

Annex: Key financial indicators

Annex: Key financial indicators

International financial markets	Table
<i>Short-term interest rates</i>	A1
<i>Long-term interest rates</i>	A2
<i>Stock indices</i>	A3
<i>Corporate bond spreads</i>	A4
Austrian corporate and household sectors	
<i>Financial investment of households</i>	A5
<i>Household income and savings</i>	A6
<i>Financing of nonfinancial corporations</i>	A7
<i>Insolvency indicators</i>	A8
<i>Housing market indicators</i>	A9
Austrian financial intermediaries	
<i>Structural indicators</i>	A10
<i>Total assets</i>	A11
<i>Sectoral distribution of loans to domestic nonbanks</i>	A12
<i>Loan quality</i>	A13
<i>Exposure to CESEE</i>	A14
<i>Profitability on a consolidated basis</i>	A15
<i>Profitability of Austrian banks' CESEE subsidiaries</i>	A16
<i>Solvency on a consolidated basis</i>	A17
<i>Market indicators of selected Austrian financial institutions</i>	A18
<i>Key indicators of Austrian insurance companies</i>	A19
<i>Assets held by Austrian mutual funds</i>	A20
<i>Structure and profitability of Austrian fund management companies</i>	A21
<i>Assets held by Austrian pension funds</i>	A22
<i>Assets held by Austrian severance funds</i>	A23
<i>Transactions and system disturbances in payment and securities settlement systems</i>	A24

Cutoff date for data: October 13, 2021

Conventions used:

× = 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 financial markets

Table A1

Short-term interest rates¹

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
	Three-month rate, period average, %							
Euro area	-0.02	-0.26	-0.33	-0.32	-0.36	-0.43	-0.35	-0.54
USA	0.32	0.74	1.26	2.31	2.33	0.65	1.07	0.18
Japan	0.17	0.08	0.06	0.07	0.07	0.07	0.07	0.07
United Kingdom	0.57	0.50	0.36	0.72	0.81	0.29	0.53	0.07
Switzerland	-0.75	-0.75	-0.73	-0.73	-0.74	-0.71	-0.67	-0.75
Czechia	0.31	0.29	0.41	1.27	2.12	0.86	1.38	0.38
Hungary	1.61	0.99	0.14	0.12	0.19	0.70	0.69	0.81
Poland	1.75	1.70	1.73	1.71	1.72	0.67	1.10	0.21

Source: Bloomberg, Eurostat, Macrobond.

¹ Average rate at which prime banks are willing to lend funds to other prime banks for three months.

Table A2

Long-term interest rates¹

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
	Ten-year rates, period average, %							
Euro area	1.27	0.93	1.17	1.27	0.58	0.21	0.37	0.17
USA	2.14	1.83	2.32	2.81	2.33	0.89	1.03	1.45
Japan	0.37	-0.01	0.04	0.06	-0.08	0.00	-0.02	0.07
United Kingdom	1.79	1.22	1.18	1.41	0.88	0.32	0.40	0.66
Switzerland	0.05	-0.36	-0.09	0.03	-0.43	-0.50	-0.52	-0.28
Austria	0.75	0.38	0.58	0.69	0.06	-0.23	-0.10	-0.11
Czechia	0.58	0.43	0.98	1.98	1.55	1.13	1.24	1.65
Hungary	3.43	3.14	2.96	3.06	2.47	2.22	2.22	2.64
Poland	2.70	3.04	3.42	3.20	2.35	1.50	1.70	1.53

Source: ECB, Eurostat, Macrobond.

¹ Yields of long-term government bonds.

Table A3

Stock indices

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
	Annual change in %, period average							
Euro area: EURO STOXX	11.76	-9.67	17.16	-0.48	-0.37	-3.69	-3.23	22.20
USA: S&P 500	6.71	1.63	16.92	12.13	6.09	10.45	6.79	34.54
Japan: Nikkei 225	24.21	-11.90	19.41	10.44	-2.77	4.60	0.39	36.02
United Kingdom: FTSE100	-1.38	-1.74	13.96	-0.21	-1.17	-13.75	-10.77	6.34
Switzerland: SMI	4.23	-10.12	10.91	-0.16	9.56	4.01	6.25	11.36
Austria: ATX	1.28	-5.42	34.83	7.56	-8.95	-20.45	-16.95	27.46
Czechia: PX 50	0.83	-11.53	14.31	8.04	-3.16	-11.65	-10.09	15.78
Hungary: BUX	17.15	28.96	31.47	5.51	10.14	-10.36	-6.97	17.08
Poland: WIG	-0.31	-9.87	30.11	-2.72	-1.27	-13.79	-16.47	21.82

Source: Macrobond.

