

A N N E X O F T A B L E S

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Cutoff date for data: May 14, 2007

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

Period average (per EUR 1)

	2003	2004	2005	2006	2003	2004	2005	2006
	Year				2 nd half			
U.S. dollar	1.13	1.24	1.24	1.26	1.16	1.26	1.20	1.28
Japanese yen	130.96	134.40	136.86	146.06	130.85	135.75	137.51	149.97
Pound sterling	0.69	0.68	0.68	0.68	0.70	0.68	0.68	0.68
Swiss franc	1.52	1.54	1.55	1.57	1.55	1.53	1.55	1.58
Czech koruna	31.84	31.90	29.78	28.34	32.13	31.36	29.50	28.19
Hungarian forint	253.51	251.73	248.04	264.26	259.74	247.37	248.71	267.83
Polish zloty	4.40	4.53	4.02	3.90	4.52	4.33	3.97	3.90
Slovak koruna	41.49	40.03	38.59	37.23	41.47	39.74	38.58	36.89
Slovenian tolar	233.82	239.07	239.57	239.60	235.51	239.89	239.50	239.63

Source: Thomson Financial.

Table A2

Key Interest Rates

End of period, %

	2003		2004		2005		2006	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
Euro area	2.00	2.00	2.00	2.00	2.00	2.25	2.75	3.50
U.S.A.	1.25	0.75	1.25	2.00	3.25	4.25	5.25	5.25
Japan	0.001	0.001	0.002	0.002	0.001	0.004	0.027	0.275
United Kingdom	3.75	3.75	4.50	4.75	4.75	4.50	4.50	5.00
Switzerland ¹	0.00–0.75	0.00–0.75	0.00–1.00	0.25–1.25	0.25–1.25	0.50–1.50	1.00–2.00	1.50–2.50
Czech Republic	2.25	2.00	2.25	2.50	1.75	2.00	2.00	2.50
Hungary	9.50	12.50	11.50	9.50	7.00	6.00	6.25	8.00
Poland	5.25	5.25	5.25	6.50	5.00	4.50	4.00	4.00
Slovak Republic	6.50	6.00	4.50	4.00	3.00	3.00	4.00	4.75
Slovenia ²	6.50	6.00	4.00	4.00	4.00	4.00	3.25	3.50

Source: Eurostat, Thomson Financial, national sources.

¹ SNB target range for three-month LIBOR.² Until January 2003: official interest rate; since February 2003: interest rate for 60-day tolar bills issued by Banka Slovenije.

Table A3

Short-Term Interest Rates

Three-month rates, period average, %

	2003	2004	2005	2006	2003	2004	2005	2006
Year					2 nd half			
Euro area	2.33	2.11	2.19	3.08	2.14	2.14	2.24	3.41
U.S.A.	1.22	1.62	3.57	5.19	1.15	2.03	4.06	5.40
Japan	0.09	0.09	0.09	0.31	0.09	0.09	0.09	0.46
United Kingdom	3.69	4.59	4.70	4.80	3.70	4.85	4.56	5.02
Switzerland	0.33	0.47	0.80	1.51	0.26	0.65	0.84	1.78
Czech Republic	2.28	2.36	2.01	2.30	2.10	2.60	1.95	2.50
Hungary	8.49	11.29	7.02	6.99	10.38	10.62	6.18	7.74
Poland	5.68	6.20	5.29	4.21	5.40	6.75	4.61	4.20
Slovak Republic	6.18	4.68	2.93	4.32	6.17	4.05	3.02	4.93
Slovenia	6.78	4.66	4.03	3.58	6.36	4.05	4.02	3.54

Source: Thomson Financial.

Table A4

Long-Term Interest Rates

Ten-year rates, period average, %

	2003	2004	2005	2006	2003	2004	2005	2006
Year					2 nd half			
Euro area	4.14	4.12	3.42	3.84	4.27	4.01	3.32	3.90
U.S.A.	4.00	4.26	4.28	4.79	4.25	4.23	4.34	4.77
Japan	0.99	1.50	1.39	1.74	1.29	1.55	1.44	1.75
United Kingdom	4.58	4.93	4.46	4.37	4.81	4.88	4.32	4.49
Switzerland	2.66	2.74	2.10	2.52	2.83	2.66	2.01	2.50
Czech Republic	4.12	4.75	3.51	3.78	4.43	4.76	3.47	3.86
Hungary	6.82	8.19	6.60	7.12	7.36	8.09	6.30	7.32
Poland	5.78	6.90	5.22	5.23	6.16	6.84	4.94	5.40
Slovak Republic	4.99	5.03	3.52	4.41	5.10	4.95	3.36	4.69
Slovenia	6.40	4.68	3.81	3.85	6.15	4.46	3.71	3.95

Source: Eurostat, national sources.

