

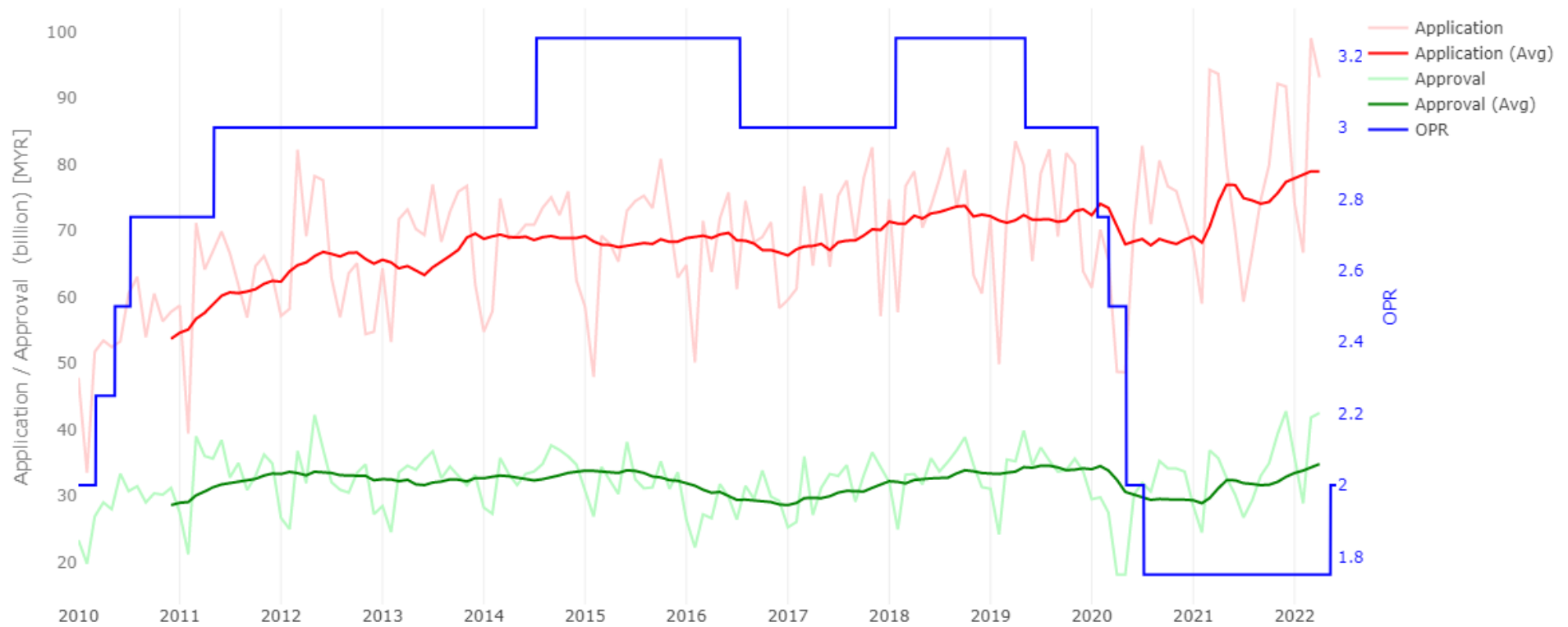
## Bank Loan Stats (June 2022 Update)



M3 YoY Growth is 6.54%. Non-performing Loan (NPL) is 1.57%, which is higher compared to last year (1.57%)

