

## Annex of Tables

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Cutoff date for data: November 18, 2010

Conventions used in the tables:

x = No data can be indicated for technical reasons

.. = Data not available at the reporting date

Revisions of data published in earlier volumes are not indicated.

Discrepancies may arise from rounding.

## International Environment

Table A1

### Exchange Rates

	2006	2007		2008		2009		2010
Year	1 <sup>st</sup> half							
	Period average (per EUR 1)							
U.S. dollar	1.26	1.37	1.47	1.39	1.33	1.53	1.33	1.33
Japanese yen	146.06	161.25	152.35	130.27	159.61	160.56	127.27	121.53
Pound sterling	0.68	0.68	0.80	0.89	0.67	0.78	0.89	0.87
Swiss franc	1.57	1.64	1.59	1.51	1.63	1.61	1.51	1.44
Czech koruna	28.34	27.76	24.96	26.45	28.15	25.19	27.15	25.73
Hungarian forint	264.13	251.32	251.74	280.54	250.29	253.66	289.99	271.64
Polish zloty	3.90	3.78	3.52	4.33	3.84	3.49	4.47	4.00
Slovak koruna <sup>1</sup>	37.21	33.78	31.27	x	34.05	32.22	x	x
Slovenian tolar <sup>1</sup>	239.60	x	x	x	x	x	x	x

Source: Thomson Reuters.

<sup>1</sup> From 1 January 2007 (Slovenian tolar) and 1 January 2009 (Slovak koruna); irrevocable conversion rate against the euro.

Table A2

### Key Interest Rates

	2006		2007		2008		2009		2010	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
	End of period, %									
Euro area	3.50	4.00	4.00	4.00	2.50	1.00	1.00	1.00	1.00	1.00
U.S.A.	5.25	5.25	4.25	2.00	0.25	0.25	0.25	0.25	0.25	0.25
Japan	0.280	0.610	0.460	0.570	0.100	0.110	0.094	0.096	0.096	0.096
United Kingdom	5.00	5.50	5.50	5.00	2.00	0.50	0.50	0.50	0.50	0.50
Switzerland <sup>1</sup>	1.50–2.50	2.00–3.00	2.25–3.25	2.25–3.25	0.00–1.00	0.00–0.75	0.00–0.75	0.00–0.75	0.00–0.75	0.00–0.75
Czech Republic	2.50	2.75	3.50	3.75	2.25	1.50	1.00	0.75	1.00	0.75
Hungary	8.00	7.75	7.50	8.50	10.00	9.50	6.25	5.25	6.25	5.25
Poland	4.00	4.50	5.00	6.00	5.00	3.50	3.50	3.50	3.50	3.50
Slovak Republic <sup>2</sup>	4.75	4.25	4.25	4.25	2.50	x	x	x	x	x
Slovenia <sup>3</sup>	3.75	x	x	x	x	x	x	x	x	x

Source: Eurostat, Thomson Reuters, national sources.

<sup>1</sup> SNB target range for three-month LIBOR.

<sup>2</sup> From 2009 onwards: see euro area.

<sup>3</sup> From 2007 onwards: see euro area.

Table A3

**Short-Term Interest Rates**

	2006	2007	2008	2009	2007	2008	2009	2010
Year					1 <sup>st</sup> half			
<i>Three-month rates, period average, %</i>								
Euro area	3.08	4.28	4.63	1.23	3.94	4.67	1.67	0.67
U.S.A.	5.20	5.30	2.92	0.69	5.36	3.01	1.05	0.35
Japan	0.31	0.73	0.85	0.59	0.63	0.85	0.66	0.42
United Kingdom	4.80	5.95	5.49	1.22	5.61	5.79	1.72	0.68
Switzerland	1.51	2.55	2.57	0.37	2.32	2.79	0.45	0.21
Czech Republic	2.30	3.10	4.04	2.19	2.67	4.07	2.52	1.41
Hungary	7.00	7.75	8.87	8.64	7.95	8.18	9.64	5.61
Poland	4.21	4.74	6.36	4.42	4.32	6.12	4.63	3.99
Slovak Republic <sup>1</sup>	4.32	4.34	4.15	x	4.34	4.31	x	x
Slovenia <sup>1</sup>	3.58	x	x	x	x	x	x	x

Source: Bloomberg, Eurostat, Thomson Reuters.

<sup>1</sup> From 1 January 2007 (Slovenia) and 1 January 2009 (Slovak Republic); see euro area.

Table A4

**Long-Term Interest Rates**

	2006	2007	2008	2009	2007	2008	2009	2010
Year					1 <sup>st</sup> half			
<i>Ten-year rates, period average, %</i>								
Euro area	3.83	4.31	4.24	3.71	4.23	4.26	3.79	3.45
U.S.A.	4.88	4.80	4.22	4.07	4.90	4.47	3.81	4.49
Japan	1.74	1.67	1.49	1.34	1.70	1.50	1.36	1.30
United Kingdom	4.45	5.00	4.49	3.66	4.97	4.78	3.54	3.87
Switzerland	2.52	2.93	2.90	2.20	2.82	3.14	2.30	1.81
Czech Republic	3.80	4.30	4.63	4.84	4.05	4.74	4.98	4.14
Hungary	7.12	6.74	8.24	9.12	6.77	7.95	10.31	7.29
Poland	5.23	5.48	6.07	6.12	5.27	6.02	6.08	5.85
Slovak Republic	4.41	4.49	4.72	4.71	4.35	4.52	4.87	3.95
Slovenia	3.85	4.53	4.61	4.38	4.43	4.51	4.75	3.90

Source: Eurostat, national sources.

