which: valuation effects	x	x	x	x	x	0.6	-1.1	4.2	-0.1	6.6
of which: other effects	x	x	x	x	x	0.6	1.8	-0.3	0.0	-0.4
<b>Interest expenses</b>	4.6	4.3	3.8	3.8	4.1	5.1	6.5	7.2	5.2	4.3
<b>Investment income in % of financial wealth (mean)</b>	4.7	4.2	3.6	3.4	3.3	3.7	4.5	4.7	3.4	2.7
<i>Interest rates on existing deposits with domestic MFIs</i>										
	%									
Revolving loans and overdrafts	8.76	8.51	8.09	7.33	6.76	6.95	7.50	7.84	6.54	5.76
for house purchases	x	x	5.04	4.51	4.24	4.28	5.03	5.56	4.47	3.28
Consumer and other loans	x	x	6.30	5.77	5.44	5.80	6.50	6.91	5.21	4.29
of which: professionals and own-account workers	x	x	x	x	x	x	x	x	x	x
<i>Year-end price</i>										
<b>CHF/EUR exchange rate</b>	1.48	1.45	1.56	1.54	1.56	1.60	1.65	1.49	1.48	1.25

Source: Statistics Austria, ECB, OeNB.

Table 7.1 continued

**Households including NPISHs: debt**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<i>EUR billion</i>										
<b>Liabilities</b>	166.3	168.8	168.5	172.6	177.8	185.2	188.9	194.5	200.3	206.0
of households	165.6	167.9	167.6	169.9	175.2	181.9	185.7	191.5	197.1	202.8
Consumer households	132.1	134.7	134.9	137.0	141.8	147.3	150.0	156.1	160.7	166.2
Self-employed individuals	33.6	33.2	32.8	33.0	33.4	34.6	35.7	35.4	36.4	36.6
of NPISHs	0.7	0.9	0.9	2.6	2.6	3.3	3.2	3.0	3.2	3.2
<b>Household liabilities</b>										
Loans	164.4	165.0	165.1	167.4	172.6	179.6	183.0	188.5	194.0	198.9
Housing loans	107.4	112.5	113.9	116.1	122.0	127.7	133.3	138.8	144.1	147.5
Consumer loans	22.9	21.9	21.1	20.1	19.4	19.1	18.0	18.2	17.9	16.7
Other loans	34.1	30.6	30.1	31.1	31.1	32.9	31.7	31.6	32.0	34.7
Other liabilities	1.2	2.8	2.5	2.6	2.6	2.3	2.8	2.9	3.1	3.9
<i>Memorandum items:</i>										
Loans linked to savings plans with building and loan associations	16.5	16.9	16.6	16.4	16.2	15.6	16.6	15.5	15.8	15.9
Revolving loans and overdrafts	12.9	12.6	12.3	12.2	12.3	13.3	12.6	12.7	12.8	11.7
Credit card loans	0.8	0.8	0.9	0.9	0.9	1.1	1.1	1.2	1.2	1.0
Domestic lenders	163.1	165.1	165.1	167.5	172.8	177.9	181.8	187.1	193.5	199.2
MFIs including the OeNB	140.8	141.5	141.4	143.9	149.3	154.4	156.7	162.4	169.2	174.9
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	0.8	0.9	0.8	0.2	0.2	0.1	0.1	0.1	0.1	0.2
Insurance corporations	0.6	0.5	0.5	0.5	0.5	0.4	0.4	0.4	0.3	0.3
Pension funds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3
General government	20.3	21.8	21.9	22.9	22.8	22.9	24.5	24.3	23.8	23.4
Nonfinancial corporations	0.5	0.5	0.5	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Foreign lenders	2.6	2.7	2.5	2.4	2.3	4.0	4.0	4.3	3.6	3.6
Denominated in ATS/EUR	127.3	135.2	139.4	144.6	150.8	160.8	169.2	176.5	183.5	191.2
Denominated in foreign currency	38.4	32.7	28.2	25.3	24.4	21.2	16.6	15.0	13.6	11.6
Net change of liabilities	3.5	2.2	-0.2	2.3	5.2	6.8	3.8	5.7	5.6	5.7
based on transactions	2.6	0.5	1.0	2.4	2.9	2.7	4.5	5.9	5.4	5.4
based on valuation and other effects	0.8	1.8	-1.3	0.0	2.3	4.0	-0.7	-0.2	0.3	0.3
of which: valuation effects	1.2	0.0	-0.9	0.6	2.8	0.3	-1.5	0.6	0.5	0.1
of which: other effects	-0.4	1.8	-0.4	-0.7	-0.5	3.7	0.8	-0.8	-0.2	0.2
Interest expenses	4.6	4.3	3.9	4.1	3.9	3.8	3.7	3.7	3.8	3.6
Investment income in % of financial wealth (mean)	2.8	2.6	2.3	2.4	2.2	2.1	2.0	1.9	1.9	1.8
<i>Interest rates on existing deposits with domestic MFIs</i>	%									
Revolving loans and overdrafts	5.74	5.37	4.95	4.74	4.43	4.24	3.94	3.88	3.77	3.47
for house purchases	3.25	2.92	2.44	2.39	2.14	2.00	1.89	1.81	1.79	1.64
Consumer and other loans	4.43	4.07	3.64	3.67	3.46	3.35	3.07	3.11	3.10	3.01
of which: professionals and own-account workers	3.98	3.60	3.19	3.14	2.86	2.70	2.54	2.52	2.43	2.25
<i>Year-end price</i>										
CHF/EUR exchange rate	1.22	1.21	1.23	1.20	1.08	1.07	1.17	1.12	1.09	1.08

