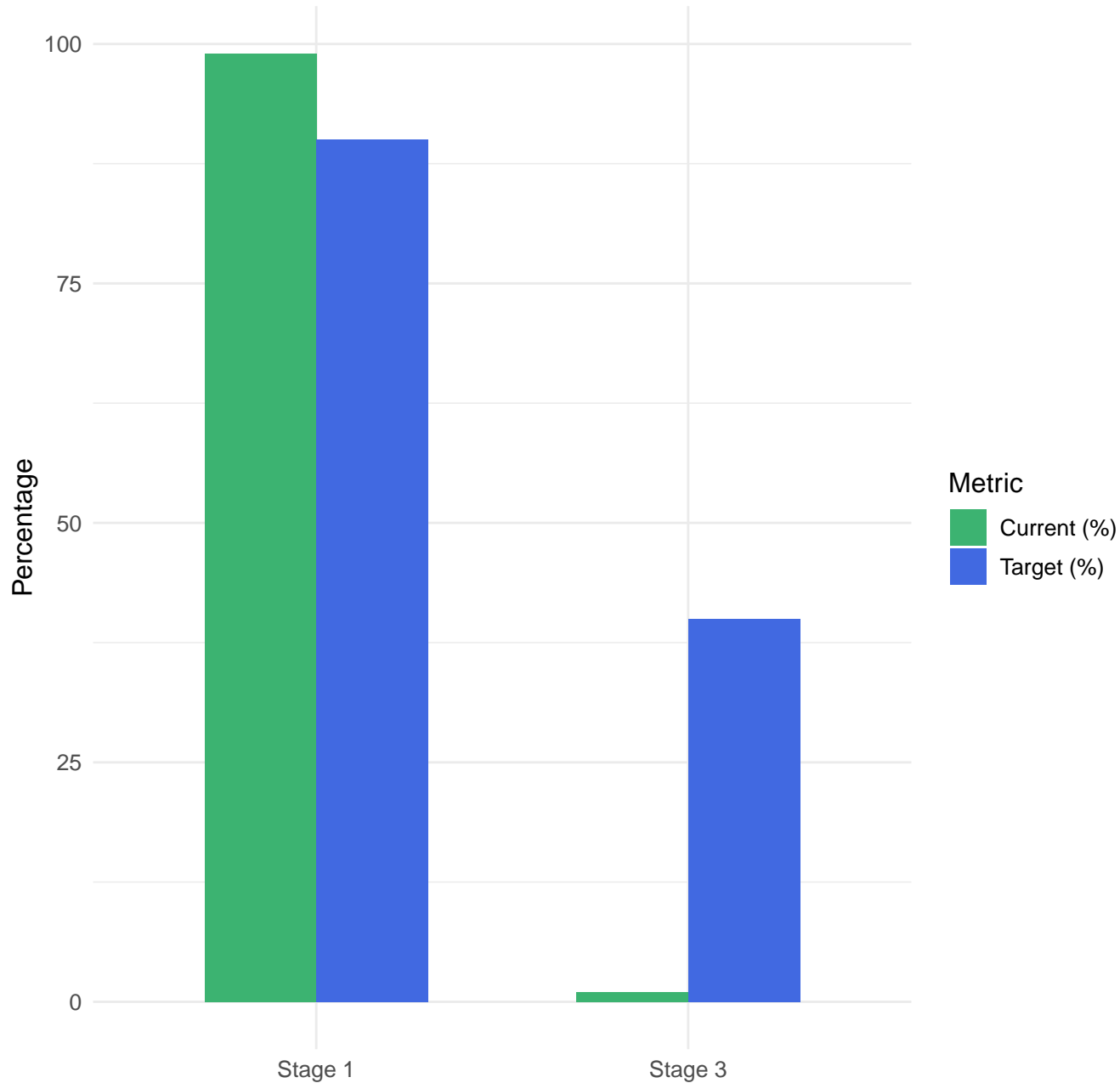
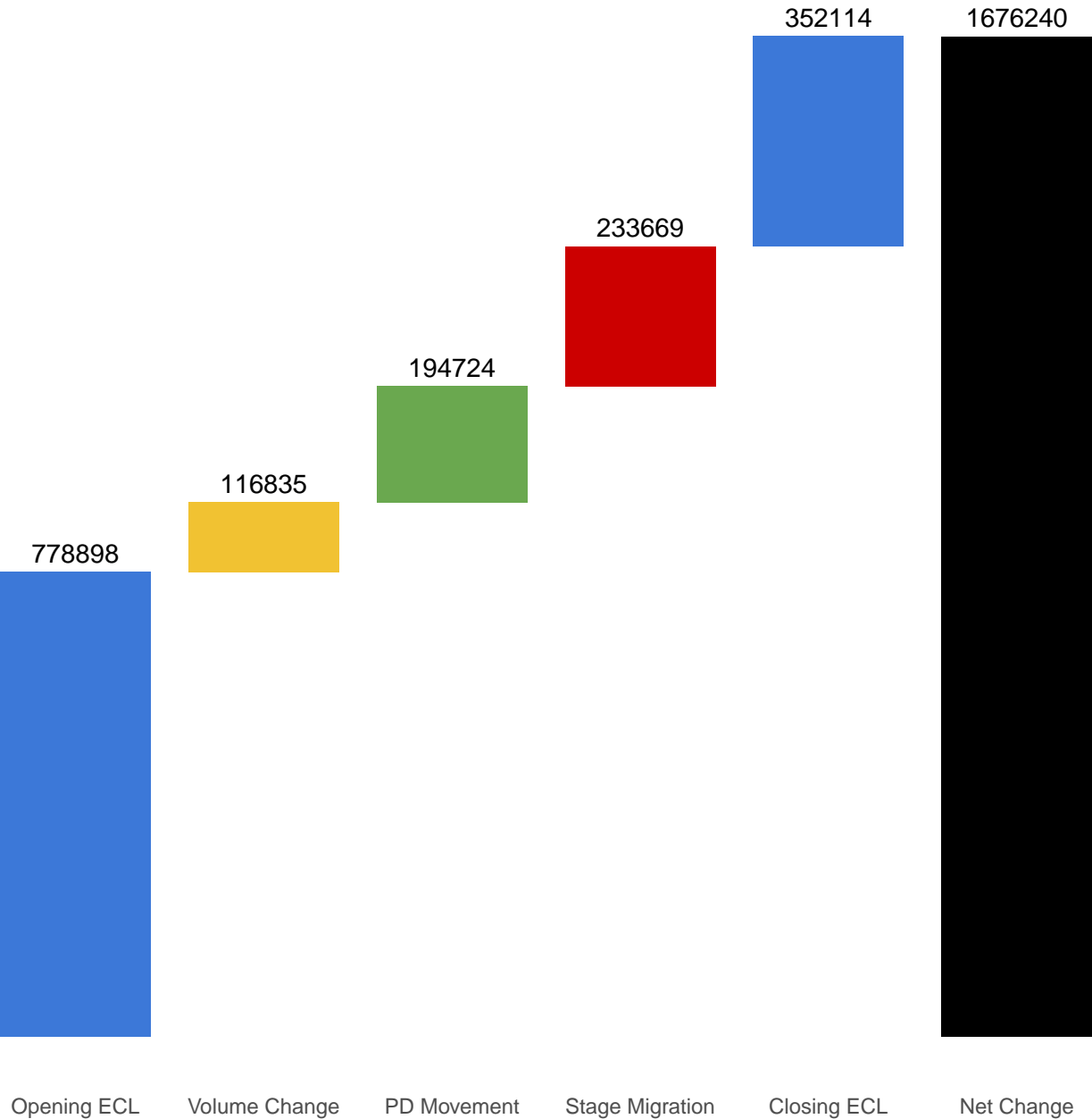


