

Note 7 - Losses

Parent bank				Group		
31.12.09	31.12.10	31.12.11		31.12.11	31.12.10	31.12.09
193	193	186	Individual write-downs to cover loss on loans at 01.01	222	219	215
4	24	9	+Increase in provisions for individual impairment losses	10	34	9
8	21	26	- Reversal of provisions from previous periods	28	22	10
85	29	57	+Impairment losses have been made previously	59	38	94
81	39	75	- Actual losses during the period for which provisions for individual impairment losses have been made previously	91	46	89
193	186	151	Specification of loss provisions at end of period	172	222	219
233	123	85	Actual losses	117	138	250