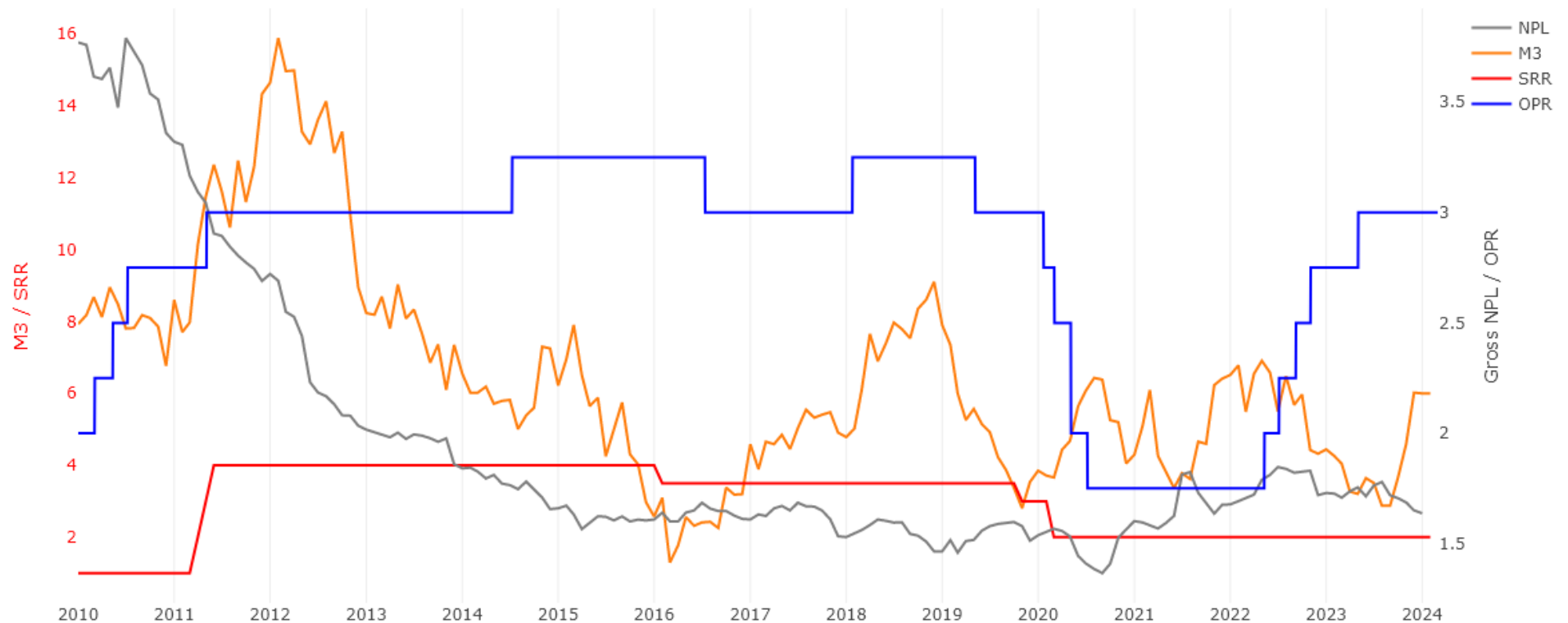


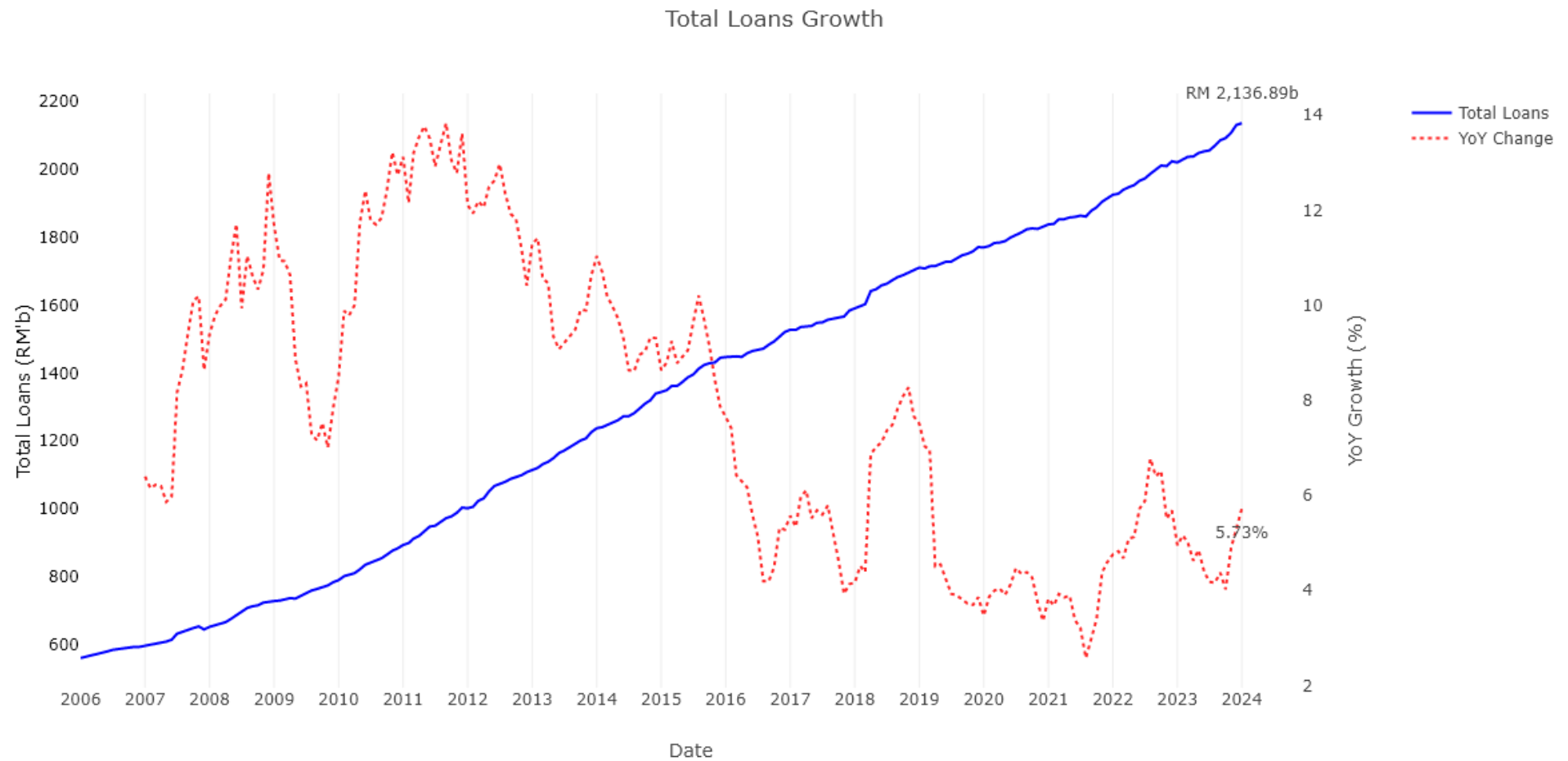
## Bank Loan Stats (January 2024 Update)

NPL



M3 YoY Growth is 6.00%. Non-performing Loan (NPL) is 1.64%, which is lower compared to last year (1.73%)

