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Cutoff date for data: November 17, 2014

Conventions used in the tables:

× = 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	H1 13	H1 14
<i>Three-month rates, period average, %</i>								
Euro area	4.63	1.23	0.81	1.39	0.57	0.22	0.21	0.30
U.S.A.	2.91	0.69	0.34	0.34	0.43	0.27	0.28	0.23
Japan	0.85	0.59	0.39	0.34	0.33	0.24	0.26	0.21
United Kingdom	5.49	1.23	0.74	0.88	0.86	0.50	0.50	0.50
Switzerland	2.58	0.38	0.19	0.12	0.07	0.02	0.02	0.02
Czech Republic	4.04	2.19	1.31	1.19	1.00	0.46	0.48	0.37
Hungary	8.87	8.64	5.51	6.19	6.98	4.31	4.99	2.68
Poland	6.36	4.42	3.92	4.54	4.91	3.02	3.36	2.71

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	H1 13	H1 14
<i>Ten-year rates, period average, %</i>								
Euro area	4.31	3.82	3.62	4.41	3.92	3.00	2.94	2.44
U.S.A.	3.65	3.24	3.20	2.77	1.79	2.34	1.96	2.68
Japan	1.49	1.34	1.17	1.12	0.85	0.71	0.71	0.61
United Kingdom	4.50	3.36	3.36	2.87	1.74	2.03	1.74	2.35
Switzerland	2.90	2.20	1.63	1.47	0.65	0.95	0.78	0.87
Austria	4.36	3.94	3.23	3.32	2.37	2.01	1.84	1.83
Czech Republic	4.63	4.84	3.88	3.71	2.78	2.11	1.93	2.03
Hungary	8.24	9.12	7.28	7.64	7.89	5.92	5.94	5.42
Poland	6.07	6.12	5.78	5.96	5.00	4.03	3.76	4.10

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

¹ Yields of long-term government bonds.

Table A3

Stock Indices

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
<i>Annual change in %, period average</i>								
Euro area: EURO STOXX	-24.7	-25.3	13.4	-3.6	-6.4	17.5	15.6	19.1
U.S.A.: S&P 500	-17.3	-22.4	20.2	11.3	8.7	19.1	15.9	19.7
Japan: Nikkei 225	-28.5	-23.1	7.2	-5.9	-3.4	48.8	37.0	19.9
United Kingdom: FTSE 100	-16.2	-14.9	19.8	3.9	1.0	12.8	12.1	5.6
Switzerland: SMI	-22.9	-18.2	14.3	-7.0	4.9	24.1	26.4	10.2
Austria: ATX	-27.3	-36.5	19.9	-3.7	-14.8	16.9	17.9	5.4
Czech Republic: PX 50	-23.5	-29.2	21.7	-5.1	-14.6	2.5	4.6	2.7
Hungary: BUX	-24.3	-18.7	40.1	-8.7	-12.0	3.3	4.1	-2.8
Poland: WIG	-31.0	-21.3	33.6	4.4	-6.7	16.1	15.4	12.2

Source: Thomson Reuters.

Table A4

Corporate Bond Spreads¹

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
<i>Percentage points, period average</i>								
Euro area								
AAA	2.04	2.17	1.33	1.90	1.47	0.89	0.94	0.70
BBB	3.84	5.23	2.95	3.75	3.56	2.25	2.35	1.80
U.S.A.								
AAA	3.03	2.57	1.32	1.68	1.50	1.12	1.12	0.87
BBB	4.16	4.51	2.21	2.34	2.59	2.17	2.15	1.75

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	H1 13	H1 14
<i>EUR billion, four-quarter moving sum</i>								
Currency	0.7	0.9	1.0	1.1	0.6	1.2	0.7	1.2
Deposits	11.6	7.6	1.6	4.6	3.8	1.9	-1.5	3.7
Debt securities ²	4.8	-0.4	1.5	1.8	0.1	-1.8	-1.0	-2.2
Shares and other equity ³	1.6	1.7	1.7	0.8	1.1	-0.1	0.4	0.2
Mutual fund shares	-4.0	0.9	2.4	-1.5	0.9	2.7	2.6	2.5
Insurance technical reserves	3.7	4.6	3.7	2.1	2.7	2.4	2.6	2.6
Other accounts receivable	1.1	0.2	0.8	1.0	1.6	1.2	1.4	1.2
Total financial investment	19.5	15.5	12.7	9.9	10.8	7.5	5.2	9.2

