

Annex of Tables

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Cutoff date for data: November 20, 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.

International Environment

Table A1

Exchange Rates

	2005	2006	2007	2008	2006	2007	2008	2009
Year					1 st half			
	Period average (per EUR 1)							
U.S. dollar	1.24	1.26	1.37	1.47	1.23	1.33	1.53	1.33
Japanese yen	136.86	146.06	161.25	152.35	142.16	159.61	160.56	127.27
Pound sterling	0.68	0.68	0.68	0.80	0.69	0.67	0.78	0.89
Swiss franc	1.55	1.57	1.64	1.59	1.56	1.63	1.61	1.51
Czech koruna	29.79	28.34	27.76	24.96	28.49	28.15	25.19	27.15
Hungarian forint	248.00	264.10	251.30	251.70	260.60	250.30	253.70	290.00
Polish zloty	4.02	3.90	3.78	3.52	3.89	3.84	3.49	4.47
Slovak koruna ¹	38.60	37.21	33.78	31.27	37.56	34.05	32.22	30.13
Slovenian tolar ¹	239.60	239.60	239.60	239.60	239.60	239.60	239.60	239.60

Source: Thomson Reuters.

¹ From January 1, 2007 (Slovenian tolar) and January 1, 2009 (Slovak koruna): irrevocable conversion rate against the euro.

Table A2

Key Interest Rates

	2005	2006		2007		2008		2009
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
	End of period, %							
Euro area	2.25	2.75	3.50	4.00	4.00	4.00	2.50	1.00
U.S.A.	4.25	5.25	5.25	5.25	4.25	2.00	0.25	0.25
Japan	0.00	0.03	0.28	0.61	0.46	0.57	0.10	0.11
United Kingdom	4.50	4.50	5.00	5.50	5.50	5.00	2.00	0.50
Switzerland ¹	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	0.00–0.75
Czech Republic	2.00	2.00	2.50	2.75	3.50	3.75	2.25	1.50
Hungary	6.00	6.25	8.00	7.75	7.50	8.50	10.00	9.50
Poland	4.50	4.00	4.00	4.50	5.00	6.00	5.00	3.50
Slovak Republic ²	3.00	4.00	4.75	4.25	4.25	4.25	2.50	x
Slovenia ³	3.75	3.50	3.75	x	x	x	x	x

Source: Eurostat, Thomson Reuters, national sources.

¹ SNB target range for three-month LIBOR.

² From 2009 onwards: see euro area.

³ 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	2006	2007	2008	2009
Year					1 st half			
<i>Three-month rates, period average, %</i>								
Euro area	2.19	3.08	4.28	4.63	2.75	3.94	4.67	1.67
U.S.A.	3.57	5.20	5.30	2.92	4.99	5.36	3.01	1.05
Japan	0.09	0.31	0.73	0.85	0.16	0.63	0.85	0.66
United Kingdom	4.70	4.80	5.95	5.49	4.59	5.61	5.79	1.72
Switzerland	0.80	1.51	2.55	2.57	1.25	2.32	2.79	2.96
Czech Republic ¹	2.01	2.30	3.10	4.04	2.10	2.67	4.07	2.52
Hungary	7.07	7.00	7.75	8.87	6.25	7.95	8.18	9.64
Poland	5.29	4.21	4.74	6.36	4.22	4.32	6.12	4.63
Slovak Republic	2.93	4.32	4.34	4.15	3.71	4.34	4.31	x
Slovenia ¹	4.03	3.58	x	x	x	x	x	x

Source: Bloomberg, Eurostat, Thomson Reuters.

¹ From 2007 (Slovenia) and 2009 (Slovak Republic) onwards: see euro area.

Table A4

Long-Term Interest Rates

	2005	2006	2007	2008	2006	2007	2008	2009
Year					1 st half			
<i>Ten-year rates, period average, %</i>								
Euro area	3.41	3.83	4.31	4.24	3.78	4.23	4.26	3.79
U.S.A.	4.54	4.88	4.80	4.22	4.96	4.90	4.47	3.81
Japan	1.37	1.74	1.67	1.49	1.73	1.70	1.50	1.36
United Kingdom	4.39	4.45	5.00	4.49	4.40	4.97	4.78	3.54
Switzerland	2.10	2.52	2.93	2.90	2.54	2.82	3.14	2.30
Czech Republic	3.54	3.80	4.30	4.63	3.70	4.05	4.74	4.98
Hungary	6.60	7.12	6.74	8.24	6.91	6.77	7.95	10.31
Poland	5.22	5.23	5.48	6.07	5.06	5.27	6.02	6.08
Slovak Republic	3.52	4.41	4.49	4.72	4.13	4.35	4.52	4.87
Slovenia	3.81	3.85	4.53	4.61	3.76	4.43	4.51	4.75

Source: Eurostat, national sources.

