

Particular	Classification*	Days Due**	Stage Allocation under IFRS 9	Provisions to be made
PRUDENTIAL REGULATIONS FOR CORPORATE /COMMERCIAL BANKING	Performing	1-59	Stage 1	As per IFRS 9 ECL Modelling
	Underperforming	60-89	Stage 2	
	Non-performing	-	-	-
	Substandard	90-179	Stage 3	whichever is higher (a) IFRS 9 ECL OR (b) PR's Requirements
	Doubtful	180 or more		
	Loss	one year or more		
Trade Bills	180 days			
PRUDENTIAL REGULATIONS FOR CONSUMER FINANCING	Credit Card Advances			
	Performing	1-59	Stage 1	
	Underperforming	60-89	Stage 2	
	Non-Performing	90-179	Stage 3	As per IFRS 9 ECL Modelling whichever is higher (a) IFRS 9 ECL OR (b) PR's Requirements
	Loss	180 or more		
	Auto Loans			
	Performing	1-59	Stage 1	
	Underperforming	60-89	Stage 2	
	Non-performing	-	-	-
	Substandard	90-179	Stage 3	whichever is higher (a) IFRS 9 ECL OR (b) PR's Requirements
	Doubtful	180 or more		
	Loss	one year or more		
	Personal Loans			
	Performing	1-59	Stage 1	
	Underperforming	60-89	Stage 2	
	Non-performing	-	-	-
	Substandard	90-179	Stage 3	whichever is higher (a) IFRS 9 ECL OR (b) PR's Requirements
	Loss	180 or more		
PRUDENTIAL REGULATIONS FOR MICROFINANCE BANKS	Performing	1-29	Stage 1	As per IFRS 9 ECL Modelling
	Underperforming (OAEM)	30-59	Stage 2	
	Non-performing	-	-	-
	Substandard	60-89	Stage 3	whichever is higher (a) IFRS 9 ECL OR (b) PR's Requirements
	Doubtful	90-179		
	Loss	180 or more		
Housing Finance Prudential Regulations	Performing	1-59	Stage 1	whichever is higher (a) IFRS 9 ECL OR (b) PR's Requirements
	Underperforming	60-89	Stage 2	
	Non-performing	-	-	-
	OAEM	90-179	Stage 3	whichever is higher (a) IFRS 9 ECL OR (b) PR's Requirements***
	Substandard	180 or more		
	Doubtful	one year or more		
	Loss	Two years or more		

Higher of
(a) IFRS 9 ECL Provision
(b) Prudential Requirements

The cumulative of these should be equivalent or greater than 1.0% of the net outstanding advances as per Prudential Regulations requirement

The cumulative of these should be equivalent to HF PR 9 requirements

Prudential Regulations for Small & Medium Enterprises Financing	Small Enterprise Financing				<div><div></div><div>The cumulative provision of these shall be Higher of (a) IFRS 9 ECL Provision (b) PR's requirement</div></div>
	Performing	1-59	Stage 1	As per IFRS 9 ECL Modelling	
	Underperforming	60-89	Stage 2		
	Non-performing	-	-	-	
	OAEM	90-179	Stage 3	whichever is higher (a) IFRS 9 ECL OR (b) PR's Requirements	
	Substandard	180 or more			
	Doubtful	1 year or more			
	Loss	18 Months or more			
	Trade Bills	180 days			
	Medium Enterprise Financing				
	Performing	1-59	Stage 1	As per IFRS 9 ECL Modelling	
	Underperforming	60-89	Stage 2		
	Non-performing	-	-	-	
Substandard	90-179	Stage 3	whichever is higher (a) IFRS 9 ECL OR (b) PR's Requirements		
Doubtful	180 or more				
Loss	one year or more				
Trade Bills	180 days				
PRUDENTIAL REGULATIONS FOR AGRICULTURE FINANCING	Performing	1-59	Stage 1	As per IFRS 9 ECL Modelling	
	Underperforming	60-89	Stage 2		
	Non-performing	-	-	-	
	OAEM	90 or more	Stage 3	whichever is higher (a) IFRS 9 ECL OR (b) PR's Requirements***	
	Substandard	one year or more			
	Doubtful				
	Production/Working Capital Loan	18 months or more			
	Development/Term Finance	2 years or more			
	Loss				
	Production/Working Capital Loan	2 years or more			
	Development/Term Finance	3 years or more			
Prudential Regulations for Infrastructure Project Financing	Performing	1-59	Stage 1	As per IFRS 9 ECL Modelling	
	Underperforming	60-89	Stage 2		
	Non-performing	-	-	-	
	OAEM	90-179	Stage 3	whichever is higher (a) IFRS 9 ECL OR (b) IPF 3.4 (Annex-B) Requirements	
	Substandard	180-364			
	Doubtful	365 to 2 years			
	Loss	More than 2 years			

* The classification will be applicable on all Financial assets that came under the scope of impairment under IFRS 9

** Where mark-up/interest or principal is overdue by the specified days or more from the due date. Where Trade Bills (Import/Export or Inland Bills) are not paid/adjusted within specified days of the due date.

***The Fis are advised to calculate the provisioning as per IFRS 9 ECL modelling and disclose the same in their disclosure. The relaxations made under R-5 of PR of Agri. financing with prior approval from SBP will also apply for its stage allocation under IFRS 9.

Disclaimer: The stage allocations against days past due (DPD) indicator is to be considered only as a backstop for the rebuttable presumption allowed under IFRS 9 for DPD. The Fis are advised to devise their own DPD criteria for portfolios having shared credit characteristics (as described under IFRS 9) rather than facility wise.

The comparison of the regulatory provisioning and IFRS 9 provision, as stated above, should be made on portfolio levels