

#### Glossary of Terms

**Gross Assets** – The value of the assets of the Company including **Look-through Gearing**.

**Gross Returns** – Represents the return on shareholder's funds per share on investments of the Company before operating and other expenses of the Company.

**Income Return** – Represents the difference between the **NAV (Cum Income) Return** and the **NAV (Ex Income) Return** as defined below.

**Last Three Months Return** – Represents the return on shareholder's funds per share reflecting the change in NAV for the trailing three months, including the current month.

**Last Twelve Months Return** – Represents the return on shareholder's funds per share reflecting the change in NAV for the trailing twelve months, including the current month.

**Look-through Gearing Ratio** – The aggregate leverage of the Company and any investee entity, on a look-through basis, including borrowing through securitization using SPVs.

**Market Capitalisation** – Month-end closing share price multiplied by the number of shares outstanding at month end.

**Month To Date Return** – Represents the return on shareholder's funds per share reflecting the change in NAV for the current month.

**NAV (Cum Income) or NAV or Net Asset Value** – The value of assets of the Company less liabilities determined in accordance with the accounting principles adopted by the Company.

**NAV (Cum Income) Return** – The total return on shareholders' funds per share reflecting the change in NAV assuming that dividends paid to shareholders were reinvested at NAV at the time dividend was announced.

**NAV (Ex Income) Return** – The NAV of the Company, including current year capital returns and excluding current year revenue returns and unadjusted for dividends relating to revenue returns.

**NAV per Share (Cum Income)** – The NAV (Cum Income) divided by the number of shares in issue.

**NAV per Share (Ex Income)** – The NAV (Ex Income) divided by the number of shares in issue.

**Number of Underlying Loans** – The number of marketplace loans owned by the Company or held as collateral for balance sheet loans.

**Premium / (Discount) to NAV (Cum Income)** – The amount by which the share price of the Company is either higher or lower than the NAV per Share (Cum Income), expressed as a percentage of the NAV per share.

**Share Price** – Closing share price at month end, excluding dividends reinvested.

**Trailing Twelve Month Dividend** – Total dividends declared over the last twelve months, including the current reporting month.

**Trailing Twelve Month Dividend Yield** – The **Trailing Twelve Month Dividend** divided by the month-end closing share price.

**Weighted Average Coupon** – The weighted average gross interest rates charged on the underlying marketplace loans or balance sheet loans owned by the Company.

**Weighted Average Life at Origination** – The weighted average duration of the underlying marketplace loans owned by the Company at the time they were originated.

**Weighted Averaged Remaining Life** – The current weighted average duration of the underlying marketplace loans or balance sheet loans owned by the Company.

**Weighted Average Loan Size (\$USD)** – The weighted average size in USD of loans invested by the Company or held as collateral.