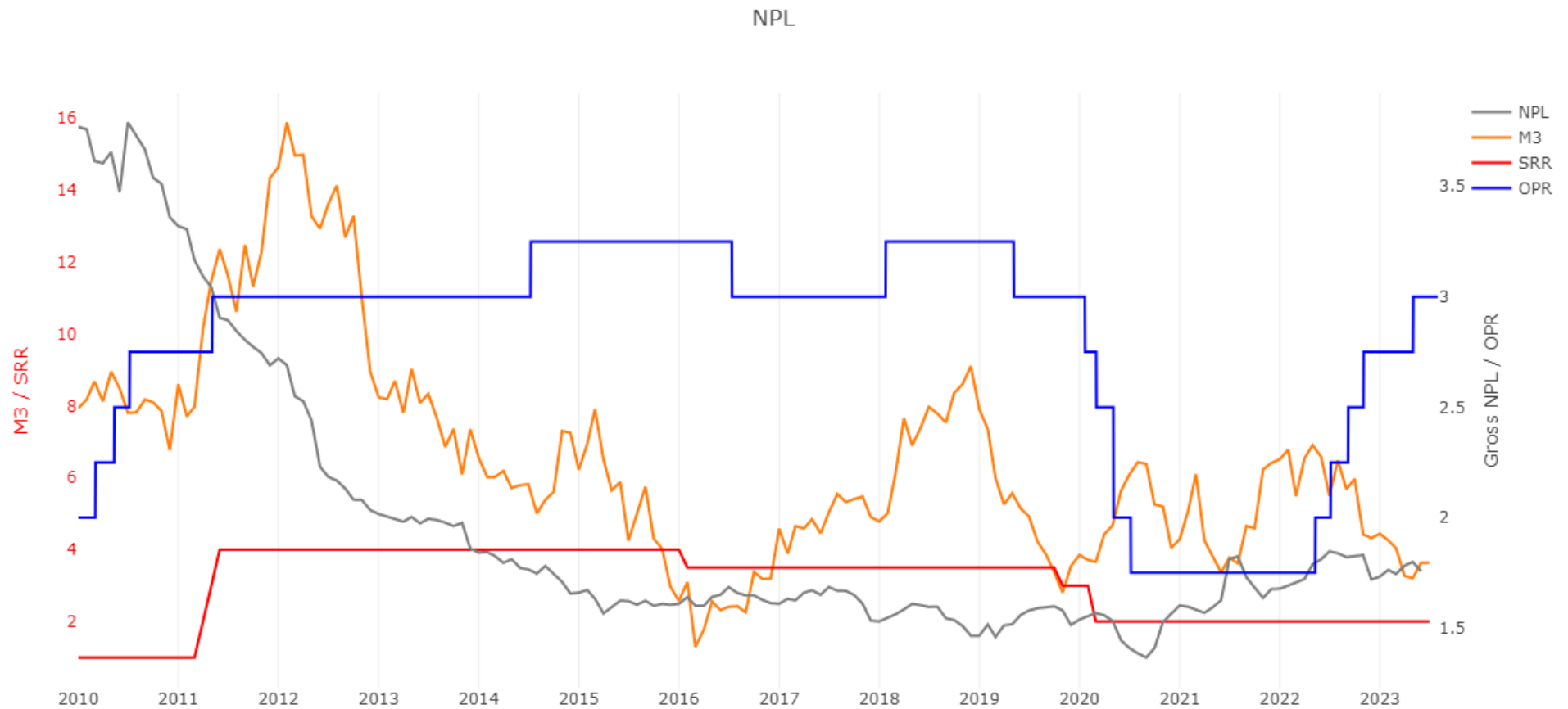