ECL Stage Performance



ECL Movement Waterfall Chart



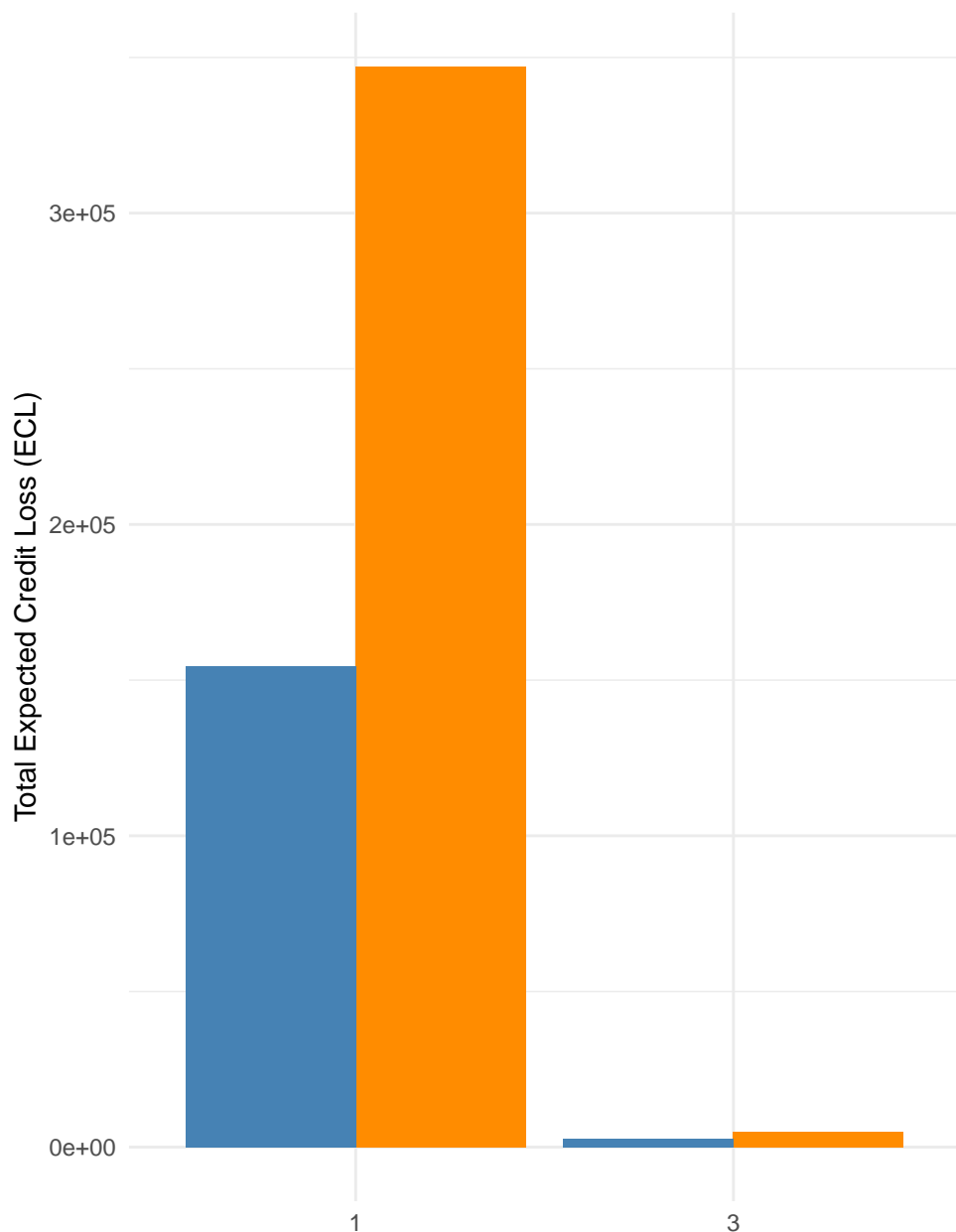
Comparison of ECL by Stage

Total Expected Credit Loss (ECL)

