

Note 6 - Losses on loans and guarantees

Parent bank				Group		
2011	30 June 2011	30 June 2012		30 June 2012	30 June 2011	2011
-36	-45	4	Change in individual impairment losses provisions for the period	-6	-44	-50
-	-	-	Change in collective impairment losses provisions for the period	-	-	-
75	55	38	Actual loan losses on comm. for which provisions have been made	49	57	91
9	7	10	Actual loan losses on commitments for which no provision has been made	11	15	26
-37	-33	-28	Recoveries on commitments previously written-off	-29	-34	-39
12	-15	24	Losses of the year on loans and guarantees	25	-7	27