

## Annex: Key financial indicators

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Cutoff date for data: May 24, 2022

Conventions used:

× = 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 markets

Table A1

### Short-term interest rates<sup>1</sup>

	2014	2015	2016	2017	2018	2019	2020	2021
	Three-month rate, period average, %							
Euro area	0.21	-0.02	-0.26	-0.33	-0.32	-0.36	-0.43	-0.55
USA	0.23	0.32	0.74	1.26	2.31	2.33	0.65	0.16
Japan	0.21	0.17	0.08	0.06	0.07	0.07	0.07	0.07
United Kingdom	0.54	0.57	0.50	0.36	0.72	0.81	0.29	0.09
Switzerland	0.01	-0.75	-0.75	-0.73	-0.73	-0.74	-0.71	-0.76
Czechia	0.36	0.31	0.29	0.41	1.27	2.12	0.86	1.13
Hungary	2.41	1.61	0.99	0.14	0.12	0.19	0.70	1.44
Poland	2.52	1.75	1.70	1.73	1.71	1.72	0.67	0.54

Source: Bloomberg, Eurostat, Macrobond.

<sup>1</sup> Average rate at which prime banks are willing to lend funds to other prime banks for three months.

Table A2

### Long-term interest rates<sup>1</sup>

	2014	2015	2016	2017	2018	2019	2020	2021
	Ten-year rates, period average, %							
Euro area	2.28	1.27	0.93	1.17	1.27	0.58	0.21	0.20
USA	2.63	2.14	1.83	2.32	2.81	2.33	0.89	1.44
Japan	0.58	0.37	-0.01	0.04	0.06	-0.08	0.00	0.06
United Kingdom	2.14	1.79	1.22	1.18	1.41	0.88	0.32	0.74
Switzerland	0.85	0.05	-0.36	-0.09	0.03	-0.43	-0.50	-0.26
Austria	1.49	0.75	0.38	0.58	0.69	0.06	-0.23	-0.09
Czechia	1.58	0.58	0.43	0.98	1.98	1.55	1.13	1.90
Hungary	4.81	3.43	3.14	2.96	3.06	2.47	2.22	3.06
Poland	3.52	2.70	3.04	3.42	3.20	2.35	1.50	1.95

Source: ECB, Eurostat, Macrobond.

<sup>1</sup> Yields of long-term government bonds.

Table A3

### Stock indices

	2014	2015	2016	2017	2018	2019	2020	2021
	Annual change in %, period average							
Euro area: EURO STOXX	13.07	11.76	-9.67	17.16	-0.48	-0.37	-3.69	24.46
USA: S&P 500	17.49	6.71	1.63	16.92	12.13	6.09	10.45	32.80
Japan: Nikkei 225	13.86	24.21	-11.90	19.41	10.44	-2.77	4.60	27.09
United Kingdom: FTSE100	3.23	-1.38	-1.74	13.96	-0.21	-1.17	-13.75	11.57
Switzerland: SMI	9.28	4.23	-10.12	10.91	-0.16	9.56	4.01	15.15
Austria: ATX	-2.36	1.28	-5.42	34.83	7.56	-8.95	-20.45	42.45
Czechia: PX 50	1.61	0.83	-11.53	14.31	8.04	-3.16	-11.65	29.13
Hungary: BUX	-3.82	17.15	28.96	31.47	5.51	10.14	-10.36	29.42
Poland: WIG	8.09	-0.31	-9.87	30.11	-2.72	-1.27	-13.79	29.17

Source: Macrobond.

Table A4

**Corporate bond spreads<sup>1</sup>**

	2014	2015	2016	2017	2018	2019	2020	2021
<i>Percentage points, period average</i>								
Euro area								
AA	0.63	0.73	0.80	0.73	0.70	0.79	0.86	0.63
BBB	1.75	1.91	2.11	1.70	1.78	1.85	1.83	1.29
USA								
AA	0.88	1.04	0.93	0.74	0.76	0.72	0.96	0.60
BBB	1.76	2.13	2.21	1.54	1.59	1.73	2.05	1.22

Source: Macrobond.