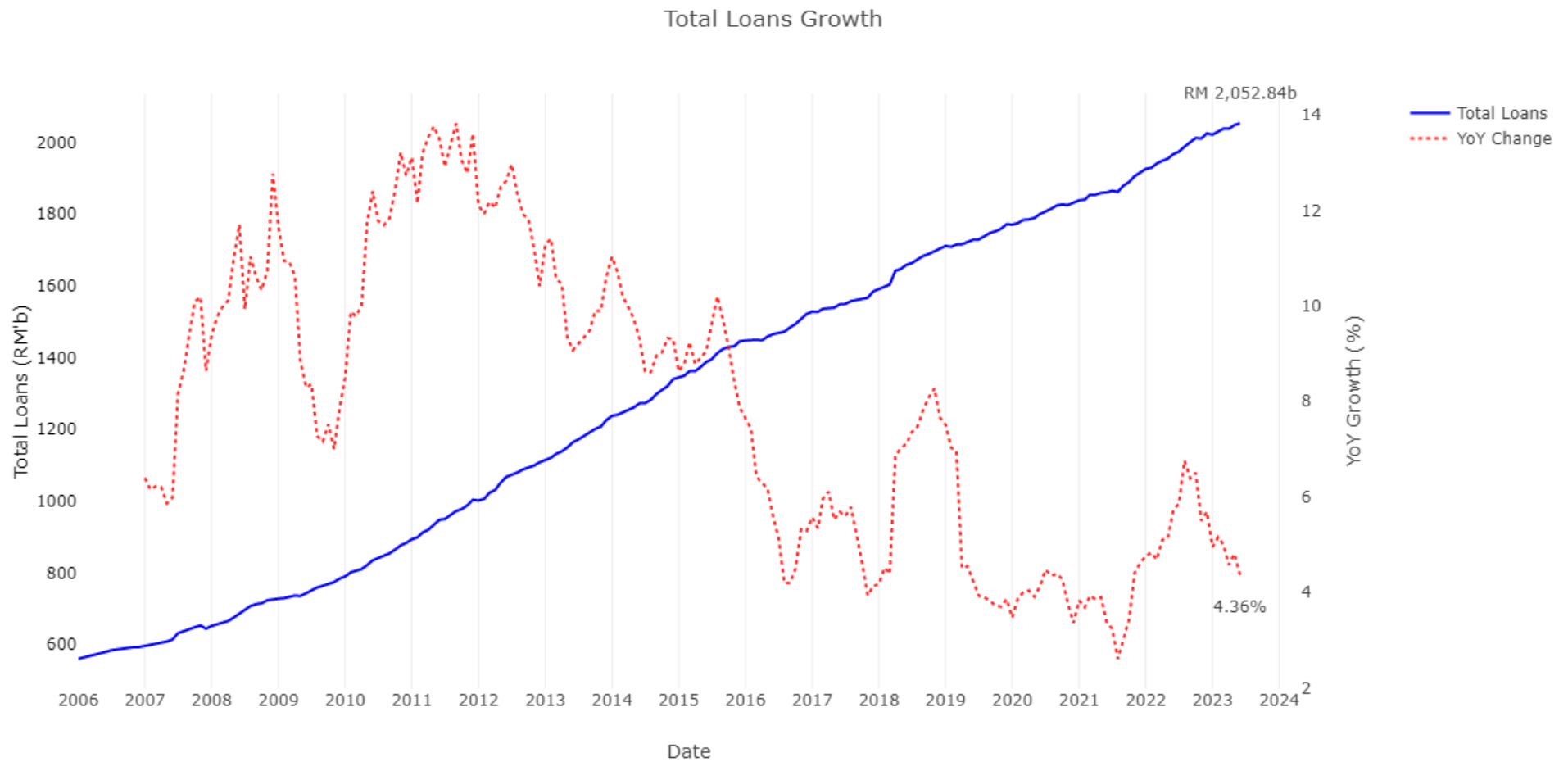


