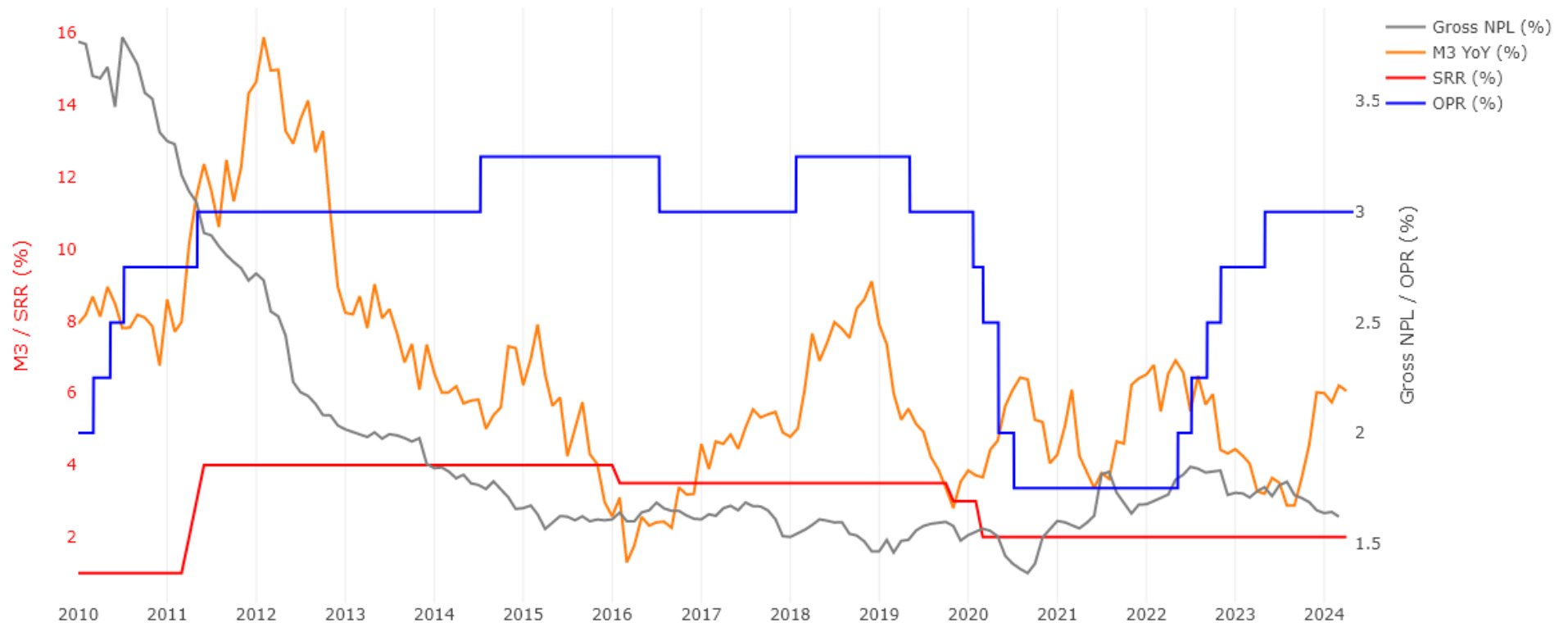


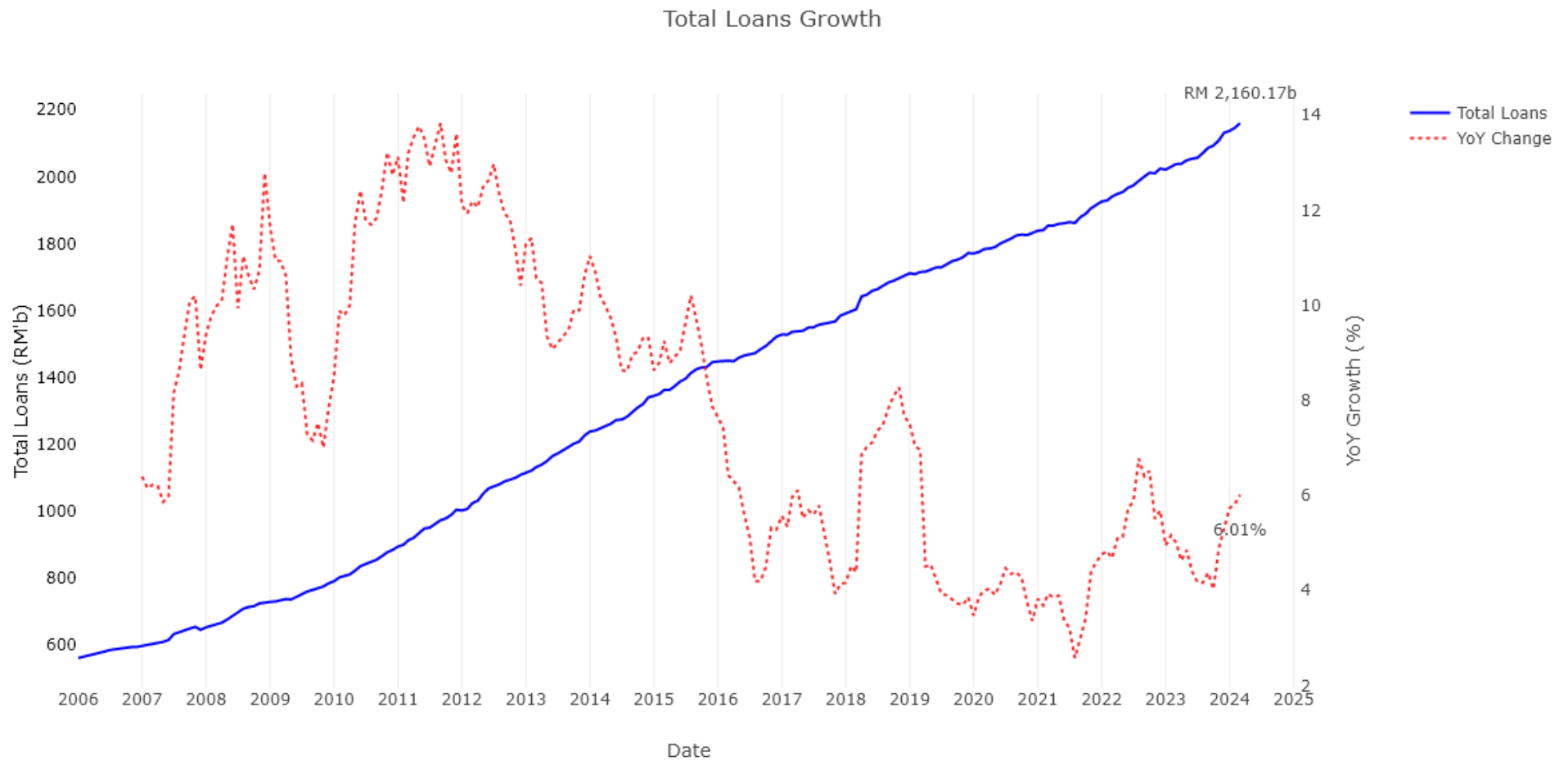
## Bank Loan Stats (March 2024 Update)

Gross NPL



M3 YoY Growth is 6.06%. Non-performing Loan (NPL) is 1.62%, which is lower compared to last year (1.71%)

