

Note 6 - Losses on loans and guarantees

| Parent bank | | | | Group | | |
|-------------|-------------|-------------|--|-------------|-------------|-----------|
| 2012 | 31 Mar 2012 | 31 Mar 2013 | | 31 Mar 2013 | 31 Mar 2012 | 2012 |
| -22 | -9 | -1 | Change in individual impairment losses provisions for the period | -2 | -8 | -28 |
| 5 | - | - | Change in collective impairment losses provisions for the period | - | - | 5 |
| 51 | 35 | 18 | Actual loan losses on comm. for which provisions have been made | 21 | 35 | 63 |
| 54 | 6 | 0 | Actual loan losses on commitments for which no provision has been made | 1 | 8 | 57 |
| -37 | -26 | -3 | Recoveries on commitments previously written-off | -3 | -27 | -38 |
| 51 | 7 | 15 | Losses of the year on loans and guarantees | 17 | 8 | 58 |