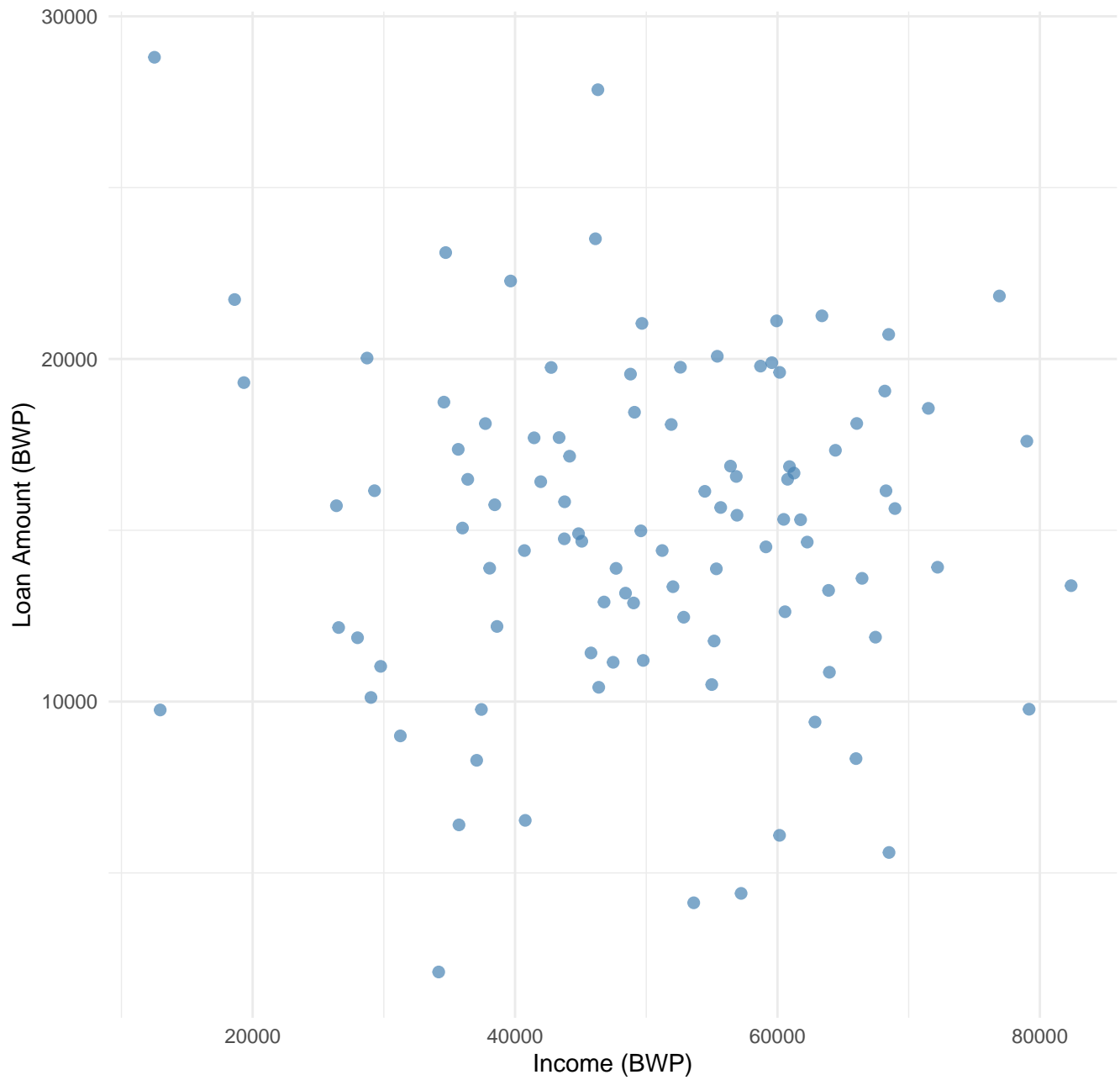
Stage

Scenario