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	H1 13	H1 14
<i>EUR billion, four-quarter moving sum</i>								
Net disposable income	171.6	171.9	174.1	178.0	185.7	185.8	181.3	188.0
Savings	20.7	19.5	16.6	14.0	16.9	13.6	11.2	14.1
Saving ratio in % ²	11.9	11.3	9.4	7.8	9.0	7.3	6.1	7.4

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

¹ Including nonprofit institutions serving households.

² Saving ratio = savings / (disposable income + increase in accrued occupational pension benefits).

Table A7

Financing of Nonfinancial Corporations

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
<i>EUR billion, four-quarter moving sum</i>								
Debt securities ¹	1.8	4.3	1.4	4.2	2.8	0.9	2.9	-2.1
Loans	13.0	-18.0	9.7	13.0	-1.8	-1.6	-4.8	-1.4
Shares and other equity	8.1	2.9	0.5	9.7	2.6	6.9	4.7	8.3
Other accounts payable	-0.2	-5.9	5.8	3.3	1.7	2.2	-0.2	4.7
Total external financing	22.7	-16.7	17.4	30.2	5.3	8.4	2.6	9.5

Source: OeNB (financial accounts).

¹ Including financial derivatives.

Table A8

Insolvency Indicators

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
Default liabilities (EUR million)	2,969	4,035	4,700	2,775	3,206	6,255	3,746	1,093
Defaults (number)	3,270	3,741	3,522	3,260	3,505	3,266	1,639	1,654

Source: Kreditschutzverband von 1870.

Note: Default liabilities for 2013 (first half) include one large insolvency.

Table A9

Housing Market Indicators

	2006	2007	2008	2009	2010	2011	2012	2013
<i>2000=100</i>								
Residential Property Price Index								
Vienna	113.4	119.2	125.5	133.5	143.9	156.1	180.7	196.3
Austria	109.0	114.1	115.4	119.8	127.3	132.7	149.1	156.0
Austria excluding Vienna	107.4	112.3	111.6	114.8	121.1	124.0	137.4	141.1
<i>2000=100</i>								
Rents¹								
Vienna: condominiums	106.2	114.9	116.8	116.3	117.7	121.0	126.3	129.5
Austria excluding Vienna: condominiums	111.8	115.9	122.7	144.7	145.9	148.2	144.1	162.5
Austria excluding Vienna: single-family houses	101.0	108.5	112.9	101.5	101.7	97.1	94.6	95.5
Dwelling rents excluding operational costs (as measured in the CPI)	89.5	91.2	92.4	96.7	100.0	103.3	107.8	111.2
<i>Deviation from fundamental price in %</i>								
OeNB fundamentals indicator for residential property prices								
Vienna	-6.7	-5.1	-1.6	-2.7	0.4	6.1	15.2	19.6
Austria	-9.0	-7.6	-7.3	-12.8	-8.9	-5.4	0.3	-0.6

Source: OeNB, Vienna University of Technology.

¹ Free and controlled prices.

Austrian Financial Intermediaries¹

Table A10

Total Assets and Off-Balance Sheet Operations

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
<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	927,973	945,531	917,824
of which: total domestic assets	692,566	691,466	659,561	693,394	678,500	645,275	644,481	634,299
Total assets on a consolidated basis	1,175,646	1,139,961	1,130,853	1,166,313	1,163,595	1,089,713	1,125,442	1,071,601
Total assets of CESEE subsidiaries ¹	267,484	254,356	263,810	270,052	276,352	264,998	267,184	284,191
of which: NMS-2004 ²	131,809	126,916	130,530	126,737	136,631	130,478	132,573	128,303
NMS-2007 ³	40,679	40,488	41,275	42,316	40,886	39,764	39,623	39,094
SEE ⁴	46,745	48,667	49,122	51,489	50,976	50,209	50,924	73,464
CIS ⁵	48,251	38,285	42,883	49,510	47,859	44,547	44,064	43,331
Leverage ratio (consolidated in %) ⁶	4.5	5.2	5.8	5.8	6.1	6.5	6.4	5.4

Source: OeNB.