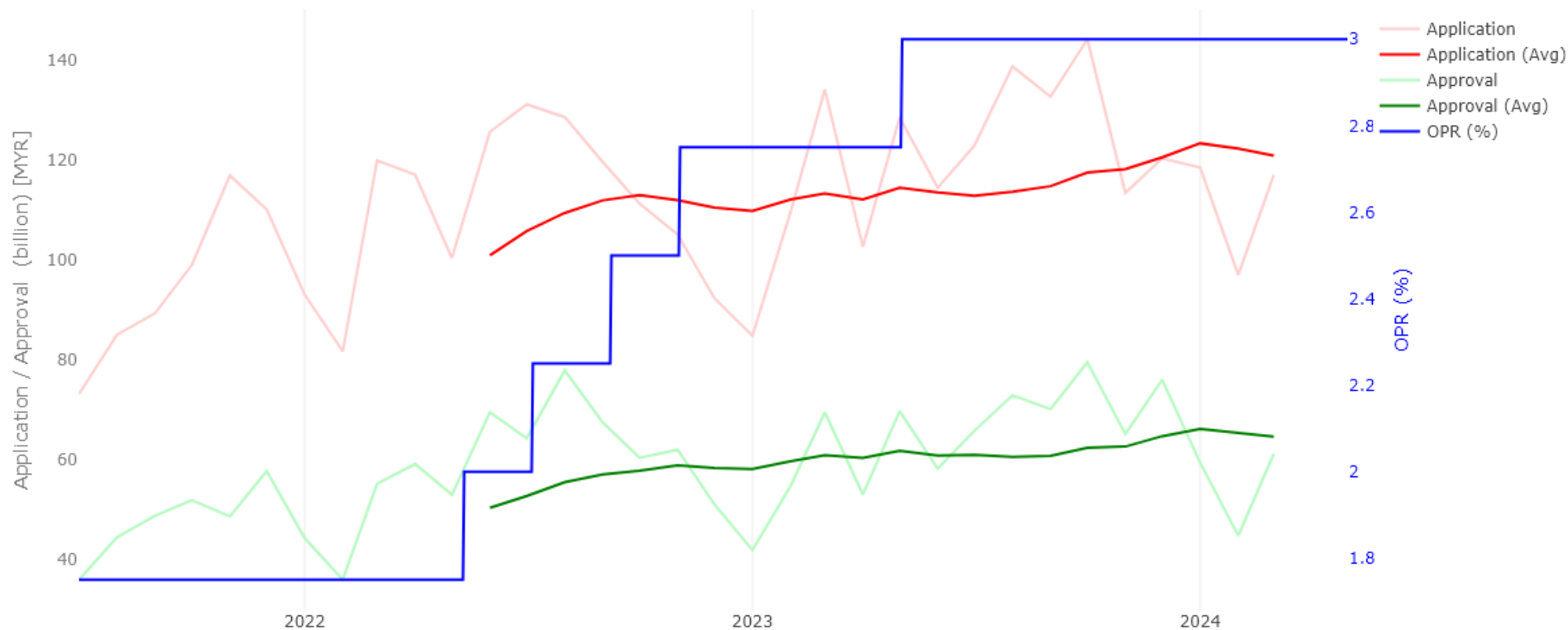
## Total Loans Growth



Total Loans Growth (YoY) is 6.01%; MoM Growth is 0.64%.

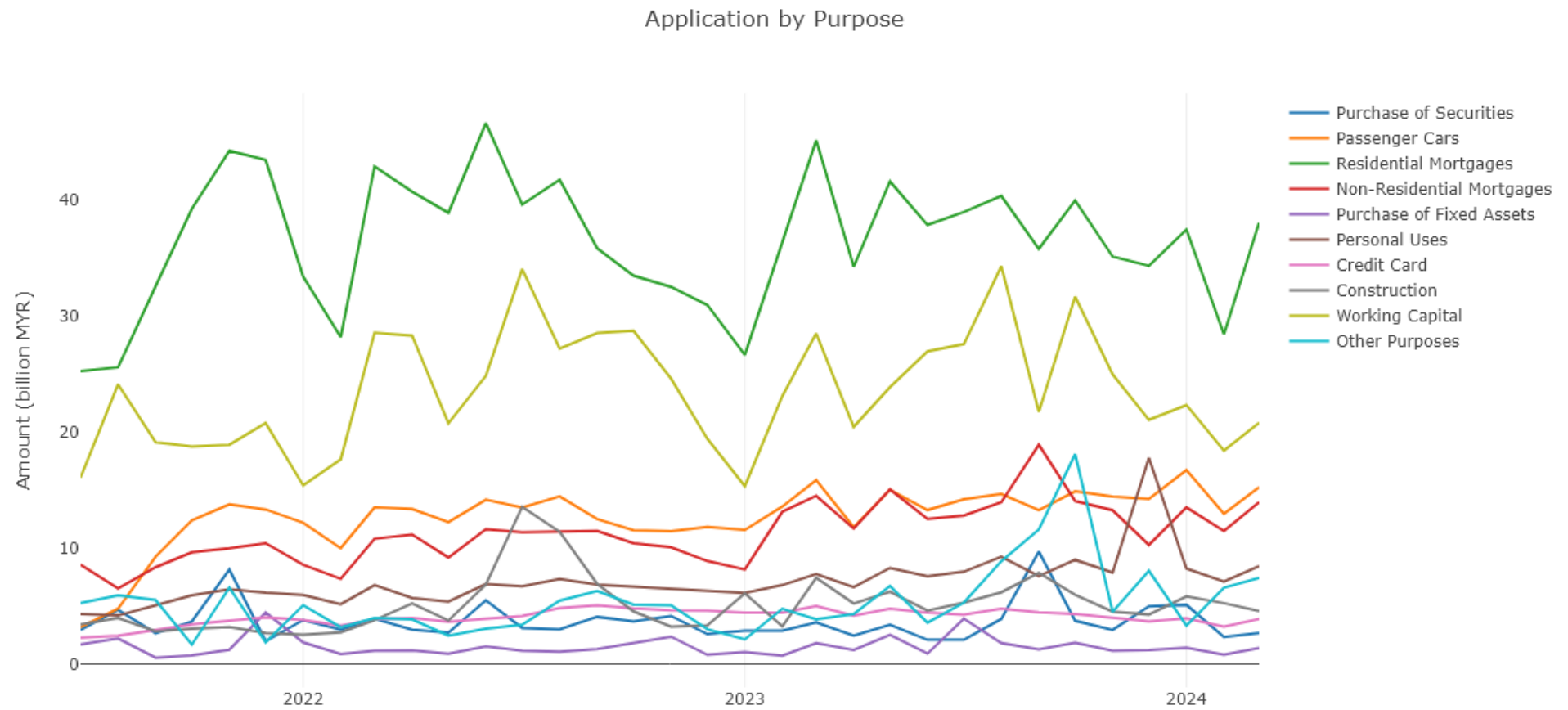
## Total Bank Loan Application and Approval