## Bank Loan Stats (June 2023 Update)



M3 YoY Growth is 3.64%. Non-performing Loan (NPL) is 1.76%, which is lower compared to last year (1.81%)

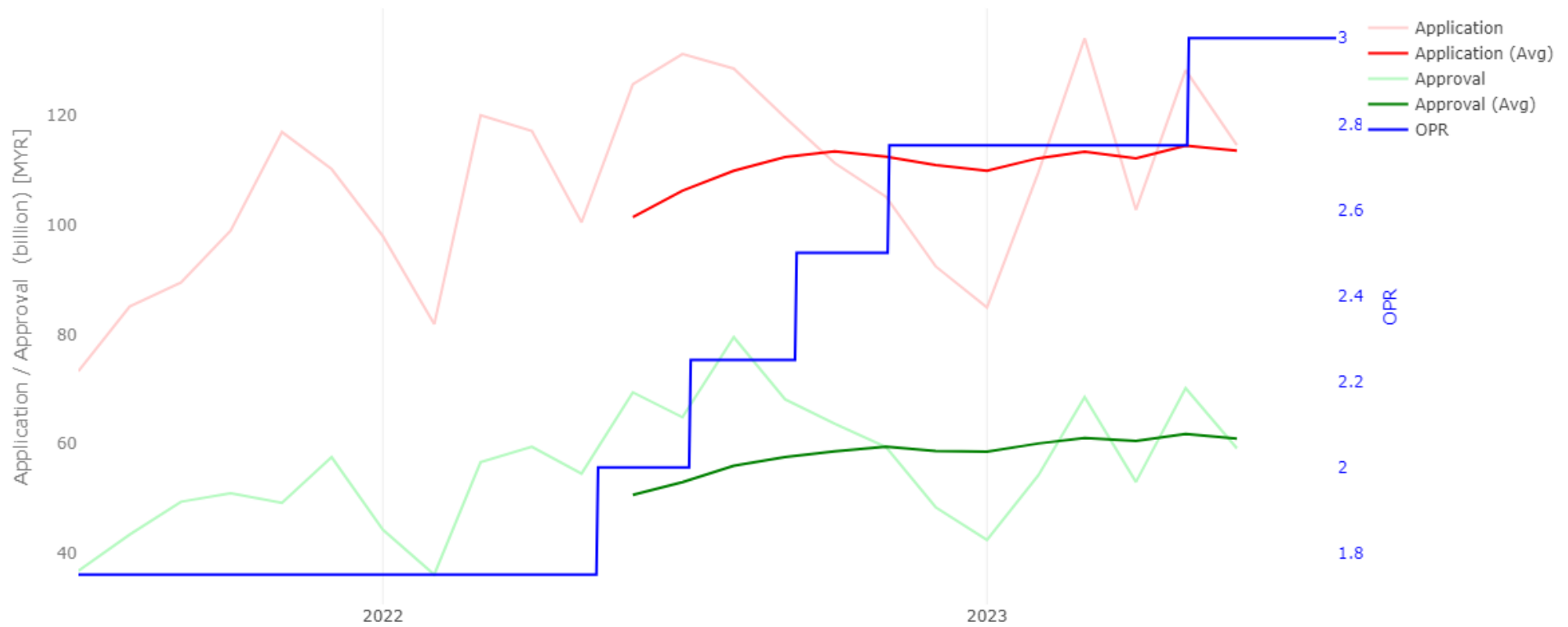
## Total Loans Growth



Total Loans Growth (YoY) is 4.36%; MoM Growth is 0.23%.

