

Annex of Tables

Annex of Tables

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Cutoff date for data: May 25, 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 | 2006 | 2007 | 2008 | 2009 |
|------------------------------|----------------------------|--------|--------|--------|----------------------|--------|--------|--------|
| Year | | | | | 2 nd half | | | |
| | Period average (per EUR 1) | | | | | | | |
| U.S. dollar | 1.26 | 1.37 | 1.47 | 1.39 | 1.28 | 1.40 | 1.41 | 1.45 |
| Japanese yen | 146.06 | 161.25 | 152.35 | 130.27 | 149.98 | 162.87 | 144.16 | 130.28 |
| Pound sterling | 0.68 | 0.68 | 0.80 | 0.89 | 0.68 | 0.69 | 0.82 | 0.89 |
| Swiss franc | 1.57 | 1.64 | 1.59 | 1.51 | 1.58 | 1.65 | 1.12 | 1.51 |
| Czech koruna | 28.34 | 27.76 | 24.96 | 26.45 | 28.19 | 27.36 | 24.73 | 25.76 |
| Hungarian forint | 264.1 | 251.3 | 251.7 | 280.5 | 267.71 | 252.36 | 249.81 | 271.10 |
| Polish zloty | 3.90 | 3.78 | 3.52 | 4.33 | 3.90 | 3.72 | 3.54 | 4.18 |
| Slovak koruna ¹ | 37.21 | 33.78 | 31.27 | x | 36.87 | 33.50 | 30.33 | x |
| Slovenian tolar ¹ | 239.6 | x | x | x | 239.63 | x | x | x |

Source: Thomson Reuters.

¹ 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 | |
|------------------------------|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 |
| | End of period, % | | | | | | | |
| Euro area | 2.75 | 3.50 | 4.00 | 4.00 | 4.00 | 2.50 | 1.00 | 1.00 |
| U.S.A. | 5.25 | 5.25 | 5.25 | 4.25 | 2.00 | 0.25 | 0.25 | 0.25 |
| Japan | 0.03 | 0.28 | 0.61 | 0.46 | 0.57 | 0.1 | 0.11 | 0.09 |
| United Kingdom | 4.50 | 5.00 | 5.50 | 5.50 | 5.00 | 2.00 | 0.50 | 0.50 |
| Switzerland ¹ | 1.00–2.00 | 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 |
| Czech Republic | 2.00 | 2.50 | 2.75 | 3.50 | 3.75 | 2.25 | 1.50 | 1.00 |
| Hungary | 6.25 | 8.00 | 7.75 | 7.50 | 8.50 | 10.00 | 9.50 | 6.25 |
| Poland | 4.00 | 4.00 | 4.50 | 5.00 | 6.00 | 5.00 | 3.50 | 3.50 |
| Slovak Republic ² | 4.00 | 4.75 | 4.25 | 4.25 | 4.25 | 2.50 | x | x |
| Slovenia ³ | 3.50 | 3.75 | x | x | x | x | x | x |

Source: Eurostat, Thomson Reuters, national sources.

¹ SNB target range for 3-month LIBOR.

² From 2009 onwards: see Euro area.

³ Official interest rate from 2007 onwards: see Euro area.

Table A3

Short-Term Interest Rates

| | 2006 | 2007 | 2008 | 2009 | 2006 | 2007 | 2008 | 2009 |
|----------------------------------|------|------|------|------|----------------------|------|------|------|
| Year | | | | | 2 nd half | | | |
| 3-month rates, period average, % | | | | | | | | |
| Euro area | 3.08 | 4.28 | 4.63 | 1.23 | 3.35 | 4.55 | 4.60 | 0.80 |
| U.S.A. | 5.20 | 5.30 | 2.92 | 0.69 | 5.40 | 5.25 | 2.81 | 0.34 |
| Japan | 0.31 | 0.73 | 0.85 | 0.59 | 0.44 | 0.81 | 0.86 | 0.53 |
| United Kingdom | 4.80 | 5.95 | 5.49 | 1.22 | 4.97 | 6.23 | 5.19 | 0.74 |
| Switzerland | 1.51 | 2.55 | 2.57 | 0.37 | 1.73 | 2.74 | 2.36 | 0.30 |
| Czech Republic | 2.30 | 3.10 | 4.04 | 2.19 | 2.50 | 3.52 | 4.01 | 1.87 |
| Hungary | 7.00 | 7.75 | 8.87 | 8.64 | 7.75 | 7.54 | 9.57 | 7.64 |
| Poland | 4.21 | 4.74 | 6.36 | 4.42 | 4.20 | 5.16 | 6.60 | 4.20 |
| Slovak Republic ¹ | 4.32 | 4.34 | 4.15 | x | 4.93 | 4.33 | 4.00 | x |
| Slovenia ¹ | 3.58 | x | x | x | 3.54 | x | x | x |

Source: Bloomberg, Eurostat, Thomson Reuters.

¹ From 2007 onwards: see Euro area.

Table A4

Long-Term Interest Rates

| | 2006 | 2007 | 2008 | 2009 | 2006 | 2007 | 2008 | 2009 |
|----------------------------------|------|------|------|------|----------------------|------|------|------|
| Year | | | | | 2 nd half | | | |
| 10-year rates, period average, % | | | | | | | | |
| Euro area | 3.83 | 4.31 | 4.24 | 3.71 | 3.91 | 4.42 | 4.23 | 3.62 |
| U.S.A. | 4.88 | 4.80 | 4.22 | 4.07 | 4.86 | 4.76 | 3.98 | 4.33 |
| Japan | 1.74 | 1.67 | 1.49 | 1.34 | 1.76 | 1.68 | 1.47 | 1.33 |
| United Kingdom | 4.45 | 5.00 | 4.49 | 3.66 | 4.53 | 4.94 | 4.33 | 3.77 |
| Switzerland | 2.52 | 2.93 | 2.90 | 2.20 | 2.55 | 3.06 | 2.56 | 2.11 |
| Czech Republic | 3.80 | 4.30 | 4.63 | 4.84 | 3.90 | 4.55 | 4.52 | 4.70 |
| Hungary | 7.00 | 7.75 | 8.87 | 8.64 | 7.32 | 6.72 | 8.53 | 7.94 |
| Poland | 5.23 | 5.48 | 6.07 | 6.12 | 5.40 | 5.70 | 6.12 | 6.16 |
| Slovak Republic | 4.41 | 4.49 | 4.72 | 4.71 | 4.69 | 4.63 | 4.93 | 4.55 |
| Slovenia | 3.85 | 4.53 | 4.61 | 4.38 | 3.95 | 4.63 | 4.70 | 4.00 |

Source: Eurostat, national sources.