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



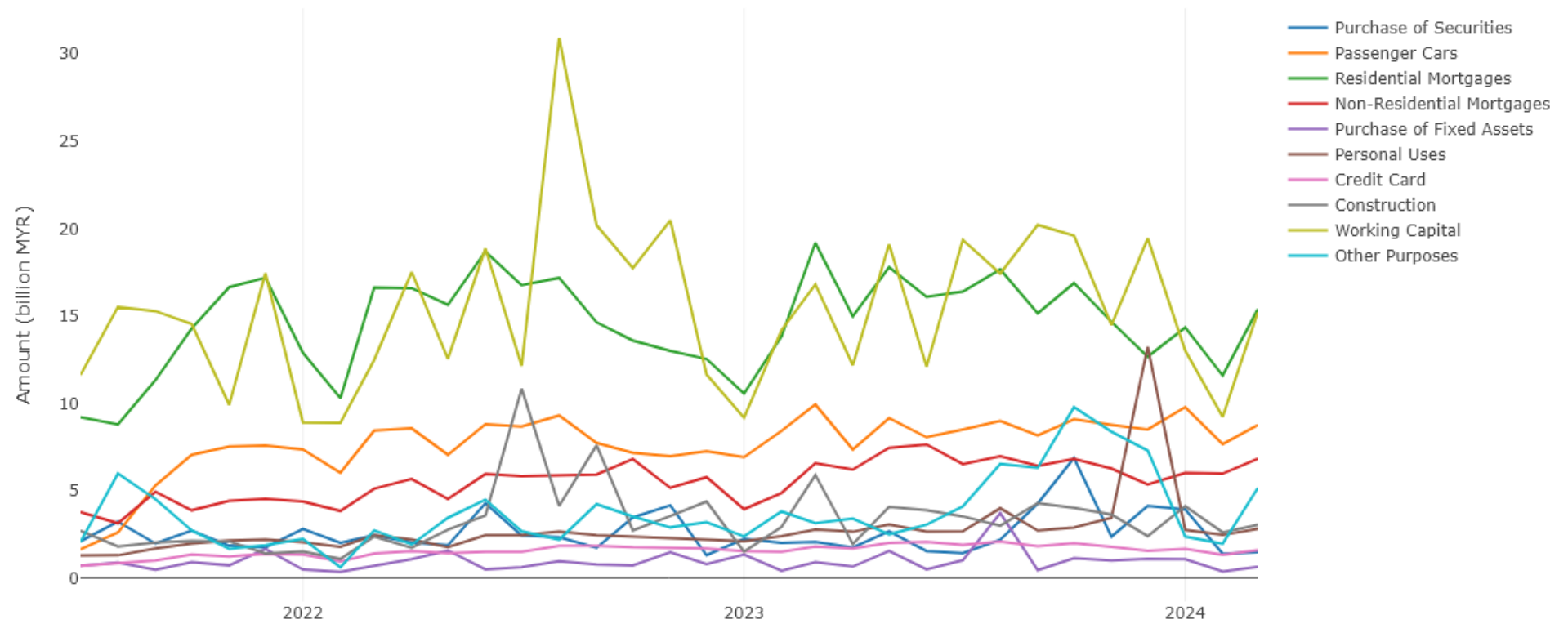
As of March 2024, Total Bank Loan Application MoM and YoY change are 20.61% and -12.73% respectively; Total Bank Loan Approval MoM and YoY change are 36.43% and -11.95% respectively.

