

Schedule V
Valuation and qualifying accounts

Amounts in million EUR	2013	2012	2011
Balance at January 1	355	337	332
Addition charged to earnings	47	79	93
Amounts written off and other changes	(46)	(65)	(81)
Currency translation	(4)	5	(7)
Balance at December 31	351	356	337
The provisions can be analyzed as follows:			
Mortgages	163	167	156
Other loans	77	57	43
Receivables	111	132	138
Total	351	356	337