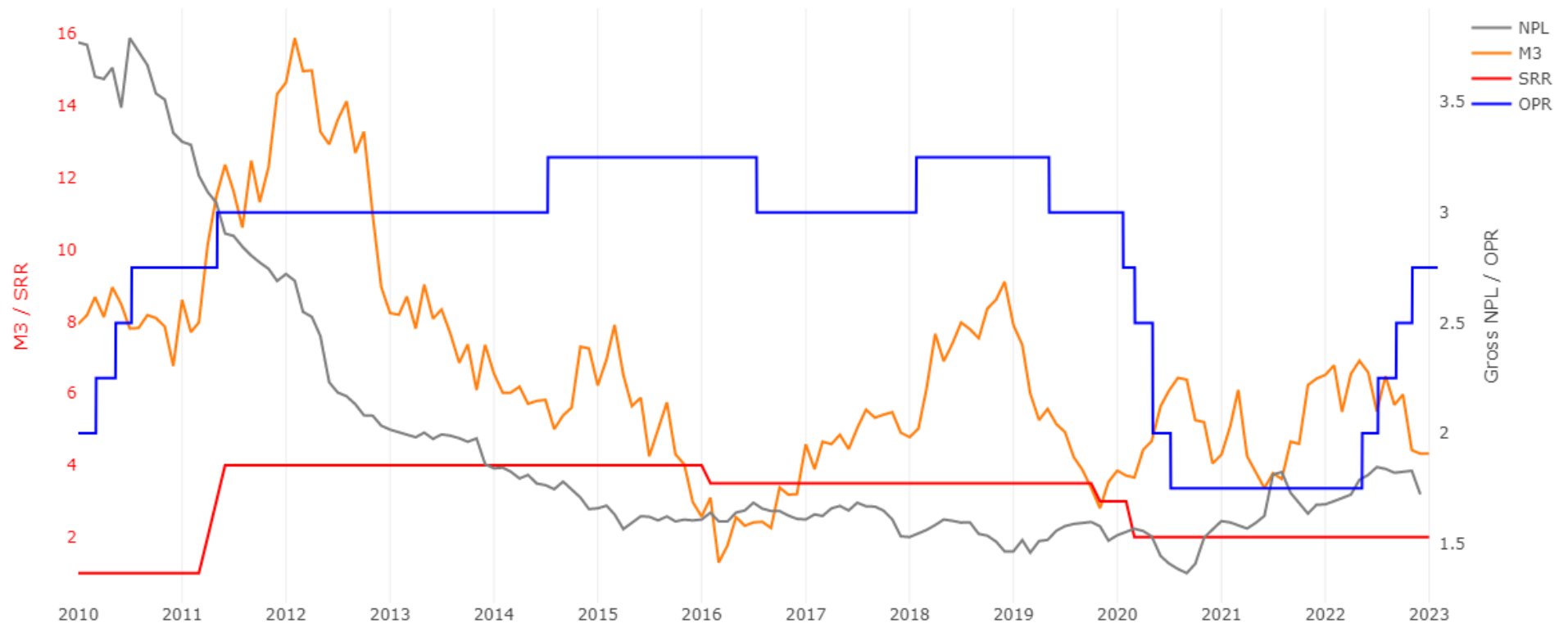


Bank Loan Stats (December 2022 Update)