Table A5

Corporate Bond Spreads

Period average, percentage points

	2003	2004	2005	2006	2003	2004	2005	2006
Year					2 nd half			
Euro corporate bond spreads against euro benchmark	0.68	0.26	0.47	0.69	0.42	0.26	0.46	0.75
U.S. dollar corporate bond spreads against U.S. dollar benchmark	4.82	4.36	3.88	4.53	4.66	4.26	3.78	4.64

Source: Thomson Financial.

Table A6

Stock Indices¹

Period average

	2003	2004	2005	2006	2003	2004	2005	2006
	Year				2 nd half			
Euro area: EURO STOXX	213.29	251.14	293.81	357.33	227.31	251.59	309.27	366.74
U.S.A.: S&P 500	964.85	1,131.10	1,207.40	1,310.49	1,028.66	1,134.02	1,227.62	1,338.90
Japan: Nikkei 225	9,312.88	11,180.88	12,421.34	16,121.25	10,243.21	11,089.72	13,398.93	16,043.58
Austria: ATX	1,303.80	1,977.96	2,992.87	3,939.88	1,397.95	2,121.61	3,323.67	3,932.52
Czech Republic: PX50	558.24	828.23	1,255.53	1,478.63	610.19	885.05	1,360.54	1,482.35
Hungary: BUX	8,400.74	11,752.23	19,018.09	22,514.79	9,015.06	12,832.75	21,129.55	22,544.18
Poland: WIG	17,103.10	24,108.88	29,567.50	42,977.49	19,661.49	24,841.20	32,291.81	46,205.33
Slovak Republic: SAX16	164.08	213.42	437.07	402.98	171.34	243.28	452.05	400.33
Slovenia: SBI20	3,377.57	4,561.36	4,674.89	5,223.35	3,531.18	4,778.30	4,531.78	5,696.90

Source: Thomson Financial.

¹ EURO STOXX: December 31, 1986 = 100, S&P 500: December 30, 1964 = 100, Nikkei 225: March 31, 1950 = 100, ATX: January 2, 1991 = 1,000, PX50: April 6, 1994 = 100, BUX: January 2, 1991 = 100, WIG: April 16, 1991 = 100, SAX: September 14, 1993 = 100, SBI20: January 1994 = 100.

Table A7

Gross Domestic Product

Annual change in %, period average

	2003	2004	2005	2006	2003	2004	2005	2006
	Year				2 nd half			
Euro area	0.8	2.0	1.4	2.7	0.8	1.7	1.8	3.1
U.S.A.	2.5	3.9	3.2	3.3	3.4	3.4	3.3	3.1
Japan	1.4	2.7	1.9	2.2	1.7	2.0	2.5	2.0
Austria	1.1	2.4	2.0	3.1	1.1	2.7	2.8	3.6
Czech Republic	3.6	4.2	6.1	6.1	3.9	4.5	6.3	5.9
Hungary	4.1	4.9	4.2	3.9	4.5	4.8	4.5	3.5
Poland	3.9	5.3	3.5	5.8	4.5	4.4	4.3	6.1
Slovak Republic	4.2	5.4	6.0	8.3	4.6	5.5	6.9	9.7
Slovenia	2.7	4.4	4.0	5.2	2.7	4.5	3.9	5.5

Source: Eurostat, national sources.