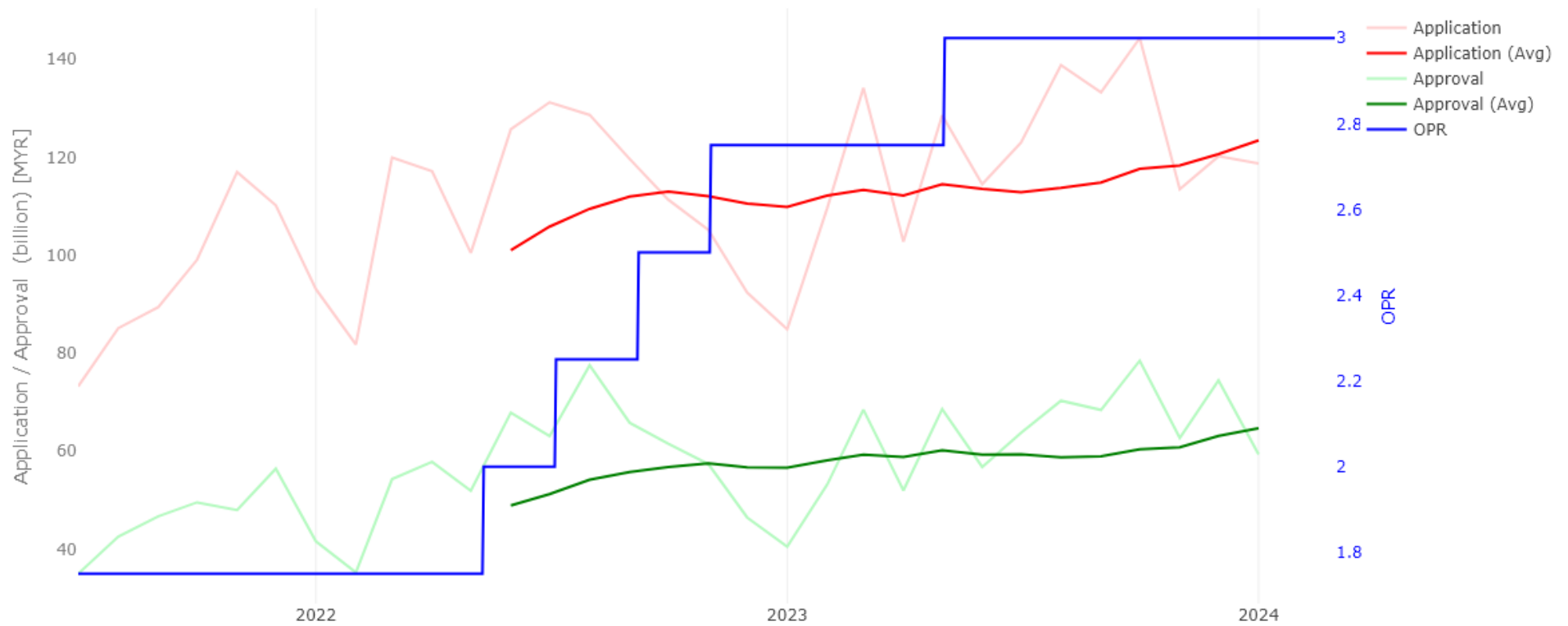
## Total Loans Growth



Total Loans Growth (YoY) is 5.73%; MoM Growth is 0.25%.

