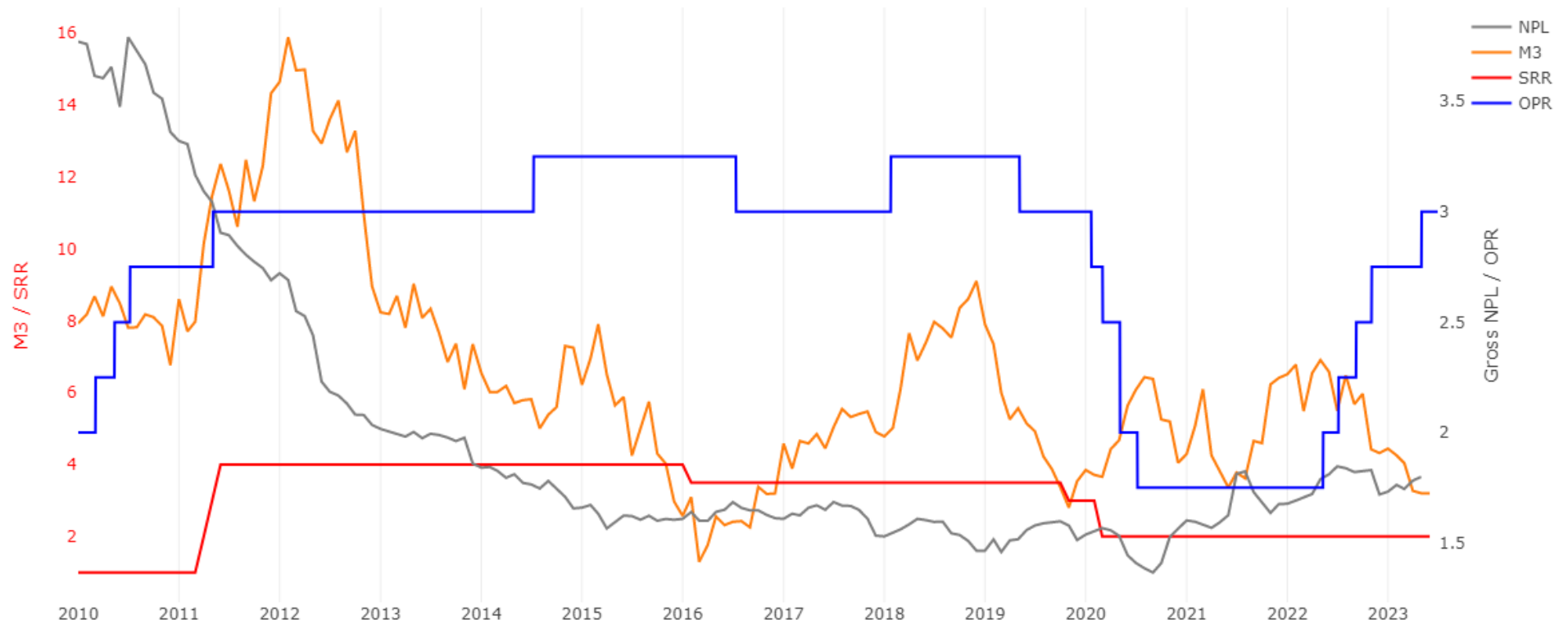


Bank Loan Stats (May 2023 Update)

