

Bank Name	FinSoft Bank	Ref: BRPD Circular No.14/2012, 05/2013, 16/2014, 08/2015, 03/2019
0675		
CL1 : SUMMARY OF LOAN CLASSIFICATION AND PROVISIONING AS OF		2/10/2025 12:00:00 AM

			Balance Outstanding						Base For Provision				Provision required	Actual Provision	Interest suspense on			
			Classified UC		Classified													Total
Category	Category Detail	Total	Standard	SMA	SS	DF	BL	Defaulted	SMA	SS	DF	BL			UC	SMA	Classified ACs	Sus Total Amt
1		2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Continuous Loan (CL-2)	Small & Medium Enterprise Financing (SMEF)	3522991111.40	1234328179.11	357405716.77	534601702.65	59561618.23	1337093894.64	1931257215.52	357405716.77	495946086.19	0.00	619058863.16	722227412.01	722227412.01	0.00	0.00	0.00	0.00
	Consumer Financing (CF)	8110495443.06	3661736751.68	542080799.63	3198983015.14	1609683.26	706085193.35	3906677891.75	542080799.63	3194105786.66	1609683.26	505036856.29	1228739199.38	1228739199.38	0.00	0.00	0.00	0.00
	Other than SMEF, CF, BHs/MBs/SDs	2556413191.00	226114285.83	66690477.69	22362916.11	60727721.04	2180517790.33	2263608427.48	66690477.69	0.00	0.00	1147313879.58	1150241927.16	1150241927.16	0.00	0.00	0.00	0.00
	Total	14189899745.46	5122179216.62	966176994.09	3755947633.90	121899022.53	4223696878.32	8101543534.75	966176994.09	3690051872.85	1609683.26	2271409599.03	3101208538.55	3101208538.55	0.00	0.00	0.00	0.00
Demand Loan (CL-3)	Small & Medium Enterprise Financing (SMEF)	4033826268.83	1831577448.18	154738636.28	382966424.96	483128684.77	1181415074.64	2047510184.37	154738636.28	295440260.15	280165593.63	821592359.12	1025728994.15	1025728994.15	0.00	0.00	293429970.22	293429970.22
	Consumer Financing (CF)	18081620953.75	17281857131.95	566311089.79	7926216.88	0.00	225526515.13	233452732.01	566311089.79	7168029.06	0.00	102831533.99	461228499.71	461228499.71	0.00	0.00	52811937.57	52811937.57
	Other than SMEF, CF, BHs/MBs/SDs	9975572770.92	5171443660.75	3851988.05	774551023.44	620751541.89	3404974556.79	4800277122.12	3851988.05	709716987.43	543404744.27	2896521863.02	3361920587.88	3361920587.88	0.00	0.00	442069939.71	442069939.71
	Total	32091019993.50	24284878240.88	724901714.12	1165443665.28	1103880226.66	4811916146.56	7081240038.50	724901714.12	1012325276.64	823570337.90	3820945756.13	4848878081.74	4848878081.74	0.00	0.00	788311847.50	788311847.50
Fixed Term Loan (CL-4)	Small & Medium Enterprise Financing (SMEF)	16357068621.53	6990136741.78	3238859743.14	2757658862.60	1753822946.01	1616590328.00	6128072136.61	3238859743.14	2398940646.33	1495407823.68	1239459414.35	2120619070.35	2120619070.35	0.00	0.00	933512155.33	933512155.33
	Consumer Financing (Other than HF & LP)	37705699254.86	23991804663.27	2329533839.16	4393693693.87	914039282.59	6076627775.97	11384360752.43	2329533839.16	3886741119.83	777367957.51	5888431034.15	7580889950.46	7580889950.46	0.00	0.00	462488374.44	462488374.44
	Other than SMEF, CF, HF, LP, BHs/MBs/SDs	200839818539.81	77143590419.04	11690929311.00	43560025183.74	2263424062.49	66181849563.54	112005298809.77	11690929311.00	39161708484.99	1992541158.86	47603946089.43	57320903557.67	57320903557.67	0.00	0.00	15369243241.96	15369243241.96
	Total	254902586416.20	108125531824.09	17259322893.30	50711377740.21	4931286291.09	73875067667.51	129517731698.81	17259322893.30	45447390251.15	4265316940.05	54731836537.93	67022412578.48	67022412578.48	0.00	0.00	16765243771.73	16765243771.73
Total		301,183,506,155.16	137,532,589,281.59	18,950,401,601.51	55,632,769,039.39	6,157,065,540.28	82,910,680,692.39	144,700,515,272.06	18,950,401,601.51	50,149,767,400.64	5,090,496,961.21	60,824,191,893.09	74,972,499,198.77	74,972,499,198.77	0.00	0.00	17,553,555,619.23	17,553,555,619.23