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Cutoff date for data: October 31, 2019

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 market indicators

Table A1

Short-term interest rates¹

	2013	2014	2015	2016	2017	2018	H1 18	H1 19
<i>Three-month rates, period average, %</i>								
Euro area	0.22	0.21	-0.02	-0.26	-0.33	-0.32	-0.33	-0.31
U.S.A.	0.27	0.23	0.32	0.74	1.26	2.31	2.13	2.60
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	0.62	0.84
Switzerland	0.02	0.01	-0.75	-0.75	-0.73	-0.73	-0.74	-0.71
Czech Republic	0.46	0.36	0.31	0.29	0.41	1.27	0.88	2.07
Hungary	4.31	2.41	1.61	0.99	0.14	0.12	0.06	0.16
Poland	3.02	2.52	1.75	1.70	1.73	1.71	1.71	1.72

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

	2013	2014	2015	2016	2017	2018	H1 18	H1 19
<i>Ten-year rates, period average, %</i>								
Euro area	3.01	2.28	1.27	0.93	1.17	1.27	1.19	0.95
U.S.A.	2.35	2.54	2.14	1.84	2.33	2.91	2.84	2.49
Japan	0.70	0.54	0.35	-0.06	0.05	0.07	0.05	-0.06
United Kingdom	2.03	2.14	1.79	1.22	1.18	1.41	1.42	1.11
Switzerland	0.94	0.73	-0.06	-0.35	-0.08	0.04	0.07	-0.29
Austria	2.01	1.49	0.75	0.38	0.58	0.69	0.76	0.31
Czech Republic	2.11	1.58	0.58	0.43	0.98	1.98	1.86	1.78
Hungary	5.92	4.81	3.43	3.14	2.96	3.06	2.66	2.94
Poland	4.03	3.52	2.70	3.04	3.42	3.20	3.25	2.68

Source: ECB, Eurostat, Macrobond.

¹ Yields of long-term government bonds.

Table A3

Stock indices

	2013	2014	2015	2016	2017	2018	H1 18	H1 19
<i>Annual change in %, period average</i>								
Euro area: EURO STOXX	17.53	13.07	11.76	-9.67	17.16	-0.48	4.38	-5.87
U.S.A.: S&P 500	19.17	17.49	6.71	1.63	16.92	12.13	15.06	3.13
Japan: Nikkei 225	49.20	13.84	24.21	-11.90	19.41	10.44	15.31	-5.03
United Kingdom: FTSE100	12.69	3.23	-1.38	-1.74	13.96	-0.21	1.65	-3.25
Switzerland: SMI	24.14	9.28	4.23	-10.12	10.91	-0.16	2.53	5.50
Austria: ATX	16.94	-2.36	1.28	-5.42	34.83	7.56	18.96	-12.44
Czech Republic: PX 50	2.53	1.62	0.81	-11.49	14.29	7.88	13.35	-4.56
Hungary: BUX	3.26	-3.89	17.28	28.94	31.55	5.55	13.59	8.24
Poland: WIG	16.05	8.07	-0.31	-9.83	30.01	-2.67	3.88	-2.28

Source: Macrobond.

Table A4

Corporate bond spreads¹

	2013	2014	2015	2016	2017	2018	H1 18	H1 19
<i>Percentage points, period average</i>								
Euro area								
AA	0.89	0.63	0.73	0.80	0.73	0.70	0.59	0.85
BBB	2.25	1.75	1.91	2.11	1.70	1.78	1.53	2.02
U.S.A.								
AA	1.12	0.88	1.04	0.93	0.74	0.76	0.72	0.78
BBB	2.17	1.76	2.13	2.21	1.54	1.59	1.46	1.83

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

	2013	2014	2015	2016	2017	2018	H1 18	H1 19
<i>EUR billion, four-quarter moving sum</i>								
Currency	1.2	0.9	0.9	0.6	0.6	0.8	0.7	0.8
Deposits	1.9	3.2	6.5	10.3	8.8	11.4	10.3	8.3
Debt securities ²	-1.8	-4.2	-3.5	-2.7	-2.7	-1.8	-3.0	-0.2
Shares and other equity ³	-0.1	1.9	-0.3	1.1	-0.3	0.5	-0.1	1.7
Mutual fund shares	2.7	3.5	4.1	3.1	3.8	2.2	3.5	1.1
Insurance technical reserves	3.4	3.3	1.3	1.0	0.6	0.4	0.7	0.5
Other accounts receivable	0.0	1.7	1.1	-0.4	1.5	-0.1	1.7	0.1
Total financial investment	7.3	10.3	10.1	13.0	12.3	13.4	13.8	12.3

