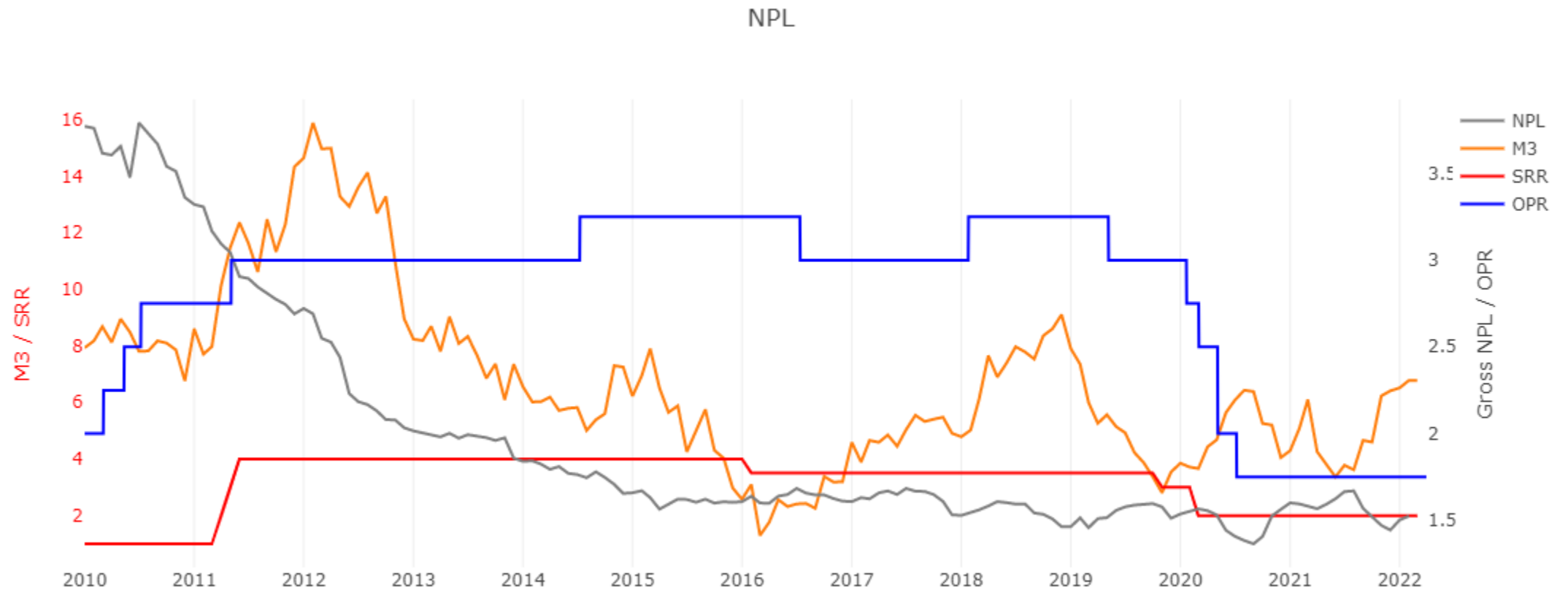


# **Bank Loan Stats**

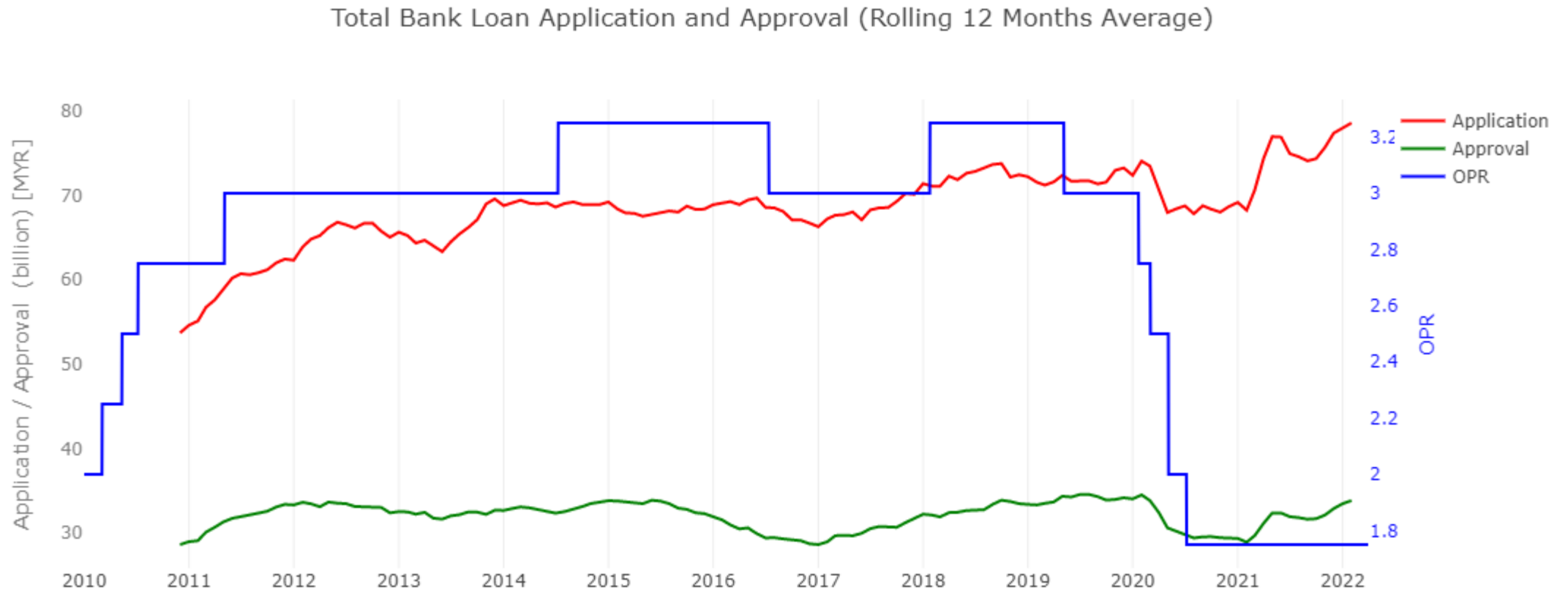
**April 2022 Update**

