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Cutoff date for data: November 10, 2016

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 financial market indicators

Table A1

Short-term interest rates¹

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>Three-month rates, period average, %</i>								
Euro area	0.81	1.39	0.57	0.22	0.21	-0.02	0.02	-0.22
U.S.A.	0.34	0.34	0.43	0.27	0.23	0.32	0.27	0.63
Japan	0.39	0.34	0.33	0.24	0.21	0.17	0.17	0.10
United Kingdom	0.74	0.88	0.86	0.50	0.54	0.55	0.54	0.56
Switzerland	0.19	0.12	0.07	0.02	0.01	-0.75	-0.75	-0.75
Czech Republic	1.31	1.19	1.00	0.46	0.36	0.31	0.32	0.29
Hungary	5.51	6.19	6.98	4.31	2.41	1.61	1.86	1.21
Poland	3.92	4.54	4.91	3.02	2.52	1.75	1.77	1.68

Source: Bloomberg, Eurostat, Thomson Reuters.

¹ Average rate at which a prime bank is willing to lend funds to another prime bank for three months.

Table A2

Long-term interest rates¹

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>Ten-year rates, period average, %</i>								
Euro area	3.78	4.31	3.05	3.01	2.28	1.27	1.22	0.98
U.S.A.	3.20	2.77	1.79	2.34	2.53	2.13	2.06	1.83
Japan	1.17	1.12	0.85	0.71	0.55	0.36	0.37	-0.03
United Kingdom	3.36	2.87	1.74	2.03	2.14	1.79	1.69	1.45
Switzerland	1.63	1.47	0.65	0.95	0.69	-0.07	0.01	-0.37
Austria	3.23	3.32	2.37	2.01	1.49	0.75	0.57	0.47
Czech Republic	3.88	3.71	2.78	2.11	1.58	0.58	0.50	0.46
Hungary	7.28	7.64	7.89	5.92	4.81	3.43	3.38	3.26
Poland	5.78	5.96	5.00	4.03	3.52	2.70	2.52	3.00

Source: ECB, Eurostat, Thomson Reuters, national sources.

¹ Yields of long-term government bonds.

Table A3

Stock indices

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>Annual change in %, period average</i>								
Euro area: EURO STOXX	13.38	-3.60	-6.36	17.53	13.07	11.76	12.84	-12.26
U.S.A.: S&P 500	20.24	11.27	8.74	19.14	17.58	6.70	11.55	-3.40
Japan: Nikkei 225	7.22	-5.94	-3.37	48.80	14.22	23.83	29.11	-12.56
United Kingdom: FTSE 100	19.76	3.90	0.96	12.75	3.24	-1.35	2.03	-11.04
Switzerland: SMI	14.27	-6.96	4.88	24.14	9.26	4.28	6.60	-11.07
Austria: ATX	19.85	-3.69	-14.79	16.94	-2.36	1.29	-2.97	-10.19
Czech Republic: PX 50	21.72	-5.11	-14.56	2.53	1.62	0.81	0.06	-12.42
Hungary: BUX	40.13	-8.67	-12.02	3.26	-3.89	17.28	8.93	27.78
Poland: WIG	33.55	4.36	-6.66	16.07	8.06	-0.31	4.07	-14.83

Source: Thomson Reuters.

Table A4

Corporate bond spreads¹

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>Percentage points, period average</i>								
Euro area								
AA	1.33	1.90	1.47	0.89	0.61	0.72	0.61	0.87
BBB	2.95	3.75	3.56	2.25	1.73	1.90	1.70	2.29
U.S.A.								
AA	1.32	1.68	1.50	1.12	0.88	1.04	0.95	1.02
BBB	2.21	2.34	2.59	2.17	1.76	2.13	1.96	2.49

Source: Thomson Reuters.

¹ Spreads of seven- to ten-year corporate bonds against ten-year government bonds (euro area: German government bonds).

