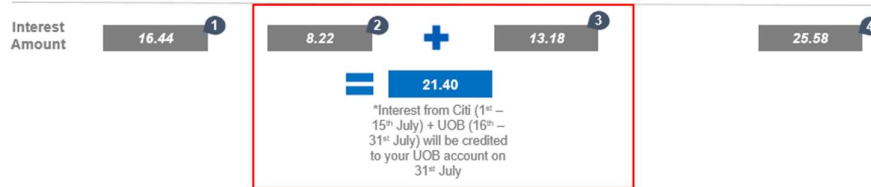
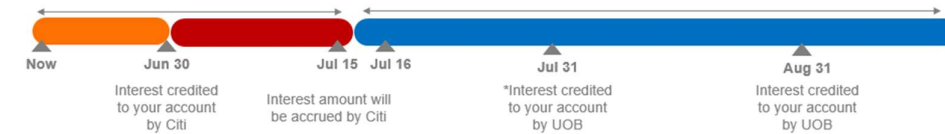


INTEREST ACCRUAL EXAMPLE

A) MULTI TIERED INTEREST

CASA Balance	Interest Period Start	Interest Period End	Credited By	Interest Rate (per annum)	Total Days	Net Interest
10,000.00	01-Jun-23	30-Jun-23	Citi	2%	30	16.44 ¹
	01-Jul-23	15-Jul-23	Citi	2%	15	8.22 ²
10,024.66	16-Jul-23	31-Jul-23	UOB	3%	16	13.18 ³
10,037.84	01-Aug-23	31-Aug-23	UOB	3%	31	25.58 ⁴

Base year = 365 days

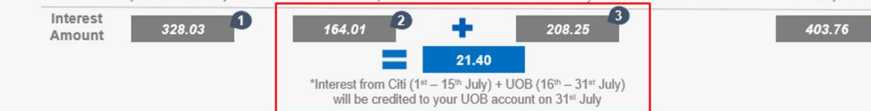
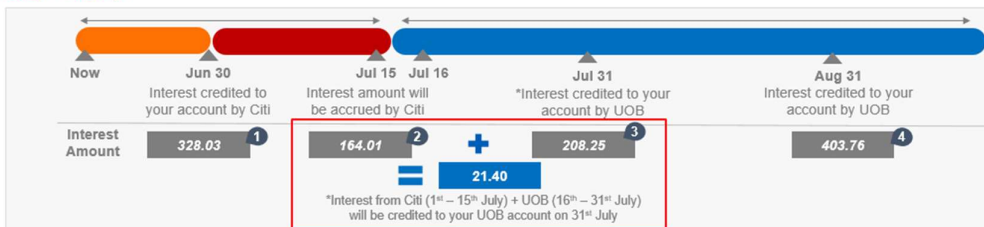


Example given is for illustration purposes only.

B) SPLIT TIERED INTEREST

CASA Balance	Interest Period Start	Interest Period End	Credited By	Interest Rate (per annum)	Total Days	Net Interest
199,550.00	1-Jun-23	30-Jun-23	Citi	2%	30	328.03 ¹
200,042.04	1-Jul-23	15-Jul-23	Citi	2%	15	164.01 ²
	16-Jul-23	31-Jul-23	UOB	2.37%	16	208.25 ³
25,000.00				0.05%		0.55
25,000.00				1.05%		11.51
50,000.00				2.55%		55.89
100,000.00				3.20%		140.27
42.04				1.60%		0.03
200,250.29	1-Aug-23	31-Aug-23	UOB	2.37%	31	403.76 ⁴
25,000.00				0.05%		1.06
25,000.00				1.05%		22.29
50,000.00				2.55%		108.29
100,000.00				3.20%		271.78
250.29				1.60%		0.34

Base year = 365 days



Example given is for illustration purposes only.