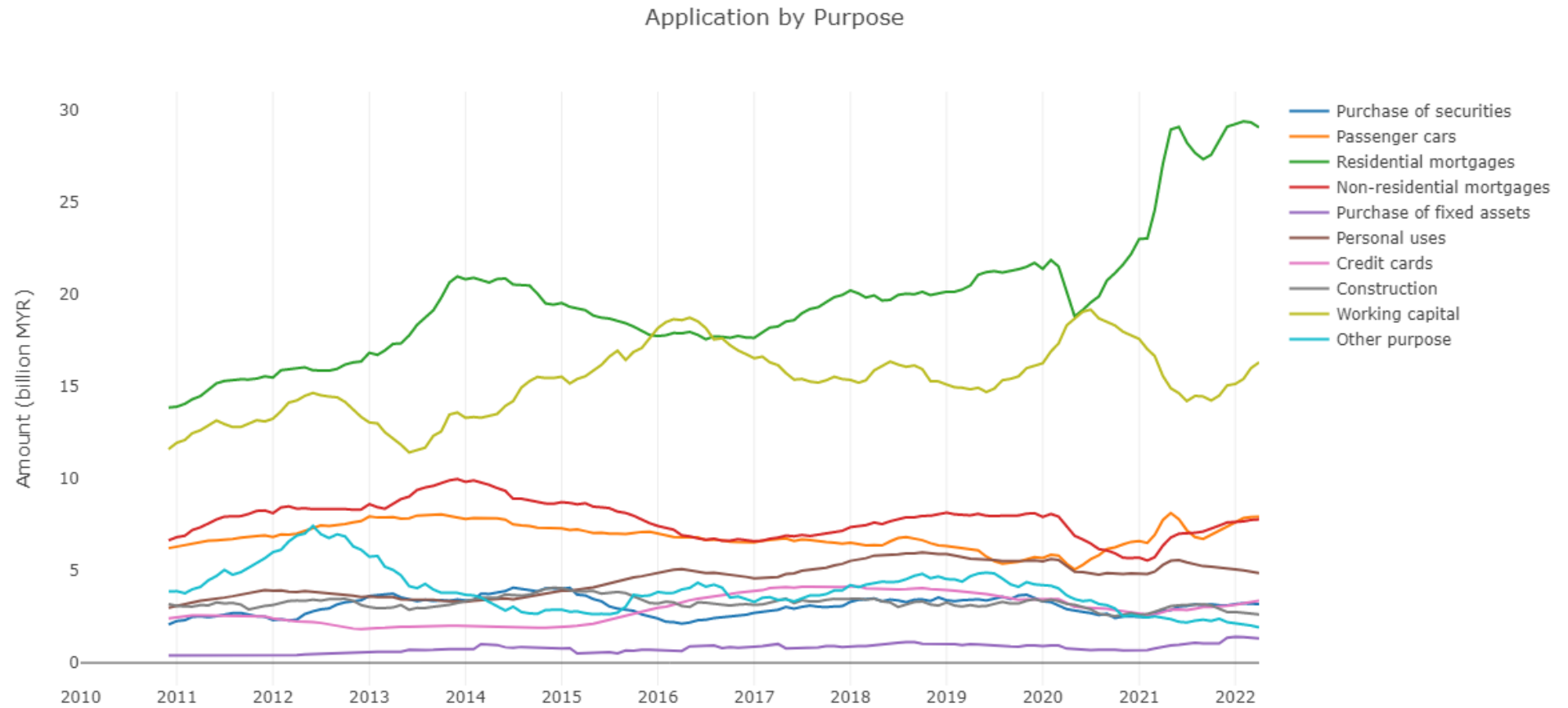
## Total Bank Loan Application and Approval