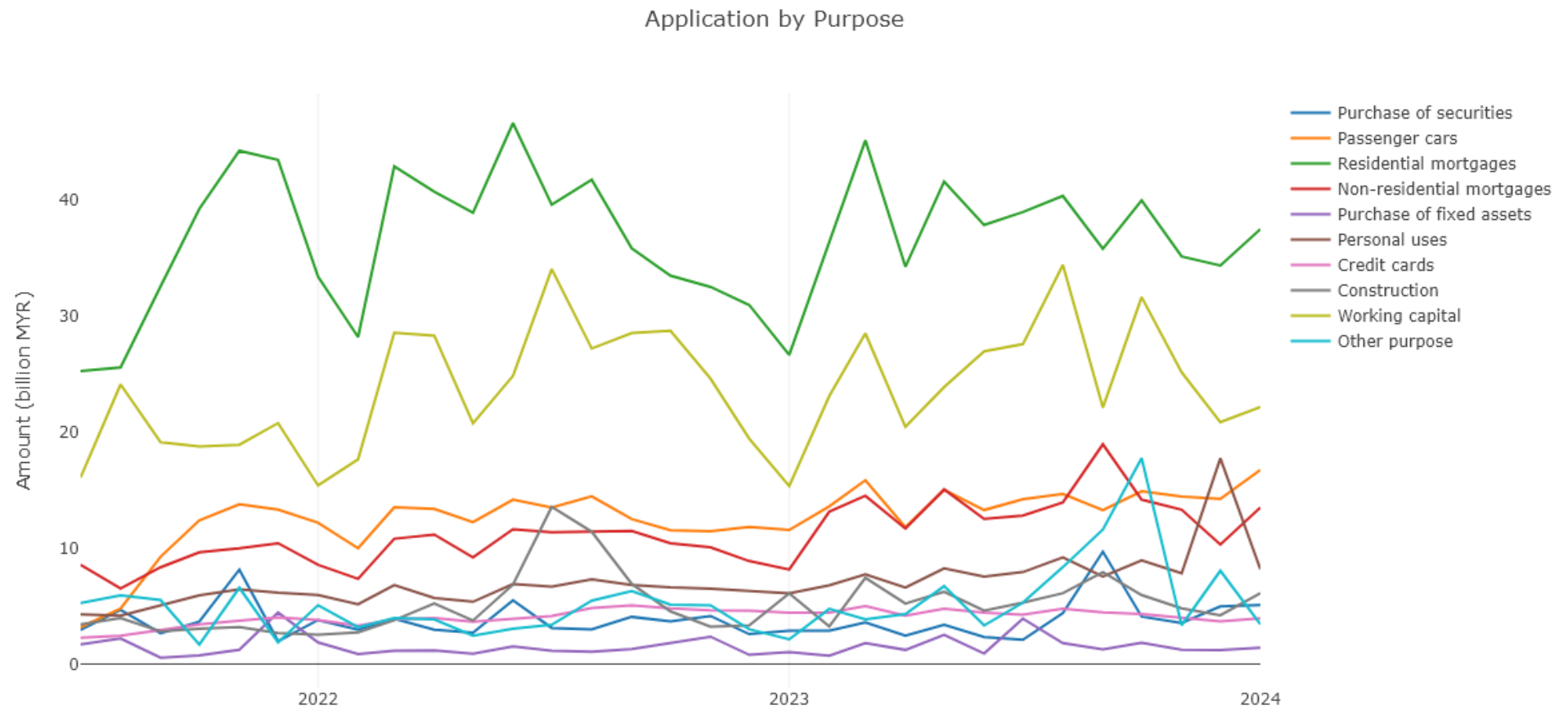
## Total Bank Loan Application and Approval

Total Bank Loan Application and Approval (Rolling 12 Months Average)



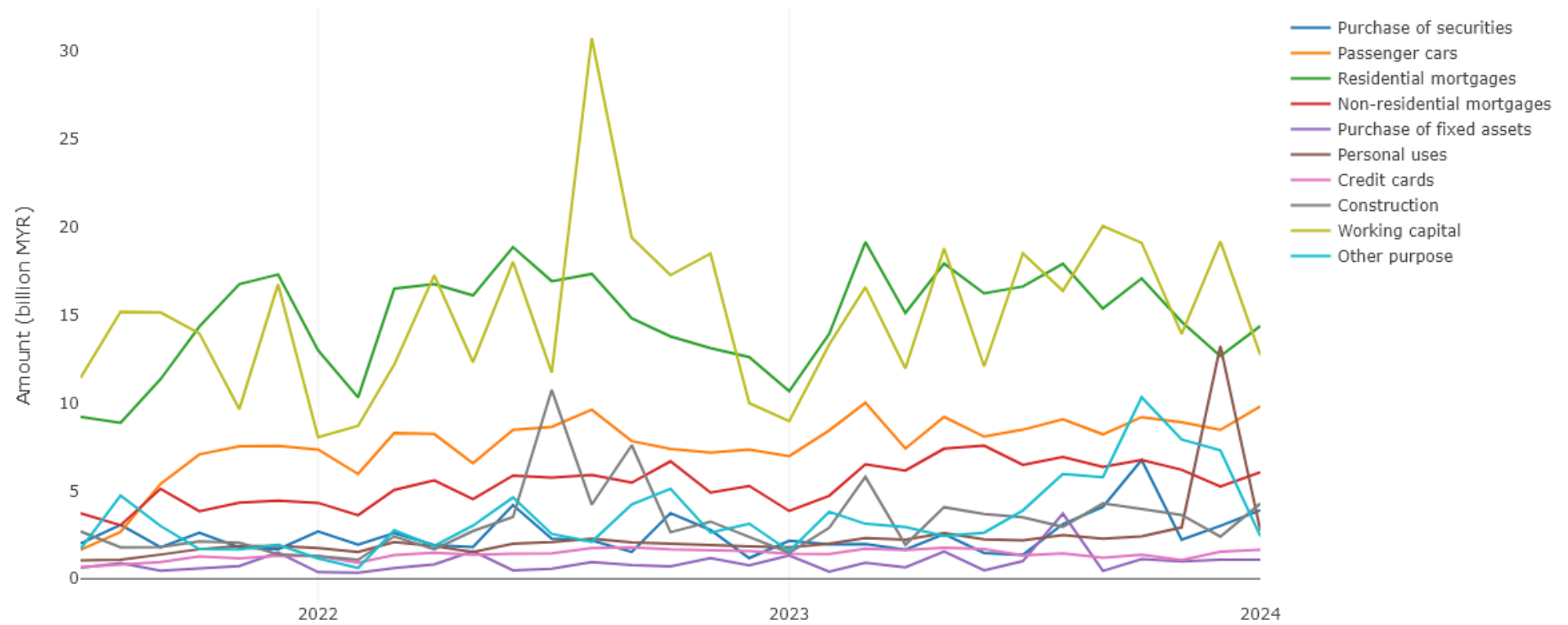
As of January 2024, Total Bank Loan Application MoM and YoY change are -1.24% and 39.83% respectively; Total Bank Loan Approval MoM and YoY change are -20.29% and 46.51% respectively.

