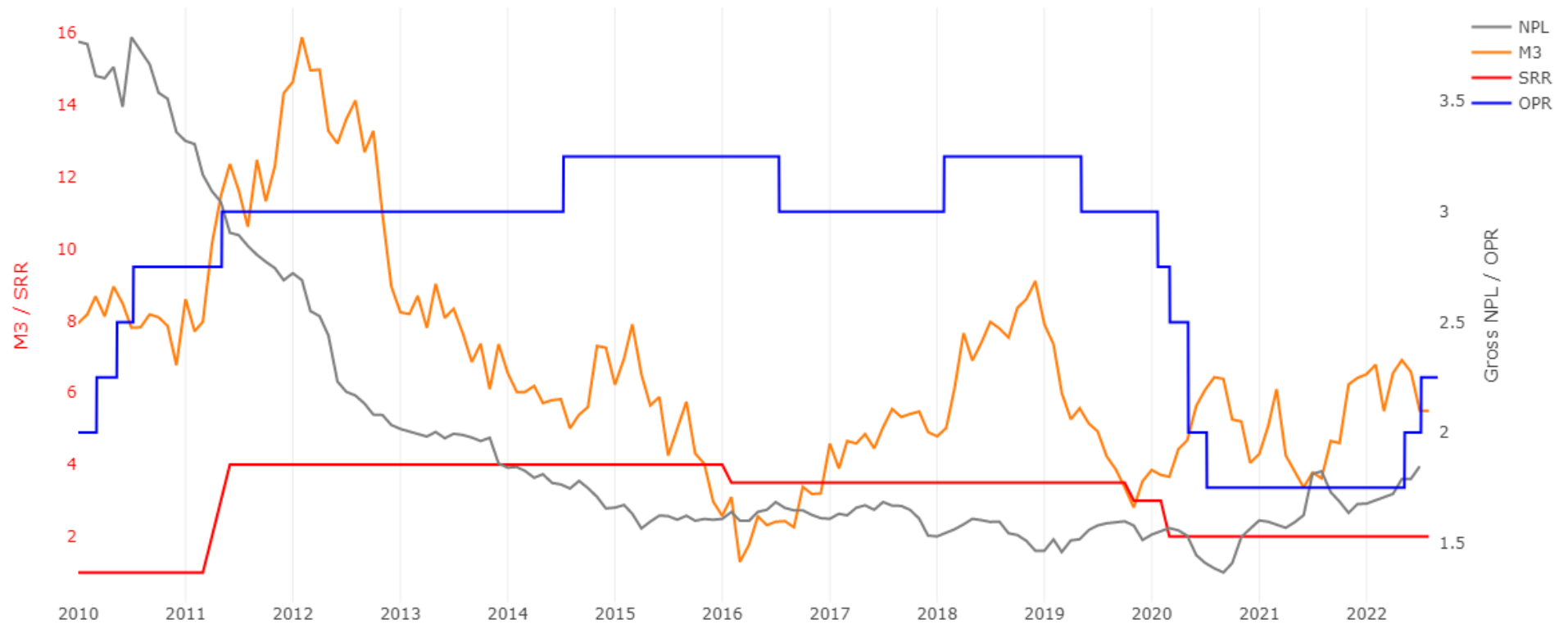


Bank Loan Stats (September 2022 Update)