## Loan Application by Purpose



## Loan Approval by Purpose

Approval by Purpose



## YoY% Change in Loan Application

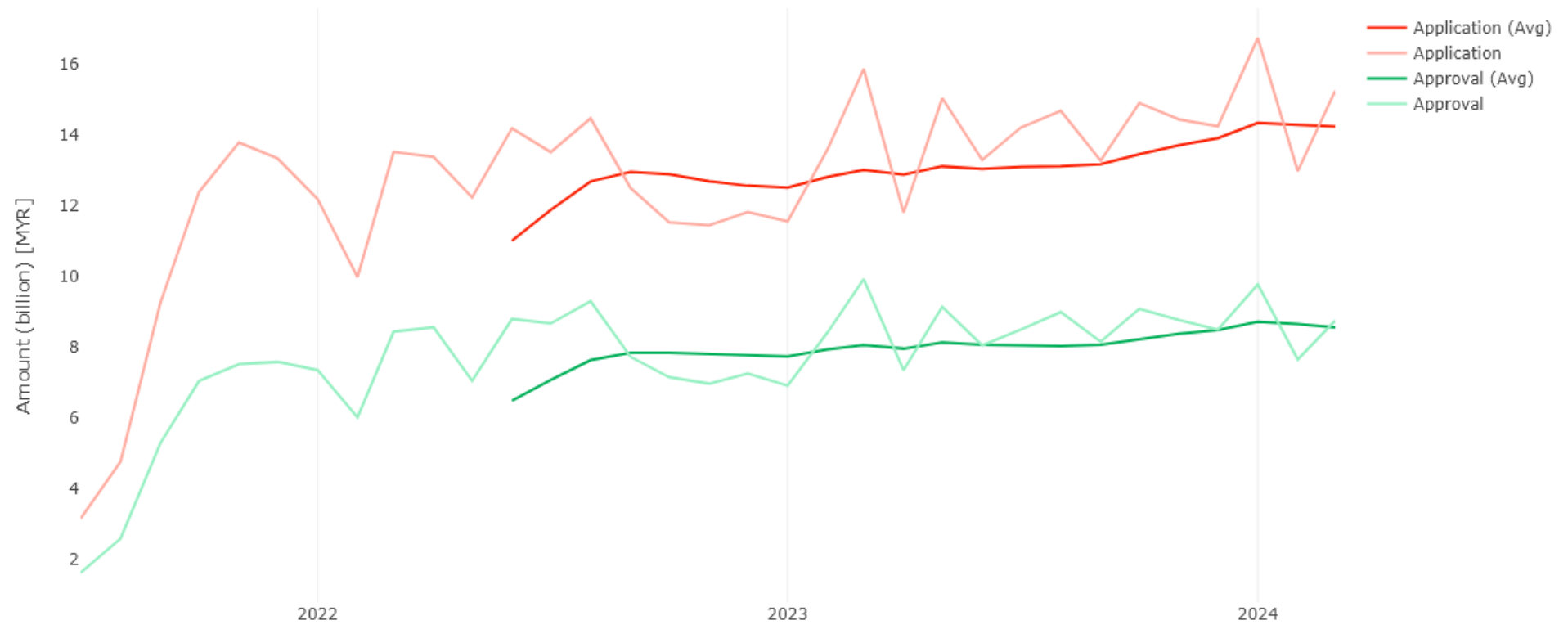
Purpose	Dec23-YoY	Jan24-YoY	Feb24-YoY	Mar24-YoY
Other Purposes	168.34	56.12	37.92	92.00
Personal Uses	181.53	34.08	4.58	8.52
Non-Residential Mortgages	15.59	65.74	-12.69	-3.84
Passenger Cars	20.46	44.77	-4.54	-3.90
Residential Mortgages	10.91	40.52	-21.76	-15.78
Credit Card	-19.82	-11.58	-27.24	-22.07
Purchase of Fixed Assets	52.84	37.33	9.33	-22.82
Purchase of Securities	92.95	77.51	-18.72	-25.44
Working Capital	8.39	45.59	-20.39	-27.07
Construction	27.87	-4.45	62.31	-38.66