Table A5

Corporate Bond Spreads

	2005	2006	2007	2008	2006	2007	2008	2009
Year					1 st half			
<i>Period average, percentage points</i>								
Spreads of 7- to 10-year Euro area corporate bonds against euro area government bonds of same maturity								
AAA	0.12	0.18	0.27	0.70	0.16	0.21	0.53	0.97
BBB	0.98	1.24	1.26	3.55	1.22	1.00	2.58	6.31
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	0.28	0.43	1.53	2.50
BBB	0.76	1.03	1.50	4.16	0.90	1.12	3.10	6.05

Source: Merrill Lynch via Thomson Reuters.

Table A6

Stock Indices¹

	2005	2006	2007	2008	2006	2007	2008	2009
Year					1 st half			
<i>Period average</i>								
Euro area: EURO STOXX	294	357	416	314	348	416	359	210
U.S.A.: S&P 500	1,207	1,311	1,477	1,221	1,282	1,461	1,362	851
Japan: Nikkei 225	12,421	16,124	16,984	13,592	16,199	17,521	13,595	8,627
Austria: ATX	2,996	3,938	4,619	3,358	3,947	4,636	4,030	1,804
Czech Republic: PX50	1,254	1,480	1,776	1,359	1,477	1,737	1,580	818
Hungary: BUX	18,990	22,528	26,086	19,744	22,505	24,844	22,760	12,692
Poland: WIG	29,538	43,100	58,988	40,681	39,934	57,550	47,246	26,771
Slovak Republic: SAX16	436	403	422	431	406	410	450	338
Slovenia: SBI20	4,679	5,223	9,818	7,563	4,747	8,090	9,141	3,831

Source: Thomson Reuters.

¹ EURO STOXX: Dezember 31, 1991 = 100, S&P 500: November 21, 1996 = 100, Nikkei 225: April 3, 1950 = 100, ATX: Jänner 2, 1991 = 1,000, PX50: April 6, 1994 = 1,000, BUX: Jänner 2, 1991 = 1,000, WIG: April 16, 1991 = 1,000, SAX16: September 14, 1993 = 100, SBI20: Dezember 13–31, 1993 = 1,000.

Table A7

Gross Domestic Product

	2005	2006	2007	2008	2006	2007	2008	2009
Year					1 st half			
<i>Annual change in %, period average</i>								
Euro area	1.7	2.9	2.6	0.6	2.9	2.9	1.9	-4.9
U.S.A.	2.9	2.8	2.0	1.1	3.2	1.6	1.8	-3.6
Japan	1.9	2.0	2.3	-0.7	2.6	2.4	1.1	-7.8
Austria	2.9	3.4	3.1	1.8	3.4	3.3	2.9	-4.2
Czech Republic	6.4	7.0	6.1	2.6	7.0	6.7	3.4	-5.0
Hungary	4.1	4.1	1.2	0.4	4.3	1.7	1.7	-6.4
Poland	3.7	6.2	6.7	5.0	5.6	7.0	6.3	1.2
Slovak Republic	6.5	8.5	10.4	6.4	8.1	8.9	8.1	-5.5
Slovenia	4.6	6.2	6.8	3.4	5.5	7.3	5.4	-9.0

Source: Eurostat, national sources.

Table A8

Current Account

	2005	2006	2007	2008	2006	2007	2008	2009
Year					1 st half			
	% of GDP, cumulative							
Euro area	0.3	0.2	0.2	-0.9	-0.5	0.1	-1.1	-1.5
U.S.A.	-5.8	-5.9	-5.2	-4.6	-6.2	-5.7	-5.1	-2.2
Japan	3.6	3.9	4.8	3.2	3.8	4.9	4.1	..
Austria	2.1	2.5	3.3	3.3	2.8	3.9	2.5	2.3
Czech Republic	-1.3	-2.6	-3.2	-3.1	-0.7	-1.2	-1.5	-0.4
Hungary	-7.2	-7.5	-6.8	-7.2	-8.2	-7.6	-6.1	-0.2
Poland	-1.2	-2.7	-4.7	-5.1	-2.4	-4.8	-5.4	-0.6
Slovak Republic	-8.5	-7.0	-5.4	-6.6	-6.8	-3.8	-6.7	-3.1
Slovenia	-1.7	-2.5	-4.8	-6.2	-0.3	-2.5	-5.0	0.3

