

16.6 Earnings position of domestic banks

Quarters are cumulative figures

	2018	2019	2020	2021	2022	1Q2022	2Q2022	3Q2022	4Q2022
	Billion Euro								
Interest & interest-related income .	15.1	15.1	13.4	13.0	18.9	3.4	7.3	12.2	18.9
Interest & interest-related expenditure	6.5	6.4	4.8	4.0	8.3	1.2	2.6	4.9	8.3
Net interest income	8.6	8.6	8.7	9.0	10.6	2.3	4.7	7.2	10.6
Income from securities and investments	3.2	3.0	2.2	3.2	3.8	0.4	2.5	2.7	3.8
Net income from commissions	4.6	4.6	4.7	5.3	4.9	1.3	2.5	3.6	4.9
Net income from financial operations	0.3	0.3	0.5	0.3	0.4	0.4	0.2	0.3	0.4
Other operating income	2.7	3.2	3.2	3.4	4.0	1.1	2.2	3.2	4.0
Gross income	19.4	19.7	19.3	21.2	23.7	5.5	12.1	17.0	23.7
General operating expenses	11.2	11.6	10.8	11.0	10.5	2.6	5.1	7.6	10.5
Personnel expenditure	6.4	6.7	6.0	6.1	5.8	1.3	2.7	4.0	5.8
Expenditure on materials	4.8	4.8	4.7	4.9	4.8	1.3	2.4	3.5	4.8
Ordinary depreciation on tangible assets	0.9	1.0	1.0	1.2	1.2	0.3	0.6	0.9	1.2
Other operating expenses	1.2	1.6	1.8	2.0	2.2	0.6	1.1	1.4	2.2
Operating expenses	13.3	14.2	13.6	14.2	14.0	3.5	6.8	9.9	14.0
Net income	6.1	5.5	5.7	6.9	9.7	2.0	5.3	7.1	9.7
	As a percentage of average balance sheet total								
Interest & interest-related income .	1.8	1.7	1.4	1.3	1.8	1.4	1.4	1.6	1.8
Interest & interest-related expenditure	0.8	0.7	0.5	0.4	0.8	0.5	0.5	0.6	0.8
Net interest income	1.0	1.0	0.9	0.9	1.0	0.9	0.9	0.9	1.0
Income from securities and investments	0.4	0.3	0.2	0.3	0.4	0.2	0.5	0.3	0.4
Net income from commissions	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
Net income from financial operations	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0
Other operating income	0.3	0.4	0.3	0.3	0.4	0.4	0.4	0.4	0.4
Gross income	2.3	2.2	2.0	2.1	2.3	2.2	2.4	2.2	2.3
General operating expenses	1.3	1.3	1.1	1.1	1.0	1.0	1.0	1.0	1.0
Personnel expenditure	0.8	0.8	0.6	0.6	0.6	0.5	0.5	0.5	0.6
Expenditure on materials	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
Ordinary depreciation on tangible assets	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Other operating expenses	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Operating expenses	1.6	1.6	1.4	1.4	1.4	1.4	1.3	1.3	1.4
Net income	0.7	0.6	0.6	0.7	0.9	0.8	1.0	0.9	0.9

Source: Austrian National Bank, WDS - WIFO Data System, Macrobond.

Contact: Cornelia.Schobert@wifo.ac.at, Ursula.Glauninger@wifo.ac.at, Nathalie.Fischer@wifo.ac.at

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