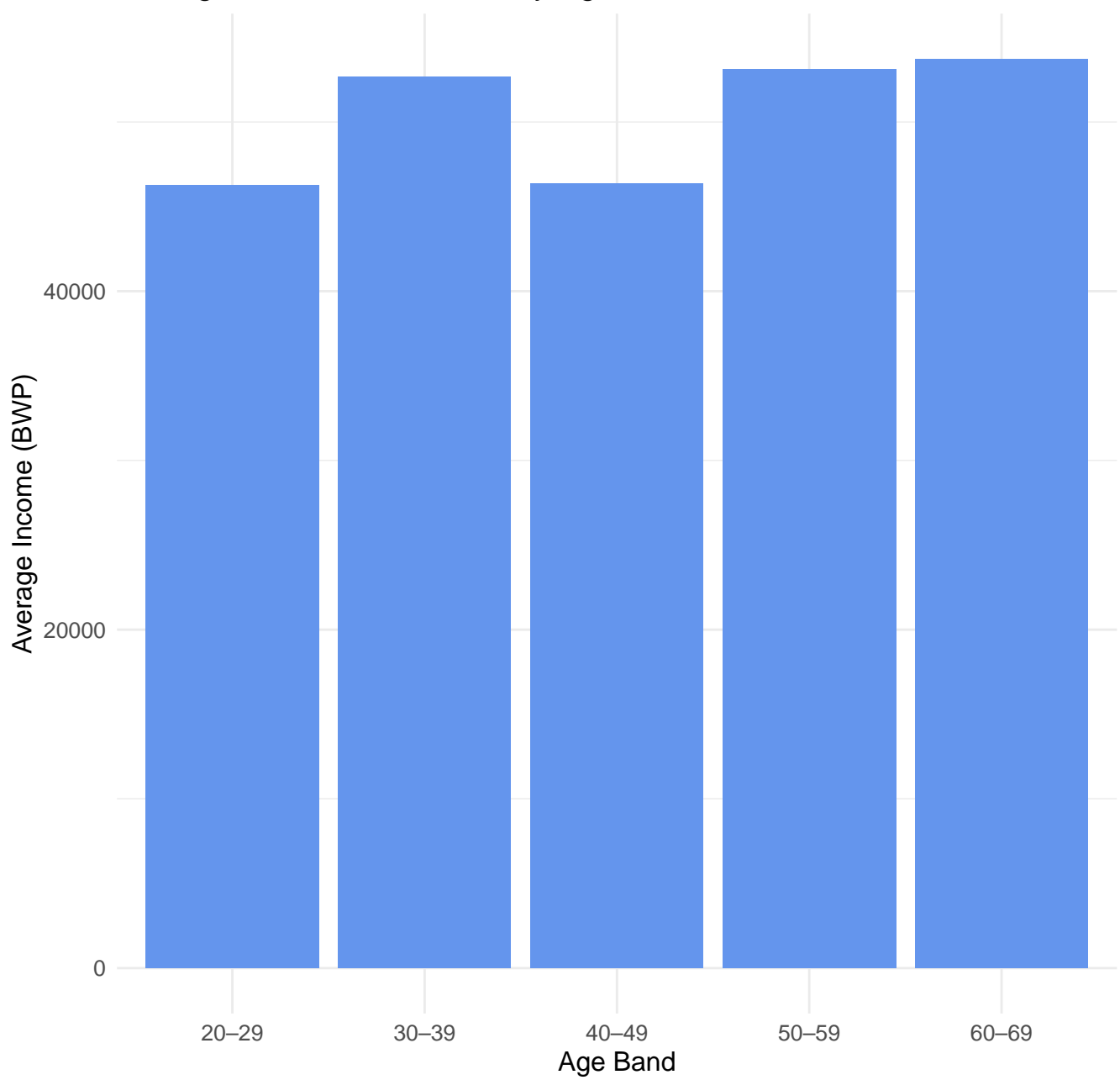
- With Macro Overlay
- Without Macro Overlay



