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Cutoff date for data: May 24, 2011

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

	2007	2008	2009	2010	2007	2008	2009	2010
	Year				2 nd half			
	Period average (per EUR 1)							
U.S. dollar	1.37	1.47	1.39	1.33	1.40	1.41	1.45	1.33
Japanese yen	161.25	152.35	130.27	116.47	162.87	144.16	130.28	111.42
Pound sterling	0.68	0.80	0.89	0.86	0.69	0.82	0.89	0.85
Swiss franc	1.64	1.59	1.51	1.38	1.65	1.12	1.51	1.33
Czech koruna	27.76	24.96	26.45	25.29	27.36	24.73	25.76	24.85
Hungarian forint	251.3	251.7	280.5	275.4	252.36	249.81	271.10	279.07
Polish zloty	3.78	3.51	4.33	4.00	3.72	3.54	4.18	3.99
Slovak koruna ¹	33.78	31.27	..	..	33.50	30.33	..	..

Source: Thomson Reuters.

¹ From 1 January 2009 (Slovak koruna): irrevocable conversion rate against the euro.

Table A2

Key Interest Rates

	2007		2008		2009		2010	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
	End of period, %							
Euro area	4.00	4.00	4.00	2.50	1.00	1.00	1.00	1.00
U.S.A.	5.25	4.25	2.00	0.25	0.25	0.25	0.25	0.25
Japan	0.610	0.460	0.570	0.100	0.110	0.094	0.096	0.080
United Kingdom	5.50	5.50	5.00	2.00	0.50	0.50	0.50	0.50
Switzerland ¹	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
Czech Republic	2.75	3.50	3.75	2.25	1.50	1.00	0.75	0.75
Hungary	7.75	7.50	8.50	10.00	9.50	6.25	5.25	5.75
Poland	4.50	5.00	6.00	5.00	3.50	3.50	3.50	3.50
Slovak Republic ²	4.25	4.25	4.25	2.50	..	..	..	..

Source: Eurostat, Thomson Reuters, national sources.

¹ SNB target range for three-month LIBOR.

² From 2009 onwards: see euro area.

Table A3

Short-Term Interest Rates

	2007	2008	2009	2010	2007	2008	2009	2010
Year					2 nd half			
<i>Three-month rates, period average, %</i>								
Euro area	4.28	4.63	1.23	0.81	4.55	4.60	0.80	0.95
U.S.A.	5.30	2.92	0.69	0.34	5.25	2.81	0.34	0.34
Japan	0.73	0.85	0.59	0.39	0.81	0.86	0.53	0.36
United Kingdom	5.95	5.49	1.22	0.74	6.23	5.19	0.74	0.80
Switzerland	2.55	2.57	0.37	0.19	2.74	2.36	0.30	0.16
Czech Republic	3.10	4.04	2.19	1.31	3.52	4.01	1.87	1.22
Hungary	7.75	8.87	8.64	5.51	7.54	9.57	7.64	5.40
Poland	4.74	6.36	4.42	3.92	5.16	6.60	4.20	3.85
Slovak Republic ¹	4.34	4.15	..	..	4.33	4.00	..	..

Source: Bloomberg, Eurostat, Thomson Reuters.

¹ From 2009 onwards: see euro area.

Table A4

Long-Term Interest Rates

	2007	2008	2009	2010	2007	2008	2009	2010
Year					2 nd half			
<i>Ten-year rates, period average, %</i>								
Euro area	4.31	4.24	3.71	3.34	4.42	4.23	3.62	3.23
U.S.A.	4.80	4.22	4.07	4.25	4.76	3.98	4.33	4.01
Japan	1.67	1.49	1.34	1.17	1.68	1.47	1.33	1.04
United Kingdom	5.00	4.49	3.66	3.58	4.94	4.33	3.77	3.29
Switzerland	2.93	2.90	2.20	1.63	3.06	2.56	2.11	1.46
Czech Republic	4.30	4.63	4.84	3.88	4.55	4.52	4.70	3.63
Hungary	7.75	8.87	8.64	5.51	6.72	8.53	7.94	7.28
Poland	5.48	6.07	6.12	5.78	5.70	6.12	6.16	5.71
Slovak Republic	4.49	4.72	4.71	3.87	4.63	4.93	4.55	3.80
Slovenia	4.53	4.61	4.38	3.83	4.63	4.70	4.00	3.77

Source: Eurostat, national sources.

