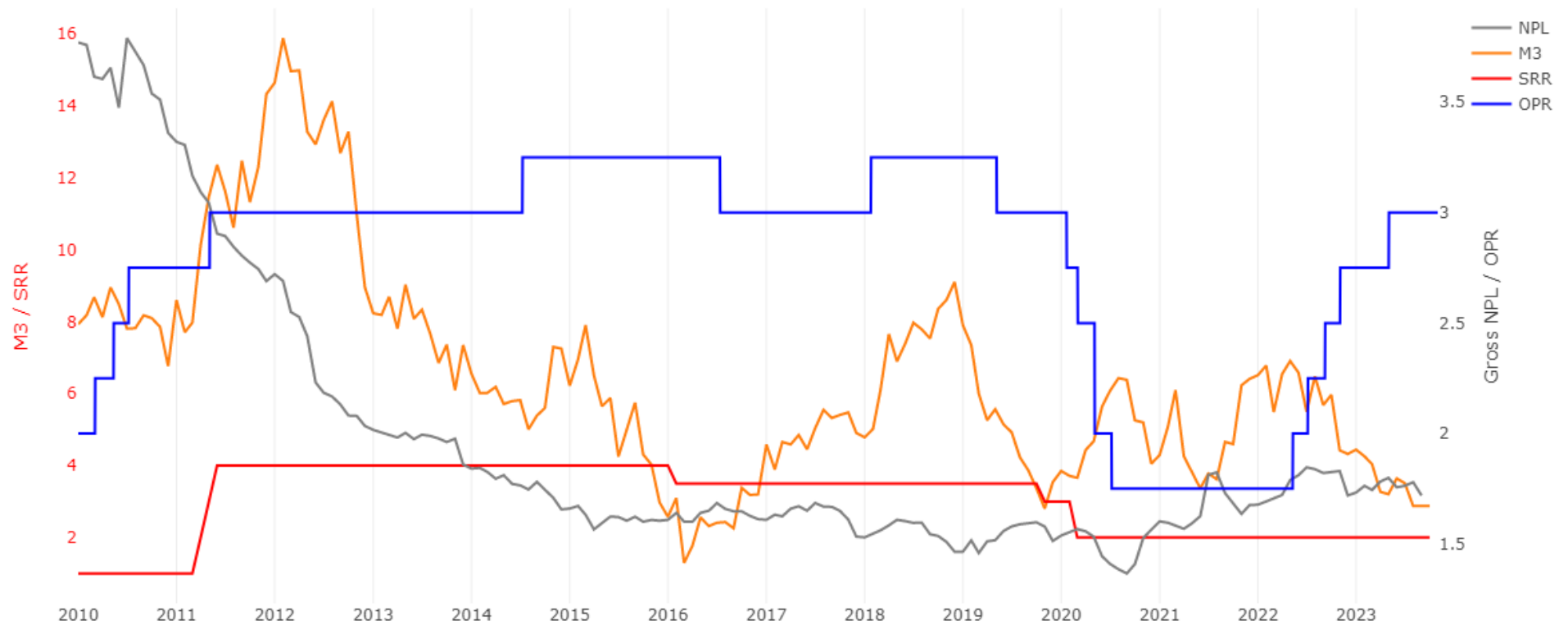


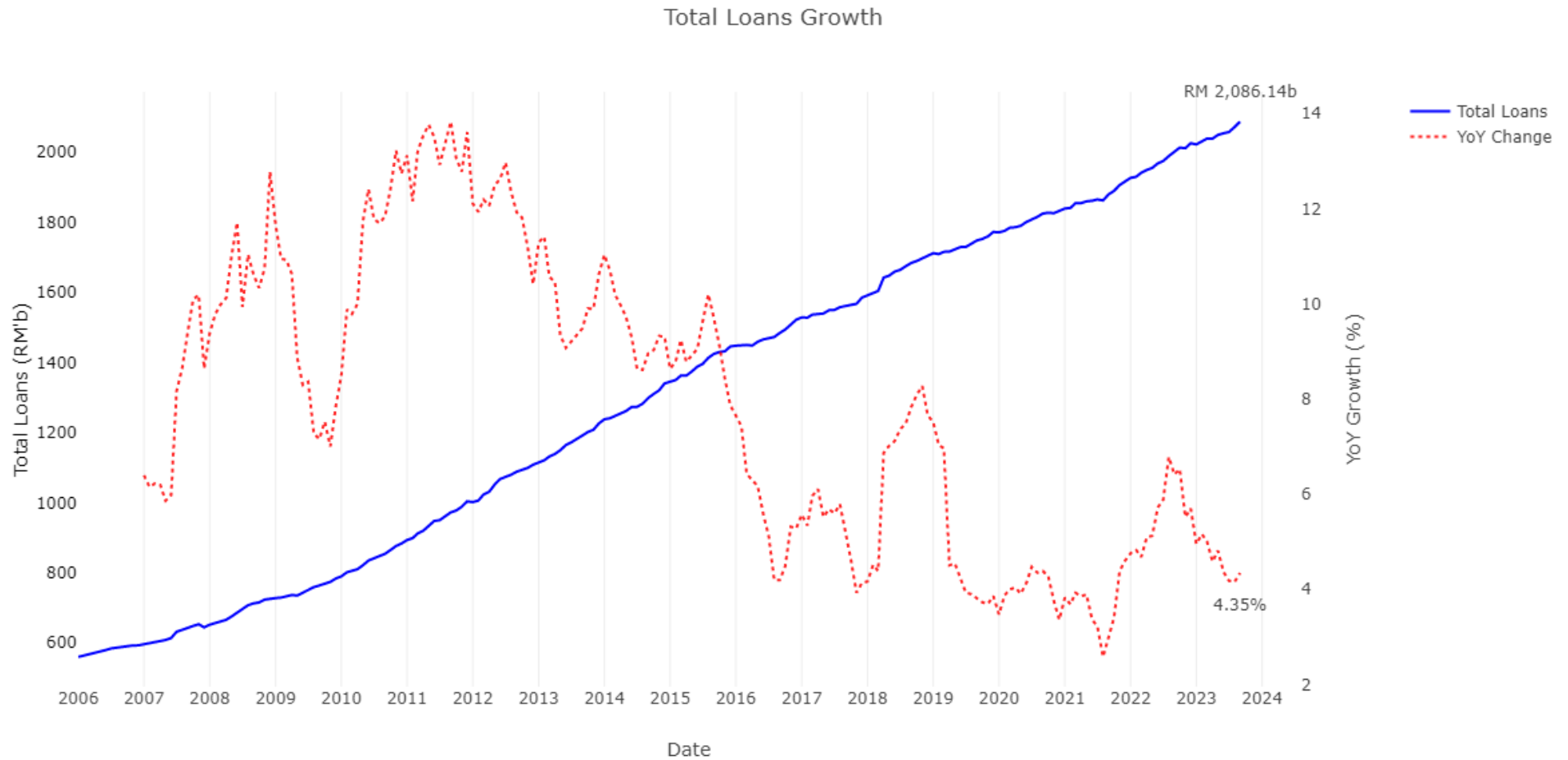
Bank Loan Stats (September 2023 Update)

NPL



M3 YoY Growth is 2.88%. Non-performing Loan (NPL) is 1.72%, which is lower compared to last year (1.82%)