Financial indicators of the Austrian corporate and household sectors

Table A5

Financial investment of households¹

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>EUR billion, four-quarter moving sum</i>								
Currency	1.0	1.1	0.6	1.2	0.8	0.9	1.0	0.7
Deposits	1.6	4.6	3.8	1.9	3.2	6.5	6.0	8.8
Debt securities ²	1.5	1.8	0.2	-1.8	-4.2	-3.5	-5.4	-2.1
Shares and other equity ³	1.7	0.8	1.1	-0.1	1.9	-0.3	0.6	1.6
Mutual fund shares	2.4	-1.4	0.9	2.7	3.5	4.1	4.5	2.9
Insurance technical reserves	3.7	2.1	2.7	2.4	2.2	0.4	0.6	0.2
Other accounts receivable	0.7	1.0	1.0	1.0	2.9	1.9	1.0	0.9
Total financial investment	12.6	10.0	10.3	7.3	10.3	10.0	8.3	1.3

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

	2008	2009	2010	2011	2012	2013	2014	2015
<i>EUR billion, four-quarter moving sum</i>								
Net disposable income	171.6	171.9	172.9	177.9	184.7	185.1	188.9	191.9
Savings	20.7	19.5	16.2	14.1	16.1	13.1	13.3	14.2
Saving ratio in % ²	11.9	11.3	9.3	7.9	8.7	7.0	7.0	7.3

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

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>EUR billion, four-quarter moving sum</i>								
Debt securities ¹	1.4	4.2	2.8	1.7	-0.7	0.0	-1.7	2.3
Loans	5.8	6.4	4.5	1.7	1.1	5.4	-0.2	3.9
Shares and other equity	0.4	9.6	2.3	4.5	4.0	4.2	6.6	3.5
Other accounts payable	5.9	3.4	1.1	2.8	3.2	4.0	3.7	4.8
Total external financing	13.5	23.6	10.7	10.7	7.6	13.7	8.3	14.6

Source: OeNB (financial accounts).

¹ Including financial derivatives.

Table A8

Insolvency indicators

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
Default liabilities (EUR million)	4,700	2,775	3,206	6,255	2,899	2,430	828	1,800
Defaults (number)	3,522	3,260	3,505	3,266	3,275	3,115	1,520	1,625

Source: Kreditschutzverband von 1870.

Note: Default liabilities for 2013 include one large insolvency.

Table A9

Housing market indicators

	2010	2011	2012	2013	2014	2015
<i>2000=100</i>						
Residential property price index						
Vienna	143.9	156.1	180.7	196.3	204.6	209.2
Austria	127.3	132.7	149.1	156.0	161.4	168.1
Austria excluding Vienna	121.1	124.0	137.4	141.1	145.4	152.9
<i>2000=100</i>						
Rent prices¹						
Vienna: apartments	117.7	121.0	126.3	129.5	134.9	140.4
Austria excluding Vienna: apartments	145.9	148.2	144.1	162.5	158.9	158.3
Austria excluding Vienna: single-family houses	101.7	97.1	94.6	95.5	97.4	94.2
Rents of apartments excl. utilities, according to CPI, 2010=100	100.0	103.3	107.8	111.2	115.6	120.7
OeNB fundamentals indicator for residential property prices²						
Vienna	-1.3	4.7	13.6	17.9	18.9	19.1
Austria	-8.0	-4.7	0.7	-0.3	-0.5	1.4

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

¹ Free and regulated rents.

² Deviation from fundamental price in %.

Austrian financial intermediaries¹

Table A10

Total assets and off-balance sheet operations

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
	<i>End of period, EUR million</i>							
Total assets on an unconsolidated basis	978,559	1,014,278	982,114	927,155	896,424	859,165	892,060	850,610
of which: total domestic assets	659,561	693,394	678,500	645,275	611,540	606,427	613,092	597,608
Total assets on a consolidated basis	1,130,853	1,166,313	1,163,595	1,089,713	1,078,155	1,056,705	1,079,466	1,061,760
Total assets of CESEE subsidiaries ^{1,3}	263,800	270,045	276,352	264,998	285,675	295,555	176,831	179,614
Leverage ratio (consolidated, %) ²	5.8	5.8	6.1	6.5	6.1	6.3	6.3	6.5

Source: OeNB.

