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Cutoff date for data: June 13, 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

	2008	2009	2010	2011	2012	2013	2014	2015
<i>Three-month rates, period average, %</i>								
Euro area	4.63	1.23	0.81	1.39	0.57	0.22	0.21	-0.02
U.S.A.	2.91	0.69	0.34	0.34	0.43	0.27	0.23	0.32
Japan	0.85	0.59	0.39	0.34	0.33	0.24	0.21	0.17
United Kingdom	5.49	1.23	0.74	0.88	0.86	0.50	0.54	0.55
Switzerland	2.58	0.38	0.19	0.12	0.07	0.02	0.01	-0.75
Czech Republic	4.04	2.19	1.31	1.19	1.00	0.46	0.36	0.31
Hungary	8.87	8.64	5.51	6.19	6.98	4.31	2.41	1.61
Poland	6.36	4.42	3.92	4.54	4.91	3.02	2.52	1.75

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

	2008	2009	2010	2011	2012	2013	2014	2015
<i>Ten-year rates, period average, %</i>								
Euro area	4.36	4.03	3.78	4.31	3.05	3.01	2.28	1.27
U.S.A.	3.65	3.24	3.20	2.77	1.79	2.34	2.53	2.13
Japan	1.49	1.34	1.17	1.12	0.85	0.71	0.55	0.36
United Kingdom	4.50	3.36	3.36	2.87	1.74	2.03	2.14	1.78
Switzerland	2.90	2.20	1.63	1.47	0.65	0.95	0.69	-0.07
Austria	4.36	3.94	3.23	3.32	2.37	2.01	1.49	0.75
Czech Republic	4.63	4.84	3.88	3.71	2.78	2.11	1.58	0.58
Hungary	8.24	9.12	7.28	7.64	7.89	5.92	4.81	3.43
Poland	6.07	6.12	5.78	5.96	5.00	4.03	3.52	2.70

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

¹ Yields of long-term government bonds.

Table A3

Stock indices

	2008	2009	2010	2011	2012	2013	2014	2015
<i>Annual change in %, period average</i>								
Euro area: EURO STOXX	-24.68	-25.29	13.38	-3.60	-6.36	17.53	13.07	11.76
U.S.A.: S&P 500	-17.33	-22.35	20.24	11.27	8.74	19.14	17.58	6.70
Japan: Nikkei 225	-28.45	-23.07	7.22	-5.94	-3.37	48.80	14.22	23.83
United Kingdom: FTSE 100	-16.20	-14.86	19.76	3.90	0.96	12.75	3.24	-1.35
Switzerland: SMI	-22.88	-18.15	14.27	-6.96	4.88	24.14	9.26	4.28
Austria: ATX	-27.28	-36.45	19.85	-3.69	-14.79	16.94	-2.36	1.29
Czech Republic: PX 50	-23.50	-29.20	21.70	-5.10	-14.60	2.50	1.60	0.80
Hungary: BUX	-24.30	-18.70	40.10	-8.70	-12.00	3.30	-3.90	17.30
Poland: WIG	-31.00	-21.30	33.60	4.40	-6.70	16.10	8.10	-0.30

Source: Thomson Reuters.

Table A4

Corporate bond spreads¹

	2008	2009	2010	2011	2012	2013	2014	2015
<i>Percentage points, period average</i>								
Euro area								
AA	2.04	2.17	1.33	1.90	1.47	0.89	0.61	0.72
BBB	3.84	5.23	2.95	3.75	3.56	2.25	1.73	1.90
U.S.A.								
AA	3.03	2.57	1.32	1.68	1.50	1.12	0.88	1.04
BBB	4.16	4.51	2.21	2.34	2.59	2.17	1.76	2.13