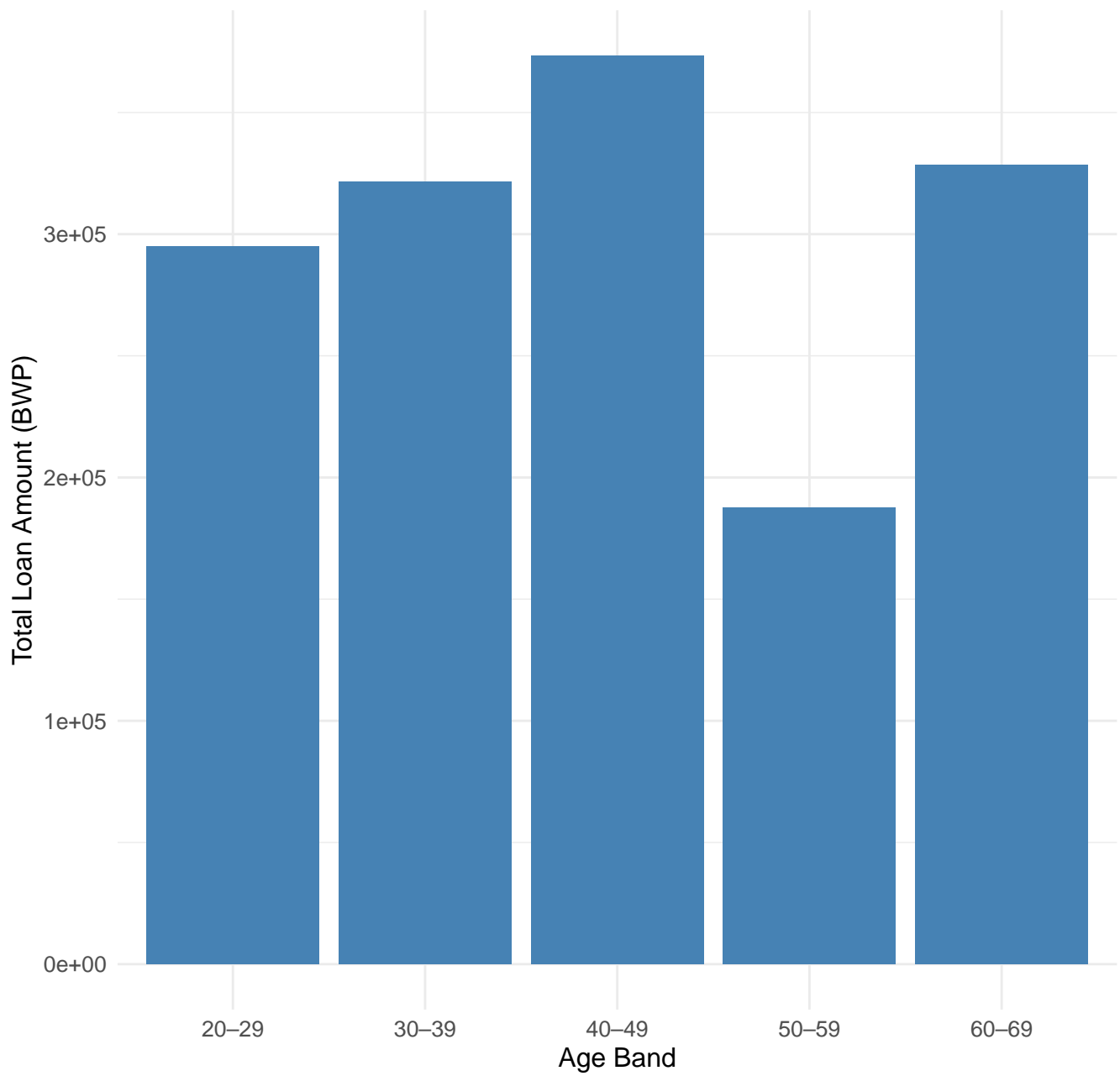
Loan Amount vs Income



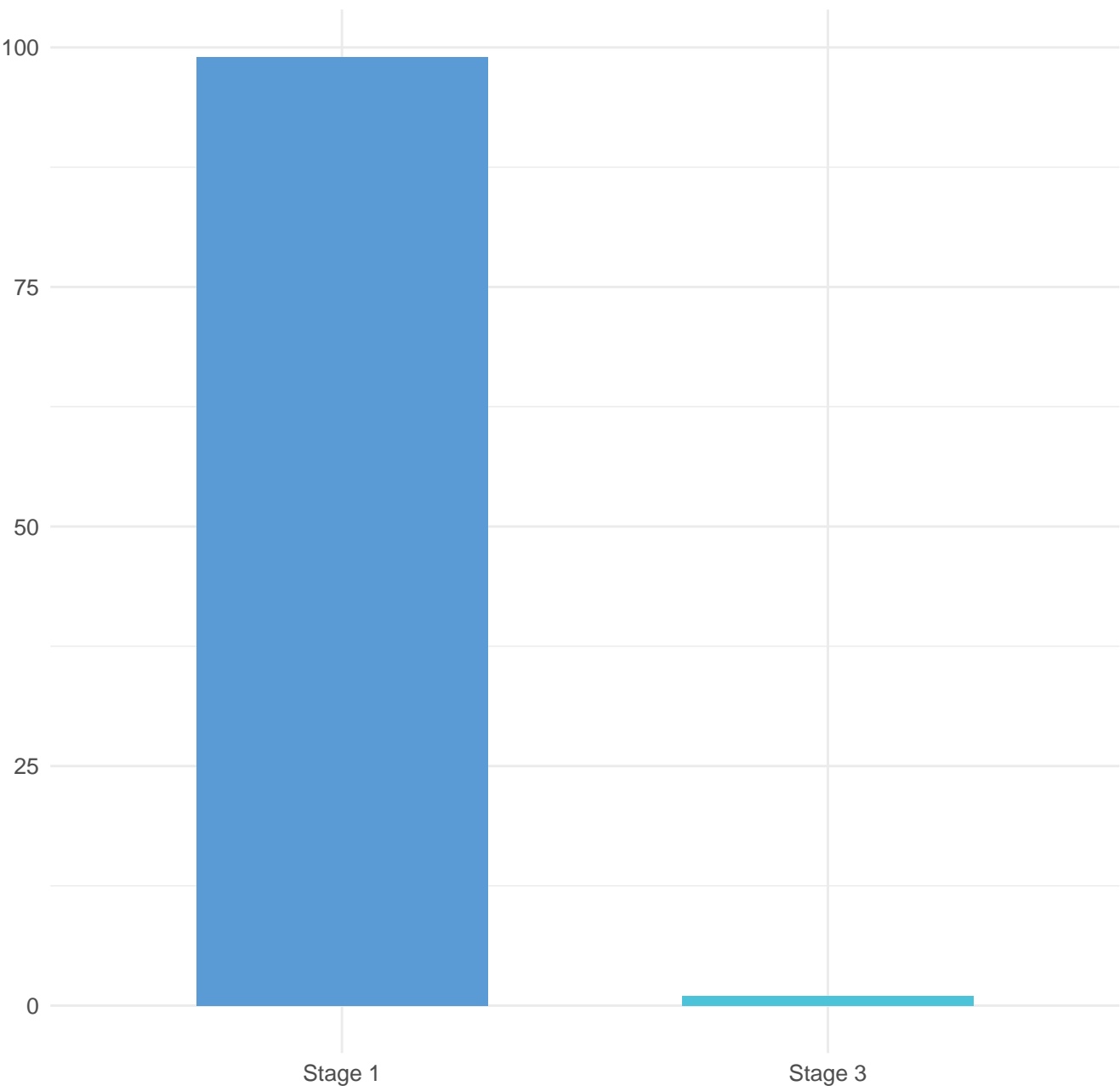