¹ Including Yapı ve Kredi Bankası (not fully consolidated by parent bank UniCredit Bank Austria) since 2014.

² Definition up to 2013: tier 1 capital after deduction in % of total assets. Definition as of 2014 according to Basel III.

³ The transfer in ownership of UniCredit Bank Austria's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of June 2016 figures. Therefore, the half-year figures 2015 and 2016 have been adjusted for this one-off effect.

Table A11

Sectoral distribution of domestic loans

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
	<i>End of period, EUR million</i>							
	All currencies combined							
Banks	169,596	184,789	169,364	147,537	123,732	125,688	125,644	116,450
Nonbanks	321,524	329,912	330,385	326,820	328,324	333,970	332,494	335,793
of which: nonfinancial corporations	135,427	138,840	140,384	140,329	136,606	137,235	136,430	137,156
households ¹	135,215	138,353	139,056	139,052	140,946	146,432	144,849	147,971
general government	26,374	28,976	27,972	25,970	28,102	28,076	28,153	28,517
other financial intermediaries	24,324	23,586	22,806	21,244	22,578	22,127	22,955	22,033
	Foreign currency							
Banks	25,851	25,288	19,422	16,013	14,939	12,724	14,662	12,138
Nonbanks	58,746	57,231	47,652	40,108	36,288	33,950	37,615	32,204
of which: nonfinancial corporations	12,550	12,111	9,156	6,985	6,379	5,293	6,281	4,662
households ¹	40,040	38,716	32,905	28,385	25,374	24,423	26,729	22,785
general government	2,627	3,267	2,827	2,478	2,777	2,858	3,080	2,766
other financial intermediaries	3,525	3,133	2,761	2,257	1,759	1,374	1,524	1,991

Source: OeNB.

¹ Including nonprofit institutions serving households.

Note: Figures are based on monetary statistics.

¹ Since 2007, the International Monetary Fund (IMF) has published Financial Soundness Indicators (FSIs) for Austria (see also www.imf.org). In contrast to some FSIs that take only domestically-owned banks into account, the OeNB's Financial Stability Report takes into account all banks operating in Austria. For this reason, some of the figures presented here may deviate from the figures published by the IMF.

Table A12

Loan quality

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>End of period, % of claims on nonbanks</i>								
Specific loan loss provisions for loans to nonbanks (unconsolidated)	3.2	3.2	3.4	3.5	3.3	3.0	3.3	2.7
Specific loan loss provisions for loans to nonbanks (consolidated)	4.1	4.3	4.6	4.8	4.5	4.2	4.4	3.5
Specific loan loss provisions for loans to nonbanks (Austrian banks' subsidiaries in CESEE)	6.5	7.3	7.6	8.0	7.3	7.0	7.0	6.7
Nonperforming loan ratio (unconsolidated) ¹	4.7	4.5	4.7	4.1	4.4	4.3	4.6	4.0
Nonperforming loan ratio (consolidated) ¹	8.0	8.3	8.7	8.6	7.0	6.4	7.0	5.6
Nonperforming loan ratio (Austrian banks' subsidiaries in CESEE) ²	12.7	14.2	13.9	14.0	11.8	11.5	12.0	9.9

Source: OeNB.

¹ Ratio for loans to corporates and households (introduced in Financial Stability Report 24 to better indicate the loan quality in retail business; not comparable with former ratios).² The transfer in ownership of UniCredit Bank Austria's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of June 2016 figures. Therefore, the half-year figures 2015 and 2016 have been adjusted for this one-off effect.

