

## Note 7 - Losses

Parent bank			Group			
31 Dec 2010	30 June 2010	30 June 2011		30 June 2011	30 June 2010	31 Dec 2010
193	193	186	Individual write-downs to cover loss on loans at 01.01	222	219	219
24	23	8	+Increase in provisions for individual impairment losses	8	31	34
21	14	20	- Reversal of provisions from previous periods	22	15	22
29	78	23	+Impairment losses have been made previously	26	85	38
39	35	55	- Actual losses during the period for which provisions for individual impairment losses have been made previously	57	41	46
<b>186</b>	<b>244</b>	<b>141</b>	<b>Specification of loss provisions at end of period</b>	<b>177</b>	<b>279</b>	<b>222</b>
123	33	63	Actual losses	71	42	138