Table A5

**Corporate Bond Spreads**

	2006	2007	2008	2009	2007	2008	2009	2010
Year					1 <sup>st</sup> half			
<i>Period average, percentage points</i>								
Spreads of 7- to 10-year Euro area corporate bonds against euro area government bonds of same maturity								
AAA	0.18	0.27	0.70	0.69	0.21	0.53	0.97	0.01
BBB	1.24	1.26	3.55	4.65	1.00	2.58	6.31	2.06
Spreads of 7- to 10-year U.S. corporate bonds against U.S. government bonds of same maturity								
AAA	0.33	0.65	2.09	1.64	0.43	1.53	2.50	0.70
BBB	1.03	1.50	4.16	4.51	1.12	3.10	6.05	2.18

Source: Merrill Lynch via Thomson Reuters.

Table A6

**Stock Indices<sup>1</sup>**

	2006	2007	2008	2009	2007	2008	2009	2010
Year					1 <sup>st</sup> half			
Period average								
Euro area: EURO STOXX	357	416	314	234	416	359	210	265
U.S.A.: S&P 500	1,311	1,477	1,221	948	1,461	1,362	851	1,129
Japan: Nikkei 225	16,124	16,984	13,592	9,348	17,521	13,595	8,627	10,450
Austria: ATX	3,938	4,619	3,358	2,131	4,636	4,030	1,804	2,529
Czech Republic: PX50	1,480	1,776	1,359	962	1,737	1,580	818	1,183
Hungary: BUX	22,528	26,086	19,744	16,043	24,844	22,760	12,692	22,531
Poland: WIG	43,100	58,988	40,681	32,004	57,550	47,246	26,771	40,894
Slovak Republic: SAX16	403	422	431	318	410	450	338	230
Slovenia: SBI TOP	1,206	2,160	1,683	975	1,799	2,020	917	948

Source: Thomson Reuters.

<sup>1</sup> EURO STOXX: December 31, 1991 = 100, S&P 500: November 21, 1996 = 100, Nikkei 225: April 3, 1950 = 100, ATX: January 2, 1991 = 1000, PX50: April 6, 1994 = 1000, BUX: January 2, 1991 = 1000, WIG: April 16, 1991 = 1000, SAX16: September 14, 1993 = 100, SBI TOP: March 31, 2006 = 1000.

Table A7

**Gross Domestic Product**

	2006	2007	2008	2009	2007	2008	2009	2010
Year					1 <sup>st</sup> half			
Annual change in %, period average								
Euro area	3.0	2.8	0.4	-4.1	0.6	0.2	-1.3	0.7
U.S.A.	2.7	1.9	0.0	-2.6	0.5	-0.1	-0.7	0.7
Japan	2.0	2.4	-1.2	-5.2	0.8	-0.3	-1.1	0.8
Austria	3.6	3.7	2.2	-3.9	0.8	0.9	-1.6	0.6
Czech Republic	6.8	6.1	2.5	-4.1	6.6	3.3	-4.3	2.0
Hungary	4.0	1.0	0.6	-6.3	1.5	2.0	-7.1	0.5
Poland	6.2	6.8	5.1	1.7	7.0	6.3	0.9	3.2
Slovak Republic	8.5	10.6	6.2	-4.7	8.9	8.4	-5.6	4.7
Slovenia	5.9	6.9	3.7	-8.1	7.2	6.1	-8.9	0.6

Source: Eurostat, national sources.

Table A8

**Current Account**

	2006	2007	2008	2009	2007	2008	2009	2010
Year					1 <sup>st</sup> half			
	% of GDP, cumulative							
Euro area	0.4	0.4	-0.8	-0.6	0.1	-1.1	-1.4	-1.1
U.S.A.	-6.0	-5.2	-4.9	-3.0	-5.6	-5.1	-2.9	-3.7
Japan	3.9	4.8	3.2	2.8	4.9	4.1	2.5	..
Austria	3.0	3.4	3.6	2.5	1.2	5.7	3.3	2.9
Czech Republic	-2.4	-3.2	-0.6	-1.1	-1.2	1.2	-0.4	-0.6
Hungary	-7.6	-6.9	-7.4	-0.5	-7.7	-6.0	-1.0	1.9
Poland	-2.7	-4.7	-4.8	-2.2	-4.9	-5.1	-1.6	-1.6
Slovak Republic	-7.0	-5.4	-6.6	-3.4	-3.8	-6.6	-3.7	-2.0
Slovenia	-2.5	-4.8	-6.7	-1.5	-2.5	-5.6	-1.4	-0.9

Source: Eurostat, European Commission, Thomson Reuters, national sources.

Note: Due to seasonal fluctuations, the comparability of half-year figures with yearly figures is limited. The half-year figures for the U.S.A. are based on seasonally adjusted nominal GDP data.