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	2006	2007	2008	2009
Year					1 st half			
	Annual change in %, period average							
Euro area	2.2	2.2	2.1	3.3	2.4	1.9	3.5	0.6
U.S.A.	3.4	3.2	2.8	3.6	3.8	2.5	4.2	-0.6
Japan	-0.3	0.3	0.0	1.4	0.0	-0.1	1.2	-0.6
Austria	2.1	1.7	2.2	3.2	1.7	1.8	3.5	0.6
Czech Republic	1.6	2.1	3.0	6.3	2.4	2.1	7.1	1.2
Hungary	3.5	4.0	7.9	6.0	2.5	8.7	6.8	3.1
Poland	2.2	1.3	2.6	4.2	1.2	2.1	4.4	3.9
Slovak Republic	2.8	4.3	1.9	3.9	4.4	1.9	3.7	1.7
Slovenia	2.5	2.5	3.8	5.5	2.7	2.9	6.4	1.1

Source: Eurostat.

The Real Economy in Austria

Table A10

Financial Investment of Households

	2005	2006	2007	2008 ³	2006	2007	2008	2009 ³
Year					1 st half			
Transactions, EUR million								
Currency and deposits ¹	5,669	7,850	14,536	14,247	3,332	9,950	10,530	7,719
Securities (other than shares) ²	1,520	1,485	3,812	5,338	844	1,823	2,535	-689
Shares (other than mutual fund shares)	2,677	2,357	14	1,301	1,947	-588	751	870
Mutual fund shares	3,761	2,078	-341	-4,138	1,698	660	-1,436	-391
Insurance technical reserves	5,666	5,214	3,424	2,726	2,882	1,089	854	2,304
Total financial investment	19,293	18,984	21,445	19,474	10,703	12,934	13,234	9,813

Source: OeNB.

¹ Including loans and other assets.

² Including financial derivatives.

³ Preliminary data.

Table A11

Household Income, Savings and Credit Demand

	2005	2006	2007	2008
Year				
Year-end, EUR billion				
Net disposable income	147.5	155.4	162.2	168.8
Savings	14.6	16.9	19.0	20.3
Saving ratio in % ¹	9.9	10.9	11.7	12.0
MFI loans to households	111.27	115.48	123.24	125.31

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

	2005	2006	2007	2008 ¹	2006	2007	2008	2009 ¹
Year					1 st half			
Transactions, EUR million								
Securities (other than shares)	4,253	2,704	4,595	2,895	1,147	1,874	592	2,461
Loans	6,652	6,687	14,075	11,604	-1,070	5,200	7,201	-1,716
Shares and other equity ²	60,647	8,301	37,762	9,996	6,421	8,264	5,723	2,591
Other accounts payable	132	453	1,583	1,038	421	1,141	1,317	1,560
Total debt	71,684	18,145	58,015	25,533	6,919	16,479	14,833	4,896

Source: OeNB.

¹ Preliminary data.

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

Table A13

Insolvency Indicators

	2005	2006	2007	2008	2006	2007	2008	2009
	Year				1 st half			
	<i>EUR million</i>							
Default liabilities	2.426	2.569	2.441	2.969	1.101	1.151	1.110	1.978
	<i>Number</i>							
Defaults	3.203	3.084	3.023	3.270	1.547	1.548	1.619	1.904

Source: Kreditschutzverband von 1870.

Table A14

Selected Financial Ratios of the Manufacturing Sector

	2005	2006	2007	2008
	<i>Median, %</i>			
Self-financing and investment ratios				
Cash flow, as a percentage of turnover	7.95	8.05	7.83	..
Investment ratio ¹	1.75	1.90	1.81	..
Reinvestment ratio ²	57.14	65.08	69.41	..
Financial structure ratios				
Equity ratio	16.67	17.99	23.02	..
Risk-weighted capital ratio	22.34	23.12	28.76	..
Bank liability ratio	37.44	35.96	30.49	..
Government debt ratio	8.96	9.72	9.15	..

Source: OeNB.

¹ Investments x 100 / net turnover.

² Investments x 100 / credit write-offs.