Table A5

Corporate Bond Spreads

	2007	2008	2009	2010	2007	2008	2009	2010
Year					2 nd 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	0.27	0.70	0.69	-0.03	0.34	0.86	0.42	-0.07
BBB	1.26	3.55	4.65	2.06	1.51	4.51	3.03	2.06
Spreads of 7- to 10-year U.S. corporate bonds against U.S. government bonds of same maturity								
AAA	0.65	2.09	1.64	0.70	0.87	2.65	0.80	0.71
BBB	1.50	4.16	4.51	2.21	1.87	5.20	3.00	2.24

Source: Merrill Lynch via Thomson Reuters.

Table A6

Stock Indices¹

	2007	2008	2009	2010	2007	2008	2009	2010
Year					2 nd half			
Period average								
Euro area: EURO STOXX	416	314	234	266	417	269	258	265
U.S.A.: S&P 500	1,477	1,221	948	1,140	1,492	1,082	1,042	1,141
Japan: Nikkei 225	16,984	13,592	9,348	10,022	16,455	10,730	10,052	9,605
Austria: ATX	4,619	3,358	2,131	2,557	4,598	2,695	2,460	2,586
Czech Republic: PX50	1,776	1,359	962	1,171	1,814	1,138	1,107	1,160
Hungary: BUX	26,086	19,744	16,043	22,480	27,329	16,729	19,393	22,429
Poland: WIG	58,988	40,681	32,004	42,741	60,426	34,117	37,237	44,588
Slovak Republic: SAX16	422	431	318	226	434	412	298	222
Slovenia: SBI TOP	2,160	1,683	975	891	2,521	1,347	1,033	834

Source: Thomson Reuters.

¹ EURO STOXX: December 31, 1991 = 100, S&P 500: November 21, 1996 = 100, Nikkei 225: April 3, 1950 = 100, ATX: January 2, 1991 = 1,000, PX50: April 6, 1994 = 1,000, BUX: January 2, 1991 = 1,000, WIG: April 16, 1991 = 1,000, SAX16: September 14, 1993 = 100, SBI TOP: March 31, 2006 = 1,000.

Table A7

Gross Domestic Product

	2007	2008	2009	2010	2007	2008	2009	2010
Year					2 nd half			
Annual change in %, period average								
Euro area	2.8	0.4	-4.1	1.8	0.5	-1.2	0.2	2.0
U.S.A.	1.9	0.0	-2.6	2.9	0.7	-1.1	1.0	3.0
Japan	2.4	-1.2	-6.3	3.9	0.2	-2.0	0.4	3.6
Austria	3.7	2.2	-3.9	2.0	0.8	-1.0	0.5	2.9
Czech Republic	6.1	2.5	-4.1	2.3	5.7	1.6	-4.0	2.6
Hungary	0.8	0.8	-6.7	1.2	0.3	-0.4	-5.9	1.8
Poland	6.8	5.1	1.7	3.8	6.6	4.1	2.4	4.4
Slovak Republic	10.5	5.8	-4.8	4.0	12.0	3.8	-4.3	3.7
Slovenia	6.9	3.7	-8.1	1.2	6.6	1.5	-7.3	1.9

Source: Eurostat, national sources.

Table A8

Current Account

	2007	2008	2009	2010	2007	2008	2009	2010
	Year				2 nd half			
	% of GDP, cumulative							
Euro area	0.3	-0.8	-0.7	-0.5	0.6	-1.5	0.3	-0.4
U.S.A.	-5.1	-4.7	-2.7	-3.4	-5.1	-4.7	-3.2	-3.6
Japan	4.8	3.2	3.5	3.8	4.8	2.2	3.1	..
Austria	4.0	3.7	2.6	3.0	2.7	4.1	2.7	2.4
Czech Republic	-3.2	-0.6	-1.1	-3.8	-5.0	-2.4	-1.7	-6.0
Hungary	-6.9	-7.3	0.4	2.1	-6.2	-8.6	1.3	1.6
Poland	-4.7	-4.8	-2.2	-3.4	-4.6	-4.5	-2.7	-4.8
Slovak Republic	-5.4	-6.1	-3.6	-3.5	-6.7	-5.8	-3.9	-4.8
Slovenia	-4.8	-6.7	-1.5	-1.2	-6.9	-7.7	-1.6	-1.2

