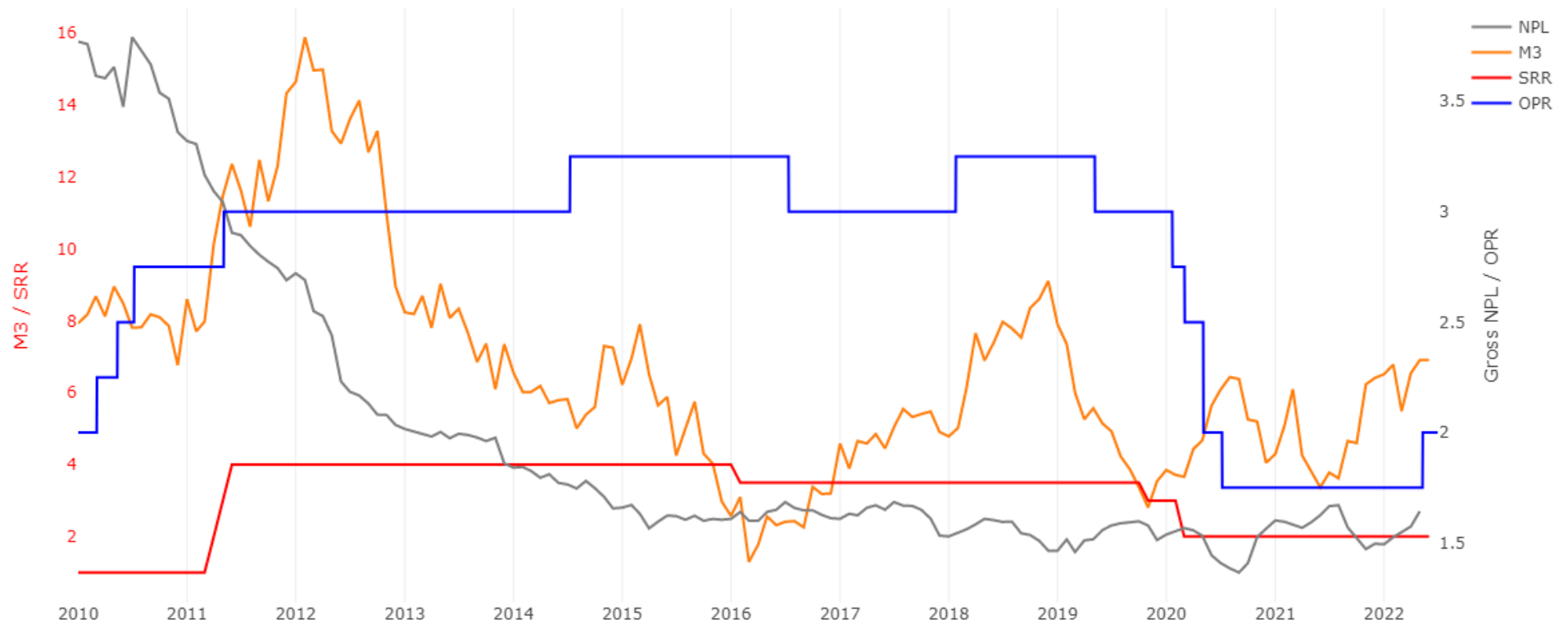


Bank Loan Stats (July 2022 Update)