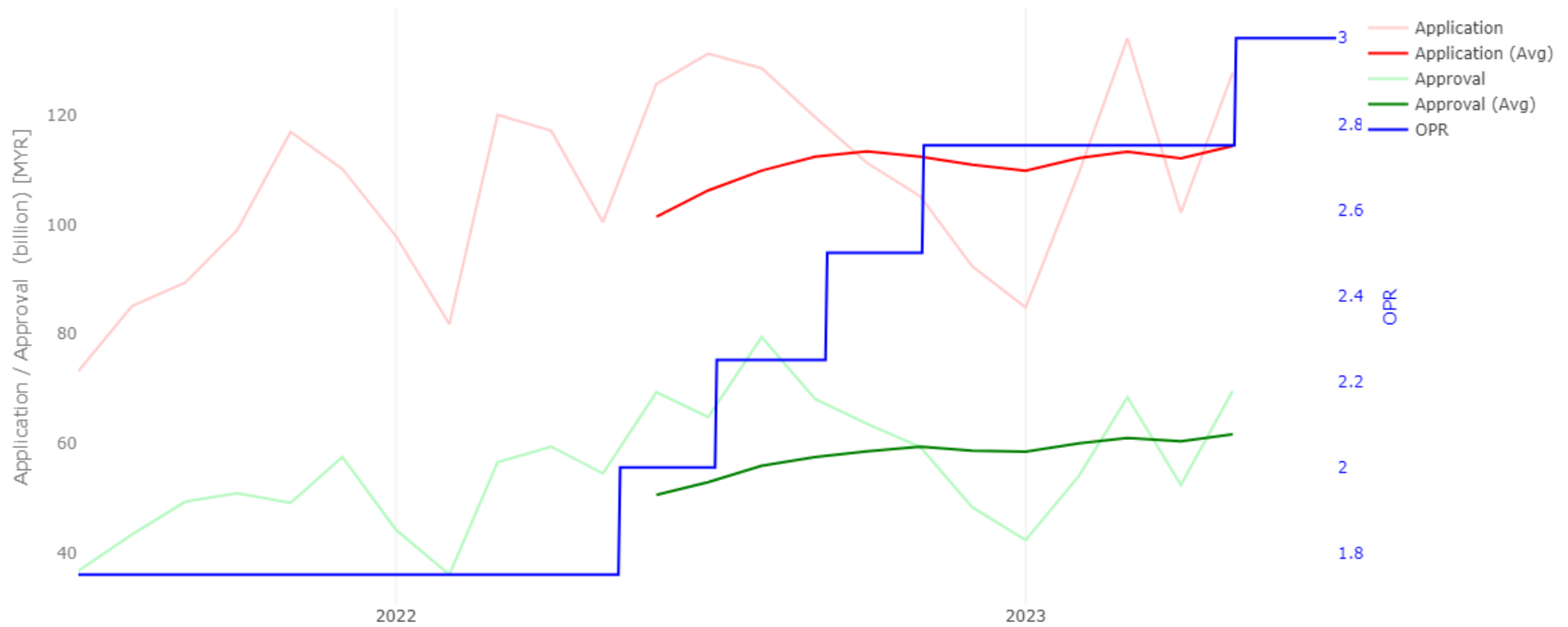
NPL



M3 YoY Growth is 3.20%. Non-performing Loan (NPL) is 1.80%, which is higher compared to last year (1.79%)