## YoY% Change in Loan Approval

Purpose	Dec23-YoY	Jan24-YoY	Feb24-YoY	Mar24-YoY
Other Purposes	128.92	-0.49	-48.44	63.69
Non-Residential Mortgages	-7.17	53.03	22.83	3.82
Personal Uses	516.06	31.30	3.14	1.45
Working Capital	66.88	42.05	-34.98	-9.52
Credit Card	-7.93	8.99	-11.75	-11.22
Passenger Cars	16.99	41.34	-9.05	-11.85
Residential Mortgages	1.07	35.83	-16.29	-19.81
Purchase of Securities	216.85	75.63	-31.40	-28.71
Purchase of Fixed Assets	38.35	-19.44	-6.23	-30.24
Construction	-45.23	172.74	-10.58	-48.41

## Passenger Cars

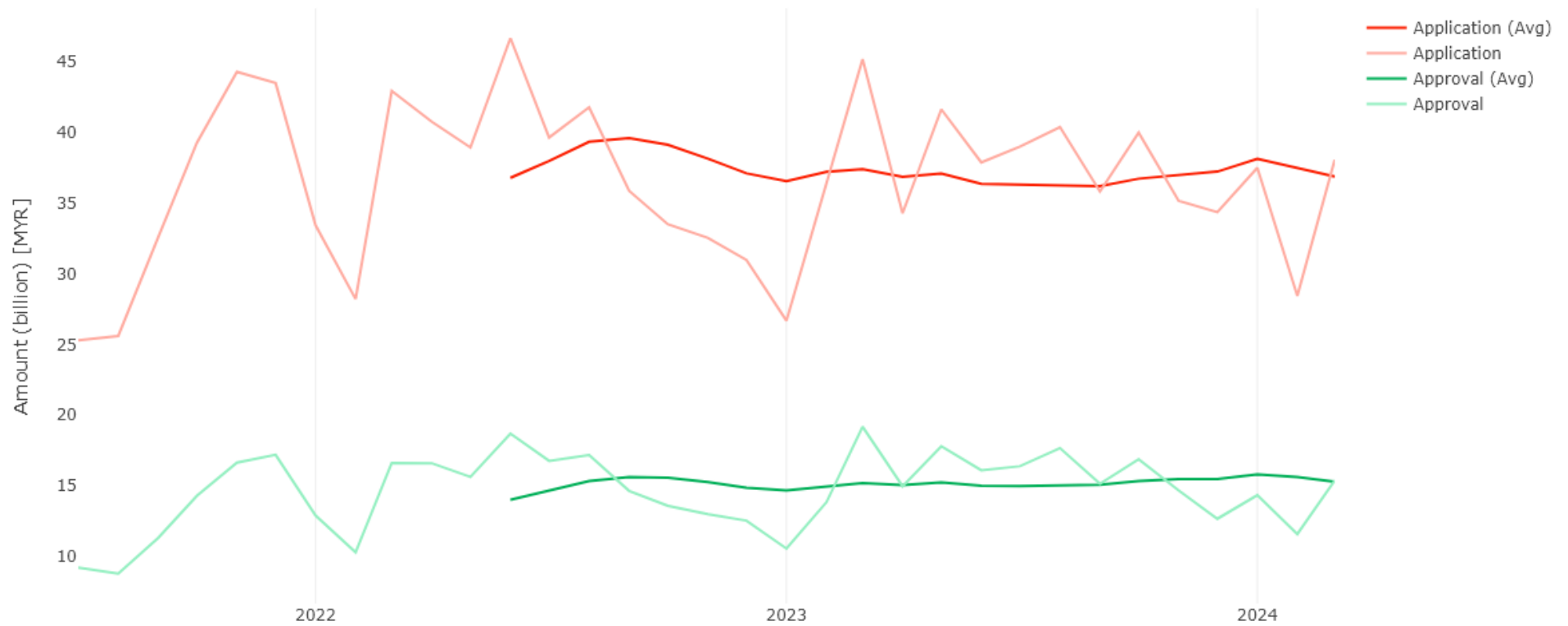
Passenger Cars (Rolling 12 Months Average)