Table A9

**Inflation**

	2006	2007	2008	2009	2007	2008	2009	2010
Year					1 <sup>st</sup> half			
	Annual change in %, period average							
Euro area	2.2	2.1	3.3	0.3	1.9	3.5	0.6	1.3
U.S.A.	3.2	2.8	3.6	-0.5	2.5	4.2	-0.6	2.1
Japan	0.3	0.0	1.4	-1.4	-0.1	1.2	-0.6	-1.1
Austria	1.7	2.2	3.2	0.4	1.8	3.5	0.6	1.5
Czech Republic	2.1	3.0	6.3	0.6	2.1	7.1	1.2	0.7
Hungary	4.0	7.9	6.0	4.0	8.7	6.8	3.1	5.5
Poland	1.3	2.6	4.2	4.0	2.1	4.4	3.9	2.9
Slovak Republic	4.3	1.9	3.9	0.9	1.9	3.7	1.7	0.3
Slovenia	2.5	3.8	5.5	0.9	2.9	6.4	1.1	2.1

Source: Eurostat.

## The Real Economy in Austria

Table A10

### Financial Investment of Households<sup>1</sup>

	2006	2007	2008	2009	2007	2008	2009	2010
Year					1 <sup>st</sup> half			
<i>Transactions, EUR million</i>								
Currency and deposits <sup>2</sup>	9,430	13,721	13,483	9,399	8,104	8,411	7,469	2,202
Securities (other than shares) <sup>3</sup>	1,483	3,808	5,400	-226	1,820	2,568	-367	177
Shares (other than mutual fund shares)	2,359	-50	1,340	941	-417	788	901	527
Mutual fund shares	2,078	-341	-4,670	943	630	-1,692	-277	860
Insurance technical reserves	5,197	3,837	2,865	4,507	2,660	1,872	2,727	2,579
Total financial investment	20,547	20,975	18,418	15,564	12,797	11,947	10,453	6,345

Source: OeNB.

<sup>1</sup> Including nonprofit institutions serving households.

<sup>2</sup> Including loans and other assets.

<sup>3</sup> Including financial derivatives.

Table A11

### Household<sup>1</sup> Income, Savings and Credit Demand

	2006	2007	2008	2009
Year				
<i>Year-end, EUR billion</i>				
Net disposable income	154.3	162.0	167.7	166.4
Savings	16.2	18.8	19.8	18.5
Saving ratio in % <sup>2</sup>	10.4	11.6	11.8	11.1
MFI loans to households	119.2	126.0	132.2	132.6

Source: Statistics Austria (national accounts broken down by sectors), OeNB (financial accounts).

<sup>1</sup> Including nonprofit institutions serving households.

<sup>2</sup> Saving ratio = savings / (disposable income + increase in accrued occupational pension benefits).

Table A12

### Financing of Nonfinancial Corporations

	2006	2007	2008	2009	2007	2008	2009	2010 <sup>1</sup>
Year					1 <sup>st</sup> half			
<i>Transactions, EUR million</i>								
Securities (other than shares)	2,704	4,595	2,954	6,166	1,868	584	3,232	2,148
Loans	7,659	14,449	13,390	1,725	8,908	8,309	-837	-820
Shares and other equity <sup>2</sup>	8,679	38,552	4,874	277	8,224	2,913	498	1,634
Other accounts payable	440	1,573	1,546	1,333	929	1,554	521	514
Total debt	19,482	59,169	22,764	9,501	19,929	13,360	3,414	3,477

Source: OeNB.

<sup>1</sup> Preliminary data.

<sup>2</sup> Including other equity of domestic SPE held by nonresidents (data are included from 2005 onwards).

Table A13

**Insolvency Indicators**

	2006	2007	2008	2009	2007	2008	2009	2010
Year					1 <sup>st</sup> half			
	<i>EUR million</i>							
Default liabilities	2,569	2,441	2,969	4,035	1,151	1,110	1,978	1,587
	<i>Number</i>							
Defaults	3,084	3,023	3,270	3,741	1,548	1,619	1,904	1,724

Source: Kreditschutzverband von 1870.

Table A14

**Selected Financial Ratios of the Manufacturing Sector**

	2006	2007	2008	2009
	<i>Median, %</i>			
<b>Self-financing and investment ratios</b>				
Cash flow, as a percentage of turnover	8.49	8.59	7.56	..
Investment ratio <sup>1</sup>	1.60	1.83	1.88	..
Reinvestment ratio <sup>2</sup>	50.00	58.33	66.86	..
<b>Financial structure ratios</b>				
Equity ratio	16.59	18.56	23.13	..
Risk-weighted capital ratio	21.78	23.91	29.77	..
Bank liability ratio	39.09	37.41	30.85	..
Government debt ratio	9.04	8.85	8.43	..

Source: OeNB.

<sup>1</sup> Investments x 100 / net turnover.<sup>2</sup> Investments x 100 / credit write-offs.



## Financial Intermediaries in Austria<sup>1</sup>

Table A15

### Total Assets and Off-Balance-Sheet Operations

	2006		2007		2008		2009		2010	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, EUR million</i>										
Total assets on an unconsolidated basis	798	859	900	972	1,069	1,058	1,034	1,038		
of which: total domestic assets	504	519	549	582	693	693	696	686		
total foreign assets	294	341	351	390	377	365	338	352		
Interest rate contracts	1,361	1,450	1,690	1,513	1,723	1,755	1,836	2,067		
Foreign exchange derivatives	280	369	347	394	507	454	419	492		
Other derivatives	20	21	19	22	28	30	25	27		
Derivatives total	1,660	1,840	2,056	1,929	2,257	2,239	2,281	2,587		
Total assets on a consolidated basis	928	1,037	1,073	1,162	1,176	1,159	1,140	1,194		

Source: OeNB.

