

Year	Expected Rates of Return (per annum)		Non-performing loan rates*		
	Lowest and Hightes Rates	Weighted Average Rate *	Loans 31 to 89 DPD	Loans 90+ DPD	Overall
2021	10.00%-10.50%	10.48%	0.0%	0.0%	0.0%
2022	8.00%-13.30%	11.59%	0.0%	0.0%	0.0%
2023	10.50%-14.00%	11.92%	0.0%	0.0%	0.0%

*\* The expected weighted average rate of return on a portfolio of loans computes the percentage of the sum of interest received (interest payment-fees) divided by the total outstanding amount.*

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

*\* Exchange rate source: <https://eservices.mas.gov.sg/Statistics/msb/ExchangeRates.aspx> , dated as of 31 Dec 2023.*