

## Note 6 - Losses on loans and guarantees

Parent bank			Group			
2011	31 Mar 2011	31 Mar 2012		31 Mar 2012	31 Mar 2011	2011
-36	-4	-9	Change in individual impairment losses provisions for the period	-8	-5	-50
0	0	0	Change in collective impairment losses provisions for the period	0	0	0
75	5	35	Actual loan losses on comm. for which provisions have been made	35	6	91
9	2	6	Actual loan losses on commitments for which no provision has been made	8	6	26
-37	-13	-26	Recoveries on commitments previously written-off	-27	-13	-39
<b>12</b>	<b>-10</b>	<b>7</b>	<b>Losses of the year on loans and guarantees</b>	<b>8</b>	<b>-6</b>	<b>27</b>