<sup>1</sup> Spreads of seven- to ten-year corporate bonds against ten-year government bonds (euro area: German government bonds).**Austrian corporate and household sectors**

Table A5

**Financial investment of households<sup>1</sup>**

	2014	2015	2016	2017	2018	2019	2020	2021
<i>EUR billion, four-quarter moving sum</i>								
Currency	0.9	0.9	0.6	0.6	0.8	0.9	2.4	-0.2
Deposits	3.2	6.5	10.3	8.8	11.5	11.8	17.7	12.4
Debt securities <sup>2</sup>	-4.2	-3.5	-2.7	-2.7	-1.8	-1.1	-3.3	-2.2
Shares and other equity <sup>3</sup>	1.9	-0.3	1.1	-0.5	0.2	1.1	5.9	2.4
Mutual fund shares	3.5	4.1	3.1	3.8	2.2	2.6	4.1	9.4
Insurance technical reserves	3.3	1.3	1.0	0.6	0.4	0.8	-0.2	0.6
Other accounts receivable	1.7	1.1	-0.2	1.8	0.9	0.7	1.9	1.9
Total financial investment	10.3	10.1	13.2	12.4	14.2	16.8	28.5	24.3

Source: OeNB (financial accounts).

<sup>1</sup> Including nonprofit institutions serving households.<sup>2</sup> Including financial derivatives.<sup>3</sup> Other than mutual fund shares.

Table A6

**Household<sup>1</sup> income and savings**

	2014	2015	2016	2017	2018	2019	2020	2021
<i>EUR billion, four-quarter moving sum</i>								
Net disposable income	190.7	193.1	201.3	208.3	215.2	222.5	220.9	227.0
Savings	14.0	13.1	15.9	15.8	16.7	19.1	32.1	26.8
Saving ratio in % <sup>2</sup>	7.3	6.7	7.8	7.5	7.7	8.5	14.4	11.8

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

<sup>1</sup> Including nonprofit institutions serving households.<sup>2</sup> Saving ratio = savings / (disposable income + increase in accrued occupational pension benefits).

Table A7

**Financing of nonfinancial corporations**

	2014	2015	2016	2017	2018	2019	2020	2021
	<i>EUR billion, four-quarter moving sum</i>							
Debt securities <sup>1</sup>	-0.7	0.0	0.7	-1.9	-1.5	-1.2	8.0	-3.3
Loans	3.3	5.7	14.1	14.4	16.3	21.8	3.3	30.4
Shares and other equity	4.1	2.5	2.8	11.9	-0.6	3.6	-3.6	3.2
Other accounts payable	2.9	4.5	5.6	3.3	7.6	-2.0	-0.4	1.7
Total external financing	9.6	12.7	23.2	27.7	21.8	22.2	7.3	32.0

Source: OeNB (financial accounts).

<sup>1</sup> Including financial derivatives.

Table A8

**Insolvency indicators**

	2014	2015	2016	2017	2018	2019	2020	2021
Estimated default liabilities (opened insolvency proceedings, EUR million)	2,899	2,430	2,867	1,863	2,071	1,697	3,057	1,761
Opened insolvency proceedings (number)	3,275	3,115	3,163	3,025	2,985	3,044	1,804	2,060
Dismissed applications for insolvency proceedings (number)	2,148	2,035	2,063	2,054	1,995	1,974	1,230	974
Total insolvencies (number)	5,423	5,150	5,226	5,079	4,980	5,018	3,034	3,034

Source: Kreditschutzverband von 1870.

Table A9

**Housing market indicators**

	2014	2015	2016	2017	2018	2019	2020	2021
<b>Residential property price index</b> (2000=100)								
Vienna	204.6	209.2	217.2	220.4	232.0	243.2	259.6	287.6
Austria	161.4	168.1	180.4	187.2	200.1	208.0	222.6	248.8
Austria excluding Vienna	145.4	152.9	166.7	174.9	189.8	194.8	209.4	236.2
<b>Rent prices<sup>1</sup></b> (2020=100)								
Rents of apartments, excluding utilities (as measured in the CPI)	80.3	84.5	86.4	89.9	93.3	96.0	100.0	102.0
<b>OeNB fundamentals indicator for residential property prices<sup>2</sup></b>								
Vienna	12.8	12.9	13.8	15.4	18.2	19.8	20.7	30.1
Austria	-3.6	-1.7	2.3	7.0	10.8	11.7	10.6	22.4

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

<sup>1</sup> Free and regulated rents.<sup>2</sup> Deviation from fundamental price in %.