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

	2008	2009	2010	2011	2012	2013	2014	2015
<i>EUR billion, four-quarter moving sum</i>								
Currency	0.7	0.9	1.0	1.1	0.6	1.2	0.8	0.9
Deposits	11.6	7.6	1.6	4.6	3.8	1.9	3.2	6.3
Debt securities ²	4.8	-0.4	1.5	1.8	0.2	-1.8	-4.2	-3.5
Shares and other equity ³	1.6	1.7	1.7	0.8	1.1	-0.1	1.8	-0.2
Mutual fund shares	-4.0	0.9	2.4	-1.4	0.9	2.7	3.5	4.1
Insurance technical reserves	3.7	4.6	3.7	2.1	2.7	2.4	2.4	0.8
Other accounts receivable	1.3	0.2	0.7	1.0	1.3	1.4	2.9	2.1
Total financial investment	19.7	15.5	12.6	10.0	10.6	7.7	10.4	10.5

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	185.8	185.9	190.7	191.4
Savings	20.7	19.5	16.2	14.1	17.3	13.8	15.0	13.4
Saving ratio in % ²	11.9	11.3	9.3	7.9	9.2	7.3	7.8	6.9

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

	2008	2009	2010	2011	2012	2013	2014	2015
<i>EUR billion, four-quarter moving sum</i>								
Debt securities ¹	1.8	4.3	1.4	4.2	2.8	1.7	-0.7	0.2
Loans	12.0	-10.1	5.8	6.4	4.5	1.6	0.8	5.1
Shares and other equity	8.0	2.9	0.4	9.6	1.6	4.5	8.2	7.6
Other accounts payable	-0.2	-5.8	5.9	3.4	0.2	3.1	-0.9	2.7
Total external financing	21.6	-8.7	13.5	23.6	9.1	10.9	7.4	15.6

Source: OeNB (financial accounts).

¹ Including financial derivatives.

Table A8

Insolvency indicators

	2008	2009	2010	2011	2012	2013	2014	2015
Default liabilities (EUR million)	2,969	4,035	4,700	2,775	3,206	6,255	2,899	2,430
Defaults (number)	3,270	3,741	3,522	3,260	3,505	3,266	3,275	3,115

Source: Kreditschutzverband von 1870.

Note: Default liabilities for 2013 include one large insolvency.

Table A9

Housing market indicators

	2008	2009	2010	2011	2012	2013	2014	2015
<i>2000=100</i>								
Residential property price index								
Vienna	125.5	133.5	143.9	156.1	180.7	196.3	204.6	209.2
Austria	115.4	119.8	127.3	132.7	149.1	156.0	161.4	168.1
Austria excluding Vienna	111.6	114.8	121.1	124.0	137.4	141.1	145.4	152.9
<i>2000=100</i>								
Rent prices¹								
Vienna: apartments	116.8	116.3	117.7	121.0	126.3	129.5	134.9	140.4
Austria excluding Vienna: apartments	122.7	144.7	145.9	148.2	144.1	162.5	158.9	158.3
Austria excluding Vienna: single-family houses	112.9	101.5	101.7	97.1	94.6	95.5	97.4	94.2
Rents of apartments excl. utilities, according to CPI	92.4	96.7	100.0	103.3	107.8	111.2	115.6	120.7
OeNB fundamentals indicator for residential property prices²								
Vienna	-3.1	-5.4	-1.3	4.8	13.6	18.0	19.1	19.2
Austria	-6.9	-12.2	-8.4	-5.1	0.2	-0.8	-0.9	1.0

Source: OeNB, 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

	2008	2009	2010	2011	2012	2013	2014	2015
<i>End of period, EUR million</i>								
Total assets on an unconsolidated basis	1,069,100	1,029,043	978,559	1,014,278	982,114	927,155	896,424	859,165
of which: total domestic assets	692,566	691,465	659,561	693,394	678,500	645,275	611,540	606,427
Total assets on a consolidated basis	1,175,646	1,139,961	1,130,853	1,166,313	1,163,595	1,089,713	1,078,155	1,056,705
Total assets of CESEE subsidiaries ¹	267,484	254,356	263,800	270,045	276,352	264,998	285,675	298,600
Leverage ratio (consolidated, %) ²	4.5	5.2	5.8	5.8	6.1	6.5	6.1	6.3

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.