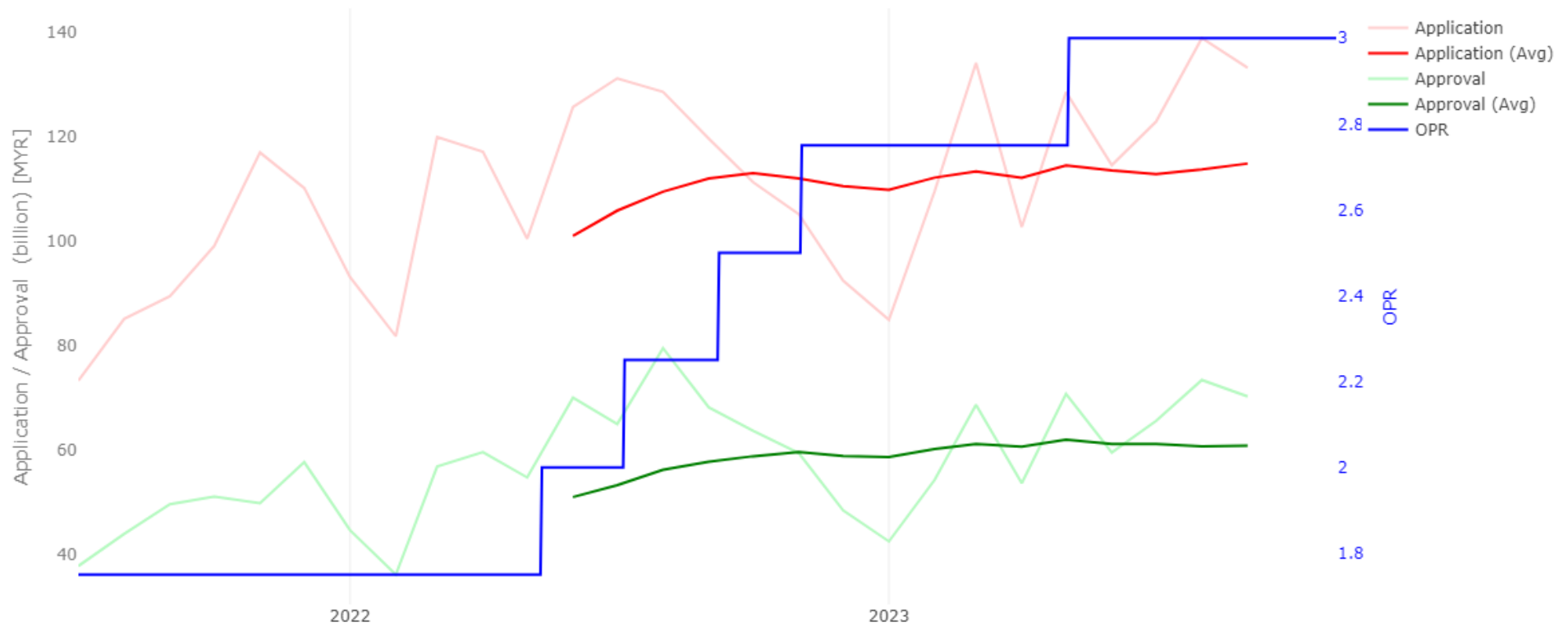
Total Loans Growth



Total Loans Growth (YoY) is 4.35%; MoM Growth is 0.76%.

