

Banking Regulation & Policy Department  
Bangladesh Bank  
Head Office  
Dhaka

BRPD Circular No.05

Date : June 05, 2006  
-----  
Jaistha 22, 1413

Chief Executives  
All Scheduled Banks in Bangladesh

Dear Sir,

**Master Circular - Loan Classification and Provisioning**

In order to strengthen credit discipline and improve the recovery position of loans and advances by the banks, Bangladesh Bank vide BCD Circular No. 34/1989 introduced a new system covering loan classification, the suspension of interest due, and the making of provisions against potential loan loss. With a view to further strengthening credit discipline and bring classification and provisioning regulation in line with international standard, a phasewise programme for loan classification and provisioning was undertaken by Bangladesh Bank through BCD Circular No. 20/1994. Afterwards, a comprehensive circular, BRPD Circular No. 16/1998 was issued with major amendments in BCD Circular No. 34/1989 and 20/1994 with a view to achieving a more specified & simplified system of loan classification and provisioning. As part of the process i.e. regarding the changes, it needs to be mentioned here that Bangladesh Bank has already introduced 'Special Mention Account' vide BRPD Circular No. 02/2005 and 09/2005 for the banks to raise early warning signals for accounts showing first signs of weakness and making appropriate provisioning therein. As a further move towards this end, changes in the formats for classification and provisioning (CL-1, 2, 3, 4 & 5) have been made vide BRPD Circular Letter No. 08/2005. Moreover, some changes have been made in the provisioning requirement for Consumer Financing & Small Enterprise Financing.

Now in order to enable the banks to have all existing instructions on the subject at one place this Master Circular has been prepared by incorporating all instructions issued from time to time. It may also be mentioned that this Circular also includes a few new instructions as well as new formats for loan classification & provisioning.

contd.....page/02

## **1. Categories of Loans**

All loans and advances will be grouped into four(4) categories for the purpose of classification, namely (a) Continuous Loan (b) Demand Loan (c) Fixed Term Loan & (d) Short-term Agricultural & Micro Credit.

**(a) Continuous Loan:** - The loan Accounts in which transactions may be made within certain limit and have an expiry date for full adjustment will be treated as Continuous Loans. Examples are: CC, OD etc.

**(b) Demand Loan:** The loans that become repayable on demand by the bank will be treated as Demand Loans. If any contingent or any other liabilities are turned to forced loans (i.e. without any prior approval as regular loan) those too will be treated as Demand Loans. Such as: Forced LIM, PAD, FBP, and IBP etc.

**(c) Fixed Term Loan:** The loans, which are repayable within a specific time period under a specific repayment schedule will be treated as Fixed Term Loans.

### **(d) Short-term Agricultural & Micro Credit:**

**Short-term Agricultural Credit** will include the short-term credits as listed under the Annual Credit Programme issued by the Agricultural Credit and Special Programmes Department (ACSPD) of Bangladesh Bank. Credits in the agricultural sector repayable within 12(twelve) months will also be included herein. **Short-term Micro-Credit** will include any micro-credits not exceeding Tk.25,000/= (twenty five thousand) and repayable within 12(twelve) months, be those termed in any names such as Non-agricultural credit, Self-reliant Credit, Weaver's Credit or Bank's individual project credit.

## **2. Basis for Loan Classification: -**

### **(A) Objective Criteria:**

#### **(1) Past Due/Over Due**

- (i) Any **Continuous Loan** if not repaid/renewed within the fixed expiry date for repayment will be treated as past due/overdue from the following day of the expiry date.
- (ii) Any **Demand Loan** if not repaid/rescheduled within the fixed expiry date for repayment will be treated as past due/overdue from the following day of the expiry date.
- (iii) In case of any installment(s) or part of installment(s) of a **Fixed Term Loan(not over five years)** is not repaid within the fixed expiry date, the amount of unpaid installment(s) will be treated as past due/overdue from the following day of the expiry date.
- (iv) In case of any installment(s) or part of installment(s) of a **Fixed Term Loan(over five years)** is not repaid within the fixed expiry date, the amount of unpaid installment(s) will be treated as past due/overdue after six months of the expiry date.
- (v) The **Short-term Agricultural and Micro-Credit** if not repaid within the fixed expiry date for repayment will be considered past due/overdue after six months of the expiry date .