Table A11

Sectoral distribution of domestic loans

	2008	2009	2010	2011	2012	2013	2014	2015
<i>End of period, EUR million</i>								
All currencies combined								
Banks	208,218	195,737	169,596	184,789	169,364	147,537	123,732	125,688
Nonbanks	314,399	311,794	321,524	329,912	330,385	326,820	328,324	333,970
of which: nonfinancial corporations	134,897	132,346	135,427	138,840	140,384	140,329	136,606	137,235
households ¹	127,828	128,178	135,215	138,353	139,056	139,052	140,946	146,432
general government	24,056	24,923	26,374	28,976	27,972	25,970	28,102	28,076
other financial intermediaries	27,213	26,063	24,324	23,586	22,806	21,244	22,578	22,127
Foreign currency								
Banks	54,977	42,780	25,851	25,288	19,422	16,013	14,939	12,724
Nonbanks	56,797	53,515	58,746	57,231	47,652	40,108	36,288	33,950
of which: nonfinancial corporations	12,441	11,473	12,550	12,111	9,156	6,985	6,379	5,293
households ¹	39,138	37,064	40,040	38,716	32,905	28,385	25,374	24,423
general government	1,673	1,628	2,627	3,267	2,827	2,478	2,777	2,858
other financial intermediaries	3,514	3,374	3,525	3,133	2,761	2,257	1,759	1,374

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

	2008	2009	2010	2011	2012	2013	2014	2015
<i>End of period, % of claims on nonbanks</i>								
Specific loan loss provisions for loans to nonbanks (unconsolidated)	2.2	2.8	3.2	3.2	3.4	3.5	3.3	3.0
Specific loan loss provisions for loans to nonbanks (consolidated)	2.4	3.5	4.1	4.3	4.6	4.8	4.5	4.2
Specific loan loss provisions for loans to nonbanks (Austrian banks' subsidiaries in CESEE)	2.9	5.3	6.5	7.3	7.6	8.0	7.3	7.0
Nonperforming loan ratio (unconsolidated) ¹	3.0	4.2	4.7	4.5	4.7	4.1	4.4	4.3
Nonperforming loan ratio (consolidated) ¹	x	6.7	8.0	8.3	8.7	8.6	7.0	6.4
Nonperforming loan ratio (Austrian banks' subsidiaries in CESEE)	x	9.6	12.7	14.2	13.9	14.0	11.8	11.5

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).

Table A13

Exposure to CESEE

	2008	2009	2010	2011	2012	2013	2014	2015
<i>End of period, EUR million</i>								
Total exposure according to BIS	199,227	203,975	209,352	216,086	209,818	201,768	184,768	186,397
Total indirect lending to nonbanks ¹	170,566	160,248	168,710	171,311	171,117	161,439	177,389	177,908
Total direct lending ²	49,724	50,665	49,460	52,010	51,539	52,926	43,144	40,986
Foreign currency loans of Austrian banks' subsidiaries in CESEE	84,090	77,396	84,601	88,282	85,382	79,047	76,736	69,317

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.

Table A14

Profitability on an unconsolidated basis

	2008	2009	2010	2011	2012	2013	2014	2015
<i>End of period, EUR million</i>								
Operating income	20,557	17,850	19,705	19,227	19,115	18,967	19,943	20,813
of which: net interest income	8,248	8,769	9,123	9,622	8,813	8,814	9,306	8,975
securities and investment earnings	7,193	3,328	4,026	3,662	3,670	3,018	3,550	3,443
fee and commission income	4,218	3,605	3,950	3,835	3,848	4,073	4,260	4,410
trading income	-812	486	664	325	631	495	368	516
other operating income	1,710	1,662	1,942	1,784	2,153	2,567	2,458	3,469
Operating expenses	11,416	11,080	11,547	11,714	12,193	12,835	13,906	13,769
of which: staff costs	5,776	5,697	5,802	5,998	6,243	6,507	7,384	6,918
other administrative expenses	3,952	3,766	3,940	4,028	4,124	4,301	4,459	4,582
other operating expenses	1,689	1,617	1,805	1,688	1,827	2,027	2,063	2,270
Operating profit/loss	9,141	6,770	8,159	7,513	6,922	6,132	6,037	7,043
Net profit after taxes	1,891	43	4,207	1,211	3,214	-935	-6,692	3,720
%								
Return on average assets ¹	0.2	0.0	0.4	0.1	0.3	-0.1	-0.7	0.4
Return on average equity ¹	3.0	0.1	5.8	1.6	4.31	-1.2	-9.9	5.9
Interest income to gross income	40.0	49.1	46.3	50.0	46.1	46.5	46.7	43.1
Cost-to-income ratio	56.0	62.1	58.6	60.9	63.79	67.7	69.7	66.2

Source: OeNB.

