

A N N E X O F T A B L E S

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Cutoff date for data: November 10, 2006

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

Period average (per EUR 1)

| | 2002 | 2003 | 2004 | 2005 | 2003 | 2004 | 2005 | 2006 |
|------------------|--------|--------|--------|--------|----------------------|--------|--------|--------|
| | Year | | | | 1 st half | | | |
| U.S. dollar | 0.9452 | 1.1313 | 1.2437 | 1.2443 | 1.1046 | 1.2277 | 1.2852 | 1.2287 |
| Japanese yen | 118.07 | 130.96 | 134.40 | 136.86 | 131.11 | 133.07 | 136.23 | 142.16 |
| Pound sterling | 0.6287 | 0.6919 | 0.6786 | 0.6839 | 0.6855 | 0.6736 | 0.6861 | 0.6872 |
| Swiss franc | 1.4670 | 1.5210 | 1.5439 | 1.5484 | 1.4920 | 1.5532 | 1.5464 | 1.5613 |
| Czech koruna | 30.81 | 31.84 | 31.90 | 29.78 | 31.55 | 32.44 | 30.07 | 28.49 |
| Hungarian forint | 242.95 | 253.51 | 251.73 | 248.04 | 247.29 | 256.08 | 247.38 | 260.70 |
| Polish zloty | 3.85 | 4.40 | 4.53 | 4.02 | 4.27 | 4.73 | 4.08 | 3.89 |
| Slovak koruna | 42.68 | 41.49 | 40.03 | 38.59 | 41.51 | 40.32 | 38.61 | 37.57 |
| Slovenian tolar | 225.93 | 233.82 | 239.07 | 239.57 | 232.14 | 238.26 | 239.64 | 239.57 |

Source: Thomson Financial.

Table A2

Key Interest Rates

End of period, %

| | 2002 | 2003 | | 2004 | | 2005 | | 2006 |
|--------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 |
| Euro area | 2.75 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.25 | 2.75 |
| U.S.A. | 1.25 | 1.25 | 0.75 | 1.25 | 2.00 | 3.25 | 4.25 | 5.25 |
| Japan | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 |
| United Kingdom | 4.00 | 3.75 | 3.75 | 4.50 | 4.75 | 4.75 | 4.50 | 4.50 |
| Switzerland ¹ | 0.25–1.25 | 0.00–0.75 | 0.00–0.75 | 0.00–1.00 | 0.25–1.25 | 0.25–1.25 | 0.50–1.50 | 1.00–2.00 |
| Czech Republic | 2.75 | 2.25 | 2.00 | 2.25 | 2.50 | 1.75 | 2.00 | 2.00 |
| Hungary | 8.50 | 9.50 | 12.50 | 11.50 | 9.50 | 7.00 | 6.00 | 6.25 |
| Poland | 6.75 | 5.25 | 5.25 | 5.25 | 6.50 | 5.00 | 4.50 | 4.00 |
| Slovak Republic | 6.50 | 6.50 | 6.00 | 4.50 | 4.00 | 3.00 | 3.00 | 4.00 |
| Slovenia ² | 8.25 | 6.50 | 6.00 | 4.00 | 4.00 | 4.00 | 4.00 | 3.25 |

Source: Eurostat, Thomson Financial, national sources.

¹ SNB target range for three-month LIBOR.² Until January 2003: official interest rate; since February 2003: interest rate for 60-day tolar bills issued by Banka Slovenije.

Table A3

| Short-Term Interest Rates | | | | | | | | |
|--------------------------------------|------|------|-------|------|----------------------|-------|------|------|
| Three-month rates, period average, % | | | | | | | | |
| | 2002 | 2003 | 2004 | 2005 | 2003 | 2004 | 2005 | 2006 |
| | Year | | | | 1 st half | | | |
| Euro area | 3.32 | 2.33 | 2.11 | 2.19 | 2.52 | 2.07 | 2.13 | 2.75 |
| U.S.A. | 1.80 | 1.22 | 1.62 | 3.57 | 1.28 | 1.21 | 3.06 | 4.99 |
| Japan | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.08 | 0.09 | 0.16 |
| United Kingdom | 4.01 | 3.69 | 4.59 | 4.70 | 3.67 | 4.32 | 4.85 | 4.59 |
| Switzerland | 1.17 | 0.33 | 0.47 | 0.80 | 0.41 | 0.28 | 0.75 | 1.25 |
| Czech Republic | 3.55 | 2.28 | 2.36 | 2.01 | 2.46 | 2.12 | 2.07 | 2.10 |
| Hungary | 9.21 | 8.49 | 11.29 | 7.02 | 6.60 | 11.95 | 7.86 | 6.23 |
| Poland | 8.99 | 5.68 | 6.20 | 5.29 | 5.96 | 5.65 | 5.97 | 4.22 |
| Slovak Republic | 7.77 | 6.18 | 4.68 | 2.93 | 6.19 | 5.31 | 2.84 | 3.71 |
| Slovenia | 8.03 | 6.78 | 4.66 | 4.03 | 7.21 | 5.27 | 4.05 | 3.63 |

Source: Thomson Financial.