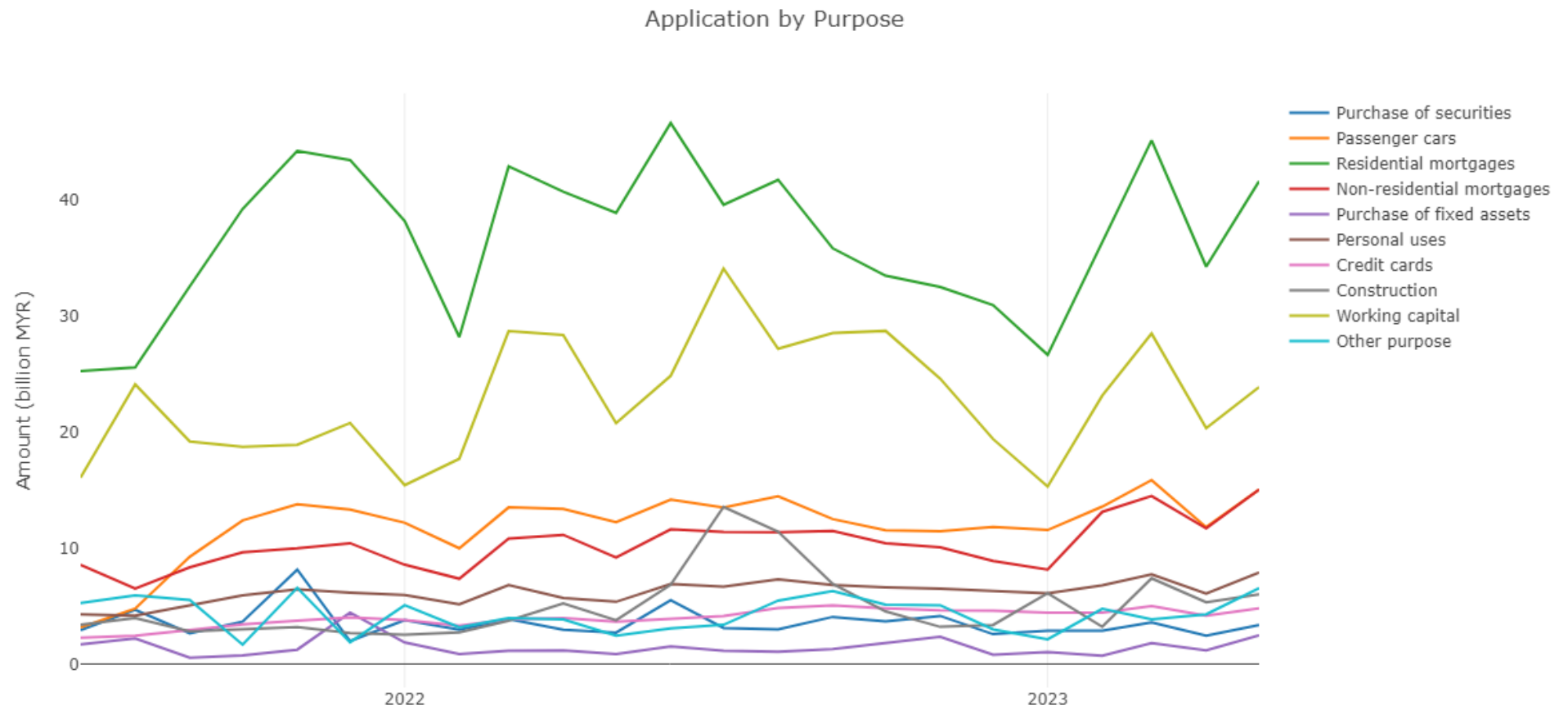
Total Bank Loan Application and Approval

