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Cutoff date for data: November 18, 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	2008	2009	2010	2011
Year					1 st half			
	Period average (per EUR 1)							
U.S. dollar	1.37	1.47	1.39	1.33	1.53	1.33	1.33	1.40
Japanese yen	161.25	152.35	130.27	116.47	160.56	127.27	121.53	115.02
Pound sterling	0.68	0.80	0.89	0.86	0.78	0.89	0.87	0.87
Swiss franc	1.64	1.59	1.51	1.38	1.61	1.51	1.44	1.27
Czech koruna	27.76	24.96	26.45	25.29	25.19	27.15	25.73	24.35
Hungarian forint	251.32	251.70	280.50	275.40	253.66	289.99	271.64	269.42
Polish zloty	3.78	3.52	4.33	3.99	3.49	4.47	4.00	3.95
Slovak koruna ¹	33.78	31.27	x	x	32.22	x	x	x

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	2011	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	
	End of period, %					
Euro area	4.00	4.00	2.50	1.00	1.00	
U.S.A.	4.25	2.00	0.25	0.25	0.25	
Japan	0.460	0.570	0.100	0.110	0.094	
United Kingdom	5.50	5.00	2.00	0.50	0.50	
Switzerland ¹	2.25–3.25	2.25–3.25	0.00–1.00	0.00–0.75	0.00–0.75	
Czech Republic	3.50	3.75	2.25	1.50	1.00	
Hungary	7.50	8.50	10.00	9.50	6.25	
Poland	5.00	6.00	5.00	3.50	3.50	
Slovak Republic ²	4.25	4.25	2.50	x	x	

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	2008	2009	2010	2011
Year					1 st half			
<i>Three-month rates, period average, %</i>								
Euro area	4.28	4.63	1.23	0.81	4.67	1.67	0.67	1.26
U.S.A.	5.30	2.92	0.69	0.34	3.01	1.05	0.35	0.28
Japan	0.73	0.85	0.59	0.39	0.85	0.66	0.42	0.34
United Kingdom	5.95	5.49	1.22	0.74	5.79	1.72	0.68	0.82
Switzerland	2.55	2.57	0.37	0.19	2.79	0.45	0.21	0.18
Czech Republic	3.10	4.04	2.19	1.31	4.07	2.52	1.41	1.21
Hungary	7.75	8.87	8.64	5.51	8.18	9.64	5.61	6.07
Poland	4.74	6.36	4.42	3.92	6.12	4.63	3.99	4.26
Slovak Republic ¹	4.34	4.15	x	x	4.31	x	x	x

Source: Bloomberg, Eurostat, Thomson Reuters.

¹ From 2009 onwards: see euro area.

Table A4

Long-Term Interest Rates

	2007	2008	2009	2010	2008	2009	2010	2011
Year					1 st half			
<i>Ten-year rates, period average, %</i>								
Euro area	4.31	4.24	3.71	3.34	4.26	3.79	3.45	5.36
U.S.A.	4.80	4.22	4.07	4.25	4.47	3.81	4.49	4.45
Japan	1.67	1.49	1.34	1.17	1.50	1.36	1.30	1.21
United Kingdom	5.00	4.49	3.66	3.58	4.78	3.54	3.87	3.58
Switzerland	2.93	2.90	2.20	1.63	3.14	2.30	1.81	1.89
Czech Republic	4.30	4.63	4.84	3.88	4.74	4.98	4.14	3.97
Hungary	6.74	8.24	9.12	7.28	7.95	10.31	7.29	7.29
Poland	5.48	6.07	6.12	5.78	6.02	6.08	5.85	6.15
Slovak Republic	4.49	4.72	4.71	3.87	4.52	4.87	3.95	4.30
Slovenia	4.53	4.61	4.38	3.83	4.51	4.75	3.90	4.40

Source: Eurostat, national sources.

Table A5

Corporate Bond Spreads

	2007	2008	2009	2010	2008	2009	2010	2011
Year					1 st 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	-0.07	0.53	0.97	0.01	-0.25
BBB	1.26	3.55	4.65	2.06	2.58	6.31	2.06	1.62
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	1.53	2.50	0.70	0.74
BBB	1.50	4.16	4.51	2.21	3.10	6.05	2.18	1.91

Source: Merrill Lynch via Thomson Reuters.

