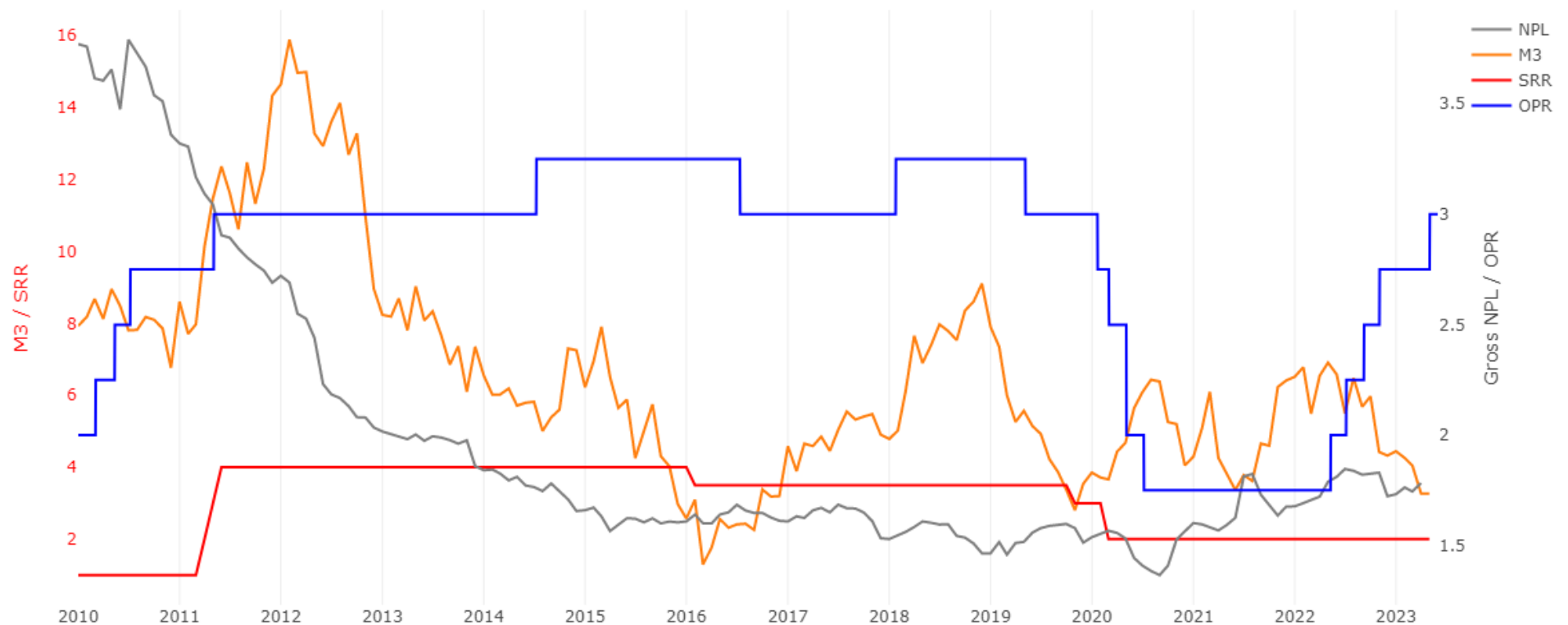


Bank Loan Stats (April 2023 Update)