Passenger Cars Application YoY Change is -3.90%; Approval YoY Change is -11.85%

## Residential Mortgages

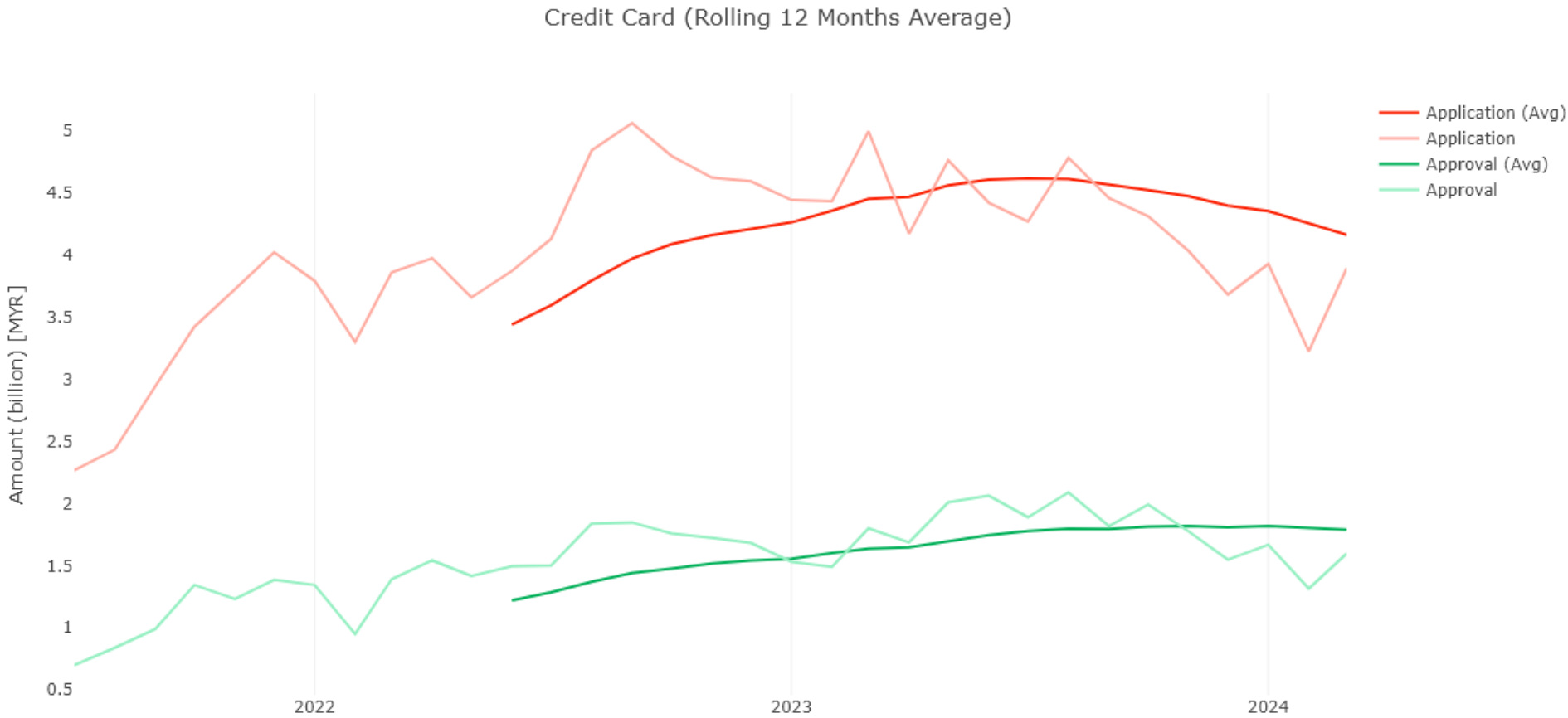
Residential Mortgages (Rolling 12 Months Average)



