Residential property	2012	2013	2014	2015*	2016**	2017	2018	2019	2020	2021	2022
Losses of up to 50 % 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%	0.02%	0.02%
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%	0.11%	0.08%

Commercial immovable property	2012	2013	2014	2015*	2016**	2017	2018	2019	2020	2021	2022
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%	0.03%	0.04%
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%	0.27%	0.30%

* The hard test for 2015 was conducted for the first time based on the harmonised European reporting provisions (Implementing Regulation (EU) No. 680/2012, Annex VI on IP Reporting).

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

Residential property (in EUR mn)	2015	2016	2017	2018	2019	2020	2021	2022
Losses of up to 80% of market value	39.72	30.53	39.46	52.11	34.69	37.46	34.00	29.97
Total losses	73.76	59.23	73.38	88.95	81.48	92.67	150.00	123.67
Total of outstanding exposures	95,020.80	104,646.84	113,606.65	121,479.81	130,809.75	139,160.85	139,309.67	158,668.30

Commercial immovable property (in EUR mn)	2015	2016	2017	2018	2019	2020	2021	2022
Losses of up to 50% of market value	21.64	9.87	17.52	18.92	7.93	13.09	13.91	19.14
Total losses	74.06	63.72	82.48	97.75	50.97	77.93	149.70	146.46
Total of outstanding exposures	27,341.99	32,709.76	31,623.60	35,554.48	40,088.77	41,898.92	54,499.89	49,341.39

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)