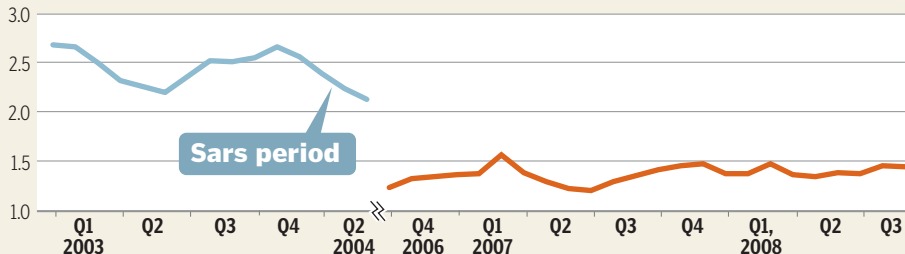


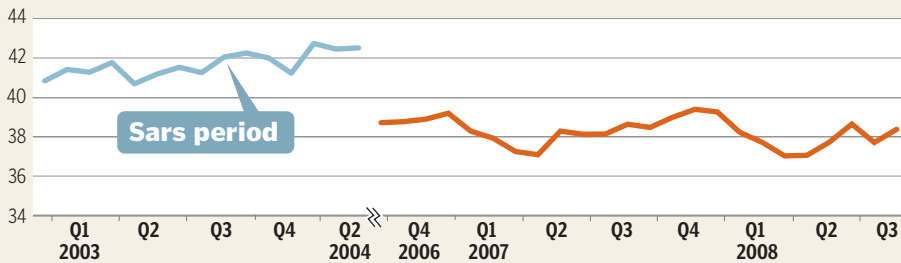
CREDIT CARD DEBTORS

Percentage of customer base with a delinquent account*



* Delinquent accounts are accounts that are 30 or more days past due date

Percentage of customers with revolving credit^



^ These are customers who did not make full payment of their outstanding balance in any of their credit card accounts

Source: CREDIT BUREAU SINGAPORE