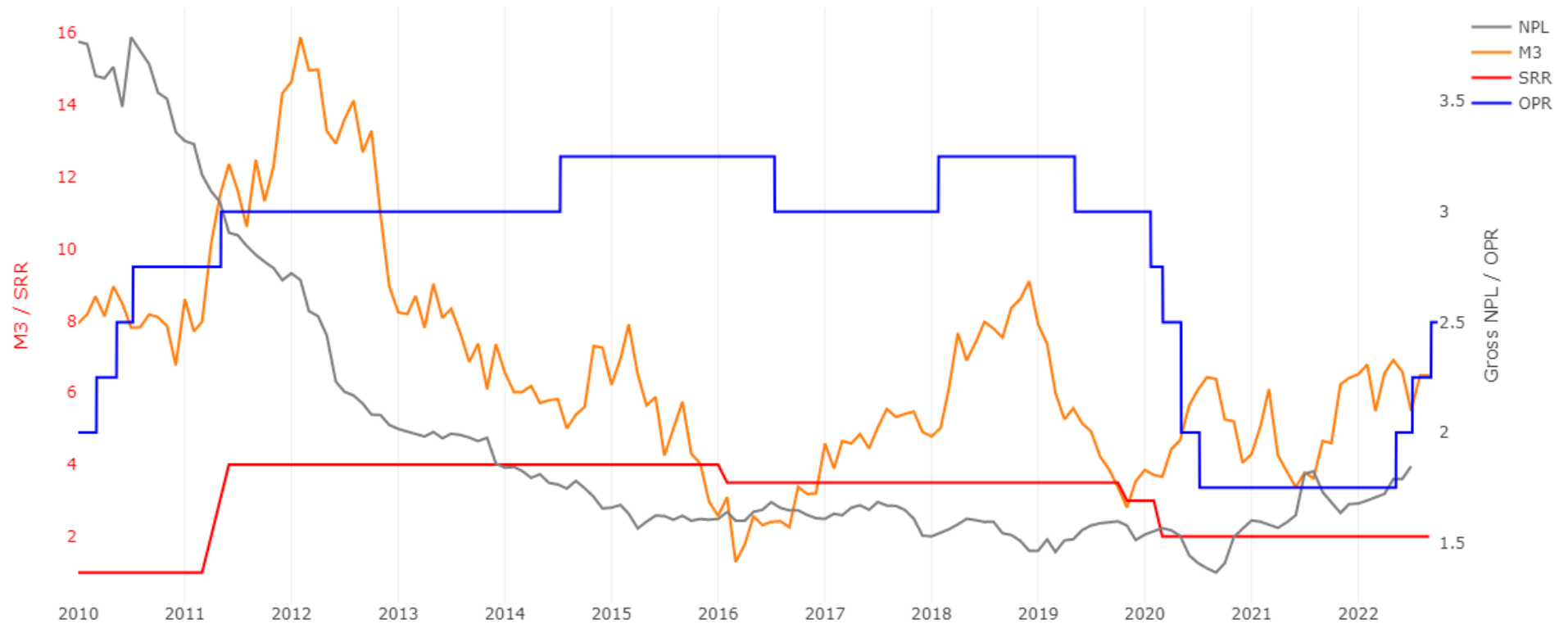


Bank Loan Stats (October 2022 Update)