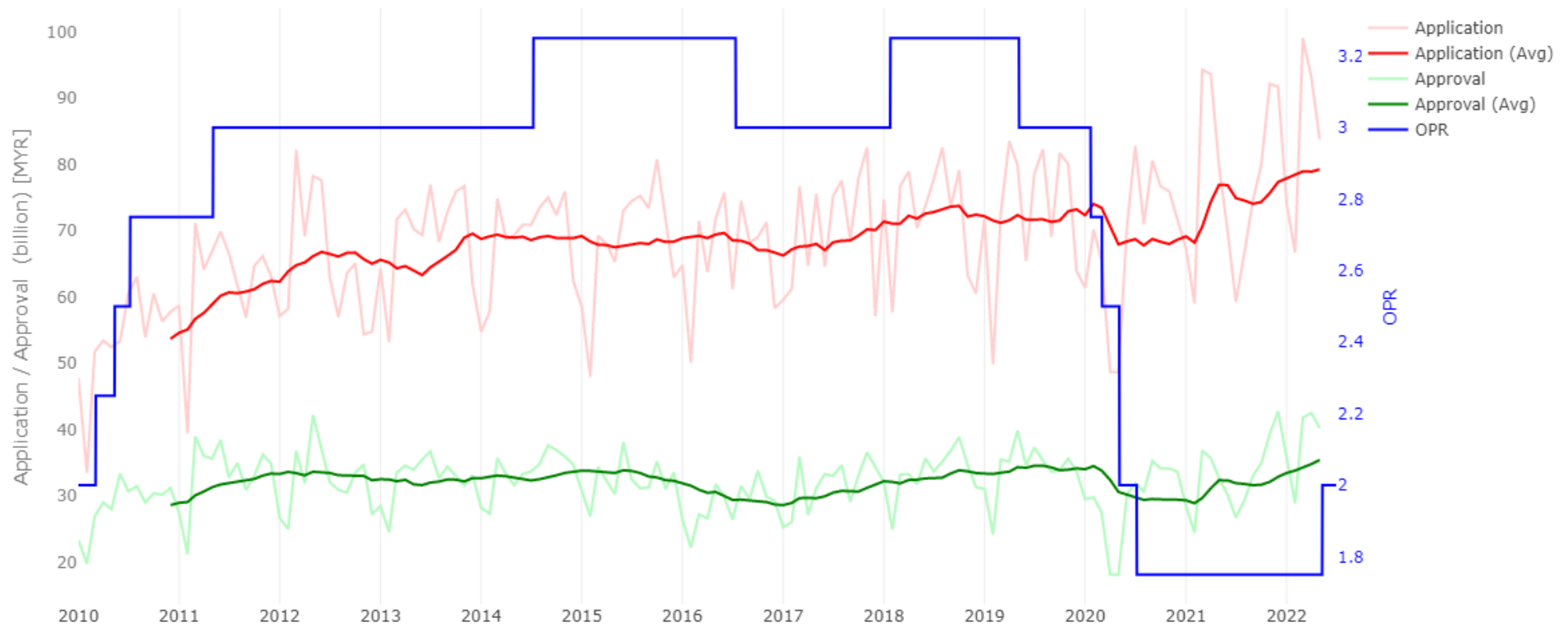
NPL



M3 YoY Growth is 6.91%. Non-performing Loan (NPL) is 1.64%, which is