Average Income Distribution by Age Band



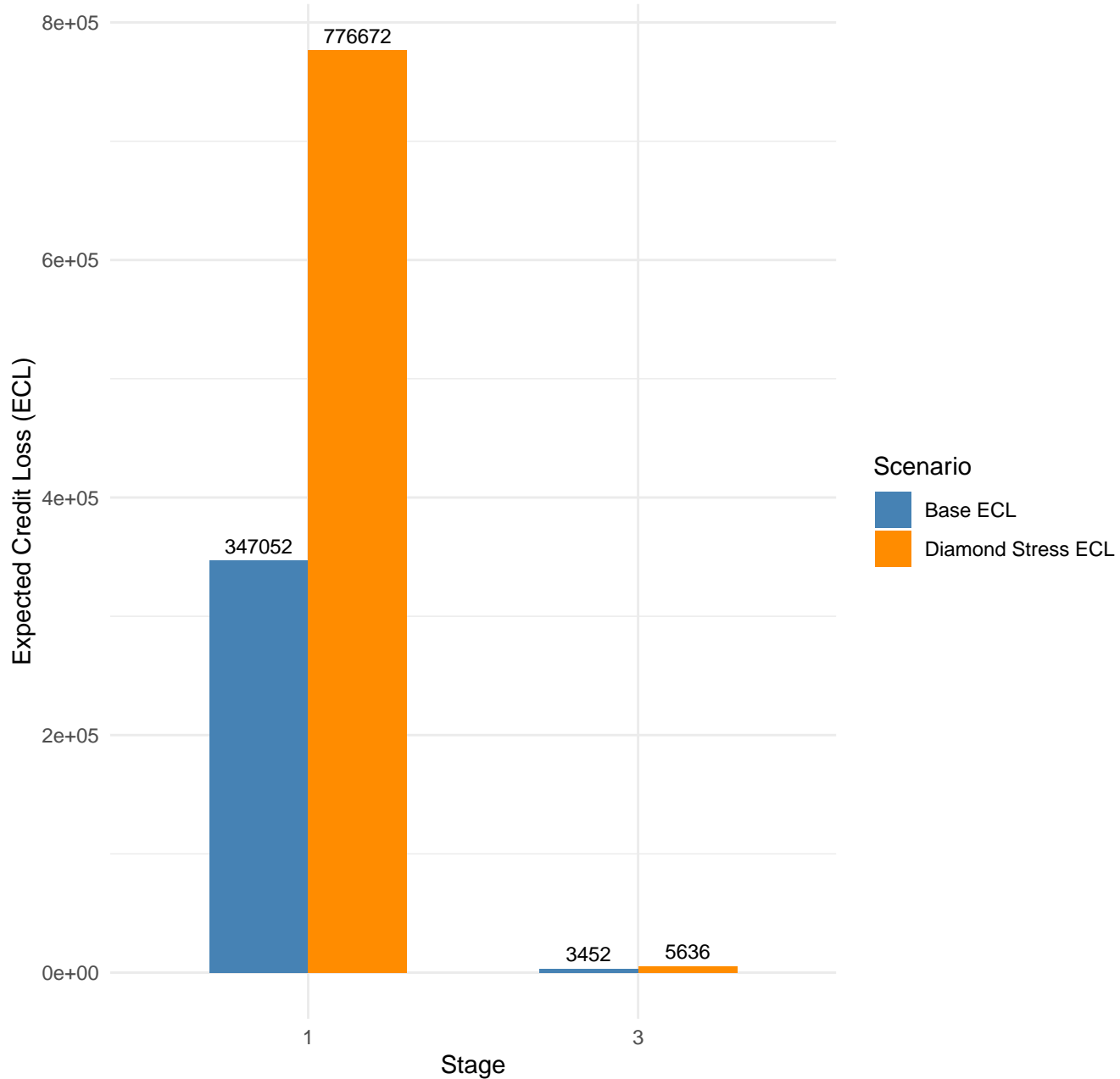
Total Loan Volume by Age Band



