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Cutoff date for data: October 18, 2018

Conventions used:

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

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
<i>Three-month rates, period average, %</i>								
Euro area	0.57	0.22	0.21	-0.02	-0.26	-0.33	-0.33	-0.33
U.S.A.	0.43	0.27	0.23	0.32	0.74	1.26	1.14	2.13
Japan	0.33	0.24	0.21	0.17	0.08	0.06	0.06	0.07
United Kingdom	0.83	0.51	0.54	0.57	0.50	0.36	0.33	0.62
Switzerland	0.07	0.02	0.01	-0.75	-0.75	-0.73	-0.73	-0.74
Czech Republic	1.00	0.46	0.36	0.31	0.29	0.41	0.29	0.88
Hungary	6.98	4.31	2.41	1.61	0.99	0.14	0.21	0.06
Poland	4.91	3.02	2.52	1.75	1.70	1.73	1.73	1.71

Source: Bloomberg, Eurostat, Macrobond.

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

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
<i>Ten-year rates, period average, %</i>								
Euro area	3.05	3.01	2.28	1.27	0.93	1.17	1.29	1.19
U.S.A.	1.81	2.25	2.60	2.13	1.82	2.34	2.35	2.84
Japan	0.86	0.71	0.57	0.36	-0.04	0.05	0.05	0.05
United Kingdom	1.74	2.03	2.14	1.79	1.22	1.18	1.13	1.42
Switzerland	0.67	0.88	0.80	-0.02	-0.36	-0.08	-0.11	0.07
Austria	2.37	2.01	1.49	0.75	0.38	0.58	0.57	0.76
Czech Republic	2.78	2.11	1.58	0.58	0.43	0.98	0.74	1.86
Hungary	7.89	5.92	4.81	3.43	3.14	2.96	3.30	2.66
Poland	5.00	4.03	3.52	2.70	3.04	3.42	3.52	3.25

Source: ECB, Eurostat, Macrobond.

¹ Yields of long-term government bonds.

Table A3

Stock indices

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
<i>Annual change in %, period average</i>								
Euro area: EURO STOXX	-6.36	17.53	13.07	11.76	-9.67	17.16	16.48	4.38
U.S.A.: S&P 500	8.81	19.17	17.49	6.71	1.63	16.92	17.25	15.06
Japan: Nikkei 225	-3.43	49.20	13.84	24.21	-11.92	19.53	16.69	15.34
United Kingdom: FTSE100	1.09	12.69	3.23	-1.38	-1.74	13.96	20.17	1.65
Switzerland: SMI	4.88	24.14	9.28	4.23	-10.12	10.91	8.73	2.53
Austria: ATX	-14.79	16.94	-2.36	1.28	-5.42	34.83	31.43	18.96
Czech Republic: PX 50	-14.60	2.50	1.60	0.80	-11.50	14.30	10.52	13.35
Hungary: BUX	-12.00	3.30	-3.90	17.30	28.90	31.50	31.84	13.59
Poland: WIG	-6.70	16.10	8.10	-0.30	-9.80	30.00	27.70	3.88

Source: Macrobond.

Table A4

Corporate bond spreads¹

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
<i>Percentage points, period average</i>								
Euro area								
AA	1.67	0.89	0.59	0.72	0.80	0.74	0.84	0.58
BBB	3.75	2.25	1.71	1.89	2.11	1.71	1.88	1.52
U.S.A.								
AA	1.50	1.12	0.88	1.04	0.93	0.74	0.78	0.72
BBB	2.59	2.17	1.76	2.13	2.21	1.54	1.63	1.46

Source: Macrobond.

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

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
<i>EUR billion, four-quarter moving sum</i>								
Currency	0.6	1.2	0.9	0.7	0.6	0.6	0.7	0.5
Deposits	3.8	1.9	3.2	6.5	10.4	8.5	13.1	10.5
Debt securities ²	0.2	-1.8	-4.2	-3.5	-2.7	-2.7	-2.9	-2.9
Shares and other equity ³	1.1	-0.1	1.9	-0.3	1.1	-0.4	0.0	-0.2
Mutual fund shares	0.9	2.7	3.5	4.1	3.1	3.8	3.8	3.5
Insurance technical reserves	3.7	3.4	3.3	1.3	1.1	0.2	1.3	-0.1
Other accounts receivable	0.0	0.0	1.7	1.1	-0.9	1.4	0.0	1.6
Total financial investment	10.3	7.3	10.3	9.9	12.7	11.4	16.0	12.9