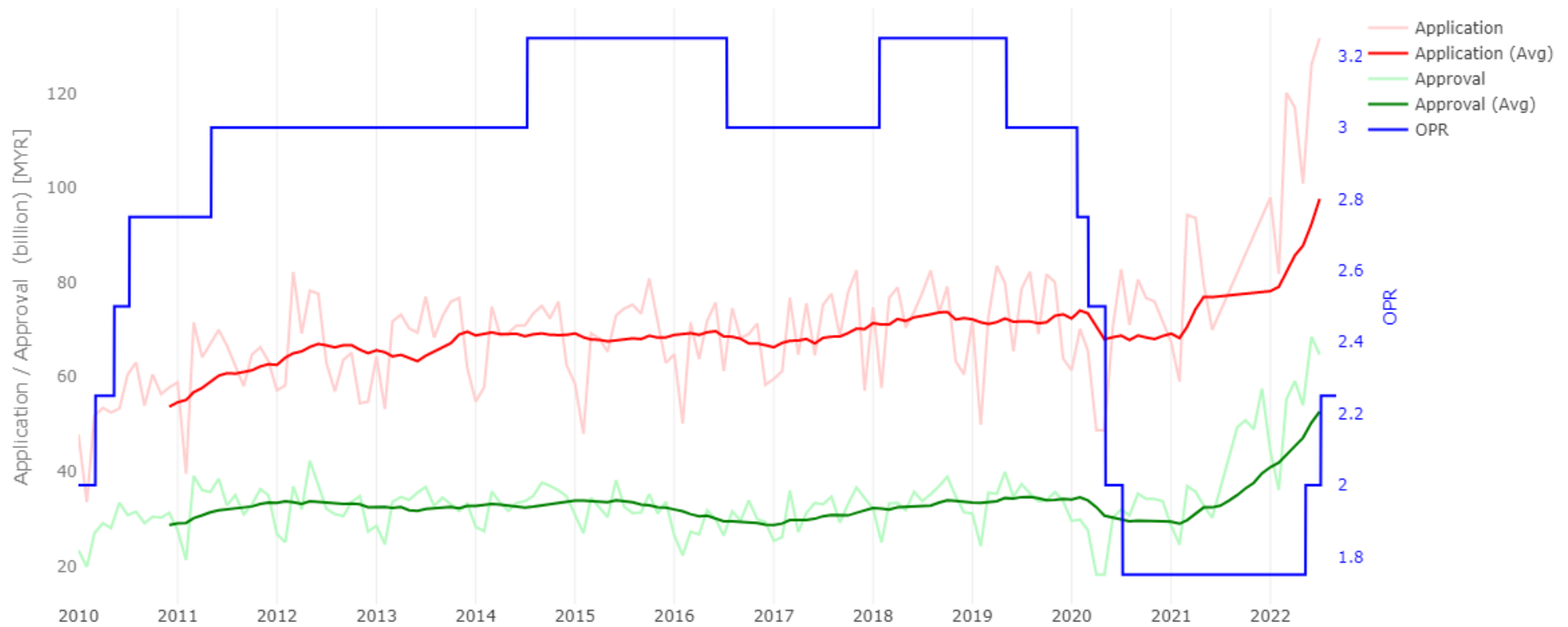
NPL



M3 YoY Growth is 5.50%. Non-performing Loan (NPL) is 1.85%, which is higher compared to last year (1.81%)

