

## Annex of Tables

# Annex of Tables

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Cutoff date for data: May 27, 2009

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.

Table A1

**Exchange Rates**

|                              | 2005                       | 2005   | 2007   | 2008   | 2005                 | 2006   | 2007   | 2008   |
|------------------------------|----------------------------|--------|--------|--------|----------------------|--------|--------|--------|
| Year                         |                            |        |        |        | 2 <sup>nd</sup> half |        |        |        |
|                              | Period average (per EUR 1) |        |        |        |                      |        |        |        |
| U.S. dollar                  | 1.24                       | 1.26   | 1.37   | 1.47   | 1.21                 | 1.28   | 1.40   | 1.41   |
| Japanese yen                 | 136.86                     | 146.06 | 161.25 | 152.35 | 137.51               | 149.97 | 162.87 | 144.16 |
| Pound sterling               | 0.68                       | 0.68   | 0.68   | 0.80   | 0.68                 | 0.68   | 0.69   | 0.82   |
| Swiss franc                  | 1.55                       | 1.57   | 1.64   | 1.59   | 1.55                 | 1.58   | 1.65   | 1.12   |
| Czech koruna                 | 29.78                      | 28.34  | 27.75  | 24.97  | 29.49                | 28.18  | 27.37  | 24.73  |
| Hungarian forint             | 248.06                     | 264.20 | 251.31 | 251.70 | 248.71               | 267.71 | 252.35 | 249.78 |
| Polish zloty                 | 4.02                       | 3.89   | 3.78   | 3.52   | 3.96                 | 3.90   | 3.72   | 3.54   |
| Slovak koruna                | 38.59                      | 37.20  | 33.77  | 31.27  | 38.57                | 36.84  | 33.50  | 30.33  |
| Slovenian tolar <sup>1</sup> | 239.56                     | 239.60 | 239.64 | 239.64 | 239.56               | 239.60 | 239.64 | 239.64 |

Source: Thomson Reuters.

<sup>1</sup> From January 1, 2007: irrevocable conversion rate against the euro.

Table A2

**Key Interest Rates**

|                          | 2005             |           | 2006      |           | 2007      |           | 2008      |           |
|--------------------------|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|                          | June 30          | Dec. 31   | June 30   | Dec. 31   | June 30   | Dec. 31   | June 30   | Dec. 31   |
|                          | End of period, % |           |           |           |           |           |           |           |
| Euro area                | 2.00             | 2.25      | 2.75      | 3.50      | 4.00      | 4.00      | 4.00      | 2.50      |
| U.S.A.                   | 3.25             | 4.25      | 5.25      | 5.25      | 5.25      | 4.25      | 2.00      | 0.25      |
| Japan                    | 0.001            | 0.004     | 0.027     | 0.275     | 0.605     | 0.459     | 0.572     | 0.103     |
| United Kingdom           | 4.75             | 4.50      | 4.50      | 5.00      | 5.50      | 5.50      | 5.00      | 2.00      |
| Switzerland <sup>1</sup> | 0.25–1.25        | 0.50–1.50 | 1.00–2.00 | 1.50–2.50 | 2.00–3.00 | 2.25–3.25 | 2.25–3.25 | 0.00–1.00 |
| Czech Republic           | 1.75             | 2.00      | 2.00      | 2.50      | 2.75      | 3.50      | 3.75      | 2.25      |
| Hungary                  | 7.00             | 6.00      | 6.25      | 7.50      | 7.75      | 7.50      | 8.50      | 10.50     |
| Poland                   | 5.00             | 4.50      | 4.00      | 4.00      | 4.50      | 5.00      | 6.00      | 5.00      |
| Slovak Republic          | 3.00             | 3.00      | 4.00      | 4.75      | 4.25      | 4.25      | 4.25      | 2.50      |
| Slovenia <sup>2</sup>    | 4.00             | 4.00      | 3.25      | 3.50      | 4.00      | 4.00      | 4.00      | 2.50      |

Source: Eurostat, Thomson Reuters, national sources.

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

<sup>2</sup> Until January 2003: official interest rate; since February 2003: interest rate for 60-day tolar bills issued by Banka Slovenije; from 2007 onwards: see Euro area.

Table A3

**Short-Term Interest Rates**

|   | 2005 | 2006 | 2007 | 2008 | 2005                 | 2006 | 2007 | 2008 |
|---|------|------|------|------|----------------------|------|------|------|
| Year  |      |      |      |      | 2 <sup>nd</sup> half |      |      |      |
| <i>Three-month rates, period average, %</i> |      |      |      |      |                      |      |      |      |
| Euro area                                   | 2.19 | 3.08 | 4.28 | 4.63 | 2.22                 | 3.35 | 4.55 | 4.60 |
| U.S.A.                                      | 3.57 | 5.20 | 5.30 | 2.92 | 3.97                 | 5.40 | 5.25 | 2.81 |
| Japan                                       | 0.09 | 0.31 | 0.73 | 0.85 | 0.09                 | 0.44 | 0.81 | 0.86 |
| United Kingdom                              | 4.70 | 4.80 | 5.95 | 5.49 | 4.59                 | 4.97 | 6.23 | 5.19 |
| Switzerland                                 | 0.80 | 1.51 | 2.55 | 2.57 | 0.83                 | 1.73 | 2.74 | 2.36 |
| Czech Republic                              | 2.01 | 2.30 | 3.10 | 4.04 | 1.95                 | 2.50 | 3.52 | 4.01 |
| Hungary                                     | 7.02 | 6.99 | 7.88 | 8.92 | 6.18                 | 7.74 | 7.69 | 9.65 |
| Poland                                      | 5.29 | 4.21 | 4.74 | 6.36 | 4.61                 | 4.20 | 5.16 | 6.60 |
| Slovak Republic                             | 2.93 | 4.32 | 4.34 | 4.15 | 3.02                 | 4.93 | 4.33 | 4.00 |
| Slovenia <sup>1</sup>                       | 4.03 | 3.58 | 4.28 | 4.63 | 4.02                 | 3.54 | 4.61 | 4.60 |

Source: Thomson Reuters.