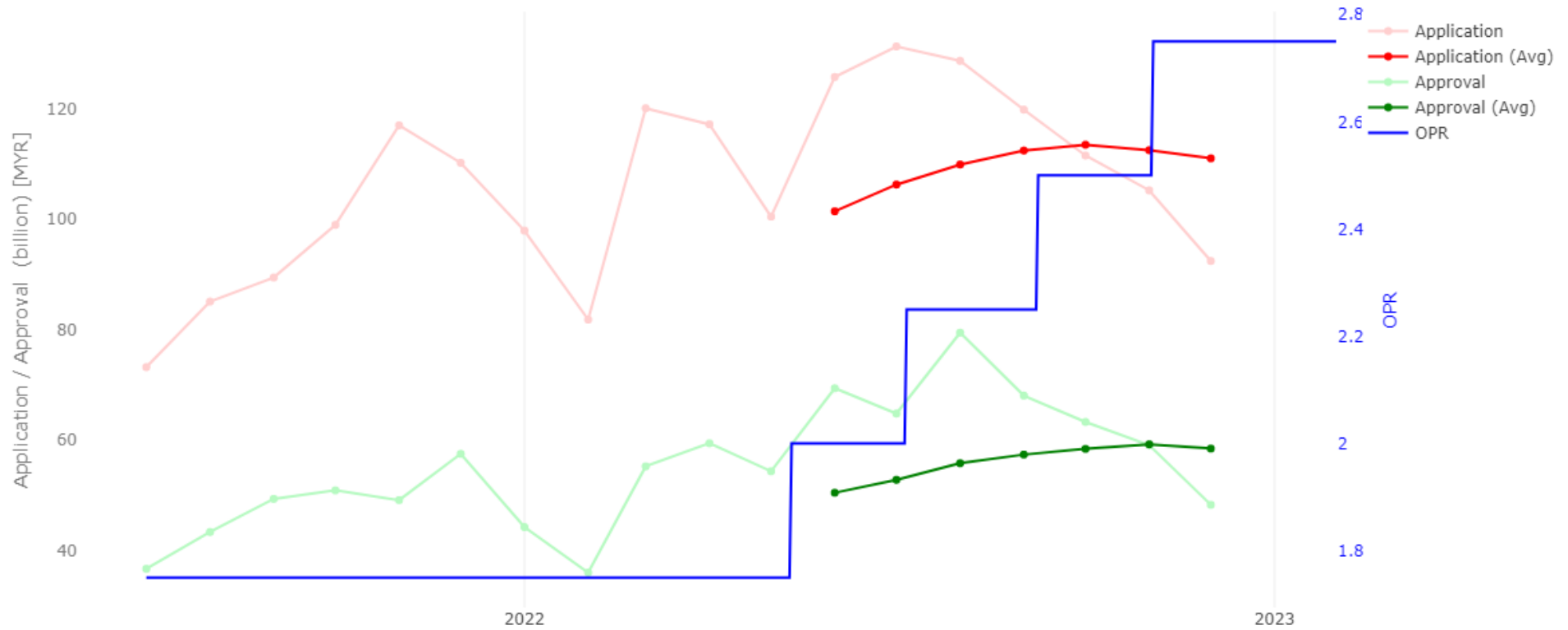
NPL



M3 YoY Growth is 4.32%. Non-performing Loan (NPL) is 1.72%, which is higher compared to last year (1.68%)

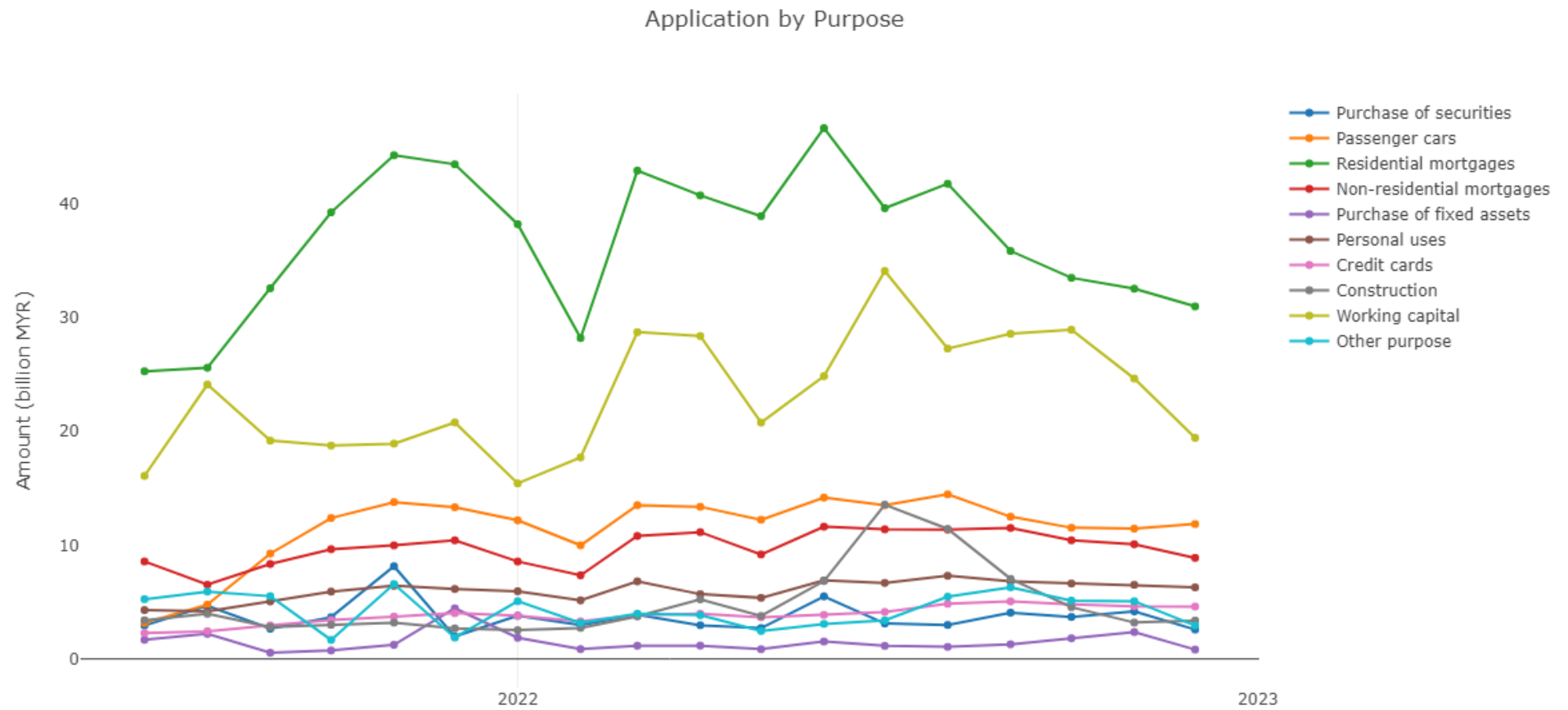
Total Bank Loan Application and Approval

