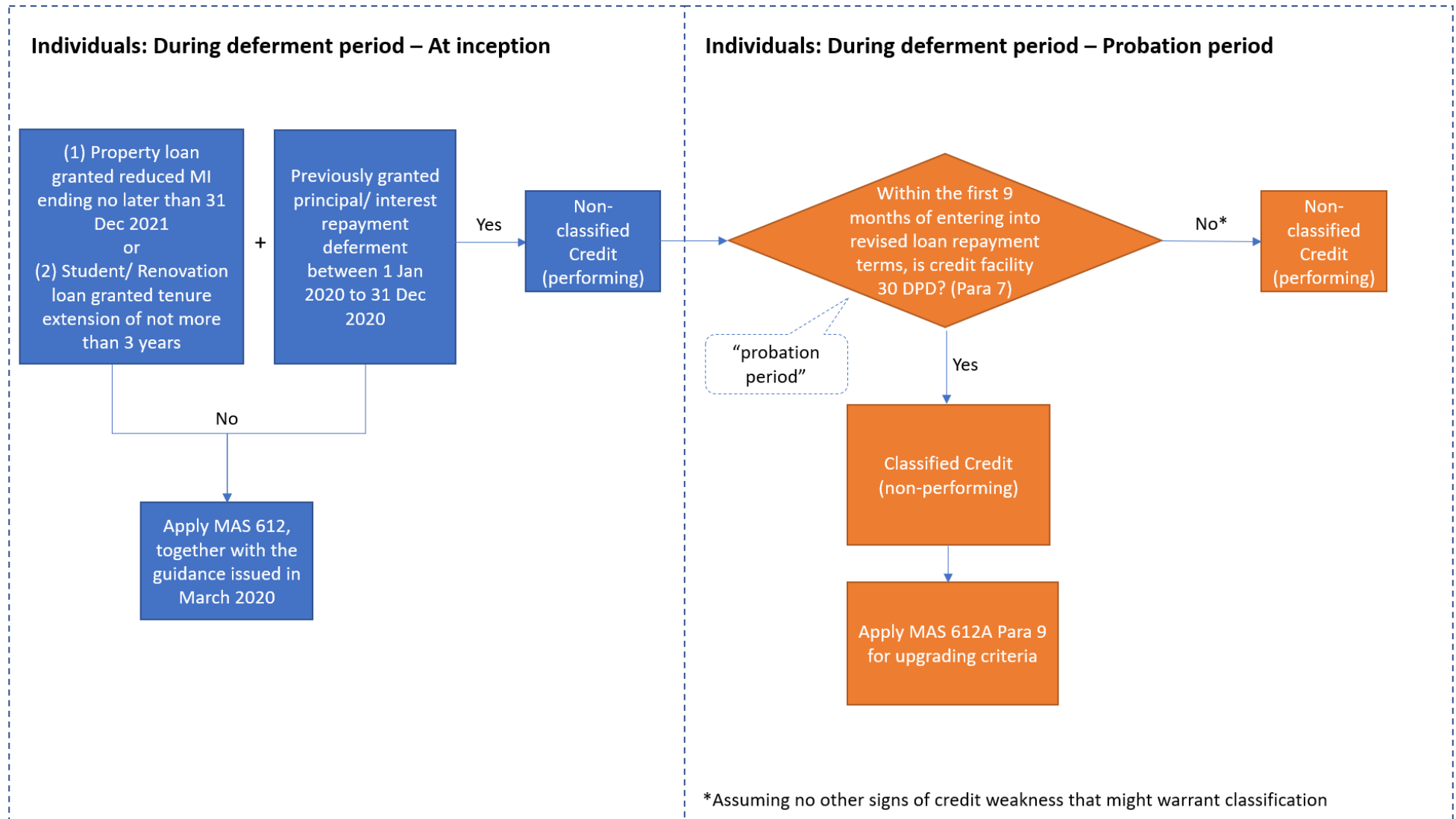


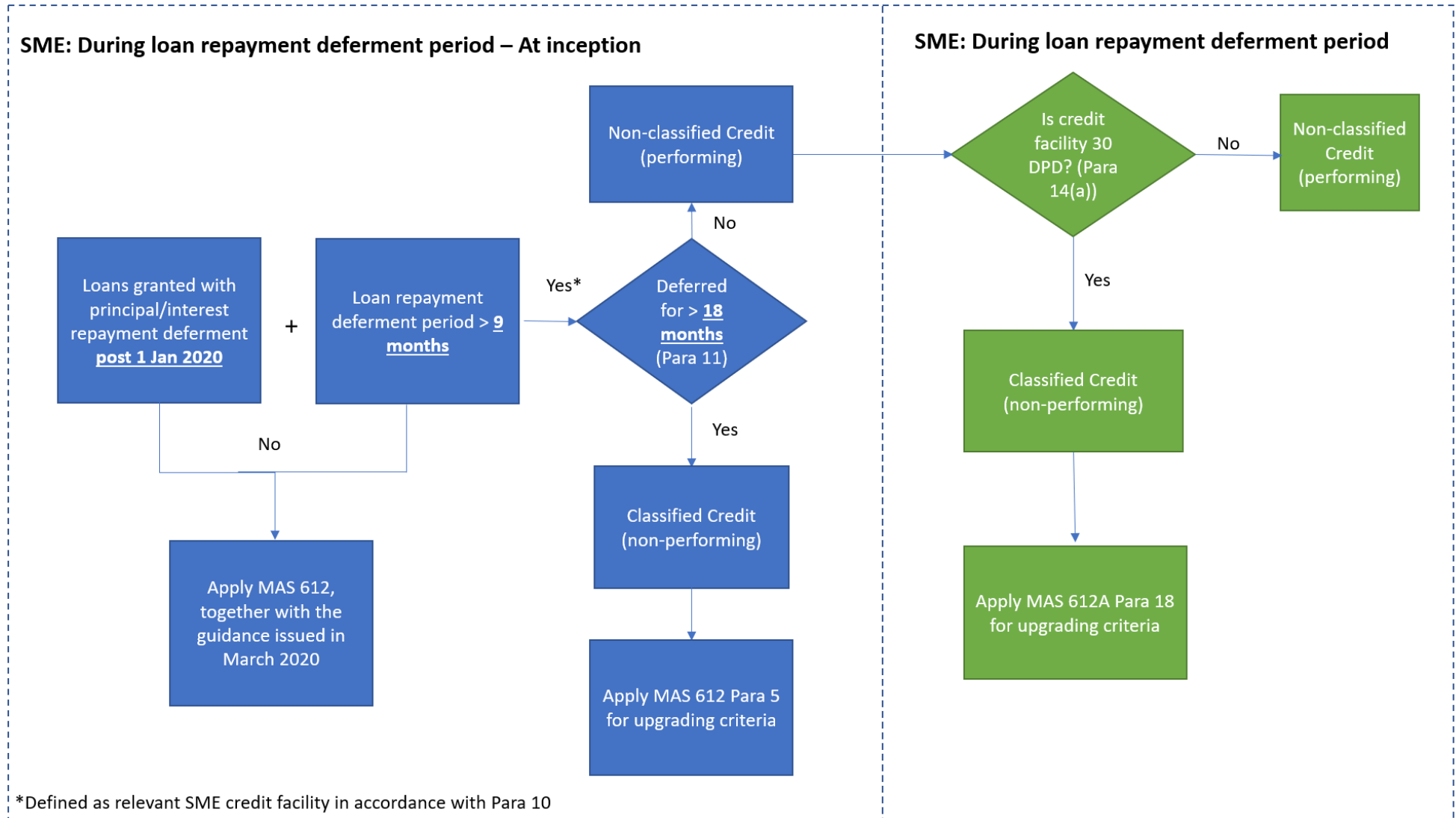
MAS 1005A: Loan Grading for Individuals

Grading of Credit Facilities during repayment deferment period for Individuals



Upgrading criteria: For classified credits due to 30 DPD during repayment deferment period, FIs can apply the upgrading criteria in Para 9 to declassify the credit facility.

Grading of Credit Facilities during loan repayment deferment period for SMEs



Para 14(a): For classified credits due to 30 DPD during loan repayment deferment period, FIs can apply the upgrading criteria in Para 18 to declassify the credit facility.

Grading of Credit Facilities after loan repayment deferment period for SMEs