Financial Intermediaries in Austria¹

Table A15

Total Assets and Off-Balance-Sheet Operations

	2005		2006		2007		2008		2009
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	June 30
<i>End of period, EUR million</i>									
Total assets on an unconsolidated basis	725,726	765,258	797,758	859,343	899,542	971,976	1,069,100	1,058,394	
of which: total domestic assets	479,816	493,966	504,237	518,713	548,516	581,756	692,565	693,466	
total foreign assets	245,910	271,292	293,521	340,630	351,027	390,220	376,535	364,928	
Interest rate contracts	1,247,825	1,278,429	1,360,613	1,450,249	1,689,633	1,513,399	1,722,585	1,754,974	
Foreign exchange derivatives	240,564	264,876	279,686	369,009	347,248	393,964	506,924	454,203	
Other derivatives	17,731	21,751	20,103	21,067	19,381	22,075	27,639	29,590	
Derivatives total	1,506,120	1,565,056	1,660,402	1,840,325	2,056,262	1,929,438	2,257,148	2,238,767	
Total assets on a consolidated basis	847,627	874,322	927,751	1,037,390	1,073,258	1,161,704	1,175,646	1,159,213	

Source: OeNB.

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

Table A16

Profitability on an Unconsolidated Basis

	2006		2007		2008		2009		2005		2006		2007		2008	
	1 st half								Year							
<i>End of period, EUR million</i>																
Net interest income	3,562	3,568	3,978	4,396	7,094	7,170	7,399	8,248								
Income from securities and participating interests	1,198	1,387	1,470	1,492	2,700	2,878	3,521	7,193								
Net fee-based income	2,169	2,453	2,157	1,810	3,941	4,301	4,710	4,218								
Net profit/loss on financial operations	446	361	-55	338	642	688	290	-812								
Other operating income	686	758	826	739	1,333	1,581	1,592	1,710								
Operating income	8,062	8,527	8,376	8,775	15,710	16,618	17,512	20,557								
Staff costs	2,624	2,654	2,870	2,870	5,036	5,451	5,468	5,776								
Other administrative expenses	1,706	1,800	1,880	1,839	3,332	3,516	3,703	3,952								
Other operating expenses	838	843	757	734	1,694	1,828	1,678	1,689								
Total operating expenses	5,168	5,297	5,507	5,443	10,063	10,795	10,849	11,416								
Operating profit/loss	2,894	3,230	2,869	3,332	5,647	5,823	6,663	9,141								
Net risk provisions from credit business ¹	1,637	1,257	1,867	3,041	2,014	1,845	2,012	4,201								
Net risk provisions from securities business ¹	-723	-404	-180	421	-408	-2,875	-430	2,801								
Annual surplus ¹	3,931	4,702	3,766	2,535	3,734	3,957	4,787	1,891								
Return on assets ^{1, 2, 3}	0.53	0.57	0.40	0.24	0.56	0.52	0.56	0.19								
Return on equity (tier 1 capital) ^{1, 2, 3}	10.5	10.1	6.4	3.7	11.6	10.3	9.60	3.0								
Interest income to gross income (%)	44	42	48	50	45	43	42	40								
Operating expenses to gross income (%)	64	62	66	62	64	65	62	56								

Source: OeNB.

¹ Data referring to the first half of the year are expected year-end values.² Annual surplus in % of total assets and tier 1 capital, respectively.³ Retrospective modified due to a change of calculation.

¹ Since 2007, the International Monetary Fund (IMF) has published Financial Soundness Indicators (FSI) for Austria (see also www.imf.org). 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

	2006	2007	2008	2009	2005	2006	2007	2008
	1 st half				Year			
<i>End of period, EUR million</i>								
Operating income	11,713	13,929	16,811	19,215	21,153	23,993	28,093	33,642
Operating expenses ¹	7,224	8,184	8,054	7,794	13,389	14,758	17,041	16,530
Operating profit/loss	4,488	5,745	5,617	8,450	7,765	9,235	11,052	7,855
Result before minority interests	3,712	4,087	3,805	3,535	5,341	8,696	8,015	1,100
Return on assets ^{2,4}	0,87	0,92	0,69	0,47	0,68	0,98	0,79	0,09
Return on equity (tier 1 capital) ^{2,4}	20,3	21,0	15,2	9,7	16,6	24,0	18,2	2,0
Interest income to gross income (%)	60	61	54	50	62	62	64	57
Operating expenses to gross income (%) ³	62	59	67	56	63	62	61	77

Source: OeNB.