higher compared to last year (1.59%)

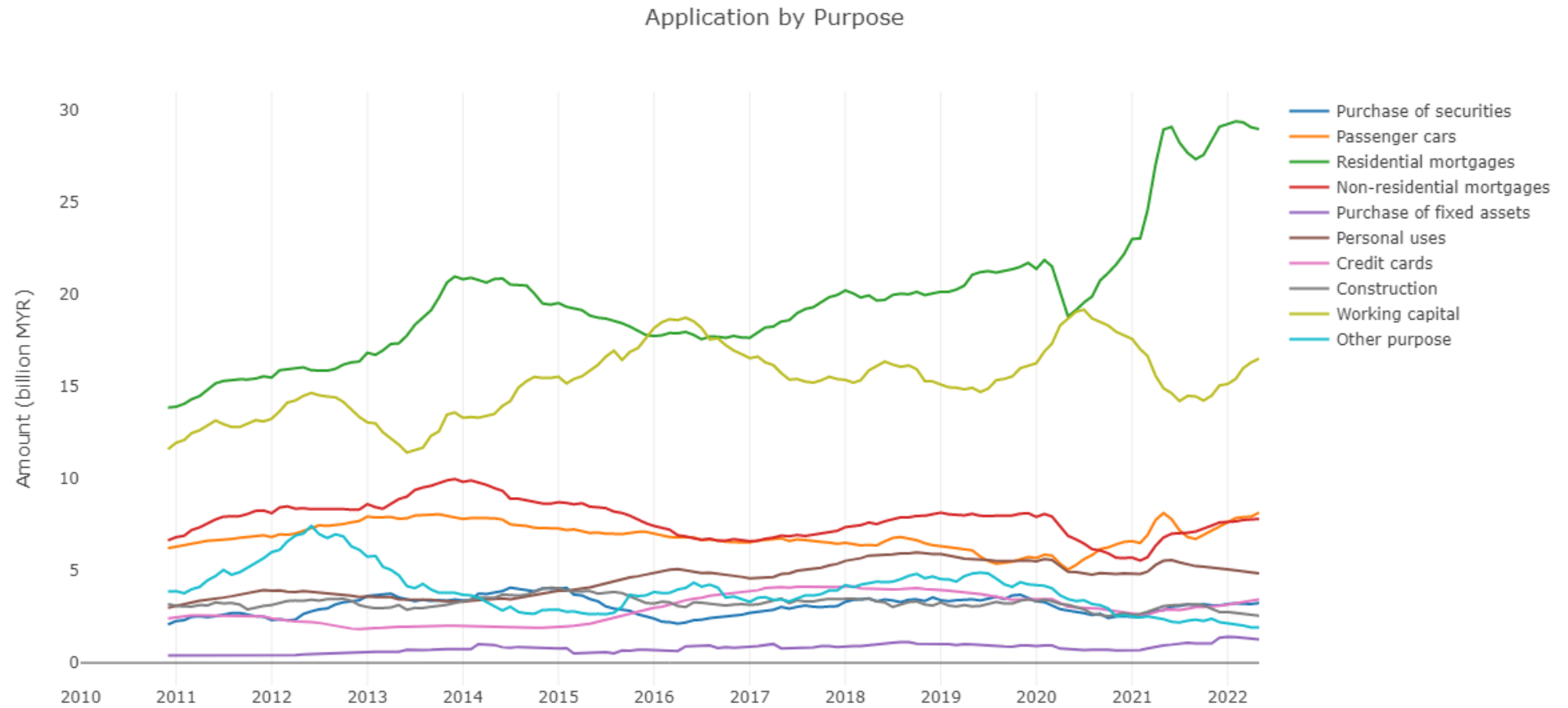
Total Bank Loan Application and Approval

