



OESTERREICHISCHE NATIONALBANK  
EUROSYSTEM

STATISTICS DEPARTMENT

## FLASH INFO

# Key Data on the Austrian Financial System

Based on data reported by banks  
(including building and loan associations),  
insurance companies, pension funds  
and investment funds

Cutoff date for data (unless explicitly stated otherwise):

**March 31, 2014**

Amounts in EUR billion (unless explicitly stated otherwise)

Compiled by the OeNB's External Statistics,  
Financial Accounts and Monetary and Financial Statistics Division

## I STRUCTURAL FEATURES OF THE BANKING MARKET

<b>Number of banking offices</b>	<b>5,124</b>
<i>of which head offices</i>	788
<i>of which branch offices</i>	4,336
Inhabitants per banking office	1,660

Number of branch offices of foreign banks	30
--	----

Number of majority foreign-owned banks operating in Austria	48
--	----

### Number of employees:

in terms of total headcount	77,712
in terms of full-time equivalents	65,691

## II KEY BANKING BUSINESS FIGURES, UNCONSOLIDATED

(Data sources: Asset statements, Reports on compliance with regulatory standards, MFI balance sheet reports.)

Total assets	925.0
--------------	-------

### Asset side

Loans to domestic nonbanks	315.5
<i>of which denominated in Swiss francs</i>	35,6
<i>in Japanese yen</i>	1.5

Annual growth rate of loans	
to households	1.3%
to nonfinancial corporations	0.2%

Domestic securities portfolio	38.0
Foreign assets	283.8

### Liability side

Domestic nonbank deposits	301.5
<i>of which domestic nonbank savings deposits</i>	151.5
Domestic issues	105.5
Foreign liabilities	216.8
Total own funds of credit institutions (Dec. 31, 2013)	91.7
Tier I capital ratio (Dec. 31, 2013)	16.1%
Solvency ratio (Dec. 31, 2013)	20.6%

## III BANKS' PROFIT AND LOSS DATA, UNCONSOLIDATED

(Data source: Income statements)

Net interest income	2.2
Net fee-based income	1.1
Net income from financial transactions	0.1
Operating income	4.6
Operating expenses	3.1
Operating profit	1.5

### Performance indicators (%):

Net interest income/operating income	48.0%
Fee-based income/operating income	22.8%
Income from financial transactions/ operating income	1.9%
Cost-to-income ratio	66.7%
Expected annual operating profit for 2013	3.4

## IV BANKS' INTEREST RATES

(Data source: MFI interest rate statistics)

Loans to nonfinancial corporations	1.84%
------------------------------------	-------

Loans to households	
Consumer loans	5.00%
Housing loans	2.42%
Bank overdrafts to households	5.01%
Households' deposits	
Overnight deposits	0.38%
Savings deposits up to 1 year	0.57%
Savings deposits over 2 years	1.41%

## V KEY BANKING BUSINESS FIGURES, CONSOLIDATED

(Data source: Consolidated banking statistics)

Total assets/liabilities	1,073.9
Loans and claims	761.2
Nonbank deposits	522.5

Total own funds of credit institutions (Dec. 31, 2013)	89.0
Tier I capital ratio (Dec. 31, 2013)	11.9%
Solvency ratio (Dec. 31, 2013)	15.4%

## VI BANKS' PROFIT AND LOSS DATA, CONSOLIDATED

(Data source: Consolidated banking statistics)

Net interest income	4.6
Net fee-based income	1.8
Net trading income	0.1
Operating income (excl. impairment)	8.3
Administration expenses	4.0
Operating profit (excl. impairment)	2.5

End-of-period profit before taxes and minority interests	1.6
End-of-period profit after taxes and minority interests	1.1
<b>Performance indicators (%):</b>	
Net interest income/operating income	55.3%
Net fee income/operating income	22.1%
Net trading income/operating income	3.6%
Cost-to-income ratio	63.5%

## VII DATA ON BUILDING AND LOAN ASSOCIATIONS

(Data source: OeNB statistics on building and loan associations)

Number of building and loan associations	4
Number of savings loan contracts in million	5.3
Loans under savings and loan contracts	19.0
Deposits under savings and loan contracts	20.3

## VIII DATA ON INSURANCE COMPANIES

(Data source: OeNB statistics on insurance companies)

Number of reporting insurance companies	55
Total assets (excl. reinsurance business)	112.6

## IX DATA ON PENSION FUNDS

(Data source: OeNB pension fund statistics)

Number of pension funds	15
Assets under management	17.8

## X DATA ON INVESTMENT FUNDS

(Data source: OeNB statistics on investment funds)

Number of investment funds	2,151
Investment fund assets	151.0
<i>of which institutional investors</i>	68.0
<i>(specialized funds)</i>	
capital invested	129.6
investment in domestic funds	27.9
investment in foreign funds	101.7

## XI DATA ON PAYMENT CARDS

(Data source: Payment systems statistics)

### Credit cards (payments)

Cards issued (million)	3.0
Number of transactions (million)	26.3
Average transaction amount (EUR)	110

### Cash and Payment cards

Number of transactions (million)	36.3
Average transaction amount (EUR)	117

Inquiries:

OeNB Statistics Hotline, tel.: +43-1-404 20-5555 or

e-mail: [statistik.hotline@oenb.at](mailto:statistik.hotline@oenb.at)

Publisher and editor: Oesterreichische Nationalbank, Otto-Wager-Platz 3, 1090 Vienna, Austria. Editor in chief: Christian Gutleider, Oesterreichische Nationalbank, Press Office.

Printed by: Oesterreichische Nationalbank, 1090 Vienna, Austria.