

16.6 Earnings position of domestic banks

Quarters are cumulative figures

	2014	2015	2016	2017	2018	3Q2018	4Q2018	1Q2019	2Q2019
	Billion Euro								
Interest & interest-related income .	20.0	17.3	15.4	13.8	15.1	11.0	15.1	3.8	7.6
Interest & interest-related expenditure	10.7	8.4	6.9	5.6	6.5	4.6	6.5	1.7	3.3
Net interest income	9.3	9.0	8.5	8.2	8.6	6.5	8.6	2.2	4.3
Income from securities and investments	3.6	3.4	3.6	3.8	3.2	2.4	3.2	0.6	1.9
Net income from commissions	4.3	4.4	3.9	4.4	4.6	3.3	4.6	1.1	2.2
Net income from financial operations	0.4	0.5	0.3	0.3	0.3	0.2	0.3	0.0	0.1
Other operating income	2.5	3.5	2.6	2.8	2.7	2.0	2.7	0.8	1.4
Gross income	20.0	20.8	19.0	19.5	19.4	14.4	19.4	4.6	10.0
General operating expenses	11.8	11.5	11.4	10.7	11.2	8.0	11.2	2.9	5.6
Personnel expenditure	7.4	6.9	6.8	6.0	6.4	4.5	6.4	1.7	3.3
Expenditure on materials	4.4	4.6	4.7	4.6	4.8	3.4	4.8	1.2	2.3
Ordinary depreciation on tangible assets	0.4	0.9	1.0	0.9	0.9	0.7	0.9	0.2	0.5
Other operating expenses	1.7	1.4	1.2	1.3	1.2	0.9	1.2	0.4	0.7
Operating expenses	13.9	13.8	13.6	12.9	13.3	9.5	13.3	3.5	6.8
Net income	6.0	7.0	5.5	6.6	6.1	4.9	6.1	1.1	3.1
	As a percentage of average balance sheet total								
Interest & interest-related income .	2.2	2.0	1.8	1.7	1.8	1.8	1.8	1.8	1.8
Interest & interest-related expenditure	1.2	0.9	0.8	0.7	0.8	0.7	0.8	0.8	0.8
Net interest income	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Income from securities and investments	0.4	0.4	0.4	0.5	0.4	0.4	0.4	0.3	0.5
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	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other operating income	0.3	0.4	0.3	0.3	0.3	0.3	0.3	0.4	0.3
Gross income	2.2	2.3	2.2	2.3	2.3	2.3	2.3	2.2	2.3
General operating expenses	1.3	1.3	1.4	1.3	1.3	1.3	1.3	1.4	1.3
Personnel expenditure	0.8	0.8	0.8	0.7	0.8	0.7	0.8	0.8	0.8
Expenditure on materials	0.5	0.5	0.6	0.6	0.6	0.5	0.6	0.6	0.5
Ordinary depreciation on tangible assets	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Other operating expenses	0.2	0.2	0.1	0.2	0.1	0.1	0.1	0.2	0.2
Operating expenses	1.5	1.6	1.6	1.5	1.6	1.5	1.6	1.7	1.6
Net income	0.7	0.8	0.6	0.8	0.7	0.8	0.7	0.5	0.7

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

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