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

² New EU Member States since 2004: Czech Republic, Estonia, Latvia, Lithuania, Hungary, Poland, Slovenia, Slovakia.

³ New EU Member States since 2007: Bulgaria, Romania.

⁴ Southeastern Europe: Albania, Bosnia and Herzegovina, Croatia, Kosovo, Montenegro, former Yugoslav Republic of Macedonia, Serbia, Turkey.

⁵ Commonwealth of Independent States: Armenia, Azerbaijan, Belarus, Kazakhstan, Kyrgyzstan, Moldova, Russia, Tajikistan, Turkmenistan, Ukraine, Uzbekistan, including Georgia.

⁶ Definition up to 2013: Tier 1 capital after deduction in % of total assets. Definition as of 2014 according to Basel III.

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

Table A11

Sectoral Distribution of Domestic Loans

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
<i>End of period, EUR million</i>								
All currencies combined								
Banks	208,218	195,737	169,596	184,789	191,921	172,024	162,290	147,161
Nonbanks	314,399	311,794	321,524	330,057	330,378	326,820	328,472	327,993
of which: nonfinancial corporations	134,897	132,346	135,427	138,930	140,383	140,291	141,073	141,303
households ¹	127,828	128,178	135,215	138,355	139,048	139,052	137,729	139,915
general government	24,056	24,923	26,374	29,015	27,972	26,007	26,995	25,180
other financial intermediaries	27,213	26,063	24,324	23,586	22,806	21,244	22,439	21,456
Foreign currency								
Banks	54,977	42,780	25,851	25,288	41,979	19,704	19,384	16,254
Nonbanks	56,797	56,515	58,746	57,301	47,652	40,108	43,341	38,546
of which: nonfinancial corporations	12,441	11,473	12,550	12,181	9,155	6,985	8,011	6,536
households ¹	39,138	37,064	40,040	38,718	32,904	28,385	30,008	27,219
general government	1,673	1,628	2,627	3,266	2,827	2,477	2,522	2,713
other financial intermediaries	3,514	3,374	3,525	3,133	2,761	2,257	2,793	2,073

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	H1 13	H1 14
<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	3.4	3.6
Specific loan loss provisions for loans to nonbanks (consolidated) ¹	2.4	3.5	4.1	4.3	4.6	4.8	4.8	4.9
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	8.0	7.7
Nonperforming loan ratio (unconsolidated) ²	3.0	4.2	4.7	4.5	4.7	4.1	4.5	4.5
Nonperforming loan ratio (consolidated) ²	x	6.7	8.0	8.3	8.7	8.6	8.8	8.9
Nonperforming loan ratio (Austrian banks' subsidiaries in CESEE)	x	9.6	13.4	15.0	14.7	14.9	15.3	14.2

Source: OeNB.

¹ Estimate.² Estimate for loans to corporates and households (introduced in Financial Stability Report 24 to better indicate the loan quality in retail business; not comparable to former ratios).

Table A13

Exposure to CESEE

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
<i>End of period, EUR million</i>								
Total exposure according to BIS ⁵	199,227	203,975	209,352	216,086	209,818	201,768	208,987	197,523
of which: NMS-2004 ¹	111,064	112,537	116,205	121,145	119,742	115,636	120,011	113,442
NMS-2007 ²	34,021	33,695	33,905	32,756	30,916	29,404	30,560	29,903
SEE ³	27,728	40,164	39,015	41,105	36,544	34,981	36,461	33,883
CIS ⁴	26,414	17,579	20,226	21,079	22,617	21,746	21,954	20,295
Total indirect lending to nonbanks ⁶	170,566	160,248	168,710	171,311	171,117	161,439	168,138	178,962
of which: NMS-2004 ¹	80,774	79,021	81,740	79,101	82,880	79,481	81,390	80,734
NMS-2007 ²	25,954	25,433	26,009	26,725	25,922	24,024	24,864	23,662
SEE ³	30,137	30,441	32,218	34,140	33,290	32,499	33,520	48,477
CIS ⁴	33,701	25,353	28,742	31,346	29,025	25,435	28,364	26,088
Total direct lending ⁷	49,724	50,665	49,460	52,010	51,539	52,926	53,007	50,412
of which: NMS-2004 ¹	21,646	21,902	22,419	23,207	22,383	20,886	20,826	19,021
NMS-2007 ²	9,103	9,546	8,484	8,177	7,385	6,752	7,306	6,338
SEE ³	14,592	15,022	14,348	15,139	16,256	18,293	17,474	18,615
CIS ⁴	4,383	4,195	4,208	5,487	5,515	6,996	7,401	6,438
Foreign currency loans of Austrian banks' subsidiaries in CESEE ⁸	88,603	81,745	84,623	87,142	84,694	83,988	79,309	78,939

