

Note 6 - Losses on loans and guarantees

Parent bank				Group		
31 Dec 2010	30 Sept 2010	30 Sept 2011		30 Sept 2011	30 Sept 2010	31 Dec 2010
-7	54	-52	Change in individual impairment losses provisions for the period	-63	64	3
0	0	0	Change in collective impairment losses provisions for the period	0	0	1
39	39	74	Actual loan losses on comm. for which provisions have been made	87	45	46
84	2	3	Actual loan losses on commitments for which no provision has been made	14	7	92
-8	-7	-35	Recoveries on commitments previously written-off	-37	-8	-10
108	88	-10	Losses of the year on loans and guarantees	1	108	132