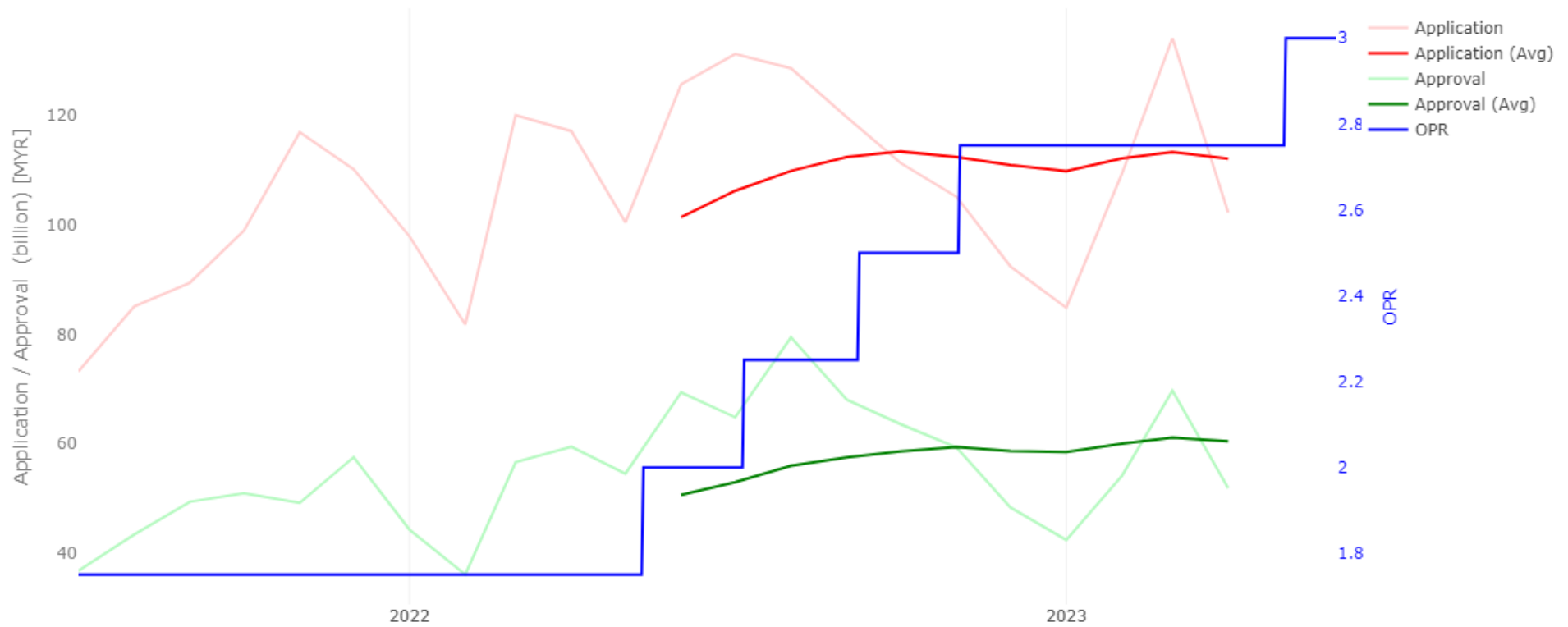
NPL



M3 YoY Growth is 3.27%. Non-performing Loan (NPL) is 1.78%, which is higher compared to last year (1.72%)

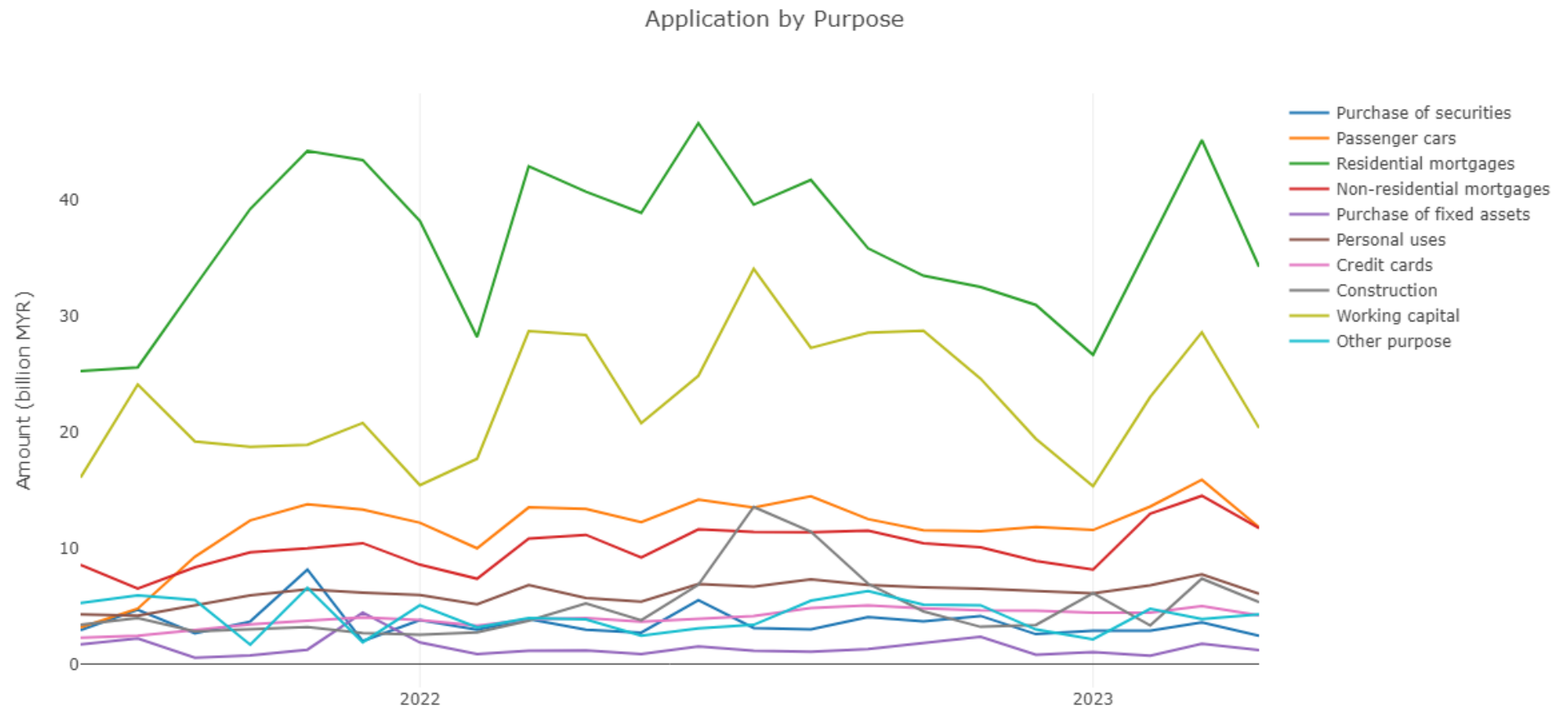
Total Bank Loan Application and Approval