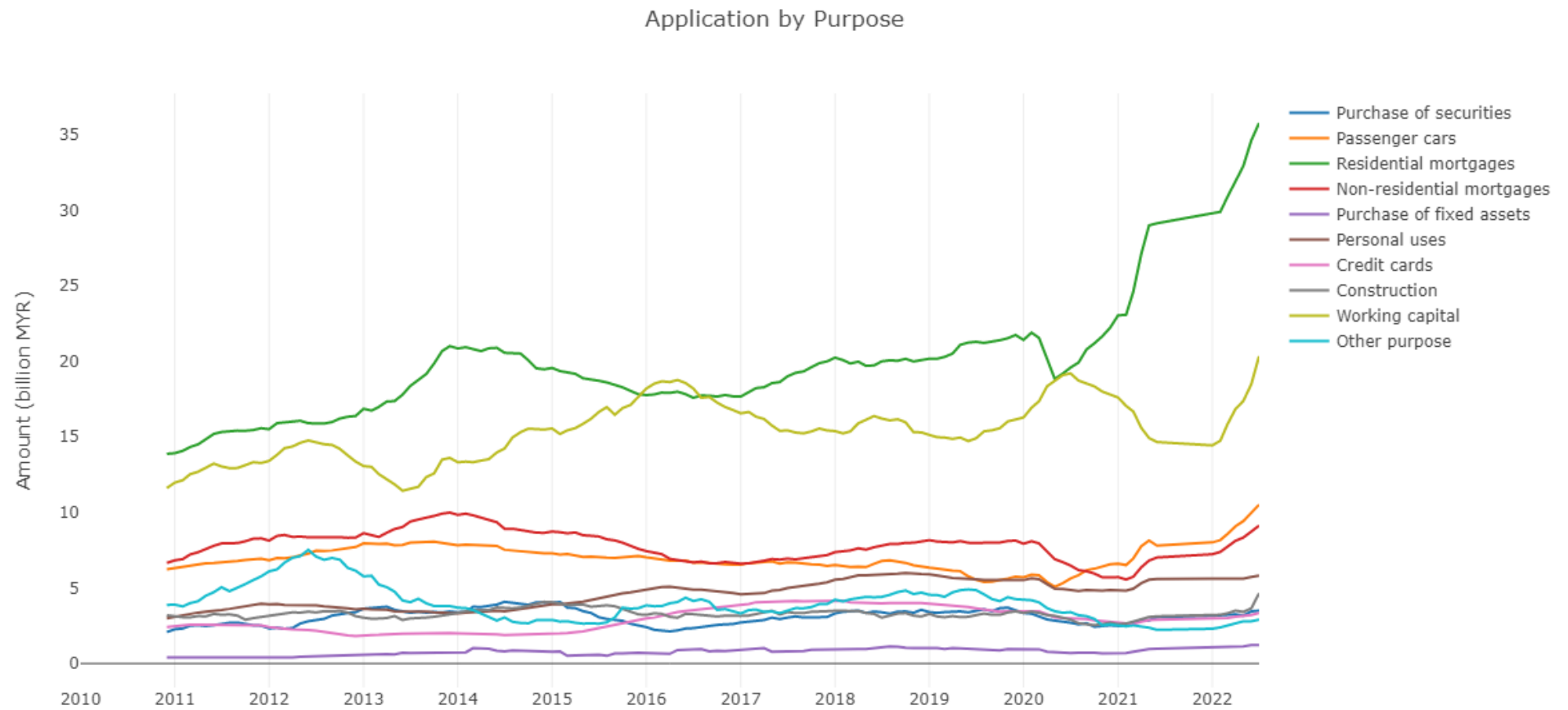
Total Bank Loan Application and Approval