- (2) All unclassified loans other than Special Mention Account (SMA) will be treated as **Standard**.
- (3) A Continuous credit, Demand loan or a Term Loan which will remain overdue for a period of 90 days or more, will be put into the "**Special Mention Account(SMA)**" and interest accrued on such loan will be credited to Interest Suspense Account, instead of crediting the same to Income Account. This will help banks to look at accounts with potential problems in a focused manner and it will capture early warning signals for accounts showing first sign of weakness.

Loans in the "**Special Mention Account (SMA)**" will have to be reported to the Credit Information Bureau (CIB) of Bangladesh Bank. However, it is reiterated that loans in the "Special Mention Account" will not be treated as defaulted loan for the purpose of section 27KaKa(3) of the Bank Company Act, 1991.

- (4) Any **continuous loan** will be classified as:

- '**Sub-standard**' if it is past due/over due for 6 months or beyond but less than 9 months.
- '**Doubtful**' if it is past due/over due for 9 months or beyond but less than 12 months
- '**Bad/Loss**' if it is past due/over due for 12 months or beyond.

- (5) Any **Demand Loan** will be classified as:

- '**Sub-standard**' if it remains past due/overdue for 6 months or beyond but not over 9 months from the date of claim by the bank or from the date of creation of forced loan.
- '**Doubtful**' if it remains past due/overdue for 9 months or beyond but not over 12 months from the date of claim by the bank or from the date of creation of forced loan.
- '**Bad/Loss**' if it remains past due/overdue for 12 months or beyond from the date of claim by the bank or from the date of creation of forced loan.

- (6) In case of any installment(s) or part of installment(s) of a **Fixed Term Loan** is not repaid within the due date, the amount of unpaid installment(s) will be termed as 'defaulted installment'.

- (6.1) In case of **Fixed Term Loans**, which are repayable within **maximum five years of time**: -

- If the amount of '**defaulted installment**' is equal to or more than the amount of installment(s) due within 6 (six) months, the entire loan will be classified as "**Sub-standard**".
- If the amount of '**defaulted installment**' is equal to or more than the amount of installment(s) due within 12 (twelve) months, the entire loan will be classified as "**Doubtful**".
- If the amount of '**defaulted installment**' is equal to or more than the amount of installment(s) due within 18 (eighteen) months, the entire loan will be classified as "**Bad/Loss**".

(6.2) In case of **Fixed Term Loans**, which are repayable in **more than five years** of time: -

- If the amount of 'defaulted installment' is equal to or more than the amount of installment(s) due within 12 (twelve) months, the entire loan will be classified as "**Sub-standard**".
- If the amount of 'defaulted installment' is equal to or more than the amount of installment(s) due within 18 (eighteen) months, the entire loan will be classified as "**Doubtful**".
- If the amount of 'defaulted installment' is equal to or more than the amount of installment(s) due within 24 (twenty four) months, the entire loan will be classified as "**Bad/Loss**".

Explanation: If any Fixed Term Loan is repayable on monthly installment basis, the amount of installment(s) due within 6 months will be equal to the sum of 6 monthly installments. Similarly, if the loan is repayable on quarterly installment basis, the amount of installment(s) due within 6 months will be equal to the sum of 2 quarterly installments.

(7) The **Short-term Agricultural and Micro-Credit** will be considered irregular if not repaid within the due date as stipulated in the loan agreement. If the said irregular status continues, the credit will be classified as 'Substandard ' after a period of 12 months, as 'Doubtful' after a period of 36 months and as 'Bad/Loss' after a period of 60 months from the stipulated due date as per loan agreement.

**(B). Qualitative Judgement:**

If any uncertainty or doubt arises in respect of recovery of any Continuous Loan, Demand Loan or Fixed Term Loan, the same will have to be classified on the basis of qualitative judgement be it classifiable or not on the basis of objective criteria. If any situational changes occur in the stipulations in terms of which the loan was extended or if the capital of the borrower is impaired due to adverse conditions or if the value of the securities decreases or if the recovery of the loan becomes uncertain due to any other unfavourable situation, the loan will have to be classified on the basis of qualitative judgement .