Table A8

Current Account

% of GDP, cumulative

	2003	2004	2005	2006	2003	2004	2005	2006
	Year				2 nd half			
Euro area	0.4	0.6	-0.2	-0.3	0.7	0.7	-0.2	0.4
U.S.A.	-4.7	-5.6	-6.2	-6.4	-4.6	-6.0	-6.4	-6.4
Japan	3.5	4.0	3.6	3.5	3.4	3.6	3.7	..
Austria	1.7	2.1	2.9	3.0	-1.2	-1.1	0.4	3.2
Czech Republic	-6.2	-6.0	-2.1	-4.7	-8.8	-7.7	-3.4	-6.2
Hungary	-8.1	-8.5	-6.9	-5.8	-7.4	-7.8	-7.1	-4.8
Poland	-2.1	-4.1	-1.6	-2.3	-1.3	-2.8	-1.9	-2.5
Slovak Republic	-6.0	-7.9	-8.7	-8.3	-5.3	-8.7	-10.1	-8.5
Slovenia	-0.8	-2.7	-2.0	-2.6	-0.5	-3.1	-3.2	-4.3

Source: Eurostat, European Commission, Thomson Financial, 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

Annual change in %, period average

	2003	2004	2005	2006	2003	2004	2005	2006
	Year				2 nd half			
Euro area	2.1	2.1	2.2	2.2	2.1	2.3	2.3	2.0
U.S.A.	2.3	2.7	3.4	3.2	2.1	3.2	3.8	2.6
Japan	-0.3	0.0	-0.3	0.3	-0.3	0.2	-0.4	0.5
Austria	1.3	2.0	2.1	1.7	1.1	2.2	2.0	1.7
Czech Republic	-0.1	2.6	1.6	2.1	0.3	2.9	1.9	1.7
Hungary	4.7	6.8	3.5	4.0	5.0	6.5	3.4	5.5
Poland	0.7	3.6	2.2	1.3	1.1	4.6	1.5	1.4
Slovak Republic	8.4	7.5	2.8	4.3	9.2	6.8	2.9	4.1
Slovenia	5.7	3.7	2.5	2.5	5.3	3.6	2.4	2.4

Source: Eurostat.

The Real Economy in Austria

Table A10

Financial Investment of Households

Transactions, EUR million

	2003	2004	2005	2006 ³	2003	2004	2005	2006 ³
	Year				2 nd half			
Currency and deposits ¹	8,229	6,048	5,472	6,930	3,584	3,480	2,146	4,594
Securities (other than shares) ²	1,450	2,490	1,520	1,583	1,442	510	651	485
Shares (other than mutual fund shares)	831	962	1,778	1,794	195	428	213	180
Mutual fund shares	1,119	2,883	3,761	2,083	248	931	2,224	21
Insurance technical reserves	3,188	4,630	6,375	5,348	1,057	2,008	2,832	2,582
Total financial investment	14,817	17,013	18,906	17,738	6,526	7,357	8,066	7,862

Source: OeNB.

¹ Including loans and other assets.² Including financial derivatives.³ Preliminary data.

Table A11

Household Income, Savings and Credit Demand

Year-end, EUR billion

	2003	2004	2005	2006
Year				
Net disposable income	139.4	145.0	150.5	..
Savings	12.1	12.8	13.8	..
Saving ratio, in % ¹	8.6	8.8	9.1	..
MFI loans to households	89.40	98.33	111.27	115.48

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

Transactions, EUR million

	2003	2004	2005	2006 ¹	2003	2004	2005	2006 ¹
	Year				2 nd half			
Securities (other than shares)	4,299	2,909	4,255	2,586	4,039	1,871	3,191	1,345
Loans	5,757	4,859	6,678	6,066	3,032	3,782	3,915	2,215
Shares and other equity	3,608	4,592	7,157	10,442	-858	471	1,945	1,932
Other accounts payable	2,651	561	557	738	590	444	-729	162
Total debt	16,315	12,921	18,647	19,832	6,804	6,568	8,323	5,654

Source: OeNB.

¹ Preliminary data.

Table A13

Insolvency Indicators								
	2003	2004	2005	2006	2003	2004	2005	2006
	Year				2 nd half			
	EUR million							
Default liabilities	2,440	2,540	2,426	2,569	1,182	1,371	1,392	1,468
	Number							
Defaults	2,957	2,972	3,203	3,084	1,542	1,503	1,651	1,537

Source: Kreditschutzverband von 1870.