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

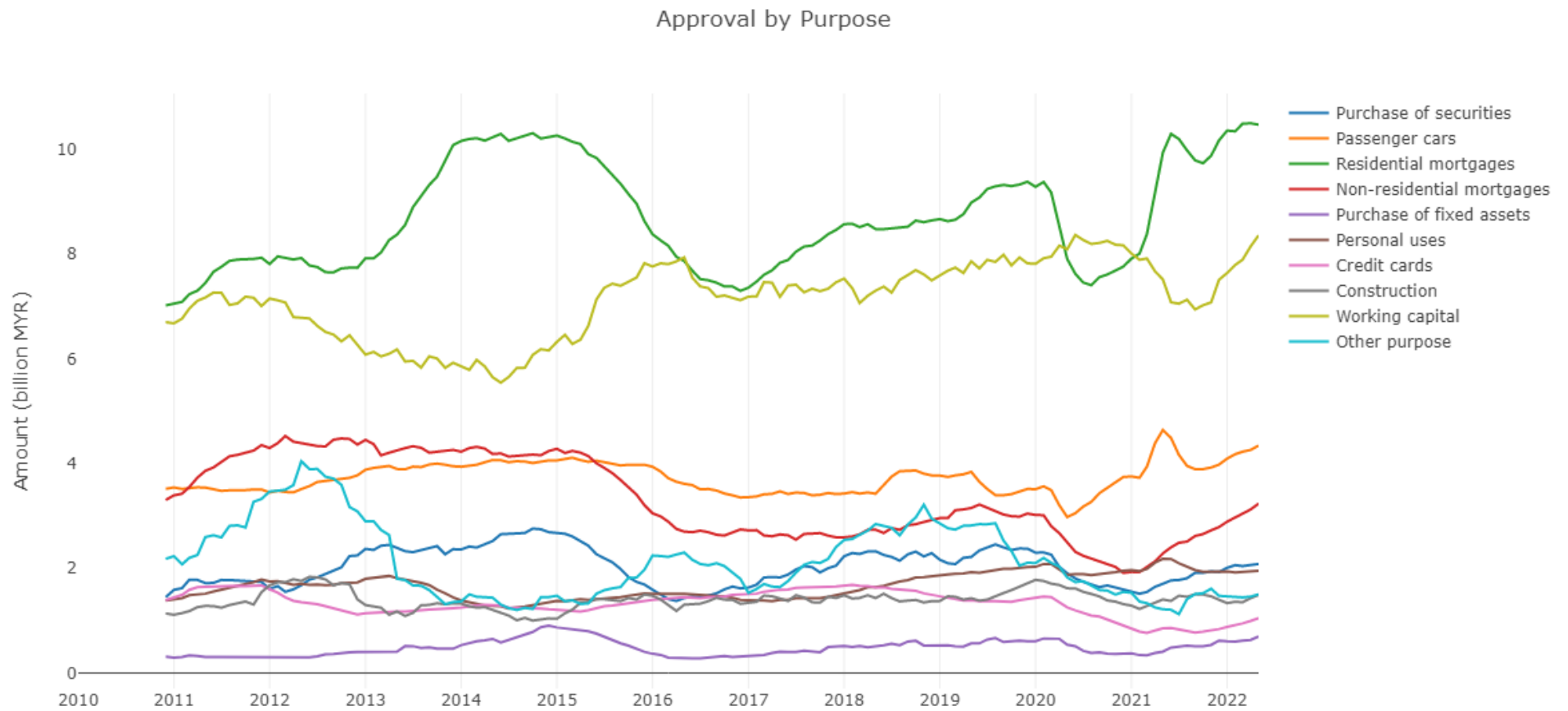


As of May 2022, Total Bank Loan Application MoM and YoY change are -10.02% and 5.20% respectively; Total Bank Loan Approval MoM and YoY change are -5.37% and 22.93% respectively.

Loan Application by Purpose (Rolling 12 Months Average)



Loan Approval by Purpose (Rolling 12 Months Average)