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

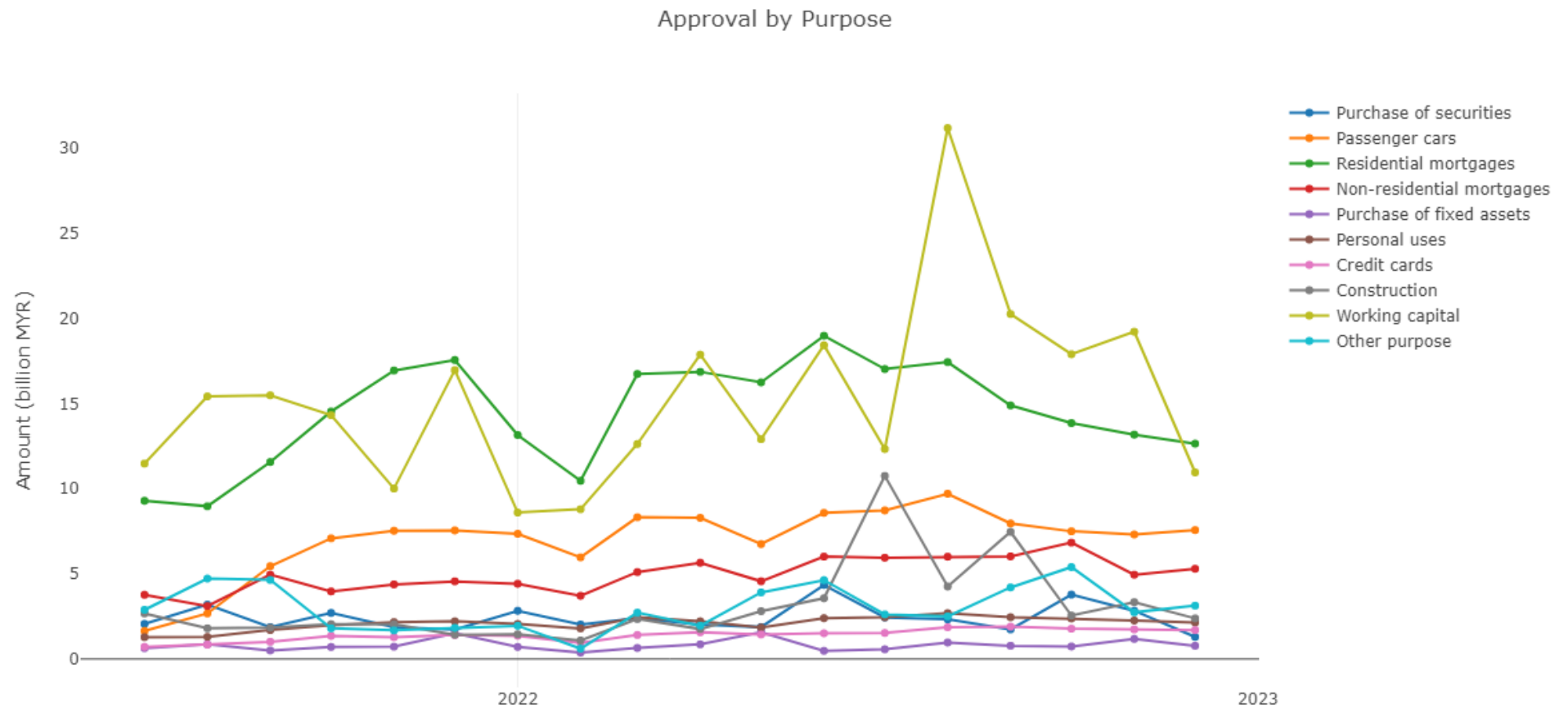


As of December 2022, Total Bank Loan Application MoM and YoY change are -12.15% and -16.12% respectively; Total Bank Loan Approval MoM and YoY change are -18.29% and -16.04% respectively.