Table A14

Selected Financial Ratios of the Manufacturing Sector				
Median, %	2003	2004	2005	2006
Self-financing and investment ratios				
Cash flow, as a percentage of turnover	7.91	8.05	7.55	..
Self-financing of investments ¹	316.02	405.56	413.64	..
Reinvestment ratio ²	47.06	59.09	45.00	..
Financial structure ratios				
Equity ratio	14.15	15.43	22.87	..
Risk-weighted capital ratio	19.22	20.99	29.43	..
Bank liability ratio	41.95	39.96	32.01	..
Government debt ratio	9.22	9.11	8.64	..

Source: OeNB.

¹ Corresponds to the cash flow as a percentage of investment.

² Investment x 100 / credit write-offs.

Financial Intermediaries in Austria¹

Table A15

Total Assets and Off-Balance-Sheet Operations

End of period, EUR million

	2003		2004		2005		2006	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
Total assets on an unconsolidated basis	591,867	605,107	636,035	652,758	697,505	725,761	765,258	797,758
of which: total domestic assets	419,571	430,888	441,250	452,306	463,815	479,817	493,966	504,241
total foreign assets	172,296	174,219	194,785	200,452	233,690	245,943	271,292	293,517
Interest rate contracts	2,204,721	1,853,494	1,891,262	1,241,189	1,266,274	1,247,825	1,278,429	1,360,613
Foreign exchange derivatives	298,475	305,447	255,755	216,284	245,677	240,564	264,876	279,686
Other derivatives	4,305	15,173	17,375	8,490	15,916	17,731	21,751	20,102
Derivatives total	2,507,501	2,174,114	2,164,392	1,465,963	1,527,867	1,506,120	1,565,056	1,660,401
Total assets on a consolidated basis	x	x	x	732,780	789,045	847,627	874,322	927,751

Source: OeNB.

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

Table A16

Profitability on an Unconsolidated Basis

End of period, EUR million

	2003	2004	2005	2006	2003	2004	2005	2006
	1 st half				Year			
Net interest income	3,497	3,530	3,547	3,563	7,058	7,131	7,094	7,170
Income from securities and participating interests	812	990	1,125	1,198	1,719	2,076	2,700	2,878
Net fee-based income	1,552	1,670	1,903	2,146	3,187	3,387	3,941	4,300
Net profit/loss on financial operations	384	309	333	445	618	607	642	688
Other operating income	591	590	621	709	1,292	1,255	1,333	1,581
Operating income	6,836	7,090	7,530	8,061	13,874	14,457	15,710	16,618
Staff costs	2,368	2,381	2,418	2,624	4,739	4,859	5,036	5,451
Other administrative expenses	1,508	1,511	1,628	1,706	3,108	3,107	3,332	3,516
Other operating expenses	768	780	776	838	1,620	1,748	1,694	1,828
Total operating expenses	4,644	4,672	4,822	5,168	9,468	9,715	10,063	10,795
Operating profit/loss	2,192	2,418	2,708	2,893	4,406	4,742	5,647	5,823
Net risk provisions from credit business ^{1,3}	x	x	x	1,636	1,850	2,094	2,014	1,845
Net risk provisions from securities business ^{1,3}	x	x	x	-723	-46	-1,154	-408	-2,875
Annual surplus ^{1,3}	x	x	x	3,931	2,069	3,233	3,734	3,957
Return on assets ^{1,2,3}	x	x	x	1.03	0.34	0.50	0.51	0.50
Return on equity (tier 1 capital) ^{1,2,3}	x	x	x	19.7	7.0	10.1	10.7	9.5
Interest income to gross income (%)	x	x	x	44	51	49	45	43
Operating expenses to gross income (%)	x	x	x	64	68	67	64	65

Source: OeNB.

¹ Data referring to the 1st half of 2006 are expected year-end values.² Annual surplus in % of total assets and tier 1 capital, respectively.³ Data referring to 2006 are interim values of the fourth quarter of 2006.

¹ Since 2007, the International Monetary Fund (IMF) has published Financial Soundness Indicators (FSIs) for Austria (see also www.imf.org). The tables below have therefore been expanded to include FSIs as computed by the OeNB for banks operating in Austria. Figures published here may differ from those published by the IMF, which cover only domestically owned banks.

