

Annex: Key financial indicators

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Cutoff date for data: May 20, 2021

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 rates¹

	2013	2014	2015	2016	2017	2018	2019	2020
	Three-month rate, period average, %							
Euro area	0.22	0.21	-0.02	-0.26	-0.33	-0.32	-0.36	-0.43
USA	0.27	0.23	0.32	0.74	1.26	2.31	2.33	0.65
Japan	0.24	0.21	0.17	0.08	0.06	0.07	0.07	0.07
United Kingdom	0.51	0.54	0.57	0.50	0.36	0.72	0.81	0.29
Switzerland	0.02	0.01	-0.75	-0.75	-0.73	-0.73	-0.74	-0.71
Czechia	0.46	0.36	0.31	0.29	0.41	1.27	2.12	0.86
Hungary	4.31	2.41	1.61	0.99	0.14	0.12	0.19	0.70
Poland	3.02	2.52	1.75	1.70	1.73	1.71	1.72	0.67

Source: Bloomberg, Eurostat, Macrobond.

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

Table A2

Long-term interest rates¹

	2013	2014	2015	2016	2017	2018	2019	2020
	Ten-year rates, period average, %							
Euro area	3.01	2.28	1.27	0.93	1.17	1.27	0.58	0.21
USA	2.16	2.63	2.14	1.83	2.32	2.81	2.33	0.89
Japan	0.72	0.58	0.37	-0.01	0.04	0.06	-0.08	0.00
United Kingdom	2.03	2.14	1.79	1.22	1.18	1.41	0.88	0.32
Switzerland	0.84	0.85	0.05	-0.36	-0.09	0.03	-0.43	-0.50
Austria	2.01	1.49	0.75	0.38	0.58	0.69	0.06	-0.23
Czechia	2.11	1.58	0.58	0.43	0.98	1.98	1.55	1.13
Hungary	5.92	4.81	3.43	3.14	2.96	3.06	2.47	2.22
Poland	4.03	3.52	2.70	3.04	3.42	3.20	2.35	1.50

Source: ECB, Eurostat, Macrobond.

¹ Yields of long-term government bonds.

Table A3

Stock indices

	2013	2014	2015	2016	2017	2018	2019	2020
	Annual change in %, period average							
Euro area: EURO STOXX	17.53	13.07	11.76	-9.67	17.16	-0.48	-0.37	-3.69
USA: S&P 500	19.17	17.49	6.71	1.63	16.92	12.13	6.09	10.45
Japan: Nikkei 225	49.20	13.84	24.21	-11.90	19.41	10.44	-2.77	4.60
United Kingdom: FTSE100	12.69	3.23	-1.38	-1.74	13.96	-0.21	-1.17	-13.75
Switzerland: SMI	24.14	9.28	4.23	-10.12	10.91	-0.16	9.56	4.01
Austria: ATX	16.94	-2.36	1.28	-5.42	34.83	7.56	-8.95	-20.45
Czechia: PX 50	2.53	1.62	0.81	-11.49	14.29	7.88	-2.91	-11.78
Hungary: BUX	3.26	-3.89	17.28	28.94	31.55	5.55	10.10	-10.34
Poland: WIG	16.05	8.07	-0.31	-9.83	30.01	-2.67	-1.25	-13.84

Source: Macrobond.

Table A4

Corporate bond spreads¹

	2013	2014	2015	2016	2017	2018	2019	2020
<i>Percentage points, period average</i>								
Euro area								
AA	0.89	0.63	0.73	0.80	0.73	0.70	0.79	0.86
BBB	2.25	1.75	1.91	2.11	1.70	1.78	1.85	1.83
USA								
AA	1.12	0.88	1.04	0.93	0.74	0.76	0.72	0.96
BBB	2.17	1.76	2.13	2.21	1.54	1.59	1.73	2.05

Source: Macrobond.

¹ 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 households¹

	2013	2014	2015	2016	2017	2018	2019	2020
<i>EUR billion, four-quarter moving sum</i>								
Currency	1.2	0.9	0.9	0.6	0.6	0.8	0.9	2.4
Deposits	1.9	3.2	6.5	10.3	8.8	11.6	11.8	17.6
Debt securities ²	-1.8	-4.2	-3.5	-2.7	-2.7	-1.8	-1.1	-3.3
Shares and other equity ³	-0.1	1.9	-0.3	1.1	-0.4	0.2	1.1	6.2
Mutual fund shares	2.7	3.5	4.1	3.1	3.8	2.2	2.6	4.1
Insurance technical reserves	3.4	3.3	1.3	1.0	0.6	0.4	0.8	0.1
Other accounts receivable	0.0	1.7	1.1	-0.2	1.9	0.8	0.6	3.3
Total financial investment	7.3	10.3	10.1	13.2	12.6	14.2	16.7	30.4