Loan Application by Purpose



Loan Approval by Purpose



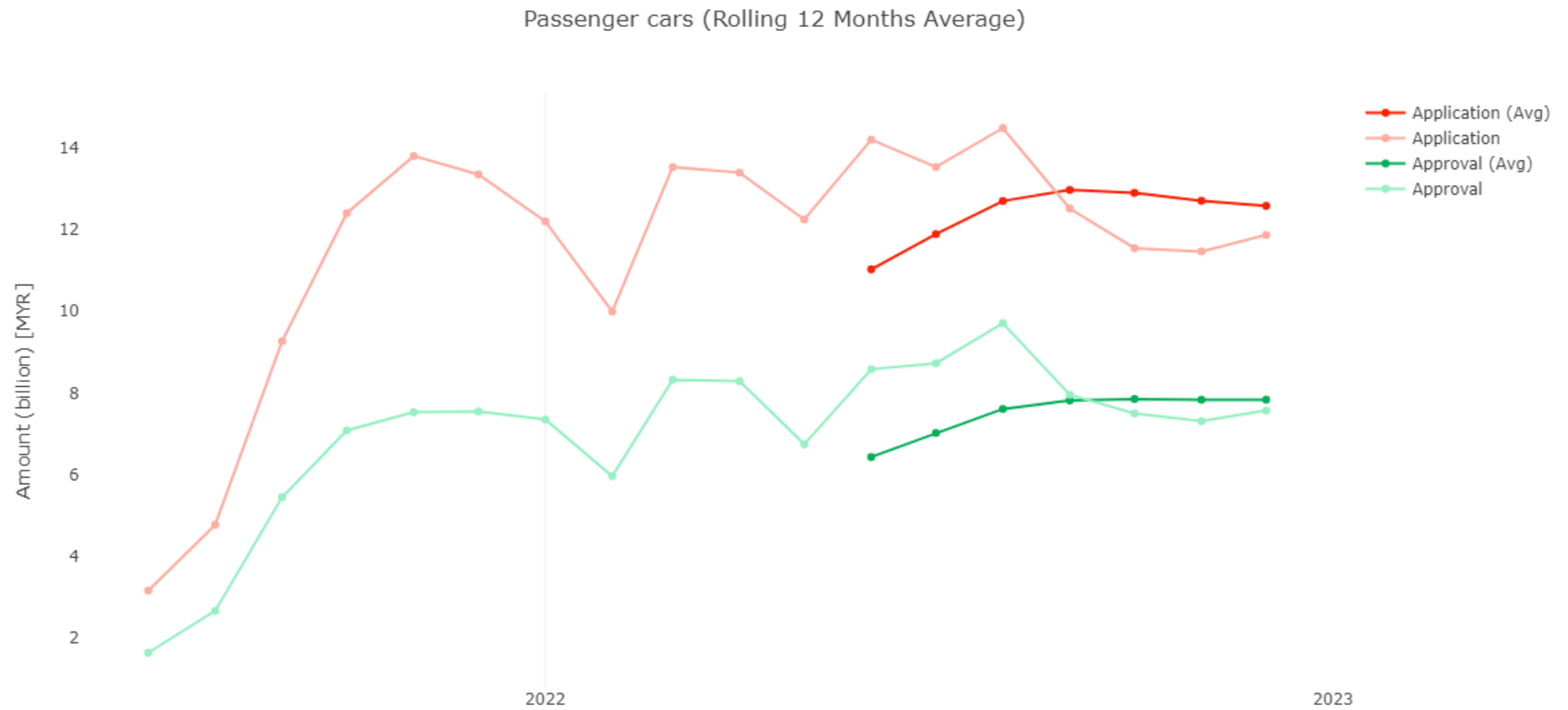
YoY% Change in Loan Application

Purpose	Sep22-YoY	Oct22-YoY	Nov22-YoY	Dec22-YoY
Other purpose	14.13	206.89	-22.94	56.02
Purchase of securities	53.31	0.55	-48.66	30.43
Construction	150.27	52.06	0.14	25.75
Credit cards	71.89	40.20	24.09	14.39
Personal uses	34.95	12.00	1.28	2.29
Working capital	48.93	54.32	30.26	-6.53
Passenger cars	35.00	-6.91	-16.91	-11.09
Non-residential mortgages	37.91	8.15	0.99	-14.80
Residential mortgages	10.05	-14.67	-26.49	-28.73
Purchase of fixed assets	137.40	144.23	90.36	-81.61

YoY% Change in Loan Approval

Purpose	Sep22-YoY	Oct22-YoY	Nov22-YoY	Dec22-YoY
Other purpose	-9.47	199.42	62.97	70.91
Construction	305.55	25.04	63.02	67.90
Credit cards	87.65	31.02	35.64	20.76
Non-residential mortgages	21.61	72.23	13.01	16.23
Passenger cars	45.98	5.84	-2.91	0.26
Personal uses	44.03	20.26	4.36	-3.04
Purchase of securities	-7.15	39.70	52.14	-24.79
Residential mortgages	28.72	-4.67	-22.22	-27.99
Working capital	30.83	24.98	91.99	-35.40
Purchase of fixed assets	55.38	3.75	63.00	-48.57