¹ As from 2008 on, operating expenses refer to staff costs and other administrative expenses only.² End-of-period result expected for the full year before minority interests as a percentage of average total assets and average tier 1 capital, respectively.³ All figures represent the ratio of total operating expenses to total operating income.⁴ Retrospective modified due to a change of calculation.

Note: Due to changes in reporting, the comparability of consolidated values as from 2008 with earlier values is limited.

Table A18

Sectoral Distribution of Loans

	2005		2006		2007		2008		2009	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, EUR million</i>										
Nonfinancial corporations	108,944	114,552	116,078	118,012	121,992	127,711	133,608	131,972		
of which: foreign currency-denominated loans	14,604	14,048	12,586	10,501	9,884	10,667	12,134	11,263		
Households ¹	107,561	109,255	111,404	114,998	117,601	119,778	124,221	122,379		
of which: foreign currency-denominated loans	33,316	34,395	34,266	33,383	32,279	34,758	38,182	36,271		
General government	29,141	30,205	28,662	27,296	26,303	26,795	25,073	25,994		
of which: foreign currency-denominated loans	2,160	2,159	1,862	1,489	1,603	1,736	1,652	1,709		
Other financial intermediaries	19,366	20,524	22,001	20,758	21,646	22,033	25,770	25,249		
of which: foreign currency-denominated loans	3,216	3,491	3,353	3,142	2,930	3,079	3,529	3,381		
Foreign nonbanks	69,273	74,249	80,985	88,217	103,983	113,057	125,684	121,922		
of which: foreign currency-denominated loans	28,534	29,515	31,378	33,961	38,027	39,182	42,600	38,319		
Nonbanks total	334,286	348,785	359,129	369,282	391,524	409,373	434,355	427,515		
of which: foreign currency-denominated loans	81,830	83,608	83,445	82,476	84,723	89,422	98,096	90,943		
Banks	201,117	218,833	230,320	264,854	263,344	313,897	363,123	353,198		
of which: foreign currency-denominated loans	56,915	63,313	62,467	70,077	69,652	84,560	108,405	96,271		

Source: OeNB.

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

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

Table A19

Foreign Currency-Denominated Claims on Domestic Non-MFIs

	2005		2006		2007		2008		2009	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
	<i>End of period, % of total foreign currency-denominated claims on domestic non-MFIs¹</i>									
Swiss franc	89.0	89.8	90.7	89.8	88.5	88.4	86.1	86.5		
Japanese yen	3.9	3.0	2.8	2.8	3.6	3.2	5.5	5.4		
U.S. dollar	6.3	6.5	5.5	5.4	5.1	6.1	6.9	6.7		
Other foreign currencies	0.8	0.7	1.0	2.0	2.8	2.3	1.5	1.4		

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.

Table A20

Loan Quality

	2005		2006		2007		2008		2009	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
	<i>End of period, % of claims</i>									
Specific loan loss provisions for loans to nonbanks	3.1	3.1	2.9	2.7	2.4	2.3	2.2	2.5		
Nonperforming loans	2.6	x	2.1	x	1.7	x	2.0	x		
	<i>End of period, % of tier 1 capital</i>									
Nonperforming loans	52.6	x	39.0	x	25.5	x	31.5	x		

Source: OeNB.

Table A21

Market Risk¹

	2005		2006		2007		2008		2009	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, EUR million and % resp.</i>										
Interest rate risk										
Basel ratio for interest rate risk, % ²	6.6	6.3	5.6	5.2	4.5	4.5	3.9	3.7		
Capital requirement for the position risk of interest rate instruments in the trading book	703.0	792.6	737.3	980.0	1.082.6	856.9	953.3	911.3		
Exchange rate risk										
Capital requirement for open foreign exchange positions	93.3	101.8	75.2	89.1	74.1	99.7	110.3	89.1		
Equity price risk										
Capital requirement for the position risk of equities in the trading book	95.9	94.0	101.0	211.6	180.6	204.8	186.9	166.1		

Source: OeNB.