Table A4

Corporate bond spreads¹

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
<i>Percentage points, period average</i>								
Euro area								
AA	0.73	0.80	0.73	0.70	0.79	0.86	1.00	0.61
BBB	1.91	2.11	1.70	1.78	1.85	1.83	2.07	1.28
USA								
AA	1.04	0.93	0.74	0.76	0.72	0.96	1.13	0.60
BBB	2.13	2.21	1.54	1.59	1.73	2.05	2.40	1.23

Source: Macrobond.

¹ Spreads of seven- to ten-year corporate bonds against ten-year government bonds (euro area: German government bonds).**Austrian corporate and household sectors**

Table A5

Financial investment of households¹

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
<i>EUR billion, four-quarter moving sum</i>								
Currency	0.9	0.6	0.6	0.8	0.9	2.4	2.7	0.3
Deposits	6.5	10.3	8.8	11.5	11.8	17.7	12.3	16.5
Debt securities ²	-3.5	-2.7	-2.7	-1.8	-1.1	-3.3	-2.2	-3.2
Shares and other equity ³	-0.3	1.1	-0.5	0.2	1.1	5.9	4.7	2.5
Mutual fund shares	4.1	3.1	3.8	2.2	2.6	4.1	3.7	6.9
Insurance technical reserves	1.3	1.0	0.6	0.4	0.8	-0.2	0.7	0.6
Other accounts receivable	1.1	-0.2	1.8	0.9	0.7	1.9	2.2	0.3
Total financial investment	10.1	13.2	12.4	14.2	16.8	28.5	24.1	23.9

Source: OeNB (financial accounts).

¹ Including nonprofit institutions serving households.² Including financial derivatives.³ Other than mutual fund shares.

Table A6

Household¹ income and savings

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
<i>EUR billion, four-quarter moving sum</i>								
Net disposable income	193.1	201.3	208.3	215.2	222.5	220.9	216.8	223.1
Savings	13.1	15.9	15.8	16.7	19.1	32.1	21.9	32.2
Saving ratio in % ²	6.7	7.8	7.5	7.7	8.5	14.4	10.0	14.4

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

¹ Including nonprofit institutions serving households.² Saving ratio = savings / (disposable income + increase in accrued occupational pension benefits).

Table A7

Financing of nonfinancial corporations

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
<i>EUR billion, four-quarter moving sum</i>								
Debt securities ¹	0.0	0.7	-1.9	-1.5	-1.2	8.0	-0.4	5.7
Loans	5.7	14.1	14.4	16.3	21.8	3.3	18.5	1.9
Shares and other equity	2.5	2.8	11.9	-0.6	3.6	-3.6	2.9	-4.5
Other accounts payable	4.5	5.6	3.3	7.6	-2.0	-0.4	0.3	-1.5
Total external financing	12.7	23.2	27.7	21.8	22.2	7.3	21.3	1.6

Source: OeNB (financial accounts).

¹ Including financial derivatives.

Table A8

Insolvency indicators

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
Estimated default liabilities (opened insolvency proceedings, EUR million)	2,430	2,867	1,863	2,071	1,697	2,974	1,744	392
Opened insolvency proceedings (number)	3,115	3,163	3,025	2,985	3,044	1,789	1,097	701
Dismissed applications for insolvency proceedings (number)	2,035	2,063	2,054	1,995	1,974	1,228	831	358
Total insolvencies (number)	5,150	5,226	5,079	4,980	5,018	3,017	1,928	1,059

Source: Kreditschutzverband von 1870.

