

Note 7 - Losses

| Parent bank | | | | Group | | |
|-------------|--------------|--------------|---|--------------|--------------|------------|
| 2011 | 30 June 2011 | 30 June 2012 | | 30 June 2012 | 30 June 2011 | 2011 |
| 186 | 186 | 151 | Individual write-downs to cover loss on loans at 01.01 | 172 | 222 | 222 |
| 9 | 8 | 25 | +Increased write-downs on provisions previously written down | 25 | 8 | 10 |
| 26 | 20 | 6 | - Reversal of provisions from previous periods | 7 | 22 | 28 |
| 57 | 23 | 23 | +Write-downs on provisions not previously written down | 24 | 26 | 59 |
| 75 | 55 | 38 | - Actual losses during the period for which provisions for individual impairment losses have been made previously | 49 | 57 | 91 |
| 151 | 141 | 155 | Specification of loss provisions at end of period | 166 | 177 | 172 |
| 85 | 63 | 48 | Actual losses | 60 | 71 | 117 |