Table A6

Stock Indices¹

	2007	2008	2009	2010	2008	2009	2010	2011
Year					1 st half			
Period average								
Euro area: EURO STOXX	416	314	234	266	359	210	265	283
U.S.A.: S&P 500	1,477	1,221	948	1,140	1,362	851	1,129	1,311
Japan: Nikkei 225	16,984	13,592	9,348	10,022	13,595	8,627	10,450	9,951
Austria: ATX	4,619	3,358	2,131	2,557	4,030	1,804	2,529	2,837
Czech Republic: PX50	1,776	1,359	962	1,171	1,580	818	1,183	1,241
Hungary: BUX	26,086	19,744	16,043	22,480	22,760	12,692	22,531	22,990
Poland: WIG	58,988	40,681	32,004	42,741	47,246	26,771	40,894	48,467
Slovak Republic: SAX16	422	431	318	226	450	338	230	235
Slovenia: SBI TOP	2,160	1,683	975	891	2,020	917	948	803

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	2008	2009	2010	2011
Year					1 st half			
Annual change in %, period average								
Euro area	2.8	0.4	-4.2	1.7	1.6	-5.2	1.5	2.0
U.S.A.	1.9	0.0	-2.6	2.9	1.3	-4.8	2.8	1.9
Japan	2.4	-1.2	-6.3	4.0	0.6	-8.5	4.4	-0.9
Austria	3.7	2.2	-3.9	2.0	2.7	-5.3	1.6	3.9
Czech Republic	6.1	2.5	-4.1	2.3	3.3	-4.3	2.1	2.6
Hungary	0.8	0.8	-6.7	1.2	2.2	-7.5	0.5	1.9
Poland	6.8	5.1	1.6	3.8	6.3	0.8	3.1	4.2
Slovak Republic	10.5	5.8	-4.8	4.0	8.1	-5.3	4.4	3.4
Slovenia	6.9	3.6	-8.0	1.4	5.8	-8.9	0.7	1.6

Source: Eurostat, national sources.

Table A8

Current Account

	2007	2008	2009	2010	2008	2009	2010	2011
Year					1 st half			
	<i>% of GDP, cumulative</i>							
Euro area	0.2	-0.8	-0.6	-0.4	-1.7		-0.8	-1.1
U.S.A.	-5.1	-4.7	-2.7	-3.3	-4.8	-2.6	-3.2	-3.6
Japan	4.8	3.3	2.8	3.5	4.1	2.5	3.6	..
Austria	4.0	3.7	2.6	3.2	5.7	3.2	3.4	3.1
Czech Republic	-4.5	-2.2	-2.5	-3.2	-1.2	-2.3	-0.8	-1.6
Hungary	-7.2	-7.3	-0.2	1.1	-6.1	-1.3	1.3	2.3
Poland	-4.7	-4.8	-2.2	-4.7	-5.1	-1.6	-3.0	-3.6
Slovak Republic	-5.4	-6.1	-3.6	-3.5	-6.4	-3.2	-2.0	-0.5
Slovenia	-4.8	-6.7	-1.5	-1.2	-5.6	-1.4	-1.1	0.1

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	2008	2009	2010	2011
Year					1 st half			
	<i>Annual change in %, period average</i>							
Euro area	2.1	3.3	0.3	1.6	3.5	0.6	1.4	2.6
U.S.A.	2.8	3.8	-0.4	1.6	4.2	-0.6	2.1	2.8
Japan	0.0	1.4	-1.4	-0.7	1.2	-0.6	-1.1	-0.5
Austria	2.2	3.2	0.4	1.7	3.5	0.6	1.5	3.3
Czech Republic	3.0	6.3	0.6	1.2	7.1	1.2	0.7	1.9
Hungary	7.9	6.0	4.0	4.7	6.8	3.1	5.5	4.1
Poland	2.6	4.2	4.0	2.7	4.4	3.9	2.9	3.8
Slovak Republic	1.9	3.9	0.9	0.7	3.7	1.7	0.3	3.8
Slovenia	3.8	5.5	0.9	2.1	6.4	1.1	2.1	2.1

Source: Eurostat.