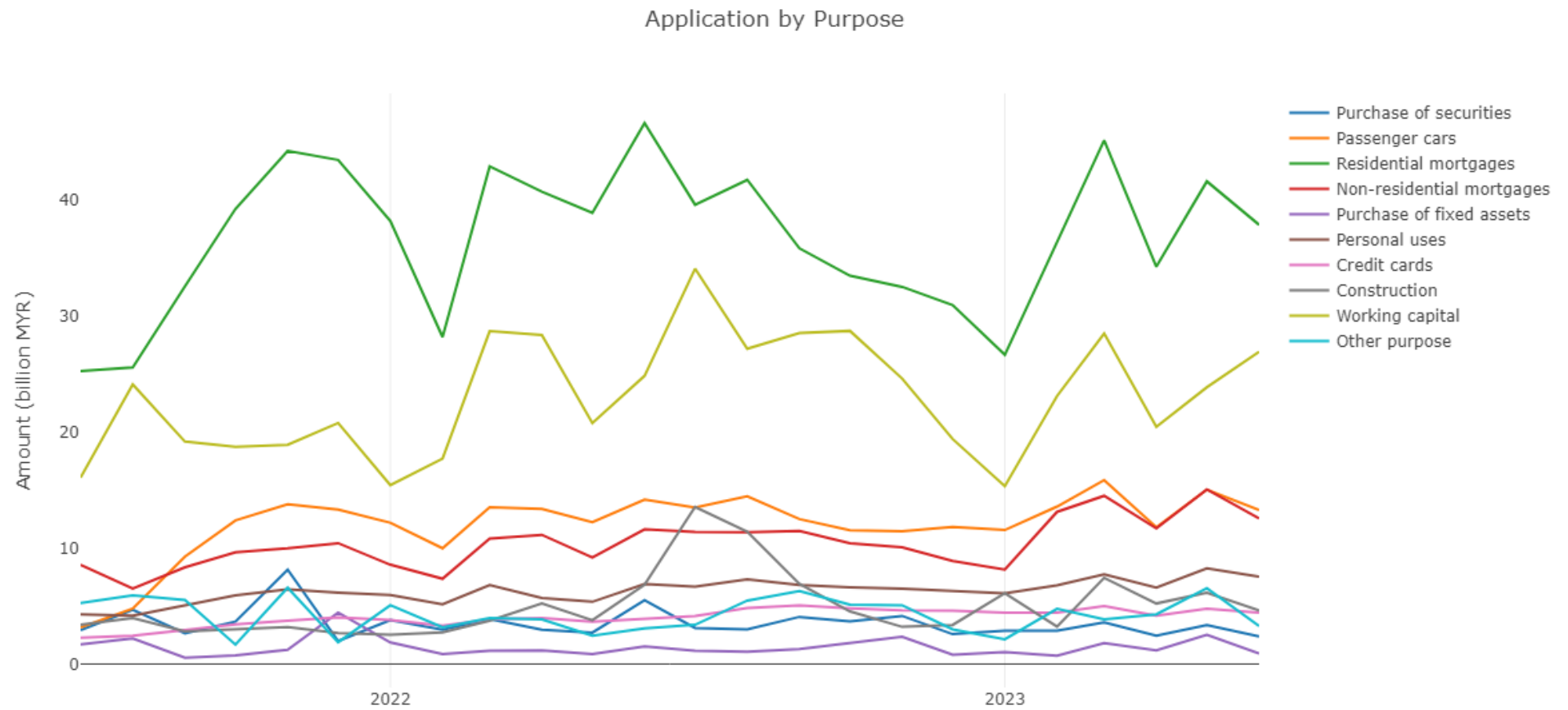
## Total Bank Loan Application and Approval