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

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

Table A22

Liquidity Risk

	2005		2006		2007		2008		2009	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, %</i>										
Short-term loans to short-term liabilities	65.4	67.4	66.2	70.1	64.0	69.8	67.0	74.2		
Short-term loans and other liquid assets to short-term liabilities	115.8	117.7	115.0	118.7	109.9	112.7	109.0	125.0		
Liquid resources of the first degree: 5% quantile of the ratio between available and required liquidity of degree 1 ¹	178.6	173.0	152.4	134.4	140.0	140.2	149.4	143.3		
Liquid resources of the second degree: 5% quantile of the ratio between available and required liquidity of degree 2	118.5	118.7	111.5	114.1	110.2	113.1	113.5	116.8		

Source: OeNB.

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

Table A23

Solvency

	2005		2006		2007		2008		2009	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
	<i>End of period, eligible capital and tier 1 capital, respectively, as a percentage of risk-weighted assets</i>									
Consolidated capital adequacy ratio	11.31	11.99	11.32	12.14	11.59	10.96	11.02	12.07		
Consolidated tier 1 capital ratio	7.73	8.49	7.79	8.52	8.13	7.72	7.73	8.71		

Source: OeNB.

Note: Unconsolidated data are not published anymore.

Table A24

Austrian Banks' Exposure to CESEE

	27.06.05		2006		29.06.05		30.06.05		01.07.05	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
	<i>End of period, EUR million</i>									
Total assets of subsidiaries ¹	133,021	142,987	158,736	201,394	231,742	261,400	267,484	256,842		
of which: NMS-2004 ²	90,365	97,093	92,805	103,482	115,377	132,770	131,809	127,693		
NMS-2007 ³	9,579	9,947	26,095	32,059	36,776	39,855	40,679	41,044		
SEE ⁴	23,810	23,525	26,303	41,068	43,876	45,559	46,745	47,292		
CIS ⁵	9,267	12,423	13,533	24,786	35,713	43,216	48,251	40,813		
Total sovereign risk exposure as defined by the BIS ⁶	x	x	x	168,848	190,775	191,672	199,493	186,232		
of which: NMS-2004 ²	x	x	x	86,577	96,249	105,536	111,065	103,289		
NMS-2007 ³	x	x	x	28,491	32,608	33,427	34,034	33,704		
SEE ⁴	x	x	x	34,800	38,520	27,301	27,928	27,300		
CIS ⁵	x	x	x	18,980	23,398	25,408	26,466	21,939		

Source: OeNB.

¹ Excluding Bank Austria's nonconsolidated joint venture in Turkey (Yapi ve Kredi Bankasi).² Member States that joined the EU in 2004: Estonia (EE), Latvia (LV), Lithuania (LT), Poland (PL), Slovakia (SK), Slovenia (SI), Czech Republic (CZ) and Hungary (HU).³ Member States that joined the EU in 2007: Bulgaria (BG) and Romania (RO).⁴ Southeastern Europe (SEE): Albania (AL), Bosnia and Herzegovina (BA), Croatia (HR), Montenegro (ME), FYR Macedonia (MK), Serbia (RS) and Turkey (TR).⁵ Commonwealth of Independent States: Armenia (AM), Azerbaijan (AZ), Georgia (GE), Kazakhstan (KZ), Kyrgyzstan (KG), Moldova (MD), Russia (RU), Tajikistan (TJ), Turkmenistan (TM), Ukraine (UA), Uzbekistan (UZ) and Belarus (BY).⁶ Total sovereign risk exposure as defined by the BIS here includes banks with Austrian majority ownership only.

Note: Due to changes in reporting, the comparability of values as from 2008 with earlier values is limited.

Table A25

Profitability of Austrian Banks' Subsidiaries¹ in CESEE

	28.06.05	29.06.05	30.06.05	01.07.05	27.06.05	28.06.05	29.06.05	30.06.05
	1 st half				entire year			
<i>End of period, EUR million</i>								
Operating income	3,412	4,815	6,515	6,638	5,731	6,524	10,178	14,102
of which: net interest income	2,201	3,145	4,301	4,253	3,676	4,206	6,748	9,231
income from securities and participating interests	x	x	58	40	x	x	x	103
fee-based income	1,039	1,353	1,658	1,406	1,494	1,898	2,847	3,432
trading income	x	x	40	785	x	x	x	46
other income	172	316	458	153	561	420	583	1,291
Operating expenses	1,848	2,605	3,353	3,122	3,251	3,697	5,495	6,961
of which: staff costs	x	x	1,551	1,401	x	x	x	3,200
other expenses	x	x	1,802	1,720	x	x	x	3,761
Operating profit/loss	1,563	2,209	3,161	3,516	2,480	2,826	4,683	7,141
Value adjustments and provisions	x	x	636	2,024	x	x	x	2,277
Net result after tax	1,011	1,512	2,065	1,190	1,658	1,730	3,104	4,219
Return on assets ²	1,5%	1,7%	1,7%	0,9%	1,4%	1,3%	1,6%	1,7%
Loan loss provision ratio ³	2,6%	2,6%	3,7%	3,9%	2,8%	2,4%	2,6%	2,9%

Source: OeNB.