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

	2013	2014	2015	2016	2017	2018	2019	2020
<i>EUR billion, four-quarter moving sum</i>								
Net disposable income	185.6	190.7	193.1	201.3	208.2	215.4	222.3	218.2
Savings	13.3	14.0	13.1	15.9	15.6	17.0	18.4	31.9
Saving ratio in % ²	7.1	7.3	6.7	7.8	7.5	7.8	8.2	14.5

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

	2013	2014	2015	2016	2017	2018	2019	2020
	<i>EUR billion, four-quarter moving sum</i>							
Debt securities ¹	1.7	-0.7	0.0	0.7	-1.9	-1.5	-1.2	8.0
Loans	7.0	3.3	5.7	14.1	15.6	16.1	15.5	5.8
Shares and other equity	4.4	4.1	2.5	2.8	12.5	-0.7	2.0	-7.1
Other accounts payable	3.1	2.9	4.5	5.6	0.7	7.3	1.7	-0.9
Total external financing	16.2	9.6	12.7	23.2	26.9	21.2	18.0	5.8

Source: OeNB (financial accounts).

¹ Including financial derivatives.

Table A8

Insolvency indicators

	2013	2014	2015	2016	2017	2018	2019	2020
Estimated default liabilities (opened insolvency proceedings, EUR million)	6,255	2,899	2,430	2,867	1,863	2,071	1,697	2,974
Opened insolvency proceedings (number)	3,266	3,275	3,115	3,163	3,025	2,985	3,044	1,789
Dismissed applications for insolvency proceedings (number)	2,193	2,148	2,035	2,063	2,054	1,995	1,974	1,228
Total insolvencies (number)	5,459	5,423	5,150	5,226	5,079	4,980	5,018	3,017

Source: Kreditschutzverband von 1870.

Note: Estimated default liabilities for 2013 include one large insolvency.

Table A9

Housing market indicators

	2013	2014	2015	2016	2017	2018	2019	2020
Residential property price index	<i>(2000=100)</i>							
Vienna	196.3	204.6	209.2	217.2	220.4	232.0	243.2	259.6
Austria	156.0	161.4	168.1	180.4	187.2	200.1	208.0	222.6
Austria excluding Vienna	141.1	145.4	152.9	166.7	174.9	189.8	194.8	209.4
Rent prices¹	<i>(2015=100)</i>							
Rents of apartments, excluding utilities (as measured in the CPI)	92.2	95.8	8.4	103.1	107.4	111.4	114.7	119.4
OeNB fundamentals indicator for residential property prices²								
Vienna	13.2	13.8	13.9	15.0	17.1	19.8	21.4	20.6
Austria	-2.5	-2.7	-0.7	3.5	8.4	12.3	13.3	13.4

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

	2013	2014	2015	2016	2017	2018	2019	2020
	End of period							
Number of banks in Austria	790	764	738	672	628	597	573	543
Number of bank branches	4,359	4,255	4,096	3,926	3,775	3,639	3,521	3,134
Number of foreign subsidiaries	93	85	83	60	58	55	53	53
Number of branches abroad	151	200	207	209	215	219	229	231
Number of employees ¹	77,712	75,714	75,034	74,543	73,706	73,508	73,203	72,996

Source: OeNB.

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

Table A11

Total assets

	2013	2014	2015	2016	2017	2018	2019	2020
	End of period, EUR million							
Total assets on an unconsolidated basis	927,155	896,424	859,165	832,267	815,275	854,582	884,964	974,817
Total assets on a consolidated basis	1,089,713	1,078,155	1,056,705	946,342	948,861	985,981	1,032,285	1,136,427
Total assets of CESEE subsidiaries ¹	264,998	285,675	295,557	184,966	205,532	206,582	222,947	234,468

Source: OeNB.

¹ The transfer in ownership of the UniCredit Bank Austria AG's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of figures as from end-2016.