Table A9

Housing market indicators

	2013	2014	2015	2016	2017	2018	2019	2020
<i>(2000=100)</i>								
Residential property price index								
Vienna	196.3	204.6	209.2	217.2	220.4	232.0	243.2	259.6
Austria	156.0	161.4	168.1	180.4	187.2	200.1	208.0	222.6
Austria excluding Vienna	141.1	145.4	152.9	166.7	174.9	189.8	194.8	209.4
<i>(2015=100)</i>								
Rent prices¹								
Rents of apartments, excluding utilities (as measured in the CPI)	92.2	95.8	8.4	103.1	107.4	111.4	114.7	119.4
OeNB fundamentals indicator for residential property prices²								
Vienna	12.7	13.3	13.4	14.4	16.5	19.2	20.8	19.9
Austria	-2.8	-3.1	-1.2	2.9	7.6	11.5	12.4	11.0

Source: OeNB, Vienna University of Technology (TU Wien).

¹ Free and regulated rents.² Deviation from fundamental price in %.

Austrian financial intermediaries¹

Table A10

Structural indicators

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
	End of period							
Number of banks in Austria	738	672	628	597	573	543	572	542
Number of bank branches	4,096	3,926	3,775	3,639	3,521	3,134	3,182	3,479
Number of foreign subsidiaries	83	60	58	55	53	53	53	52
Number of branches abroad	207	209	215	219	229	231	231	227
Number of employees ¹	75,034	74,543	73,706	73,508	73,203	72,996	73,122	71,678

Source: OeNB.

¹ Number of persons, including part-time employees, employees on leave or military service, excluding blue-collar workers.

Table A11

Total assets

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
	End of period, EUR million							
Total assets on an unconsolidated basis	859,165	832,267	815,275	854,582	884,964	974,817	952,707	1,005,106
Total assets on a consolidated basis	1,056,705	946,342	948,861	985,981	1,032,285	1,136,427	1,107,021	1,168,625
Total assets of CESEE subsidiaries ¹	295,557	184,966	205,532	206,582	222,947	234,468	231,468	257,994

Source: OeNB.

¹ The transfer in ownership of UniCredit Bank Austria AG's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of figures for 2015.

Table A12

Sectoral distribution of domestic loans to nonbanks

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
	End of period, EUR million							
All currencies combined								
Nonbanks	333,743	335,644	341,149	355,869	371,790	385,384	380,376	393,600
of which: nonfinancial corporations	137,151	135,569	143,758	153,028	162,905	169,795	168,551	175,107
households ¹	146,444	152,516	156,386	161,947	168,824	174,494	170,777	178,193
general government	28,034	27,681	24,443	24,562	23,576	24,718	24,571	23,745
other financial intermediaries	22,114	19,878	16,562	16,332	16,485	16,330	16,477	16,555
Foreign currency								
Nonbanks	33,948	30,088	22,182	20,564	19,618	16,527	18,722	15,388
of which: nonfinancial corporations	5,291	4,296	3,397	3,538	3,321	2,628	3,143	2,801
households ¹	24,423	21,224	16,486	14,993	13,590	11,582	12,816	10,241
general government	2,861	2,623	943	517	471	425	459	362
other financial intermediaries	1,373	1,945	1,356	1,516	2,236	1,891	2,304	1,984

Source: OeNB.

¹ Including nonprofit institutions serving households.

Note: Figures are based on monetary statistics.

¹ The OeNB's financial indicators relate to all banks operating in Austria. For this reason, some of the figures presented here may deviate from the Financial Soundness Indicators published by the IMF.

Table A13

Loan quality¹

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
	<i>End of period, %</i>							
Nonperforming loans in % of total loans (Austria ²)	4.0	3.2	2.5	2.0	1.7	1.5	1.5	1.4
Nonperforming loans in % of total loans (consolidated)	6.5	5.2	3.4	2.6	2.2	2.0	2.0	1.9
Nonperforming loans in % of total loans (Austrian banks' CESEE subsidiaries)	11.5	8.6	4.5	3.2	2.4	2.4	2.3	2.2
Coverage ratio ³ (Austria ²)	47	59	60	62	61	68	68	71
Coverage ratio ⁴ (consolidated)	54	53	52	51	49	49	50	49
Coverage ratio ⁴ (Austrian banks' CESEE subsidiaries)	59	67	61	64	67	67	68	64

Source: OeNB.

