



OESTERREICHISCHE NATIONALBANK
EUROSYSTEM

Risk Profile of Austrian Banks in CESEE

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Exposure of AT Banks in CESEE

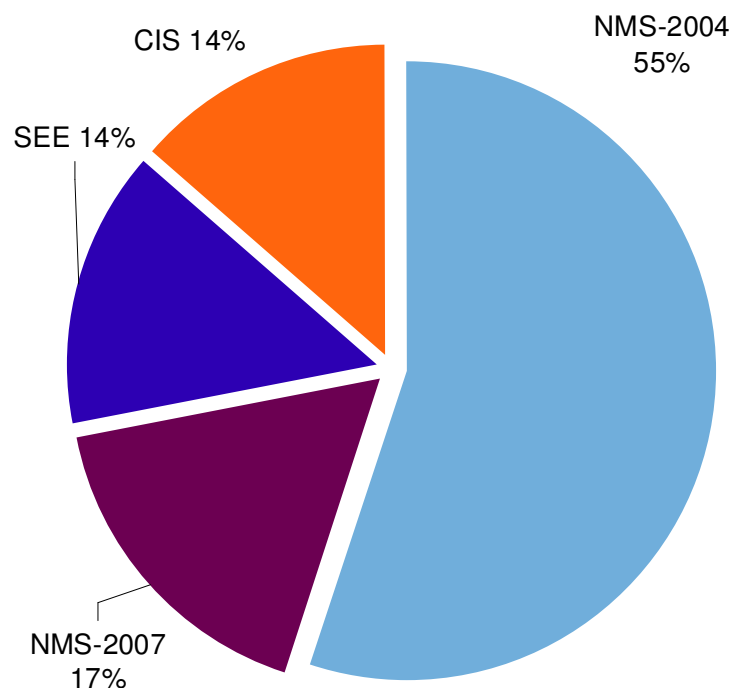
- **Total exposure of AT banks in CESEE: 201.2 bn EUR**
[incl. UnicreditBA and HGAA: ~300 bn EUR]
- **About 20% of EU-15 banks' total exposure in CESEE**
- **CESEE is a heterogeneous region and exposure of AT banks broadly diversified**
- **AT banks focus on New EU Member States (3/4 of exposure)**

Exposure of AT banks in CESEE			
<i>Czech Republic</i>	42.6	<i>Bosnia & Herzegovina</i>	3.1
<i>Romania</i>	30.5	<i>Albania</i>	1.9
<i>Hungary</i>	25.8	<i>Turkey</i>	1.9
<i>Slovakia</i>	22.5	<i>Belarus</i>	1.6
<i>Croatia</i>	16.6	<i>Latvia</i>	0.4
<i>Russia</i>	15.6	<i>Moldova</i>	0.2
<i>Poland</i>	11.7	<i>Lithuania</i>	0.2
<i>Ukraine</i>	10.0	<i>Estonia</i>	0.2
<i>Slovenia</i>	7.1	<i>Montenegro</i>	0.1
<i>Serbia</i>	5.3	<i>Macedonia</i>	0.1
<i>Bulgaria</i>	3.9	Total	201.2

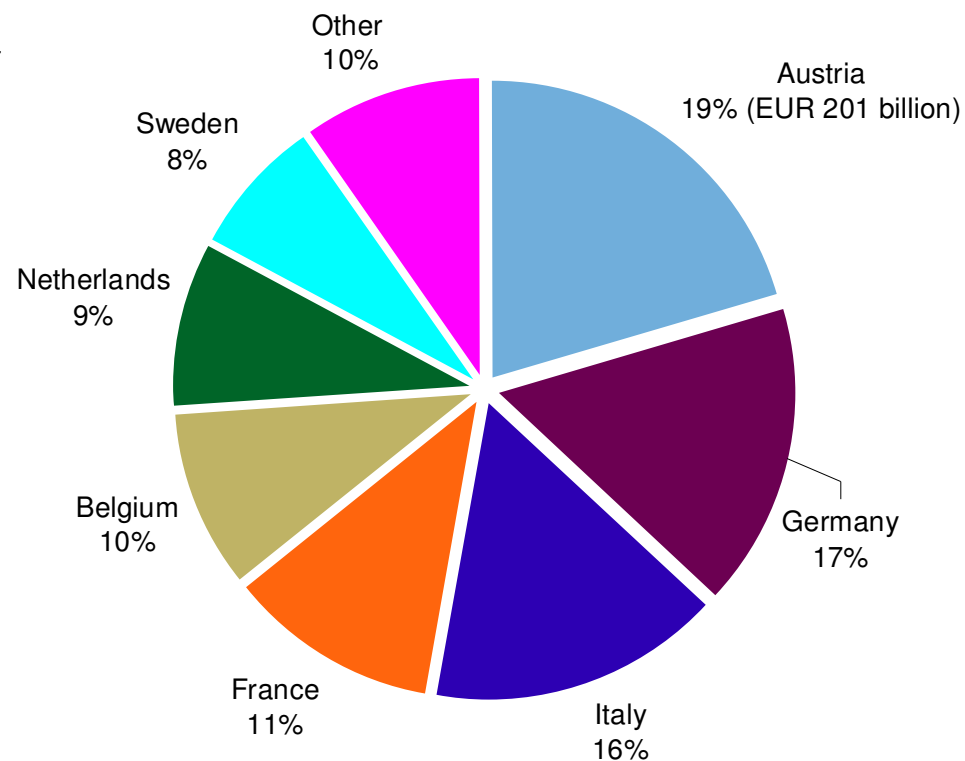
Source: BIS, 2008Q03.