Table A12

Sectoral distribution of domestic loans to nonbanks

	2013	2014	2015	2016	2017	2018	2019	2020
	End of period, EUR million							
All currencies combined								
Nonbanks	326,820	328,230	333,743	335,644	341,149	355,869	371,790	385,384
of which: nonfinancial corporations	140,329	136,600	137,151	135,569	143,758	153,028	162,905	169,795
households ¹	139,052	140,944	146,444	152,516	156,386	161,947	168,824	174,494
general government	25,970	28,108	28,034	27,681	24,443	24,562	23,576	24,718
other financial intermediaries	21,244	22,578	22,114	19,878	16,562	16,332	16,485	16,330
Foreign currency								
Nonbanks	40,108	36,289	33,948	30,088	22,182	20,564	19,618	16,527
of which: nonfinancial corporations	6,985	6,379	5,291	4,296	3,397	3,538	3,321	2,628
households ¹	28,385	25,374	24,423	21,224	16,486	14,993	13,590	11,582
general government	2,478	2,777	2,861	2,623	943	517	471	425
other financial intermediaries	2,257	1,759	1,373	1,945	1,356	1,516	2,236	1,891

Source: OeNB.

¹ Including nonprofit institutions serving households.

Note: Figures are based on monetary statistics.

¹ 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 quality¹

	2013	2014	2015	2016	2017	2018	2019	2020
	<i>End of period, %</i>							
Nonperforming loans in % of total loans (Austria ²)	4.1	4.4	4.0	3.2	2.5	2.0	1.7	1.5
Nonperforming loans in % of total loans (consolidated)	8.6	7.0	6.5	5.2	3.4	2.6	2.2	2.0
Nonperforming loans in % of total loans (Austrian banks' CESEE subsidiaries)	14.0	11.8	11.5	8.6	4.5	3.2	2.4	2.4
Coverage ratio ³ (Austria ²)	x	x	47	59	60	62	61	68
Coverage ratio ⁴ (consolidated)	x	x	54	53	52	51	49	49
Coverage ratio ⁴ (Austrian banks' CESEE subsidiaries)	53	57	59	67	61	64	67	67

Source: OeNB.

¹ 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.

² Austrian banks' domestic business.

³ Total loan loss provisions in % of nonperforming loans.

⁴ Loan loss provisions on nonperforming loans in % of nonperforming loans.

Table A14

Exposure to CESEE

	2013	2014	2015	2016	2017	2018	2019	2020
	<i>End of period, EUR million</i>							
Total exposure according to the BIS ¹	201,768	184,768	186,397	193,273	210,616	217,078	233,275	244,480
Total indirect lending to nonbanks ^{2,3}	161,439	177,389	176,728	108,738	118,268	120,816	133,169	133,437
Total direct lending ⁴	52,926	43,144	40,866	32,976	28,507	27,526	23,992	25,656
Foreign currency loans of Austrian banks' CESEE subsidiaries ³	79,047	76,736	69,317	32,576	31,027	29,836	29,766	30,457

Source: OeNB.

¹ As from 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 the UniCredit Bank Austria AG's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of figures as from end-2016.

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

Table A15

Profitability on a consolidated basis¹

	2013	2014	2015	2016	2017	2018	2019	2020
<i>End of period, EUR million</i>								
Operating income	35,271	28,717	28,064	22,408	22,837	24,023	24,997	24,750
of which: net interest income	18,598	19,345	18,336	14,604	14,536	15,210	15,589	15,458
fee and commission income	7,590	7,741	7,730	6,562	6,885	7,097	7,226	7,314
Operating expenses	27,318	19,833	17,612	16,687	14,752	15,661	16,733	16,530
of which: staff costs	10,378	9,543	8,959	8,774	8,415	8,602	8,740	8,461
other administrative expenses	6,628	6,569	6,830	5,820	5,571	5,630	5,673	5,835
Operating profit/loss	7,953	8,884	10,452	5,723	8,087	8,361	8,264	8,220
Risk provisioning	7,004	6,807	4,655	1,192	1,049	438	960	3,708
Net profit after taxes	-1,035	685	5,244	4,979	6,577	6,916	6,713	3,668
%								
Return on average (total) assets ²	0.0	0.0	0.5	0.6	0.8	0.8	0.7	0.4
Cost-to-income ratio	73	69	63	74	65	65	67	67
Risk provisioning to operating profit	88	77	45	21	13	5	12	45

Source: OeNB.

¹ The transfer in ownership of the UniCredit Bank Austria AG's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of figures as from 2016.² Based on profits after tax, but before minority interests.