¹ As from 2017, data are based on Financial Reporting (FINREP) including total loans and advances. Data before 2017 only include loans to households and corporations.

² Austrian banks' domestic business.

³ Total loan loss provisions in % of nonperforming loans.

⁴ Loan loss provisions on nonperforming loans in % of nonperforming loans.

Table A14

Exposure to CESEE

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
	<i>End of period, EUR million</i>							
Total exposure according to the BIS ¹	186,397	193,273	210,616	217,078	233,275	244,480	242,871	268,571
Total indirect lending to nonbanks ^{2,3}	176,728	108,738	118,268	120,816	133,169	133,437	132,798	139,452
Total direct lending ⁴	40,866	32,976	28,507	27,526	23,992	25,656	27,268	24,722
Foreign currency loans of Austrian banks' CESEE subsidiaries ³	69,317	32,576	31,027	29,836	29,766	29,376	30,455	28,755

Source: OeNB.

¹ As from mid-2017, comparability of data with earlier figures is limited due to several methodological adjustments in data collection.

² Lending (net lending after risk provisions) to nonbanks by all fully consolidated bank subsidiaries in CESEE.

³ The transfer in ownership of UniCredit Bank Austria AG's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of figures for 2015.

⁴ Cross-border lending to nonbanks and nonfinancial institutions in CESEE according to monetary statistics.

Table A15

Profitability on a consolidated basis¹

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
<i>End of period, EUR million</i>								
Operating income	28,064	22,408	22,837	24,023	24,997	24,750	11,902	12,783
of which: net interest income	18,336	14,604	14,536	15,210	15,589	15,458	7,824	7,814
fee and commission income	7,730	6,562	6,885	7,097	7,226	7,314	3,487	3,858
Operating expenses	17,612	16,687	14,752	15,661	16,733	16,530	8,629	7,854
of which: staff costs	8,959	8,774	8,415	8,602	8,740	8,461	4,246	4,182
other administrative expenses	6,830	5,820	5,571	5,630	5,673	5,835	2,977	3,022
Operating profit/loss	10,452	5,723	8,087	8,361	8,264	8,220	3,273	4,929
Risk provisioning	4,655	1,192	1,049	438	960	3,708	1,768	410
Net profit after taxes	5,244	4,979	6,577	6,916	6,713	3,668	887	3,746
%								
Return on average (total) assets ²	0.5	0.6	0.8	0.8	0.7	0.4	0.2	0.7
Cost-to-income ratio	63	74	65	65	67	67	72	61
Risk provisioning to operating profit	45	21	13	5	12	45	54	8

Source: OeNB.

¹ The transfer in ownership of UniCredit Bank Austria AG's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of figures in 2015.² Based on profits after tax, but before minority interests.

Table A16

Profitability of Austrian banks' CESEE subsidiaries¹

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
<i>End of period, EUR million</i>								
Operating income	12,261	7,753	7,914	7,926	8,442	8,243	4,029	4,164
of which: net interest income	8,431	5,135	5,304	5,467	5,827	5,651	2,898	2,770
fee and commission income	3,358	2,184	2,315	2,241	2,393	2,327	1,064	1,225
Operating expenses	6,264	4,084	4,216	4,081	4,390	4,412	2,182	2,237
of which: staff costs	2,896	1,956	2,052	2,004	2,126	2,059	1,049	1,033
other administrative expenses	2,752	1,726	1,753	1,672	1,652	1,746	837	902
Operating profit/loss	5,998	3,668	3,698	3,845	4,053	3,831	1,847	1,927
Risk provisioning	3,025	720	340	221	472	1,326	665	161
Net profit after taxes	2,050	2,354	2,627	2,913	2,837	1,941	920	1,432
%								
Return on average (total) assets	0.7	1.3	1.3	1.4	1.3	0.8	0.8	1.2
Cost-to-income ratio	51	53	53	51	52	54	54	54
Risk provisioning to operating profit	50	20	9	6	12	35	36	8

Source: OeNB.

¹ The transfer in ownership of UniCredit Bank Austria AG's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of figures for 2015.

