

CONSUMER CREDIT INDEX

Issue 31 – Q2 2024 (Apr- Jun)



Credit Bureau Singapore

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About Credit Bureau Singapore

Credit Bureau (Singapore) Pte Ltd (CBS), Singapore's consumer credit bureau, provides objective and accurate information to credit providers in the financial services industry to strengthen their risk assessment capabilities. By enabling clients such as banks, credit card companies and institutions to make better lending decisions, CBS aims to enhance Singapore's risk management capability.

As the leader in managing consumer credit information, CBS also seeks to enlighten, empower and engage consumers to manage and protect their financial health.

CBS maintains data accuracy and integrity by using advanced technology to update millions of consumer information. Throughout its operations, CBS observes a strict Code of Conduct that its members comply with. This ensures the highest moral and ethical standards in data handling in all business activities.

Established in 2002, CBS is a joint venture between The Association of Banks in Singapore and Infocredit Holdings Pte Ltd, which has amongst its shareholders Asia Credit Bureau Holdings and Equifax.

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Introduction



The CBS Consumer Credit Index (CCI) is a quarterly reporting of consumers' credit behavior towards consumption of credit balances, payment delinquency and default rates in both secured and unsecured credit facilities. The credit behavioral trending is based on demographic characteristic by age groups to show how much debt certain groups of consumers have, as well as changes in debt levels over the last 13 months¹.

With our full-industry upload by gazetted retail banks and major financial institutions, CBS plays an important role in providing a key risk management tool to lenders in Singapore. CBS also holds key relevant credit data such as the complete history of all credit enquiries made on credit applicants from the date of its commencement of operations in 2002.

While the lenders have access to the comprehensive information to make sound credit decision, consumers can also obtain own credit report to ensure that credit health is in check.

At CBS, we support financial responsibility.

¹ For year over year comparison

About CBS Data

Types of Credit Facilities

- Credit Card
- Personal Loan
- Motor Vehicle Loan
- Real Estate Loan
- Overdraft

Consumers by Age Groups

- 21 to 29 years old
- 30 to 34 years old
- 35 to 39 years old
- 40 to 44 years old
- 45 to 49 years old
- 50 to 54 years old
- over 54 years old



Average Account Balances – Balances are generally computed based on the amounts² outstanding under borrowers' credit facilities, including any fees and interest accrued thereon.

Default – When an outstanding balance is reported as written off by CBS members. The default record has an outstanding or partial payment status.

Delinquency – When a payment is more than 30 days past the due date including account closure with outstanding balances. The following statuses used in this section are similarly reported in CBS consumer credit report:

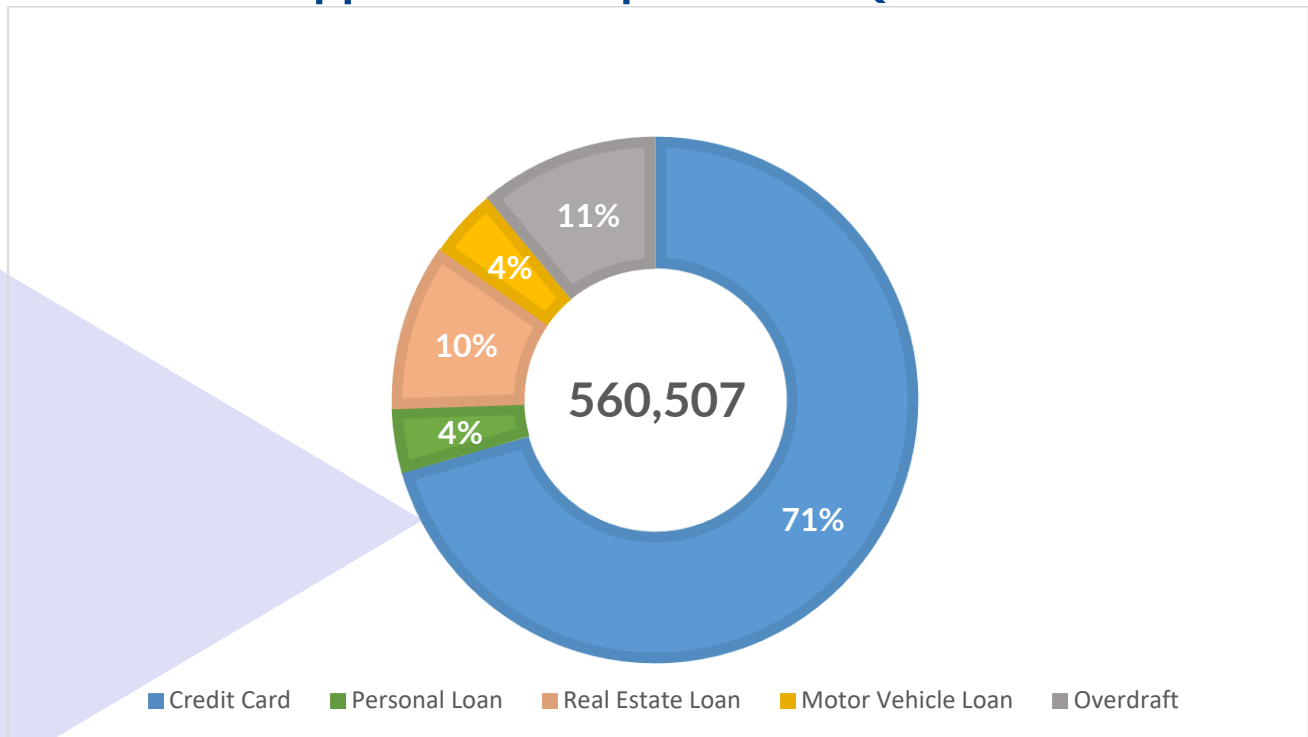
- B – 2 Payment Overdue Cycles or 30-59 days overdue
- C – 3 Payment Overdue Cycles or 60-89 days overdue
- D – 4 or more Payment Overdue Cycles or 90 days or more past due
- G – Voluntary closure with outstanding balance
- H – Involuntary closure with outstanding balance

Product Type Categories

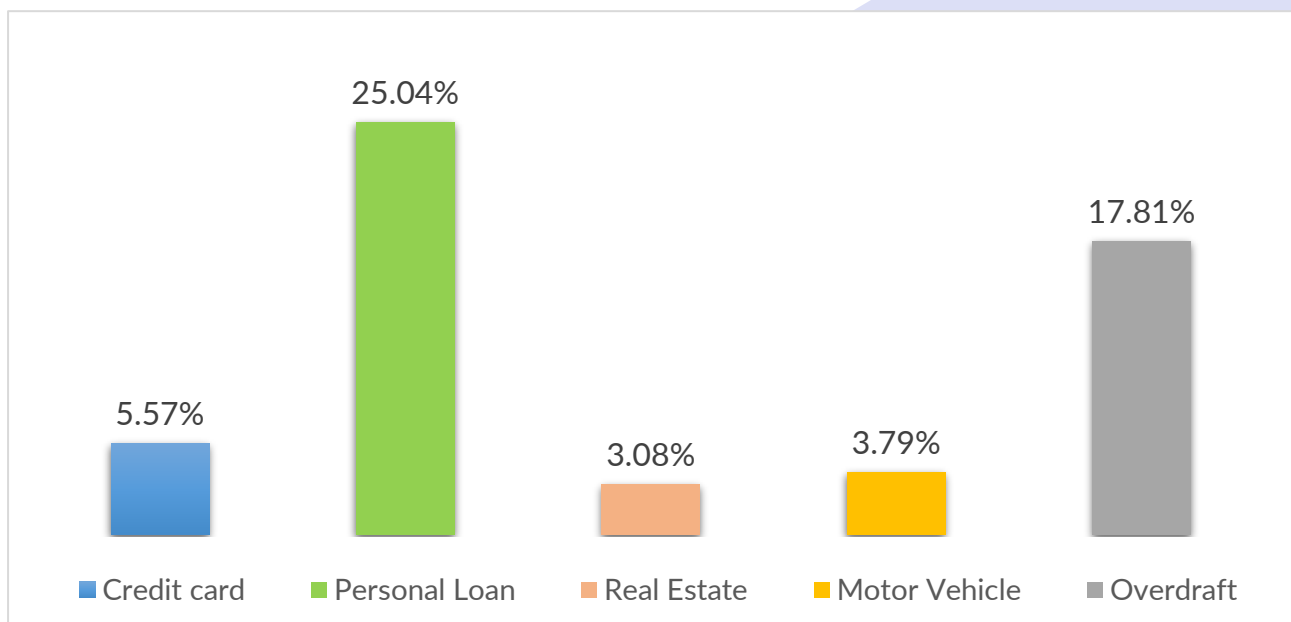
| Credit Facilities | Products Types |
|-------------------|--|
| Credit Card | Unsecured Credit Card, Secured Credit Card, Partially Secured Credit Card |
| Personal Loan | Secured Personal Loan, Unsecured Personal Loan, Partially Secured Personal Loan |
| Real Estate Loan | Private Real Estate Loan, HDB Loan, Private Residential Equity Withdrawal, Commercial Real Estate, Executive Condominium Purchase, Restructured Mortgage Loan, Executive Condominium Equity Withdrawal |
| Motor Vehicle | Motor Vehicle Loan |
| Overdraft | Unsecured Overdraft, Secured Overdraft, Partially Secured Overdraft |

² Average account balances for real estate loan are distributed evenly among all joint borrowers