<sup>1</sup> From 2007 onwards: see euro area.

Table A4

**Long-Term Interest Rates**

|  | 2005 | 2006 | 2007 | 2008 | 2005                 | 2006 | 2007 | 2008 |
|--|------|------|------|------|----------------------|------|------|------|
| Year                                     |      |      |      |      | 2 <sup>nd</sup> half |      |      |      |
| <i>Ten-year rates, period average, %</i> |      |      |      |      |                      |      |      |      |
| Euro area                                | 3.41 | 3.83 | 4.31 | 4.24 | 3.30                 | 3.91 | 4.42 | 4.23 |
| U.S.A.                                   | 4.54 | 4.88 | 4.80 | 4.22 | 4.50                 | 4.86 | 4.76 | 3.98 |
| Japan                                    | 1.37 | 1.74 | 1.67 | 1.49 | 1.39                 | 1.76 | 1.68 | 1.47 |
| United Kingdom                           | 4.39 | 4.45 | 5.00 | 4.49 | 4.25                 | 4.53 | 4.94 | 4.33 |
| Switzerland                              | 2.10 | 2.52 | 2.93 | 2.90 | 2.01                 | 2.55 | 3.06 | 2.56 |
| Czech Republic                           | 3.54 | 3.80 | 4.30 | 4.63 | 3.47                 | 3.90 | 4.55 | 4.52 |
| Hungary                                  | 6.60 | 7.12 | 6.74 | 8.24 | 6.30                 | 7.32 | 6.72 | 8.53 |
| Poland                                   | 5.22 | 5.23 | 5.48 | 6.07 | 4.94                 | 5.40 | 5.70 | 6.12 |
| Slovak Republic                          | 3.52 | 4.41 | 4.49 | 4.72 | 3.36                 | 4.69 | 4.63 | 4.93 |
| Slovenia                                 | 3.81 | 3.85 | 4.53 | 4.61 | 3.71                 | 3.95 | 4.63 | 4.70 |

Source: Eurostat, national sources.

Table A5

**Corporate Bond Spreads**

|  | 2005 | 2006 | 2007 | 2008 | 2005                 | 2006 | 2007 | 2008 |
|--|------|------|------|------|----------------------|------|------|------|
| Year   |      |      |      |      | 2 <sup>nd</sup> half |      |      |      |
| <i>Period average, percentage points</i>   |      |      |      |      |                      |      |      |      |
| Spreads of 7- to 10-year euro area corporate bonds against euro area government bonds of same maturity |      |      |      |      |                      |      |      |      |
| AAA  | 0.12 | 0.18 | 0.27 | 0.70 | 0.10                 | 0.19 | 0.34 | 0.86 |
| BBB  | 0.98 | 1.24 | 1.26 | 3.55 | 1.06                 | 1.25 | 1.51 | 4.51 |
| Spreads of 7- to 10-year U.S. corporate bonds against U.S. government bonds of same maturity           |      |      |      |      |                      |      |      |      |
| AAA  | 0.14 | 0.33 | 0.65 | 2.09 | 0.17                 | 0.38 | 0.87 | 2.65 |
| BBB  | 0.76 | 1.03 | 1.50 | 4.16 | 0.81                 | 1.14 | 1.87 | 5.20 |

Source: Merrill Lynch via Thomson Reuters.

Table A6

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

|                        | 2005           | 2006   | 2007   | 2008   | 2005                 | 2006   | 2007   | 2008   |
|------------------------|----------------|--------|--------|--------|----------------------|--------|--------|--------|
|                        | Year           |        |        |        | 2 <sup>nd</sup> half |        |        |        |
|                        | Period average |        |        |        |                      |        |        |        |
| Euro area: EURO STOXX  | 294            | 357    | 416    | 314    | 309                  | 367    | 417    | 269    |
| U.S.A.: S&P 500        | 1,207          | 1,311  | 1,477  | 1,221  | 1,228                | 1,339  | 1,492  | 1,082  |
| Japan: Nikkei 225      | 12,421         | 16,124 | 16,984 | 13,592 | 13,399               | 16,044 | 16,455 | 10,730 |
| Austria: ATX           | 2,996          | 3,938  | 4,619  | 3,358  | 3,326                | 3,934  | 4,601  | 2,695  |
| Czech Republic: PX50   | 1,256          | 1,479  | 1,776  | 1,358  | 1,361                | 1,482  | 1,814  | 1,139  |
| Hungary: BUX           | 19,018         | 22,515 | 26,097 | 19,742 | 21,130               | 22,544 | 27,347 | 16,747 |
| Poland: WIG            | 29,568         | 43,090 | 58,995 | 40,659 | 32,292               | 46,247 | 60,473 | 34,135 |
| Slovak Republic: SAX16 | 437            | 403    | 422    | 431    | 452                  | 400    | 434    | 412    |
| Slovenia: SBI20        | 4,676          | 5,223  | 9,822  | 7,558  | 4,535                | 5,697  | 11,544 | 5,986  |

Source: Thomson Reuters.