The Real Economy in Austria

Table A10

Financial Investment of Households¹

	2007	2008	2009	2010	2008	2009	2010	2011
Year					1 st half			
Transactions, EUR million								
Currency and deposits ²	13,632	13,711	9,069	2,734	7,998	7,203	1,960	3,127
Securities (other than shares) ³	3,808	5,400	-237	915	2,568	-369	188	1,513
Shares (other than mutual fund shares)	300	1,340	1,018	1,280	788	932	459	-25
Mutual fund shares	-341	-4,670	948	2,901	-1,692	-272	858	-676
Insurance technical reserves	3,837	2,865	4,481	4,264	1,872	2,701	2,615	1,905
Total financial investment	21,236	18,646	15,279	12,094	11,534	10,195	6,080	5,844

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	163.6	168.4	166.5	169.4
Savings	19.2	19.5	18.0	14.2
Saving ratio in % ²	11.7	11.5	10.8	8.4
MFI loans to households	126.0	132.3	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	2008	2009	2010	2011
Year					1 st half			
Transactions, EUR million								
Securities (other than shares)	4,595	2,954	5,939	3,851	584	3,231	2,130	2,399
Loans	32,072	12,690	-11,930	13,307	8,173	-7,768	4,088	1,336
Shares and other equity ¹	38,554	4,674	3,788	-24,145	2,913	290	1,351	3,009
Other accounts payable	3,218	-5,075	-4,046	6,002	-1,859	-1,818	2,977	711
Total debt	78,439	15,244	-6,248	-985	9,812	-6,065	10,546	7,455

Source: OeNB.

¹ Including other equity of domestic special purpose entities held by nonresidents.

Table A13

Insolvency Indicators

	2007	2008	2009	2010	2008	2009	2010	2011
Year					1 st half			
	<i>EUR million</i>							
Default liabilities	2,441	2,969	4,035	4,700	1,110	1,978	1,587	1,157
	<i>Number</i>							
Defaults	3,023	3,270	3,741	3,522	1,619	1,904	1,724	1,657

Source: Kreditschutzverband von 1870.

Table A14

Selected Financial Statement Ratios of the Manufacturing Sector

	2007	2008	2009
	<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		2011	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, EUR million</i>										
Total assets on an unconsolidated basis	900	972	1,069	1,058	1,029	1,027	979	993		
of which: total domestic assets	549	582	693	693	691	675	660	663		
total foreign assets	351	390	377	365	338	352	319	330		
Interest rate contracts	1,690	1,513	1,723	1,755	1,836	2,067	1,397	1,505		
Foreign exchange derivatives	347	394	507	454	419	492	273	261		
Other derivatives	19	22	28	30	25	27	17	20		
Derivatives total	2,056	1,929	2,257	2,239	2,281	2,587	1,687	1,786		
Total assets on a consolidated basis	1,073	1,162	1,176	1,159	1,140	1,193	1,131	1,137		

Source: OeNB.

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

Table A16

Profitability on an Unconsolidated Basis

	2008	2009	2010	2011	2007	2008	2009	2010
	1 st half				Year			
<i>End of period, EUR million</i>								
Net interest income	3,978	4,396	4,584	4,676	7,399	8,248	8,777	9,123
Income from securities and participating interests	1,470	1,492	1,575	2,038	3,521	7,193	3,327	4,026
Net fee-based income	2,157	1,810	1,970	1,964	4,710	4,218	3,603	3,950
Net profit/loss on financial operations	-55	338	454	366	290	-812	486	664
Other operating income	826	737	766	848	1,592	1,710	1,653	1,942
Operating income	8,376	8,773	9,348	9,892	17,512	20,557	17,846	19,706
Staff costs	2,870	2,870	2,839	2,963	5,468	5,776	5,697	5,802
Other administrative expenses	1,880	1,839	1,888	1,962	3,703	3,952	3,765	3,940
Other operating expenses	757	734	807	764	1,678	1,688	1,056	1,252
Total operating expenses	5,507	5,443	5,534	5,689	10,849	11,416	11,077	11,547
Operating profit/loss	2,869	3,331	3,813	4,203	6,663	9,141	6,769	8,159
Net risk provisions from credit business	1,867	3,043	3,404	2,199	2,012	4,201	4,422	2,802
Net risk provisions from securities business	-180	421	-43	169	-430	2,801	4,090	520
Annual surplus ¹	3,765	2,536	2,974	3,876	4,787	1,891	43	4,231
Return on assets ^{1,2}	0.4	0.2	0.3	0.4	0.6	0.2	0.0	0.4
Return on equity (tier 1 capital) ^{1,2}	6.4	3.7	4.1	5.2	9.6	3.0	0.1	5.8
Interest income to gross income (%)	47	50	49	47	42	40	49	46
Operating expenses to gross income (%)	66	62	59	58	62	56	62	59

Source: OeNB.