Table A4

| Long-Term Interest Rates | | | | | | | | |
|-----------------------------------|------|------|------|------|----------------------|------|------|------|
| Ten-year rates, period average, % | | | | | | | | |
| | 2002 | 2003 | 2004 | 2005 | 2003 | 2004 | 2005 | 2006 |
| | Year | | | | 1 st half | | | |
| Euro area | 4.91 | 4.14 | 4.12 | 3.42 | 4.06 | 4.24 | 3.52 | 3.79 |
| U.S.A. | 4.60 | 4.00 | 4.26 | 4.28 | 3.76 | 4.29 | 4.22 | 4.81 |
| Japan | 1.27 | 0.99 | 1.50 | 1.39 | 0.70 | 1.45 | 1.34 | 1.74 |
| United Kingdom | 4.91 | 4.58 | 4.93 | 4.46 | 4.35 | 4.98 | 4.59 | 4.26 |
| Switzerland | 3.20 | 2.66 | 2.74 | 2.10 | 2.49 | 2.82 | 2.18 | 2.54 |
| Czech Republic | 4.88 | 4.12 | 4.75 | 3.51 | 3.80 | 4.75 | 3.56 | 3.70 |
| Hungary | 7.09 | 6.82 | 8.19 | 6.60 | 6.29 | 8.29 | 6.90 | 6.91 |
| Poland | 7.36 | 5.78 | 6.90 | 5.22 | 5.40 | 6.96 | 5.50 | 5.06 |
| Slovak Republic | 6.94 | 4.99 | 5.03 | 3.52 | 4.87 | 5.11 | 3.68 | 4.13 |
| Slovenia | x | 6.40 | 4.68 | 3.81 | 6.65 | 4.91 | 3.91 | 3.76 |

Source: Eurostat, national sources.

Table A5

| Corporate Bond Spreads | | | | | | | | |
|--|------|------|------|------|----------------------|------|------|------|
| Period average, percentage points | | | | | | | | |
| | 2002 | 2003 | 2004 | 2005 | 2003 | 2004 | 2005 | 2006 |
| | Year | | | | 1 st half | | | |
| Euro corporate bond spreads against euro benchmark | 1.39 | 0.68 | 0.26 | 0.47 | 0.95 | 0.27 | 0.48 | 0.63 |
| U.S. dollar corporate bond spreads against U.S. dollar benchmark | 6.29 | 4.82 | 4.36 | 3.88 | 5.39 | 2.89 | 2.95 | 3.26 |

Source: Thomson Financial.

Table A6

Stock Indices¹

Period average

| | 2002 | 2003 | 2004 | 2005 | 2003 | 2004 | 2005 | 2006 |
|------------------------|-----------|-----------|-----------|-----------|----------------------|-----------|-----------|-----------|
| Year | | | | | 1 st half | | | |
| Euro area: EURO STOXX | 259.97 | 213.29 | 251.14 | 293.81 | 198.90 | 250.68 | 278.15 | 347.92 |
| U.S.A.: S&P 500 | 995.34 | 964.85 | 1,131.10 | 1,207.40 | 899.26 | 1,128.13 | 1,186.94 | 1,282.07 |
| Japan: Nikkei 225 | 10,119.31 | 9,312.88 | 11,180.88 | 12,421.34 | 8,361.43 | 11,273.45 | 11,437.04 | 16,198.92 |
| Austria: ATX | 1,183.87 | 1,305.11 | 1,979.58 | 2,996.30 | 1,208.86 | 1,833.46 | 2,662.12 | 3,947.23 |
| Czech Republic: PX50 | 437.62 | 558.24 | 828.23 | 1,255.53 | 505.08 | 770.53 | 1,149.26 | 1,474.91 |
| Hungary: BUX | 7,760.47 | 8,400.75 | 11,752.24 | 19,018.01 | 7,772.15 | 10,655.10 | 16,873.74 | 22,485.36 |
| Poland: WIG | 14,431.28 | 17,103.10 | 24,108.88 | 29,567.51 | 14,485.22 | 23,365.29 | 26,810.65 | 39,932.30 |
| Slovak Republic: SAX16 | 116.60 | 164.08 | 213.42 | 437.07 | 156.65 | 183.01 | 421.74 | 405.62 |
| Slovenia: SBI20 | 2,846.78 | 3,377.57 | 4,561.37 | 4,674.89 | 3,220.38 | 4,341.01 | 4,820.36 | 4,748.28 |

Source: Thomson Financial.

¹ EURO STOXX: December 31, 1986 = 100, S&P 500: December 30, 1964 = 100, Nikkei 225: March 31, 1950 = 100, ATX: January 2, 1991 = 1,000, PX50: April 6, 1994 = 100, BUX: January 2, 1991 = 100, WIG: April 16, 1991 = 100, SAX: September 14, 1993 = 100, SBI20: January 1994 = 100.