<sup>1</sup> EURO STOXX: December 31, 1986 = 100, S&P 500: December 30, 1964 = 100, Nikkei 225: March 31, 1950 = 100, ATX: January 2, 1991 = 1000, PX50: April 6, 1994 = 100, BUX: January 2, 1991 = 100, WIG: April 16, 1991 = 100, SAX16: September 14, 1993 = 100, SBI20: January 3, 1994 = 100.

Table A7

**Gross Domestic Product**

|                 | 2005   | 2006 | 2007 | 2008 | 2005                 | 2006 | 2007 | 2008 |
|-----------------|--|------|------|------|----------------------|------|------|------|
|                 | Year   |      |      |      | 2 <sup>nd</sup> half |      |      |      |
|                 | Annual change in %, period average, seasonally adjusted quarters |      |      |      |                      |      |      |      |
| Euro area       | 1.7  | 2.9  | 2.6  | 0.8  | 2.1                  | 3.1  | 2.4  | -0.4 |
| U.S.A.          | 2.9  | 2.8  | 2.0  | 1.1  | 2.9                  | 2.4  | 2.6  | -0.1 |
| Japan           | 1.9  | 2.0  | 2.4  | -0.6 | 2.6                  | 2.0  | 2.1  | -2.3 |
| Austria         | 2.9  | 3.4  | 3.1  | 1.8  | 3.4                  | 3.3  | 2.8  | 1.0  |
| Czech Republic  | 6.3  | 6.8  | 6.0  | 3.2  | 6.7                  | 6.9  | 5.8  | 1.8  |
| Hungary         | 4.0  | 4.1  | 1.1  | 0.5  | 4.0                  | 3.8  | 0.6  | -0.5 |
| Poland          | 3.6  | 6.2  | 6.6  | 4.8  | 4.2                  | 6.7  | 6.7  | 4.0  |
| Slovak Republic | 6.5  | 8.5  | 10.4 | 6.4  | 7.3                  | 8.9  | 11.8 | 4.9  |
| Slovenia        | 4.3  | 5.9  | 6.8  | 3.5  | 4.9                  | 6.8  | 6.5  | 1.4  |

Source: Eurostat, national sources.

Table A8

**Current Account**

|                 | 2005                 | 2006 | 2007 | 2008 | 2005                 | 2006 | 2007 | 2008 |
|-----------------|----------------------|------|------|------|----------------------|------|------|------|
| Year            |                      |      |      |      | 2 <sup>nd</sup> half |      |      |      |
|                 | % of GDP, cumulative |      |      |      |                      |      |      |      |
| Euro area       | 0.3                  | 0.2  | 0.2  | -0.8 | -0.2                 | 0.2  | 0.6  | -1.0 |
| U.S.A.          | -5.8                 | -5.9 | -5.2 | -4.6 | -6.2                 | -6.1 | -5.1 | -4.7 |
| Japan           | 3.6                  | 3.9  | 4.8  | 3.2  | 3.7                  | 4.0  | 4.7  | ..   |
| Austria         | 2.1                  | 2.5  | 3.3  | 3.3  | 0.3                  | 2.1  | 2.4  | 2.8  |
| Czech Republic  | -1.3                 | -2.6 | -3.2 | -3.1 | -2.7                 | -4.3 | -4.9 | -4.7 |
| Hungary         | -7.5                 | -7.6 | -6.5 | -8.4 | -7.6                 | -6.8 | -5.9 | -9.5 |
| Poland          | -1.2                 | -2.7 | -4.7 | -5.5 | -1.6                 | -3.0 | -4.6 | -5.1 |
| Slovak Republic | -8.4                 | -7.0 | -5.4 | -6.6 | -9.6                 | -7.2 | -6.7 | -6.6 |
| Slovenia        | -1.7                 | -2.5 | -4.2 | -5.5 | -2.8                 | -4.5 | -6.4 | -6.2 |

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**

|                 | 2005                               | 2006 | 2007 | 2008 | 2005                 | 2006 | 2007 | 2008 |
|-----------------|------------------------------------|------|------|------|----------------------|------|------|------|
| Year            |                                    |      |      |      | 2 <sup>nd</sup> half |      |      |      |
|                 | Annual change in %, period average |      |      |      |                      |      |      |      |
| Euro area       | 2.2                                | 2.2  | 2.1  | 3.3  | 2.3                  | 2.0  | 2.4  | 3.1  |
| U.S.A.          | 3.4                                | 3.2  | 2.8  | 3.6  | 3.8                  | 2.9  | 3.2  | 3.5  |
| Japan           | -0.3                               | 0.3  | 0.0  | 1.4  | -0.4                 | 0.5  | 0.2  | 1.6  |
| Austria         | 2.1                                | 1.7  | 2.2  | 3.2  | 2.0                  | 1.7  | 2.6  | 3.0  |
| Czech Republic  | 1.6                                | 2.1  | 3.0  | 6.3  | 1.9                  | 1.8  | 3.8  | 5.4  |
| Hungary         | 3.5                                | 4.0  | 7.9  | 6.1  | 3.4                  | 5.5  | 7.2  | 5.3  |
| Poland          | 2.2                                | 1.3  | 2.6  | 4.2  | 1.5                  | 1.4  | 3.1  | 4.0  |
| Slovak Republic | 2.8                                | 4.3  | 1.9  | 3.9  | 2.9                  | 4.2  | 1.9  | 4.2  |
| Slovenia        | 2.5                                | 2.5  | 3.8  | 5.6  | 2.5                  | 2.4  | 4.6  | 4.7  |

Source: Eurostat.