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

	2010	2011	2012	2013	2014	2015	2016	2017
<i>EUR billion, four-quarter moving sum</i>								
Net disposable income	173.8	178.3	185.4	185.6	190.7	193.2	200.6	205.1
Savings	16.8	14.2	16.6	13.3	14.0	13.1	15.7	14.1
Saving ratio in % ²	9.6	7.9	8.9	7.1	7.3	6.8	7.8	6.8

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

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
	<i>EUR billion, four-quarter moving sum</i>							
Debt securities ¹	2.8	1.7	-0.7	0.0	0.7	-1.9	-2.1	0.2
Loans	0.6	7.0	3.3	5.8	14.6	14.6	16.1	13.7
Shares and other equity	2.4	4.4	4.1	2.4	3.6	10.9	3.8	9.2
Other accounts payable	1.0	3.1	2.9	4.7	6.1	3.4	5.2	2.1
Total external financing	6.7	16.2	9.6	12.9	25.0	27.1	23.0	25.2

Source: OeNB (financial accounts).

¹ Including financial derivatives.

Table A8

Insolvency indicators

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
Default liabilities (EUR million)	3,206	6,255	2,899	2,430	2,867	1,863	668	908
Defaults (number)	3,505	3,266	3,275	3,115	3,163	3,025	1,531	1,525

Source: Kreditschutzverband von 1870.

Note: Default liabilities for 2013 include one large insolvency.

Table A9

Housing market indicators

	2010	2011	2012	2013	2014	2015	2016	2017
Residential property price index	<i>2000=100</i>							
Vienna	143.9	156.1	180.7	196.3	204.6	209.2	217.2	220.4
Austria	127.3	132.7	149.1	156.0	161.4	168.1	180.4	187.2
Austria excluding Vienna	121.1	124.0	137.4	141.1	145.4	152.9	166.7	174.9
Rent prices¹	<i>2010=100</i>							
Rents of apartments excluding utilities, according to CPI	100.0	103.3	107.8	111.2	115.6	120.7	124.4	129.6
OeNB fundamentals indicator for residential property prices²								
Vienna	-3.2	2.8	11.3	15.2	16.0	16.2	17.9	19.9
Austria	-9.4	-6.0	-0.7	-1.8	-2.0	-0.4	4.2	8.4

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

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

Austrian financial intermediaries¹

Table A10

Structural indicators

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
<i>End of period</i>								
Number of banks in Austria	809	790	764	738	672	628	669	622
Number of bank branches	4,468	4,359	4,255	4,096	3,926	3,775	3,820	3,677
Number of foreign subsidiaries	101	93	85	83	60	58	60	57
Number of branches abroad	146	151	200	207	209	215	212	216
Number of bank employees ¹	79,110	77,712	75,714	75,034	74,543	73,712	74,038	73,590

Source: OeNB.

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

Table A11

Total assets

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
<i>End of period, EUR million</i>								
Total assets on an unconsolidated basis	982,114	927,155	896,424	859,165	832,267	815,275	842,375	836,461
Total assets on a consolidated basis	1.163,595	1.089,713	1.078,155	1.056,705	946,342	948,861	962,044	972,449
Total assets of CESEE subsidiaries ¹	276,352	264,998	285,675	295,557	184,966	205,532	197,725	211,736
Leverage ratio (consolidated, %) ²	6.1	6.5	6.1	6.3	7.6	7.7	7.8	7.6

Source: OeNB.

¹ The transfer in ownership of UniCredit Bank Austria's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of figures as of end-2016.² Definition up to 2013: tier 1 capital after deductions in % of total assets. Definition as of 2014 according to Basel III.

Table A12

Sectoral distribution of loans to domestic nonbanks

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
<i>End of period, EUR million</i>								
All currencies combined								
Nonbanks	330,385	326,820	328,324	333,970	338,322	341,227	338,058	347,496
of which: nonfinancial corporations	140,384	140,329	136,606	137,235	136,963	143,113	138,134	148,101
households ¹	139,056	139,052	140,946	146,432	153,501	156,376	153,451	157,805
general government	27,972	25,970	28,102	28,076	27,630	24,292	27,592	24,663
other financial intermediaries	22,806	21,244	22,578	22,127	19,987	17,316	18,689	16,927
Foreign currency								
Nonbanks	47,652	40,108	36,288	33,950	30,089	22,181	27,338	20,840
of which: nonfinancial corporations	9,156	6,985	6,379	5,293	4,296	3,408	4,181	3,428
households ¹	32,905	28,385	25,374	24,423	21,224	16,486	19,185	15,429
general government	2,827	2,478	2,777	2,858	2,623	943	2,129	526
other financial intermediaries	2,761	2,257	1,759	1,374	1,945	1,343	1,815	1,457