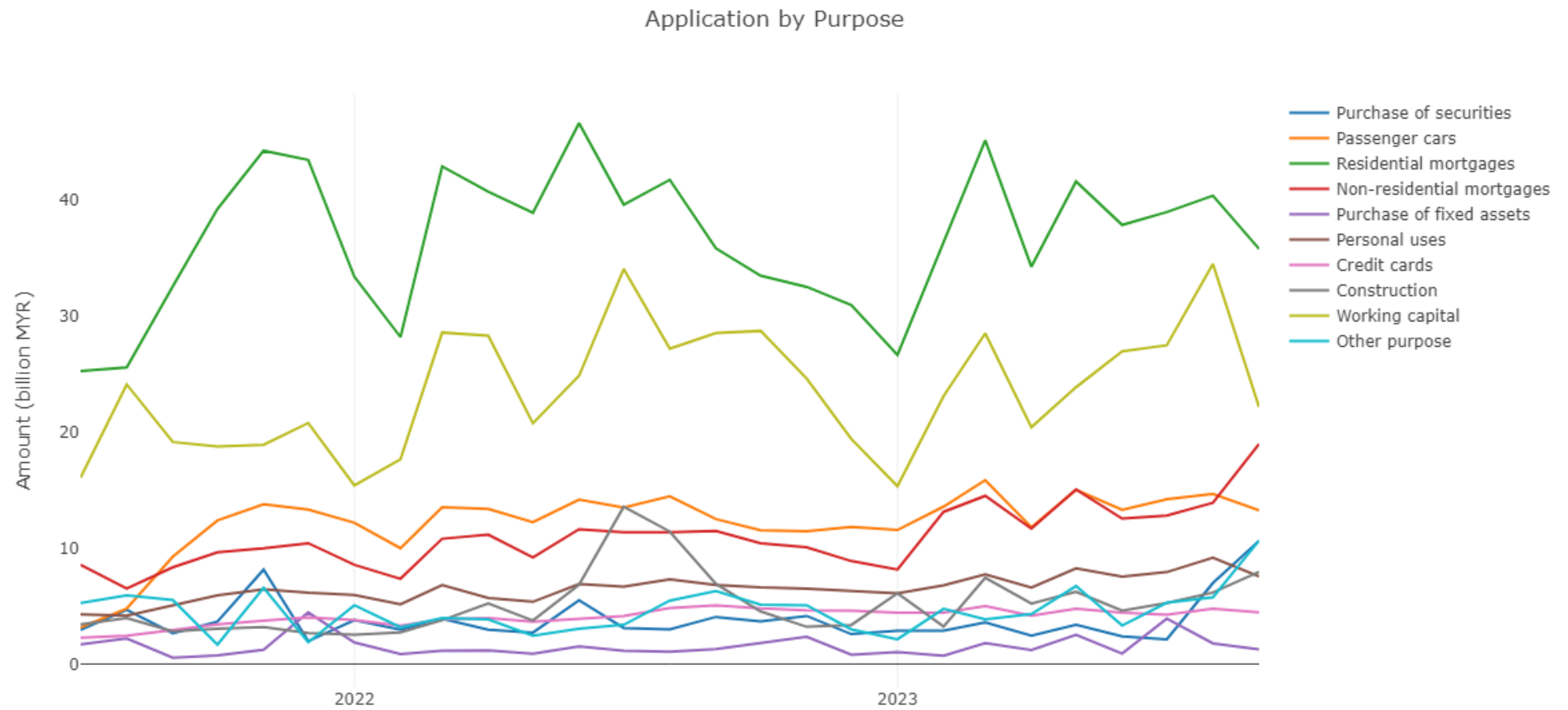
Total Bank Loan Application and Approval