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

	2007	2008	2009	2010	2007	2008	2009	2010
	Year				2 nd half			
	Annual change in %, period average							
Euro area	2.1	3.3	0.3	1.6	2.4	3.1	0.6	1.9
U.S.A.	2.8	3.8	-0.4	1.6	3.2	3.5	-0.4	1.2
Japan	0.0	1.4	-1.4	-0.7	0.2	1.6	-0.6	-0.4
Austria	2.2	3.2	0.4	1.7	2.6	3.0	0.6	1.8
Czech Republic	3.0	6.3	0.6	1.2	3.8	5.4	0.0	1.8
Hungary	7.9	6.0	4.0	4.7	7.2	5.2	4.9	4.0
Poland	2.6	4.2	4.0	2.7	3.0	4.0	4.0	2.4
Slovak Republic	1.9	3.9	0.9	0.7	1.9	4.2	0.2	1.0
Slovenia	3.8	5.5	0.9	2.1	4.6	4.6	0.6	2.1

Source: Eurostat.

The Real Economy in Austria

Table A10

Financial Investment of Households¹

	2007	2008	2009	2010	2007	2008	2009	2010
Year					2 nd half			
Transactions, EUR million								
Currency and deposits ²	13,721	13,483	9,399	3,252	5,813	5,073	1,931	936
Securities (other than shares) ³	3,808	5,400	-226	921	1,988	2,832	141	730
Shares (other than mutual fund shares)	-50	1,340	941	1,397	717	551	39	926
Mutual fund shares	-341	-4,670	943	2,881	-971	-2,978	1,220	2,022
Insurance technical reserves	3,837	2,865	4,507	4,000	1,177	993	1,780	1,560
Total financial investment	20,975	18,418	15,564	12,451	8,724	6,471	5,111	6,174

Source: OeNB.

¹ Including nonprofit institutions serving households.

² Including loans and other assets.

³ Including financial derivatives.

Table A11

Household¹ Income, Savings and Credit Demand

	2007	2008	2009	2010
Year				
Year-end, EUR billion				
Net disposable income	162.0	167.7	166.4	167.5
Savings	18.8	19.8	18.5	15.2
Saving ratio in % ²	11.6	11.8	11.1	9.1
MFI loans to households	126.0	132.2	132.6	139.7

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

¹ Including nonprofit institutions serving households.

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

Table A12

Financing of Nonfinancial Corporations

	2007	2008	2009	2010	2007	2008	2009	2010 ¹
Year					2 nd half			
Transactions, EUR million								
Securities (other than shares)	4,595	2,954	6,166	3,876	2,727	2,370	2,934	1,745
Loans	14,449	13,390	1,725	-60	5,541	5,082	2,562	155
Shares and other equity ²	38,552	4,874	277	-20,422	30,328	1,761	-221	-21,303
Other accounts payable	1,573	1,546	1,333	1,173	644	-3	812	849
Total debt	59,169	22,764	9,501	-15,432	39,240	9,210	6,088	-18,554

Source: OeNB.

¹ Preliminary data.

² Including other equity of domestic special purpose entities held by nonresidents.

Table A13

Insolvency Indicators

	2007	2008	2009	2010	2007	2008	2009	2010
	Year				2 nd half			
	<i>EUR million</i>							
Default liabilities	2,441	2,969	4,035	4,700	1,290	1,859	2,057	3,113
	<i>Number</i>							
Defaults	3,023	3,270	3,741	3,522	1,475	1,651	1,837	1,798

Source: Kreditschutzverband von 1870.

Table A14

Selected Financial Statement Ratios of the Manufacturing Sector

	2007	2008	2009	2010
	<i>Median, %</i>			
Self-financing and investment ratios				
Cash flow, as a percentage of turnover	8.61	7.77	7.09	..
Investment ratio ¹	1.78	1.84	1.76	..
Reinvestment ratio ²	57.14	65.33	58.33	..
Financial structure ratios				
Equity ratio	18.57	20.25	23.94	..
Risk-weighted capital ratio	23.73	25.36	29.95	..
Bank liability ratio	36.06	34.27	31.80	..
Government debt ratio	8.81	8.01	7.24	..

Source: OeNB.

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

Financial Intermediaries in Austria¹

Table A15

Total Assets and Off-Balance-Sheet Operations

	2007		2008		2009		2010	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
<i>End of period, EUR million</i>								
Total assets on an unconsolidated basis	859	900	972	1,069	1,058	1,029	1,027	979
of which: total domestic assets	519	549	582	693	693	691	675	660
total foreign assets	341	351	390	377	365	338	352	319
Interest rate contracts	1,450	1,690	1,513	1,723	1,755	1,836	2,067	1,397
Foreign exchange derivatives	369	347	394	507	454	419	492	273
Other derivatives	21	19	22	28	30	25	27	17
Derivatives total	1,840	2,056	1,929	2,257	2,239	2,281	2,587	1,687
Total assets on a consolidated basis	1,037	1,073	1,162	1,176	1,159	1,140	1,193	1,131

Source: OeNB.