## The Real Economy in Austria

Table A10

### Financial Investment of Households

|   | 2005   | 2006   | 2007   | 2008 <sup>3</sup> | 2005                 | 2006  | 2007   | 2008 <sup>3</sup> |
|---|--------|--------|--------|-------------------|----------------------|-------|--------|-------------------|
| Year  |        |        |        |                   | 2 <sup>nd</sup> half |       |        |                   |
| <i>Transactions, EUR million</i>            |        |        |        |                   |                      |       |        |                   |
| Currency and deposits <sup>1</sup>          | 5,431  | 7,322  | 12,828 | 13,801            | 2,175                | 4,565 | 5,604  | 5,777             |
| Securities (other than shares) <sup>2</sup> | 1,520  | 1,485  | 3,755  | 5,304             | 651                  | 641   | 1,847  | 2,782             |
| Shares (other than mutual fund shares)      | 2,677  | 3,036  | 284    | 1,145             | 662                  | 750   | 696    | 538               |
| Mutual fund shares                          | 3,761  | 2,078  | -422   | -4,807            | 2,224                | 380   | -1,033 | -3,014            |
| Insurance technical reserves                | 5,679  | 5,304  | 3,426  | 3,059             | 2,435                | 2,927 | 1,133  | 895               |
| Total financial investment                  | 19,068 | 19,225 | 19,871 | 18,502            | 8,147                | 9,263 | 8,247  | 6,978             |

Source: OeNB.

<sup>1</sup> Including loans and other assets.

<sup>2</sup> Including financial derivatives.

<sup>3</sup> Preliminary data.

Table A11

### Household Income, Savings and Credit Demand

|                                | 2005   | 2006   | 2007   | 2008   |
|--------------------------------|--------|--------|--------|--------|
| Year                           |        |        |        |        |
| <i>Year-end, EUR billion</i>   |        |        |        |        |
| Net disposable income          | 147.5  | 155.4  | 162.2  | ..     |
| Savings                        | 14.6   | 16.9   | 19.0   | ..     |
| Saving ratio in % <sup>1</sup> | 9.9    | 10.9   | 11.7   | 12.4   |
| MFI loans to households        | 111.27 | 115.48 | 123.24 | 129.80 |

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

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

Table A12

### Financing of Nonfinancial Corporations

|                                      | 2005   | 2006   | 2007   | 2008   | 2005                 | 2006  | 2007   | 2008  |
|--------------------------------------|--------|--------|--------|--------|----------------------|-------|--------|-------|
| Year                                 |        |        |        |        | 2 <sup>nd</sup> half |       |        |       |
| <i>Transactions, EUR million</i>     |        |        |        |        |                      |       |        |       |
| Securities (other than shares)       | 4,253  | 2,704  | 4,429  | 2,918  | 3,191                | 1,557 | 2,977  | 2,012 |
| Loans                                | 6,652  | 6,687  | 13,155 | 11,318 | 3,919                | 4,574 | 5,658  | 4,385 |
| Shares and other equity <sup>2</sup> | 60,647 | 9,043  | 15,975 | 6,812  | 2,916                | 2,251 | 6,626  | 2,393 |
| Other accounts payable               | 603    | 728    | 56     | 1,566  | -703                 | 170   | -321   | -39   |
| Total debt                           | 72,155 | 19,162 | 33,615 | 22,614 | 9,323                | 8,552 | 14,940 | 8,751 |

Source: OeNB.

<sup>1</sup> Preliminary data.

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

Table A13

**Insolvency Indicators**

|                     | 2005               | 2006  | 2007  | 2008  | 2005                 | 2006  | 2007  | 2008  |
|---------------------|--------------------|-------|-------|-------|----------------------|-------|-------|-------|
|                     | Year               |       |       |       | 2 <sup>nd</sup> half |       |       |       |
|                     | <i>EUR million</i> |       |       |       |                      |       |       |       |
| Default liabilities | 2,426              | 2,569 | 2,441 | 2,969 | 1,392                | 1,468 | 1,290 | 1,860 |
|                     | <i>Number</i>      |       |       |       |                      |       |       |       |
| Defaults            | 3,203              | 3,084 | 3,023 | 3,270 | 1,651                | 1,537 | 1,475 | 1,651 |

Source: Kreditschutzverband von 1870.

Table A14

**Selected Financial Ratios of the Manufacturing Sector**

|   | 2004             | 2005  | 2006  | 2007  |
|---|------------------|-------|-------|-------|
|   | <i>Median, %</i> |       |       |       |
| <b>Self-financing and investment ratios</b> |                  |       |       |       |
| Cash flow, as a percentage of turnover      | 8.25             | 7.95  | 8.05  | 7.83  |
| Investment ratio <sup>1</sup>               | 1.89             | 1.75  | 1.90  | 1.81  |
| Reinvestment ratio <sup>2</sup>             | 59.15            | 57.14 | 65.08 | 69.41 |
| <b>Financial structure ratios</b>           |                  |       |       |       |
| Equity ratio                                | 14.97            | 16.67 | 17.99 | 23.02 |
| Risk-weighted capital ratio                 | 20.40            | 22.34 | 23.12 | 28.76 |
| Bank liability ratio                        | 39.85            | 37.44 | 35.96 | 30.49 |
| Government debt ratio                       | 9.18             | 8.96  | 9.72  | 9.15  |

Source: OeNB.