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

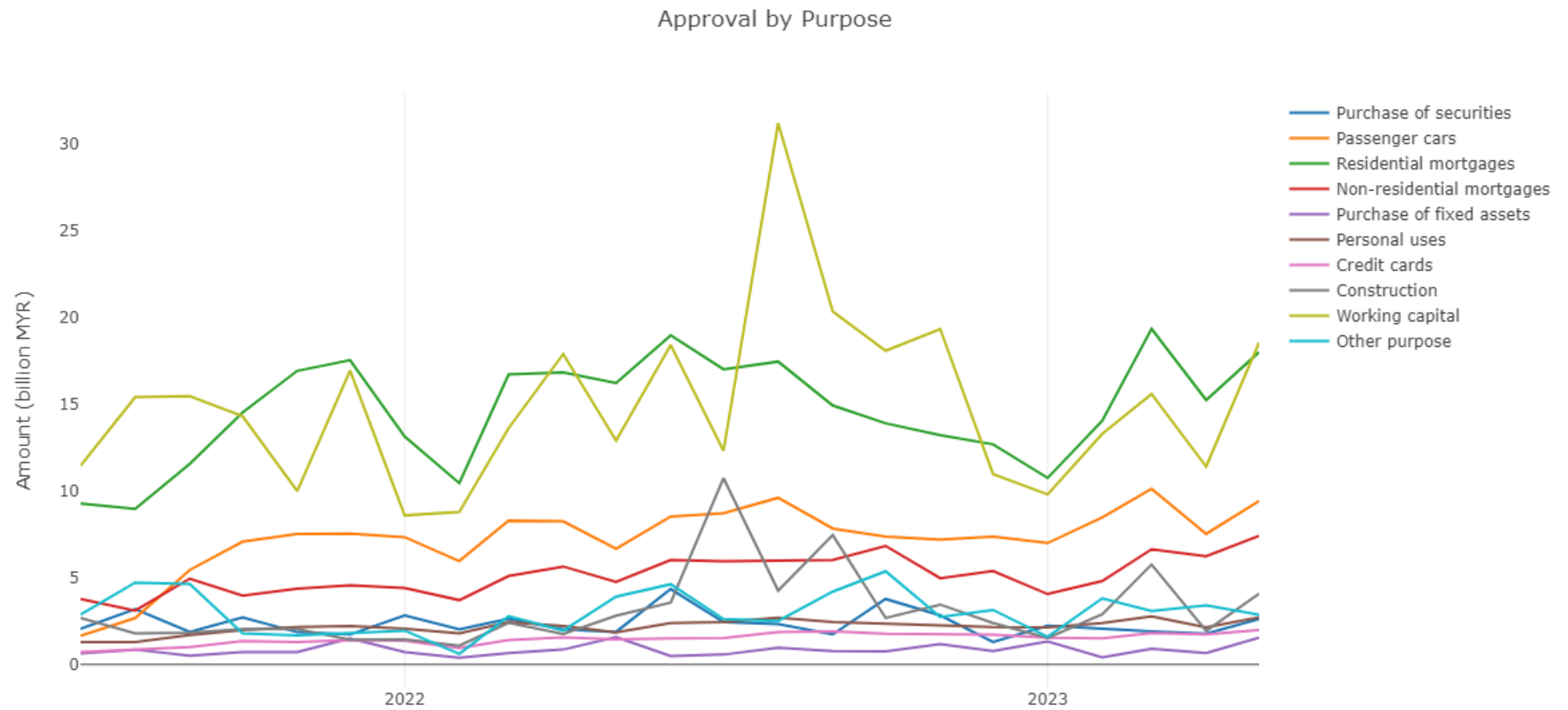


As of May 2023, Total Bank Loan Application MoM and YoY change are 25.03% and 27.20% respectively; Total Bank Loan Approval MoM and YoY change are 32.75% and 27.76% respectively.

Loan Application by Purpose



Loan Approval by Purpose



YoY% Change in Loan Application

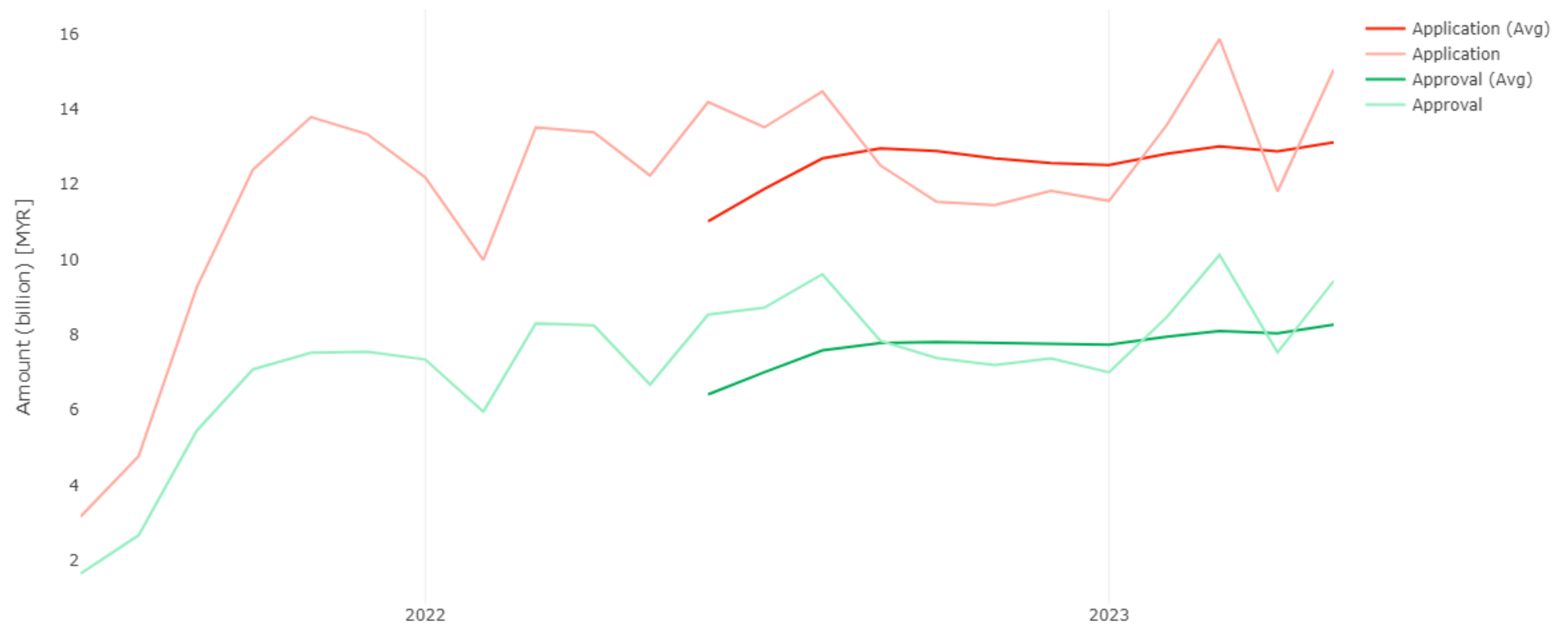
Purpose	Feb23-YoY	Mar23-YoY	Apr23-YoY	May23-YoY
Purchase of fixed assets	-16.16	55.25	1.86	189.32
Other purpose	50.44	-2.70	11.65	166.60
Non-residential mortgages	78.47	34.14	5.08	63.73
Construction	17.89	97.91	1.79	59.54
Personal uses	31.67	13.47	6.65	46.90
Credit cards	34.21	29.39	4.99	30.88
Purchase of securities	-3.37	-7.89	-17.51	24.54
Passenger cars	36.03	17.38	-11.73	23.02
Working capital	30.70	-0.74	-28.33	14.99
Residential mortgages	28.78	5.26	-15.86	6.98

