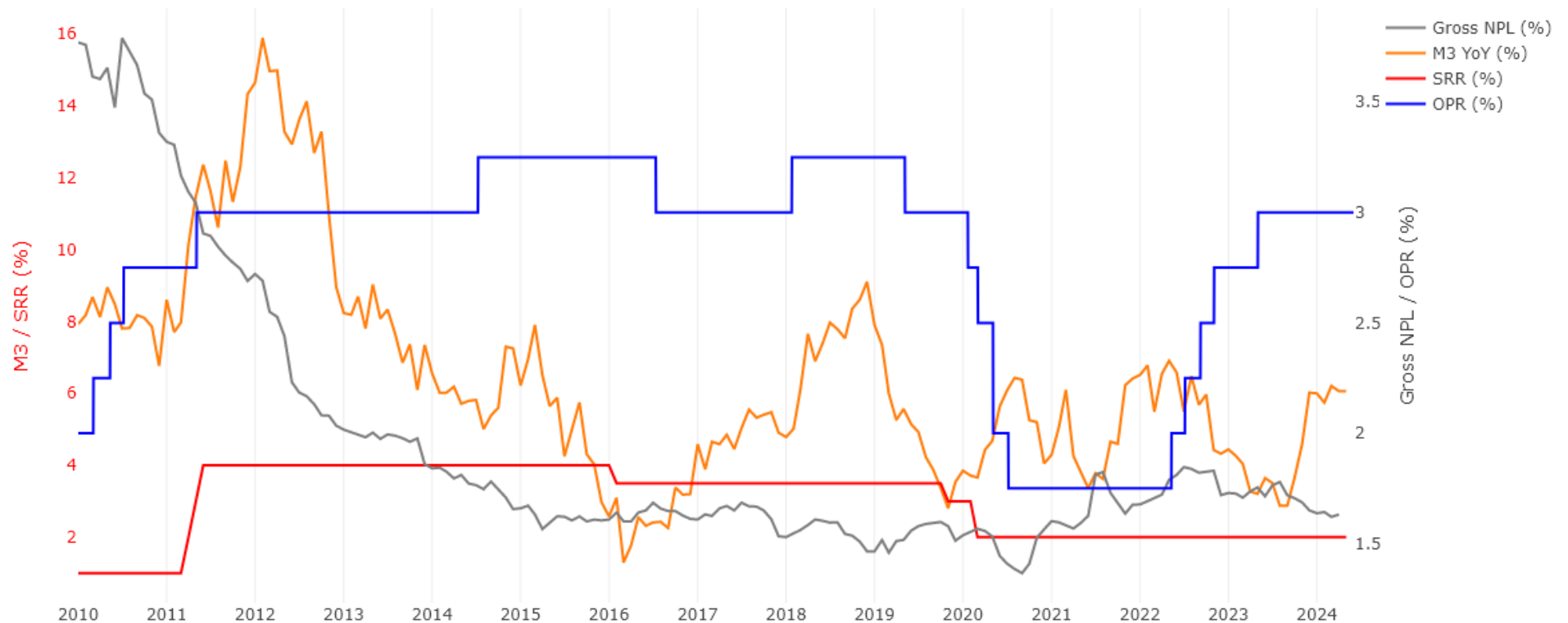


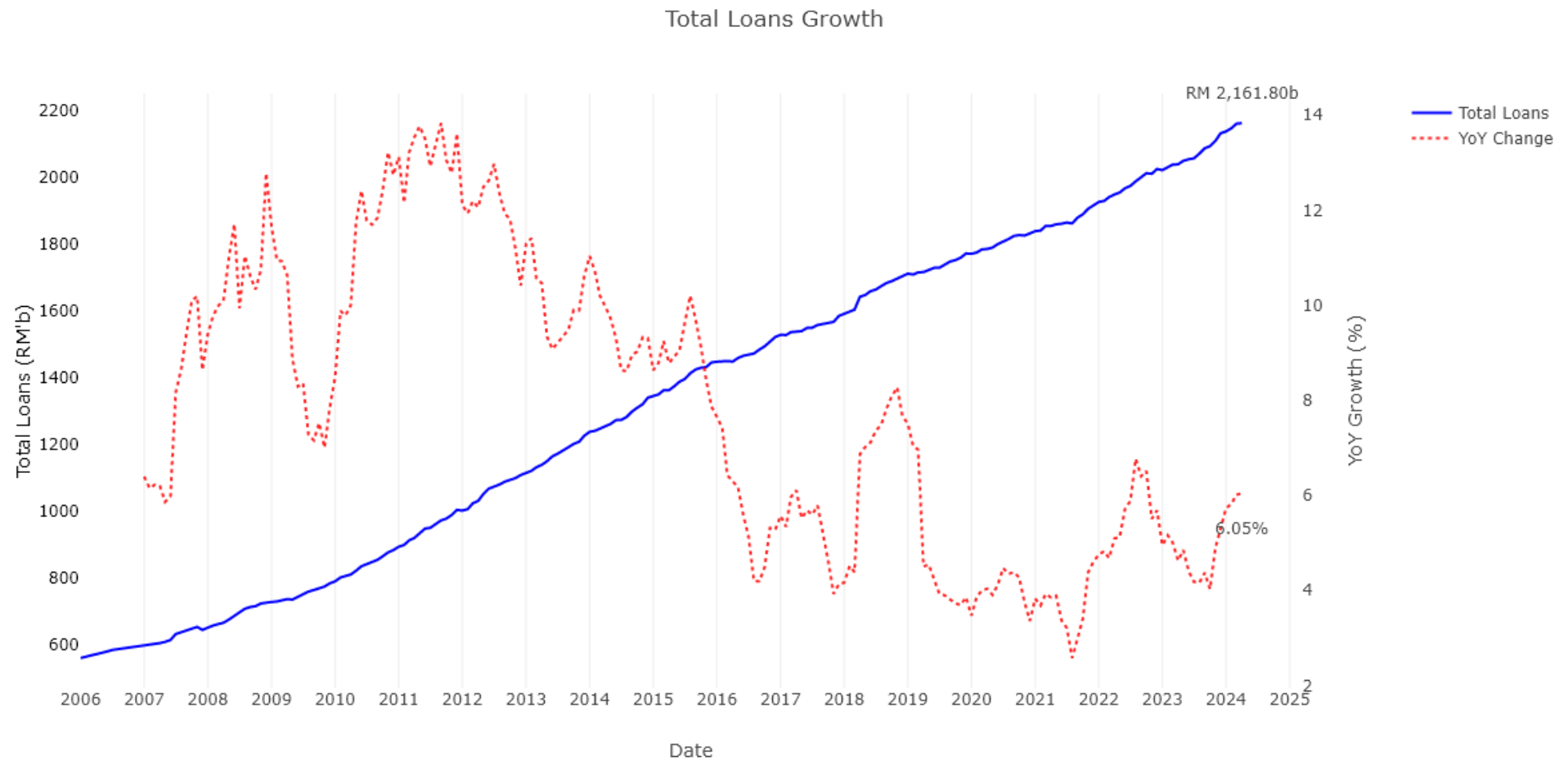
Bank Loan Stats (April 2024 Update)

Gross NPL



M3 YoY Growth is 6.06%. Non-performing Loan (NPL) is 1.63%, which is lower compared to last year (1.74%)