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

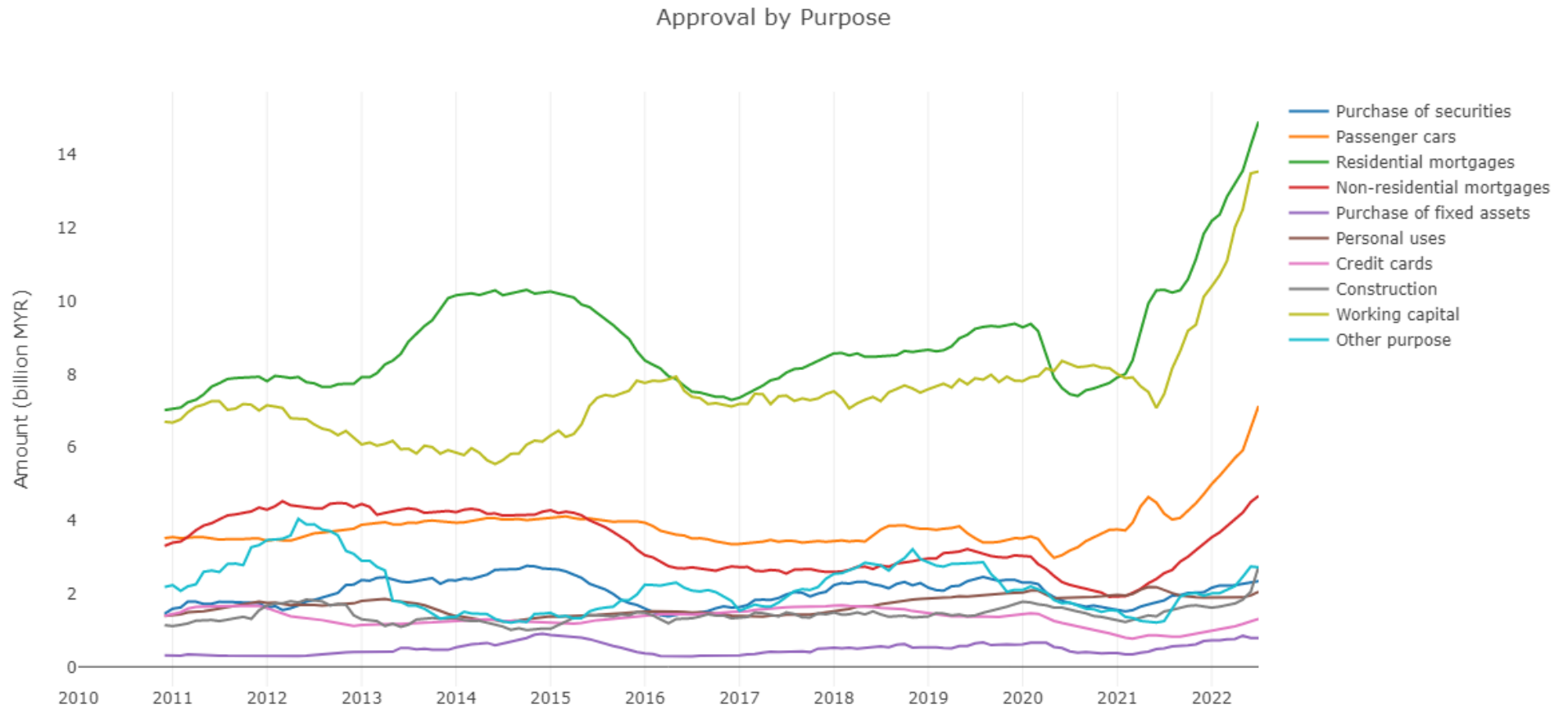


As of July 2022, Total Bank Loan Application MoM and YoY change are 4.49% and 95.46% respectively; Total Bank Loan Approval MoM and YoY change are -5.50% and 77.05% respectively.

Loan Application by Purpose (Rolling 12 Months Average)



Loan Approval by Purpose (Rolling 12 Months Average)