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 A13

Loan quality¹

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
	<i>End of period, %</i>							
Nonperforming loans in % of total loans (Austria ²)	4.7	4.1	4.4	4.0	3.2	2.5	2.7	2.2
Nonperforming loans in % of total loans (consolidated)	8.7	8.6	7.0	6.5	5.2	3.4	4.1	3.1
Nonperforming loans in % of total loans (Austrian banks' CESEE subsidiaries)	13.9	14	11.8	11.5	8.6	4.5	5.8	3.9
Coverage ratio ³ (Austria ²)	x	x	x	x	x	59	60	61
Coverage ratio ³ (consolidated)	x	x	x	x	x	52	54	51
Coverage ratio ³ (Austrian banks' subsidiaries in CESEE)	48	53	57	59	67	61	61	64

Source: OeNB.

¹ As of 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.

Table A14

Exposure to CESEE

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
	<i>End of period, EUR million</i>							
Total exposure according to BIS ¹	209,818	201,768	184,768	186,397	193,273	210,616	209,900	218,014
Total indirect lending to nonbanks ^{2,3}	171,117	161,439	177,389	176,728	108,738	118,268	114,093	119,500
Total direct lending ⁴	51,539	52,926	43,144	40,866	32,976	28,507	30,909	28,135
Foreign currency loans of Austrian banks' CESEE subsidiaries ³	85,382	79,047	76,736	69,317	32,576	31,027	31,749	29,846

Source: OeNB.

¹ As of 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 as of end-2016.⁴ Cross-border lending to nonbanks and nonfinancial institutions in CESEE according to monetary statistics.

Table A15

Profitability on a consolidated basis¹

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
	<i>End of period, EUR million</i>							
Operating income	37,673	35,271	28,717	28,064	22,408	22,837	11,668	11,677
of which: net interest income	19,259	18,598	19,345	18,336	14,604	14,526	7,259	7,484
net fee-based income	7,260	7,590	7,741	7,730	6,562	6,886	3,428	3,536
net profit/loss on financial operations	1,137	670	426	-50	110	90	44	-449
other operating income ²	10,016	8,413	1,205	2,048	1,132	1,335	937	1,106
Operating expenses	25,582	27,318	19,833	17,612	16,685	14,772	7,646	7,729
of which: staff costs	10,391	10,378	9,543	8,959	8,774	8,416	4,167	4,188
other administrative expenses	6,410	6,628	6,569	6,830	5,818	5,583	2,872	2,938
Operating profit/loss	12,090	7,953	8,884	10,452	5,723	8,065	4,012	3,948
Net profit after taxes	2,966	-1,035	685	5,244	4,979	6,558	3,358	3,592
	%							
Return on average assets ³	0.3	-0.0	0.0	0.6	0.6	0.8	0.8	0.8
Return on average equity (tier 1 capital) ³	5.1	-0.7	0.7	8.8	8.3	10.6	10.8	10.8
Interest income to gross income	51	53	67	65	65	64	62	64
Cost-to-income ratio	62	73	69	63	75	65	66	66

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 as of end-2016.² Since end-2014, other operating income and other operating expenses have been netted under other operating income.³ End-of-period result for the full year after tax but before minority interests as a percentage of average total assets and average tier 1 capital, respectively.

Table A16

Profitability of Austrian banks' subsidiaries^{1,2} in CESEE

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
<i>End of period, EUR million</i>								
Operating income	12,685	12,544	12,159	12,261	7,752	7,914	3,922	3,979
of which: net interest income	8,780	8,414	9,068	8,431	5,135	5,304	2,616	2,770
securities and investment earnings	66	63	27	49	57	71	64	77
fee and commission income	2,992	3,164	3,477	3,358	2,184	2,315	1,131	1,144
trading income	739	736	-251	642	681	381	200	76
other operating income ³	-321	-374	-831	-528	-344	-157	-152	-88
Operating expenses ³	6,363	6,253	6,413	6,264	4,084	4,216	2,078	2,135
of which: staff costs	2,992	2,922	2,978	2,896	1,956	2,052	1,002	1,036
Operating profit/loss	6,321	6,291	5,746	5,998	3,668	3,698	1,844	1,844
Net profit after taxes	1,999	2,201	672	2,050	2,354	2,627	1,527	1,582
%								
Return on average assets ⁴	0.7	0.8	0.2	0.7	1.3	1.3	1.6	1.5
Return on average equity (tier 1 capital) ⁴	8.2	8.4	9.9	9.5	14.3	14.3	17.5	16.6
Interest income to gross income	69	67	75	69	66	67	67	70
Cost-to-income ratio ³	50	50	53	51	53	53	53	54

Source: OeNB.

