

New SME Loan Applications

| Fixing Period | Interest Rate |
|---------------|---------------|
| 1 year | 7.00% |
| 2 years | 7.25% |
| 3 years | 7.75% |
| 4 years | 8.00% |
| 5 years | 8.25% |

Note: Quoted rate is subject to change without prior notice.

Existing SME Loan Borrowers

After the initial fixing period, interest rate will be repriced annually.

New rates to be applied are based on the highest of:

- Latest awarded 364-day Treasury Bill 1-year Reference Rate + 4%
- Latest available 1-year Bloomberg Valuation Rate or Benchmark Rate + 3%
- Board Rate at the time of re-pricing