

Note 7 - Losses

Parent bank				Group		
2011	31 Mar 2011	31 Mar 2012		31 Mar 2012	31 Mar 2011 2011	
186	186	151	Individual write-downs to cover loss on loans at 01.01	172	222	222
9	6	24	+Increased write-downs on provisions previously written down	24	6	10
26	14	4	- Reversal of provisions from previous periods	4	15	28
57	10	6	+Write-downs on provisions not previously written down	7	11	59
75	5	35	- Actual losses during the period for which provisions for individual impairment losses have been made previously	35	6	91
151	182	142	Specification of loss provisions at end of period	164	217	172
85	7	41	Actual losses	43	12	117