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



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

Table A15

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

|   | 2005      |           | 2006      |           | 2007      |           | 2008      |           |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|   | 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 | 697,505   | 725,761   | 765,258   | 797,758   | 859,343   | 899,542   | 971,976   | 1,069,100 |
| of which: total domestic assets         | 463,815   | 479,817   | 493,966   | 504,237   | 518,713   | 548,515   | 581,756   | 692,566   |
| total foreign assets                    | 233,690   | 245,943   | 271,292   | 293,521   | 340,630   | 351,027   | 390,220   | 376,535   |
| Interest rate contracts                 | 1,266,274 | 1,247,825 | 1,278,429 | 1,360,613 | 1,450,249 | 1,689,633 | 1,513,399 | 1,722,585 |
| Foreign exchange derivatives            | 245,677   | 240,564   | 264,876   | 279,686   | 369,009   | 347,248   | 393,964   | 512,882   |
| Other derivatives                       | 15,916    | 17,731    | 21,751    | 20,103    | 21,067    | 19,381    | 22,075    | 21,680    |
| Derivatives total                       | 1,527,867 | 1,506,120 | 1,565,056 | 1,660,402 | 1,840,325 | 2,056,262 | 1,929,438 | 2,257,148 |
| Total assets on a consolidated basis    | 789,045   | 847,627   | 874,322   | 927,751   | 1,037,390 | 1,073,258 | 1,161,704 | 1,175,646 |

Source: OeNB.

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

Table A16

### Profitability on an Unconsolidated Basis

|   | 2005                 | 2006  | 2007  | 2008  | 2005   | 2006   | 2007   | 2008   |
|---|----------------------|-------|-------|-------|--------|--------|--------|--------|
|   | 1 <sup>st</sup> half |       |       |       | Year   |        |        |        |
| <i>End of period, EUR million</i>                         |                      |       |       |       |        |        |        |        |
| Net interest income                                       | 3,547                | 3,562 | 3,568 | 3,978 | 7,094  | 7,170  | 7,399  | 8,248  |
| Income from securities and participating interests        | 1,125                | 1,198 | 1,387 | 1,470 | 2,700  | 2,878  | 3,521  | 7,193  |
| Net fee-based income                                      | 1,903                | 2,169 | 2,453 | 2,157 | 3,941  | 4,301  | 4,710  | 4,218  |
| Net profit/loss on financial operations                   | 333                  | 446   | 361   | -55   | 642    | 688    | 290    | -812   |
| Other operating income                                    | 621                  | 686   | 758   | 826   | 1,333  | 1,581  | 1,592  | 1,710  |
| Operating income  | 7,530                | 8,062 | 8,527 | 8,376 | 15,710 | 16,618 | 17,512 | 20,557 |
| Staff costs   | 2,418                | 2,624 | 2,654 | 2,870 | 5,036  | 5,451  | 5,468  | 5,776  |
| Other administrative expenses                             | 1,628                | 1,706 | 1,800 | 1,880 | 3,332  | 3,516  | 3,703  | 3,952  |
| Other operating expenses                                  | 776                  | 838   | 843   | 757   | 1,694  | 1,828  | 1,678  | 1,688  |
| Total operating expenses                                  | 4,822                | 5,168 | 5,297 | 5,507 | 10,063 | 10,795 | 10,849 | 11,416 |
| Operating profit/loss                                     | 2,708                | 2,894 | 3,230 | 2,869 | 5,647  | 5,823  | 6,663  | 9,141  |
| Net risk provisions from credit business <sup>1</sup>     | 1,610                | 1,637 | 1,257 | 1,867 | 2,014  | 1,845  | 2,012  | 4,201  |
| Net risk provisions from securities business <sup>1</sup> | -101                 | -723  | -404  | -180  | -408   | -2,875 | -430   | 2,801  |
| Annual surplus <sup>1</sup>                               | 2,887                | 3,931 | 4,702 | 3,766 | 3,879  | 3,957  | 4,787  | 1,891  |
| Return on assets <sup>1,2</sup>                           | 0.39                 | 0.49  | 0.51  | 0.36  | 0.53   | 0.50   | 0.53   | 0.18   |
| Return on equity (tier 1 capital) <sup>1,2</sup>          | 8.0                  | 8.6   | 7.4   | 6.0   | 11.1   | 9.5    | 8.20   | 2.8    |
| Interest income to gross income (%)                       | 47                   | 44    | 42    | 48    | 45     | 43     | 42     | 40     |
| Operating expenses to gross income (%)                    | 64                   | 64    | 62    | 66    | 64     | 65     | 62     | 56     |

Source: OeNB.

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

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

Table A17

**Profitability on a Consolidated Basis**

|  | 2005                              | 2006   | 2007   | 2008   | 2005   | 2006   | 2007   | 2008   |
|--|-----------------------------------|--------|--------|--------|--------|--------|--------|--------|
|  | 1 <sup>st</sup> half              |        |        |        | Year   |        |        |        |
|  | <i>End of period, EUR million</i> |        |        |        |        |        |        |        |
| Operating income                               | 10,259                            | 11,713 | 13,929 | 16,811 | 21,153 | 23,993 | 28,118 | 33,642 |
| Operating expenses                             | 6,490                             | 7,225  | 8,184  | 8,054  | 13,389 | 14,758 | 17,041 | 16,531 |
| Operating profit/loss                          | 3,769                             | 4,489  | 5,745  | 5,617  | 7,765  | 9,235  | 11,071 | 7,855  |
| Result before minority interests               | 2,471                             | 3,712  | 4,087  | 3,805  | 5,341  | 8,696  | 8,015  | 1,100  |
| Return on assets <sup>1</sup>                  | 0.59                              | 0.83   | 0.83   | 0.62   | 0.63   | 0.94   | 0.74   | 0.09   |
| Return on equity (tier 1 capital) <sup>1</sup> | 14.5                              | 17.8   | 16.7   | 14.1   | 15.7   | 22.5   | 16.3   | 1.9    |
| Interest margin to gross income (%)            | 63                                | 60     | 61     | 54     | 62     | 62     | 64     | 57     |
| Operating expenses to gross income (%)         | 63                                | 62     | 59     | 67     | 63     | 62     | 61     | 77     |

Source: OeNB.