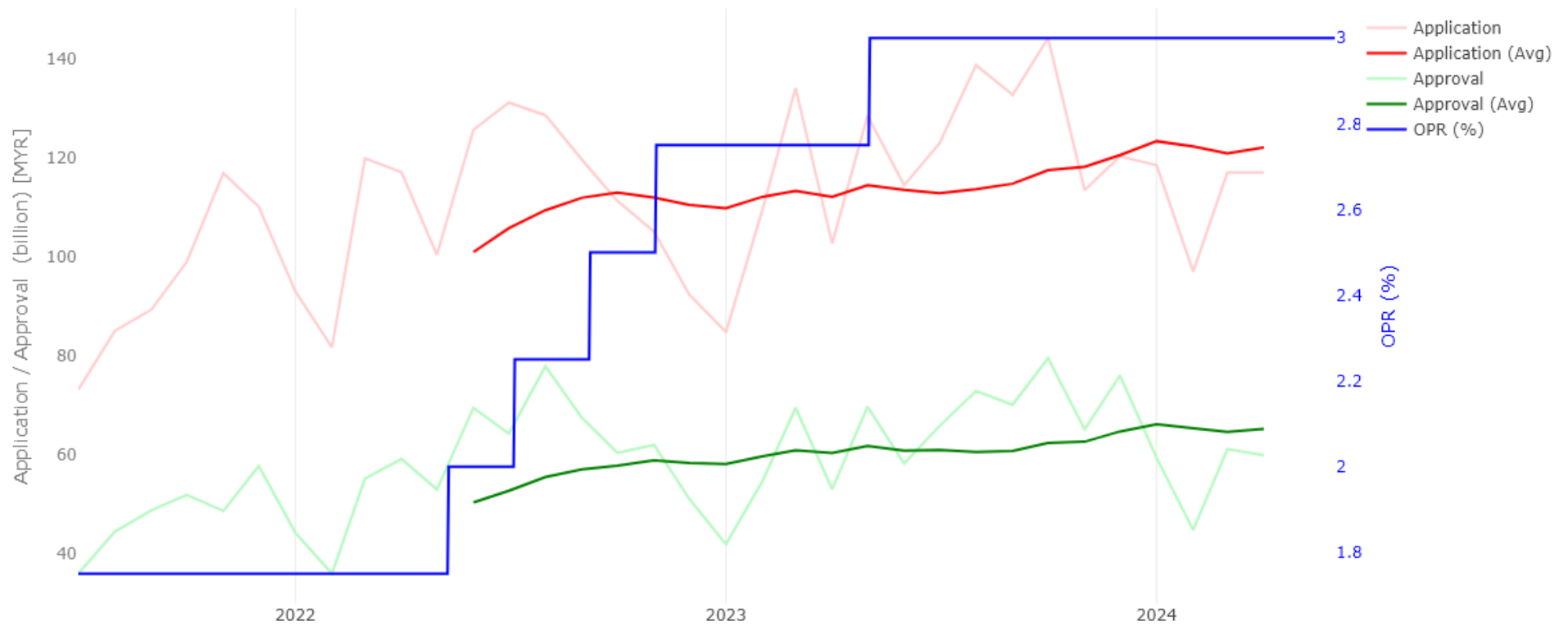
Total Loans Growth



Total Loans Growth (YoY) is 6.05%; MoM Growth is 0.08%.

Total Bank Loan Application and Approval

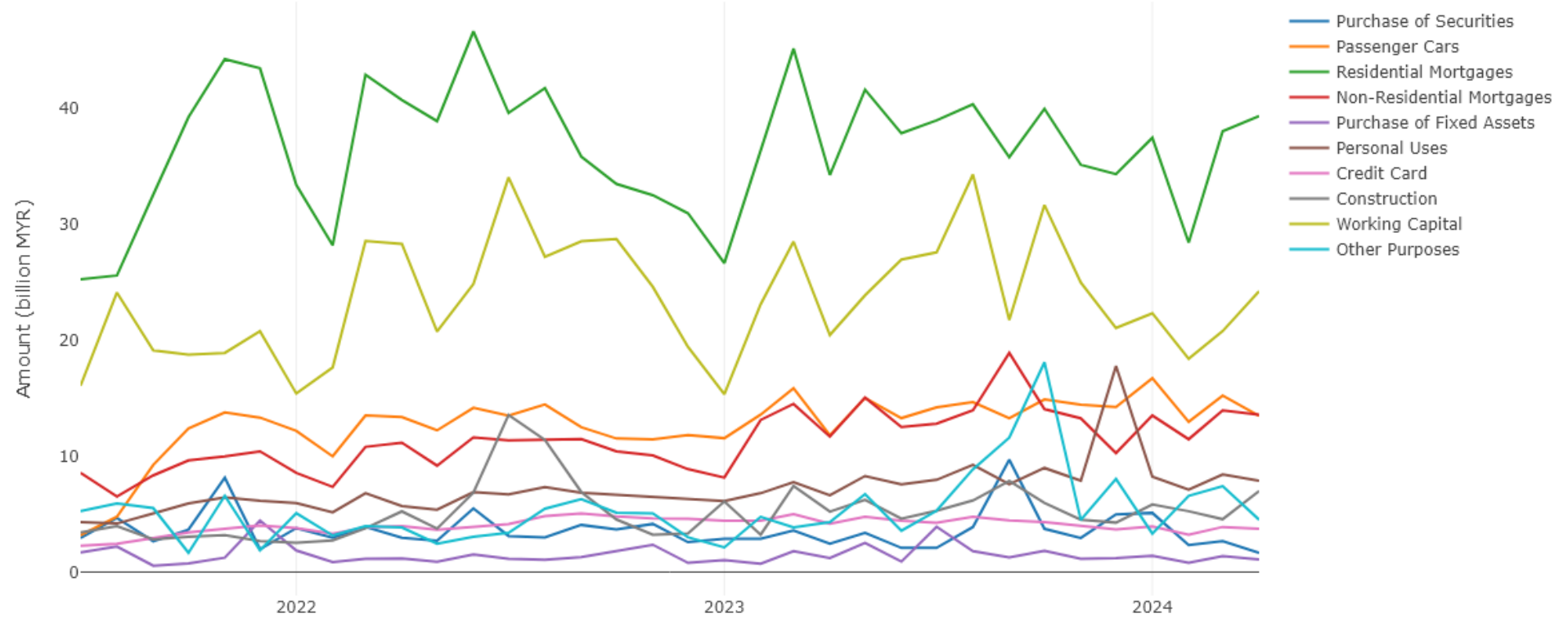
Total Bank Loan Application and Approval (Rolling 12 Months Average)



