

Note 7 - Losses

Parent bank				Group		
31 Dec 2010	30 Sept 2010	30 Sept 2011		30 Sept 2011	30 Sept 2010	31 Dec 2010
193	193	186	Individual write-downs to cover loss on loans at 01.01	222	219	219
24	23	7	+Increase in provisions for individual impairment losses	8	32	34
21	18	26	- Reversal of provisions from previous periods	28	19	22
29	88	41	+Impairment losses have been made previously	44	96	38
39	39	74	- Actual losses during the period for which provisions for individual impairment losses have been made previously	87	45	46
186	247	135	Specification of loss provisions at end of period	159	283	222
123	41	77	Actual losses	101	52	138