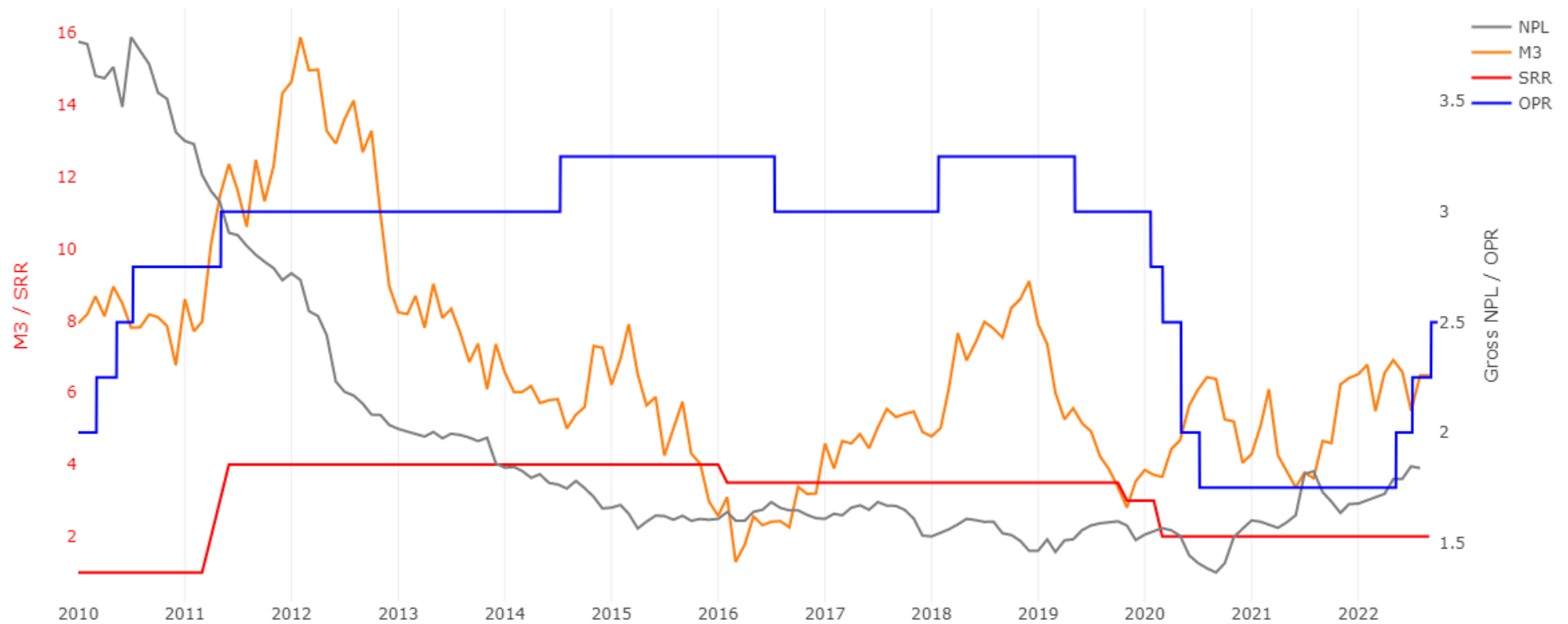


## Bank Loan Stats (October 2022 Update)

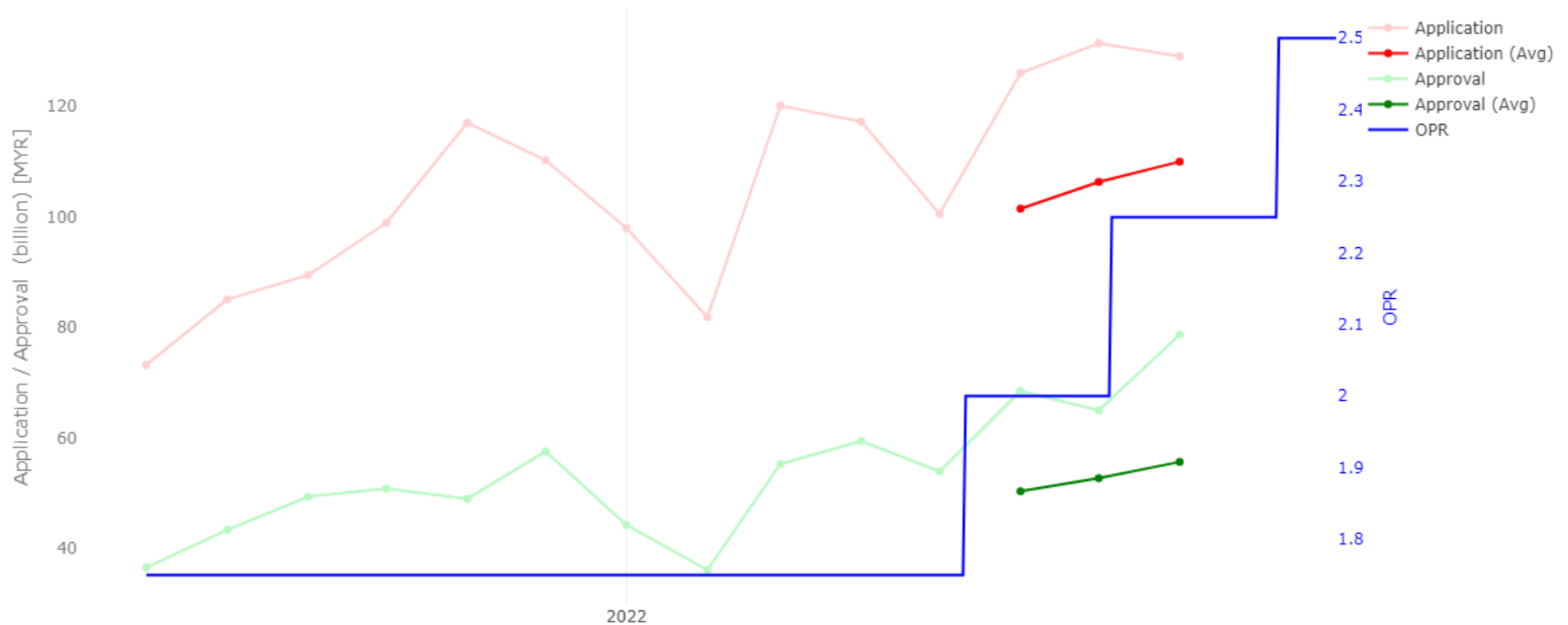
NPL



M3 YoY Growth is 6.48%. Non-performing