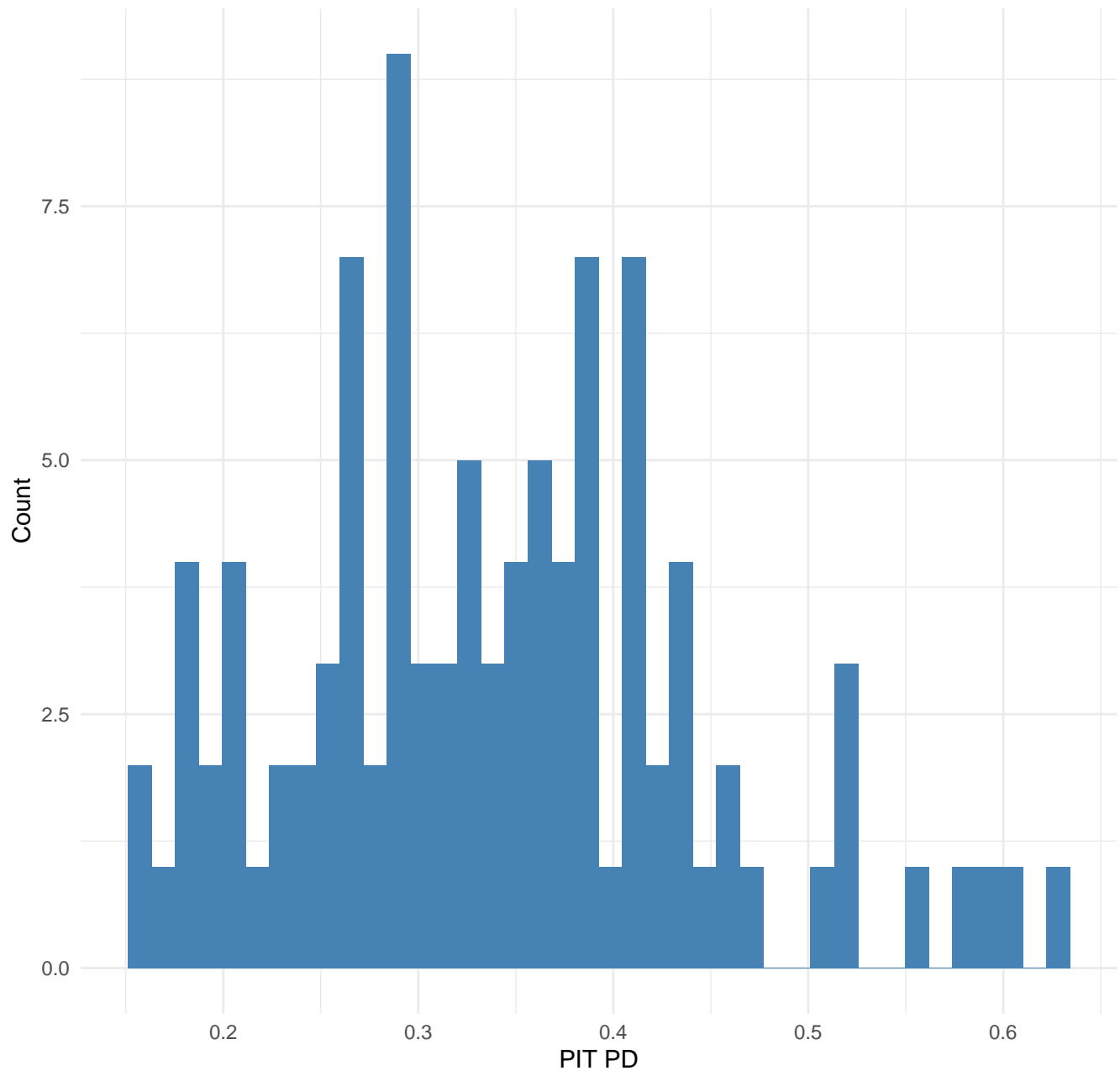
Loan Stages Breakdown



ECL Comparison by Stage: Base vs Diamond Stress Scenario