¹ The first-half data are the whole-year values forecast at the end of the second quarter.² Retrospective modification 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). In contrast to some FSIs which take only domestically owned banks into account, the Financial Stability Report analyzes all banks operating in Austria. For this reason, some of the figures presented here might deviate from the figures published by the IMF.

Table A17

Profitability on a Consolidated Basis

	2008	2009	2010	2011	2007	2008	2009	2010
	1 st half				Year			
	End of period, EUR million							
Operating income	16,811	19,215	18,497	18,749	28,118	33,642	37,850	37,508
Operating expenses ¹	8,054	7,794	7,944	8,249	17,041	16,530	15,502	16,204
Operating profit/loss	5,617	8,450	6,612	6,529	11,072	7,855	15,620	13,478
Net profit after taxes	3,265	2,301	1,789	2,897	6,829	586	1,530	4,577
Return on assets ^{2,5}	0.69	0.47	0.36	0.59	0.79	0.10	0.18	0.46
Return on equity (tier 1 capital) ^{2,5}	15.2	9.7	6.3	9.8	18.2	2.1	3.6	8.2
Interest income to gross income (%) ³	63	57	64	65	64	69	59	64
Operating expenses to gross income (%) ⁴	61	51	58	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 modification 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		2011	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
	End of period, EUR billion									
Nonfinancial corporations	121,992	127,711	133,608	131,971	130,206	131,744	133,302	134,176		
of which: foreign currency-denominated loans	9,884	10,667	12,134	11,263	11,106	12,150	12,197	12,080		
Households ¹	117,601	119,778	124,221	122,378	128,224	128,221	131,288	133,370		
of which: foreign currency-denominated loans	32,279	34,758	38,182	36,271	36,127	38,317	39,041	39,228		
General government	26,303	26,795	25,073	25,994	26,116	27,324	27,174	27,930		
of which: foreign currency-denominated loans	1,603	1,736	1,652	1,709	1,742	2,797	2,761	3,156		
Other financial intermediaries	21,646	22,032	25,770	25,251	24,516	24,454	22,827	22,056		
of which: foreign currency-denominated loans	2,930	3,079	3,529	3,381	3,348	3,736	3,487	3,316		
Foreign nonbanks	103,983	113,057	125,694	121,922	117,726	120,890	117,412	119,822		
of which: foreign currency-denominated loans	38,027	39,182	42,600	38,319	36,100	40,274	38,286	38,656		
Nonbanks total	391,524	409,372	434,366	427,515	426,788	432,633	432,003	437,354		
of which: foreign currency-denominated loans	84,723	89,421	98,096	90,942	88,423	97,274	95,772	96,436		
Banks	263,344	313,897	363,123	353,198	333,865	334,777	281,989	280,490		
of which: foreign currency-denominated loans	69,652	84,560	108,405	96,271	83,728	76,629	64,293	66,960		

Source: OeNB.

¹ Sector "Households" consists here of the sectors "Households" and "Nonprofit institutions serving households".

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

Table A19

Foreign Currency-Denominated Claims on Domestic Non-MFIs

	2007		2008		2009		2010		2011	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, % of total foreign currency-denominated claims on domestic non-MFIs¹</i>										
Swiss franc	88.7	88.8	86.4	86.4	86.3	85.5	86.6	87.2		
Japanese yen	3.6	3.3	5.5	5.4	5.4	5.9	5.8	5.4		
U.S. dollar	5.1	6.1	7.0	6.7	6.7	7.2	6.1	5.9		
Other foreign currencies	2.6	1.8	1.1	1.5	1.6	1.4	1.5	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		2011	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, % of claims</i>										
Specific loan loss provisions for loans to nonbanks (unconsolidated)	2.4	2.3	2.2	2.5	2.8	3.1	3.2	3.2		
Specific loan loss provisions for loans to nonbanks (consolidated) ¹	2.4	2.4	2.4	2.9	3.5	3.9	4.1	4.3		
Nonperforming loans (unconsolidated)	1.7	x	2.0	x	2.8	x	3.9	x		
<i>End of period, % of tier 1 capital</i>										
Nonperforming loans (unconsolidated)	25.5	x	31.5	x	39.7	x	51.2	x		

Source: OeNB.

