

Year of disbursement	Expected Rates of Return (per annum) *		Non-performing loan rates *		
	Lowest and Highest Rates	Weighted Average Rate *	Loans 31 to 89 DPD	Loans 90+ DPD	Overall
2020	(1) Not applicable	(1) Not applicable	(1) Not applicable	(1) Not applicable	(1) Not applicable
2021	10.00% and 10.50%	10.48%	0.0%	0.0%	0.0%
2022	8.00% and 13.30%	11.60%	0.0%	0.0%	0.0%

(1) KILDE has not intermediated any loan in 2020

*The expected rate of return on a loan computes interest payments less fees and charges divided by the loan amount

*The expected weighted average rate of return on a portfolio of loans computes the percentage of the sum of interest payments less fees and charges for all loans (excluding interest payments for defaulted loans) divided by the total amount of loans disbursed (excluding the amounts disbursed for defaulted loans)

*The non-performing loan rate computes the ratio of loans that are at least 30 days past due over the total loans outstanding