Table A5

Corporate Bond Spreads

| | 2006 | 2007 | 2008 | 2009 | 2006 | 2007 | 2008 | 2009 |
|--|------|------|------|------|----------------------|------|------|------|
| Year | | | | | 2 nd half | | | |
| Period average, percentage points | | | | | | | | |
| 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 | 0.19 | 0.34 | 0.86 | 0.42 |
| BBB | 1.24 | 1.26 | 3.55 | 4.65 | 1.25 | 1.51 | 4.51 | 3.03 |
| 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 | 0.38 | 0.87 | 2.65 | 0.80 |
| BBB | 1.03 | 1.50 | 4.16 | 4.51 | 1.14 | 1.87 | 5.20 | 3.00 |

Source: Merrill Lynch via Thomson Reuters.

Table A6

Stock Indices¹

| | 2006 | 2007 | 2008 | 2009 | 2006 | 2007 | 2008 | 2009 |
|------------------------|--------|--------|--------|--------|----------------------|--------|--------|--------|
| Year | | | | | 2 nd half | | | |
| <i>Period average</i> | | | | | | | | |
| Euro area: EURO STOXX | 357 | 416 | 314 | 234 | 367 | 417 | 269 | 258 |
| U.S.A.: S&P 500 | 1,311 | 1,477 | 1,221 | 948 | 1,339 | 1,492 | 1,082 | 1,042 |
| Japan: Nikkei 225 | 16,124 | 16,984 | 13,592 | 9,348 | 16,044 | 16,455 | 10,730 | 10,052 |
| Austria: ATX | 3,940 | 4,618 | 3,361 | 2,131 | 3,935 | 4,598 | 2,695 | 2,460 |
| Czech Republic: PX50 | 1,480 | 1,776 | 1,359 | 962 | 1,483 | 1,814 | 1,138 | 1,107 |
| Hungary: BUX | 22,528 | 26,086 | 19,744 | 16,043 | 22,551 | 27,329 | 16,729 | 19,393 |
| Poland: WIG | 43,100 | 58,988 | 40,681 | 32,004 | 46,267 | 60,426 | 34,117 | 37,237 |
| Slovak Republic: SAX16 | 403 | 422 | 431 | 318 | 400 | 434 | 412 | 298 |
| Slovenia: SBI20 | 5,223 | 9,818 | 7,563 | 4,030 | 5,699 | 11,545 | 5,986 | 4,228 |

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, SBI20: January 3, 1994 = 1,000.

Table A7

Gross Domestic Product

| | 2006 | 2007 | 2008 | 2009 | 2006 | 2007 | 2008 | 2009 |
|---|------|------|------|------|----------------------|------|------|------|
| Year | | | | | 2 nd half | | | |
| <i>Annual change in %, period average</i> | | | | | | | | |
| Euro area | 2.9 | 2.7 | 0.6 | -4.1 | 0.7 | 0.5 | -1.2 | 0.2 |
| U.S.A. | 2.7 | 2.1 | 0.4 | -2.4 | 0.4 | 0.7 | -1.1 | 1.0 |
| Japan | 2.0 | 2.4 | -1.2 | -5.2 | 0.5 | 0.2 | -2.0 | 0.4 |
| Austria | 3.5 | 3.5 | 2.0 | -3.6 | 1.2 | 0.8 | -1.0 | 0.5 |
| Czech Republic | 6.8 | 6.1 | 2.5 | -4.2 | 6.8 | 5.7 | 1.6 | -3.9 |
| Hungary | 4.0 | 1.0 | 0.6 | -6.3 | 3.9 | 0.5 | -0.6 | -5.6 |
| Poland | 6.2 | 6.8 | 5.0 | 1.8 | 6.8 | 6.6 | 3.9 | 2.5 |
| Slovak Republic | 8.5 | 10.6 | 6.2 | -4.7 | 9.3 | 12.1 | 4.2 | -3.8 |
| Slovenia | 5.8 | 6.8 | 3.5 | -7.8 | 6.3 | 6.5 | 1.4 | -6.9 |

Source: Eurostat, national sources.

Table A8

Current Account

| | 2006 | 2007 | 2008 | 2009 | 2006 | 2007 | 2008 | 2009 |
|-----------------|----------------------|------|------|------|----------------------|------|------|------|
| | Year | | | | 2 nd half | | | |
| | % of GDP, cumulative | | | | | | | |
| Euro area | 0.3 | 0.4 | -0.9 | -0.7 | 0.2 | 0.6 | -1.5 | 0.1 |
| U.S.A. | -6.0 | -5.2 | -4.9 | -3.0 | -6.1 | -5.1 | -4.7 | -3.2 |
| Japan | 3.9 | 4.8 | 3.2 | 1.8 | 4.0 | 4.7 | 2.2 | .. |
| Austria | 2.5 | 3.3 | 3.3 | 1.4 | 2.1 | 2.4 | 2.5 | .. |
| Czech Republic | -2.4 | -3.2 | -3.1 | -1.1 | -4.2 | -5.0 | -4.7 | -1.7 |
| Hungary | -7.2 | -6.5 | -7.1 | 0.2 | -6.5 | -5.8 | -8.4 | 1.6 |
| Poland | -2.7 | -4.7 | -5.0 | -1.6 | -3.0 | -4.6 | -4.7 | -2.3 |
| Slovak Republic | -7.0 | -5.4 | -6.6 | -3.2 | -7.2 | -6.7 | -6.6 | -3.2 |
| Slovenia | -2.5 | -4.8 | -6.2 | -1.0 | -4.5 | -6.9 | -7.3 | -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

| | 2006 | 2007 | 2008 | 2009 | 2006 | 2007 | 2008 | 2009 |
|-----------------|------------------------------------|------|------|------|----------------------|------|------|------|
| | Year | | | | 2 nd half | | | |
| | Annual change in %, period average | | | | | | | |
| Euro area | 2.2 | 2.1 | 3.3 | 0.3 | 2.0 | 2.4 | 3.1 | 0.6 |
| U.S.A. | 3.2 | 2.8 | 3.6 | -0.5 | 2.9 | 3.2 | 3.5 | -0.4 |
| Japan | 0.3 | 0.0 | 1.4 | -1.4 | 0.5 | 0.2 | 1.6 | -0.6 |
| Austria | 1.7 | 2.2 | 3.2 | 0.4 | 1.7 | 2.6 | 3.0 | 0.6 |
| Czech Republic | 2.1 | 3.0 | 6.3 | 0.6 | 1.7 | 3.8 | 5.4 | 0.0 |
| Hungary | 4.0 | 7.9 | 6.0 | 4.0 | 5.5 | 7.2 | 5.2 | 4.9 |
| Poland | 1.3 | 2.6 | 4.2 | 4.0 | 1.4 | 3.0 | 4.0 | 4.0 |
| Slovak Republic | 4.3 | 1.9 | 3.9 | 0.9 | 4.1 | 1.9 | 4.2 | 0.2 |
| Slovenia | 2.5 | 3.8 | 5.5 | 0.9 | 2.4 | 4.6 | 4.6 | 0.6 |

Source: Eurostat.

