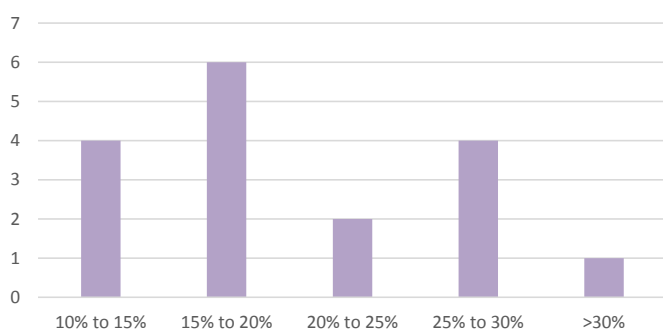


Crowd-Genie Statistics (Jan 2019)

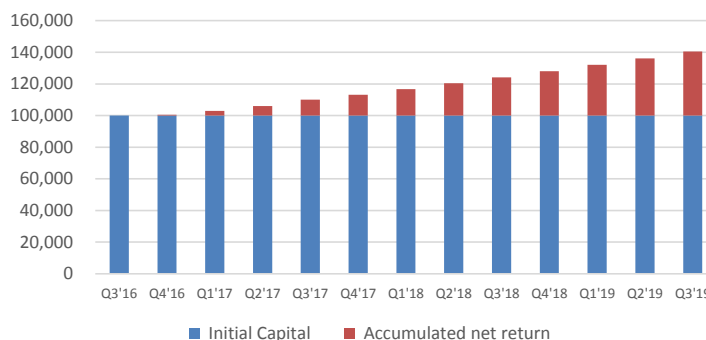
Wt. Avg. Simple Portfolio Returns ¹	Wt. Avr. Effective Portfolio Returns ²	Non-Performing Loan Rate ³ (Past 12 months)
10.9%	18.9%	0%

Year of disbursement	Rates of Return (net of fees)		Non-performing loan rates	
	Lowest and highest rates (per annum)	Weighted average (per annum)	Loans which are past 30 days but less than 90 days	Loans which are past 90 days
2017	7% to 14.4%	11.2%	-	21%
2018	6.4% to 12.8%	8.2%	-	-

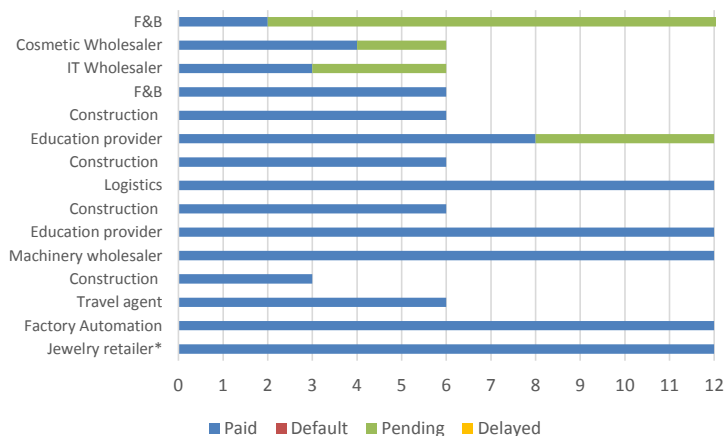
Effective Returns Overview



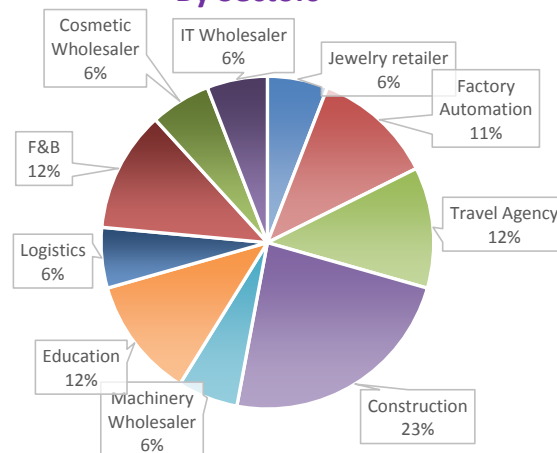
3 Year Returns with Reinvestment**



Repayment Status



By Sectors



¹The Weighted Average Simple Portfolio Return is computed as the sum of interest payments less fees and charges for all loans (excluding interest payments for defaulted loan) divided by the total amount of loans disbursed (excluding the amount disbursed for defaulted loan)

²Computed by applying annualized Internal Rate of Return (IRR) excel formula to each loan (excluding defaulted loan) multiplied by the weightage in the portfolio of disbursed loans.

³The non performing loan rate is computed as the ratio of loans that are at least 30 days past due (principal + interest outstanding) over the total loans outstanding.

**Assumes consistent reinvestment at current weighted average rate of return and default rate.

Note: Historical returns may not reflect future returns.

Disclaimer

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