<sup>1</sup> As from 2008 on, operating expenses refer to staff costs and other administrative expenses only.<sup>2</sup> End-of-period result expected for the full year before minority interests as a percentage of expected total assets and expected tier 1 capital, respectively.<sup>3</sup> All figures represent the ratio of total operating expenses to total operating income.

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**

|  | 2005                              |         | 2006    |         | 2007    |         | 2008    |         |
|--|-----------------------------------|---------|---------|---------|---------|---------|---------|---------|
|  | June 30                           | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 | June 30 | Dec. 31 |
|  | <i>End of period, EUR million</i> |         |         |         |         |         |         |         |
| Nonfinancial corporations                    | 111,334                           | 108,944 | 114,171 | 116,078 | 118,012 | 121,992 | 127,711 | 133,608 |
| of which: foreign currency-denominated loans | 16,109                            | 14,604  | 14,006  | 12,586  | 10,501  | 9,884   | 10,667  | 12,134  |
| Households <sup>1</sup>                      | 100,375                           | 107,561 | 109,255 | 111,404 | 114,998 | 117,601 | 119,778 | 124,221 |
| of which: foreign currency-denominated loans | 30,401                            | 33,316  | 34,395  | 34,266  | 33,383  | 32,279  | 34,758  | 38,182  |
| General government                           | 30,192                            | 29,141  | 29,856  | 28,662  | 27,296  | 26,303  | 26,795  | 25,073  |
| of which: foreign currency-denominated loans | 2,074                             | 2,160   | 2,159   | 1,862   | 1,489   | 1,603   | 1,736   | 1,652   |
| Other financial intermediaries               | 15,131                            | 19,365  | 20,523  | 22,001  | 20,758  | 21,646  | 22,032  | 25,770  |
| of which: foreign currency-denominated loans | 2,030                             | 3,216   | 3,491   | 3,353   | 3,142   | 2,930   | 3,079   | 3,529   |
| Foreign nonbanks                             | 66,163                            | 69,273  | 74,014  | 80,985  | 88,217  | 103,983 | 113,057 | 125,694 |
| of which: foreign currency-denominated loans | 28,140                            | 28,534  | 29,280  | 31,378  | 33,961  | 38,027  | 39,182  | 42,600  |
| Nonbanks total                               | 323,195                           | 334,283 | 347,820 | 359,129 | 369,282 | 391,524 | 409,372 | 434,366 |
| of which: foreign currency-denominated loans | 78,754                            | 81,830  | 83,331  | 83,445  | 82,476  | 84,723  | 89,421  | 98,096  |
| Banks  | 199,908                           | 201,117 | 218,833 | 230,320 | 264,854 | 263,344 | 313,897 | 363,123 |
| of which: foreign currency-denominated loans | 58,368                            | 56,915  | 62,313  | 62,467  | 70,077  | 69,652  | 84,560  | 108,405 |

Source: OeNB.

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

Note: Due to breaks in the time series growth rates vary from the ones indicated in the text, which have been adjusted.

Table A19

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

|                          | 2005  |         | 2006    |         | 2007    |         | 2008    |         |
|--------------------------|---|---------|---------|---------|---------|---------|---------|---------|
|                          | 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-MFIs<sup>1</sup></i> |         |         |         |         |         |         |         |
| Swiss franc              | 89.1  | 89.0    | 89.9    | 90.8    | 90.0    | 88.7    | 88.8    | 86.4    |
| Japanese yen             | 5.5   | 3.9     | 3.0     | 2.8     | 2.8     | 3.6     | 3.3     | 5.5     |
| U.S. dollar              | 4.8   | 6.3     | 6.5     | 5.5     | 5.4     | 5.1     | 6.1     | 7.0     |
| Other foreign currencies | 0.6   | 0.8     | 0.6     | 0.9     | 1.8     | 2.6     | 1.8     | 1.1     |

Source: OeNB, ECB.

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

Table A20

**Loan Quality**

|   | 2005                                      |         | 2006    |         | 2007    |         | 2008    |         |
|---|---|---------|---------|---------|---------|---------|---------|---------|
|   | 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 | 3.2                                       | 3.1     | 3.1     | 2.9     | 2.7     | 2.4     | 2.3     | 2.2     |
| Nonperforming loans                                 | x   | 2.6     | x       | 2.1     | x       | 1.7     | x       | ..      |
|   | <i>End of period, % of tier 1 capital</i> |         |         |         |         |         |         |         |
| Nonperforming loans                                 | x   | 52.6    | x       | 39.0    | x       | 25.5    | x       | ..      |

Source: OeNB.

Table A21

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

|  | 2005    |         | 2006    |         | 2007    |         | 2008    |         |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
|  | 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>                                      |         |         |         |         |         |         |         |         |
| <b>Interest rate risk</b>  |         |         |         |         |         |         |         |         |
| Basel ratio for interest rate risk, % <sup>2</sup>   | 6.4     | 6.6     | 6.3     | 5.6     | 5.2     | 4.5     | 4.5     | 3.9     |
| Capital requirement for the position risk of interest rate instruments in the trading book | 810.3   | 703.0   | 792.6   | 737.3   | 980.0   | 1,082.6 | 856.9   | 953.1   |
| <b>Exchange rate risk</b>  |         |         |         |         |         |         |         |         |
| Capital requirement for open foreign exchange positions                                    | 97.3    | 93.3    | 101.8   | 75.2    | 89.1    | 74.1    | 99.7    | 110.3   |
| <b>Equity price risk</b>   |         |         |         |         |         |         |         |         |
| Capital requirement for the position risk of equities in the trading book                  | 71.1    | 95.9    | 94.0    | 101.0   | 211.6   | 180.6   | 204.8   | 187.1   |

Source: OeNB.