New Credit Application Enquiries for Q2 2024



Percentage Change in New Credit Application Enquiries for Q2'24 over Q1'24



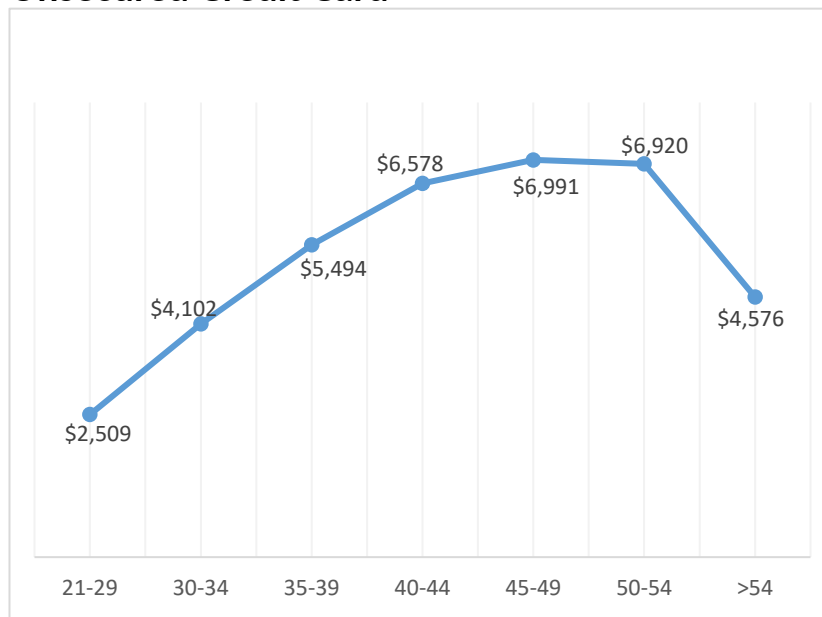


Consumer Credit Consumption

Consumer Credit Consumption

Reflects Average Consumer Balances

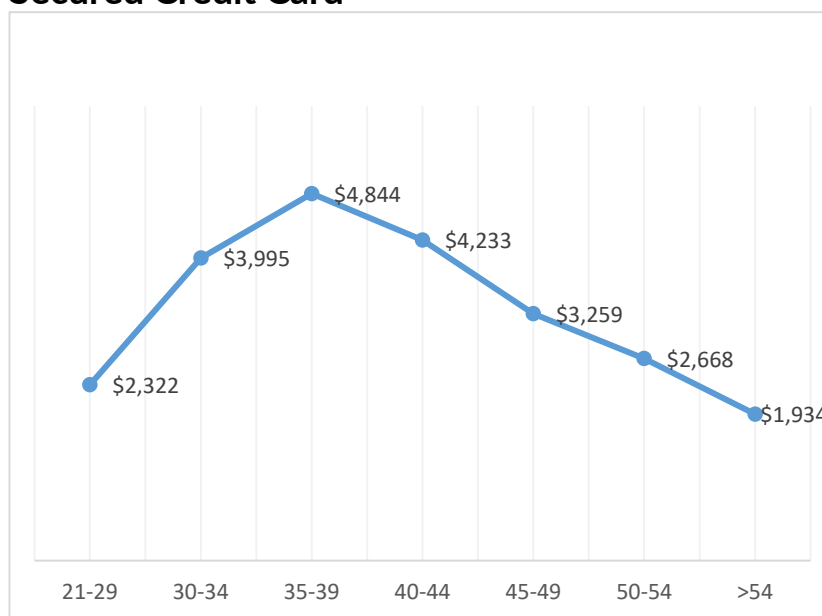
Unsecured Credit Card



-6.25%

Age group >54 has the most significant change Q2'24 over Q1'24

Secured Credit Card



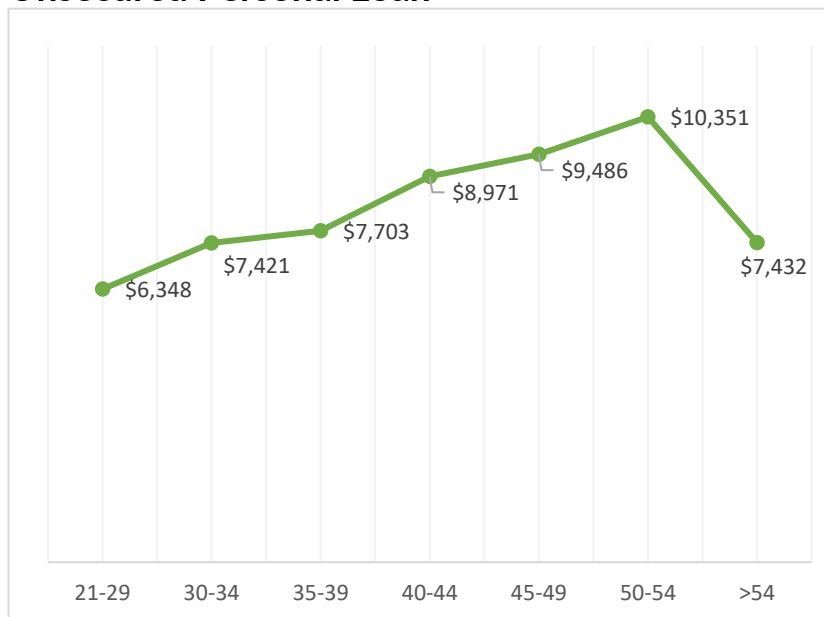
-8.90%

Age group 40-44 has the most significant change Q2'24 over Q1'24

Consumer Credit Consumption

Reflects Average Consumer Balances

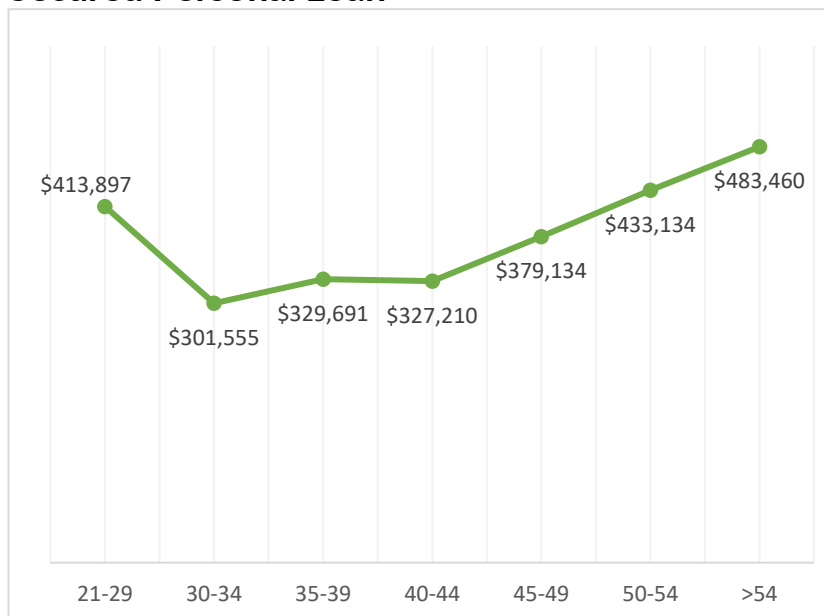
Unsecured Personal Loan



+15.85%

Age group 35-39 has the most significant change Q2'24 over Q1'24

Secured Personal Loan



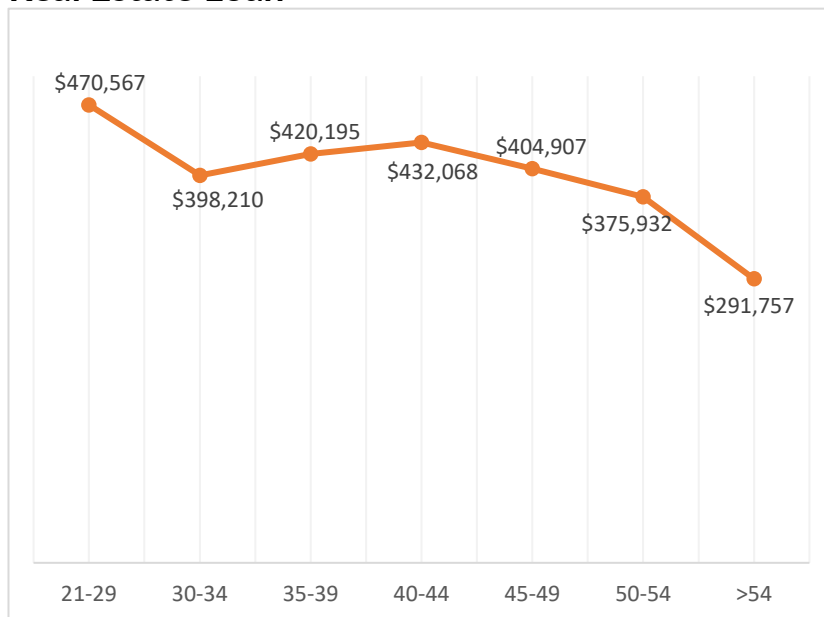
+4.67%

Age group 35-39 has the most significant change Q2'24 over Q1'24

Consumer Credit Consumption

Reflects Average Consumer Balances

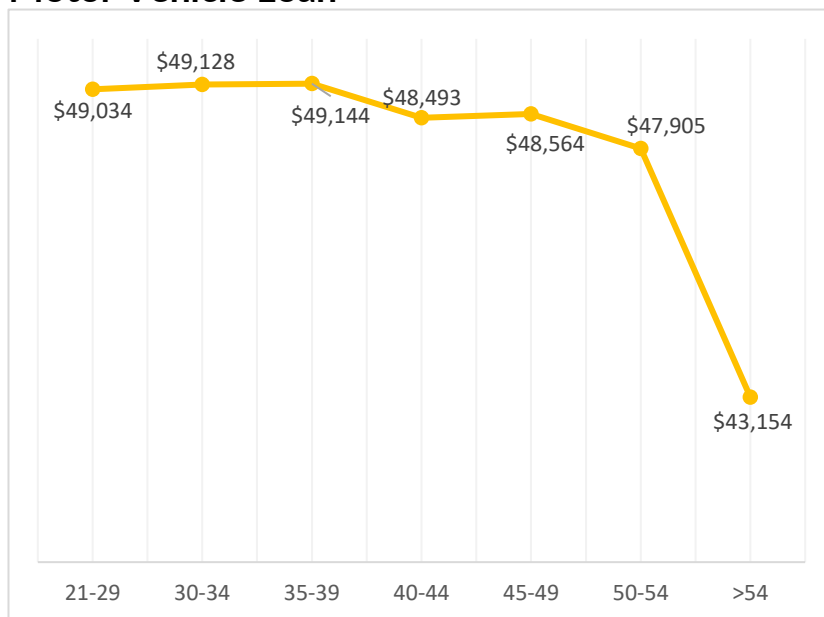
Real Estate Loan



+1.11%

Age group 35-39 has the most significant change Q2'24 over Q1'24

Motor Vehicle Loan



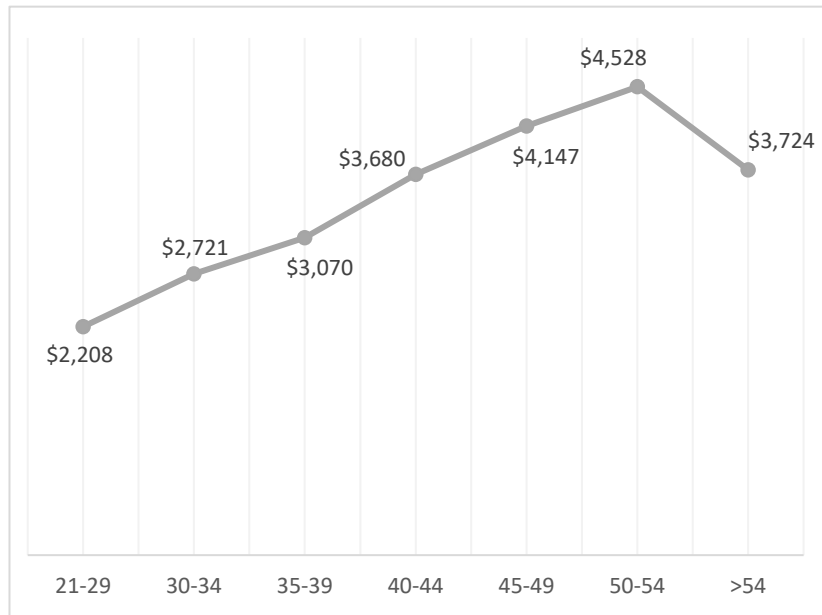
+4.15%

Age group 40-44 has the most significant change Q2'24 over Q1'24

Consumer Credit Consumption

Reflects Average Consumer Balances

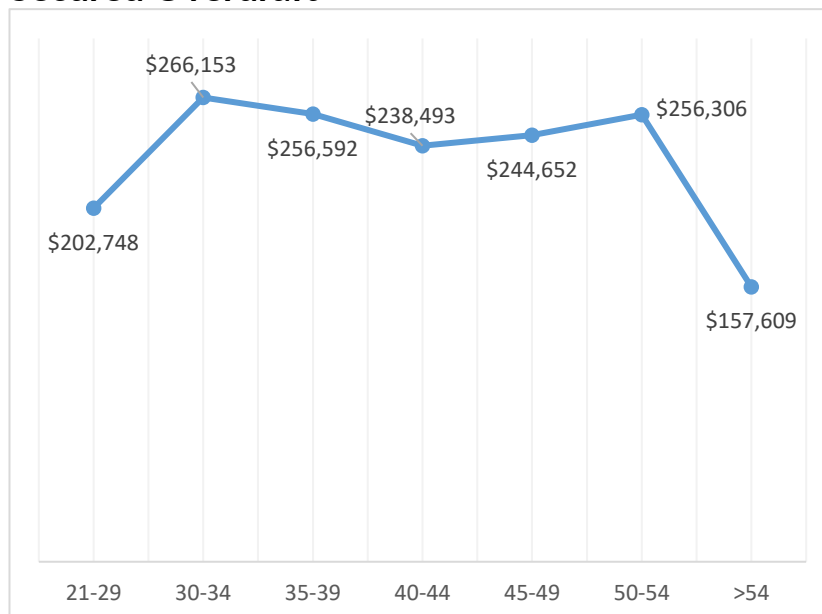
Unsecured Overdraft



+6.68%

Age group 21-29 has the most significant change Q2'24 over Q1'24

Secured Overdraft



-5.73%

Age group 40-44 has the most significant change Q2'24 over Q1'24

Next: Payment Performance



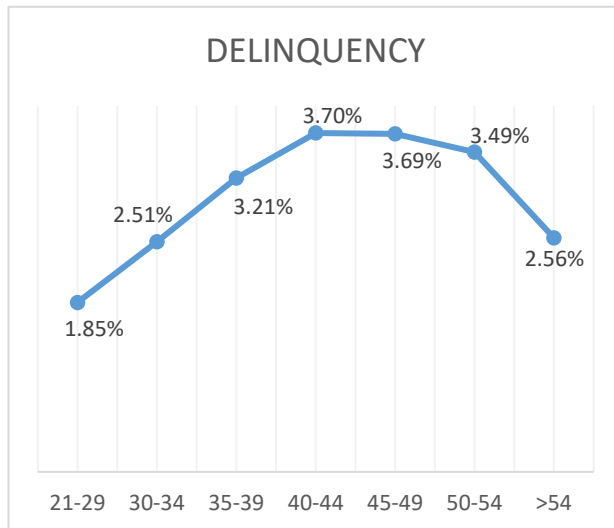


Payment Performance