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

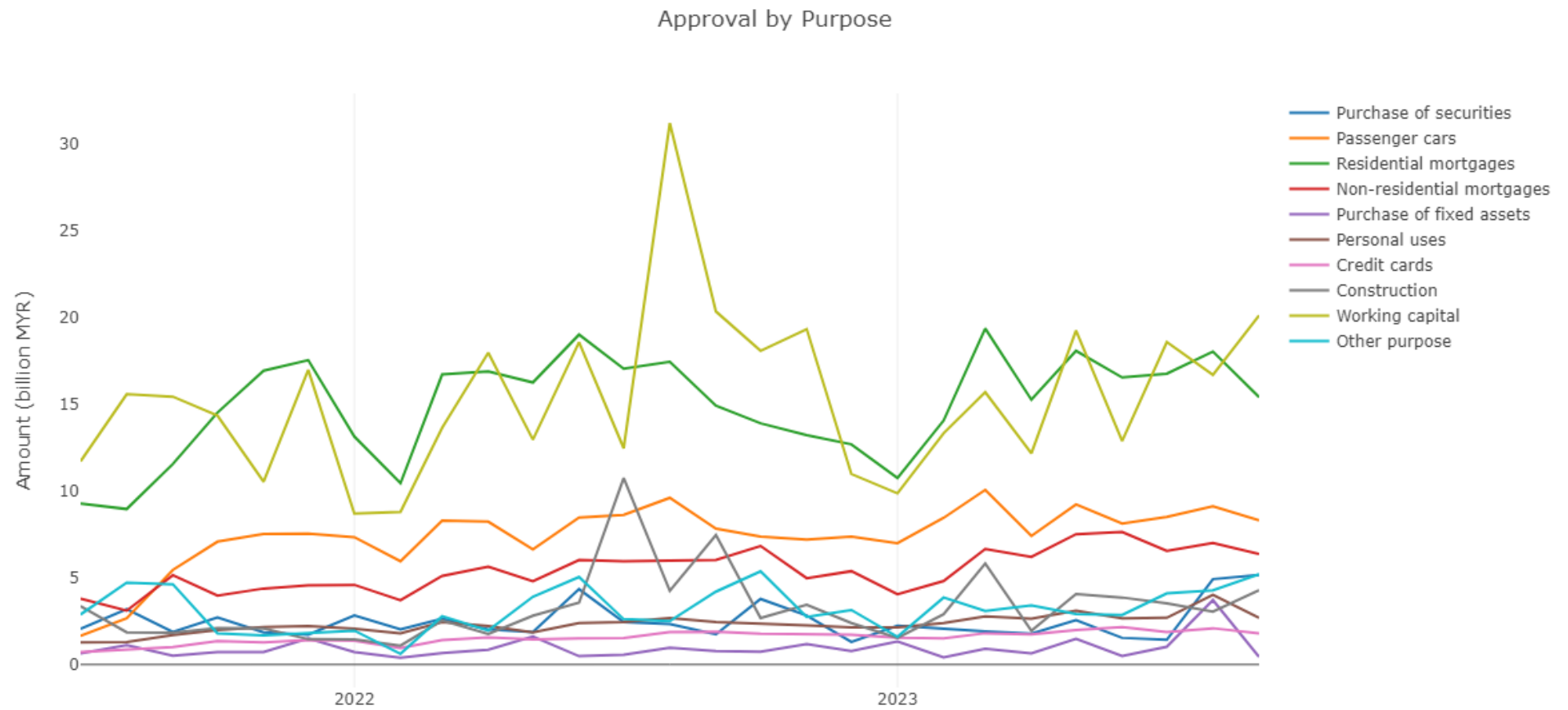


As of September 2023, Total Bank Loan Application MoM and YoY change are -4.08% and 11.36% respectively; Total Bank Loan Approval MoM and YoY change are -4.29% and 3.09% respectively.

Loan Application by Purpose



Loan Approval by Purpose



YoY% Change in Loan Application

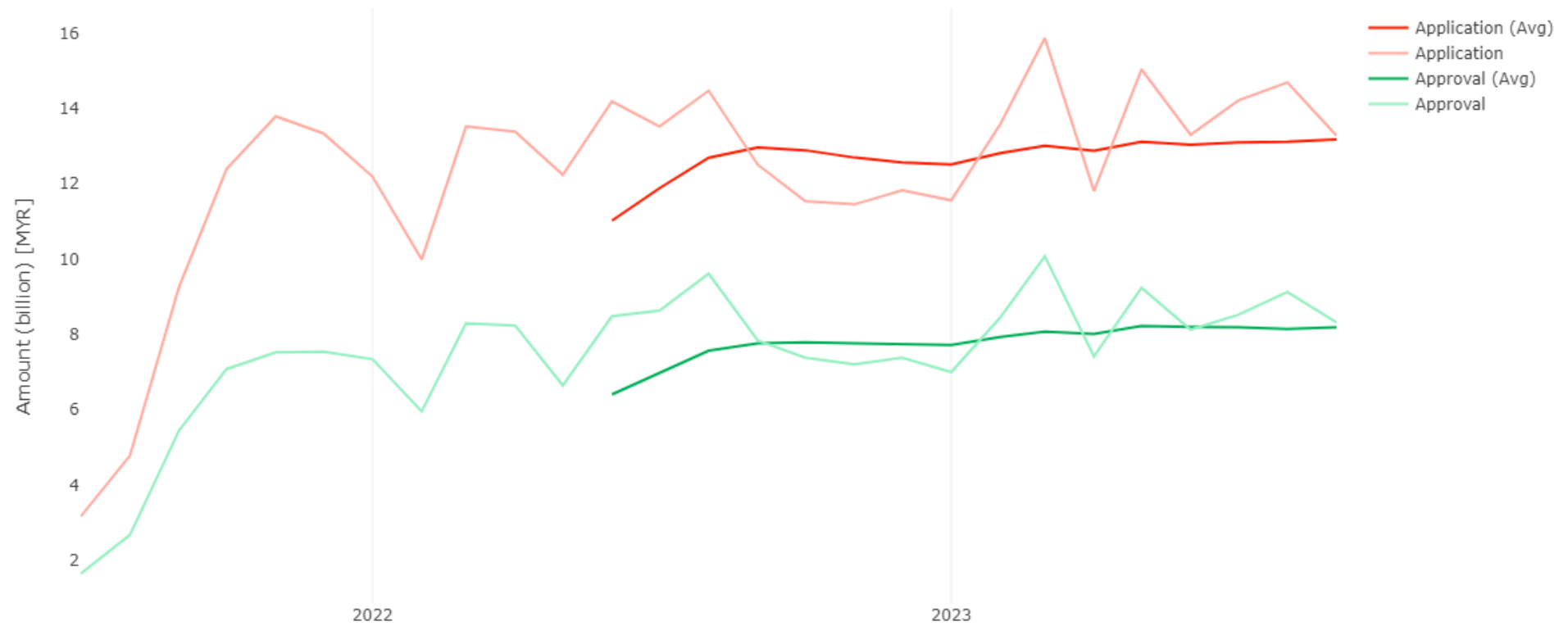
Purpose	Jun23-YoY	Jul23-YoY	Aug23-YoY	Sep23-YoY
Purchase of securities	-56.56	-31.78	134.08	161.12
Other purpose	8.81	56.34	5.32	69.00
Non-residential mortgages	7.88	12.60	22.19	65.31
Construction	-32.73	-61.17	-46.02	14.97
Personal uses	9.18	18.67	25.50	10.56
Passenger cars	-6.29	5.14	1.51	6.16
Residential mortgages	-18.83	-1.60	-3.26	-0.12
Purchase of fixed assets	-40.75	241.83	69.48	-2.47
Credit cards	14.22	3.40	-1.19	-11.96
Working capital	8.46	-19.28	26.87	-22.38