¹ Excluding Bank Austria's nonconsolidated joint venture in Turkey (Yapi ve Kredi Bankasi).² End-of-period result expected for the full year after tax as a percentage of average total assets.³ Provisions on loans and receivables relative to gross claims against customers.

Note: Due to changes in reporting, the comparability of values as from 2008 with earlier values is limited. Furthermore, some items have been available in detail only since 2008.

Table A26

Key indicators of Austrian Insurance Companies¹

	2007	2008		2009	Change y-o-y
	Dec.	June	Dec.	June	% change June 2009 (y-o-y)
<i>End of period, EUR million</i>					
Business and profitability					
Premiums	15,739	8,321	16,180	8,362	0.5
Expenses for claims and insurers benefit	10,797	5,568	11,608	5,869	5.4
Underwriting results	301	131	-119	96	-26.7
Profit from investments	4,168	1,194	2,370	1,245	4.3
Profit from ordinary activities	1,773	335	411	349	4.8
Total Assets	86,951	91,570	93,911	96,081	4.9
Investments					
Total Investments	81,036	85,244	87,698	90,120	5.7
of which: debt securities	32,989	34,988	35,209	36,376	4.0
of which: stocks and other equity securities ²	11,452	11,182	12,531	12,728	13.8
of which: real estate	4,818	4,781	5,138	5,188	8.5
Investments for unit-linked and index-linked life insurance	8,894	9,291	9,319	10,513	13.2
Exposure versus domestic banks	14,854	17,478	17,423	17,355	-0.7
Custody account claims on deposits on reinsurers	x	1,299	1,272	1,250	-3.8
Risk Capacity (Solvency Ratio)	261%	x	340%	x	

Source: FMA, OeNB.

¹ Semiannual data exclusive of reinsurance transactions, based on quarterly returns.² Contains shares, share certificates (listed and not listed) and all equity instruments held by investment funds.

Table A27

Assets Held by Austrian Mutual Funds

	2005		2006		2007		2008		2009
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	June 30
<i>End of period, EUR million</i>									
Domestic securities	55,724	55,788	58,332	60,313	58,920	54,428	48,530	48,842	
of which: debt securities	20,350	18,302	17,632	15,892	14,938	13,774	14,602	16,325	
stocks and other equity securities	2,957	3,141	3,930	4,220	3,812	3,527	1,474	2,144	
Foreign securities	100,961	103,742	110,528	114,007	106,726	94,487	78,894	80,326	
of which: debt securities	68,054	69,481	70,280	71,374	66,473	61,809	57,599	57,463	
stocks and other equity securities	22,273	21,882	25,186	26,231	23,723	16,598	8,899	10,086	
Other assets	43,051	46,724	51,832	56,603	56,700	53,207	44,849	43,150	
Total assets	156,685	159,530	168,860	174,320	165,646	148,915	127,423	129,168	
of which: retail funds	112,716	113,036	120,402	124,666	117,864	103,885	82,743	80,381	
Institutional funds	43,969	46,494	48,458	49,654	47,782	45,030	44,680	48,786	
Assets invested in mutual funds	132,961	134,551	140,829	144,550	137,092	124,129	105,609	107,072	
changed by: change in net assets ^{1,2}	6,081	5,262	-713	1,006	-4,084	-3,609	-8,482	-765	
cash outflow from distributions on the payment date ¹	2,231	1,444	2,326	1,347	2,499	1,070	1,965	1,153	
valuation changes and investment income ^{1,3}	6,640	-2,228	9,317	4,062	-875	-8,283	-8,074	3,381	

Source: OeNB.

¹ The figures concerning the change of assets invested in mutual funds are semi-annual figures.² Net balance of capital inflows and outflows (excluding changes in domestic mutual fund shares).³ Amount by which assets under management have grown or shrunk due to changes in market value or the realization of gains (losses) on sales of assets.