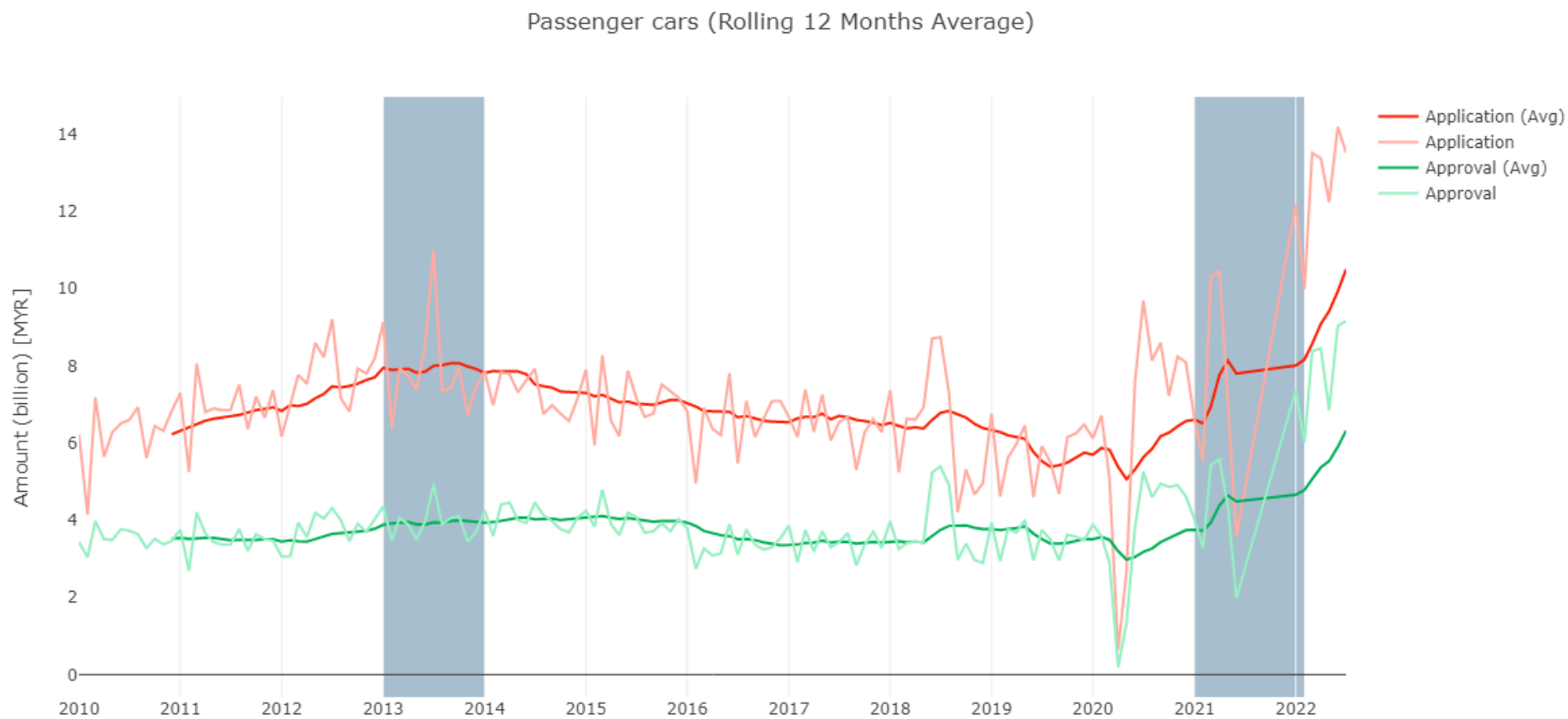
YoY% Change in Loan Application

Purpose	Apr22-YoY	May22-YoY	Jun22-YoY	Jul22-YoY
Construction	66.60	-20.75	72.44	654.70
Working capital	75.39	42.64	114.67	185.84
Passenger cars	85.22	48.57	75.42	104.30
Non-residential mortgages	64.80	37.57	72.98	65.76
Other purpose	131.89	78.63	0.95	60.38
Credit cards	38.60	19.21	24.00	54.36
Residential mortgages	40.23	47.77	77.58	53.16
Purchase of fixed assets	57.58	-2.67	138.97	24.54
Personal uses	-4.08	-6.39	21.43	21.58
Purchase of securities	3.75	-28.20	166.14	20.88

YoY% Change in Loan Approval

Purpose	Apr22-YoY	May22-YoY	Jun22-YoY	Jul22-YoY
Passenger cars	51.52	56.34	354.90	455.46
Construction	34.60	81.28	267.09	313.11
Credit cards	70.59	97.04	123.31	114.17
Personal uses	6.50	6.10	35.51	91.08
Residential mortgages	34.11	35.05	79.78	82.95
Non-residential mortgages	80.53	71.42	138.86	52.40
Purchase of securities	6.40	35.34	18.53	18.40
Working capital	170.89	82.55	183.77	5.35
Other purpose	125.41	708.10	273.34	-9.37
Purchase of fixed assets	19.30	178.05	-58.33	-10.98