Table A17

Solvency on a consolidated basis¹

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
	<i>End of period, EUR million</i>							
Own funds	87,793	80,699	84,983	86,529	90,928	94,257	90,679	96,399
Total risk exposure (i.e. risk-weighted assets)	537,447	442,870	449,451	465,623	486,507	482,394	487,227	498,516
	<i>%</i>							
Total capital adequacy ratio	16.3	18.2	18.9	18.6	18.7	19.5	18.6	19.3
Tier 1 capital ratio	12.9	14.9	15.9	16.0	16.3	17.2	16.3	17.1
Common equity tier 1 (CET1) ratio	12.8	14.9	15.6	15.4	15.6	16.1	15.5	16.1
Leverage ratio (transitional)	x	6.9	7.3	7.5	7.6	7.4	7.1	7.7

Source: OeNB.

¹ The transfer in ownership of UniCredit Bank Austria AG's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of figures for 2015.

Table A18

Market indicators of selected Austrian financial institutions

	2014	2015	2016	2017	2018	2019	2020	Sep. 2021
	<i>% of end-2014 prices, end of period</i>							
Share prices								
Erste Group Bank	100	150	145	188	151	174	130	198
Raiffeisen Bank International	100	109	139	241	177	179	133	181
EURO STOXX Banks	100	95	87	97	65	72	55	75
Uniq	100	97	93	113	101	117	82	99
Vienna Insurance Group	100	68	57	69	55	69	56	67
EURO STOXX Insurance	100	116	109	120	109	134	116	128
	<i>% , end of period</i>							
Relative valuation: share price-to-book value ratio								
Erste Group Bank	80	108	95	115	89	97	69	100
Raiffeisen Bank International	48	50	59	100	69	62	46	60
EURO STOXX Banks	77	74	72	83	56	61	49	67
Uniq	78	74	69	86	81	83	57	71
Vienna Insurance Group	98	79	62	71	57	64	52	61
EURO STOXX Insurance	93	102	89	105	92	101	82	94

Source: Bloomberg.

Table A19

Key indicators of Austrian insurance companies

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
<i>End of period, EUR million</i>								
Business and profitability								
Premiums	17,342	16,920	16,975	17,178	17,555	19,082	10,438	10,635
Expenses for claims and insurance benefits	15,514	14,751	14,727	14,088	15,016	15,764	7,928	8,225
Underwriting results	475	560	581	507	618	554	429	464
Profit from investments	3,216	3,051	2,815	2,528	3,118	1,771	859	1,831
Profit from ordinary activities	1,354	1,414	1,244	1,168	1,693	744	685	1,348
Total assets	114,495	114,707	137,280	133,082	138,411	141,080	136,107	144,098
Investments								
Currency and deposits	x	3,247	2,749	3,402	2,732	2,681	2,960	3,960
Debt securities	x	55,006	55,616	53,830	54,679	54,331	53,772	51,356
of which: issued by domestic residents	x	16,760	16,157	15,342	14,832	13,942	14,435	12,706
issued by euro area residents (other than domestic)	x	27,101	27,442	27,001	28,269	29,461	28,391	28,073
issued by non-euro area residents	x	11,145	12,017	11,487	11,577	10,928	10,945	10,578
Shares and other equity	x	22,474	21,258	19,677	19,413	21,178	17,688	23,599
Investment fund shares (incl. money market funds)	x	33,981	34,877	33,414	37,498	37,702	35,623	39,268
Insurance technical reserves and related claims	x	3,568	3,128	2,683	2,713	2,994	3,148	3,458
Risk capacity¹ (median solvency capital requirement), %	375	x	276	255	238	220	199	221

Source: FMA, OeNB.

¹ A new reporting system based on Solvency II was introduced in 2017; therefore, some indicators cannot be compared with historical values.

