

Note 7 - Losses

Parent Bank

	1 January 18	Change in provision	Net write-offs /recoveries	30 Sept 2018
Loans as amortised cost- CM	1,017	-153	-	864
Loans as amortised cost- RM	32	5	-	37
Loans at fair value over OCI- RM	65	12	-1	76
Provision for expected credit losses on loans and guarantees	1,114	-136	-1	975
Presented as				
Provision for loan losses				845
Other debt- provisions				115
Other comprehensive income - fair value adjustment				17

Group

	1 January 18	Change in provision	Net write-offs /recoveries	30 Sept 2018
Loans as amortised cost- CM	1,037	-153	2	886
Loans as amortised cost- RM	52	7	-	59
Loans at fair value over OCI- RM	65	12	-1	76
Provision for expected credit losses on loans and guarantees	1,154	-134	1	1,020
Presented as				
Provision for loan losses				890
Other debt- provisions				115
Other comprehensive income - fair value adjustment				17

Parent Bank

Total Allowance for Credit Losses	Stage 1	Stage 2	Stage 3	Total
Opening balance 1 January 2018	96	256	762	1,114
Provision for credit losses				
Transfer to (from) stage 1	29	-28	-0	-
Transfer to (from) stage 2	-7	7	-0	-
Transfer to (from) stage 3	-0	-2	2	-
Net remeasurement of loss allowances	-37	62	-150	-125
Originations or purchases	36	43	1	80
Derecognitions	-25	-64	-3	-93
Closing balance 30 September 2018	91	274	611	975

Group

Total Allowance for Credit Losses	Stage 1	Stage 2	Stage 3	Total
Opening balance 1 January 2018	106	268	780	1,154
Provision for credit losses				
Transfer to (from) stage 1	27	-27	-1	-
Transfer to (from) stage 2	-7	6	1	-
Transfer to (from) stage 3	-1	-3	4	-
Net remeasurement of loss allowances	-40	65	-146	-120
Originations or purchases	39	46	2	87
Derecognitions	-26	-66	-9	-101
Closing balance 30 September 2018	98	290	631	1,020