

Loss Rates:

Residential Property	2017	2018	2019	2020	2021	2022	2023	2024
Losses of up to 80 % of market value (limit: 0.3 % of the outstanding loans collateralised by residential property)	0,03%	0,04%	0,03%	0,03%	0,02%	0,02%	0,04%	0,06%
Total losses (limit: 0.5 % of the outstanding loans collateralised by residential property)	0,06%	0,07%	0,06%	0,07%	0,11%	0,08%	0,09%	0,11%

As absolute values:

Residential property (in EUR mn)	2017	2018	2019	2020	2021	2022	2023	2024
Losses of up to 80% of market value	39,46	52,11	34,69	37,46	34,00	29,97	64,41	90,60
Total losses	73,38	88,95	81,48	92,67	150,00	123,67	148,06	177,27
Total of outstanding exposures	113.606,65	121.479,81	130.809,75	139.160,85	139.309,67	158.668,30	157.535,27	160.231,55

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)