YoY% Change in Loan Approval

Purpose	Feb23-YoY	Mar23-YoY	Apr23-YoY	May23-YoY
Non-residential mortgages	29.60	30.26	10.56	55.66
Personal uses	33.17	13.60	-3.54	46.67
Construction	166.37	139.34	10.46	45.39
Working capital	51.09	14.41	-36.23	43.63
Passenger cars	42.27	21.97	-8.76	41.29
Purchase of securities	0.87	-27.94	-12.28	39.44
Credit cards	56.81	27.90	11.04	37.73
Residential mortgages	34.46	15.76	-9.49	10.94
Purchase of fixed assets	5.65	40.50	-23.66	-1.51
Other purpose	523.01	11.03	74.03	-26.51

Passenger Cars

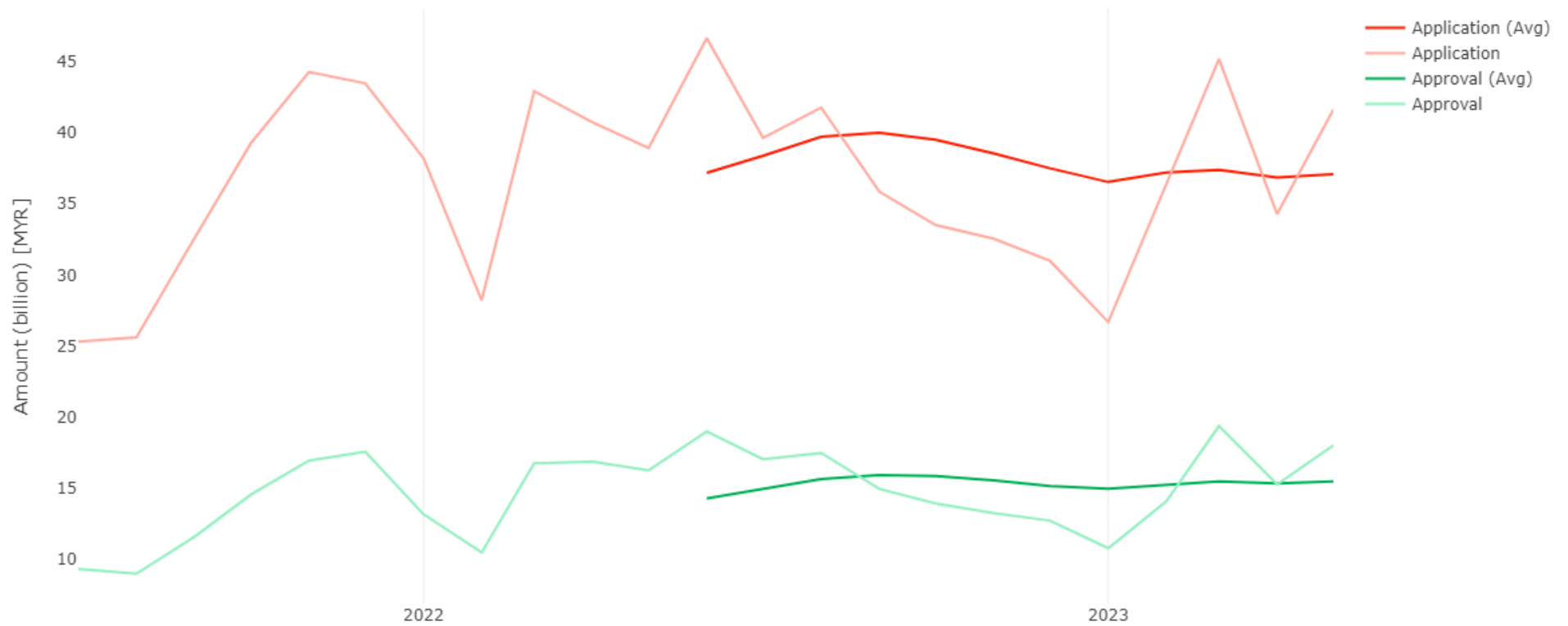
Passenger cars (Rolling 12 Months Average)