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

Table A16

Profitability on an Unconsolidated Basis

	2007	2008	2009	2010	2007	2008	2009	2010
	1 st half				Year			
<i>End of period, EUR million</i>								
Net interest income	3,568	3,978	4,396	4,584	7,399	8,248	8,777	9,123
Income from securities and participating interests	1,387	1,470	1,492	1,575	3,521	7,193	3,327	4,026
Net fee-based income	2,453	2,157	1,810	1,970	4,710	4,218	3,603	3,950
Net profit/loss on financial operations	361	-55	338	454	290	-812	486	664
Other operating income	758	826	737	766	1,592	1,710	1,653	1,942
Operating income	8,527	8,376	8,773	9,348	17,512	20,557	17,846	19,706
Staff costs	2,654	2,870	2,870	2,839	5,468	5,776	5,697	5,802
Other administrative expenses	1,800	1,880	1,839	1,888	3,703	3,952	3,765	3,940
Other operating expenses	843	757	734	807	1,678	1,688	1,056	1,252
Total operating expenses	5,297	5,507	5,443	5,534	10,849	11,416	11,077	11,547
Operating profit/loss	3,230	2,869	3,331	3,813	6,663	9,141	6,769	8,159
Net risk provisions from credit business	1,257	1,867	3,043	3,404	2,012	4,201	4,422	2,802
Net risk provisions from securities business	-404	-180	421	-43	-430	2,801	4,090	520
Annual surplus ¹	4,702	3,765	2,536	2,974	4,787	1,891	43	4,231
Return on assets ^{1,2}	0.57	0.40	0.24	0.29	0.56	0.19	0.00	0.42
Return on equity (tier 1 capital) ^{1,2}	10.1	6.4	3.7	4.1	9.6	3.0	0.1	5.8
Interest income to gross income (%)	42	47	50	49	42	40	49	46
Operating expenses to gross income (%)	62	66	62	59	62	56	62	59

Source: OeNB.

¹ Annual surplus in % of total assets and tier 1 capital, respectively.² Retrospective modified due to a change of calculation.

¹ Since 2007, the International Monetary Fund (IMF) has published Financial Soundness Indicators (FSI) for Austria (see also 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	2007	2008	2009	2010
	1 st half				Year			
<i>End of period, EUR million</i>								
Operating income	13,941	16,811	19,215	18,497	28,118	33,642	37,850	37,508
Operating expenses ¹	8,184	8,054	7,794	7,944	17,041	16,530	15,502	16,204
Operating profit/loss	5,750	5,617	8,450	6,612	11,072	7,855	15,620	13,478
Net profit after taxes	3,508	3,265	2,301	1,789	6,829	586	1,530	4,577
Return on assets ^{2,5}	0.94	0.69	0.47	0.36	0.79	0.10	0.18	0.46
Return on equity (tier 1 capital) ^{2,5}	21.5	15.2	9.7	6.3	18.2	2.1	3.6	8.2
Interest income to gross income (%) ³	61	63	57	64	64	69	59	64
Operating expenses to gross income (%) ⁴	59	61	51	58	61	72	53	58

Source: OeNB.

¹ As from 2008 on, operating expenses refer to staff costs and other administrative expenses only.² 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.³ All figures represent the ratio of net interest income to total operating income less other operating expenses.⁴ All figures represent the ratio of total operating expenses less other operating expenses to total operating income less other operating expenses.⁵ Retrospective modified due to a change of calculation.