The Real Economy in Austria

Table A10

Financial Investment of Households

| | 2006 | 2007 | 2008 | 2009 ³ | 2006 | 2007 | 2008 | 2009 ³ |
|---|--------|--------|--------|-------------------|----------------------|--------|--------|-------------------|
| Year | | | | | 2 nd half | | | |
| Transactions, EUR million | | | | | | | | |
| Currency and deposits ¹ | 7,850 | 14,536 | 14,247 | 9,393 | 3,698 | 5,269 | 4,763 | 1,440 |
| Securities (other than shares) ² | 1,485 | 3,812 | 5,338 | -344 | 641 | 1,989 | 2,803 | 129 |
| Shares (other than mutual fund shares) | 2,357 | 14 | 1,301 | 938 | 410 | 602 | 550 | 51 |
| Mutual fund shares | 2,078 | -341 | -4,138 | 953 | 380 | -1,001 | -2,702 | 1,221 |
| Insurance technical reserves | 5,214 | 3,424 | 2,726 | 4,135 | 2,927 | 1,089 | 854 | 2,248 |
| Total financial investment | 18,984 | 21,445 | 19,474 | 15,075 | 8,056 | 7,948 | 6,268 | 5,089 |

Source: OeNB.

¹ Including loans and other assets.

² Including financial derivatives.

³ Preliminary data.

Table A11

Household Income, Savings and Credit Demand

| | 2006 | 2007 | 2008 | 2009 |
|--------------------------------|--------|--------|--------|--------|
| Year | | | | |
| Year-end, EUR billion | | | | |
| Net disposable income | 154.9 | 161.7 | 168.8 | 168.9 |
| Savings | 16.8 | 18.4 | 20.3 | 18.7 |
| Saving ratio in % ¹ | 10.8 | 11.3 | 12.0 | 11.0 |
| MFI loans to households | 115.48 | 123.24 | 125.31 | 125.48 |

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

| | 2006 | 2007 | 2008 | 2009 ¹ | 2006 | 2007 | 2008 | 2009 ¹ |
|--------------------------------------|--------|--------|--------|-------------------|----------------------|--------|-------|-------------------|
| Year | | | | | 2 nd half | | | |
| Transactions, EUR million | | | | | | | | |
| Securities (other than shares) | 2,704 | 4,595 | 2,895 | 5,386 | 1,557 | 2,722 | 2,303 | 2,922 |
| Loans | 6,687 | 14,075 | 11,604 | -1,237 | 1,897 | 6,100 | 4,403 | 213 |
| Shares and other equity ² | 8,301 | 37,762 | 9,996 | 3,153 | 1,880 | 29,498 | 3,518 | 1,316 |
| Other accounts payable | 728 | 1,583 | 1,038 | 834 | 170 | 529 | -280 | 386 |
| Total debt | 18,420 | 58,015 | 25,533 | 8,136 | 5,504 | 38,849 | 9,944 | 4,837 |

Source: OeNB.

¹ Preliminary data.

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

Table A13

Insolvency Indicators

| | 2006 | 2007 | 2008 | 2009 | 2006 | 2007 | 2008 | 2009 |
|---------------------|--------------------|-------|-------|-------|----------------------|-------|-------|-------|
| | Year | | | | 2 nd half | | | |
| | <i>EUR million</i> | | | | | | | |
| Default liabilities | 2,569 | 2,441 | 2,969 | 4,035 | 1,468 | 1,290 | 1,859 | 2,057 |
| | <i>Number</i> | | | | | | | |
| Defaults | 3,084 | 3,023 | 3,270 | 3,741 | 1,537 | 1,475 | 1,651 | 1,837 |

Source: Kreditschutzverband von 1870.

Table A14

Selected Financial Ratios of the Manufacturing Sector

| | 2006 | 2007 | 2008 | 2009 |
|---|------------------|-------|-------|------|
| | <i>Median, %</i> | | | |
| Self-financing and investment ratios | | | | |
| Cash flow, as a percentage of turnover | 8.49 | 8.59 | 7.56 | .. |
| Investment ratio ¹ | 1.60 | 1.83 | 1.88 | .. |
| Reinvestment ratio ² | 50.00 | 58.33 | 66.86 | .. |
| Financial structure ratios | | | | |
| 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.

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

| | 2006 | | 2007 | | 2008 | | 2009 | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 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 | 765,258 | 797,758 | 859,343 | 899,542 | 971,976 | 1,069,100 | 1,058,394 | 1,033,954 |
| of which: total domestic assets | 493,966 | 504,237 | 518,713 | 548,516 | 581,756 | 692,565 | 693,466 | 678,937 |
| total foreign assets | 271,292 | 293,521 | 340,630 | 351,027 | 390,220 | 376,535 | 364,928 | 349,339 |
| Interest rate contracts | 1,278,429 | 1,360,613 | 1,450,249 | 1,689,633 | 1,513,399 | 1,722,585 | 1,754,974 | 1,836,205 |
| Foreign exchange derivatives | 264,876 | 279,686 | 369,009 | 347,248 | 393,964 | 506,924 | 454,203 | 418,971 |
| Other derivatives | 21,751 | 20,103 | 21,067 | 19,381 | 22,075 | 27,639 | 29,590 | 25,351 |
| Derivatives total | 1,565,056 | 1,660,402 | 1,840,325 | 2,056,262 | 1,929,438 | 2,257,148 | 2,238,767 | 2,280,527 |
| Total assets on a consolidated basis | 874,322 | 927,751 | 1,037,390 | 1,073,258 | 1,161,704 | 1,175,646 | 1,159,213 | 1,139,961 |

Source: OeNB.