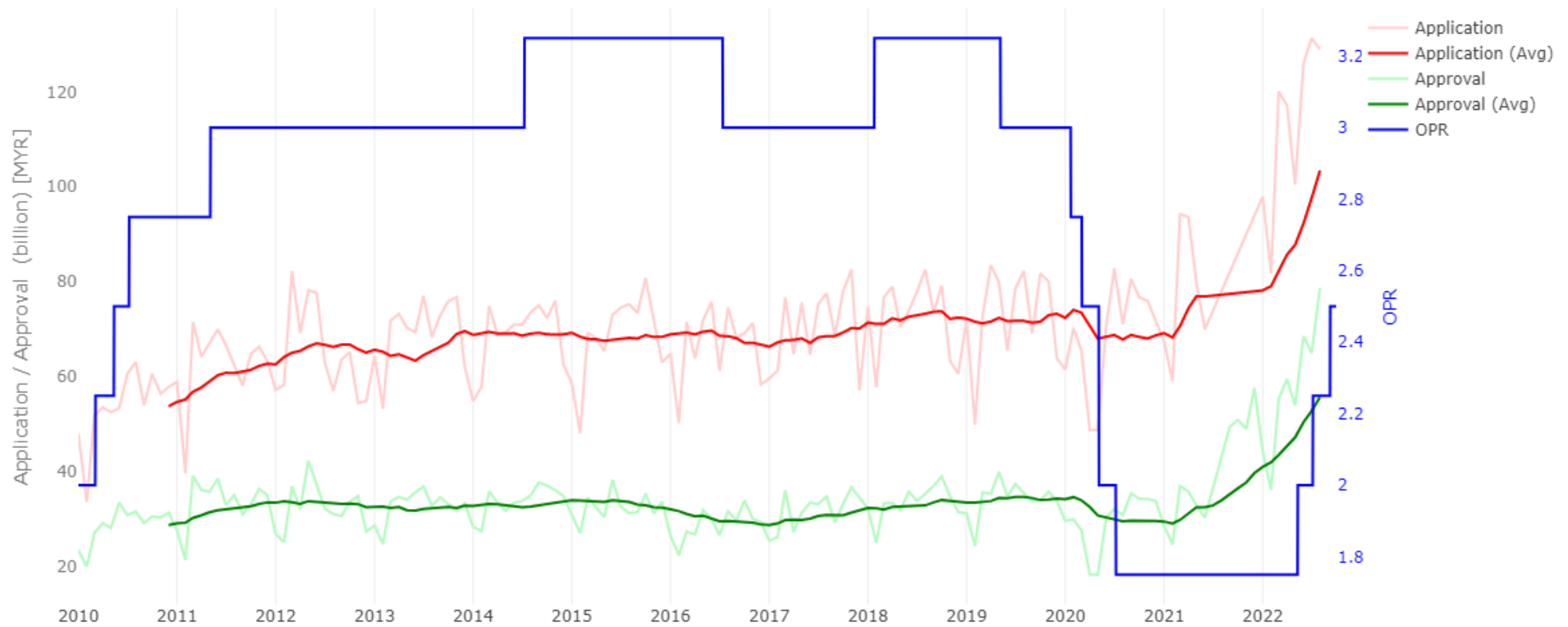
NPL



M3 YoY Growth is 6.48%. Non-performing Loan (NPL) is 1.85%, which is higher compared to last year (1.81%)