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

Table A18

Sectoral Distribution of Loans

	2007		2008		2009		2010	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
<i>End of period, EUR billion</i>								
Nonfinancial corporations	118.012	121.992	127.711	133.608	131.971	130.206	131.744	133.307
of which: foreign currency-denominated loans	10.501	9.884	10.667	12.134	11.263	11.106	12.150	12.197
Households ¹	114.998	117.601	119.778	124.221	122.378	128.224	128.221	131.288
of which: foreign currency-denominated loans	33.383	32.279	34.758	38.182	36.271	36.127	38.317	39.041
General government	27.296	26.303	26.795	25.073	25.993	26.116	27.324	27.174
of which: foreign currency-denominated loans	1.489	1.603	1.736	1.652	1.709	1.742	2.797	2.761
Other financial intermediaries	20.758	21.646	22.032	25.770	25.251	24.516	24.454	22.827
of which: foreign currency-denominated loans	3.142	2.930	3.079	3.529	3.381	3.348	3.736	3.487
Foreign nonbanks	88.217	103.983	113.057	125.694	121.922	117.726	120.890	117.412
of which: foreign currency-denominated loans	33.961	38.027	39.182	42.600	38.319	36.100	40.274	38.286
Nonbanks total	369.282	391.524	409.372	434.366	427.515	426.788	432.633	432.008
of which: foreign currency-denominated loans	82.476	84.723	89.421	98.096	90.942	88.423	97.274	95.772
Banks	264.854	263.344	313.897	363.123	353.198	333.865	334.777	281.989
of which: foreign currency-denominated loans	70.077	69.652	84.560	108.405	96.271	83.728	76.629	64.293

Source: OeNB.

¹ 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

	2007		2008		2009		2010	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
<i>End of period, % of total foreign currency-denominated claims on domestic non-MFIs¹</i>								
Swiss franc	90.0	88.7	88.8	86.4	86.4	86.3	85.5	86.6
Japanese yen	2.8	3.6	3.3	5.5	5.4	5.4	5.9	5.8
U.S. dollar	5.4	5.1	6.1	7.0	6.7	6.7	7.2	6.1
Other foreign currencies	1.8	2.6	1.8	1.1	1.5	1.6	1.4	1.5

Source: OeNB, ECB.

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% for every year.

Table A20

Loan Quality

	2007		2008		2009		2010	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
<i>End of period, % of claims</i>								
Specific loan loss provisions for loans to nonbanks (unconsolidated)	2.7	2.4	2.3	2.2	2.5	2.8	3.1	3.2
Specific loan loss provisions for loans to nonbanks (consolidated) ¹	2.6	2.4	2.4	2.4	2.9	3.5	3.9	4.1
Nonperforming loans (unconsolidated)	x	1.7	x	2.0	x	2.8	x	..
<i>End of period, % of tier 1 capital</i>								
Nonperforming loans (unconsolidated)	x	25.5	x	31.5	x	39.7	x	..

Source: OeNB.

¹ Estimate.

Table A21

Market Risk¹

	2007		2008		2009		2010	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
<i>End of period, EUR million and % resp.</i>								
Interest rate risk								
Basel ratio for interest rate risk, % ²	5.2	4.5	4.5	3.9	3.7	3.7	3.9	3.9
Capital requirement for the position risk of interest rate instruments in the trading book	980.0	1.082.6	857.0	953.3	911.3	780.9	839.8	621.8
Exchange rate risk								
Capital requirement for open foreign exchange positions	89.1	74.1	99.7	110.3	89.1	75.2	83.1	81.9
Equity price risk								
Capital requirement for the position risk of equities in the trading book	211.6	180.6	204.7	186.9	166.3	176.9	183.0	198.0

Source: OeNB.

¹ 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.

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

Table A22

Liquidity Risk

	2007		2008		2009		2010	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
<i>End of period, %</i>								
Short-term loans to short-term liabilities	70.1	64.0	69.8	67.0	74.2	72.5	71.2	64.2
Short-term loans and other liquid assets to short-term liabilities	118.7	109.9	112.7	109.0	125.0	124.8	122.9	118.9
Liquid resources of the first degree: 5% quantile of the ratio between available and required liquidity of degree 1 ¹	134.4	140.0	140.2	149.4	143.3	139.9	146.5	145.1
Liquid resources of the second degree: 5% quantile of the ratio between available and required liquidity of degree 1 ¹	114.1	110.2	113.1	113.5	116.8	110.8	112.4	111.3

Source: OeNB.

¹ 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

	2007		2008		2009		2010	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30 ¹	Dec. 31
	<i>End of period, eligible capital and tier 1 capital, respectively, as a percentage of risk-weighted assets</i>							
Consolidated capital adequacy ratio	12.1	11.6	11.0	11.0	12.1	12.8	13.3	13.2
Consolidated tier 1 capital ratio	8.5	8.1	7.7	7.7	8.7	9.3	9.8	10.0

Source: OeNB.