Table A7

Gross Domestic Product

Annual change in %, period average

| | 2002 | 2003 | 2004 | 2005 | 2003 | 2004 | 2005 | 2006 |
|-----------------|------|------|------|------|----------------------|------|------|------|
| Year | | | | | 1 st half | | | |
| Euro area | 0.9 | 0.8 | 1.9 | 1.4 | 0.8 | 1.8 | 1.3 | 2.5 |
| U.S.A. | 1.6 | 2.5 | 3.9 | 3.2 | 1.7 | 4.4 | 3.2 | 3.6 |
| Japan | 0.1 | 1.9 | 2.3 | 2.6 | 1.6 | 3.2 | 1.9 | 3.0 |
| Austria | 0.9 | 1.1 | 2.4 | 2.0 | 0.6 | 1.8 | 2.5 | 3.2 |
| Czech Republic | 1.5 | 3.6 | 4.2 | 6.1 | 2.8 | 4.3 | 4.9 | 6.6 |
| Hungary | 3.8 | 3.4 | 5.2 | 4.1 | 2.6 | 4.5 | 3.5 | 4.2 |
| Poland | 1.4 | 3.9 | 5.3 | 3.4 | 3.2 | 6.3 | 2.6 | 5.4 |
| Slovak Republic | 4.1 | 4.2 | 5.4 | 6.1 | 4.1 | 5.4 | 5.1 | 6.5 |
| Slovenia | 3.5 | 2.7 | 4.2 | 3.9 | 2.3 | 4.5 | 3.9 | 5.0 |

Source: Eurostat, national sources.

Table A8

Current Account

% of GDP, cumulative

| | 2002 | 2003 | 2004 | 2005 | 2003 | 2004 | 2005 | 2006 |
|-----------------|------|------|------|------|----------------------|------|------|------|
| Year | | | | | 1 st half | | | |
| Euro area | 0.8 | 0.4 | 0.5 | 0.1 | 0.7 | -0.3 | -0.4 | -0.7 |
| U.S.A. | -4.4 | -4.6 | -5.6 | -6.3 | -4.9 | -5.4 | -6.4 | -7.1 |
| Japan | 3.1 | 3.5 | 4.0 | 3.6 | 3.1 | 3.4 | 3.6 | .. |
| Austria | 2.6 | 1.5 | 2.7 | 2.9 | 0.9 | 1.9 | 2.1 | .. |
| Czech Republic | -5.7 | -6.3 | -5.2 | -2.1 | -3.6 | -3.8 | -0.9 | -3.1 |
| Hungary | -7.1 | -8.8 | -8.8 | -6.8 | -9.5 | -9.4 | -7.9 | -7.2 |
| Poland | -2.7 | -2.2 | -4.3 | -1.6 | -3.1 | -5.8 | -1.4 | -2.1 |
| Slovak Republic | -8.0 | -0.8 | -3.5 | -8.6 | -1.3 | -2.6 | -6.9 | -8.0 |
| Slovenia | 1.4 | -0.4 | -2.1 | -2.0 | -0.7 | -2.0 | -0.5 | -0.4 |

Source: Eurostat, European Commission, Thomson Financial, 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

Annual change in %, period average

| | 2002 | 2003 | 2004 | 2005 | 2003 | 2004 | 2005 | 2006 |
|-----------------|------|------|------|------|----------------------|------|------|------|
| | Year | | | | 1 st half | | | |
| Euro area | 2.2 | 2.1 | 2.1 | 2.2 | 2.1 | 2.0 | 2.1 | 2.4 |
| U.S.A. | 1.6 | 2.3 | 2.7 | 3.3 | 2.5 | 2.3 | 3.0 | 3.8 |
| Japan | -0.9 | -0.3 | 0.0 | -0.3 | -0.2 | -0.2 | -0.2 | 0.0 |
| Austria | 1.7 | 1.3 | 2.0 | 2.1 | 1.4 | 1.7 | 2.2 | 1.7 |
| Czech Republic | 1.4 | -0.1 | 2.6 | 1.6 | -0.4 | 2.2 | 1.3 | 2.4 |
| Hungary | 5.2 | 4.7 | 6.8 | 3.5 | 4.3 | 7.1 | 3.6 | 2.5 |
| Poland | 1.9 | 0.7 | 3.6 | 2.2 | 0.4 | 2.6 | 2.9 | 1.2 |
| Slovak Republic | 3.5 | 8.4 | 7.5 | 2.8 | 7.7 | 8.2 | 2.7 | 4.4 |
| Slovenia | 7.5 | 5.7 | 3.6 | 2.5 | 6.1 | 3.7 | 2.5 | 2.7 |

Source: Eurostat.

The Real Economy in Austria

Table A10

Financial Investment of Households

Transactions, EUR million

| | 2002 | 2003 | 2004 | 2005 ¹ | 2003 | 2004 | 2005 | 2006 ¹ |
|---|--------|--------|--------|-------------------|----------------------|-------|--------|-------------------|
| | Year | | | | 1 st half | | | |
| Currency and deposits ² | 7,624 | 8,229 | 6,049 | 5,471 | 4,476 | 2,599 | 3,275 | 2,416 |
| Securities (other than shares) ³ | 1,607 | 1,449 | 2,490 | 1,549 | 7 | 1,984 | 856 | 1,795 |
| Shares (other than mutual fund shares) | 683 | 831 | 962 | 1,778 | 636 | 538 | 1,539 | 1,638 |
| Mutual fund shares | 483 | 1,119 | 2,883 | 3,632 | 871 | 2,106 | 1,499 | 1,801 |
| Insurance technical reserves | 3,119 | 3,188 | 4,630 | 5,870 | 2,299 | 2,593 | 3,340 | 2,495 |
| Total financial investment | 13,516 | 14,816 | 17,013 | 18,301 | 8,290 | 9,819 | 10,509 | 10,146 |

Source: OeNB.