# Overview of Bank Loan Stats



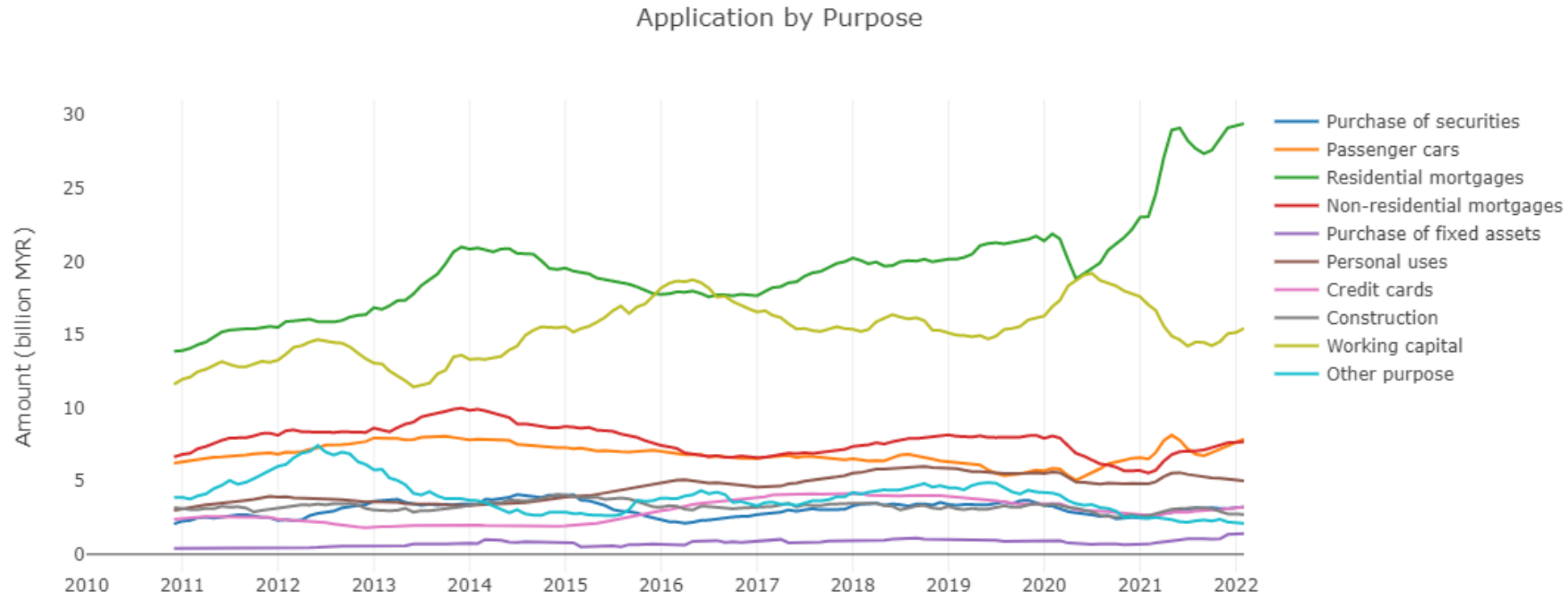
M3 is higher YoY; while Non-performing Loan (NPL) is lower YoY.

