

<b>Residential property</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015*</b>	<b>2016**</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Losses of up to 80% of market value (limit: 0.3 % of the outstanding loans collateralised by residential property)	0.08%	0.05%	0.04%	0.04%	0.03%	0.03%	0.04%	0.03%	0.03%
Total losses (limit: 0.5 % of the outstanding loans collateralised by residential property)	0.25%	0.33%	0.24%	0.08%	0.06%	0.06%	0.07%	0.06%	0.07%

<b>Commercial immovable property</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015*</b>	<b>2016**</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Losses of up to 50 % of market value (limit: 0.3 % of the outstanding loans collateralised by commercial immovable property)	0.20%	0.04%	0.01%	0.08%	0.03%	0.06%	0.05%	0.02%	0.03%
Total losses (limit: 0.5 % of the outstanding loans collateralised by commercial immovable property)	0.31%	0.21%	0.03%	0.27%	0.19%	0.26%	0.27%	0.13%	0.19%

\* The hard test for 2015 was conducted for the first time based on data submitted from the reporting pursuant to Article 101 CRR.

\*\* from 2016 modified reporting methodology in accordance with the ITS on Reporting

<b>Residential property (in EUR mn)</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Losses of up to 80% of market value	39.72	30.53	39.46	52.11	34.69	37.46
Total losses	73.76	59.23	73.38	88.95	81.48	92.67
Total of outstanding exposures	95,020.80	104,646.84	113,606.65	121,479.81	130,809.75	139,160.85

<b>Commerical immovable property (in EUR mn)</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Losses of up to 50% of market value	21.64	9.87	17.52	18.92	7.93	13.09
Total losses	74.06	63.72	82.48	97.75	50.97	77.93
Total of outstanding exposures	27,341.99	32,709.76	31,623.60	35,554.48	40,088.77	41,898.92

Only AT banks and losses against immovable property collateral in AT

(Losses sustained by foreign banks that have granted loans secured against property located in AT are not taken into account)