

## Note 1 - Losses on loans and guarantees

Parent bank				Group		
31 Dec 2010	31 March 2010	31 March 2011		31 March 2011	31 March 2010	31 Dec 2010
-7	44	-4	Change in individual impairment losses provisions for the period	-5	48	3
0	0	0	Change in collective impairment losses provisions for the period	0	3	1
39	15	5	Actual loan losses on comm. for which provisions have been made	6	19	46
84	0	2	Actual loan losses on commitments for which no provision has been made	6	1	92
-8	-3	-13	Recoveries on commitments previously written-off	-13	-3	-10
<b>108</b>	<b>56</b>	<b>-10</b>	<b>Losses of the year on loans and guarantees</b>	<b>-6</b>	<b>68</b>	<b>132</b>