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

	2011	2012	2013	2014	2015	2016	2017	2018
<i>EUR billion, four-quarter moving sum</i>								
Net disposable income	178.3	185.4	185.6	190.7	193.1	201.0	207.3	214.6
Savings	14.2	16.6	13.3	14.0	13.1	15.6	15.3	16.6
Saving ratio in % ²	7.9	8.9	7.1	7.3	6.7	7.7	7.3	7.7

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	H1 18	H1 19
	<i>EUR billion, four-quarter moving sum</i>							
Debt securities ¹	1.7	-0.7	0.0	0.7	-1.9	-1.2	0.2	2.1
Loans	7.0	3.3	5.7	14.2	15.2	13.4	13.2	12.7
Shares and other equity	4.4	4.1	2.5	3.7	12.4	-0.9	10.5	1.0
Other accounts payable	3.1	2.9	4.5	5.6	0.8	1.3	2.6	5.6
Total external financing	16.2	9.6	12.7	24.2	26.5	12.6	26.5	21.4

Source: OeNB (financial accounts).

¹ Including financial derivatives.

Table A8

Insolvency indicators

	2013	2014	2015	2016	2017	2018	H1 18	H1 19
Default liabilities (EUR million)	6,255	2,899	2,430	2,867	1,863	2,071	908	864
Defaults (number)	3,266	3,275	3,115	3,163	3,025	2,985	1,525	1,529

Source: Kreditschutzverband von 1870.

Note: Default liabilities for 2013 include one large insolvency.

Table A9

Housing market indicators

	2011	2012	2013	2014	2015	2016	2017	2018
Residential property price index	<i>2000=100</i>							
Vienna	156.1	180.7	196.3	204.6	209.2	217.2	220.4	232.0
Austria	132.7	149.1	156.0	161.4	168.1	180.4	187.2	200.1
Austria excluding Vienna	124.0	137.4	141.1	145.4	152.9	166.7	174.9	189.8
Rent prices¹	<i>2015=100</i>							
Rents of apartments excluding utilities, according to the CPI	85.6	89.4	92.2	95.8	100.0	103.1	107.4	111.4
OeNB fundamentals indicator for residential property prices²								
Vienna	2.1	10.9	14.8	15.5	15.6	16.7	18.4	20.8
Austria	-6.0	-0.4	-1.6	-1.7	0.2	4.4	8.6	11.9

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	H1 18	H1 19
<i>End of period</i>								
Number of banks in Austria	790	764	738	672	628	597	622	592
Number of bank branches	4,359	4,255	4,096	3,926	3,775	3,639	3,677	3,561
Number of foreign subsidiaries	93	85	83	60	58	55	57	42
Number of branches abroad	151	200	207	209	215	219	216	225
Number of bank employees ¹	77,712	75,714	75,034	74,543	73,712	73,508	73,592	73,469

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	H1 18	H1 19
<i>End of period, EUR million</i>								
Total assets on an unconsolidated basis	927,155	896,424	859,165	832,267	815,275	854,582	836,461	875,052
Total assets on a consolidated basis	1,089,713	1,078,155	1,056,705	946,342	948,861	985,981	972,449	1,018,964
Total assets of CESEE subsidiaries ¹	264,998	285,675	295,557	184,966	205,532	206,582	211,736	216,931
Leverage ratio (consolidated, %) ²	6.5%	6.1%	6.3%	7.6%	7.7%	7.7%	7.6%	7.9%

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 from end-2016.² Definition up to 2013: tier 1 capital after deductions in % of total assets. Definition as from 2014 according to Basel III.