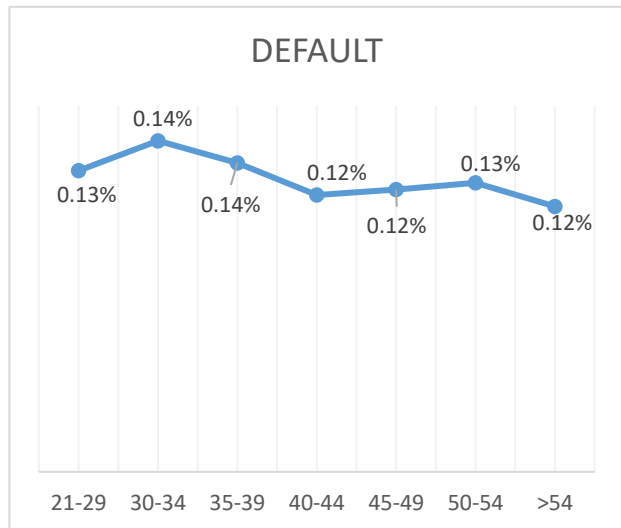
Payment Performance

Reflects Consumer Delinquency & Default Rates

Unsecured Credit Card#

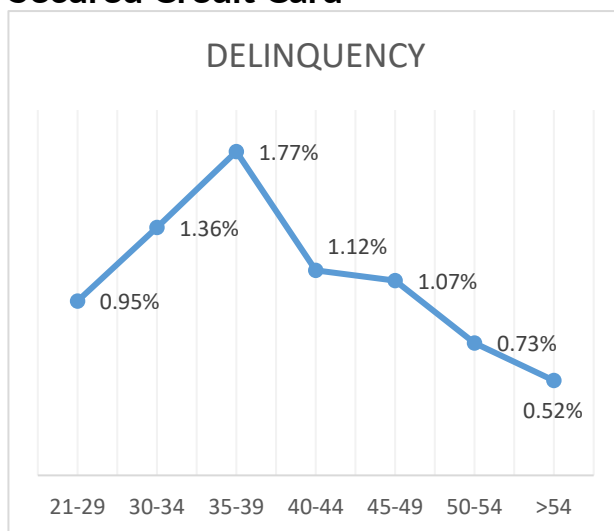


-10.17% Age group >54 has the most significant change Q2'24 over Q1'24

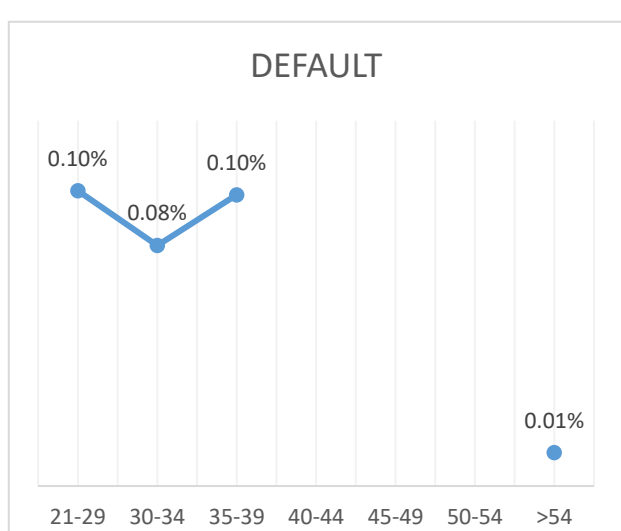


+92.27% Age group >54 has the most significant change Q2'24 over Q1'24

Secured Credit Card#



-28.40% Age group 35-39 has the most significant change Q2'24 over Q1'24



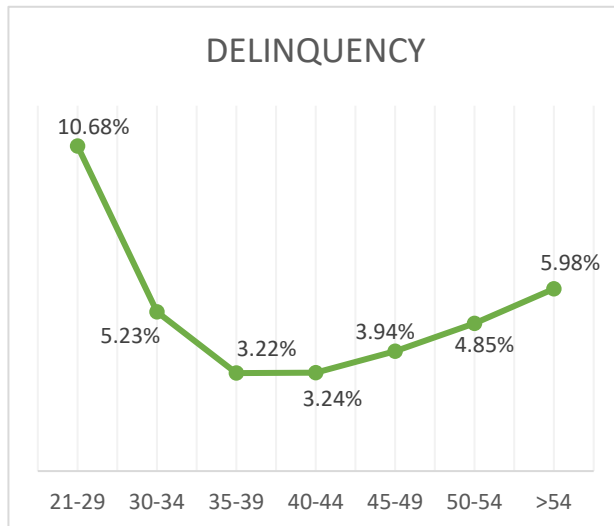
+175% Age group >54 has the most significant change Q2'24 over Q1'24

The notable fluctuations in May-24 and June-24 data are the result of a member's reclassification of accounts from "delinquent" status to "default" status in May-24, and the subsequent normalisation of the data in June-24. These reclassified accounts had already been written off between years 2003 and 2009, but were not classified under the "default" status earlier. The reclassification does not represent a deterioration in their payment ability in May-24.

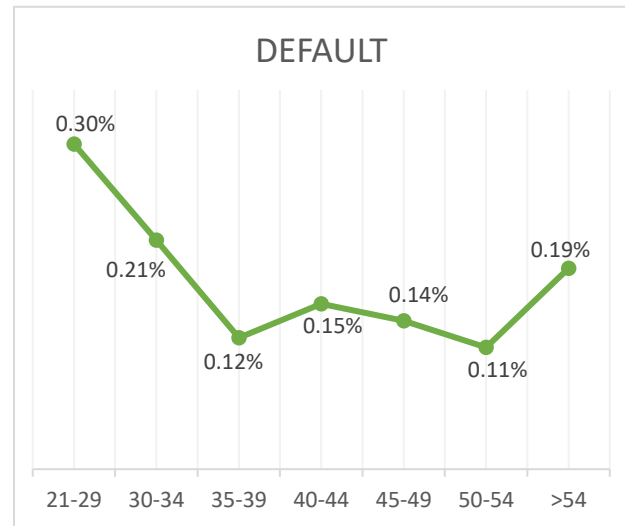
Payment Performance

Reflects Consumer Delinquency & Default Rates

Unsecured Personal Loan

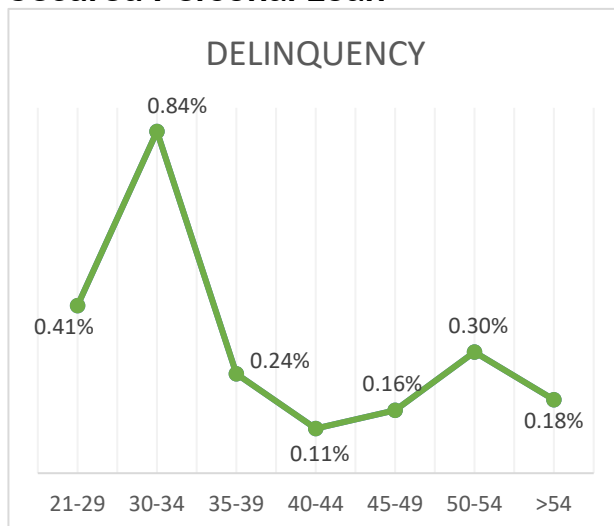


↑ +11.63% Age group 35-39 has the most significant change Q2'24 over Q1'24



↓ -53.45% Age group 50-54 has the most significant change Q2'24 over Q1'24

Secured Personal Loan

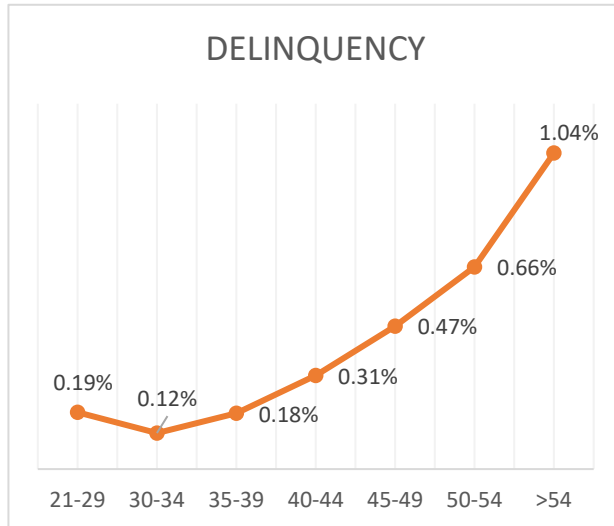


↑ +56.10% Age group 50-54 has the most significant change Q2'24 over Q1'24

Payment Performance

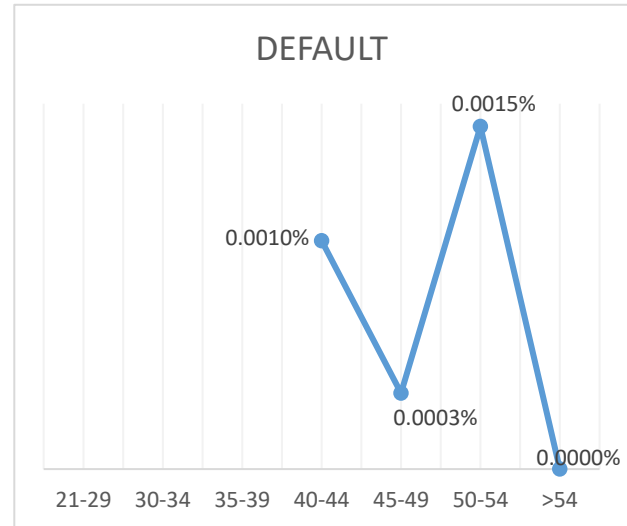
Reflects Consumer Delinquency & Default Rates

