

Write-offs of lease receivables and loan receivables were \$16 million and \$47 million, respectively, for the year ended December 31, 2019. Provisions for credit losses recorded for lease receivables and loan receivables were a release of \$6 million and an addition of \$2 million, respectively, for the year ended December 31, 2019.

The average recorded investment of impaired leases and loans for Americas, EMEA and Asia Pacific was \$138 million, \$49 million and \$45 million, respectively, for the year ended December 31, 2019. Both interest income recognized, and interest income recognized on a cash basis on impaired leases and loans were immaterial for the year ended December 31, 2019.

(\$ in millions)

At December 31, 2018:	Americas	EMEA	Asia Pacific	Total
Recorded investment:				
Lease receivables	\$ 3,827	\$1,341	\$1,152	\$ 6,320
Loan receivables	6,817	3,675	2,489	12,981
Ending balance	\$10,644	\$5,016	\$3,641	\$19,301
Recorded investment, collectively evaluated for impairment	\$10,498	\$4,964	\$3,590	\$19,052
Recorded investment, individually evaluated for impairment	\$ 146	\$ 52	\$ 51	\$ 249
Allowance for credit losses				
Beginning balance at January 1, 2018				
Lease receivables	\$ 63	\$ 9	\$ 31	\$ 103
Loan receivables	108	52	51	211
Total	\$ 172	\$ 61	\$ 82	\$ 314
Write-offs	(10)	(2)	(23)	(35)
Recoveries	0	0	2	2
Provision	7	9	0	16
Other*	(11)	(3)	(4)	(19)
Ending balance at December 31, 2018	\$ 158	\$ 65	\$ 56	\$ 279
Lease receivables	\$ 53	\$ 22	\$ 24	\$ 99
Loan receivables	\$ 105	\$ 43	\$ 32	\$ 179
Related allowance, collectively evaluated for impairment	\$ 39	\$ 16	\$ 5	\$ 59
Related allowance, individually evaluated for impairment	\$ 119	\$ 49	\$ 51	\$ 219

* Primarily represents translation adjustments.

Write-offs of lease receivables and loan receivables were \$15 million and \$20 million, respectively, for the year ended December 31, 2018. Provisions for credit losses recorded for lease receivables and loan receivables were \$14 million and \$2 million, respectively, for the year ended December 31, 2018.

When determining the allowances, financing receivables are evaluated either on an individual or a collective basis. For the company's policy on determining allowances for credit losses, refer to note A, "Significant Accounting Policies."

The average recorded investment of impaired leases and loans for Americas, EMEA and Asia Pacific was \$138 million, \$55 million and \$73 million, respectively, for the year ended December 31, 2018. Both interest income recognized, and interest income recognized on a cash basis on impaired leases and loans were immaterial for the year ended December 31, 2018.