Source: Statistics Austria, ECB, OeNB.

Table 7.2

**Household debt: adding the microdata (HFCS) perspective****Type of debt**

	2014			2017		
	Participation rate	Median	Mean	Participation rate	Median	Mean
	%	EUR thousands		%	EUR thousands	
Collateralized loans	16.7	60.4	89.5	16.5	64.6	100.2
Mortgage loans on primary residence	15.5	59.9	89.0	15.6	64.8	98.6
Mortgage loans on other property	1.5	53.0	75.7	1.4	50.8	85.2
Uncollateralized loans	20.6	2.9	11.1	20.3	2.3	11.0
Account overdrafts	12.3	1.0	2.3	11.8	0.8	1.5
Other uncollateralized loans	11.7	6.2	16.8	11.2	7.4	18.3
Credit card debt	1.4	1.3	2.7	0.7	0.4	0.9

**Other debt indicators**

	2014	2017
<i>Share of households</i>	%	
Debt-free	65.6	67.3
Loans below EUR 50,000	24.2	22.3
Loans between EUR 50,000 and EUR 100,000	4.6	4.9
Loans above EUR 100,000	5.7	5.5
<i>Debt burden</i>	Median %	
Debt in relation to wealth	18.2	16.5
Debt in relation to income	32.7	33.1

Source: OeNB (HFCS Austria 2014/2017), HFCS = Household Finance and Consumption Survey.

Table 8

### Household net wealth: adding the microdata (HFCS) perspective

#### Key indicators for household net wealth in Austria

2014				
	Financial assets	Nonfinancial assets	Financial liabilities	Net wealth
<i>EUR thousands</i>				
10 <sup>th</sup> percentile	0.5	2.0	0.6	1.0
Median	15.4	139.7	12.4	85.9
Mean	38.5	280.9	50.1	258.4
90 <sup>th</sup> percentile	86.8	510.6	144.5	518.1

2017				
	Financial assets	Nonfinancial assets	Financial liabilities	Net wealth
<i>EUR thousands</i>				
10 <sup>th</sup> percentile	0.9	2.5	0.6	2.0
Median	15.5	120.8	17.1	82.7
Mean	38.7	267.4	57.3	250.3
90 <sup>th</sup> percentile	89.1	511.4	160.6	524.8

#### Selected indicators for wealth distribution

	Gini coefficient	P75/P25	P90/Median	P90/P10
Gross wealth 2014	0.71	27.0	5.4	251.8
Net wealth 2014	0.73	28.6	6.0	521.2
Gross wealth 2017	0.71	21.7	5.7	171.9
Net wealth 2017	0.73	21.6	6.3	262.0

#### Selected percentiles (adding granularity to net wealth quintiles in table 5.8)

	P20	P40	P60	P80
<i>EUR thousands</i>				
Net wealth 2014	6.4	34.4	162.5	363.8
Net wealth 2017	8.4	35.4	154.2	325.9

Source: OeNB (HFCS Austria 2014/2017), HFCS = Household Finance and Consumption Survey.

Table 9

## Population 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>			
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
2019	8,878	1,718	5,478	1,682
2020	8,917	1,719	5,490	1,708

Source: Statistics Austria.

Table 10

## Households in Austria

Private households

Year	Total	One-person households	Multi-person households	Average household size
	Thousands			Per person
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
2019	3,950	1,480	2,470	2.2
2020	3,988	1,506	2,483	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.