Real Estate Loan



-15.54%

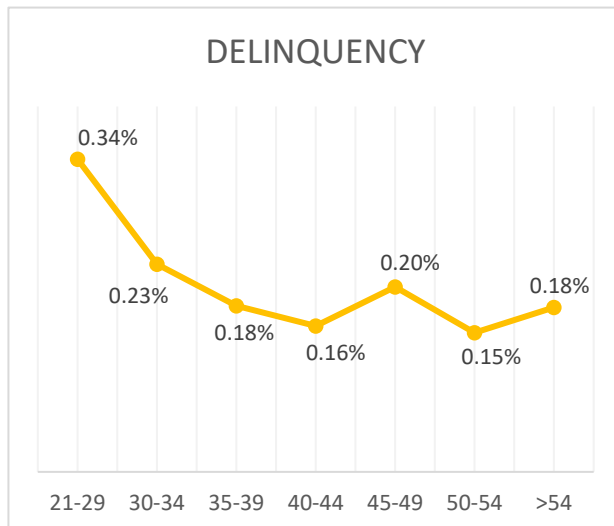
Age group 21-29 has the most significant change Q2'24 over Q1'24



-100%

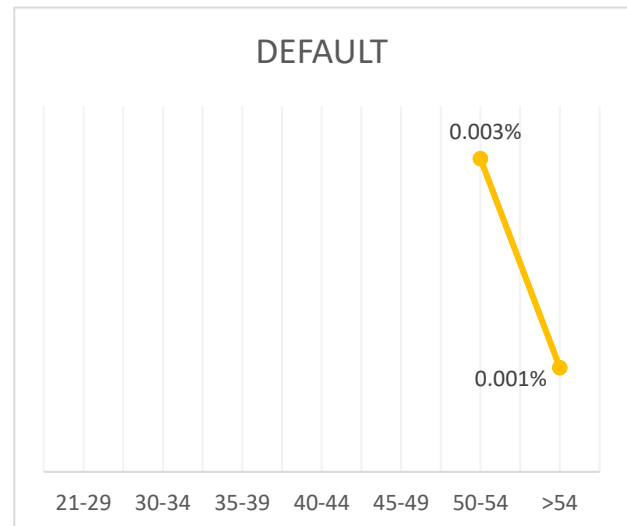
The default rates for the age group 30-34 and those 35-39 are the same when comparing Q2'24 over Q1'24

Motor Vehicle Loan



+14.26%

Age group 35-39 has the most significant change Q2'24 over Q1'24

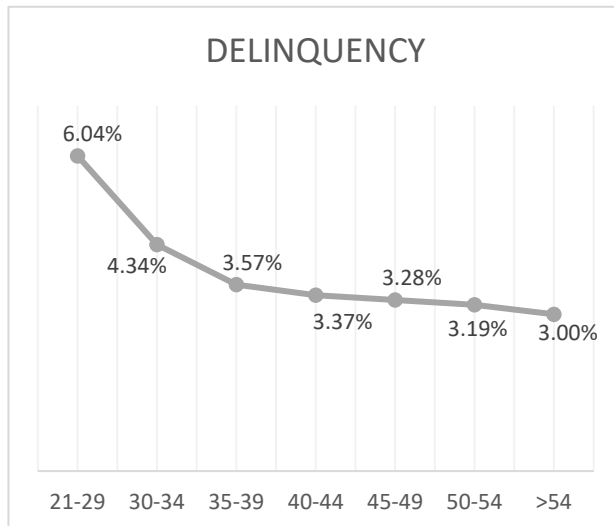


The default rates for the age group 21-29, 30-34, 35-39, 40-44 and those 45-49 are the same when comparing Q2'24 over Q1'24

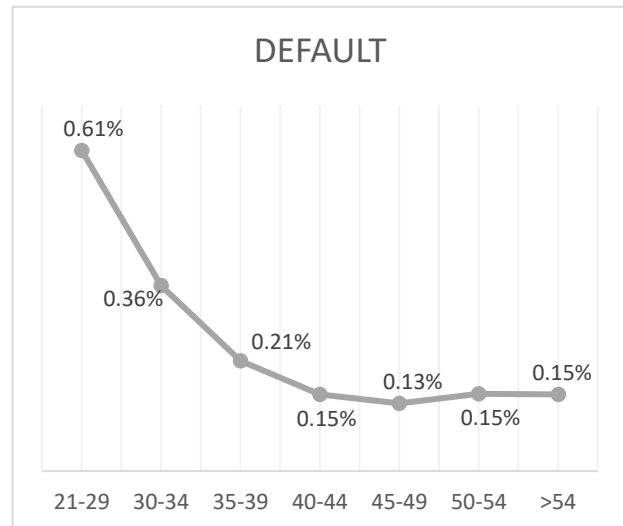
Payment Performance

Reflects Consumer Delinquency & Default Rates

Unsecured Overdraft[#]

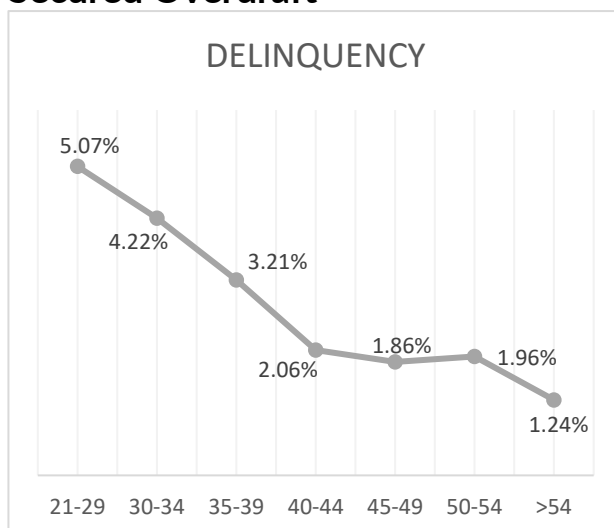


-12.52% Age group 50-54 has the most significant change Q2'24 over Q1'24



+102.76% Age group >54 has the most significant change Q2'24 over Q1'24

Secured Overdraft



+46.17% Age group 21-29 has the most significant change Q2'24 over Q1'24

[#] The notable fluctuations in May-24 and June-24 data are the result of a member's reclassification of accounts from "delinquent" status to "default" status in May-24, and the subsequent normalisation of the data in June-24. These reclassified accounts had already been written off between years 2003 and 2009, but were not classified under the "default" status earlier. The reclassification does not represent a deterioration in their payment ability in May-24.



Unsecured Credit Card by Age Groups

June 2023 to June 2024

Average Consumer Balances

| Month | Age Group | | | | | | |
|--------|-----------|---------|---------|---------|---------|---------|---------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | \$2,401 | \$3,959 | \$5,227 | \$6,249 | \$6,752 | \$6,687 | \$4,520 |
| JUL'23 | \$2,430 | \$3,966 | \$5,200 | \$6,168 | \$6,712 | \$6,656 | \$4,489 |
| AUG'23 | \$2,450 | \$4,013 | \$5,239 | \$6,223 | \$6,763 | \$6,739 | \$4,574 |
| SEP'23 | \$2,455 | \$4,045 | \$5,294 | \$6,300 | \$6,805 | \$6,798 | \$4,580 |
| OCT'23 | \$2,486 | \$4,099 | \$5,371 | \$6,334 | \$6,840 | \$6,801 | \$4,572 |
| NOV'23 | \$2,614 | \$4,301 | \$5,633 | \$6,639 | \$7,166 | \$7,058 | \$4,720 |
| DEC'23 | \$2,722 | \$4,460 | \$5,838 | \$6,862 | \$7,387 | \$7,251 | \$4,815 |
| JAN'24 | \$2,525 | \$4,159 | \$5,563 | \$6,712 | \$7,304 | \$7,379 | \$5,002 |
| FEB'24 | \$2,374 | \$3,928 | \$5,336 | \$6,460 | \$7,027 | \$7,153 | \$4,862 |
| MAR'24 | \$2,386 | \$3,932 | \$5,314 | \$6,436 | \$6,945 | \$7,052 | \$4,779 |
| APR'24 | \$2,489 | \$4,068 | \$5,438 | \$6,535 | \$7,072 | \$7,162 | \$4,864 |
| MAY'24 | \$2,463 | \$4,033 | \$5,417 | \$6,518 | \$7,045 | \$7,098 | \$4,825 |
| JUN'24 | \$2,574 | \$4,204 | \$5,626 | \$6,679 | \$6,855 | \$6,499 | \$4,039 |
| AVG | \$2,490 | \$4,090 | \$5,423 | \$6,470 | \$6,975 | \$6,949 | \$4,665 |

Delinquency

| Month | Age Group | | | | | | |
|--------|-----------|-------|-------|-------|-------|-------|-------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | 1.88% | 2.66% | 3.43% | 3.90% | 3.88% | 3.80% | 2.69% |
| JUL'23 | 1.88% | 2.65% | 3.49% | 3.87% | 3.90% | 3.73% | 2.67% |
| AUG'23 | 1.83% | 2.61% | 3.43% | 3.85% | 3.86% | 3.72% | 2.68% |
| SEP'23 | 1.83% | 2.67% | 3.44% | 3.84% | 3.77% | 3.64% | 2.68% |
| OCT'23 | 1.85% | 2.63% | 3.51% | 3.92% | 3.95% | 3.80% | 2.84% |
| NOV'23 | 1.91% | 2.63% | 3.41% | 3.84% | 3.81% | 3.66% | 2.72% |
| DEC'23 | 1.97% | 2.74% | 3.52% | 3.91% | 3.87% | 3.71% | 2.76% |
| JAN'24 | 1.87% | 2.53% | 3.32% | 3.84% | 3.88% | 3.72% | 2.80% |
| FEB'24 | 1.87% | 2.63% | 3.39% | 3.93% | 4.04% | 3.94% | 2.94% |
| MAR'24 | 1.84% | 2.58% | 3.32% | 3.81% | 3.88% | 3.78% | 2.80% |
| APR'24 | 1.83% | 2.51% | 3.19% | 3.74% | 3.73% | 3.62% | 2.69% |
| MAY'24 | 1.84% | 2.49% | 3.18% | 3.63% | 3.59% | 3.39% | 2.45% |
| JUN'24 | 1.88% | 2.55% | 3.25% | 3.74% | 3.75% | 3.47% | 2.53% |
| AVG | 1.87% | 2.61% | 3.38% | 3.83% | 3.84% | 3.69% | 2.71% |



Unsecured Credit Card by Age Groups

June 2023 to June 2024

Default[#]

| Age Group | | | | | | | |
|-----------|--------|--------|--------|--------|--------|--------|--------|
| Month | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | 0.104% | 0.128% | 0.154% | 0.127% | 0.115% | 0.106% | 0.092% |
| JUL'23 | 0.107% | 0.104% | 0.092% | 0.083% | 0.078% | 0.052% | 0.053% |
| AUG'23 | 0.126% | 0.106% | 0.099% | 0.088% | 0.081% | 0.068% | 0.053% |
| SEP'23 | 0.112% | 0.119% | 0.100% | 0.083% | 0.077% | 0.073% | 0.057% |
| OCT'23 | 0.111% | 0.107% | 0.107% | 0.096% | 0.070% | 0.059% | 0.056% |
| NOV'23 | 0.107% | 0.122% | 0.125% | 0.098% | 0.088% | 0.075% | 0.065% |
| DEC'23 | 0.110% | 0.120% | 0.107% | 0.100% | 0.084% | 0.062% | 0.053% |
| JAN'24 | 0.115% | 0.121% | 0.125% | 0.102% | 0.084% | 0.073% | 0.064% |
| FEB'24 | 0.101% | 0.126% | 0.121% | 0.104% | 0.082% | 0.078% | 0.058% |
| MAR'24 | 0.125% | 0.146% | 0.124% | 0.122% | 0.093% | 0.082% | 0.059% |
| APR'24 | 0.125% | 0.135% | 0.131% | 0.105% | 0.101% | 0.068% | 0.059% |
| MAY'24 | 0.138% | 0.151% | 0.138% | 0.141% | 0.178% | 0.235% | 0.232% |
| JUN'24 | 0.132% | 0.148% | 0.136% | 0.117% | 0.091% | 0.076% | 0.057% |
| AVG | 0.116% | 0.126% | 0.120% | 0.105% | 0.094% | 0.085% | 0.074% |

Next: Secured Credit Card by Age Group



[#] The notable fluctuations in May-24 and June-24 data are the result of a member's reclassification of accounts from "delinquent" status to "default" status in May-24, and the subsequent normalisation of the data in June-24. These reclassified accounts had already been written off between years 2003 and 2009, but were not classified under the "default" status earlier. The reclassification does not represent a deterioration in their payment ability in May-24.