Table A17

Profitability on a Consolidated Basis

End of period, EUR million

	2003				2004				2005				2006			
	1 st half				Year				1 st half				Year			
Operating income	x	x	10,259	11,713	x	x	19,292	21,153	x	x	21,153	23,993	x	x	21,153	23,993
Operating expenses	x	x	6,490	7,224	x	x	12,472	13,389	x	x	13,389	14,758	x	x	13,389	14,758
Operating profit/loss	x	x	3,769	4,488	x	x	6,821	7,765	x	x	7,765	9,235	x	x	7,765	9,235
Result before minority interests	x	x	2,471	3,712	x	x	4,408	5,341	x	x	5,341	8,696	x	x	5,341	8,696
Return on assets ¹	x	x	0.63	0.85	x	x	0.60	0.63	x	x	0.63	0.95	x	x	0.63	0.95
Return on equity (tier 1 capital) ¹	x	x	14.5	18.7	x	x	14.5	15.7	x	x	15.7	0.23	x	x	15.7	0.23
Interest margin to gross income (%)	x	x	63	60	x	x	64	62	x	x	62	59	x	x	62	59
Operating expenses to gross income (%)	x	x	63	62	x	x	65	63	x	x	63	62	x	x	63	62

Source: OeNB.

¹ Result before minority interests in % of total assets and tier 1 capital, respectively.

Table A18

Sectoral Distribution of Loans

End of period, EUR million

	2003		2004		2005		2006	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
Nonfinancial corporations	111,178	110,840	108,979	109,924	111,334	108,944	114,171	116,078
of which: foreign currency-denominated loans	18,177	17,791	17,343	16,094	16,109	14,604	14,006	12,586
Households	84,723	87,358	93,984	97,130	100,375	107,561	109,255	111,404
of which: foreign currency-denominated loans	21,810	23,691	27,077	28,461	30,401	33,316	34,395	34,266
General government	27,501	29,945	29,679	31,238	30,192	29,141	29,856	28,662
of which: foreign currency-denominated loans	1,567	1,231	1,588	1,688	2,074	2,160	2,159	1,862
Other financial intermediaries	12,908	13,392	13,505	14,510	15,131	19,365	20,523	22,001
of which: foreign currency-denominated loans	1,394	1,412	1,594	1,667	2,030	3,216	3,491	3,353
Foreign nonbanks	50,782	51,585	55,774	56,434	66,163	69,273	74,014	80,985
of which: foreign currency-denominated loans	22,537	21,658	23,250	22,431	28,140	28,534	29,280	31,378
Nonbanks total	287,091	293,119	301,921	309,235	323,195	334,283	347,820	359,129
of which: foreign currency-denominated loans	65,485	65,783	70,851	70,341	78,754	81,830	83,331	83,445
Banks	169,653	168,915	183,949	182,416	199,908	201,117	218,833	230,320
of which: foreign currency-denominated loans	x	x	54,593	49,569	58,368	56,915	62,313	62,467

Source: OeNB.

Note: Due to changes in the reporting system as of the reporting month of June 2004, the time series for nonfinancial corporations and households had to be adjusted. Freelance professionals and self-employed persons are now classified under households. Any remaining breaks in the time series have been adjusted for the growth rates indicated in this report.

Table A19

Foreign Currency-Denominated Claims on Domestic Non-MFIs

End of period, % of total foreign currency-denominated claims on domestic non-MFIs¹

	2003		2004		2005		2006	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
Swiss franc	72.4	81.6	86.0	90.1	89.3	89.0	89.3	90.8
Japanese yen	21.6	12.2	7.1	5.6	5.2	3.9	2.8	2.8
U.S. dollar	5.2	5.0	5.6	3.6	4.8	6.3	6.8	5.5
Other foreign currencies	0.7	1.2	1.3	0.7	0.6	0.8	1.1	0.9

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 100.0% for every year.

Table A20

Loan Quality

	2003		2004		2005		2006	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
End of period, % of claims								
Specific loan loss provisions for loans to nonbanks	3.5	3.3	3.4	3.3	3.2	3.1	3.1	2.9
Nonperforming loans	x	3.0	x	2.7	x	2.6	x	..
End of period, % of tier 1 capital								
Nonperforming loans	x	59.2	x	53.1	x	52.6	x	..

Source: OeNB.

Table A21

Market Risk¹

End of period, EUR million and % resp.

