

## Note 7 - Losses

Parent bank				Group		
2012	30 Jun 2012	30 Jun 2013		30 Jun 2013	30 Jun 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	10	25	4
13	6	6	- Reversal of provisions from previous periods	7	7	13
37	23	29	+ Write-downs on provisions not previously written down	32	24	43
			- Actual losses during the period for which provisions for individual impairment losses have been made previously	26	49	63
<b>129</b>	<b>155</b>	<b>139</b>	<b>Specification of loss provisions at end of period</b>	<b>153</b>	<b>166</b>	<b>144</b>
104	48	25	Actual losses	33	60	119