¹ 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

	2007		2008		2009		2010	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
	<i>End of period, EUR billion</i>							
Total assets of subsidiaries ¹	201.394	231.742	261.400	267.484	256.842	254.356	264.517	263.810
of which: NMS-2004 ²	103.482	115.377	132.770	131.809	127.693	126.916	130.700	130.530
NMS-2007 ³	32.059	36.776	39.855	40.679	41.044	40.488	39.776	41.275
SEE ⁴	41.068	43.876	45.559	46.745	47.292	48.676	49.324	49.122
CIS ⁵	24.786	35.713	43.216	48.251	40.813	38.285	44.717	42.883
Exposure according to BIS in total ⁶	168.848	190.775	191.672	199.493	186.232	204.228	212.499	209.665
of which: NMS-2004 ²	86.577	96.249	105.536	111.065	103.289	112.538	117.042	116.221
NMS-2007 ³	28.491	32.608	33.427	34.034	33.704	33.694	33.337	33.917
SEE ⁴	34.800	38.520	27.301	27.928	27.300	40.409	40.901	39.296
CIS ⁵	18.980	23.398	25.408	26.466	21.939	17.586	21.219	20.231
Total indirect lending to nonbanks ⁷	x	x	171.337	175.724	172.256	169.178	176.481	180.416
of which: NMS-2004 ²	x	x	83.028	82.466	82.787	81.821	83.186	85.580
NMS-2007 ³	x	x	25.854	26.887	26.547	27.046	27.361	28.244
SEE ⁴	x	x	29.004	31.192	32.344	32.021	33.458	34.300
GUS ⁵	x	x	33.451	35.179	30.578	28.290	32.476	32.293
Total direct lending ⁸	x	x	44.372	49.724	50.947	50.665	50.497	49.460
of which: NMS-2004 ²	x	x	20.605	21.646	22.085	21.902	22.162	22.419
NMS-2007 ³	x	x	7.390	9.103	9.337	9.546	8.982	8.484
SEE ⁴	x	x	13.134	14.592	15.340	15.022	14.840	14.348
GUS ⁵	x	x	3.242	4.383	4.185	4.195	4.513	4.208

Source: OeNB.

¹ Excluding Yapi ve Kredi Bankasi (not fully consolidated by parent bank UniCredit Bank Austria).

² "NMS-2004": Estonia (EE), Latvia (LV), Lithuania (LT), Poland (PL), Slovakia (SK), Slovenia (SI), Czech Republic (CZ), Hungary (HU).

³ "NMS-2007": Bulgaria (BG) and Romania (RO).

⁴ Southeastern Europe (SEE): Albania (AL), Bosnia and Herzegovina (BA), Croatia (HR), Kosovo (KO), Montenegro (ME), Macedonia (MK), Serbia (RS), Turkey (TR).

⁵ 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), Belarus (BY), including Georgia (GE).

⁶ Exposure according to BIS includes only domestically controlled banks. As Hypo Alpe Adria was included in the fourth quarter of 2009, comparability with earlier values is limited.

⁷ Lending (gross lending including risk provisions) to nonbanks by 70 fully consolidated subsidiaries in CESEE according to VERA.

⁸ Direct lending to CESEE according to monetary statistics.

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

Table A25

Profitability of Austrian Subsidiaries¹ in CESEE

	2007	2008	2009	2010	2007	2008	2009	2010
	1 st half				Year			
<i>End of period, EUR million</i>								
Operating income	4,815	6,515	6,638	6,585	10,178	14,102	13,396	13,436
of which: net interest income	3,145	4,301	4,253	4,584	6,748	9,231	8,693	9,333
Securities and investment earnings	x	58	40	34	x	103	50	47
Fee and commission income	1,353	1,658	1,406	1,437	2,847	3,432	2,916	2,954
Trading income	x	40	785	-42	x	46	1,238	368
Other income	316	458	153	572	583	1,291	499	735
Operating expenses	2,605	3,353	3,122	3,177	5,495	6,961	6,267	6,678
of which: personnel expenses	x	1,551	1,401	1,400	x	3,200	2,739	2,870
Other expenses	x	1,802	1,720	1,778	x	3,761	3,529	3,809
Operating profit/loss	2,209	3,161	3,516	3,408	4,683	7,141	7,129	6,757
Allocation to provisions and impairments	x	636	2,024	1,983	x	2,277	4,829	4,094
Result after tax	1,512	2,065	1,190	1,117	3,104	4,219	1,775	2,073
Return on assets ²	1.7%	1.7%	0.9%	0.9%	1.6%	1.8%	0.7%	0.8%
Provisions ³	2.6%	3.7%	3.9%	6.2%	2.6%	2.9%	5.3%	6.5%

Source: OeNB.