As of April 2024, Total Bank Loan Application MoM and YoY change are 0.01% and 13.98% respectively; Total Bank Loan Approval MoM and YoY change are -2.09% and 12.84% respectively.

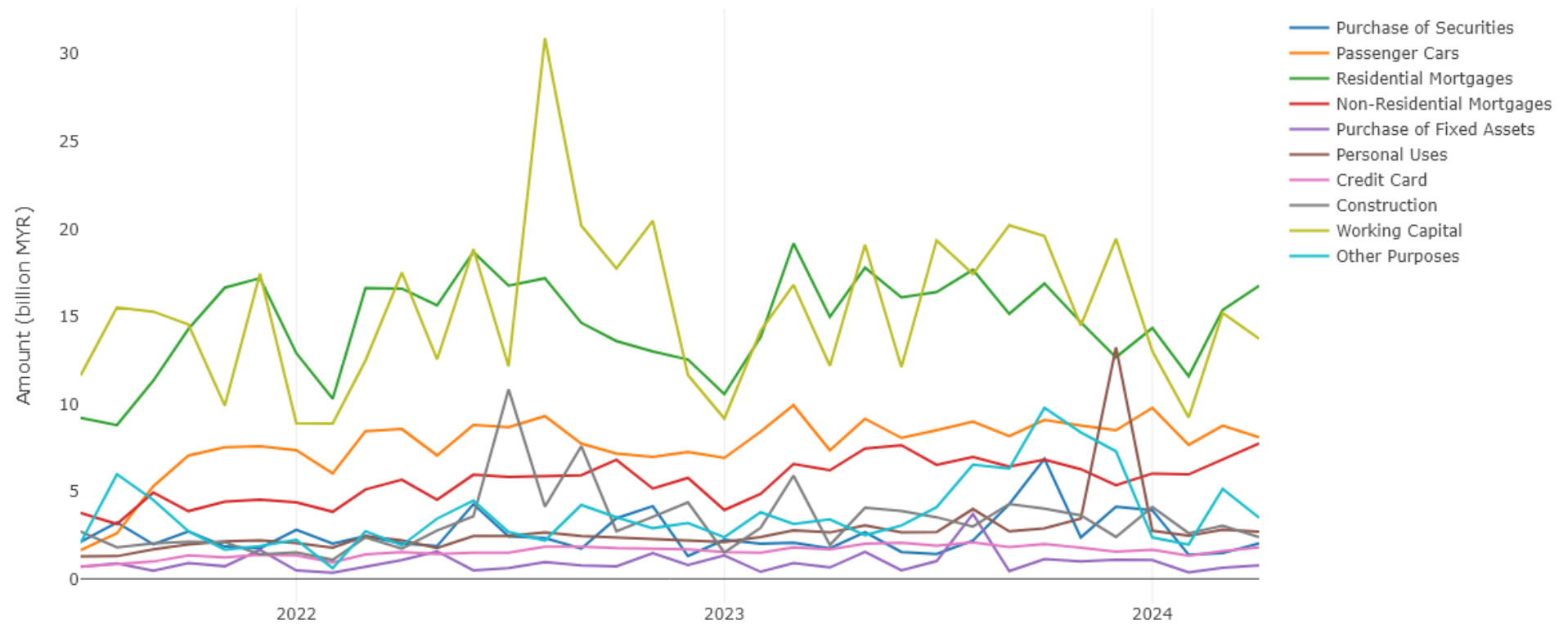
Loan Application by Purpose

Application by Purpose



Loan Approval by Purpose

Approval by Purpose



YoY% Change in Loan Application

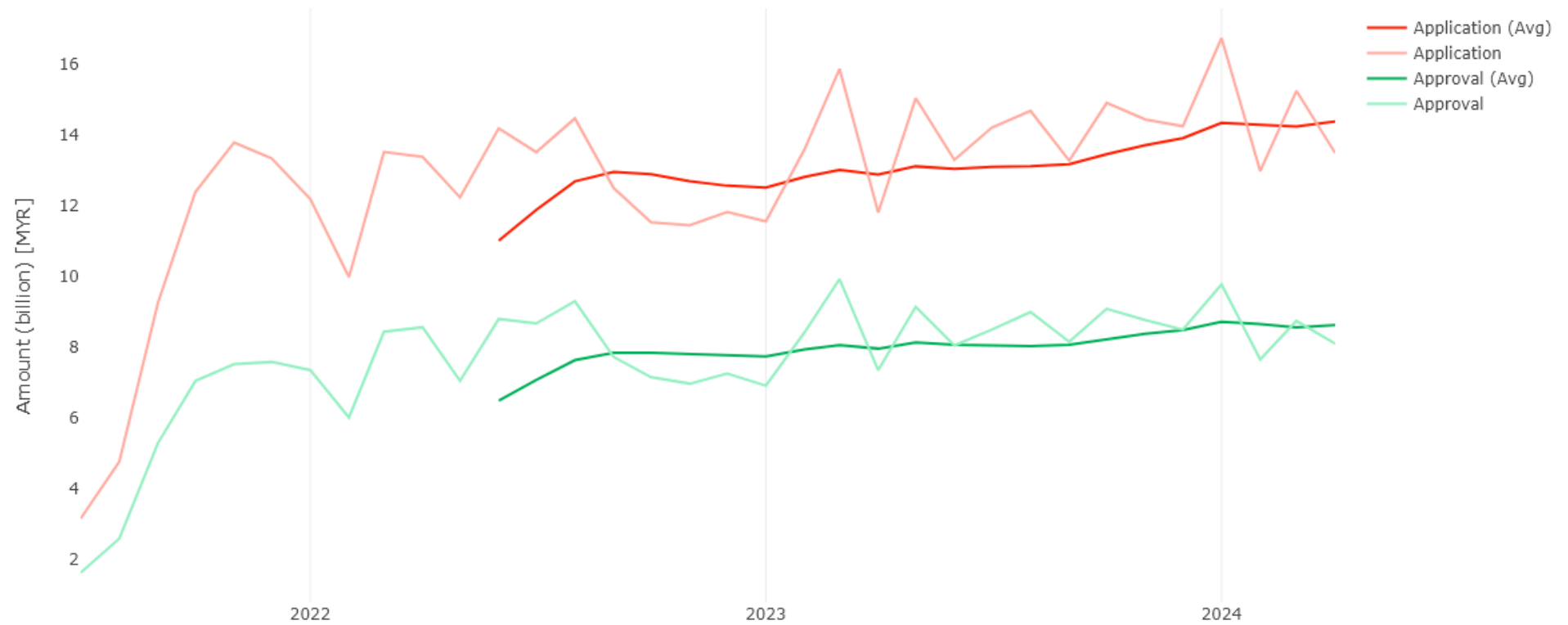
Purpose	Jan24-YoY	Feb24-YoY	Mar24-YoY	Apr24-YoY
Construction	-4.45	62.31	-38.66	33.85
Personal Uses	34.08	4.58	8.52	19.10
Working Capital	45.59	-20.39	-27.07	18.44
Non-Residential Mortgages	65.74	-12.69	-3.84	16.24
Residential Mortgages	40.52	-21.76	-15.78	14.83
Passenger Cars	44.77	-4.54	-3.90	14.29
Other Purposes	56.12	37.92	92.00	4.95
Credit Card	-11.58	-27.24	-22.07	-10.15
Purchase of Fixed Assets	37.33	9.33	-22.82	-10.99
Purchase of Securities	77.51	-18.72	-25.44	-32.47