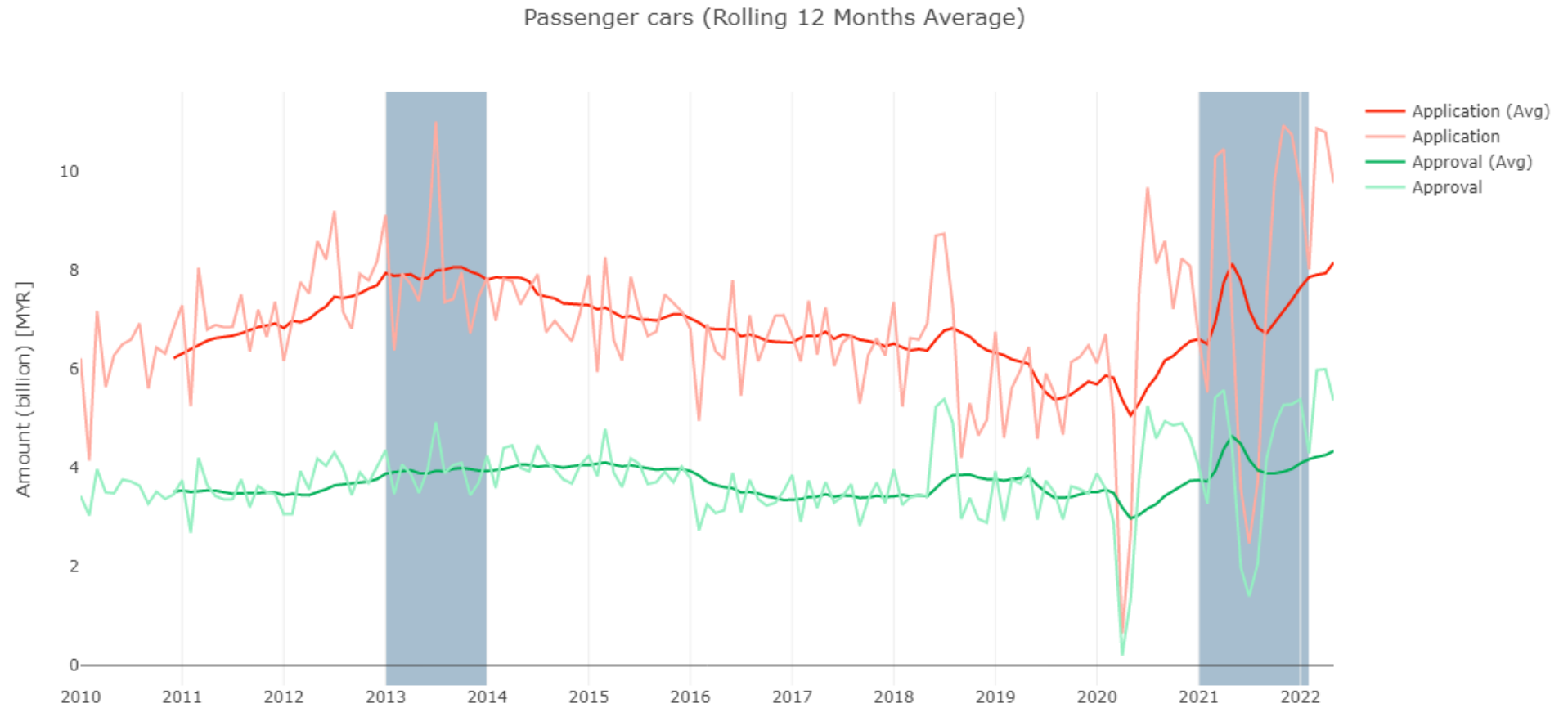
YoY% Change in Loan Application

Purpose	Feb22-YoY	Mar22-YoY	Apr22-YoY	May22-YoY
Credit cards	38.93	20.03	32.29	38.92
Passenger cars	45.13	5.61	3.24	36.93
Purchase of securities	17.63	-8.94	-2.42	21.87
Working capital	29.35	41.49	22.95	16.92
Other purpose	-16.39	-37.54	-55.82	4.63
Non-residential mortgages	11.18	10.29	4.26	3.86
Residential mortgages	8.54	-1.65	-8.99	-3.28
Personal uses	-15.25	-10.00	-18.06	-5.34
Construction	-18.17	-28.03	1.40	-23.57
Purchase of fixed assets	-16.07	-29.69	-32.01	-46.89