¹ Preliminary data.² Including loans and other assets.³ Including financial derivatives.

Table A11

Household Income, Savings and Credit Demand

Year-end, EUR billion

| | 2002 | 2003 | 2004 | 2005 |
|---------------------------------|-------|-------|-------|--------|
| Year | | | | |
| Net disposable income | 134.4 | 139.4 | 145.0 | 150.5 |
| Savings | 10.2 | 12.1 | 12.8 | 13.8 |
| Saving ratio, in % ¹ | 7.6 | 8.6 | 8.8 | 9.1 |
| MFI loans to households | 86.33 | 89.40 | 98.33 | 111.27 |

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

¹ Saving ratio = savings / (disposable income + increase in accrued occupational pension benefits).

Table A12

Financing of Nonfinancial Corporations

Transactions, EUR million

| | 2002 | 2003 | 2004 | 2005 ¹ | 2003 | 2004 | 2005 | 2006 ¹ |
|--------------------------------|--------|--------|--------|-------------------|----------------------|-------|--------|-------------------|
| | Year | | | | 1 st half | | | |
| Securities (other than shares) | -410 | 4,299 | 2,909 | 4,258 | 258 | 1,038 | 1,063 | 1,163 |
| Loans | 6,360 | 6,039 | 4,588 | 6,802 | 2,820 | 854 | 2,808 | 4,677 |
| Shares and other equity | 7,850 | 3,608 | 4,173 | 6,618 | 4,466 | 3,912 | 4,961 | 7,441 |
| Other accounts payable | 913 | 2,485 | 562 | 549 | 1,909 | 118 | 1,280 | 844 |
| Total debt | 14,713 | 16,431 | 12,232 | 18,227 | 9,454 | 5,922 | 10,111 | 14,125 |

Source: OeNB.

¹ Preliminary data.

Table A13

| Insolvency Indicators | | | | | | | | |
|-----------------------|-------------|-------|-------|-------|----------------------|-------|-------|-------|
| | 2002 | 2003 | 2004 | 2005 | 2003 | 2004 | 2005 | 2006 |
| | Year | | | | 1 st half | | | |
| | EUR million | | | | | | | |
| Default liabilities | 3,422 | 2,440 | 2,540 | 2,426 | 1,258 | 1,169 | 1,034 | 1,101 |
| | Number | | | | | | | |
| Defaults | 2,864 | 2,957 | 2,972 | 3,203 | 1,415 | 1,469 | 1,552 | 1,547 |

Source: Kreditschutzverband von 1870.

Table A14

| Selected Financial Ratios of the Manufacturing Sector | | | | |
|---|--------|--------|--------|------|
| Median, % | 2002 | 2003 | 2004 | 2005 |
| Self-financing and investment ratios | | | | |
| Cash flow, as a percentage of turnover | 7.60 | 7.82 | 7.38 | .. |
| Cash flow, as a percentage of investment | 230.45 | 316.02 | 405.56 | .. |
| Reinvestment ratio ¹ | 52.08 | 41.28 | 36.74 | .. |
| Financial structure ratios | | | | |
| Equity ratio | 12.58 | 14.56 | 18.55 | .. |
| Risk-weighted capital ratio | 17.93 | 19.50 | 24.78 | .. |
| Bank liability ratio | 44.16 | 42.94 | 37.01 | .. |
| Government debt ratio | 9.27 | 9.24 | 9.20 | .. |

Source: OeNB.

¹ Investment x 100 / credit write-offs.

Financial Intermediaries in Austria¹

Table A15

Total Assets and Off-Balance-Sheet Operations

End of period, EUR million

| | 2002 | | 2003 | | 2004 | | 2005 | | 2006 | |
|--------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------|---------|
| | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 |
| Total assets | 573,349 | 591,867 | 605,107 | 636,035 | 652,758 | 697,505 | 725,761 | 765,258 | | |
| of which: total domestic assets | 418,141 | 419,571 | 430,888 | 441,250 | 452,306 | 463,815 | 479,817 | 493,966 | | |
| total foreign assets | 155,208 | 172,296 | 174,219 | 194,785 | 200,452 | 233,690 | 245,943 | 271,292 | | |
| Interest rate contracts | 1,144,431 | 2,204,721 | 1,853,494 | 1,891,262 | 1,241,189 | 1,266,274 | 1,247,825 | 1,278,429 | | |
| Foreign exchange derivatives | 240,542 | 298,475 | 305,447 | 255,755 | 216,284 | 245,677 | 240,564 | 264,876 | | |
| Other derivatives | 3,814 | 4,305 | 15,173 | 17,375 | 8,490 | 15,916 | 17,731 | 21,751 | | |
| Derivatives total | 1,388,787 | 2,507,501 | 2,174,114 | 2,164,392 | 1,465,963 | 1,527,867 | 1,506,120 | 1,565,056 | | |
| Total assets on a consolidated basis | x | x | x | x | 732,780 | 789,045 | 847,627 | 874,322 | | |

Source: OeNB.