Besides, if any loan is illogically or repeatedly re-scheduled or the norms of re-scheduling are violated or instances of (propensity to) frequently exceeding the loan-limit are noticed or legal action is lodged for recovery of the loan or the loan is extended without the approval of the competent authority, it will have to be classified on the basis of qualitative judgement .

Despite the probability of any loan being affected due to the reasons stated above or for any other reasons, if there exists any hope for change of the existing condition by resorting to proper steps, the loan, on the basis of qualitative judgement, will be classified as 'Sub-standard '. But even if after resorting to proper steps, there exists no certainty of total recovery of the loan, it will be classified as ' Doubtful ' and even after exerting the all-out effort, there exists no chance of recovery, it will be classified as ' Bad/Loss ' on the basis of qualitative judgement.

The concerned bank will classify on the basis of qualitative judgement and can declassify the loans if qualitative improvement does occur.

But if any loan is classified by the Inspection Team of Bangladesh Bank, the same can be declassified with the approval of the Board of Directors of the respective bank. However, before placing such case to the Board of Directors, the Managing Director/Chief Executive Officer and the respective Branch Manager of the bank shall have to certify that the terms and conditions of declassification have been duly fulfilled by the borrowers.

The bank will have to inform such declassifications to the Department of Banking Inspection/concerned offices of Bangladesh Bank within 15 days of such decision taken by the Board of Directors. Bangladesh Bank will examine these matters on case-to-case basis and if any irregularities/deviations is detected, necessary legal action will be taken against the concerned officials.

### **3. Accounting of the interest of classified loans:**

If any loan or advance is classified as 'Sub-standard' and 'Doubtful', interest accrued on such loan will be credited to Interest Suspense Account, instead of crediting the same to Income Account. In case of rescheduled loans the unrealized interest, if any, will be credited to Interest Suspense Account, instead of crediting the same to Income Account.

As soon as any loan or advance is classified as 'Bad/Loss', charging of interest in the same account will cease. In case of filing a law-suit for recovery of such loan, interest for the period till filing of the suit can be charged in the loan account in order to file the same for the amount of principal plus interest. But interest thus charged in the loan account has to be preserved in the 'Interest Suspense' account. If any interest is charged on any 'Bad/Loss' account for any other special reason, the same will be preserved in the 'Interest Suspense' account. If classified loan or part of it is recovered i.e., real deposit is effected in the loan account, first the interest charged and not charged is to be recovered from the said deposit and the principal to be adjusted afterwards.

### **4. Maintenance of provision:**

(a) (i) Banks will be required to maintain **General Provision** in the following way :

- (1) @ 1% against all unclassified loans (other than loans under Small Enterprise and Consumer Financing and Special Mention Account.)
- (2) @ 2% on the unclassified amount for Small Enterprise Financing.
- (3) @ 5% on the unclassified amount for Consumer Financing whereas it has to be maintained @ 2% on the unclassified amount for (i) Housing Finance and (ii) Loans for Professionals to set up business under Consumer Financing Scheme.
- (4) @ 5% on the outstanding amount of loans kept in the 'Special Mention Account' after netting off the amount of Interest Suspense.

(b) (i) Banks will maintain provision at the following rates in respect of classified

Continuous, Demand and Fixed Term Loans:

- (1) Sub-standard 20%
- (2) Doubtful 50%
- (3) Bad/Loss 100%

(ii) Provision in respect of Short-term Agricultural and Micro-Credits is to be maintained at the following rates:

(1) All credits except 'Bad/Loss' (i.e. 'Doubtful', 'Sub-standard', irregular and regular credit accounts) : 5%

(2) 'Bad/Loss' : 100%

**6. Base for Provision :**

Provision will be maintained at the above rate on the balance to be ascertained by deducting the amount of 'Interest Suspense' and value of eligible securities from the outstanding balance of classified accounts.

**7. Eligible Securities :**

In the definition of 'Eligible Securities' as mentioned in the above paragraph the following securities will be included as eligible securities in determining base for provision:

- 100% of deposit under lien against the loan
- 100% of the value of government bond/savings certificate under lien.
- 100% of the value of guarantee given by Government or Bangladesh Bank
- 100% of the market value of gold or gold ornaments pledged with the bank.
- 50% of the market value of easily marketable commodities kept under control of the bank
- Maximum 50% of the market value of land and building mortgaged with the bank
- 50% of the average market value for last 06 months or 50% of the face value, whichever is less, of the shares traded in stock exchange.

