

Year	Rate of Return (per annum)		Return Based on Coupons ²		Non-performing ⁵		
	Lowest and Highest Rates	Weighted Average Rate ¹	Gross Return ³	Net Return ⁴	Loans 31 to 89 DPD	Loans 90+ DPD	Overall
2022	8.00% - 13.3%	11.67%	11.06%	10.98%	0.0%	0.0%	0.0%
2023	10.5% - 14.0%	12.20%	11.52%	11.50%	0.0%	0.0%	0.0%
2024	10.5% - 15.0%	12.60%	11.96%	11.92%	0.0%	0.0%	0.0%
2025	10.0% - 14.0%	13.18%	12.67%	12.52%	0.0%	0.0%	0.0%

1. Weighted Average Return: Weighted average return calculated based on month-end outstanding balance, compounded monthly.
2. Return Based on Coupons: Returns calculated based on actual coupon paid each month, divided by the average outstanding balance between the beginning and end of the month.
3. Gross Return: Total coupon paid in each month, compounded monthly.
4. Net Return: Total coupon paid less the actual investor management fee charged, compounded monthly.
5. Non-Performing Loan Rate: Ratio of delinquent loans (DPD > 30) to total outstanding balance.