YoY% Change in Loan Approval

Purpose	Jan24-YoY	Feb24-YoY	Mar24-YoY	Apr24-YoY
Non-Residential Mortgages	53.03	22.83	3.82	24.61
Construction	172.74	-10.58	-48.41	23.44
Purchase of Fixed Assets	-19.44	-6.23	-30.24	18.87
Purchase of Securities	75.63	-31.40	-28.71	16.56
Working Capital	42.05	-34.98	-9.52	12.72
Residential Mortgages	35.83	-16.29	-19.81	11.89
Passenger Cars	41.34	-9.05	-11.85	10.17
Credit Card	8.99	-11.75	-11.22	7.21
Other Purposes	-0.49	-48.44	63.69	2.73
Personal Uses	31.30	3.14	1.45	1.77

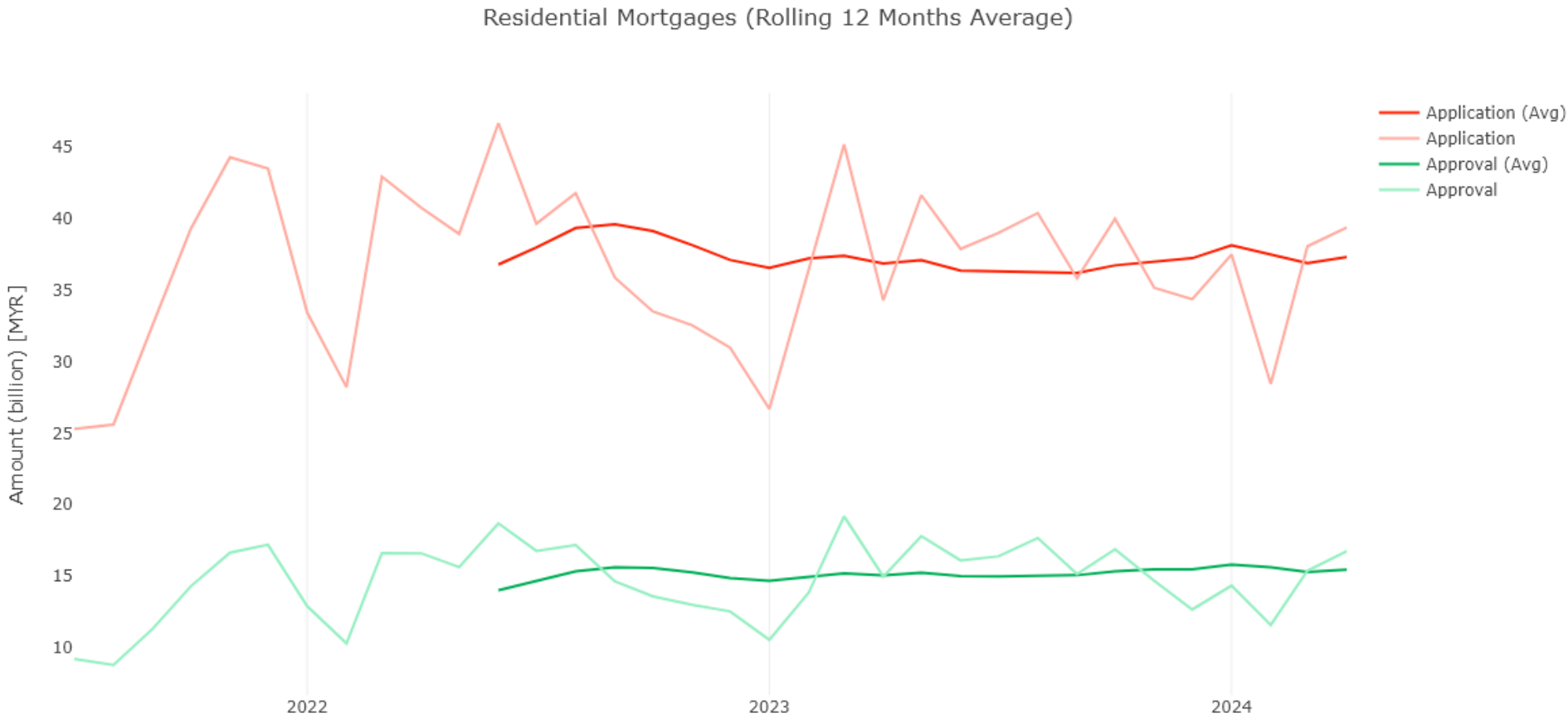
Passenger Cars

Passenger Cars (Rolling 12 Months Average)



Passenger Cars Application YoY Change is 14.29%; Approval YoY Change is 10.17%

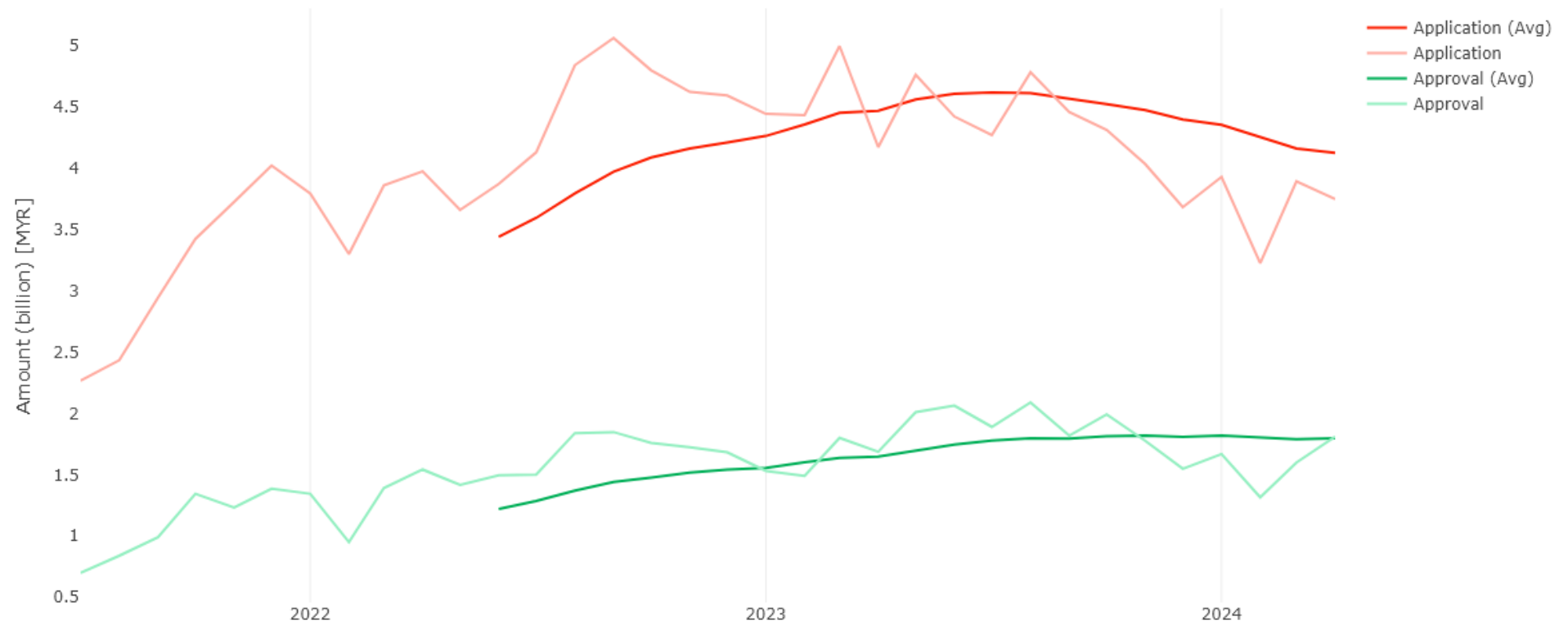
Residential Mortgages



Residential Mortgages Application YoY Change is 14.83%; Approval YoY Change is 11.89%