Austrian financial intermediaries<sup>1</sup>

Table A10

## Structural indicators

	2014	2015	2016	2017	2018	2019	2020	2021
	End of period							
Number of banks in Austria	764	738	672	628	597	573	543	520
Number of bank branches	4,255	4,096	3,926	3,775	3,639	3,521	3,134	3,438
Number of foreign subsidiaries	85	83	60	58	55	53	53	54
Number of branches abroad	200	207	209	215	219	229	231	187
Number of employees <sup>1</sup>	75,714	75,034	74,543	73,706	73,508	73,203	71,896	68,705

Source: OeNB.

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

Table A11

## Total assets

	2014	2015	2016	2017	2018	2019	2020	2021
	End of period, EUR million							
Total assets on an unconsolidated basis	896,424	859,165	832,267	815,275	854,582	884,964	973,817	1,024,399
Total assets on a consolidated basis	1,078,155	1,056,705	946,342	948,861	985,981	1,032,285	1,136,427	1,197,196
Total assets of CESEE subsidiaries <sup>1</sup>	285,675	295,557	184,966	205,532	206,582	222,947	234,468	270,676

Source: OeNB.

<sup>1</sup> The transfer in ownership of UniCredit Bank Austria AG's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of figures for 2014 and 2015.

Table A12

## Sectoral distribution of domestic loans to nonbanks

	2014	2015	2016	2017	2018	2019	2020	2021
	End of period, EUR million							
<b>All currencies combined</b>								
Nonbanks	328,230	333,743	335,644	341,149	355,869	371,790	385,384	410,860
of which: nonfinancial corporations	136,600	137,151	135,569	143,758	153,028	162,905	169,795	184,676
households <sup>1</sup>	140,944	146,444	152,516	156,386	161,947	168,824	174,494	184,214
general government	28,108	28,034	27,681	24,443	24,562	23,576	24,718	25,376
other financial intermediaries	22,578	22,114	19,878	16,562	16,332	16,485	16,330	16,541
<b>Foreign currency</b>								
Nonbanks	36,289	33,948	30,088	22,182	20,563	19,619	16,528	14,862
of which: nonfinancial corporations	6,379	5,291	4,296	3,397	3,538	3,321	2,628	2,497
households <sup>1</sup>	25,374	24,423	21,224	16,486	14,993	13,590	11,581	10,057
general government	2,777	2,861	2,623	943	517	471	425	360
other financial intermediaries	1,759	1,373	1,945	1,356	1,516	2,237	1,891	1,946

Source: OeNB.

<sup>1</sup> Including nonprofit institutions serving households.

Note: Figures are based on monetary statistics.

<sup>1</sup> The OeNB's financial indicators relate to all banks operating in Austria. For this reason, some of the figures presented here may deviate from the Financial Soundness Indicators published by the IMF.

Table A13

**Loan quality<sup>1</sup>**

	2014	2015	2016	2017	2018	2019	2020	2021
	<i>End of period, %</i>							
Nonperforming loans in % of total loans (Austria <sup>2</sup> )	4.4	4.0	3.2	2.5	2.0	1.7	1.5	1.4
Nonperforming loans in % of total loans (consolidated)	7	6.5	5.2	3.4	2.6	2.2	2.0	1.8
Nonperforming loans in % of total loans (Austrian banks' CESEE subsidiaries)	11.8	11.5	8.6	4.5	3.2	2.4	2.4	2.0
Coverage ratio <sup>3</sup> (Austria <sup>2</sup> )	x	47	59	60	62	61	68	70
Coverage ratio <sup>4</sup> (consolidated)	x	54	53	52	51	49	49	48
Coverage ratio <sup>4</sup> (Austrian banks' CESEE subsidiaries)	57	59	67	61	64	67	67	64

Source: OeNB.

<sup>1</sup> As from 2017, data are based on Financial Reporting (FINREP) including total loans and advances. Data before 2017 only include loans to households and corporations.

<sup>2</sup> Austrian banks' domestic business.

<sup>3</sup> Total loan loss provisions in % of nonperforming loans.

<sup>4</sup> Loan loss provisions on nonperforming loans in % of nonperforming loans.