YoY% Change in Loan Approval

Purpose	Jun23-YoY	Jul23-YoY	Aug23-YoY	Sep23-YoY
Purchase of securities	-64.68	-41.39	111.44	197.11
Other purpose	-43.42	56.90	70.68	23.88
Personal uses	11.11	10.05	49.48	9.91
Passenger cars	-4.19	-1.33	-5.07	6.13
Non-residential mortgages	26.95	10.28	16.65	5.55
Residential mortgages	-13.01	-1.68	3.31	3.31
Working capital	-30.63	49.07	-46.51	-1.12
Credit cards	42.31	22.73	12.19	-5.81
Construction	8.30	-67.22	-28.36	-42.67
Purchase of fixed assets	1.17	78.68	283.87	-42.72

Passenger Cars

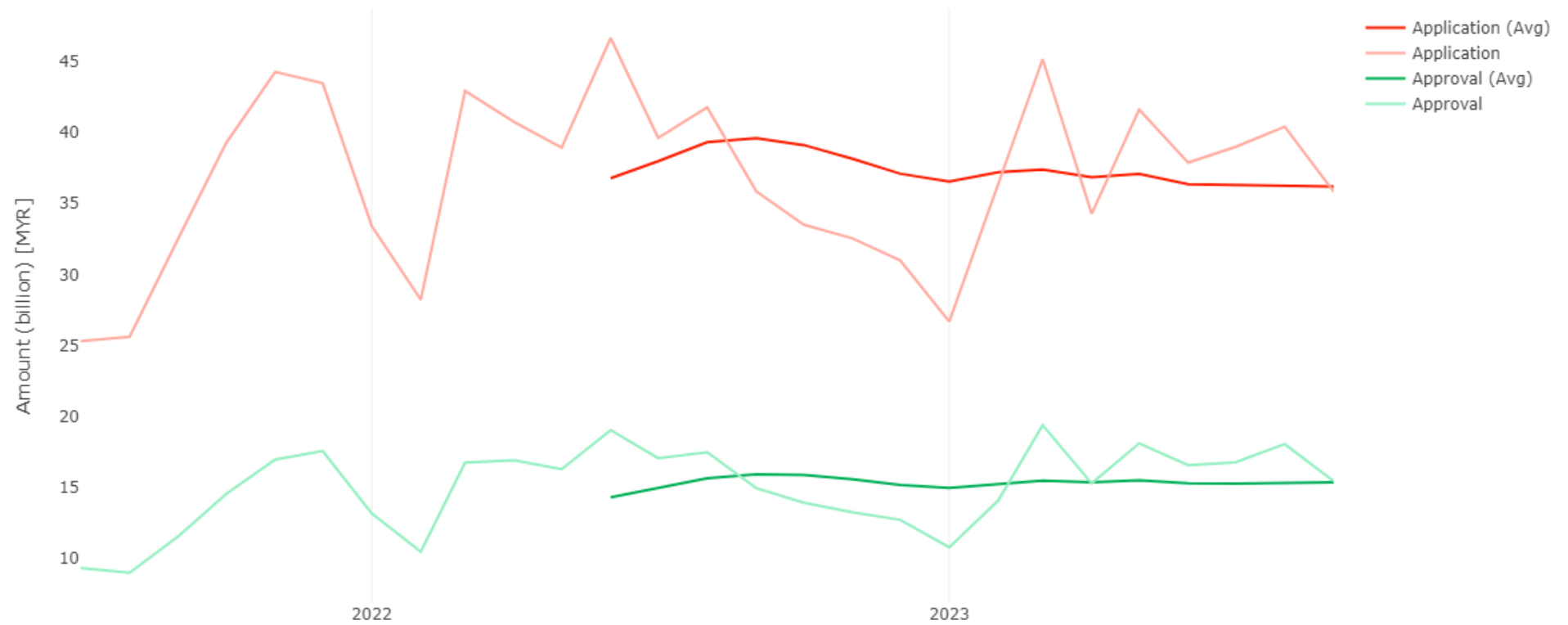
Passenger cars (Rolling 12 Months Average)