Secured Credit Card by Age Groups

June 2023 to June 2024

Average Consumer Balances

| Month | Age Group | | | | | | |
|--------|-----------|---------|---------|---------|---------|---------|---------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | \$2,609 | \$5,138 | \$5,661 | \$4,357 | \$3,241 | \$2,915 | \$1,885 |
| JUL'23 | \$2,525 | \$4,662 | \$4,903 | \$4,331 | \$3,339 | \$2,912 | \$1,907 |
| AUG'23 | \$2,251 | \$4,806 | \$5,673 | \$4,360 | \$3,465 | \$2,856 | \$1,993 |
| SEP'23 | \$2,505 | \$4,616 | \$4,994 | \$4,111 | \$3,255 | \$2,814 | \$1,891 |
| OCT'23 | \$2,386 | \$4,512 | \$5,057 | \$4,121 | \$3,571 | \$2,814 | \$1,890 |
| NOV'23 | \$2,380 | \$4,606 | \$5,303 | \$4,176 | \$3,428 | \$2,927 | \$1,971 |
| DEC'23 | \$2,609 | \$4,481 | \$5,753 | \$4,301 | \$3,343 | \$2,729 | \$1,995 |
| JAN'24 | \$2,308 | \$4,344 | \$5,272 | \$4,741 | \$3,542 | \$2,780 | \$2,015 |
| FEB'24 | \$2,295 | \$4,249 | \$5,088 | \$4,588 | \$3,133 | \$2,827 | \$1,996 |
| MAR'24 | \$2,442 | \$3,729 | \$5,151 | \$4,609 | \$3,231 | \$2,602 | \$1,855 |
| APR'24 | \$2,709 | \$4,023 | \$5,541 | \$4,352 | \$3,295 | \$2,666 | \$1,955 |
| MAY'24 | \$2,057 | \$4,039 | \$4,448 | \$4,126 | \$3,164 | \$2,598 | \$1,954 |
| JUN'24 | \$2,200 | \$3,923 | \$4,544 | \$4,220 | \$3,317 | \$2,738 | \$1,892 |
| AVG | \$2,406 | \$4,394 | \$5,184 | \$4,338 | \$3,333 | \$2,783 | \$1,938 |

Delinquency

| Month | Age Group | | | | | | |
|--------|-----------|-------|-------|-------|-------|-------|-------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | 1.53% | 0.75% | 1.31% | 1.33% | 1.01% | 1.04% | 0.51% |
| JUL'23 | 1.18% | 0.73% | 2.01% | 1.03% | 0.79% | 1.12% | 0.64% |
| AUG'23 | 1.91% | 1.04% | 1.86% | 1.07% | 1.09% | 0.92% | 0.60% |
| SEP'23 | 1.54% | 1.75% | 1.78% | 1.81% | 1.12% | 1.23% | 0.64% |
| OCT'23 | 1.77% | 1.49% | 2.00% | 1.65% | 1.16% | 1.00% | 0.66% |
| NOV'23 | 1.74% | 1.95% | 2.20% | 1.59% | 0.97% | 1.17% | 0.62% |
| DEC'23 | 2.12% | 2.39% | 2.53% | 1.54% | 1.27% | 1.22% | 0.60% |
| JAN'24 | 1.03% | 2.12% | 2.72% | 1.49% | 1.61% | 0.97% | 0.60% |
| FEB'24 | 1.02% | 1.70% | 2.62% | 1.82% | 1.13% | 0.69% | 0.52% |
| MAR'24 | 1.20% | 1.21% | 2.09% | 1.35% | 1.26% | 1.06% | 0.65% |
| APR'24 | 1.07% | 1.29% | 2.13% | 1.39% | 1.10% | 0.63% | 0.52% |
| MAY'24 | 0.86% | 1.44% | 1.57% | 1.06% | 0.98% | 0.75% | 0.51% |
| JUN'24 | 0.93% | 1.35% | 1.62% | 0.92% | 1.13% | 0.80% | 0.53% |
| AVG | 1.38% | 1.48% | 2.03% | 1.39% | 1.12% | 0.97% | 0.58% |



Secured Credit Card by Age Groups

June 2023 to June 2024

Default[#]

| Month | Age Group | | | | | | |
|--------|-----------|--------|--------|--------|-------|--------|--------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | | | | | | | |
| JUL'23 | | | | | | | |
| AUG'23 | | | | 0.046% | | | 0.014% |
| SEP'23 | | | | | | | |
| OCT'23 | | | | | | | 0.014% |
| NOV'23 | | | | | | 0.027% | |
| DEC'23 | | 0.076% | | | | | |
| JAN'24 | | 0.081% | | | | | |
| FEB'24 | | | | | | | 0.004% |
| MAR'24 | | 0.080% | | 0.046% | | | 0.004% |
| APR'24 | 0.097% | | 0.172% | | | | 0.004% |
| MAY'24 | | | 0.058% | | | | 0.018% |
| JUN'24 | | 0.079% | 0.057% | | | | |
| AVG | 0.097% | 0.079% | 0.096% | 0.046% | | 0.027% | 0.010% |

Next: Unsecured Personal Loan by Age Group

[#] The notable fluctuations in May-24 and June-24 data are the result of a member's reclassification of accounts from "delinquent" status to "default" status in May-24, and the subsequent normalisation of the data in June-24. These reclassified accounts had already been written off between years 2003 and 2009, but were not classified under the "default" status earlier. The reclassification does not represent a deterioration in their payment ability in May-24.



Unsecured Personal Loan by Age Groups

June 2023 to June 2024

Average Consumer Balances

| Month | Age Group | | | | | | |
|--------|-----------|---------|---------|---------|---------|----------|---------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | \$3,837 | \$4,480 | \$5,627 | \$7,032 | \$9,094 | \$10,632 | \$7,014 |
| JUL'23 | \$3,958 | \$4,710 | \$5,672 | \$7,048 | \$8,967 | \$10,589 | \$7,006 |
| AUG'23 | \$4,206 | \$4,797 | \$5,851 | \$7,070 | \$8,932 | \$10,383 | \$6,900 |
| SEP'23 | \$4,443 | \$5,160 | \$6,079 | \$7,232 | \$9,110 | \$10,409 | \$6,874 |
| OCT'23 | \$4,991 | \$5,482 | \$6,344 | \$7,349 | \$9,113 | \$10,419 | \$6,895 |
| NOV'23 | \$5,173 | \$5,824 | \$6,658 | \$7,618 | \$9,477 | \$10,442 | \$7,198 |
| DEC'23 | \$5,498 | \$5,988 | \$6,778 | \$7,673 | \$9,275 | \$10,418 | \$7,197 |
| JAN'24 | \$5,408 | \$6,211 | \$6,413 | \$7,782 | \$8,999 | \$10,176 | \$7,553 |
| FEB'24 | \$5,586 | \$6,364 | \$6,536 | \$7,853 | \$8,844 | \$10,131 | \$7,643 |
| MAR'24 | \$5,887 | \$6,813 | \$7,000 | \$8,193 | \$9,235 | \$10,193 | \$7,616 |
| APR'24 | \$6,161 | \$7,149 | \$7,325 | \$8,758 | \$9,361 | \$10,501 | \$7,648 |
| MAY'24 | \$6,408 | \$7,432 | \$7,697 | \$8,984 | \$9,476 | \$10,180 | \$7,316 |
| JUN'24 | \$6,474 | \$7,682 | \$8,088 | \$9,171 | \$9,622 | \$10,373 | \$7,331 |
| AVG | \$5,233 | \$6,007 | \$6,621 | \$7,828 | \$9,193 | \$10,373 | \$7,245 |

Delinquency

| Month | Age Group | | | | | | |
|--------|-----------|-------|-------|-------|-------|-------|-------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | 5.53% | 3.96% | 2.54% | 2.92% | 3.92% | 4.27% | 4.77% |
| JUL'23 | 5.00% | 3.92% | 2.33% | 2.77% | 3.96% | 4.16% | 4.76% |
| AUG'23 | 4.32% | 3.51% | 2.43% | 2.86% | 4.28% | 4.45% | 5.07% |
| SEP'23 | 4.75% | 3.81% | 2.38% | 2.93% | 4.30% | 4.22% | 5.14% |
| OCT'23 | 5.01% | 3.93% | 2.47% | 3.01% | 4.19% | 4.37% | 5.28% |
| NOV'23 | 6.32% | 4.12% | 2.23% | 2.97% | 4.03% | 4.49% | 5.68% |
| DEC'23 | 6.75% | 4.17% | 2.53% | 3.06% | 4.07% | 4.50% | 5.77% |
| JAN'24 | 8.84% | 4.70% | 2.87% | 2.81% | 3.85% | 4.81% | 5.62% |
| FEB'24 | 10.78% | 5.28% | 2.91% | 3.11% | 3.82% | 4.80% | 5.71% |
| MAR'24 | 10.08% | 5.26% | 2.88% | 3.24% | 3.74% | 4.49% | 5.59% |
| APR'24 | 10.41% | 5.08% | 2.95% | 3.20% | 3.98% | 4.44% | 5.69% |
| MAY'24 | 10.97% | 5.20% | 3.02% | 3.17% | 3.94% | 5.02% | 5.97% |
| JUN'24 | 10.66% | 5.40% | 3.68% | 3.34% | 3.90% | 5.08% | 6.29% |
| AVG | 7.65% | 4.49% | 2.71% | 3.03% | 4.00% | 4.55% | 5.49% |