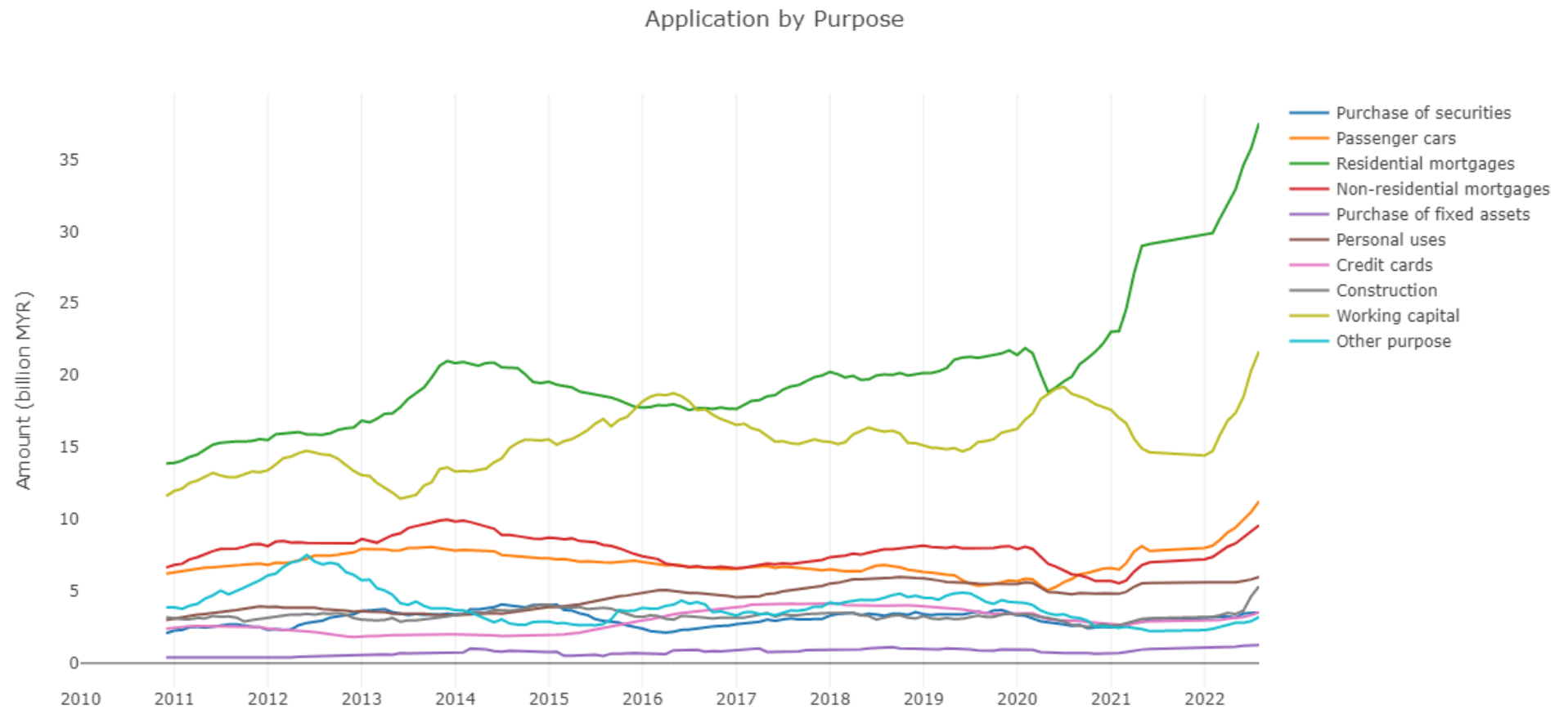
Total Bank Loan Application and Approval