Table A13

Exposure to CESEE

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>End of period, EUR million</i>								
Total exposure according to BIS	209,352	216,086	209,818	201,768	184,768	186,397	188,601	187,553
Total indirect lending to nonbanks ^{1,3}	168,710	171,311	171,117	161,439	177,389	176,694	109,279	106,405
Total direct lending ²	49,460	52,010	51,539	52,926	43,144	40,986	43,018	39,677
Foreign currency loans of Austrian banks' subsidiaries in CESEE ³	84,601	88,282	85,382	79,047	76,736	69,317	36,915	32,733

Source: OeNB.

¹ Lending (net lending after risk provisions) to nonbanks by all fully consolidated subsidiaries in CESEE.² Cross-border lending to nonbanks and nonfinancial institutions in CESEE according to monetary statistics.³ The transfer in ownership of UniCredit Bank Austria's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of June 2016 figures. Therefore, the half-year figures 2015 and 2016 have been adjusted for this one-off effect.

Table A14

Profitability on an unconsolidated basis

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>End of period, EUR million</i>								
Operating income	19,705	19,227	19,115	18,967	19,943	20,813	10,630	9,868
of which: net interest income	9,123	9,622	8,813	8,814	9,306	8,975	4,622	4,333
securities and investment earnings	4,026	3,662	3,670	3,018	3,550	3,443	2,133	2,019
fee and commission income	3,950	3,835	3,848	4,073	4,260	4,410	2,263	2,121
trading income	664	325	631	495	368	516	193	97
other operating income	1,942	1,784	2,153	2,567	2,458	3,469	1,418	1,298
Operating expenses	11,547	11,714	12,193	12,835	13,906	13,770	6,257	7,048
of which: staff costs	5,802	5,998	6,243	6,507	7,384	6,918	3,037	3,660
other administrative expenses	3,940	4,028	4,124	4,301	4,459	4,582	2,226	2,358
other operating expenses	1,805	1,688	1,827	2,027	2,063	2,270	994	1,030
Operating profit/loss	8,159	7,513	6,922	6,132	6,037	7,043	4,373	2,820
Net profit after taxes	4,207	1,211	3,214	-935	-6,692	3,720	3,574	3,217
%								
Return on average assets ¹	0.4	0.1	0.3	-0.1	-0.7	0.4	0.4	0.4
Return on average equity (tier 1 capital) ¹	5.8	1.6	4.31	-1.2	-9.9	5.9	5.8	4.9
Interest income to gross income	46.3	50.0	46.1	46.5	46.7	43.1	43.5	43.9
Cost-to-income ratio	58.6	60.9	63.79	67.7	69.7	66.2	58.9	71.4

Source: OeNB.

¹ End-of-period result after tax in % of average total assets and average tier 1 capital, respectively.

Table A15

Profitability of Austrian subsidiaries^{1,4} in CESEE

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>End of period, EUR million</i>								
Operating income	13,436	13,622	13,268	13,307	12,160	12,261	4,011	3,970
of which: net interest income	9,333	9,402	8,781	8,414	9,069	8,431	2,791	2,572
securities and investment earnings	47	70	61	63	27	49	29	41
fee and commission income	2,954	3,092	2,992	3,164	3,477	3,358	1,135	1,068
trading income	368	426	790	749	-139	733	199	558
other operating income ²	1,227	1,058	1,230	1,672	-273	-309	-143	-270
Operating expenses	6,678	6,814	6,950	7,009	6,413	6,264	2,062	2,014
of which: staff costs	2,870	2,997	2,992	2,922	2,979	2,896	965	958
Operating profit/loss	6,757	6,809	6,317	6,298	5,747	5,998	1,949	1,956
Net profit after taxes	2,063	1,757	2,093	2,216	747	2,048	947	1,409
%								
Return on average assets ³	0.8	0.7	0.8	0.8	0.3	0.7	1.6	1.1
Return on average equity (tier 1 capital) ³	9.2	7.2	8.2	8.4	9.9	9.5	12.0	16.5
Interest income to gross income	69	69	66	63	75	69	70	65
Cost-to-income ratio ²	50	50	52	53	53	51	51	50

Source: OeNB.

