

Note 6 - Losses on loans and guarantees

| Parent bank | | | Group | |
|-------------|-----------|--|-----------|-----------|
| 2011 | 2012 | | 2012 | 2011 |
| -36 | -22 | Change in individual impairment losses provisions for the period | -28 | -50 |
| - | 5 | Change in collective impairment losses provisions for the period | 5 | - |
| 75 | 51 | Actual loan losses on comm. for which provisions have been made | 63 | 91 |
| 9 | 54 | Actual loan losses on commitments for which no provision has been made | 57 | 26 |
| -37 | -37 | Recoveries on commitments previously written-off | -38 | -39 |
| 12 | 51 | Losses of the year on loans and guarantees | 58 | 27 |