¹ Excluding Yapi ve Kredi Bankasi (not fully consolidated by parent bank UniCredit Bank Austria).² End-of-period result expected for the full year after tax as a percentage of average total assets.³ 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

Market Indicators of Selected Austrian Financial Instruments

	2007	2008	2009	2010	2011			
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	April 30		
Share prices in % of mid-2005 prices								
Erste Group Bank	116.4	91.2	38.9	49.4	66.4	66	91.8	88.2
Raiffeisen Bank International	198.6	148.2	37	48.5	75.7	56.9	82.5	72.1
EUROSTOXX – Banken	130.2	87.2	47.2	56.6	70.3	52.7	52.4	55.6
Uniq	129.3	108.7	111.8	85.1	80.3	85.4	90.2	94.6
Vienna Insurance Group	123.7	90.7	54.2	70.9	81	75.2	88.6	90.4
EUROSTOXX – Insurance	130.8	96.6	68.9	62.5	75	63.8	71	81
Relative valuation: price-book value ratio								
Erste Group Bank	1.74	1.36	0.50	0.63	0.80	0.79	1.10	1.06
Raiffeisen Bank International	2.84	2.12	0.55	0.72	1.12	0.84	1.22	1.07
EUROSTOXX – Banks	1.75	1.10	0.57	0.74	0.94	0.66	0.64	0.69
Uniq	2.18	1.83	1.94	1.48	1.39	1.48	1.57	1.64
Vienna Insurance Group	1.79	1.31	0.71	0.93	1.03	0.95	1.12	1.15
EUROSTOXX – Insurance	1.68	1.23	0.84	0.84	1.03	0.87	0.94	0.98

Source: Thomson Financial.

Table A27

Key Indicators of Austrian Insurance Companies¹

	2008		2009		2010		% change Dec. 2009 (y-o-y)
	Dec.	June	Dec.	June	Dec.	June	
<i>End of period, EUR million</i>							
Business and profitability							
Premiums	16,180	8,362	16,381	8,510	16,655		1.7
Expenses for claims and insurers benefit	11,608	5,869	12,348	5,757	11,882		-3.8
Underwriting results	-119	96	132	241	524		297.0
Profit from investments	2,370	1,245	2,729	1,589	3,203		17.4
Profit from ordinary activities	411	349	744	552	1,101		48.0
Total assets	93,911	96,081	99,227	102,625	105,099		5.9
Investments							
Total Investments	87,698	90,120	92,260	95,541	98,300		6.6
of which: debt securities	35,209	36,376	36,397	37,062	38,223		5.0
stocks and other equity securities ²	12,531	12,728	12,811	12,621	12,559		-2.0
real estate	5,138	5,188	5,246	5,193	5,703		8.7
Investments for unit-linked and index-linked life insurance	9,319	10,513	12,822	14,477	15,325		19.5
Exposure versus domestic banks	16,079	16,164	17,168	16,442	15,860		-7.6
Custody account claims on deposits on reinsurers	1,272	1,250	1,218	1,229	1,229		0.9
Risk Capacity (Solvency Ratio), %	339.7	x	336.3	x	343.8		x

Source: FMA, OeNB.

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

Table A28

Assets Held by Austrian Mutual Funds

	2007		2008		2009		2010	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
<i>End of period, EUR billion</i>								
Domestic securities	60.313	58.92	54.428	48.777	49.104	48.765	50.589	50.999
of which: debt securities	15.892	14.938	13.774	14.601	16.324	16.013	16.603	15.884
stocks and other equity securities	4.22	3.812	3.527	1.473	2.144	2.863	2.813	3.696
Foreign securities	114.007	106.726	94.487	78.655	80.067	89.845	93.102	96.684
of which: debt securities	71.374	66.473	61.809	57.598	57.548	61.961	63.259	61.744
stocks and other equity securities	26.231	23.723	16.598	8.899	10.064	12.663	12.87	15.54
Net asset value	174.32	165.646	148.915	127.432	129.171	138.61	143.69	147.683
of which: retail funds	124.666	117.864	103.885	82.804	80.383	85.537	88.228	88.314
institutional funds	49.654	47.782	45.03	44.628	48.788	53.073	55.462	59.368
Consolidated net asset value	144.55	137.092	124.129	105.62	107.076	115.337	120.527	123.792
changed by: redemptions and sales ^{1, 2}	1.825	-4.272	-5.06	-7.04	-0.768	2.399	2.137	1.976
Distributed earnings ¹	1.347	2.499	1.07	1.965	0.93	1.767	0.705	2.403
Revaluation adjustments and income ¹	3.243	-0.687	-6.832	-9.505	3.153	7.629	3.759	6.076

Source: OeNB.