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

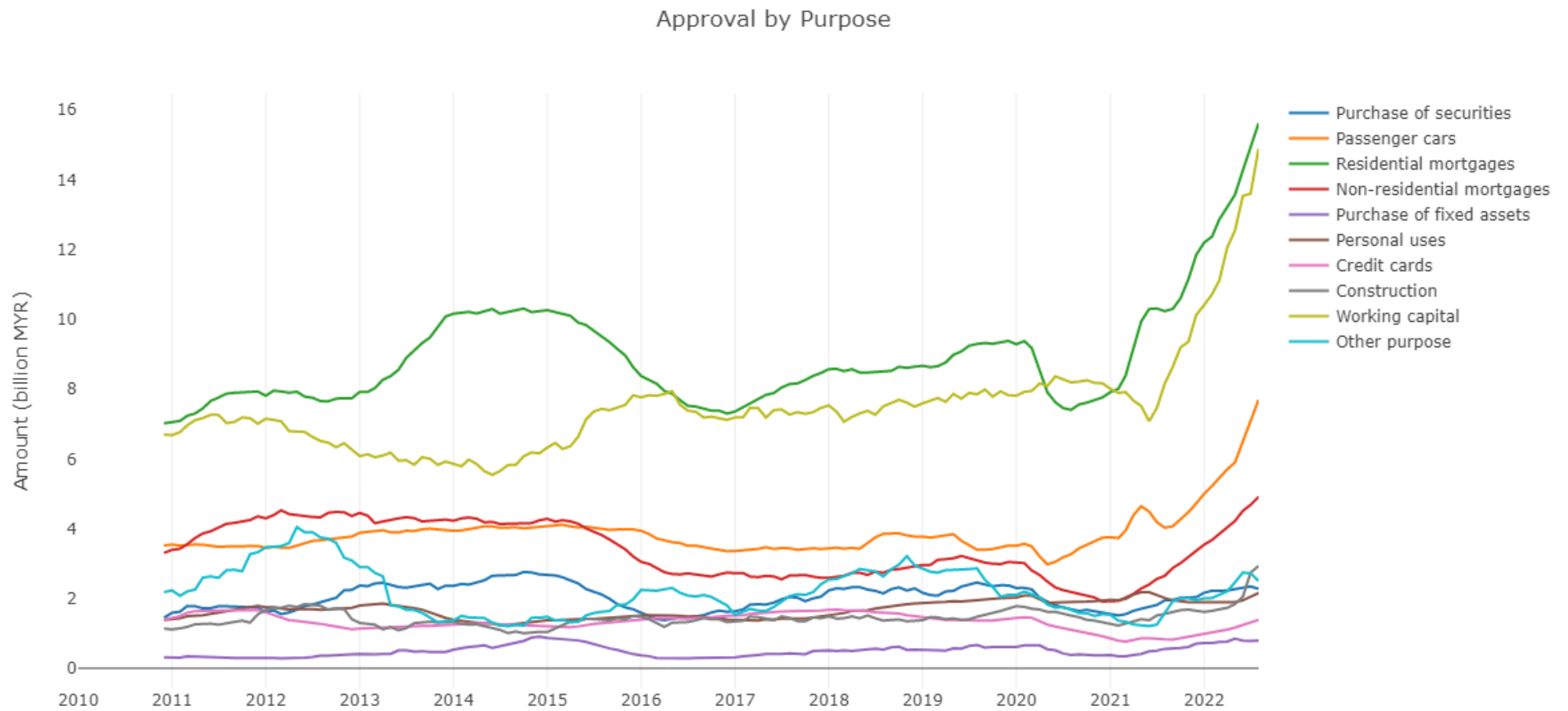


As of August 2022, Total Bank Loan Application MoM and YoY change are -1.80% and 118.62% respectively; Total Bank Loan Approval MoM and YoY change are 21.11% and 81.43% respectively.

Loan Application by Purpose (Rolling 12 Months Average)



Loan Approval by Purpose (Rolling 12 Months Average)