Note: Data on off-balance-sheet operations refer to nominal values.

Table A16

### Profitability on an Unconsolidated Basis

	2007	2008	2009	2010	2006	2007	2008	2009
	1 <sup>st</sup> half				Year			
<i>End of period, EUR million</i>								
Net interest income	3,568	3,978	4,396	4,584	7,170	7,399	8,248	8,777
Income from securities and participating interests	1,387	1,470	1,492	1,575	2,878	3,521	7,193	3,327
Net fee-based income	2,453	2,157	1,810	1,970	4,301	4,710	4,218	3,603
Net profit/loss on financial operations	361	-55	338	454	688	290	-812	486
Other operating income	758	826	737	766	1,581	1,592	1,710	1,653
Operating income	8,527	8,376	8,773	9,348	16,618	17,512	20,557	17,846
Staff costs	2,654	2,870	2,870	2,839	5,451	5,468	5,776	5,697
Other administrative expenses	1,800	1,880	1,839	1,888	3,516	3,703	3,952	3,765
Other operating expenses	843	757	734	807	1,828	1,678	1,688	1,056
Total operating expenses	5,297	5,507	5,443	5,534	10,795	10,849	11,416	11,077
Operating profit/loss	3,230	2,869	3,331	3,813	5,823	6,663	9,141	6,769
Net risk provisions from credit business <sup>1</sup>	1,257	1,867	3,043	3,404	1,845	2,012	4,201	4,422
Net risk provisions from securities business <sup>1</sup>	-404	-180	421	-43	-2,875	-430	2,801	4,090
Annual surplus <sup>1</sup>	4,702	3,765	2,536	2,974	3,957	4,787	1,891	37
Return on assets <sup>1,2,3</sup>	0,51	0,40	0,24	0,29	0,50	0,53	0,18	0
Return on equity (tier 1 capital) <sup>1,2,3</sup>	7,4	6,4	3,7	4,1	9,5	8,2	3,0	0,1
Interest income to gross income (%)	42	48	50	49	43	42	40	49
Operating expenses to gross income (%)	62	66	62	59	65	62	56	62

Source: OeNB.

<sup>1</sup> Data referring to the first half of the year are expected year-end values.<sup>2</sup> Annual surplus in % of total assets and tier 1 capital, respectively.<sup>3</sup> Retrospective modified due to a change of calculation.

<sup>1</sup> Since 2007, the International Monetary Fund (IMF) has published Financial Soundness Indicators (FSI) for Austria (see also [www.imf.org](http://www.imf.org)). The tables below have therefore been expanded to include FSI as computed by the OeNB for banks operating in Austria.

Table A17

**Profitability on a Consolidated Basis**

	2007	2008	2009	2010	2006	2007	2008	2009
	1 <sup>st</sup> half				Year			
	<i>End of period, EUR million</i>							
Operating income <sup>1</sup>	13,929	14,481	17,095	15,609	23,993	28,093	27,982	33,000
Operating expenses <sup>2</sup>	8,184	8,054	7,794	7,950	14,758	17,041	16,530	15,502
Operating profit/loss	5,745	5,617	8,450	6,619	9,235	11,052	7,855	15,620
Result before minority interests	4,042	3,805	2,727	2,069	8,696	8,015	1,100	1,530
Return on assets <sup>3,4</sup>	0.92	0.69	0.47	0.36	0.98	0.79	0.09	0.18
Return on equity (tier 1 capital) <sup>3,4</sup>	21.0	15.2	9.7	6.3	24.0	18.2	2.0	3.6
Interest income to gross income (%)	61	63	57	64	62	64	69	59
Operating expenses to gross income (%) <sup>5</sup>	59	61	51	58	62	61	72	53

Source: OeNB.

<sup>1</sup> Netting the subitems "other operating income" and "other operating expenses" results in values that differ from those published in earlier reports.<sup>2</sup> As from 2008 on, operating expenses refer to staff costs and other administrative expenses only.<sup>3</sup> End-of-period result expected for the full year before minority interests as a percentage of average total assets and average tier 1 capital, respectively.<sup>4</sup> All figures represent the ratio of total operating expenses to total operating income.<sup>5</sup> Retrospective modified due to a change of calculation.

Note: Due to changes in reporting, the comparability of consolidated data as from 2008 with earlier is limited.