Loan (NPL) is 1.84%, which is higher compared to last year (1.82%)

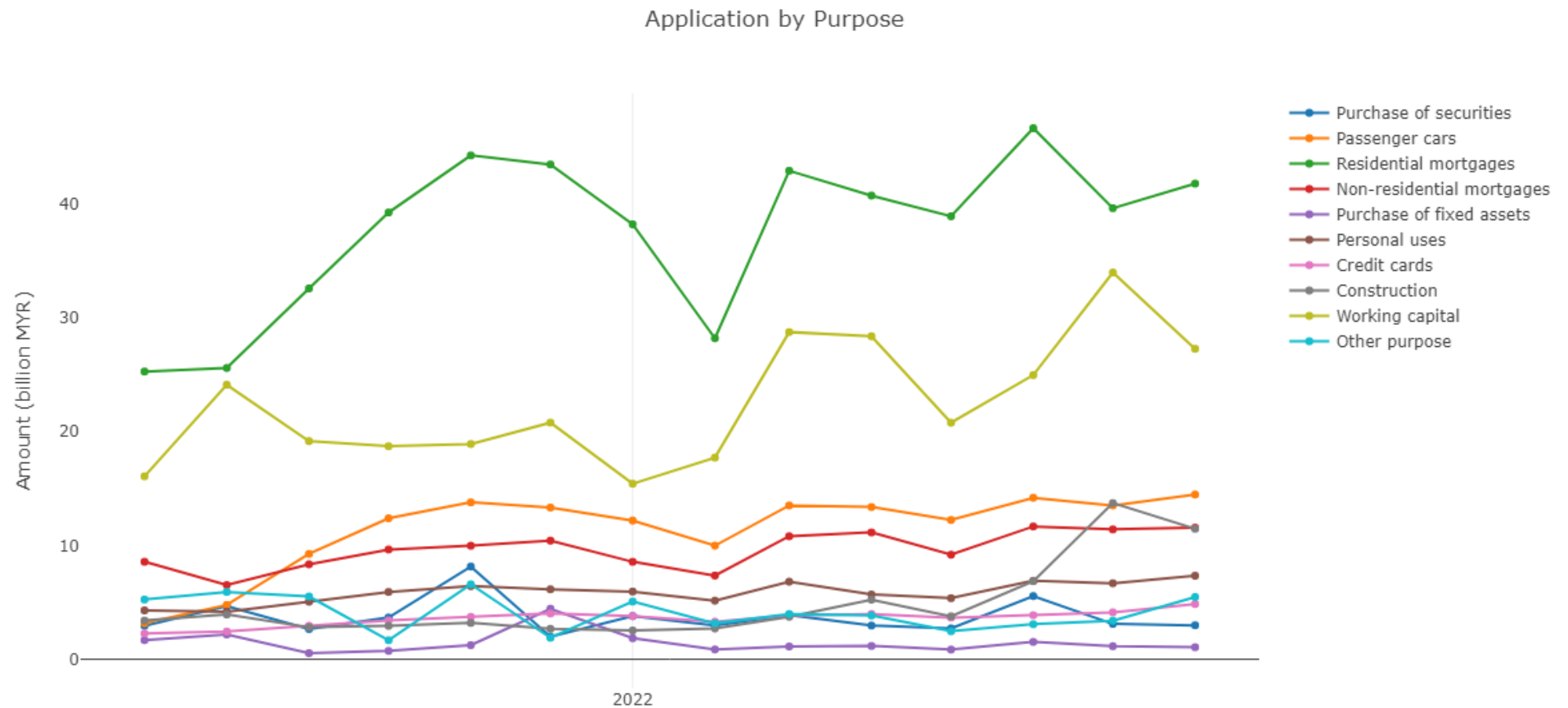
## Total Bank Loan Application and Approval