Residential Mortgages Application YoY Change is -15.78%; Approval YoY Change is -19.81%

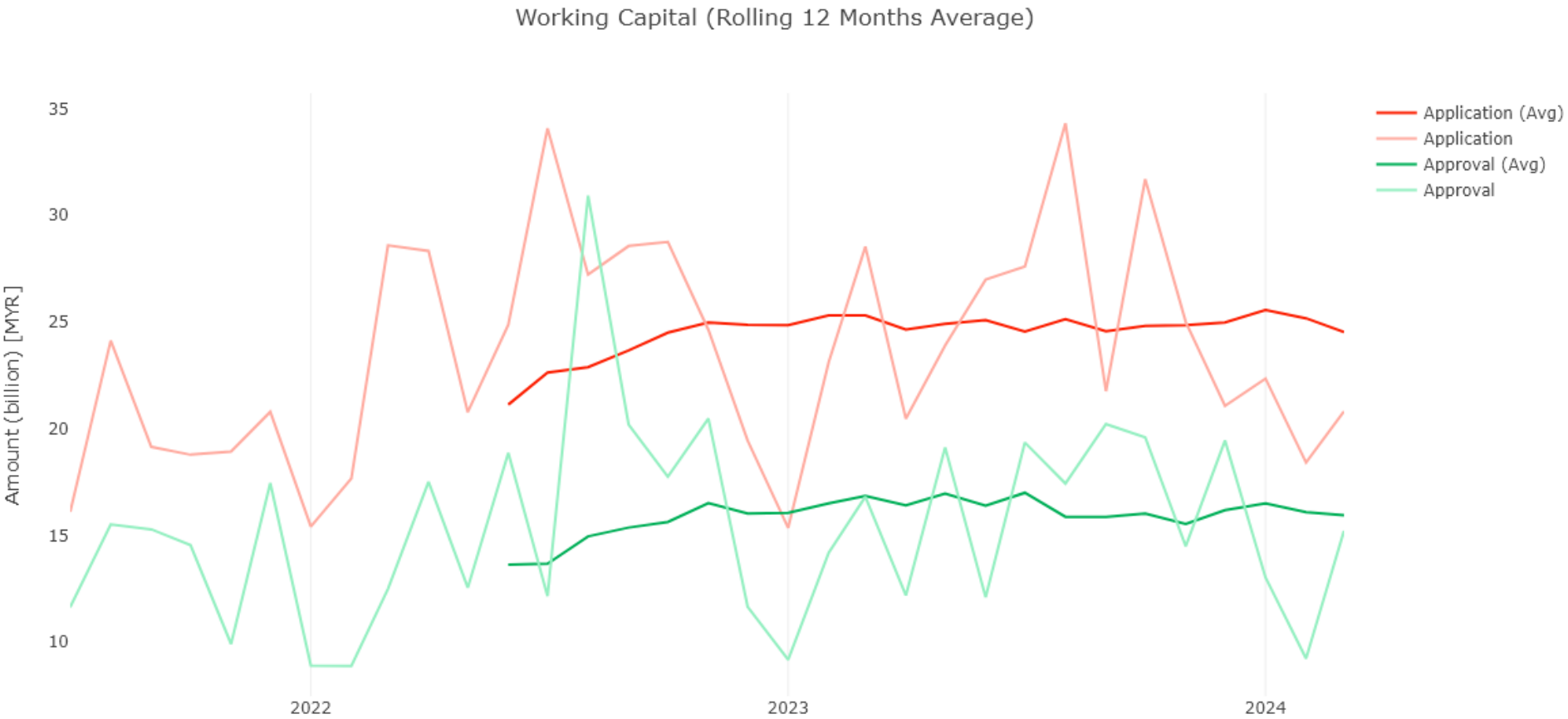


Credit Card



Credit Card Application YoY Change is -22.07%; Approval YoY Change is -11.22%

Working Capital



Working Capital Application YoY Change is -27.07%; Approval YoY Change is -9.52%