**Determination of Market Value of Eligible Securities**

In determining market value of easily marketable commodities, land and building, banks are advised to follow the instructions mentioned below:

(a) Easily marketable goods will mean pledged, easily encashable/saleable goods that remain under full control of the bank. However, while the concerned bank branch official will conduct periodic inspection to verify as to whether issues such as the suitability of goods for use, expiry period, appropriateness of documentary evidences, up to date insurance cover, same will have to be assessed by the professional assessor from time to time.

(b) For land and building, banks will have to ensure whether title documents are in order and concerned land and building will have to be valued by the professional valuation firm along with completion of proper documentation in favour of the bank. In absence of professional valuation firm, certificate in favour of such valuation will have to be collected from the specialized engineer. Nevertheless, temporary houses including tin-shed structure shall not be shown as building.

(c) In order to facilitate the on-site inspection by our Department of Bank Inspection, banks are also advised to maintain complete statement of eligible securities on a separate sheet in the concerned loan file. Information such as description of eligible securities, their assessment by recognized firm, marketability of the commodity, control of the bank, and reasons for considering eligible securities etc. will have to be included in that sheet.

8. In terms of the above policies, the banks will conduct their classification- activities on quarterly basis. In this connection revised forms for loan classification, provisioning and interest suspense i.e CL-1 to CL-6 have been enclosed herewith which will replace the existing ones.

- (i) CL-1 is the compilation/summary of 5 other forms. This form is for showing summary of classification status for different loan categories mentioned earlier along with staff loan.
- (ii) CL-2 is for reporting loan classification of Continuous Loan
- (iii) CL-3 is for reporting loan classification of Demand Loan
- (iv) CL-4 is for reporting loan classification of term loans which are repayable within maximum 5(five) years.
- (v) CL-5 is for reporting loan classification of term loans of over 5(five) years.

Bank branches shall send the completed forms (CL-1 to CL-6) to their Head Office. The Head Offices of banks should make arrangements for scrutiny of all the forms prepared by the branches. Where necessary, they should carry out corrections and ensure maintenance of the corrected forms in the records of the branch. After scrutiny of all forms (CL-1, CL-2, CL-3, CL-4, CL-5 and CL-6) prepared by branches and being satisfied with the results, they should prepare a consolidated position of classification, provisions and interest suspense using form CL-1 and send the same to Banking Regulation & Policy Department of Bangladesh Bank. Banks are also advised to preserve the CL statements in both their Head Offices and branches for inspection by the Bangladesh Bank Inspection Team.

9. Banks having **Offshore Banking Unit (OBU)** will report to Bangladesh Bank in similar way in a separate CL-1 named **OBU SUMMARY OF LOAN CLASSIFICATION AND PROVISION**(enclosed herewith) . In this regard, concerned banks will prepare and send data on OBU transactions for A, B and C type in separate worksheets along with the consolidated statement through the said separate CL-1 named **OBU SUMMARY OF LOAN CLASSIFICATION AND PROVISION** to the Banking Regulation and Policy Department and CIB of Bangladesh Bank.

10. Banks are advised to submit detailed statements through CL-1 in respect of classification, provision and interest suspense accounts within 30 days from the reference date and ensure correct and timely submission of CL-1 failing to which Penalty may be imposed on the concerned non compliant bank.

11. Banks shall submit the consolidated quarterly statement on revised CL-1 format starting from the quarter ended June, 2006.

Please acknowledge receipt.

Yours sincerely,

**Enclo : 7(seven)**

**(Naba Gopal Banik)**  
General Manager  
Phone : 7117825

BANK NAME:

BRANCH NAME:

Stamp of Branch Serial No. (As provided by Bangladesh Bank).....