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



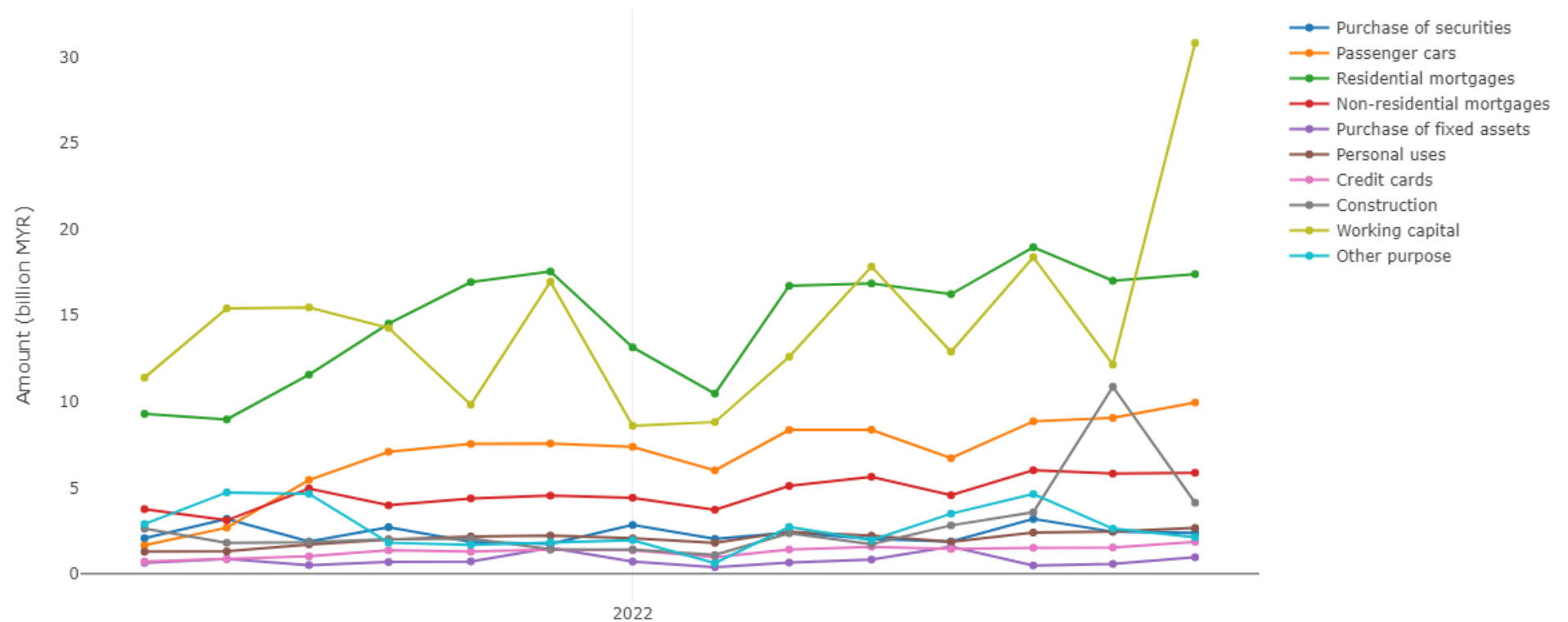
As of August 2022, Total Bank Loan Application MoM and YoY change are -1.80% and 51.71% respectively; Total Bank Loan Approval MoM and YoY change are 21.11% and 81.43% respectively.

