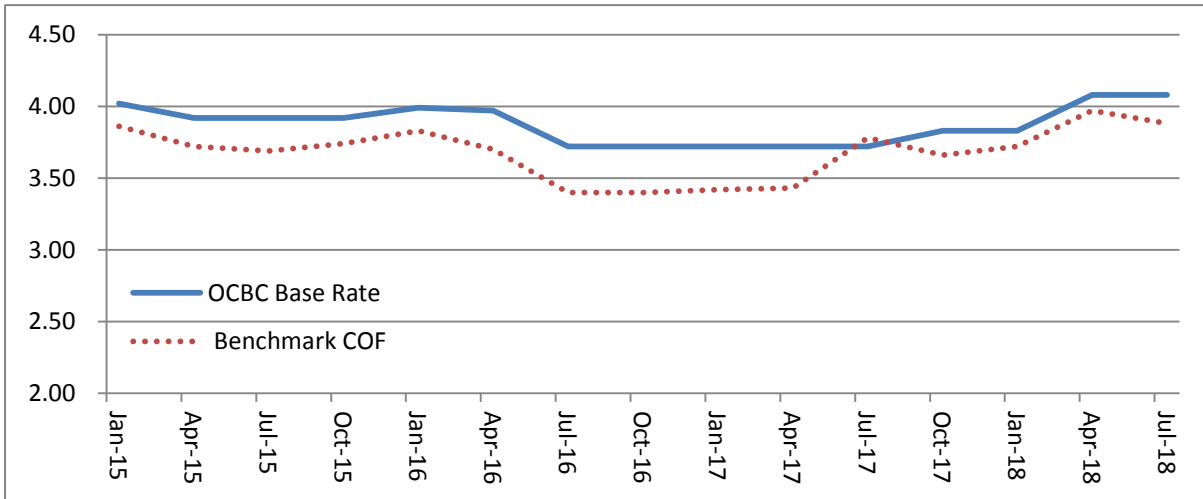




Historical benchmark cost of funds (COF) since January 2015 when BR regime was first implemented



* New BR computation methodology effective 15 July 2017. Prior to this, the benchmark COF was referenced to 3 Month KLIBOR.