¹ From the first quarter of 2014 until end-2015, pro rata data of Yapi ve Kredi Bankasi, a joint venture of UniCredit Bank Austria in Turkey, have been included.² As from end-2014, other operating income and other operating expenses are netted under other operating income.³ End-of-period result expected for the full year after tax as a percentage of average total assets and average total tier 1 capital, respectively.⁴ The transfer in ownership of UniCredit Bank Austria's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of June 2016 figures. Therefore, the half-year figures 2015 and 2016 have been adjusted for this one-off effect.

Table A16

Profitability on a consolidated basis⁴

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>End of period, EUR million</i>								
Operating income	37,508	37,207	37,673	35,271	28,717	28,064	11,200	10,330
of which: net interest income	20,390	20,426	19,259	18,598	19,345	18,336	7,237	6,777
net fee-based income	7,678	7,592	7,260	7,590	7,741	7,730	3,001	2,924
net profit/loss on financial operations	997	845	1,137	670	426	-50	-168	138
other operating income ¹	8,443	8,344	10,016	8,413	1,205	2,048	1,206	1,067
Operating expenses	24,030	26,839	25,582	27,318	19,833	17,612	6,768	7,026
of which: staff costs	9,941	10,279	10,391	10,378	9,543	8,959	3,741	3,790
other administrative expenses ²	6,262	6,316	6,410	6,628	6,569	6,830	2,404	2,432
Operating profit/loss	13,478	10,369	12,090	7,953	8,884	10,452	4,432	3,304
Net profit after taxes	4,577	711	2,966	-1,035	685	5,244	2,148	2,266
%								
Return on average assets ³	0.5	0.1	0.3	-0.0	0.0	0.6	0.5	0.5
Return on average equity (tier 1 capital) ³	8.2	1.7	5.1	-0.7	0.7	9.7	8.1	8.1
Interest income to gross income ³	54.4	54.9	51.1	52.7	67.4	65.3	64.6	65.6
Cost-to-income ratio	57.9	66.4	61.7	73.0	69.1	62.8	60.4	72.0

Source: OeNB.

¹ As from end-2014, other operating income and other operating expenses are netted under other operating income.² As from end-2014, some positions of other operating expenses are netted under other operating income.³ 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.⁴ The transfer in ownership of UniCredit Bank Austria's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of June 2016 figures. Therefore, the half-year figures 2015 and 2016 have been adjusted for this one-off effect.

Table A17

Solvency

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>End of period, EUR million</i>								
Own funds	86,228	88,071	88,204	88,994	87,584	87,793	89,541	88,942
Total risk exposure	653,313	649,613	621,925	578,425	562,790	537,447	561,947	539,321
<i>End of period, eligible capital and tier 1 capital, respectively, as a percentage of risk-weighted assets</i>								
Consolidated total capital adequacy ratio	13.2	13.6	14.2	15.4	15.6	16.3	15.9	16.5
Consolidated tier 1 capital ratio	10.0	10.3	11.0	11.9	11.8	12.9	12.2	13.3
Consolidated core tier 1 capital ratio (common equity tier 1 as from 2014)	9.4	9.8	10.7	11.6	11.7	12.8	12.1	13.2

Source: OeNB.

Note: As from 2014, figures are calculated according to CRD IV requirements. Therefore, comparability with previous figures is limited.

Table A18

Liquidity risk

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
	<i>End of period, %</i>							
Short-term loans to short-term liabilities	64	66	66	59	62	60	63	60
Short-term loans and other liquid assets to short-term liabilities	119	118	121	109	117	113	119	112

Source: OeNB.