Table A14

**Exposure to CESEE**

	2014	2015	2016	2017	2018	2019	2020	2021
	<i>End of period, EUR million</i>							
Total exposure according to the BIS <sup>1</sup>	184,768	186,397	193,273	210,616	217,078	233,275	243,569	278,902
Total indirect lending to nonbanks <sup>2,3</sup>	177,389	176,728	108,738	118,268	120,816	133,169	133,437	150,945
Total direct lending <sup>4</sup>	43,144	40,866	32,976	28,507	27,526	23,992	25,656	24,125
Foreign currency loans of Austrian banks' CESEE subsidiaries <sup>3</sup>	76,736	69,317	32,576	31,027	29,836	29,766	29,376	30,362

Source: OeNB.

<sup>1</sup> As from mid-2017, comparability of data with earlier figures is limited due to several methodological adjustments in data collection.

<sup>2</sup> Lending (net lending after risk provisions) to nonbanks by all fully consolidated bank subsidiaries in CESEE.

<sup>3</sup> The transfer in ownership of UniCredit Bank Austria AG's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of figures for 2014 and 2015.

<sup>4</sup> Cross-border lending to nonbanks and nonfinancial institutions in CESEE according to monetary statistics.

Table A15

**Profitability on a consolidated basis<sup>1</sup>**

	2014	2015	2016	2017	2018	2019	2020	2021
<i>End of period, EUR million</i>								
Operating income	28,717	28,064	22,408	22,837	24,023	24,997	24,750	25,742
of which: net interest income	19,345	18,336	14,604	14,536	15,210	15,589	15,458	15,694
fee and commission income	7,741	7,730	6,562	6,885	7,097	7,226	7,314	7,955
Operating expenses	19,833	17,612	16,687	14,752	15,661	16,733	16,530	16,106
of which: staff costs	9,543	8,959	8,774	8,415	8,602	8,740	8,461	8,691
other administrative expenses	6,569	6,830	5,820	5,571	5,630	5,673	5,835	5,899
Operating profit/loss	8,884	10,452	5,723	8,087	8,361	8,264	8,220	9,636
Risk provisioning	6,807	4,655	1,192	1,049	438	960	3,708	1,193
Net profit after taxes	685	5,244	4,979	6,577	6,916	6,713	3,668	7,160
%								
Return on average (total) assets <sup>2</sup>	0.0	0.5	0.6	0.8	0.8	0.7	0.4	0.7
Cost-to-income ratio	69	63	74	65	65	67	67	63
Risk provisioning to operating profit	77	45	21	13	5	12	45	12

Source: OeNB.

<sup>1</sup> The transfer in ownership of UniCredit Bank Austria AG's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of figures in 2014 and 2015.<sup>2</sup> Based on profits after tax, but before minority interests.

Table A16

**Profitability of Austrian banks' CESEE subsidiaries<sup>1</sup>**

	2014	2015	2016	2017	2018	2019	2020	2021
<i>End of period, EUR million</i>								
Operating income	12,159	12,261	7,753	7,914	7,926	8,442	8,243	8,889
of which: net interest income	9,068	8,431	5,135	5,304	5,467	5,827	5,651	5,906
fee and commission income	3,477	3,358	2,184	2,315	2,241	2,393	2,327	2,701
Operating expenses	6,413	6,264	4,084	4,216	4,081	4,390	4,412	4,616
of which: staff costs	2,978	2,896	1,956	2,052	2,004	2,126	2,059	2,181
other administrative expenses	2,762	2,752	1,726	1,753	1,672	1,652	1,746	1,816
Operating profit/loss	5,746	5,998	3,668	3,698	3,845	4,053	3,831	4,273
Risk provisioning	4,037	3,025	720	340	221	472	1,326	482
Net profit after taxes	672	2,050	2,354	2,627	2,913	2,837	1,941	2,996
%								
Return on average (total) assets	0.2	0.7	1.3	1.3	1.4	1.3	0.8	1.2
Cost-to-income ratio	53	51	53	53	51	52	54	52
Risk provisioning to operating profit	70	50	20	9	6	12	35	11

Source: OeNB.

<sup>1</sup> The transfer in ownership of UniCredit Bank Austria AG's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of figures for 2014 and 2015.