¹ Annual surplus in % of total assets and tier 1 capital, respectively.

Table A15

Profitability of Austrian subsidiaries¹ in CESEE

	2008	2009	2010	2011	2012	2013	2014	2015
<i>End of period, EUR million</i>								
Operating income	14,102	13,396	13,436	13,622	13,268	13,307	12,160	12,261
of which: net interest income	9,231	8,693	9,333	9,402	8,781	8,414	9,069	8,431
securities and investment earnings	103	50	47	70	61	63	27	49
fee and commission income	3,432	2,916	2,954	3,092	2,992	3,164	3,475	3,355
trading income	46	1,238	368	426	790	749	-139	733
other operating income ²	1,547	818	1,227	1,058	1,230	1,672	-273	-309
Operating expenses	6,961	6,267	6,678	6,814	6,950	7,009	4,892	5,477
of which: staff costs	3,200	2,739	2,870	2,997	2,992	2,922	2,979	2,896
other administrative expenses ³	2,809	2,502	2,557	2,641	2,606	2,580	2,752	2,744
Operating profit/loss	7,141	7,129	6,757	6,809	6,317	6,298	5,747	5,998
Net profit after taxes	4,219	1,775	2,063	1,757	2,093	2,216	747	2,048
%								
Return on average assets ³	2	1	1	1	1	1	0	1
Return on average equity ³	20.5	8.2	9.2	7.2	8.2	8.4	9.9	9.5
Interest income to gross income	65	65	69	69	66	63	75	69
Cost-to-income ratio ²	49	47	50	50	52	53	53	51

Source: OeNB.

¹ Since the first quarter of 2014, 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 total tier 1 capital, respectively.

Table A16

Profitability on a consolidated basis

	2008	2009	2010	2011	2012	2013	2014	2015
<i>End of period, EUR million</i>								
Operating income	33,642	37,850	37,508	37,207	37,673	35,271	28,717	28,064
of which: net interest income	19,308	19,451	20,390	20,426	19,259	18,598	19,345	18,336
net fee-based income	8,469	7,160	7,678	7,592	7,260	7,590	7,741	7,730
net profit/loss on financial operations	-2,135	2,560	997	845	1,137	670	426	-50
other operating income ¹	8,001	8,679	8,443	8,344	10,016	8,413	1,205	2,048
Operating expenses	25,788	22,230	24,030	26,839	25,582	27,318	19,833	17,612
of which: staff costs	10,166	9,522	9,941	10,279	10,391	10,378	9,543	8,959
other administrative expenses	6,364	5,979	6,262	6,316	6,410	6,628	6,569	6,830
other operating expenses ²	9,257	6,729	7,827	10,244	8,781	10,311	3,721	1,823
Operating profit/loss	7,855	15,620	13,478	10,369	12,090	7,953	8,884	10,452
Net profit after taxes	586	1,530	4,577	711	2,966	-1,035	685	5,244
%								
Return on average assets ³	0.1	0.2	0.5	0.1	0.3	0.0	0.1	0.6
Return on average equity ³	2.1	3.6	8.2	1.7	5.1	-0.7	0.9	9.5
Interest income to gross income	57.4	51.4	54.4	54.9	51.1	52.7	67.4	65.3
Cost-to-income ratio	71.9	52.7	57.9	66.4	61.7	73.0	69.1	62.8

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.