Table A19

Market indicators of selected Austrian financial instruments

	2009	2010	2011	2012	2013	2014	2015	Oct. 16
	<i>% of end-2011 prices, end of period</i>							
Share prices								
Erste Group Bank	72	100	39	67	71	54	81	80
Raiffeisen Bank International	92	100	49	73	59	30	33	36
EURO STOXX – Banks	134	100	63	69	86	82	78	63
Uniq	89	100	64	68	67	56	54	42
Vienna Insurance Group	91	100	81	102	92	94	64	46
EURO STOXX – Insurance	106	100	83	108	143	149	172	145
	<i>%, end of period</i>							
Relative valuation: share price-to-book value ratio								
Erste Group Bank	0.80	1.30	0.48	0.88	1.06	0.72	1.08	1.07
Raiffeisen Bank International	1.12	1.15	0.53	0.83	0.92	0.46	0.50	0.55
EURO STOXX – Banks	0.94	0.64	0.36	0.60	0.96	0.72	0.72	0.60
Uniq	1.41	2.25	1.18	1.13	1.07	0.87	0.84	0.66
Vienna Insurance Group	1.03	1.21	0.90	1.21	1.07	1.12	0.76	0.54
EURO STOXX – Insurance	1.03	0.94	0.69	0.81	0.93	0.15	1.02	0.83

Source: Thomson Reuters, Bloomberg.

Table A20

Key indicators of Austrian insurance companies

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>End of period, EUR million</i>								
Business and profitability								
Premiums	16,652	16,537	16,341	16,608	17,077	17,342	9,571	9,220
Expenses for claims and insurance benefits	11,882	12,826	12,973	13,150	14,157	15,514	7,788	7,767
Underwriting results	373	295	455	592	477	475	333	422
Profit from investments	3,203	2,964	3,391	3,354	3,211	3,216	1,715	1,725
Profit from ordinary activities	1,101	1,162	1,395	1,524	1,421	1,354	898	954
Acquisition and administrative expenses	3,382	3,541	3,499	3,528	3,573	3,697	1,879	1,934
Total assets	105,099	105,945	108,374	110,391	113,662	114,495	115,217	115,024
Investments								
Total investments	98,300	99,776	103,272	105,496	107,442	107,933	108,173	108,398
of which: debt securities	38,223	37,813	37,614	39,560	41,667	41,517	41,553	42,803
stocks and other equity securities ¹	12,559	12,363	12,505	12,464	12,619	12,522	12,539	12,415
real estate	5,703	5,236	5,371	5,689	5,858	5,912	5,898	5,866
Investments for unit-linked and index-linked life insurance	15,325	15,870	18,330	19,127	20,179	19,776	20,014	19,413
Claims on domestic banks	16,458	16,405	16,872	16,687	15,800	15,492	14,525	15,059
Reinsurance receivables	1,229	1,733	1,933	824	918	971	1,083	1,116
%								
Risk capacity (solvency ratio)	356	332	350	368	380	375	381	x

Source: FMA, OeNB.

¹ Contains shares, share certificates (listed and not listed) and all equity instruments held by mutual funds.

Table A21

Assets held by Austrian mutual funds

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>End of period, EUR million</i>								
Domestic securities	51,001	50,046	50,963	49,757	52,116	52,970	53,547	52,817
of which: debt securities	15,884	16,683	17,527	16,203	15,467	13,609	14,021	13,653
stocks and other equity securities	3,696	2,991	3,637	3,610	3,345	3,530	3,559	3,266
Foreign securities	96,684	87,458	96,854	99,647	110,397	114,833	116,788	115,537
of which: debt securities	61,744	58,695	63,661	62,972	69,642	70,326	71,462	71,519
stocks and other equity securities	15,540	12,097	14,208	16,278	17,910	18,521	19,116	17,206
Net asset value	147,684	137,504	147,817	149,404	162,513	167,802	170,335	168,354
of which: retail funds	88,313	78,299	84,158	83,238	89,163	91,626	94,083	91,884
institutional funds	59,372	59,205	63,659	66,167	73,350	76,177	76,252	76,470
Consolidated net asset value	123,794	116,747	126,831	128,444	138,642	143,249	144,919	143,294

Source: OeNB.

