

**13. Net impairment losses on loans and advances**

	Year ended 31 December	
	2017	2016
Net impairment losses on amounts due from other banks (Note 18)	1 118	(472)
Net impairment losses on loans and advances to customers (Note 22)	(474 739)	(367 384)
Net impairment losses on contingent liabilities (Note 34)	(34 100)	2 462
<b>Total net impairment losses on loans and advances</b>	<b>(507 721)</b>	<b>(365 394)</b>