

Note 7 - Losses

Parent bank				Group		
2011	30 Sept 2011	30 Sept 2012		30 Sept 2012	30 Sept 2011	2011
186	186	151	Individual write-downs to cover loss on loans at 01.01	173	222	222
9	7	8	+Increased write-downs on provisions previously written down	8	8	10
26	26	7	- Reversal of provisions from previous periods	8	28	28
57	41	27	+Write-downs on provisions not previously written down	29	44	59
75	74	42	- Actual losses during the period for which provisions for individual impairment losses have been made previously	54	87	91
151	135	137	Specification of loss provisions at end of period	148	159	172
85	77	76	Actual losses	91	101	117