¹ The figures concerning the change in the consolidated net asset value are semi-annual figures.² 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 A29

Structure and Profitability of Austrian Fund Management Companies

	2007		2008		2009		2010	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
<i>End of period, EUR million</i>								
Total assets	510	544	453	504	546	642	639	699
Operating profit ¹	116	62	80	9	45	60	64	78
Net commissions and fees earned ¹	199	155	169	100	124	134	149	154
Administrative expenses ^{1,2}	90	103	96	100	88	97	96	103
Number of fund management companies	27	28	29	29	29	30	30	30
Number of reported funds	2,244	2,329	2,330	2,308	2,270	2,182	2,192	2,203

Source: OeNB.

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

Table A30

Assets Held by Austrian Pension Funds

	2007		2008		2009		2010	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
<i>End of period, EUR million</i>								
Domestic securities	10,901	10,773	10,650	9,705	10,415	11,721	12,482	13,017
of which: debt securities	147	137	124	142	163	169	163	173
mutual fund shares	10,722	10,603	10,499	9,543	10,228	11,520	12,296	12,818
other securities	32	33	27	20	24	32	23	26
Foreign securities	1,426	1,473	1,085	972	1,093	1,124	1,117	1,249
of which: debt securities	91	140	96	111	182	138	148	181
mutual fund shares	1,299	1,321	980	851	879	932	944	1,037
other securities	36	12	16	10	32	54	25	31
Deposits	270	282	449	790	664	539	318	422
Loans	124	158	157	154	185	182	153	137
Other assets	249	238	262	332	264	170	176	152
Total assets	12,970	12,924	12,592	11,936	12,621	13,734	14,245	14,976
of which: foreign currency	601	620	462	312	373	448	424	466

Source: OeNB.

Table A31

Assets Held by Austrian Severance Funds

	2007		2008		2009		2010	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
<i>End of period, EUR million</i>								
Total direct investment	415.5	598.3	832.7	1,062.2	1,125.0	883.7	906.5	1,003.5
of which: euro-denominated	390.5	579.6	816.8	1,043.4	1,103.0	866.3	891.9	984.9
accrued income claims from direct investment	4.6	8.6	11.4	16.5	20.0	15.2	12.0	16.2
Total indirect investment	949.3	1,023.8	1,019.7	1,076.4	1,339.0	1,946.3	2,278.0	2,569.3
of which: total of euro-denominated investment in mutual fund shares	877.0	963.8	983.3	1,038.7	1,293.0	1,858.1	2,126.1	2,378.8
total of foreign currency-denominated investment in mutual fund shares	72.3	60.0	56.2	37.7	45.0	88.2	151.9	190.4
Total assets assigned to investment groups	1,364.8	1,622.1	1,852.3	2,138.6	2,464.0	2,830.0	3,184.4	3,572.8

Source: OeNB.

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

Table A32

Transactions and System Disturbances in Payment and Securities Settlement Systems

	2007		2008		2009		2010	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
<i>Number of transactions in million, value of transactions in EUR billion</i>								
HOAM.AT								
Number	x	x	1.6	1.1	0.7	0.7	0.6	0.6
Value	x	x	2,360.2	4,363.5	4,535.2	4,769.3	4,949.6	4,496.9
System disturbances	x	x	1	4	1	4	4	0
Securities settlement systems								
Number	1.8	1.1	1.0	1.0	0.8	1.0	1.0	1.0
Value	330.0	269.8	255.4	247.0	181.2	184.1	230.1	168.2
System disturbances	0	0	0	0	0	0	0	0
Retail payment systems								
Number	237.8	253.9	255.0	272.9	272.2	302.1	298.5	318.9
Value	18.3	18.6	20.0	21.7	21.5	24.3	23.7	25.2
System disturbances	3	17	0	16	5	14	16	9
Participation in international payment systems								
Number	10.2	11.0	12.3	12.7	17.8	13.4	14.8	16.5
Value	868.9	1,077.5	997.2	997.5	675.7	549.2	593.6	569.8
System disturbances	1	0	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.