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

Table A16

Profitability on an Unconsolidated Basis

| | 2006 | 2007 | 2008 | 2009 | 2006 | 2007 | 2008 | 2009 |
|---|----------------------|-------|-------|-------|--------|--------|--------|--------|
| | 1 st half | | | | Year | | | |
| <i>End of period, EUR million</i> | | | | | | | | |
| Net interest income | 3,562 | 3,568 | 3,978 | 4,396 | 7,170 | 7,399 | 8,248 | 8,778 |
| Income from securities and participating interests | 1,198 | 1,387 | 1,470 | 1,492 | 2,878 | 3,521 | 7,193 | 3,327 |
| Net fee-based income | 2,169 | 2,453 | 2,157 | 1,810 | 4,301 | 4,710 | 4,218 | 3,603 |
| Net profit/loss on financial operations | 446 | 361 | -55 | 338 | 688 | 290 | -812 | 486 |
| Other operating income | 686 | 758 | 826 | 739 | 1,581 | 1,592 | 1,710 | 1,653 |
| Operating income | 8,062 | 8,527 | 8,376 | 8,773 | 16,618 | 17,512 | 20,557 | 17,846 |
| Staff costs | 2,624 | 2,654 | 2,870 | 2,870 | 5,451 | 5,468 | 5,776 | 5,697 |
| Other administrative expenses | 1,706 | 1,800 | 1,880 | 1,839 | 3,516 | 3,703 | 3,952 | 3,765 |
| Other operating expenses | 838 | 843 | 757 | 734 | 1,828 | 1,678 | 1,688 | 1,615 |
| Total operating expenses | 5,168 | 5,297 | 5,507 | 5,443 | 10,795 | 10,849 | 11,416 | 11,077 |
| Operating profit/loss | 2,894 | 3,230 | 2,869 | 3,331 | 5,823 | 6,663 | 9,141 | 6,769 |
| Net risk provisions from credit business ¹ | 1,637 | 1,257 | 1,867 | 3,043 | 1,845 | 2,012 | 4,201 | 4,422 |
| Net risk provisions from securities business ¹ | -723 | -404 | -180 | 421 | -2,875 | -430 | 2,801 | 4,090 |
| Annual surplus ¹ | 3,931 | 4,702 | 3,766 | 2,535 | 3,957 | 4,787 | 1,891 | 36.8 |
| Return on assets ^{1,2,3} | 0.49 | 0.51 | 0.36 | 0.24 | 0.50 | 0.53 | 0.18 | 0.00 |
| Return on equity (tier 1 capital) ^{1,2,3} | 8.6 | 7.4 | 6.0 | 3.7 | 9.5 | 8.2 | 2.80 | 0.1 |
| Interest income to gross income (%) | 44 | 42 | 48 | 50 | 43 | 42 | 40 | 49.2 |
| Operating expenses to gross income (%) | 64 | 62 | 66 | 62 | 65 | 62 | 56 | 62 |

Source: OeNB.

¹ Data referring to the first half of the year are expected year-end values.² Annual surplus in % of total assets and tier 1 capital, respectively.³ 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

| | 2006 | 2007 | 2008 | 2009 | 2006 | 2007 | 2008 | 2009 |
|---|----------------------------|--------|--------|--------|--------|--------|--------|--------|
| | 1 st half | | | | Year | | | |
| | End of period, EUR million | | | | | | | |
| Operating income | 11,713 | 13,929 | 16,811 | 19,215 | 23,993 | 28,093 | 33,642 | 37,850 |
| Operating expenses ¹ | 7,224 | 8,184 | 8,054 | 7,794 | 14,758 | 17,041 | 16,530 | 15,502 |
| Operating profit/loss | 4,488 | 5,745 | 5,617 | 8,450 | 9,235 | 11,052 | 7,855 | 15,620 |
| Result before minority interests | 3,712 | 4,087 | 3,805 | 3,535 | 8,696 | 8,015 | 1,100 | 1,530 |
| Return on assets ^{2,4} | 0.87 | 0.92 | 0.69 | 0.47 | 0.98 | 0.79 | 0.09 | 0.18 |
| Return on equity (tier 1 capital) ^{2,4} | 20.3 | 21.0 | 15.2 | 9.7 | 24.0 | 18.2 | 2.0 | 3.6 |
| Interest income to gross income (%) | 60 | 61 | 54 | 50 | 62 | 64 | 57 | 51 |
| Operating expenses to gross income (%) ³ | 62 | 59 | 67 | 56 | 62 | 61 | 77 | 59 |

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 total operating expenses to total operating income.⁴ 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

| | 2006 | | 2007 | | 2008 | | 2009 | |
|--|----------------------------|---------|---------|---------|---------|---------|---------|---------|
| | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 |
| | End of period, EUR million | | | | | | | |
| Nonfinancial corporations | 114,171.0 | 116,078 | 118,012 | 121,992 | 127,711 | 133,608 | 131,971 | 130,155 |
| of which: foreign currency-denominated loans | 14,006 | 12,586 | 10,501 | 9,884 | 10,667 | 12,134 | 11,263 | 11,055 |
| Households ¹ | 109,255 | 111,404 | 114,998 | 117,601 | 119,778 | 124,221 | 122,378 | 124,081 |
| of which: foreign currency-denominated loans | 34,395 | 34,266 | 33,383 | 32,279 | 34,758 | 38,182 | 36,271 | 36,127 |
| General government | 29,856 | 28,662 | 27,296 | 26,303 | 26,795 | 25,073 | 25,993 | 26,116 |
| of which: foreign currency-denominated loans | 2,159 | 1,862 | 1,489 | 1,603 | 1,736 | 1,652 | 1,709 | 1,742 |
| Other financial intermediaries | 20,523 | 22,001 | 20,758 | 21,646 | 22,032 | 25,770 | 25,251 | 24,567 |
| of which: foreign currency-denominated loans | 3,491 | 3,353 | 3,142 | 2,930 | 3,079 | 3,529 | 3,381 | 3,398 |
| Foreign nonbanks | 74,014 | 80,985 | 88,217 | 103,983 | 113,057 | 125,694 | 121,922 | 117,726 |
| of which: foreign currency-denominated loans | 29,280 | 31,378 | 33,961 | 38,027 | 39,182 | 42,600 | 38,319 | 36,100 |
| Nonbanks total | 347,820 | 359,129 | 369,282 | 391,524 | 409,372 | 434,366 | 427,515 | 422,645 |
| of which: foreign currency-denominated loans | 83,331 | 83,445 | 82,476 | 84,723 | 89,421 | 98,096 | 90,943 | 88,422 |
| Banks | 218,833 | 230,320 | 264,854 | 263,344 | 313,897 | 363,123 | 353,198 | 333,865 |
| of which: foreign currency-denominated loans | 62,313 | 62,467 | 70,077 | 69,652 | 84,560 | 108,405 | 96,271 | 83,728 |

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

| | 2006 | | 2007 | | 2008 | | 2009 | |
|---|---------|---------|---------|---------|---------|---------|---------|---------|
| | 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 | 89.9 | 90.8 | 90.0 | 88.7 | 88.8 | 86.4 | 86.4 | 86.3 |
| Japanese yen | 3.0 | 2.8 | 2.8 | 3.6 | 3.3 | 5.5 | 5.4 | 5.4 |
| U.S. dollar | 6.5 | 5.5 | 5.4 | 5.1 | 6.1 | 7.0 | 6.7 | 6.7 |
| Other foreign currencies | 0.6 | 0.9 | 1.8 | 2.6 | 1.8 | 1.1 | 1.5 | 1.6 |

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

| | 2006 | | 2007 | | 2008 | | 2009 | |
|---|---------|---------|---------|---------|---------|---------|---------|---------|
| | 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) | 3.1 | 2.9 | 2.7 | 2.4 | 2.3 | 2.2 | 2.5 | 2.8 |
| Specific loan loss provisions for loans to nonbanks (consolidated) ¹ | 3.0 | 2.7 | 2.6 | 2.4 | 2.4 | 2.4 | 2.9 | 3.6 |
| Nonperforming loans (unconsolidated) | x | 2.1 | x | 1.7 | x | 2.0 | x | .. |
| <i>End of period, % of tier 1 capital</i> | | | | | | | | |
| Nonperforming loans (unconsolidated) | x | 39.0 | x | 25.5 | x | 31.5 | x | .. |

Source: OeNB.