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

Table A16

Profitability on an Unconsolidated Basis

End of period, EUR million

| | 2003 | 2004 | 2005 | 2006 | 2002 | 2003 | 2004 | 2005 |
|---|----------------------|-------|-------|-------|--------|--------|--------|--------|
| | 1 st half | | | | Year | | | |
| Net interest income | 3,497 | 3,530 | 3,547 | 3,563 | 7,080 | 7,058 | 7,131 | 7,094 |
| Income from securities and participating interests | 812 | 990 | 1,125 | 1,198 | 1,771 | 1,719 | 2,076 | 2,700 |
| Net fee-based income | 1,552 | 1,670 | 1,903 | 2,146 | 3,012 | 3,187 | 3,387 | 3,941 |
| Net profit/loss on financial operations | 384 | 309 | 333 | 445 | 570 | 618 | 607 | 642 |
| Other operating income | 591 | 590 | 621 | 709 | 1,284 | 1,292 | 1,255 | 1,333 |
| Operating income | 6,836 | 7,090 | 7,530 | 8,061 | 13,717 | 13,874 | 14,457 | 15,710 |
| Staff costs | 2,368 | 2,381 | 2,418 | 2,624 | 4,780 | 4,739 | 4,859 | 5,036 |
| Other administrative expenses | 1,508 | 1,511 | 1,628 | 1,706 | 3,139 | 3,108 | 3,107 | 3,332 |
| Other operating expenses | 768 | 780 | 776 | 838 | 1,582 | 1,620 | 1,748 | 1,694 |
| Total operating expenses | 4,644 | 4,672 | 4,822 | 5,168 | 9,501 | 9,468 | 9,715 | 10,063 |
| Operating profit/loss | 2,192 | 2,418 | 2,708 | 2,893 | 4,216 | 4,406 | 4,742 | 5,647 |
| Net risk provisions from credit business ² | x | x | x | 1,636 | 2,164 | 1,850 | 2,094 | 2,014 |
| Net risk provisions from securities business ² | x | x | x | -723 | -10 | -46 | -1,154 | -408 |
| Annual surplus ² | x | x | x | 3,931 | 1,400 | 2,069 | 3,233 | 3,734 |
| Return on assets (%) ^{1 2} | x | x | x | 1.03 | 0.24 | 0.34 | 0.50 | 0.51 |
| Return on equity (tier 1 capital; %) ^{1 2} | x | x | x | 19.7 | 5.2 | 7.0 | 10.1 | 10.7 |
| Interest income to gross income (%) | x | x | x | 44 | 52 | 51 | 49 | 45 |
| Operating expenses to gross income (%) | x | x | x | 64 | 69 | 68 | 67 | 64 |

Source: OeNB.

¹ Annual surplus in % of total assets and tier 1 capital, respectively.² Data referring to the 1st half of 2006 are expected year-end values.

¹ The International Monetary Fund (IMF) publishes Financial Soundness Indicators (FSIs) for Austria from 2007 on (see also www.imf.org). The tables below have therefore been expanded to include FSIs as computed by the OeNB for banks operating in Austria. Figures published here may differ from those published by the IMF, which cover only domestically owned banks.

Table A17

| Profitability on a Consolidated Basis | | | | | | | | |
|---|----------------------|------|--------|--------|------|------|--------|--------|
| End of period, EUR million | 2003 | 2004 | 2005 | 2006 | 2002 | 2003 | 2004 | 2005 |
| | 1 st half | | | | Year | | | |
| Operating income | x | x | 10,259 | 11,713 | x | x | 19,292 | 21,153 |
| Operating expenses | x | x | 6,490 | 7,224 | x | x | 12,472 | 13,389 |
| Operating profit/loss | x | x | 3,769 | 4,488 | x | x | 6,821 | 7,765 |
| Result before minority interests | x | x | 2,471 | 3,712 | x | x | 4,408 | 5,341 |
| Return on assets (%) ¹ | x | x | 0.63 | 0.72 | x | x | 0.60 | 0.63 |
| Return on equity (tier 1 capital; %) ¹ | x | x | 14.5 | 18.7 | x | x | 14.5 | 15.7 |
| Interest margin to gross income (%) | x | x | 63 | 60 | x | x | 65 | 62 |
| Operating expenses to gross income (%) | x | x | 63 | 62 | x | x | 65 | 63 |

Source: OeNB.

¹ Result before minority interests in % of total assets and tier 1 capital, respectively.