Table A18

**Sectoral Distribution of Loans**

	2006		2007		2008		2009		2010	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
	<i>End of period, EUR million</i>									
Nonfinancial corporations	116,078	118,012	121,992	127,711	133,608	131,971	130,155	131,695		
of which: foreign currency-denominated loans	12,586	10,501	9,884	10,667	12,134	11,263	11,055	12,101		
Households <sup>1</sup>	111,404	114,998	117,601	119,778	124,221	122,378	124,081	128,221		
of which: foreign currency-denominated loans	34,266	33,383	32,279	34,758	38,182	36,271	36,127	38,317		
General government	28,662	27,296	26,303	26,795	25,073	25,993	26,116	27,326		
of which: foreign currency-denominated loans	1,862	1,489	1,603	1,736	1,652	1,709	1,742	2,797		
Other financial intermediaries	22,001	20,758	21,646	22,032	25,770	25,251	24,567	24,503		
of which: foreign currency-denominated loans	3,353	3,142	2,930	3,079	3,529	3,381	3,398	3,785		
Foreign nonbanks	80,985	88,217	103,983	113,057	125,694	121,922	117,726	120,890		
of which: foreign currency-denominated loans	31,378	33,961	38,027	39,182	42,600	38,319	36,100	40,274		
Nonbanks total	359,129	369,282	391,524	409,372	434,366	427,515	422,645	432,637		
of which: foreign currency-denominated loans	83,445	82,476	84,723	89,421	98,096	90,943	88,422	97,275		
Banks	230,320	264,854	263,344	313,897	363,123	353,198	333,865	334,802		
of which: foreign currency-denominated loans	62,467	70,077	69,652	84,560	108,405	96,271	83,728	76,629		

Source: OeNB.

<sup>1</sup> Sector "Households" consists here of the sectors "Households" and "Nonprofit institutions serving households".

Note: Figures are based on supervisory statistic and therefore differ from monetary figures used in the text.

Table A19

### Foreign Currency-Denominated Claims on Domestic Non-MFIs

	2006		2007		2008		2009		2010	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, % of total foreign currency-denominated claims on domestic non-MFIs<sup>1</sup></i>										
Swiss franc	90.8	90.0	88.7	88.8	86.4	86.4	86.3	85.5		
Japanese yen	2.8	2.8	3.6	3.3	5.5	5.4	5.4	5.9		
U.S. dollar	55.0	5.4	5.1	6.1	7.0	6.7	6.7	7.2		
Other foreign currencies	0.9	1.8	2.6	1.8	1.1	1.5	1.6	1.4		

Source: OeNB, ECB.

<sup>1</sup> The indicated figures refer to claims of monetary financial institutions (MFIs, ESA definition) on domestic non-MFIs. Given the differences in the definition of credit institutions according to the Austrian Banking Act and of MFIs according to ESA and differences in the number of borrowers, comparability to "Claims on Domestic Nonbanks" is limited. Due to rounding, figures do not add up to 100% for every year.

Table A20

### Loan Quality

	2006		2007		2008		2009		2010	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, % of claims</i>										
Specific loan loss provisions for loans to nonbanks (unconsolidated)	2.9	2.7	2.4	2.3	2.2	2.5	2.8	3.1		
Specific loan loss provisions for loans to nonbanks (consolidated) <sup>1</sup>	2.7	2.6	2.4	2.4	2.4	2.9	3.5	3.9		
Nonperforming loans (unconsolidated)	2.1	x	1.7	x	2.0	x	2.8	x		
<i>End of period, % of tier 1 capital</i>										
Nonperforming loans (unconsolidated)	38.9	x	25.5	x	31.5	x	39.7	x		

Source: OeNB.

<sup>1</sup> Estimate.

Table A21

**Market Risk<sup>1</sup>**

	2006		2007		2008		2009		2010	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, EUR million and % resp.</i>										
<b>Interest rate risk</b>										
Basel ratio for interest rate risk, % <sup>2</sup>	5.6	5.2	4.5	4.5	3.9	3.7	3.7	3.9		
Capital requirement for the position risk of interest rate instruments in the trading book	737.3	980.0	1.082.6	857.0	953.3	911.3	780.9	839.8		
<b>Exchange rate risk</b>										
Capital requirement for open foreign exchange positions	75.2	89.1	74.1	99.7	110.3	89.1	75.2	83.1		
<b>Equity price risk</b>										
Capital requirement for the position risk of equities in the trading book	101.0	211.6	180.6	204.7	186.9	166.3	176.9	183.0		

Source: OeNB.

<sup>1</sup> Based on unconsolidated data. The calculation of capital requirements for market risk combines the standardized approach and internal value-at-risk (VaR) calculations. The latter use previous day's values without taking account of the multiplier. Capital requirements for interest rate instruments and equities are computed by adding up both general and specific position risks. As long as reporting is according to Basel II mutual funds and nonlinear option risks are included in the data according to their risk categories.

<sup>2</sup> Average of the Basel ratio for interest rate risk (loss of present value following a parallel yield curve shift of all currencies by 200 basis points in relation to regulatory capital) weighted by total assets of all Austrian credit institutions excluding banks that operate branches in Austria under freedom of establishment. For banks with a large securities trading book, interest rate instruments of the trading book are not included in the calculation.

Table A22

**Liquidity Risk**

	2006		2007		2008		2009		2010	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, %</i>										
Short-term loans to short-term liabilities	66.2	70.1	64.0	69.8	67.0	74.2	72.5	71.2		
Short-term loans and other liquid assets to short-term liabilities	115.0	118.7	109.9	112.7	109.0	125.0	124.8	122.9		
Liquid resources of the first degree: 5% quantile of the ratio between available and required liquidity of degree 1 <sup>1</sup>	152.4	134.4	140.0	140.2	149.4	143.3	139.9	146.5		
Liquid resources of the second degree: 5% quantile of the ratio between available and required liquidity of degree 1 <sup>1</sup>	111.5	114.1	110.2	113.1	113.5	116.8	110.8	112.4		

Source: OeNB.

