

## Note 6 - Losses on loans and guarantees

Parent bank				Group		
31 Dec 2010	30 June 2010	30 June 2011		30 June 2011	30 June 2010	31 Dec 2010
-7	52	-45	Change in individual impairment losses provisions for the period	-44	61	3
0	0	0	Change in collective impairment losses provisions for the period	0	0	1
39	35	55	Actual loan losses on comm. for which provisions have been made	57	41	46
84	-2	7	Actual loan losses on commitments for which no provision has been made	15	1	92
-8	-5	-33	Recoveries on commitments previously written-off	-34	-6	-10
<b>108</b>	<b>79</b>	<b>-15</b>	<b>Losses of the year on loans and guarantees</b>	<b>-7</b>	<b>96</b>	<b>132</b>