Table A17

Solvency

	2008	2009	2010	2011	2012	2013	2014	2015
<i>End of period, EUR million</i>								
Own funds	74,707	80,574	86,228	88,071	88,204	88,994	87,584	87,123
Total risk exposure	678,163	633,313	653,313	649,613	621,925	578,425	562,790	538,754
<i>End of period, eligible capital and tier 1 capital, respectively, as a percentage of risk-weighted assets</i>								
Consolidated total capital adequacy ratio	11.0	12.8	13.2	13.6	14.2	15.4	15.6	16.2
Consolidated tier 1 capital ratio	7.7	9.3	10.0	10.3	11.0	11.9	11.8	12.7
Consolidated core tier 1 capital ratio (common equity tier 1 as from 2014)	6.9	8.5	9.4	9.8	10.7	11.6	11.7	12.7

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

	2008	2009	2010	2011	2012	2013	2014	2015
	<i>End of period, %</i>							
Short-term loans to short-term liabilities	67	73	64	66	66	59	62	60
Short-term loans and other liquid assets to short-term liabilities	109	125	119	118	121	109	117	113

Source: OeNB.

Table A19

Market indicators of selected Austrian financial instruments

	2009	2010	2011	2012	2013	2014	2015	mid-2016
	<i>% of mid-2006 prices, end of period</i>							
Share prices								
Erste Group Bank	62	85	33	57	60	46	69	51
Raiffeisen Bank International	58	63	31	46	37	19	21	17
EURO STOXX – Banks	57	42	26	29	36	35	33	25
Uniq	51	57	37	39	38	32	31	24
Vienna Insurance Group	77	85	69	87	78	80	54	39
EURO STOXX – Insurance	60	57	47	62	82	85	98	80
	<i>%, end of period</i>							
Relative valuation: share price-to-book value ratio								
Erste Group Bank	0.8	1.3	0.5	0.9	1.1	0.7	1.1	0.8
Raiffeisen Bank International	1.1	1.2	0.5	0.8	0.9	0.5	0.5	0.4
EURO STOXX – Banks	0.9	0.6	0.4	0.6	1.0	0.7	0.7	0.6
Uniq	1.4	2.3	1.2	1.1	1.1	0.9	0.8	0.7
Vienna Insurance Group	1.0	1.2	0.9	1.2	1.1	1.1	0.8	0.6
EURO STOXX – Insurance	1.0	0.9	0.7	0.8	0.9	1.2	1.0	0.9

Source: Thomson Reuters, Bloomberg.

Note: Mid-2016 refers to June 10, 2016, for EURO STOXX banks, and to May 30, 2016, for the price-to-book value ratio.

Table A20

Key indicators of Austrian insurance companies

	2008	2009	2010	2011	2012	2013	2014	2015
<i>End of period, EUR million</i>								
Business and profitability								
Premiums	16,180	16,381	16,652	16,537	16,341	16,608	17,077	17,342
Expenses for claims and insurance benefits	11,608	12,348	11,882	12,826	12,973	13,150	14,157	15,514
Underwriting results	-119	132	373	295	455	592	477	475
Profit from investments	2,370	2,729	3,203	2,964	3,391	3,354	3,211	3,216
Profit from ordinary activities	411	744	1,101	1,162	1,395	1,524	1,421	1,354
Acquisition and administrative expenses	3,315	3,241	3,382	3,541	3,499	3,528	3,573	3,697
Total assets	93,911	99,227	105,099	105,945	108,374	110,391	113,662	114,495
Investments								
Total investments	87,698	92,260	98,300	99,776	103,272	105,496	107,442	107,933
of which: debt securities	35,209	36,397	38,223	37,813	37,614	39,560	41,667	41,517
stocks and other equity securities ¹	12,531	12,811	12,559	12,363	12,505	12,464	12,619	12,522
real estate	5,138	5,246	5,703	5,236	5,371	5,689	5,858	5,912
Investments for unit-linked and index-linked life insurance	9,319	12,822	15,325	15,870	18,330	19,127	20,179	19,776
Claims on domestic banks	16,079	17,168	16,458	16,405	16,872	16,687	15,800	11,388
Reinsurance receivables	1,272	1,218	1,229	1,733	1,933	824	918	971
%								
Risk capacity (solvency ratio)	300	300	356	332	350	368	380	375