Passenger cars Application YoY Change is 6.16%, Approval YoY Change is 6.13%

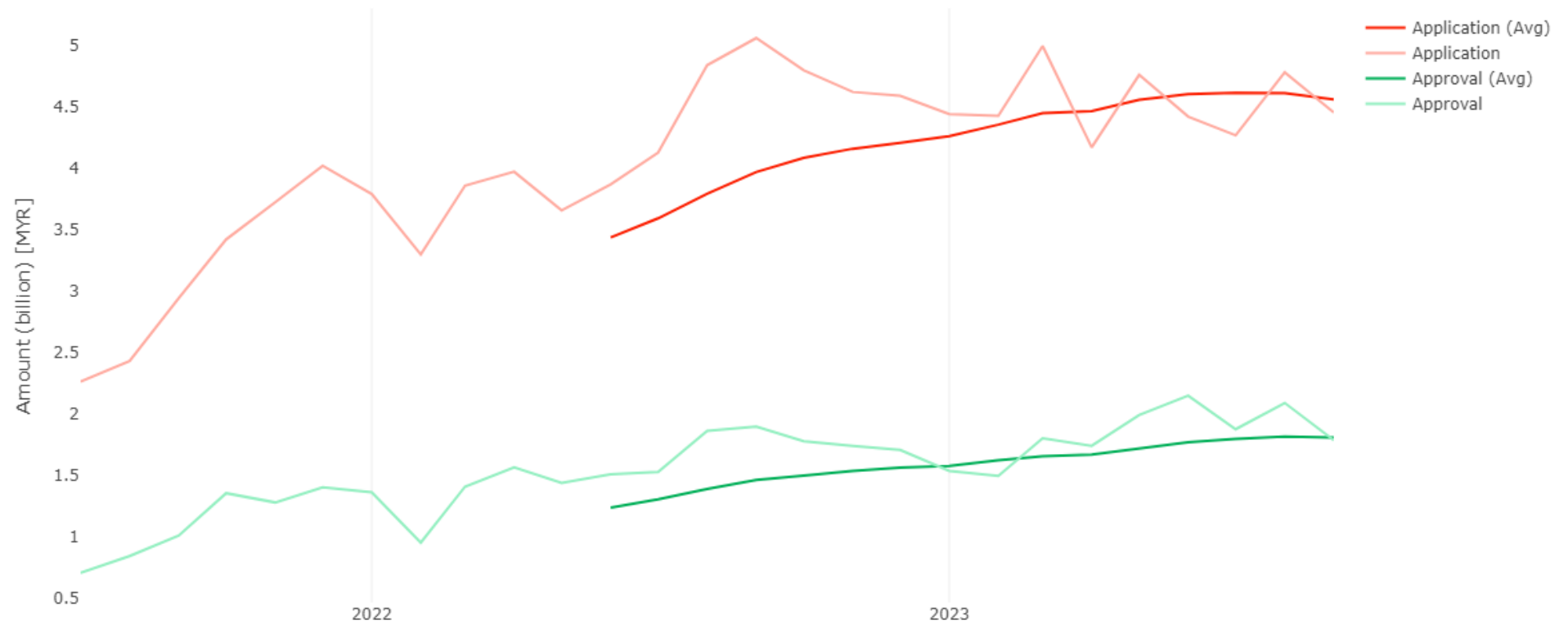
Residential Mortgages

Residential mortgages (Rolling 12 Months Average)



Credit cards

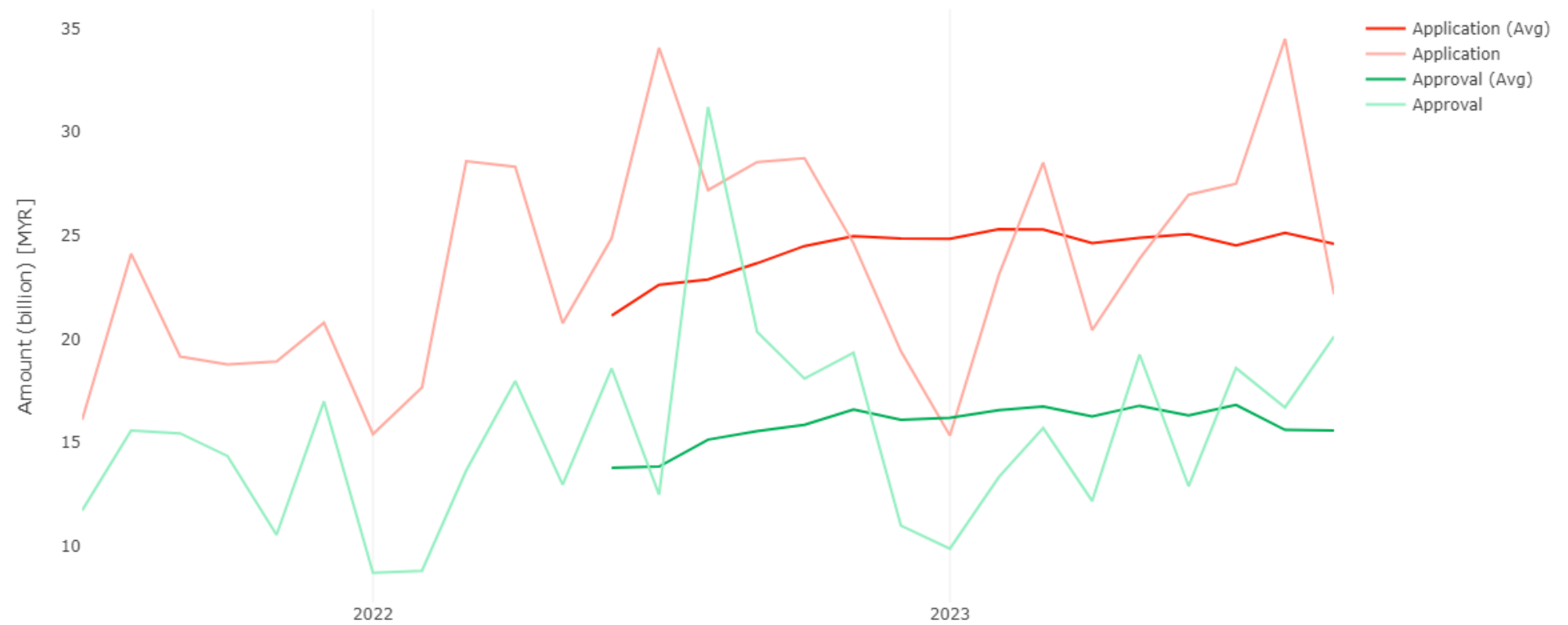
Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is -11.96%, Approval YoY Change is -5.81%

Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is -22.38%, Approval YoY Change is -1.12%