Unsecured Personal Loan by Age Groups

June 2023 to June 2024

Default

| Month | Age Group | | | | | | |
|--------|-----------|--------|--------|--------|--------|--------|--------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | 1.063% | 0.566% | 0.243% | 0.189% | 0.307% | 0.307% | 0.346% |
| JUL'23 | 0.783% | 0.221% | 0.321% | 0.215% | 0.312% | 0.187% | 0.385% |
| AUG'23 | 0.630% | 0.651% | 0.240% | 0.264% | 0.211% | 0.222% | 0.326% |
| SEP'23 | 0.736% | 0.599% | 0.340% | 0.143% | 0.238% | 0.354% | 0.406% |
| OCT'23 | 0.654% | 0.474% | 0.204% | 0.260% | 0.318% | 0.226% | 0.375% |
| NOV'23 | 0.874% | 0.296% | 0.379% | 0.261% | 0.351% | 0.231% | 0.291% |
| DEC'23 | 0.445% | 0.423% | 0.151% | 0.095% | 0.304% | 0.100% | 0.585% |
| JAN'24 | | 0.215% | 0.127% | 0.163% | 0.188% | 0.348% | 0.332% |
| FEB'24 | 0.535% | 0.419% | 0.250% | 0.116% | 0.351% | 0.221% | 0.180% |
| MAR'24 | 0.486% | 0.363% | 0.290% | 0.090% | 0.212% | 0.155% | 0.076% |
| APR'24 | 0.323% | 0.282% | 0.094% | 0.177% | 0.104% | 0.185% | 0.252% |
| MAY'24 | 0.355% | 0.209% | 0.159% | 0.217% | 0.205% | 0.030% | 0.177% |
| JUN'24 | 0.222% | 0.143% | 0.111% | 0.064% | 0.102% | 0.122% | 0.127% |
| AVG | 0.592% | 0.374% | 0.224% | 0.173% | 0.246% | 0.207% | 0.297% |

Next: Secured Personal Loan by Age Group





Secured Personal Loan by Age Groups

June 2023 to June 2024

Average Consumer Balances

| Month | Age Group | | | | | | |
|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | \$424,561 | \$304,428 | \$307,117 | \$320,419 | \$398,892 | \$452,486 | \$494,218 |
| JUL'23 | \$427,193 | \$304,760 | \$307,881 | \$314,720 | \$391,737 | \$443,973 | \$487,194 |
| AUG'23 | \$427,219 | \$306,955 | \$311,644 | \$317,281 | \$390,301 | \$448,861 | \$488,719 |
| SEP'23 | \$375,490 | \$312,674 | \$306,701 | \$318,151 | \$389,962 | \$444,718 | \$487,523 |
| OCT'23 | \$350,704 | \$307,052 | \$309,414 | \$317,917 | \$386,235 | \$444,562 | \$485,245 |
| NOV'23 | \$352,837 | \$310,282 | \$311,088 | \$318,604 | \$387,956 | \$441,597 | \$484,749 |
| DEC'23 | \$358,701 | \$306,114 | \$317,022 | \$321,878 | \$388,893 | \$447,885 | \$487,112 |
| JAN'24 | \$410,833 | \$302,641 | \$314,462 | \$321,643 | \$382,794 | \$430,172 | \$485,109 |
| FEB'24 | \$395,011 | \$303,264 | \$313,022 | \$322,339 | \$381,319 | \$430,809 | \$481,734 |
| MAR'24 | \$394,977 | \$300,923 | \$317,422 | \$323,789 | \$375,110 | \$429,114 | \$479,303 |
| APR'24 | \$404,964 | \$302,888 | \$324,615 | \$324,622 | \$375,745 | \$429,857 | \$481,578 |
| MAY'24 | \$417,744 | \$299,235 | \$330,621 | \$325,788 | \$379,788 | \$433,332 | \$482,665 |
| JUN'24 | \$418,984 | \$302,542 | \$333,837 | \$331,221 | \$381,868 | \$436,212 | \$486,138 |
| AVG | \$396,863 | \$304,905 | \$315,757 | \$321,413 | \$385,431 | \$439,506 | \$485,484 |

Delinquency

| Month | Age Group | | | | | | |
|--------|-----------|-------|-------|-------|-------|-------|-------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | | 0.23% | 0.19% | 0.13% | 0.15% | 0.19% | 0.28% |
| JUL'23 | | 0.34% | 0.19% | 0.04% | 0.37% | 0.19% | 0.28% |
| AUG'23 | | 0.34% | 0.13% | 0.04% | 0.04% | 0.09% | 0.17% |
| SEP'23 | | 0.46% | 0.06% | 0.05% | 0.22% | 0.25% | 0.30% |
| OCT'23 | 0.31% | 0.46% | 0.25% | 0.27% | 0.15% | 0.25% | 0.19% |
| NOV'23 | | 0.35% | 0.13% | 0.14% | 0.11% | 0.03% | 0.10% |
| DEC'23 | | 0.23% | 0.13% | 0.18% | 0.07% | 0.16% | 0.14% |
| JAN'24 | | 0.55% | 0.41% | 0.24% | 0.23% | 0.16% | 0.13% |
| FEB'24 | | 0.68% | 0.20% | 0.14% | 0.08% | 0.13% | 0.07% |
| MAR'24 | | 1.22% | 0.27% | 0.28% | 0.08% | 0.29% | 0.23% |
| APR'24 | | 0.80% | 0.27% | 0.19% | 0.20% | 0.32% | 0.10% |
| MAY'24 | 0.41% | 1.06% | 0.20% | 0.09% | 0.12% | 0.39% | 0.37% |
| JUN'24 | | 0.66% | 0.27% | 0.05% | 0.15% | 0.19% | 0.07% |
| AVG | 0.36% | 0.57% | 0.21% | 0.14% | 0.15% | 0.20% | 0.19% |



Secured Personal Loan by Age Groups

June 2023 to June 2024

Default

| Month | Age Group | | | | | | |
|--------|-----------|-------|-------|-------|-------|-------|--------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | | | | | | | |
| JUL'23 | | | | | | | |
| AUG'23 | | | | | | | |
| SEP'23 | | | | | | | |
| OCT'23 | | | | | | | |
| NOV'23 | | | | | | | |
| DEC'23 | | | | | | | |
| JAN'24 | | | | | | | |
| FEB'24 | | | | | | | |
| MAR'24 | | | | | | | |
| APR'24 | | | | | | | |
| MAY'24 | | | | | | | 0.012% |
| JUN'24 | | | | | | | |
| AVG | | | | | | | 0.012% |



Real Estate Loan by Age Groups

June 2023 to June 2024

Average Consumer Balances

| Month | Age Group | | | | | | |
|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | \$418,297 | \$365,792 | \$394,570 | \$409,121 | \$392,750 | \$372,730 | \$291,695 |
| JUL'23 | \$418,154 | \$368,387 | \$398,098 | \$411,223 | \$394,066 | \$372,481 | \$291,197 |
| AUG'23 | \$423,551 | \$372,648 | \$400,900 | \$412,580 | \$394,289 | \$372,245 | \$290,466 |
| SEP'23 | \$428,883 | \$377,826 | \$405,676 | \$416,234 | \$395,423 | \$372,413 | \$289,974 |
| OCT'23 | \$434,189 | \$382,305 | \$409,384 | \$418,767 | \$396,759 | \$372,220 | \$288,878 |
| NOV'23 | \$439,878 | \$387,292 | \$414,327 | \$422,076 | \$397,794 | \$372,125 | \$288,184 |
| DEC'23 | \$444,883 | \$390,595 | \$418,042 | \$423,909 | \$398,960 | \$371,856 | \$287,874 |
| JAN'24 | \$473,595 | \$393,353 | \$414,231 | \$429,309 | \$405,415 | \$378,293 | \$294,878 |
| FEB'24 | \$472,943 | \$394,910 | \$415,444 | \$430,414 | \$404,618 | \$378,067 | \$294,330 |
| MAR'24 | \$470,138 | \$394,468 | \$417,126 | \$430,835 | \$404,537 | \$377,151 | \$293,390 |
| APR'24 | \$466,807 | \$394,836 | \$417,840 | \$430,918 | \$404,407 | \$376,256 | \$292,836 |
| MAY'24 | \$467,923 | \$397,343 | \$420,216 | \$431,470 | \$404,476 | \$375,441 | \$290,836 |
| JUN'24 | \$476,969 | \$402,451 | \$422,529 | \$433,815 | \$405,840 | \$376,098 | \$291,598 |
| AVG | \$448,939 | \$386,323 | \$411,414 | \$423,129 | \$399,949 | \$374,414 | \$291,241 |

Delinquency

| Month | Age Group | | | | | | |
|--------|-----------|-------|-------|-------|-------|-------|-------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | 0.16% | 0.13% | 0.18% | 0.31% | 0.44% | 0.61% | 0.94% |
| JUL'23 | 0.14% | 0.11% | 0.19% | 0.31% | 0.46% | 0.64% | 0.94% |
| AUG'23 | 0.15% | 0.11% | 0.19% | 0.32% | 0.45% | 0.62% | 0.94% |
| SEP'23 | 0.14% | 0.09% | 0.17% | 0.33% | 0.46% | 0.65% | 0.98% |
| OCT'23 | 0.12% | 0.12% | 0.17% | 0.32% | 0.46% | 0.66% | 0.98% |
| NOV'23 | 0.16% | 0.15% | 0.20% | 0.35% | 0.48% | 0.71% | 1.00% |
| DEC'23 | 0.19% | 0.15% | 0.20% | 0.36% | 0.50% | 0.69% | 1.02% |
| JAN'24 | 0.27% | 0.14% | 0.18% | 0.31% | 0.43% | 0.62% | 0.93% |
| FEB'24 | 0.23% | 0.12% | 0.19% | 0.33% | 0.45% | 0.64% | 1.00% |
| MAR'24 | 0.16% | 0.13% | 0.19% | 0.32% | 0.44% | 0.64% | 0.98% |
| APR'24 | 0.22% | 0.12% | 0.17% | 0.32% | 0.47% | 0.66% | 1.01% |
| MAY'24 | 0.20% | 0.12% | 0.18% | 0.30% | 0.46% | 0.64% | 1.02% |
| JUN'24 | 0.14% | 0.11% | 0.20% | 0.31% | 0.48% | 0.70% | 1.09% |
| AVG | 0.18% | 0.12% | 0.18% | 0.32% | 0.46% | 0.65% | 0.99% |



Real Estate Loan by Age Groups

June 2023 to June 2024

Default

| Month | Age Group | | | | | | |
|--------|-----------|--------|--------|--------|--------|--------|---------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| MAR'23 | | | | | | 0.001% | 0.002% |
| APR'23 | | | | | | 0.001% | |
| MAY'23 | | | 0.002% | 0.001% | | | |
| JUN'23 | | | | | | | |
| JUL'23 | | | | | | | |
| AUG'23 | | | 0.001% | 0.000% | | 0.002% | 0.000% |
| SEP'23 | | | | | | | 0.000% |
| OCT'23 | | | | | 0.001% | | |
| NOV'23 | | 0.002% | | | | | 0.000% |
| DEC'23 | | | 0.001% | | 0.001% | | 0.000% |
| JAN'24 | | | | | 0.000% | | |
| FEB'24 | | | | | 0.001% | 0.001% | |
| MAR'24 | | | | 0.001% | 0.000% | 0.002% | 0.000% |
| AVG | | 0.002% | 0.001% | 0.001% | 0.001% | 0.001% | 0.0003% |