¹ Estimation.

Table A21

Market Risk¹

| | 2006 | | 2007 | | 2008 | | 2009 | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 |
| <i>End of period, EUR million and % respectively</i> | | | | | | | | |
| Interest rate risk | | | | | | | | |
| Basel ratio for interest rate risk, % ² | 6.3 | 5.6 | 5.2 | 4.5 | 4.5 | 3.9 | 3.7 | 3.7 |
| Capital requirement for the position risk of interest rate instruments in the trading book | 792.6 | 737.3 | 980.0 | 1,082.6 | 856.9 | 953.3 | 911.3 | 780.9 |
| Exchange rate risk | | | | | | | | |
| Capital requirement for open foreign exchange positions | 101.8 | 75.2 | 89.1 | 74.1 | 99.7 | 110.3 | 89.1 | 75.2 |
| Equity price risk | | | | | | | | |
| Capital requirement for the position risk of equities in the trading book | 94.0 | 101.0 | 211.6 | 180.6 | 204.8 | 186.9 | 166.1 | 176.9 |

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 Risk¹

| | 2006 | | 2007 | | 2008 | | 2009 | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| | 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 | 67.4 | 66.2 | 70.1 | 64.0 | 69.8 | 67.0 | 74.2 | 72.5 |
| Short-term loans and other liquid assets to short-term liabilities | 117.7 | 115.0 | 118.7 | 109.9 | 112.7 | 109.0 | 125.0 | 124.8 |
| Liquid resources of the first degree: 5% quantile of the ratio between available and required liquidity of degree 11 | 173.0 | 152.4 | 134.4 | 140.0 | 140.2 | 149.4 | 143.3 | 139.9 |
| Liquid resources of the second degree: 5% quantile of the ratio between available and required liquidity of degree | 118.7 | 111.5 | 114.1 | 110.2 | 113.1 | 113.5 | 116.8 | 110.8 |

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 of liquidity surpassed by 95% of banks on the respective reporting date.

Table A23

Solvency

| | 2006 | | 2007 | | 2008 | | 2009 | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | 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 | 12.0 | 11.3 | 12.1 | 11.6 | 11.0 | 11.0 | 12.1 | 12.8 |
| Consolidated tier 1 capital ratio | 8.5 | 7.8 | 8.5 | 8.1 | 7.7 | 7.7 | 8.7 | 9.3 |

Source: OeNB.

Note: Unconsolidated data are not published anymore.

Table A24

Exposure to CESEE

| | 2006 | | 2007 | | 2008 | | 2009 | |
|---|---------|---------|---------|---------|---------|---------|---------|---------|
| | 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 of subsidiaries ¹ | 142,987 | 158,736 | 201,394 | 231,742 | 261,400 | 267,484 | 256,842 | 254,370 |
| of which: NMS-2004 ² | 97,093 | 92,805 | 103,482 | 115,377 | 132,770 | 131,809 | 127,693 | 126,916 |
| NMS-2007 ³ | 9,947 | 26,095 | 32,059 | 36,776 | 39,855 | 40,679 | 41,044 | 40,488 |
| SEE ⁴ | 23,525 | 26,303 | 41,068 | 43,876 | 45,559 | 46,745 | 47,292 | 48,676 |
| CIS ⁵ | 12,423 | 13,533 | 24,786 | 35,713 | 43,216 | 48,251 | 40,813 | 38,285 |
| Exposure according to BIS in total ⁶ | x | x | 168,848 | 190,775 | 191,672 | 199,493 | 187,363 | 204,228 |
| of which: NMS-2004 ² | x | x | 86,577 | 96,249 | 105,536 | 111,065 | 104,352 | 112,538 |
| NMS-2007 ³ | x | x | 28,491 | 32,608 | 33,427 | 34,034 | 33,726 | 33,695 |
| SEE ⁴ | x | x | 34,800 | 38,520 | 27,301 | 27,928 | 27,329 | 40,409 |
| CIS ⁵ | x | x | 18,980 | 23,398 | 25,408 | 26,466 | 21,956 | 17,586 |
| Total indirect lending to nonbanks ⁷ | x | x | x | x | 166,632 | 170,566 | 165,478 | 160,255 |
| of which: NMS-2004 ² | x | x | x | x | 81,495 | 80,774 | 80,577 | 79,021 |
| NMS-2007 ³ | x | x | x | x | 24,983 | 25,954 | 25,456 | 25,433 |
| SEE ⁴ | x | x | x | x | 27,751 | 30,137 | 31,092 | 30,447 |
| CIS ⁵ | x | x | x | x | 32,404 | 33,701 | 28,354 | 25,353 |
| Total direct lending ⁸ | x | x | x | x | 42,608 | 45,808 | 45,655 | 44,995 |
| of which: NMS-2004 ² | x | x | x | x | 25,059 | 25,159 | 24,694 | 24,445 |
| NMS-2007 ³ | x | x | x | x | 5,046 | 6,370 | 6,840 | 6,562 |
| SEE ⁴ | x | x | x | x | 8,964 | 10,470 | 10,824 | 10,611 |
| CIS ⁵ | x | x | x | x | 3,539 | 3,809 | 3,297 | 3,377 |

Source: OeNB.