Table A12

Sectoral distribution of loans to domestic nonbanks

	2013	2014	2015	2016	2017	2018	H1 18	H1 19
<i>End of period, EUR million</i>								
All currencies combined								
Nonbanks	326,820	328,324	333,970	338,322	341,227	355,983	348,042	363,614
of which: nonfinancial corporations	140,329	136,606	137,235	136,963	143,113	153,036	148,099	159,019
households ¹	139,052	140,946	146,432	153,501	156,376	161,991	157,268	164,626
general government	25,970	28,102	28,076	27,630	24,292	24,561	24,663	23,835
other financial intermediaries	21,244	22,578	22,127	19,987	17,316	16,395	16,852	16,027
Foreign currency								
Nonbanks	40,108	36,288	33,950	30,089	22,181	20,567	20,841	20,188
of which: nonfinancial corporations	6,985	6,379	5,293	4,296	3,408	3,542	3,428	3,504
households ¹	28,385	25,374	24,423	21,224	16,486	14,994	15,429	14,272
general government	2,478	2,777	2,858	2,623	943	516	526	493
other financial intermediaries	2,257	1,759	1,374	1,945	1,343	1,515	1,458	1,920

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

	2013	2014	2015	2016	2017	2018	H1 18	H1 19
	<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	2.2	1.9
Nonperforming loans in % of total loans (consolidated)	8.6	7	6.5	5.2	3.4	2.6	3.0	2.3
Nonperforming loans in % of total loans (Austrian banks' CESEE subsidiaries)	14.0	11.8	11.5	8.6	4.5	3.2	3.9	2.8
Coverage ratio ³ (Austria ²)	x	x	47	59	60	62	61	62
Coverage ratio ³ (consolidated)	x	x	54	53	52	51	52	50
Coverage ratio ³ (Austrian banks' CESEE subsidiaries)	53	57	59	67	61	64	64	65

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.

Table A14

Exposure to CESEE

	2013	2014	2015	2016	2017	2018	H1 18	H1 19
	<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	217,952	226,368
Total indirect lending to nonbanks ^{2,3}	161,439	177,389	176,728	108,738	118,268	120,816	119,500	128,333
Total direct lending ⁴	52,926	43,144	40,866	32,976	28,507	27,526	28,135	27,079
Foreign currency loans of Austrian banks' CESEE subsidiaries ³	79,047	76,736	69,317	32,576	31,027	29,836	29,846	30,063

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 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	H1 18	H1 19
	<i>End of period, EUR million</i>							
Operating income	35,271	28,717	28,064	22,408	22,837	24,023	11,677	12,097
of which: net interest income	18,598	19,345	18,336	14,604	14,536	15,210	7,484	7,681
fee and commission income	7,590	7,741	7,730	6,562	6,885	7,097	3,536	3,494
trading income	670	426	-50	110	95	-628	-449	-239
other operating income ²	8,413	1,205	2,048	1,132	1,322	2,344	1,106	1,161
Operating expenses	27,318	19,833	17,612	16,687	14,752	15,661	7,728	7,902
of which: staff costs	10,378	9,543	8,959	8,774	8,415	8,602	4,188	4,224
other administrative expenses	6,628	6,569	6,830	5,820	5,571	5,630	2,938	2,859
Operating profit/loss	7,953	8,884	10,452	5,723	8,087	8,361	3,948	4,194
Net profit after taxes	-1,035	685	5,244	4,979	6,577	6,916	3,592	3,521
	%							
Return on average (total) assets ³	0.0	0.0	0.5	0.6	0.8	0.8	0.8	0.8
Return on average equity (tier 1 capital) ³	-0.7	0.7	8.5	8.3	10.5	10.3	10.9	10.2
Net interest income to operating income	53	67	65	65	64	63	64	63
Cost-to-income ratio	73	69	63	74	65	65	66	65
Risk provisioning to operating profit	88	77	45	21	13	5	-5	2

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 from end-2016.² Since end-2014, other operating income and other operating expenses have been netted under other operating income.³ Based on profits after tax, but before minority interests.

Table A16

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

	2013	2014	2015	2016	2017	2018	H1 18	H1 19
<i>End of period, EUR million</i>								
Operating income	12,544	12,159	12,261	7,752	7,914	7,925	3,979	4,060
of which: net interest income	8,414	9,068	8,431	5,135	5,304	5,467	2,770	2,844
securities and investment earnings	63	27	49	57	71	87	77	76
fee and commission income	3,164	3,477	3,358	2,184	2,315	2,241	1,144	1,135
trading income	736	-251	642	681	381	145	76	-131
other operating income ³	-374	-831	-528	-344	-157	-15	-88	137
Operating expenses ³	6,253	6,413	6,264	4,084	4,216	4,081	2,135	2,118
of which: staff costs	2,922	2,978	2,896	1,956	2,052	2,004	1,036	1,034
Operating profit/loss	6,291	5,746	5,998	3,668	3,698	3,845	1,844	1,942
Net profit after taxes	2,201	672	2,050	2,354	2,627	2,913	1,582	1,349
	%							
Return on average assets ⁴	0.8	0.2	0.7	1.3	1.3	1.4	1.5	1.3
Return on average equity (tier 1 capital) ⁴	8.4	9.9	9.5	14.3	14.3	16.5	16.9	13.9
Net interest income to operating income	67	75	69	66	67	69	70	70
Cost-to-income ratio ³	50	53	51	53	53	51	54	52