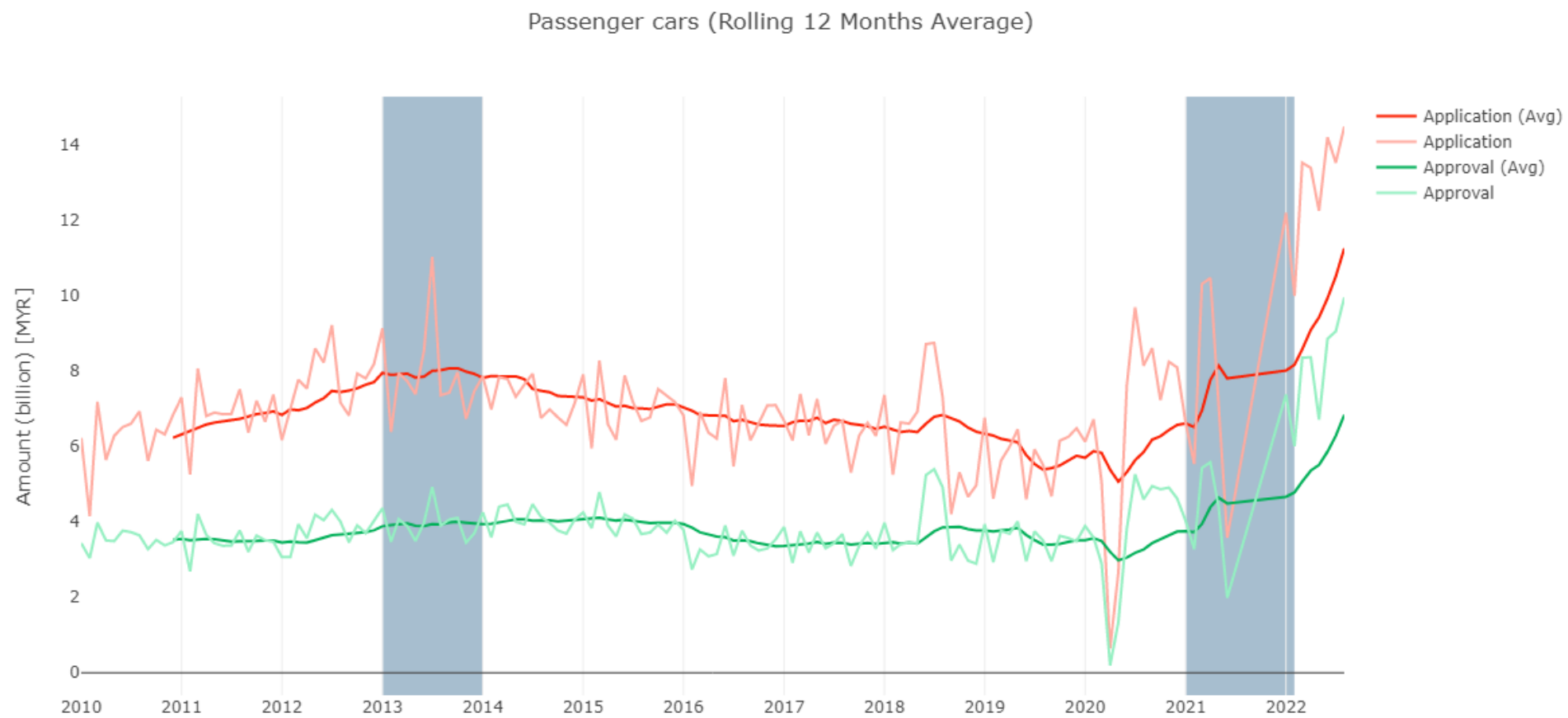
YoY% Change in Loan Application

Purpose	May22-YoY	Jun22-YoY	Jul22-YoY	Aug22-YoY
Construction	-21.54	73.09	654.88	269.50
Other purpose	78.63	1.08	60.33	180.81
Passenger cars	48.53	75.40	104.25	161.80
Working capital	41.77	114.82	184.44	143.02
Credit cards	19.22	23.99	54.37	116.70
Residential mortgages	47.75	77.54	53.11	103.56
Non-residential mortgages	38.10	72.40	65.42	102.30
Purchase of fixed assets	-2.68	138.14	24.53	80.96
Personal uses	-6.43	21.44	21.32	43.21
Purchase of securities	-28.20	166.14	20.49	12.55

YoY% Change in Loan Approval

Purpose	May22-YoY	Jun22-YoY	Jul22-YoY	Aug22-YoY
Passenger cars	53.14	345.75	448.63	272.17
Construction	81.28	266.88	314.36	129.10
Credit cards	97.14	123.53	115.01	118.97
Personal uses	6.13	35.49	90.95	104.75
Working capital	82.94	185.11	6.64	100.02
Residential mortgages	35.10	79.86	83.16	94.20
Non-residential mortgages	71.82	139.47	54.87	88.88
Purchase of fixed assets	178.65	-57.59	-10.42	11.55
Purchase of securities	35.34	19.73	18.39	-25.41
Other purpose	708.10	274.51	-9.23	-54.99