Table A17

**Solvency on a consolidated basis<sup>1</sup>**

	2014	2015	2016	2017	2018	2019	2020	2021
	<i>End of period, EUR million</i>							
Own funds	87,584	87,793	80,699	84,983	86,529	90,928	94,257	97,551
Total risk exposure (i.e. risk-weighted assets)	562,790	537,447	442,870	449,451	465,623	486,507	482,394	514,930
	%							
Total capital adequacy ratio	15.6	16.3	18.2	18.9	18.6	18.7	19.5	18.9
Tier 1 capital ratio	11.8	12.9	14.9	15.9	16.0	16.3	17.2	16.8
Common equity tier 1 (CET1) ratio	11.7	12.8	14.9	15.6	15.4	15.6	16.1	15.7
Leverage ratio (transitional)	x	x	6.9	7.3	7.5	7.6	7.4	7.6

Source: OeNB.

<sup>1</sup> The transfer in ownership of UniCredit Bank Austria AG's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of figures for 2014 and 2015.

Table A18

**Market indicators of selected Austrian financial institutions**

	2017	2018	2019	2020	2021	April 22
	<i>% of end-2017 prices, end of period</i>					
<b>Share prices</b>						
Erste Group Bank	100	80	93	69	115	82
BAWAG P.S.K.	100	81	91	85	122	103
Raiffeisen Bank International	100	74	74	55	86	36
EURO STOXX Banks	100	67	74	57	77	66
Uniq	100	89	103	73	91	83
Vienna Insurance Group	100	79	99	81	97	92
EURO STOXX Insurance	100	91	112	97	113	112
	<i>%, end of period</i>					
<b>Relative valuation: share price-to-book value ratio</b>						
Erste Group Bank	115	89	97	69	106	74
BAWAG P.S.K.	124	96	101	86	123	108
Raiffeisen Bank International	100	69	62	46	66	34
EURO STOXX Banks	83	56	61	49	66	57
Uniq	86	81	83	57	75	68
Vienna Insurance Group	71	57	64	52	58	55
EURO STOXX Insurance	105	92	101	82	96	95

Source: Bloomberg.



Table A19

**Key indicators of Austrian insurance companies**

	2014	2015	2016	2017	2018	2019	2020	2021
	<i>End of period, EUR million</i>							
<b>Business and profitability</b>								
Premiums	17,077	17,342	16,920	16,975	17,178	17,555	19,082	19,766
Expenses for claims and insurance benefits	14,157	15,514	14,751	14,727	14,088	15,016	15,764	16,545
Underwriting results	477	475	560	581	507	618	554	766
Profit from investments	3,211	3,216	3,051	2,815	2,528	3,118	1,771	3,082
Profit from ordinary activities	1,421	1,354	1,414	1,244	1,168	1,693	744	1,942
Total assets	113,662	114,495	114,707	137,280	133,082	138,411	141,081	145,351
<b>Investments</b>								
Currency and deposits	x	x	3,247	2,749	3,402	2,732	2,681	3,250
Debt securities	x	x	55,006	55,616	53,830	54,679	54,332	50,009
of which: issued by domestic residents	x	x	16,760	16,157	15,342	14,832	13,942	11,751
issued by euro area residents (other than domestic)	x	x	27,101	27,442	27,001	28,269	28,037	26,237
issued by non-euro area residents	x	x	11,145	12,017	11,487	11,577	12,352	12,021
Shares and other equity	x	x	22,474	21,258	19,677	19,413	21,178	25,565
Investment fund shares (including money market funds)	x	x	33,981	34,877	33,414	37,498	37,702	40,227
Insurance technical reserves and related claims	x	x	3,568	3,128	2,683	2,713	2,994	3,445
<b>Risk capacity<sup>1</sup></b> (median solvency capital requirement), %	380	375	x	276	255	238	220	229

Source: FMA, OeNB.

<sup>1</sup> 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**

	2014	2015	2016	2017	2018	2019	2020	2021
	<i>End of period, EUR million</i>							
Domestic securities	52,116	52,970	54,382	54,824	52,480	54,114	56,272	61,999
of which: debt securities	15,467	13,609	13,278	11,879	11,313	10,759	10,563	9,857
stocks and other equity securities	3,345	3,530	4,283	4,678	3,607	4,108	3,669	4,486
Foreign securities	110,397	114,833	120,330	128,836	121,038	140,616	146,160	168,714
of which: debt securities	69,642	70,326	69,911	70,353	67,956	72,949	74,335	77,241
stocks and other equity securities	17,910	18,521	20,145	22,924	20,747	27,983	31,530	44,415
Net asset value	162,513	167,802	174,712	183,661	173,518	194,730	202,432	230,713
of which: retail funds	89,163	91,626	94,113	97,095	89,923	101,536	105,467	124,005
institutional funds	73,350	76,177	80,599	86,572	83,600	93,194	96,983	106,711
Consolidated net asset value	138,642	143,249	148,682	156,173	154,235	168,013	175,221	198,198

Source: OeNB.