Table A16

Profitability of Austrian banks' CESEE subsidiaries¹

	2013	2014	2015	2016	2017	2018	2019	2020
<i>End of period, EUR million</i>								
Operating income	12,544	12,159	12,261	7,753	7,914	7,926	8,442	8,243
of which: net interest income	8,414	9,068	8,431	5,135	5,304	5,467	5,827	5,651
fee and commission income	3,164	3,477	3,358	2,184	2,315	2,241	2,393	2,327
Operating expenses	6,253	6,413	6,264	4,084	4,216	4,081	4,390	4,412
of which: staff costs	2,922	2,978	2,896	1,956	2,052	2,004	2,126	2,059
other administrative expenses	2,599	2,762	2,752	1,726	1,753	1,672	1,652	1,746
Operating profit/loss	6,291	5,746	5,998	3,668	3,698	3,845	4,053	3,831
Risk provisioning	3,348	4,037	3,025	720	340	221	472	1,326
Net profit after taxes	2,201	672	2,050	2,354	2,627	2,913	2,837	1,941
%								
Return on average (total) assets	0.8	0.2	0.7	1.3	1.3	1.4	1.3	0.8
Cost-to-income ratio	50	53	51	53	53	51	52	54
Risk provisioning to operating profit	53	70	50	20	9	6	12	35

Source: OeNB.

¹ The transfer in ownership of the UniCredit Bank Austria AG's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of figures as from 2016.

Table A17

Solvency on a consolidated basis¹

	2013	2014	2015	2016	2017	2018	2019	2020
	<i>End of period, EUR million</i>							
Own funds	88,994	87,584	87,793	80,699	84,983	86,529	90,928	94,257
Total risk exposure (i.e. risk-weighted assets)	578,429	562,790	537,447	442,870	449,451	465,623	486,507	482,394
	<i>%</i>							
Total capital adequacy ratio	15.4	15.6	16.3	18.2	18.9	18.6	18.7	19.5
Tier 1 capital ratio	11.9	11.8	12.9	14.9	15.9	16.0	16.3	17.2
Core tier 1 capital ratio (common equity tier 1 (CET1) ratio as from 2014)	11.6	11.7	12.8	14.9	15.6	15.4	15.6	16.1
Leverage ratio ²	6.5	6.1	6.3	7.9	8.2	8.4	8.3	7.7

Source: OeNB.

¹ The transfer in ownership of the UniCredit Bank Austria AG's CESEE subsidiaries to the Italian UniCredit Group limits the comparability of figures as from end-2016.² Definition in 2013: tier 1 capital after deductions in % of total assets. Definitions according to Basel III: 2014–15 (fully phased in) and since 2016 (transitional).

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 institutions

	2013	2014	2015	2016	2017	2018	2019	2020
	<i>% of end-2013 prices, end of period</i>							
Share prices								
Erste Group Bank	100	76	114	110	143	115	133	99
Raiffeisen Bank International	100	51	56	71	123	91	91	68
EURO STOXX Banks	100	95	90	83	92	62	68	52
Uniq	100	84	81	78	95	85	98	69
Vienna Insurance Group	100	102	70	59	71	56	70	57
EURO STOXX Insurance	100	104	120	113	124	113	139	120
	<i>%, end of period</i>							
Relative valuation: share price-to-book value ratio								
Erste Group Bank	93	80	108	95	115	89	97	69
Raiffeisen Bank International	51	48	50	59	100	69	62	46
EURO STOXX Banks	81	77	74	72	83	56	61	49
Uniq	103	78	74	69	86	81	83	57
Vienna Insurance Group	102	98	79	62	71	57	64	52
EURO STOXX Insurance	107	93	102	89	105	92	101	82

Source: Bloomberg.

Table A19

Key indicators of Austrian insurance companies

	2013	2014	2015	2016	2017	2018	2019	2020
<i>End of period, EUR million</i>								
Business and profitability								
Premiums	16,608	17,077	17,342	16,920	16,975	17,178	17,555	19,082
Expenses for claims and insurance benefits	13,150	14,157	15,514	14,751	14,727	14,088	15,016	15,764
Underwriting results	592	477	475	560	581	507	618	554
Profit from investments	3,354	3,211	3,216	3,051	2,815	2,528	3,118	1,771
Profit from ordinary activities	1,524	1,421	1,354	1,414	1,244	1,168	1,693	744
Total assets	110,391	113,662	114,495	114,707	137,280	133,082	138,411	141,080
Investments								
Currency and deposits	x	x	x	3,247	2,749	3,402	2,732	2,681
Debt securities	x	x	x	55,006	55,616	53,830	54,679	54,331
of which: issued by domestic residents	x	x	x	16,760	16,157	15,342	14,832	13,942
issued by euro area residents (other than domestic)	x	x	x	27,101	27,442	27,001	28,269	29,461
issued by non-euro area residents	x	x	x	11,145	12,017	11,487	11,577	10,928
Shares and other equity	x	x	x	22,474	21,258	19,677	19,413	21,178
Investment fund shares (incl. money market funds)	x	x	x	33,981	34,877	33,414	37,498	37,702
Insurance technical reserves and related claims	x	x	x	3,568	3,128	2,683	2,713	2,994
Risk capacity² (median solvency capital requirement), %	368	380	375	x	276	255	238	220