¹ Excluding Yapi ve Kredi Bankasi (not fully consolidated by parent bank).² New EU member states since 2004 (NMS-2004): Estonia (EE), Latvia (LV), Lithuania (LT), Poland (PL), Slovakia (SK), Slovenia (SI), Czech Republic (CZ) and Hungary (HU).³ New EU member states since 2007 (NMS-2007): Bulgaria (BG) and Romania (RO).⁴ Southeastern Europe (SEE): Albania (AL), Bosnia and Herzegovina (BA), Croatia (HR), 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) and Belarus (BY), including Georgia (GE).⁶ Exposure according to BIS includes only domestically controlled banks.⁷ Lending to nonbanks by 68 fully consolidated subsidiaries in CESEE (adjusted for loan loss provision).⁸ 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 Banks' Subsidiaries¹ in CESEE

| | 2007 | 2008 | 2009 | 2005 | 2006 | 2007 | 2008 | 2009 |
|--|----------------------|-------|-------|-------|-------|--------|--------|--------|
| | 1 st half | | | Year | | | | |
| <i>End of period, EUR million</i> | | | | | | | | |
| Operating income | 4,815 | 6,515 | 6,638 | 5,731 | 6,524 | 10,178 | 14,102 | 13,398 |
| of which: net interest income | 3,145 | 4,301 | 4,253 | 3,676 | 4,206 | 6,748 | 9,231 | 8,696 |
| securities and investment earnings | x | 58 | 40 | x | x | x | 103 | 50 |
| fee an commission income | 1,353 | 1,658 | 1,406 | 1,494 | 1,898 | 2,847 | 3,432 | 2,916 |
| trading income | x | 40 | 785 | x | x | x | 46 | 1,238 |
| other income | 316 | 458 | 153 | 561 | 420 | 583 | 1,291 | 499 |
| Operating expenses | 2,605 | 3,353 | 3,122 | 3,251 | 3,697 | 5,495 | 6,961 | 6,267 |
| of which: personnel expenses | x | 1,551 | 1,401 | x | x | x | 3,200 | 2,739 |
| other expenses | x | 1,802 | 1,720 | x | x | x | 3,761 | 3,529 |
| Operating profit/loss | 2,209 | 3,161 | 3,516 | 2,480 | 2,826 | 4,683 | 7,141 | 7,129 |
| Allocation to provisions and impairments | x | 636 | 2,024 | x | x | x | 2,277 | 4,829 |
| Result after tax | 1,512 | 2,065 | 1,190 | 1,658 | 1,730 | 3,104 | 4,219 | 1,775 |
| Return on assets ² | 1.7% | 1.7% | 0.9% | 1.4% | 1.3% | 1.6% | 1.8% | 0.7% |
| Provisions ³ | 2.6% | 3.7% | 3.9% | 2.8% | 2.4% | 2.6% | 2.9% | 5.3% |

Source: OeNB.

¹ Excluding Yapı ve Kredi Bankası (not fully consolidated by parent bank).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

Key Indicators of Austrian Insurance Companies¹

| | 2007 | 2008 | | 2009 | | Change y-o-y |
|---|---------|--------|---------|--------|---------|--------------------------------------|
| | Dec. | June | Dec. | June | Dec. | % change December 2009 (y-o-y) |
| <i>End of period, EUR million</i> | | | | | | |
| Business and profitability | | | | | | |
| Premiums | 15,739 | 8,371 | 16,180 | 8,362 | 16,381 | 1.2% |
| Expenses for claims and insurers benefit | 10,797 | 5,568 | 11,608 | 5,869 | 12,348 | 6.4% |
| Underwriting results | 301 | 131 | -119 | 96 | 132 | 210.9% |
| Profit from investments | 4,168 | 1,194 | 2,370 | 1,245 | 2,729 | 15.1% |
| Profit from ordinary activities | 1,773 | 333 | 411 | 349 | 744 | 81.0% |
| Total Assets | 86,951 | 91,570 | 93,911 | 96,081 | 99,227 | 5.7% |
| Investments | | | | | | |
| Total Investments | 81,036 | 85,244 | 87,698 | 90,120 | 92,260 | 5.2% |
| of which: debt securities | 32,989 | 34,988 | 35,209 | 36,376 | 36,397 | 3.4% |
| stocks and other equity securities ² | 11,452 | 11,182 | 12,531 | 12,728 | 12,811 | 2.2% |
| real estate | 4,818 | 4,781 | 5,138 | 5,188 | 5,246 | 2.1% |
| Investments for unit-linked and index-linked life insurance | 8,894 | 9,291 | 9,319 | 10,513 | 12,822 | 37.6% |
| Exposure versus domestic banks | x | 17,478 | 17,423 | 17,355 | 17,570 | 0.8% |
| Custody account claims on deposits on reinsurers | x | 1,299 | 1,272 | 1,250 | 1,218 | -4.2% |
| Risk Capacity (Solvency Ratio) | 261.39% | x | 339.70% | x | 336.30% | -1.00% |

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 A27

Assets Held by Austrian Mutual Funds

| | 2006 | | 2007 | | 2008 | | 2009 | |
|---|---------|---------|---------|---------|---------|---------|---------|---------|
| | 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 | 55,788 | 58,332 | 60,313 | 58,920 | 54,428 | 48,777 | 49,104 | 48,765 |
| of which: debt securities | 18,302 | 17,632 | 15,892 | 14,938 | 13,774 | 14,601 | 16,324 | 16,013 |
| stocks and other equity securities | 3,141 | 3,930 | 4,220 | 3,812 | 3,527 | 1,473 | 2,144 | 2,863 |
| Foreign securities | 103,742 | 110,528 | 114,007 | 106,726 | 94,487 | 78,655 | 80,067 | 89,845 |
| of which: debt securities | 69,481 | 70,280 | 71,374 | 66,473 | 61,809 | 57,598 | 57,548 | 61,961 |
| stocks and other equity securities | 21,882 | 25,186 | 26,231 | 23,723 | 16,598 | 8,899 | 10,064 | 12,663 |
| Other assets (less remaining liabilities) | 46,724 | 51,832 | 56,603 | 56,700 | 53,207 | 44,861 | 43,091 | 45,110 |
| Net asset value | 159,530 | 168,860 | 174,320 | 165,646 | 148,915 | 127,432 | 129,171 | 138,610 |
| of which: retail funds | 113,036 | 120,402 | 124,666 | 117,864 | 103,885 | 82,804 | 80,383 | 85,537 |
| institutional funds | 46,494 | 48,458 | 49,654 | 47,782 | 45,030 | 44,628 | 48,788 | 53,073 |
| Consolidated net asset value | 134,551 | 140,829 | 144,550 | 137,092 | 124,129 | 105,620 | 107,076 | 115,337 |
| changed by: redemptions and sales ¹ | 4,462 | 958 | 1,825 | -4,272 | -5,060 | -7,040 | -768 | 2,399 |
| distributed earnings ¹ | 1,444 | 2,326 | 1,347 | 2,499 | 1,070 | 1,965 | 930 | 1,767 |
| revaluation adjustments and income ¹ | -1,428 | 7,646 | 3,243 | -687 | -6,832 | -9,505 | 3,153 | 7,629 |

Source: OeNB.

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

Table A28

Structure and Profitability of Austrian Investment Companies

| | 2006 | | 2007 | | 2008 | | 2009 | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| | 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 | 427 | 537 | 510 | 544 | 453 | 504 | 546 | 642 |
| Operating profit ¹ | 69 | 138 | 116 | 178 | 80 | 89 | 45 | 106 |
| Net commissions and fees earned ¹ | 138 | 288 | 199 | 354 | 169 | 269 | 124 | 258 |
| Administrative expenses ^{1,2} | 74 | 162 | 90 | 194 | 96 | 196 | 88 | 185 |
| Number of investment companies | 27 | 27 | 27 | 28 | 29 | 29 | 29 | 30 |
| Number of reported funds | 2,168 | 2,177 | 2,244 | 2,329 | 2,330 | 2,308 | 2,270 | 2,182 |

Source: OeNB.