# Total Bank Loan Application and Approval

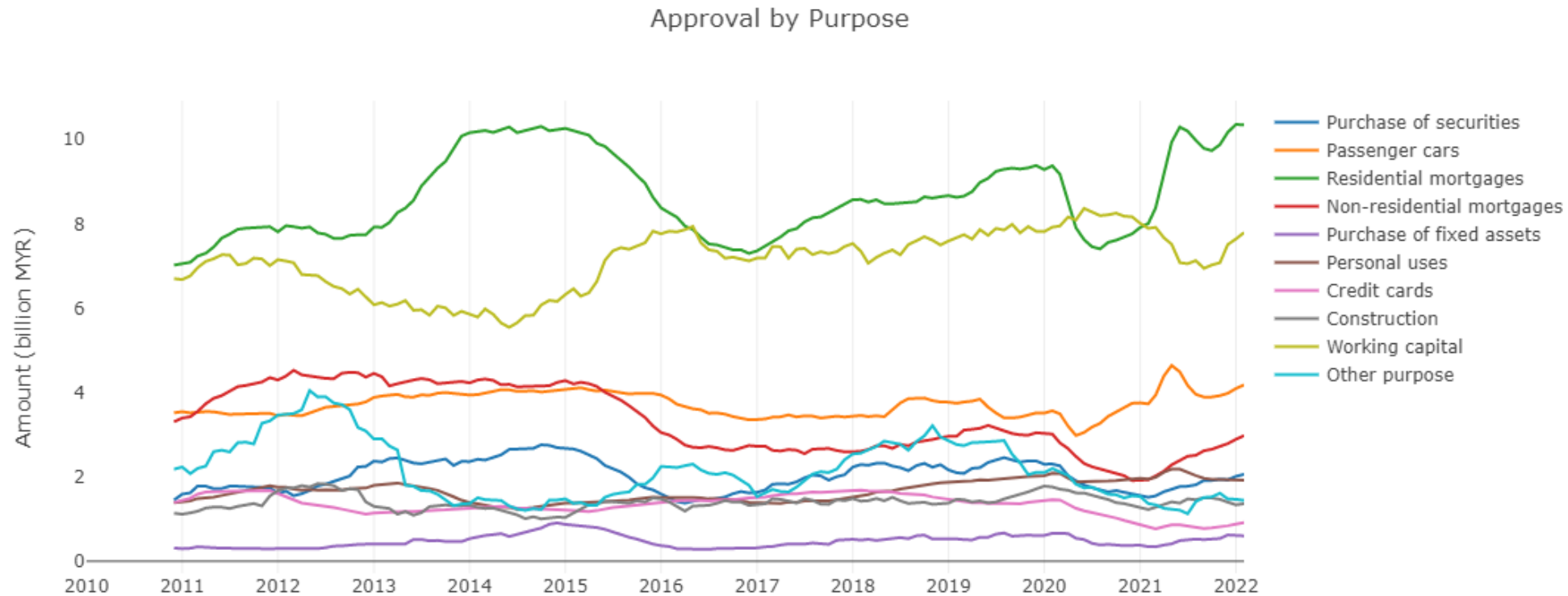


Total **bank loan application** and **approval** amounts have improved YoY from **59.0B** to **66.7B** and **24.5B** to **28.9B**, respectively, as of Feb 2022.