## Loan Application by Purpose



## Loan Approval by Purpose

Approval by Purpose



## YoY% Change in Loan Application

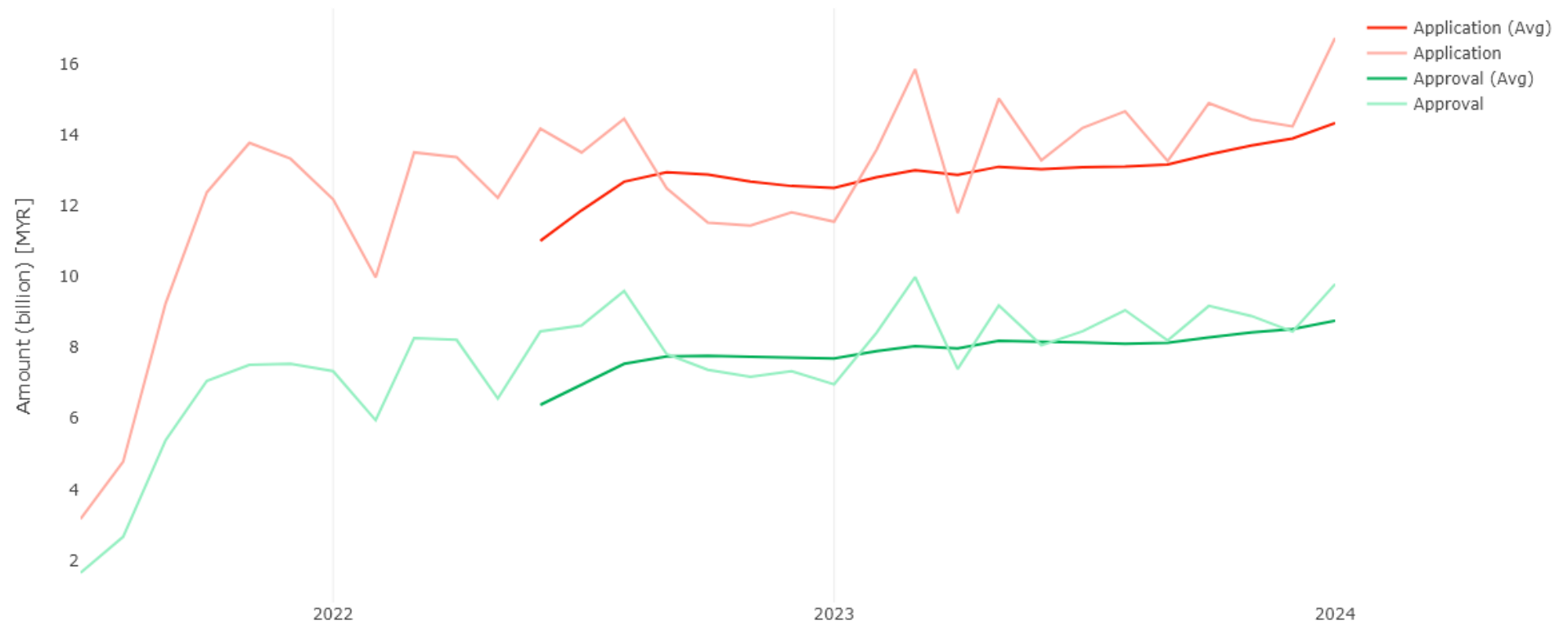
Purpose	Oct23-YoY	Nov23-YoY	Dec23-YoY	Jan24-YoY
Purchase of securities	10.97	-14.78	92.98	77.19
Non-residential mortgages	36.01	32.12	16.05	65.57
Other purpose	246.52	-33.94	168.60	60.77
Passenger cars	29.26	26.15	20.49	44.86
Working capital	10.08	2.20	7.32	44.40
Residential mortgages	19.35	8.06	10.98	40.60
Purchase of fixed assets	1.96	-48.03	53.24	35.61
Personal uses	34.89	20.07	182.03	33.77
Construction	30.99	49.23	26.20	0.33
Credit cards	-10.15	-12.87	-19.92	-11.58