Table A28

Structure and Profitability of Austrian Fund Management Companies

	2005		2006		2007		2008		2009
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	June 30
<i>End of period, EUR million</i>									
Total assets	427	427	537	510	544	453	504	546	
Operating income ¹	129	69	138	116	178	80	89	45	
Net commissions and fees earned ¹	260	138	288	199	354	169	269	124	
Administrative expenses ^{1,2}	138	74	162	90	194	96	196	88	
Number of fund management companies	27	27	27	27	28	29	29	29	
Number of reported funds	2,087	2,168	2,177	2,244	2,329	2,330	2,308	2,270	

Source: OeNB.

¹ All figures are cumulative for the respective calendar year.² Administrative expenses are calculated as the sum of personnel and material expenses.

Table A29

Assets Held by Austrian Pension Funds

	2005		2006		2007		2008		2009	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, EUR million</i>										
Domestic securities	10,112	10,074	10,742	10,901	10,773	10,650	9,705	10,415		
of which: federal treasury bills and notes	0	0	0	0	0	0	0	0		
debt securities	98	89	116	147	137	124	142	163		
mutual fund shares	9,949	9,921	10,589	10,722	10,603	10,499	9,543	10,228		
other securities	65	64	37	32	33	27	20	24		
Foreign securities	1,006	1,010	1,224	1,426	1,473	1,085	972	1,093		
of which: debt securities	74	81	73	91	140	96	111	182		
mutual fund shares	906	903	1,113	1,299	1,321	980	851	879		
other securities	26	26	38	36	12	16	10	32		
Deposits	113	150	173	270	282	449	790	664		
Loans	94	99	93	124	158	157	154	185		
Other assets	224	220	264	249	238	262	332	264		
Total assets	11,549	11,553	12,496	12,970	12,924	12,592	11,936	12,621		
of which: foreign currency	312	327	555	601	620	462	312	373		

Source: OeNB.

Table A30

Assets Held by Austrian Severance Funds

	2005		2006		2007		2008		2009	
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30
<i>End of period, EUR million</i>										
Total direct investment	158,7	228,7	295,6	415,5	598,3	832,7	1.062,2	1.125,0		
of which: euro-denominated	153,8	223,3	288,4	390,5	579,6	816,8	1.043,4	1.103,0		
foreign currency-denominated	x	x	x	x	x	x	x	x		
accrued income claims from direct investment	3,2	2,4	4,2	4,6	8,6	11,4	16,5	20,0		
Total indirect investment	537,8	658,1	832,5	949,3	1.023,8	1.019,7	1.076,4	1.339,0		
of which: total of euro-denominated investment in mutual fund shares	490,4	608,1	781,4	877,0	963,8	983,3	1.038,7	1.293,0		
total of foreign currency-denominated investment in mutual fund shares	47,4	50,0	51,1	72,3	60,0	56,2	37,7	45,0		
Total assets assigned to investment groups	696,5	886,5	1.128,1	1.364,8	1.622,1	1.852,3	2.138,6	2.464,0		
of which: foreign currency-denominated	49,1	52,4	54,2	92,7	70,8	60,7	40,0	48,0		

Source: OeNB.

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

Table A31

Transactions and System Disturbances in Payment and Securities Settlement Systems

	2005		2006		2007		2008		2009
	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	Dec. 31	June 30	June 30
<i>Number of transactions in million, value of transactions in EUR billion</i>									
HOAM.AT									
Number	x	x	x	x	x	1.6	1.1	0.7	
Value	x	x	x	x	x	2,360.2	4,363.5	4,535.2	
System disturbances	x	x	x	x	x	1	4	1	
Securities settlement systems									
Number	1.1	1.7	1.3	1.8	1.1	1.0	1.0	0.8	
Value	152.5	267.1	181.5	330.0	269.8	255.4	247.0	181.2	
System disturbances	0	0	0	0	0	0	0	0	
Retail payment systems									
Number	214.9	216.5	232.0	237.8	253.9	255.0	272.9	272.2	
Value	15.6	16.9	18.4	18.3	18.6	20.0	21.7	21.5	
System disturbances	29	25	33	3	17	0	16	5	
Participation in international payment systems									
Number	6.1	7.5	9.3	10.2	11.0	12.3	12.7	17.8	
Value	565.4	702.2	766.6	868.9	1,077.5	997.2	997.5	675.7	
System disturbances	3	1	3	1	0	0	0	0	

Source: OeNB.

Note: ARTIS/TARGET has been replaced by HOAM.AT on November 19, 2007. Data refers to specific six month period.