Table A18

| Sectoral Distribution of Loans | | | | | | | | | | |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| End of period, EUR million | 2002 | | 2003 | | 2004 | | 2005 | | 2006 | |
| | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 |
| Nonfinancial corporations | 111,588 | 111,178 | 110,840 | 108,979 | 109,924 | 111,334 | 108,944 | 114,171 | | |
| of which: foreign currency-denominated claims | 19,532 | 18,177 | 17,791 | 17,343 | 16,094 | 16,109 | 14,604 | 14,006 | | |
| Households | 84,618 | 84,723 | 87,358 | 93,984 | 97,130 | 100,375 | 107,561 | 109,255 | | |
| of which: foreign currency-denominated claims | 22,066 | 21,810 | 23,691 | 27,077 | 28,461 | 30,401 | 33,316 | 34,395 | | |
| General government | 28,333 | 27,501 | 29,945 | 29,679 | 31,238 | 30,192 | 29,141 | 29,856 | | |
| of which: foreign currency-denominated claims | 1,395 | 1,567 | 1,231 | 1,588 | 1,688 | 2,074 | 2,160 | 2,159 | | |
| Other financial intermediaries | 12,771 | 12,908 | 13,392 | 13,505 | 14,510 | 15,131 | 19,365 | 20,523 | | |
| of which: foreign currency-denominated claims | 1,466 | 1,394 | 1,412 | 1,594 | 1,667 | 2,030 | 3,216 | 3,491 | | |
| Foreign loans to nonbanks | 50,564 | 50,782 | 51,585 | 55,774 | 56,434 | 66,163 | 69,273 | 74,014 | | |
| of which: foreign currency-denominated loans | 22,758 | 22,537 | 21,658 | 23,250 | 22,431 | 28,140 | 28,534 | 29,280 | | |
| Nonbanks total | 287,874 | 287,091 | 293,119 | 301,921 | 309,235 | 323,195 | 334,283 | 347,820 | | |
| of which: foreign currency-denominated loans | 67,217 | 65,485 | 65,783 | 70,851 | 70,341 | 78,754 | 81,830 | 83,331 | | |
| Banks | 152,441 | 169,653 | 168,915 | 183,949 | 182,416 | 199,908 | 201,117 | 218,833 | | |
| of which: foreign currency-denominated loans | x | x | x | 54,593 | 49,569 | 58,368 | 56,915 | 62,313 | | |

Source: OeNB.

Note: Due to changes in the reporting system as of the reporting month of June 2004, the time series for nonfinancial corporations and households had to be adjusted. Freelance professionals and self-employed persons are now classified under households. Any remaining breaks in the time series have been adjusted for the growth rates indicated in this report.

Table A19

Foreign Currency-Denominated Claims on Domestic Non-MFIs

End of period, % of total foreign currency-denominated claims on domestic non-MFIs¹

| | 2002 | | 2003 | | 2004 | | 2005 | | 2006 | |
|--------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 |
| Swiss franc | 56.9 | 72.4 | 81.6 | 86.0 | 90.1 | 89.3 | 89.0 | 89.3 | 89.0 | 89.3 |
| Japanese yen | 37.7 | 21.6 | 12.2 | 7.1 | 5.6 | 5.2 | 3.9 | 2.8 | 3.9 | 2.8 |
| U.S. dollar | 5.0 | 5.2 | 5.0 | 5.6 | 3.6 | 4.8 | 6.3 | 6.8 | 6.3 | 6.8 |
| Other foreign currencies | 0.4 | 0.7 | 1.2 | 1.3 | 0.7 | 0.6 | 0.8 | 1.1 | 0.8 | 1.1 |

Source: OeNB.

¹ 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 100.0% for every year.

Table A20

Loan Quality

| | 2002 | | 2003 | | 2004 | | 2005 | | 2006 | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 |
| End of period, % of claims | | | | | | | | | | |
| Specific allowances for impaired loans to nonbanks | 3.3 | 3.5 | 3.3 | 3.4 | 3.3 | 3.2 | 3.1 | 3.1 | 3.1 | 3.1 |
| Nonperforming loans | 3.0 | x | 3.0 | x | 2.7 | x | 2.6 | x | 2.6 | x |
| End of period, % of tier 1 capital | | | | | | | | | | |
| Nonperforming loans | 65.6 | x | 59.2 | x | 53.1 | x | 52.6 | x | 52.6 | x |

Source: OeNB.

Table A21

Market Risk¹

End of period, EUR million and % resp.

| | 2002 | | 2003 | | 2004 | | 2005 | | 2006 | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 |
| Interest rate risk | | | | | | | | | | |
| Basel ratio for interest rate risk (%) ² | 8.8 | 7.8 | 7.8 | 7.5 | 6.1 | 6.4 | 6.6 | 6.3 | 6.6 | 6.3 |
| Capital requirement for the position risk of interest rate instruments in the trading book | 415.3 | 420.6 | 470.2 | 514.8 | 609.8 | 810.3 | 703.0 | 792.6 | 703.0 | 792.6 |
| Exchange rate risk | | | | | | | | | | |
| Capital requirement for open foreign exchange positions | 80.4 | 81.8 | 54.9 | 66.1 | 52.9 | 97.3 | 93.3 | 101.8 | 93.3 | 101.8 |
| Maximum open position in open foreign exchange to capital (%) ³ | 2.8 | 2.1 | 2.2 | 1.1 | 2.1 | 3.4 | 3.2 | 2.8 | 3.2 | 2.8 |
| Equity price risk | | | | | | | | | | |
| Capital requirement for the position risk of equities in the trading book | 20.5 | 25.4 | 28.4 | 52.4 | 43.4 | 71.1 | 95.9 | 94.0 | 95.9 | 94.0 |

Source: OeNB.

¹ 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.

² 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 securities trading book, interest rate instruments of the trading book are not included in the calculation.

³ The maximum open position in foreign exchange refers to the monthly peaks of the 12 currencies to be included in the monthly report. A net position is calculated for each currency across all banks. The absolute values of the net positions are added up across currencies.