(taka in thousand)

SL. NO.	Categories of Loans	Total	Balance Outstanding					Base for provision				Amount of provision required	Interest suspense on			
			Unclassified(UC)		Classified			SMA	SS	DF	B/L		UC (Standard) (if any)	SMA	Classified A/Cs	Total
			Standard	SMA	SS	DF	B/L									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
<b>1</b>	<b>Continuous Loan(CL-2)</b>															
	I) Small Enterprise Financing(SEF)															
	II) Consumer Financing(CF)															
	III) Other than SEF & CF															
	<b>Sub-total of I, II &amp; III</b>															
<b>2</b>	<b>Demand Loans(CL-3)</b>															
	I) Small Enterprise Financing(SEF)															
	II) Consumer Financing(CF)															
	III) Other than SEF & CF															
	<b>Sub-total of I, II &amp; III</b>															
<b>3</b>	<b>Term Loan upto 5 years (CL-4)</b>															
	I) Small Enterprise Financing(SEF)															
	II) Consumer Financing(Other than HF& LP)															
	III) Housing Finance (HF)															
	IV) Loans for Professionals to setup business(LP)															
	V) Others															
	<b>Sub-total of I, II, III, IV &amp; V</b>															
<b>4</b>	<b>Term Loan over 5 years (CL-5)</b>															
	I) Small Enterprise Financing(SEF)															
	II) Consumer Financing(Other than HF& LP)															
	III) Housing Finance (HF)															
	IV) Loans for Professionals to setup business(LP)															
	V) Others															
	<b>Sub-total of I, II, III, IV &amp; V</b>															
<b>5</b>	<b>Short Term Agri. credit and Microcredit (CL-6):</b>															
	I) Short Term Agri. credit															
	II) Microcredit															
	<b>Sub-Total of I &amp; II</b>															
	<b>Sub-total(1+2+3+4+5)</b>															
	<b>Staff Loan</b>															
	<b>Grand-Total</b>															

## CHECK LIST

Form No.	No.of Pages	Form No.	No.of Pages
CL-2		CL-5	
CL-3		CL-6	
CL-4			

## RATE OF PROVISION

## AMOUNT OF ACTUAL PROVISION (taka in thousand).....

Particulars	Short Term Agri. credit	Consumer Financing			Small Enterprise Financing	All other credit
		Other than HF &	HF	LP		
UC	Standard	5%	5%	2%	2%	1%
	SMA	-	5%	5%	5%	5%
Classified	SS	5%	20%	20%	20%	20%
	DF	5%	50%	50%	50%	50%
	B/L	100%	100%	100%	100%	100%

N.B. CF► CONSUMER FINANCING, HF► HOUSING FINANCE, LP► LOANS FOR PROFESSIONALS TO SETUP BUSINESS, SMA► SPECIAL MENTION ACCOUNT, SS► SUBSTANDARD, DF► DOUBTFUL, B/L► BAD/LOSS







CL-4

RETURNS FOR CLASSIFICATION OF TERM LOANS AND ADVANCES(UPTO 5 YEARS) AS OF.....

BANK NAME:

BRANCH NAME:

Stamp of Branch Serial No.....  
(As Provided by Bangladesh Bank)

Page No.

(amount in taka)

SL. No.	Name of borrower	Nature of facilities	Loan identification No	Date of sanction/ last rescheduling DD MM YY	Principal Amount/ rescheduled amount	Balance Outstanding as of reference date	Installment		Date of 1st Repayment Due	Period Since 1st Repayment Due (Ref. date-col.10) (in months)	Amount paid since sanctioning / last rescheduling	Time equivalent of amount paid (in months)	Period of Arrears (in months) (col.11-col.13)	Preliminary status of classification		Final Classification	
							Size	Frequency						Objective criteria	Qualitative Judgement	Classification status	Basis for classification
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Total																	

SL. No	Amount					Cumulative interest suspense as of reference date				Value of eligible securities (in nearest Taka)	Base for Provision for				Remarks
	Unclassified (UC)		Classified			UC (Standard) (if any)	SMA	Classified A/Cs	Total		SMA (Col.20-25)	Substandard (SS) (Col.21-26-28)	Doubtful (DF) (Col.22-26-28)	Bad/Loss (B/L) (Col.23-26-28)	
	Standard	SMA	Substandard (SS)	Doubtful (DF)	Bad/Loss (B/L)										
1	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
Total															

Note  
Col.9= Installment Frequency in months

Col.13=  $\frac{\text{Col.12} \times \text{Col.9}}{\text{col.8}}$

CL-5

**RETURNS FOR CLASSIFICATION OF TERM LOANS AND ADVANCES (FOR MORE THAN 5 YEARS) AS OF.....**

BANK NAME:

BRANCH NAME:

Stamp of Branch Serial No.....  
(As Provided by Bangladesh Bank)

Page No.