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 from 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

	2013	2014	2015	2016	2017	2018	H1 18	H1 19
<i>End of period, EUR million</i>								
Own funds	88,994	87,584	87,793	80,699	84,983	86,529	85,041	89,403
Total risk exposure	578,425	562,790	537,447	442,870	449,451	465,623	462,049	478,683
<i>End of period, eligible capital and tier 1 capital, respectively, % of risk-weighted assets</i>								
Consolidated total capital adequacy ratio	15.4	15.6	16.3	18.2	18.9	18.6	18.4	18.7
Consolidated tier 1 capital ratio	11.9	11.8	12.9	14.9	15.9	16.0	15.8	16.3
Consolidated core tier 1 capital ratio (common equity tier 1 as from 2014)	11.6	11.7	12.8	14.8	15.6	15.4	15.1	15.5

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 institutions

	2012	2013	2014	2015	2016	2017	2018	Sep. 2019
Share prices	<i>% of end-2012 prices, end of period</i>							
Erste Group Bank	100	106	80	121	119	159	132	139
Raiffeisen Bank International	100	81	42	45	58	100	74	66
EURO STOXX Banks	100	126	120	114	105	116	77	72
Uniq	100	94	79	76	73	89	80	82
Vienna Insurance Group	100	89	92	63	53	64	50	55
EURO STOXX Insurance	100	133	138	160	151	165	151	164
Relative valuation: share price-to-book value ratio	<i>%, end of period</i>							
Erste Group Bank	62	82	71	95	86	106	85	92
Raiffeisen Bank International	60	51	48	50	59	100	69	63
EURO STOXX Banks	58	81	77	74	72	83	56	56
Uniq	105	103	78	74	69	86	81	79
Vienna Insurance Group	107	102	98	79	62	71	57	62
EURO STOXX Insurance	75	107	93	102	89	105	97	102

Source: Bloomberg.

Table A19

Key indicators of Austrian insurance companies

	2013	2014	2015	2016	2017	2018	H1 18	H1 19
Business and profitability	<i>End of period, EUR million</i>							
Premiums	16,608	17,077	17,342	16,920	16,975	17,178	9,378	9,485
Expenses for claims and insurance benefits	13,150	14,157	15,514	14,751	14,727	14,088	7,012	7,301
Underwriting results	592	477	475	560	581	507	306	434
Profit from investments	3,354	3,211	3,216	3,051	2,815	2,528	1,341	1,785
Profit from ordinary activities	1,524	1,421	1,354	1,414	1,244	1,168	694	1,150
Acquisition and administrative expenses	3,528	3,573	3,697	3,818	3,728	3,800	1,953	2,006
Total assets	110,391	113,662	114,495	114,707	137,280	133,082	136,609	138,706
Investments								
Total investments	105,496	107,442	107,933	108,897	109,235	108,522	109,673	108,849
of which: debt securities	39,560	41,667	41,517	43,241	44,030	43,529	44,109	43,559
stocks and other equity securities ¹	12,464	12,619	12,522	12,534	11,862	11,850	12,588	12,134
real estate	5,689	5,858	5,912	6,022	6,149	6,472	6,240	6,548
Investments for unit-linked and index-linked life insurance	19,127	20,179	19,776	20,142	20,587	19,123	20,160	19,750
Claims on domestic banks	16,687	15,800	15,492	13,793	10,313	9,728	10,058	9,714
Reinsurance receivables	824	918	971	1,027	1,036	1,116	1,237	1,374
	%							
Risk capacity² (median solvency capital requirement)	368	380	375	x	276	255	238	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