YoY% Change in Loan Approval

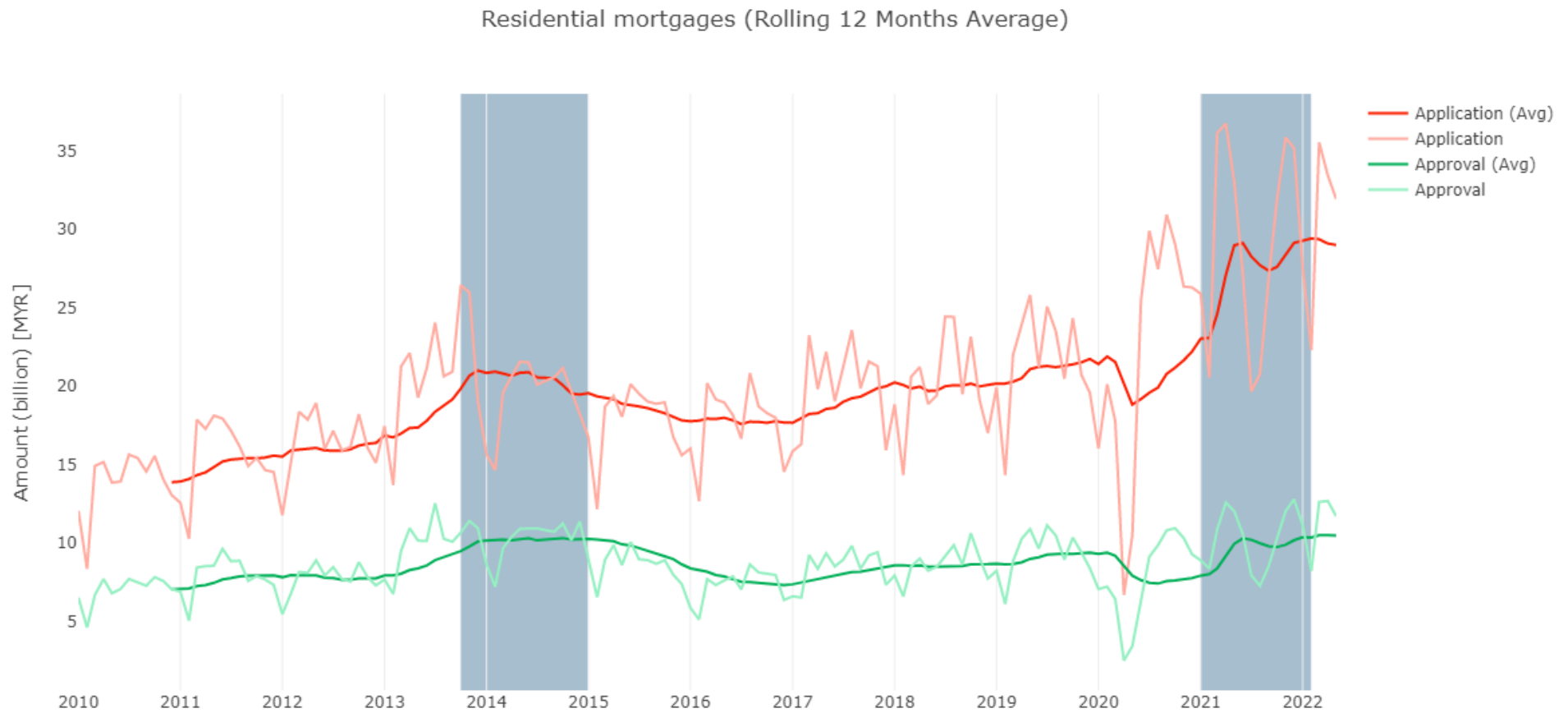
Purpose	Feb22-YoY	Mar22-YoY	Apr22-YoY	May22-YoY
Purchase of fixed assets	-18.39	86.56	19.77	140.19
Other purpose	-60.24	2.55	21.20	122.62
Credit cards	62.93	50.63	62.47	85.00
Non-residential mortgages	49.34	30.18	27.85	50.14
Construction	43.33	-6.91	76.21	45.91
Working capital	36.11	15.24	47.36	35.59
Passenger cars	31.21	10.27	7.61	22.50
Purchase of securities	47.07	-8.57	16.32	12.95
Personal uses	-11.23	4.70	6.32	3.74
Residential mortgages	-1.82	15.98	0.77	-2.66