Credit Card

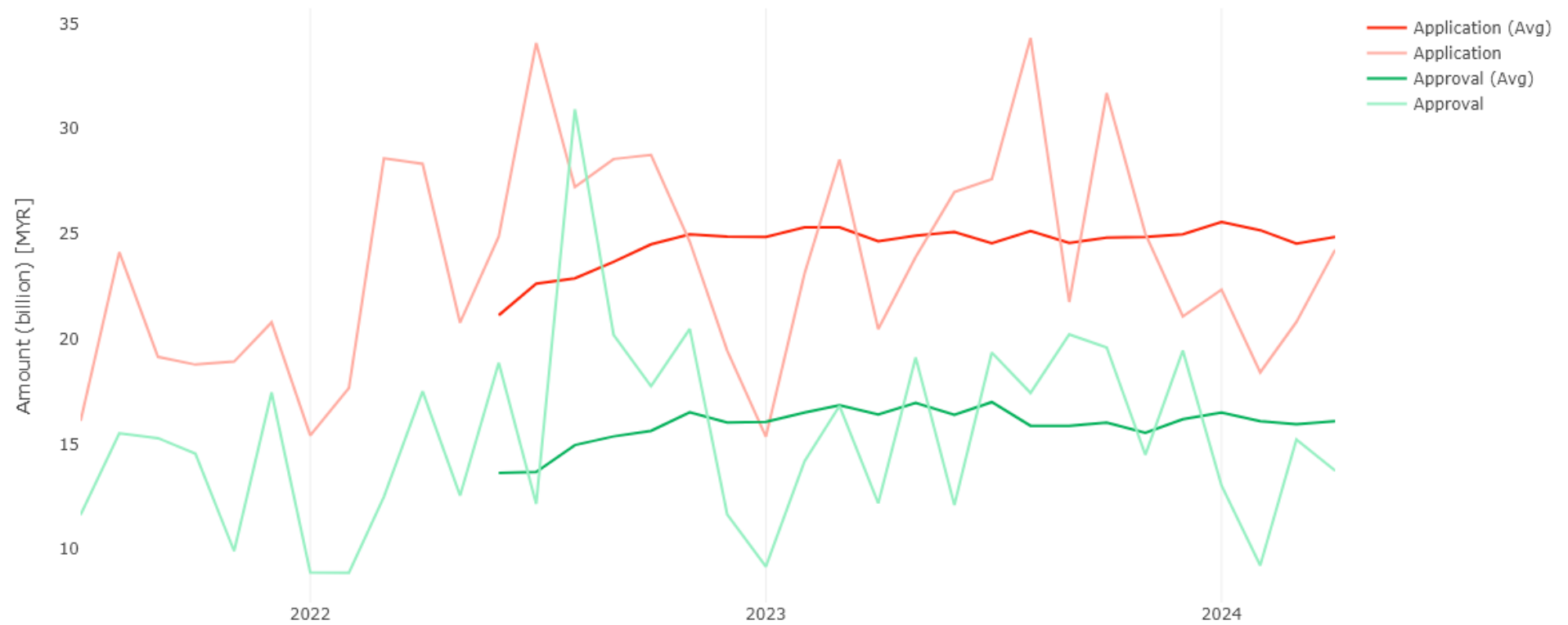
Credit Card (Rolling 12 Months Average)



Credit Card Application YoY Change is -10.15%; Approval YoY Change is 7.21%

Working Capital

Working Capital (Rolling 12 Months Average)



Working Capital Application YoY Change is 18.44%; Approval YoY Change is 12.72%