Activities of AT Banks in CESEE focussed on EU

Austrian Banking Groups' Exposure to Eastern Europe EUR 201 billion



EU-15 Banks' Shares in Total Exposure to Eastern Europe EUR 985 billion

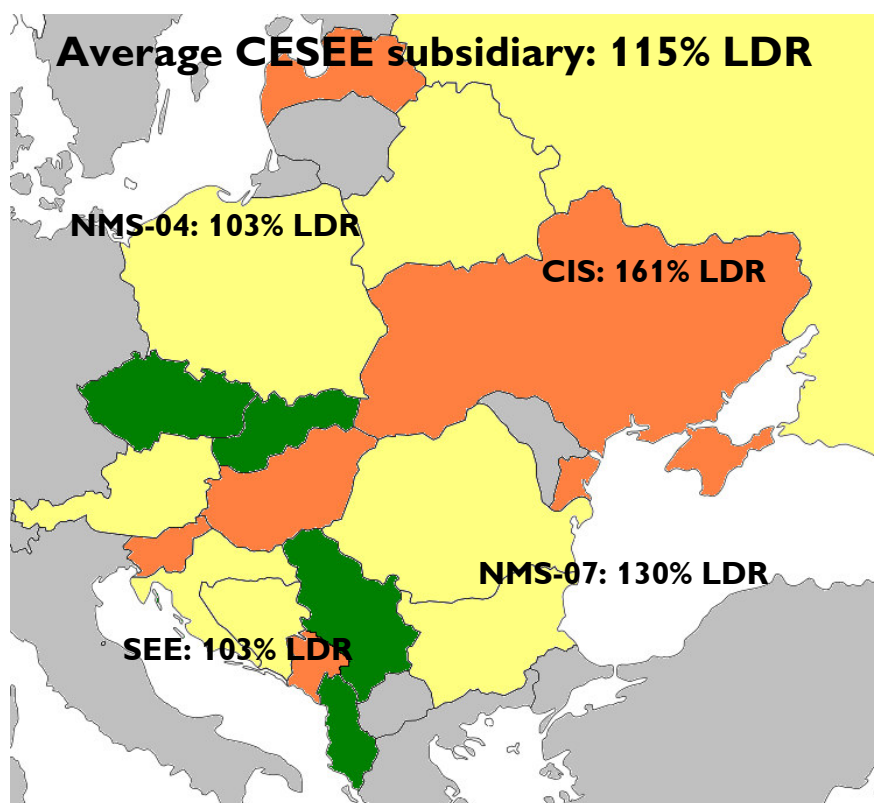


Source: BIS, 2008Q03 (provisional data, %)

Funding of AT Banks in CESEE

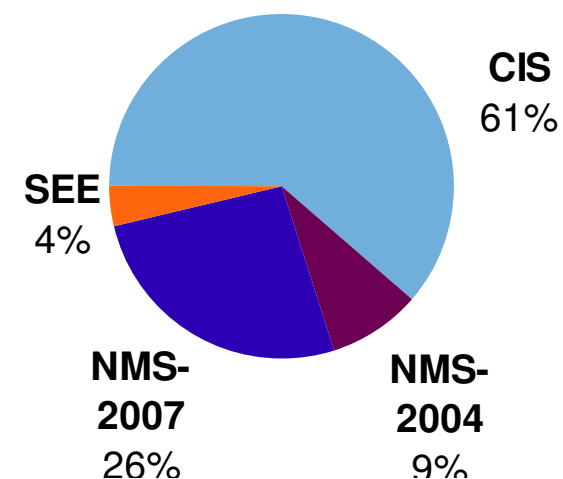
Loans to deposits of nonbanks in %

■ < 100,
 ■ < 150,
 ■ 150 =<

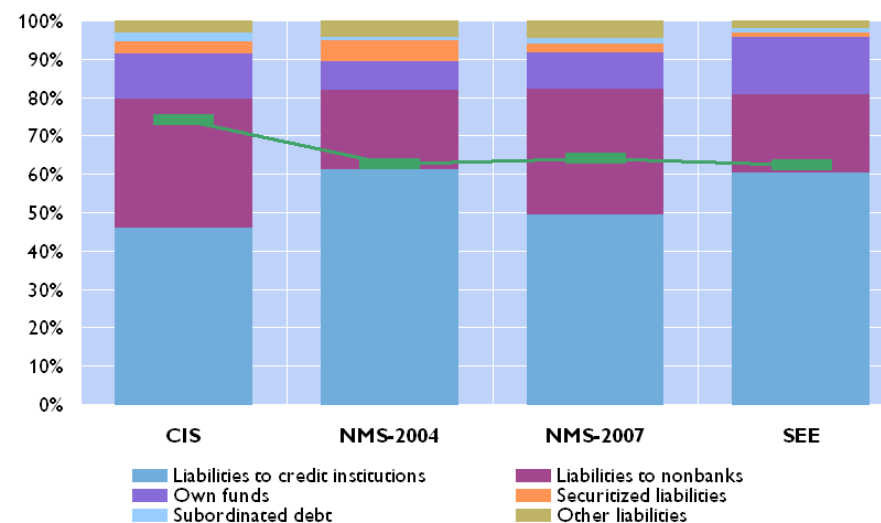


Source: OeNB, unconsolidated figures, Q3 2008.

Deposit gap in CESEE



Liabilities of CESEE subsidiaries



CESEE Commitment of AT Banks

- Questionnaire sent to five major banks
- Net position is already substantial and rose further in 2008
- Banks reported positive growth rates in 2008 (and also in the fourth quarter)
- Overall AT banks intend to keep their net position in most CESEE markets stable/increasing
- Efforts aiming at macroeconomic stabilization have to complement bank liquidity provision!

**Quarterly Growth Rates
of Net Exposure to CESEE Subsidiaries**