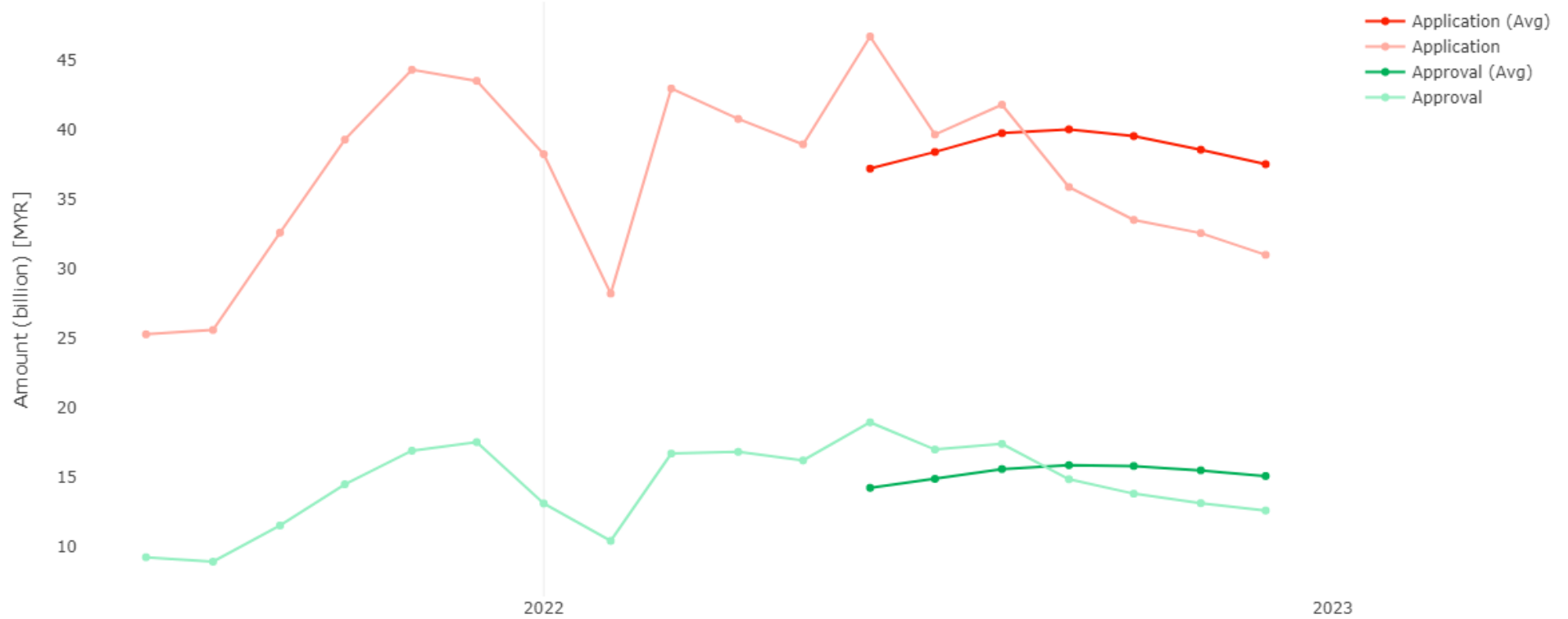
Passenger Cars



Passenger cars Application YoY Change is -11.09%, Approval YoY Change is 0.26%