Table A22

Liquidity Risk

End of period, %

| | 2002 | | 2003 | | 2004 | | 2005 | | 2006 | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 |
| Liquid assets to total assets | x | x | x | x | x | 28.1 | 27.4 | 27.7 | | |
| Liquid assets to short-term liabilities | x | x | x | x | x | 71.6 | 68.0 | 69.8 | | |
| Liquid resources of the first degree: 5% quantile of liquidity ratio ¹ | 6.1 | 7.1 | 4.5 | 4.3 | 4.3 | 4.3 | 4.5 | 4.3 | | |
| Liquid resources of the second degree: 5% quantile of liquidity ratio | 26.1 | 28.2 | 25.2 | 25.7 | 24.4 | 24.1 | 23.7 | 23.8 | | |

Source: OeNB.

¹ 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 (current ratio). The 5% quantile indicates the liquidity level surpassed by 95% of banks on the respective reporting date.

Table A23

Solvency

End of period, eligible capital and tier 1 capital, respectively, as a percentage of risk-weighted assets

| | 2002 | | 2003 | | 2004 | | 2005 | | 2006 | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 |
| Unconsolidated capital adequacy ratio ¹ | 13.3 | 13.9 | 14.5 | 14.8 | 14.7 | 14.6 | 14.5 | 15.4 | | |
| Unconsolidated tier 1 capital ratio | 9.1 | 9.5 | 9.9 | 10.1 | 10.0 | 10.1 | 9.8 | 10.7 | | |
| Consolidated capital adequacy ratio ¹ | x | x | x | x | 12.2 | 12.4 | 11.7 | 12.4 | | |
| Consolidated tier 1 capital ratio | x | x | x | x | 8.3 | 8.7 | 8.1 | 8.9 | | |

Source: OeNB.

¹ The capital adequacy ratio refers to the capital eligible as credit risk cover under the Austrian Banking Act (i.e. tier 1 capital plus tier 2 capital minus deduction items) as a percentage of the assessment base. As tier 3 capital is subordinated capital that may only be allocated against market risk, it was not included here so as to produce a conservative capital adequacy assessment.

Table A24

Assets Held by Austrian Insurance Companies¹

End of period, EUR million

| | 2002 | | 2003 | | 2004 | | 2005 | | 2006 | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 |
| Cash, overnight and other deposits at domestic banks | 1,628 | 3,617 | 2,106 | 1,744 | 2,516 | 2,472 | 2,570 | 3,218 | | |
| Domestic debt securities | 7,736 | 8,488 | 9,101 | 9,175 | 8,909 | 9,238 | 9,309 | 9,840 | | |
| of which: domestic banks | 5,350 | 6,264 | 6,824 | 6,938 | 7,068 | 7,519 | 7,647 | 8,021 | | |
| Equity securities and other domestic securities | 15,043 | 14,648 | 15,204 | 15,987 | 17,359 | 19,387 | 21,208 | 21,754 | | |
| Loans | 8,055 | 7,441 | 7,303 | 6,733 | 6,504 | 5,933 | 5,724 | 4,701 | | |
| of which: domestic banks | 78 | 137 | 146 | 148 | 161 | 206 | 366 | 407 | | |
| Domestic equity interests | 3,308 | 3,550 | 3,588 | 3,682 | 3,906 | 3,928 | 3,965 | 4,315 | | |
| Real estate | 3,553 | 3,526 | 3,573 | 3,438 | 3,361 | 3,340 | 3,288 | 3,118 | | |
| Foreign assets | 15,709 | 15,597 | 17,261 | 19,209 | 20,691 | 22,964 | 25,058 | 26,439 | | |
| of which: debt securities | 11,548 | 11,776 | 12,755 | 14,979 | 15,648 | 17,002 | 18,230 | 19,333 | | |
| Custody account claims on deposits on reinsurers | 2,042 | .. | 2,149 | .. | 2,260 | .. | 2,163 | .. | | |
| Other assets | 3,329 | 3,734 | 3,548 | 4,068 | 3,594 | 4,361 | 4,048 | 5,199 | | |
| Total assets | 60,403 | 62,320 | 63,833 | 65,927 | 69,100 | 73,433 | 77,333 | 80,339 | | |

Source: OeNB.

¹ Semiannual data exclusive of reinsurance transactions, based on quarterly reports.

Table A25

Assets in Austrian Mutual Funds

End of period, EUR million

| | 2002 | | 2003 | | 2004 | | 2005 | | 2006 | |
|----------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 |
| Domestic securities | 35,953 | 34,653 | 34,309 | 35,405 | 37,341 | 43,052 | 47,032 | 46,422 | | |
| of which: debt securities | 22,547 | 20,743 | 19,436 | 19,058 | 19,025 | 20,545 | 20,350 | 18,302 | | |
| equity securities | 13,406 | 13,910 | 14,873 | 16,347 | 18,316 | 22,507 | 26,682 | 28,120 | | |
| Foreign securities | 60,712 | 66,706 | 69,435 | 75,707 | 80,505 | 91,473 | 100,367 | 102,876 | | |
| of which: debt securities | 43,199 | 48,531 | 48,952 | 53,022 | 56,821 | 64,635 | 68,054 | 69,482 | | |
| equity securities | 17,513 | 18,175 | 20,483 | 22,685 | 23,684 | 26,838 | 32,313 | 33,394 | | |
| Other assets | 6,047 | 5,774 | 7,274 | 7,530 | 7,441 | 7,984 | 9,286 | 10,232 | | |
| Total assets | 102,712 | 107,133 | 111,018 | 118,642 | 125,287 | 142,509 | 156,685 | 159,530 | | |
| of which: foreign currency | 22,455 | 22,376 | 22,178 | 24,328 | 24,591 | 28,085 | 32,694 | 32,699 | | |

Source: OeNB.