Table A21

**Structure and profitability of Austrian fund management companies**

	2014	2015	2016	2017	2018	2019	2020	2021
<i>End of period, EUR million</i>								
Total assets	725	745	691	674	655	716	706	851
Operating profit	158	184	157	177	177	192	209	306
Net commissions and fees earned	368	411	402	407	407	433	453	552
Administrative expenses <sup>1</sup>	246	266	284	267	251	260	259	281
Number of fund management companies	29	29	29	30	24	21	21	22
Number of reported funds	2,118	2,077	2,029	2,020	2,017	1,935	1,953	1,970

Source: OeNB.

<sup>1</sup> Administrative expenses are calculated as the sum of staff and material expenses.

Table A22

**Assets held by Austrian pension funds**

	2014	2015	2016	2017	2018	2019	2020	2021
<i>End of period, EUR million</i>								
Total assets	19,011	19,646	20,839	22,323	21,494	24,341	24,976	26,976
of which: direct investment	1,065	990	835	848	863	769	789	882
mutual funds	17,946	18,656	20,004	21,475	20,631	23,572	24,187	26,094
stocks	6,250	6,200	6,972	7,867	7,034	8,317	9,079	10,955
debt	9,163	9,552	9,521	9,054	9,724	10,540	9,294	8,862
real estate	576	690	754	1,165	978	1,142	1,369	1,597
cash and deposits	1,598	1,850	1,863	2,192	1,632	1,711	1,973	1,735

Source: OeNB, FMA.

Table A23

**Assets held by Austrian severance funds**

	2014	2015	2016	2017	2018	2019	2020	2021
<i>End of period, EUR million</i>								
Total direct investment	1,415	1,565	1,682	1,893	2,416	2,621	2,916	2,662
of which: euro-denominated	1,299	1,502	1,647	1,847	2,348	2,549	2,780	2,607
foreign currency-denominated	x	63	35	46	68	72	136	55
accrued income claims from direct investment	15	14	15	13	12	9	9	9
Total indirect investment	5,912	6,741	7,745	8,720	9,674	10,686	11,733	13,918
of which: total of euro-denominated investment in mutual fund shares	5,190	5,790	6,743	7,429	7,989	8,724	9,803	10,682
total of foreign currency-denominated investment in mutual fund shares	722	951	1,002	1,291	1,685	1,962	1,930	3,236
Total assets assigned to investment groups	7,306	8,294	9,412	10,597	12,052	13,288	14,563	16,428

Source: OeNB.

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

**Transactions and system disturbances in payment and securities settlement systems**

	2014	2015	2016	2017	2018	2019	2020	2021
<b>Large-value payment system (domestic, operated by the OeNB)</b>	<i>Number of transactions in million, value of transactions in EUR billion</i>							
Number	1	1	1	1	1	1	1	1
Value	7,438	6,381	4,316	3,690	1,536 <sup>1</sup>	1,412	1,651	2,107
System disturbances	0	1	4	0	3	0	0	1
<b>Securities settlement systems</b>								
Number	2	2	2	2	2	2	2	2
Value	377	315	335	701 <sup>2</sup>	658	639	700	893
System disturbances	2	3	3	0	3	1	0	5
<b>Card payment systems</b>								
Number	856	901	963	1,061	1,178	1,299	1,350	1,494
Value	91	97	101	108	116	125	115	123
System disturbances	0	2	4	1	2	1	3	1
<b>Participation in international payment systems</b>								
Number	113	144	166	191	217	242	290	334
Value	2,463	2,420	3,029	3,242	3,831	3,304	2,252	2,104
System disturbances	0	0	0	0	0	0	0	0

Source: OeNB.

<sup>1</sup> Liquidity transfers from participants' domestic accounts to their own TARGET2 accounts are no longer included under domestic transactions.<sup>2</sup> Free-of-payment (FOP) transactions were first included in the value of transactions in 2017.