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

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

Table A22

**Liquidity Risk**

|  | 2005    |         | 2006    |         | 2007    |         | 2008    |         |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
|  | 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   | 69.7    | 65.4    | 67.4    | 66.2    | 70.1    | 64.0    | 69.8    | 67.0    |
| Short-term loans and other liquid assets to short-term liabilities   | 120.8   | 115.8   | 117.7   | 115.0   | 118.7   | 109.9   | 112.7   | 109.0   |
| Liquid resources of the first degree: 5% quantile of the ratio between available and required liquidity of degree <sup>1</sup> | 171.8   | 178.6   | 173.0   | 152.4   | 134.4   | 140.0   | 140.2   | 149.4   |
| Liquid resources of the second degree: 5% quantile of the ratio between available and required liquidity of degree             | 121.7   | 118.5   | 118.7   | 111.5   | 114.1   | 110.2   | 113.1   | 113.5   |

Source: OeNB.

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

Table A23

**Solvency**

|                                     | 2005   |         | 2006    |         | 2007    |         | 2008    |         |
|-------------------------------------|--|---------|---------|---------|---------|---------|---------|---------|
|                                     | 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 | 11.9   | 11.3    | 12.0    | 11.3    | 12.1    | 11.6    | 11.0    | 11.0    |
| Consolidated tier 1 capital ratio   | 8.2  | 7.7     | 8.5     | 7.8     | 8.5     | 8.1     | 7.7     | 7.7     |

Source: OeNB.

Table A24

**Assets Held by Austrian Insurance Companies<sup>1</sup>**

|  | 2005                              |          | 2006     |          | 2007     |          | 2008     |          |
|--|-----------------------------------|----------|----------|----------|----------|----------|----------|----------|
|  | June 30                           | Dec. 31  | June 30  | Dec. 31  | June 30  | Dec. 31  | June 30  | Dec. 31  |
|  | <i>End of period, EUR million</i> |          |          |          |          |          |          |          |
| Cash, overnight and other deposits at domestic banks | 2,472.0                           | 2,570.3  | 3,217.6  | 2,359.0  | 1,867.0  | 2,256.5  | 4,209.3  | 3,589.3  |
| Domestic debt securities                             | 9,238.3                           | 9,309.1  | 9,839.7  | 10,237.4 | 10,605.7 | 10,795.3 | 11,166.1 | 12,148.7 |
| of which: domestic banks                             | 7,518.9                           | 7,646.5  | 8,021.3  | 8,415.5  | 8,642.3  | 8,710.4  | 9,067.9  | 9,838.9  |
| Equity securities and other domestic securities      | 19,387.3                          | 21,207.8 | 21,753.8 | 23,575.2 | 21,161.1 | 24,487.7 | 22,358.1 | 21,359.2 |
| Loans  | 5,932.9                           | 5,723.5  | 4,701.3  | 4,304.4  | 3,663.7  | 3,410.1  | 3,330.5  | 3,727.3  |
| of which: domestic banks                             | 205.6                             | 366.1    | 406.5    | 467.7    | 502.2    | 573.0    | 652.4    | 684.4    |
| Domestic equity interests                            | 3,927.8                           | 3,965.4  | 4,314.8  | 4,448.3  | 4,589.9  | 5,089.8  | 5,606.2  | 7,925.3  |
| Real estate  | 3,339.5                           | 3,287.9  | 3,117.6  | 3,117.7  | 3,046.6  | 3,038.4  | 3,016.4  | 3,168.3  |
| Foreign assets                                       | 22,964.2                          | 25,057.8 | 26,439.2 | 28,703.1 | 30,999.6 | 33,145.2 | 35,017.1 | 35,011.1 |
| of which: debt securities                            | 17,002.0                          | 18,230.2 | 19,333.4 | 20,360.5 | 21,161.1 | 22,150.1 | 24,227.7 | 24,095.5 |
| Custody account claims on deposits on reinsurers     | x                                 | 2,163.6  | x        | 2,136.1  | x        | 2,142.5  | x        | .        |
| Other assets   | 4,361.4                           | 4,048.1  | 5,198.9  | 4,191.5  | 4,935.9  | 4,251.6  | 5,200.8  | 4,173.5  |
| Total assets   | 73,433.1                          | 77,333.4 | 80,339.0 | 83,072.6 | 85,623.8 | 88,617.1 | 91,580.8 | 92,579.4 |

Source: OeNB.

<sup>1</sup> Semiannual data exclusive of reinsurance transactions, based on quarterly returns.

Table A25

**Assets Held by Austrian Mutual Funds**

|                                   | 2005    |         | 2006    |         | 2007    |         | 2008    |         |
|-----------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                   | 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               | 43,052  | 47,031  | 46,422  | 49,593  | 49,882  | 47,304  | 42,087  | 37,737  |
| of which: debt securities         | 20,545  | 20,350  | 18,302  | 17,632  | 15,892  | 14,938  | 13,774  | 14,765  |
| equity securities                 | 22,507  | 26,681  | 28,120  | 31,961  | 33,990  | 32,366  | 28,313  | 22,972  |
| Foreign securities                | 91,472  | 100,368 | 102,875 | 109,306 | 112,817 | 105,233 | 92,872  | 75,501  |
| of which: debt securities         | 64,635  | 68,054  | 69,481  | 70,280  | 71,374  | 66,473  | 61,809  | 55,941  |
| equity securities                 | 26,837  | 32,314  | 33,394  | 39,026  | 41,443  | 38,760  | 31,063  | 19,560  |
| Other assets                      | 7,984   | 9,286   | 10,232  | 9,961   | 11,622  | 13,108  | 13,956  | 14,127  |
| Total assets                      | 142,509 | 156,685 | 159,530 | 168,860 | 174,320 | 165,646 | 148,915 | 127,364 |
| of which: foreign currency        | 28,085  | 32,694  | 32,699  | 36,797  | 38,078  | 35,048  | 28,830  | 19,482  |

Source: OeNB.