## YoY% Change in Loan Approval

Purpose	Oct23-YoY	Nov23-YoY	Dec23-YoY	Jan24-YoY
Construction	49.76	11.63	0.77	189.28
Purchase of securities	80.75	-19.79	154.76	81.02
Non-residential mortgages	1.00	26.56	-0.64	57.30
Other purpose	101.60	201.37	132.74	53.41
Personal uses	21.60	53.94	619.22	53.38
Working capital	10.61	-24.70	92.10	41.72
Passenger cars	24.50	23.99	15.20	40.62
Residential mortgages	23.90	11.40	0.46	34.85
Credit cards	-18.18	-33.55	-2.71	16.02
Purchase of fixed assets	59.25	-15.60	42.83	-18.15

## Passenger Cars

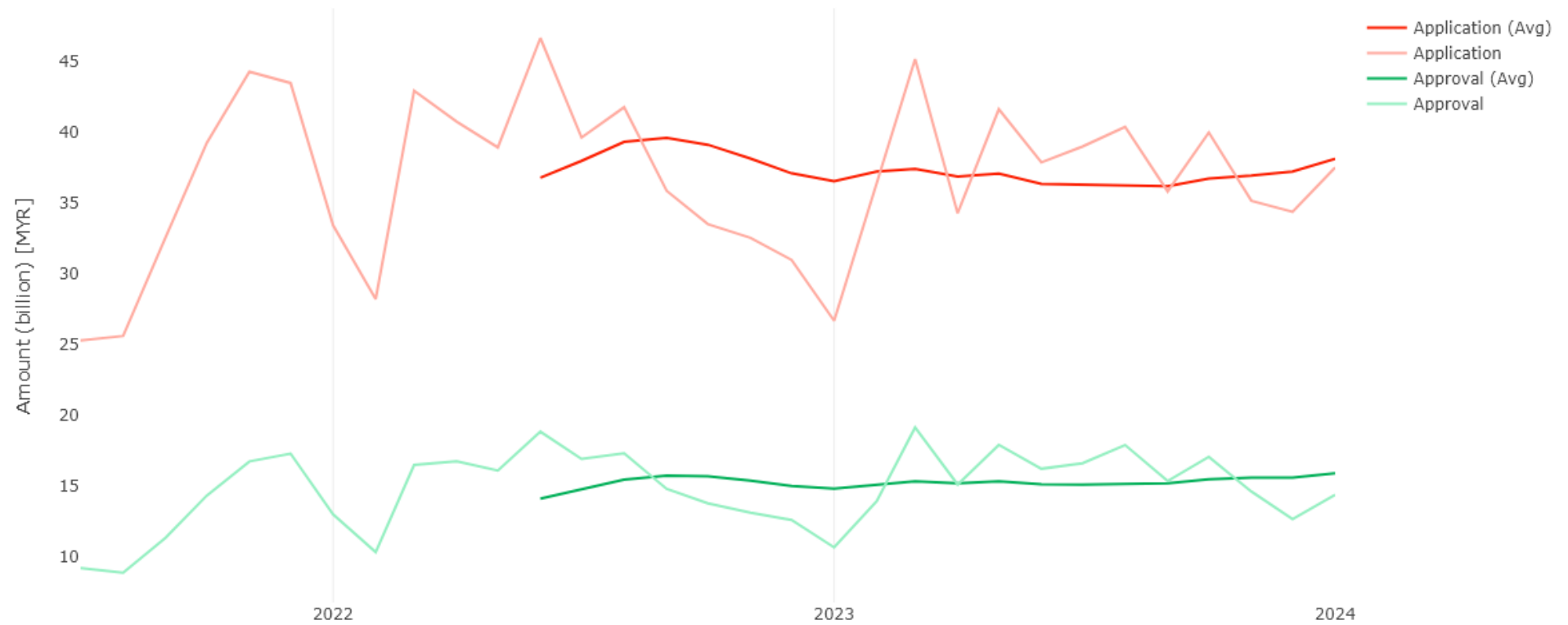
Passenger cars (Rolling 12 Months Average)