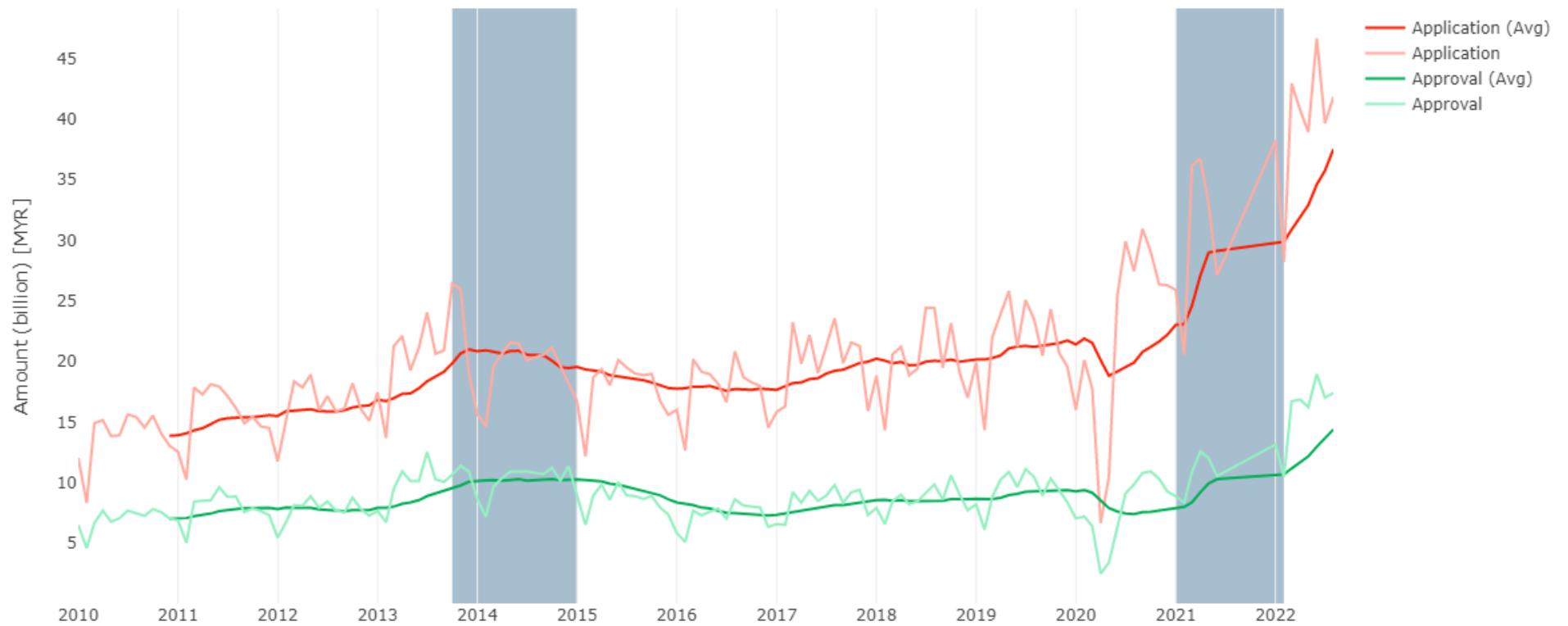
Passenger Cars



Passenger cars Application YoY Change is 161.80%, Approval YoY Change is 272.17%

Residential Mortgages

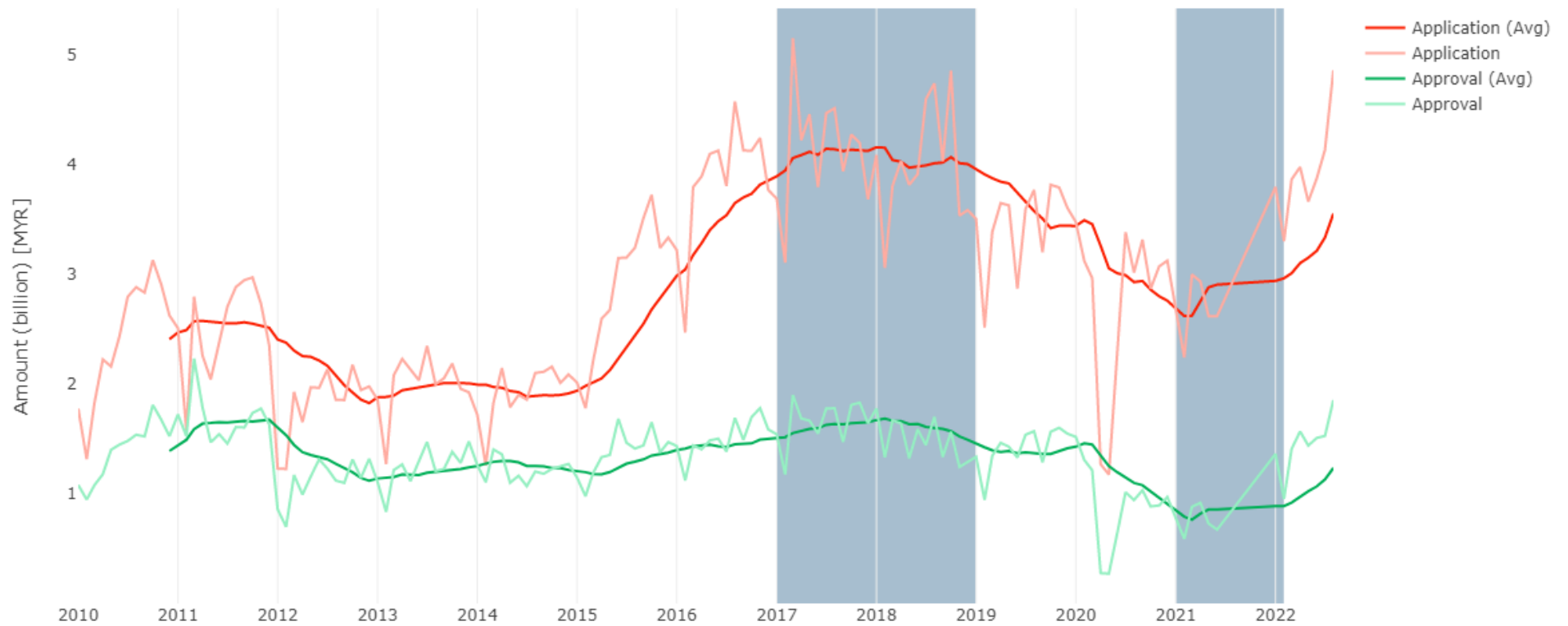
Residential mortgages (Rolling 12 Months Average)