Source: OeNB.

¹ New EU Member States since 2004: Czech Republic, Estonia, Latvia, Lithuania, Hungary, Poland, Slovenia, Slovakia.² New EU Member States since 2007: Bulgaria, Romania.³ Southeastern Europe: Albania, Bosnia and Herzegovina, Croatia, Kosovo, Montenegro, former Yugoslav Republic of Macedonia, Serbia, Turkey.⁴ Commonwealth of Independent States: Armenia, Azerbaijan, Belarus, Kazakhstan, Kyrgyzstan, Moldova, Russia, Tajikistan, Turkmenistan, Ukraine, Uzbekistan, including Georgia.⁵ Total exposure according to BIS includes only domestically-controlled banks. As Hypo Alpe-Adria-Bank AG was included in the fourth quarter of 2009, comparability with earlier values is limited.⁶ Lending (net lending after risk provisions) to nonbanks by all fully consolidated subsidiaries in CESEE.⁷ Direct lending to CESEE according to monetary statistics.⁸ Loans to households and corporations. Figures adjusted for foreign exchange effects.

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

Table A14

Profitability on an Unconsolidated Basis

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
<i>End of period, EUR million</i>								
Operating income	20,557	17,850	19,705	19,227	19,115	18,967	9,224	9,974
of which: net interest income	8,248	8,769	9,123	9,622	8,813	8,814	4,312	4,605
securities and investment earnings	7,193	3,328	4,026	3,662	3,670	3,018	1,563	1,974
fees and commission income	4,218	3,605	3,950	3,835	3,848	4,073	2,034	2,052
trading income	-812	486	664	325	631	495	222	191
other operating income	1,710	1,662	1,942	1,784	2,153	2,567	1,093	1,152
Operating expenses	11,416	11,080	11,547	11,714	12,193	12,835	6,212	6,624
of which: staff costs	5,776	5,697	5,802	5,998	6,243	6,507	3,163	3,567
other administrative expenses	3,952	3,766	3,940	4,028	4,124	4,301	2,053	2,136
other operating expenses	1,689	1,617	1,805	1,688	1,827	2,027	996	921
Operating profit/loss	9,141	6,770	8,159	7,513	6,922	6,132	3,013	3,350
Net profit after taxes	1,891	43	4,207	1,211	3,214	-935	1,115	2,899
Return on assets (%) ^{1,2}	0.2	0	0.4	0.1	0.3	-0.1	0.1	0.3
Return on equity (% tier 1 capital) ^{1,2}	3.0	0.1	5.8	1.6	4.3	-1.2	1.5	4.0
Interest income to gross income (%)	40	49	46	50	46	46	47	46
Cost-to-income ratio (%)	56	62	59	61	64	68	67	66

Source: OeNB.

¹ Annual surplus in % of total assets and tier 1 capital, respectively.² Retrospectively modified due to a change of calculation.

