

Note 6 - Losses on loans and guarantees

Parent bank				Group		
2012	30 Jun 2012	30 Jun 2013		30 Jun 2013	30 Jun 2012	2012
-22	4	12	Change in individual impairment losses provisions for the period	10	-6	-28
5	-	-	Change in collective impairment losses provisions for the period	-	-	5
51	38	21	Actual loan losses on comm. for which provisions have been made	25	49	63
54	10	4	Actual loan losses on commitments for which no provision has been made	8	11	57
-37	-28	-4	Recoveries on commitments previously written-off	-4	-29	-38
51	24	33	Losses of the year on loans and guarantees	38	25	58