Residential mortgages Application YoY Change is 103.56%, Approval YoY Change is 94.20%

Credit cards

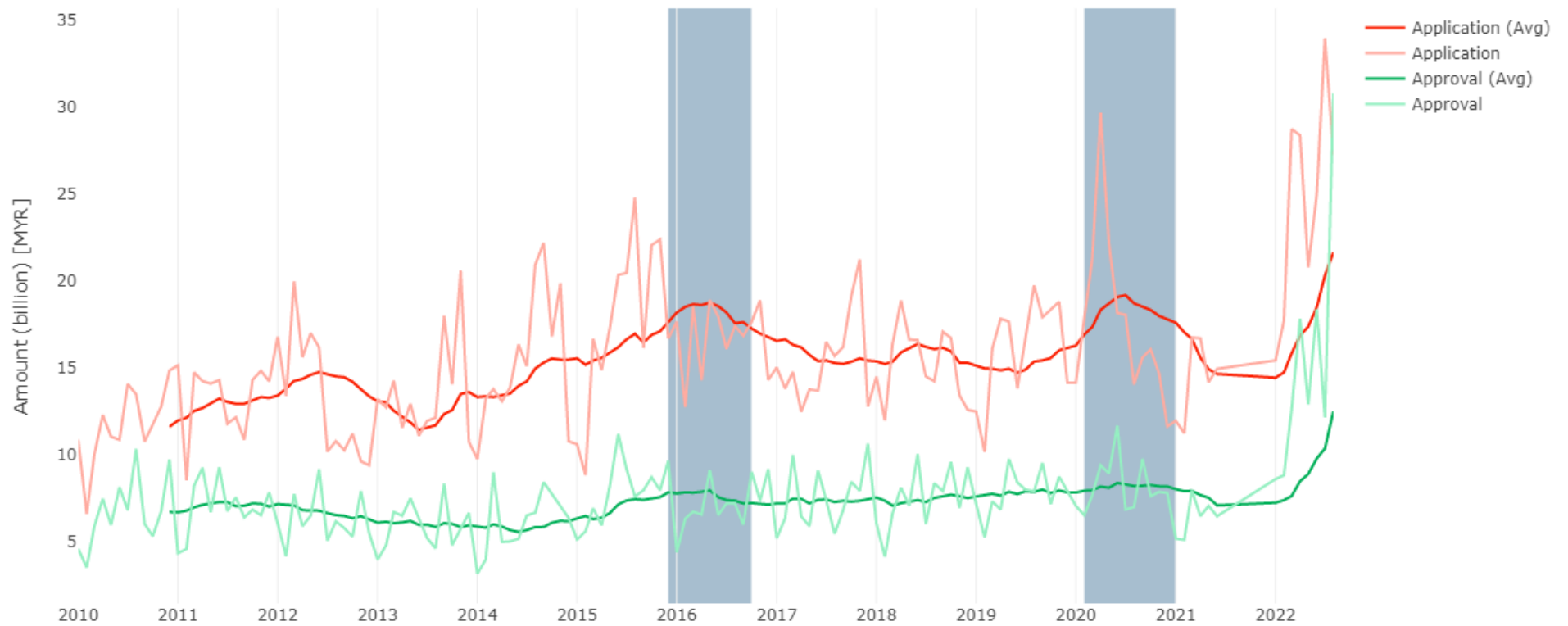
Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is 116.70%, Approval YoY Change is 118.97%

Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 143.02%, Approval YoY Change is 100.02%