	2013	2014	2015	2016	2017	2018	H1 18	H1 19
<i>End of period, EUR million</i>								
Domestic securities	49,757	52,116	52,970	54,382	54,824	52,480	54,053	53,08
of which: debt securities	16,203	15,467	13,609	13,278	11,879	11,313	11,619	11,165
stocks and other equity securities	3,610	3,345	3,530	4,283	4,678	3,607	4,371	3,959
Foreign securities	99,647	110,397	114,833	120,330	128,836	121,038	128,071	131,862
of which: debt securities	62,972	69,642	70,326	69,911	70,353	67,956	69,763	70,395
stocks and other equity securities	16,278	17,910	18,521	20,145	22,924	20,747	23,195	24,889
Net asset value	149,404	162,513	167,802	174,712	183,661	173,518	182,124	184,942
of which: retail funds	83,238	89,163	91,626	94,113	97,095	89,923	95,787	95,214
institutional funds	66,167	73,350	76,177	80,599	86,572	83,600	86,337	89,729
Consolidated net asset value	128,444	138,642	143,249	148,682	156,173	154,235	155,442	159,561

Source: OeNB.

Table A21

Structure and profitability of Austrian fund management companies

	2013	2014	2015	2016	2017	2018	H1 18	H1 19
<i>End of period, EUR million</i>								
Total assets	670	725	745	691	674	655	641	633
Operating profit	131	158	184	157	177	177	82	87
Net commissions and fees earned	310	368	411	402	407	407	202	205
Administrative expenses ¹	219	246	266	284	267	251	134	125
Number of fund management companies	29	29	29	29	30	24	29	22
Number of reported funds	2,161	2,118	2,077	2,029	2,020	2,017	2,013	1,988

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	H1 18	H1 19
<i>End of period, EUR million</i>								
Total assets	17,385	19,011	19,646	20,839	22,323	21,494	22,198	23,125
of which: direct investment	1,640	1,065	990	835	848	863	838	874
mutual funds	15,745	17,946	18,656	20,004	21,475	20,631	21,360	22,251
foreign currency (without derivatives)	5,964	7,578	7,279	9,169	x	9,149	9,698	11,667
stocks	5,472	6,250	6,200	6,972	7,867	7,034	7,980	7,489
debt	7,650	9,163	9,552	9,521	9,054	9,724	9,709	10,776
real estate	583	576	690	754	1,165	978	986	1,033
cash and deposits	2,033	1,598	1,850	1,863	2,192	1,632	1,445	1,494

Source: OeNB, FMA.

Table A23

Assets held by Austrian severance funds

	2013	2014	2015	2016	2017	2018	H1 18	H1 19
<i>End of period, EUR million</i>								
Total direct investment	1,528	1,415	1,565	1,682	1,893	2,416	2,074	2,393
of which: euro-denominated	1,507	1,299	1,502	1,647	1,847	2,348	1,998	2,322
foreign currency-denominated	21	x	63	35	46	68	75	71
accrued income claims from direct investment	21	15	14	15	13	12	13	14
Total indirect investment	4,701	5,912	6,741	7,745	8,720	9,674	8,981	10,083
of which: total of euro-denominated investment in mutual fund shares	4,220	5,190	5,790	6,743	7,429	7,989	7,719	8,459
total of foreign currency-denominated investment in mutual fund shares	481	722	951	1,002	1,291	1,685	1,262	1,624
Total assets assigned to investment groups	6,218	7,306	8,294	9,412	10,597	1,205	11,049	12,432

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

	2013	2014	2015	2016	2017	2018	H1 18	H1 19
<i>Number of transactions in million, value of transactions in EUR billion</i>								
Large-value payment system (domestic, operated by the OeNB)								
Number	1	1	1	1	1	1	1	1
Value	5,906	7,438	6,381	4,316	3,690	1,536 ¹	809	695
System disturbances	3	0	1	4	0	3	2	0
Securities settlement systems								
Number	2	2	2	2	2	2	1	1
Value	369	377	315	335	701 ²	658	436	336
System disturbances	5	2	3	3	0	3	2	0
Card payment systems								
Number	673	856 ³	901	963	1,061	1,178	565	623
Value	72	91 ³	97	101	108	116	55	58
System disturbances	2	0	2	4	1	2	1	0
Participation in international payment systems								
Number	53	113	144	166	191	217	104	118
Value	1,643	2,463	2,420	3,029	3,242	3,831	1,852	1,931
System disturbances	0	0	0	0	0	0	0	0

Source: OeNB.

¹ Liquidity transfers from a participant's domestic account to their own TARGET2 account 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.