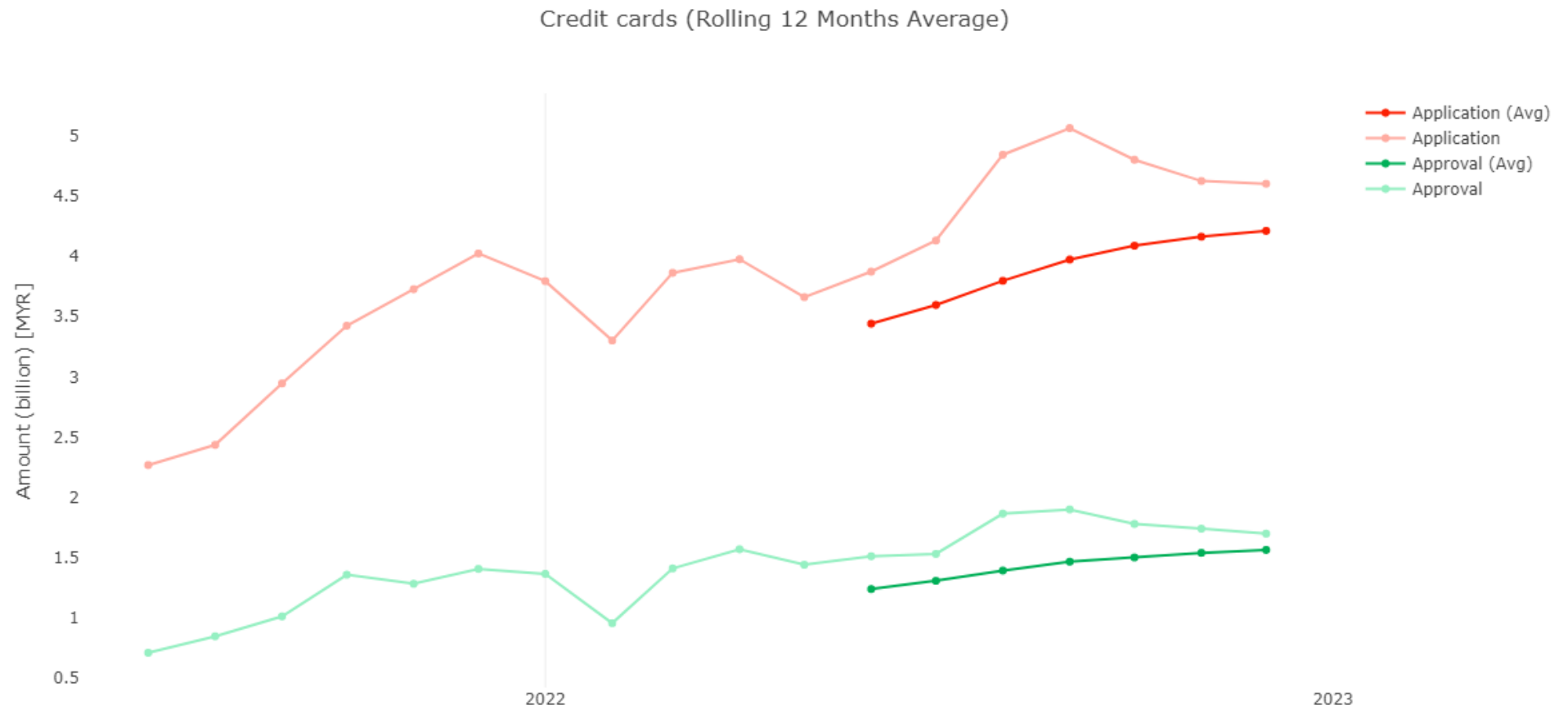
Residential Mortgages

Residential mortgages (Rolling 12 Months Average)