Passenger cars Application YoY Change is 23.02%, Approval YoY Change is 41.29%

Residential Mortgages

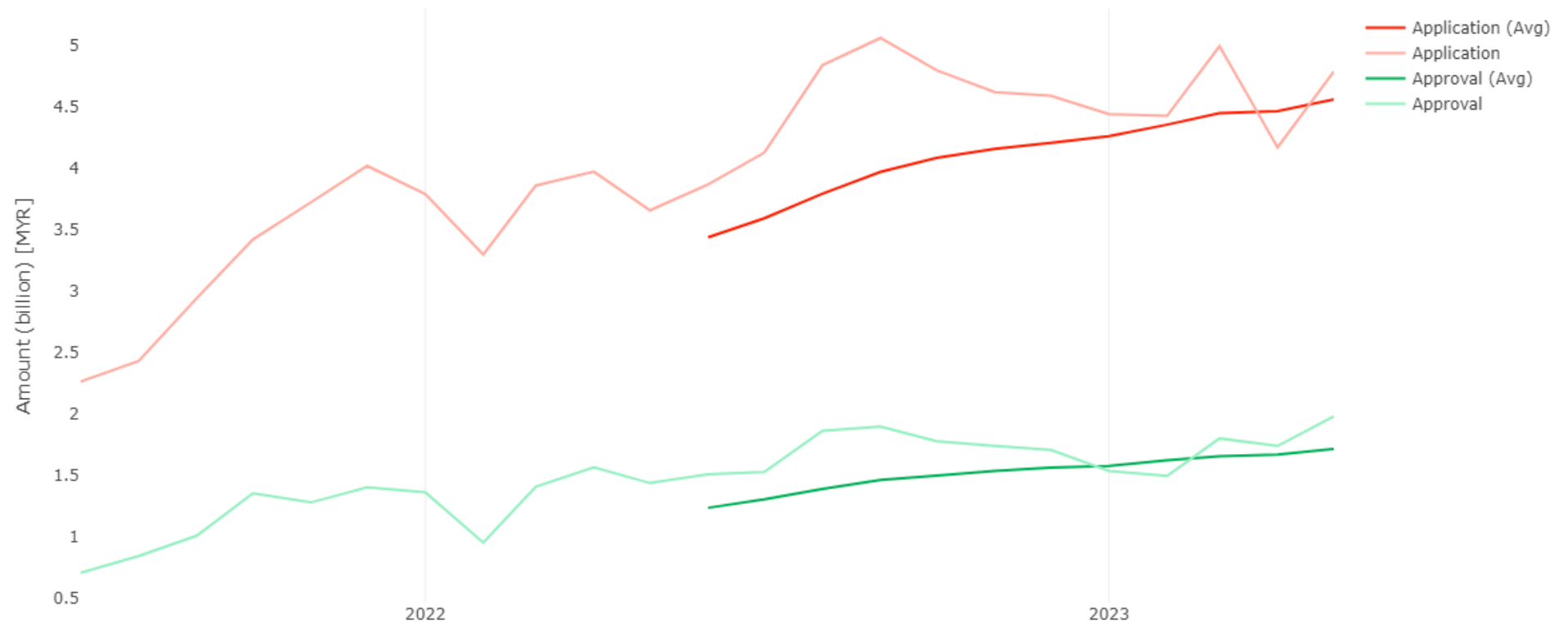
Residential mortgages (Rolling 12 Months Average)