# Loan Application by Purpose (Rolling 12 Months Average)



# Loan Approval by Purpose (Rolling 12 Months Average)

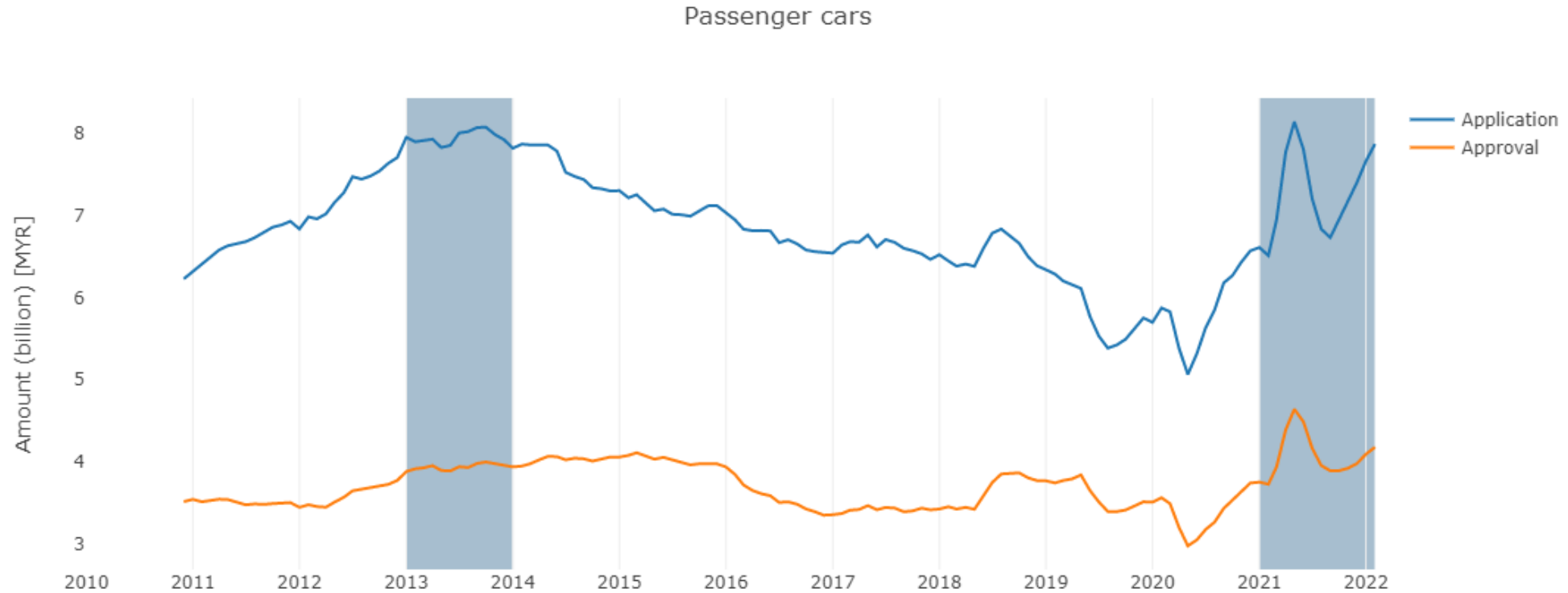


# YoY% Change in Loan Application and Approval

Loan Application	Nov21-YoY	Dec21-YoY	Jan22-YoY	Feb22-YoY	Loan Approval	Nov21-YoY	Dec21-YoY	Jan22-YoY	Feb22-YoY
Passenger cars	32.77	32.9	47.56	45.13	Credit cards	23.66	36.57	63.53	62.93
Credit cards	8.6	17.46	29.7	38.93	Non-residential mortgages	39.05	31.62	51.69	49.34
Working capital	22.35	56.74	8.08	29.35	Purchase of securities	16.91	-8.67	72.28	47.07
Purchase of securities	-18.1	-6.46	36.87	17.63	Construction	-21.25	-48.35	-38.93	43.33