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

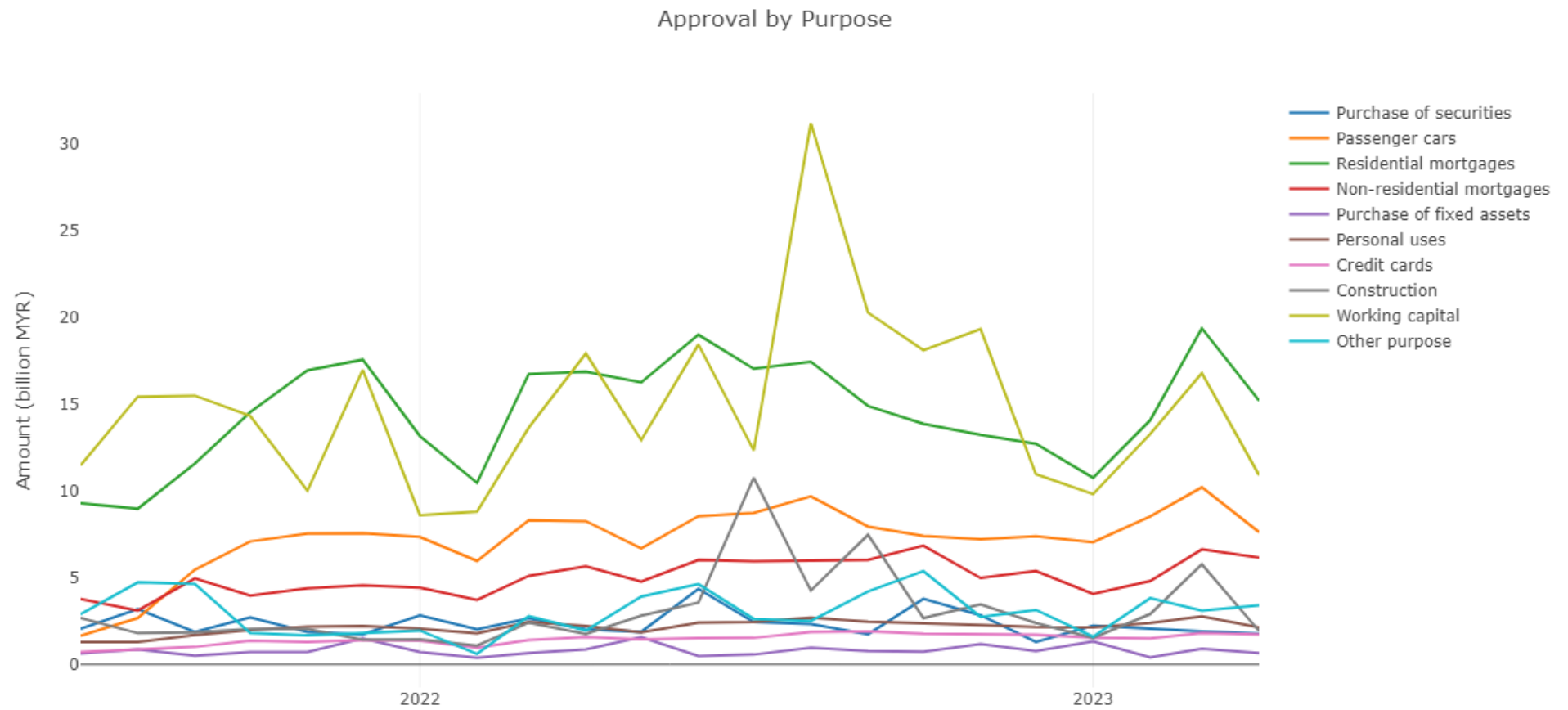


As of April 2023, Total Bank Loan Application MoM and YoY change are -23.79% and -12.72% respectively; Total Bank Loan Approval MoM and YoY change are -25.61% and -12.78% respectively.

Loan Application by Purpose



Loan Approval by Purpose



YoY% Change in Loan Application

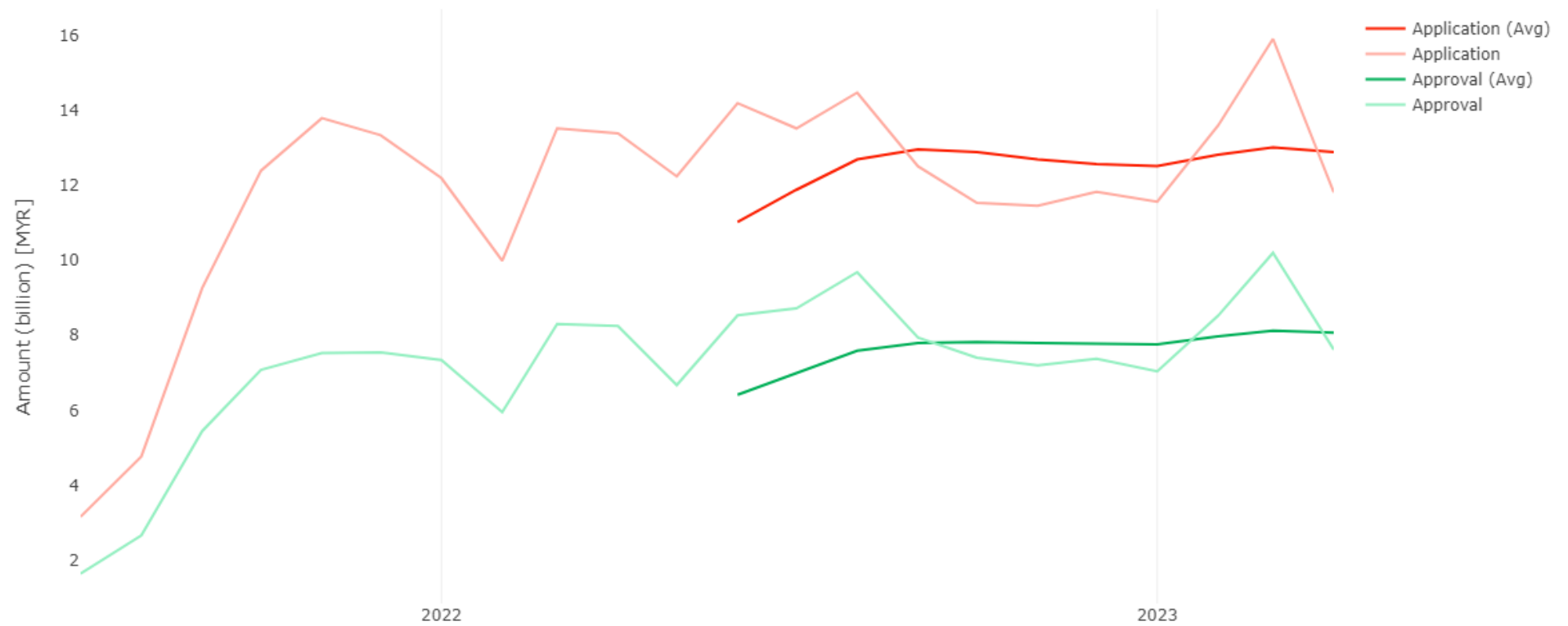
Purpose	Jan23-YoY	Feb23-YoY	Mar23-YoY	Apr23-YoY
Other purpose	-58.05	50.45	-2.43	11.70
Personal uses	2.73	31.63	13.41	6.53
Credit cards	17.15	34.21	29.42	5.59
Non-residential mortgages	-4.87	76.25	34.21	5.09
Purchase of fixed assets	-44.76	-16.16	50.86	1.99
Construction	141.42	22.04	97.12	1.75
Passenger cars	-5.16	36.06	17.63	-11.74
Residential mortgages	-30.20	28.80	5.27	-15.85
Purchase of securities	-24.27	-3.37	-7.89	-17.41
Working capital	-0.59	30.07	-0.37	-28.24

