

Note 7 - Losses

Parent bank				Group		
2012	31 Mar 2012	31 Mar 2013		31 Mar 2013	31 Mar 2012	2012
151	151	129	Individual write-downs to cover loss on loans at 01.01	144	172	173
			+ Increased write-downs on provisions previously written down	3	24	4
4	24	3				
13	4	3	- Reversal of provisions from previous periods	4	4	13
37	6	18	+ Write-downs on provisions not previously written down	19	7	43
			- Actual losses during the period for which provisions for individual impairment losses have been made previously			
51	35	18		21	35	63
129	142	128	Specification of loss provisions at end of period	143	164	144
104	41	18	Actual losses	21	43	119