Table A15

Profitability of Austrian Banks' Subsidiaries¹ in CESEE

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
<i>End of period, EUR million</i>								
Operating income	14,102	13,396	13,436	13,622	13,268	13,307	6,693	6,811
of which: net interest income	9,231	8,693	9,333	9,402	8,781	8,414	4,270	4,440
securities and investment earnings	103	50	47	70	61	63	42	36
fee and commission income	3,432	2,916	2,954	3,092	2,992	3,164	1,555	1,696
trading income	46	1,238	368	426	790	749	242	257
other income	1,291	498	735	631	643	917	584	382
Operating expenses	7,056	6,355	6,779	6,893	7,034	7,054	3,634	3,740
of which: staff costs	3,171	2,715	2,841	2,975	2,968	2,908	1,491	1,496
other administrative expenses	3,761	3,529	3,809	3,817	3,958	4,087	2,084	2,213
Operating profit/loss	7,141	7,129	6,757	6,809	6,317	6,298	3,106	3,096
Net profit after taxes	4,219	1,775	2,063	1,757	2,093	2,216	1,366	1,007
Return on assets (%) ²	1.7	0.7	0.8	0.7	0.8	0.8	1.0	0.7
Return on equity (% tier 1 capital) ²	20.5	8.2	9.2	7.2	8.2	8.4	8.9	..
Interest income to gross income (%)	65	65	69	69	66	63	64	65
Cost-to-income ratio (%)	49	47	50	50	52	53	54	55

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, has been included.² End-of-period result expected for the full year after tax as a percentage of average total assets.

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

Table A16

Profitability on a Consolidated Basis

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
<i>End of period, EUR million</i>								
Operating income	33,642	37,850	37,508	37,207	37,673	35,271	17,454	16,922
of which: net interest income	19,308	19,451	20,390	20,426	19,259	18,598	9,342	9,135
net fee-based income	8,469	7,160	7,678	7,592	7,260	7,590	3,797	3,661
net profit/loss on financial operations	-2,135	2,560	997	845	1,137	670	17	497
other operating income	8,001	8,679	8,443	8,344	10,016	8,413	4,299	3,629
Operating expenses ¹	25,788	22,230	24,030	26,839	25,582	27,318	12,500	14,068
of which: staff costs	10,166	9,522	9,941	10,279	10,391	10,378	5,172	4,951
other administrative expenses	6,364	5,979	6,262	6,316	6,410	6,628	3,278	3,207
other operating expenses	9,257	6,729	7,827	10,244	8,781	10,311	4,050	5,910
Operating profit/loss	7,855	15,620	13,478	10,369	12,090	7,953	4,954	2,854
Net profit after taxes	586	1,530	4,577	711	2,966	-1,035	1,061	-594
Return on assets (%) ^{2,5}	0.10	0.18	0.46	0.10	0.33	-0.04	0.28	-0.10
Return on equity (% tier 1 capital) ^{2,5}	2.12	3.59	8.19	1.71	5.14	-0.68	4.27	-1.59
Interest income to gross income (%) ³	69	59	64	66	61	63	65	71
Cost-to-income ratio (%) ⁴	72	53	58	66	62	73	66	78

Source: OeNB.

¹ As from 2008, 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 net interest income to total operating income less other operating expenses.⁴ All figures represent the ratio of total operating expenses less other operating expenses to total operating income less other operating expenses.⁵ Retrospectively 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 A17

Solvency

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
<i>End of period, EUR million</i>								
Own funds	74,707	80,574	86,228	88,071	88,204	88,994	89,351	90,460
Own funds requirements	678,163	633,313	653,313	649,613	621,925	578,425	601,813	580,740
<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	14.9	15.6
Consolidated tier 1 capital ratio	7.7	9.3	10.0	10.3	11.0	11.9	11.5	11.9
Consolidated core tier 1 capital ratio (core equity tier 1 as from 2014)	6.9	8.5	9.4	9.8	10.7	11.6	11.3	11.8

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	H1 13	H1 14
	<i>End of period, %</i>							
Short-term loans to short-term liabilities	67.0	72.5	64.2	65.9	66.0	59.0	66.4	66.7
Short-term loans and other liquid assets to short-term liabilities	109.0	124.8	118.9	118.1	120.6	109.0	119.7	121.9
Liquid resources of the first degree: 5% quantile of the ratio between available and required liquidity of degree 1 ¹	149.4	139.9	145.1	152.4	295.4	278.2	252.7	x
Liquid resources of the second degree: 5% quantile of the ratio between available and required liquidity of degree 2	113.5	110.8	111.3	110.9	112.1	110.1	116.2	x

Source: OeNB.