	2003		2004		2005		2006	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
Interest rate risk								
Basel ratio for interest rate risk (%) ²	7.8	7.8	7.5	6.1	6.4	6.6	6.3	5.6
Capital requirement for the position risk of interest rate instruments in the trading book	420.6	470.2	514.8	609.8	810.3	703.0	792.6	737.3
Exchange rate risk								
Capital requirement for open foreign exchange positions	81.8	54.9	66.1	52.9	97.3	93.3	101.8	75.2
Maximum open position in foreign exchange to capital (%) ³	2.1	2.2	1.1	2.1	3.4	3.2	2.8	2.3 ⁴
Equity price risk								
Capital requirement for the position risk of equities in the trading book	25.4	28.4	52.4	43.4	71.1	95.9	94.0	101.0

Source: OeNB.

¹ 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.

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

³ The maximum open position in foreign exchange refers to the monthly peaks of the 12 currencies to be included in the monthly report. A net position is calculated for each currency across all banks. The absolute values of the net positions are added up across currencies.

⁴ Refers to November 30, 2006.

Table A22

Liquidity Risk								
End of period, %	2003		2004		2005		2006	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
	Liquid assets to total assets	x	x	x	x	28.1	27.4	27.7
Liquid assets to short-term liabilities	x	x	x	x	71.6	68.0	69.8	68.6
Liquid resources of the first degree: 5% quantile of liquidity ratio ¹	5.1	4.5	4.3	4.4	4.4	4.5	4.3	3.9
Liquid resources of the second degree: 5% quantile of liquidity ratio	26.5	25.1	25.3	24.0	24.2	23.5	23.5	22.2

Source: OeNB.

¹ 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 (current ratio). The 5% quantile indicates the liquidity level surpassed by 95% of banks on the respective reporting date and is thus an indicator of poor liquidity.

Table A23

Solvency								
End of period, eligible capital and tier 1 capital, respectively, as a percentage of risk-weighted assets	2003		2004		2005		2006	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
	Unconsolidated capital adequacy ratio ¹	13.9	14.5	14.8	14.7	14.8	14.7	15.4
Unconsolidated tier 1 capital ratio	9.5	9.9	10.1	10.0	10.1	9.9	10.7	10.6
Consolidated capital adequacy ratio	x	x	x	12.2	12.4	11.7	12.4	11.6
Consolidated tier 1 capital ratio	x	x	x	8.3	8.7	8.1	8.9	8.1

Source: OeNB.

¹ The capital adequacy ratio refers to the capital eligible as credit risk cover under the Austrian Banking Act (i.e. tier 1 capital plus tier 2 capital minus deduction items) as a percentage of the assessment base. As tier 3 capital is subordinated capital that may only be allocated against market risk, it was not included here so as to produce a conservative capital adequacy assessment.

Table A24

Assets Held by Austrian Insurance Companies ¹								
End of period, EUR million	2003		2004		2005		2006	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
	Cash, overnight and other deposits at domestic banks	3,617	2,106	1,744	2,516	2,472	2,570	3,218
Domestic debt securities	8,488	9,101	9,175	8,909	9,238	9,309	9,840	10,238
of which: domestic banks	6,264	6,824	6,938	7,068	7,519	7,647	8,021	8,418
Equity securities and other domestic securities	14,648	15,204	15,987	17,359	19,387	21,208	21,754	23,552
Loans	7,441	7,303	6,733	6,504	5,933	5,724	4,701	4,314
of which: domestic banks	137	146	148	161	206	366	407	468
Domestic equity interests	3,550	3,588	3,682	3,906	3,928	3,965	4,315	4,442
Real estate	3,526	3,573	3,438	3,361	3,340	3,288	3,118	3,117
Foreign assets	15,597	17,261	19,209	20,691	22,964	25,058	26,439	28,693
of which: debt securities	11,776	12,755	14,979	15,648	17,002	18,230	19,333	20,362
Custody account claims on deposits on reinsurers	..	2,149	..	2,260	..	2,163
Other assets	3,734	3,548	4,068	3,594	4,361	4,048	5,199	4,101
Total assets	62,320	63,833	65,927	69,100	73,433	77,333	80,339	82,522

Source: OeNB.