YoY% Change in Loan Approval

Purpose	Jan23-YoY	Feb23-YoY	Mar23-YoY	Apr23-YoY
Other purpose	-18.19	523.04	11.15	74.10
Credit cards	12.88	56.79	27.86	9.97
Construction	5.27	166.37	139.19	9.52
Non-residential mortgages	-8.21	29.43	29.79	9.03
Personal uses	4.07	33.16	13.14	-3.79
Passenger cars	-4.14	43.07	22.84	-7.69
Residential mortgages	-18.21	34.45	15.71	-9.86
Purchase of securities	-20.94	0.87	-27.86	-12.29
Purchase of fixed assets	87.25	5.66	40.58	-23.87
Working capital	14.13	50.72	23.02	-39.08

Passenger Cars

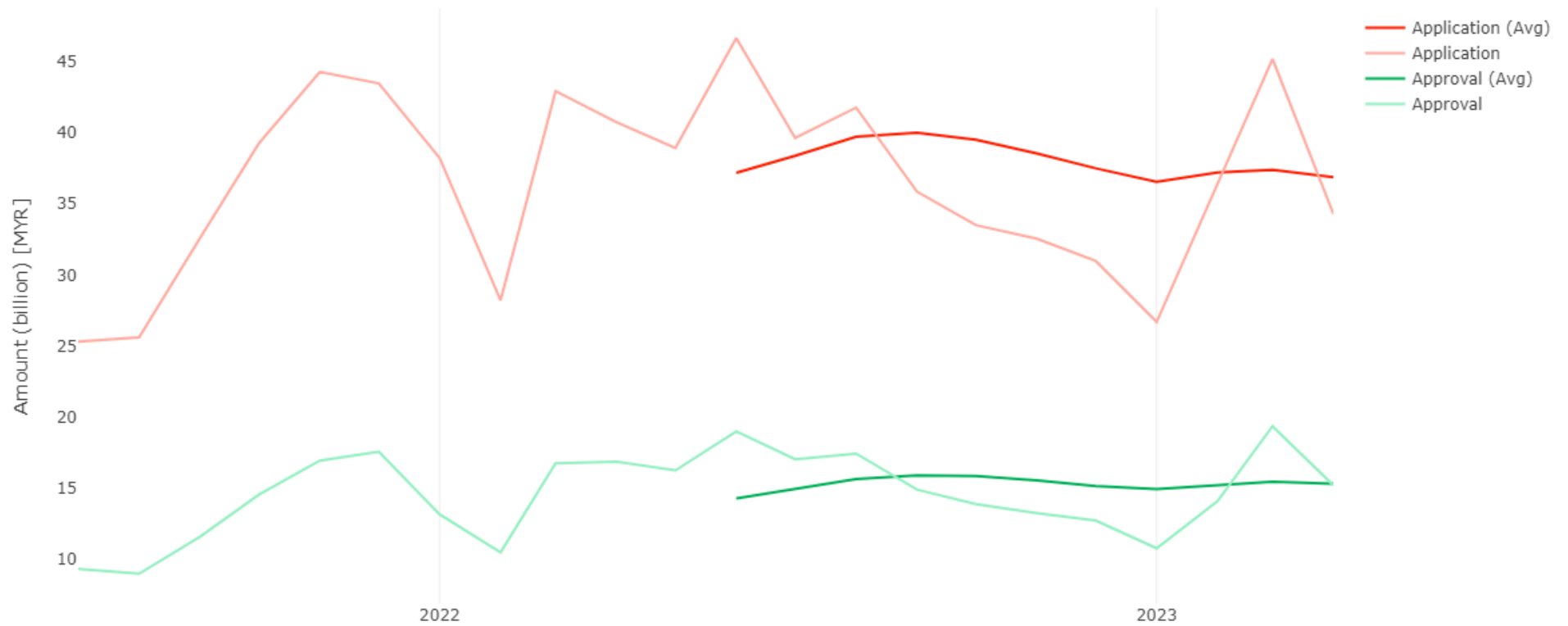
Passenger cars (Rolling 12 Months Average)