¹ Estimate.

Table A21

Market Risk¹

	2007		2008		2009		2010		2011
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	June 30
<i>End of period, EUR million</i>									
Interest rate risk									
Basel ratio for interest rate risk, % ²	4.5	4.5	3.9	3.7	3.7	3.9	3.9	3.6	
Capital requirement for the position risk of interest rate instruments in the trading book	1,082.6	857.0	953.3	911.3	780.9	839.8	621.8	647.6	
Exchange rate risk									
Capital requirement for open foreign exchange positions	74.1	99.7	110.3	89.1	75.2	83.1	81.9	83.5	
Equity price risk									
Capital requirement for the position risk of equities in the trading book	180.6	204.7	186.9	166.3	176.9	183.0	198.0	219.5	

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		2010
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	June 30
<i>End of period, %</i>									
Short-term loans to short-term liabilities	64.0	69.8	67.0	74.2	72.5	71.2	64.2	69.0	
Short-term loans and other liquid assets to short-term liabilities	109.9	112.7	109.0	125.0	124.8	122.9	118.9	122.9	
Liquid resources of the first degree: 5% quantile of the ratio between available and required liquidity of degree 1 ¹	140.0	140.2	149.4	143.3	139.9	146.5	145.1	150.0	
Liquid resources of the second degree: 5% quantile of the ratio between available and required liquidity of degree 1 ¹	110.2	113.1	113.5	116.8	110.8	112.4	111.3	114.1	

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		2011	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, eligible capital and tier 1 capital, respectively, as a percentage of risk-weighted assets</i>										
Consolidated capital adequacy ratio	11.6	11.0	11.0	12.1	12.8	13.3	13.2	13.5		
Consolidated tier 1 capital ratio	8.1	7.7	7.7	8.7	9.3	9.8	10.0	10.3		

Source: OeNB.

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 (December 2008) on 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		2011	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, EUR billion</i>										
Total assets of subsidiaries ¹	231,742	261,400	267,484	256,842	254,356	264,517	263,810	268,590		
of which: NMS-2004 ²	115,377	132,770	131,809	127,693	126,916	130,700	130,530	133,284		
NMS-2007 ³	36,776	39,855	40,679	41,044	40,488	39,776	41,275	41,635		
SEE ⁴	43,876	45,559	46,745	47,292	48,676	49,324	49,122	50,573		
CIS ⁵	35,713	43,216	48,251	40,813	38,285	44,717	42,883	43,098		
Exposure according to BIS in total ⁶	190,775	191,672	199,493	186,232	204,228	212,499	209,665	224,879		
of which: NMS-2004 ²	96,249	105,536	111,065	103,289	112,538	117,042	116,221	129,028		
NMS-2007 ³	32,608	33,427	34,034	33,704	33,694	33,337	33,917	34,979		
SEE ⁴	38,520	27,301	27,928	27,300	40,409	40,901	39,296	41,514		
CIS ⁵	23,398	25,408	26,466	21,939	17,586	21,219	20,231	19,359		
Total indirect lending to nonbanks ⁷	x	171,337	175,724	172,256	169,178	176,481	180,416	183,110		
of which: NMS-2004 ²	x	83,028	82,466	82,787	81,821	83,186	85,580	86,705		
NMS-2007 ³	x	25,854	26,887	26,547	27,046	27,361	28,244	28,681		
SEE ⁴	x	29,004	31,192	32,344	32,021	33,458	34,300	35,936		
GUS ⁵	x	33,451	35,179	30,578	28,290	32,476	32,293	31,787		
Total direct lending ⁸	x	44,372	49,724	50,947	50,665	50,497	49,431	50,426		
of which: NMS-2004 ²	x	20,605	21,646	22,085	21,902	22,162	22,419	23,207		
NMS-2007 ³	x	7,390	9,103	9,337	9,546	8,982	8,484	8,011		
SEE ⁴	x	13,134	14,592	15,340	15,022	14,840	14,348	15,063		
GUS ⁵	x	3,242	4,383	4,185	4,195	4,513	4,180	4,145		

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 69 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