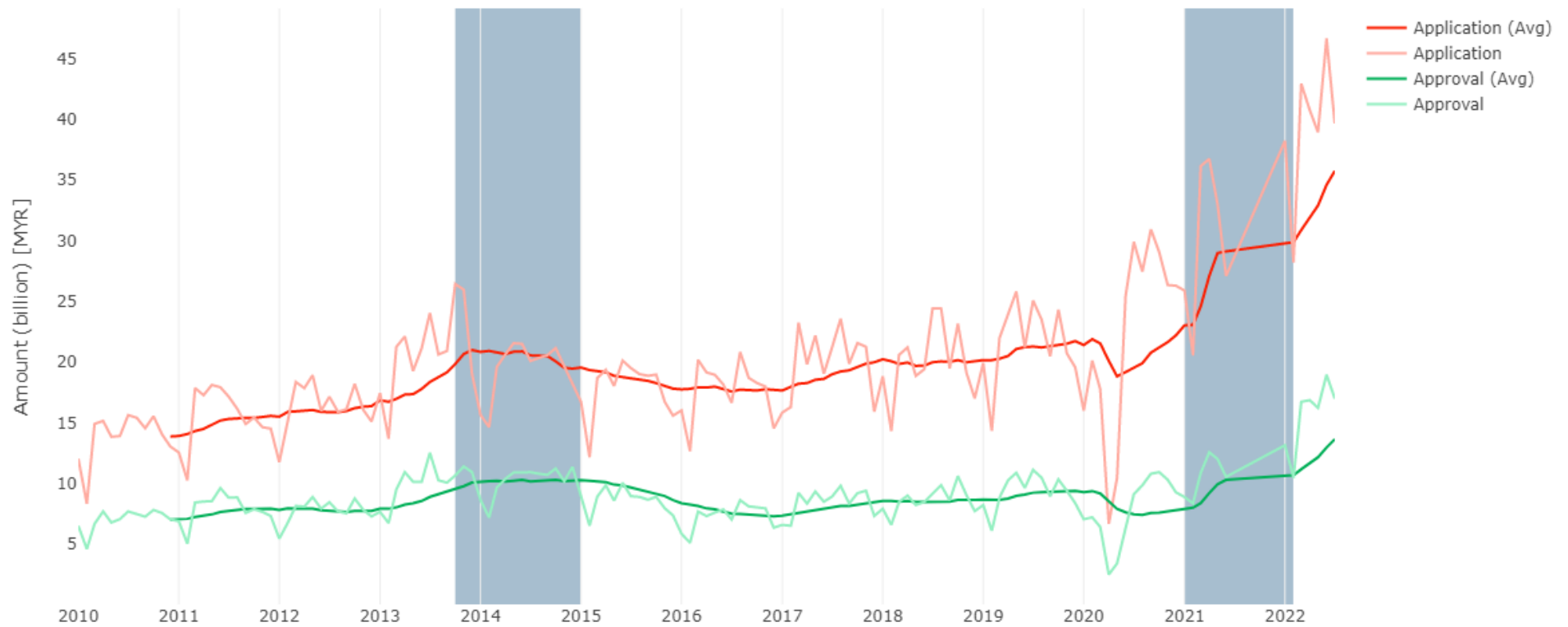
Passenger Cars



Passenger cars Application YoY Change is 104.30%, Approval YoY Change is 455.46%

Residential Mortgages

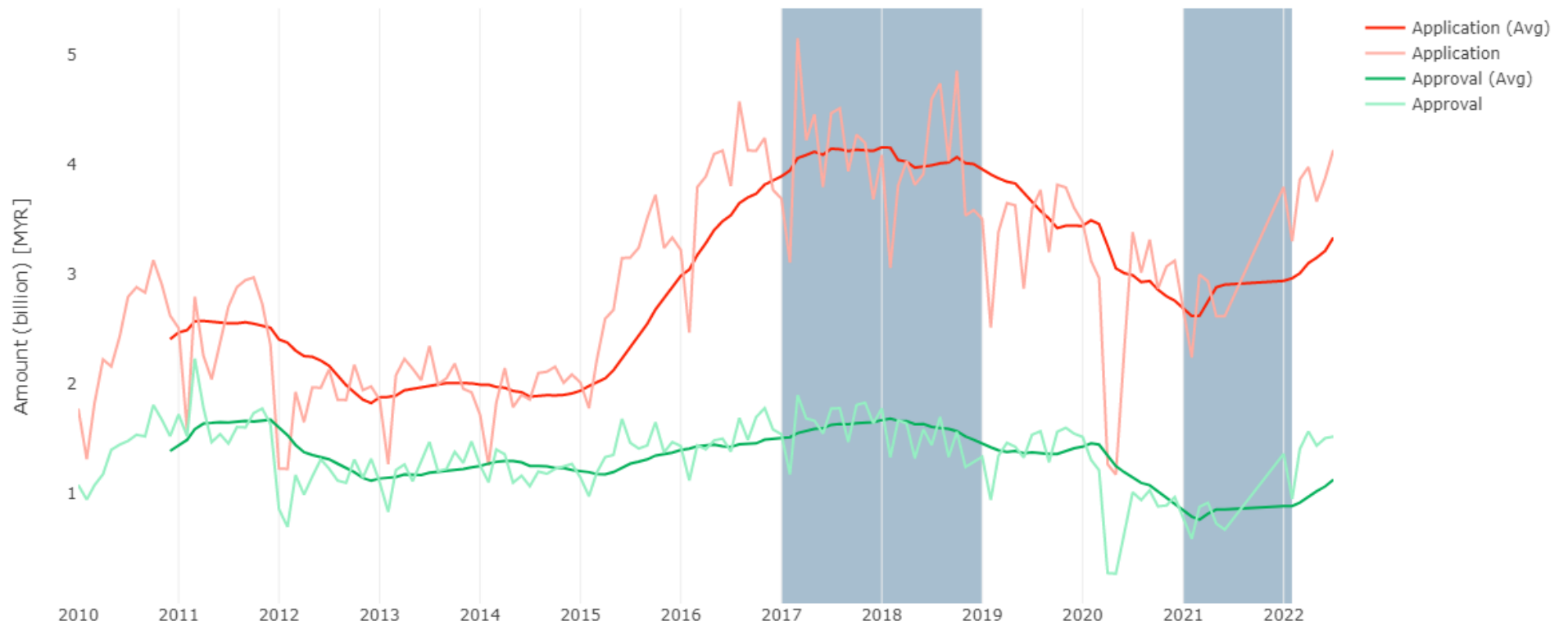
Residential mortgages (Rolling 12 Months Average)