<sup>1</sup> Short-term loans and short-term liabilities (up to 3 months against banks and non-banks). Liquid assets (quoted stocks and bonds, government bonds and eligible collateral, cash and liquidity reserves at apex institutions). The liquidity ratio relates liquid assets to the corresponding liabilities. Article 25 of the Austrian Banking Act defines a minimum ratio of 2.5 % for liquid resources of the first degree (cash ratio) and of 20% for liquid resources of the second degree (quick ratio). The 5% quantile indicates the ratio between available and required liquidity surpassed by 95% of banks on the respective reporting date.

Table A23

## Solvency

	2006		2007		2008		2009		2010 <sup>1</sup>
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	June 30
<i>End of period, eligible capital and tier 1 capital, respectively, as a percentage of risk-weighted assets</i>									
Consolidated capital adequacy ratio	11.3	12.1	11.6	11.0	11.0	12.1	12.8	13.3	
Consolidated tier 1 capital ratio	7.8	8.5	8.1	7.7	7.7	8.7	9.3	9.8	

Source: OeNB.

<sup>1</sup> The data of June 30, 2010, were adjusted for a one-off effect.

Note: Owing to the transition to Basel II, the method of calculation of the capital ratio and the tier 1 capital ratio used from the Financial Stability Report 16 onwards differs from the method used previously. The denominator of both ratios is given by the sum of all regulatory capital requirements multiplied by the factor 12.5. The numerator of the capital ratio is given by tier 1 and tier 2 capital less deduction items (eligible own funds) plus the part of tier 3 capital not exceeding the capital requirement for position risk. The numerator of the tier 1 capital ratio is given by tier 1 capital less deduction items (eligible tier 1 capital). The sum of all capital requirements consists of the capital requirements for credit risk, position risk, settlement risk, operational risk and the transition to Basel II as well as the other capital requirements.

Table A24

## Exposure to CESEE

	2006		2007		2008		2009		2010
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	June 30
<i>End of period, EUR million</i>									
Total assets of subsidiaries <sup>1</sup>	158,736	201,394	231,742	261,400	267,484	256,842	254,356	264,517	
of which: NMS-2004 <sup>2</sup>	92,805	103,482	115,377	132,770	131,809	127,693	126,916	130,700	
NMS-2007 <sup>3</sup>	26,095	32,059	36,776	39,855	40,679	41,044	40,488	39,776	
SEE <sup>4</sup>	26,303	41,068	43,876	45,559	46,745	47,292	48,676	49,324	
CIS <sup>5</sup>	13,533	24,786	35,713	43,216	48,251	40,813	38,285	44,717	
Exposure according to BIS in total <sup>6</sup>	x	168,848	190,775	191,672	199,493	186,232	204,228	212,499	
of which: NMS-2004 <sup>2</sup>	x	86,577	96,249	105,536	111,065	103,289	112,538	117,042	
NMS-2007 <sup>3</sup>	x	28,491	32,608	33,427	34,034	33,704	33,694	33,337	
SEE <sup>4</sup>	x	34,800	38,520	27,301	27,928	27,300	40,409	40,901	
CIS <sup>5</sup>	x	18,980	23,398	25,408	26,466	21,939	17,586	21,219	
Total indirect lending to nonbanks <sup>7</sup>	x	x	x	171,337	175,724	172,256	169,178	176,481	
of which: NMS-2004 <sup>2</sup>	x	x	x	83,028	82,466	82,787	81,821	83,186	
NMS-2007 <sup>3</sup>	x	x	x	25,854	26,887	26,547	27,046	27,361	
SEE <sup>4</sup>	x	x	x	29,004	31,192	32,344	32,021	33,458	
GUS <sup>5</sup>	x	x	x	33,451	35,179	30,578	28,290	32,476	
Total direct lending <sup>8</sup>	x	x	x	42,608	45,808	45,655	44,995	45,649	
of which: NMS-2004 <sup>2</sup>	x	x	x	25,059	25,159	24,694	24,445	24,521	
NMS-2007 <sup>3</sup>	x	x	x	5,046	6,370	6,840	6,562	6,687	
SEE <sup>4</sup>	x	x	x	8,964	10,470	10,824	10,611	10,620	
GUS <sup>5</sup>	x	x	x	3,539	3,809	3,297	3,377	3,821	

Source: OeNB.

<sup>1</sup> Excluding Yapi ve Kredi Bankasi (not fully consolidated by parent bank).<sup>2</sup> "NMS-2004": Estonia (EE), Latvia (LV), Lithuania (LT), Poland (PL), Slovakia (SK), Slovenia (SI), Czech Republic (CZ) and Hungary (HU).<sup>3</sup> "NMS-2007": Bulgaria (BG) and Romania (RO).<sup>4</sup> Southeastern Europe (SEE): Albania (AL), Bosnia and Herzegovina (BA), Croatia (HR), Montenegro (ME), Macedonia (MK), Serbia (RS), Turkey (TR).<sup>5</sup> Commonwealth of Independent States (CIS): Armenia (AM), Azerbaijan (AZ), Kazakhstan (KZ), Kyrgyzstan (KG), Moldova (MD), Russia (RU), Tajikistan (TJ), Turkmenistan (TM), Ukraine (UA), Uzbekistan (UZ) and Belarus (BY), including Georgia (GE).<sup>6</sup> Exposure according to BIS includes only domestically controlled banks.<sup>7</sup> Lending to nonbanks by 68 fully consolidated subsidiaries in CESEE according to VEA.<sup>8</sup> Direct lending to CESEE according to major loan register.