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

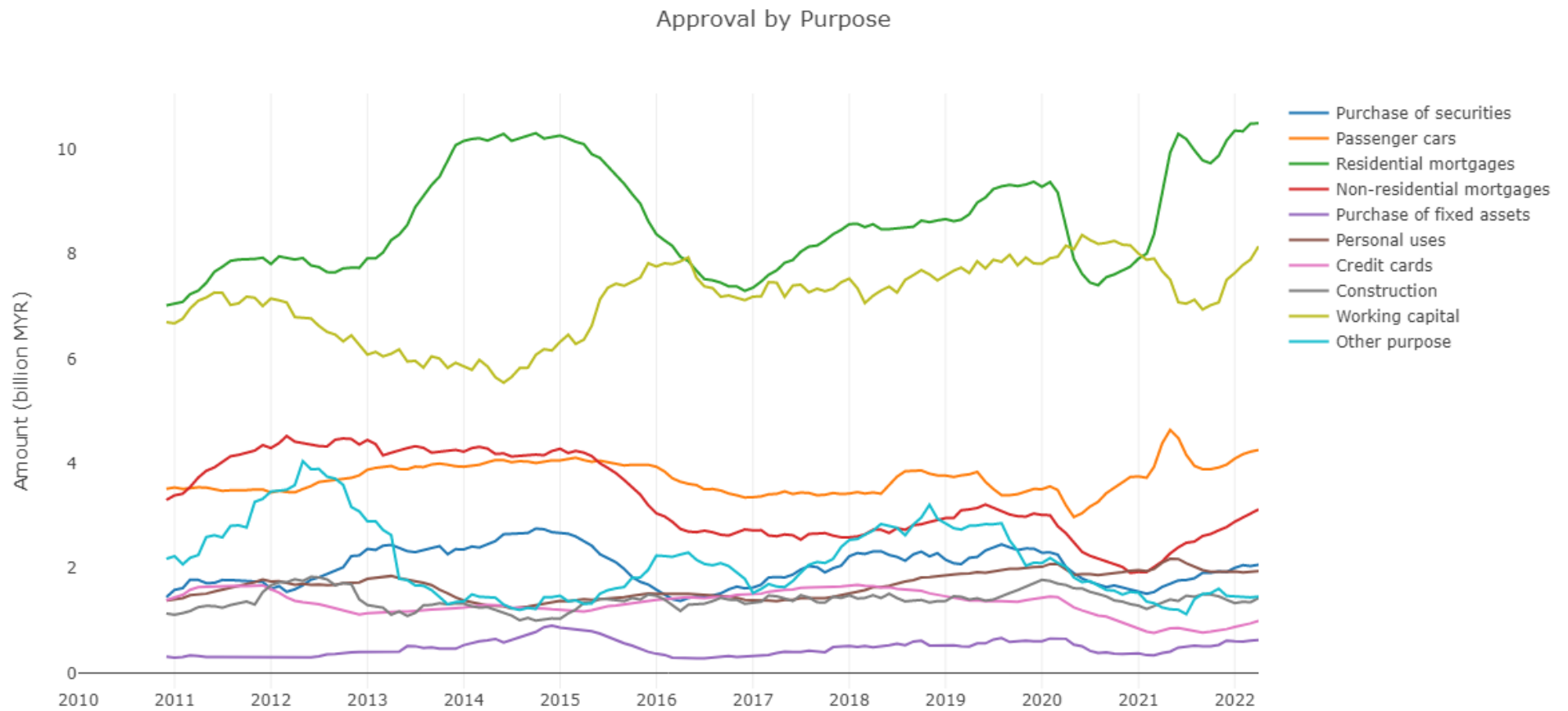


As of April 2022, Total Bank Loan Application MoM and YoY change are -5.97% and -0.55% respectively; Total Bank Loan Approval MoM and YoY change are 1.65% and 19.07% respectively.