Passenger cars Application YoY Change is -11.74%, Approval YoY Change is -7.69%

Residential Mortgages

Residential mortgages (Rolling 12 Months Average)



Residential mortgages Application YoY Change is -15.85%, Approval YoY Change is -9.86%

Credit cards

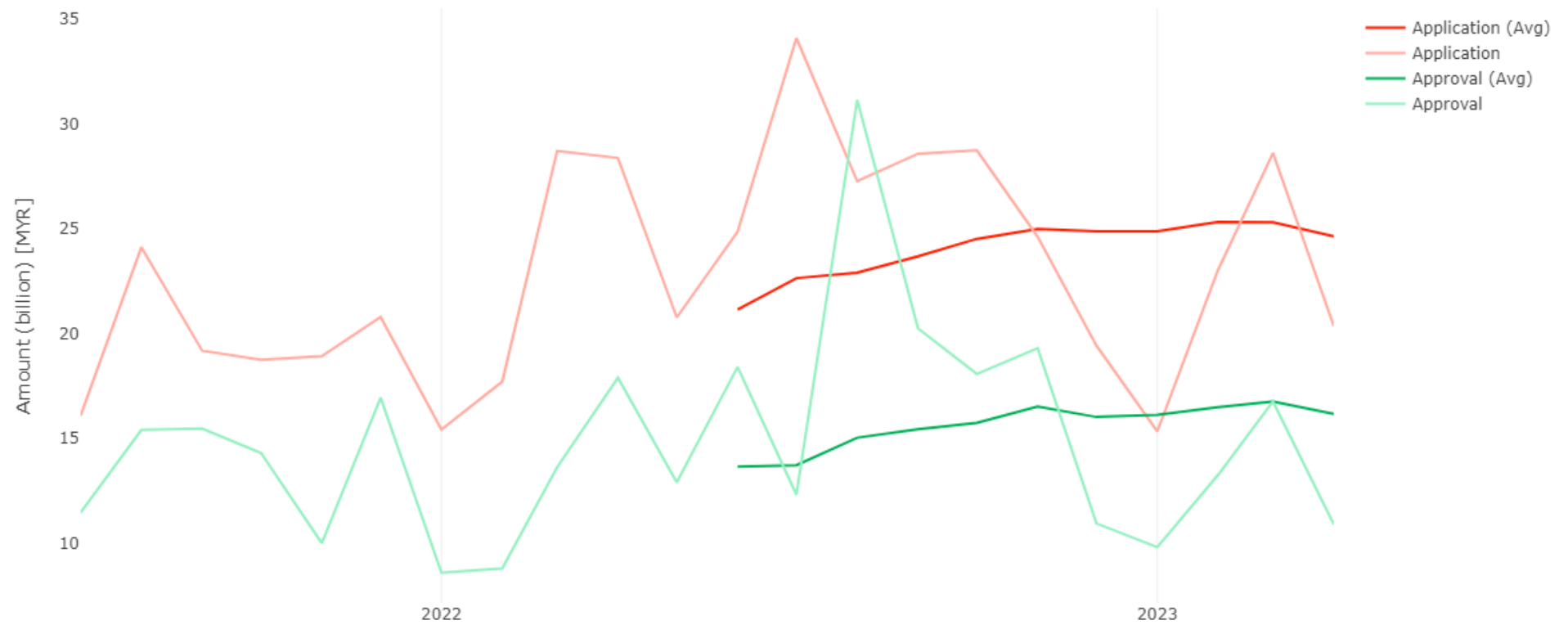
Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is 5.59%, Approval YoY Change is 9.97%

Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is -28.24%, Approval YoY Change is -39.08%