Table A20

Assets held by Austrian mutual funds

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
<i>End of period, EUR million</i>								
Domestic securities	52,970	54,382	54,824	52,480	54,114	56,278	52,354	60,377
of which: debt securities	13,609	13,278	11,879	11,313	10,759	10,563	10,678	10,214
stocks and other equity securities	3,530	4,283	4,678	3,607	4,108	3,673	3,059	4,287
Foreign securities	114,833	120,330	128,836	121,038	140,616	146,180	134,806	159,108
of which: debt securities	70,326	69,911	70,353	67,956	72,949	74,332	72,354	75,201
stocks and other equity securities	18,521	20,145	22,924	20,747	27,983	31,535	25,542	39,569
Net asset value	167,802	174,712	183,661	173,518	194,730	202,458	187,160	219,486
of which: retail funds	91,626	94,113	97,095	89,923	101,536	105,467	97,092	115,164
institutional funds	76,177	80,599	86,572	83,600	93,194	96,938	90,041	104,322
Consolidated net asset value	143,249	148,682	156,173	154,235	168,013	175,248	162,658	187,810

Source: OeNB.

Table A21

Structure and profitability of Austrian fund management companies

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
<i>End of period, EUR million</i>								
Total assets	745	691	674	655	716	706	663	724
Operating profit	184	157	177	177	192	209	95	135
Net commissions and fees earned	411	402	407	407	433	453	223	258
Administrative expenses ¹	266	284	267	251	260	259	127	132
Number of fund management companies	29	29	30	24	21	21	21	21
Number of reported funds	2,077	2,029	2,020	2,017	1,935	1,953	1,955	1,950

Source: OeNB.

¹ Administrative expenses are calculated as the sum of staff and material expenses.

Table A22

Assets held by Austrian pension funds

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
<i>End of period, EUR million</i>								
Total assets	19,646	20,839	22,323	21,494	24,341	24,976	23,213	23,977
of which: direct investment	990	835	848	863	769	789	648	662
mutual funds	18,656	20,004	21,475	20,631	23,572	24,187	22,565	23,315
stocks	6,200	6,972	7,867	7,034	8,317	9,079	7,841	9,457
debt	9,552	9,521	9,054	9,724	10,540	9,294	9,617	8,210
real estate	690	754	1,165	978	1,142	1,369	1,209	1,266
cash and deposits	1,850	1,863	2,192	1,632	1,711	1,973	1,834	1,652

Source: OeNB, FMA.

Table A23

Assets held by Austrian severance funds

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
<i>End of period, EUR million</i>								
Total direct investment	1,565	1,682	1,893	2,416	2,621	2,916	2,791	2,497
of which: euro-denominated	1,502	1,647	1,847	2,348	2,549	2,780	2,648	2,446
foreign currency-denominated	63	35	46	68	72	136	143	51
accrued income claims from direct investment	14	15	13	12	9	9	8	7
Total indirect investment	6,741	7,745	8,720	9,674	10,686	11,733	10,722	13,052
of which: total of euro-denominated investment in mutual fund shares	5,790	6,743	7,429	7,989	8,724	9,803	9,046	10,263
total of foreign currency-denominated investment in mutual fund shares	951	1,002	1,291	1,685	1,962	1,930	1,676	2,789
Total assets assigned to investment groups	8,294	9,412	10,597	12,052	13,288	14,563	13,488	15,462

Source: OeNB.

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

Table A24

Transactions and system disturbances in payment and securities settlement systems

	2015	2016	2017	2018	2019	2020	H1 20	H1 21
Large-value payment system (domestic, operated by the OeNB)	<i>Number of transactions in million, value of transactions in EUR billion</i>							
Number	1	1	1	1	1	1	1	1
Value	6,381	4,316	3,690	1,536 ¹	1,412	1,651	623	969
System disturbances	1	4	0	3	0	0	0	1
Securities settlement systems								
Number	2	2	2	2	2	2	1	1
Value	315	335	701 ²	658	639	700	400	473
System disturbances	3	3	0	3	1	0	0	1
Card payment systems								
Number	901	963	1,061	1,178	1,299	1,350	641	700
Value	97	101	108	116	125	115	60	57
System disturbances	2	4	1	2	1	3	1	0
Participation in international payment systems								
Number	144	166	191	217	242	290	135	162
Value	2,420	3,029	3,242	3,831	3,304	2,252	1,138	1,050
System disturbances	0	0	0	0	0	0	0	0

Source: OeNB.

¹ Liquidity transfers from participants' domestic accounts to their own TARGET2 accounts are no longer included under domestic transactions.² Free-of-payment (FOP) transactions were first included in the value in 2017.