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

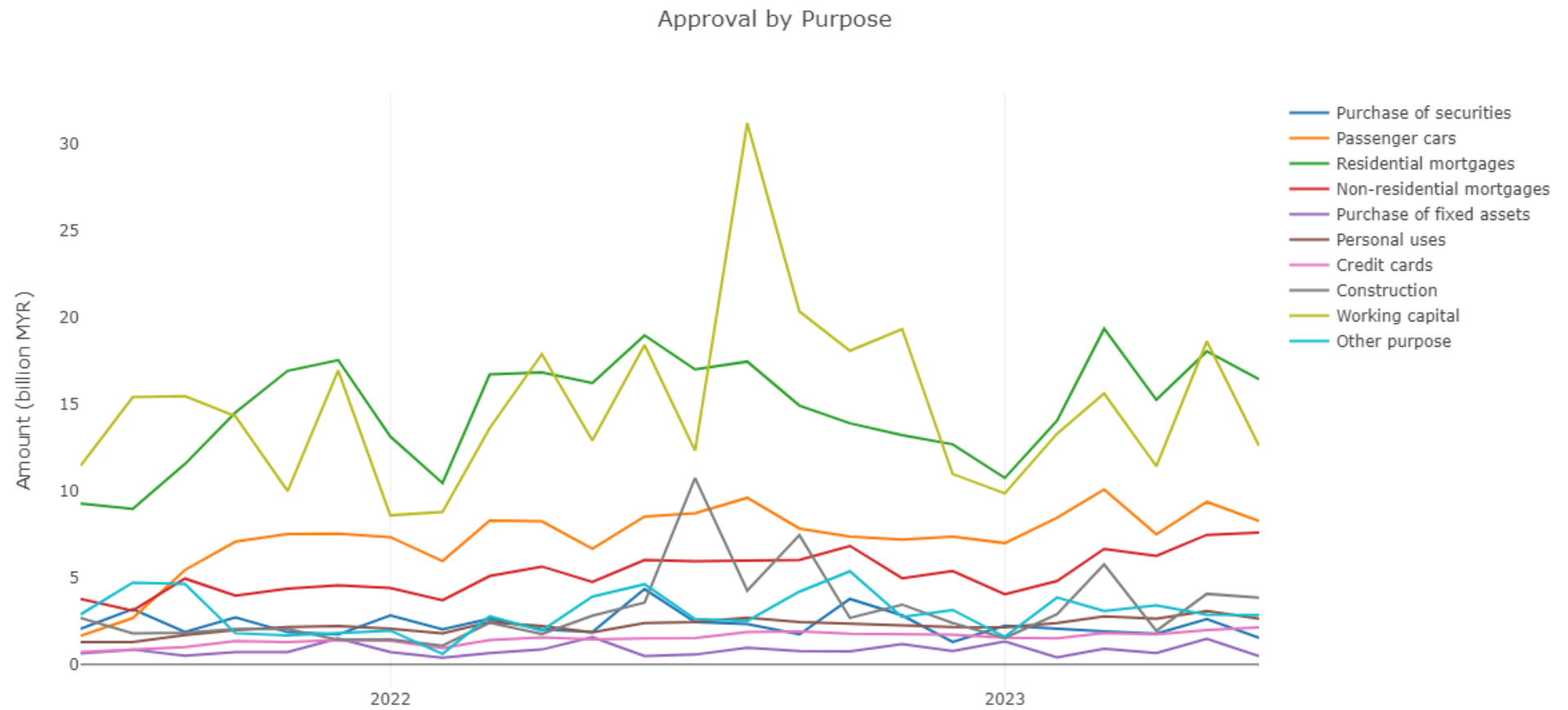


As of June 2023, Total Bank Loan Application MoM and YoY change are -10.70% and -8.87% respectively; Total Bank Loan Approval MoM and YoY change are -15.69% and -14.77% respectively.

## Loan Application by Purpose



## Loan Approval by Purpose



## YoY% Change in Loan Application

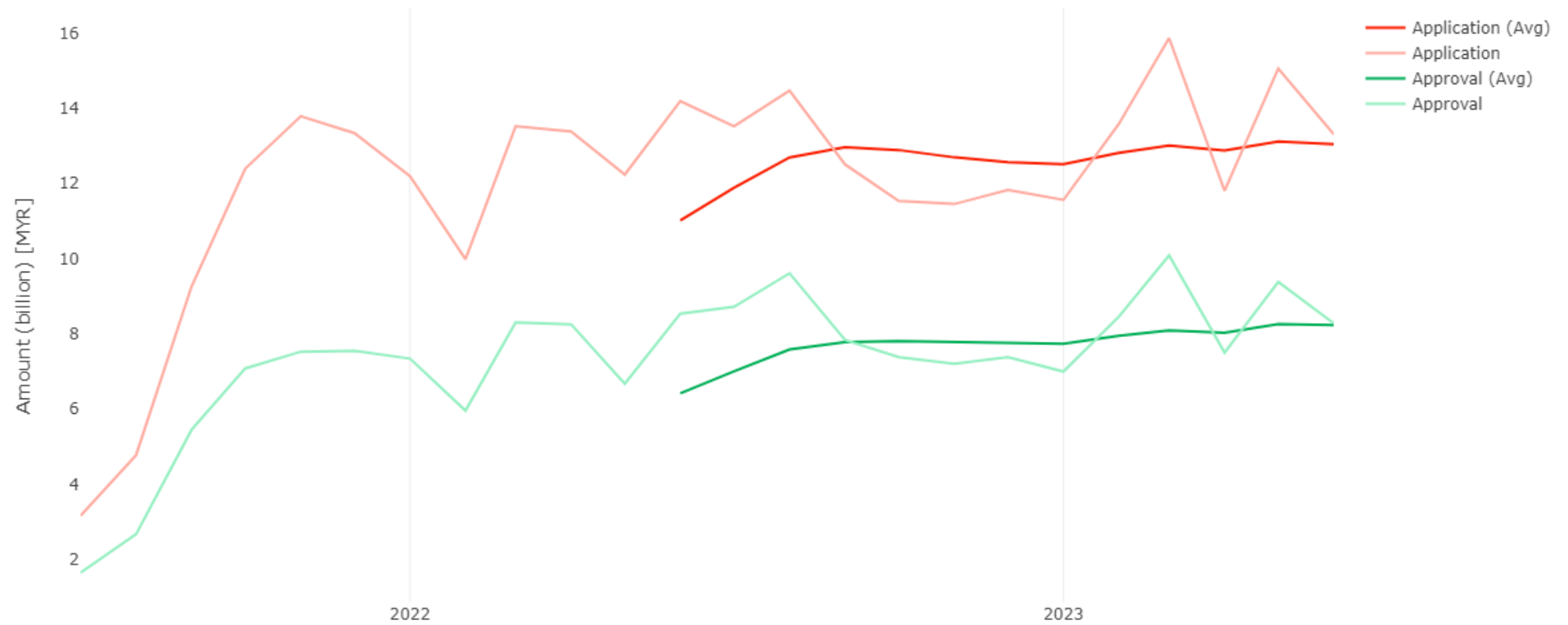
Purpose	Mar23-YoY	Apr23-YoY	May23-YoY	Jun23-YoY
Credit cards	29.39	4.98	30.11	14.69
Personal uses	13.58	15.75	53.61	9.17
Working capital	-0.72	-27.91	14.90	8.38
Non-residential mortgages	34.20	5.02	63.97	8.17
Other purpose	-2.70	11.64	166.77	6.72
Passenger cars	17.36	-11.77	22.99	-6.23
Residential mortgages	5.25	-15.88	6.97	-18.80
Construction	99.02	-0.23	63.09	-32.65
Purchase of fixed assets	55.25	1.83	195.20	-41.17
Purchase of securities	-7.90	-17.51	24.45	-56.56