Table A26

**Assets Held by Austrian Pension Funds**

|  | 2005    |         | 2006    |         | 2007    |         | 2008    |         |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
|  | 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                        | 9,744   | 10,112  | 10,074  | 10,742  | 10,901  | 10,773  | 10,650  | 9,705   |
| of which: federal treasury bills and notes | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       |
| debt securities                            | 96      | 98      | 89      | 116     | 147     | 137     | 124     | 142     |
| mutual fund shares                         | 9,579   | 9,949   | 9,921   | 10,589  | 10,722  | 10,603  | 10,499  | 9,543   |
| other securities                           | 69      | 65      | 64      | 37      | 32      | 33      | 27      | 20      |
| Foreign securities                         | 727     | 1,006   | 1,010   | 1,224   | 1,426   | 1,473   | 1,085   | 972     |
| of which: debt securities                  | 69      | 74      | 81      | 73      | 91      | 140     | 96      | 111     |
| mutual fund shares                         | 645     | 906     | 903     | 1,113   | 1,299   | 1,321   | 980     | 851     |
| other securities                           | 13      | 26      | 26      | 38      | 36      | 12      | 16      | 10      |
| Deposits                                   | 95      | 113     | 150     | 173     | 270     | 282     | 449     | 790     |
| Loans                                      | 94      | 94      | 99      | 93      | 124     | 158     | 157     | 154     |
| Other assets                               | 196     | 224     | 220     | 264     | 249     | 238     | 262     | 332     |
| Total assets                               | 10,856  | 11,549  | 11,553  | 12,496  | 12,970  | 12,924  | 12,592  | 11,936  |
| of which: foreign currency                 | 272     | 312     | 327     | 555     | 601     | 620     | 462     | 312     |

Source: OeNB.

Table A27

**Assets Held by Austrian Severance Funds**

|  | 2005    |         | 2006    |         | 2007    |         | 2008    |         |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
|  | 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  | 129.4   | 158.7   | 228.7   | 295.6   | 415.5   | 598.3   | 832.7   | 1,062.2 |
| of which: euro-denominated   | 122.5   | 153.8   | 223.3   | 288.4   | 390.5   | 579.6   | 816.8   | 1,043.4 |
| foreign currency-denominated   | x       | x       | x       | x       | x       | x       | x       | x       |
| accrued income claims from direct investment                           | 2.0     | 3.2     | 2.4     | 4.2     | 4.6     | 8.6     | 11.4    | 16.5    |
| Total indirect investment  | 382.3   | 537.8   | 658.1   | 832.5   | 949.3   | 1,023.8 | 1,019.7 | 1,076.4 |
| of which: total of euro-denominated investment in mutual fund shares   | 370.4   | 490.4   | 608.1   | 781.4   | 877.0   | 963.8   | 983.3   | 1,038.7 |
| total of foreign currency-denominated investment in mutual fund shares | 11.9    | 47.4    | 50.0    | 51.1    | 72.3    | 60.0    | 56.2    | 37.7    |
| Total assets assigned to investment groups                             | 511.7   | 696.5   | 886.5   | 1,128.1 | 1,364.8 | 1,622.1 | 1,852.3 | 2,138.6 |
| of which: foreign currency-denominated                                 | 16.9    | 49.1    | 52.4    | 54.2    | 92.7    | 70.8    | 60.7    | 40.0    |

Source: OeNB.

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

Table A28

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

|  | 2005    |         | 2006    |         | 2007    |         | 2008    |         |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
|  | 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> |         |         |         |         |         |         |         |         |
| <b>HOAM.AT</b>   |         |         |         |         |         |         |         |         |
| Number   | x       | x       | x       | x       | x       | x       | 1.6     | 1.1     |
| Value  | x       | x       | x       | x       | x       | x       | 2,360.2 | 4,363.5 |
| System disturbances  | x       | x       | x       | x       | x       | x       | 1       | 4       |
| <b>Securities settlement systems</b>   |         |         |         |         |         |         |         |         |
| Number   | 0.8     | 1.1     | 1.7     | 1.3     | 1.8     | 1.1     | 1.0     | 1.0     |
| Value  | 157.3   | 152.5   | 267.1   | 181.5   | 330.0   | 269.8   | 255.4   | 247.0   |
| System disturbances  | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       |
| <b>Retail payment systems</b>  |         |         |         |         |         |         |         |         |
| Number   | 197.4   | 214.9   | 216.5   | 232.0   | 237.8   | 253.9   | 255.0   | 272.9   |
| Value  | 15.5    | 15.6    | 16.9    | 18.4    | 18.3    | 18.6    | 20.0    | 21.7    |
| System disturbances  | 12      | 29      | 25      | 33      | 3       | 17      | 0       | 16      |
| <b>Participation in international payment systems</b>                          |         |         |         |         |         |         |         |         |
| Number   | 5.9     | 6.1     | 7.5     | 9.3     | 10.2    | 11.0    | 12.3    | 12.7    |
| Value  | 562.0   | 565.4   | 702.2   | 766.6   | 868.9   | 1,077.5 | 997.2   | 997.5   |
| System disturbances  | 5       | 3       | 1       | 3       | 1       | 0       | 0       | 0       |

Source: OeNB.

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