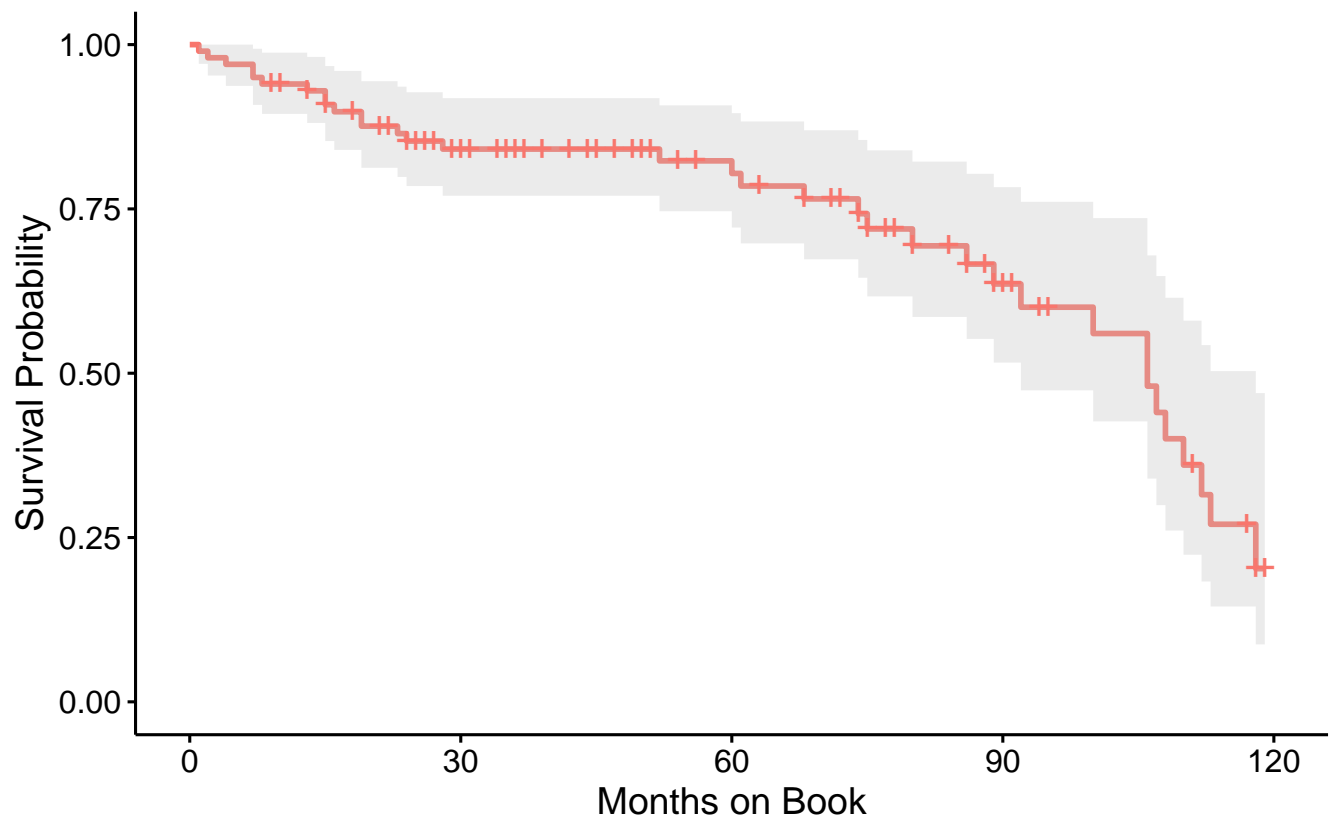


Distribution of PIT PDs



Survival Curve – Time to Default

Strata All



Number at risk