## YoY% Change in Loan Approval

Purpose	Mar23-YoY	Apr23-YoY	May23-YoY	Jun23-YoY
Credit cards	27.96	11.08	38.40	41.53
Non-residential mortgages	30.52	10.74	56.93	26.49
Personal uses	13.61	19.39	66.39	10.11
Construction	139.42	10.55	45.00	7.70
Purchase of fixed assets	40.50	-23.99	-5.92	0.62
Passenger cars	21.49	-9.09	40.47	-2.99
Residential mortgages	15.81	-9.43	11.24	-13.32
Working capital	14.62	-36.13	44.23	-31.59
Other purpose	11.03	73.99	-26.50	-38.37
Purchase of securities	-27.94	-12.28	39.22	-64.64

## Passenger Cars

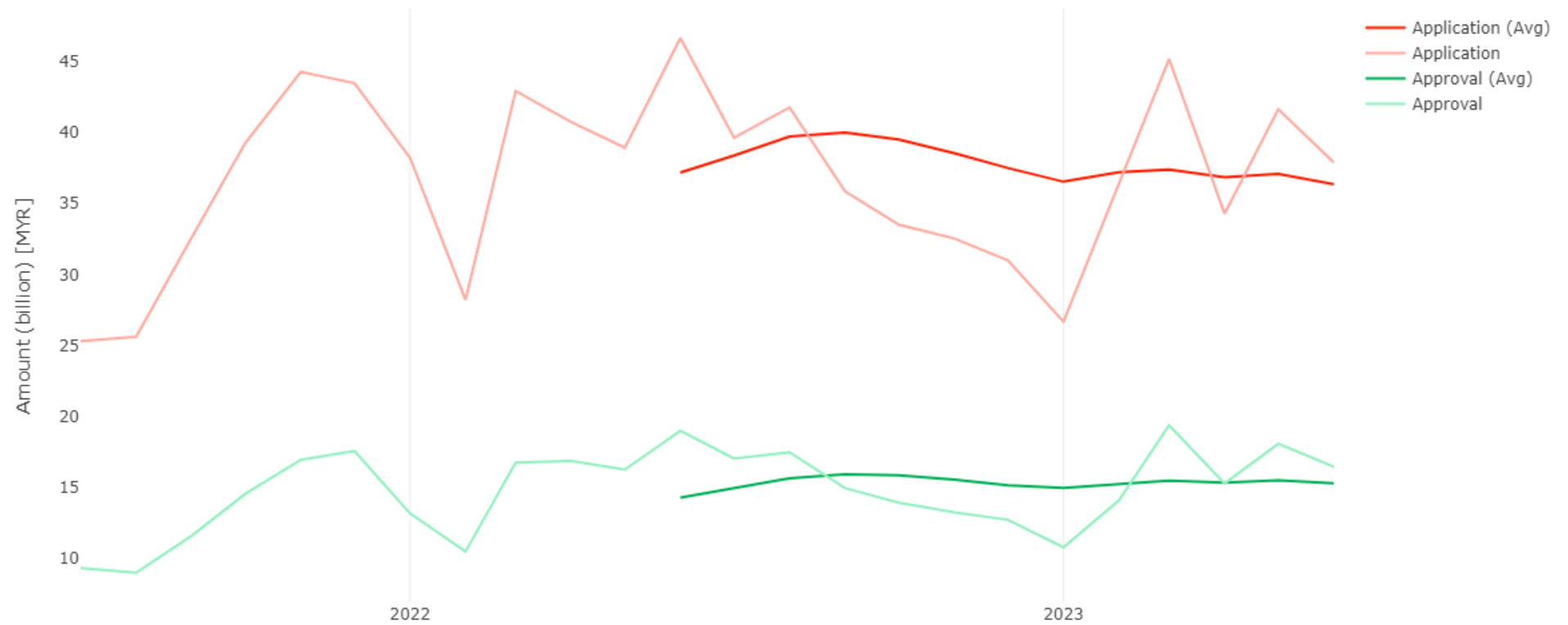
Passenger cars (Rolling 12 Months Average)