Table A26

Assets Held by Austrian Pension Funds

End of period, EUR million

| | 2002 | | 2003 | | 2004 | | 2005 | | 2006 | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 |
| Domestic securities | 7,200 | 7,744 | 8,267 | 8,770 | 9,179 | 9,744 | 10,112 | 10,074 | | |
| of which: federal treasury bills and notes | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| debt securities | 57 | 56 | 45 | 121 | 108 | 96 | 98 | 89 | | |
| mutual fund shares | 7,125 | 7,641 | 8,159 | 8,607 | 9,019 | 9,579 | 9,949 | 9,921 | | |
| other securities | 18 | 47 | 63 | 42 | 52 | 69 | 65 | 64 | | |
| Foreign securities | 353 | 425 | 405 | 460 | 525 | 728 | 1,006 | 1,010 | | |
| of which: debt securities | 44 | 47 | 44 | 15 | 27 | 70 | 74 | 81 | | |
| mutual fund shares | 279 | 350 | 330 | 417 | 469 | 645 | 906 | 903 | | |
| other securities | 30 | 29 | 31 | 28 | 29 | 13 | 26 | 26 | | |
| Deposits | 171 | 164 | 221 | 72 | 125 | 95 | 113 | 150 | | |
| Loans | 42 | 67 | 42 | 59 | 83 | 94 | 94 | 99 | | |
| Other assets | 110 | 161 | 143 | 147 | 170 | 196 | 224 | 220 | | |
| Total assets | 7,876 | 8,562 | 9,078 | 9,508 | 10,082 | 10,857 | 11,549 | 11,553 | | |
| of which: foreign currency | 195 | 233 | 212 | 236 | 249 | 272 | 312 | 327 | | |

Source: OeNB.

Table A27

| Assets Held by Austrian Severance Funds | | | | | | | |
|--|-------------------------|---------|---------|---------|---------|---------|---------|
| End of period, EUR million | 2003 | | 2004 | | 2005 | | 2006 |
| | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 |
| | Total direct investment | 6.29 | 38.53 | 64.94 | 92.25 | 129.39 | 158.66 |
| of which: euro-denominated | 6.26 | 38.16 | 63.99 | 89.23 | 122.45 | 153.83 | 223.28 |
| foreign currency-denominated | 0.00 | 0.00 | 0.00 | x | x | x | x |
| accrued income claims from direct investment | 0.03 | 0.37 | 0.95 | x | 2.03 | 3.16 | 2.37 |
| Total indirect investment | 12.07 | 59.46 | 123.53 | 269.59 | 382.34 | 537.83 | 658.09 |
| of which: total of euro-denominated investment in mutual fund shares | 11.79 | 59.19 | 122.85 | 266.59 | 370.40 | 490.40 | 608.06 |
| total of foreign currency-denominated investment in mutual fund shares | x | x | x | 3.25 | 11.94 | 47.43 | 50.03 |
| Total assets assigned to investment groups | 18.37 | 146.47 | 188.46 | 362.10 | 511.73 | 696.49 | 886.45 |
| of which: foreign currency-denominated | x | x | x | 4.93 | 16.85 | 49.10 | 52.40 |

Source: OeNB.

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

Table A28

| Transactions and System Disturbances in Payment and Securities Settlement Systems | | | | | | |
|--|---------------------|---------|---------|----------|---------|---------|
| Number of transactions in million, value of transactions in EUR billion | 2004 | | 2005 | | 2006 | |
| | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 |
| | ARTIS/TARGET | | | | | |
| Number | 1.8 | 3.7 | 1.9 | 4.0 | 2.1 | 2.1 |
| Value | 4,174.5 | 8,470.0 | 5,077.8 | 10,412.9 | 5,780.8 | 5,780.8 |
| System disturbances | 4 | 4 | 0 | 8 | 1 | 1 |
| Securities settlement systems | | | | | | |
| Number | 0.5 | 1.0 | 0.8 | 1.9 | 1.7 | 1.7 |
| Value | 89.8 | 187.9 | 157.3 | 309.8 | 267.1 | 267.1 |
| System disturbances | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail payment systems | | | | | | |
| Number | 181.1 | 377.9 | 197.4 | 412.3 | 216.5 | 216.5 |
| Value | 15.4 | 31.5 | 15.5 | 31.1 | 16.9 | 16.9 |
| System disturbances | 12 | 17 | 12 | 41 | 25 | 25 |
| Participation in international payment systems | | | | | | |
| Number | 3.0 | 8.8 | 5.9 | 12.0 | 7.5 | 7.5 |
| Value | 578.0 | 1,101.1 | 562.0 | 1,127.4 | 702.2 | 702.2 |
| System disturbances | 11 | 15 | 5 | 8 | 1 | 1 |

Source: OeNB.