Passenger Cars



Passenger cars Application YoY Change is 36.93%, Approval YoY Change is 22.50%

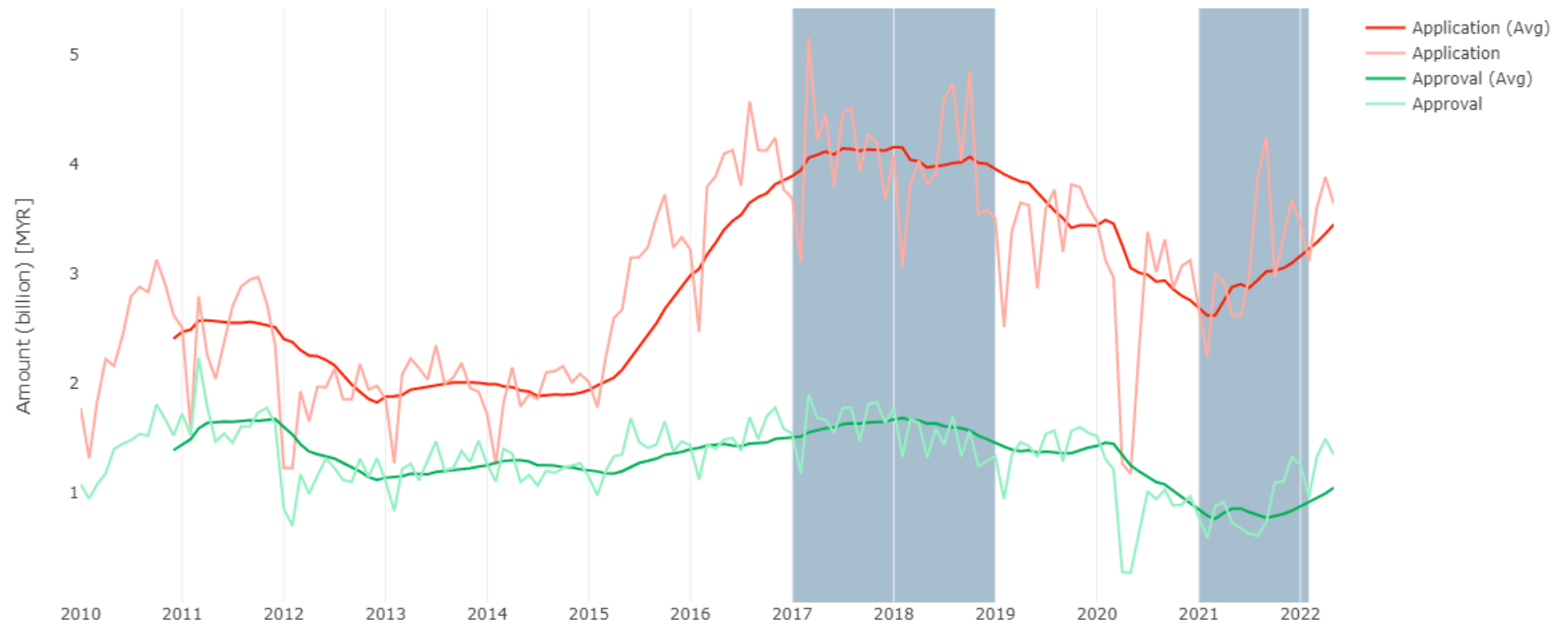
Residential Mortgages



Residential mortgages Application YoY Change is -3.28%, Approval YoY Change is -2.66%

Credit cards

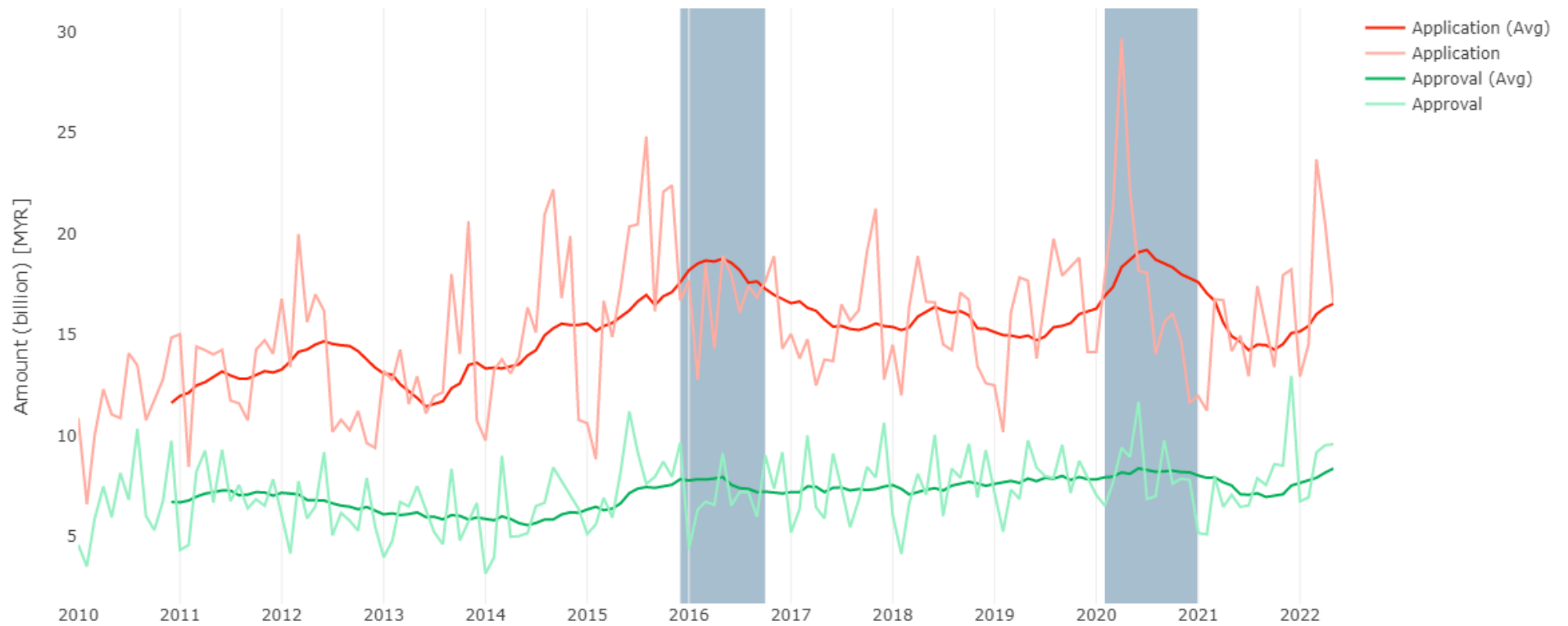
Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is 38.92%, Approval YoY Change is 85.00%

Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 16.92%, Approval YoY Change is 35.59%