## Loan Application by Purpose (Rolling 12 Months Average)



## Loan Approval by Purpose (Rolling 12 Months Average)



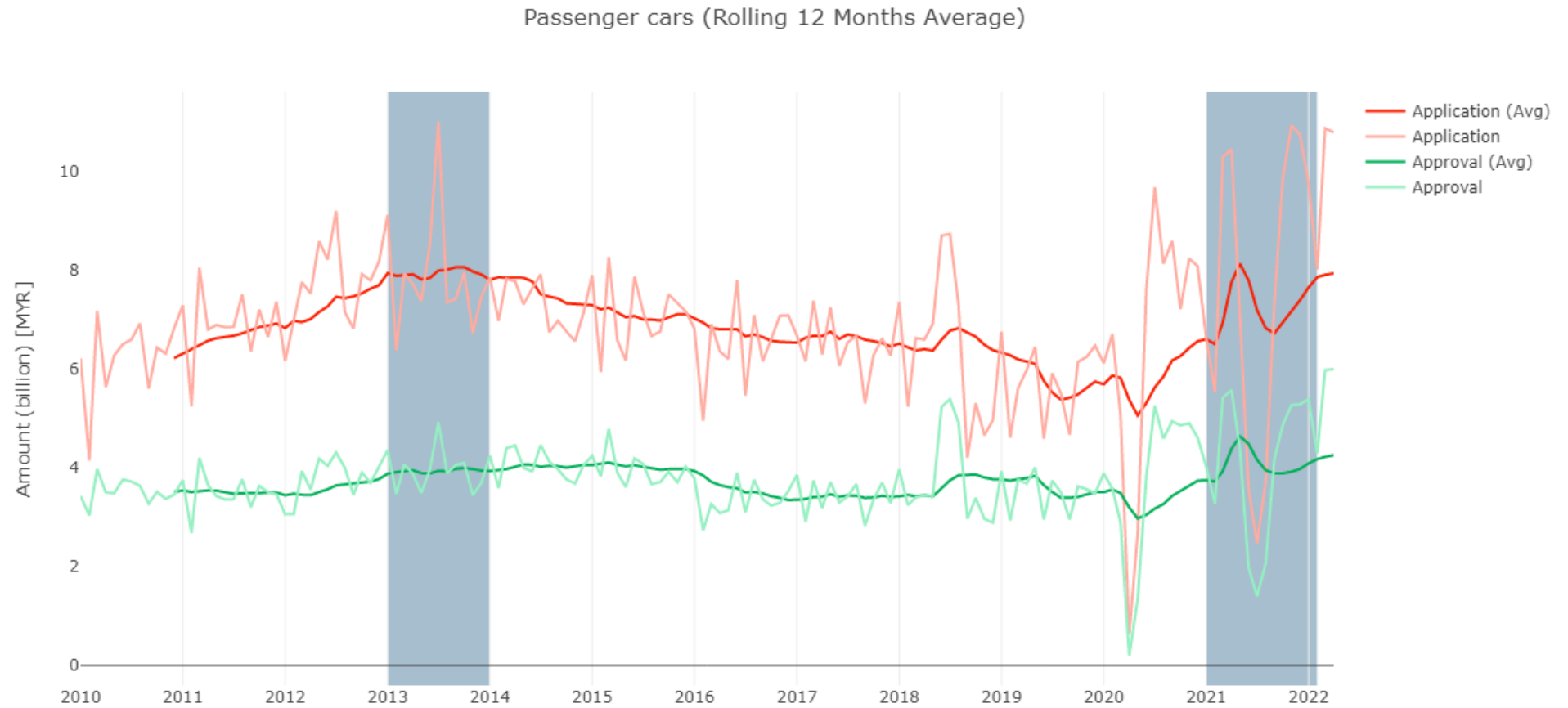
## YoY% Change in Loan Application

Purpose	Jan22-YoY	Feb22-YoY	Mar22-YoY	Apr22-YoY
Credit cards	29.70	38.93	20.03	32.29
Working capital	8.08	29.35	41.49	22.95
Non-residential mortgages	1.30	11.18	10.29	4.26
Passenger cars	47.56	45.13	5.61	3.24
Construction	2.77	-18.17	-28.03	1.40
Purchase of securities	36.87	17.63	-9.19	-2.42
Residential mortgages	6.45	8.54	-1.65	-8.99
Personal uses	-13.17	-15.25	-10.00	-18.06
Purchase of fixed assets	66.79	-16.07	-29.69	-32.01
Other purpose	-37.41	-16.39	-37.54	-55.82

## YoY% Change in Loan Approval

Purpose	Jan22-YoY	Feb22-YoY	Mar22-YoY	Apr22-YoY
Construction	-38.93	43.33	-6.91	76.21
Credit cards	63.53	62.93	50.63	62.47
Working capital	30.49	36.11	15.24	47.36
Non-residential mortgages	51.69	49.34	30.18	27.85
Other purpose	-7.24	-60.24	2.55	21.20
Purchase of fixed assets	-38.01	-18.39	86.56	19.77
Purchase of securities	72.28	47.07	-8.57	16.32
Passenger cars	33.94	31.21	10.27	7.61
Personal uses	3.13	-11.23	4.70	6.32
Residential mortgages	25.27	-1.82	15.98	0.77