Non-residential mortgages	33.56	29.82	1.3	11.18	Working capital	8.25	66.41	30.49	36.11
Residential mortgages	36.09	33.79	6.45	8.54	Passenger cars	7.53	14.59	33.94	31.21
Personal uses	-6.31	-9.64	-13.17	-15.25	Residential mortgages	16.66	37.85	25.27	-1.82
Purchase of fixed assets	16.81	577.04	66.79	-16.07	Personal uses	1.1	-0.43	3.13	-11.23
Other purpose	104.54	-73.7	-37.41	-16.39	Purchase of fixed assets	87.79	250.57	-38.01	-18.39
Construction	-50.83	-47.45	2.77	-18.17	Other purpose	74.05	-61.7	-7.24	-60.24

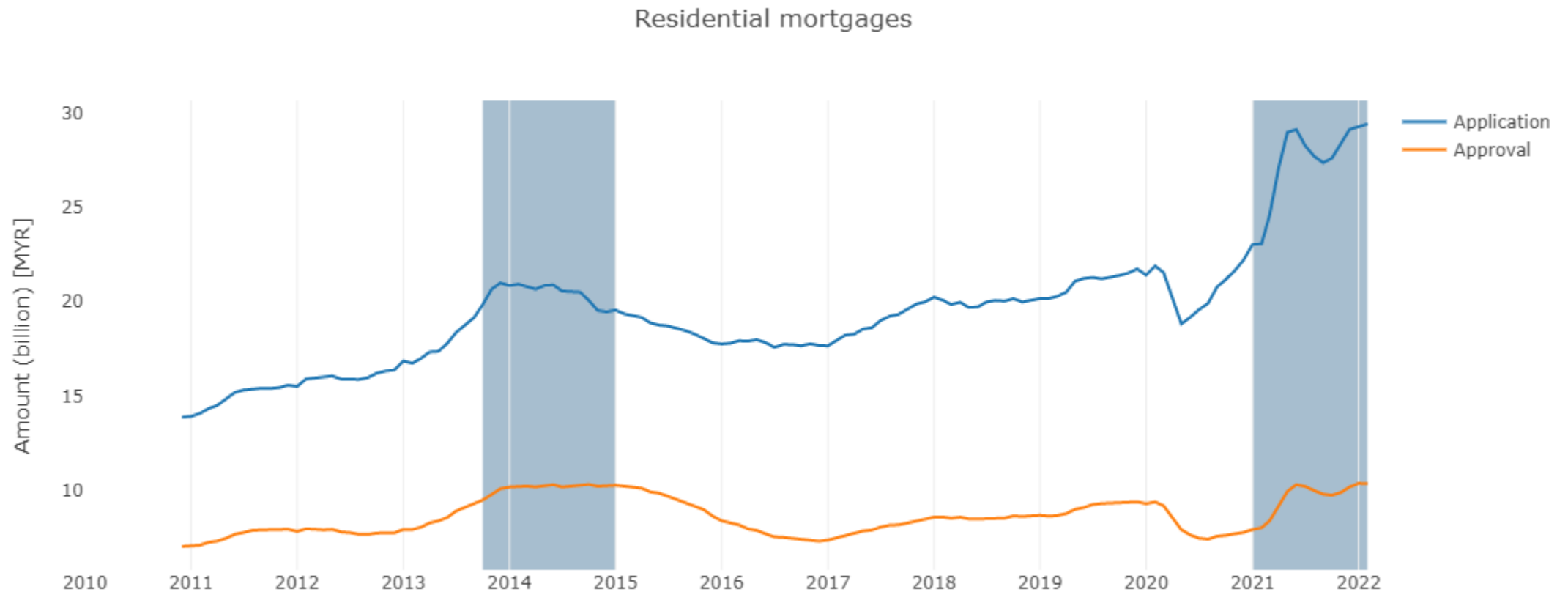
Loan Application and Approval for **credit cards** and **passenger cars** YoY numbers remained strong. Residential mortgages approval decreased slightly by 1.82% YoY.

