Notes
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Benjamin Neudorfer, Michael Sigmund, Alexander Trachta

What Drives Aggregate Credit Risk?
Stefan Kerbl, Michael Sigmund

The Austrian Insurance Industry in CESEE: Risks and Opportunities from a Financial Stability Point of View
Teresa Bianchi, Gernot Ebner, Raimund Korherr, Eva Ubl

Bank Supervision and Resolution: National and International Challenges
Summary of a Joint Workshop of CEPR, the University of Vienna and the OeNB
Martin Summer

Financial Stability Report 23
Ukrainian Banks Face Heightened Uncertainty and Challenges
Stephan Barisitz, Ulrich Gunter, Mathias Lahnsteiner

Risk Buffer Profiles of Foreign Currency Mortgage Holders
Nicolás Albacete, Pirmin Fessler, Martin Schürz

Intra-Group Cross-Border Credit and Roll-Over Risks in CESEE — Evidence from Austrian Banks
Markus Hameter, Mathias Lahnsteiner, Ursula Vogel

Financial Stability Report 24
How Do Austrian Banks Fund Their Swiss Franc Exposure?
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Clustering Austrian Banks’ Business Models and Peer Groups in the European Banking Sector
Robert Ferstl, David Seres
Periodical Publications

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**Geschäftsbericht (Nachhaltigkeitsbericht)**
**Annual Report (Sustainability Report)**
This report reviews the OeNB’s mandate, responsibilities and organization as well as the monetary policy of the Eurosystem, economic conditions and developments both in the financial markets and in financial market supervision during the reporting year. Furthermore, it contains the OeNB’s financial statements, Intellectual Capital Report and Environmental Statement.

**Konjunktur aktuell**
This online report provides a concise assessment of the current state of the global economy and the economic situation in the euro area, Central, Eastern and Southeastern Europe (CESEE) and Austria. Furthermore, it analyzes major developments in financial markets and the performance of Austrian banks. The report is published in January, March, April, June, September, October and December; issues published at the end of a quarter additionally contain brief analyses of special economic and monetary policy topics.

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This semiannual report contains analyses of Austrian and international developments with an impact on financial stability and studies designed to offer in-depth insights into specific financial stability-related topics.

**Focus on European Economic Integration**
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**Proceedings of OeNB Workshops**
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**Working Papers**
This online series provides a platform for the publication of studies by OeNB economists or external authors on particular monetary policy topics.

**Conference Proceedings of the OeNB’s Economics Conference**
These proceedings contain contributions to the OeNB’s annual Economics Conference, an international platform for exchanging views and information on monetary and economic policy as well as financial market issues.

**Conference Proceedings of the OeNB’s Conference on European Economic Integration**
These proceedings contain contributions to the OeNB’s annual Conference on European Economic Integration (CEEI), which focuses on Central, Eastern and Southeastern European issues and the ongoing EU enlargement process.

**Publications on Banking Supervision**
## Addresses

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