¹ Semiannual data exclusive of reinsurance transactions, based on quarterly reports.

Table A25

Assets Held by Austrian Mutual Funds

End of period, EUR million

	2003		2004		2005		2006	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
Domestic securities	34,653	34,309	35,405	37,341	43,052	47,032	46,422	49,593
of which: debt securities	20,743	19,436	19,058	19,025	20,545	20,350	18,302	17,632
equity securities	13,910	14,873	16,347	18,316	22,507	26,682	28,120	31,961
Foreign securities	66,706	69,435	75,707	80,505	91,473	100,367	102,876	109,288
of which: debt securities	48,531	48,952	53,022	56,821	64,635	68,054	69,482	70,280
equity securities	18,175	20,483	22,685	23,684	26,838	32,313	33,394	39,008
Other assets	5,774	7,274	7,530	7,441	7,984	9,286	10,232	9,963
Total assets	107,133	111,018	118,642	125,287	142,509	156,685	159,530	168,844
of which: foreign currency	22,376	22,178	24,328	24,591	28,085	32,694	32,699	36,790

Source: OeNB.

Table A26

Assets Held by Austrian Pension Funds

End of period, EUR million

	2003		2004		2005		2006	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
Domestic securities	7,744	8,267	8,770	9,179	9,744	10,112	10,074	10,742
of which: federal treasury bills and notes	0	0	0	0	0	0	0	0
debt securities	56	45	121	108	96	98	89	116
mutual fund shares	7,641	8,159	8,607	9,019	9,579	9,949	9,921	10,589
other securities	47	63	42	52	69	65	64	37
Foreign securities	425	405	460	525	727	1,006	1,010	1,224
of which: debt securities	47	44	15	27	69	74	81	73
mutual fund shares	350	330	417	469	645	906	903	1,113
other securities	29	31	28	29	13	26	26	38
Deposits	164	221	72	125	95	113	150	173
Loans	67	42	59	83	94	94	99	93
Other assets	161	143	147	170	196	224	220	264
Total assets	8,562	9,078	9,508	10,082	10,856	11,549	11,553	12,496
of which: foreign currency	233	212	236	249	272	312	327	555

Source: OeNB.

Table A27

Assets Held by Austrian Severance Funds								
End of period, EUR million	2003		2004		2005		2006	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
Total direct investment	6.3	38.5	64.9	92.3	129.4	158.7	228.7	295.6
of which: euro-denominated	6.3	38.2	64.0	89.2	122.5	153.8	223.3	288.4
foreign currency-denominated	0.0	0.0	0.0	x	x	x	x	x
accrued income claims from direct investment	0.0	0.4	0.9	x	2.0	3.2	2.4	4.2
Total indirect investment	12.1	59.5	123.5	269.6	382.3	537.8	658.1	832.5
of which: total of euro-denominated investment in mutual fund shares	11.8	59.2	122.8	266.6	370.4	490.4	608.1	781.4
total of foreign currency-denominated investment in mutual fund shares	x	0.0	x	3.2	11.9	47.4	50.0	51.1
Total assets assigned to investment groups	18.4	146.5	188.5	362.1	511.7	696.5	886.5	1,128.1
of which: foreign currency-denominated	x	0.0	x	4.9	16.9	49.1	52.4	54.2

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						
Number of transactions in million, value of transactions in EUR billion	2004		2005		2006	
	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31
ARTIS/TARGET						
Number	1.8	3.7	1.9	4.0	2.1	4.4
Value	4,174.5	8,470.0	5,077.8	10,412.9	5,780.8	11,563.3
System disturbances	4	4	0	8	1	2
Securities settlement systems						
Number	0.5	1.0	0.8	1.9	1.7	3.0
Value	89.8	187.9	157.3	309.8	267.1	448.6
System disturbances	0	0	0	0	0	0
Retail payment systems						
Number	181.1	377.9	197.4	412.3	216.5	448.5
Value	15.4	31.5	15.5	31.1	16.9	35.3
System disturbances	12	17	12	41	25	58
Participation in international payment systems						
Number	3.0	8.8	5.9	12.0	7.5	16.8
Value	578.0	1,101.1	562.0	1,127.4	702.2	1,468.8
System disturbances	11	15	5	8	1	4

Source: OeNB.