# Passenger Car Loans



Both loan application and approval are on a rising trend since 2020 March.  
Both amounts are near the peaks of 2013/14.

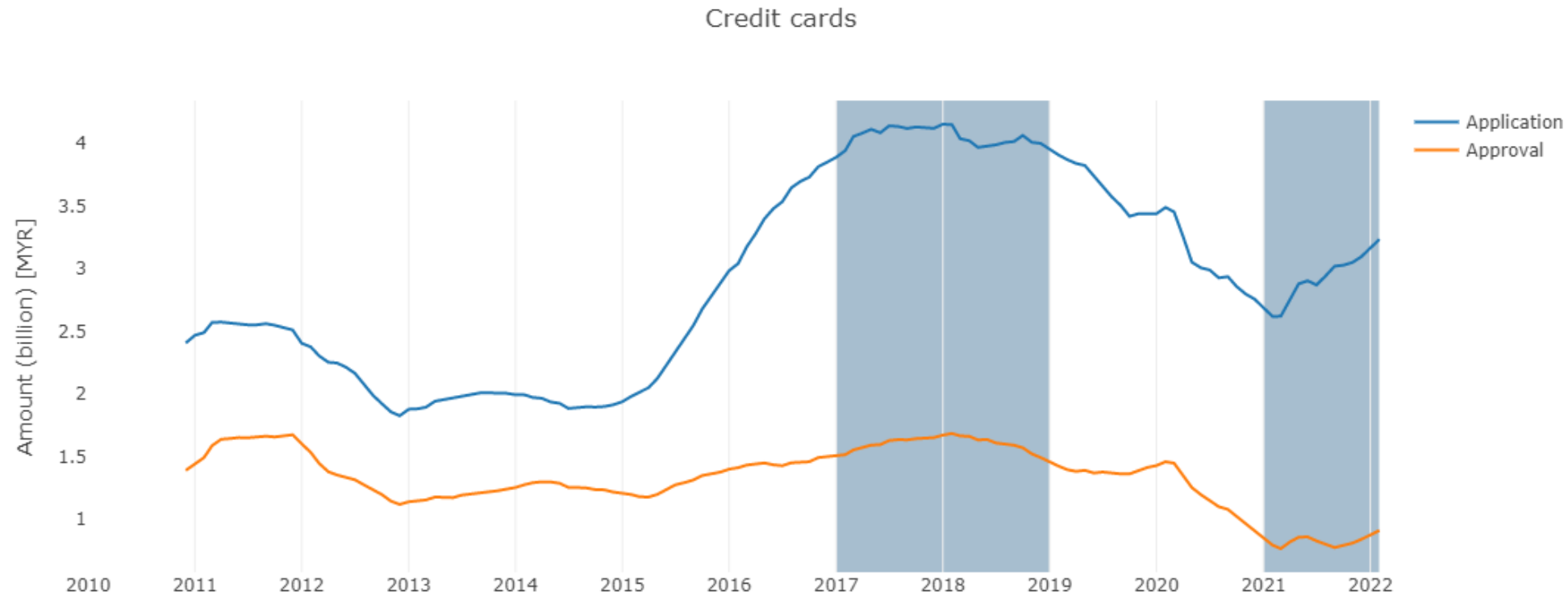
# Residential Mortgages



Both loan application and approval amounts are above/near the peak of 2014 and on a rising trend.



# Credit Cards



Credit cards loan stat is a good indicator of consumer sentiment.

The latest trend for application and approval rebounded from the lows in early 2021, and are currently on the rise.