Change in credit quality since initial recognition

Recognition of expected credit losses

- 12 month expected credit losses
- Lifetime expected credit losses
- Lifetime expected credit losses

Interest revenue

- Effective interest on gross carrying amount
- Effective interest on gross carrying amount
- Effective interest on amortised cost carrying amount (i.e. net of credit allowance)

Stage 1
- Performing (Initial recognition*)

Stage 2
- Underperforming (Assets with significant increase in credit risk since initial recognition*)

Stage 3
- Non-performing (Credit impaired assets)