	2008	2009	2010	2011	2007	2008	2009	2010
	1 st half				Year			
<i>End of period, EUR million</i>								
Operating income	6,515	6,638	6,585	6,934	10,178	14,102	13,396	13,436
of which: net interest income	4,301	4,253	4,584	4,728	6,748	9,231	8,693	9,333
Securities and investment earnings	58	40	34	57	x	103	50	47
Fee and commission income	1,658	1,406	1,437	1,518	2,847	3,432	2,916	2,954
Trading income	40	785	-42	371	x	46	1,238	368
Other income	458	153	572	260	583	1,291	499	735
Operating expenses	3,353	3,122	3,177	3,400	5,495	6,961	6,267	6,678
of which: personnel expenses	1,551	1,401	1,400	1,480	x	3,200	2,739	2,870
Other expenses	1,802	1,720	1,778	1,920	x	3,761	3,529	3,809
Operating profit/loss	3,161	3,516	3,408	3,535	4,683	7,141	7,129	6,757
Allocation to provisions and impairments	636	2,024	1,983	1,592	x	2,277	4,829	4,094
Result after tax	2,065	1,190	1,117	1,578	3,104	4,219	1,775	2,073
Return on assets ²	1.7%	0.9%	0.9%	1.2%	1.6%	1.8%	0.7%	0.8%
Provisions ³	3.7%	3.9%	6.2%	6.8%	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

	2008		2009		2010		2011	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Nov. 18
Share prices in % of mid-2005 prices								
Erste Group Bank	116.4	91.2	38.9	49.4	66.4	66.0	91.8	33.3
Raiffeisen Bank International	198.6	148.2	37.0	48.5	75.7	56.9	82.5	31.2
EUROSTOXX – Banken	130.2	87.2	47.2	56.6	70.3	52.7	52.4	30.6
Uniqa	129.3	108.7	111.8	85.1	80.3	85.4	90.2	64.1
Vienna Insurance Group	123.7	90.7	54.2	70.9	81.0	75.2	88.6	61.0
EUROSTOXX – Insurance	130.8	96.6	68.9	62.5	75.0	63.8	71.0	55.4
Relative valuation: price-book value ratio								
Erste Group Bank	1.74	1.36	0.50	0.63	0.80	0.79	1.10	0.40
Raiffeisen Bank International	2.84	2.12	0.55	0.72	1.12	0.84	1.22	0.50
EUROSTOXX – Banks	1.75	1.10	0.57	0.74	0.94	0.66	0.64	0.40
Uniqa	2.18	1.83	1.94	1.48	1.39	1.48	1.58	1.10
Vienna Insurance Group	1.79	1.31	0.71	0.93	1.03	0.95	1.12	0.80
EUROSTOXX – Insurance	1.68	1.23	0.84	0.84	1.03	0.87	0.94	0.80

Source: Thomson Financial.

Table A27

Key Indicators of Austrian Insurance Companies¹

	2009		2010		2011	% change June 2010 (y-o-y)
	June	Dec.	June	Dec.	June	
<i>End of period, EUR million</i>						
Business and profitability						
Premiums	8,362	16,381	8,510	16,655	8,357	-1.8
Expenses for claims and insurers benefit	5,869	12,348	5,757	11,882	6,162	7.0
Underwriting results	96	132	241	524	379	57.3
Profit from investments	1,245	2,729	1,589	3,203	1,930	21.5
Profit from ordinary activities	349	744	552	1,101	1,028	86.2
Total assets	96,836	99,227	102,625	105,099	106,989	4.3
Investments						
Total Investments	90,120	92,260	95,541	98,300	100,094	4.8
of which: debt securities	36,376	36,397	37,062	38,223	38,332	3.4
stocks and other equity securities ²	12,728	12,811	12,621	12,559	12,988	2.9
real estate	5,188	5,246	5,193	5,703	5,120	-1.4
Investments for unit-linked and index-linked life insurance	10513	12,822	14,477	15,325	15,659	8.0
Exposure versus domestic banks	16,164	17,168	16,442	15,860	16,297	-0.9
Custody account claims on deposits on reinsurers	1,250	1,218	1,229	1,229	1,736	41.3
Risk Capacity (Solvency Ratio), %	x	336.3	x	343.8	x	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		2010
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, EUR million</i>								
Domestic securities	58,920	54,428	48,777	49,104	48,765	50,589	50,999	51,163
of which: debt securities	14,938	13,774	14,601	16,324	16,013	16,603	15,884	15,572
stocks and other equity securities	3,812	3,527	1,473	2,144	2,863	2,813	3,696	3,630
Foreign securities	106,726	94,487	78,655	80,067	89,845	93,102	96,684	93,897
of which: debt securities	66,473	61,809	57,598	57,548	61,961	63,259	61,744	60,474
stocks and other equity securities	23,723	16,598	8,899	10,064	12,663	12,870	15,540	14,918
Net asset value	165,646	148,915	127,432	129,171	138,610	143,690	147,683	145,060
of which: retail funds	117,864	103,885	82,804	80,383	85,537	88,228	88,314	84,132
institutional funds	47,782	45,030	44,628	48,788	53,073	55,462	59,368	60,928
Consolidated net asset value	137,092	124,129	105,620	107,076	115,337	120,527	123,792	122,398
changed by: redemptions and sales ^{1,2}	-4,272	-5,060	-7,040	-768	2,399	2,137	1,012	351
Distributed earnings ¹	2,499	1,070	1,965	930	1,767	705	1,697	725
Revaluation adjustments and income ¹	-687	-6,832	-9,505	3,153	7,629	3,759	3,952	-1,020