¹ Short-term loans and short-term liabilities (up to three months against banks and nonbanks). 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 surpassed by 95% of banks on the respective reporting date.

Table A19

Market Risk¹

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
	<i>End of period, EUR million and %</i>							
Interest rate risk								
Basel ratio for interest rate risk, % ²	3.9	3.7	3.9	5.0	4.0	3.8	4.1	4.0
Capital requirement for the position risk of interest rate instruments in the trading book	953.3	780.9	618.3	625	441.9	324.2	438.2	x
Exchange rate risk								
Capital requirement for open foreign exchange positions	110.3	75.2	81.1	92.3	70.8	61.7	80.3	x
Equity price risk								
Capital requirement for the position risk of equities in the trading book	186.9	176.9	197.1	191.3	151.5	107.1	136.1	x

Source: OeNB.

¹ Based on unconsolidated 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 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.

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 A20

Market Indicators of Selected Austrian Financial Instruments

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
<i>% of mid-2005 prices</i>								
Share prices								
Erste Group Bank	38.9	66.4	91.7	35.8	61.2	64.9	52	61
Raiffeisen Bank International	37	75.7	82.5	40.3	60.3	49.1	42.8	48
EURO STOXX – Banks	47.2	70.3	52.4	32.8	35.9	45.2	32.9	48
Uniq	111.8	80.3	90.2	57.8	61.1	60	58.9	60.8
Vienna Insurance Group	54.2	81	88.6	71.7	90.8	81.4	81.3	85.8
EURO STOXX – Insurance	68.9	75	71	58.8	76.4	101.8	82.8	98
<i>Price-to-book value ratio</i>								
Relative valuation								
Erste Group Bank	0.5	0.80	1.30	0.48	0.88	0.93	0.74	0.87
Raiffeisen Bank International	0.55	1.12	1.15	0.53	0.83	0.68	0.59	0.66
EURO STOXX – Banks	0.57	0.94	0.64	0.36	0.60	0.96	0.68	0.8
Uniq	1.94	1.41	2.25	1.18	1.05	1.03	1.01	1.05
Vienna Insurance Group	0.71	1.03	1.21	0.90	1.21	1.08	1.08	1.14
EURO STOXX – Insurance	0.84	1.03	0.94	0.69	0.81	0.93	0.74	1.00

Source: Thomson Reuters, Bloomberg.

Table A21

Key Indicators of Austrian Insurance Companies

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
<i>End of period, EUR million</i>								
Business and profitability								
Premiums	16,180	16,381	16,652	16,537	16,341	16,608	9,080	9,251
Expenses for claims and insurance benefits	11,608	12,348	11,882	12,826	12,973	13,150	6,509	6,767
Underwriting results	-119	132	373	295	455	592	377	425
Profit from investments	2,370	2,729	3,203	2,964	3,391	3,354	1,804	1,857
Profit from ordinary activities	411	744	1,101	1,162	1,395	1,524	1,015	1,098
Acquisition and administrative expenses	3,315	3,241	3,382	3,541	3,499	3,528	1,807	1,793
Total assets	93,911	99,227	105,099	105,945	108,374	110,391	109,021	113,324
Investments								
Total investments	87,698	92,260	98,300	99,776	103,272	105,496	103,355	106,894
of which: debt securities	35,209	36,397	38,223	37,813	37,614	39,560	37,770	41,463
stocks and other equity securities ¹	12,531	12,811	12,559	12,363	12,505	12,464	12,415	12,521
real estate	5,138	5,246	5,703	5,236	5,371	5,689	5,522	5,719
Investments for unit-linked and index-linked life insurance	9,319	12,822	15,325	15,870	18,330	19,127	18,483	19,911
Claims on domestic banks	16,079	17,168	16,458	16,405	16,872	16,687	17,305	16,802
Reinsurance receivables	1,272	1,218	1,229	1,733	1,933	824	899	1,041
Risk capacity (solvency ratio), %	300.0	300.0	356.0	332.0	350.0	368.0	x	377.7

Source: FMA, OeNB.