Residential mortgages Application YoY Change is 53.16%, Approval YoY Change is 82.95%

Credit cards

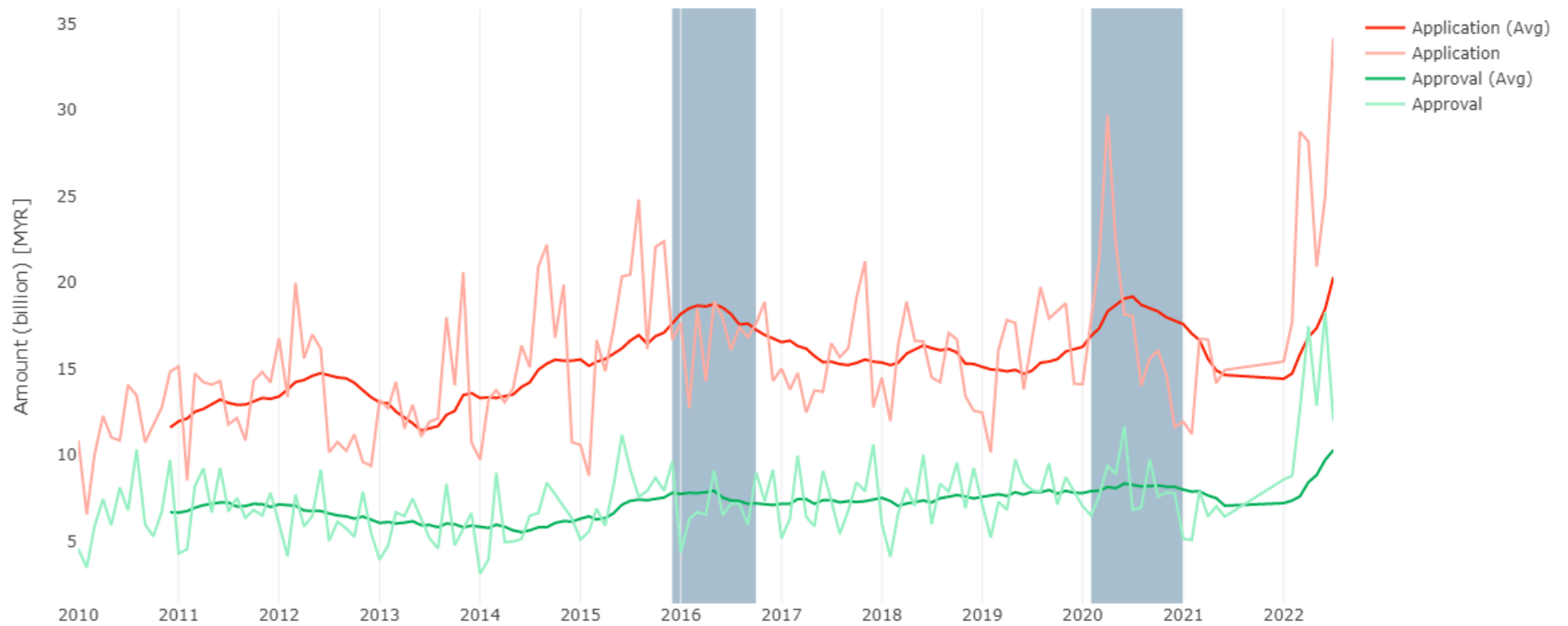
Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is 54.36%, Approval YoY Change is 114.17%

Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 185.84%, Approval YoY Change is 5.35%