Note: Due to changes in reporting, the comparability of values as from 2008 with earlier values is limited.

Table A25

**Profitability of Austrian Subsidiaries<sup>1</sup> in CESEE**

	2007	2008	2009	2010	2006	2007	2008	2009
	1 <sup>st</sup> half				Year			
<i>End of period, EUR million</i>								
Operating income	4,815	6,515	6,638	6,585	6,524	10,178	14,102	13,398
of which: net interest income	3,145	4,301	4,253	4,584	4,206	6,748	9,231	8,696
Securities and investment earnings	x	58	40	34	x	x	103	50
Fee and commission income	1,353	1,658	1,406	1,437	1,898	2,847	3,432	2,916
Trading income	x	40	785	-42	x	x	46	1,238
Other income	316	458	153	572	420	583	1,291	499
Operating expenses	2,605	3,353	3,122	3,177	3,697	5,495	6,961	6,267
of which: personnel expenses	x	1,551	1,401	1,400	x	x	3,200	2,739
Other expenses	x	1,802	1,720	1,778	x	x	3,761	3,529
Operating profit/loss	2,209	3,161	3,516	3,408	2,826	4,683	7,141	7,131
Allocation to provisions and impairments	x	636	2,024	1,983	x	x	2,277	4,821
Result after tax	1,512	2,065	1,190	1,117	1,730	3,104	4,219	1,767
Return on assets <sup>2</sup>	1.7%	1.7%	0.9%	0.9%	1.3%	1.6%	1.8%	0.7%
Provisions <sup>3</sup>	2.6%	3.7%	3.9%	6.2%	2.4%	2.6%	2.9%	4.9%

Source: OeNB.

<sup>1</sup> Excluding Yapi ve Kredi Bankasi (not fully consolidated by parent bank).<sup>2</sup> End-of-period result expected for the full year after tax as a percentage of average total assets.<sup>3</sup> Provisions on loans and receivables in proportion of gross loans to customers.

Note: Due to changes in reporting, the comparability of values as from 2008 with earlier values is limited. Furthermore some positions are only available in detail since 2008.

Table A26

**Key Indicators of Austrian Insurance Companies<sup>1</sup>**

	2008		2009		2010	Change
	June	Dec.	June	Dec.	June	% change June 2010 (y-o-y)
<i>End of period, EUR million</i>						
<b>Business and profitability</b>						
Premiums	8,371	16,180	8,362	16,381	8,510	1.8%
Expenses for claims and insurers benefit	5,568	11,608	5,869	12,348	5,757	-1.9%
Underwriting results	131	-119	96	132	241	151.0%
Profit from investments	1,194	2,370	1,245	2,729	1,589	27.6%
Profit from ordinary activities	333	411	349	744	552	58.2%
Total Assets	91,570	93,911	96,081	99,227	102,625	6.81%
<b>Investments</b>						
Total Investments	85,244	87,698	90,120	92,260	95,541	6.02%
of which: debt securities	34,988	35,209	36,376	36,397	37,062	1.89%
of which: stocks and other equity securities <sup>2</sup>	11,182	12,531	12,728	12,811	12,621	-0.84%
of which: real estate	4,781	5,138	5,188	5,246	5,193	0.10%
Investments for unit-linked and index-linked life insurance	9,291	9,319	10,513	12,822	14,477	37.71%
Exposure versus domestic banks	17,478	17,423	17,355	17,570	17,338	-0.10%
Custody account claims on deposits on reinsurers	1,299	1,272	1,250	1,218	1,229	-1.68%
<b>Risk Capacity (Solvency Ratio)</b>	x	339.7	x	336.3	x	x

Source: FMA, OeNB.

<sup>1</sup> Semiannual data exclusive of reinsurance transactions, based on quarterly returns.<sup>2</sup> Contains shares, share certificates (listed and not listed) and all equity instruments held by investment funds.

Table A27

**Assets Held by Austrian Mutual Funds**

	2006		2007		2008		2009		2010
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	June 30
<i>End of period, EUR million</i>									
Domestic securities	58,332	60,313	58,920	54,428	48,777	49,104	48,765	50,589	
of which: debt securities	17,632	15,892	14,938	13,774	14,601	16,324	16,013	16,603	
stocks and other equity securities	3,930	4,220	3,812	3,527	1,473	2,144	2,863	2,813	
Foreign securities	110,528	114,007	106,726	94,487	78,655	80,067	89,845	93,102	
of which: debt securities	70,280	71,374	66,473	61,809	57,598	57,548	61,961	63,259	
stocks and other equity securities	25,186	26,231	23,723	16,598	8,899	10,064	12,663	12,870	
Net asset value	168,860	174,320	165,646	148,915	127,432	129,171	138,610	143,690	
of which: retail funds	120,402	124,666	117,864	103,885	82,804	80,383	85,537	88,228	
institutional funds	48,458	49,654	47,782	45,030	44,628	48,788	53,073	55,462	
Consolidated net asset value	140,829	144,550	137,092	124,129	105,620	107,076	115,337	120,527	
changed by: redemptions and sales <sup>1</sup>	958	1,825	-4,272	-5,060	-7,040	-768	2,399	2,137	
distributed earnings <sup>1</sup>	2,326	1,347	2,499	1,070	1,965	930	1,767	705	
Revaluation adjustments and income <sup>1</sup>	7,646	3,243	-687	-6,832	-9,505	3,153	7,629	3,759	

Source: OeNB.

