

Note 6 - Losses on loans and guarantees

Parent bank				Group		
2011	30 Sept 2011	30 Sept 2012		30 Sept 2012	30 Sept 2011	2011
-36	-52	-14	Change in individual impairment losses provisions for the period	-24	-63	-50
-	-	5	Change in collective impairment losses provisions for the period	5	-	-
75	74	42	Actual loan losses on comm. for which provisions have been made	54	87	91
9	3	34	Actual loan losses on commitments for which no provision has been made	37	14	26
-37	-35	-29	Recoveries on commitments previously written-off	-30	-37	-39
12	-10	38	Losses of the year on loans and guarantees	42	1	27