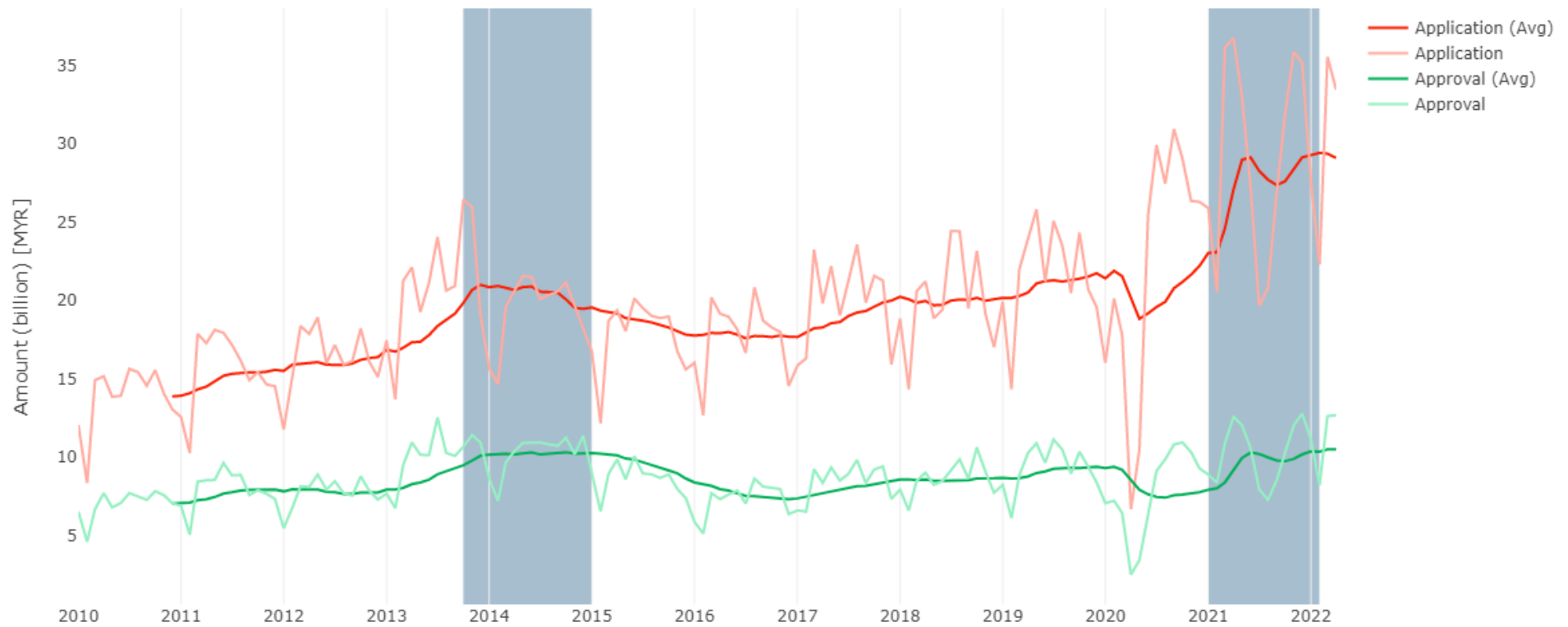
## Passenger Cars



Passenger cars Application YoY Change is 3.24%, Approval YoY Change is 7.61%

## Residential Mortgages

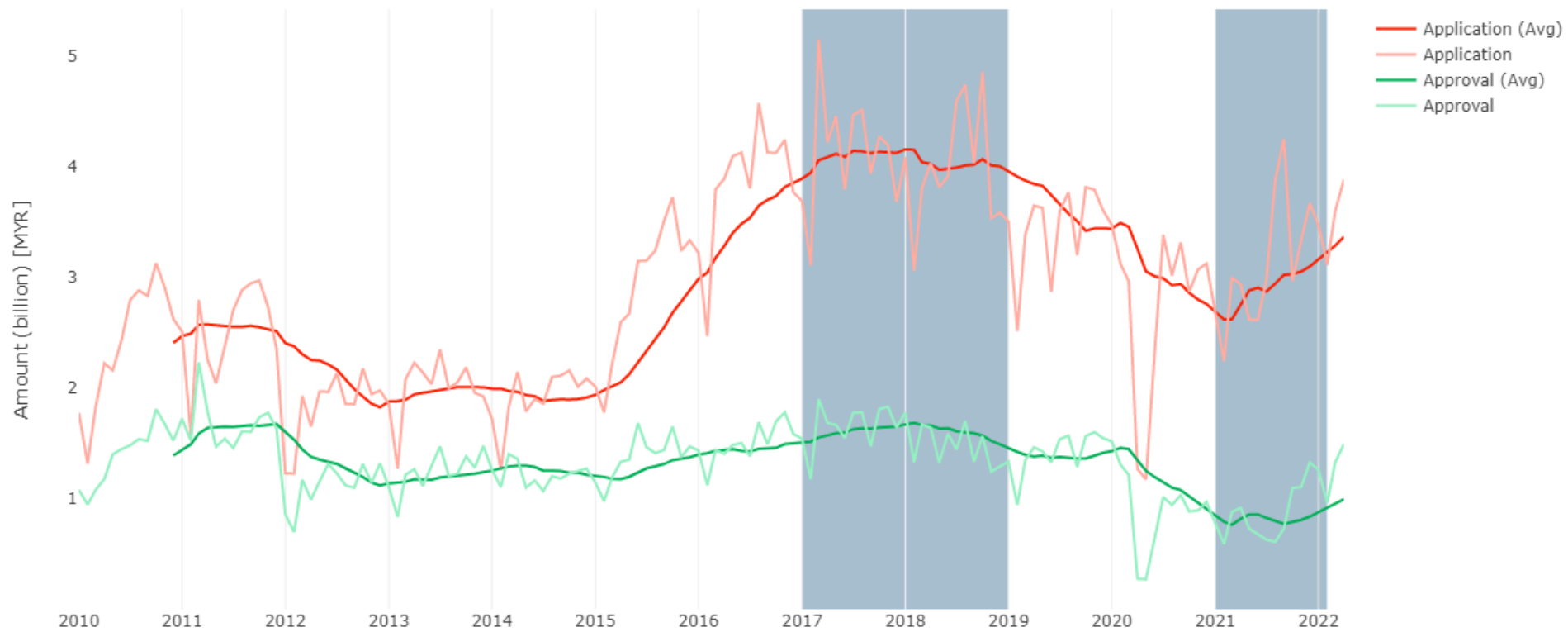
Residential mortgages (Rolling 12 Months Average)