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

	2008	2009	2010	2011	2012	2013	2014	2015
<i>End of period, EUR million</i>								
Domestic securities	48,777	48,765	51,001	50,046	50,963	49,757	52,116	52,970
of which: debt securities	14,601	16,013	15,884	16,683	17,527	16,203	15,467	13,609
stocks and other equity securities	1,473	2,863	3,696	2,991	3,637	3,610	3,345	3,530
Foreign securities	78,655	89,845	96,684	87,458	96,854	99,647	110,397	114,833
of which: debt securities	57,598	61,961	61,744	58,695	63,661	62,972	69,642	70,326
stocks and other equity securities	8,899	12,663	15,540	12,097	14,208	16,278	17,910	18,521
Net asset value	127,432	138,610	147,684	137,504	147,817	149,404	162,513	167,802
of which: retail funds	82,804	85,537	88,313	78,299	84,158	83,238	89,163	91,626
institutional funds	44,628	53,073	59,372	59,205	63,659	66,167	73,350	76,177
Consolidated net asset value	105,620	115,337	123,794	116,747	126,831	128,444	138,642	143,249

Source: OeNB.

Table A22

Structure and profitability of Austrian fund management companies

	2008	2009	2010	2011	2012	2013	2014	2015
<i>End of period, EUR million</i>								
Total assets	504	642	699	661	644	670	725	745
Operating profit	89	106	142	125	111	131	158	184
Net commissions and fees earned	269	258	302	284	283	310	368	411
Administrative expenses ¹	196	185	199	195	205	219	246	266
Number of fund management companies	29	30	29	29	29	29	29	29
Number of reported funds	2,308	2,182	2,203	2,171	2,168	2,161	2,118	2,077

Source: OeNB.

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

Table A23

Assets held by Austrian pension funds

	2008	2009	2010	2011	2012	2013	2014	2015
<i>End of period, EUR million</i>								
Total assets	11,936	13,734	14,976	14,798	16,335	17,385	19,011	19,646
of which: direct investment	x	1,239	968	1,139	1,139	1,640	1,065	990
mutual funds	x	11,235	13,944	13,626	15,278	15,745	17,946	18,656
foreign currency (without derivatives)	x	x	x	x	5,714	5,964	7,578	7,279
stocks	x	x	x	x	4,805	5,472	6,250	6,200
debt	x	x	x	x	8,464	7,650	9,163	9,552
real estate	x	x	x	x	567	583	576	690
cash and deposits	x	x	1,181	1,624	1,488	2,033	1,598	1,850

Source: OeNB, FMA.

Table A24

Assets held by Austrian severance funds

	2008	2009	2010	2011	2012	2013	2014	2015
<i>End of period, EUR million</i>								
Total direct investment	1,062	884	1,004	1,393	1,442	1,528	1,415	1,565
of which: euro-denominated	1,043	866	985	1,363	1,415	1,507	1,299	1,502
foreign currency-denominated	19	17	19	30	27	21	x	63
accrued income claims from direct investment	17	15	16	19	22	21	15	14
Total indirect investment	1,076	1,946	2,569	2,891	3,834	4,701	5,912	6,741
of which: total of euro-denominated investment in mutual fund shares	1,039	1,858	2,379	2,741	3,540	4,220	5,190	5,790
total of foreign currency-denominated investment in mutual fund shares	38	88	190	151	294	481	722	951
Total assets assigned to investment groups	2,139	2,830	3,573	4,284	5,254	6,218	7,306	8,294

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

	2008	2009	2010	2011	2012	2013	2014	2015
<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	4,364	9,305	9,447	7,667	9,974	5,906	7,438	6,381
System disturbances	4	5	4	1	1	3	..	1
Securities settlement systems								
Number	1	2	2	2	2	2	2	2
Value	247	365	398	439	418	369	377	315
System disturbances	..	..	..	..	1	5	2	3
Card payment systems¹								
Number	505	540	583	591	633	673	1,006	1,045
Value	38	41	45	45	48	72	99	102
System disturbances	16	19	25	4	4	2	..	..
Participation in international payment systems								
Number	13	31	31	36	41	53	113	144
Value	998	1,225	1,164	1,306	1,820	1,643	2,463	2,420
System disturbances	..	..	..	..	..	..	..	..

Source: OeNB.

¹ On-us ATM transactions are not included in the figures for 2009–2013.