Passenger cars Application YoY Change is 44.86%, Approval YoY Change is 40.62%

## Residential Mortgages

Residential mortgages (Rolling 12 Months Average)

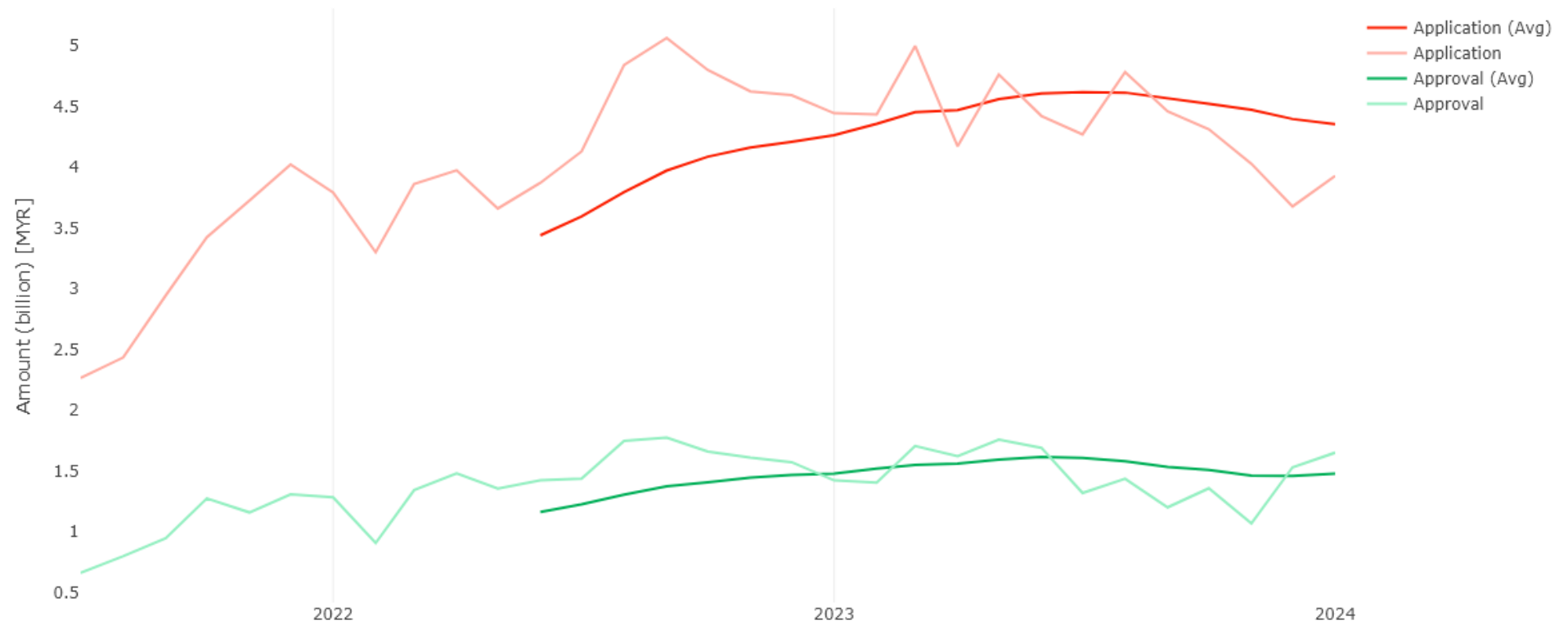


Residential mortgages Application YoY Change is 40.60%, Approval YoY Change is 34.85%



## Credit cards

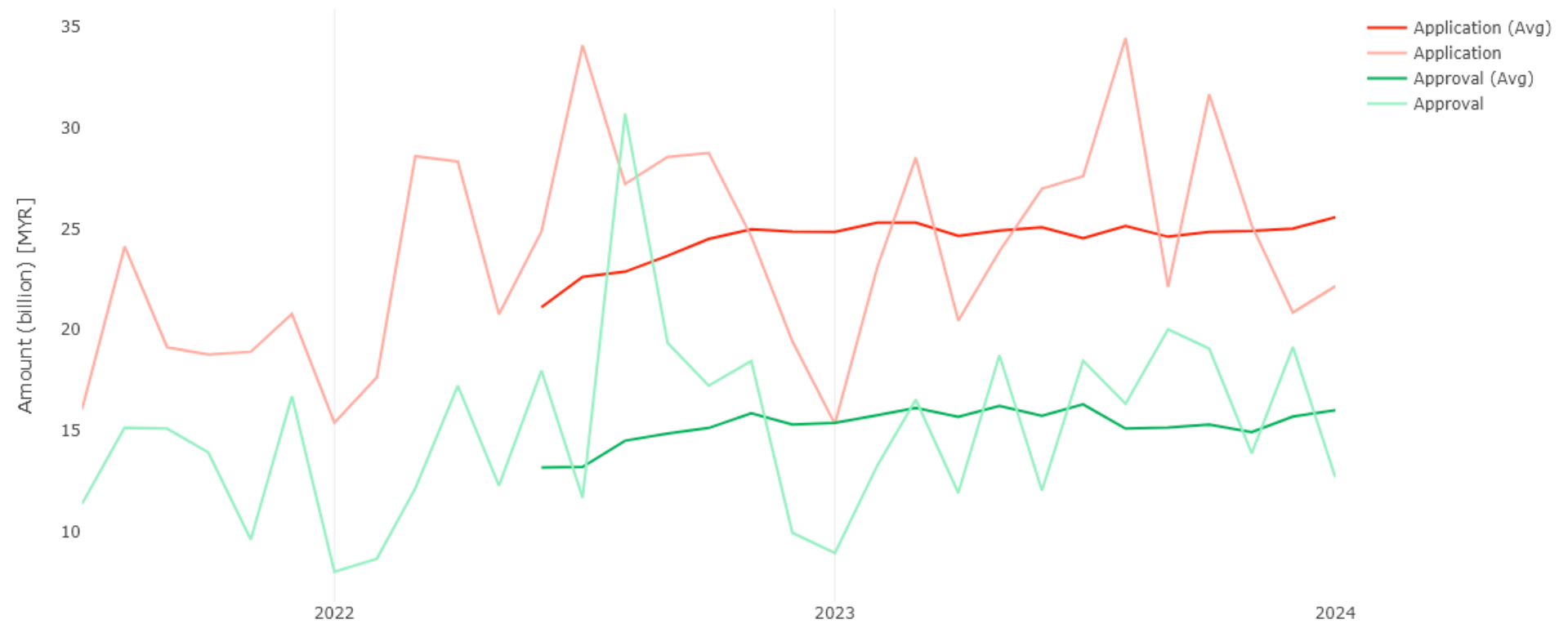
Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is -11.58%, Approval YoY Change is 16.02%

## Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 44.40%, Approval YoY Change is 41.72%