Passenger cars Application YoY Change is -6.23%, Approval YoY Change is -2.99%

## Residential Mortgages

Residential mortgages (Rolling 12 Months Average)

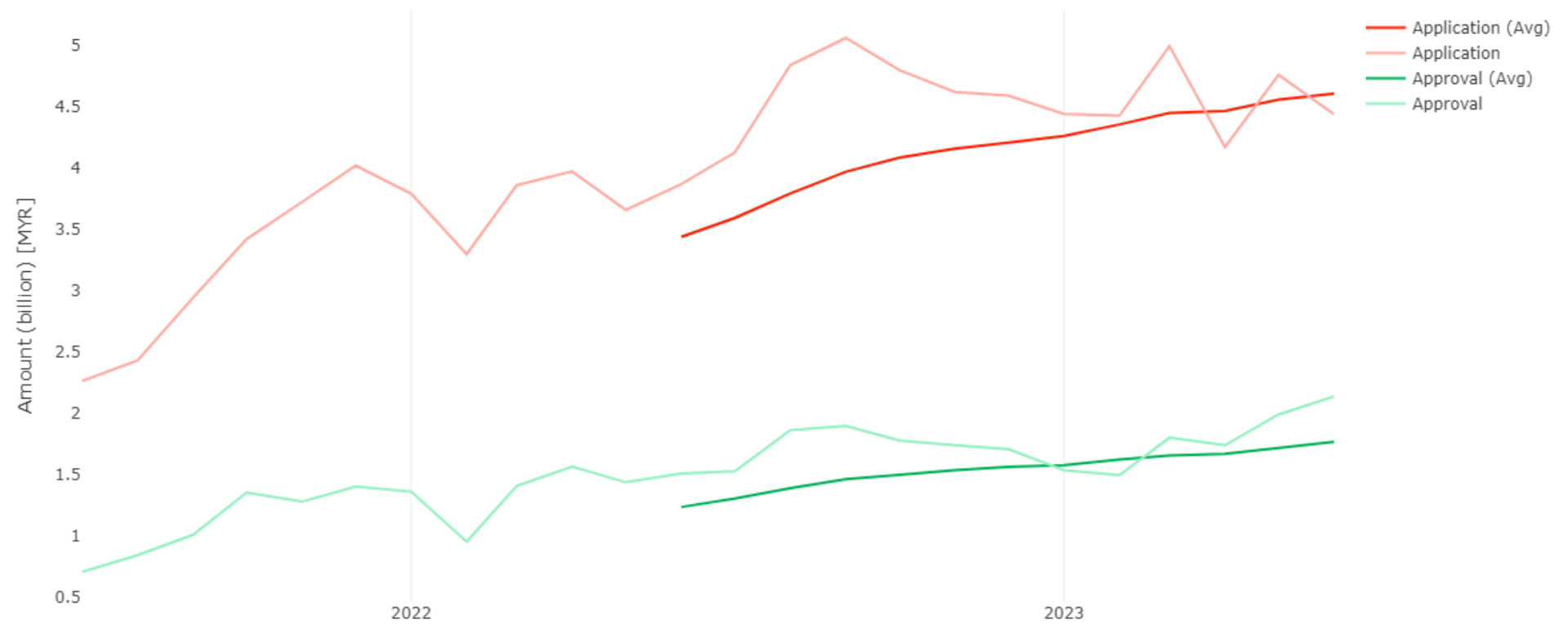


Residential mortgages Application YoY Change is -18.80%, Approval YoY Change is -13.32%



## Credit cards

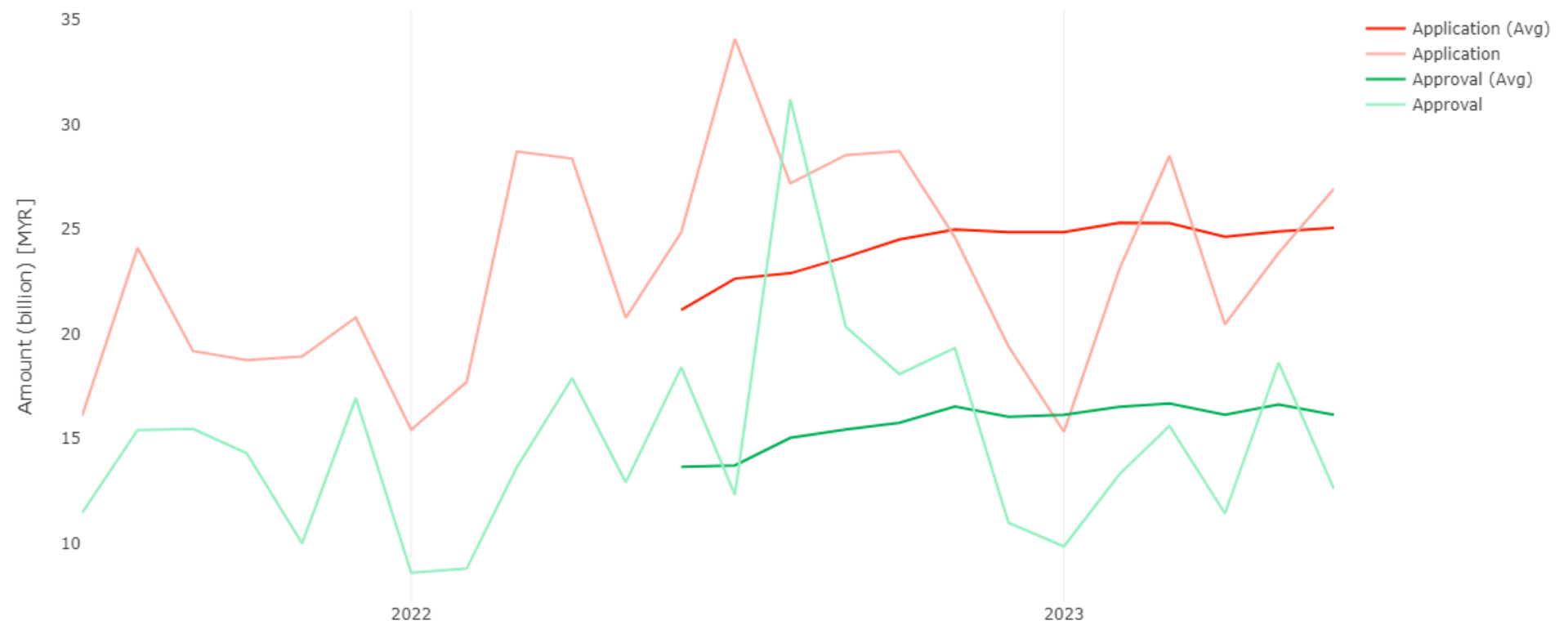
Credit cards (Rolling 12 Months Average)



Credit cards Application YoY Change is 14.69%, Approval YoY Change is 41.53%

## Working Capital

Working capital (Rolling 12 Months Average)



Working capital Application YoY Change is 8.38%, Approval YoY Change is -31.59%