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

Table A22

Assets Held by Austrian Mutual Funds

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
<i>End of period, EUR million</i>								
Domestic securities	48,777	48,765	51,001	50,046	50,963	49,757	50,576	50,643
of which: debt securities	14,601	16,013	15,884	16,683	17,527	16,203	17,125	15,481
stocks and other equity securities	1,473	2,863	3,696	2,991	3,637	3,610	3,467	3,618
Foreign securities	78,655	89,845	96,684	87,458	96,854	99,647	97,538	105,705
of which: debt securities	57,598	61,961	61,744	58,695	63,661	62,972	63,363	66,280
stocks and other equity securities	8,899	12,663	15,540	12,097	14,208	16,278	14,498	17,441
Net asset value	127,432	138,610	147,684	137,504	147,817	149,404	148,114	156,348
of which: retail funds	82,804	85,537	88,313	78,299	84,158	83,238	83,342	85,370
institutional funds	44,628	53,073	59,372	59,205	63,659	66,167	64,772	70,978
Consolidated net asset value	105,620	115,337	123,794	116,747	126,831	128,444	127,491	133,570

Source: OeNB.

Table A23

Structure and Profitability of Austrian Fund Management Companies

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
<i>End of period, EUR million</i>								
Total assets	504	642	699	661	644	670	659	634
Operating profit	89	106	142	125	111	131	61	70
Net commissions and fees earned	269	258	302	284	283	310	152	170
Administrative expenses ¹	196	185	199	195	205	219	105	114
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	2,135	2,123

Source: OeNB.

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

Table A24

Assets Held by Austrian Pension Funds

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
<i>End of period, EUR million</i>								
Total assets	11,936	13,734	14,976	14,798	16,335	17,385	16,564	18,363
of which: direct investment	x	1,239	968	1,139	1,139	1,640	1,042	973
mutual funds	x	11,235	13,944	13,626	15,278	15,745	15,522	17,390
foreign currency (without derivatives)	x	x	x	x	5,714	5,964	5,857	6,761
stocks	x	x	x	x	4,805	5,472	5,088	6,038
debt	x	x	x	x	8,464	7,650	8,261	8,261
real estate	x	x	x	x	567	583	588	580
cash and deposits	x	x	1,181	1,624	1,488	2,033	1,554	1,480

Source: OeNB, FMA.

Table A25

Assets Held by Austrian Severance Funds

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
<i>End of period, EUR million</i>								
Total direct investment	1,062	884	1,004	1,393	1,442	1,528	1,400	1,488
of which: euro-denominated	1,043	866	985	1,363	1,415	1,507	1,381	1,429
foreign currency-denominated	19	17	19	30	27	21	19	59
Accrued income claims from direct investment	17	15	16	19	22	21	19	16
Total indirect investment	1,076	1,946	2,569	2,891	3,834	4,701	4,281	5,281
of which: total of euro-denominated investment in mutual fund shares	1,039	1,858	2,379	2,741	3,540	4,220	3,887	4,669
total of foreign currency-denominated investment in mutual fund shares	38	88	190	151	294	481	394	612
Total assets assigned to investment groups	2,139	2,830	3,573	4,284	5,254	6,218	5,680	6,769

Source: OeNB.

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

Table A26

Transactions and System Disturbances in Payment and Securities Settlement Systems

	2008	2009	2010	2011	2012	2013	H1 13	H1 14
<i>Number of transactions in million, value of transactions in EUR billion</i>								
HOAM.AT								
Number	3	1	1	1	1	1	0	2
Value	6,724	9,305	9,447	7,667	9,974	5,906	2,824	3,682
System disturbances	5	5	4	1	1	3	0	0
Securities settlement systems								
Number	2	2	2	2	2	2	1	1
Value	502	365	398	439	418	369	178	209
System disturbances	0	0	0	0	1	5	2	1
Retail payment systems								
Number	528	574	617	665	688	1,005	490	457
Value	42	46	49	50	55	72	35	36
System disturbances	16	19	25	4	4	2	0	1
Participation in international payment systems								
Number	25	31	31	36	41	53	24	51
Value	1,995	1,225	1,164	1,306	1,820	1,643	850	1,711
System disturbances	0	0	0	0	0	0	0	0

Source: OeNB.

Note: Annual data refer to the respective 12-month period, semiannual data refer to the respective six-month period.