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		2011	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, EUR million</i>										
Total assets	544	453	504	546	642	639	699	635		
Operating profit ¹	62	80	9	45	60	64	78	77		
Net commissions and fees earned ¹	155	169	100	124	134	149	154	83		
Administrative expenses ^{1,2}	103	96	100	88	97	96	103	96		
Number of fund management companies	28	29	29	29	30	30	30	30		
Number of reported funds	2,329	2,330	2,308	2,270	2,182	2,192	2,203	2,205		

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		2010	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, EUR million</i>										
Domestic securities	10,773	10,650	9,705	10,415	11,721	12,482	13,017	13,077		
of which: federal treasury bills and notes	0	0	0	0	0	0	0	0		
debt securities	137	124	142	163	169	163	173	173		
mutual fund shares	10,603	10,499	9,543	10,228	11,520	12,296	12,818	12,878		
other securities	33	27	20	24	32	23	26	26		
Foreign securities	1,473	1,085	972	1,093	1,124	1,117	1,249	1,270		
of which: debt securities	140	96	111	182	138	148	181	159		
mutual fund shares	1,321	980	851	879	932	944	1,037	1,084		
other securities	12	16	10	32	54	25	31	27		
Deposits	282	449	790	664	539	318	422	294		
Loans	158	157	154	185	182	153	137	137		
Other assets	238	262	332	264	170	176	152	158		
Total assets	12,924	12,592	11,936	12,621	13,734	14,245	14,976	14,936		
of which: foreign currency	620	462	312	373	448	424	466	428		

Source: OeNB.

Table A31

Assets Held by Austrian Severance Funds

	2007		2008		2009		2010	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, EUR million</i>								
Total direct investment	598	833	1,062	1,125	884	906	1,004	1,149
of which: euro-denominated	580	817	1,043	1,103	866	892	985	1,125
foreign currency-denominated	19	16	19	22	17	15	19	24
accrued income claims from direct investment	9	11	17	20	15	12	16	15
Total indirect investment	1,024	1,020	1,076	1,339	1,946	2,278	2,569	2,774
of which: total of euro-denominated investment in mutual fund shares	964	983	1,039	1,293	1,858	2,126	2,379	2,567
total of foreign currency-denominated investment in mutual fund shares	60	56	38	45	88	152	190	207
Total assets assigned to investment groups	1,622	1,852	2,139	2,464	2,830	3,184	3,573	3,923

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		2011	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>Number of transactions in million, value of transactions in EUR billion</i>										
HOAM.AT										
Number	x	2	1	1	1	1	1	1	1	1
Value	x	2,360	4,364	4,535	4,769	4,950	4,497	3,730		
System disturbances	x	1	4	1	4	4	0	1		
Securities settlement systems										
Number	1	1	1	1	1	1	1	1	1	1
Value	270	255	247	181	184	230	168	246		
System disturbances	0	0	0	0	0	0	0	0		
Retail payment systems										
Number	254	255	273	272	302	299	319	337		
Value	19	20	22	22	24	24	25	24		
System disturbances	17	0	16	5	14	16	9	2		
Participation in international payment systems										
Number	11	12	13	18	13	15	17	17		
Value	1,078	997	998	676	549	594	570	632		
System disturbances	0	0	0	0	0	0	0	0		

Source: OeNB.

Note: The data refer to the six-month period in each case.