## Loan Application by Purpose



## Loan Approval by Purpose

Approval by Purpose



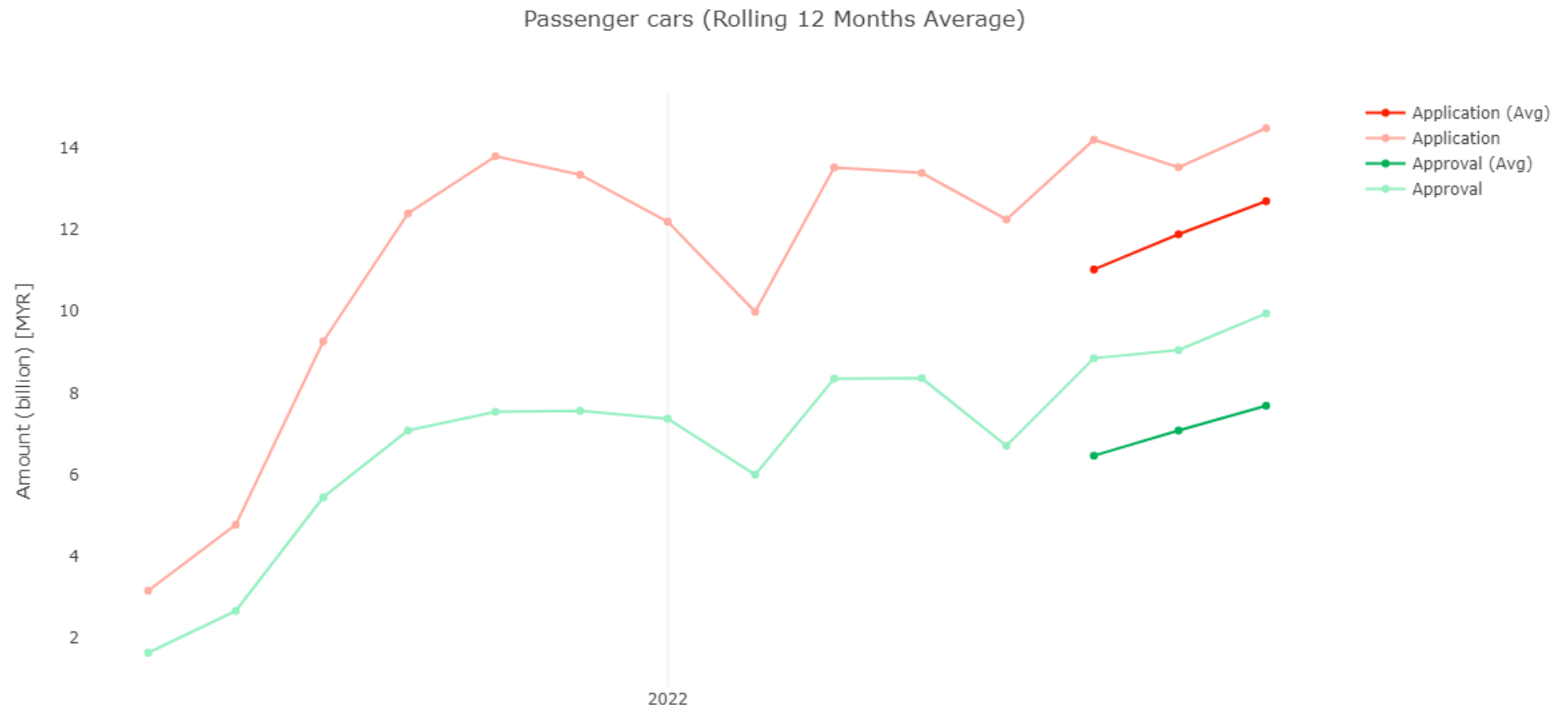
## YoY% Change in Loan Application

Purpose	Jul22-YoY	Aug22-YoY
Passenger cars	326.92	203.00
Construction	303.67	191.72
Credit cards	82.17	99.42
Non-residential mortgages	33.19	77.26
Personal uses	55.61	75.53
Residential mortgages	56.77	63.31
Working capital	111.41	13.08
Other purpose	-35.46	-7.58
Purchase of securities	5.91	-36.12
Purchase of fixed assets	-31.74	-51.44

## YoY% Change in Loan Approval

Purpose	Jul22-YoY	Aug22-YoY
Passenger cars	448.63	272.17
Construction	314.36	129.10
Credit cards	115.01	118.97
Personal uses	90.95	104.75
Working capital	6.64	100.02
Residential mortgages	83.16	94.20
Non-residential mortgages	54.87	88.88
Purchase of fixed assets	-10.42	11.55
Purchase of securities	18.39	-25.41
Other purpose	-9.23	-54.99