Next: Motor Vehicle Loan by Age Group





Motor Vehicle Loan by Age Groups

June 2023 to June 2024

Average Consumer Balances

| Month | Age Group | | | | | | |
|--------|-----------|----------|----------|----------|----------|----------|----------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | \$46,114 | \$46,395 | \$45,877 | \$44,605 | \$45,299 | \$44,431 | \$40,056 |
| JUL'23 | \$45,998 | \$46,268 | \$45,925 | \$44,620 | \$45,250 | \$44,430 | \$40,024 |
| AUG'23 | \$46,031 | \$46,319 | \$46,192 | \$44,861 | \$45,537 | \$44,681 | \$40,088 |
| SEP'23 | \$46,026 | \$46,639 | \$46,425 | \$45,061 | \$45,687 | \$44,781 | \$40,117 |
| OCT'23 | \$46,620 | \$46,880 | \$46,642 | \$45,233 | \$45,870 | \$44,952 | \$40,223 |
| NOV'23 | \$46,896 | \$46,889 | \$46,677 | \$45,406 | \$45,940 | \$45,109 | \$40,360 |
| DEC'23 | \$47,586 | \$47,300 | \$46,975 | \$45,615 | \$46,178 | \$45,316 | \$40,687 |
| JAN'24 | \$47,706 | \$47,202 | \$47,376 | \$46,185 | \$46,304 | \$45,656 | \$41,317 |
| FEB'24 | \$47,776 | \$47,689 | \$47,725 | \$46,469 | \$46,663 | \$46,162 | \$41,663 |
| MAR'24 | \$48,017 | \$48,013 | \$47,928 | \$47,029 | \$47,122 | \$46,507 | \$41,995 |
| APR'24 | \$48,586 | \$48,637 | \$48,456 | \$47,801 | \$47,710 | \$47,125 | \$42,537 |
| MAY'24 | \$49,322 | \$49,165 | \$49,229 | \$48,467 | \$48,491 | \$47,863 | \$43,200 |
| JUN'24 | \$49,195 | \$49,583 | \$49,745 | \$49,212 | \$49,492 | \$48,726 | \$43,726 |
| AVG | \$47,375 | \$47,460 | \$47,321 | \$46,197 | \$46,580 | \$45,826 | \$41,230 |

Delinquency

| Month | Age Group | | | | | | |
|--------|-----------|-------|-------|-------|-------|-------|-------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | 0.55% | 0.28% | 0.14% | 0.19% | 0.23% | 0.17% | 0.21% |
| JUL'23 | 0.41% | 0.23% | 0.15% | 0.21% | 0.21% | 0.19% | 0.24% |
| AUG'23 | 0.42% | 0.24% | 0.16% | 0.20% | 0.21% | 0.21% | 0.23% |
| SEP'23 | 0.35% | 0.22% | 0.17% | 0.19% | 0.20% | 0.14% | 0.20% |
| OCT'23 | 0.42% | 0.22% | 0.15% | 0.15% | 0.17% | 0.15% | 0.21% |
| NOV'23 | 0.33% | 0.22% | 0.12% | 0.17% | 0.22% | 0.17% | 0.21% |
| DEC'23 | 0.44% | 0.24% | 0.12% | 0.19% | 0.20% | 0.22% | 0.21% |
| JAN'24 | 0.34% | 0.24% | 0.16% | 0.13% | 0.17% | 0.14% | 0.19% |
| FEB'24 | 0.47% | 0.22% | 0.18% | 0.19% | 0.24% | 0.17% | 0.21% |
| MAR'24 | 0.21% | 0.22% | 0.14% | 0.14% | 0.20% | 0.15% | 0.20% |
| APR'24 | 0.38% | 0.20% | 0.18% | 0.15% | 0.17% | 0.13% | 0.17% |
| MAY'24 | 0.37% | 0.25% | 0.18% | 0.15% | 0.22% | 0.15% | 0.17% |
| JUN'24 | 0.28% | 0.24% | 0.19% | 0.18% | 0.22% | 0.18% | 0.20% |
| AVG | 0.38% | 0.23% | 0.16% | 0.17% | 0.20% | 0.17% | 0.20% |



Motor Vehicle Loan by Age Groups

June 2023 to June 2024

Default

| Month | Age Group | | | | | | |
|--------|-----------|--------|--------|--------|--------|--------|--------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | | | | | 0.005% | | 0.001% |
| JUL'23 | | | 0.003% | 0.002% | | | |
| AUG'23 | | 0.005% | | | | | 0.001% |
| SEP'23 | | | | | | | 0.001% |
| OCT'23 | | | | 0.002% | | | |
| NOV'23 | | | | | | | 0.001% |
| DEC'23 | | | | | | | |
| JAN'24 | 0.028% | 0.006% | | | | | |
| FEB'24 | 0.027% | | 0.003% | 0.002% | 0.002% | | |
| MAR'24 | | | 0.003% | | 0.002% | 0.003% | 0.001% |
| APR'24 | | | | | | 0.003% | 0.001% |
| MAY'24 | | | | | | | |
| JUN'24 | | | | | | | |
| AVG | 0.028% | 0.006% | 0.003% | 0.002% | 0.003% | 0.003% | 0.001% |

Next: Unsecured Overdraft by Age Group





Unsecured Overdraft by Age Groups

June 2023 to June 2024

Average Consumer Balances

| Month | Age Group | | | | | | |
|--------|-----------|---------|---------|---------|---------|---------|---------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | \$1,913 | \$2,221 | \$2,560 | \$3,151 | \$3,725 | \$4,137 | \$3,577 |
| JUL'23 | \$1,942 | \$2,256 | \$2,607 | \$3,212 | \$3,765 | \$4,151 | \$3,570 |
| AUG'23 | \$1,962 | \$2,297 | \$2,674 | \$3,277 | \$3,827 | \$4,186 | \$3,576 |
| SEP'23 | \$2,010 | \$2,364 | \$2,757 | \$3,343 | \$3,936 | \$4,251 | \$3,586 |
| OCT'23 | \$2,018 | \$2,409 | \$2,823 | \$3,421 | \$3,982 | \$4,320 | \$3,587 |
| NOV'23 | \$2,059 | \$2,466 | \$2,895 | \$3,506 | \$4,059 | \$4,384 | \$3,620 |
| DEC'23 | \$2,072 | \$2,498 | \$2,942 | \$3,590 | \$4,101 | \$4,422 | \$3,637 |
| JAN'24 | \$2,016 | \$2,486 | \$2,878 | \$3,489 | \$4,052 | \$4,475 | \$3,716 |
| FEB'24 | \$2,078 | \$2,613 | \$2,981 | \$3,606 | \$4,320 | \$4,722 | \$3,778 |
| MAR'24 | \$2,117 | \$2,616 | \$2,989 | \$3,588 | \$4,114 | \$4,546 | \$3,768 |
| APR'24 | \$2,157 | \$2,654 | \$2,997 | \$3,603 | \$4,095 | \$4,505 | \$3,737 |
| MAY'24 | \$2,209 | \$2,712 | \$3,052 | \$3,660 | \$4,123 | \$4,535 | \$3,751 |
| JUN'24 | \$2,260 | \$2,796 | \$3,160 | \$3,778 | \$4,223 | \$4,543 | \$3,683 |
| AVG | \$2,062 | \$2,491 | \$2,870 | \$3,479 | \$4,025 | \$4,398 | \$3,660 |

Delinquency

| Month | Age Group | | | | | | |
|--------|-----------|-------|-------|-------|-------|-------|-------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | 5.03% | 4.10% | 3.31% | 3.12% | 3.21% | 3.32% | 3.13% |
| JUL'23 | 4.97% | 3.90% | 3.05% | 3.06% | 3.06% | 3.16% | 2.99% |
| AUG'23 | 4.99% | 3.95% | 3.24% | 3.03% | 3.21% | 3.22% | 3.13% |
| SEP'23 | 5.01% | 3.89% | 3.13% | 3.12% | 3.26% | 3.34% | 3.04% |
| OCT'23 | 5.29% | 4.09% | 3.22% | 3.03% | 3.05% | 3.13% | 2.92% |
| NOV'23 | 5.45% | 3.98% | 3.08% | 3.00% | 2.99% | 3.09% | 2.89% |
| DEC'23 | 5.55% | 4.35% | 3.51% | 3.29% | 3.38% | 3.47% | 3.27% |
| JAN'24 | 5.55% | 4.43% | 3.63% | 3.50% | 3.46% | 3.64% | 3.39% |
| FEB'24 | 5.57% | 4.37% | 3.68% | 3.75% | 3.63% | 3.71% | 3.44% |
| MAR'24 | 5.90% | 4.29% | 3.67% | 3.84% | 3.72% | 3.59% | 3.27% |
| APR'24 | 5.83% | 4.29% | 3.56% | 3.53% | 3.47% | 3.42% | 3.26% |
| MAY'24 | 6.06% | 4.31% | 3.59% | 3.30% | 3.17% | 3.02% | 2.88% |
| JUN'24 | 6.23% | 4.41% | 3.56% | 3.28% | 3.20% | 3.12% | 2.88% |
| AVG | 5.49% | 4.18% | 3.40% | 3.30% | 3.29% | 3.33% | 3.11% |



Unsecured Overdraft by Age Groups

June 2023 to June 2024

Default[#]

| Month | Age Group | | | | | | |
|--------|-----------|--------|--------|--------|--------|--------|--------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | 0.318% | 0.318% | 0.280% | 0.206% | 0.181% | 0.174% | 0.186% |
| JUL'23 | 0.321% | 0.213% | 0.125% | 0.081% | 0.089% | 0.068% | 0.073% |
| AUG'23 | 0.253% | 0.209% | 0.130% | 0.070% | 0.058% | 0.065% | 0.049% |
| SEP'23 | 0.396% | 0.240% | 0.135% | 0.080% | 0.078% | 0.072% | 0.058% |
| OCT'23 | 0.365% | 0.253% | 0.130% | 0.099% | 0.084% | 0.069% | 0.063% |
| NOV'23 | 0.463% | 0.214% | 0.150% | 0.090% | 0.072% | 0.054% | 0.073% |
| DEC'23 | 0.506% | 0.316% | 0.159% | 0.124% | 0.092% | 0.074% | 0.060% |
| JAN'24 | 0.471% | 0.330% | 0.215% | 0.103% | 0.107% | 0.103% | 0.064% |
| FEB'24 | 0.536% | 0.320% | 0.193% | 0.127% | 0.088% | 0.089% | 0.072% |
| MAR'24 | 0.507% | 0.402% | 0.187% | 0.123% | 0.091% | 0.091% | 0.081% |
| APR'24 | 0.601% | 0.331% | 0.220% | 0.156% | 0.122% | 0.114% | 0.088% |
| MAY'24 | 0.633% | 0.398% | 0.212% | 0.146% | 0.158% | 0.206% | 0.268% |
| JUN'24 | 0.609% | 0.337% | 0.202% | 0.138% | 0.109% | 0.124% | 0.084% |
| AVG | 0.460% | 0.299% | 0.180% | 0.119% | 0.102% | 0.100% | 0.094% |

Next: Secured Overdraft by Age Group



[#] The notable fluctuations in May-24 and June-24 data are the result of a member's reclassification of accounts from "delinquent" status to "default" status in May-24, and the subsequent normalisation of the data in June-24. These reclassified accounts had already been written off between years 2003 and 2009, but were not classified under the "default" status earlier. The reclassification does not represent a deterioration in their payment ability in May-24.