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

	2013	2014	2015	2016	2017	2018	2019	2020
<i>End of period, EUR million</i>								
Domestic securities	49,757	52,116	52,970	54,382	54,824	52,480	54,114	56,278
of which: debt securities	16,203	15,467	13,609	13,278	11,879	11,313	10,759	10,563
stocks and other equity securities	3,610	3,345	3,530	4,283	4,678	3,607	4,108	3,673
Foreign securities	99,647	110,397	114,833	120,330	128,836	121,038	140,616	146,180
of which: debt securities	62,972	69,642	70,326	69,911	70,353	67,956	72,949	74,332
stocks and other equity securities	16,278	17,910	18,521	20,145	22,924	20,747	27,983	31,535
Net asset value	149,404	162,513	167,802	174,712	183,661	173,518	194,730	202,458
of which: retail funds	83,238	89,163	91,626	94,113	97,095	89,923	101,536	105,467
institutional funds	66,167	73,350	76,177	80,599	86,572	83,600	93,194	96,938
Consolidated net asset value	128,444	138,642	143,249	148,682	156,173	154,235	168,013	175,248

Source: OeNB.

Table A21

Structure and profitability of Austrian fund management companies

	2013	2014	2015	2016	2017	2018	2019	2020
<i>End of period, EUR million</i>								
Total assets	670	725	745	691	674	655	716	706
Operating profit	131	158	184	157	177	177	192	209
Net commissions and fees earned	310	368	411	402	407	407	433	453
Administrative expenses ¹	219	246	266	284	267	251	260	255
Number of fund management companies	29	29	29	29	30	24	21	21
Number of reported funds	2,161	2,118	2,077	2,029	2,020	2,017	1,935	1,953

Source: OeNB.

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

Table A22

Assets held by Austrian pension funds

	2013	2014	2015	2016	2017	2018	2019	2020
<i>End of period, EUR million</i>								
Total assets	17,385	19,011	19,646	20,839	22,323	21,494	24,341	24,976
of which: direct investment	1,640	1,065	990	835	848	863	769	789
mutual funds	15,745	17,946	18,656	20,004	21,475	20,631	23,572	24,187
stocks	5,472	6,250	6,200	6,972	7,867	7,034	8,317	9,079
debt	7,650	9,163	9,552	9,521	9,054	9,724	10,540	9,294
real estate	583	576	690	754	1,165	978	1,142	1,369
cash and deposits	2,033	1,598	1,850	1,863	2,192	1,632	1,711	1,973

Source: OeNB, FMA.

Table A23

Assets held by Austrian severance funds

	2013	2014	2015	2016	2017	2018	2019	2020
<i>End of period, EUR million</i>								
Total direct investment	1,528	1,415	1,565	1,682	1,893	2,416	2,621	2,916
of which: euro-denominated	1,507	1,299	1,502	1,647	1,847	2,348	2,549	2,780
foreign currency-denominated	21	x	63	35	46	68	72	136
accrued income claims from direct investment	21	15	14	15	13	12	9	9
Total indirect investment	4,701	5,912	6,741	7,745	8,720	9,674	10,686	11,733
of which: total of euro-denominated investment in mutual fund shares	4,220	5,190	5,790	6,743	7,429	7,989	8,724	9,803
total of foreign currency-denominated investment in mutual fund shares	481	722	951	1,002	1,291	1,685	1,962	1,930
Total assets assigned to investment groups	6,218	7,306	8,294	9,412	10,597	12,052	13,288	14,563

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

	2013	2014	2015	2016	2017	2018	2019	2020
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	5,906	7,438	6,381	4,316	3,690	1,536 ¹	1,412	1,651
System disturbances	3	0	1	4	0	3	0	0
Securities settlement systems								
Number	2	2	2	2	2	2	2	2
Value	369	377	315	335	701 ²	658	639	700
System disturbances	5	2	3	3	0	3	1	0
Card payment systems								
Number	673	856 ³	901	963	1,061	1,178	1,299	1,350
Value	72	91 ³	97	101	108	116	125	115
System disturbances	2	0	2	4	1	2	1	3
Participation in international payment systems								
Number	53	113	144	166	191	217	242	290
Value	1,634	2,463	2,420	3,029	3,242	3,831	3,304	2,252
System disturbances	0	0	0	0	0	0	0	0

Source: OeNB.

¹ Liquidity transfers from participants' domestic accounts to their own TARGET2 accounts are no longer included under domestic transactions.² Free-of-payment (FOP) transactions were first included in the value in 2017.³ On-us ATM transactions were first included in 2014.