Table A22

Structure and profitability of Austrian fund management companies

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>End of period, EUR million</i>								
Total assets	699	661	644	670	725	745	683	679
Operating profit	142	125	111	131	158	184	98	73
Net commissions and fees earned	302	284	283	310	368	411	207	197
Administrative expenses ¹	199	195	205	219	246	266	128	135
Number of fund management companies	29	29	29	29	29	29	29	29
Number of reported funds	2,203	2,171	2,168	2,161	2,118	2,077	2,089	2,051

Source: OeNB.

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

Table A23

Assets held by Austrian pension funds

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>End of period, EUR million</i>								
Total assets	14,976	14,798	16,335	17,385	19,011	19,646	19,903	19,848
of which: direct investment	968	1,139	1,139	1,640	1,065	990	1,061	929
mutual funds	13,944	13,626	15,278	15,745	17,946	18,656	18,842	18,919
foreign currency (without derivatives)	x	x	5,714	5,964	7,578	7,279	7,620	8,333
stocks	x	x	4,805	5,472	6,250	6,200	7,106	5,890
debt	x	x	8,464	7,650	9,163	9,552	9,297	10,202
real estate	x	x	567	583	576	690	618	702
cash and deposits	1,181	1,624	1,488	2,033	1,598	1,850	1,636	1,508

Source: OeNB, FMA.

Table A24

Assets held by Austrian severance funds

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>End of period, EUR million</i>								
Total direct investment	1,004	1,393	1,442	1,528	1,415	1,565	1,467	1,612
of which: euro-denominated	985	1,363	1,415	1,507	1,299	1,502	1,438	1,550
foreign currency-denominated	19	30	27	21	x	63	29	62
accrued income claims from direct investment	16	19	22	21	15	14	13	14
Total indirect investment	2,569	2,891	3,834	4,701	5,912	6,741	6,394	7,181
of which: total of euro-denominated investment in mutual fund shares	2,379	2,741	3,540	4,220	5,190	5,790	5,523	6,289
total of foreign currency-denominated investment in mutual fund shares	190	151	294	481	722	951	871	892
Total assets assigned to investment groups	3,573	4,284	5,254	6,218	7,306	8,294	7,837	8,770

Source: OeNB.

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

Table A25

Transactions and system disturbances in payment and securities settlement systems

	2010	2011	2012	2013	2014	2015	H1 15	H1 16
<i>Number of transactions in million, value of transactions in EUR billion</i>								
HOAM.AT								
Number	1	1	1	1	1	1	1	1
Value	9,447	7,667	9,974	5,906	7,438	6,381	3,551	2,262
System disturbances	4	1	1	3	0	1	0	2
Securities settlement systems								
Number	2	2	2	2	2	2	1	1
Value	398	439	418	369	377	315	159	165
System disturbances	0	0	1	5	2	3	2	1
Card payment systems¹								
Number	583	591	633	673	856 ¹	901	435 ²	379 ³
Value	45	45	48	72	91 ¹	97	47 ²	25 ³
System disturbances	25	4	4	2	0	2	2	2
Participation in international payment systems								
Number	31	36	41	53	113	144	71	80
Value	1,164	1,306	1,820	1,643	2,463	2,420	1,235	1,410
System disturbances	0	0	0	0	0	0	0	0

Source: OeNB.

¹ In mid-2014, significant changes were implemented in the reporting of card payment data. On-us ATM transactions have been included since then.² On-us ATM transactions are reported annually and are proportionally adjusted for half-year figures.³ On-us ATM transactions are reported annually and are therefore not included in half-year figures of the current year.