Secured Overdraft by Age Groups

June 2023 to June 2024

Average Consumer Balances

| Month | Age Group | | | | | | |
|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | \$267,361 | \$268,514 | \$281,166 | \$271,772 | \$290,005 | \$271,232 | \$182,195 |
| JUL'23 | \$265,561 | \$264,578 | \$279,078 | \$268,343 | \$280,382 | \$264,640 | \$174,046 |
| AUG'23 | \$275,031 | \$265,588 | \$281,532 | \$269,641 | \$279,141 | \$266,826 | \$172,249 |
| SEP'23 | \$256,989 | \$271,841 | \$275,505 | \$263,527 | \$269,618 | \$253,004 | \$163,613 |
| OCT'23 | \$250,956 | \$283,360 | \$279,301 | \$260,448 | \$273,749 | \$254,185 | \$166,786 |
| NOV'23 | \$252,278 | \$270,740 | \$272,836 | \$256,405 | \$268,884 | \$252,810 | \$164,776 |
| DEC'23 | \$242,826 | \$248,233 | \$266,849 | \$251,212 | \$266,073 | \$252,055 | \$163,747 |
| JAN'24 | \$197,079 | \$272,385 | \$276,286 | \$258,806 | \$260,666 | \$270,561 | \$165,704 |
| FEB'24 | \$199,808 | \$267,918 | \$270,795 | \$253,899 | \$259,326 | \$268,818 | \$164,569 |
| MAR'24 | \$202,161 | \$259,498 | \$260,153 | \$246,273 | \$245,982 | \$255,693 | \$160,245 |
| APR'24 | \$202,937 | \$265,835 | \$261,371 | \$239,856 | \$244,468 | \$255,512 | \$159,651 |
| MAY'24 | \$204,160 | \$267,778 | \$256,371 | \$237,176 | \$245,787 | \$254,977 | \$157,077 |
| JUN'24 | \$201,148 | \$264,847 | \$252,033 | \$238,448 | \$243,701 | \$258,429 | \$156,100 |
| AVG | \$232,177 | \$267,009 | \$270,252 | \$255,062 | \$263,675 | \$259,903 | \$165,443 |

Delinquency

| Month | Age Group | | | | | | |
|--------|-----------|-------|-------|-------|-------|-------|-------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | 4.09% | 2.92% | 2.44% | 2.37% | 2.26% | 2.20% | 1.53% |
| JUL'23 | 3.65% | 2.54% | 2.18% | 2.36% | 1.96% | 1.58% | 1.57% |
| AUG'23 | 5.53% | 2.81% | 2.88% | 2.27% | 1.90% | 1.72% | 1.33% |
| SEP'23 | 4.72% | 4.03% | 2.82% | 2.61% | 2.43% | 2.06% | 1.54% |
| OCT'23 | 5.29% | 3.61% | 2.99% | 2.80% | 2.38% | 2.01% | 1.41% |
| NOV'23 | 5.37% | 3.68% | 2.56% | 2.58% | 2.10% | 2.15% | 1.37% |
| DEC'23 | 4.41% | 3.96% | 3.40% | 2.62% | 2.39% | 2.54% | 1.45% |
| JAN'24 | 2.74% | 3.56% | 3.17% | 1.73% | 2.49% | 2.41% | 1.41% |
| FEB'24 | 2.78% | 3.06% | 2.27% | 1.37% | 1.92% | 2.05% | 1.17% |
| MAR'24 | 4.90% | 4.47% | 2.69% | 1.77% | 1.99% | 2.33% | 1.27% |
| APR'24 | 5.00% | 3.43% | 3.01% | 1.88% | 2.08% | 2.24% | 1.28% |
| MAY'24 | 5.11% | 4.90% | 3.23% | 2.38% | 1.89% | 2.05% | 1.37% |
| JUN'24 | 5.11% | 4.35% | 3.39% | 1.92% | 1.61% | 1.58% | 1.07% |
| AVG | 4.51% | 3.64% | 2.85% | 2.20% | 2.11% | 2.07% | 1.37% |

OVERDRAFT Secured Overdraft by Age Groups June 2023 to June 2024

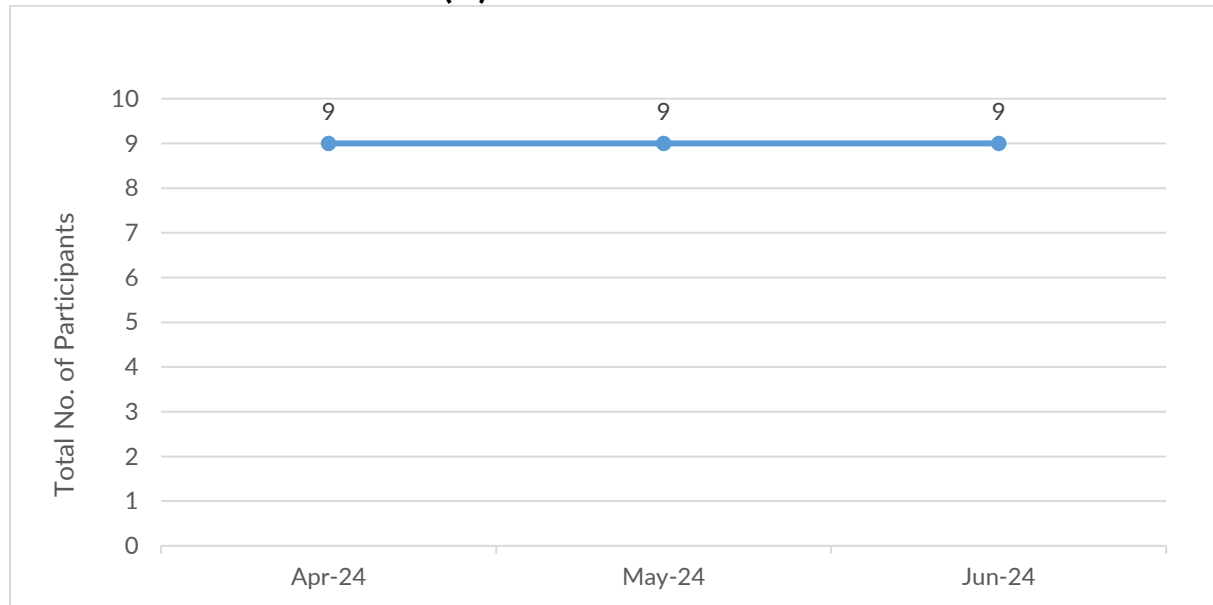
Default

| Month | Age Group | | | | | | |
|--------|-----------|-------|-------|-------|--------|--------|--------|
| | 21-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | >54 |
| JUN'23 | | | | | | | |
| JUL'23 | | | | | | | |
| AUG'23 | | | | | | | |
| SEP'23 | | | | | | | |
| OCT'23 | | | | | | | |
| NOV'23 | | | | | | | 0.016% |
| DEC'23 | | | | | | | |
| JAN'24 | | | | | | | |
| FEB'24 | | | | | | | |
| MAR'24 | | | | | | | |
| APR'24 | | | | | | | |
| MAY'24 | | | | | 0.059% | | |
| JUN'24 | | | | | | 0.045% | |
| AVG | | | | | 0.059% | 0.045% | 0.016% |

SFRP Active Participants Analysis, Apr'24 to Jun'24

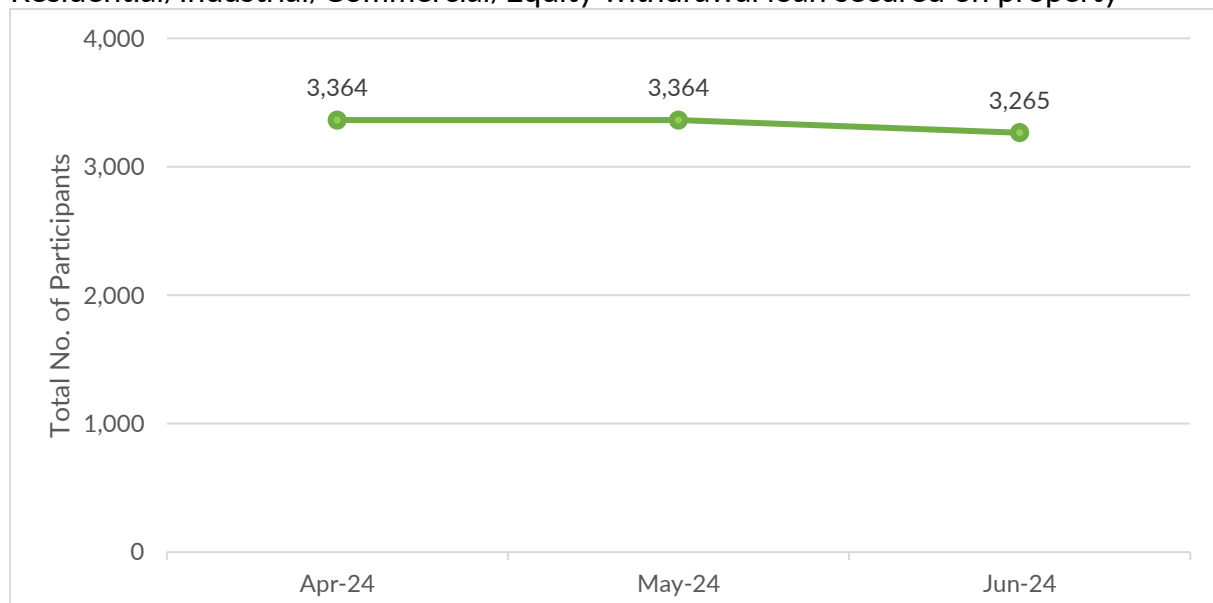
Indicates the total number of SFRP active participants loaded by the industry, categorized by product types

Auto Loan/Hire Purchase (A)

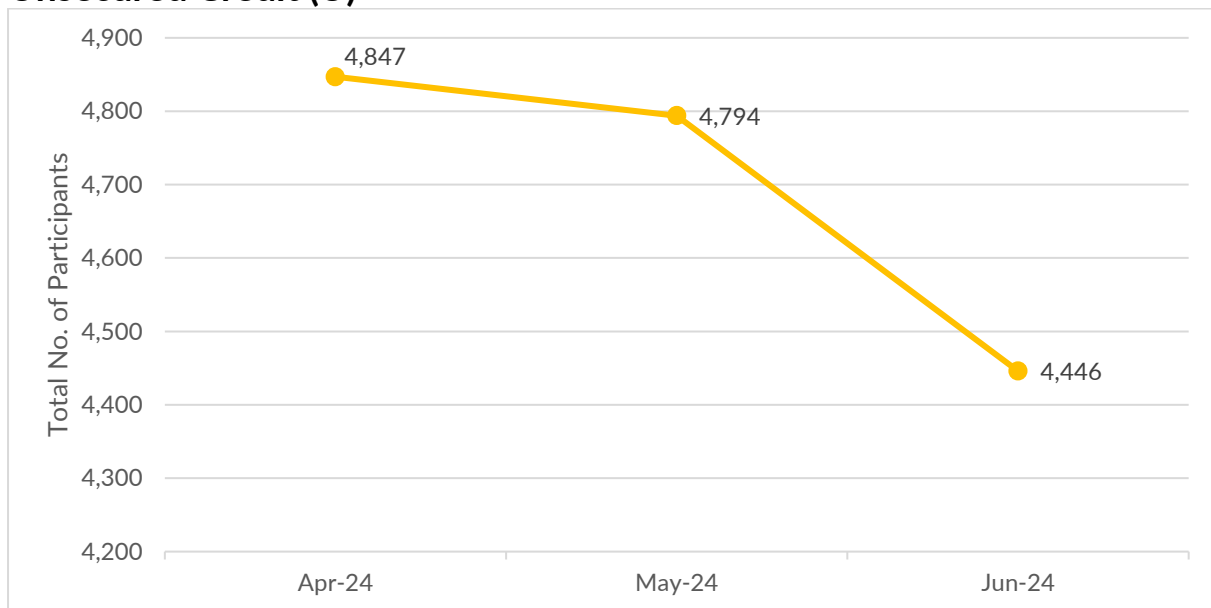


Real Estate/Mortgage (M)

Residential/Industrial/Commercial/Equity withdrawal loan secured on property



Unsecured Credit (U)



Unsecured Purpose Loan (P)

Renovation loan/Education loan/Study loan

