

Note 7 - Losses

Parent bank			Group	
2011	2012		2012	2011
186	151	Individual write-downs to cover loss on loans at 01.01	173	222
9	4	+Increased write-downs on provision previously written down	4	10
26	13	- Reversal of provisions from previous periods	13	28
57	37	+Write-downs on provision not previously written down	43	59
75	51	- Actual losses during the period for which provisions for individual impairment losses have been made previously	63	91
151	129	Specification of loss provisions at end of period	144	172
85	104	Actual losses	119	117