¹ Pro rata data of Yapı ve Kredi Bankası, a joint venture of UniCredit Bank Austria AG in Turkey, are included for the period from the first quarter of 2014 until end-2015.² The transfer in ownership of UniCredit Bank Austria AG's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of figures as of end-2016.³ Since end-2014, other operating income and other operating expenses have been netted under other operating income.⁴ 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.

Table A17

Solvency

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
<i>End of period, EUR million</i>								
Own funds	88,204	88,994	87,584	87,793	80,699	84,983	83,001	85,041
Total risk exposure	621,925	578,425	562,790	537,447	442,870	449,451	448,304	462,049
<i>End of period, eligible capital and tier 1 capital, respectively, as a percentage of risk-weighted assets</i>								
Consolidated total capital adequacy ratio	14.2	15.4	15.6	16.3	18.2	18.9	18.5	18.4
Consolidated tier 1 capital ratio	11.0	11.9	11.8	12.9	14.9	15.9	15.3	15.8
Consolidated core tier 1 capital ratio (common equity tier 1 as from 2014)	10.7	11.6	11.7	12.8	14.8	15.6	15.1	15.1

Source: OeNB.

Note: Since 2014, figures have been calculated according to CRD IV requirements; therefore, comparability with previous figures is limited.

Table A18

Market indicators of selected Austrian financial instruments

	2011	2012	2013	2014	2015	2016	2017	Sept. 2018
Share prices	<i>% of end-2011 prices, end of period</i>							
Erste Group Bank	100	177	187	142	214	206	267	265
Raiffeisen Bank International	100	157	128	65	71	91	157	129
EURO STOXX Banks	100	112	141	134	127	117	130	106
Uniq	100	105	99	83	80	77	94	92
Vienna Insurance Group	100	132	118	121	83	70	84	80
EURO STOXX Insurance	100	134	179	185	215	203	222	225
Relative valuation: share price-to-book value ratio	<i>%, end of period</i>							
Erste Group Bank	42	70	93	80	108	95	115	119
Raiffeisen Bank International	40	60	51	48	50	59	100	80
EURO STOXX Banks	49	58	81	77	75	52	83	70
Uniq	153	105	104	78	74	69	85	89
Vienna Insurance Group	95	107	102	98	79	62	71	70
EURO STOXX Insurance	65	75	107	94	102	89	106	108

Source: Bloomberg.

Table A19

Key indicators of Austrian insurance companies

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
Business and profitability	<i>End of period, EUR million</i>							
Premiums	16,341	16,608	17,077	17,342	16,920	16,975	9,227	9,378
Expenses for claims and insurance benefits	12,973	13,150	14,157	15,514	14,751	14,727	7,225	7,012
Underwriting results	455	592	477	475	560	581	327	306
Profit from investments	3,391	3,354	3,211	3,216	3,051	2,815	1,609	1,341
Profit from ordinary activities	1,395	1,524	1,421	1,354	1,414	1,244	934	694
Acquisition and administrative expenses	3,499	3,528	3,573	3,697	3,818	3,728	1,924	1,953
Total assets ¹	108,374	110,391	113,662	114,495	114,707	137,280	140,288	136,609
Investments								
Total investments	103,272	105,496	107,442	107,933	108,897	109,235	109,887	109,673
of which: debt securities	37,614	39,560	41,667	41,517	43,241	44,030	43,564	44,109
stocks and other equity securities ²	12,505	12,464	12,619	12,522	12,534	11,862	12,704	12,588
real estate	5,371	5,689	5,858	5,912	6,022	6,149	6,038	6,240
Investments for unit-linked and index-linked life insurance	18,330	19,127	20,179	19,776	20,142	20,587	20,241	20,160
Claims on domestic banks	16,872	16,687	15,800	15,492	13,793	10,313	x	10,058
Reinsurance receivables	1,933	824	918	971	1,027	1,036	1,237	1,237
	%							
Risk capacity¹ (median solvency capital requirement)	350	368	380	375	x	276	241	238

Source: FMA, OeNB.