¹ All figures are cumulative for the respective calendar year.² Administrative expenses are calculated as the sum of personnel and material expenses.

Table A29

Assets Held by Austrian Pension Funds

| | 2006 | | 2007 | | 2008 | | 2009 | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| | 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 | 10,074 | 10,742 | 10,901 | 10,773 | 10,650 | 9,705 | 10,415 | 11,721 |
| of which: federal treasury bills and notes | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| debt securities | 89 | 116 | 147 | 137 | 124 | 142 | 163 | 169 |
| mutual fund shares | 9,921 | 10,589 | 10,722 | 10,603 | 10,499 | 9,543 | 10,228 | 11,520 |
| other securities | 64 | 37 | 32 | 33 | 27 | 20 | 24 | 32 |
| Foreign securities | 1,010 | 1,224 | 1,426 | 1,473 | 1,085 | 972 | 1,093 | 1,197 |
| of which: debt securities | 81 | 73 | 91 | 140 | 96 | 111 | 182 | 138 |
| mutual fund shares | 903 | 1,113 | 1,299 | 1,321 | 980 | 851 | 879 | 932 |
| other securities | 26 | 38 | 36 | 12 | 16 | 10 | 32 | 127 |
| Deposits | 150 | 173 | 270 | 282 | 449 | 790 | 664 | 539 |
| Loans | 99 | 93 | 124 | 158 | 157 | 154 | 185 | 182 |
| Other assets | 220 | 264 | 249 | 238 | 262 | 332 | 264 | 170 |
| Total assets | 11,553 | 12,496 | 12,970 | 12,924 | 12,592 | 11,936 | 12,621 | 13,807 |
| of which: foreign currency | 327 | 555 | 601 | 620 | 462 | 312 | 373 | 521 |

Source: OeNB.

Table A30

Assets Held by Austrian Severance Funds

| | 2006 | | 2007 | | 2008 | | 2009 | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| | 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 | 228.7 | 295.6 | 415.5 | 598.3 | 832.7 | 1,062.2 | 1,125.0 | 883.7 |
| of which: euro-denominated | 223.3 | 288.4 | 390.5 | 579.6 | 816.8 | 1,043.4 | 1,103.0 | 866.3 |
| foreign currency-denominated | x | x | x | x | x | x | x | x |
| accrued income claims from direct investment | 2.4 | 4.2 | 4.6 | 8.6 | 11.4 | 16.5 | 20.0 | 15.2 |
| Total indirect investment | 658.1 | 832.5 | 949.3 | 1,023.8 | 1,019.7 | 1,076.4 | 1,339.0 | 1,946.3 |
| of which: total of euro-denominated investment in mutual fund shares | 608.1 | 781.4 | 877.0 | 963.8 | 983.3 | 1,038.7 | 1,293.0 | 1,858.1 |
| total of foreign currency-denominated investment in mutual fund shares | 50.0 | 51.1 | 72.3 | 60.0 | 56.2 | 37.7 | 45.0 | 88.2 |
| Total assets assigned to investment groups | 886.5 | 1,128.1 | 1,364.8 | 1,622.1 | 1,852.3 | 2,138.6 | 2,464.0 | 2,830.0 |
| of which: foreign currency-denominated | 52.4 | 54.2 | 92.7 | 70.8 | 60.7 | 40.0 | 48.0 | 90.4 |

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 | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| | 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 | x | x | 1.6 | 1.1 | 0.7 | 0.7 |
| Value | x | x | x | x | 2,360.2 | 4,363.5 | 4,535.2 | 4,769.3 |
| System disturbances | x | x | x | x | 1 | 4 | 1 | 4 |
| Securities settlement systems | | | | | | | | |
| Number | 1.7 | 1.3 | 1.8 | 1.1 | 1.0 | 1.0 | 0.8 | 1.0 |
| Value | 267.1 | 181.5 | 330.0 | 269.8 | 255.4 | 247.0 | 181.2 | 184.1 |
| System disturbances | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail payment systems | | | | | | | | |
| Number | 216.5 | 232.0 | 237.8 | 253.9 | 255.0 | 272.9 | 272.2 | 302.1 |
| Value | 16.9 | 18.4 | 18.3 | 18.6 | 20.0 | 21.7 | 21.5 | 24.3 |
| System disturbances | 25 | 33 | 3 | 17 | 0 | 16 | 5 | 14 |
| Participation in international payment systems | | | | | | | | |
| Number | 7.5 | 9.3 | 10.2 | 11.0 | 12.3 | 12.7 | 17.8 | 13.4 |
| Value | 702.2 | 766.6 | 868.9 | 1,077.5 | 997.2 | 997.5 | 675.7 | 549.2 |
| System disturbances | 1 | 3 | 1 | 0 | 0 | 0 | 0 | 0 |

Source: OeNB.

Note: ARTIS/TARGET has been replaced by HOAM.AT on November 19, 2007. Data refer to specific six month period.