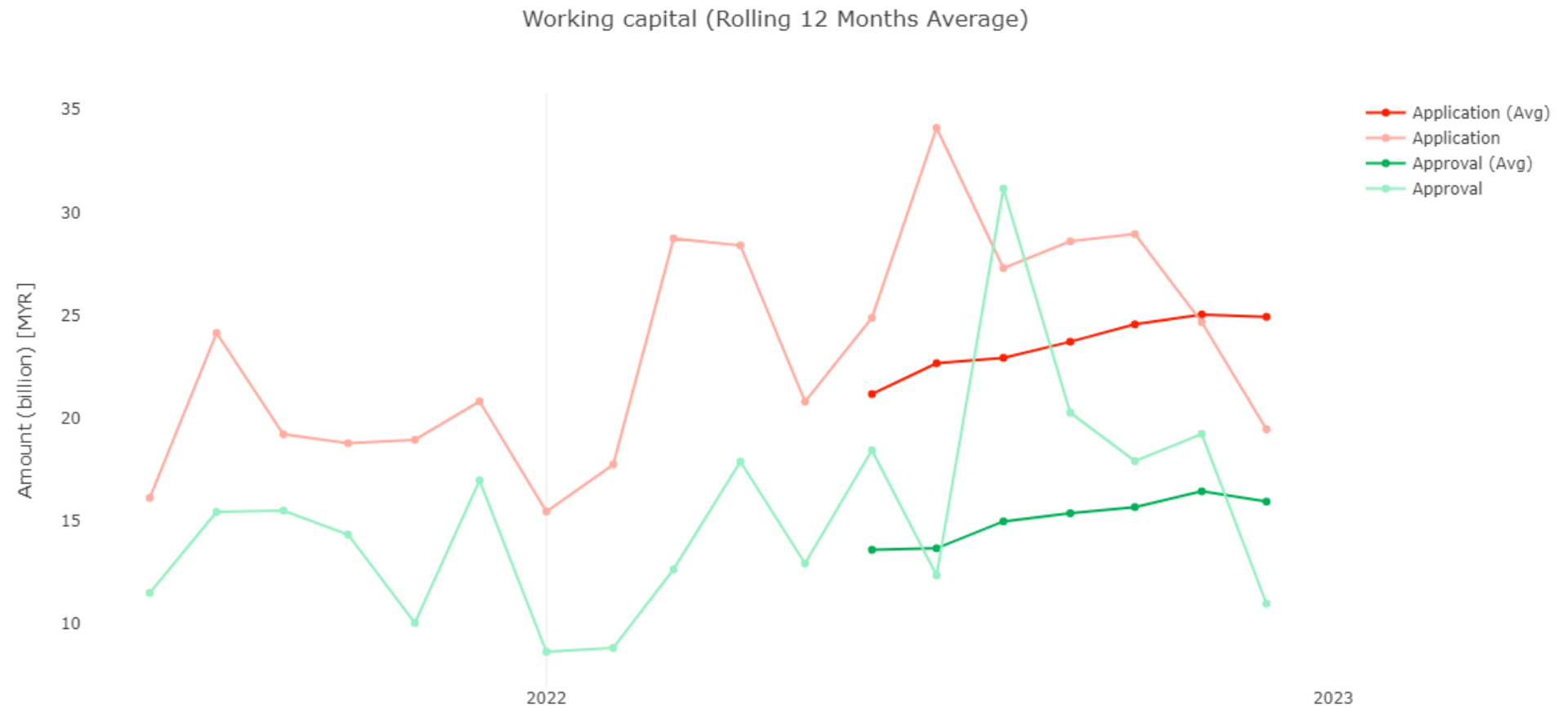
Residential mortgages Application YoY Change is -28.73%, Approval YoY Change is -27.99%

Credit cards



Credit cards Application YoY Change is 14.39%, Approval YoY Change is 20.76%

Working Capital



Working capital Application YoY Change is -6.53%, Approval YoY Change is -35.40%