¹ Contains shares, share certificates (listed and not listed) and all equity instruments held by mutual funds.² 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

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
<i>End of period, EUR million</i>								
Domestic securities	50,963	49,757	52,116	52,970	54,382	54,824	54,467	54,053
of which: debt securities	17,527	16,203	15,467	13,609	13,278	11,879	12,525	11,619
stocks and other equity securities	3,637	3,610	3,345	3,530	4,283	4,678	4,377	4,371
Foreign securities	96,854	99,647	110,397	114,833	120,330	128,836	123,615	128,071
of which: debt securities	63,661	62,972	69,642	70,326	69,911	70,353	70,004	69,763
stocks and other equity securities	14,208	16,278	17,910	18,521	20,145	22,924	20,742	23,195
Net asset value	147,817	149,404	162,513	167,802	174,712	183,661	178,071	182,124
of which: retail funds	84,158	83,238	89,163	91,626	94,113	97,095	95,607	95,787
institutional funds	63,659	66,167	73,350	76,177	80,599	86,572	82,465	86,337
Consolidated net asset value	126,831	128,444	138,642	143,249	148,682	156,173	151,762	155,442

Source: OeNB.

Table A21

Structure and profitability of Austrian fund management companies

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
<i>End of period, EUR million</i>								
Total assets	644	670	725	745	691	674	644	641
Operating profit	111	131	158	184	157	177	81	82
Net commissions and fees earned	283	310	368	411	402	407	212	202
Administrative expenses ¹	205	219	246	266	284	267	139	134
Number of fund management companies	29	29	29	29	29	30	29	29
Number of reported funds	2,168	2,161	2,118	2,077	2,029	2,020	2,040	2,013

Source: OeNB.

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

Table A22

Assets held by Austrian pension funds

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
<i>End of period, EUR million</i>								
Total assets	16,335	17,385	19,011	19,646	20,839	22,323	21,645	22,198
of which: direct investment	1,139	1,640	1,065	990	835	848	827	838
mutual funds	15,278	15,745	17,946	18,656	20,004	21,475	20,818	21,360
foreign currency (without derivatives)	5,714	5,964	7,578	7,279	9,169	n.a.	9,754	9,698
stocks	4,805	5,472	6,250	6,200	6,972	7,867	7,357	7,980
debt	8,464	7,650	9,163	9,552	9,521	9,054	9,625	9,709
real estate	567	583	576	690	754	1,165	774	986
cash and deposits	1,488	2,033	1,598	1,850	1,863	2,192	1,827	1,445

Source: OeNB, FMA.

Table A23

Assets held by Austrian severance funds

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
	<i>End of period, EUR million</i>							
Total direct investment	1,442	1,528	1,415	1,565	1,682	1,893	1,682	2,074
of which: euro-denominated	1,415	1,507	1,299	1,502	1,647	1,847	1,647	1,998
foreign currency-denominated	27	21	x	63	35	46	35	75
accrued income claims from direct investment	22	21	15	14	15	13	15	13
Total indirect investment	3,834	4,701	5,912	6,741	7,745	8,720	7,745	8,981
of which: total of euro-denominated investment in mutual fund shares	3,540	4,220	5,190	5,790	6,743	7,429	6,743	7,719
total of foreign currency-denominated investment in mutual fund shares	294	481	722	951	1,002	1,291	1,002	1,262
Total assets assigned to investment groups	5,254	6,218	7,306	8,294	9,412	10,597	9,412	11,049

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

	2012	2013	2014	2015	2016	2017	H1 17	H1 18
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	9,974	5,906	7,438	6,381	4,316	3,690	2,050	809 ¹
System disturbances	1	3	0	1	4	0	2	2
Securities settlement systems								
Number	2	2	2	2	2	2	1	1
Value	418	369	377	315	335	701 ²	733 ³	790
System disturbances	1	5	2	3	3	0	0	2
Card payment systems								
Number	633	673	856 ⁴	901	963	1,061	510	565
Value	48	72	91 ⁴	97	101	108	53	55
System disturbances	4	2	0	2	4	1	0	1
Participation in international payment systems								
Number	41	53	113	144	166	191	91	104
Value	1,820	1,643	2,463	2,420	3,029	3,242	1,565	1,852
System disturbances	0	0	0	0	0	0	0	0

Source: OeNB.

¹ As of 2018, liquidity transfers from participants' domestic accounts to their own TARGET2 accounts are no longer included in domestic transactions.² Free-of-payment (FOP) transactions were first included in the value in 2017.³ New reporting mechanism following the migration to TARGET2-Securities (T2S): "intra" transactions are counted twice (i.e. separately for the sending and the receiving leg).⁴ On-us ATM transactions were first included in 2014.