Notes

Abbreviations

| | | | |
|----------|---|------------|--|
| A-SIT | Secure Information Technology Center – Austria | IHS | Institut für Höhere Studien und Wissenschaftliche Forschung – Institute for Advanced Studies, Vienna |
| ASVG | Allgemeines Sozialversicherungsgesetz – General Social Security Act | IIF | Institute of International Finance |
| A-Trust | A-Trust Gesellschaft für Sicherheitssysteme im elektronischen Datenverkehr GmbH (accredited certification service provider) | IIP | international investment position |
| ATX | Austrian Traded Index | IMF | International Monetary Fund |
| BCBS | Basel Committee on Banking Supervision (BIS) | ISO | International Organization for Standardization |
| BIC | Bank Identifier Code | IWI | Industriewissenschaftliches Institut – Austrian Institute for Industrial Research, Vienna |
| BIS | Bank for International Settlements | JVI | Joint Vienna Institute |
| BOP | balance of payments | LIBOR | London Interbank Offered Rate |
| BSC | Banking Supervision Committee (ESCB) | M3 | broad monetary aggregate M3 |
| CACs | collective action clauses | MFI | monetary financial institution |
| CEBS | Committee of European Banking Supervisors (EU) | MRO | main refinancing operation |
| CEE | Central and Eastern Europe | MoU | memorandum of understanding |
| CEEC(s) | Central and Eastern European country (countries) | NACE | Statistical Classification of Economic Activities in the European Community |
| CESEE | Central, Eastern and Southeastern Europe | NCB | national central bank |
| CESR | Committee of European Securities Regulators | OeBS | Oesterreichische Banknoten- und Sicherheitsdruck GmbH (Austrian banknote and security printing works) |
| CIS | Commonwealth of Independent States | OECD | Organisation for Economic Co-operation and Development |
| CPI | consumer price index | OeKB | Oesterreichische Kontrollbank (Austria's main financial and information service provider for the export industry and the capital market) |
| EBA | Euro Banking Association | OeNB | Oesterreichische Nationalbank (Austria's central bank) |
| EBRD | European Bank for Reconstruction and Development | OPEC | Organization of the Petroleum Exporting Countries |
| EC | European Community | ÖBFA | Österreichische Bundesfinanzierungsagentur – Austrian Federal Financing Agency |
| ECB | European Central Bank | ÖNACE | Austrian Statistical Classification of Economic Activities |
| Ecofin | Economic and Financial Affairs Council (EU) | POS | point of sale |
| EEA | European Economic Area | PRGF | Poverty Reduction and Growth Facility (IMF) |
| EFC | Economic and Financial Committee (EU) | R&D | Research & Development |
| EIB | European Investment Bank | RTGS | Real-Time Gross Settlement |
| EMS | European Monetary System | SDR | Special Drawing Right (IMF) |
| EMU | Economic and Monetary Union | SDRM | Sovereign Debt Restructuring Mechanism (IMF) |
| EONIA | Euro OverNight Index Average | SEPA | Single Euro Payments Area |
| ERM II | exchange rate mechanism II (EU) | SPF | Survey of Professional Forecasters |
| ERP | European Recovery Program | STEP2 | Straight-Through Euro Processing system provided by the Euro Banking Association |
| ESA | European System of Accounts | STUZZA | Studiengesellschaft für Zusammenarbeit im Zahlungsverkehr G.m.b.H. – Austrian Society for Payment System Research and Cooperation |
| ESAF | Enhanced Structural Adjustment Facility (IMF) | S.W.I.F.T. | Society for Worldwide Interbank Financial Telecommunication |
| ESCB | European System of Central Banks | TARGET | Trans-European Automated Real-time Gross settlement Express Transfer |
| ESRI | Economic and Social Research Institute, Dublin | Treaty | Treaty establishing the European Community |
| EU | European Union | UCIT(s) | undertaking(s) for collective investment in transferable securities |
| EURIBOR | Euro Interbank Offered Rate | ULC | unit labor cost |
| Eurostat | Statistical Office of the European Communities | UN | United Nations Organization |
| FATF | Financial Action Task Force on Money Laundering | UNCTAD | United Nations Conference on Trade and Development |
| FDI | foreign direct investment | VaR | value at risk |
| Fed | Federal Reserve System (U.S.A.) | WBI | Wiener Börse Index (all-share index of the Vienna stock exchange) |
| FMA | Austrian Financial Market Authority | WEF | World Economic Forum |
| FOMC | Federal Open Market Committee (U.S.A.) | WIFO | Österreichisches Institut für Wirtschaftsforschung – Austrian Institute of Economic Research |
| FSAP | Financial Sector Assessment Program (IMF/World Bank) | wiiw | Wiener Institut für internationale Wirtschaftsvergleiche – The Vienna Institute for International Economic Studies |
| FWF | Fonds zur Förderung der wissenschaftlichen Forschung – Austrian Science Fund | WKÖ | Wirtschaftskammer Österreich – Austrian Federal Economic Chamber |
| GAB | General Arrangements to Borrow | WTO | World Trade Organization |
| GATS | General Agreement on Trade in Services | | |
| GDP | gross domestic product | | |
| GNP | gross national product | | |
| GSA | GELDSERVICE AUSTRIA Logistik für Wertgestionierung und Transportkoordination GmbH (Austrian cash logistics company) | | |
| HICP | Harmonised Index of Consumer Prices | | |
| HIPC | Heavily Indebted Poor Countries | | |
| HOAM.AT | Home Accounting Module Austria | | |
| IBAN | International Bank Account Number | | |
| IBRD | International Bank for Reconstruction and Development | | |
| ICT | information and communication technology | | |
| IDB | Inter-American Development Bank | | |
| IFES | Institut für empirische Sozialforschung GesmbH – Institute for Empirical Social Research, Vienna | | |
| Ifo | Ifo Institute for Economic Research, Munich | | |

Legend

- x = No data can be indicated for technical reasons
- .. = Data not available at the reporting date
- 0 = The numerical value is zero or smaller than half of the unit indicated

Discrepancies may arise from rounding.

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annual

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www.oenb.at/en/img/rating_models_tcm16-22933.pdf

Best Practices in Risk Management for Securitized Products

www.oenb.at/en/img/lf_securit_engl_tcm16-23501.pdf and

Appendix B: Securitization Framework in Basel II

www.oenb.at/en/img/appendix_b_englisch_06122004_tcm16-23500.pdf

Credit Approval Process and Credit Risk Management

www.oenb.at/en/img/credit_approval_process_tcm16-23748.pdf

Credit Risk Models and Credit Derivatives

(By Gaal, A. and M. Plank. 1998. In: Focus on Austria 4/1998, OeNB.)

www.oenb.at/en/img/credit_risk_tcm16-11201.pdf

Legal Framework in Croatia

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Other Risks Associated with the Trading Book (Volume 6)

www.oenb.at/en/img/band6ev40_tcm16-20476.pdf

Guidelines on Operational Risk Management and Bank-Wide Risk Management

Guidelines on Operational Risk Management

www.oenb.at/en/img/operational_risk_screen_tcm16-49652.pdf

These guidelines describe the features of operational risk, evaluate the significance of this risk category for banks and securities firms, and provide an overview of methods and measures adopted to control operational risks. The guidelines explore the major risk areas and risk control/limitation measures in line with the four causes of operational risk (people, systems, processes, external events) and also assess associated legal risks. Furthermore, the guidelines offer an overview of the methods used to calculate (quantitative and qualitative) capital requirements.

Guidelines on Bank-Wide Risk Management

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The Guidelines on Bank-Wide Risk Management (Internal Capital Adequacy Assessment Process) give a detailed overview of assessment procedures in all major risk categories. They provide in-depth information on the different types of capital and their suitability for risk cover. Moreover, the guidelines present quantitative methods and procedures to determine the risk-bearing-capacity of a credit institution. A separate section highlights the significance of having a limit system in place that is adequate in a given risk scenario and underscores the need for efficient internal control mechanisms.

Other Publications**Banking Supervision in Austria**

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The first part of the „Structured Products Handbook“ deals with structured bonds whose payoff properties depend on interest rate movements, and the following two parts focus on products whose payoff characteristics are shaped by equity prices and foreign exchange rates.

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