

### Adjustment Spread (Retail) (2022)

Month	3M SOR to 3M Compounded SORA	Rates quoted as of 1st business day of the month
Jan 22	0.1517%	03/01/2022
Feb 22	0.1639%	03/02/2022
Mar 22	0.1956%	01/03/2022
Apr 22	0.3276%	01/04/2022
May 22	0.5300%	04/05/2022
June 22	0.7705%	01/06/2022
Jul 22	1.0063%	01/07/2022
Aug 22	1.2426%	01/08/2022
Sep 22	1.3119%	01/09/2022

*Note: Adjustment Spread (Retail) is the average difference between 3M SOR and 3M Compounded SORA over the preceding three months, published on The Association of Banks in Singapore (ABS)'s website on the first business day of each month. Last updated as of 1 Sep 2022 per ABS website.*

### Adjustment Spread (Retail) (2021)

Month	3M SOR to 3M Compounded SORA	Rates quoted as of 1st business day of the month
Sep 21	0.0634%	01/09/2021
Oct 21	0.0615%	01/10/2021
Nov 21	0.0746%	01/11/2021
Dec 21	0.1086%	01/12/2021

*Note: Adjustment Spread (Retail) is the average difference between 3M SOR and 3M Compounded SORA over the preceding three months, published on The Association of Banks in Singapore's website on the first business day of each month.*