(amount in taka)

SL. No.	Name of borrower	Nature of facilities	Loan identification No	Date of sanction/ last rescheduling DD MM YY	Principal Amount/ rescheduled amount	Balance Outstanding as of reference date	Installment		Date of 1st Repayment Due	Period Since 1st Repayment Due (Ref. date-col.10) (in months)	Amount paid since sanctioning / last rescheduling	Time equivalent of amount paid (in months)	Period of Arrears (in months) (col.11-col.13)	Preliminary status of classification		Final Classification	
							Size	Frequency						Objective criteria	Qualitative Judgement	Classification status	Basis for classification
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
<b>Total</b>																	

SL. No	Amount					Cumulative interest suspense as of reference date				Value of eligible securities (in nearest Taka)	Base for Provision for				Remarks
	Unclassified (UC)		Classified			UC (Standard) (if any)	SMA	Classified A/Cs	Total		SMA (Col.20-25)	Substandard (SS) (Col.21-26-28)	Doubtful (DF) (Col.22-26-28)	Bad/Loss (B/L) (Col.23-26-28)	
	Standard	SMA	Substandard (SS)	Doubtful (DF)	Bad/Loss (B/L)										
1	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
<b>Total</b>															

**Note**  
Col.9= Installment Frequency in months

Col.13=  $\frac{\text{Col.12} \times \text{Col.9}}{\text{col.8}}$



BANK NAME:

BRANCH NAME:

Stamp of Branch Serial No. (As provided by Bangladesh Bank).....

(taka in thousand)

SL. NO.	Categories of Loans	Total	Balance Outstanding					Base for provision				Amount of provision required	Interest suspense on			
			Unclassified(UC)		Classified			SMA	SS	DF	B/L		UC (Standard) (if any)	SMA	Classified A/Cs	Total
			Standard	SMA	SS	DF	B/L									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
<b>1</b>	<b>Continuous Loan(CL-2)</b>															
	I) Small Enterprise Financing(SEF)															
	II) Consumer Financing(CF)															
	III) Other than SEF & CF															
	<b>Sub-total of I, II &amp; III</b>															
<b>2</b>	<b>Demand Loans(CL-3)</b>															
	I) Small Enterprise Financing(SEF)															
	II) Consumer Financing(CF)															
	III) Other than SEF & CF															
	<b>Sub-total of I, II &amp; III</b>															
<b>3</b>	<b>Term Loan upto 5 years (CL-4)</b>															
	I) Small Enterprise Financing(SEF)															
	II) Consumer Financing(Other than HF& LP)															
	III) Housing Finance (HF)															
	IV) Loans for Professionals to setup business(LP)															
	V) Others															
	<b>Sub-total of I, II, III, IV &amp; V</b>															
<b>4</b>	<b>Term Loan over 5 years (CL-5)</b>															
	I) Small Enterprise Financing(SEF)															
	II) Consumer Financing(Other than HF& LP)															
	III) Housing Finance (HF)															
	IV) Loans for Professionals to setup business(LP)															
	V) Others															
	<b>Sub-total of I, II, III, IV &amp; V</b>															
<b>5</b>	<b>Short Term Agri. credit and Microcredit (CL-6):</b>															
	I) Short Term Agri. credit															
	II) Microcredit															
	<b>Sub-Total of I &amp; II</b>															
	<b>Sub-total(1+2+3+4+5)</b>															
	<b>Staff Loan</b>															
	<b>Grand-Total</b>															

CHECK LIST

Form No.	No.of Pages	Form No.	No.of Pages
CL-2		CL-5	
CL-3		CL-6	
CL-4			

RATE OF PROVISION

AMOUNT OF ACTUAL PROVISION (taka in thousand).....

Particulars	Standard	Short Term Agri. credit and LP	Consumer Financing			Small Enterprise Financing	All other credit
			Other than HF & LP	HF	LP		
UC	5%	5%	5%	2%	2%	2%	1%
	SMA	-	5%	5%	5%	5%	5%
Classified	SS	5%	20%	20%	20%	20%	20%
	DF	5%	50%	50%	50%	50%	50%
	B/L	100%	100%	100%	100%	100%	100%