Residential mortgages Application YoY Change is 6.98%, Approval YoY Change is 10.94%

Credit cards

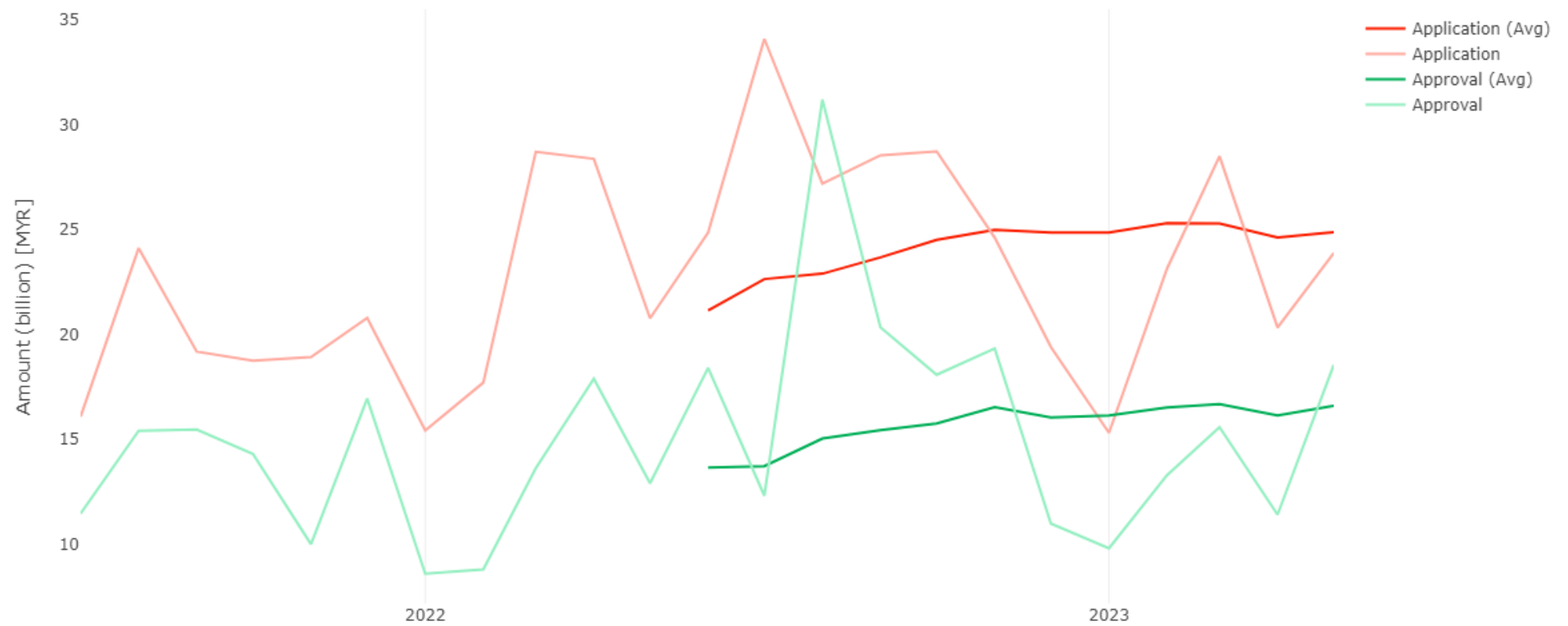
Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is 30.88%, Approval YoY Change is 37.73%

Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 14.99%, Approval YoY Change is 43.63%