Particular	Classification**	Days Due*	Stage Allocation under IFRS 9	Provisions to be made
	DPD Criteria for E	Banks and Developmen	t Finance Institution	ons (DFIs)
	Performing	1-59	Stage 1	As not IEBS 0 ECL Modelling
PRUDENTIAL	Underperforming	60-89	Stage 2	As per IFRS 9 ECL Modelling
REGULATIONS	Non-performing	-	-	-
FOR CORPORATE	Subtandard	90 or more		Whichever is higher
/COMMERCIAL	Doubtful	180 or more	Stage 3	(a) IFRS 9 ECL <b>OR</b>
BANKING	Loss	1 year or more	Stage 3	(b) PR's Requirements
	Trade Bills	181 or more		
	Credit Card Advances - R 8			<u>,                                      </u>
	Performing	1-59	Stage 1	As per IFRS 9 ECL Modelling
	Underperforming	60-89	stage 2	
	Non-Performing	90 or more	Stage 3	Whichever is higher (a) IFRS 9 ECL <b>OR</b>
	Loss	180 or more		(b) PR's Requirements
	Auto Loans - R 14			
	Performing	1-59	Stage 1	
PRUDENTIAL	Underperforming	60-89	stage 2	As per IFRS 9 ECL Modelling
REGULATIONS	Non-performing	-	-	-
FOR	Subtandard	90 or more		Whichever is higher
CONSUMER	Doubtful	180 or more	Stage 3	(a) IFRS 9 ECL OR
FINANCING	Loss	1 year or more		(b) PR's Requirements
	Personal Loans - R 21			
	Performing	1-59	Stage 1	As a selfBC O ECL Mandallina
	Underperforming	60-89	stage 2	As per IFRS 9 ECL Modelling
	Non-performing	-	-	-
	Substandard	90 or more		Whichever is higher
			Stage 3	(a) IFRS 9 ECL <b>OR</b>
	Loss	180 or more		(b) PR's Requirements
	Performing	1-59	Stage 1	
	Underperforming	60-89	Stage 2	As per IFRS 9 ECL Modelling
HOUSING FINANCE	OAEM	90-179	Stage 2	
PRUDENTIAL	Non-performing	-	-	-
REGULATIONS				Whichever is higher
	Substandard	180 or more		(a) IFRS 9 ECL <b>OR</b>
	Doubtful	1 year or more	Stage 3	(b) PR's Requirements
	Loss	2 years or more		(b) 1 No Nequirements
	Small Enterprise Financing			
	Performing	1-59	Stage 1	As per IFRS 9 ECL Modelling
PRUDENTIAL	Underperforming	60-89	Stage 2	
	Non-performing	-	-	-
	OAEM	90 or more		
	Substandard	180 or more		Whichever is higher
REGULATIONS	Doubtful	1 year or more	Stage 3	(a) IFRS 9 ECL <b>OR</b>
FOR SMALL &	Loss	18 Months or more		(b) PR's Requirement
MEDIUM	Trade	181 or more		
ENTERPRISES	Medium Enterprise Financi	T		T
FINANCING	Performing	1-59	Stage 1	As per IFRS 9 ECL Modelling
	Underperforming	60-89	Stage 2	
	Non-performing FA	-	-	-
	Substandard	90 or more	Stage 3	Whichever is higher
	Doubtful	180 or more		(a) IFRS 9 ECL <b>OR</b>
	Loss	1 year or more		(b) PR's Requirement
	Trade Bills	181 or more		

Particular	Classification**	Days Due*	Stage Allocation under IFRS 9	Provisions to be made
PRUDENTIAL REGULATIONS FOR AGRICULTURE FINANCING	Performing	1-59	Stage 1	As per IFRS 9 ECL Modelling
	Underperforming	60-89	Stage 2	
	OAEM	90-364	Stage 2	
	Non-performing	-	-	-
	Substandard	1 year or more		
	Doubtful			
	Production/ Working capital	18 Months or more	Stage 3	Whichever is higher (a) IFRS 9 ECL <b>OR</b> (b) PR's Requirements ***
	Development/ Term Finance Loss	2 years or more		
	Production/ Working capital	2 years or more		
	Development/ Term Finance	3 years or more		
PRUDENTIAL REGULATIONS FOR	Performing	1-59	Stage 1	As per IFRS 9 ECL Modelling
	Underperforming	60-89	Stage 2	7.5 per il 1.5 5 Eel Wodelinig
	OAEM	90-179	Stage 2	
INFRASTRUCTURE	Non-performing	-	•	-
PROJECT				Whichever is higher
FINANCING	Substandard	180 or more	Stage 3	(a) IFRS 9 ECL <b>OR</b>
FINANCING	Doubtful	365 to 2 years		(b) PR's Requirements
	Loss	More than 2 years		(b) PK's Requirements
	DPD (	Criteria for Microfinanc	e Banks (MFBs)	
RUDENTIAL REGULA	ATIONS FOR MICROFINANCE	BANKS		
	Performing	1-59	Stage 1	As per IFRS 9 ECL Modelling
Microfinance Loans (General)	Underperforming	60-89	Stage 2	As per IFRS 9 ECL Modelling
	Non-performing	-	-	-
	Substandard	90-more	Stage 3	Whichever is higher
	Loss	180 or more		(a) IFRS 9 ECL <b>OR</b> (b) PR's Requirements
	Performing	1-59	Stage 1	
	Underperforming	60-179	Stage 2	As per IFRS 9 ECL Modelling
Housing Loans	Non-performing	-		-
	Substandard	180 or more	Stage 3	Whichever is higher
	Doubtful	1 year or more		(a) IFRS 9 ECL <b>OR</b>
	Loss	2 years or more		(b) PR's Requirements
Microenterprise Loans	Performing	1-59	Stage 1	As per IFRS 9 ECL Modelling
	Underperforming	60-179	Stage 2	
	Non-performing	-	-	-
	Substandard	180 or more	Stage 3	Whichever is higher
	Doubtful	1 year or more		(a) IFRS 9 ECL <b>OR</b>
	Loss	18 Months or more		(b) PR's Requirement
	Trade Bills	181 or more		(a) a nequirement
Agriculture and Livestock Loans	Performing	1-59	Stage 1	As per IFRS 9 ECL Modelling
	Underperforming	60-179	Stage 2	As per if its 3 ECE Modelling
	Non-performing	-	-	-
	Doubtful	180 or more		Whichever is higher
Livestock Loans	Boastia.			

This annexure needs to be read in line with the instructions given in para 3.4, 3.5 and 3.13 of SBP's IFRS 9 Application Instructions

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.

<sup>\*</sup> 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.

paid/adjusted within specified days of the due date.

\*\* The classification will be applicable on all financial assets that come under the scope of impairment under IFRS 9

 $<sup>\</sup>hbox{***The DPD criteria can be relaxed accordingly against the relaxations provided to FI's agri loans}$