<sup>1</sup> The figures concerning the change in the consolidated net asset value are semi-annual figures.<sup>2</sup> Change in the consolidated net asset value of Austrian mutual funds by redemptions and sales (net balance of shares in mutual funds issued and bought back).

Table A28

**Structure and Profitability of Austrian Fund Management Companies**

	2006		2007		2008		2009		2010
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	June 30
<i>End of period, EUR million</i>									
Total assets	537	510	544	453	504	546	642	639	
Operating profit <sup>1</sup>	69	116	62	80	9	45	60	64	
Net commissions and fees earned <sup>1</sup>	150	199	155	169	100	124	134	149	
Administrative expenses <sup>1,2</sup>	87	90	103	96	100	88	97	96	
Number of fund management companies	27	27	28	29	29	29	30	30	
Number of reported funds	2,177	2,244	2,329	2,330	2,308	2,270	2,182	2,192	

Source: OeNB.

<sup>1</sup> All figures are semi-annual figures.<sup>2</sup> Administrative expenses are calculated as the sum of personnel and material expenses.

Note: HOAM.AT (the Home Accounting Module Austria of the OeNB) replaced ARTIS/TARGET from November 19, 2007. The data refer to the six-month period in each case.

Table A29

**Assets Held by Austrian Pension Funds**

	2006		2007		2008		2009		2010	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, EUR million</i>										
Domestic securities	10,742	10,901	10,773	10,650	9,705	10,415	11,721	12,482		
of which: debt securities	116	147	137	124	142	163	169	163		
mutual fund shares	10,589	10,722	10,603	10,499	9,543	10,228	11,520	12,296		
other securities	37	32	33	27	20	24	32	23		
Foreign securities	1,224	1,426	1,473	1,085	972	1,093	1,124	1,117		
of which: debt securities	73	91	140	96	111	182	138	148		
mutual fund shares	1,113	1,299	1,321	980	851	879	932	944		
other securities	38	36	12	16	10	32	54	25		
Deposits	173	270	282	449	790	664	539	318		
Loans	93	124	158	157	154	185	182	153		
Other assets	264	249	238	262	332	264	170	176		
Total assets	12,496	12,970	12,924	12,592	11,936	12,621	13,734	14,245		
of which: foreign currency	555	601	620	462	312	373	448	424		

Source: OeNB.

Table A30

**Assets Held by Austrian Severance Funds**

	2006		2007		2008		2009		2010	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, EUR million</i>										
Total direct investment	295.6	415.5	598.3	832.7	1,062.2	1,125.0	883.7	906.5		
of which: euro-denominated	288.4	390.5	579.6	816.8	1,043.4	1,103.0	866.3	891.9		
accrued income claims from direct investment	4.2	4.6	8.6	11.4	16.5	20.0	15.2	12.0		
Total indirect investment	832.5	949.3	1,023.8	1,019.7	1,076.4	1,339.0	1,946.3	2,278.0		
of which: total of euro-denominated investment in mutual fund shares	781.4	877.0	963.8	983.3	1,038.7	1,293.0	1,858.1	2,126.1		
total of foreign currency-denominated investment in mutual fund shares	51.1	72.3	60.0	56.2	37.7	45.0	88.2	151.9		
Total assets assigned to investment groups	1,128.1	1,364.8	1,622.1	1,852.3	2,138.6	2,464.0	2,830.0	3,184.4		
of which: foreign currency-denominated	54.2	92.7	70.8	60.7	40.0	48.0	90.4	x		

Source: OeNB.

Note: Due to special balance sheet operations total assets assigned to investment groups deviate from the sum of total indirect investments.



Table A31

**Transactions and System Disturbances in Payment and Securities Settlement Systems**

	2006		2007		2008		2009		2010
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	June 30
<i>Number of transactions in million, value of transactions in EUR billion</i>									
<b>HOAM.AT</b>									
Number	x	x	x	1.6	1.1	0.7	0.7	0.6	
Value	x	x	x	2,360.2	4,363.5	4,535.2	4,769.3	4,949.6	
System disturbances	x	x	x	1	4	1	4	4	
<b>Securities settlement systems</b>									
Number	1.3	1.8	1.1	1.0	1.0	0.8	1.0	1.0	
Value	181.5	330.0	269.8	255.4	247.0	181.2	184.1	230.1	
System disturbances	0	0	0	0	0	0	0	0	
<b>Retail payment systems</b>									
Number	232.0	237.8	253.9	255.0	272.9	272.2	302.1	298.5	
Value	18.4	18.3	18.6	20.0	21.7	21.5	24.3	23.7	
System disturbances	33	3	17	0	16	5	14	16	
<b>Participation in international payment systems</b>									
Number	9.3	10.2	11.0	12.3	12.7	17.8	13.4	14.8	
Value	766.6	868.9	1,077.5	997.2	997.5	675.7	549.2	593.6	
System disturbances	3	1	0	0	0	0	0	0	

Source: OeNB.

Note: HOAM.AT (the Home Accounting Module Austria of the OeNB) replaced ARTIS/TARGET from November 19, 2007. The data refer to the six-month period in each case.