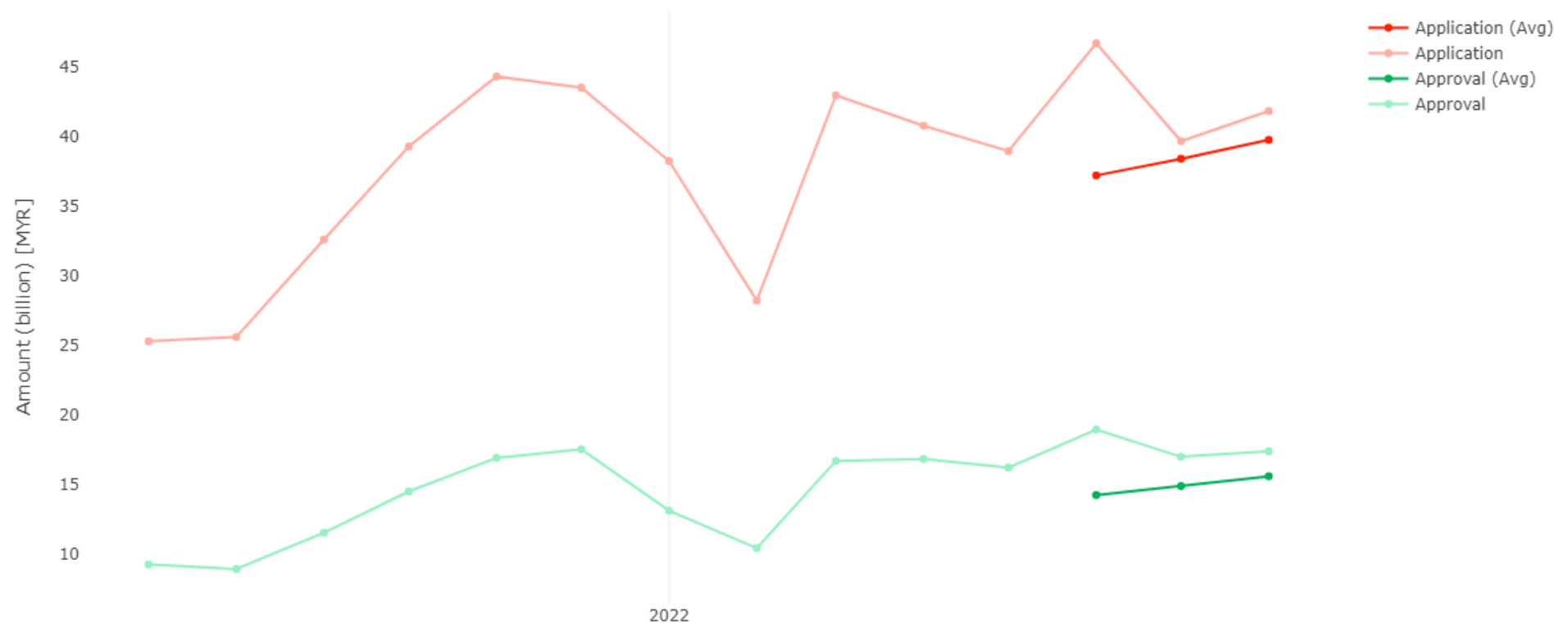
## Passenger Cars



Passenger cars Application YoY Change is 203.00%, Approval YoY Change is 272.17%

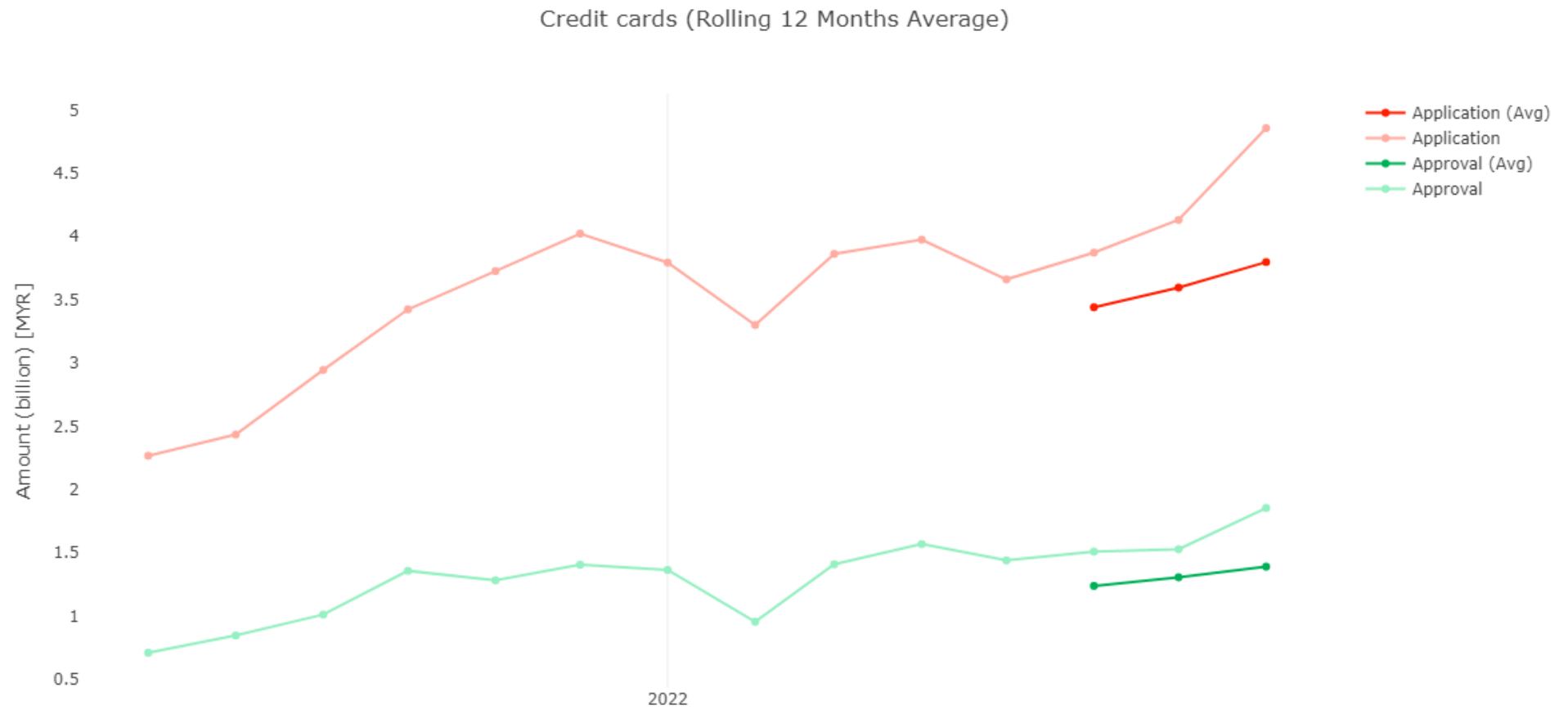
## Residential Mortgages

Residential mortgages (Rolling 12 Months Average)



Residential mortgages Application YoY Change is 63.31%, Approval YoY Change is 94.20%

## Credit cards



Credit cards Application YoY Change is 99.42%, Approval YoY Change is 118.97%



## Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 13.08%, Approval YoY Change is 100.02%