Residential mortgages Application YoY Change is -8.99%, Approval YoY Change is 0.77%

## Credit cards

Credit cards (Rolling 12 Months Average)

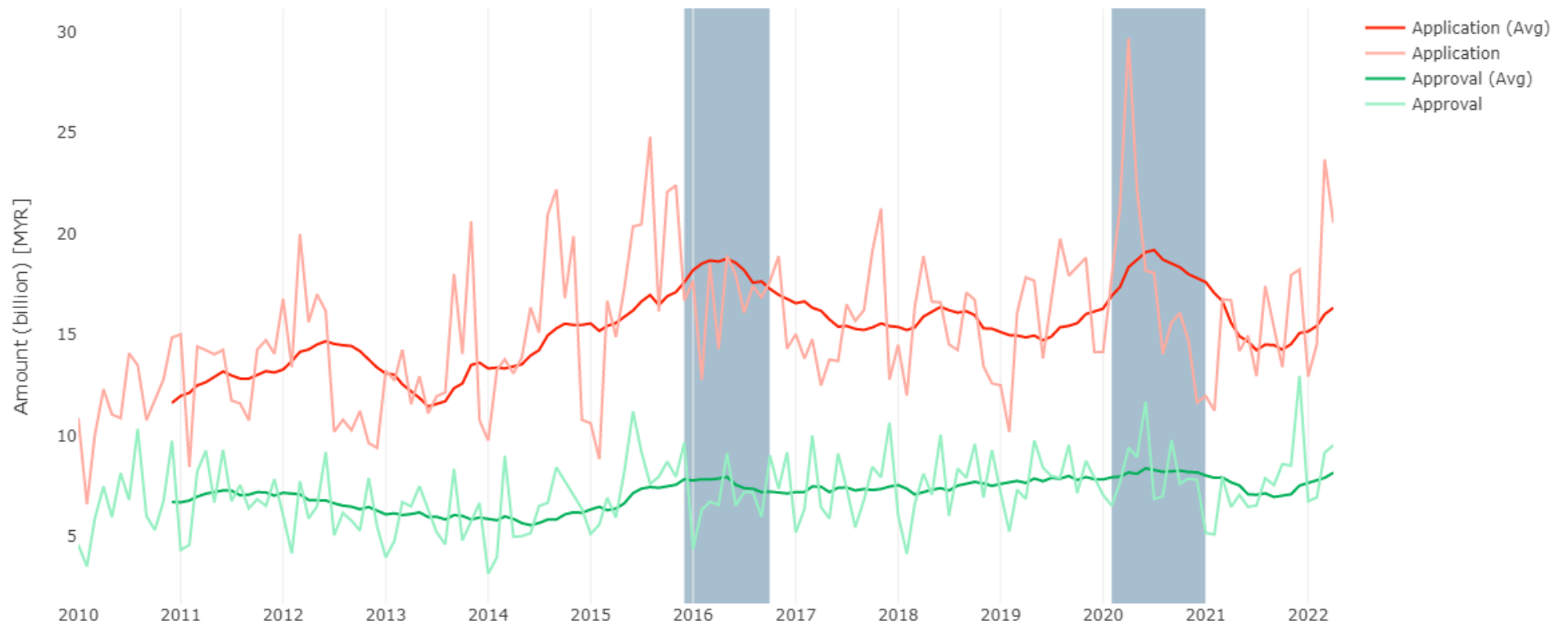


Credit cards Application YoY Change is 32.29%, Approval YoY Change is 62.47%



## Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 22.95%, Approval YoY Change is 47.36%